



**One Bank**  
OF TENNESSEE

## Community Reinvestment Act (CRA) Public File

1. Comments Received from the Public
2. Public Disclosure from latest CRA Exam
3. Branch Locations
4. Branches Opened and Closed
5. Loan to Deposit Ratios
6. Retail Banking Services
7. Census Tract Maps of Service Area

\*\* The institution's Home Mortgage Disclosure Act (HMDA) Disclosure Statement may be obtained on the Consumer Financial Protection Bureau's (CFPB's) website at [www.consumerfinance.gov/hmda](http://www.consumerfinance.gov/hmda).



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OF TENNESSEE

## Public Comments

**2022** – None Received

**2023** – None Received

**2024** – None Received

**2025** – None Received

# **PUBLIC DISCLOSURE**

December 4, 2023

## **COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION**

One Bank of Tennessee  
Certificate Number: 8432

140 South Jefferson Street  
Cookeville, Tennessee 38501

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

600 North Pearl Street, Suite 700  
Dallas, Texas 75201

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

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## INSTITUTION RATING

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

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

**The Lending Test is rated Satisfactory.**

- The loan-to-deposit (LTD) ratio is reasonable (considering seasonal variations and taking into account lending related activities) given the institution's size, financial condition, and assessment area (AA) credit needs.
- A majority of loans are made inside the institution's AAs.
- The geographic distribution of loans reflects reasonable dispersion throughout the AAs.
- The distribution of borrowers reflects, given the demographics of the AAs, reasonable penetration among businesses of different sizes and individuals of different income levels.
- The institution did not receive any CRA-related complaints since the previous evaluation; therefore, this factor did not affect the rating.

**The Community Development Test is rated Satisfactory.**

The institution's community development (CD) performance demonstrates adequate responsiveness to CD needs in its AAs through community development loans (CDLs), qualified investments (QIs), and CD services, as appropriate, considering the institution's capacity and the need and availability of such opportunities for CD in the AAs.

## DESCRIPTION OF INSTITUTION

One Bank of Tennessee is a state chartered community bank headquartered in Cookeville, Putnam County, Tennessee. The bank is wholly owned by BPC Corporation, a single-bank holding company, also located in Cookeville, Tennessee. The bank received a "Satisfactory" rating at its previous FDIC CRA Performance Evaluation, dated January 7, 2021, using Intermediate Small Institution Examination Procedures.

One Bank of Tennessee offers a full line of standard checking and savings deposit account products to consumers and businesses as well as various alternative delivery systems including mobile deposits, e-statements, telephone banking, and mobile banking. In addition, the institution offers a wide array of standard loan products to consumers and businesses, primarily focusing on home mortgage and commercial lending. The institution currently operates 19 full-service branches and 25 automated teller machines (ATMs) in 2 AAs all located in central and eastern Tennessee. Since the previous examination, the bank closed their Kingston Loan Production office on March 15,

2021 and opened a full-service branch in Kingston on the same day. In addition, the bank closed the Harriman branch on April 29, 2022. The branch closure and opening had no effect on low- or moderate-income geographies. Both of the opening and closure were in middle-income census tracts.

One Bank of Tennessee’s primary lending focus includes commercial and residential loans. In addition to these products, the bank offers construction and consumer loans. The bank also offered loans through the Small Business Administration’s (SBA’s) Paycheck Protection Program (PPP) and originated 2,250 PPP loans totaling approximately \$40 million during the evaluation period.

As of September 30, 2023, the bank reported total assets of \$1.5 billion, total loans of \$953.4 million, and total deposits of \$1.4 billion. As reflected in the following table, the major loan products and primary business focus are commercial loans with 42.9 percent of the loan portfolio and residential loans with 45.1 percent.

<b>Loan Portfolio Distribution as of 9/30/2023</b>		
<b>Loan Category</b>	<b>\$(000s)</b>	<b>%</b>
Construction, Land Development, and Other Land Loans	72,108	7.6
Secured by Farmland	14,241	1.5
Secured by 1-4 Family Residential Properties	402,899	42.2
Secured by Multifamily (5 or more) Residential Properties	27,775	2.9
Secured by Nonfarm Nonresidential Properties	368,079	38.6
<b>Total Real Estate Loans</b>	<b>885,102</b>	<b>92.8</b>
Commercial and Industrial Loans	40,735	4.3
Agricultural Production and Other Loans to Farmers	149	0.0
Consumer Loans	27,376	2.9
Obligations of State and Political Subdivisions in the U.S.	0	0.0
Other Loans	0	0.0
Lease Financing Receivable (net of unearned income)	0	0.0
Less: Unearned Income	0	0.0
<b>Total Loans</b>	<b>953,362</b>	<b>100.0</b>
<i>Source: Reports of Condition and Income</i>		

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

## **DESCRIPTION OF ASSESSMENT AREAS**

The CRA requires each financial institution to define one or more AAs for which examiners will evaluate its CRA performance. The bank designated two AAs. Anderson, Morgan, and Roane Counties in the Knoxville, Tennessee (Knoxville) Metropolitan Statistical Area (MSA) make up the Knoxville MSA AA. Cumberland, Fentress, Overton, Putnam, Scott, and White Counties make up the Tennessee Non-MSA AA. Each AA conforms to the technical requirements of the CRA.

## SCOPE OF EVALUATION

### General Information

This evaluation covers the period from the prior evaluation, January 7, 2021, to the current evaluation dated December 4, 2023. Examiners used the Interagency Intermediate Small Institution Procedures to evaluate CRA performance, which includes the Lending Test and Community Development Test. The Appendix list each Test’s criteria.

Examiners performed a full-scope review of the Tennessee Non-MSA AA after considering the portion of the institution’s lending and deposit activity as well as the number of branches in this AA. Examiners also applied full-scope procedures to the Knoxville MSA AA since this area was not reviewed at the previous examination. Examiners weighed performance in the Tennessee Non-MSA AA the most when arriving at overall conclusions and ratings since as shown in the following table, this AA contains the greatest volume of all activities.

<b>Assessment Area Breakdown of Loans, Deposits, and Branches</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>
Knoxville MSA	57,551	9.2	157	11.3	4	21.1
Tennessee Non- MSA	565,393	90.8	1,233	88.7	15	78.9
<b>Total</b>	<b>622,944</b>	<b>100.0</b>	<b>1,390</b>	<b>100.0</b>	<b>19</b>	<b>100.0</b>

*Source: 2022 Bank Records; FDIC Summary of Deposits (06/30/2022)*

### Activities Reviewed

CRA Intermediate Small Institution Examination Procedures require examiners to determine the major product lines for review. As an initial matter, examiners may select from the same loan categories used for CRA Large Institution evaluations: home mortgage, small business, small farm, and consumer loans. The following table shows the lending activity for 2022. This evaluation does not consider any affiliate lending activity.

<b>Loans Originated or Purchased</b>				
<b>Loan Category</b>	<b>\$(000s)</b>	<b>%</b>	<b>#</b>	<b>%</b>
Construction and Land Development	141,512	22.7	274	4.6
Secured by Farmland	6,540	1.1	26	0.4
Secured by 1-4 Family Residential	188,175	30.2	1,000	16.8
Multi-Family (5 or more) Residential	12,735	2.1	12	0.2
Commercial Real Estate Loans	196,195	31.5	395	6.7
Commercial and Industrial Loans	50,027	8.0	380	6.4
Agricultural Loans	245	0.0	8	0.1
Consumer Loans	27,491	4.4	3,814	64.3
Other Loans	24	0.0	27	0.5
<b>Total Loans</b>	<b>622,944</b>	<b>100.0</b>	<b>5,936</b>	<b>100.0</b>
<i>Source: Bank Records 01/01/2022 through 12/31/2022). Due to rounding, totals may not equal 100.0 percent</i>				

Considering the dollar volume and number of loans originated during 2022, as well as the products commonly reviewed for CRA, examiners determined that the major product lines consist of commercial loans at 39.5 percent by dollar and 13.1 percent by number and home mortgage loans at 32.3 percent by dollar and 17.0 percent by number. Examiners will not review consumer loans or agricultural loans as they are not major product lines and would not materially affect any conclusions or ratings. Bank records indicate that the lending focus and product mix remained generally consistent throughout the evaluation period.

One Bank of Tennessee reports home mortgage loans pursuant to the Home Mortgage Disclosure Act (HMDA). This evaluation will consider the universe of 749 loans totaling \$167.8 million reported on the bank's 2022 HMDA Loan Application Register (LAR). However, for the years 2020 and 2021, the bank elected not to collect state, county, and census tract information for loans not located in a MSA; therefore, examiners will use a random sampling of home mortgage loans originated on the LAR for these years. Given the bank has two assessment areas, based on the universe of loans using a 90 percent confidence level, examiners increased the sample size from 63 loans for each year to 71 loans totaling \$9.9 million for 2020, and 72 loans totaling 12.4 million for 2021. All years of data reviewed are presented in the Assessment Area Concentration table. Since there were no significant anomalies in performance between the years, only 2022 HMDA data is presented for geographic distribution and borrower profile.

This evaluation considered a random sample of small business loans originated in calendar year 2022. One Bank of Tennessee originated 775 commercial loans totaling approximately \$246.2 million, of which 731 loans totaling approximately \$127.3 million met the definition of small business loans. As noted above, given the bank has two assessment areas examiners selected a sample of small business loans from each assessment area to draw meaningful conclusions. Based on the universe of loans using a 90 percent confidence level, examiners increased the random sample from 63 loans to 89 loans.

Below is the number and dollar volume of the loans reviewed for this evaluation.



<b>Loan Products Reviewed</b>				
<b>Loan Category</b>	<b>Universe</b>		<b>Reviewed</b>	
	<b>#</b>	<b>\$(000s)</b>	<b>#</b>	<b>\$(000s)</b>
Home Mortgage				
2020	591	88,108	71	9,939
2021	718	123,335	72	12,430
2022	749	167,757	749	167,757
Small Business				
2022	731	127,307	89	19,022
<i>Source: Bank Data</i>				

Examiners considered both the dollar volume and number among the 2022 universes of loan products reviewed when determining loan product weighting. Home mortgage loans comprise a majority, by both number and dollar volume; therefore, examiners weighed home mortgage loans more heavily when drawing conclusions.

For the Lending Test, examiners reviewed the number and dollar volume of loans. However, examiners focused on performance by number of loans because the number of loans provides a better indicator of the number of businesses and individuals served.

To evaluate the CD activities for the Community Development Test, bank management provided data on CDIs, QIs, and CD services since the prior CRA evaluation dated January 7, 2021. Examiners also considered any QIs purchased prior to the previous evaluation that remained outstanding as of the current evaluation’s date.

## **CONCLUSIONS ON PERFORMANCE CRITERIA**

### **LENDING TEST**

One Bank of Tennessee demonstrated satisfactory performance regarding the Lending Test. A reasonable record regarding the LTD ratio and reasonable performance for geographic distribution and borrower profile, as well as a majority of loans originated in the AAs, support this conclusion.

#### **Loan-to-Deposit Ratio**

The LTD ratio is reasonable (considering seasonal variations and taking into account lending related activities) given the institution’s size, financial condition, and AA credit needs. Examiners considered the bank’s size, business strategy, and capacity relative to AA credit needs when arriving at this conclusion. For the 11 quarters since the prior evaluation, the bank recorded a 60.4 percent average, net LTD ratio. The ratio remained stable over the review period and ranged from a low of 54.0 percent on March 31, 2022, to a high of 67.3 percent on September 30, 2023.

The following table includes two similarly situated institutions that operate in or near the AA and reflect similar asset sizes and lending emphasis. One Bank of Tennessee’s average, net LTD ratio falls lower than the similarly situated institutions, but remains within a reasonable range

Loan-to-Deposit Ratio Comparison		
Bank	Total Assets as of 09/30/2023 (\$000s)	Average, Net LTD Ratio (%)
One Bank of Tennessee – Cookeville, Tennessee	1,522,887	60.4
Citizens Bank – Lafayette, Tennessee	1,507,378	68.1
First National Bank of Pulaski – Pulaski, Tennessee	1,301,021	65.8

*Source: Reports of Condition and Income 03/31/2021 – 9/30/2023*

### **Assessment Area Concentration**

The majority of loans and other lending related activities are in the institution’s AAs. The following table shows a majority of home mortgage and small business loans, by number and dollar volume, is within its AAs.

