

SOUTHERN BANK OF TENNESSEE
Community Reinvestment Act
Public File

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CRA Officer – Matt Smith, SVP

Date of Last CRA Performance Evaluation – January 28, 2019

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SOUTHERN BANK OF TENNESSEE
Public Comments Related to Bank CRA Performance

- No CRA related comments received in 2021.
- No CRA related comments received in 2022.
- No CRA related comments received in 2023.
- No CRA related comments received 2024 year-to-date.

PUBLIC DISCLOSURE

January 28, 2019

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

**Southern Bank of Tennessee
675 North Mount Juliet Road
Mount Juliet, Tennessee 37122**

RSSD ID NUMBER: 2793593

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

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

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INSTITUTION'S CRA RATING

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

Major factors supporting the institution's rating include the following:

- The bank's loan-to-deposit ratio is more than reasonable.
- A majority of loans are made in the assessment areas.
- The geographic distribution of loans reflects reasonable dispersion.
- The distribution of loans reflects reasonable penetration among borrowers of different income levels and businesses of different sizes.
- The bank has not received any CRA-related complaints since the previous evaluation.

INSTITUTION

SCOPE OF EXAMINATION

The CRA performance evaluation assesses the bank's record of meeting the credit needs of its community, including low- and moderate-income neighborhoods, within the context of information such as asset size and financial condition of the institution, competitive factors, and the economic and demographic characteristics of its defined assessment areas. This CRA performance review was based on the bank's lending performance in its assessment area using the Interagency Small Institution Examination Procedures. The rating was assessed using the following core criteria developed for evaluating CRA lending performance for small banks:

- Net loan-to-deposit ratio
- Lending inside the assessment area
- Lending to borrowers of different incomes and businesses of different sizes
- Geographic distribution of loans
- Responsiveness to complaints received regarding CRA activities, if applicable

Southern Bank of Tennessee has two assessment areas for CRA purposes: Nashville and Knoxville. The Nashville assessment area was reviewed using full-scope procedures, while the Knoxville assessment area was reviewed using limited-scope procedures. When determining the overall rating, greater weight was placed on the bank's performance in the Nashville assessment area because a majority of the bank's loans and deposits are generated there.

Given the bank's asset size and offices located in a metropolitan statistical area (MSA), it submits annual reports about its residential real estate loan originations and applications, pursuant to the Home Mortgage Disclosure Act (HMDA). These loans are referred to as "HMDA" loans in this evaluation. A small business loan is defined as a business loan with an original amount of \$1 million or less and typically is either secured by nonfarm or nonresidential real estate or classified as a commercial loan. The evaluation included an analysis of the bank's HMDA and small business loans originated from January 1, 2014, through December 31, 2017.

Also, as part of this evaluation, several community contacts were made with local community and economic development representatives who are familiar with the economic and demographic characteristics as well as community development opportunities in the full-scope assessment area. Information obtained from these contacts was used to establish a context for the communities in which the bank operates and to gather information on the bank's performance. Specific information obtained from the community contacts is included in the applicable section of the evaluation for the full-scope assessment area.

DESCRIPTION OF INSTITUTION

Established in March 2009, Southern Bank of Tennessee is a small community bank headquartered in Mount Juliet, Tennessee. Its primary market is Middle Tennessee; however, the bank also has a presence in the Knoxville MSA. As of September 30, 2018, the bank had \$271.1 million in total assets, an increase of approximately \$111.0 million since the bank’s last CRA evaluation conducted on October 20, 2014. Southern Bank of Tennessee is a full-service bank that offers a wide variety of credit products to meet community credit needs. The bank’s core business focus includes community bank-based products such as deposit accounts with internet access and bill pay capacity; small business deposit products that include ACH origination and remote deposit capture; loans to small businesses; construction and real estate loans; and loans to consumers, such as home equity lines of credit. The bank also offers mortgage products.

Branch Offices

Southern Bank of Tennessee operates four banking offices. The main office is located in Mount Juliet, Tennessee, and additional branches are located in the cities of Lebanon, Smyrna, and Clinton, Tennessee. All four offices have drive-thru facilities and offer extended hours on Friday. The Clinton office also has a cash-dispensing automated teller machine (ATM). The bank has not opened or closed any branches since the previous evaluation.

Loan Portfolio

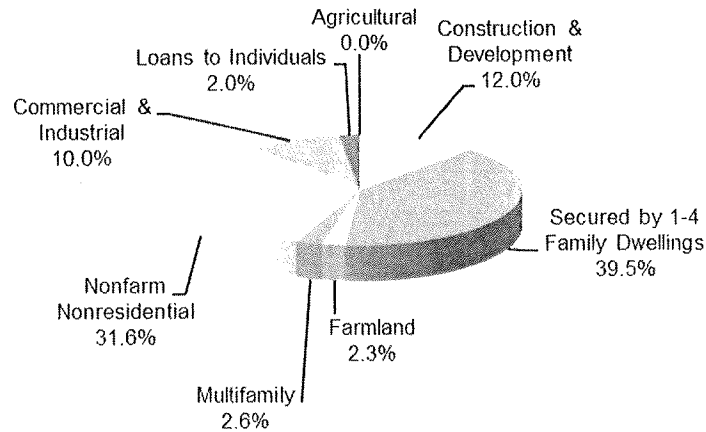
The following table shows the composition of the loan portfolio according to the Consolidated Reports of Condition and Income (Call Report).

COMPOSITION OF LOAN PORTFOLIO										
Loan Type	9/30/2018		12/31/2017		12/31/2016		12/31/2015		12/31/2014	
	\$ (000s)	Percent	\$ (000s)	Percent	\$ (000s)	Percent	\$ (000s)	Percent	\$ (000s)	Percent
Construction and Development	25,255	12.0%	27,398	13.9%	23,374	12.9%	21,046	12.9%	18,284	13.8%
Secured by One- to Four- Family Dwellings	83,313	39.5%	76,578	38.7%	75,171	41.5%	62,851	38.6%	51,053	38.5%
Other Real Estate: Farmland	4,769	2.3%	4,658	2.4%	5,431	3.0%	4,772	2.9%	5,099	3.8%
Multifamily	5,588	2.6%	6,296	3.2%	5,029	2.8%	7,287	4.5%	3,604	2.7%
Nonfarm nonresidential	66,636	31.6%	59,257	30.0%	48,882	27.0%	42,837	26.3%	37,100	28.0%
Commercial and Industrial	21,059	10.0%	19,796	10.0%	20,328	11.2%	21,091	12.9%	14,489	10.9%
Loans to Individuals	4,197	2.0%	3,629	1.8%	2,880	1.6%	2,949	1.8%	2,782	2.1%
Agricultural Loans	66	0.0%	158	0.1%	120	0.1%	85	0.1%	110	0.1%
Total	\$210,883	100.00%	\$197,770	100.00%	\$181,215	100.00%	162,918	100.00%	\$132,521	100.00%

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

As illustrated by the table above, the bank is primarily focused on real estate lending. Loans secured by one- to four-family dwellings make up the largest percentage of the loan portfolio, followed by loans secured by nonfarm nonresidential properties. The composition of the bank’s portfolio did not vary significantly during the review period. Total loans increased by 9.1 percent from year-end 2016 to year-end 2017. The chart below further illustrates that real estate loans, particularly loans secured by one- to four-family dwellings, are the primary types of loans originated by the bank.

**Loan Portfolio
as of
9/30/2018**



Credit Products

Southern Bank of Tennessee is a community bank that offers a wide variety of credit products to meet the credit needs of its communities, including loans secured by one- to four-family dwellings, commercial loans and loans to individuals. The bank has not introduced any new loan products since the previous evaluation.

Assessment Area

For purposes of the CRA, Southern Bank of Tennessee has defined two assessment areas, which are listed below:

- Nashville: Davidson, Wilson and Rutherford counties
- Knoxville: Anderson County

CRA Compliance

Southern Bank of Tennessee complies with the requirements of the CRA. No known legal impediments exist that would restrict the bank from meeting the credit needs of its assessment areas. The bank received a “Satisfactory” rating at its previous evaluation conducted by the Federal Reserve Bank of Atlanta dated October 20, 2014, under the small bank examination procedures.

CONCLUSIONS WITH RESPECT TO PERFORMANCE CRITERIA

Overview

The bank’s overall performance is rated satisfactory. Performance context factors such as economic conditions, competition, and demographics were considered when evaluating the bank’s lending performance. The bank’s loan-to-deposit ratio is more than reasonable. Based on an analysis of HMDA-reportable loans and small business loans originated from January 1, 2014, through December 31, 2017, the geographic distribution of loans reflects reasonable penetration throughout the assessment areas. The distribution of loans reflects reasonable penetration among individuals of different income levels and businesses of different revenue sizes. A majority of loans were made in the assessment area. Additionally, the bank has not received any CRA-related complaints since the previous examination.

Loan-to-Deposit Ratio

The bank's net loan-to-deposit ratio reflects its level of lending activity, and its lending levels show a reasonable responsiveness to meeting the overall credit needs of the assessment area. The bank's net average loan-to-deposit ratio for the 16 quarters ending December 31, 2017, was 82.1 percent, which is considered more than reasonable given the bank's size, financial condition, and assessment area credit needs. The bank's loan-to-deposit ratio ranged from a high of 86.7 percent as of March 31, 2016, to a low of 73.5 percent as of March 31, 2014. The bank's average loan-to-deposit ratio was compared with the average loan-to-deposit ratios of three other financial institutions headquartered in the assessment area and of comparable asset size. The average loan-to-deposit ratios for these three financial institutions ranged from 70.3 percent to 87.4 percent. Overall, the bank's average loan-to-deposit ratio compares favorably to the ratios of the three comparable banks.

Assessment Area Concentration

The bank originated a majority of the total loans reviewed to borrowers and businesses in its assessment areas. The table below shows, by product type, the number, and percentage of loans reviewed that were located inside and outside of the bank's assessment areas.

Lending Inside and Outside the Assessment Area 2014-2017

Loan Types	Inside				Outside			
	#	%	\$(000s)	%	#	%	\$(000s)	%
Home Improvement	39	90.7	\$1,762	98.2	4	9.3	\$32	1.8
Home Purchase - Conventional	396	85.7	\$80,985	84.5	66	14.3	\$14,889	15.5
Home Purchase - FHA	87	89.7	\$18,688	92.9	10	10.3	\$1,429	7.1
Home Purchase - VA	34	87.2	\$9,919	90.2	5	12.8	\$1,083	9.8
Multi-Family Housing	5	62.5	\$6,971	67.8	3	37.5	\$3,315	32.2
Refinancing	255	85.6	\$54,493	85.5	43	14.4	\$9,216	14.5
Total HMDA related	816	86.2	\$172,818	85.2	131	13.8	\$29,964	14.8
Small Business	309	83.7	\$39,679	76.2	60	16.3	\$12,416	23.8
Total Small Bus. related	309	83.7	\$39,679	76.2	60	16.3	\$12,416	23.8
TOTAL LOANS	1,125	85.5	\$212,497	83.4	191	14.5	\$42,380	16.6

Note: Affiliate loans not included

The table shows that 86.2 percent of the HMDA-reportable loans, 83.7 percent of small business loans, and 85.5 percent of total loans were to borrowers and businesses within the bank's assessment areas. These percentages indicate the bank's willingness to originate loans that meet the credit needs of its assessment areas.

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

The geographic distribution of HMDA and small business loans reflects reasonable penetration throughout the assessment areas, given the opportunities and competition in these markets. The distribution of lending to borrowers also reflects reasonable penetration among customers of different income levels and to businesses of different sizes. The analyses of HMDA and small business lending within each assessment area are discussed in detail later in this report.

RESPONSIVENESS TO SUBSTANTIATED COMPLAINTS

The bank has not received any CRA-related complaints since the previous evaluation.

FAIR LENDING OR OTHER ILLEGAL CREDIT PRACTICES REVIEW

No evidence of prohibited discrimination or the use of other illegal credit practices was noted during the examination. The bank is in compliance with the substantive provisions of antidiscrimination laws and regulations.

METROPOLITAN AREA

FULL-SCOPE REVIEW

DESCRIPTION OF INSTITUTION’S OPERATIONS IN THE NASHVILLE ASSESSMENT AREA

Overview

The bank’s Nashville assessment area consists of Davidson, Wilson and Rutherford counties in Tennessee, which are located in the Nashville-Davidson-Murfreesboro-Franklin MSA. The bank added Davidson County since the previous evaluation; therefore, this will be the first evaluation that includes the Davidson County area. Southern Bank of Tennessee operates three branches in this assessment area.

Population and Income Characteristics

The 2017 population of the assessment area was estimated to be 1,144,842. Davidson County is the most populous county in the assessment area, with approximately 60.4 percent of the population. Rutherford County contains 27.7 percent of the assessment area’s population, and Wilson County contains 11.9 percent. Davidson County is the second most populous county in Tennessee, Rutherford County is fifth, and Wilson County is tenth. The state capital of Nashville, in Davidson County, is the largest city in the assessment area. With a 2017 estimated population of 667,560, it is now the largest city in the state. Rutherford County’s largest city is Murfreesboro, the county seat, and Wilson County’s largest city is Mount Juliet. All three counties in the assessment area experienced strong growth in population between 2010 and 2017, particularly Rutherford County, which saw a population increase of 20.8 percent, and Wilson County, which experienced an increase of 19.6 percent. Davidson County’s population increased 10.3 percent during the same time frame, while the population of Tennessee grew by 5.8 percent.¹

For purposes of classifying borrower income, this evaluation uses the FFIEC estimated median family income for the relevant area. The following table sets forth the estimated median family income for 2014 through 2017 for the Nashville MSA. The table also provides a range of the estimated annual family income for each income category (low, moderate, middle, and upper). The table shows that the range for each income category has increased since 2014, as well as the median family income.

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

FFIEC Estimated Median Family Income		Low 0 - 49.99%		Moderate 50% - 79.99%		Middle 80% - 119.99%		Upper 120% - & above	
2014	\$65,600	0	- \$32,799	\$32,800	- \$52,479	\$52,480	- \$78,719	\$78,720	- & above
2015	\$67,100	0	- \$33,549	\$33,550	- \$53,679	\$53,680	- \$80,519	\$80,520	- & above
2016	\$66,600	0	- \$33,299	\$33,300	- \$53,279	\$53,280	- \$79,919	\$79,920	- & above
2017	\$67,500	0	- \$33,749	\$33,750	- \$53,999	\$54,000	- \$80,999	\$81,000	- & above

¹ “QuickFacts: Davidson County, Rutherford County, Wilson County, Nashville-Davidson, Tennessee.” U.S. Census Bureau, n.d. Web. 10 Jan. 2019. <<https://www.census.gov/quickfacts>>.

There is some variation in the median family income for the three counties in the assessment area. The 2013–2017 estimated median family income ranged from \$65,272 in Davidson County to \$76,913 in Wilson County. The median family income in all three counties was higher than the statewide median family income of \$60,217.² The detailed median family income figures provide some perspective on the economic diversity across the assessment area, which has implications for lending opportunities.

According to 2017 FFIEC census data, 249,784 families lived in the assessment area. Of those families, 22.6 percent were low-income; 18.3 percent were moderate-income; 20.5 percent were middle-income; and 38.7 percent were upper-income. Of the total families in the assessment area, 11.4 percent had incomes below the poverty level. Additionally, 36.1 percent of families in low-income tracts and 18.4 percent of families in moderate-income tracts had incomes below the poverty level. The concentration of families living below the poverty level creates challenges to lending in low- and moderate-income tracts.

Poverty levels in the individual counties in the assessment area further illustrate the area’s economic diversity. The rapid growth in the assessment area is contributing to greater income disparities, and poverty is a concern, particularly in Davidson County. For the five-year period of 2013–2017, an estimated 12.6 percent of families in Davidson County lived below the poverty level, which was similar to the statewide poverty rate of 12.4 percent. Meanwhile, 6.9 percent of families in Wilson County and 7.8 percent of families in Rutherford County lived in poverty. Poverty rates had declined in Davidson and Rutherford counties since the previous five-year period but had risen in Wilson County.³

Assessment Area Demographics

The following tables provide demographic characteristics of the assessment area used to analyze the bank’s CRA lending performance. The first table is based on 2016 FFIEC census data⁴ along with 2016 Dun & Bradstreet (D&B) information and is used in the analysis of 2014–2016 HMDA and small business lending performance. The second table is based on the 2017 FFIEC census data⁵ and 2017 D&B information and is used in the analysis of 2017 lending performance. The release of the 2017 FFIEC census data resulted in the reclassification of the income levels of some census tracts. From 2016 to 2017, the number of moderate-income tracts increased from 50 to 61, middle-income tracts decreased from 88 to 81, and upper-income tracts decreased from 58 to 54. Certain components of the data in the tables are discussed in this evaluation as they apply to specific parts of the analysis.

² “Davidson County, Rutherford County, and Wilson County, Tennessee (U.S. Census Bureau).” *GIS Mapping and Geographic Information System Data*. The Reinvestment Fund, n.d. Web. 10 Jan. 2019. <<https://www.policymap.com/>>.

³ *Ibid.*

⁴ The 2016 FFIEC census data is derived from the 2010 census data and the 2006–2010 American Community Survey (ACS) five-year estimates.

⁵ The 2017 FFIEC census data is derived from the 2011–2015 ACS five-year estimates.

2014-2016

Combined Demographics Report

Assessment Area: TN Nashville

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	31	13.4	22,701	9.6	8,369	36.9	52,745	22.2
Moderate-income	50	21.6	43,526	18.3	7,979	18.3	43,069	18.1
Middle-income	88	38.1	102,215	43.1	7,848	7.7	50,938	21.5
Upper-income	58	25.1	68,836	29	2,049	3	90,566	38.2
Unknown-income	4	1.7	40	0	0	0	0	0
Total Assessment Area	231	100.0	237,318	100.0	26,245	11.1	237,318	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied		Rental		Vacant		
		#	%	%	#	%	#	%
Low-income	47,194	13,120	5.4	27.8	27,939	59.2	6,135	13
Moderate-income	90,332	37,193	15.3	41.2	42,604	47.2	10,535	11.7
Middle-income	173,389	111,549	45.9	64.3	48,823	28.2	13,017	7.5
Upper-income	112,522	81,203	33.4	72.2	23,518	20.9	7,801	6.9
Unknown-income	92	0	0	0	92	100	0	0
Total Assessment Area	423,529	243,065	100.0	57.4	142,976	33.8	37,488	8.9
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	4,812	10.9	4,151	10.5	634	14.4	27	8.7
Moderate-income	8,809	19.9	7,590	19.2	1,168	26.5	51	16.5
Middle-income	15,121	34.1	13,907	35.1	1,141	25.8	73	23.6
Upper-income	15,058	34	13,627	34.4	1,282	29	149	48.2
Unknown-income	529	1.2	330	0.8	190	4.3	9	2.9
Total Assessment Area	44,329	100.0	39,605	100.0	4,415	100.0	309	100.0
Percentage of Total Businesses:				89.3		10.0		.7
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	15	4.6	14	4.4	1	16.7	0	0
Moderate-income	53	16.3	52	16.3	1	16.7	0	0
Middle-income	162	49.8	160	50.2	2	33.3	0	0
Upper-income	94	28.9	92	28.8	2	33.3	0	0
Unknown-income	1	0.3	1	0.3	0	0	0	0
Total Assessment Area	325	100.0	319	100.0	6	100.0	0	.0
Percentage of Total Farms:				98.2		1.8		.0

2016 FFIEC Census Data and 2016 D&B Information

2017

Combined Demographics Report

Assessment Area: TN Nashville

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	31	13.4	21,238	8.5	7,660	36.1	56,380	22.6
Moderate-income	61	26.4	58,668	23.5	10,777	18.4	45,713	18.3
Middle-income	81	35.1	103,740	41.5	8,027	7.7	51,131	20.5
Upper-income	54	23.4	66,138	26.5	2,115	3.2	96,560	38.7
Unknown-income	4	1.7	0	0	0	0	0	0
Total Assessment Area	231	100.0	249,784	100.0	28,579	11.4	249,784	100.0
	Housing	Housing Types by Tract						
	Units by Tract	Owner-Occupied		Rental		Vacant		
		#	%	%	#	%	#	%
Low-income	45,213	12,195	5	27	27,233	60.2	5,785	12.8
Moderate-income	115,735	44,505	18.2	38.5	60,581	52.3	10,649	9.2
Middle-income	173,814	109,630	44.9	63.1	51,783	29.8	12,401	7.1
Upper-income	111,389	78,050	31.9	70.1	25,411	22.8	7,928	7.1
Unknown-income	12	0	0	0	12	100	0	0
Total Assessment Area	446,163	244,380	100.0	54.8	165,020	37.0	36,763	8.2
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
	#	%	#	%	#	%	#	%
Low-income	4,198	10.8	3,412	9.9	759	17.4	27	9.6
Moderate-income	9,324	23.9	8,111	23.7	1,165	26.7	48	17.1
Middle-income	12,132	31.2	11,098	32.4	974	22.3	60	21.4
Upper-income	12,785	32.8	11,368	33.1	1,278	29.3	139	49.5
Unknown-income	494	1.3	305	0.9	182	4.2	7	2.5
Total Assessment Area	38,933	100.0	34,294	100.0	4,358	100.0	281	100.0
	Percentage of Total Businesses:			88.1		11.2		.7
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
	#	%	#	%	#	%	#	%
Low-income	8	2.9	8	2.9	0	0	0	0
Moderate-income	32	11.5	30	10.9	2	40	0	0
Middle-income	148	53	145	52.9	3	60	0	0
Upper-income	90	32.3	90	32.8	0	0	0	0
Unknown-income	1	0.4	1	0.4	0	0	0	0
Total Assessment Area	279	100.0	274	100.0	5	100.0	0	.0
	Percentage of Total Farms:			98.2		1.8		.0

2017 FFIEC Census Data and 2017 D&B Information

According to the 2017 FFIEC census data, the assessment area contains 231 census tracts: 31 (13.4 percent) are low-income tracts; 61 (26.4 percent) are moderate-income tracts; 81 (35.1 percent) are middle-income tracts; 54 (23.4 percent) are upper-income tracts; and four tracts (1.7 percent) have unknown income levels.

Housing Characteristics

The 2017 census data shows 446,163 housing units in the assessment area. Of the total units, 54.8 percent were owner-occupied, 37.0 percent were rental units, and 8.2 percent were vacant. While a majority of the units were owner-occupied, a higher percentage of housing in low- and moderate-income tracts consisted of rental units, indicating reduced opportunities for mortgage origination in these geographies. The percentage of owner-occupied units is highest in Wilson County, while the percentage of rental units is highest in Davidson County.

Population and employment growth is driving a very hot real estate market in the Nashville area. Between the 4th quarter of 2016 and the 4th quarter of 2017, housing prices increased by 12.9 percent in Rutherford County, 10.7 percent in Wilson County, and 9.1 percent in Davidson County. As of 4th quarter 2017, of the three assessment area counties, the median home price was highest in Wilson County, at \$296,250. The median home price in Rutherford County and Davidson County was \$239,900 and \$287,000, respectively. In terms of homeownership, the rate varies, from a low of 54.4 percent in Davidson County to a high of 77.0 percent in Wilson County, compared to 66.3 percent for the state.⁶

The affordability ratio is defined as the median household income divided by the median housing value; a higher ratio means the housing is considered more affordable while a lower ratio means the housing is considered less affordable. The affordability ratio is 30.4 for the bank's assessment area compared to 31.8 for the state of Tennessee, indicating that housing in the assessment area is generally less affordable as compared to the state. Furthermore, housing is least affordable in Davidson County and most affordable in Rutherford County.⁷

The median age of the housing stock in the assessment area in 2015 was 37 years, but was older in low-income tracts (52 years) and moderate-income tracts (44 years). Generally, the housing stock is much newer in Rutherford and Wilson counties, with a median age of 21 and 23 years, compared to 37 years in Davidson County.⁸

Economic Conditions

Nashville has ranked as one of the top 10 metropolitan areas for population and job growth for the past few years. While historically known as the country music capital of the world, Nashville is also a leading national hub for the health care industry and a thriving tourism center. According to Moody's Analytics, the primary economic drivers in the Nashville MSA are tourism, manufacturing, and the presence of the state capital.⁹ As part of its long-term economic development strategy, the Nashville Area Chamber of Commerce has identified five target industries that drive the Middle Tennessee economy and are its focus for growth in the region: health care, corporate operations, advanced manufacturing, supply chain management, and music and entertainment.¹⁰

⁶ "2017 Home Sales by County: Fourth Quarter." Greater Nashville Realtors, n.d. Web. 11 Jan. 2019. <<https://www.greaternashvillerealtors.org/sales-reports/quarterly/2017-fourth-quarter>>.

⁷ FRB Atlanta calculations of 2015 census data.

⁸ Ibid.

⁹ Fazio, Emily. "Nashville-Davidson-Murfreesboro-Franklin TN." Precise State & Metro Comprehensive Analysis and Data. Moody's Analytics, Jul. 2017. Web. 4 Oct. 2017. <<https://www.economy.com/workstation>>.

¹⁰ "Target Industries." Nashville Area Chamber of Commerce, n.d. Web. 15 Jan. 2019.

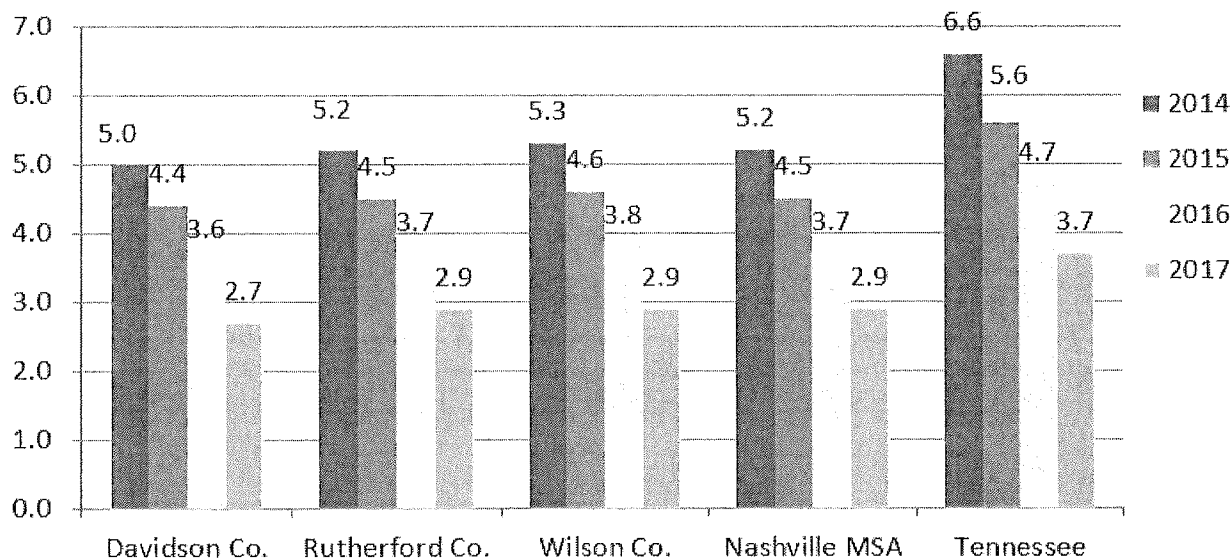
<<https://www.nashvillechamber.com/economicdevelopment/relocate-or-expand/target-industries>>.

Major employers in the Nashville metropolitan area include Vanderbilt University and Vanderbilt University Medical Center, the State of Tennessee, and Metro Nashville-Davidson County Government and Public Schools.¹¹ Major employers in Rutherford County include Nissan North America, Rutherford County Government, and National HealthCare Corporation.¹² In Wilson County, major employers include Wilson County Schools, Amazon (fulfillment center), and Cracker Barrel Old Country Store, which was founded in Wilson County and maintains its corporate headquarters and a distribution center in the county.¹³

According to 2017 D&B information, there were 38,933 businesses in the assessment area, 88.1 percent of which had total annual revenues of \$1 million or less and were therefore considered to be small businesses. Between 2014 and 2016, small business lending increased by 21.2 percent, with 19,937 loans made in 2016. During this same period, loans made to businesses with revenues of \$1 million or less increased by 28.6 percent, representing 50.0 percent of total small business loans.¹⁴

The strong economic climate in the Nashville MSA is evident in the falling unemployment rate. The following table shows the unemployment rate for 2014 through 2017 for the three counties in the bank’s assessment area, the Nashville MSA, and the state of Tennessee. There is little variation in the unemployment rate in the three counties. The unemployment rate is lower in the Nashville MSA compared to the state of Tennessee.

Unemployment Rates - Nashville



Not Seasonally Adjusted. Source: Bureau of Labor Statistics

¹¹ “Reicher, Mike. “Before Amazon, who are Nashville's largest employers?” *Nashville Tennessean* 13 Nov. 2018. Web. 14 Jan. 2019. <<https://www.tennessean.com/story/2018/11/13/amazon-joins-nashville-list-largest-employers>>.

¹² “Largest Rutherford County Employers.” *Nashville Business Journal*, 28 Jul. 2017. Web. 14 Jan. 2019. <<https://bizjournals.com/nashville/subscriber-only/2017/07/28/largest-rutherford-county-employers.html>>.

¹³ “Largest Wilson County Employers.” *Nashville Business Journal*, 21 Jul. 2017. Web. 14 Jan. 2019. <<https://bizjournals.com/nashville/subscriber-only/2017/07/21/largest-wilson-county-employers.html>>.

¹⁴ “Davidson County, Rutherford County, and Wilson County, Tennessee (CRA data).” *GIS Mapping and Geographic Information System Data*. The Reinvestment Fund, n.d. Web. 15 Jan. 2019. <<https://www.policymap.com/>>.

Competition

According to the FDIC Deposit Market Share Report as of June 30, 2018, 45 financial institutions operated 318 offices inside the assessment area. Southern Bank of Tennessee ranked 21st in deposit market share with \$191.7 million, or 0.5 percent of total deposits. Pinnacle Bank held the largest deposit market share with 18.5 percent followed by Bank of America with 17.0 percent.

Community Contacts

As part of the CRA examination and to better understand local economic conditions and opportunities for financial institutions to be responsive to demands for housing and small business credit, information was obtained from three community contacts who focus on supporting businesses, providing assistance to the LMI community, and promoting economic development in Nashville-Davidson County or the greater metropolitan area. Two contacts are more familiar with Davidson County and the greater Nashville metropolitan area, while the third contact is in Wilson County. Two contacts noted that the low unemployment rate and high rents for housing make it difficult for businesses to attract or retain employees. The lack of affordable housing is a major concern, and incentives are needed to increase the supply. Lack of public transportation in some areas and competition from larger companies also pose challenges for businesses to find employees.

One contact cited lines of credit and access to adequate capital as high priority credit needs for local small businesses, particularly women- and minority-owned businesses. There is a lack of technical help for businesses that have grown past the startup stage but have not yet grown to maturity and a lack of workshops to help larger, mature businesses with succession planning. The other contact mentioned that small businesses need flexible pricing for leases to enable them to locate in an area that will allow them to attract good talent and clientele.

Two contacts expressed concern over predatory lending and check cashing businesses, particularly in low- and moderate-income communities, and would like for banks to offer alternative solutions. Other assistance that banks could provide include offering free business checking accounts to startup businesses; more readily providing lines of credit to small businesses rather than credit cards; using flexible credit underwriting for companies trying to grow; offering strong, low-cost software platforms and interfaces that provide direct deposit and point-of-sale capabilities; establishing a presence in underserved areas; underwriting the provision of technical assistance at small business centers and the development of the curriculum for capacity-building workshops; providing financial expertise to help businesses understand tax changes; and directing outreach efforts to women- and minority-owned businesses.

The contact from Wilson County highlighted affordable housing shortages in that county, and noted the median income is trending upward and creating a deeper divide amongst those at the poverty level and those in middle- and upper-income levels. The demand for higher priced homes, coupled with the cost of development in Wilson County, leaves little to no market for low- to moderate-income homebuyers. The rental market offers no relief for low-income residents and little relief for moderate-income residents in Wilson County as the average rental rate, according to the contact, is \$1,200 to \$1,400 per month. Additional priorities highlighted were a need for financial literacy training and affordable transportation for low-income commuters.

CONCLUSIONS WITH RESPECT TO PERFORMANCE CRITERIA

Overview

Southern Bank of Tennessee's overall performance in the Nashville assessment area is satisfactory. The geographic distribution of loans reflects reasonable dispersion in the assessment area, and the distribution of loans reflects reasonable penetration among borrowers of different income levels and businesses of different sizes. The performance context information discussed earlier in this evaluation was considered in evaluating the bank's lending

performance. During the review period, the bank made 795 HMDA-reportable loans and 289 small business loans in the assessment area. Therefore, HMDA lending was given greater consideration than small business lending in evaluating the bank's performance.

