

SOUTHERN BANK OF TENNESSEE
Community Reinvestment Act
Public File

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CRA Officer – Matt Smith, SVP

Date of Last CRA Performance Evaluation – June 10, 2024

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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

June 10, 2024

**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: This institution is rated Satisfactory.

Major factors supporting the institution's rating include:

- The LTD ratio is reasonable given the bank's size, financial condition, and assessment area (AA) credit needs.
- The geographic distribution of loans reflects reasonable dispersion throughout the AA.
- The distribution of loans reflects reasonable penetration among individuals of different income levels and businesses of different sizes.
- The institution has not received any CRA-related complaints since the previous evaluation.
- A majority of loans were made inside the AA.

SCOPE OF EXAMINATION

The CRA performance evaluation assesses the bank's record of meeting the credit needs of its community, including LMI neighborhoods, within the context of information such as asset size and financial condition of the institution, competitive factors, and the economic and demographic characteristics of its defined AA. This CRA performance review was based on the bank's lending performance in its AAs 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 LTD Ratio
- Lending inside the AA
- Lending to borrowers of different incomes and businesses of different sizes
- Geographic distribution of loans
- Responsiveness to complaints the bank has received regarding its CRA activities, if applicable

Given the bank's asset size and office(s) located in a metropolitan statistical area (MSA), it submits annual reports about its residential real estate loan originations and applications pursuant to the HMDA. The evaluation included an analysis of HMDA-reportable loans and a sample of small business loans originated from January 1, 2022 through December 31, 2023.

A small business loan is defined as a business loan with an original amount of \$1 million or less and typically is either secured by nonfarm or nonresidential real estate or classified as commercial loans. A small farm loan is defined as a farm loan with an original amount of \$500,000 or less and is either secured by farmland or classified as loans to finance agricultural production and other loans to farmers.

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

As part of this evaluation, one community contact was made with a local representative of a community organization who are familiar with the economic and demographic characteristics as well as community development (CD) opportunities in the full-scope AA. Information obtained from this contact was used to establish a context for the communities in which the bank operates and to gather information on the bank's performance. Specific information obtained from the community contact is included in the applicable section of the evaluation. The contact identified small dollar lending as the primary unmet credit need for LMI individuals within the Nashville AA.

DESCRIPTION OF INSTITUTION

Established in March 2009, Southern Bank of Tennessee is a 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 December 31, 2023, the bank had \$372.2 million in total assets, an increase of approximately \$101.1 million since the bank’s last CRA evaluation conducted on January 28, 2019. Southern Bank of Tennessee is a full-service bank that offers a variety of credit products to meet community credit needs. Its 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, with additional branches in the Tennessee cities of Lebanon, Smyrna, and Clinton. All four offices have drive-thru facilities and offer extended hours on Friday. The bank has not opened or closed any branches since the previous evaluation; however, the Clinton branch no longer has an ATM.

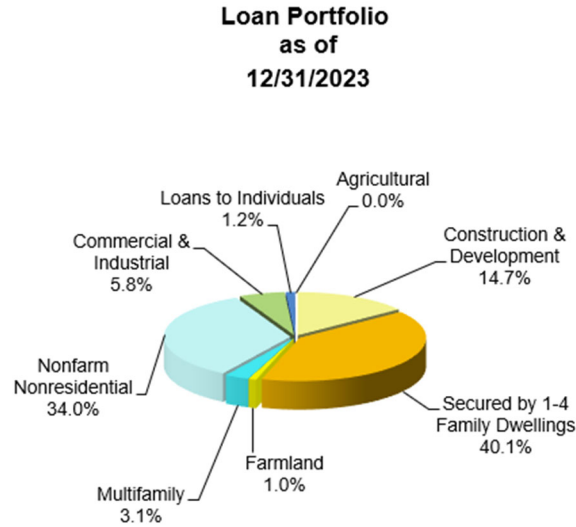
Loan Portfolio

According to the December 31, 2023 Report of Condition (ROC), the bank’s assets totaled \$372.2 million, an increase of approximately \$101.1 million since the bank’s last CRA evaluation conducted January 2019. Total loans increased by 5.4 percent from year-end 2022 to year-end 2023.

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

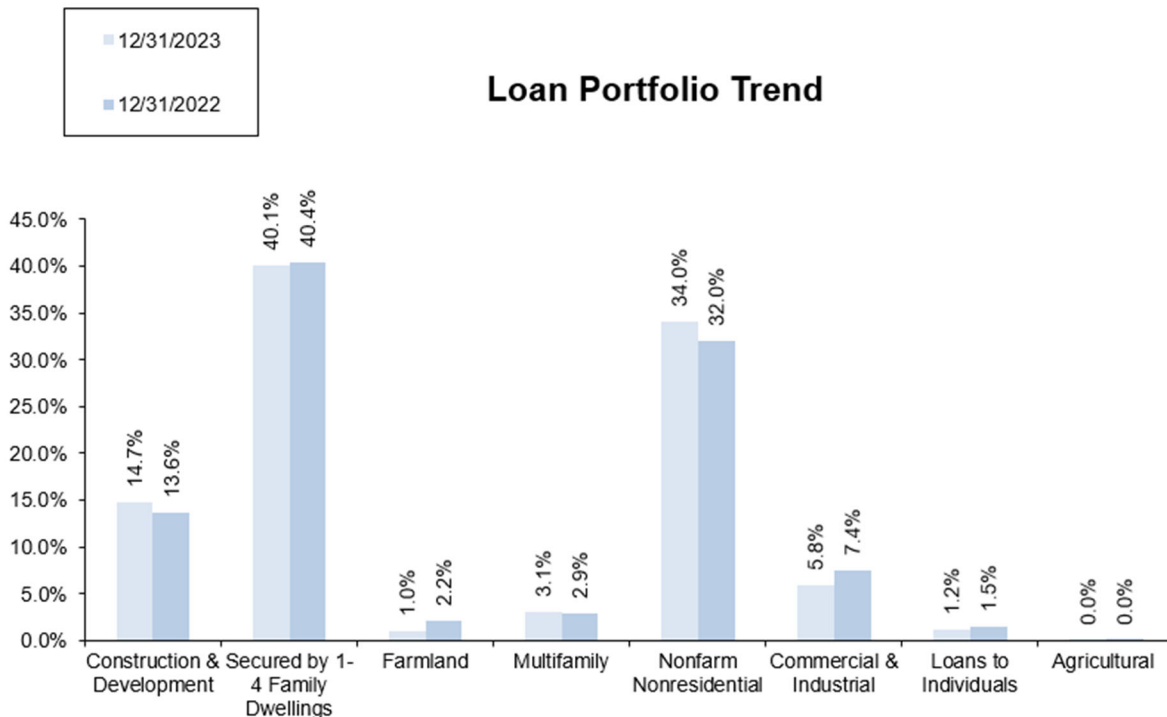
COMPOSITION OF LOAN PORTFOLIO					
Loan Type	12/31/2023		12/31/2022		% Change
	\$ (000s)	Percent	\$ (000s)	Percent	
Construction and Development	41,111	14.7%	35,953	13.6%	14.3%
Secured by One- to Four- Family Dwellings	111,675	40.1%	106,869	40.4%	4.5%
Other Real Estate: Farmland	2,787	1.0%	5,733	2.2%	-51.4%
Multifamily	8,643	3.1%	7,607	2.9%	13.6%
Nonfarm nonresidential	94,872	34.0%	84,523	32.0%	12.2%
Commercial and Industrial	16,258	5.8%	19,603	7.4%	-17.1%
Loans to Individuals	3,350	1.2%	4,004	1.5%	-16.3%
Agricultural Loans	32	0.0%	33	0.0%	-3.0%
Total	\$278,728	100.00%	\$264,325	100.00%	5.4%

* 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 above, 48.7 percent of the bank’s loan portfolio as of December 31, 2023 consisted of nonfarm nonresidential and construction and development lending combined. Loans secured by one- to four-family dwellings make up the single largest percentage of the loan portfolio at 40.1 percent.