Lending Inside and Outside of the Assessment Area										
Loan Category	Number of Loans				Total #	Dollar Amount of Loans \$(000s)				Total \$(000s)
	Inside		Outside			Inside		Outside		
	#	%	#	%		\$	%	\$	%	
Home Mortgage										
2020	63	88.7	8	11.3	71	7,299	73.4	2,639	26.6	9,939
2021	69	95.8	3	4.2	72	11,748	94.5	682	5.5	12,430
2022	648	86.5	101	13.5	749	120,669	71.9	47,088	28.1	167,757
Small Business										
2022	76	85.4	13	14.6	89	17,315	91.0	1,707	9.0	19,022

*Source: Bank data and HMDA LAR data.*

### **Geographic Distribution**

The geographic distribution of loans reflects reasonable dispersion throughout the AAs. The reasonable performance in both the Tennessee Non MSA AA and the Knoxville MSA AA support this conclusion. Examiners focused on the percentages by number loans in low- and moderate-income census tracts relative to comparative data while taking into account any performance context issues when arriving at conclusions for the performance factor. This factor only considered loans originated inside the AAs. Refer to each AA for a more detail discussion.

### **Borrower Profile**

One Bank of Tennessee’s distribution of borrowers reflects reasonable penetration among individuals of different income levels and businesses of different sizes. Reasonable performances in both AAs support this conclusion. Examiners focused on the percentage by number of loans

made to small businesses reporting gross annual revenues (GARs) of \$1.0 million or less relative to the comparative data, as well as home mortgage

**Response to Complaints**

The bank did not receive any CRA-related complaints since the previous evaluation; therefore, this criterion did not affect the Lending Test rating.

**COMMUNITY DEVELOPMENT TEST**

One Bank of Tennessee demonstrated a satisfactory record regarding the Community Development Test through CDLs, QIs, and CD services. Examiners considered the institution’s capacity and the need and availability of such opportunities for community development in the institution’s AAs. Satisfactory performance in the Tennessee Non-MSA AA outweighed the poor performance in the Knoxville MSA AA.

**Community Development Loans**

One Bank of Tennessee exhibited a moderate level of CDLs by dollar volume and responsiveness to CD needs in the AAs.

Since the prior evaluation, One Bank of Tennessee originated 13 CDLs totaling approximately \$16.6 million. This level equates to 1.1 percent of the average total assets of \$1.4 billion since the prior evaluation, and 1.9 percent of average net loans of \$807.5 million for the same period. These levels reflects a decrease from the 4.6 percent of average total assets and 7.9 percent of average net loans recorded at the previous evaluation.

Although there was a decrease from the previous examination, the bank’s CDLs still demonstrates the bank’s responsiveness in supporting identified CD needs during the evaluation period.

The following table illustrates the CDLs by year and purpose.

<b>Community Development Lending</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>
2021*	2	3,044	1	1,719	1	1,134	2	2,617	6	8,514
2022	3	3,384	1	65	1	1,309	0	0	5	4,758
2023 YTD**	1	140	1	488	0	0	1	2,700	3	3,328
<b>Total</b>	<b>6</b>	<b>6,568</b>	<b>3</b>	<b>2,272</b>	<b>2</b>	<b>2,443</b>	<b>3</b>	<b>5,317</b>	<b>14</b>	<b>16,600</b>

*Source: Bank data, \*Activity since January 7, 2021, \*\* Year-to-date (YTD)*

The following table shows the breakout of activities by area benefitted.

Community Development Lending by Assessment Area										
Assessment Area	Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
Tennessee Non MSA	4	6,251	3	2,272	2	2,443	3	5,317	12	16,283
Knoxville MSA	1	140	0	0	0	0	0	0	1	140
Statewide Activities	1	177	0	0	0	0	0	0	1	177
<b>Total</b>	<b>6</b>	<b>6,568</b>	<b>3</b>	<b>2,272</b>	<b>2</b>	<b>2,443</b>	<b>3</b>	<b>5,317</b>	<b>14</b>	<b>16,600</b>

*Source: Bank data (7/01/2021 – 12/04/2023)*

The following points highlight notable examples of statewide CDL activities:

- **Affordable Housing** – The bank originated a loan totaling \$176,800 to rehabilitate multi-family housing primarily for low- and moderate-income individuals.

Refer to the individual AA Community Development Test sections for CDLs specific to each AA.

### **Qualified Investments**

The institution displayed a low level of QIs, by dollar, but was responsive to the CD needs in the AAs.

The following table shows that One Bank of Tennessee made use of 32 QIs totaling approximately \$2.6 million, which includes 25 grants and donations totaling approximately \$176,000. The total dollar amount of QIs equates to 0.2 percent of average total assets of \$1.4 billion since the prior evaluation and 0.6 percent of average securities of \$421.6 million for the same period. These levels reflects an increase from 0.1 percent of average total assets and 0.3 percent of average securities recorded at the prior evaluation.

The activities primarily benefited affordable housing at 91.6 percent of the dollar volume, which demonstrates the responsiveness to identified needs occurring during the evaluation period.

Qualified Investments										
Activity Year	Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
Prior Period	2	179	0	0	0	0	1	130	3	309
2021*	0	0	0	0	0	0	0	0	0	0
2022	4	2,138	0	0	0	0	0	0	4	2,138
2023 YTD	0	0	0	0	0	0	0	0	0	0
<b>Subtotal</b>	<b>6</b>	<b>2,317</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>1</b>	<b>130</b>	<b>7</b>	<b>2,447</b>
Qualified Grants & Donations	3	86	21	85	0	0	1	5	25	176
<b>Total</b>	<b>9</b>	<b>2,403</b>	<b>21</b>	<b>85</b>	<b>0</b>	<b>0</b>	<b>2</b>	<b>135</b>	<b>32</b>	<b>2,623</b>

*Source: Bank data, \*Activity since January 7, 2021*

The following table illustrates the QIs by area and purpose.

Qualified Investments by Assessment Area										
Assessment Areas	Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Total	
	#	\$	#	\$	#	\$	#	\$	#	\$
Knoxville MSA	2	981	2	6	0	0	1	130	5	1,117
Tennessee Non-MSA	6	1,347	19	79	0	0	1	5	26	1,431
Statewide Activities	1	75	0	0	0	0	0	0	1	75
<b>Total</b>	<b>9</b>	<b>2,403</b>	<b>21</b>	<b>85</b>	<b>0</b>	<b>0</b>	<b>2</b>	<b>135</b>	<b>32</b>	<b>2,623</b>
<i>Source: Bank data (01/07/2021 – 12/04/2023)</i>										

The following lists an example of a notable statewide QI:

- **Affordable Housing** – The bank invested in a Government National Mortgage Association pool secured by mortgages to low- and moderate-income borrowers throughout the State of Tennessee.

Refer to the individual AA Community Development Test sections for the QIs specific to each AA.

### **Community Development Services**

The bank exhibited a moderate level of providing CD services, has been responsive to CD needs, and makes services available in the AAs.

The following table shows that, since the prior evaluation, bank officials provided 46 instances of financial expertise or technical assistance to various CD organizations. This is a slight increase from the 43 services noted at the prior evaluation.

These activities primarily provide community services targeted to low- and moderate-income individuals as well as affordable housing. This demonstrates the responsiveness in addressing identified CD needs.

The following table illustrates the CD services by year and purpose.

<b>Community Development Services</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>
2021*	1	6	6	0	<b>13</b>
2022	1	7	8	0	<b>16</b>
2023 YTD	1	9	7	0	<b>17</b>
<b>Total</b>	<b>3</b>	<b>22</b>	<b>21</b>	<b>0</b>	<b>46</b>
<i>Source: Bank data; *Activity since January 7, 2021</i>					

The following table shows the breakout of activities by area benefitted.

<b>Community Development by Assessment Area</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>
Knoxville MSA	0	0	3	0	<b>3</b>
Tennessee Non-MSA	3	22	18	0	<b>43</b>
Statewide Activities	0	0	0	0	<b>0</b>
<b>Total</b>	<b>3</b>	<b>22</b>	<b>21</b>	<b>0</b>	<b>46</b>
<i>Source: Bank data (10/21/2019 – 12/04/2023)</i>					

Refer to the individual AA Community Development Test sections for the CD service activities specific to each AA.

In addition to the types of services listed previously, examiners also considered the availability of services to low- and moderate-income individuals and geographies. The percentage of One Bank of Tennessee’s branches and ATMs in moderate-income CTs exceeds the population distribution in these areas. The following table details the geographic distribution of the offices and ATMs in relation to AA demographics

<b>Branch and ATM Distribution by Geography Income Level</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	26	25.7	102,429	26.8	7	36.8	8	32.0
Middle	63	62.4	241,813	63.2	9	47.4	13	52.0
Upper	10	9.9	38,520	10.0	3	15.8	4	16.0
NA	2	2.0	0	0.0	0	0.0	0	0.0
<b>Totals</b>	<b>101</b>	<b>100.0</b>	<b>382,762</b>	<b>100.0</b>	<b>19</b>	<b>100.0</b>	<b>25</b>	<b>100.0</b>
<i>Source: 2020 U.S. Census &amp; Bank Data</i>								

One Bank of Tennessee offers hours and days of service consistent with the industry for its branch locations. Alternative delivery systems include online banking, telephone banking, mobile banking, and debit cards. Online banking provides a convenient way for customers to deposit checks, check account balances, review recent account activity, transfer funds between accounts, and pay bills. These alternative delivery systems help avail services to LMI individuals across the AAs.

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

Examiners did not identify any evidence of discriminatory or other illegal credit practices; therefore, this consideration did not affect the overall CRA rating.

## KNOXVILLE MSA AA - Full-Scope Review

### DESCRIPTION OF INSTITUTION’S OPERATIONS IN THE KNOXVILLE MSA AA

The Knoxville MSA AA includes all of Anderson, Morgan, and Roane Counties, which comprises a portion of the Knoxville MSA in eastern Tennessee. There has been no change in this AA since the previous evaluation. One Bank of Tennessee operates four full-service offices and four ATMs in this AA.

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

The Knoxville MSA AA census tracts reflect the following income designations based on 2020 U.S. Census data: 15 moderate-, 20 middle-, four upper-income designation, and two tracts with no income designations. The following table provides additional demographic and economic data for the area.

<b>Demographic Information of the Assessment Area Knoxville MSA AA</b>						
<b>Demographic Characteristics</b>	<b>#</b>	<b>Low % of #</b>	<b>Moderate % of #</b>	<b>Middle % of #</b>	<b>Upper % of #</b>	<b>NA* % of #</b>
Geographies (Census Tracts)	41	0.0	36.6	48.8	9.8	4.9
Population by Geography	151,562	0.0	35.8	53.6	10.5	0.0
Housing Units by Geography	69,802	0.0	36.8	53.3	9.9	0.0
Owner-Occupied Units by Geography	43,424	0.0	30.8	58.0	11.2	0.0
Occupied Rental Units by Geography	16,582	0.0	50.8	40.7	8.5	0.0
Vacant Units by Geography	9,796	0.0	39.3	53.9	6.8	0.0
Businesses by Geography	9,764	0.0	39.1	46.8	11.5	2.5
Farms by Geography	342	0.0	34.5	56.1	9.1	0.3
Family Distribution by Income Level	41,014	24.2	20.3	20.5	34.9	0.0
Household Distribution by Income Level	60,006	27.0	18.5	16.5	38.0	0.0
Median Family Income MSA - 28940 Knoxville, TN MSA		\$72,608	Median Housing Value			\$148,237
			Median Gross Rent			\$752
			Families Below Poverty Level			11.6%
<small>Source: 2020 U.S. Census and 2022 D&amp;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.</small>						

On September 27, 2023, FEMA declared Roane County a major disaster area due to straight-line winds and tornadoes and on May 17, 2023, FEMA declared Morgan County a major disaster area



due to severe storms, straight-line winds, and tornadoes. Also, on May 17, 2023, FEMA declared Roane County a major disaster area due to severe thunderstorms and possible strong tornadoes.