Loans made in 2014-2016 were analyzed using 2016 FFIEC census data, while loans made in 2017 were analyzed using 2017 FFIEC census data. Therefore, in the discussions of the geographic distribution of loans and lending to borrowers of different incomes and businesses of different sizes, separate tables are presented depicting lending in 2014-2016 and lending in 2017.

Geographic Distribution of Loans

Based on the following analysis, the overall geographic distribution of the bank's HMDA and small business loans reflects reasonable dispersion throughout the bank's assessment area and does not reveal any unexplained gaps in lending patterns.

Residential Real Estate (HMDA) Lending

The following tables show the geographic distribution of Southern Bank of Tennessee's HMDA-reportable loans for 2014-2017 within its Nashville assessment area and also includes a comparison of the bank's HMDA lending to the aggregate HMDA lenders within the assessment area. The HMDA aggregate lenders' data is the combined total of lending activity reported by all lenders subject to HMDA in the assessment area.

2014-2016
Geographic Distribution of HMDA Loans
Assessment Area: TN Nashville

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison																	
		2014, 2015, 2016					2014				2015				2016									
		Bank		Owner Occupied Units %	Count		Dollar		Count		Dollar		Count		Dollar		Count		Dollar					
		#	%		\$ (000s)	%	#	%	%	\$ (000s)	%	#	%	%	\$ (000s)	%	#	%	%	#	%	%		
HOME PURCHASE	Low	9	2.3%	\$945	1.2%	5.4%	1	1.3%	5.3%	\$136	1.0%	4.6%	2	1.3%	5.4%	\$110	0.4%	5.0%	6	3.8%	5.6%	\$699	2.0%	5.8%
	Moderate	59	15.2%	\$9,668	12.0%	15.3%	16	20.3%	14.0%	\$1,940	13.7%	10.8%	21	13.7%	14.1%	\$3,758	12.0%	11.5%	22	14.0%	15.0%	\$3,970	11.2%	13.1%
	Middle	208	53.5%	\$41,593	51.5%	45.9%	36	45.6%	44.2%	\$6,341	44.9%	37.2%	78	51.0%	44.7%	\$15,261	48.9%	37.9%	94	59.9%	45.8%	\$19,991	56.5%	39.8%
	Upper	113	29.0%	\$28,522	35.3%	33.4%	26	32.9%	36.6%	\$5,713	40.4%	47.4%	52	34.0%	35.8%	\$12,100	38.7%	45.6%	35	22.3%	33.5%	\$10,709	30.3%	41.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	389	100.0%	\$80,728	100.0%	100.0%	79	100.0%	100.0%	\$14,130	100.0%	100.0%	153	100.0%	100.0%	\$31,229	100.0%	100.0%	157	100.0%	100.0%	\$35,369	100.0%	100.0%
REFINANCE	Low	4	2.2%	\$780	2.0%	5.4%	1	2.3%	5.2%	\$110	1.2%	9.0%	2	3.0%	4.5%	\$269	2.1%	3.6%	1	1.4%	5.3%	\$401	2.4%	4.4%
	Moderate	27	14.8%	\$3,432	8.8%	15.3%	10	22.7%	14.2%	\$1,224	13.3%	13.5%	8	12.1%	12.5%	\$818	6.3%	8.9%	9	12.5%	12.2%	\$1,390	8.2%	9.1%
	Middle	84	46.2%	\$17,938	45.8%	45.9%	16	36.4%	45.3%	\$3,892	42.3%	39.8%	37	56.1%	44.2%	\$6,589	50.8%	36.8%	31	43.1%	43.3%	\$7,457	44.0%	35.5%
	Upper	67	36.8%	\$16,980	43.4%	33.4%	17	38.6%	35.3%	\$3,977	43.2%	37.8%	19	28.8%	38.8%	\$5,297	40.8%	50.6%	31	43.1%	39.2%	\$7,706	45.5%	51.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	182	100.0%	\$39,130	100.0%	100.0%	44	100.0%	100.0%	\$9,203	100.0%	100.0%	66	100.0%	100.0%	\$12,973	100.0%	100.0%	72	100.0%	100.0%	\$16,954	100.0%	100.0%
HOME IMPROVEMENT	Low	1	4.0%	\$130	13.1%	5.4%	0	0.0%	8.9%	\$0	0.0%	7.4%	0	0.0%	6.7%	\$0	0.0%	6.9%	1	14.3%	6.5%	\$130	27.3%	6.2%
	Moderate	3	12.0%	\$207	20.9%	15.3%	0	0.0%	17.7%	\$0	0.0%	10.8%	1	10.0%	14.9%	\$42	13.0%	10.9%	2	28.6%	13.8%	\$165	34.6%	10.5%
	Middle	17	68.0%	\$502	50.8%	45.9%	6	75.0%	45.4%	\$64	33.7%	38.1%	7	70.0%	45.9%	\$256	79.5%	34.3%	4	57.1%	46.4%	\$182	38.2%	35.8%
	Upper	4	16.0%	\$150	15.2%	33.4%	2	25.0%	28.0%	\$126	66.3%	43.7%	2	20.0%	32.4%	\$24	7.5%	47.9%	0	0.0%	33.4%	\$0	0.0%	47.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.1%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	25	100.0%	\$989	100.0%	100.0%	8	100.0%	100.0%	\$190	100.0%	100.0%	10	100.0%	100.0%	\$322	100.0%	100.0%	7	100.0%	100.0%	\$477	100.0%	100.0%
MULTI-FAMILY	Multi-Family Units																							
	Low	1	33.3%	\$540	9.1%	19.4%	0	0.0%	17.0%	\$0	0.0%	11.1%	0	0.0%	16.8%	\$0	0.0%	10.5%	1	100.0%	28.7%	\$540	100.0%	17.3%
	Moderate	0	0.0%	\$0	0.0%	31.3%	0	0.0%	39.4%	\$0	0.0%	35.1%	0	0.0%	43.6%	\$0	0.0%	39.6%	0	0.0%	35.6%	\$0	0.0%	24.0%
	Middle	0	0.0%	\$0	0.0%	30.4%	0	0.0%	26.6%	\$0	0.0%	35.3%	0	0.0%	26.7%	\$0	0.0%	35.0%	0	0.0%	17.8%	\$0	0.0%	26.3%
	Upper	2	66.7%	\$5,365	90.9%	18.9%	1	100.0%	17.0%	\$365	100.0%	18.5%	1	100.0%	12.9%	\$5,000	100.0%	14.9%	0	0.0%	17.8%	\$0	0.0%	32.5%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
Total	3	100.0%	\$5,905	100.0%	100.0%	1	100.0%	100.0%	\$365	100.0%	100.0%	1	100.0%	100.0%	\$5,000	100.0%	100.0%	1	100.0%	100.0%	\$540	100.0%	100.0%	
HMDA TOTALS	Low	15	2.3%	\$2,395	1.9%	5.4%	2	1.5%	5.4%	\$246	1.0%	6.6%	4	1.7%	5.1%	\$379	0.8%	5.1%	9	3.8%	5.6%	\$1,770	3.3%	6.0%
	Moderate	89	14.9%	\$13,307	10.5%	15.3%	26	19.7%	14.2%	\$3,164	13.2%	13.8%	30	13.0%	13.6%	\$4,618	9.3%	13.1%	33	13.9%	14.0%	\$5,525	10.4%	12.4%
	Middle	309	51.6%	\$60,033	47.4%	45.9%	58	43.9%	44.5%	\$10,297	43.1%	37.8%	122	53.0%	44.5%	\$22,106	44.6%	37.3%	129	54.4%	44.9%	\$27,630	51.8%	37.4%
	Upper	186	31.1%	\$51,017	40.2%	33.4%	46	34.8%	35.8%	\$10,181	42.6%	41.8%	74	32.2%	36.7%	\$22,421	45.3%	44.6%	66	27.8%	35.6%	\$18,415	34.5%	44.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	599	100.0%	\$126,752	100.0%	100.0%	132	100.0%	100.0%	\$23,888	100.0%	100.0%	230	100.0%	100.0%	\$49,524	100.0%	100.0%	237	100.0%	100.0%	\$53,340	100.0%	100.0%

Originations & Purchases
2016 FFIEC Census Data and 2010 ACS Data

2017

Geographic Distribution of HMDA Loans

Assessment Area: TN Nashville

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2017					2017					
		Bank		Owner Occupied Units		Count	Bank		Dollar		Agg	Agg
		Count	Dollar	Count	Dollar		Count	Dollar	Count	Dollar		
#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %		
HOME PURCHASE	Low	7	5.7%	\$1,387	4.9%	5.0%	7	5.7%	7.0%	\$1,387	4.9%	7.4%
	Moderate	22	18.0%	\$4,132	14.6%	18.2%	22	18.0%	17.1%	\$4,132	14.6%	14.2%
	Middle	56	45.9%	\$12,038	42.5%	44.9%	56	45.9%	48.1%	\$12,038	42.5%	43.8%
	Upper	37	30.3%	\$10,738	38.0%	31.9%	37	30.3%	27.7%	\$10,738	38.0%	34.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	122	100.0%	\$28,295	100.0%	100.0%	122	100.0%	100.0%	\$28,295	100.0%	100.0%
REFINANCE	Low	5	7.5%	\$518	3.4%	5.0%	5	7.5%	5.6%	\$518	3.4%	5.3%
	Moderate	9	13.4%	\$1,383	9.1%	18.2%	9	13.4%	18.0%	\$1,383	9.1%	13.5%
	Middle	32	47.8%	\$8,338	54.9%	44.9%	32	47.8%	47.6%	\$8,338	54.9%	42.8%
	Upper	21	31.3%	\$4,943	32.6%	31.9%	21	31.3%	28.9%	\$4,943	32.6%	38.5%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	67	100.0%	\$15,182	100.0%	100.0%	67	100.0%	100.0%	\$15,182	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	5.0%	0	0.0%	5.3%	\$0	0.0%	4.4%
	Moderate	0	0.0%	\$0	0.0%	18.2%	0	0.0%	20.7%	\$0	0.0%	15.6%
	Middle	6	85.7%	\$226	31.9%	44.9%	6	85.7%	47.1%	\$226	31.9%	43.0%
	Upper	1	14.3%	\$482	68.1%	31.9%	1	14.3%	26.9%	\$482	68.1%	37.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	7	100.0%	\$708	100.0%	100.0%	7	100.0%	100.0%	\$708	100.0%	100.0%
MULTI FAMILY	Low	0	0.0%	\$0	0.0%	15.4%	0	0.0%	19.7%	\$0	0.0%	13.5%
	Moderate	0	0.0%	\$0	0.0%	37.4%	0	0.0%	36.4%	\$0	0.0%	18.1%
	Middle	0	0.0%	\$0	0.0%	28.3%	0	0.0%	30.3%	\$0	0.0%	51.4%
	Upper	0	0.0%	\$0	0.0%	18.9%	0	0.0%	13.6%	\$0	0.0%	17.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	12	6.1%	\$1,905	4.3%	5.0%	12	6.1%	6.5%	\$1,905	4.3%	7.2%
	Moderate	31	15.8%	\$5,515	12.5%	18.2%	31	15.8%	17.5%	\$5,515	12.5%	14.3%
	Middle	94	48.0%	\$20,602	46.6%	44.9%	94	48.0%	47.9%	\$20,602	46.6%	44.0%
	Upper	59	30.1%	\$16,163	36.6%	31.9%	59	30.1%	28.0%	\$16,163	36.6%	34.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	196	100.0%	\$44,185	100.0%	100.0%	196	100.0%	100.0%	\$44,185	100.0%	100.0%

Originations & Purchases
2017 FFIEC Census Data and 2015 ACS Data

The geographic distribution of HMDA loans is considered reasonable. For 2014-2016, the bank's HMDA lending in low-income tracts, at 2.5 percent, was less than the percentage of owner-occupied housing units in these tracts at 5.4 percent. However, lending in low-income tracts significantly increased in 2017 to 6.1 percent, which surpassed the 2017 percentage of owner-occupied units of 5.0 percent. While the bank's lending

in low-income tracts was significantly less than aggregate lenders in 2014-2016, the bank improved in 2017 and was comparable to the aggregate. The bank's HMDA lending in moderate-income tracts was 14.9 percent for 2014-2016 and 15.8 percent in 2017. These percentages compare favorably to the percentage of owner-occupied units in these tracts. The bank's lending in moderate-income tracts compared favorably to the aggregate during all four years.

Small Business

The following tables show the geographic distribution of small business loans in the Nashville assessment area.

2014-2016
Geographic Distribution of Small Business Loans

Assessment Area: TN Nashville

Tract Income Levels	Bank Lending & Demographic Data Comparison 2014, 2015, 2016				
	Count		Bank Dollar		Small Businesses
	#	%	\$ (000s)	\$ %	%
Low	7	3.9%	\$2,051	8.1%	10.5%
Moderate	28	15.6%	\$3,180	12.5%	19.2%
Middle	94	52.5%	\$12,223	48.2%	35.1%
Upper	49	27.4%	\$6,959	27.5%	34.4%
Unknown	1	0.6%	\$935	3.7%	0.8%
Tr Unknown	0	0.0%	\$0	0.0%	
<i>Total</i>	<i>179</i>	<i>100.0%</i>	<i>\$25,348</i>	<i>100.0%</i>	<i>100.0%</i>

Originations & Purchases
 2016 FFIEC Census Data and 2016 D&B Information

2017

Geographic Distribution of Small Business Loans

Assessment Area: TN Nashville

Tract Income Levels	Bank Lending & Demographic Data Comparison 2017				
	Count		Bank Dollar		Small Businesses
	#	%	\$ (000s)	\$ %	%
Low	38	34.5%	\$2,043	21.1%	9.9%
Moderate	13	11.8%	\$2,245	23.2%	23.7%
Middle	35	31.8%	\$2,828	29.3%	32.4%
Upper	24	21.8%	\$2,552	26.4%	33.1%
Unknown	0	0.0%	\$0	0.0%	0.9%
Tr Unknown	0	0.0%	\$0	0.0%	
<i>Total</i>	<i>110</i>	<i>100.0%</i>	<i>\$9,668</i>	<i>100.0%</i>	<i>100.0%</i>

Originations & Purchases
2017 FFIEC Census Data and 2017 D&B Information

The geographic distribution of small business loans reflects reasonable dispersion throughout the assessment area. Of the 179 loans the bank made in the assessment area between 2014-2016, 3.9 percent were to businesses in low-income tracts compared to the 10.5 percent of the assessment area's small businesses that were located in these tracts. In 2017, the bank made a total of 110 small business loans. The bank significantly increased the amount of small business loans made in low-income tract areas to 34.5 percent compared to the 9.9 percent of the assessment area's small businesses located in these tracts. Additionally, for 2014-2016, 15.6 percent of small business loans were made in moderate-income tracts compared to 19.2 percent of the assessment area's small businesses that were located in these tracts. In 2017, the percentage of loans in moderate-income tracts decreased to 11.8 percent compared to the 23.7 percent of the assessment area's small businesses located in these tracts. Notably, the largest portion of small business loans in 2017 were originated in low-income tracts even though the majority of small businesses were not located in those tracts.

Lending to Borrowers of Different Incomes and Businesses of Different Sizes

Based on the following analysis, the overall distribution of the bank's HMDA and small business loans by borrower income and business revenue reflects reasonable dispersion throughout the bank's assessment area and does not reveal any unexplained gaps in lending patterns.

Residential Real Estate (HMDA) Lending

The following tables show the distribution of the bank's HMDA-reportable loans by the income level of the borrowers.

2014-2016
Borrower Distribution of HMDA Loans
Assessment Area: TN Nashville

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2014, 2015, 2016					Bank & Aggregate Lending Comparison																	
		Bank		Families by Family Income %	2014		2015				2016													
		Count	Dollar		Count	Dollar	Count	Dollar	Count	Dollar														
											Bank	Agg	Bank	Agg	Bank	Agg	Bank	Agg						
#	%	\$ (000s)	%	#	%	%	\$ (000s)	%	%	#	%	%	\$ (000s)	%	%	#	%	%	\$ (000s)	%	%			
HOME PURCHASE	Low	18	4.6%	\$2,369	2.9%	22.2%	6	7.6%	7.6%	\$692	4.9%	4.0%	4	2.6%	6.9%	\$485	1.6%	3.8%	8	5.1%	5.7%	\$1,192	3.4%	3.2%
	Moderate	53	13.6%	\$7,514	9.3%	18.1%	12	15.2%	21.0%	\$1,460	10.3%	15.0%	24	15.7%	19.2%	\$3,452	11.1%	13.6%	17	10.8%	19.3%	\$2,602	7.4%	13.9%
	Middle	70	18.0%	\$14,016	17.4%	21.5%	13	16.5%	19.1%	\$2,451	17.3%	17.7%	33	21.6%	19.9%	\$5,895	18.9%	18.5%	24	15.3%	19.6%	\$5,670	16.0%	17.9%
	Upper	178	45.8%	\$39,307	48.7%	38.2%	44	55.7%	31.4%	\$8,585	60.8%	43.1%	65	42.5%	32.6%	\$14,055	45.0%	43.9%	69	43.9%	37.1%	\$16,667	47.1%	47.8%
	Unknown	70	18.0%	\$17,522	21.7%	0.0%	4	5.1%	21.0%	\$942	6.7%	20.2%	27	17.6%	21.4%	\$7,342	23.5%	20.3%	39	24.8%	18.2%	\$9,238	26.1%	17.2%
	Total	389	100.0%	\$80,728	100.0%	100.0%	79	100.0%	100.0%	\$14,130	100.0%	100.0%	153	100.0%	100.0%	\$31,229	100.0%	100.0%	157	100.0%	100.0%	\$35,369	100.0%	100.0%
REFINANCE	Low	6	3.3%	\$694	1.8%	22.2%	2	4.5%	7.0%	\$304	3.3%	3.0%	3	4.5%	5.7%	\$226	1.7%	2.9%	1	1.4%	5.4%	\$164	1.0%	2.8%
	Moderate	27	14.8%	\$3,345	8.5%	18.1%	12	27.3%	16.0%	\$1,373	14.9%	8.6%	6	9.1%	14.4%	\$826	6.4%	9.5%	9	12.5%	14.6%	\$1,146	6.8%	9.4%
	Middle	41	22.5%	\$7,561	19.3%	21.5%	8	18.2%	18.2%	\$1,444	15.7%	12.0%	10	15.2%	17.9%	\$1,642	12.7%	14.8%	23	31.9%	18.6%	\$4,475	26.4%	15.0%
	Upper	86	47.3%	\$22,321	57.0%	38.2%	17	38.6%	31.1%	\$4,944	53.7%	33.0%	36	54.5%	32.5%	\$8,548	65.9%	43.6%	33	45.8%	36.0%	\$8,829	52.1%	46.6%
	Unknown	22	12.1%	\$5,209	13.3%	0.0%	5	11.4%	27.8%	\$1,138	12.4%	43.4%	11	16.7%	29.5%	\$1,731	13.3%	29.1%	6	8.3%	25.5%	\$2,340	13.8%	26.2%
	Total	182	100.0%	\$39,130	100.0%	100.0%	44	100.0%	100.0%	\$9,203	100.0%	100.0%	66	100.0%	100.0%	\$12,973	100.0%	100.0%	72	100.0%	100.0%	\$16,954	100.0%	100.0%
HOME IMPROVEMENT	Low	1	4.0%	\$6	0.6%	22.2%	1	12.5%	8.8%	\$6	3.2%	3.4%	0	0.0%	9.3%	\$0	0.0%	3.0%	0	0.0%	6.6%	\$0	0.0%	2.9%
	Moderate	9	36.0%	\$334	33.8%	18.1%	3	37.5%	22.5%	\$15	7.9%	14.1%	2	20.0%	20.3%	\$137	42.5%	12.1%	4	57.1%	18.2%	\$182	38.2%	11.4%
	Middle	3	12.0%	\$71	7.2%	21.5%	1	12.5%	19.6%	\$17	8.9%	16.8%	1	10.0%	22.1%	\$42	13.0%	18.2%	1	14.3%	23.9%	\$12	2.5%	20.0%
	Upper	12	48.0%	\$578	58.4%	38.2%	3	37.5%	35.7%	\$152	80.0%	55.9%	7	70.0%	40.2%	\$143	44.4%	56.1%	2	28.6%	43.5%	\$283	59.3%	58.1%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	13.3%	\$0	0.0%	9.8%	0	0.0%	8.0%	\$0	0.0%	10.5%	0	0.0%	7.8%	\$0	0.0%	7.6%
	Total	25	100.0%	\$989	100.0%	100.0%	8	100.0%	100.0%	\$190	100.0%	100.0%	10	100.0%	100.0%	\$322	100.0%	100.0%	7	100.0%	100.0%	\$477	100.0%	100.0%
MULTI FAMILY	Low	0	0.0%	\$0	0.0%	22.2%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	18.1%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	21.5%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	38.2%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	3	100.0%	\$5,905	100.0%	0.0%	1	100.0%	100.0%	\$365	100.0%	100.0%	1	100.0%	100.0%	\$5,000	100.0%	100.0%	1	100.0%	100.0%	\$540	100.0%	100.0%
	Total	3	100.0%	\$5,905	100.0%	100.0%	1	100.0%	100.0%	\$365	100.0%	100.0%	1	100.0%	100.0%	\$5,000	100.0%	100.0%	1	100.0%	100.0%	\$540	100.0%	100.0%
HMDA TOTALS	Low	25	4.2%	\$3,069	2.4%	22.2%	9	6.8%	7.4%	\$1,002	4.2%	3.3%	7	3.0%	6.6%	\$711	1.4%	3.2%	9	3.8%	5.6%	\$1,356	2.5%	2.9%
	Moderate	89	14.9%	\$11,193	8.8%	18.1%	27	20.5%	19.4%	\$2,848	11.9%	11.7%	32	13.9%	17.5%	\$4,415	8.9%	11.2%	30	12.7%	17.4%	\$3,930	7.4%	11.5%
	Middle	114	19.0%	\$21,648	17.1%	21.5%	22	16.7%	18.7%	\$3,912	16.4%	14.3%	44	19.1%	19.2%	\$7,579	15.3%	15.8%	48	20.3%	19.3%	\$10,157	19.0%	15.8%
	Upper	276	46.1%	\$62,206	49.1%	38.2%	64	48.5%	31.4%	\$13,681	57.3%	36.3%	108	47.0%	32.7%	\$22,746	45.9%	40.2%	104	43.9%	36.9%	\$25,779	48.3%	44.6%
	Unknown	95	15.9%	\$28,636	22.6%	0.0%	10	7.6%	23.0%	\$2,445	10.2%	34.4%	39	17.0%	24.0%	\$14,073	28.4%	29.6%	46	19.4%	20.7%	\$12,118	22.7%	25.2%
	Total	599	100.0%	\$126,752	100.0%	100.0%	132	100.0%	100.0%	\$23,888	100.0%	100.0%	230	100.0%	100.0%	\$49,524	100.0%	100.0%	237	100.0%	100.0%	\$53,340	100.0%	100.0%

Originations & Purchases
2016 FFIEC Census Data and 2010 ACS Data

2017

Borrower Distribution of HMDA Loans

Assessment Area: TN Nashville

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2017					2017					
		Bank		Families by Family Income		Count	Count		Dollar			
		Count	Dollar		Bank		Agg	Bank	Agg			
#	%	\$ (000s)	\$ %	%	#	%	%	\$(000s)	\$ %	\$ %		
HOME PURCHASE	Low	4	3.3%	\$565	2.0%	22.6%	4	3.3%	4.2%	\$565	2.0%	2.4%
	Moderate	22	18.0%	\$4,191	14.8%	18.3%	22	18.0%	17.6%	\$4,191	14.8%	12.6%
	Middle	24	19.7%	\$5,288	18.7%	20.5%	24	19.7%	21.9%	\$5,288	18.7%	20.0%
	Upper	63	51.6%	\$16,390	57.9%	38.7%	63	51.6%	36.7%	\$16,390	57.9%	45.8%
	Unknown	9	7.4%	\$1,861	6.6%	0.0%	9	7.4%	19.6%	\$1,861	6.6%	19.2%
	<i>Total</i>	<i>122</i>	<i>100.0%</i>	<i>\$28,295</i>	<i>100.0%</i>	<i>100.0%</i>	<i>122</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$28,295</i>	<i>100.0%</i>	<i>100.0%</i>
REFINANCE	Low	1	1.5%	\$73	0.5%	22.6%	1	1.5%	6.4%	\$73	0.5%	3.5%
	Moderate	9	13.4%	\$1,601	10.5%	18.3%	9	13.4%	17.5%	\$1,601	10.5%	12.6%
	Middle	11	16.4%	\$2,920	19.2%	20.5%	11	16.4%	20.4%	\$2,920	19.2%	17.9%
	Upper	39	58.2%	\$9,394	61.9%	38.7%	39	58.2%	32.5%	\$9,394	61.9%	42.5%
	Unknown	7	10.4%	\$1,194	7.9%	0.0%	7	10.4%	23.3%	\$1,194	7.9%	23.4%
	<i>Total</i>	<i>67</i>	<i>100.0%</i>	<i>\$15,182</i>	<i>100.0%</i>	<i>100.0%</i>	<i>67</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$15,182</i>	<i>100.0%</i>	<i>100.0%</i>
HOME IMPROVEMENT	Low	1	14.3%	\$5	0.7%	22.6%	1	14.3%	7.1%	\$5	0.7%	4.4%
	Moderate	1	14.3%	\$7	1.0%	18.3%	1	14.3%	16.6%	\$7	1.0%	13.4%
	Middle	2	28.6%	\$52	7.3%	20.5%	2	28.6%	23.9%	\$52	7.3%	22.0%
	Upper	3	42.9%	\$644	91.0%	38.7%	3	42.9%	41.0%	\$644	91.0%	50.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	11.4%	\$0	0.0%	10.2%
	<i>Total</i>	<i>7</i>	<i>100.0%</i>	<i>\$708</i>	<i>100.0%</i>	<i>100.0%</i>	<i>7</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$708</i>	<i>100.0%</i>	<i>100.0%</i>
MULTI FAMILY	Low	0	0.0%	\$0	0.0%	22.6%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	18.3%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	20.5%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	38.7%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
	<i>Total</i>	<i>0</i>	<i>0.0%</i>	<i>\$0</i>	<i>0.0%</i>	<i>100.0%</i>	<i>0</i>	<i>0.0%</i>	<i>100.0%</i>	<i>\$0</i>	<i>0.0%</i>	<i>100.0%</i>
HMDA TOTALS	Low	6	3.1%	\$643	1.5%	22.6%	6	3.1%	5.0%	\$643	1.5%	2.6%
	Moderate	32	16.3%	\$5,799	13.1%	18.3%	32	16.3%	17.5%	\$5,799	13.1%	11.8%
	Middle	37	18.9%	\$8,260	18.7%	20.5%	37	18.9%	21.4%	\$8,260	18.7%	18.1%
	Upper	105	53.6%	\$26,428	59.8%	38.7%	105	53.6%	35.4%	\$26,428	59.8%	41.9%
	Unknown	16	8.2%	\$3,055	6.9%	0.0%	16	8.2%	20.6%	\$3,055	6.9%	25.7%
	<i>Total</i>	<i>196</i>	<i>100.0%</i>	<i>\$44,185</i>	<i>100.0%</i>	<i>100.0%</i>	<i>196</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$44,185</i>	<i>100.0%</i>	<i>100.0%</i>

Originations & Purchases
2017 FFIEC Census Data and 2015 ACS Data

HMDA lending by borrower income in the Nashville assessment area is considered reasonable. The bank's lending was compared to the demographic characteristics of the community and the performance of aggregate HMDA lenders with loan originations and purchases in the assessment area. The volume of the specific loan products was also considered along with performance context factors, such as the shortage of affordable housing.

During 2014-2016, Southern Bank of Tennessee made 25 HMDA loans, or 4.2 percent, to low-income borrowers, which was less than the percentage of low-income families in the assessment area, at 22.2 percent. The bank's lending to low-income borrowers was also less than the aggregate comparison in 2014-2016. In 2017, the percentage of loans made to low-income borrowers decreased to 3.1 percent whereas the percentage of low-income families in the assessment area grew to 22.6 percent. The aggregate lenders performed marginally better, at 5.0 percent.

The bank performed better in lending to moderate-income borrowers. From 2014-2016, the bank made 89 HMDA loans, or 14.9 percent, to moderate-income borrowers, which was less than the percentage of moderate-income families in the assessment area, at 18.1 percent. The bank's overall HMDA lending to moderate-income borrowers exceeded the aggregate in 2014, although it was less than the aggregate in 2015 and 2016. Although not a major product, the bank did well in making home improvement loans to moderate-income borrowers, exceeding the demographic comparison and either exceeding or performing similarly to the aggregate in all three years. In 2017, the percentage of loans to moderate-income borrowers rose to 16.3 percent while the percentage of moderate-income families in the assessment area remained relatively stable. For its major product type, home purchase loans, the bank's lending was consistent with both the demographic comparison and the aggregate lenders. Total HMDA lending to moderate-income borrowers compared favorably to the demographics and was similar to the aggregate lenders.

Small Business Lending

The following tables show, by business revenue and loan size, the number and dollar volume of small business loans made by Southern Bank of Tennessee in the Nashville assessment area during the review period.

2014-2016
Small Business Loans by Business Revenue & Loan Size
Assessment Area: TN Nashville

Business Revenue & Loan Size		Bank Lending & Demographic Data Comparison				
		2014, 2015, 2016				
		Bank		Total Businesses		
		Count	\$ (000s)			
		#	%	\$	%	%
BUSINESS REVENUE	\$1million or Less	115	64.2%	\$15,281	60.3%	89.3%
	Over \$1 Million	63	35.2%	\$9,967	39.3%	10.0%
	Total Rev. available	178	99.4%	\$25,248	99.6%	99.3%
	Rev. Not Known	1	0.6%	\$100	0.4%	0.7%
	Total	179	100.0%	\$25,348	100.0%	100.0%
LOAN SIZE	\$100,000 or Less	114	63.7%	\$4,528	17.9%	
	\$100,001 - \$250,000	35	19.6%	\$6,154	24.3%	
	\$250,001 - \$1 Million	30	16.8%	\$14,666	57.9%	
	Over \$1 Million	0	0.0%	\$0	0.0%	
	Total	179	100.0%	\$25,348	100.0%	
LOAN SIZE & Rev \$1 Mill or Less	\$100,000 or Less	75	65.2%	\$3,160	20.7%	
	\$100,001 - \$250,000	23	20.0%	\$3,847	25.2%	
	\$250,001 - \$1 Million	17	14.8%	\$8,273	54.1%	
	Over \$1 Million	0	0.0%	\$0	0.0%	
	Total	115	100.0%	\$15,281	100.0%	

Originations & Purchases
2016 FFIEC Census Data and 2016 D&B Information

2017

Small Business Loans by Business Revenue & Loan Size

Assessment Area: TN Nashville

Business Revenue & Loan Size		Bank Lending & Demographic Data Comparison				
		2017				
		Bank		Total Businesses		%
Count		\$ (000s)				
		#	%	\$	%	%
BUSINESS REVENUE	\$1million or Less	56	50.9%	\$4,942	51.1%	88.1%
	Over \$1 Million	51	46.4%	\$4,232	43.8%	11.2%
	<i>Total Rev. available</i>	107	97.3%	\$9,174	94.9%	99.3%
	Rev. Not Known	3	2.7%	\$494	5.1%	0.7%
	<i>Total</i>	<i>110</i>	<i>100.0%</i>	<i>\$9,668</i>	<i>100.0%</i>	<i>100.0%</i>
LOAN SIZE	\$100,000 or Less	80	72.7%	\$3,016	31.2%	
	\$100,001 - \$250,000	23	20.9%	\$4,010	41.5%	
	\$250,001 - \$1 Million	7	6.4%	\$2,642	27.3%	
	Over \$1 Million	0	0.0%	\$0	0.0%	
	<i>Total</i>	<i>110</i>	<i>100.0%</i>	<i>\$9,668</i>	<i>100.0%</i>	
LOAN SIZE & Rev \$1 Mill or Less	\$100,000 or Less	38	67.9%	\$1,459	29.5%	
	\$100,001 - \$250,000	16	28.6%	\$2,749	55.6%	
	\$250,001 - \$1 Million	2	3.6%	\$734	14.8%	
	Over \$1 Million	0	0.0%	\$0	0.0%	
	<i>Total</i>	<i>56</i>	<i>100.0%</i>	<i>\$4,942</i>	<i>100.0%</i>	

Originations & Purchases
2017 FFIEC Census Data and 2017 D&B Information

Overall, Southern Bank of Tennessee’s small business lending by business revenue reflects reasonable dispersion throughout the assessment area. According to D&B data for 2014-2016, 89.3 percent of businesses in the assessment area had revenues of \$1 million or less and were therefore considered to be small businesses. As the first table indicates, the bank made 64.2 percent of its small business loans to entities with gross annual revenues of \$1 million or less, which was less than the percentage of small businesses in the assessment area. In 2017, that number decreased; however, the percentage of total small businesses in the assessment area also decreased slightly to 88.1 percent. The bank made 50.9 percent of its small business loans to entities with gross annual revenues of \$1 million or less. While a direct comparison is not used in this evaluation, a review of aggregate data from CRA reporters in the assessment area shows that the bank’s performance in small business lending compares favorably to the other lenders.