The chart below illustrates composition of the bank’s portfolio mix remained largely unchanged during the review period.



Credit Products

Southern Bank of Tennessee offers a range of commercial credit products as well as residential mortgages, construction loans, home equity lines of credit, and personal loans. The bank has not introduced any new loan products since the previous evaluation. For purposes of the CRA, Southern Bank of Tennessee has defined the following two AAs:

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

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 AA. The bank received a “Satisfactory” rating at its previous evaluation conducted by the Federal Reserve Bank of Atlanta dated January 28, 2019 under the small bank examination procedures.

CONCLUSIONS WITH RESPECT TO PERFORMANCE CRITERIA

Overview

Overall performance is satisfactory. Performance context factors such as economic conditions, competition, and demographics were considered when evaluating lending performance. The bank’s LTD ratio is reasonable. Based on an analysis of HMDA-reportable loans and a sample of small business loans originated from January 1, 2022 through December 31, 2023, the geographic distribution of loans reflects reasonable dispersion throughout the AA. 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 inside the AA. Additionally, the bank has not received any CRA-related complaints since the previous examination.

Loan-to-Deposit Ratio

The bank’s Net LTD ratio, which reflects its level of lending activity, is reasonable given its size, financial condition and AA credit needs. The bank’s average LTD ratio for the 19 quarters ending December 31, 2023 was 79.0 percent. This was compared to the ratios of five other financial institutions of similar asset size with branch offices in the AA. The average LTD ratios for these five banks ranged from 85.0 percent to 96.4 percent. While lower than its peers, the bank’s LTD ratio is reasonable in light of performance context factors such as competition.

Assessment Area Concentration

A majority of the bank’s loans are to borrowers and businesses inside its AA. The table below shows, by product type, the number, and percentage of loans reviewed that were located inside and outside of the bank’s AAs.

Lending Inside and Outside the Assessment Area

Loan Types	Inside				Outside			
	#	%	\$(000s)	%	#	%	\$(000s)	%
Home Improvement	6	75	\$459	82.1	2	25	\$100	17.9
Home Purchase - Conventional	120	71	\$40,926	68.8	49	29	\$18,532	31.2
Home Purchase - FHA	12	60	\$3,844	57.7	8	40	\$2,823	42.3
Home Purchase - VA	6	66.7	\$3,230	73.7	3	33.3	\$1,152	26.3
Multi-Family Housing	4	40	\$3,780	47.4	6	60	\$4,201	52.6
Other Purpose Closed-End	3	75	\$232	36.7	1	25	\$400	63.3
Refinancing	90	82.6	\$25,344	83.9	19	17.4	\$4,877	16.1
Total HMDA related	241	73.3	\$77,815	70.8	88	26.7	\$32,085	29.2
Small Business	96	90.6	\$15,790	77.8	10	9.4	\$4,494	22.2
Total Small Bus. related	96	90.6	\$15,790	77.8	10	9.4	\$4,494	22.2
TOTAL LOANS	337	77.5	\$93,605	71.9	98	22.5	\$36,579	28.1

Note: Affiliate loans not included

As shown above, 73.3 percent of the HMDA-reportable loans (by number), 90.6 percent of small business loans (by number), and 77.5 percent of total loans (by number) are to borrowers and businesses inside the bank's AAs. This indicates the bank's willingness to originate loans that meet the credit needs of its AA.

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

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

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

RESPONSIVENESS TO SUBSTANTIATED COMPLAINTS

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

FAIR LENDING OR OTHER ILLEGAL CREDIT PRACTICES REVIEW

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

**METROPOLITAN AREA
FULL-SCOPE REVIEW**

DESCRIPTION OF INSTITUTION’S OPERATIONS IN THE NASHVILLE AA

Overview

The AA has not changed since the previous evaluation. The AA consists of three counties within the Nashville-Davidson-Murfreesboro-Franklin, TN MSA: Davidson, Wilson, and Rutherford. Southern Bank of Tennessee operates three branches in this AA.

Population Information

The 2023 population of the AA is estimated at 1,243,109. Davidson County is the most populous county with approximately 57.3 percent of the AA population. Rutherford County contains 29.5 percent of the AA population and Wilson County contains 13.2 percent. Davidson County is the second most populous county in Tennessee; Rutherford County is fifth, and Wilson County is ninth. The state capital of Nashville, in Davidson County, is the largest city in the AA and the state, with a 2023 estimated population of 687,778. Rutherford County’s largest city is Murfreesboro, the county seat. During the review period, Lebanon, the county seat, overtook Mount Juliet, the bank’s headquarters, as Wilson County’s largest city. Wilson and Rutherford counties experienced strong growth in population between 2020 and 2023 with increases of 10.8 percent and 7.5 percent, respectively. Davidson County’s population decreased by 0.5 percent during the same time period, while the population of Tennessee grew by 3.1 percent.¹

Income Characteristics

For purposes of classifying borrower income, this evaluation uses FFIEC estimated median family income for the relevant area. The following table sets forth the estimated median family income for 2022 and 2023 for the Nashville-Davidson-Murfreesboro-Franklin, TN MSA. It also provides a breakdown of the estimated annual income based on income-level.

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

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

As shown in the table above, the median family income increased from \$95,600 in 2022 to \$100,500 in 2023, or 5.1 percent. According to the 2023 FFIEC census data, there were 279,699 families in the AA. Of those families, 21.7 percent were low-income, 18.4 percent were moderate-income, 21.9 percent were middle-income, and 38.0 percent were upper-income. Of the total families, 8.7 percent had incomes below the poverty level.

¹ “QuickFacts: Davidson County, Rutherford County, Wilson County, Nashville-Davidson, Tennessee.” U.S. Census Bureau, n.d. Web. 28 May 2024.<<https://www.census.gov/quickfacts>>

Demographic Data by Census Tracts

There are 266 census tracts in the AA, of which 19 (7.1 percent) are low-income; 69 (25.9 percent) are moderate-income; 101 (38.0 percent) are middle income; 68 (25.6 percent) are upper-income; and 9 (3.4 percent) are unknown tracts based on income. Additionally, there are 50,961 businesses operating inside the AA, of which 46,504 (91.3 percent) are considered small businesses, meaning they have gross annual revenues of \$1 million or less. D&B data shows that 5.5 percent of businesses in the AA are located in low-income tracts; 26.0 percent are in moderate-income tracts; 32.1 percent are in middle-income tracts; 32.7 percent are in upper-income tracts; and 3.8 percent are in tracts with unknown income levels.

Housing Characteristics

There are 496,677 housing units in the AA, of which 54.7 percent are owner-occupied units, 37.1 percent are rental units, and 8.2 percent are vacant according to 2023 FFIEC census data. In low-income tracts, 24.1 percent of housing units are owner-occupied and 65.9 percent are rental units. In moderate-income tracts, 40.5 percent were owner-occupied and 50.7 percent were rental units. The median age of the housing stock for the AA is 39 years, compared to 36 years for the state of Tennessee. LMI tracts in the AA contain older housing stock, with a median age of 47 years in low-income census tracts and 45 years in moderate-income tracts.

The estimated median value of an owner-occupied housing unit in the AA is \$258,829, compared to \$177,600 for the state of Tennessee. Housing in the AA is considered moderately less affordable than statewide. The affordability ratio, defined as the median household income divided by the median housing value, is 25.2 percent for the AA, compared to 30.9 percent for the state of Tennessee. A higher ratio means the housing is considered more affordable while a lower ratio means the housing is considered less affordable.