The 2022 D&B data reveals the largest industries in the Knoxville MSA AA include health care and social assistance, retail, and manufacturing. Major employers in Anderson County include United States Department of Energy, Oak Ridge National Lab, and B & W Technical Service Y-12. Largest employers in Morgan County are the school systems and major employers in Roane County also include Y-12 National Security Complex and Y-12 National Security Complex.

As shown in the following table, data obtained from the U.S. Bureau of Labor Statistics indicates that the September 2023 unemployment rates for Morgan and Roane Counties are above the State of Tennessee rates except for Anderson County. The rates in 2022 were all below both the State of Tennessee and the national average. In 2021, the rates were below the State of Tennessee and the national average for Anderson and Roane Counties. Morgan County was slightly higher for both the State of Tennessee and the national average.

<b>Unemployment Rates</b>			
<b>Area</b>	<b>September 2021</b>	<b>September 2022</b>	<b>September 2023</b>
	<b>%</b>	<b>%</b>	<b>%</b>
Anderson County	3.3	3.1	3.4
Morgan County	3.8	3.6	4
Roane County	3.4	3.5	3.8
State of Tennessee	3.6	5.5	3.6
National Average	3.6	6.7	3.9

*Source: U.S. Bureau of Labor Statistics*

Examiners used the applicable FFIEC-estimated median family income (MFI) to analyze home mortgage loans under the borrower profile performance factor. The following table shows the calculated income ranges based on the 2022 FFIEC-estimated MFI of \$82,000 for the Knoxville - MSA AA.

<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>				
2022 (\$82,000)	<\$41,000	\$41,000 to <\$65,600	\$65,600 to <\$98,400	≥\$98,400

*Source: FFIEC*

### **Competition**

One Bank of Tennessee operates in a competitive market in Knoxville MSA AA. According to the FDIC’s Deposit Market Share Report as of June 30, 2023, the AA contained 16 financial institutions that operated 26 full-service-branches. Of these institutions, One Bank of Tennessee ranked 4<sup>th</sup> with 7.8 percent of the deposit market share.

There is a very high level of competition for home mortgage loans among several banks, credit unions, and non-depository mortgage lenders in this area. Most of the lenders operating in the area are subject to the reporting requirements of HMDA. In 2022, 375 lenders reported 8,947 home mortgage loans originated or purchased totaling approximately \$2.1 billion. One Bank of Tennessee ranked 29<sup>th</sup> out of this group of lenders with 0.8 percent of the market share.

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

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

Demographic data shows that 44.5 percent of the area's families reported low- or moderate-incomes and suggests a need for activities that benefit projects or organizations that provide community services targeted to these families and affordable housing. In addition, the declaration of Roane and Morgan Counties as federal disaster areas suggests a need for activities that revitalize or stabilize qualifying geographies.

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

### **LENDING TEST**

One Bank of Tennessee demonstrated a reasonable record in the Knoxville MSA AA regarding the Lending Test. The reasonable geographic loan distribution and reasonable borrower profile distribution records support this conclusion.

### **Geographic Distribution**

The geographic distribution of loans reflects reasonable dispersion throughout the Knoxville MSA AA. Excellent performance in home mortgage lending coupled with reasonable performance in small business lending supports this conclusion.

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

The geographic distribution of home mortgage loans reflects excellent dispersion throughout the Knoxville MSA AA. Excellent performance in the moderate-income geographies supports this conclusion.

The following table shows the home mortgage lending in moderate-income geographies rises above aggregate data by 15.5 percentage points, indicating excellent performance.

<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	0.0	0.0	0	0.0	0	0.0
Moderate	30.8	29.1	29	44.6	3,770	38.7
Middle	58.0	56.5	33	50.8	4,461	45.7
Upper	11.2	14.1	3	4.6	1,524	15.6
Not Available	0.0	0.3	0	0.0	0	0.0
<b>Totals</b>	<b>100.0</b>	<b>100.0</b>	<b>65</b>	<b>100.0</b>	<b>9,755</b>	<b>100.0</b>

*Source: 2020 U.S. Census; Bank Data, 2022 HMDA Aggregate Data, "--" data not available.*

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

The geographic distribution of small business loans reflects reasonable dispersion throughout the Knoxville MSA AA. Reasonable performance in moderate-income geographies support this conclusion.

The following table shows that the small business lending performance in moderate-income geographies is only below the percentage of businesses by 1.0 percent points, reflecting reasonable performance.

<b>Geographic Distribution of Small Business Loans Knoxville MSA AA</b>					
<b>Tract Income Level</b>	<b>% of Businesses</b>	<b>#</b>	<b>%</b>	<b>\$(000s)</b>	<b>%</b>
Low	0.0	0	0.0	0	0.0
Moderate	39.1	8	38.1	1,777	26.5
Middle	46.8	10	47.6	3,510	52.4
Upper	11.5	3	14.3	1,410	21.1
Not Available	2.5	0	0.0	0	0.0
<b>Totals</b>	<b>100.0</b>	<b>21</b>	<b>100.0</b>	<b>6,697</b>	<b>100.0</b>

*Source: 2022 D&B Data; Bank Data. Due to rounding, totals may not equal 100.0%*

### **Borrower Profile**

The distribution of borrowers reflects, given the demographics of the Knoxville MSA AA, an overall reasonable penetration among individuals of different income levels and businesses of different sizes. Reasonable records regarding home mortgage lending and small business lending supports this conclusion.

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

The distribution of borrowers reflects reasonable performance among individuals of different income level in the Knoxville MSA AA. Reasonable performance to both low- and moderate moderate-income borrowers supports this conclusion.

The following table shows that lending to low-income borrowers is above aggregate data by 3.7 percentage points, reflecting reasonable performance. The table further shows that the level of lending to moderate-income borrowers is below aggregate data by 2.8 percent points, reflecting reasonable performance.

<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	24.2	10.1	9	13.8	556	5.7
Moderate	20.3	22.8	13	20.0	834	8.5
Middle	20.5	23.4	14	21.5	1,764	18.1
Upper	34.9	30.0	22	33.9	3,850	39.5
Not Available	0.0	13.6	7	10.8	2,751	28.2
<b>Totals</b>	<b>100.0</b>	<b>100.0</b>	<b>65</b>	<b>100.0</b>	<b>9,755</b>	<b>100.0</b>

*Source: 2020 U.S. Census; Bank Data, 2022 HMDA Aggregate Data, "--" data not available. Due to rounding, totals may not equal 100.0%*

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

The distribution of borrowers reflects reasonable penetration among businesses of different sizes. The reasonable level of lending to businesses with GARs of \$1.0 million or less support this conclusion.

The following table shows that in the Knoxville MSA AA, the percentage of small business loans to businesses with GARs of \$1.0 million or less slightly exceeded D&B by 1.3 percentage points, reflecting reasonable penetration. In addition, 61.9 percent of small business loans were to businesses reporting GARs of below \$250,000, supporting the bank's willingness to lend to small businesses.

<b>Detailed Distribution of Small Business Loans by Gross Annual Revenues Knoxville MSA AA</b>					
<b>Gross Revenue Level</b>	<b>% of Businesses</b>	<b>#</b>	<b>%</b>	<b>\$(000s)</b>	<b>%</b>
< \$100,000	54.4	4	19.0	613	9.1
\$100,000 - \$249,999	21.7	9	42.9	2,162	32.3
\$250,000 - \$499,999	5.6	2	9.5	1,272	19.0
\$500,000 - \$1,000,000	2.7	3	14.3	1,263	18.9
<b>Subtotal &lt;= \$1,000,000</b>	<b>84.4</b>	<b>18</b>	<b>85.7</b>	<b>5,310</b>	<b>79.3</b>
>\$1,000,000	3.8	2	9.5	1,060	15.8
Revenue Not Available	11.8	1	4.8	327	4.9
<b>Total</b>	<b>100.0</b>	<b>21</b>	<b>100.0</b>	<b>6,697</b>	<b>100.0</b>
<i>Source: 2022 D&amp;B Data, Bank Data</i>					

## **COMMUNITY DEVELOPMENT TEST**

One Bank of Tennessee demonstrated a poor record regarding the Community Development Test in the Knoxville MSA AA. On Bank of Tennessee's CD performance demonstrates poor responsiveness to CD needs in the Knoxville MSA AA through CDLs, QIs, and CD services. Examiners considered the institution's capacity and the needs and availability of such opportunities for CD in the AA.

### **Community Development Loans**

The bank established a low level of CDLs, but was responsive to an identified CD need in the AA.

As shown in the following table, One Bank of Tennessee, since the prior evaluation, originated one CDL totaling \$140,000 in the Knoxville MSA AA. This dollar volume equates to 0.9 percent of the level of CDLs and significantly less than the level of lending in this AA at 9.2 percent.

The CDL in the Knoxville MSA AA provided for affordable housing, which demonstrates the responsiveness in addressing identified needs in the area.

The following table illustrates the CDLs by year and purpose in the Knoxville MSA AA.

Community Development Loans Knoxville MSA AA										
Activity Year	Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Totals	
	#	\$ (000s)	#	\$ (000s)	#	\$ (000s)	#	\$ (000s)	#	\$ (000s)
2021*	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0
2023 YTD	1	140	0	0	0	0	0	0	1	140
<b>Total</b>	<b>1</b>	<b>140</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>1</b>	<b>140</b>

Source: Bank data. \*Activity since January 7, 2021

The following list the CDL activity in the Knoxville MSA AA:

- **Affordable Housing** – One Bank of Tennessee originated a loan for \$140,000 to a business to start construction on a multi-family housing that primarily serves low- and moderate-income individuals.

### **Qualified Investments**

The institution displayed a high level of QIs and was responsive to the CD needs in the Knoxville MSA AA. The QIs in the Knoxville MSA AA provided for both affordable housing and community services, which demonstrates the responsiveness in supporting an identified need during the evaluation period.

The following table illustrates the QIs by year and purpose in the Knoxville MSA AA and shows that One Bank of Tennessee made use of five QIs totaling approximately \$1.1 million in the Knoxville MSA AA. The current dollar amount equates to 42.6 percent of the overall level of QIs, which is significantly higher than the deposit activity associated with this area at 11.3 percent.

Qualified Investments Knoxville MSA AA										
Activity Year	Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Totals	
	#	\$ (000s)	#	\$ (000s)	#	\$ (000s)	#	\$ (000s)	#	\$ (000s)
Prior Period	0	0	0	0	0	0	1	130	1	130
2021*	2	981	0	0	0	0	0	0	2	981
2022	0	0	0	0	0	0	0	0	0	0
2023 YTD	0	0	0	0	0	0	0	0	0	0
<b>Subtotal</b>	<b>2</b>	<b>981</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>1</b>	<b>130</b>	<b>3</b>	<b>1,111</b>
Grants & Donations	0	0	2	6	0	0	0	0	2	6
<b>Total</b>	<b>2</b>	<b>981</b>	<b>2</b>	<b>6</b>	<b>0</b>	<b>0</b>	<b>1</b>	<b>130</b>	<b>5</b>	<b>1,117</b>

Source: Bank data  
\*Activity since January 7, 2021

The following lists notable examples of QIs in the Knoxville MSA AA.

- **Affordable Housing** – One Bank of Tennessee purchased a Freddie Mac pool of loans totaling \$459,885.00 that are secured by mortgages to low- and moderate-income borrowers throughout the Knoxville MSA AA.
- **Community Services** - One Bank of Tennessee donated \$5,000 to a non-profit organization that assist low-income families and individuals with basic necessities.

**Community Development Services**

The bank exhibited a very low level of providing CD services, but was responsive to an identified CD need in the AA.

During the evaluation period, bank employees provided three instances of financial expertise or technical assistance to a CD-related organization in the Knoxville MSA AA. The current service level equates to 6.5 percent of the level of CD services, which is significantly less than the level of branches for this AA at 21.1 percent.

The CD services benefited economic development, which is an identified need of this AA. The CD service demonstrates the responsiveness in addressing the identified CD need in this area.

The following table shows the CD services by year and purpose in the Knoxville MSA AA.