Additionally, of the loans made to businesses with revenues of \$1 million or less in 2014-2016, 65.2 percent were in amounts of \$100,000 or less and 20.0 percent were in amounts of \$100,001 - \$250,000. In 2017, 67.9 percent of loans to small businesses were in amounts \$100,000 or less and 28.6 percent were in amounts of \$100,001 - \$250,000. These percentages indicate the bank’s willingness to make loans in smaller dollar amounts to meet the needs of small businesses in the assessment area.

METROPOLITAN AREA LIMITED-SCOPE REVIEW

The Knoxville assessment area was reviewed using limited-scope examination procedures. Through these procedures, conclusions regarding the institution's CRA performance are drawn from the review of available facts and data, including performance and demographic information. Please refer to the tables in Appendices D and E for additional information regarding the area.

DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE KNOXVILLE ASSESSMENT AREA

The Knoxville assessment area consists of Anderson County, which is part of the Knoxville MSA. Southern Bank of Tennessee operates one branch in Clinton, which is the county seat. The bank's deposits in the assessment area totaled \$44.7 million as of June 30, 2018. The FDIC Deposit Market Share report from June 30, 2018, shows 12 institutions operating 19 branches in the assessment area. Southern Bank of Tennessee ranked 8th in deposit market share in the assessment area, with 4.5 percent of total deposits. Regions Bank ranked first with a market share of 28.6 percent.

According to 2017 FFIEC census data, the assessment area contains 18 census tracts, of which five (27.8 percent) are moderate-income; 8 (44.4 percent) are middle-income; 4 (22.2 percent) are upper-income; and one (5.6 percent) has an unknown income level. The assessment area contains no low-income tracts. Of the families in the assessment area, 43.0 percent are low- or moderate-income, and 13.9 percent live below the poverty level. Throughout the review period, the unemployment rate in Anderson County was higher than the statewide rate, according to information from the Bureau of Labor Statistics. For 2017, the unemployment rate in the county was 3.9 percent, compared to 3.7 percent for the state.

CONCLUSIONS WITH RESPECT TO PERFORMANCE CRITERIA

The bank's geographic distribution of HMDA and small business loans and borrower distribution were generally consistent with the performance in the full-scope assessment area. The bank made 21 HMDA loans and 20 small business loans in the assessment area during the review period. Also, according to bank management, competition in the market, specifically from credit unions, affected the bank's ability to make loans in the assessment area. Conclusions regarding the bank's performance in the Knoxville assessment area did not affect the overall rating.

APPENDIX A

SCOPE OF EXAMINATION

TIME PERIOD REVIEWED

January 1, 2014, to December 31, 2017

FINANCIAL INSTITUTION

Southern Bank of Tennessee, Mount Juliet, Tennessee

PRODUCTS REVIEWED

HMDA Loans
 Small Business Loans

AFFILIATE(S)

N/A

AFFILIATE RELATIONSHIP

N/A

PRODUCTS REVIEWED

N/A

LIST OF ASSESSMENT AREAS AND TYPE OF EXAMINATION

<i>ASSESSMENT AREA</i>	<i>TYPE OF EXAMINATION</i>	<i>BRANCHES VISITED</i>	<i>OTHER INFORMATION</i>
Tennessee - Nashville-Davidson-Murfreesboro-Franklin MSA (Davidson, Wilson and Rutherford counties)	Full-scope	None	N/A
Tennessee - Knoxville MSA (Anderson County)	Limited-scope	None	N/A

APPENDIX B – DEFINITIONS AND GENERAL INFORMATION

Definitions

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

Rounding Convention

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

General Information

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

This document is an evaluation of the CRA performance of Southern Bank of Tennessee prepared by the **Federal Reserve Bank of Atlanta**, the institution's supervisory agency, as of January 28, 2019. The agency rates the CRA performance of an institution consistent with the provisions set forth in Appendix A to 12 CFR Part 228.

APPENDIX C – GLOSSARY

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

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

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

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

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

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

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

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

APPENDIX C – GLOSSARY (Continued)

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

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

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

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

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

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

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

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

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

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

Multifamily: Refers to a residential structure that contains five or more units.

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

APPENDIX C – GLOSSARY (Continued)

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

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

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

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

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

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

**APPENDIX D – DEMOGRAPHIC AND LENDING TABLES FOR LIMITED-SCOPE ASSESSMENT
AREA 2014-2016**

Combined Demographics Report

Assessment Area: TN Knoxville

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income		
	#	%	#	%	#	%	#	%	
Low-income	0	0	0	0	0	0	4,608	22.6	
Moderate-income	6	33.3	6,213	30.4	1,255	20.2	3,151	15.4	
Middle-income	7	38.9	10,186	49.9	1,117	11	4,568	22.4	
Upper-income	4	22.2	4,009	19.6	166	4.1	8,081	39.6	
Unknown-income	1	5.6	0	0	0	0	0	0	
Total Assessment Area	18	100.0	20,408	100.0	2,538	12.4	20,408	100.0	
	Housing Units by Tract	Housing Types by Tract							
		Owner-Occupied		Rental		Vacant			
		#	%	%	#	%	#	%	
Low-income	0	0	0	0	0	0	0	0	
Moderate-income	12,232	6,095	27.5	49.8	4,416	36.1	1,721	14.1	
Middle-income	15,870	11,464	51.6	72.2	2,878	18.1	1,528	9.6	
Upper-income	6,407	4,643	20.9	72.5	1,443	22.5	321	5	
Unknown-income	0	0	0	0	0	0	0	0	
Total Assessment Area	34,509	22,202	100.0	64.3	8,737	25.3	3,570	10.3	
	Total Businesses by Tract	Businesses by Tract & Revenue Size							
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported			
		#	%	#	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0	
Moderate-income	888	30.5	805	30.8	68	24.9	15	50	
Middle-income	1,142	39.2	1,050	40.2	84	30.8	8	26.7	
Upper-income	735	25.2	664	25.4	66	24.2	5	16.7	
Unknown-income	149	5.1	92	3.5	55	20.1	2	6.7	
Total Assessment Area	2,914	100.0	2,611	100.0	273	100.0	30	100.0	
Percentage of Total Businesses:			89.6		9.4		1.0		
	Total Farms by Tract	Farms by Tract & Revenue Size							
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported			
		#	%	#	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0	
Moderate-income	10	22.2	10	22.7	0	0	0	0	
Middle-income	29	64.4	29	65.9	0	0	0	0	
Upper-income	5	11.1	5	11.4	0	0	0	0	
Unknown-income	1	2.2	0	0	1	100	0	0	
Total Assessment Area	45	100.0	44	100.0	1	100.0	0	.0	
Percentage of Total Farms:			97.8		2.2		.0		

2016 FFIEC Census Data and 2016 D&B Information

APPENDIX D – DEMOGRAPHIC AND LENDING TABLES FOR LIMITED-SCOPE ASSESSMENT
AREA 2014-2016 (Continued)

Geographic Distribution of HMDA Loans
Assessment Area: TN Knoxville

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison																	
		2014, 2015, 2016					2014					2015					2016							
		Bank		Dollar		Owner Occupied Units %	Count		Dollar			Count			Dollar			Count		Dollar				
		#	%	\$ (000s)	\$ %		Bank	Agg	\$ (000s)	\$ %	\$ %	#	%	Agg	\$ (000s)	\$ %	\$ %	#	%	Agg	Bank	Agg		
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	2	33.3%	\$147	25.8%	27.5%	0	0.0%	25.4%	\$0	0.0%	20.0%	2	50.0%	21.8%	\$147	44.4%	17.2%	0	0.0%	23.0%	\$0	0.0%	19.0%
	Middle	3	50.0%	\$199	35.0%	51.6%	1	100.0%	50.8%	\$15	100.0%	50.6%	2	50.0%	33.0%	\$184	55.6%	51.4%	0	0.0%	55.1%	\$0	0.0%	54.0%
	Upper	1	16.7%	\$223	39.2%	20.9%	0	0.0%	23.7%	\$0	0.0%	29.4%	0	0.0%	25.1%	\$0	0.0%	31.3%	1	100.0%	21.9%	\$223	100.0%	27.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.1%	\$0	0.0%	0.1%	0	0.0%	0.0%	\$0	0.0%	0.0%
Total	6	100.0%	\$569	100.0%	100.0%	1	100.0%	100.0%	\$15	100.0%	100.0%	4	100.0%	100.0%	\$331	100.0%	100.0%	1	100.0%	100.0%	\$223	100.0%	100.0%	
REFINANCE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	5	83.3%	\$132	72.9%	27.5%	1	100.0%	24.3%	\$17	100.0%	20.2%	2	100.0%	21.0%	\$73	100.0%	18.3%	2	66.7%	22.4%	\$42	46.2%	19.1%
	Middle	1	16.7%	\$49	27.1%	51.6%	0	0.0%	53.6%	\$0	0.0%	54.2%	0	0.0%	57.1%	\$0	0.0%	54.3%	1	33.3%	53.9%	\$49	53.8%	52.2%
	Upper	0	0.0%	\$0	0.0%	20.9%	0	0.0%	22.2%	\$0	0.0%	25.5%	0	0.0%	21.9%	\$0	0.0%	27.4%	0	0.0%	23.7%	\$0	0.0%	28.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
Total	6	100.0%	\$181	100.0%	100.0%	1	100.0%	100.0%	\$17	100.0%	100.0%	2	100.0%	100.0%	\$73	100.0%	100.0%	3	100.0%	100.0%	\$91	100.0%	100.0%	
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	3	50.0%	\$40	72.7%	27.5%	1	50.0%	34.9%	\$25	86.2%	16.0%	1	33.3%	35.3%	\$5	31.3%	13.9%	1	100.0%	38.5%	\$10	100.0%	23.3%
	Middle	3	50.0%	\$15	27.3%	51.6%	1	50.0%	42.8%	\$4	13.8%	47.8%	2	66.7%	51.1%	\$11	68.8%	53.5%	0	0.0%	48.5%	\$0	0.0%	51.9%
	Upper	0	0.0%	\$0	0.0%	20.9%	0	0.0%	22.4%	\$0	0.0%	36.2%	0	0.0%	13.5%	\$0	0.0%	32.7%	0	0.0%	13.0%	\$0	0.0%	24.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
Total	6	100.0%	\$55	100.0%	100.0%	2	100.0%	100.0%	\$29	100.0%	100.0%	3	100.0%	100.0%	\$16	100.0%	100.0%	1	100.0%	100.0%	\$10	100.0%	100.0%	
MULTI-FAMILY	Multi-Family Units					Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	67.3%	0	0.0%	54.5%	\$0	0.0%	73.3%	0	0.0%	54.5%	\$0	0.0%	69.3%	0	0.0%	77.8%	\$0	0.0%	98.8%
	Middle	1	100.0%	\$625	100.0%	9.0%	1	100.0%	45.5%	\$625	100.0%	26.7%	0	0.0%	27.3%	\$0	0.0%	29.0%	0	0.0%	22.2%	\$0	0.0%	1.2%
	Upper	0	0.0%	\$0	0.0%	23.7%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	18.2%	\$0	0.0%	1.6%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
Total	1	100.0%	\$625	100.0%	100.0%	1	100.0%	100.0%	\$625	100.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	10	52.6%	\$319	22.3%	27.5%	2	40.0%	26.0%	\$42	6.1%	22.2%	5	55.6%	22.6%	\$225	53.6%	18.9%	3	60.0%	24.4%	\$52	16.0%	27.4%
	Middle	8	42.1%	\$888	62.1%	51.6%	3	60.0%	51.1%	\$644	93.9%	50.9%	4	44.4%	54.3%	\$195	46.4%	52.0%	1	20.0%	53.9%	\$49	15.1%	47.9%
	Upper	1	5.3%	\$223	15.6%	20.9%	0	0.0%	22.9%	\$0	0.0%	26.9%	0	0.0%	23.1%	\$0	0.0%	29.1%	1	20.0%	21.7%	\$223	68.8%	24.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.1%	\$0	0.0%	0.1%	0	0.0%	0.0%	\$0	0.0%	0.0%
Total	19	100.0%	\$1,430	100.0%	100.0%	5	100.0%	100.0%	\$686	100.0%	100.0%	9	100.0%	100.0%	\$420	100.0%	100.0%	5	100.0%	100.0%	\$324	100.0%	100.0%	

Originations & Purchases
2016 FFIEC Census Data and 2010 ACS Data

**APPENDIX D – DEMOGRAPHIC AND LENDING TABLES FOR LIMITED-SCOPE ASSESSMENT
 AREA 2014-2016 (Continued)**

Geographic Distribution of Small Business Loans

Assessment Area: TN Knoxville

Tract Income Levels	Bank Lending & Demographic Data Comparison 2014, 2015, 2016				
	Count		Bank Dollar		Small Businesses
	#	%	\$ (000s)	\$ %	%
Low	0	0.0%	\$0	0.0%	0.0%
Moderate	3	25.0%	\$1,400	43.5%	30.8%
Middle	5	41.7%	\$474	14.7%	40.2%
Upper	4	33.3%	\$1,343	41.7%	25.4%
Unknown	0	0.0%	\$0	0.0%	3.5%
Tr Unknown	0	0.0%	\$0	0.0%	
<i>Total</i>	<i>12</i>	<i>100.0%</i>	<i>\$3,218</i>	<i>100.0%</i>	<i>100.0%</i>

Originations & Purchases
 2016 FFIEC Census Data and 2016 D&B Information

APPENDIX D – DEMOGRAPHIC AND LENDING TABLES FOR LIMITED-SCOPE ASSESSMENT
AREA 2014-2016 (Continued)

Borrower Distribution of HMDA Loans

Assessment Area: TN Knoxville

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2014, 2015, 2016					Bank & Aggregate Lending Comparison																	
		Bank		Dollar		Families by Family Income %	2014			2015				2016										
		Count	%	\$ (000s)	S %		%	Count		Dollar		Count		Dollar		Count		Dollar						
						Bank		Agg	Bank	Agg	Bank	Agg	Bank	Agg	Bank	Agg	Bank	Agg	Bank	Agg	Agg			
#	%	\$ (000s)	S %	%	#	%	%	\$ (000s)	S %	S %	#	%	%	\$ (000s)	S %	S %	#	%	%	\$ (000s)	S %	S %		
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	22.6%	0	0.0%	10.0%	\$0	0.0%	5.2%	0	0.0%	8.6%	\$0	0.0%	5.2%	0	0.0%	9.2%	\$0	0.0%	4.9%
	Moderate	2	33.3%	\$140	24.6%	15.4%	1	100.0%	22.3%	\$15	100.0%	16.9%	1	25.0%	21.7%	\$125	37.8%	16.9%	0	0.0%	20.9%	\$0	0.0%	16.5%
	Middle	1	16.7%	\$223	39.2%	22.4%	0	0.0%	18.7%	\$0	0.0%	18.2%	0	0.0%	19.1%	\$0	0.0%	18.0%	1	100.0%	20.5%	\$223	100.0%	19.1%
	Upper	3	50.0%	\$206	36.2%	39.6%	0	0.0%	27.5%	\$0	0.0%	39.2%	3	75.0%	28.6%	\$206	62.2%	40.0%	0	0.0%	28.0%	\$0	0.0%	39.5%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	21.5%	\$0	0.0%	20.5%	0	0.0%	22.0%	\$0	0.0%	19.8%	0	0.0%	21.4%	\$0	0.0%	20.0%
	Total	6	100.0%	\$569	100.0%	100.0%	1	100.0%	100.0%	\$15	100.0%	100.0%	4	100.0%	100.0%	\$331	100.0%	100.0%	1	100.0%	100.0%	\$223	100.0%	100.0%
REFINANCE	Low	1	16.7%	\$46	25.4%	22.6%	0	0.0%	10.6%	\$0	0.0%	5.7%	1	50.0%	7.2%	\$46	63.0%	3.5%	0	0.0%	7.1%	\$0	0.0%	3.6%
	Moderate	0	0.0%	\$0	0.0%	15.4%	0	0.0%	17.5%	\$0	0.0%	13.1%	0	0.0%	14.6%	\$0	0.0%	10.4%	0	0.0%	12.9%	\$0	0.0%	9.2%
	Middle	0	0.0%	\$0	0.0%	22.4%	0	0.0%	19.8%	\$0	0.0%	17.0%	0	0.0%	18.6%	\$0	0.0%	16.0%	0	0.0%	16.6%	\$0	0.0%	13.2%
	Upper	5	83.3%	\$135	74.6%	39.6%	1	100.0%	34.0%	\$17	100.0%	43.9%	1	50.0%	38.0%	\$27	37.0%	46.9%	3	100.0%	37.3%	\$91	100.0%	48.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	18.1%	\$0	0.0%	20.2%	0	0.0%	21.6%	\$0	0.0%	23.2%	0	0.0%	26.1%	\$0	0.0%	25.5%
	Total	6	100.0%	\$181	100.0%	100.0%	1	100.0%	100.0%	\$17	100.0%	100.0%	2	100.0%	100.0%	\$73	100.0%	100.0%	3	100.0%	100.0%	\$91	100.0%	100.0%
HOME IMPROVEMENT	Low	1	16.7%	\$4	7.3%	22.6%	1	50.0%	18.4%	\$4	13.8%	3.4%	0	0.0%	18.0%	\$0	0.0%	2.1%	0	0.0%	21.5%	\$0	0.0%	9.6%
	Moderate	0	0.0%	\$0	0.0%	15.4%	0	0.0%	19.7%	\$0	0.0%	8.5%	0	0.0%	17.3%	\$0	0.0%	10.5%	0	0.0%	17.5%	\$0	0.0%	9.2%
	Middle	1	16.7%	\$25	45.5%	22.4%	1	50.0%	27.0%	\$25	86.2%	23.1%	0	0.0%	29.3%	\$0	0.0%	22.7%	0	0.0%	26.0%	\$0	0.0%	22.1%
	Upper	1	16.7%	\$6	10.9%	39.6%	0	0.0%	31.6%	\$0	0.0%	56.7%	1	33.3%	29.3%	\$6	37.5%	57.5%	0	0.0%	30.5%	\$0	0.0%	49.4%
	Unknown	3	50.0%	\$20	36.4%	0.0%	0	0.0%	3.3%	\$0	0.0%	8.4%	2	66.7%	6.0%	\$10	62.5%	7.1%	1	100.0%	4.5%	\$10	100.0%	9.7%
	Total	6	100.0%	\$55	100.0%	100.0%	2	100.0%	100.0%	\$29	100.0%	100.0%	3	100.0%	100.0%	\$16	100.0%	100.0%	1	100.0%	100.0%	\$10	100.0%	100.0%
MULTI-FAMILY	Low	0	0.0%	\$0	0.0%	22.6%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	15.4%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	22.4%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	39.6%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	1	100.0%	\$625	100.0%	0.0%	1	100.0%	100.0%	\$625	100.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
	Total	1	100.0%	\$625	100.0%	100.0%	1	100.0%	100.0%	\$625	100.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	2	10.5%	\$50	3.5%	22.6%	1	20.0%	10.9%	\$4	0.6%	5.1%	1	11.1%	8.7%	\$46	11.0%	4.4%	0	0.0%	9.5%	\$0	0.0%	4.0%
	Moderate	2	10.5%	\$140	9.8%	15.4%	1	20.0%	20.1%	\$15	2.2%	14.6%	1	11.1%	18.6%	\$125	29.8%	13.8%	0	0.0%	17.7%	\$0	0.0%	12.1%
	Middle	2	10.5%	\$248	17.3%	22.4%	1	20.0%	19.7%	\$25	3.6%	17.1%	0	0.0%	19.5%	\$0	0.0%	16.9%	1	20.0%	19.5%	\$223	68.8%	15.2%
	Upper	9	47.4%	\$347	24.3%	39.6%	1	20.0%	30.1%	\$17	2.5%	39.8%	5	55.6%	32.1%	\$239	56.9%	42.1%	3	60.0%	31.4%	\$91	28.1%	38.8%
	Unknown	4	21.1%	\$645	45.1%	0.0%	1	20.0%	19.2%	\$625	91.1%	23.3%	2	22.2%	21.2%	\$10	2.4%	22.8%	1	20.0%	21.9%	\$10	3.1%	29.9%
	Total	19	100.0%	\$1,430	100.0%	100.0%	5	100.0%	100.0%	\$686	100.0%	100.0%	9	100.0%	100.0%	\$420	100.0%	100.0%	5	100.0%	100.0%	\$324	100.0%	100.0%

Originations & Purchases
2016 FFIEC Census Data and 2010 ACS Data

**APPENDIX D – DEMOGRAPHIC AND LENDING TABLES FOR LIMITED-SCOPE ASSESSMENT
 AREA 2014-2016 (Continued)**

Small Business Loans by Business Revenue & Loan Size

Assessment Area: TN Knoxville

Business Revenue & Loan Size		Bank Lending & Demographic Data Comparison 2014, 2015, 2016				
		Bank				Total Businesses %
		Count		\$ (000s)		
#	%	\$	%			
BUSINESS REVENUE	\$1million or Less	10	83.3%	\$2,198	68.3%	89.6%
	Over \$1 Million	2	16.7%	\$1,020	31.7%	9.4%
	<i>Total Rev. available</i>	12	100.0%	\$3,218	100.0%	99.0%
	Rev. Not Known	0	0.0%	\$0	0.0%	1.0%
	<i>Total</i>	12	100.0%	\$3,218	100.0%	100.0%
LOAN SIZE	\$100,000 or Less	6	50.0%	\$470	14.6%	
	\$100,001 - \$250,000	3	25.0%	\$498	15.5%	
	\$250,001 - \$1 Million	3	25.0%	\$2,250	69.9%	
	Over \$1 Million	0	0.0%	\$0	0.0%	
	<i>Total</i>	12	100.0%	\$3,218	100.0%	
LOAN SIZE & Rev \$1 Mill or Less	\$100,000 or Less	5	50.0%	\$450	20.5%	
	\$100,001 - \$250,000	3	30.0%	\$498	22.7%	
	\$250,001 - \$1 Million	2	20.0%	\$1,250	56.9%	
	Over \$1 Million	0	0.0%	\$0	0.0%	
	<i>Total</i>	10	100.0%	\$2,198	100.0%	

Originations & Purchases
 2016 FFIEC Census Data and 2016 D&B Information

**APPENDIX E – DEMOGRAPHIC AND LENDING TABLES FOR LIMITED-SCOPE ASSESSMENT
 AREA 2017**

Combined Demographics Report

Assessment Area: TN Knoxville

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	0	0	0	0	0	0	5,116	26.1
Moderate-income	5	27.8	4,532	23.1	977	21.6	3,309	16.9
Middle-income	8	44.4	11,197	57.1	1,503	13.4	3,714	18.9
Upper-income	4	22.2	3,892	19.8	245	6.3	7,482	38.1
Unknown-income	1	5.6	0	0	0	0	0	0
Total Assessment Area	18	100.0	19,621	100.0	2,725	13.9	19,621	100.0
	Housing	Housing Types by Tract						
	Units by Tract	Owner-Occupied		Rental		Vacant		
		#	%	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0
Moderate-income	8,922	3,781	18.1	42.4	4,105	46	1,036	11.6
Middle-income	18,812	12,478	59.7	66.3	3,838	20.4	2,496	13.3
Upper-income	7,033	4,642	22.2	66	1,768	25.1	623	8.9
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	34,767	20,901	100.0	60.1	9,711	27.9	4,155	12.0
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low-income	0	0	0	0	0	0	0	
Moderate-income	638	24.8	561	24.6	62	23	15	51.7
Middle-income	1,146	44.5	1,047	46	91	33.8	8	27.6
Upper-income	656	25.5	589	25.9	62	23	5	17.2
Unknown-income	134	5.2	79	3.5	54	20.1	1	3.4
Total Assessment Area	2,574	100.0	2,276	100.0	269	100.0	29	100.0
	Percentage of Total Businesses:			88.4		10.5		1.1
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low-income	0	0	0	0	0	0	0	
Moderate-income	5	14.3	5	14.7	0	0	0	
Middle-income	24	68.6	24	70.6	0	0	0	
Upper-income	5	14.3	5	14.7	0	0	0	
Unknown-income	1	2.9	0	0	1	100	0	
Total Assessment Area	35	100.0	34	100.0	1	100.0	0	
	Percentage of Total Farms:			97.1		2.9		.0

2017 FFIEC Census Data and 2017 D&B Information

**APPENDIX E – DEMOGRAPHIC AND LENDING TABLES FOR LIMITED-SCOPE ASSESSMENT
 AREA 2017 (Continued)**

Geographic Distribution of HMDA Loans

Assessment Area: TN Knoxville

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2017					2017					
		Bank		Owner Occupied Units		Count	Count		Dollar			
		Count	Dollar	%	Bank		Agg	Bank	Agg			
#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %		
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	18.1%	0	0.0%	17.8%	\$0	0.0%	14.8%
	Middle	0	0.0%	\$0	0.0%	59.7%	0	0.0%	58.3%	\$0	0.0%	55.8%
	Upper	0	0.0%	\$0	0.0%	22.2%	0	0.0%	23.8%	\$0	0.0%	29.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.1%	\$0	0.0%	0.1%
	<i>Total</i>	<i>0</i>	<i>0.0%</i>	<i>\$0</i>	<i>0.0%</i>	<i>100.0%</i>	<i>0</i>	<i>0.0%</i>	<i>100.0%</i>	<i>\$0</i>	<i>0.0%</i>	<i>100.0%</i>
REFINANCE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	18.1%	0	0.0%	16.0%	\$0	0.0%	13.8%
	Middle	0	0.0%	\$0	0.0%	59.7%	0	0.0%	61.1%	\$0	0.0%	58.2%
	Upper	0	0.0%	\$0	0.0%	22.2%	0	0.0%	22.9%	\$0	0.0%	28.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>0</i>	<i>0.0%</i>	<i>\$0</i>	<i>0.0%</i>	<i>100.0%</i>	<i>0</i>	<i>0.0%</i>	<i>100.0%</i>	<i>\$0</i>	<i>0.0%</i>	<i>100.0%</i>
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	1	100.0%	\$10	100.0%	18.1%	1	100.0%	29.5%	\$10	100.0%	18.7%
	Middle	0	0.0%	\$0	0.0%	59.7%	0	0.0%	49.3%	\$0	0.0%	44.8%
	Upper	0	0.0%	\$0	0.0%	22.2%	0	0.0%	21.2%	\$0	0.0%	36.5%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>1</i>	<i>100.0%</i>	<i>\$10</i>	<i>100.0%</i>	<i>100.0%</i>	<i>1</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$10</i>	<i>100.0%</i>	<i>100.0%</i>
MULTI FAMILY				Multi-Family Units								
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	59.0%	0	0.0%	62.5%	\$0	0.0%	12.9%
	Middle	1	100.0%	\$441	100.0%	11.8%	1	100.0%	25.0%	\$441	100.0%	3.0%
	Upper	0	0.0%	\$0	0.0%	29.2%	0	0.0%	12.5%	\$0	0.0%	84.1%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
<i>Total</i>	<i>1</i>	<i>100.0%</i>	<i>\$441</i>	<i>100.0%</i>	<i>100.0%</i>	<i>1</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$441</i>	<i>100.0%</i>	<i>100.0%</i>	
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	1	50.0%	\$10	2.2%	18.1%	1	50.0%	18.4%	\$10	2.2%	14.5%
	Middle	1	50.0%	\$441	97.8%	59.7%	1	50.0%	58.3%	\$441	97.8%	52.8%
	Upper	0	0.0%	\$0	0.0%	22.2%	0	0.0%	23.3%	\$0	0.0%	32.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.1%	\$0	0.0%	0.1%
	<i>Total</i>	<i>2</i>	<i>100.0%</i>	<i>\$451</i>	<i>100.0%</i>	<i>100.0%</i>	<i>2</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$451</i>	<i>100.0%</i>	<i>100.0%</i>

Originations & Purchases
 2017 FFIEC Census Data and 2015 ACS Data

**APPENDIX E – DEMOGRAPHIC AND LENDING TABLES FOR LIMITED-SCOPE ASSESSMENT
 AREA 2017 (Continued)**

Geographic Distribution of Small Business Loans

Assessment Area: TN Knoxville

Tract Income Levels	Bank Lending & Demographic Data Comparison 2017				
	Count		Bank Dollar		Small Businesses
	#	%	\$ (000s)	\$ %	%
Low	0	0.0%	\$0	0.0%	0.0%
Moderate	5	62.5%	\$1,034	71.5%	24.6%
Middle	2	25.0%	\$262	18.1%	46.0%
Upper	1	12.5%	\$150	10.4%	25.9%
Unknown	0	0.0%	\$0	0.0%	3.5%
Tr Unknown	0	0.0%	\$0	0.0%	
<i>Total</i>	8	100.0%	\$1,446	100.0%	100.0%

Originations & Purchases
 2017 FFIEC Census Data and 2017 D&B Information

**APPENDIX E – DEMOGRAPHIC AND LENDING TABLES FOR LIMITED-SCOPE ASSESSMENT
 AREA 2017 (Continued)**

Borrower Distribution of HMDA Loans

Assessment Area: TN Knoxville

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison						
		2017					2017						
		Bank		Families by Family Income	Count		Dollar		Bank	Agg	Dollar		Agg
		#	%		\$ (000s)	\$ %	#	%			%	\$ (000s)	
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	26.1%	0	0.0%	10.0%	\$0	0.0%	5.8%	
	Moderate	0	0.0%	\$0	0.0%	16.9%	0	0.0%	21.6%	\$0	0.0%	16.1%	
	Middle	0	0.0%	\$0	0.0%	18.9%	0	0.0%	17.7%	\$0	0.0%	17.4%	
	Upper	0	0.0%	\$0	0.0%	38.1%	0	0.0%	26.4%	\$0	0.0%	36.7%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	24.3%	\$0	0.0%	24.0%	
	<i>Total</i>	<i>0</i>	<i>0.0%</i>	<i>\$0</i>	<i>0.0%</i>	<i>100.0%</i>	<i>0</i>	<i>0.0%</i>	<i>100.0%</i>	<i>\$0</i>	<i>0.0%</i>	<i>100.0%</i>	
REFINANCE	Low	0	0.0%	\$0	0.0%	26.1%	0	0.0%	10.5%	\$0	0.0%	5.7%	
	Moderate	0	0.0%	\$0	0.0%	16.9%	0	0.0%	14.0%	\$0	0.0%	9.4%	
	Middle	0	0.0%	\$0	0.0%	18.9%	0	0.0%	19.9%	\$0	0.0%	18.2%	
	Upper	0	0.0%	\$0	0.0%	38.1%	0	0.0%	33.9%	\$0	0.0%	41.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	21.7%	\$0	0.0%	25.7%	
	<i>Total</i>	<i>0</i>	<i>0.0%</i>	<i>\$0</i>	<i>0.0%</i>	<i>100.0%</i>	<i>0</i>	<i>0.0%</i>	<i>100.0%</i>	<i>\$0</i>	<i>0.0%</i>	<i>100.0%</i>	
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	26.1%	0	0.0%	19.2%	\$0	0.0%	4.3%	
	Moderate	0	0.0%	\$0	0.0%	16.9%	0	0.0%	20.5%	\$0	0.0%	12.5%	
	Middle	0	0.0%	\$0	0.0%	18.9%	0	0.0%	19.2%	\$0	0.0%	17.2%	
	Upper	0	0.0%	\$0	0.0%	38.1%	0	0.0%	32.2%	\$0	0.0%	52.7%	
	Unknown	1	100.0%	\$10	100.0%	0.0%	1	100.0%	8.9%	\$10	100.0%	13.2%	
	<i>Total</i>	<i>1</i>	<i>100.0%</i>	<i>\$10</i>	<i>100.0%</i>	<i>100.0%</i>	<i>1</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$10</i>	<i>100.0%</i>	<i>100.0%</i>	
MULTI FAMILY	Low	0	0.0%	\$0	0.0%	26.1%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Moderate	0	0.0%	\$0	0.0%	16.9%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Middle	0	0.0%	\$0	0.0%	18.9%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Upper	0	0.0%	\$0	0.0%	38.1%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Unknown	1	100.0%	\$441	100.0%	0.0%	1	100.0%	100.0%	\$441	100.0%	100.0%	
	<i>Total</i>	<i>1</i>	<i>100.0%</i>	<i>\$441</i>	<i>100.0%</i>	<i>100.0%</i>	<i>1</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$441</i>	<i>100.0%</i>	<i>100.0%</i>	
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	26.1%	0	0.0%	10.8%	\$0	0.0%	5.4%	
	Moderate	0	0.0%	\$0	0.0%	16.9%	0	0.0%	19.2%	\$0	0.0%	13.2%	
	Middle	0	0.0%	\$0	0.0%	18.9%	0	0.0%	18.4%	\$0	0.0%	16.5%	
	Upper	0	0.0%	\$0	0.0%	38.1%	0	0.0%	28.9%	\$0	0.0%	36.1%	
	Unknown	2	100.0%	\$451	100.0%	0.0%	2	100.0%	22.7%	\$451	100.0%	28.9%	
	<i>Total</i>	<i>2</i>	<i>100.0%</i>	<i>\$451</i>	<i>100.0%</i>	<i>100.0%</i>	<i>2</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$451</i>	<i>100.0%</i>	<i>100.0%</i>	