With mortgage rates trending upward and sales price increases, housing affordability remains a critical issue in the Nashville AA. According to the Federal Reserve Bank of Atlanta's Home Ownership Affordability Monitor (HOAM) Index, the Nashville and Knoxville markets remain deeply unaffordable for the median income household wishing to purchase a home. Affordability is particularly low in Davidson and Wilson counties and the trend is likely to continue in the Nashville market. In early 2021, the mayor of Nashville convened a group of housing practitioners to serve on the Affordable Housing Task Force to assess the city's affordable housing outlook and help inform public policy. The 2021 Affordable Housing Task Force Report noted that nearly half of Nashville's renters are cost burdened, meaning they spend 30 to 50 percent of their income on housing costs.² Furthermore, according to the 2023-2028 Consolidated Plan for Housing and Community Development, approximately 75 percent of households with incomes 0 to 30 percent of area median income (AMI) and 77 percent of households with 30 to 50 percent AMI experience a housing problem defined as: lack of complete kitchen, lack of complete plumbing facilities, more than one person per room, or cost burden greater than 30 percent.³

Employment Statistics

The following table shows the 2022 and 2023 unemployment rates for the AA and the state of Tennessee, with the AA performing slightly better than the state on average. During the review period, unemployment rates were

² "Affordable Housing Task Force Report." Metropolitan Government of Nashville & Davidson County, 8 June 2023. Web. 28 May 2024. <<https://www.nashville.gov/sites/default/files/2021-06/Affordable-Housing-Task-Force-Report-2021.pdf>>

³ "2023-2028 Consolidated Plan for Housing and Community Development." Metropolitan Government of Nashville-Davidson County TN, n.d. Web. 2 July 2024. <<https://www.nashville-mdha.org/wp-content/uploads/2023/06/Nashville-Davidson-2023-2028-Con-Plan-Final-Draft.pdf>>

below three percent for the AA and remained stable, indicating a recovery since peak unemployment of roughly 15 percent during the Covid-19 pandemic.⁶

Unemployment Rates: TN Nashville



Competition

The bank operates in a highly competitive banking market that includes a mix of national, regional, and local banks. According to the June 30, 2023 FDIC Deposit Market Share Report, 44 financial institutions operated 325 offices inside the AA. Southern Bank of Tennessee ranked 22nd in deposit market share with \$258.6 million, or 0.4 percent of total deposits. Pinnacle Bank held the largest deposit market share with 24.8 percent followed by Bank of America (16.8%), Regions Bank (11.2%), and Truist Bank (11.0%). The top ten financial institutions hold a cumulative 86.4 percent of deposits in the AA. As such, competition directly impacts the bank’s ability to serve the credit needs of its AA.

Community Contacts

As part of the CRA examination, information was obtained from a local non-profit organization that works to improve the financial stability of LMI persons and assist small business startups in the greater Nashville area. The contact generally agreed with bankers that the Nashville market is experiencing significant growth and banking competition is increasing. However, the contact noted that the majority of the non-profit’s clients utilize online banks, credit unions, or most commonly, financial technology (FinTech) firms that offer banking, payday lending, and/or peer-to-peer lending. According to the contact, access to credit from traditional financial institutions is difficult due to strict underwriting requirements and lack of product offerings to fill the need of credit building and small dollar lending. Mobile banking apps and employer provided prepaid check cards were identified by the contact as direct competition to traditional banking for LMI individuals. Furthermore, the contact noted FinTechs have benefits more suited to LMI individuals such as: avenues to build credit, no monthly fees,

⁶ “Covid Recession: Tracking Tennessee’s Economic Recovery to Date.” The Sycamore Institute, 28 July 2021. Web. 2 July 2024. <<https://www.sycamoreinstitutetn.org/tennessee-covid-economic-recovery/>>

cash deposits at non-bank locations, and fully online account opening, which helps reduce the social pressure of visiting a traditional branch.

The contact attributed Nashville's growth to high-net-worth individuals migrating from other parts of the country and an influx of companies, such as Oracle, which pay high wages but require high skill white collar employees. According to the contact, these factors contribute to the gentrification of many neighborhoods throughout Nashville which negatively contributes to an already limited affordable housing market and pushes out local small businesses in favor of corporate chains. The contact also stated the financial education provided by banks consists mainly of classroom style budgeting and credit score lessons. The contact noted a desire for banks to work in conjunction with non-profits to offer classes about the requirements and process of securing a loan, small business planning, investment and savings options, and what to do with unexpected windfalls.

General Economic and Business Characteristics

Economic conditions in the AA are robust and underscored by growth in median income, attraction of new corporations and job growth, continued housing demand, and resiliency to inflationary pressures. Nashville has ranked as one of the top 10 metropolitan areas for population and job growth for several years. It is also a leading hub for healthcare and a thriving tourism center. The Nashville Healthcare Council reports that the city supports over 900 healthcare companies, generating \$97 billion in global revenue, and employes rough 550,000 people.⁹ The Covid-19 pandemic took a toll on tourism with less than 9 million arrivals recorded in 2020, and the city estimated a \$4.5 billion loss in visitor spending, which significantly impacted the hotel industry. However, by 2022, that figure surpassed 14 million and visitor spending in 2023 totaled roughly \$9.3 billion.¹⁰

During the review period, Amazon opened new corporate offices in Davidson County, which is estimated to create one billion dollars in tax revenue over the next decade. These corporate offices in conjunction with newly constructed fulfillment centers are expected to create over 5,000 new jobs with a mix of technical and non-technical roles spanning all skill and education levels.¹¹ In 2021, \$65 million in state incentives was approved for Oracle to relocate its global headquarters to Nashville (Davidson County). Oracle is expected to bring roughly 8,500 jobs and investment topping \$1 billion to the area over the next decade.¹²

Major employers in Rutherford County include Nissan North America, Rutherford County Government, Amazon (fulfilment center), and Ascension St. Thomas hospital.¹³ In Wilson County, major employers include Under Armour distribution, CEVA Logistics, 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.¹⁴

The influx of large corporations has had an overall positive affect on the AA's economic condition. However, a significant number of small businesses closed during the Covid-19 pandemic. To assist with the ongoing recovery of the small business sector and minimize barrier to entry, recent legislation, The Tennessee Works Tax Act,

⁹ "About the Nashville Healthcare Industry." Nashville Health Care Council, n.d. Web. 2 July 2024. <<https://healthcarecouncil.com/health-care-industry/>>

¹⁰ "Nashville continues to bounce back four years after the pandemic." New Channel 5 Nashville, 12 March 2024. Web. 2 July 2024. <<https://www.newschannel5.com/news/nashville-continues-to-bounces-back-four-years-after-the-pandemic>>

¹¹ "Corporate Offices." Amazon, n.d. Web. 28 May 2024. <<https://www.aboutamazon.com/workplace/corporate-offices>>

¹² "Oracle's Larry Ellison Says Planned Nashville Campus will be World Headquarters." U.S. News, 24 April 2024 web. 2 July 2024. <<https://www.usnews.com/news/business/articles/2024-04-24/oracles-larry-ellison-says-planned-nashville-campus-will-be-companys-world-headquarters>>

¹³ "Largest Rutherford County Employers." Nashville Business Journal, 16 July 2023. Web. 28 May 2024. <<https://www.bizjournals.com/nashville/subscriber-only/2023/07/14/largest-rutherford-county-employers.html>>

¹⁴ "Wilson County Top Employers, 200+." Mt. Juliet TN Government, n.d. web. 28 May 2024. <<https://www.mtjuliet-tn.gov/1476/Top-Employers-200>>

eliminates the annual business tax filing obligation for businesses with annual gross sales under \$100,000 within a county and/or city.¹⁵

Assessment Area Demographics

The following table provides demographic characteristics of the AA based on the 2023 FFIEC Census Data used to analyze the bank’s CRA performance. Certain components of the data in the table are discussed in this evaluation as they apply to specific parts of the analysis.