Community Development Services Knoxville MSA AA					
Activity Year	Affordable Housing	Community Services	Economic Development	Revitalize or Stabilize	Totals
	#	#	#	#	#
2021*	0	0	1	0	1
2022	0	0	1	0	1
2023 YTD	0	0	1	0	1
<b>Total</b>	<b>0</b>	<b>0</b>	<b>3</b>	<b>0</b>	<b>3</b>

*Source: Bank data. \*Activity since January 7, 2021*

The following provides an example of notable CD services in the Knoxville MSA AA.

- **Economic Development** – A bank employee served on the board of an organization that provides loans to business located in the AA, providing capital to spur business growth and expansion.

Besides its office locations, the bank provides the same alternative delivery systems in the Knoxville MSA AA as it does for the institution as a whole. One Bank of Tennessee operates two branches and two ATMs in moderate-income census tracts within the Knoxville MSA AA. The following table details the geographic distribution of the offices and ATMs in relation to AA demographics.

<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	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	15	36.6	54,308	35.8	2	50.0	2	50.0
Middle	20	48.8	81,292	53.7	2	50.0	2	50.0
Upper	4	9.8	15,962	10.5	0	0.0	0	0.0
NA	2	4.8	0	0.0	0	0.0	0	0.0
<b>Totals</b>	<b>41</b>	<b>100.0</b>	<b>151,562</b>	<b>100.0</b>	<b>4</b>	<b>100.0</b>	<b>4</b>	<b>100.0</b>
<i>Source: 2020 U.S. Census &amp; Bank Data</i>								



## TENNESSEE NON-MSA AA – Full-Scope Review

### DESCRIPTION OF INSTITUTION’S OPERATIONS IN THE TENNESSEE NON-MSA AA

The Tennessee Non-MSA AA includes all of Cumberland, Fentress, Overton, Putnam, Scott, and White Counties in central and eastern Tennessee. Additionally, three CTs located in Scott County (2021 and 2023) and three CTs in Fentress County (2021, 2022, and 2023) were designated as distressed due to poverty at various times during the evaluation period. Finally, three CTs in Fentress were designated as underserved. There have been no changes in this AA since the previous evaluation. One Bank of Tennessee operates 15 full-service branches and 21 ATMs in this AA.

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

The Tennessee Non-MSA AA census tracts reflect the following income designations based on 2020 U.S. Census data: 11 moderate-, 43 middle-, and six upper-income designation. The following table provides additional demographic and economic data for the area.

<b>Demographic Information of the Assessment Area Tennessee Non MSA AA</b>						
<b>Demographic Characteristics</b>	<b>#</b>	<b>Low % of #</b>	<b>Moderate % of #</b>	<b>Middle % of #</b>	<b>Upper % of #</b>	<b>NA* % of #</b>
Geographies (Census Tracts)	60	0.0	18.3	71.7	10.0	0.0
Population by Geography	231,200	0.0	20.8	69.4	9.8	0.0
Housing Units by Geography	106,425	0.0	19.8	70.0	10.2	0.0
Owner-Occupied Units by Geography	67,210	0.0	14.8	74.3	10.9	0.0
Occupied Rental Units by Geography	26,137	0.0	32.3	57.4	10.2	0.0
Vacant Units by Geography	13,078	0.0	20.8	72.7	6.4	0.0
Businesses by Geography	16,448	0.0	25.9	61.6	12.5	0.0
Farms by Geography	654	0.0	16.7	77.2	6.1	0.0
Family Distribution by Income Level	61,529	19.7	20.1	21.1	39.1	0.0
Household Distribution by Income Level	93,347	24.5	16.6	18.3	40.6	0.0
Median Family Income Non-MSAs - TN		\$56,418	Median Housing Value			\$145,776
			Median Gross Rent			\$693
			Families Below Poverty Level			11.5%

Source: 2020 U.S. Census and 2022 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.

On May 5, 2023, the Federal Emergency Management Agency (FEMA) declared Fentress, Overton, and White Counties as major disaster areas due to severe thunderstorms and possible strong tornadoes. Also, on June 21, 2021, Fentress County was declared a major disaster area due to severe

storms, tornadoes, and flooding. Finally, on April 21, 2021, Fentress, Overton, and Scott Counties were declared major disaster areas due to severe winter storms.

The 2022 D&B data reveals the largest industries in the central and eastern Tennessee Non-MSA AA includes, healthcare, manufacturing, retail, education, and construction. Major employers in Cumberland County include Inspira Health Network, F&S Produce/Pipco Transportation, and Wal-Mart. Major employers in Fentress County include Miro Metals, Inc. and County Medical Center. Major employers in Overton County include Hutchinson FTS, Inc, Tanimura & Antile, and Triple C Machine. Major employers in Putnam County include Averitt Express, Putnam County School System, and Tutco. Major employers in Scott County are the Scott County Schools, Armstrong/Bruce Floor, and Tennier Industries. Major employers in White County include Acument Global Technologies and Tri-State Distribution, Inc.

As shown in the following table, data obtained from the U.S. Bureau of Labor Statistics indicates that the September 2023 unemployment rates for Cumberland, Fentress, Scott, and White counties are above the State of Tennessee rates except for Putnam and Overton counties, which are slight below the State of Tennessee. The 2022 and 2021 unemployment rates had similar breakdowns.

<b>Unemployment Rates</b>			
<b>Area</b>	<b>September 2021</b>	<b>September 2022</b>	<b>September 2023</b>
	<b>%</b>	<b>%</b>	<b>%</b>
Cumberland County	3.9	3.9	4.3
Fentress County	3.5	3.5	3.7
Overton County	3.0	3.1	3.5
Putnam County	3.2	3.2	3.6
Scott County	4.3	4.8	4.7
White County	3.5	4.8	4.7
Tennessee	3.6	5.5	3.6
National Average	3.6	6.7	3.9

*Source: U.S. Bureau of Labor Statistics*

Examiners used the applicable FFIEC-estimated median family income (MFI) to analyze home mortgage loans under the borrower profile performance factor. The following table shows the calculated income ranges based on the 2022 FFIEC-estimated MFI of \$64,700 for the Tennessee Non-MSA AA.

<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>TN NA Median Family Income (99999)</b>				
2022 (\$64,700)	<\$32,350	\$32,350 to <\$51,760	\$51,760 to <\$77,640	≥\$77,640

*Source: FFIEC*

## **Competition**

One Bank of Tennessee operates in a competitive market in Tennessee Non-MSA AA. According to the FDIC's Deposit Market Share Report as of June 30, 2023, the AA contained 22 other financial institutions that operated 71 full service-branches. Of these institutions, One Bank of Tennessee ranked 1<sup>st</sup> with 18.5 percent of the deposit market share.

There is a very high level of competition for home mortgage loans among several banks, credit unions, and non-depository mortgage lenders in this area. Most of the lenders operating in the area are subject to the reporting requirements of HMDA, including One Bank of Tennessee. In 2022, 439 lenders reported 10,493 home mortgage loans originated or purchased totaling \$2.1 billion. One Bank of Tennessee ranked 282<sup>nd</sup> out of this group of lenders with less than one percent market share.

## **Community Contacts**

As part of the evaluation process, examiners contact third parties active in the AA to assist in identifying credit and CD needs. This information helps determine local financial institutions' responsiveness to these needs and shows available credit and CD opportunities.

Examiners conducted a community contact interview with an agency serving Eastern Tennessee. The contact stated that the region overall is growing; however, needs continue to persist. The contact noted the credit needs in the area are affordable housing and small business loans. Also, the contact described some of the areas they serve as mainly rural, with a high poverty rate.

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

Considering information obtained from the community contact, bank management, and demographic information, examiners ascertained the primary credit needs of the AA include home mortgage and small business loans. With respect to the area's CD needs, demographic data supports the need for projects that provide affordable housing, community services, and economic development for small businesses.

# **CONCLUSIONS ON PERFORMANCE CRITERIA IN THE TENNESSEE NON-MSA AA**

## **LENDING TEST**

One Bank of Tennessee demonstrated a reasonable record in the Tennessee Non MSA AA regarding the lending Test. The reasonable geographic loan distribution and reasonable borrower profile distribution records support this conclusion.

**Geographic Distribution**

The geographic distribution of loans reflects reasonable dispersion throughout the Tennessee Non MSA AA. Reasonable performance in both home mortgage lending and small business lending supports this conclusion.

***Home Mortgage Loans***

The geographic distribution of home mortgage loans reflects reasonable dispersion throughout the Tennessee Non-MSA AA. Reasonable performance in moderate-income geographies support this conclusion.

The following table shows the home mortgage lending in moderate-income geographies exceeded aggregate by 2.4 percentage points, reflecting reasonable performance. There are no low-income geographies in this AA.

<b>Geographic Distribution of Home Mortgage Loans Tennessee Non-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	0.0	0.0	0	0.0	0	0.0
Moderate	14.8	13.9	95	16.3	20,372	18.4
Middle	74.3	75.0	416	71.3	75,861	68.4
Upper	10.9	11.1	72	12.4	14,682	13.2
Not Available	0.0	0.0	0	0.0	0	0.0
<b>Totals</b>	<b>100.0</b>	<b>100.0</b>	<b>583</b>	<b>100.0</b>	<b>110,915</b>	<b>100.0</b>

*Source: 2020 U.S. Census; Bank Data, 2022 HMDA Aggregate Data, "--" data not available.*

***Small Business Loans***

The geographic distribution of small business loans reflects reasonable dispersion throughout the Tennessee Non MSA AA. Reasonable performance in moderate-income CTs supports this conclusion.

The following table shows that the small business lending in moderate-income CTs is below the percentages of businesses by 5.9 percent, reflecting reasonable performance.

<b>Geographic Distribution of Small Business Loans Tennessee Non-MSA AA</b>					
<b>Tract Income Level</b>	<b>% of Businesses</b>	<b>#</b>	<b>%</b>	<b>\$(000s)</b>	<b>%</b>
Low	0.0	0	0.0	0	0.0
Moderate	25.9	11	20.0	2,629	24.6
Middle	61.6	38	69.1	5,381	50.8
Upper	12.5	6	10.9	2,608	24.6
Not Available	0.0	0	0.0	0	0.0
<b>Totals</b>	<b>100.0</b>	<b>55</b>	<b>100.0</b>	<b>10,618</b>	<b>100.0</b>

*Source: 2022 D&B Data; Bank Data*

### **Borrower Profile**

The distribution of borrowers reflects, given the demographics of the Tennessee Non MSA AA, an overall reasonable penetration among individuals of different income levels and businesses of different sizes. Reasonable records regarding home mortgage lending and excellent records regarding small business lending supports this conclusion.

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

The distribution of borrowers reflects reasonable penetration among individuals of different income levels in the Tennessee Non MSA AA. The reasonable performance to both low- and moderate-income borrowers support this conclusion.

The following table shows that the lending to low-income borrowers falls below aggregate data by 2.2 percent points, however, it is still in reasonable level. The table further shows the lending level to moderate-income borrowers is 1.4 percent points above aggregate, reflecting reasonable performance.

<b>Distribution of Home Mortgage Loans by Borrower Income Level Tennessee Non 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	19.7	5.5	19	3.3	1,358	1.2
Moderate	20.1	15.9	101	17.3	9,190	8.3
Middle	21.1	22.2	120	20.6	14,227	12.8
Upper	39.1	39.9	277	47.5	52,395	47.2
Not Available	0.0	16.4	66	11.3	33,745	30.5
<b>Totals</b>	<b>100.0</b>	<b>100.0</b>	<b>583</b>	<b>100.0</b>	<b>110,915</b>	<b>100.0</b>

*Source: 2020 U.S. Census; Bank Data, 2022 HMDA Aggregate Data, "--" data not available.  
Due to rounding, totals may not equal 100.0%*

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

The distribution of borrowers reflects excellent penetration among businesses of different sizes. The level of lending to businesses with GARs of \$1.0 million or less support this conclusion.

The following table shows that in the Tennessee Non-MSA AA the percentage of loans to businesses with GARs of \$1.0 million or less exceeded D&B by 10.1 percentage points, reflecting excellent penetration. The table further shows that the bank made 78.2 percent of loans to businesses with GARs less than \$250,000, supporting the bank’s willingness to lend to small businesses. Additionally, the bank originated 2,250 PPP loans totaling approximately \$40 million during the evaluation period in 2021, not captured in the below table. These loans show responsiveness to the credit needs of the community and willingness to lend to small businesses.