Originations & Purchases
 2017 FFIEC Census Data and 2015 ACS Data

**APPENDIX E – DEMOGRAPHIC AND LENDING TABLES FOR LIMITED-SCOPE ASSESSMENT
 AREA 2017 (Continued)**

Small Business Loans by Business Revenue & Loan Size

Assessment Area: TN Knoxville

Business Revenue & Loan Size		Bank Lending & Demographic Data Comparison				
		2017				
		Bank		\$ (000s)		Total
		Count				Businesses
		#	%	\$	%	%
BUSINESS REVENUE	\$1million or Less	7	87.5%	\$1,296	89.6%	88.4%
	Over \$1 Million	1	12.5%	\$150	10.4%	10.5%
	<i>Total Rev. available</i>	8	100.0%	\$1,446	100.0%	98.9%
	Rev. Not Known	0	0.0%	\$0	0.0%	1.1%
	<i>Total</i>	8	100.0%	\$1,446	100.0%	100.0%
LOAN SIZE	\$100,000 or Less	2	25.0%	\$72	5.0%	
	\$100,001 - \$250,000	4	50.0%	\$612	42.3%	
	\$250,001 - \$1 Million	2	25.0%	\$761	52.7%	
	Over \$1 Million	0	0.0%	\$0	0.0%	
	<i>Total</i>	8	100.0%	\$1,446	100.0%	
LOAN SIZE & Rev \$1 Mill or Less	\$100,000 or Less	2	28.6%	\$72	5.6%	
	\$100,001 - \$250,000	3	42.9%	\$462	35.7%	
	\$250,001 - \$1 Million	2	28.6%	\$761	58.8%	
	Over \$1 Million	0	0.0%	\$0	0.0%	
	<i>Total</i>	7	100.0%	\$1,296	100.0%	

Originations & Purchases
 2017 FFIEC Census Data and 2017 D&B Information

1. Introduction
2. Literature Review
3. Methodology
4. Results
5. Discussion
6. Conclusion
7. References
8. Appendix
9. Glossary
10. Index

SOUTHERN BANK OF TENNESSEE
List of Offices

- **MAIN OFFICE**

675 N. Mt. Juliet Rd.

Mt. Juliet, TN 37122

615-758-6600

Opened: 2014

Geocode Combination: 47/189/0303.11/34980

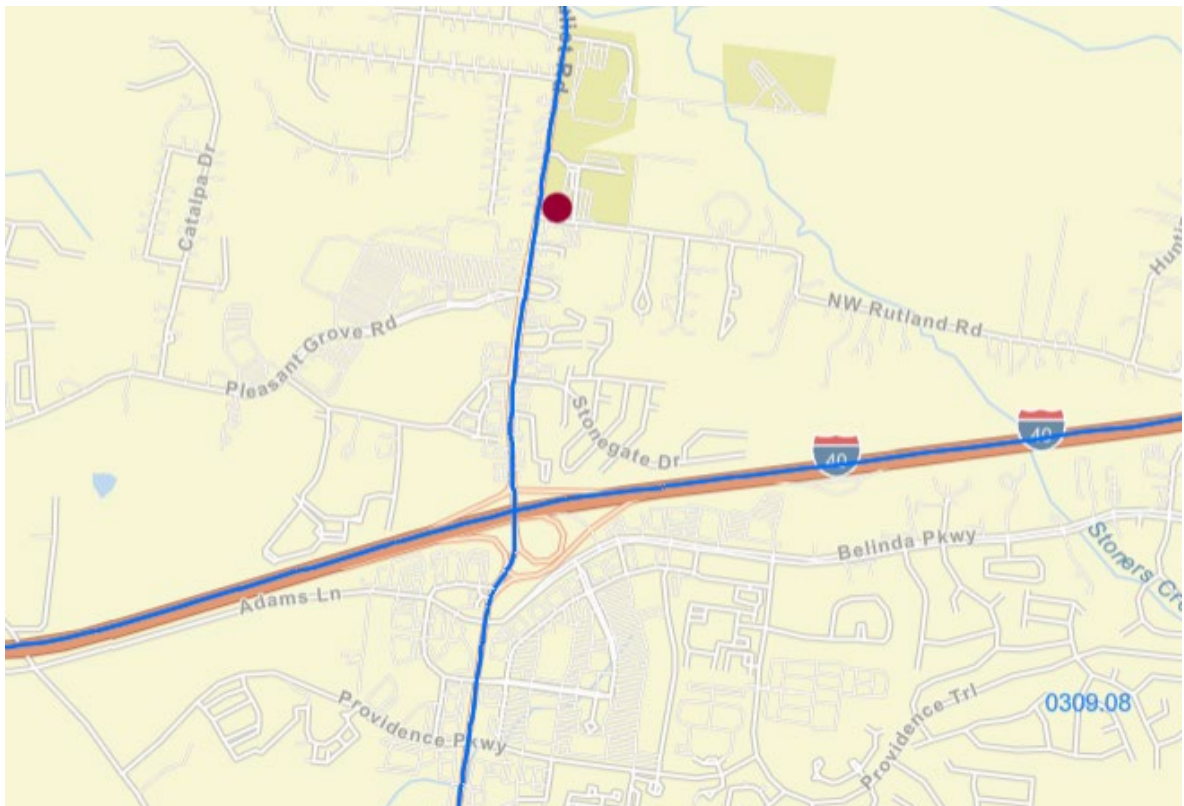
Hours of Operation

Lobby: Monday – Thursday: 8:30am – 4:00pm (CST)

Friday: 8:30am – 5:00 (CST)

Drive-Thru: Monday – Thursday: 8:30am – 4:00pm (CST)

Friday: 8:30am – 6:00pm (CST)



- **LEBANON OFFICE**

1213 West Main St.

Lebanon, TN 37087

615-444-3700

Opened: 2014

Geocode Combination: 47/189/0304.01/34980

Hours of Operation

Lobby: Monday – Thursday: 8:30am – 4:00pm (CST)

Friday: 8:30am – 5:00 (CST)

Drive-Thru: Monday – Thursday: 8:30am – 4:00pm (CST)

Friday: 8:30am – 6:00pm (CST)



- **SMYRNA OFFICE**

403 S Lowry St.

Smyrna, TN 37167

615-355-7050

Opened: 2012

Geocode Combination: 47/149/0423.01/34980

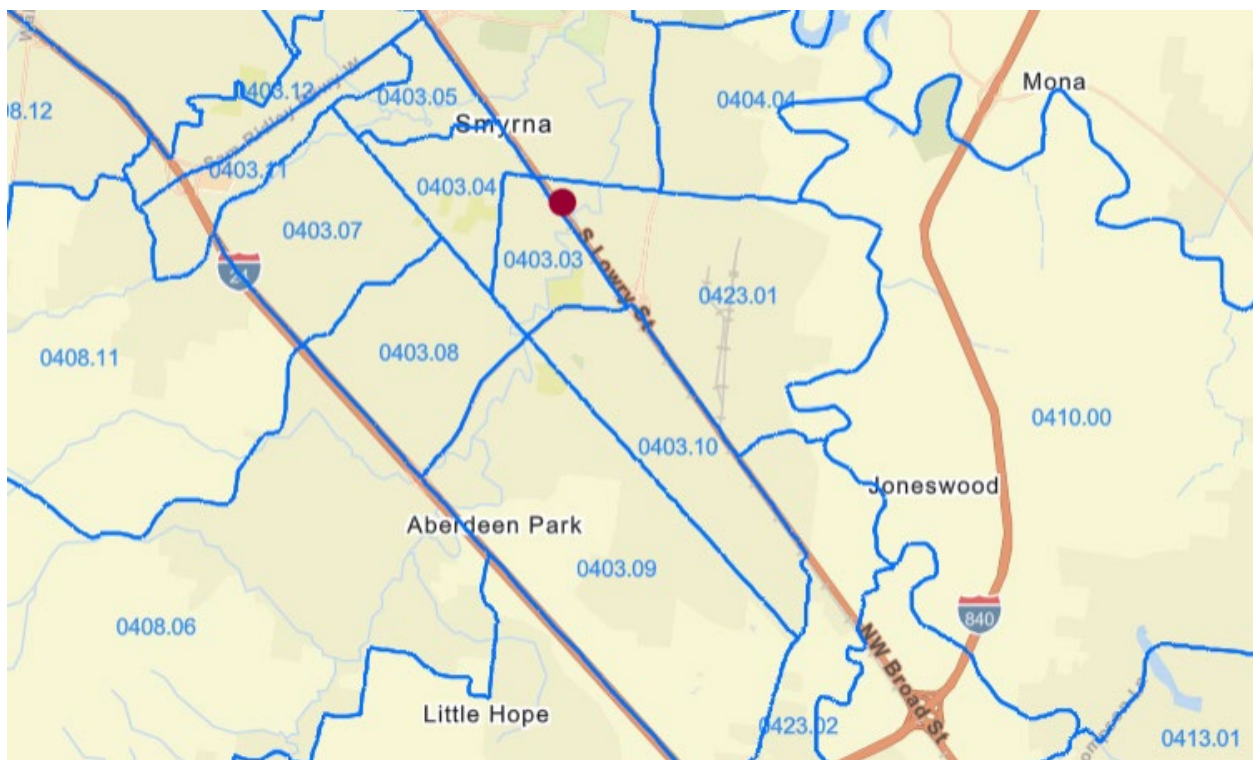
Hours of Operation

Lobby: Monday – Thursday: 8:30am – 4:00pm (CST)

Friday: 8:30am – 5:00 (CST)

Drive-Thru: Monday – Thursday: 8:30am – 4:00pm (CST)

Friday: 8:30am – 6:00pm (CST)



- **BRENTWOOD OFFICE**

750 Old Hickory Boulevard

Brentwood, TN 37027

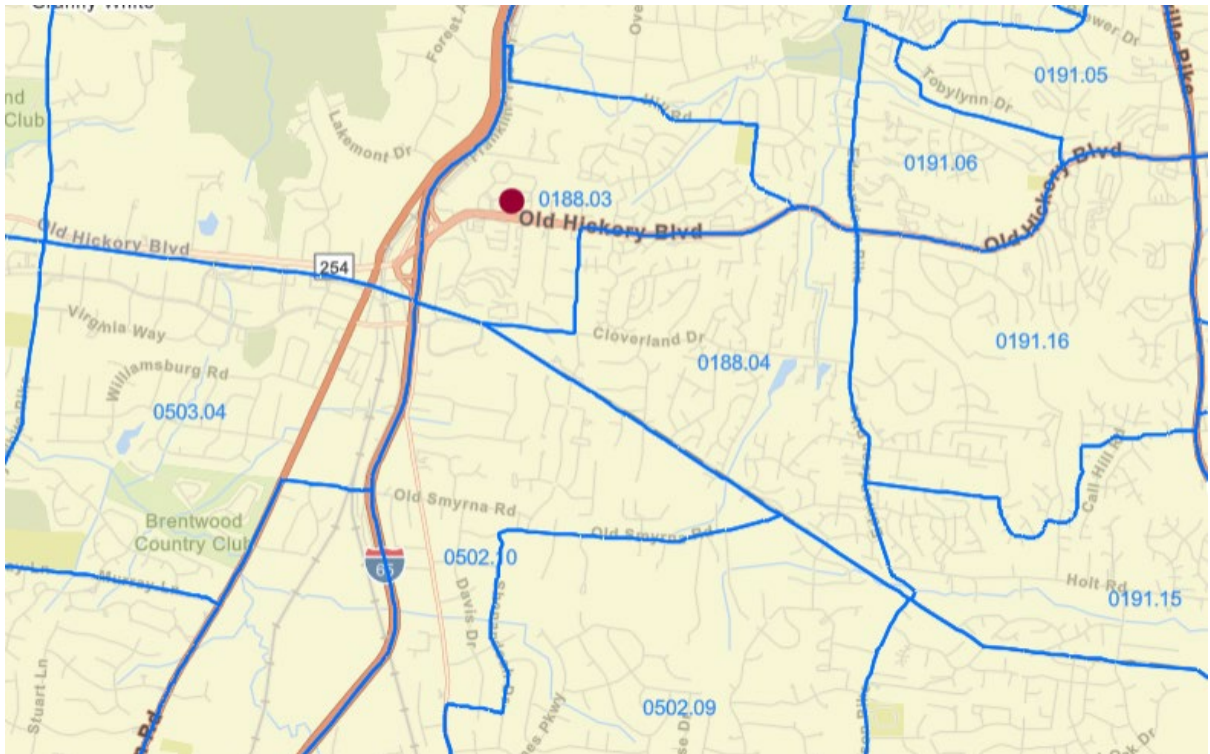
615-773-1442

Opened: 2022

Geocode Combination: 47/037/188.03/34980

Hours of Operation

Lobby Only: Monday – Friday: 8:30am – 5:00pm (CST)



- **CLINTON OFFICE**

151 E Broad St

Clinton, TN 37716

865-457-3433

Opened: 2012

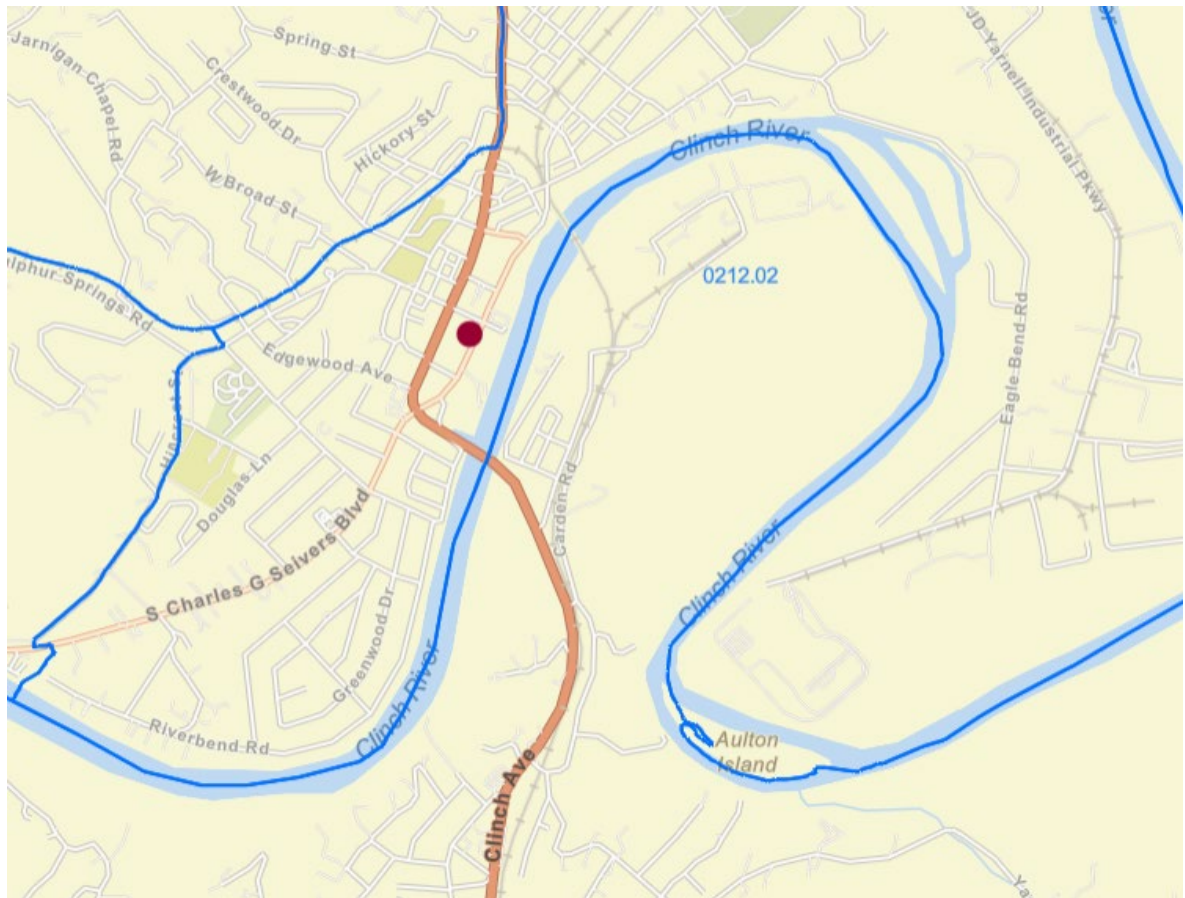
Geocode Combination: 47/001/0212.02/28940

Hours of Operation

Lobby & Drive Thru:

Monday – Thursday: 8:30am – 4:30pm (CST)

Friday: 8:30am – 6:00 (CST)



SOUTHERN BANK OF TENNESSEE
List of Offices Opened and Closed

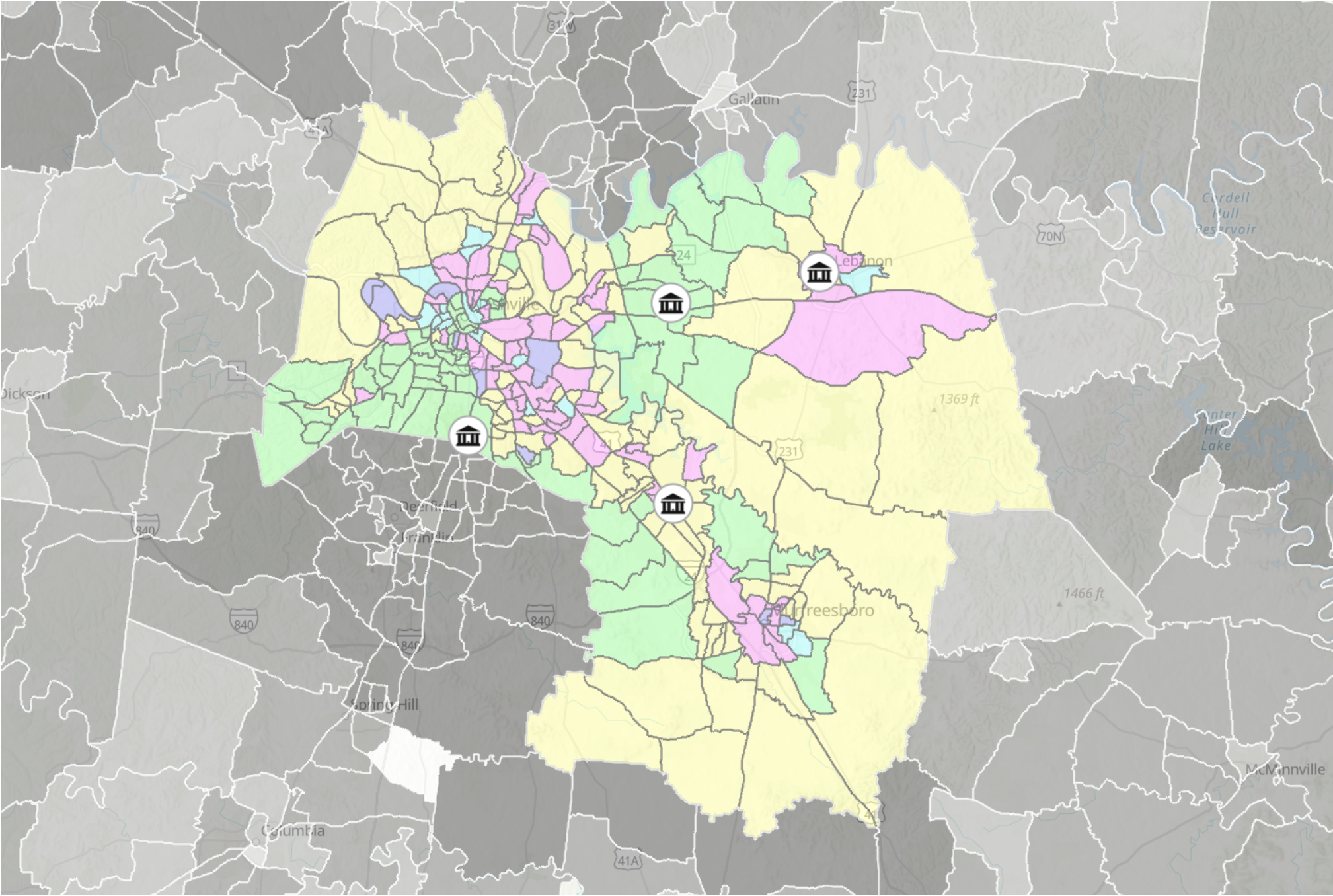
New Offices

- No new offices opened in **2021**.
- Brentwood Loan Production Office opened in **2022**.
- No new offices opened in **2023**.
- Brentwood Loan Production Office became full-service branch in **2024**.

Closed Offices

- No offices closed in **2021**.
- No offices closed in **2022**.
- No offices closed in **2023**.
- No offices closed year-to-date **2024**.

MIDDLE TENNESSEE ASSESSMENT AREA



Tract Income Level

	Inside - Low
	Inside - Moderate
	Inside - Middle
	Inside - Upper
	Inside - Unclassified
	Outside - Low
	Outside - Moderate
	Outside - Middle
	Outside - Upper
	Outside - Unclassified

Branches



Demographic Review

BY TRACT GROUP: 2023 MIDDLE TN AA
Demographic Year: 2023

*Distressed/Underserved Census Tracts

STATE:		47 TENNESSEE					Median Family Income				FFIEC Median Income							
MSA:		34980 Nashville-Davidson--Murfreesboro, TN MSA					\$56,418.00				\$64,700.00							
COUNTY:		037 Davidson County					\$83,085.00				\$95,600.00							
							\$70,911.00				\$95,600.00							
Census Tract	D/U*	Income Level	Minority Level	Population	Population Under Poverty		Median Family Income	Families	Families Under Poverty		Families by Income Level							
					#	%			#	%	Low		Mod		Middle		Upper	
										#	%	#	%	#	%	#	%	
0101.03		Middle	10-20%	2,459	166	6.75%	\$71,577	716	33	4.61%	223	31.15%	110	15.36%	106	14.80%	277	38.69%
0101.04		Middle	10-20%	3,213	245	7.63%	\$77,716	889	54	6.07%	220	24.75%	185	20.81%	151	16.99%	333	37.46%
0101.05		Middle	80-100%	4,478	354	7.91%	\$71,280	1,456	52	3.57%	292	20.05%	402	27.61%	300	20.60%	462	31.73%
0101.06		Middle	50-80%	3,042	439	14.43%	\$69,034	754	97	12.86%	211	27.98%	112	14.85%	256	33.95%	175	23.21%
0102.01		Middle	50-80%	4,200	627	14.93%	\$80,327	1,099	126	11.46%	192	17.47%	177	16.11%	268	24.39%	462	42.04%
0102.02		Middle	20-50%	4,158	322	7.74%	\$90,806	1,098	48	4.37%	124	11.29%	202	18.40%	291	26.50%	481	43.81%
0103.01		Middle	50-80%	3,895	503	12.91%	\$67,676	1,001	92	9.19%	365	36.46%	146	14.59%	303	30.27%	187	18.68%
0103.02		Middle	20-50%	1,817	154	8.48%	\$72,431	377	33	8.75%	101	26.79%	63	16.71%	90	23.87%	123	32.63%
0103.03		Moderate	50-80%	5,746	1,206	20.99%	\$52,230	1,210	179	14.79%	473	39.09%	259	21.40%	202	16.69%	276	22.81%
0104.01		Moderate	50-80%	5,293	450	8.50%	\$59,091	948	66	6.96%	340	35.86%	195	20.57%	217	22.89%	196	20.68%
0104.03		Low	50-80%	3,613	884	24.47%	\$28,693	1,024	167	16.31%	683	66.70%	239	23.34%	94	9.18%	8	0.78%
0104.04		Moderate	50-80%	2,410	526	21.83%	\$63,690	508	88	17.32%	133	26.18%	244	48.03%	131	25.79%	0	0.00%
0105.01		Middle	20-50%	5,593	395	7.06%	\$71,250	1,406	78	5.55%	405	28.81%	257	18.28%	375	26.67%	369	26.24%
0105.02		Middle	20-50%	5,279	754	14.28%	\$77,277	1,292	138	10.68%	250	19.35%	260	20.12%	318	24.61%	464	35.91%
0106.01		Moderate	50-80%	5,366	579	10.79%	\$62,888	1,446	60	4.15%	294	20.33%	446	30.84%	252	17.43%	454	31.40%
0106.02		Moderate	50-80%	3,544	547	15.43%	\$50,721	833	124	14.89%	189	22.69%	340	40.82%	137	16.45%	167	20.05%
0107.01		Middle	50-80%	4,281	396	9.25%	\$68,709	898	17	1.89%	233	25.95%	206	22.94%	312	34.74%	147	16.37%
0107.02		Moderate	50-80%	3,391	485	14.30%	\$52,200	476	44	9.24%	195	40.97%	104	21.85%	85	17.86%	92	19.33%
0108.01		Middle	50-80%	5,703	240	4.21%	\$70,911	1,473	35	2.38%	307	20.84%	406	27.56%	492	33.40%	268	18.19%
0108.02		Middle	20-50%	3,330	421	12.64%	\$70,665	717	58	8.09%	224	31.24%	125	17.43%	207	28.87%	161	22.45%
0109.01		Middle	50-80%	3,305	240	7.26%	\$78,450	739	56	7.58%	147	19.89%	121	16.37%	211	28.55%	260	35.18%
0109.03		Low	80-100%	5,858	2,329	39.76%	\$39,142	1,615	487	30.15%	840	52.01%	305	18.89%	341	21.11%	129	7.99%
0109.04		Low	80-100%	2,931	1,164	39.71%	\$30,909	788	300	38.07%	533	67.64%	62	7.87%	81	10.28%	112	14.21%
0110.01		Moderate	50-80%	6,579	1,090	16.57%	\$57,652	1,634	204	12.48%	575	35.19%	468	28.64%	450	27.54%	141	8.63%
0110.02		Middle	50-80%	2,632	434	16.49%	\$68,417	599	58	9.68%	122	20.37%	182	30.38%	116	19.37%	179	29.88%
0111.00		Upper	10-20%	3,961	405	10.22%	\$105,172	826	47	5.69%	91	11.02%	119	14.41%	189	22.88%	427	51.69%
0112.00		Middle	20-50%	4,337	278	6.41%	\$80,625	842	4	0.48%	188	22.33%	129	15.32%	164	19.48%	361	42.87%
0113.00		Moderate	50-80%	5,113	898	17.56%	\$57,226	1,205	144	11.95%	374	31.04%	310	25.73%	181	15.02%	340	28.22%
0114.00		Moderate	20-50%	5,032	580	11.53%	\$64,044	1,135	143	12.60%	348	30.66%	201	17.71%	195	17.18%	391	34.45%
0115.00		Middle	20-50%	3,819	145	3.80%	\$91,125	785	13	1.66%	87	11.08%	165	21.02%	190	24.20%	343	43.69%
0116.00		Middle	20-50%	5,257	343	6.52%	\$96,781	1,322	11	0.83%	101	7.64%	190	14.37%	405	30.64%	626	47.35%
0117.00		Upper	20-50%	6,055	513	8.47%	\$106,223	1,059	70	6.61%	216	20.40%	118	11.14%	155	14.64%	570	53.82%
0118.00		Moderate	50-80%	2,577	835	32.40%	\$48,245	595	177	29.75%	240	40.34%	161	27.06%	68	11.43%	126	21.18%
0119.00		Low	50-80%	2,982	858	28.77%	\$40,272	499	157	31.46%	254	50.90%	85	17.03%	86	17.23%	74	14.83%
0121.00		Upper	10-20%	2,649	81	3.06%	\$121,685	673	0	0.00%	21	3.12%	83	12.33%	62	9.21%	507	75.33%
0122.00		Upper	10-20%	2,187	133	6.08%	\$127,857	524	4	0.76%	38	7.25%	85	16.22%	82	15.65%	319	60.88%
0126.00		Moderate	50-80%	2,005	354	17.66%	\$51,667	404	53	13.12%	133	32.92%	97	24.01%	95	23.51%	79	19.55%
0127.01		Moderate	80-100%	5,963	1,206	20.22%	\$50,429	1,228	271	22.07%	474	38.60%	413	33.63%	239	19.46%	102	8.31%
0127.02		Moderate	80-100%	3,323	801	24.10%	\$63,800	652	144	22.09%	219	33.59%	103	15.80%	155	23.77%	175	26.84%
0128.01		Low	80-100%	4,944	1,353	27.37%	\$33,185	1,413	293	20.74%	795	56.26%	209	14.79%	214	15.15%	195	13.80%
0128.02		Middle	50-80%	4,148	851	20.52%	\$71,357	724	114	15.75%	243	33.56%	112	15.47%	193	26.66%	176	24.31%
0130.01		Unclassified	20-50%	252	0	0.00%	\$0	4	0	0.00%	0	0.00%	0	0.00%	0	0.00%	4	100.00%
0130.02		Unclassified	50-80%	1,398	0	0.00%	\$0	0	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%
0131.00		Middle	20-50%	2,322	257	11.07%	\$80,938	664	72	10.84%	187	28.16%	82	12.35%	110	16.57%	285	42.92%
0132.01		Moderate	20-50%	3,092	115	3.72%	\$65,613	598	8	1.34%	153	25.59%	160	26.76%	111	18.56%	174	29.10%
0132.02		Middle	20-50%	3,472	314	9.04%	\$75,714	846	45	5.32%	128	15.13%	203	24.00%	342	40.43%	173	20.45%
0133.00		Middle	20-50%	5,165	549	10.63%	\$85,586	971	95	9.78%	213	21.94%	181	18.64%	170	17.51%	407	41.92%
0134.00		Upper	10-20%	4,460	258	5.78%	\$122,227	996	0	0.00%	67	6.73%	116	11.65%	157	15.76%	656	65.86%
0135.00		Upper	20-50%	2,398	263	10.97%	\$105,599	417	0	0.00%	40	9.59%	67	16.07%	82	19.66%	228	54.68%