Combined Demographics Report

Assessment Area: Nashville

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	19	7.1%	14,997	5.4%	4,628	30.9%	60,011	21.7%
Moderate-income	69	25.9%	63,953	23.1%	9,724	15.2%	51,042	18.4%
Middle-income	101	38.0%	116,636	42.2%	6,866	5.9%	60,572	21.9%
Upper-income	68	25.6%	78,521	28.4%	2,335	3.0%	105,074	38.0%
Unknown-income	9	3.4%	2,592	0.9%	496	19.1%	0	0.0%
Total Assessment Area	266	100.0%	276,699	100.0%	24,049	8.7%	276,699	100.0%
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied		Rental		Vacant		
		#	%	%	#	%	#	%
Low-income	31,108	7,494	2.8%	24.1%	20,501	65.9%	3,113	10.0%
Moderate-income	124,916	50,603	18.6%	40.5%	63,316	50.7%	10,997	8.8%
Middle-income	198,751	122,646	45.1%	61.7%	62,491	31.4%	13,614	6.8%
Upper-income	135,833	89,031	32.8%	65.5%	34,422	25.3%	12,380	9.1%
Unknown-income	6,069	1,872	0.7%	30.8%	3,412	56.2%	785	12.9%
Total Assessment Area	496,677	271,646	100.0%	54.7%	184,142	37.1%	40,889	8.2%
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	2,800	5.5%	2,546	5.5%	240	5.9%	14	3.6%
Moderate-income	13,231	26.0%	11,745	25.3%	1,401	34.4%	85	21.9%
Middle-income	16,337	32.1%	15,255	32.8%	992	24.4%	90	23.1%
Upper-income	16,646	32.7%	15,357	33.0%	1,106	27.2%	183	47.0%
Unknown-income	1,947	3.8%	1,601	3.4%	329	8.1%	17	4.4%
Total Assessment Area	50,961	100.0%	46,504	100.0%	4,068	100.0%	389	100.0%
	Percentage of Total Businesses:		91.3%		8.0%		0.8%	
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	8	1.9%	8	2.0%	0	0.0%	0	0.0%
Moderate-income	73	17.5%	71	17.3%	2	50.0%	0	0.0%
Middle-income	185	44.5%	182	44.4%	1	25.0%	2	100.0%
Upper-income	146	35.1%	145	35.4%	1	25.0%	0	0.0%
Unknown-income	4	1.0%	4	1.0%	0	0.0%	0	0.0%
Total Assessment Area	416	100.0%	410	100.0%	4	100.0%	2	100.0%
	Percentage of Total Farms:		98.6%		1.0%		0.5%	

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

¹⁵ “Small Businesses No Longer Have to File Business Tax.” TN Department of Revenue, 04 March 2024. Web. 2 July 2024. <<https://www.tn.gov/revenue/news/2024/3/4/small-businesses-no-longer-have-to-file-business-tax.html>>

CONCLUSIONS WITH RESPECT TO PERFORMANCE CRITERIA

Overview

Southern Bank of Tennessee's overall performance in the Nashville AA is satisfactory. The bank's lending performance was evaluated by analyzing HMDA-reportable and a sample of small business loans originated between January 1, 2022 and December 31, 2023. The geographic distribution of loans reflects reasonable dispersion throughout the AA, and the distribution of loans reflects reasonable penetration among individuals of different income levels and businesses of different sizes. The performance context information discussed earlier in this evaluation was considered in evaluating lending performance. During the review period, the bank made 236 HMDA-reportable loans and 91 small business loans in the AA. HMDA-reportable lending was given greater consideration than small business lending in evaluating the bank's performance.

Geographic Distribution of Loans

Based on the following analysis, the overall geographic distribution of HMDA-reportable and small business loans reflects reasonable dispersion throughout the AA.

Residential Real Estate (HMDA) Lending

The following table shows the geographic distribution of Southern Bank of Tennessee's HMDA-reportable loans for 2022-2023 within the Nashville AA and includes a comparison of the bank's HMDA-reportable lending to the aggregate HMDA lenders within the AA. The HMDA aggregate lending data are the combined total of lending activity reported by all lenders subject to the HMDA in the AA.

Geographic Distribution of HMDA Loans - Table 1 of 2

Assessment Area: Nashville

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data					Bank & Aggregate Lending									
		2022, 2023					2022					2023				
		Bank				Owner Occupied Units %	Count			Dollar		Count			Dollar	
		Count #	%	Dollar \$ (000s)	\$ %		Bank #	Agg %	Dollar \$ (000s)	\$ %	Bank #	%	Dollar \$ (000s)	\$ %		
HOME PURCHASE	Low	10	7.3%	3,392	7.1%	2.8%	8	9.3%	4.1%	2,762	9.4%	3.7%	2	3.9%	630	3.4%
	Moderate	32	23.4%	9,181	19.2%	18.6%	19	22.1%	18.2%	5,086	17.2%	15.1%	13	25.5%	4,095	22.3%
	Middle	52	38.0%	18,234	38.1%	45.1%	34	39.5%	45.8%	10,919	37.0%	40.2%	18	35.3%	7,315	39.8%
	Upper	38	27.7%	16,332	34.1%	32.8%	23	26.7%	30.4%	10,407	35.3%	39.7%	15	29.4%	5,925	32.3%
	Unknown	5	3.6%	721	1.5%	0.7%	2	2.3%	1.5%	315	1.1%	1.3%	3	5.9%	406	2.2%
	Total	137	100%	47,860	100%	100.0%	86	100%	100%	29,489	100%	100%	51	100%	18,371	100%
REFINANCE	Low	4	4.5%	929	3.7%	2.8%	3	5.6%	3.9%	878	5.1%	3.3%	1	2.9%	51	0.6%
	Moderate	8	9.1%	1,683	6.7%	18.6%	3	5.6%	17.4%	898	5.2%	13.7%	5	14.7%	785	10.0%
	Middle	48	54.5%	11,875	47.2%	45.1%	28	51.9%	45.3%	7,908	45.7%	38.2%	20	58.8%	3,967	50.4%
	Upper	28	31.8%	10,676	42.4%	32.8%	20	37.0%	32.7%	7,614	44.0%	44.0%	8	23.5%	3,062	38.9%
	Unknown	0	0.0%	0	0.0%	0.7%	0	0.0%	0.8%	0	0.0%	0.8%	0	0.0%	0	0.0%
	Total	88	100%	25,163	100%	100.0%	54	100%	100%	17,298	100%	100%	34	100%	7,865	100%
HOME IMPROVEMENT	Low	0	0.0%	0	0.0%	2.8%	0	0.0%	2.2%	0	0.0%	1.7%	0	0.0%	0	0.0%
	Moderate	1	16.7%	250	54.5%	18.6%	1	25.0%	13.3%	250	74.2%	10.7%	0	0.0%	0	0.0%
	Middle	4	66.7%	193	42.0%	45.1%	2	50.0%	42.1%	71	21.1%	32.9%	2	100.0%	122	100.0%
	Upper	1	16.7%	16	3.5%	32.8%	1	25.0%	41.5%	16	4.7%	54.0%	0	0.0%	0	0.0%
	Unknown	0	0.0%	0	0.0%	0.7%	0	0.0%	0.9%	0	0.0%	0.7%	0	0.0%	0	0.0%
	Total	6	100%	459	100%	100.0%	4	100%	100%	337	100%	100%	2	100%	122	100%
MULTI FAMILY	Multi-Family Units															
	Low	0	0.0%	0	0.0%	10.4%	0	0.0%	11.3%	0	0.0%	2.2%	0	0.0%	0	0.0%
	Moderate	2	33.3%	2,224	63.0%	33.4%	1	100.0%	43.0%	1,200	100.0%	30.0%	1	50.0%	1,024	43.9%
	Middle	1	16.7%	1,307	37.0%	30.0%	0	0.0%	31.2%	0	0.0%	32.4%	1	50.0%	1,307	56.1%
	Upper	0	0.0%	0	0.0%	24.4%	0	0.0%	11.3%	0	0.0%	29.6%	0	0.0%	0	0.0%
	Unknown	0	0.0%	0	0.0%	1.9%	0	0.0%	3.2%	0	0.0%	5.7%	0	0.0%	0	0.0%
Total	3	50%	3,531	100%	100.0%	1	100%	100%	1,200	100%	100%	2	100%	2,331	100%	
OTHER PURPOSE LOC	Low	0	0.0%	0	0.0%	2.8%	0	0.0%	1.6%	0	0.0%	1.1%	0	0.0%	0	0.0%
	Moderate	0	0.0%	0	0.0%	18.6%	0	0.0%	12.6%	0	0.0%	8.7%	0	0.0%	0	0.0%
	Middle	0	0.0%	0	0.0%	45.1%	0	0.0%	39.8%	0	0.0%	29.5%	0	0.0%	0	0.0%
	Upper	0	0.0%	0	0.0%	32.8%	0	0.0%	45.1%	0	0.0%	60.0%	0	0.0%	0	0.0%
	Unknown	0	0.0%	0	0.0%	0.7%	0	0.0%	0.8%	0	0.0%	0.7%	0	0.0%	0	0.0%
	Total	0	0.0%	0	0.0%	100.0%	0	0.0%	100%	0	0.0%	100%	0	0.0%	0	0.0%