<b>Detailed Distribution of Small Business Loans by Gross Annual Revenues Tennessee Non-MSA AA</b>					
<b>Gross Revenue Level</b>	<b>% of Businesses</b>	<b>#</b>	<b>%</b>	<b>\$(000s)</b>	<b>%</b>
< \$100,000	54.3	24	43.7	2,379	22.4
\$100,000 - \$249,999	23.6	19	34.5	2,590	24.4
\$250,000 - \$499,999	5.4	7	12.7	3,064	28.9
\$500,000 - \$1,000,000	3.1	3	5.5	1,367	12.8
<b>Subtotal &lt;= \$1,000,000</b>	<b>86.3</b>	<b>53</b>	<b>96.4</b>	<b>9,400</b>	<b>88.5</b>
>\$1,000,000	3.6	0	0	0	0.0
Revenue Not Available	10.1	2	3.6	1,218	11.5
<b>Total</b>	<b>100.0</b>	<b>55</b>	<b>100.0</b>	<b>10,618</b>	<b>100.0</b>

*Source: 2022 D&B Data, Bank Data  
Due to rounding, totals may not equal 100.0%*

### **COMMUNITY DEVELOPMENT TEST**

One Bank of Tennessee demonstrated a satisfactory Community Development Test record in the Tennessee Non-MSA AA. One Bank of Tennessee demonstrated adequate responsiveness to CD needs in the Tennessee Non-MSA AA through CDLs, QIs, and CD services, as appropriate, considering the institution’s capacity and the need and available of such opportunities for CD in the AA.

### **Community Development Loans**

The bank exhibited a high level of CDLs and was responsive to CD needs in the Tennessee Non-MSA AA.

As shown in the following table, One Bank of Tennessee, since the prior evaluation, originated 12 CDLs totaling \$16.2 million in the Tennessee Non-MSA AA. This dollar volume equates to 98.1 percent of the level of CDLs and is higher than the level of lending in this AA at 90.8 percent.

The CDL in the Tennessee Non-MSA AA provided for affordable housing, community services, economic development, and revitalization or stabilization, which demonstrates the responsiveness in addressing identified needs in the area.

The following table illustrates the CDLs by year and purpose in the Tennessee Non-MSA AA.

<b>Community Development Loans Tennessee Non 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>\$ (000s)</b>	<b>#</b>	<b>\$ (000s)</b>	<b>#</b>	<b>\$ (000s)</b>	<b>#</b>	<b>\$ (000s)</b>	<b>#</b>	<b>\$ (000s)</b>
2021*	2	3,044	1	1,719	1	1,134	2	2,617	6	8,514
2022	2	3,207	1	65	1	1,309	0	0	4	4,581
2023 YTD	0	0	1	488	0	0	1	2,700	2	3,188
<b>Total</b>	<b>4</b>	<b>6,251</b>	<b>3</b>	<b>2,272</b>	<b>2</b>	<b>2,443</b>	<b>2</b>	<b>5,317</b>	<b>12</b>	<b>16,283</b>

*Source: Bank data. \*Activity since January 7, 2021*

The following lists notable examples of CDL activities in the Tennessee Non-MSA AA:

- **Affordable Housing** – The bank originated a loan for \$2.5 million to a business to construct multi-family housing that primarily serves low- and moderate-income individuals.
- **Community Service** – The bank originated a loan for \$1.7 million to a non-profit organization that provides temporary shelter, food, and clothing to low-income individuals.

**Qualified Investments**

The institution displayed a low level of QIs but was responsive to the needs in the Tennessee Non-MSA AA.

The following table shows that One Bank of Tennessee made use of 26 QIs totaling \$1.4 million, including 23 grants and donations totaling approximately \$170,000 in the Tennessee Non-MSA AA. The current dollar amount equates to 54.6 percent of the overall level of QIs, which is significantly below the 88.7 percent of the deposits in this AA.

The majority of the QIs by dollar amount in the Tennessee Non-MSA AA provided for affordable housing, which demonstrates the responsiveness in supporting an identified need during the evaluation period.

The following table illustrates the QIs by year and purpose in the Tennessee Non-MSA AA.

Qualified Investments Tennessee Non MSA AA										
Activity Year	Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
Prior Period	1	104	0	0	0	0	0	0	1	104
2021*	2	1,157	0	0	0	0	0	0	2	1,157
2022	0	0	0	0	0	0	0	0	0	0
2023 YTD	0	0	0	0	0	0	0	0	0	0
<b>Subtotal</b>	<b>3</b>	<b>1,261</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>3</b>	<b>1,261</b>
Grants & Donations	3	86	19	79	0	0	1	5	23	170
<b>Total</b>	<b>6</b>	<b>1,347</b>	<b>19</b>	<b>79</b>	<b>0</b>	<b>0</b>	<b>1</b>	<b>5</b>	<b>26</b>	<b>1,431</b>
Source: Bank data										
*Activity since January 7, 2021										

The following lists notable examples of QIs in the Tennessee Non-MSA AA.

- **Affordable Housing** – One Bank of Tennessee purchased a Freddie Mac pool of loans secured by mortgages to low- and moderate-income borrowers throughout the Tennessee Non-MSA AA totaling \$609,411.
- **Community Service** – The bank donated \$5,000 to an organization that provides food for low- and moderate-income families.

### Community Development Services

The bank exhibited a high level of providing CD services, was responsive to CD needs, and made services available in the Tennessee Non-MSA AA.

Since the previous evaluation, bank employees provided 43 instances of financial expertise or technical assistance to CD organizations in the Tennessee Non-MSA AA. The current service level equates to 93.5 percent of the level of CD services, which is higher than the level of branches for this AA at 78.9 percent.

CD services primarily benefited community services targeted to LMI individuals and economic development, demonstrating responsiveness in addressing identified needs in AA.

The following table illustrates the CD services by year and purpose in the Tennessee Non-MSA AA.



Community Development Services Tennessee Non MSA AA					
Activity Year	Affordable Housing	Community Services	Economic Development	Revitalize or Stabilize	Totals
	#	#	#	#	#
2021*	1	6	5	0	12
2022	1	7	7	0	15
2023 YTD	1	9	6	0	16
<b>Total</b>	<b>3</b>	<b>22</b>	<b>18</b>	<b>0</b>	<b>43</b>

Source: Bank data. \*Activity since January 7, 2021

The following table illustrates the CD services by year and purpose in the Tennessee Non-MSA AA.

- **Affordable Housing** – A bank employee serves as a Board member for an organization that provides housing for low- and moderate-income individuals and families.
- **Economic Development** – Throughout the review period, a bank employee served as a board member for a local Chamber of Commerce that promotes small business development in this AA.

Besides the office locations, the bank provides the same alternative delivery systems in the Tennessee Non MSA AA as it does for the institution as a whole. One Bank of Tennessee operates five branches and six ATMs in moderate-income census tracts in the Tennessee Non MSA AA. The number of branches and ATMs in moderate-income census tracts is slightly higher than percentage of populations in this areas. The following table details the geographic distribution of the offices and ATMs in relation to AA demographics.

Branch and ATM Distribution by Geography Income Level Tennessee Non MSA AA								
Tract Income Level	Census Tracts		Population		Branches		ATMs	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	11	18.3	48,121	20.8	5	33.3	6	28.6
Middle	43	71.7	160,521	69.4	7	46.7	11	52.4
Upper	6	10.0	22,558	9.8	3	20.0	4	19.0
NA	0	0.0	0	0.0	0	0.0	0	0.0
<b>Totals</b>	<b>60</b>	<b>100.0</b>	<b>231,200</b>	<b>100.0</b>	<b>15</b>	<b>100.0</b>	<b>21</b>	<b>100.0</b>

Source: 2020 U.S. Census & Bank Data

## APPENDICES

### INTERMEDIATE SMALL 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) by considering the following criteria:

- 1) The bank's loan-to-deposit ratio, adjusted for seasonal variation, and, as appropriate, other lending-related activities, such as loan originations for sale to the secondary markets, community development loans, or qualified investments;
- 2) The percentage of loans, and as appropriate, other lending-related activities located in the bank's assessment area(s);
- 3) The bank's record of lending to and, as appropriate, engaging in other lending-related activities for borrowers of different income levels and businesses and farms of different sizes;
- 4) The geographic distribution of the bank's loans; and
- 5) The bank's record of taking action, if warranted, in response to written complaints about its performance in helping to meet credit needs in its assessment area(s).

#### **Community Development Test**

The Community Development Test considers the following criteria:

- 1) The number and amount of community development loans;
- 2) The number and amount of qualified investments;
- 3) The extent to which the bank provides community development services; and
- 4) The bank's responsiveness through such activities to community development lending, investment, and service needs.

## 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.

**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 (e.g., geographic distribution, borrower profile, and total number and dollar amount of investments), and qualitative factors (e.g., 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 (e.g., 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.

**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.



**One Bank of Tennessee**  
**CRA Locations & Tract Codes**  
*(Based on 2024 Data)*

Branch Name	Address	City	State	ZIP	Tract Code	Phone Number	MSA/MD Code
Baxter	404 Main Street	Baxter	TN	38544	0011.00	(931) 528-2673	NA
Clarkrange	6904 South York Highway	Clarkrange	TN	38553	9653.00	(931) 863-5555	NA
Cumberland Square	178 Elmore Road	Crossville	TN	38555	9704.01	(931) 456-4110	NA
Fairfield Glade	6731 Peavine Road	Crossville	TN	38558	9701.01	(931) 456-4407	NA
Jamestown	416 East Central Avenue	Jamestown	TN	38556	9651.00	(931) 879-7007	NA
Jefferson - Main Office	140 South Jefferson Avenue	Cookeville	TN	38501	0006.00	(931) 528-5441	NA
Kingston	316 West Race Street	Kingston	TN	37763	0302.04	(865) 224-7087	28940
Lake Tansi	2271 Dunbar Road	Crossville	TN	38572	9706.02	(931) 788-3360	NA
Livingston	1477 West Main Street	Livingston	TN	38570	9503.02	(931) 823-3355	NA
Monterey	100 West Commercial Avenue	Monterey	TN	38574	0001.00	(931) 839-2211	NA
Oak Ridge	1298 Oak Ridge Turnpike	Oak Ridge	TN	37830	0204.00	(865) 483-1050	28940
Oliver Springs	105 Gail Lane	Oliver Springs	TN	37840	0210.02	(865) 435-6655	28940
Oneida	15730 Scott Hwy	Oneida	TN	37841	9751.02	(423) 286-2265	NA
Sparta	576 West Bockman Way	Sparta	TN	38583	9353.00	(931) 836-6261	NA
Stratton	408 East Stratton Avenue	Monterey	TN	38574	0001.00	(931) 839-2212	NA
Tenth Street	1108 E. Tenth Street	Cookeville	TN	38501	0004.00	(931) 525-2440	NA
Wartburg	1015 Main Street	Wartburg	TN	37887	1103.00	(423) 346-2265	28940
West Avenue	225 West Avenue	Crossville	TN	38555	9705.02	(931) 484-2551	NA
Willow	237 South Willow Avenue	Cookeville	TN	38501	0007.00	(931) 525-2460	NA
Financial Services West	160 South Jefferson Avenue	Cookeville	TN	38501	0006.00	(931) 528-5441	NA