Demographic Review

BY TRACT GROUP: 2023 MIDDLE TN AA
Demographic Year: 2023

*Distressed/Underserved Census Tracts

STATE:		47 TENNESSEE						Median Family Income			FFIEC Median Income											
MSA:		34980 Nashville-Davidson--Murfreesboro, TN MSA						\$56,418.00			\$64,700.00											
COUNTY:		037 Davidson County						\$83,085.00			\$95,600.00											
								\$70,911.00			\$95,600.00											
Census Tract	D/U*	Income Level	Minority Level	Population	Population Under Poverty		Median Family Income	Families	Families Under Poverty		Families by Income Level											
					#	%			#	%	Low		Mod		Middle		Upper					
										#	%	#	%	#	%	#	%					
0136.00		Low	50-80%	6,488	1,207	18.60%	\$33,474	777	220	28.31%	525	67.57%	147	18.92%	86	11.07%	19	2.45%				
0137.01		Moderate	50-80%	3,637	833	22.90%	\$54,266	781	157	20.10%	280	35.85%	245	31.37%	110	14.08%	146	18.69%				
0137.02		Unclassified	50-80%	3,186	788	24.73%	\$0	358	134	37.43%	205	57.26%	54	15.08%	36	10.06%	63	17.60%				
0138.00		Moderate	80-100%	1,464	701	47.88%	\$47,500	508	158	31.10%	231	45.47%	126	24.80%	118	23.23%	33	6.50%				
0139.00		Low	50-80%	1,662	787	47.35%	\$33,036	320	127	39.69%	206	64.38%	40	12.50%	27	8.44%	47	14.69%				
0142.00		Low	80-100%	2,418	647	26.76%	\$39,625	277	94	33.94%	140	50.54%	106	38.27%	7	2.53%	24	8.66%				
0143.00		Low	80-100%	1,767	352	19.92%	\$38,500	278	46	16.55%	153	55.04%	43	15.47%	27	9.71%	55	19.78%				
0144.00		Low	50-80%	2,577	553	21.46%	\$40,000	346	67	19.36%	180	52.02%	77	22.25%	18	5.20%	71	20.52%				
0148.00		Low	80-100%	1,382	1,169	84.59%	\$9,092	423	329	77.78%	423	100.00%	0	0.00%	0	0.00%	0	0.00%				
0151.00		Moderate	20-50%	4,119	283	6.87%	\$66,250	991	40	4.04%	232	23.41%	270	27.25%	202	20.38%	287	28.96%				
0152.00		Middle	10-20%	2,588	150	5.80%	\$75,481	617	9	1.46%	87	14.10%	139	22.53%	169	27.39%	222	35.98%				
0153.00		Middle	20-50%	5,962	399	6.69%	\$92,057	1,614	67	4.15%	205	12.70%	251	15.55%	404	25.03%	754	46.72%				
0154.01		Middle	20-50%	5,493	239	4.35%	\$92,269	1,595	44	2.76%	127	7.96%	402	25.20%	394	24.70%	672	42.13%				
0154.02		Middle	20-50%	4,934	603	12.22%	\$74,068	1,176	120	10.20%	204	17.35%	275	23.38%	244	20.75%	453	38.52%				
0154.04		Moderate	20-50%	3,115	320	10.27%	\$59,943	617	51	8.27%	192	31.12%	155	25.12%	125	20.26%	145	23.50%				
0154.05		Middle	20-50%	4,747	399	8.41%	\$71,250	1,041	56	5.38%	195	18.73%	272	26.13%	293	28.15%	281	26.99%				
0155.01		Middle	20-50%	3,228	334	10.35%	\$74,583	656	30	4.57%	79	12.04%	143	21.80%	228	34.76%	206	31.40%				
0155.02		Moderate	20-50%	4,100	687	16.76%	\$64,526	899	177	19.69%	319	35.48%	175	19.47%	245	27.25%	160	17.80%				
0156.09		Middle	20-50%	5,236	270	5.16%	\$67,083	907	17	1.87%	241	26.57%	198	21.83%	196	21.61%	272	29.99%				
0156.13		Moderate	50-80%	5,270	1,216	23.07%	\$45,761	842	259	30.76%	397	47.15%	162	19.24%	186	22.09%	97	11.52%				
0156.14		Middle	50-80%	4,540	915	20.15%	\$69,063	758	88	11.61%	161	21.24%	169	22.30%	121	15.96%	307	40.50%				
0156.15		Moderate	80-100%	5,138	1,788	34.80%	\$48,162	1,171	297	25.36%	450	38.43%	412	35.18%	211	18.02%	98	8.37%				
0156.17		Middle	20-50%	2,480	226	9.11%	\$85,712	675	61	9.04%	125	18.52%	136	20.15%	219	32.44%	195	28.89%				
0156.18		Moderate	50-80%	6,801	1,457	21.42%	\$53,723	1,976	408	20.65%	705	35.68%	387	19.59%	456	23.08%	428	21.66%				
0156.19		Middle	50-80%	5,546	1,054	19.00%	\$85,265	1,433	215	15.00%	308	21.49%	169	11.79%	350	24.42%	606	42.29%				
0156.20		Moderate	50-80%	7,522	1,732	23.03%	\$51,346	1,825	367	20.11%	753	41.26%	493	27.01%	350	19.18%	229	12.55%				
0156.22		Middle	20-50%	3,845	138	3.59%	\$89,269	1,062	20	1.88%	104	9.79%	208	19.59%	271	25.52%	479	45.10%				
0156.23		Moderate	50-80%	5,872	1,069	18.21%	\$55,568	1,514	353	23.32%	701	46.30%	144	9.51%	185	12.22%	484	31.97%				
0156.24		Middle	20-50%	4,766	290	6.08%	\$79,900	878	44	5.01%	129	14.69%	175	19.93%	193	21.98%	381	43.39%				
0156.25		Middle	20-50%	5,717	169	2.96%	\$66,567	1,477	0	0.00%	293	19.84%	446	30.20%	428	28.98%	310	20.99%				
0156.26		Low	50-80%	6,737	2,001	29.70%	\$40,756	1,789	459	25.66%	914	51.09%	307	17.16%	335	18.73%	233	13.02%				
0156.27		Moderate	50-80%	3,415	535	15.67%	\$52,802	769	93	12.09%	191	24.84%	284	36.93%	156	20.29%	138	17.95%				
0156.28		Moderate	80-100%	3,744	444	11.86%	\$47,411	764	78	10.21%	279	36.52%	285	37.30%	146	19.11%	54	7.07%				
0156.29		Moderate	50-80%	5,461	723	13.24%	\$53,696	1,441	68	4.72%	447	31.02%	528	36.64%	339	23.53%	127	8.81%				
0156.30		Moderate	50-80%	5,457	543	9.95%	\$61,645	1,251	103	8.23%	369	29.50%	285	22.78%	245	19.58%	352	28.14%				
0156.32		Moderate	20-50%	3,928	810	20.62%	\$51,302	1,035	309	29.86%	432	41.74%	198	19.13%	256	24.73%	149	14.40%				
0156.33		Upper	20-50%	5,019	139	2.77%	\$133,277	1,359	20	1.47%	99	7.28%	114	8.39%	244	17.95%	902	66.37%				
0156.34		Middle	50-80%	12,357	1,173	9.49%	\$80,875	2,472	239	9.67%	539	21.80%	289	11.69%	778	31.47%	866	35.03%				
0156.35		Upper	50-80%	2,640	46	1.74%	\$103,534	926	0	0.00%	26	2.81%	152	16.41%	173	18.68%	575	62.10%				
0156.36		Middle	50-80%	3,670	117	3.19%	\$70,875	677	0	0.00%	161	23.78%	175	25.85%	175	25.85%	166	24.52%				
0156.37		Moderate	50-80%	4,414	494	11.19%	\$59,861	744	95	12.77%	184	24.73%	251	33.74%	185	24.87%	124	16.67%				
0157.00		Moderate	50-80%	1,672	431	25.78%	\$65,208	420	82	19.52%	155	36.90%	49	11.67%	133	31.67%	83	19.76%				
0158.04		Moderate	50-80%	4,377	1,089	24.88%	\$45,250	987	234	23.71%	456	46.20%	215	21.78%	230	23.30%	86	8.71%				
0158.05		Low	50-80%	3,720	849	22.82%	\$38,309	777	138	17.76%	423	54.44%	146	18.79%	62	7.98%	146	18.79%				
0158.06		Moderate	50-80%	6,001	942	15.70%	\$45,966	752	159	21.14%	329	43.75%	218	28.99%	173	23.01%	32	4.26%				
0159.00		Middle	20-50%	3,068	923	30.08%	\$68,250	188	39	20.74%	51	27.13%	48	25.53%	61	32.45%	28	14.89%				
0160.00		Low	80-100%	2,411	1,239	51.39%	\$16,551	555	329	59.28%	423	76.22%	28	5.05%	47	8.47%	57	10.27%				
0161.00		Moderate	50-80%	2,411	291	12.07%	\$52,788	521	14	2.69%	206	39.54%	135	25.91%	60	11.52%	120	23.03%				
0162.00		Moderate	50-80%	3,476	1,146	32.97%	\$51,957	670	199	29.70%	309	46.12%	85	12.69%	97	14.48%	179	26.72%				

Demographic Review

BY TRACT GROUP: 2023 MIDDLE TN AA
Demographic Year: 2023

*Distressed/Underserved Census Tracts

		Median Family Income							FFIEC Median Income									
STATE:		47 TENNESSEE							\$56,418.00				\$64,700.00					
MSA:		34980 Nashville-Davidson--Murfreesboro, TN MSA							\$83,085.00				\$95,600.00					
COUNTY:		037 Davidson County							\$70,911.00				\$95,600.00					
Census Tract	D/U*	Income Level	Minority Level	Population	Population Under Poverty		Median Family Income	Families	Families Under Poverty		Families by Income Level							
					#	%			#	%	Low		Mod		Middle		Upper	
										#	%	#	%	#	%	#	%	
0163.00		Unclassified	20-50%	2,693	751	27.89%	\$0	614	174	28.34%	281	45.77%	38	6.19%	27	4.40%	268	43.65%
0164.00		Upper	20-50%	5,124	265	5.17%	\$101,923	188	14	7.45%	14	7.45%	1	0.53%	29	15.43%	144	76.60%
0165.00		Moderate	20-50%	4,812	138	2.87%	\$66,139	147	0	0.00%	26	17.69%	46	31.29%	65	44.22%	10	6.80%
0166.00		Middle	20-50%	3,604	815	22.61%	\$85,769	304	14	4.61%	14	4.61%	76	25.00%	87	28.62%	127	41.78%
0167.00		Upper	10-20%	5,616	338	6.02%	\$218,147	1,283	16	1.25%	16	1.25%	19	1.48%	111	8.65%	1,137	88.62%
0168.00		Upper	20-50%	4,427	329	7.43%	\$149,442	939	10	1.06%	47	5.01%	34	3.62%	90	9.58%	768	81.79%
0169.00		Upper	10-20%	4,752	225	4.73%	\$141,354	1,311	12	0.92%	150	11.44%	112	8.54%	133	10.14%	916	69.87%
0170.00		Upper	20-50%	4,567	373	8.17%	\$155,417	546	10	1.83%	33	6.04%	60	10.99%	38	6.96%	415	76.01%
0171.00		Upper	10-20%	4,194	303	7.22%	\$156,111	526	14	2.66%	86	16.35%	27	5.13%	50	9.51%	363	69.01%
0172.00		Moderate	20-50%	1,767	315	17.83%	\$54,500	200	44	22.00%	72	36.00%	39	19.50%	59	29.50%	30	15.00%
0173.00		Moderate	50-80%	3,287	362	11.01%	\$57,717	562	15	2.67%	25	40.04%	99	17.62%	104	18.51%	134	23.84%
0174.01		Moderate	50-80%	2,453	372	15.17%	\$49,487	556	78	14.03%	166	29.86%	214	38.49%	71	12.77%	105	18.88%
0174.02		Middle	20-50%	6,073	1,098	18.08%	\$80,938	976	63	6.45%	312	31.97%	150	15.37%	220	22.54%	294	30.12%
0175.00		Moderate	20-50%	3,035	797	26.26%	\$63,293	653	85	13.02%	250	38.28%	91	13.94%	80	12.25%	232	35.53%
0177.01		Upper	10-20%	2,476	56	2.26%	\$158,625	618	8	1.29%	30	4.85%	66	10.68%	66	10.68%	456	73.79%
0177.02		Upper	10-20%	4,983	200	4.01%	\$136,929	1,056	10	0.95%	36	3.41%	114	10.80%	206	19.51%	700	66.29%
0178.00		Upper	10-20%	5,964	568	9.52%	\$145,402	1,389	18	1.30%	138	9.94%	78	5.62%	194	13.97%	979	70.48%
0179.01		Upper	10-20%	5,688	181	3.18%	\$186,831	1,447	11	0.76%	66	4.56%	200	13.82%	106	7.33%	1,075	74.29%
0179.02		Upper	10-20%	4,852	164	3.38%	\$147,321	1,153	14	1.21%	29	2.52%	39	3.38%	224	19.43%	861	74.67%
0180.00		Upper	10-20%	5,168	440	8.51%	\$143,364	1,238	215	17.37%	245	19.79%	96	7.75%	108	8.72%	789	63.73%
0181.01		Moderate	50-80%	5,173	1,190	23.00%	\$50,972	1,068	275	25.75%	472	44.19%	169	15.82%	228	21.35%	199	18.63%
0181.02		Upper	10-20%	3,598	143	3.97%	\$126,250	1,058	0	0.00%	79	7.47%	99	9.36%	297	28.07%	583	55.10%
0182.01		Upper	10-20%	3,144	44	1.40%	\$129,861	959	7	0.73%	26	2.71%	111	11.57%	167	17.41%	655	68.30%
0182.03		Upper	<10%	1,490	6	0.40%	\$181,125	492	0	0.00%	11	2.24%	49	9.96%	35	7.11%	397	80.69%
0182.04		Moderate	20-50%	3,356	554	16.51%	\$49,402	589	66	11.21%	158	26.83%	203	34.47%	128	21.73%	100	16.98%
0182.05		Upper	20-50%	3,478	362	10.41%	\$111,326	839	65	7.75%	68	8.10%	115	13.71%	202	24.08%	454	54.11%
0183.02		Upper	10-20%	3,031	267	8.81%	\$101,231	837	59	7.05%	109	13.02%	135	16.13%	141	16.85%	452	54.00%
0183.03		Middle	20-50%	4,873	432	8.87%	\$93,272	829	11	1.33%	81	9.77%	154	18.58%	217	26.18%	377	45.48%
0183.04		Upper	20-50%	4,431	115	2.60%	\$115,045	1,222	34	2.78%	37	3.03%	84	6.87%	179	14.65%	922	75.45%
0184.04		Upper	20-50%	5,185	525	10.13%	\$108,371	757	47	6.21%	67	8.85%	128	16.91%	146	19.29%	416	54.95%
0184.05		Upper	10-20%	5,041	123	2.44%	\$122,417	1,369	36	2.63%	144	10.52%	132	9.64%	331	24.18%	762	55.66%
0184.07		Upper	20-50%	5,195	384	7.39%	\$120,605	1,559	95	6.09%	132	8.47%	125	8.02%	271	17.38%	1,031	66.13%
0184.08		Upper	10-20%	3,552	14	0.39%	\$118,466	1,105	7	0.63%	55	4.98%	131	11.86%	229	20.72%	690	62.44%
0184.09		Middle	10-20%	4,287	187	4.36%	\$83,933	1,230	14	1.14%	126	10.24%	345	28.05%	495	40.24%	264	21.46%
0184.10		Middle	20-50%	3,457	317	9.17%	\$69,541	744	50	6.72%	156	20.97%	175	23.52%	215	28.90%	198	26.61%
0184.11		Middle	20-50%	2,843	445	15.65%	\$81,579	758	69	9.10%	180	23.75%	147	19.39%	127	16.75%	304	40.11%
0184.12		Middle	20-50%	4,443	293	6.59%	\$94,813	875	4	0.46%	72	8.23%	139	15.89%	244	27.89%	420	48.00%
0185.00		Upper	<10%	5,360	96	1.79%	\$250,001	1,204	6	0.50%	48	3.99%	57	4.73%	82	6.81%	1,017	84.47%
0186.01		Upper	<10%	2,387	143	5.99%	\$246,771	703	22	3.13%	44	6.26%	14	1.99%	22	3.13%	623	88.62%
0186.02		Upper	<10%	4,515	114	2.52%	\$205,524	1,241	28	2.26%	51	4.11%	47	3.79%	156	12.57%	987	79.53%
0187.00		Upper	<10%	3,715	7	0.19%	\$200,547	1,085	0	0.00%	31	2.86%	86	7.93%	174	16.04%	794	73.18%
0188.01		Upper	10-20%	6,132	157	2.56%	\$116,829	1,472	27	1.83%	107	7.27%	194	13.18%	313	21.26%	858	58.29%
0188.03		Middle	10-20%	4,054	215	5.30%	\$92,130	912	0	0.00%	45	4.93%	212	23.25%	254	27.85%	401	43.97%
0188.04		Upper	20-50%	4,980	303	6.08%	\$120,372	1,643	39	2.37%	84	5.11%	170	10.35%	381	23.19%	1,008	61.35%
0189.01		Middle	20-50%	3,392	401	11.82%	\$66,932	480	29	6.04%	141	29.38%	103	21.46%	130	27.08%	106	22.08%
0189.02		Middle	20-50%	2,515	172	6.84%	\$70,469	550	39	7.09%	111	20.18%	137	24.91%	90	16.36%	212	38.55%
0189.04		Middle	50-80%	4,003	246	6.15%	\$74,331	727	0	0.00%	63	8.67%	244	33.56%	214	29.44%	206	28.34%
0189.05		Middle	50-80%	3,511	644	18.34%	\$71,934	717	126	17.57%	213	29.71%	117	16.32%	181	25.24%	206	28.73%
0190.03		Moderate	50-80%	4,552	1,184	26.01%	\$48,277	931	209	22.45%	360	38.67%	290	31.15%	168	18.05%	113	12.14%

Demographic Review

BY TRACT GROUP: 2023 MIDDLE TN AA
Demographic Year: 2023

*Distressed/Underserved Census Tracts

		47 TENNESSEE		34980 Nashville-Davidson--Murfreesboro, TN MSA		037 Davidson County		Median Family Income		FFIEC Median Income								
								\$56,418.00		\$64,700.00								
								\$83,085.00		\$95,600.00								
								\$70,911.00		\$95,600.00								
Census Tract	D/U*	Income Level	Minority Level	Population	Population Under Poverty		Median Family Income	Families	Families Under Poverty		Families by Income Level							
					#	%			#	%	Low		Mod		Middle		Upper	
					#	%			#	%	#	%	#	%	#	%		
0190.04		Moderate	50-80%	4,827	1,094	22.66%	\$44,111	991	265	26.74%	478	48.23%	216	21.80%	206	20.79%	91	9.18%
0190.07		Moderate	50-80%	2,444	202	8.27%	\$56,875	430	33	7.67%	158	36.74%	83	19.30%	145	33.72%	44	10.23%
0190.08		Moderate	50-80%	6,432	1,187	18.45%	\$49,023	1,461	304	20.81%	588	40.25%	467	31.96%	222	15.20%	184	12.59%
0191.05		Middle	50-80%	6,311	1,397	22.14%	\$76,645	1,231	236	19.17%	456	37.04%	124	10.07%	396	32.17%	255	20.71%
0191.06		Middle	20-50%	4,179	549	13.14%	\$78,269	988	88	8.91%	247	25.00%	179	18.12%	261	26.42%	301	30.47%
0191.08		Low	80-100%	3,527	1,104	31.30%	\$34,964	754	230	30.50%	475	63.00%	121	16.05%	82	10.88%	76	10.08%
0191.09		Middle	50-80%	5,605	755	13.47%	\$73,036	1,176	114	9.69%	344	29.25%	193	16.41%	507	43.11%	132	11.22%
0191.10		Moderate	50-80%	4,042	434	10.74%	\$52,056	859	95	11.06%	364	42.37%	173	20.14%	179	20.84%	143	16.65%
0191.11		Moderate	50-80%	4,516	535	11.85%	\$55,380	1,031	83	8.05%	403	39.09%	318	30.84%	197	19.11%	113	10.96%
0191.12		Middle	50-80%	5,228	407	7.79%	\$78,750	1,116	74	6.63%	150	13.44%	228	20.43%	383	34.32%	355	31.81%
0191.15		Upper	20-50%	3,906	307	7.86%	\$125,714	1,090	61	5.60%	121	11.10%	68	6.24%	216	19.82%	685	62.84%
0191.16		Middle	20-50%	7,366	780	10.59%	\$88,681	1,729	139	8.04%	250	14.46%	345	19.95%	398	23.02%	736	42.57%
0191.17		Middle	50-80%	5,296	730	13.78%	\$94,612	1,333	134	10.05%	254	19.05%	188	14.10%	304	22.81%	587	44.04%
0191.18		Moderate	50-80%	5,636	814	14.44%	\$65,236	1,048	161	15.36%	280	26.72%	312	29.77%	179	17.08%	277	26.43%
0191.19		Upper	20-50%	8,008	228	2.85%	\$104,896	2,115	82	3.88%	147	6.95%	316	14.94%	397	18.77%	1,255	59.34%
0191.20		Upper	20-50%	2,909	88	3.03%	\$119,391	1,060	14	1.32%	66	6.23%	98	9.25%	187	17.64%	709	66.89%
0191.21		Unclassified	20-50%	4,326	458	10.59%	\$0	1,019	73	7.16%	144	14.13%	84	8.24%	207	20.31%	584	57.31%
0192.00		Moderate	20-50%	3,567	801	22.46%	\$59,476	743	168	22.61%	305	41.05%	117	15.75%	124	16.69%	197	26.51%
0193.00		Low	50-80%	3,544	2,117	59.73%	\$13,019	707	498	70.44%	530	74.96%	57	8.06%	17	2.40%	103	14.57%
0194.01		Upper	20-50%	4,054	885	21.83%	\$110,369	371	143	38.54%	143	38.54%	20	5.39%	16	4.31%	192	51.75%
0194.02		Upper	20-50%	4,231	359	8.48%	\$133,607	837	0	0.00%	55	6.57%	53	6.33%	190	22.70%	539	64.40%
0195.01		Upper	20-50%	3,441	484	14.07%	\$250,001	96	0	0.00%	0	0.00%	0	0.00%	0	0.00%	96	100.00%
0195.02		Upper	20-50%	3,732	464	12.43%	\$101,935	136	0	0.00%	8	5.88%	36	26.47%	0	0.00%	92	67.65%
0195.03		Upper	20-50%	5,241	339	6.47%	\$171,164	337	0	0.00%	55	16.32%	0	0.00%	0	0.00%	282	83.68%
0196.00		Moderate	20-50%	3,666	439	11.97%	\$63,811	793	54	6.81%	154	19.42%	249	31.40%	197	24.84%	193	24.34%
9801.00		Unclassified	50-80%	14	0	0.00%	\$0	0	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%
9802.00		Unclassified	80-100%	3	0	0.00%	\$0	0	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%
County Totals				715,884	95,180			156,379	16,510		38,306		28,572		32,120		57,381	

Demographic Review

BY TRACT GROUP: 2023 MIDDLE TN AA
Demographic Year: 2023
 *Distressed/Underserved Census Tracts

STATE: MSA:		47 TENNESSEE 34980 Nashville-Davidson--Murfreesboro, TN MSA																			
COUNTY:		037 Davidson County																			
				% Population by Race																	
Census Tract	D/U*	Income Level	Minority Level	Minority	White	Black	Hisp.	Asian	Native American	Other	Pac. Island	2+ Minority	Housing Units	Occupied	Owner Occupied	Vacant	Median Value	Renter Occupied	Median Rent	Median Housing Age	Median Year Built
0101.03		Middle	10-20%	15.37%	85.60%	4.64%	6.26%	0.49%	0.20%	0.24%	0.16%	3.38%	1,069	1,024	869	45	\$241,900	155	\$155	44	1976
0101.04		Middle	10-20%	17.58%	82.70%	7.10%	3.45%	0.40%	0.34%	0.50%	0.22%	5.57%	1,538	1,397	1,175	141	\$248,200	222	\$222	34	1986
0101.05		Middle	80-100%	80.39%	19.85%	71.59%	4.31%	1.30%	0.00%	0.40%	0.00%	2.79%	2,150	2,033	1,636	117	\$236,900	397	\$397	45	1975
0101.06		Middle	50-80%	74.23%	26.50%	64.46%	5.79%	0.82%	0.23%	0.43%	0.00%	2.50%	1,194	1,087	869	107	\$235,000	218	\$218	23	1997
0102.01		Middle	50-80%	61.55%	40.12%	40.86%	15.05%	1.40%	0.36%	0.74%	0.02%	3.12%	1,811	1,769	1,397	42	\$241,500	372	\$372	36	1984
0102.02		Middle	20-50%	21.12%	79.85%	9.50%	5.77%	1.11%	0.29%	0.67%	0.10%	3.68%	1,710	1,540	1,272	170	\$298,300	268	\$268	42	1978
0103.01		Middle	50-80%	50.73%	50.73%	34.87%	9.73%	1.44%	0.15%	0.26%	0.13%	4.16%	1,597	1,588	970	9	\$222,200	618	\$618	32	1988
0103.02		Middle	20-50%	42.54%	60.87%	20.69%	15.08%	0.55%	0.33%	0.50%	0.33%	5.06%	774	723	415	51	\$223,300	308	\$308	59	1961
0103.03		Moderate	50-80%	50.05%	51.43%	30.19%	11.75%	2.45%	0.21%	0.40%	0.44%	4.61%	2,772	2,666	1,120	106	\$202,800	1,546	\$1,546	34	1986
0104.01		Moderate	50-80%	59.08%	43.26%	31.42%	22.29%	1.40%	0.15%	0.42%	0.09%	3.31%	2,509	2,174	759	335	\$202,600	1,415	\$1,415	26	1994
0104.03		Low	50-80%	70.30%	31.83%	47.36%	16.83%	0.36%	0.30%	0.69%	0.00%	4.76%	1,908	1,763	302	145	\$125,000	1,461	\$1,461	43	1977
0104.04		Moderate	50-80%	66.51%	36.51%	24.48%	35.77%	0.04%	0.12%	0.41%	0.00%	5.68%	853	807	321	46	\$167,100	486	\$486	44	1976
0105.01		Middle	20-50%	23.99%	77.33%	11.00%	7.29%	0.80%	0.32%	0.30%	0.00%	4.27%	2,700	2,472	1,648	228	\$191,000	824	\$824	60	1960
0105.02		Middle	20-50%	28.98%	71.96%	13.51%	6.40%	2.37%	0.42%	0.61%	0.11%	5.57%	2,155	2,102	1,655	53	\$197,000	447	\$447	37	1983
0106.01		Moderate	50-80%	62.50%	41.24%	34.98%	22.12%	1.17%	0.13%	0.32%	0.00%	3.78%	2,291	2,188	1,455	103	\$211,800	733	\$733	37	1983
0106.02		Moderate	50-80%	71.84%	32.14%	40.21%	26.86%	1.24%	0.31%	0.28%	0.03%	2.91%	1,349	1,347	866	2	\$167,600	481	\$481	44	1976
0107.01		Middle	50-80%	57.18%	46.02%	27.77%	24.69%	0.42%	0.12%	0.37%	0.00%	3.81%	2,107	1,859	614	248	\$177,000	1,245	\$1,245	58	1962
0107.02		Moderate	50-80%	63.29%	42.14%	26.28%	31.38%	0.59%	0.09%	0.62%	0.09%	4.25%	1,896	1,627	273	269	\$191,500	1,354	\$1,354	50	1970
0108.01		Middle	50-80%	61.42%	41.14%	37.00%	18.18%	1.54%	0.23%	0.39%	0.00%	4.09%	2,660	2,581	1,484	79	\$162,100	1,097	\$1,097	39	1981
0108.02		Middle	20-50%	42.19%	59.43%	24.14%	11.56%	2.07%	0.18%	0.45%	0.09%	3.69%	2,022	1,800	989	222	\$244,500	811	\$811	51	1969
0109.01		Middle	50-80%	55.49%	46.11%	36.31%	15.46%	0.76%	0.15%	0.30%	0.00%	2.51%	1,338	1,168	758	170	\$189,800	410	\$410	55	1965
0109.03		Low	80-100%	89.57%	11.40%	75.52%	9.53%	0.77%	0.26%	0.50%	0.15%	2.85%	2,370	2,256	1,220	114	\$168,500	1,036	\$1,036	31	1989
0109.04		Low	80-100%	89.63%	11.12%	81.24%	4.88%	0.17%	0.34%	0.44%	0.03%	2.52%	1,504	1,454	627	50	\$152,000	827	\$827	52	1968
0110.01		Moderate	50-80%	72.18%	30.31%	42.51%	23.86%	1.58%	0.32%	0.73%	0.03%	3.15%	2,677	2,509	1,266	168	\$140,500	1,243	\$1,243	47	1973
0110.02		Middle	50-80%	51.14%	50.65%	36.97%	7.60%	1.52%	0.15%	0.95%	0.00%	3.95%	1,177	1,030	575	147	\$263,900	455	\$455	49	1971
0111.00		Upper	10-20%	19.62%	81.72%	6.44%	5.93%	1.99%	0.13%	0.33%	0.08%	4.72%	1,761	1,652	1,177	109	\$328,900	475	\$475	67	1953
0112.00		Middle	20-50%	23.59%	77.96%	10.58%	5.58%	1.20%	0.18%	0.53%	0.00%	5.51%	2,421	2,161	1,555	260	\$285,800	606	\$606	67	1953
0113.00		Moderate	50-80%	60.40%	43.03%	28.89%	25.80%	1.47%	0.27%	0.22%	0.00%	3.76%	2,532	2,197	1,289	335	\$235,500	908	\$908	52	1968
0114.00		Moderate	20-50%	45.09%	56.24%	32.67%	5.72%	0.99%	0.56%	0.68%	0.08%	4.39%	2,563	2,163	1,273	400	\$292,400	890	\$890	42	1978
0115.00		Middle	20-50%	25.79%	75.44%	14.79%	5.26%	1.52%	0.10%	0.45%	0.03%	3.64%	1,845	1,781	1,434	64	\$294,300	347	\$347	63	1957
0116.00		Middle	20-50%	28.08%	73.24%	16.15%	5.38%	1.52%	0.15%	0.32%	0.04%	4.51%	2,367	2,282	1,647	85	\$304,900	635	\$635	57	1963
0117.00		Upper	20-50%	32.24%	69.25%	19.65%	7.04%	1.29%	0.21%	0.26%	0.00%	3.78%	2,675	2,406	1,336	269	\$362,800	1,070	\$1,070	71	1949
0118.00		Moderate	50-80%	65.15%	35.82%	56.97%	3.57%	0.93%	0.23%	0.78%	0.08%	2.60%	1,337	1,176	541	161	\$285,900	635	\$635	54	1966
0119.00		Low	50-80%	54.59%	47.28%	37.69%	11.33%	1.31%	0.40%	0.30%	0.07%	3.49%	1,507	1,163	271	344	\$278,100	892	\$892	18	2002
0121.00		Upper	10-20%	15.33%	85.73%	4.23%	4.72%	1.09%	0.11%	0.91%	0.00%	4.27%	1,221	1,077	786	144	\$532,600	291	\$291	78	1942
0122.00		Upper	10-20%	19.30%	81.66%	7.86%	4.80%	1.33%	0.00%	0.50%	0.00%	4.80%	1,224	1,011	675	213	\$433,700	336	\$336	77	1943
0126.00		Moderate	50-80%	66.63%	33.87%	55.31%	4.99%	0.85%	0.30%	1.00%	0.00%	4.19%	891	754	362	137	\$293,800	392	\$392	72	1948
0127.01		Moderate	80-100%	92.42%	8.55%	84.72%	3.96%	0.37%	0.20%	0.29%	0.00%	2.88%	2,517	2,399	1,504	118	\$152,600	895	\$895	45	1975
0127.02		Moderate	80-100%	87.87%	12.49%	77.82%	4.94%	0.78%	0.27%	0.60%	0.12%	3.34%	1,223	975	601	248	\$244,700	374	\$374	42	1978
0128.01		Low	80-100%	85.54%	15.15%	76.27%	5.44%	0.34%	0.18%	0.44%	0.04%	2.81%	2,429	2,221	1,169	208	\$172,800	1,052	\$1,052	47	1973
0128.02		Middle	50-80%	72.69%	27.99%	65.48%	3.88%	0.60%	0.27%	0.19%	0.00%	2.27%	1,273	1,211	800	62	\$158,200	411	\$411	54	1966
0130.01		Unclassified	20-50%	23.41%	82.14%	9.92%	7.94%	1.19%	0.00%	1.19%	0.00%	3.17%	53	25	10	28	\$0	15	\$15	2,002	18
0130.02		Unclassified	50-80%	54.22%	45.99%	50.64%	2.86%	0.29%	0.21%	0.00%	0.00%	0.21%	0	0	0	0	\$0	0	\$0	0	9999
0131.00		Middle	20-50%	43.76%	56.89%	30.62%	4.35%	3.53%	0.26%	0.82%	0.00%	4.18%	1,060	941	748	119	\$246,500	193	\$193	40	1980
0132.01		Moderate	20-50%	36.61%	65.85%	4.53%	15.23%	12.19%	0.10%	0.39%	0.00%	4.17%	1,392	1,278	808	114	\$259,900	470	\$470	54	1966

Demographic Review

BY TRACT GROUP: 2023 MIDDLE TN AA
Demographic Year: 2023
 *Distressed/Underserved Census Tracts