Originations & Purchases

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

Geographic Distribution of HMDA Loans - Table 2 of 2

Assessment Area: Nashville

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data					Bank & Aggregate Lending									
		2022, 2023					2022						2023			
		Bank				Owner Occupied Units %	Count			Dollar			Count		Dollar	
		Count #	%	Dollar \$ (000s)	\$ %		Bank #	Agg %	Bank \$ (000s)	\$ %	Agg \$ %	Bank #	%	Dollar \$ (000s)	\$ %	
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	0	0.0%	2.8%	0	0.0%	2.2%	0	0.0%	1.1%	0	0.0%	0	0.0%
	Moderate	0	0.0%	0	0.0%	18.6%	0	0.0%	15.2%	0	0.0%	9.8%	0	0.0%	0	0.0%
	Middle	1	50.0%	35	16.7%	45.1%	0	0.0%	39.4%	0	0.0%	23.3%	1	100.0%	35	100.0%
	Upper	1	50.0%	175	83.3%	32.8%	1	100.0%	42.3%	175	100.0%	65.1%	0	0.0%	0	0.0%
	Unknown	0	0.0%	0	0.0%	0.7%	0	0.0%	0.9%	0	0.0%	0.7%	0	0.0%	0	0.0%
	<i>Total</i>	<i>2</i>	<i>100%</i>	<i>210</i>	<i>100%</i>	<i>100.0%</i>	<i>1</i>	<i>100%</i>	<i>100%</i>	<i>175</i>	<i>100%</i>	<i>100%</i>	<i>1</i>	<i>100%</i>	<i>35</i>	<i>100%</i>
PURPOSE NOT APPLICABLE	Low	0	0.0%	0	0.0%	2.8%	0	0.0%	3.9%	0	0.0%	2.3%	0	0.0%	0	0.0%
	Moderate	0	0.0%	0	0.0%	18.6%	0	0.0%	18.1%	0	0.0%	50.2%	0	0.0%	0	0.0%
	Middle	0	0.0%	0	0.0%	45.1%	0	0.0%	68.1%	0	0.0%	38.7%	0	0.0%	0	0.0%
	Upper	0	0.0%	0	0.0%	32.8%	0	0.0%	9.6%	0	0.0%	8.8%	0	0.0%	0	0.0%
	Unknown	0	0.0%	0	0.0%	0.7%	0	0.0%	0.3%	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%</i>	<i>0</i>	<i>0.0%</i>	<i>100%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>
HMDA TOTALS	Low	14	5.9%	4,321	5.6%	2.8%	11	7.5%	3.7%	3,640	7.5%	3.2%	3	3.3%	681	2.4%
	Moderate	43	18.2%	13,338	17.3%	18.6%	24	16.4%	17.3%	7,434	15.3%	16.5%	19	21.1%	5,904	20.6%
	Middle	106	44.9%	31,644	41.0%	45.1%	64	43.8%	45.0%	18,898	39.0%	38.0%	42	46.7%	12,746	44.4%
	Upper	68	28.8%	27,199	35.2%	32.8%	45	30.8%	32.8%	18,212	37.6%	40.6%	23	25.6%	8,987	31.3%
	Unknown	5	2.1%	721	0.9%	0.7%	2	1.4%	1.2%	315	0.6%	1.7%	3	3.3%	406	1.4%
	<i>Total</i>	<i>236</i>	<i>100%</i>	<i>77,223</i>	<i>100%</i>	<i>100.0%</i>	<i>146</i>	<i>100%</i>	<i>100%</i>	<i>48,499</i>	<i>100%</i>	<i>100%</i>	<i>90</i>	<i>100%</i>	<i>28,724</i>	<i>100%</i>

Originations & Purchases

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

The geographic distribution of HMDA-reportable loans is reasonable. The bank’s HMDA-reportable lending in low-income tracts (by count) was 5.9 percent for the combined 2022-2023 period, which is above the percentage of owner-occupied units (2.8 percent). In moderate-income tracts for the combined 2022-2023 period, bank lending (by count) at 18.2 percent was similar to the percentage of owner-occupied units (18.6 percent). In 2022, bank performance in low-income tracts (by count) was 7.5 percent, which is above the aggregate at 3.7 percent. Performance in moderate-income tracts at 16.4 percent was similar to the aggregate (17.3 percent). Aggregate data for 2023 was unavailable for this evaluation.

Small Business

The following table shows the geographic distribution of small business loans as a percentage of the total number of loans by type within its Nashville AA for 2022 and 2023.

Geographic Distribution of Small Business Loans
Assessment Area: Nashville

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data				
		2022, 2023				
		Count		Dollar		Total Businesses
		#	%	\$ (000s)	\$ %	%
SMALL BUSINESSES	Low	3	3.3%	340	2.3%	5.5%
	Moderate	43	47.3%	4,417	30.0%	26.0%
	Middle	17	18.7%	3,401	23.1%	32.1%
	Upper	26	28.6%	6,156	41.8%	32.7%
	Unknown	2	2.2%	425	2.9%	3.8%
	Tr Unknown	0	0.0%	0	0.0%	
	<i>Total</i>		<i>91</i>	<i>100%</i>	<i>14,740</i>	<i>100%</i>

Originations & Purchases

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

For the review period, the bank’s performance of 3.3 percent of loans in low-income tracts (by count) was below the percentage of total businesses in low-income tracts at 5.5 percent. Lending in moderate-income tracts (by count) at 47.3 percent was above the percentage of the total businesses in moderate-income tracts at 26.0 percent. This represents reasonable performance for the geographic distribution of small business loans.

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 AA.

Residential Real Estate (HMDA) Lending

The following table shows the distribution of the bank’s HMDA-reportable loans by the income level of the borrowers.