ATM Location	Address	City	State	ZIP	Tract Code	Accepts Deposits	Tract Income
Anderson County Locations							
Oak Ridge	1298 Oak Ridge Turnpike	Oak Ridge	TN	37830	0204.00	No	Moderate
Oliver Springs	105 Gail Lane	Oliver Springs	TN	37840	0210.02	No	Middle
Cumberland County Locations							
Cumberland Medical Center	421 South Main Street	Crossville	TN	38555	9705.01	No	Middle
Cumberland Square	178 Elmore Road	Crossville	TN	38555	9704.01	No	Moderate
Fairfield Glade	6731 Peavine Road	Crossville	TN	38558	9701.01	No	Upper
Lake Tansi	2271 Dunbar Road	Crossville	TN	38572	9706.02	No	Middle
Uplands Retirement Village	55 West Lake Road	Pleasant Hill	TN	38578	9703.02	No	Middle
West Avenue	225 West Avenue	Crossville	TN	38555	9705.02	No	Moderate
Fentress County Locations							
Clarkrange	6904 South York Highway	Clarkrange	TN	38553	9653.00	No	Middle
Jamestown	416 East Central Avenue	Jamestown	TN	38556	9651.00	No	Moderate
Morgan County Locations							
Wartburg	1015 Main Street	Wartburg	TN	37887	1103.00	No	Moderate
Overton County Locations							
Livingston	1477 West Main Street	Livingston	TN	38570	9503.02	No	Moderate
Putnam County Locations							
Baxter	404 Main Street	Baxter	TN	38544	0011.00	No	Middle
Cookeville Regional Medical Center	142 West 5th Street	Cookeville	TN	38501	0008.00	No	Moderate
Jefferson	140 South Jefferson Avenue	Cookeville	TN	38501	0006.00	No	Upper
Monterey	100 West Commercial Avenue	Monterey	TN	38574	0001.00	No	Middle
Monterey Loan Operations	110 West Commercial Avenue	Monterey	TN	38574	0001.00	No	Middle
Perdue - Plant closing - ATM removed in 2025	2300 Industrial Drive	Monterey	TN	38574	0001.00	No	Middle
Putnam County Justice Center	421 East Spring Street	Cookeville	TN	38501	0006.00	No	Upper
Stratton	408 East Stratton Avenue	Monterey	TN	38574	0001.00	No	Middle
Tenth Street	1108 East Tenth Street	Cookeville	TN	38501	0004.00	No	Upper
Willow	237 South Willow Avenue	Cookeville	TN	38501	0007.00	No	Middle
Roane County Locations							
Kingston	316 West Race Street	Kingston	TN	37763	0302.04	No	Middle
Scott County Locations							
Oneida	15730 Scott Highway	Oneida	TN	37841	9751.02	No	Middle
White County Locations							
Sparta	576 West Bockman Way	Sparta	TN	38583	9353.00	No	Middle



**One Bank**  
OF TENNESSEE

## Branches Opened & Closed

**2023**

None

**2024**

None

**2025**

None



**One Bank**  
OF TENNESSEE

## Loan to Deposit Ratios 2024

3/31/2024 67.71%

6/30/2024 68.71%

9/30/2024 70.11%

12/31/2024 70.02%

OneBankTN.com



**One Bank**  
OF TENNESSEE

## Retail Banking Services Offered

2025/2024/2023

Consumer Loans  
Mortgage Loans  
Business Loans

Deposit Accounts  
Savings Accounts  
Certificates of Deposit  
Individual Retirement Accounts

### Business Banking

- ACH Originations
- Wire Services
- Currency & Coin Services

Internet Banking  
Telephone Banking  
Bill Pay  
Mobile Banking  
Automated Teller Machines (ATM's)  
Video Teller Machines

Safe Deposit Boxes

Investment Services  
Insurance Services

**One Bank of Tennessee  
Hours of Operation  
2025**

**Monday Thru Thursday**

<u>Branch Office</u>	<u>Tract Code</u>	<u>Drive Thru Opening Time</u>	<u>Drive Thru Closing Time</u>	<u>Office Opening Time</u>	<u>Office Closing Time</u>	<u>Time Zone</u>
Baxter	0011.00	6:00am	6:00pm	8:00am	4:30pm	CT
Clarkrange	9653.00	7:30am	4:30pm	8:00am	4:00pm	CT
Cumberland Square	9704.01	7:30am	4:30pm	8:00am	4:00pm	CT
Fairfield Glade	9701.01	7:30am	4:30pm	8:00am	4:00pm	CT
Jamestown	9651.00	6:00am	6:00pm	8:00am	4:30pm	CT
Jefferson	0006.00	7:30am	4:30pm	8:00am	4:00pm	CT
Kingston	0302.04	7:30am	4:30pm	8:00am	4:00pm	ET
Lake Tansi	9706.02	6:00am	6:00pm	8:00am	4:30pm	CT
Livingston	9503.02	6:00am	6:00pm	8:00am	4:30pm	CT
Monterey	0001.00	6:00am	6:00pm	8:00am	4:30pm	CT
Oak Ridge*	0204.00	6:00am	6:00pm			ET
Oliver Springs	0210.02	6:00am	6:00pm	8:00am	4:30pm	ET
Oneida	9751.02	7:30am	4:30pm	8:00am	4:00pm	ET
Sparta	9353.00	6:00am	6:00pm	8:00am	4:30pm	CT
Stratton*	0001.00	6:00am	6:00pm			CT
Tenth Street	0004.00	7:30am	4:30pm	8:00am	4:00pm	CT
Wartburg	1103.00	7:30am	4:30pm	8:00am	4:00pm	ET
West Avenue	9705.02	7:30am	4:30pm	8:00am	4:00pm	CT
Willow	0007.00	7:30am	4:30pm	8:00am	4:00pm	CT
Financial Services West	0006.00			8:00am	4:30pm	CT
Operations	9353.00			6:30am	4:30pm	CT

**Friday**

<u>Branch Office</u>	<u>Tract Code</u>	<u>Drive Thru Opening Time</u>	<u>Drive Thru Closing Time</u>	<u>Office Opening Time</u>	<u>Office Closing Time</u>	<u>Time Zone</u>
Baxter	0011.00	6:00am	6:00pm	8:00am	5:00pm	CT
Clarkrange	9653.00	7:30am	5:00pm	8:00am	5:00pm	CT
Cumberland Square	9704.01	7:30am	5:00pm	8:00am	5:00pm	CT
Fairfield Glade	9701.01	7:30am	5:00pm	8:00am	5:00pm	CT
Jamestown	9651.00	6:00am	6:00pm	8:00am	5:00pm	CT
Jefferson	0006.00	7:30am	5:00pm	8:00am	5:00pm	CT
Kingston	0302.04	7:30am	5:00pm	8:00am	5:00pm	ET
Lake Tansi	9706.02	6:00am	6:00pm	8:00am	5:00pm	CT
Livingston	9503.02	6:00am	6:00pm	8:00am	5:00pm	CT
Monterey	0001.00	6:00am	6:00pm	8:00am	5:00pm	CT
Oak Ridge*	0204.00	6:00am	6:00pm			ET
Oliver Springs	0210.02	6:00am	6:00pm	8:00am	5:00pm	ET
Oneida	9751.02	7:30am	5:00pm	8:00am	5:00pm	ET
Sparta	9353.00	6:00am	6:00pm	8:00am	5:00pm	CT
Stratton*	0001.00	6:00am	6:00pm			CT
Tenth Street	0004.00	7:30am	5:00pm	8:00am	5:00pm	CT
Wartburg	1103.00	7:30am	5:00pm	8:00am	5:00pm	ET
West Avenue	9705.02	7:30am	5:00pm	8:00am	5:00pm	CT
Willow	0007.00	7:30am	5:00pm	8:00am	5:00pm	CT
Financial Services West	0006.00			8:00am	5:00pm	CT
Operations	9353.00			6:30am	5:00pm	CT

**Saturday**

<u>Branch Office</u>	<u>Tract Code</u>	<u>Drive Thru Opening Time</u>	<u>Drive Thru Closing Time</u>	<u>Office Opening Time</u>	<u>Office Closing Time</u>	<u>Time Zone</u>
Cumberland Square	9704.01	7:30am	12:00pm	8:00am	12:00pm	CT
Jamestown	9651.00	7:30am	12:00pm	8:00am	12:00pm	CT
Livingston	9503.02	7:30am	12:00pm	8:00am	12:00pm	CT
Monterey	0001.00	7:30am	12:00pm	8:00am	12:00pm	CT
Oliver Springs	0210.02	7:30am	12:00pm	8:00am	12:00pm	ET
Oneida	9751.02	7:30am	12:00pm			ET
Sparta	9353.00	7:30am	12:00pm	8:00am	12:00pm	CT
Wartburg	1103.00	7:30am	12:00pm	8:00am	12:00pm	ET
Willow	0007.00	7:30am	12:00pm	8:00am	12:00pm	CT
Operations	9353.00			7:00am	12:00pm	CT

Branches marked by an (\*) are VTM only.

## FEE SCHEDULE

One Bank of Tennessee  
West Avenue Branch  
225 West Avenue  
Crossville, TN 38555  
March 26, 2025

This disclosure contains information about terms, fees, and interest rates for some of the accounts we offer.

### MISCELLANEOUS FEES AND CHARGES

#### Account Service Charge

Authorized Overdraft Charge: \$35.00 (per overdraft, for Overdraft Privilege customers)  
Chargeback Fee: \$2.00 (per item)  
Collection Fee for Foreign Items: \$22.00 (per item)  
Dormant Checking / Savings: \$2.00 (per month, after 3 years)  
Overdraft Charge: \$35.00 (per overdraft)  
Return Item Charge: \$35.00 (per return)  
Stop Payment: \$35.00 (per Request Order)

#### Miscellaneous Charges

Currency Conversion: \$20.00 (per currency type), plus \$18.00 shipping  
Non-Bank Owned Machines - ATM Transaction Fee  
Listed on Statement as "Service Charge Debit": \$1.00 (per transaction)  
Replacement Instant Issue Debit Card: \$10.00 (per card)

#### Negotiable Instruments

Cashier's Checks / Money Orders (for Customer): \$5.00 (per item)

#### Wire Transfer Charges

Wire Transfer - International Incoming: \$30.00 (per wire)  
Wire Transfer - Domestic (U.S.) Outgoing: \$12.00 (per wire)  
Wire Transfer - International Outgoing: \$100.00 (per wire)

## FEE SCHEDULE

One Bank of Tennessee  
West Avenue Branch  
225 West Avenue  
Crossville, TN 38555  
09-04-2024

This disclosure contains information about terms, fees, and interest rates for some of the accounts we offer.

### MISCELLANEOUS FEES AND CHARGES

#### Account Service Charge

Authorized Overdraft Charge: \$35.00 (per overdraft, for Overdraft Privilege customers)  
Chargeback Fee: \$2.00 (per item)  
Collection Fee for Foreign Items: \$22.00 (per item)  
Dormant Checking / Savings: \$2.00 (per month, after 3 years)  
Overdraft Charge: \$35.00 (per overdraft)  
Return Item Charge: \$35.00 (per return)  
Stop Payment: \$35.00 (per Request Order)

#### Miscellaneous Charges

Currency Conversion: \$20.00 (per currency type), plus \$18.00 shipping  
Non-Bank Owned Machines - ATM Transaction Fee  
Listed on Statement as "Service Charge Debit": \$1.00 (per transaction)  
Replacement Instant Issue Debit Card: \$10.00 (per card)

#### Negotiable Instruments

Cashier's Checks / Money Orders (for Customer): \$5.00 (per item)

#### Wire Transfer Charges

Wire Transfer - International Incoming: \$30.00 (per wire)  
Wire Transfer - Domestic (U.S.) Outgoing: \$12.00 (per wire)  
Wire Transfer - International Outgoing: \$100.00 (per wire)

## FEE SCHEDULE

One Bank of Tennessee  
140 S Jefferson Ave  
Cookeville, TN 38501  
2023

This disclosure contains information about terms, fees, and interest rates for some of the accounts we offer.

### MISCELLANEOUS FEES AND CHARGES

#### Account Service Charge

Authorized Overdraft Charge: \$35.00 (per overdraft, for Overdraft Privilege customers)  
Chargeback Fee: \$2.00 (per item)  
Collection Fee for Foreign Items: \$22.00 (per item)  
Dormant Checking / Savings: \$2.00 (per month, after 3 years)  
Overdraft Charge: \$35.00 (per overdraft)  
Return Item Charge: \$35.00 (per return)  
Stop Payment: \$35.00 (per Request Order)

#### Miscellaneous Charges

Currency Conversion (\$300.00 or more): \$20.00 (per transaction)  
Currency Conversion (less than \$300.00): \$30.00 (per transaction)  
Non-Bank Owned Machines - ATM Transaction Fee  
Listed on Statement as "Service Charge Debit": \$1.00 (per transaction)  
Replacement Instant Issue Debit Card: \$10.00 (per card)

#### Negotiable Instruments

Cashier's Checks / Money Orders (for Customer): \$5.00 (per item)

#### Wire Transfer Charges

Wire Transfer - Domestic (U.S.) Outgoing: \$12.00 (per wire)  
Wire Transfer - International Outgoing: \$100.00 (per wire)



## FEE SCHEDULE

One Bank of Tennessee  
140 S Jefferson Ave  
Cookeville, TN 38501  
2022

This disclosure contains information about terms, fees, and interest rates for some of the accounts we offer.