STATE: MSA:		47 TENNESSEE 34980 Nashville-Davidson--Murfreesboro, TN MSA 037 Davidson County																				
% Population by Race																						
Census Tract	D/U*	Income Level	Minority Level	Minority	White	Black	Hisp.	Asian	Native American	Other	Pac. Island	2+ Minority	Housing Units	Occupied	Owner Occupied	Vacant	Median Value	Renter Occupied	Median Rent	Median Housing Age	Median Year Built	
0132.02		Middle	20-50%	29.98%	71.95%	8.04%	12.90%	4.35%	0.32%	0.43%	0.00%	3.95%	1,557	1,425	950	132	\$307,700	475	\$475	48	1972	
0133.00		Middle	20-50%	27.71%	74.17%	9.93%	10.63%	2.25%	0.25%	0.31%	0.04%	4.30%	2,052	1,936	1,197	116	\$391,100	739	\$739	21	1999	
0134.00		Upper	10-20%	12.09%	89.13%	1.91%	3.14%	1.93%	0.16%	0.04%	0.00%	4.91%	2,239	2,117	1,244	122	\$520,900	873	\$873	71	1949	
0135.00		Upper	20-50%	30.69%	70.68%	19.22%	4.84%	1.88%	0.21%	0.79%	0.08%	3.67%	1,277	1,216	516	61	\$387,100	700	\$700	24	1996	
0136.00		Low	50-80%	75.92%	24.57%	69.07%	2.79%	1.26%	0.31%	0.43%	0.00%	2.07%	1,877	1,772	321	105	\$306,400	1,451	\$1,451	47	1973	
0137.01		Moderate	50-80%	77.67%	23.12%	68.71%	3.82%	0.80%	0.14%	0.52%	0.05%	3.63%	1,900	1,782	633	118	\$194,900	1,149	\$1,149	60	1960	
0137.02		Unclassified	50-80%	72.82%	28.25%	60.11%	3.80%	4.24%	0.28%	0.38%	0.00%	4.02%	1,495	1,412	102	83	\$229,700	1,310	\$1,310	25	1995	
0138.00		Moderate	80-100%	87.57%	12.91%	78.69%	3.76%	0.48%	0.20%	0.75%	0.00%	3.69%	808	762	286	46	\$169,000	476	\$476	56	1964	
0139.00		Low	50-80%	78.28%	22.44%	67.45%	7.16%	0.30%	0.12%	0.30%	0.00%	2.95%	823	674	227	149	\$224,400	447	\$447	65	1955	
0142.00		Low	80-100%	84.62%	15.80%	77.58%	3.39%	0.87%	0.00%	0.70%	0.00%	2.07%	871	700	100	171	\$272,000	600	\$600	62	1958	
0143.00		Low	80-100%	83.76%	16.81%	70.80%	6.51%	1.36%	0.17%	1.41%	0.23%	3.28%	905	686	143	219	\$238,500	543	\$543	57	1963	
0144.00		Low	50-80%	56.31%	44.66%	42.37%	4.35%	5.08%	0.04%	0.58%	0.00%	3.88%	1,526	1,398	21	128	\$202,300	1,377	\$1,377	10	2010	
0148.00		Low	80-100%	97.11%	3.18%	91.10%	2.75%	0.00%	0.22%	0.22%	0.00%	2.82%	511	492	0	19	\$0	492	\$492	61	1959	
0151.00		Moderate	20-50%	30.40%	71.47%	8.40%	12.58%	3.23%	0.17%	0.53%	0.00%	5.49%	1,873	1,701	1,220	172	\$235,100	481	\$481	62	1958	
0152.00		Middle	10-20%	19.01%	82.61%	4.13%	8.23%	1.82%	0.35%	0.19%	0.08%	4.21%	1,293	1,163	688	130	\$197,600	475	\$475	61	1959	
0153.00		Middle	20-50%	24.92%	76.10%	11.29%	6.98%	2.03%	0.22%	0.23%	0.13%	4.04%	3,045	2,795	2,334	250	\$231,800	461	\$461	33	1987	
0154.01		Middle	20-50%	27.87%	73.62%	11.74%	7.17%	3.80%	0.29%	0.25%	0.05%	4.55%	2,452	2,400	2,046	52	\$240,700	354	\$354	33	1987	
0154.02		Middle	20-50%	35.93%	66.66%	14.37%	14.82%	1.62%	0.16%	0.34%	0.08%	4.54%	1,885	1,689	1,138	196	\$224,500	551	\$551	53	1967	
0154.04		Moderate	20-50%	40.13%	64.37%	12.58%	20.29%	1.48%	0.22%	0.26%	0.00%	5.30%	1,532	1,316	657	216	\$175,200	659	\$659	51	1969	
0154.05		Middle	20-50%	38.05%	63.79%	18.79%	11.75%	2.17%	0.13%	0.53%	0.00%	4.68%	1,996	1,873	1,299	123	\$193,400	574	\$574	35	1985	
0155.01		Middle	20-50%	29.65%	71.53%	14.31%	5.95%	4.06%	0.34%	0.53%	0.06%	4.40%	1,624	1,497	642	127	\$264,200	855	\$855	38	1982	
0155.02		Moderate	20-50%	30.83%	71.20%	11.07%	10.95%	2.22%	0.29%	0.78%	0.00%	5.51%	2,041	1,997	1,225	44	\$173,000	772	\$772	58	1962	
0156.09		Middle	20-50%	38.64%	62.91%	16.56%	7.58%	8.88%	0.44%	0.59%	0.04%	4.55%	2,593	2,166	882	427	\$216,300	1,284	\$1,284	21	1999	
0156.13		Moderate	50-80%	70.57%	33.43%	30.72%	31.54%	5.43%	0.09%	0.38%	0.00%	2.41%	1,558	1,380	490	178	\$163,700	890	\$890	47	1973	
0156.14		Middle	50-80%	64.67%	38.70%	27.42%	29.60%	4.10%	0.24%	0.64%	0.02%	2.64%	1,641	1,525	902	116	\$201,200	623	\$623	32	1988	
0156.15		Moderate	80-100%	81.02%	24.17%	20.24%	52.51%	4.69%	0.18%	0.45%	0.04%	2.92%	1,614	1,532	1,014	82	\$147,700	518	\$518	39	1981	
0156.17		Middle	20-50%	46.01%	55.85%	26.98%	12.98%	1.49%	0.12%	0.32%	0.00%	4.11%	1,190	1,133	940	57	\$190,400	193	\$193	43	1977	
0156.18		Moderate	50-80%	65.08%	37.57%	32.94%	23.73%	2.57%	0.07%	0.88%	0.13%	4.75%	2,814	2,735	2,019	79	\$191,700	716	\$716	39	1981	
0156.19		Middle	50-80%	62.19%	39.33%	39.15%	13.97%	4.00%	0.07%	0.70%	0.09%	4.20%	2,087	1,896	1,633	191	\$213,000	263	\$263	29	1991	
0156.20		Moderate	50-80%	68.25%	34.58%	34.66%	27.65%	1.95%	0.15%	0.40%	0.03%	3.42%	2,846	2,712	1,895	134	\$178,200	817	\$817	32	1988	
0156.22		Middle	20-50%	42.73%	59.30%	22.55%	11.83%	2.68%	0.21%	0.62%	0.16%	4.68%	1,592	1,471	1,093	121	\$251,700	378	\$378	23	1997	
0156.23		Moderate	50-80%	53.35%	49.20%	35.08%	9.78%	2.74%	0.29%	0.60%	0.00%	4.87%	2,591	2,407	1,196	184	\$220,100	1,211	\$1,211	32	1988	
0156.24		Middle	20-50%	49.06%	52.50%	30.93%	9.36%	3.32%	0.15%	0.57%	0.10%	4.64%	2,486	2,246	951	240	\$178,200	1,295	\$1,295	32	1988	
0156.25		Middle	20-50%	38.15%	63.63%	21.30%	9.46%	2.68%	0.24%	0.44%	0.00%	4.02%	2,711	2,634	1,593	77	\$206,600	1,041	\$1,041	31	1989	
0156.26		Low	50-80%	69.42%	33.44%	45.39%	16.67%	3.32%	0.16%	0.43%	0.04%	3.40%	3,201	2,912	707	289	\$203,300	2,205	\$2,205	31	1989	
0156.27		Moderate	50-80%	75.61%	29.11%	27.73%	37.31%	7.32%	0.09%	0.18%	0.03%	2.96%	1,225	1,171	1,005	54	\$213,600	166	\$166	25	1995	
0156.28		Moderate	80-100%	81.81%	19.47%	53.45%	20.59%	2.06%	0.21%	0.40%	0.08%	5.02%	1,910	1,682	210	228	\$163,600	1,472	\$1,472	26	1994	
0156.29		Moderate	50-80%	74.22%	27.19%	48.87%	17.78%	2.89%	0.20%	0.59%	0.00%	3.88%	2,933	2,617	497	316	\$156,900	2,120	\$2,120	22	1998	
0156.30		Moderate	50-80%	70.55%	31.02%	47.72%	12.24%	5.90%	0.13%	0.38%	0.15%	4.03%	2,104	2,089	1,406	15	\$187,200	683	\$683	15	2005	
0156.32		Moderate	20-50%	47.12%	55.58%	28.18%	9.95%	2.85%	0.25%	0.38%	0.23%	5.27%	2,254	2,086	337	168	\$220,600	1,749	\$1,749	26	1994	
0156.33		Upper	20-50%	24.65%	75.89%	13.05%	4.32%	2.99%	0.20%	0.28%	0.00%	3.81%	1,858	1,832	1,720	26	\$318,500	112	\$112	20	2000	
0156.34		Middle	50-80%	63.90%	38.25%	36.15%	20.44%	3.14%	0.02%	0.66%	0.02%	3.46%	3,771	3,394	2,546	377	\$203,800	848	\$848	18	2002	
0156.35		Upper	50-80%	53.56%	47.95%	34.96%	12.84%	1.86%	0.15%	0.11%	0.15%	3.48%	1,118	1,086	949	32	\$226,300	137	\$137	16	2004	
0156.36		Middle	50-80%	60.71%	41.12%	30.76%	23.54%	2.04%	0.11%	0.65%	0.05%	3.54%	1,338	1,066	727	272	\$31,000	339	\$339	38	1982	
0156.37		Moderate	50-80%	64.61%	37.61%	43.54%	13.86%	1.81%	0.18%	0.63%	0.00%	4.58%	1,961	1,778	612	183	\$183,200	1,166	\$1,166	33	1987	
0157.00		Moderate	50-80%	51.32%	53.41%	7.72%	37.50%	1.50%	0.42%	1.02%	0.06%	3.11%	611	566	404	45	\$211,300	162	\$162	60	1960	

Demographic Review

BY TRACT GROUP: 2023 MIDDLE TN AA
Demographic Year: 2023
 *Distressed/Underserved Census Tracts

STATE: MSA:		47 TENNESSEE 34980 Nashville-Davidson--Murfreesboro, TN MSA																			
COUNTY:		037 Davidson County																			
				% Population by Race																	
Census Tract	D/U*	Income Level	Minority Level	Minority	White	Black	Hisp.	Asian	Native American	Other	Pac. Island	2+ Minority	Housing Units	Occupied	Owner Occupied	Vacant	Median Value	Renter Occupied	Median Rent	Median Housing Age	Median Year Built
0158.04		Moderate	50-80%	65.82%	37.49%	35.07%	24.99%	1.92%	0.25%	0.32%	0.00%	3.27%	2,365	2,162	572	203	\$140,800	1,590	\$1,590	44	1976
0158.05		Low	50-80%	65.03%	37.98%	12.93%	45.97%	1.96%	0.22%	0.38%	0.19%	3.39%	1,510	1,378	555	132	\$176,100	823	\$823	54	1966
0158.06		Moderate	50-80%	70.79%	32.24%	23.41%	43.89%	1.10%	0.20%	0.25%	0.00%	1.93%	2,246	1,886	309	360	\$242,900	1,577	\$1,577	47	1973
0159.00		Middle	20-50%	39.34%	64.73%	16.53%	17.28%	1.63%	0.55%	1.08%	0.03%	2.25%	1,376	1,194	214	182	\$222,500	980	\$980	53	1967
0160.00		Low	80-100%	82.21%	18.58%	69.35%	7.34%	0.75%	0.00%	0.25%	0.00%	4.52%	1,511	1,285	217	226	\$238,600	1,068	\$1,068	56	1964
0161.00		Moderate	50-80%	50.35%	51.43%	35.71%	8.67%	1.91%	0.08%	0.12%	0.00%	3.86%	1,257	1,138	371	119	\$376,800	767	\$767	32	1988
0162.00		Moderate	50-80%	58.89%	42.23%	49.31%	3.71%	2.53%	0.17%	0.17%	0.06%	2.93%	1,788	1,530	435	258	\$394,600	1,095	\$1,095	50	1970
0163.00		Unclassified	20-50%	47.27%	54.14%	33.68%	5.24%	3.34%	0.19%	0.22%	0.07%	4.53%	1,555	1,125	425	430	\$577,200	700	\$700	38	1982
0164.00		Upper	20-50%	28.18%	74.28%	8.04%	6.09%	10.11%	0.16%	0.33%	0.08%	3.38%	1,592	1,125	204	467	\$611,700	921	\$921	38	1982
0165.00		Moderate	20-50%	44.04%	60.25%	11.10%	6.53%	21.47%	0.12%	0.35%	0.04%	4.43%	910	681	0	229	\$0	681	\$681	8	2012
0166.00		Middle	20-50%	30.83%	70.67%	10.93%	4.88%	10.02%	0.17%	0.28%	0.00%	4.55%	2,508	2,174	426	334	\$350,400	1,748	\$1,748	20	2000
0167.00		Upper	10-20%	11.81%	89.12%	1.99%	3.44%	2.96%	0.07%	0.36%	0.02%	2.97%	2,947	2,623	1,480	324	\$759,300	1,143	\$1,143	54	1966
0168.00		Upper	20-50%	22.34%	79.26%	2.46%	4.54%	10.26%	0.16%	0.54%	0.07%	4.31%	2,586	2,373	665	213	\$585,700	1,708	\$1,708	57	1963
0169.00		Upper	10-20%	16.31%	84.87%	3.81%	3.98%	4.23%	0.19%	0.63%	0.02%	3.45%	2,483	2,318	1,445	165	\$459,300	873	\$873	73	1947
0170.00		Upper	20-50%	22.57%	77.97%	11.23%	5.15%	1.82%	0.31%	0.57%	0.09%	3.42%	1,564	1,292	770	272	\$650,000	522	\$522	58	1962
0171.00		Upper	10-20%	19.84%	81.57%	8.18%	4.48%	2.93%	0.19%	0.19%	0.02%	3.84%	1,974	1,580	692	394	\$505,700	888	\$888	9	2011
0172.00		Moderate	20-50%	31.81%	70.57%	6.28%	17.54%	2.21%	0.23%	0.85%	0.06%	4.64%	726	625	342	101	\$211,700	283	\$283	28	1992
0173.00		Moderate	50-80%	55.64%	46.85%	9.58%	36.60%	5.17%	0.49%	0.76%	0.12%	2.92%	1,494	1,382	722	112	\$249,000	660	\$660	66	1954
0174.01		Moderate	50-80%	61.68%	43.99%	10.15%	45.70%	2.85%	0.08%	0.45%	0.04%	2.41%	940	869	381	71	\$212,000	488	\$488	61	1959
0174.02		Middle	20-50%	49.02%	54.52%	8.61%	33.33%	3.19%	0.16%	0.49%	0.02%	3.21%	2,649	2,231	1,075	418	\$238,200	1,156	\$1,156	45	1975
0175.00		Moderate	20-50%	41.81%	61.42%	7.02%	29.09%	1.58%	0.33%	0.49%	0.10%	3.20%	1,421	1,282	745	139	\$259,600	537	\$537	67	1953
0177.01		Upper	10-20%	10.26%	90.43%	1.37%	2.91%	2.46%	0.20%	0.12%	0.00%	3.19%	1,020	923	784	97	\$732,100	139	\$139	63	1957
0177.02		Upper	10-20%	12.16%	89.06%	3.29%	3.55%	2.35%	0.12%	0.18%	0.00%	2.67%	1,695	1,589	1,346	106	\$641,800	243	\$243	56	1964
0178.00		Upper	10-20%	16.05%	84.99%	3.97%	3.76%	4.29%	0.13%	0.32%	0.02%	3.55%	3,174	2,908	1,623	266	\$501,900	1,285	\$1,285	51	1969
0179.01		Upper	10-20%	14.68%	86.57%	3.46%	3.20%	4.22%	0.18%	0.16%	0.00%	3.46%	2,753	2,446	1,850	307	\$708,100	596	\$596	38	1982
0179.02		Upper	10-20%	11.79%	88.95%	1.40%	2.60%	4.70%	0.14%	0.45%	0.00%	2.49%	2,581	2,461	1,637	120	\$567,700	824	\$824	36	1984
0180.00		Upper	10-20%	11.46%	89.07%	1.97%	3.13%	3.06%	0.17%	0.45%	0.00%	2.67%	2,919	2,459	1,809	460	\$583,800	650	\$650	51	1969
0181.01		Moderate	50-80%	50.34%	52.83%	15.17%	25.00%	6.51%	0.14%	0.29%	0.00%	3.23%	2,351	2,197	537	154	\$297,600	1,660	\$1,660	43	1977
0181.02		Upper	10-20%	12.12%	88.60%	3.28%	2.95%	3.03%	0.03%	0.08%	0.00%	2.75%	2,086	2,039	1,374	47	\$493,100	665	\$665	55	1965
0182.01		Upper	10-20%	13.10%	88.07%	2.67%	3.88%	2.45%	0.00%	0.16%	0.00%	3.94%	1,444	1,393	1,019	51	\$489,800	374	\$374	61	1959
0182.03		Upper	<10%	8.05%	92.21%	1.28%	2.62%	1.07%	0.00%	0.13%	0.07%	2.89%	633	592	583	41	\$686,900	9	\$9	59	1961
0182.04		Moderate	20-50%	33.94%	67.46%	17.82%	6.35%	3.78%	0.09%	0.77%	0.03%	5.10%	1,958	1,781	308	177	\$318,400	1,473	\$1,473	35	1985
0182.05		Upper	20-50%	24.32%	76.88%	11.07%	4.89%	3.77%	0.03%	0.75%	0.03%	3.80%	1,874	1,795	681	79	\$468,300	1,114	\$1,114	28	1992
0183.02		Upper	10-20%	15.51%	85.35%	4.88%	2.74%	2.94%	0.03%	0.30%	0.00%	4.62%	1,143	1,136	1,010	7	\$301,200	126	\$126	19	2001
0183.03		Middle	20-50%	32.53%	69.01%	12.54%	7.51%	7.39%	0.25%	0.71%	0.04%	4.23%	2,243	1,939	874	304	\$295,200	1,065	\$1,065	17	2003
0183.04		Upper	20-50%	22.64%	78.45%	4.94%	3.81%	8.67%	0.23%	0.77%	0.02%	4.20%	1,784	1,665	1,562	119	\$354,900	103	\$103	19	2001
0184.04		Upper	20-50%	26.52%	74.68%	11.38%	6.81%	3.95%	0.23%	0.68%	0.10%	3.38%	2,613	2,358	1,120	255	\$287,200	1,238	\$1,238	38	1982
0184.05		Upper	10-20%	16.33%	84.61%	4.54%	5.08%	2.28%	0.08%	0.08%	0.04%	3.85%	1,981	1,932	1,594	49	\$343,900	338	\$338	35	1985
0184.07		Upper	20-50%	21.35%	79.56%	5.45%	4.54%	6.37%	0.08%	0.54%	0.06%	4.31%	2,044	2,044	2,015	0	\$336,800	29	\$29	24	1996
0184.08		Upper	10-20%	17.99%	82.74%	4.11%	3.32%	6.02%	0.11%	0.39%	0.00%	4.03%	1,285	1,258	1,197	27	\$360,800	61	\$61	25	1995
0184.09		Middle	10-20%	19.13%	81.88%	4.74%	6.18%	3.55%	0.09%	0.23%	0.00%	4.34%	2,574	2,429	2,012	145	\$242,500	417	\$417	31	1989
0184.10		Middle	20-50%	30.32%	71.94%	11.02%	7.35%	4.89%	0.00%	0.49%	0.03%	6.54%	1,730	1,633	685	97	\$188,100	948	\$948	36	1984
0184.11		Middle	20-50%	35.98%	65.85%	15.83%	9.39%	5.98%	0.11%	0.32%	0.04%	4.33%	1,348	1,287	663	61	\$297,400	624	\$624	32	1988
0184.12		Middle	20-50%	23.88%	77.74%	10.06%	4.91%	3.92%	0.11%	0.90%	0.02%	3.96%	2,296	1,980	1,180	316	\$240,200	800	\$800	35	1985
0185.00		Upper	<10%	6.55%	93.82%	0.67%	1.53%	1.03%	0.02%	0.28%	0.00%	3.02%	1,668	1,591	1,402	77	\$1,088,300	189	\$189	62	1958

Demographic Review

BY TRACT GROUP: 2023 MIDDLE TN AA
Demographic Year: 2023
 *Distressed/Underserved Census Tracts

STATE: MSA:		47 TENNESSEE 34980 Nashville--Davidson--Murfreesboro, TN MSA																			
COUNTY:		037 Davidson County																			
% Population by Race																					
Census Tract	D/U*	Income Level	Minority Level	Minority	White	Black	Hisp.	Asian	Native American	Other	Pac. Island	2+ Minority	Housing Units	Occupied	Owner Occupied	Vacant	Median Value	Renter Occupied	Median Rent	Median Housing Age	Median Year Built
0186.01		Upper	<10%	7.04%	93.76%	0.92%	2.51%	2.09%	0.00%	0.00%	0.00%	1.51%	861	844	817	17	\$1,030,500	27	\$27	39	1981
0186.02		Upper	<10%	9.28%	91.52%	1.11%	2.72%	2.24%	0.11%	0.29%	0.00%	2.81%	1,695	1,616	1,579	79	\$783,100	37	\$37	52	1968
0187.00		Upper	<10%	7.99%	92.65%	1.43%	2.26%	1.59%	0.08%	0.08%	0.00%	2.56%	1,400	1,275	1,249	125	\$749,200	26	\$26	55	1965
0188.01		Upper	10-20%	17.29%	83.72%	3.41%	3.65%	6.83%	0.16%	0.18%	0.00%	3.05%	2,404	2,250	1,715	154	\$385,600	535	\$535	55	1965
0188.03		Middle	10-20%	18.77%	82.34%	5.13%	3.92%	5.62%	0.00%	0.49%	0.00%	3.60%	2,187	1,985	1,131	202	\$403,300	854	\$854	30	1990
0188.04		Upper	20-50%	22.71%	77.75%	6.55%	3.59%	8.27%	0.24%	0.26%	0.02%	3.78%	2,402	2,277	1,846	125	\$414,100	431	\$431	23	1997
0189.01		Middle	20-50%	41.04%	60.97%	11.73%	20.73%	3.83%	0.18%	0.65%	0.00%	3.92%	1,699	1,520	594	179	\$289,800	926	\$926	53	1967
0189.02		Middle	20-50%	27.63%	73.92%	5.33%	15.39%	2.03%	0.28%	0.40%	0.00%	4.21%	1,559	1,458	608	101	\$320,900	850	\$850	55	1965
0189.04		Middle	50-80%	52.26%	52.46%	10.84%	33.52%	4.40%	0.42%	0.22%	0.00%	2.85%	1,518	1,321	604	197	\$223,900	717	\$717	48	1972
0189.05		Middle	50-80%	55.51%	48.13%	7.18%	27.63%	17.49%	0.17%	0.23%	0.00%	2.82%	1,553	1,378	463	175	\$245,300	915	\$915	31	1989
0190.03		Moderate	50-80%	70.83%	31.92%	16.12%	44.24%	7.56%	0.11%	0.40%	0.04%	2.35%	1,851	1,593	541	258	\$210,100	1,052	\$1,052	49	1971
0190.04		Moderate	50-80%	71.97%	31.16%	13.13%	41.54%	13.53%	0.10%	0.81%	0.19%	2.67%	1,545	1,527	560	18	\$135,000	967	\$967	51	1969
0190.07		Moderate	50-80%	64.53%	38.38%	9.53%	43.62%	7.65%	0.04%	0.25%	0.00%	3.44%	1,025	908	425	117	\$225,900	483	\$483	51	1969
0190.08		Moderate	50-80%	77.74%	25.92%	28.61%	37.31%	8.66%	0.08%	0.45%	0.00%	2.63%	2,178	2,015	902	163	\$173,500	1,113	\$1,113	45	1975
0191.05		Middle	50-80%	58.85%	44.10%	19.49%	26.97%	8.26%	0.16%	0.54%	0.00%	3.44%	2,453	2,171	612	282	\$255,000	1,559	\$1,559	44	1976
0191.06		Middle	20-50%	39.46%	62.84%	11.80%	13.02%	9.45%	0.14%	0.77%	0.10%	4.19%	2,078	1,891	796	187	\$236,800	1,095	\$1,095	34	1986
0191.08		Low	80-100%	82.82%	23.73%	17.04%	57.67%	5.16%	0.14%	0.54%	0.17%	2.10%	1,283	1,216	285	67	\$205,300	931	\$931	47	1973
0191.09		Middle	50-80%	74.08%	30.37%	13.83%	43.94%	12.35%	0.09%	0.50%	0.00%	3.37%	1,704	1,593	1,203	111	\$167,600	390	\$390	44	1976
0191.10		Moderate	50-80%	64.60%	39.06%	13.31%	42.31%	5.49%	0.17%	0.25%	0.05%	3.02%	1,250	1,193	854	57	\$151,300	339	\$339	45	1975
0191.11		Moderate	50-80%	72.96%	31.49%	28.70%	33.92%	6.02%	0.11%	0.58%	0.02%	3.61%	2,082	1,862	468	220	\$173,200	1,394	\$1,394	35	1985
0191.12		Middle	50-80%	63.06%	40.40%	24.45%	25.98%	8.70%	0.17%	0.44%	0.04%	3.29%	1,958	1,844	1,256	114	\$222,800	588	\$588	17	2003
0191.15		Upper	20-50%	30.54%	70.30%	12.08%	4.81%	7.65%	0.08%	0.59%	0.08%	5.25%	1,521	1,393	1,213	128	\$386,600	180	\$180	19	2001
0191.16		Middle	20-50%	39.64%	61.80%	18.18%	8.63%	6.86%	0.04%	0.67%	0.03%	5.24%	3,109	2,890	1,779	219	\$323,800	1,111	\$1,111	23	1997
0191.17		Middle	50-80%	61.31%	41.28%	34.14%	13.46%	8.86%	0.00%	0.32%	0.00%	4.53%	1,740	1,723	1,298	17	\$258,700	425	\$425	16	2004
0191.18		Moderate	50-80%	76.67%	25.85%	37.47%	20.53%	14.53%	0.21%	0.30%	0.02%	3.60%	2,670	2,334	420	336	\$210,700	1,914	\$1,914	33	1987
0191.19		Upper	20-50%	32.07%	69.24%	14.75%	6.72%	5.31%	0.20%	0.42%	0.00%	4.67%	3,031	2,831	2,500	200	\$356,900	331	\$331	14	2006
0191.20		Upper	20-50%	34.03%	67.69%	14.13%	7.53%	6.94%	0.17%	0.38%	0.03%	4.85%	2,243	2,103	1,065	140	\$316,500	1,038	\$1,038	15	2005
0191.21		Unclassified	20-50%	36.82%	64.40%	16.11%	5.92%	10.10%	0.07%	0.25%	0.05%	4.32%	1,467	1,342	961	125	\$313,200	381	\$381	15	2005
0192.00		Moderate	20-50%	36.70%	64.31%	25.15%	4.18%	2.05%	0.11%	0.59%	0.00%	4.63%	1,666	1,463	609	203	\$439,000	854	\$854	56	1964
0193.00		Low	50-80%	76.92%	23.79%	66.68%	3.36%	0.79%	0.40%	0.45%	0.20%	5.05%	1,681	1,552	72	129	\$537,000	1,480	\$1,480	50	1970
0194.01		Upper	20-50%	42.62%	58.58%	30.78%	4.22%	2.74%	0.27%	0.22%	0.00%	4.39%	1,972	1,346	367	626	\$321,800	979	\$979	9	2011
0194.02		Upper	20-50%	22.86%	78.89%	10.16%	4.99%	2.62%	0.00%	0.28%	0.00%	4.80%	2,742	2,252	706	490	\$458,800	1,546	\$1,546	7	2013
0195.01		Upper	20-50%	23.42%	79.40%	4.04%	6.39%	8.92%	0.09%	0.46%	0.09%	3.43%	2,214	1,643	93	571	\$329,500	1,550	\$1,550	2,002	18
0195.02		Upper	20-50%	21.70%	79.85%	7.64%	5.01%	4.77%	0.19%	0.58%	0.00%	3.78%	3,273	2,192	528	1,081	\$423,500	1,664	\$1,664	6	2014
0195.03		Upper	20-50%	34.25%	67.68%	20.03%	5.53%	4.56%	0.17%	0.71%	0.02%	3.22%	3,233	1,921	500	1,312	\$336,800	1,421	\$1,421	17	2003
0196.00		Moderate	20-50%	49.86%	53.57%	20.49%	20.68%	2.32%	0.52%	0.60%	0.03%	5.24%	1,882	1,625	623	257	\$223,600	1,002	\$1,002	49	1971
9801.00		Unclassified	50-80%	50.00%	50.00%	35.71%	7.14%	0.00%	0.00%	0.00%	0.00%	7.14%	0	0	0	0	\$0	0	\$0	0	9999
9802.00		Unclassified	80-100%	100.00%	0.00%	33.33%	66.67%	0.00%	0.00%	0.00%	0.00%	0.00%	0	0	0	0	\$0	0	\$0	0	9999
County Totals				45.96%	55.96%	23.95%	13.71%	3.86%	0.18%	0.45%	0.04%	3.77%	319,739	289,191	157,390	30,548	\$241,500	131,801	\$700	43	1977

Demographic Review - Summary

BY TRACT GROUP: 2023 MIDDLE TN AA
Demographic Year: 2023

		Median Family Income		FFIEC Median Income	
STATE:	47 TENNESSEE	\$56,418.00	\$64,700.00		
MSA:	34980 Nashville-Davidson--Murfreesboro, TN	\$83,085.00	\$95,600.00		
COUNTY:	037 Davidson County	\$70,911.00	\$95,600.00		
Income Level Summary			Minority Level Summary		
Income Level	Tracts	Population	Minority Level	Tracts	Population
Low	16	56,561	Under 10%	5	17,467
Moderate	51	214,393	10% - 20%	24	98,049
Middle	56	245,122	20% - 50%	66	274,011
Upper	44	187,936	50% - 80%	64	277,006
Unclassified	7	11,872	Over 80%	15	49,351
Totals	174	715,884	Totals	174	715,884

Demographic Review

BY TRACT GROUP: 2023 MIDDLE TN AA
Demographic Year: 2023
 *Distressed/Underserved Census Tracts