Borrower Distribution of HMDA Loans - Table 1 of 2

Assessment Area: Nashville

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data					Bank & Aggregate Lending									
		2022, 2023					2022						2023			
		Bank				Families by Family Income %	Count			Dollar			Count		Dollar	
		Count	%	Dollar \$ (000s)	\$ %		Bank #	%	Agg %	Bank \$ (000s)	\$ %	Agg %	Bank #	%	Dollar \$ (000s)	\$ %
HOME PURCHASE	Low	4	2.9%	702	1.5%	21.7%	3	3.5%	3.9%	486	1.6%	2.0%	1	2.0%	216	1.2%
	Moderate	25	18.2%	6,652	13.9%	18.4%	17	19.8%	18.4%	4,971	16.9%	12.6%	8	15.7%	1,681	9.2%
	Middle	30	21.9%	11,257	23.5%	21.9%	16	18.6%	21.1%	6,616	22.4%	18.5%	14	27.5%	4,641	25.3%
	Upper	59	43.1%	23,852	49.8%	38.0%	38	44.2%	37.8%	14,016	47.5%	48.0%	21	41.2%	9,836	53.5%
	Unknown	19	13.9%	5,397	11.3%	0.0%	12	14.0%	18.8%	3,400	11.5%	18.8%	7	13.7%	1,997	10.9%
	<i>Total</i>	<i>137</i>	<i>100%</i>	<i>47,860</i>	<i>100%</i>	<i>100.0%</i>	<i>86</i>	<i>100%</i>	<i>100%</i>	<i>29,489</i>	<i>100%</i>	<i>100%</i>	<i>51</i>	<i>100%</i>	<i>18,371</i>	<i>100%</i>
REFINANCE	Low	6	6.8%	975	3.9%	21.7%	2	3.7%	12.2%	398	2.3%	6.8%	4	11.8%	577	7.3%
	Moderate	18	20.5%	3,836	15.2%	18.4%	14	25.9%	23.5%	3,466	20.0%	17.2%	4	11.8%	370	4.7%
	Middle	9	10.2%	2,418	9.6%	21.9%	7	13.0%	21.2%	1,998	11.6%	18.9%	2	5.9%	420	5.3%
	Upper	37	42.0%	13,762	54.7%	38.0%	23	42.6%	28.2%	8,957	51.8%	40.0%	14	41.2%	4,805	61.1%
	Unknown	18	20.5%	4,172	16.6%	0.0%	8	14.8%	14.9%	2,479	14.3%	17.2%	10	29.4%	1,693	21.5%
	<i>Total</i>	<i>88</i>	<i>100%</i>	<i>25,163</i>	<i>100%</i>	<i>100.0%</i>	<i>54</i>	<i>100%</i>	<i>100%</i>	<i>17,298</i>	<i>100%</i>	<i>100%</i>	<i>34</i>	<i>100%</i>	<i>7,865</i>	<i>100%</i>
HOME IMPROVEMENT	Low	2	33.3%	46	10.0%	21.7%	2	50.0%	6.7%	46	13.6%	3.5%	0	0.0%	0	0.0%
	Moderate	0	0.0%	0	0.0%	18.4%	0	0.0%	17.5%	0	0.0%	10.8%	0	0.0%	0	0.0%
	Middle	0	0.0%	0	0.0%	21.9%	0	0.0%	23.8%	0	0.0%	17.0%	0	0.0%	0	0.0%
	Upper	3	50.0%	338	73.6%	38.0%	2	50.0%	48.6%	291	86.4%	63.1%	1	50.0%	47	38.5%
	Unknown	1	16.7%	75	16.3%	0.0%	0	0.0%	3.4%	0	0.0%	5.7%	1	50.0%	75	61.5%
	<i>Total</i>	<i>6</i>	<i>100%</i>	<i>459</i>	<i>100%</i>	<i>100.0%</i>	<i>4</i>	<i>100%</i>	<i>100%</i>	<i>337</i>	<i>100%</i>	<i>100%</i>	<i>2</i>	<i>100%</i>	<i>122</i>	<i>100%</i>
MULTI FAMILY	Low	0	0.0%	0	0.0%	21.7%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0	0.0%
	Moderate	0	0.0%	0	0.0%	18.4%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0	0.0%
	Middle	0	0.0%	0	0.0%	21.9%	0	0.0%	0.5%	0	0.0%	0.0%	0	0.0%	0	0.0%
	Upper	0	0.0%	0	0.0%	38.0%	0	0.0%	12.9%	0	0.0%	1.0%	0	0.0%	0	0.0%
	Unknown	3	100.0%	3,531	100.0%	0.0%	1	100.0%	86.6%	1,200	100.0%	99.0%	2	100.0%	2,331	100.0%
	<i>Total</i>	<i>3</i>	<i>100%</i>	<i>3,531</i>	<i>100%</i>	<i>100.0%</i>	<i>1</i>	<i>100%</i>	<i>100%</i>	<i>1,200</i>	<i>100%</i>	<i>100%</i>	<i>2</i>	<i>100%</i>	<i>2,331</i>	<i>100%</i>
OTHER PURPOSE LOC	Low	0	0.0%	0	0.0%	21.7%	0	0.0%	5.8%	0	0.0%	3.2%	0	0.0%	0	0.0%
	Moderate	0	0.0%	0	0.0%	18.4%	0	0.0%	15.3%	0	0.0%	7.4%	0	0.0%	0	0.0%
	Middle	0	0.0%	0	0.0%	21.9%	0	0.0%	22.7%	0	0.0%	14.9%	0	0.0%	0	0.0%
	Upper	0	0.0%	0	0.0%	38.0%	0	0.0%	53.1%	0	0.0%	72.3%	0	0.0%	0	0.0%
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	3.1%	0	0.0%	2.2%	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%</i>	<i>0</i>	<i>0.0%</i>	<i>100%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>