### MISCELLANEOUS FEES AND CHARGES

#### Account Service Charge

Authorized Overdraft Charge: \$35.00 (per item, charged each time item is presented for payment)  
Charge Back Fee: \$2.00 (per item)  
Collection Fee for Foreign Items: \$22.00 (per item)  
Dormant Checking / Savings: \$2.00 (per month, after 3 years)  
Fee for Paying Overdraft: \$35.00 (per item)  
Fee for Returning Overdraft: \$35.00 (per item, charged each time item is presented for payment)  
NSF Check Charge for Paying or Returning Items: \$35.00 (per item, charged each time item is presented for payment)  
Overdraft Fee: \$35.00 (per item, charged each time item is presented for payment)  
Stop Payment: \$35.00 (per Request Order)

#### Miscellaneous Charges

Currency Conversion (\$300.00 or more): \$20.00 (per transaction)  
Currency Conversion (less than \$300.00): \$30.00 (per transaction)  
Non-Bank Owned Machines - ATM Transaction Fee  
Listed on Statement as "Service Charge Debit": \$1.00 (per transaction)  
Replacement Instant Issue debit card: \$10.00 (per card)

#### Negotiable Instruments

Cashier's Checks / Money Orders (for Customer): \$5.00 (per item)

#### Wire Transfer Charges

Wire Transfer - Domestic (U.S.) Outgoing: \$12.00 (per wire)  
Wire Transfer - International Outgoing: \$100.00 (per wire)



**One Bank**  
OF TENNESSEE

# Assessment Area Maps 2024/2023/2022

OneBankTN.com

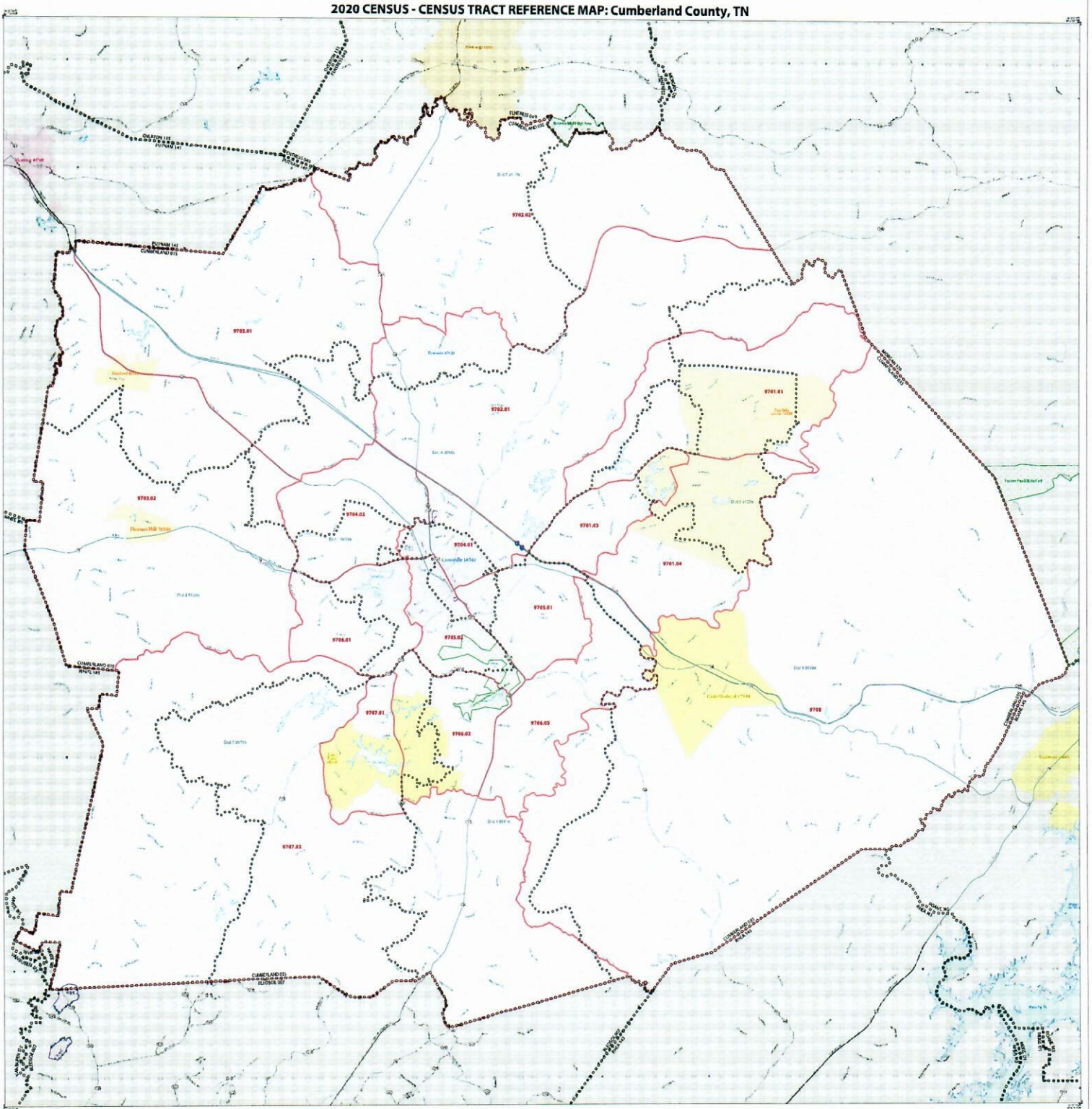


2024 FFIEC Census Report - Summary Census Income Information  
 State: 47 - TENNESSEE (TN)  
 County: 001 - ANDERSON COUNTY



State Code	County Code	Tract Code	Tract Income Level	2020 MSA/MD Statewide non-MSA/MD Median Family Income	2024 FFIEC Est. MSA/MD non-MSA/MD Median Family Income	% Below Poverty Line	Tract Median Family Income %	2020 Tract Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Household Income
47	001	0201.00	Moderate	\$71,711	\$87,700	17.36	74.01	\$53,080	\$64,907	\$36,130
47	001	0202.01	Upper	\$71,711	\$87,700	4.64	176.55	\$126,610	\$154,834	\$91,078
47	001	0202.02	Middle	\$71,711	\$87,700	24.55	94.88	\$68,043	\$83,210	\$46,944
47	001	0203.00	Moderate	\$71,711	\$87,700	6.92	79.47	\$56,989	\$69,695	\$55,290
47	001	0204.00	Moderate	\$71,711	\$87,700	33.96	73.52	\$52,728	\$64,477	\$49,025
47	001	0205.00	Moderate	\$71,711	\$87,700	20.54	58.80	\$42,167	\$51,568	\$42,813
47	001	0206.00	Middle	\$71,711	\$87,700	10.21	119.90	\$85,987	\$105,152	\$71,154
47	001	0207.00	Moderate	\$71,711	\$87,700	27.13	62.14	\$44,567	\$54,497	\$39,865
47	001	0208.00	Middle	\$71,711	\$87,700	24.06	83.57	\$59,929	\$73,291	\$40,482
47	001	0209.01	Middle	\$71,711	\$87,700	4.76	118.65	\$85,086	\$104,056	\$52,344
47	001	0209.02	Middle	\$71,711	\$87,700	10.25	81.96	\$58,777	\$71,879	\$53,316
47	001	0210.01	Moderate	\$71,711	\$87,700	21.52	58.55	\$41,990	\$51,348	\$42,708
47	001	0210.02	Middle	\$71,711	\$87,700	12.13	86.15	\$61,780	\$75,554	\$50,709
47	001	0211.00	Upper	\$71,711	\$87,700	0.90	122.92	\$88,148	\$107,801	\$85,456
47	001	0212.01	Middle	\$71,711	\$87,700	13.28	95.14	\$68,229	\$83,438	\$51,908
47	001	0212.02	Moderate	\$71,711	\$87,700	19.31	74.26	\$53,259	\$65,126	\$36,930
47	001	0213.01	Middle	\$71,711	\$87,700	12.58	101.68	\$72,917	\$89,173	\$61,763
47	001	0213.03	Middle	\$71,711	\$87,700	11.81	116.70	\$83,689	\$102,346	\$76,284
47	001	0213.04	Moderate	\$71,711	\$87,700	22.61	66.49	\$47,683	\$58,312	\$40,375
47	001	9801.00	Unknown	\$71,711	\$87,700	0.00	0.00	\$0	\$0	\$0

2020 CENSUS - CENSUS TRACT REFERENCE MAP: Cumberland County, TN



SYMBOL/DESCRIPTION	SYMBOL	LINE STYLE	SYMBOL/DESCRIPTION	SYMBOL	LINE STYLE
International Boundary	-----	CANADA	International Boundary	-----	USA/Canada
State Boundary	-----	MISSISSIPPI	State Boundary	-----	MS/TN
County Boundary	-----	NEW YORK	County Boundary	-----	9703
City Boundary	-----	NEW YORK	City Boundary	-----	9703
Water	-----	NEW YORK	Water	-----	9703
...	...	...	...	...	...

**LEGEND**

Water features, such as rivers, streams, and creeks, are shown in light blue. The map also shows major roads, including US-421, US-58, and US-70. The map is overlaid on a light gray grid.

Scale: 1:100,000

North Arrow

Sheet 1 of 1 PARENT sheets  
 Total Sheets: 1 (Index 0; Parent 1; Inset 0)

NAME: Cumberland County (9703)  
 2020 Census Tract Reference Map for Cumberland County, Tennessee

U.S. GOVERNMENT PRINTING OFFICE: 2020

2024 FFIEC Census Report - Summary Census Income Information  
 State: 47 - TENNESSEE (TN)  
 County: 035 - CUMBERLAND COUNTY



State Code	County Code	Tract Code	Tract Income Level	2020 MSA/MD Statewide non-MSA/MD Median Family Income	2024 FFIEC Est. MSA/MD non-MSA/MD Median Family Income	% Below Poverty Line	Tract Median Family Income %	2020 Tract Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Household Income
47	035	9701.01	Upper	\$55,998	\$69,100	13.65	125.40	\$70,227	\$86,651	\$61,926
47	035	9701.03	Middle	\$55,998	\$69,100	6.15	118.70	\$66,471	\$82,022	\$46,750
47	035	9701.04	Middle	\$55,998	\$69,100	5.16	110.49	\$61,875	\$76,349	\$55,286
47	035	9702.01	Middle	\$55,998	\$69,100	4.23	105.97	\$59,345	\$73,225	\$51,823
47	035	9702.02	Upper	\$55,998	\$69,100	11.34	127.17	\$71,218	\$87,874	\$59,861
47	035	9703.01	Middle	\$55,998	\$69,100	14.53	97.31	\$54,495	\$67,241	\$52,135
47	035	9703.02	Middle	\$55,998	\$69,100	14.69	93.22	\$52,206	\$64,415	\$41,607
47	035	9704.01	Moderate	\$55,998	\$69,100	21.51	74.35	\$41,635	\$51,376	\$33,053
47	035	9704.02	Middle	\$55,998	\$69,100	12.01	95.04	\$53,224	\$65,673	\$44,500
47	035	9705.01	Middle	\$55,998	\$69,100	19.60	104.16	\$58,328	\$71,975	\$47,052
47	035	9705.02	Moderate	\$55,998	\$69,100	26.10	71.31	\$39,933	\$49,275	\$34,075
47	035	9706.01	Upper	\$55,998	\$69,100	10.93	123.76	\$69,306	\$85,518	\$64,583
47	035	9706.02	Middle	\$55,998	\$69,100	9.79	115.57	\$64,722	\$79,859	\$54,069
47	035	9706.03	Middle	\$55,998	\$69,100	12.24	91.34	\$51,154	\$63,116	\$51,250
47	035	9707.01	Middle	\$55,998	\$69,100	5.73	96.51	\$54,048	\$66,688	\$51,596
47	035	9707.02	Middle	\$55,998	\$69,100	12.54	83.11	\$46,545	\$57,429	\$43,306
47	035	9708.00	Middle	\$55,998	\$69,100	10.78	99.62	\$55,789	\$68,837	\$50,698