		Median Family Income							FFIEC Median Income									
STATE:		47 TENNESSEE							\$56,418.00				\$64,700.00					
MSA:		34980 Nashville-Davidson--Murfreesboro, TN MSA							\$83,085.00				\$95,600.00					
COUNTY:		149 Rutherford County							\$78,472.00				\$95,600.00					
Census Tract	D/U*	Income Level	Minority Level	Population	Population Under Poverty		Median Family Income	Families	Families Under Poverty		Families by Income Level							
					#	%			#	%	Low		Mod		Middle		Upper	
										#	%	#	%	#	%	#	%	
0401.01		Middle	50-80%	4,486	492	10.97%	\$82,428	935	96	10.27%	137	14.65%	171	18.29%	220	23.53%	407	43.53%
0401.02		Middle	50-80%	4,262	259	6.08%	\$70,192	920	31	3.37%	137	14.89%	283	30.76%	246	26.74%	254	27.61%
0401.04		Moderate	50-80%	5,786	970	16.76%	\$59,276	1,600	228	14.25%	617	38.56%	363	22.69%	439	27.44%	181	11.31%
0401.05		Middle	50-80%	4,716	601	12.74%	\$72,566	1,147	135	11.77%	258	22.49%	233	20.31%	364	31.73%	292	25.46%
0401.06		Moderate	50-80%	3,544	607	17.13%	\$60,882	979	123	12.56%	309	31.56%	220	22.47%	315	32.18%	135	13.79%
0401.07		Middle	50-80%	5,349	541	10.11%	\$76,653	1,306	128	9.80%	218	16.69%	289	22.13%	415	31.78%	384	29.40%
0402.00		Middle	20-50%	4,131	452	10.94%	\$81,327	1,046	109	10.42%	209	19.98%	216	20.65%	358	34.23%	263	25.14%
0403.03		Moderate	20-50%	2,412	181	7.50%	\$61,346	684	18	2.63%	186	27.19%	202	29.53%	187	27.34%	109	15.94%
0403.04		Moderate	20-50%	3,017	437	14.48%	\$55,962	1,101	116	10.54%	359	32.61%	380	34.51%	184	16.71%	178	16.17%
0403.05		Moderate	20-50%	2,589	797	30.78%	\$49,167	566	169	29.86%	243	42.93%	73	12.90%	121	21.38%	129	22.79%
0403.07		Upper	20-50%	3,240	33	1.02%	\$114,861	901	2	0.22%	74	8.21%	81	8.99%	156	17.31%	590	65.48%
0403.08		Middle	20-50%	7,032	539	7.66%	\$69,425	1,520	99	6.51%	286	18.82%	396	26.05%	325	21.38%	513	33.75%
0403.09		Middle	20-50%	6,132	231	3.77%	\$94,698	1,391	10	0.72%	100	7.19%	294	21.14%	420	30.19%	577	41.48%
0403.10		Middle	20-50%	4,062	246	6.06%	\$71,142	961	60	6.24%	127	13.22%	304	31.63%	299	31.11%	231	24.04%
0403.11		Middle	20-50%	2,852	70	2.45%	\$99,290	772	8	1.04%	112	14.51%	107	13.86%	188	24.35%	365	47.28%
0403.12		Middle	50-80%	2,956	282	9.54%	\$66,875	432	53	12.27%	116	26.85%	101	23.38%	62	14.35%	153	35.42%
0404.04		Middle	20-50%	3,885	737	18.97%	\$84,231	796	109	13.69%	212	26.63%	107	13.44%	163	20.48%	314	39.45%
0404.05		Moderate	50-80%	4,131	151	3.66%	\$44,804	1,134	37	3.26%	536	47.27%	301	26.54%	154	13.58%	143	12.61%
0405.01		Middle	10-20%	9,212	563	6.11%	\$90,750	2,506	114	4.55%	362	14.45%	378	15.08%	751	29.97%	1,015	40.50%
0405.02		Middle	10-20%	8,339	736	8.83%	\$87,745	1,993	80	4.01%	180	9.03%	271	13.60%	721	36.18%	821	41.19%
0406.00		Middle	10-20%	5,167	645	12.48%	\$77,404	1,270	74	5.83%	228	17.95%	268	21.10%	336	26.46%	438	34.49%
0407.02		Middle	20-50%	6,970	110	1.58%	\$90,357	1,928	41	2.13%	263	13.64%	425	22.04%	428	22.20%	812	42.12%
0407.03		Middle	20-50%	8,582	132	1.54%	\$95,802	2,272	0	0.00%	259	11.40%	420	18.49%	653	28.74%	940	41.37%
0407.04		Middle	10-20%	4,866	25	0.51%	\$91,646	1,241	0	0.00%	117	9.43%	172	13.86%	446	35.94%	506	40.77%
0408.06		Upper	20-50%	8,601	610	7.09%	\$104,397	2,418	106	4.38%	334	13.81%	384	15.88%	418	17.29%	1,282	53.02%
0408.07		Upper	20-50%	6,996	110	1.57%	\$103,750	1,666	13	0.78%	229	13.75%	213	12.79%	336	20.17%	888	53.30%
0408.08		Upper	20-50%	11,023	373	3.38%	\$121,705	2,575	65	2.52%	209	8.12%	230	8.93%	599	23.26%	1,537	59.69%
0408.09		Middle	10-20%	4,664	446	9.56%	\$69,217	1,396	232	16.62%	360	25.79%	265	18.98%	358	25.64%	413	29.58%
0408.10		Middle	<10%	3,139	190	6.05%	\$83,036	850	26	3.06%	150	17.65%	195	22.94%	160	18.82%	345	40.59%
0408.11		Upper	20-50%	7,302	62	0.85%	\$111,218	1,720	0	0.00%	126	7.33%	166	9.65%	462	26.86%	966	56.16%
0408.12		Middle	50-80%	4,198	374	8.91%	\$86,173	834	42	5.04%	130	15.59%	185	22.18%	252	30.22%	267	32.01%
0409.01		Moderate	20-50%	5,418	210	3.88%	\$62,450	1,086	18	1.66%	316	29.10%	256	23.57%	299	27.53%	215	19.80%
0409.04		Middle	20-50%	5,175	260	5.02%	\$95,125	1,300	44	3.38%	129	9.92%	234	18.00%	318	24.46%	619	47.62%
0409.06		Middle	20-50%	7,682	281	3.66%	\$84,982	1,749	62	3.54%	152	8.69%	288	16.47%	767	43.85%	542	30.99%
0409.07		Middle	20-50%	11,593	245	2.11%	\$91,332	3,144	77	2.45%	343	10.91%	767	24.40%	752	23.92%	1,282	40.78%
0409.08		Middle	20-50%	7,337	799	10.89%	\$86,327	1,551	82	5.29%	182	11.73%	335	21.60%	330	21.28%	704	45.39%
0409.09		Middle	20-50%	6,889	111	1.61%	\$68,834	1,625	0	0.00%	380	23.38%	407	25.05%	373	22.95%	465	28.62%
0409.10		Middle	20-50%	6,238	930	14.91%	\$70,129	1,553	134	8.63%	246	15.84%	536	34.51%	311	20.03%	460	29.62%
0409.11		Upper	20-50%	6,495	173	2.66%	\$108,955	1,495	0	0.00%	0	0.00%	134	8.96%	433	28.96%	928	62.07%
0410.00		Upper	20-50%	8,704	1,114	12.80%	\$105,032	2,282	185	8.11%	394	17.27%	280	12.27%	429	18.80%	1,179	51.67%
0411.02		Middle	20-50%	3,111	373	11.99%	\$76,509	867	43	4.96%	238	27.45%	122	14.07%	251	28.95%	256	29.53%
0411.03		Middle	20-50%	4,602	454	9.87%	\$96,875	1,180	148	12.54%	224	18.98%	149	12.63%	227	19.24%	580	49.15%
0411.04		Upper	20-50%	4,418	233	5.27%	\$119,744	998	28	2.81%	110	11.02%	74	7.41%	197	19.74%	617	61.82%
0412.01		Middle	20-50%	6,451	94	1.46%	\$95,515	1,784	22	1.23%	155	8.69%	367	20.57%	457	25.62%	805	45.12%
0412.02		Upper	20-50%	4,967	481	9.68%	\$103,716	1,298	38	2.93%	145	11.17%	182	14.02%	272	20.96%	699	53.85%
0413.01		Upper	10-20%	6,414	304	4.74%	\$146,875	1,722	36	2.09%	66	3.83%	140	8.13%	267	15.51%	1,249	72.53%
0413.02		Middle	20-50%	5,779	451	7.80%	\$82,367	1,675	115	6.87%	243	14.51%	369	22.03%	402	24.00%	661	39.46%
0414.01		Middle	20-50%	4,930	1,151	23.35%	\$93,553	1,192	50	4.19%	237	19.88%	218	18.29%	165	13.84%	572	47.99%
0414.04		Moderate	50-80%	4,272	1,475	34.53%	\$46,093	1,106	313	28.30%	442	39.96%	426	38.52%	181	16.37%	57	5.15%

Demographic Review

BY TRACT GROUP: 2023 MIDDLE TN AA
Demographic Year: 2023

*Distressed/Underserved Census Tracts

				Median Family Income				FFIEC Median Income										
STATE:		47 TENNESSEE						\$56,418.00		\$64,700.00								
MSA:		34980 Nashville-Davidson--Murfreesboro, TN MSA						\$83,085.00		\$95,600.00								
COUNTY:		149 Rutherford County						\$78,472.00		\$95,600.00								
Census Tract	D/U*	Income Level	Minority Level	Population	Population Under Poverty		Median Family Income	Families	Families Under Poverty		Families by Income Level							
					#	%			#	%	Low		Mod		Middle		Upper	
					#	%			#	%	#	%	#	%	#	%	#	%
0414.05		Moderate	20-50%	2,584	373	14.43%	\$56,076	509	51	10.02%	158	31.04%	242	47.54%	82	16.11%	27	5.30%
0414.06		Middle	20-50%	5,090	1,413	27.76%	\$66,583	811	77	9.49%	247	30.46%	148	18.25%	192	23.67%	224	27.62%
0414.07		Middle	20-50%	4,781	1,361	28.47%	\$66,500	920	170	18.48%	274	29.78%	183	19.89%	120	13.04%	343	37.28%
0415.00		Unclassified	20-50%	2,900	0	0.00%	\$0	0	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%
0416.01		Moderate	20-50%	3,542	245	6.92%	\$55,179	414	0	0.00%	91	21.98%	134	32.37%	65	15.70%	124	29.95%
0416.02		Unclassified	20-50%	2,313	605	26.16%	\$0	597	115	19.26%	281	47.07%	66	11.06%	136	22.78%	114	19.10%
0417.00		Moderate	20-50%	4,946	982	19.85%	\$53,842	1,233	95	7.70%	379	30.74%	363	29.44%	257	20.84%	234	18.98%
0418.00		Moderate	20-50%	5,201	542	10.42%	\$48,438	1,051	132	12.56%	313	29.78%	424	40.34%	144	13.70%	170	16.18%
0419.00		Moderate	50-80%	4,405	1,217	27.63%	\$43,750	935	216	23.10%	435	46.52%	280	29.95%	107	11.44%	113	12.09%
0420.00		Moderate	20-50%	5,451	687	12.60%	\$58,580	1,164	106	9.11%	375	32.22%	289	24.83%	169	14.52%	331	28.44%
0421.01		Low	50-80%	5,974	1,431	23.95%	\$34,353	996	300	30.12%	598	60.04%	194	19.48%	160	16.06%	44	4.42%
0421.02		Low	20-50%	4,942	1,072	21.69%	\$39,393	812	113	13.92%	479	58.99%	206	25.37%	104	12.81%	23	2.83%
0422.00		Middle	20-50%	4,946	656	13.26%	\$73,087	1,338	116	8.67%	292	21.82%	364	27.20%	342	25.56%	340	25.41%
0423.01		Middle	50-80%	5,903	785	13.30%	\$80,693	1,019	110	10.79%	209	20.51%	132	12.95%	463	45.44%	215	21.10%
0423.02		Middle	20-50%	4,392	443	10.09%	\$78,472	1,130	47	4.16%	152	13.45%	265	23.45%	246	21.77%	467	41.33%
County Totals				341,486	32,953			81,396	5,367		15,468		16,267		19,554		30,107	

Demographic Review

BY TRACT GROUP: 2023 MIDDLE TN AA
Demographic Year: 2023
 *Distressed/Underserved Census Tracts

STATE: MSA:		47 TENNESSEE 34980 Nashville-Davidson--Murfreesboro, TN MSA																			
COUNTY:		149 Rutherford County																			
% Population by Race																					
Census Tract	D/U*	Income Level	Minority Level	Minority	White	Black	Hisp.	Asian	Native American	Other	Pac. Island	2+ Minority	Housing Units	Occupied	Owner Occupied	Vacant	Median Value	Renter Occupied	Median Rent	Median Housing Age	Median Year Built
0401.01		Middle	50-80%	65.47%	41.75%	18.08%	41.89%	1.81%	0.11%	0.60%	0.04%	2.94%	1,299	1,256	941	43	\$209,700	315	\$315	25	1995
0401.02		Middle	50-80%	60.14%	43.24%	26.70%	26.35%	2.14%	0.31%	0.47%	0.02%	4.15%	1,223	1,156	840	67	\$164,000	316	\$316	24	1996
0401.04		Moderate	50-80%	59.44%	43.28%	29.99%	21.33%	2.90%	0.28%	0.73%	0.02%	4.20%	2,141	2,070	1,270	71	\$152,900	800	\$800	20	2000
0401.05		Middle	50-80%	51.21%	53.63%	13.59%	29.54%	2.99%	0.21%	0.38%	0.11%	4.39%	1,574	1,473	1,112	101	\$164,900	361	\$361	28	1992
0401.06		Moderate	50-80%	67.41%	36.77%	32.90%	26.24%	3.53%	0.17%	0.65%	0.00%	3.92%	1,405	1,279	825	126	\$167,400	454	\$454	15	2005
0401.07		Middle	50-80%	71.12%	31.82%	38.87%	24.06%	3.80%	0.39%	0.50%	0.17%	3.33%	1,768	1,592	1,137	176	\$197,100	455	\$455	18	2002
0402.00		Middle	20-50%	44.59%	58.32%	16.92%	18.08%	5.37%	0.05%	0.94%	0.05%	3.17%	1,385	1,385	1,037	0	\$193,300	348	\$348	27	1993
0403.03		Moderate	20-50%	36.07%	66.71%	18.53%	10.57%	1.87%	0.21%	0.21%	0.00%	4.68%	1,083	1,032	488	51	\$180,800	544	\$544	45	1975
0403.04		Moderate	20-50%	48.49%	54.69%	22.37%	15.51%	2.85%	0.33%	0.96%	0.00%	6.46%	1,768	1,392	777	72	\$133,700	615	\$615	36	1984
0403.05		Moderate	20-50%	42.33%	61.18%	17.54%	14.52%	4.33%	0.31%	0.27%	0.15%	5.21%	994	994	406	0	\$179,100	588	\$588	33	1987
0403.07		Upper	20-50%	31.64%	69.60%	11.42%	8.24%	7.13%	0.15%	0.25%	0.06%	4.38%	1,144	1,075	1,060	69	\$86,200	15	\$15	23	1997
0403.08		Middle	20-50%	40.98%	61.06%	17.55%	11.32%	6.80%	0.03%	0.47%	0.04%	4.78%	2,721	2,533	1,556	188	\$196,300	977	\$977	19	2001
0403.09		Middle	20-50%	27.28%	74.58%	10.53%	8.41%	3.25%	0.15%	0.33%	0.00%	4.62%	1,851	1,851	1,596	0	\$199,100	255	\$255	27	1993
0403.10		Middle	20-50%	30.77%	71.69%	8.25%	12.33%	3.59%	0.22%	0.37%	0.00%	6.01%	1,335	1,246	1,157	89	\$161,900	89	\$89	41	1979
0403.11		Middle	20-50%	44.00%	57.68%	21.07%	12.69%	4.80%	0.04%	0.28%	0.46%	4.66%	1,411	1,347	567	64	\$222,400	780	\$780	23	1997
0403.12		Middle	50-80%	65.70%	38.19%	20.70%	34.30%	5.45%	0.10%	0.74%	0.10%	4.30%	1,218	1,074	128	144	\$165,800	946	\$946	9	2011
0404.04		Middle	20-50%	42.45%	61.70%	7.82%	27.54%	3.47%	0.23%	0.21%	0.05%	3.11%	1,190	1,136	787	54	\$226,200	349	\$349	31	1989
0404.05		Moderate	50-80%	55.94%	47.83%	17.40%	29.53%	3.41%	0.12%	0.47%	0.15%	4.87%	1,722	1,643	632	79	\$182,200	1,011	\$1,011	32	1988
0405.01		Middle	10-20%	18.03%	82.96%	5.64%	5.06%	1.72%	0.23%	0.26%	0.05%	5.07%	2,965	2,871	2,596	94	\$262,700	275	\$275	19	2001
0405.02		Middle	10-20%	15.19%	85.91%	5.26%	4.64%	0.80%	0.31%	0.23%	0.10%	3.85%	3,010	2,736	2,467	274	\$253,300	269	\$269	25	1995
0406.00		Middle	10-20%	14.55%	86.59%	2.67%	6.08%	1.32%	0.43%	0.17%	0.08%	3.81%	1,894	1,785	1,656	109	\$242,200	129	\$129	27	1993
0407.02		Middle	20-50%	23.01%	78.29%	9.11%	5.84%	1.84%	0.37%	0.47%	0.00%	5.38%	2,576	2,261	1,898	315	\$236,200	363	\$363	20	2000
0407.03		Middle	20-50%	27.71%	73.86%	12.93%	6.16%	2.95%	0.30%	0.45%	0.10%	4.80%	2,963	2,862	2,343	101	\$235,500	519	\$519	14	2006
0407.04		Middle	10-20%	17.22%	83.37%	6.04%	4.52%	1.40%	0.29%	0.35%	0.00%	4.62%	1,564	1,536	1,433	28	\$215,200	103	\$103	18	2002
0408.06		Upper	20-50%	23.82%	77.68%	7.77%	8.09%	3.51%	0.20%	0.21%	0.09%	3.95%	2,739	2,678	2,449	61	\$275,300	229	\$229	30	1990
0408.07		Upper	20-50%	20.50%	80.73%	6.83%	6.00%	2.17%	0.30%	0.21%	0.04%	4.93%	2,315	2,315	2,101	0	\$251,000	214	\$214	19	2001
0408.08		Upper	20-50%	23.87%	78.06%	8.45%	6.63%	3.57%	0.08%	0.32%	0.08%	4.74%	3,068	2,956	2,723	112	\$303,600	233	\$233	18	2002
0408.09		Middle	10-20%	14.32%	86.56%	3.15%	3.97%	1.50%	0.17%	0.36%	0.00%	5.17%	1,695	1,605	1,500	90	\$273,700	105	\$105	24	1996
0408.10		Middle	<10%	9.88%	91.21%	1.53%	4.11%	0.41%	0.03%	0.45%	0.00%	3.35%	1,189	1,085	938	104	\$246,100	147	\$147	24	1996
0408.11		Upper	20-50%	35.61%	65.63%	17.79%	5.96%	7.35%	0.07%	0.47%	0.04%	3.93%	2,029	2,029	1,898	0	\$320,200	131	\$131	12	2008
0408.12		Middle	50-80%	50.83%	52.10%	21.06%	17.32%	6.10%	0.12%	1.05%	0.19%	5.00%	1,142	1,064	891	78	\$211,700	173	\$173	33	1987
0409.01		Moderate	20-50%	35.44%	67.26%	11.96%	11.41%	5.72%	0.30%	1.09%	0.09%	4.87%	2,195	1,937	707	258	\$206,100	1,230	\$1,230	9	2011
0409.04		Middle	20-50%	30.45%	70.88%	13.91%	6.71%	4.87%	0.10%	0.29%	0.10%	4.48%	1,894	1,822	1,495	72	\$199,800	327	\$327	26	1994
0409.06		Middle	20-50%	42.46%	60.17%	19.36%	10.49%	6.68%	0.18%	0.74%	0.00%	5.01%	2,248	2,248	1,188	0	\$252,000	1,060	\$1,060	16	2004
0409.07		Middle	20-50%	33.35%	68.52%	14.00%	7.82%	5.99%	0.22%	0.28%	0.03%	5.00%	3,887	3,834	2,266	53	\$263,200	1,568	\$1,568	10	2010
0409.08		Middle	20-50%	36.95%	64.66%	18.32%	8.08%	4.69%	0.25%	0.72%	0.05%	4.84%	3,420	3,360	1,441	60	\$256,500	1,919	\$1,919	15	2005
0409.09		Middle	20-50%	38.53%	63.78%	19.16%	9.87%	3.72%	0.25%	0.65%	0.01%	4.86%	2,148	2,019	1,284	129	\$209,600	735	\$735	16	2004
0409.10		Middle	20-50%	34.90%	66.34%	18.56%	7.02%	2.63%	0.26%	0.38%	0.02%	6.03%	2,640	2,419	1,474	221	\$252,400	945	\$945	22	1998
0409.11		Upper	20-50%	28.64%	72.52%	13.19%	5.60%	4.99%	0.31%	0.20%	0.02%	4.33%	1,985	1,805	1,575	180	\$297,000	230	\$230	9	2011
0410.00		Upper	20-50%	21.07%	80.81%	7.50%	6.23%	2.62%	0.11%	0.45%	0.01%	4.15%	2,896	2,777	2,045	119	\$296,800	732	\$732	27	1993
0411.02		Middle	20-50%	23.47%	77.85%	10.38%	7.07%	1.19%	0.10%	0.35%	0.10%	4.28%	1,296	1,184	906	112	\$205,500	278	\$278	29	1991
0411.03		Middle	20-50%	25.71%	75.32%	12.17%	5.04%	3.19%	0.20%	0.46%	0.02%	4.63%	1,509	1,488	1,157	21	\$265,800	331	\$331	24	1996
0411.04		Upper	20-50%	24.49%	76.96%	11.54%	4.98%	3.08%	0.07%	0.61%	0.00%	4.21%	1,331	1,318	1,234	13	\$312,700	84	\$84	21	1999
0412.01		Middle	20-50%	28.55%	72.47%	13.64%	6.39%	3.89%	0.39%	0.37%	0.02%	3.86%	2,258	2,179	1,896	79	\$279,400	283	\$283	17	2003
0412.02		Upper	20-50%	26.86%	74.17%	8.38%	5.56%	7.51%	0.30%	0.30%	0.14%	4.77%	1,652	1,570	1,429	82	\$214,200	143	\$143	25	1995
0413.01		Upper	10-20%	17.74%	82.96%	6.47%	3.54%	3.71%	0.06%	0.50%	0.12%	3.34%	2,322	2,177	1,907	145	\$352,900	270	\$270	27	1993
0413.02		Middle	20-50%	21.65%	79.86%	9.47%	5.55%	1.92%	0.12%	0.42%	0.05%	4.12%	2,378	2,247	1,543	131	\$254,600	704	\$704	34	1986

Demographic Review

BY TRACT GROUP: 2023 MIDDLE TN AA
Demographic Year: 2023

*Distressed/Underserved Census Tracts

STATE:		47 TENNESSEE																			
MSA:		34980																			
COUNTY:		Nashville--Davidson--Murfreesboro, TN MSA																			
		149 Rutherford County																			
% Population by Race																					
Census Tract	D/U*	Income Level	Minority Level	Minority	White	Black	Hisp.	Asian	Native American	Other	Pac. Island	2+ Minority	Housing Units	Occupied	Owner Occupied	Vacant	Median Value	Renter Occupied	Median Rent	Median Housing Age	Median Year Built
0414.01		Middle	20-50%	35.13%	65.82%	22.09%	5.74%	2.78%	0.30%	0.39%	0.00%	3.83%	2,205	2,085	1,111	120	\$329,600	974	\$974	22	1998
0414.04		Moderate	50-80%	56.04%	46.63%	30.29%	17.84%	1.05%	0.42%	0.37%	0.05%	6.02%	1,966	1,796	531	170	\$170,300	1,265	\$1,265	33	1987
0414.05		Moderate	20-50%	46.52%	55.96%	22.56%	15.09%	1.90%	0.39%	0.58%	0.04%	5.96%	1,226	1,071	49	155	\$307,500	1,022	\$1,022	35	1985
0414.06		Middle	20-50%	46.84%	55.50%	28.09%	8.88%	3.61%	0.24%	0.92%	0.10%	4.99%	2,112	1,975	518	137	\$345,100	1,457	\$1,457	28	1992
0414.07		Middle	20-50%	38.61%	63.40%	21.73%	7.93%	3.45%	0.29%	0.31%	0.00%	4.89%	1,645	1,612	677	33	\$231,400	935	\$935	21	1999
0415.00		Unclassified	20-50%	40.69%	60.72%	30.14%	3.59%	1.55%	0.17%	0.48%	0.03%	4.72%	14	14	0	0	\$0	14	\$14	0	9999
0416.01		Moderate	20-50%	45.09%	56.35%	23.88%	11.55%	1.84%	0.45%	0.45%	0.20%	6.72%	1,496	1,193	202	303	\$508,800	991	\$991	49	1971
0416.02		Unclassified	20-50%	36.71%	64.76%	21.44%	7.35%	0.82%	0.61%	1.21%	0.00%	5.27%	1,485	1,366	374	119	\$135,300	992	\$992	61	1959
0417.00		Moderate	20-50%	35.36%	66.34%	16.74%	10.47%	1.68%	0.36%	0.38%	0.18%	5.54%	2,550	2,445	1,058	105	\$195,900	1,387	\$1,387	54	1966
0418.00		Moderate	20-50%	46.41%	56.57%	25.59%	11.32%	2.79%	0.42%	0.56%	0.02%	5.71%	1,806	1,606	353	200	\$184,500	1,253	\$1,253	34	1986
0419.00		Moderate	50-80%	64.11%	38.07%	41.73%	15.78%	0.64%	0.54%	0.36%	0.02%	5.04%	1,965	1,717	523	248	\$114,600	1,194	\$1,194	52	1968
0420.00		Moderate	20-50%	40.45%	61.93%	15.17%	16.27%	4.20%	0.44%	0.64%	0.04%	3.69%	2,200	2,057	1,312	143	\$232,800	745	\$745	32	1988
0421.01		Low	50-80%	55.11%	46.99%	30.18%	14.58%	5.12%	0.17%	0.49%	0.13%	4.44%	2,181	1,891	366	290	\$153,600	1,525	\$1,525	25	1995
0421.02		Low	20-50%	44.09%	58.13%	21.39%	13.42%	2.71%	0.32%	1.66%	0.12%	4.47%	1,975	1,815	443	160	\$141,900	1,372	\$1,372	47	1973
0422.00		Middle	20-50%	40.11%	63.69%	9.40%	22.62%	3.30%	0.16%	0.47%	0.06%	4.10%	1,817	1,797	822	20	\$182,000	975	\$975	41	1979
0423.01		Middle	50-80%	55.48%	48.89%	17.16%	21.73%	11.71%	0.29%	0.51%	0.20%	3.88%	1,901	1,717	971	184	\$197,400	746	\$746	13	2007
0423.02		Middle	20-50%	37.23%	64.37%	16.83%	10.41%	3.64%	0.23%	0.50%	0.14%	5.49%	1,391	1,391	1,108	0	\$209,700	283	\$283	15	2005
County Totals				35.81%	66.25%	15.60%	11.22%	3.63%	0.23%	0.48%	0.06%	4.59%	122,071	115,249	75,174	6,822	\$215,200	40,075	\$519	25	1995

Demographic Review - Summary

BY TRACT GROUP: 2023 MIDDLE TN AA
Demographic Year: 2023

		Median Family Income		FFIEC Median Income	
STATE:	47 TENNESSEE	\$56,418.00	\$64,700.00		
MSA:	34980 Nashville-Davidson--Murfreesboro, TN	\$83,085.00	\$95,600.00		
COUNTY:	MSA 149 Rutherford County	\$78,472.00	\$95,600.00		
Income Level Summary			Minority Level Summary		
Income Level	Tracts	Population	Minority Level	Tracts	Population
Low	2	10,916	Under 10%	1	3,139
Moderate	14	57,298	10% - 20%	6	38,662
Middle	36	199,899	20% - 50%	44	239,703
Upper	10	68,160	50% - 80%	13	59,982
Unclassified	2	5,213	Over 80%	0	0
Totals	64	341,486	Totals	64	341,486

Demographic Review

BY TRACT GROUP: 2023 MIDDLE TN AA
Demographic Year: 2023

*Distressed/Underserved Census Tracts

						Median Family Income		FFIEC Median Income											
STATE:		47 TENNESSEE						\$56,418.00		\$64,700.00									
MSA:		34980 Nashville-Davidson--Murfreesboro, TN MSA						\$83,085.00		\$95,600.00									
COUNTY:		189 Wilson County						\$100,160.00		\$95,600.00									
Census Tract	D/U*	Income Level	Minority Level	Population	Population Under Poverty		Median Family Income	Families	Families Under Poverty		Families by Income Level								
					#	%			#	%	Low		Mod		Middle		Upper		
											#	%	#	%	#	%	#	%	
0301.02		Middle	10-20%	7,100	449	6.32%	\$74,464	2,150	40	1.86%	550	25.58%	345	16.05%	379	17.63%	876	40.74%	
0301.03		Middle	10-20%	3,227	70	2.17%	\$97,500	946	19	2.01%	48	5.07%	164	17.34%	279	29.49%	455	48.10%	
0301.04		Upper	<10%	2,301	142	6.17%	\$109,803	549	16	2.91%	62	11.29%	55	10.02%	105	19.13%	327	59.56%	
0301.05		Middle	10-20%	4,021	111	2.76%	\$93,861	977	15	1.54%	114	11.67%	158	16.17%	264	27.02%	441	45.14%	
0302.02		Middle	10-20%	9,411	393	4.18%	\$86,952	2,439	70	2.87%	279	11.44%	472	19.35%	735	30.14%	953	39.07%	
0302.03		Upper	10-20%	7,379	284	3.85%	\$113,645	1,796	41	2.28%	146	8.13%	283	15.76%	351	19.54%	1,016	56.57%	
0302.05		Upper	10-20%	2,152	7	0.33%	\$105,150	564	0	0.00%	48	8.51%	104	18.44%	126	22.34%	286	50.71%	
0302.06		Upper	10-20%	5,816	346	5.95%	\$105,868	1,369	29	2.12%	108	7.89%	127	9.28%	211	15.41%	923	67.42%	
0302.07		Upper	10-20%	2,300	15	0.65%	\$105,895	657	0	0.00%	68	10.35%	73	11.11%	159	24.20%	357	54.34%	
0303.03		Upper	10-20%	4,488	84	1.87%	\$106,425	1,595	9	0.56%	213	13.35%	150	9.40%	389	24.39%	843	52.85%	
0303.04		Middle	10-20%	6,975	430	6.16%	\$84,340	1,880	50	2.66%	375	19.95%	308	16.38%	347	18.46%	850	45.21%	
0303.05		Upper	10-20%	5,247	256	4.88%	\$104,881	1,810	0	0.00%	113	6.24%	341	18.84%	394	21.77%	962	53.15%	
0303.08		Upper	20-50%	5,136	314	6.11%	\$102,578	1,455	116	7.97%	205	14.09%	156	10.72%	261	17.94%	833	57.25%	
0303.09		Upper	20-50%	6,232	210	3.37%	\$100,160	1,613	50	3.10%	197	12.21%	199	12.34%	405	25.11%	812	50.34%	
0303.10		Upper	20-50%	7,110	375	5.27%	\$116,476	1,944	77	3.96%	185	9.52%	161	8.28%	376	19.34%	1,222	62.86%	
0303.11		Upper	20-50%	3,165	223	7.05%	\$124,529	670	11	1.64%	23	3.43%	108	16.12%	103	15.37%	436	65.07%	
0304.01		Moderate	20-50%	2,927	459	15.68%	\$55,000	552	65	11.78%	178	32.25%	145	26.27%	103	18.66%	126	22.83%	
0304.02		Moderate	20-50%	4,180	883	21.12%	\$53,588	1,051	204	19.41%	409	38.92%	216	20.55%	203	19.31%	223	21.22%	
0305.00		Moderate	20-50%	7,775	1,354	17.41%	\$54,052	1,740	214	12.30%	618	35.52%	399	22.93%	438	25.17%	285	16.38%	
0306.00		Middle	20-50%	4,558	376	8.25%	\$66,786	838	76	9.07%	201	23.99%	168	20.05%	167	19.93%	302	36.04%	
0307.00		Low	20-50%	3,579	1,276	35.65%	\$36,131	847	274	32.35%	447	52.77%	161	19.01%	138	16.29%	101	11.92%	
0308.00		Moderate	10-20%	6,948	1,112	16.00%	\$64,632	1,636	278	16.99%	457	27.93%	340	20.78%	363	22.19%	476	29.10%	
0309.04		Middle	10-20%	4,295	342	7.96%	\$89,844	1,109	71	6.40%	94	8.48%	243	21.91%	337	30.39%	435	39.22%	
0309.05		Upper	10-20%	4,970	149	3.00%	\$103,611	1,540	20	1.30%	145	9.42%	153	9.94%	432	28.05%	810	52.60%	
0309.06		Upper	10-20%	5,315	152	2.86%	\$106,546	1,666	22	1.32%	109	6.54%	244	14.65%	382	22.93%	931	55.88%	
0309.07		Middle	10-20%	5,638	232	4.11%	\$86,889	1,502	49	3.26%	126	8.39%	274	18.24%	501	33.36%	601	40.01%	
0309.08		Upper	20-50%	9,351	823	8.80%	\$103,765	2,157	206	9.55%	378	17.52%	222	10.29%	431	19.98%	1,126	52.20%	
0310.00		Middle	10-20%	6,141	630	10.26%	\$75,300	1,872	150	8.01%	341	18.22%	445	23.77%	519	27.72%	567	30.29%	
County Totals				147,737	11,497			38,924	2,172		6,237		6,214		8,898		17,575		