Originations & Purchases

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

Borrower Distribution of HMDA Loans - Table 2 of 2

Assessment Area: Nashville

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data					Bank & Aggregate Lending									
		2022, 2023					2022				2023					
		Bank		Dollar		Families by Family Income %	Count		Dollar		Count		Dollar			
		#	%	\$ (000s)	\$ %		Bank #	Agg %	Bank \$ (000s)	Agg \$ %	Bank #	%	\$ (000s)	\$ %		
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	0	0.0%	21.7%	0	0.0%	8.2%	0	0.0%	2.7%	0	0.0%	0	0.0%
	Moderate	1	50.0%	35	16.7%	18.4%	0	0.0%	15.3%	0	0.0%	6.4%	1	100.0%	35	100.0%
	Middle	1	50.0%	175	83.3%	21.9%	1	100.0%	20.9%	175	100.0%	9.9%	0	0.0%	0	0.0%
	Upper	0	0.0%	0	0.0%	38.0%	0	0.0%	47.4%	0	0.0%	70.7%	0	0.0%	0	0.0%
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	8.2%	0	0.0%	10.3%	0	0.0%	0	0.0%
	<i>Total</i>	<i>2</i>	<i>100%</i>	<i>210</i>	<i>100%</i>	<i>100.0%</i>	<i>1</i>	<i>100%</i>	<i>100%</i>	<i>175</i>	<i>100%</i>	<i>100%</i>	<i>1</i>	<i>100%</i>	<i>35</i>	<i>100%</i>
PURPOSE NOT APPLICABLE	Low	0	0.0%	0	0.0%	21.7%	0	0.0%	2.7%	0	0.0%	1.8%	0	0.0%	0	0.0%
	Moderate	0	0.0%	0	0.0%	18.4%	0	0.0%	1.5%	0	0.0%	1.3%	0	0.0%	0	0.0%
	Middle	0	0.0%	0	0.0%	21.9%	0	0.0%	0.6%	0	0.0%	0.4%	0	0.0%	0	0.0%
	Upper	0	0.0%	0	0.0%	38.0%	0	0.0%	0.3%	0	0.0%	0.2%	0	0.0%	0	0.0%
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	94.9%	0	0.0%	96.3%	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%</i>	<i>0</i>	<i>0.0%</i>	<i>100%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>
HMDA TOTALS	Low	12	5.1%	1,723	2.2%	21.7%	7	4.8%	6.9%	930	1.9%	3.0%	5	5.6%	793	2.8%
	Moderate	44	18.6%	10,523	13.6%	18.4%	31	21.2%	19.5%	8,437	17.4%	11.7%	13	14.4%	2,086	7.3%
	Middle	40	16.9%	13,850	17.9%	21.9%	24	16.4%	21.2%	8,789	18.1%	15.8%	16	17.8%	5,061	17.6%
	Upper	99	41.9%	37,952	49.1%	38.0%	63	43.2%	36.4%	23,264	48.0%	40.9%	36	40.0%	14,688	51.1%
	Unknown	41	17.4%	13,175	17.1%	0.0%	21	14.4%	16.1%	7,079	14.6%	28.5%	20	22.2%	6,096	21.2%
	<i>Total</i>	<i>236</i>	<i>100%</i>	<i>77,223</i>	<i>100%</i>	<i>100.0%</i>	<i>146</i>	<i>100%</i>	<i>100%</i>	<i>48,499</i>	<i>100%</i>	<i>100%</i>	<i>90</i>	<i>100%</i>	<i>28,724</i>	<i>100%</i>

Originations & Purchases

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

HMDA-reportable lending by borrower income in the Nashville AA is 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 AA. The volume of the specific loan products was also considered along with performance context factors, such as the shortage of affordable housing.

During the combined 2022-2023 period, Southern Bank of Tennessee originated 12 HMDA-reportable loans, or 5.1 percent, to low-income borrowers, which is lower than the percentage of low-income families in the AA at 21.7 percent. The bank also made 44 HMDA-reportable loans, or 18.6 percent, to moderate-income borrowers, which is similar to the percentage of moderate-income families in the AA at 18.4 percent.

The percentage of loans to low-income borrowers in 2022 (by count) was 4.8 percent, which is below aggregate lenders at 6.9 percent. The bank’s HMDA-reportable lending to moderate-income borrowers (by count) in 2022 at 21.2 percent was above aggregate lenders at 19.5 percent. Aggregate lending data was not available for 2023.

Small Business Lending

The following table shows, by business revenue and loan size, the number and dollar volume of small business loans originated by Southern Bank of Tennessee in the AA during the review period.

Small Business Loans by Business Revenue & Loan Size

Assessment Area: Nashville

		Bank Lending & Demographic Data				
		2022, 2023				
		Bank				Total Businesses
		Count		Dollar		
#	%	\$ (000s)	\$ %	%		
Revenue	\$1 Million or Less	35	38.5%	5,859	39.7%	91.3%
	Over \$1 Million	53	58.2%	8,486	57.6%	8.0%
	<i>Total Rev. available</i>	88	96.7%	14,345	97.3%	99.2%
	Rev. Not Known	3	3.3%	395	2.7%	0.8%
	<i>Total</i>	<i>91</i>	<i>100%</i>	<i>14,740</i>	<i>100%</i>	<i>100%</i>
Loan Size	\$100,000 or Less	61	67.0%	3,331	22.6%	
	\$100,001 - \$250,000	12	13.2%	1,909	13.0%	
	\$250,001 - \$1 Million	18	19.8%	9,501	64.5%	
	<i>Total</i>	<i>91</i>	<i>100%</i>	<i>14,740</i>	<i>100%</i>	
Loan Size & Rev \$1 Mill or Less	\$100,000 or Less	22	62.9%	838	14.3%	
	\$100,001 - \$250,000	4	11.4%	643	11.0%	
	\$250,001 - \$1 Million	9	25.7%	4,379	74.7%	
	<i>Total</i>	<i>35</i>	<i>100%</i>	<i>5,860</i>	<i>100%</i>	

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

Of the 91 originated loans, 35 (38.5 percent) were made to businesses with gross annual revenues of \$1 million or less. While this is less than the percentage of total businesses in the AA (91.3 percent), 73 of 91 originations (80.2 percent) were in amounts of \$250,000 or less, showing the bank’s willingness to make small dollar loans to help meet the credit needs of businesses in its community. Given competition and other performance context factors, small business lending by business revenue and loan size is reasonable.

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

The Knoxville AA was reviewed using limited-scope examination procedures. Through these procedures, conclusions regarding CRA performance are drawn from the review of available facts and data, including performance and demographic information. The limited-scope review revealed the bank's CRA performance in this AA is consistent with the area that received a full-scope review. Please refer to the demographic and lending tables in Appendix D for additional information regarding the area.

DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE KNOXVILLE ASSESSMENT AREA

The Knoxville AA 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 AA totaled \$65.3 million as of June 30, 2023. Since the previous evaluation in 2019, one less bank and three fewer branches operate in the AA. The FDIC Deposit Market Share report from June 30, 2023 indicates that 11 institutions operate 16 branches in the AA. Southern Bank of Tennessee ranked sixth in deposit market share, with 4.9 percent of total deposits. Regions Bank ranked first with market share of 30.9 percent.

According to 2023 FFIEC census data, the AA contains 20 census tracts, of which zero (0.0 percent) are low-income; 8 (40.0 percent) are moderate-income; 9 (45.0 percent) are middle-income; 2 (10.0 percent) are upper-income; and one (5.0 percent) has an unknown-income level. Of the families in the AA, 45.5 percent are LMI, and 11.9 percent live below the poverty level.

CONCLUSION(S) WITH RESPECT TO PERFORMANCE CRITERIA IN KNOXVILLE ASSESSMENT AREA

The bank's geographic distribution of HMDA-reportable and small business loans and borrower distribution were generally consistent with the performance in the full-scope AA. The bank made five HMDA-reportable loans and five small business loans in the AA during the review period. According to bank management, competition in the market, specifically from credit unions, continues to affect its ability to make loans in the AA. Conclusions regarding the bank's performance in the Knoxville AA did not affect the overall rating.

APPENDIX A

SCOPE OF EXAMINATION			
TIME PERIOD REVIEWED January 1, 2022 to December 31, 2023			
FINANCIAL INSTITUTION Southern Bank of Tennessee, Mount Juliet, Tennessee		PRODUCTS REVIEWED HMDA-reportable Loans Small Business Loans	
AFFILIATE(S) N/A	AFFILIATE RELATIONSHIP N/A	PRODUCTS REVIEWED N/A	
LIST OF ASSESSMENT AREAS AND TYPE OF EXAMINATION			
ASSESSMENT AREA	TYPE OF EXAMINATION	BRANCHES VISITED	OTHER INFORMATION
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 **June 10, 2024**. The agency rates the CRA performance of an institution consistent with the provisions set forth in Appendix A to 12 CFR Part 228.