2024 FFIEC Census Report - Summary Census Income Information

State: 47 - TENNESSEE (TN)

County: 049 - FENTRESS COUNTY



State Code	County Code	Tract Code	Tract Income Level	2020 MSA/MD Statewide non-MSA/MD Median Family Income	2024 FFIEC Est. MSA/MD non-MSA/MD Median Family Income	% Below Poverty Line	Tract Median Family Income %	2020 Tract Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Household Income
47	049	9650.00	Middle	\$55,998	\$69,100	18.48	100.23	\$56,131	\$69,259	\$42,302
47	049	9651.00	Moderate	\$55,998	\$69,100	31.40	65.48	\$36,672	\$45,247	\$24,868
47	049	9652.01	Middle	\$55,998	\$69,100	5.67	84.41	\$47,269	\$58,327	\$36,033
47	049	9652.02	Middle	\$55,998	\$69,100	14.96	98.87	\$55,368	\$68,319	\$47,639
47	049	9653.00	Middle	\$55,998	\$69,100	16.29	80.46	\$45,059	\$55,598	\$43,366
47	049	9999.99	Middle	\$55,998	\$69,100	18.68	84.36	\$47,241	\$58,293	\$40,203





2024 FFIEC Census Report - Summary Census Income Information

State: 47 - TENNESSEE (TN)

County: 129 - MORGAN COUNTY



State Code	County Code	Tract Code	Tract Income Level	2020 MSA/MD Statewide non-MSA/MD Median Family Income	2024 FFIEC Est. MSA/MD non-MSA/MD Median Family Income	% Below Poverty Line	Tract Median Family Income %	2020 Tract Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Household Income
47	129	1101.00	Moderate	\$71,711	\$87,700	27.54	57.56	\$41,282	\$50,480	\$34,314
47	129	1102.00	Moderate	\$71,711	\$87,700	17.75	69.47	\$49,821	\$60,925	\$40,261
47	129	1103.00	Moderate	\$71,711	\$87,700	21.30	71.59	\$51,341	\$62,784	\$40,000
47	129	1104.00	Moderate	\$71,711	\$87,700	25.27	64.02	\$45,911	\$56,146	\$43,243
47	129	1105.00	Middle	\$71,711	\$87,700	22.05	84.89	\$60,878	\$74,449	\$44,771
47	129	9999.99	Moderate	\$71,711	\$87,700	22.60	68.57	\$49,173	\$60,136	\$41,701



2024 FFIEC Census Report - Summary Census Income Information  
 State: 47 - TENNESSEE (TN)  
 County: 133 - OVERTON COUNTY



State Code	County Code	Tract Code	Tract Income Level	2020 MSA/MD Statewide non-MSA/MD Median Family Income	2024 FFIEC Est. MSA/MD non-MSA/MD Median Family Income	% Below Poverty Line	Tract Median Family Income %	2020 Tract Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Household Income
47	133	9501.00	Middle	\$55,998	\$69,100	11.19	83.42	\$46,719	\$57,643	\$36,326
47	133	9502.00	Middle	\$55,998	\$69,100	11.86	81.77	\$45,795	\$56,503	\$35,906
47	133	9503.01	Middle	\$55,998	\$69,100	18.23	82.09	\$45,969	\$56,724	\$30,748
47	133	9503.02	Moderate	\$55,998	\$69,100	24.14	71.87	\$40,250	\$49,662	\$27,382
47	133	9504.00	Middle	\$55,998	\$69,100	18.70	95.65	\$53,563	\$66,094	\$49,138
47	133	9505.01	Middle	\$55,998	\$69,100	25.30	97.18	\$54,423	\$67,151	\$41,773
47	133	9505.02	Middle	\$55,998	\$69,100	14.27	116.76	\$65,385	\$80,681	\$54,034
47	133	9506.00	Middle	\$55,998	\$69,100	19.29	94.12	\$52,708	\$65,037	\$41,071
47	133	9999.99	Middle	\$55,998	\$69,100	19.23	94.79	\$53,081	\$65,500	\$36,478



2024 FFIEC Census Report - Summary Census Income Information  
 State: 47 - TENNESSEE (TN)  
 County: 141 - PUTNAM COUNTY



State Code	County Code	Tract Code	Tract Income Level	2020 MSA/MD Statewide non-MSA/MD Median Family Income	2024 FFIEC Est. MSA/MD non-MSA/MD Median Family Income	% Below Poverty Line	Tract Median Family Income %	2020 Tract Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Household Income
47	141	0001.00	Middle	\$55,998	\$69,100	22.02	101.96	\$57,100	\$70,454	\$43,528
47	141	0002.01	Middle	\$55,998	\$69,100	13.54	100.23	\$56,131	\$69,259	\$38,703
47	141	0002.02	Middle	\$55,998	\$69,100	21.15	87.48	\$48,988	\$60,449	\$35,667
47	141	0003.01	Middle	\$55,998	\$69,100	9.31	104.31	\$58,415	\$72,078	\$55,026
47	141	0003.03	Middle	\$55,998	\$69,100	23.34	107.47	\$60,183	\$74,262	\$30,417
47	141	0003.04	Moderate	\$55,998	\$69,100	45.89	71.08	\$39,808	\$49,116	\$26,553
47	141	0003.05	Middle	\$55,998	\$69,100	15.28	108.08	\$60,527	\$74,683	\$37,000
47	141	0004.00	Upper	\$55,998	\$69,100	16.03	122.37	\$68,529	\$84,558	\$51,694
47	141	0005.00	Middle	\$55,998	\$69,100	15.36	119.76	\$67,064	\$82,754	\$46,706
47	141	0006.00	Upper	\$55,998	\$69,100	14.62	133.93	\$75,000	\$92,546	\$46,154
47	141	0007.00	Middle	\$55,998	\$69,100	19.73	85.00	\$47,600	\$58,735	\$37,994
47	141	0008.00	Moderate	\$55,998	\$69,100	38.84	61.66	\$34,531	\$42,607	\$26,376
47	141	0009.00	Middle	\$55,998	\$69,100	16.49	116.25	\$65,099	\$80,329	\$56,922
47	141	0010.00	Middle	\$55,998	\$69,100	8.27	106.48	\$59,628	\$73,578	\$52,309
47	141	0011.00	Middle	\$55,998	\$69,100	18.44	86.49	\$48,435	\$59,765	\$45,381
47	141	0012.01	Middle	\$55,998	\$69,100	5.02	110.97	\$62,146	\$76,680	\$58,397
47	141	0012.02	Middle	\$55,998	\$69,100	9.40	117.00	\$65,521	\$80,847	\$50,862
47	141	0013.00	Upper	\$55,998	\$69,100	7.88	132.91	\$74,427	\$91,841	\$60,379



2024 FFIEC Census Report - Summary Census Income Information

State: 47 - TENNESSEE (TN)

County: 145 - ROANE COUNTY



State Code	County Code	Tract Code	Tract Income Level	2020 MSA/MD Statewide non-MSA/MD Median Family Income	2024 FFIEC Est. MSA/MD non-MSA/MD Median Family Income	% Below Poverty Line	Tract Median Family Income %	2020 Tract Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Household Income
47	145	0301.00	Upper	\$71,711	\$87,700	1.19	156.41	\$112,165	\$137,172	\$108,750
47	145	0302.03	Middle	\$71,711	\$87,700	5.92	115.49	\$82,820	\$101,285	\$73,370
47	145	0302.04	Middle	\$71,711	\$87,700	8.62	99.41	\$71,294	\$87,183	\$43,771
47	145	0302.05	Middle	\$71,711	\$87,700	8.76	106.26	\$76,201	\$93,190	\$81,891
47	145	0302.06	Upper	\$71,711	\$87,700	9.67	129.02	\$92,526	\$113,151	\$75,000
47	145	0303.01	Middle	\$71,711	\$87,700	27.88	90.96	\$65,231	\$79,772	\$55,250
47	145	0303.02	Middle	\$71,711	\$87,700	8.23	104.76	\$75,125	\$91,875	\$65,694
47	145	0304.01	Middle	\$71,711	\$87,700	24.70	86.00	\$61,677	\$75,422	\$51,332
47	145	0304.02	Middle	\$71,711	\$87,700	6.94	94.50	\$67,768	\$82,877	\$62,538
47	145	0305.00	Moderate	\$71,711	\$87,700	21.47	62.43	\$44,771	\$54,751	\$35,350
47	145	0306.00	Moderate	\$71,711	\$87,700	13.27	70.89	\$50,840	\$62,171	\$46,429
47	145	0307.00	Middle	\$71,711	\$87,700	13.85	93.82	\$67,280	\$82,280	\$42,917
47	145	0308.01	Moderate	\$71,711	\$87,700	24.84	74.44	\$53,388	\$65,284	\$29,214
47	145	0308.02	Middle	\$71,711	\$87,700	8.65	84.10	\$60,313	\$73,756	\$52,744
47	145	0309.00	Middle	\$71,711	\$87,700	16.23	113.15	\$81,143	\$99,233	\$62,477
47	145	9801.00	Unknown	\$71,711	\$87,700	0.00	0.00	\$0	\$0	\$0





2024 FFIEC Census Report - Summary Census Income Information

State: 47 - TENNESSEE (TN)

County: 151 - SCOTT COUNTY



State Code	County Code	Tract Code	Tract Income Level	2020 MSA/MD Statewide non-MSA/MD Median Family Income	2024 FFIEC Est. MSA/MD non-MSA/MD Median Family Income	% Below Poverty Line	Tract Median Family Income %	2020 Tract Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Household Income
47	151	9750.00	Moderate	\$55,998	\$69,100	19.26	73.53	\$41,179	\$50,809	\$34,654
47	151	9751.01	Moderate	\$55,998	\$69,100	42.19	60.03	\$33,616	\$41,481	\$21,860
47	151	9751.02	Middle	\$55,998	\$69,100	20.74	116.16	\$65,051	\$80,267	\$41,320
47	151	9752.00	Moderate	\$55,998	\$69,100	23.94	71.19	\$39,870	\$49,192	\$40,399
47	151	9753.00	Middle	\$55,998	\$69,100	19.87	84.91	\$47,548	\$58,673	\$36,731
47	151	9754.00	Middle	\$55,998	\$69,100	8.16	97.83	\$54,787	\$67,601	\$53,281
47	151	9999.99	Moderate	\$55,998	\$69,100	22.01	75.45	\$42,254	\$52,136	\$37,135



2024 FFIEC Census Report - Summary Census Income Information

State: 47 - TENNESSEE (TN)

County: 185 - WHITE COUNTY



State Code	County Code	Tract Code	Tract Income Level	2020 MSA/MD Statewide non-MSA/MD Median Family Income	2024 FFIEC Est. MSA/MD non-MSA/MD Median Family Income	% Below Poverty Line	Tract Median Family Income %	2020 Tract Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Household Income
47	185	9350.00	Middle	\$55,998	\$69,100	15.22	90.25	\$50,541	\$62,363	\$38,339
47	185	9351.00	Middle	\$55,998	\$69,100	13.41	102.15	\$57,204	\$70,586	\$49,719
47	185	9352.00	Middle	\$55,998	\$69,100	20.85	94.55	\$52,951	\$65,334	\$40,363
47	185	9353.00	Middle	\$55,998	\$69,100	9.04	97.60	\$54,659	\$67,442	\$47,784
47	185	9354.00	Moderate	\$55,998	\$69,100	14.33	79.64	\$44,602	\$55,031	\$31,239
47	185	9355.00	Middle	\$55,998	\$69,100	17.79	106.55	\$59,667	\$73,626	\$47,711
47	185	9999.99	Middle	\$55,998	\$69,100	14.78	93.96	\$52,617	\$64,926	\$44,282