Demographic Review

BY TRACT GROUP: 2023 MIDDLE TN AA
Demographic Year: 2023

*Distressed/Underserved Census Tracts

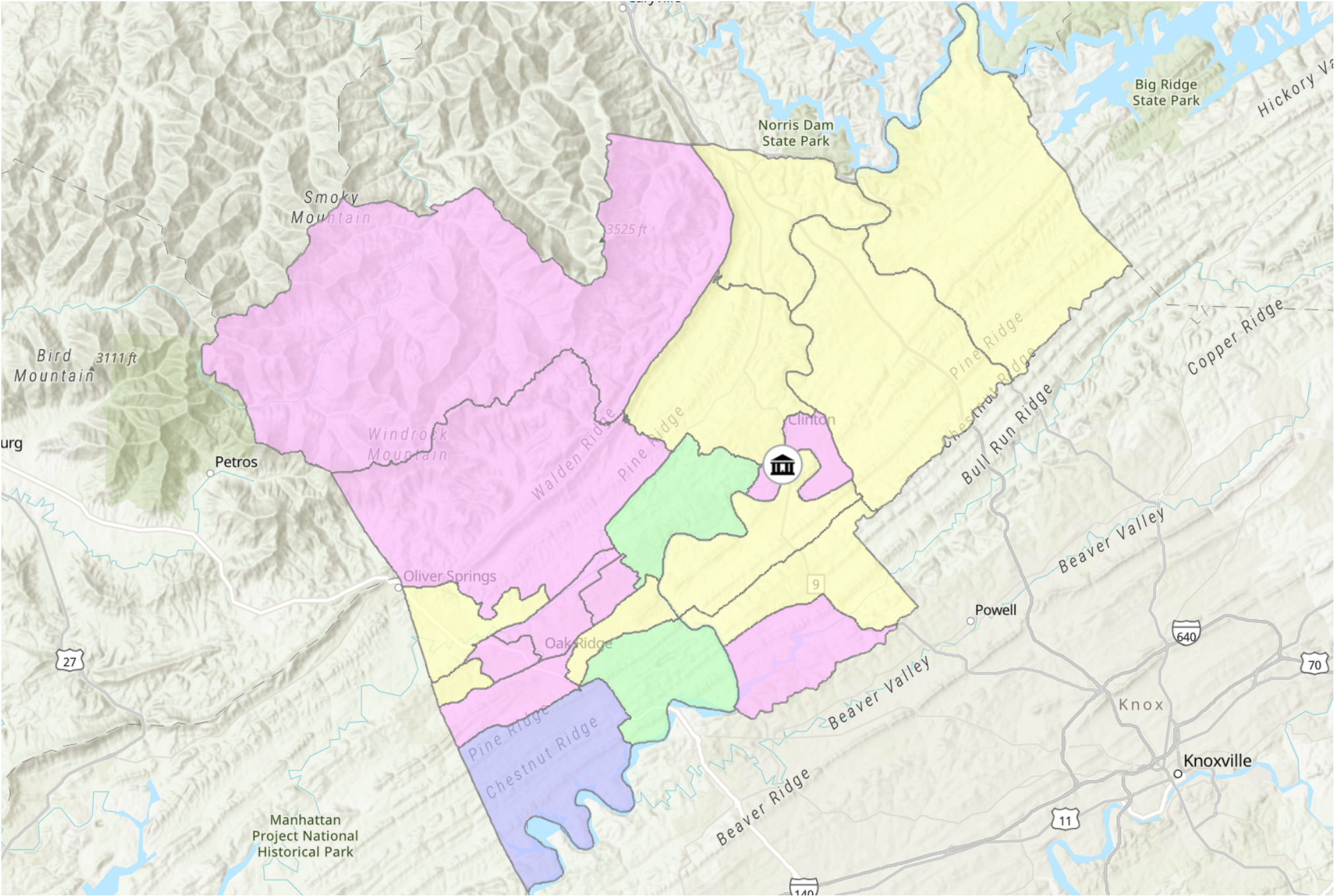
STATE: MSA:		47 TENNESSEE 34980 Nashville-Davidson--Murfreesboro, TN MSA																			
COUNTY:		189 Wilson County																			
				% Population by Race																	
Census Tract	D/U*	Income Level	Minority Level	Minority	White	Black	Hisp.	Asian	Native American	Other	Pac. Island	2+ Minority	Housing Units	Occupied	Owner Occupied	Vacant	Median Value	Renter Occupied	Median Rent	Median Housing Age	Median Year Built
0301.02		Middle	10-20%	14.85%	86.13%	4.01%	5.72%	0.31%	0.31%	0.46%	0.01%	4.01%	2,857	2,716	2,327	141	\$220,500	389	\$389	29	1991
0301.03		Middle	10-20%	10.78%	89.84%	2.05%	4.49%	0.50%	0.06%	0.56%	0.06%	3.07%	1,197	1,197	1,076	0	\$272,900	121	\$121	22	1998
0301.04		Upper	<10%	8.39%	92.05%	2.17%	1.48%	0.52%	0.39%	0.22%	0.00%	3.61%	973	764	730	209	\$344,900	34	\$34	19	2001
0301.05		Middle	10-20%	15.92%	85.10%	6.81%	3.81%	0.99%	0.30%	0.32%	0.00%	3.68%	1,391	1,333	1,177	58	\$327,800	156	\$156	27	1993
0302.02		Middle	10-20%	14.43%	86.73%	4.24%	4.74%	1.69%	0.18%	0.28%	0.07%	3.23%	3,510	3,334	2,428	176	\$331,200	906	\$906	18	2002
0302.03		Upper	10-20%	19.46%	81.43%	5.92%	4.72%	3.81%	0.26%	0.62%	0.00%	4.13%	2,283	2,197	1,763	86	\$304,400	434	\$434	19	2001
0302.05		Upper	10-20%	12.92%	87.59%	3.39%	2.70%	0.88%	0.33%	0.37%	0.14%	5.11%	837	783	741	54	\$425,800	42	\$42	29	1991
0302.06		Upper	10-20%	16.85%	84.27%	5.55%	3.49%	2.20%	0.21%	0.45%	0.10%	4.85%	1,672	1,654	1,569	18	\$349,700	85	\$85	8	2012
0302.07		Upper	10-20%	13.65%	86.83%	5.17%	3.09%	0.91%	0.22%	0.43%	0.00%	3.83%	1,001	854	735	147	\$321,300	119	\$119	22	1998
0303.03		Upper	10-20%	10.98%	89.71%	2.61%	2.70%	0.85%	0.36%	0.31%	0.02%	4.14%	1,924	1,847	1,750	77	\$330,800	97	\$97	36	1984
0303.04		Middle	10-20%	17.09%	84.26%	6.08%	4.82%	0.99%	0.37%	0.30%	0.07%	4.46%	2,456	2,346	1,934	110	\$263,100	412	\$412	31	1989
0303.05		Upper	10-20%	13.38%	88.13%	3.62%	4.21%	0.74%	0.10%	0.46%	0.02%	4.23%	2,200	2,200	1,877	0	\$261,200	323	\$323	41	1979
0303.08		Upper	20-50%	23.05%	78.50%	8.61%	5.80%	3.02%	0.29%	0.41%	0.00%	4.93%	1,681	1,652	1,448	29	\$287,700	204	\$204	23	1997
0303.09		Upper	20-50%	22.50%	78.96%	8.57%	7.19%	2.20%	0.34%	0.21%	0.05%	3.95%	2,319	2,296	1,864	23	\$277,000	432	\$432	22	1998
0303.10		Upper	20-50%	23.08%	77.82%	8.31%	4.57%	5.37%	0.23%	0.42%	0.04%	4.14%	2,367	2,338	1,860	29	\$325,200	478	\$478	16	2004
0303.11		Upper	20-50%	21.17%	81.39%	4.01%	12.64%	0.70%	0.16%	0.44%	0.06%	3.16%	1,424	1,214	900	210	\$245,600	314	\$314	28	1992
0304.01		Moderate	20-50%	25.66%	75.91%	13.67%	5.43%	1.09%	0.58%	0.20%	0.00%	4.68%	946	907	444	39	\$229,400	463	\$463	42	1978
0304.02		Moderate	20-50%	40.79%	61.82%	13.13%	19.62%	2.97%	0.45%	0.50%	0.00%	4.11%	1,725	1,569	597	156	\$153,400	972	\$972	36	1984
0305.00		Moderate	20-50%	28.82%	73.52%	12.21%	9.65%	0.82%	0.32%	0.40%	0.01%	5.41%	2,693	2,463	1,294	230	\$189,100	1,169	\$1,169	31	1989
0306.00		Middle	20-50%	26.24%	76.35%	9.61%	11.78%	0.46%	0.26%	0.57%	0.00%	3.55%	1,645	1,529	846	116	\$197,100	683	\$683	56	1964
0307.00		Low	20-50%	45.21%	56.64%	30.43%	8.58%	0.17%	0.45%	0.28%	0.03%	5.28%	1,535	1,367	448	168	\$125,000	919	\$919	44	1976
0308.00		Moderate	10-20%	14.94%	86.28%	4.25%	4.78%	0.68%	0.36%	0.53%	0.06%	4.29%	2,357	2,122	1,467	235	\$206,300	655	\$655	31	1989
0309.04		Middle	10-20%	10.52%	90.03%	2.19%	3.42%	0.35%	0.16%	0.33%	0.02%	4.05%	1,615	1,453	1,255	162	\$271,900	198	\$198	24	1996
0309.05		Upper	10-20%	13.66%	87.18%	4.57%	3.92%	1.01%	0.10%	0.22%	0.00%	3.84%	2,086	1,966	1,804	120	\$326,600	162	\$162	19	2001
0309.06		Upper	10-20%	14.45%	86.32%	4.05%	3.07%	2.07%	0.34%	0.75%	0.00%	4.18%	1,982	1,873	1,657	109	\$334,900	216	\$216	25	1995
0309.07		Middle	10-20%	16.74%	84.41%	5.20%	4.15%	3.53%	0.18%	0.41%	0.00%	3.28%	2,226	2,133	1,703	93	\$353,900	430	\$430	10	2010
0309.08		Upper	20-50%	30.65%	70.97%	9.68%	5.70%	9.27%	0.22%	0.58%	0.03%	5.17%	3,396	2,875	1,469	521	\$234,800	1,406	\$1,406	15	2005
0310.00		Middle	10-20%	11.48%	89.20%	3.16%	3.01%	0.18%	0.34%	0.11%	0.00%	4.67%	2,569	2,366	1,919	203	\$214,800	447	\$447	35	1985
County Totals				19.53%	81.75%	6.84%	5.67%	2.09%	0.27%	0.41%	0.03%	4.22%	54,867	51,348	39,082	3,519	\$277,000	12,266	\$412	27	1995

Demographic Review - Summary











BY TRACT GROUP: 2023 MIDDLE TN AA
 Demographic Year: 2023

		Median Family Income		FFIEC Median Income	
STATE:	47 TENNESSEE	\$56,418.00	\$64,700.00		
MSA:	34980 Nashville-Davidson--Murfreesboro, TN	\$83,085.00	\$95,600.00		
COUNTY:	MSA 189 Wilson County	\$100,160.00	\$95,600.00		
Income Level Summary			Minority Level Summary		
Income Level	Tracts	Population	Minority Level	Tracts	Population
Low	1	3,579	Under 10%	1	2,301
Moderate	4	21,830	10% - 20%	17	91,423
Middle	9	51,366	20% - 50%	10	54,013
Upper	14	70,962	50% - 80%	0	0
Unclassified	0	0	Over 80%	0	0
Totals	28	147,737	Totals	28	147,737

EAST TENNESSEE ASSESSMENT AREA



Tract Income Level

	Inside - Low
	Inside - Moderate
	Inside - Middle
	Inside - Upper
	Inside - Unclassified
	Outside - Low
	Outside - Moderate
	Outside - Middle
	Outside - Upper
	Outside - Unclassified

Branches



Demographic Review

BY TRACT GROUP: 2023 EAST TN AA
Demographic Year: 2023

*Distressed/Underserved Census Tracts

				Median Family Income					FFIEC Median Income									
STATE:		47 TENNESSEE			\$56,418.00					\$64,700.00								
MSA:		28940 Knoxville, TN MSA			\$72,608.00					\$82,000.00								
COUNTY:		001 Anderson County			\$59,929.00					\$82,000.00								
Census Tract	D/U*	Income Level	Minority Level	Population	Population Under Poverty		Median Family Income	Families	Families Under Poverty		Families by Income Level							
					#	%			#	%	Low		Mod		Middle		Upper	
										#	%	#	%	#	%	#	%	
0201.00		Moderate	20-50%	3,164	522	16.50%	\$53,080	649	122	18.80%	220	33.90%	135	20.80%	130	20.03%	164	25.27%
0202.01		Upper	20-50%	4,527	185	4.09%	\$126,610	1,102	13	1.18%	24	2.18%	169	15.34%	168	15.25%	741	67.24%
0202.02		Middle	20-50%	4,650	965	20.75%	\$68,043	1,142	204	17.86%	289	25.31%	213	18.65%	219	19.18%	421	36.87%
0203.00		Moderate	20-50%	4,028	272	6.75%	\$56,989	1,082	60	5.55%	141	13.03%	386	35.67%	278	25.69%	277	25.60%
0204.00		Moderate	20-50%	4,602	1,472	31.99%	\$52,728	1,033	318	30.78%	373	36.11%	324	31.36%	220	21.30%	116	11.23%
0205.00		Moderate	20-50%	3,837	764	19.91%	\$42,167	980	163	16.63%	424	43.27%	223	22.76%	146	14.90%	187	19.08%
0206.00		Middle	10-20%	2,505	236	9.42%	\$85,987	635	50	7.87%	130	20.47%	58	9.13%	129	20.31%	318	50.08%
0207.00		Moderate	<10%	1,485	440	29.63%	\$44,567	407	106	26.04%	156	38.33%	139	34.15%	66	16.22%	46	11.30%
0208.00		Middle	<10%	4,632	1,127	24.33%	\$59,929	1,194	243	20.35%	396	33.17%	189	15.83%	304	25.46%	305	25.54%
0209.01		Middle	<10%	6,212	250	4.02%	\$85,086	1,590	40	2.52%	145	9.12%	451	28.36%	247	15.53%	747	46.98%
0209.02		Middle	<10%	6,365	694	10.90%	\$58,777	1,933	141	7.29%	453	23.44%	505	26.13%	344	17.80%	631	32.64%
0210.01		Moderate	<10%	2,722	599	22.01%	\$41,990	948	226	23.84%	381	40.19%	156	16.46%	199	20.99%	212	22.36%
0210.02		Middle	<10%	3,203	430	13.42%	\$61,780	787	22	2.80%	221	28.08%	148	18.81%	224	28.46%	194	24.65%
0211.00		Upper	10-20%	4,087	37	0.91%	\$88,148	1,384	0	0.00%	156	11.27%	229	16.55%	277	20.01%	722	52.17%
0212.01		Middle	10-20%	4,890	626	12.80%	\$68,229	1,475	160	10.85%	358	24.27%	253	17.15%	302	20.47%	562	38.10%
0212.02		Moderate	10-20%	5,217	1,053	20.18%	\$53,259	1,654	313	18.92%	492	29.75%	395	23.88%	456	27.57%	311	18.80%
0213.01		Middle	<10%	3,555	437	12.29%	\$72,917	1,034	83	8.03%	166	16.05%	243	23.50%	189	18.28%	436	42.17%
0213.03		Middle	10-20%	3,933	416	10.58%	\$83,689	1,034	17	1.64%	111	10.74%	111	10.74%	245	23.69%	567	54.84%
0213.04		Moderate	10-20%	3,509	824	23.48%	\$47,683	978	230	23.52%	339	34.66%	262	26.79%	118	12.07%	259	26.48%
9801.00		Unclassified	<10%	0	0	0.00%	\$0	0	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%
County Totals				77,123	11,349			21,041	2,511		4,975		4,589		4,261		7,216	

Demographic Review

BY TRACT GROUP: 2023 EAST TN AA
Demographic Year: 2023

*Distressed/Underserved Census Tracts

STATE: MSA:		47 TENNESSEE 28940 Knoxville, TN MSA																			
COUNTY:		001 Anderson County																			
				% Population by Race																	
Census Tract	D/U*	Income Level	Minority Level	Minority	White	Black	Hisp.	Asian	Native American	Other	Pac. Island	2+ Minority	Housing Units	Occupied	Owner Occupied	Vacant	Median Value	Renter Occupied	Median Rent	Median Housing Age	Median Year Built
0201.00		Moderate	20-50%	39.76%	61.73%	24.68%	4.55%	2.43%	0.38%	0.51%	0.35%	6.86%	1,791	1,507	361	284	\$161,300	1,146	\$1,146	63	1957
0202.01		Upper	20-50%	20.39%	81.07%	4.20%	3.98%	7.86%	0.38%	0.31%	0.13%	3.53%	1,940	1,797	1,088	143	\$299,700	709	\$709	27	1993
0202.02		Middle	20-50%	22.58%	79.96%	3.70%	9.85%	3.08%	0.24%	0.45%	0.09%	5.18%	2,220	1,726	1,141	494	\$188,300	585	\$585	52	1968
0203.00		Moderate	20-50%	21.72%	80.31%	5.66%	6.55%	0.70%	0.42%	0.65%	0.20%	7.55%	1,705	1,445	984	260	\$114,900	461	\$461	72	1948
0204.00		Moderate	20-50%	20.27%	81.40%	6.08%	6.00%	0.91%	0.17%	0.59%	0.20%	6.32%	2,151	1,855	1,098	296	\$107,200	757	\$757	73	1947
0205.00		Moderate	20-50%	27.99%	73.52%	8.89%	8.08%	1.33%	0.31%	0.44%	0.00%	8.94%	1,810	1,494	793	316	\$105,200	701	\$701	62	1958
0206.00		Middle	10-20%	17.33%	83.95%	4.59%	6.27%	1.28%	0.12%	0.20%	0.08%	4.79%	959	868	733	91	\$162,000	135	\$135	55	1965
0207.00		Moderate	<10%	5.05%	95.49%	0.00%	1.35%	0.00%	0.47%	0.00%	0.00%	3.23%	743	602	559	141	\$58,600	43	\$43	48	1972
0208.00		Middle	<10%	7.30%	93.35%	0.47%	1.04%	0.39%	0.26%	0.09%	0.00%	5.05%	2,154	1,964	1,297	190	\$161,400	667	\$667	44	1976
0209.01		Middle	<10%	6.33%	94.17%	0.26%	1.61%	0.32%	0.27%	0.24%	0.00%	3.62%	2,853	2,266	1,793	587	\$197,800	473	\$473	32	1988
0209.02		Middle	<10%	7.45%	93.02%	0.61%	1.82%	0.57%	0.14%	0.20%	0.02%	4.08%	2,624	2,476	1,951	148	\$133,600	525	\$525	31	1989
0210.01		Moderate	<10%	8.01%	92.69%	0.62%	1.87%	0.26%	0.18%	0.04%	0.00%	5.03%	1,196	1,029	715	167	\$78,900	314	\$314	33	1987
0210.02		Middle	<10%	9.18%	91.54%	2.19%	1.90%	0.37%	0.31%	0.25%	0.00%	4.15%	1,418	1,394	1,149	24	\$126,200	245	\$245	46	1974
0211.00		Upper	10-20%	10.35%	90.65%	1.93%	2.30%	1.20%	0.32%	0.46%	0.02%	4.11%	1,858	1,703	1,408	155	\$194,700	295	\$295	40	1980
0212.01		Middle	10-20%	10.86%	89.75%	3.19%	1.57%	0.49%	0.31%	0.47%	0.04%	4.79%	2,049	1,886	1,373	163	\$136,500	513	\$513	39	1981
0212.02		Moderate	10-20%	11.06%	89.86%	2.49%	2.66%	1.00%	0.31%	0.13%	0.04%	4.43%	2,916	2,597	1,050	319	\$127,000	1,547	\$1,547	43	1977
0213.01		Middle	<10%	8.64%	92.10%	0.96%	2.00%	0.39%	0.17%	0.48%	0.00%	4.64%	1,587	1,353	1,157	234	\$172,000	196	\$196	41	1979
0213.03		Middle	10-20%	11.90%	88.61%	2.03%	3.66%	0.33%	0.51%	0.58%	0.08%	4.70%	1,612	1,547	1,378	65	\$195,100	169	\$169	37	1983
0213.04		Moderate	10-20%	12.37%	88.57%	2.59%	3.13%	0.03%	0.20%	0.46%	0.11%	5.84%	1,471	1,377	858	94	\$143,300	519	\$519	31	1989
9801.00		Unclassified	<10%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0	0	0	0	\$0	0	\$0	0	9999
County Totals				14.37%	86.70%	3.68%	3.66%	1.26%	0.28%	0.35%	0.07%	5.06%	35,057	30,886	20,886	4,171	\$143,300	10,000	\$513	43	1977

Demographic Review - Summary

BY TRACT GROUP: 2023 EAST TN AA
Demographic Year: 2023

		Median Family Income		FFIEC Median Income					
STATE:	47 TENNESSEE		\$56,418.00		\$64,700.00				
MSA:	28940 Knoxville, TN MSA		\$72,608.00		\$82,000.00				
COUNTY:	001 Anderson County		\$59,929.00		\$82,000.00				
Income Level Summary						Minority Level Summary			
Income Level	Tracts		Population		Minority Level	Tracts		Population	
Low	0	0.00%	0	0.00%	Under 10%	8	40.00%	28,174	36.53%
Moderate	8	40.00%	28,564	37.04%	10% - 20%	6	30.00%	24,141	31.30%
Middle	9	45.00%	39,945	51.79%	20% - 50%	6	30.00%	24,808	32.17%
Upper	2	10.00%	8,614	11.17%	50% - 80%	0	0.00%	0	0.00%
Unclassified	1	5.00%	0	0.00%	Over 80%	0	0.00%	0	0.00%
Totals	20		77,123		Totals	20		77,123	

SOUTHERN BANK OF TENNESSEE
List of Products, Services, and Fees

LOANS

- Commercial including single pay loans (secured and unsecured).
- Farm equipment and crop production loans.
- Business equipment loans.
- Non-farm non-residential loans.
- Business leasing products.
- Loans secured by savings, time deposits, life insurance CSV, stock(s) or bonds.
- Loans to municipalities and non-profit organizations.
- Loans to Churches.
- Home loans to purchase, construct, renew or improve property.
- Bridge loans.
- Rental property loans
- First lien home loans short term based on long term amortization.
- Junior lien loans
- Mobile home loans with and without land.
- Consumer loans;
 - Automobile direct loans.
 - Automobile floor plan loans.
 - Finance purchase of consumer goods (direct)
 - Personal loans
 - Single pay loans.
- Lines of credit
- Letters of credit backed by a loan commitment.
- Multi-Family loans
- Land acquisition and development loans
- Secondary Market Mortgage Loans

DEPOSITS

- Non-interest bearing checking accounts
- NOW accounts
- MMDA accounts
- Savings accounts
- Certificates of deposits
- IRA accounts

SERVICES

- EFT authorizations both debits and credits.
- Debit cards
- Telephone banking
- Wire transfers
- Internet banking
- Night depository
- ACH transfers
- Image statements
- e-Statements
- Safe Deposit boxes
- Notary service
- Fax service
- Cashier's checks
- Health Savings Accounts
- Mobile Banking
- Remote Deposit Capture
- Cash Management
- Instant Issue Debit Cards
- Bill Pay
- QuickBooks Exporting
- Positive Pay

FEE SCHEDULE

MISCELLANEOUS FEES AND CHARGES

Nonsufficient Funds Charges (NSF) & Overdraft Fees

Nonsufficient Funds Charges (NSF) & Overdraft Fees: Applies to Business checking accounts only: \$30.00 per Overdraft and/or NSF Returned Item(s) Fees(s). AS OF FEBRUARY 1, 2024 THE OVERDRAFT AND/OR NSF RETURNED ITEM(S) FEE WILL BE \$35.00. No overdraft or NSF fee will be charged for any overdrawn balances less than or equal to \$25.00. There is no limitation on Overdraft and/or NSF returned item(s) fee(s) per day per account. Overdraft and/or NSF Returned Item(s) Fees(s) applies to overdrafts created by check, in-person withdrawal, ATM withdrawal, or other electronic means. This includes items that may be represented (per return) to us in which the amount of money in your checking account at the time of presentment or re-presentment is not sufficient. These fees do not apply to consumer checking accounts.

Other Miscellaneous Fees and Charges

Fee Per Deposited Item Returned: There is no charge for the return of a deposited item
Stop Payment Request: \$30.00 per Stop Payment Order. AS OF FEBRUARY 1, 2024, THE STOP PAYMENT FEE WILL BE \$35.00 PER STOP PAYMENT ORDER
Dormant Account Fee: \$5.00 Per Month After One (1) Year With No Activity. AS OF FEBRUARY 1, 2024 THE DORMANT ACCOUNT FEE WILL BE \$10.00 PER MONTH AFTER ONE (1) YEAR WITH NO ACTIVITY
Telephone Transfer Request: \$3.00 Per Telephone Transfer Request. AS OF FEBRUARY 1, 2024 THERE WILL BE NO CHARGE FOR TELEPHONE TRANSFERS
Garnishment, Levy, or Subpoena: \$50.00 per Garnishment, Levy, or Subpoena
Night Deposit Bag: \$25.00 Per Night Deposit Bag
Returned Mail: \$10.00 Per Returned Mail Item. AS OF FEBRUARY 1, 2024 THERE WILL BE NO CHARGE FOR RETURNED MAIL
Items Sent for Collection: \$20.00 Per Item Sent for Collection
Lost ATM or Debit Card or PIN: \$10.00 Per Lost ATM or Debit Card or PIN
Statement Reprint Fees: \$10.00 Statement Reprint Fee (one month only); research fee applies to multiple statement reprint requests
Sweep Fee: \$3.00 Per Sweep Fee to Cover an Overdraft or Between Accounts
MMDA Excess Transaction Fee: \$5.00 per item charge if over six third party withdrawals, telephone transfers or online transfers per statement cycle. AS OF FEBRUARY 1, 2024 THE EXCESS TRANSACTION FEE WILL BE \$10.00 PER THIRD PARTY WITHDRAWALS, TELEPHONE TRANSFERS OR ONLINE TRANSFER
Monthly Paper Statement Fee: \$3.00 per monthly paper statement for all business accounts. The \$3.00 monthly paper statement fee is waived for electronic statements. This fee does not apply to consumer Southern Rewards checking accounts, consumer NOW accounts, certificates of deposits, IRAs, savings accounts or money market deposit accounts. AS OF FEBRUARY 1, 2024, ALL BASIC CHECKING ACCOUNTS WILL BE CHARGED A \$3.00 MONTHLY PAPER STATEMENT FEE. THE FEE MAY BE WAIVED FOR BASIC CHECKING ACCOUNTHOLDERS WHO MAINTAIN COMBINED DEPOSIT BALANCES OF \$10,000 OR GREATER
Non-Bank Customer Check Cashing Fee: \$10.00 WILL BE CHARGED TO ANY PAYEE WHO IS NOT A BANK CUSTOMER WHO CASHES A CHECK AT SOUTHERN BANK OF TENNESSEE

Wire Transfer Fees

Wire Transfer Fee-Domestic: \$25.00 Per Domestic Wire Transfer (Incoming or Outgoing). AS OF FEBRUARY 1, 2024 THE INCOMING WIRE FEE WILL BE \$10.00.
Wire Transfer-International: \$50.00 Per International Wire Transfer (Incoming or Outgoing)

Safety Deposit Box Fees

Safety Deposit Box Rentals: \$20.00 to \$100.00 Annual Safety Deposit Box Rental (fee depends on the size of the box selected). AS OF FEBRUARY 1, 2024, ANNUAL SAFETY DEPOSIT BOX RENTAL FEES WILL RANGE FROM \$30.00 to \$110.00 DEPENDING ON THE SIZE OF THE BOX
Lost Key: \$100.00 Lost Safety Deposit Box Key (if one key is lost). AS OF FEBRUARY 1, 2024, THE FEE TO REPLACE A SINGLE KEY WILL BE DETERMINED BY THE THIRD PARTY PROVIDING THE SERVICE TO REPLACE THE LOCK OR DRILL THE BOX
Lost Keys: \$175.00 Lost Safety Deposit Box Key (if both keys are lost). AS OF FEBRUARY 1, 2024, THE FEE IS DETERMINED BY THE THIRD PARTY PROVIDING THE SERVICE TO REPLACE THE LOCK OR DRILL THE BOX

Official Checks

Money Orders: The bank no longer offers Money Orders
Cashier's Checks: \$5.00 Per Cashier's Check. AS OF FEBRUARY 1, 2024 THE FEE FOR EACH CASHIER'S CHECK WILL BE \$10.00

Check Printing Charges

Check Printing Fees: Check Printing Fees Depend on the Style of Check Ordered

Copies and Research Charges

Loan Coupon Books: \$10.00 Per Replacement of a Loan Coupon Book
Non-Bank Copied Items: \$1.00 for the First Page of Non-Bank Copied Items and \$0.50 Per Each Additional Page. AS OF FEBRUARY 1, 2024 THE FIRST PAGE FEE WILL BE \$2.00 AND EACH ADDITIONAL PAGE WILL BE \$0.75
Non-Bank Fax Requests: \$2.00 for each Non-Bank related Fax Request
Research Fee: \$25.00 Per Hour Research Fee (minimum one hour). AS OF FEBRUARY 1, 2024 THE PER HOUR RESEARCH FEE WILL BE \$30.00 PER HOUR (MINIMUM OF ONE HOUR)
Check Copy Fee : AS OF FEBRUARY 1, 2024 THE FEE WILL BE \$2.00 PER CHECK COPY

SOUTHERN BANK OF TENNESSEE

HOME MORTGAGE DISCLOSURE ACT NOTICE

The HMDA data about our residential mortgage lending are available online for review. The data show geographic distribution of loans and applications; ethnicity, race, sex, age and income of applicants and borrowers; and information about loan approvals and denials. HMDA data for many other financial institutions are also available online. For more information, visit the Consumer Financial Protections Bureau's website (www.consumerfinance.gov/hmda).

Loan to Deposit Ratios
FDIC Quarterly Reports of Condition

Quarter Ending	*Total Assets	Net Loans & Leases*	Total Deposits*	Ratio
9/30/2010	\$67,344	\$39,613	\$57,438	69.0%
12/31/2010	\$62,671	\$35,503	\$53,768	66.0%
3/31/2011	\$58,780	\$35,199	\$49,853	70.6%
6/30/2011	\$57,764	\$34,325	\$48,516	70.7%
9/30/2011	\$58,276	\$32,899	\$48,819	67.4%
12/31/2011	\$58,316	\$32,286	\$48,528	66.5%
3/31/2012	\$58,617	\$31,592	\$49,132	64.3%
6/30/2012	\$66,547	\$30,086	\$56,719	53.0%
9/30/2012	\$88,841	\$38,005	\$63,112	60.2%
12/31/2012	\$112,967	\$47,840	\$87,596	54.6%
3/31/2013	\$125,758	\$54,432	\$100,768	54.0%
6/30/2013	\$138,693	\$74,070	\$115,042	64.4%
9/30/2013	\$149,151	\$92,109	\$126,076	73.1%
12/31/2013	\$160,094	\$103,076	\$129,201	79.8%
3/31/2014	\$173,567	\$106,732	\$145,159	73.5%
6/30/2014	\$182,086	\$120,940	\$156,264	77.4%
9/30/2014	\$191,624	\$127,578	\$165,412	77.1%
12/31/2014	\$192,173	\$132,054	\$165,205	79.9%
3/31/2015	\$198,446	\$133,847	\$171,146	78.2%
6/30/2015	\$203,443	\$139,519	\$176,146	79.2%
9/30/2015	\$210,028	\$153,227	\$182,144	84.1%
12/31/2015	\$216,611	\$162,069	\$188,434	86.0%
3/31/2016	\$217,239	\$163,397	\$188,544	86.7%
6/30/2016	\$227,156	\$167,434	\$197,655	84.7%
9/30/2016	\$237,508	\$174,709	\$207,483	84.2%
12/31/2016	\$238,655	\$179,943	\$208,348	86.4%
3/31/2017	\$243,424	\$180,107	\$212,683	84.7%
6/30/2017	\$253,437	\$182,860	\$221,767	82.5%
9/30/2017	\$258,085	\$188,500	\$227,185	83.0%
12/31/2017	\$258,899	\$196,164	\$227,354	86.3%
3/31/2018	\$268,245	\$205,263	\$236,268	86.9%
6/30/2018	\$267,325	\$205,483	\$236,393	86.9%
9/30/2018	\$271,073	\$208,921	\$235,852	88.6%
12/31/2018	\$282,658	\$203,337	\$244,614	83.1%
3/31/2019	\$283,465	\$204,957	\$244,404	83.9%
6/30/2019	\$284,201	\$212,255	\$243,969	87.0%
9/30/2019	\$288,757	\$214,828	\$247,658	86.7%
12/31/2019	\$300,816	\$211,977	\$259,018	81.8%
3/31/2020	\$307,770	\$217,598	\$266,548	81.6%
6/30/2020	\$323,282	\$226,180	\$281,445	80.4%
9/30/2020	\$336,282	\$236,744	\$293,894	80.6%
12/31/2020	\$348,330	\$246,472	\$305,195	80.8%
3/31/2021	\$358,587	\$237,227	\$315,417	75.2%
6/30/2021	\$363,124	\$236,306	\$318,890	74.1%
9/30/2021	\$372,514	\$244,208	\$327,933	74.5%
12/31/2021	\$376,613	\$252,120	\$331,629	76.0%
3/31/2022	\$382,015	\$242,713	\$338,620	71.7%
6/30/2022	\$400,320	\$251,320	\$357,325	70.3%
9/30/2022	\$385,422	\$255,435	\$343,263	74.4%
12/31/2022	\$372,312	\$261,668	\$328,890	79.6%
3/31/2023	\$372,208	\$267,491	\$328,478	81.4%
6/30/2023	\$367,717	\$272,415	\$323,982	84.1%
9/30/2023	\$394,051	\$274,752	\$342,565	80.2%
12/31/2023	\$402,334	\$276,021	\$344,377	80.2%

* = Millions