APPENDIX C – GLOSSARY

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

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

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

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

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

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

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

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

APPENDIX C – GLOSSARY (Continued)

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

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

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

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

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

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

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

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

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

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

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

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

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

APPENDIX C – GLOSSARY (Continued)

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

Geographic Distribution of HMDA Loans - Table 1 of 2

Assessment Area: Knoxville

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data					Bank & Aggregate Lending									
		2022, 2023					2022				2023					
		Bank				Owner Occupied Units %	Count		Dollar		Count		Dollar			
		Count #	%	Dollar \$ (000s)	\$ %		Bank #	Agg %	Bank \$ (000s)	Agg \$ %	Bank #	%	Dollar \$ (000s)	\$ %		
HOME PURCHASE	Low	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0	0.0%
	Moderate	0	0.0%	0	0.0%	30.7%	0	0.0%	34.3%	0	0.0%	29.0%	0	0.0%	0	0.0%
	Middle	1	100.0%	140	100.0%	57.3%	0	0.0%	51.6%	0	0.0%	53.7%	1	100.0%	140	100.0%
	Upper	0	0.0%	0	0.0%	12.0%	0	0.0%	14.1%	0	0.0%	17.2%	0	0.0%	0	0.0%
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.1%	0	0.0%	0.1%	0	0.0%	0	0.0%
	<i>Total</i>	<i>1</i>	<i>100%</i>	<i>140</i>	<i>100%</i>	<i>100.0%</i>	<i>0</i>	<i>0.0%</i>	<i>100%</i>	<i>0</i>	<i>0.0%</i>	<i>100%</i>	<i>1</i>	<i>100%</i>	<i>140</i>	<i>100%</i>
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%
	Moderate	0	0.0%	0	0.0%	30.7%	0	0.0%	32.3%	0	0.0%	28.3%	0	0.0%	0	0.0%
	Middle	1	50.0%	100	55.2%	57.3%	0	0.0%	56.2%	0	0.0%	57.0%	1	100.0%	100	100.0%
	Upper	1	50.0%	81	44.8%	12.0%	1	100.0%	11.5%	81	100.0%	14.7%	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%
	<i>Total</i>	<i>2</i>	<i>100%</i>	<i>181</i>	<i>100%</i>	<i>100.0%</i>	<i>1</i>	<i>100%</i>	<i>100%</i>	<i>81</i>	<i>100%</i>	<i>100%</i>	<i>1</i>	<i>100%</i>	<i>100</i>	<i>100%</i>
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%
	Moderate	0	0.0%	0	0.0%	30.7%	0	0.0%	28.3%	0	0.0%	23.9%	0	0.0%	0	0.0%
	Middle	0	0.0%	0	0.0%	57.3%	0	0.0%	53.8%	0	0.0%	57.5%	0	0.0%	0	0.0%
	Upper	0	0.0%	0	0.0%	12.0%	0	0.0%	17.9%	0	0.0%	18.6%	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%
	<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%</i>	<i>0</i>	<i>0.0%</i>	<i>100%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>
MULTI FAMILY	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%
	Moderate	1	0.0%	249	100.0%	62.4%	1	100.0%	70.0%	249	100.0%	55.3%	0	0.0%	0	0.0%
	Middle	0	0.0%	0	0.0%	19.8%	0	0.0%	20.0%	0	0.0%	2.1%	0	0.0%	0	0.0%
	Upper	0	0.0%	0	0.0%	17.7%	0	0.0%	10.0%	0	0.0%	42.6%	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%
	<i>Total</i>	<i>1</i>	<i>0.0%</i>	<i>249</i>	<i>100%</i>	<i>100.0%</i>	<i>1</i>	<i>100%</i>	<i>100%</i>	<i>249</i>	<i>100%</i>	<i>100%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>
OTHER PURPOSE LOC	Low	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0	0.0%
	Moderate	0	0.0%	0	0.0%	30.7%	0	0.0%	28.4%	0	0.0%	22.5%	0	0.0%	0	0.0%
	Middle	0	0.0%	0	0.0%	57.3%	0	0.0%	59.0%	0	0.0%	63.3%	0	0.0%	0	0.0%
	Upper	0	0.0%	0	0.0%	12.0%	0	0.0%	12.7%	0	0.0%	14.2%	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%
	<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%</i>	<i>0</i>	<i>0.0%</i>	<i>100%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>

Originations & Purchases

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

APPENDIX D- DEMOGRPAHIC AND LENDING TABLES FOR LIMITED-SCOPE ASSESSMENT AREA (Continued)

Geographic Distribution of HMDA Loans - Table 2 of 2
Assessment Area: Knoxville

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data					Bank & Aggregate Lending										
		2022, 2023					2022					2023					
		Bank				Owner Occupied Units	Count			Dollar			Count		Dollar		
		Count	Dollar				Bank	Agg	Bank	Agg	Bank	Agg	Bank	Agg			
#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %	#	%	\$ (000s)	\$ %			
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0	0.0%	
	Moderate	0	0.0%	0	0.0%	30.7%	0	0.0%	36.1%	0	0.0%	23.0%	0	0.0%	0	0.0%	
	Middle	1	100.0%	22	100.0%	57.3%	0	0.0%	52.8%	0	0.0%	56.5%	1	100.0%	22	100.0%	
	Upper	0	0.0%	0	0.0%	12.0%	0	0.0%	11.1%	0	0.0%	20.5%	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%	
	<i>Total</i>	<i>1</i>	<i>100%</i>	<i>22</i>	<i>100%</i>	<i>100.0%</i>	<i>0</i>	<i>0.0%</i>	<i>100%</i>	<i>0</i>	<i>0.0%</i>	<i>100%</i>	<i>1</i>	<i>100%</i>	<i>22</i>	<i>100%</i>	
PURPOSE NOT APPLICABLE	Low	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0	0.0%	
	Moderate	0	0.0%	0	0.0%	30.7%	0	0.0%	25.0%	0	0.0%	16.5%	0	0.0%	0	0.0%	
	Middle	0	0.0%	0	0.0%	57.3%	0	0.0%	75.0%	0	0.0%	83.5%	0	0.0%	0	0.0%	
	Upper	0	0.0%	0	0.0%	12.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0	0.0%	
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0	0.0%	
	<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%</i>	<i>0</i>	<i>0.0%</i>	<i>100%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	
HMDA TOTALS	Low	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0	0.0%	
	Moderate	1	20.0%	249	42.1%	30.7%	1	50.0%	33.1%	249	75.5%	31.9%	0	0.0%	0	0.0%	
	Middle	3	60.0%	262	44.3%	57.3%	0	0.0%	53.5%	0	0.0%	48.3%	3	100.0%	262	100.0%	
	Upper	1	20.0%	81	13.7%	12.0%	1	50.0%	13.4%	81	24.5%	19.8%	0	0.0%	0	0.0%	
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.1%	0	0.0%	0	0.0%	
	<i>Total</i>	<i>5</i>	<i>100%</i>	<i>592</i>	<i>100%</i>	<i>100.0%</i>	<i>2</i>	<i>100%</i>	<i>100%</i>	<i>330</i>	<i>100%</i>	<i>100%</i>	<i>3</i>	<i>100%</i>	<i>262</i>	<i>100%</i>	

Originations & Purchases

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

APPENDIX D- DEMOGRPAHIC AND LENDING TABLES FOR LIMITED-SCOPE ASSESSMENT AREA (Continued)

Borrower Distribution of HMDA Loans - Table 1 of 2
Assessment Area: Knoxville

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data					Bank & Aggregate Lending									
		2022, 2023					2022					2023				
		Bank				Families by Family Income %	Count			Dollar		Agg %	Count		Dollar	
		Count #	%	Dollar \$ (000s)	\$ %		Bank #	Agg %	Bank \$ (000s)	\$ %	Bank #		%	Dollar \$ (000s)	\$ %	
HOME PURCHASE	Low	0	0.0%	0	0.0%	23.7%	0	0.0%	7.4%	0	0.0%	4.2%	0	0.0%	0	0.0%
	Moderate	0	0.0%	0	0.0%	21.8%	0	0.0%	24.6%	0	0.0%	18.5%	0	0.0%	0	0.0%
	Middle	0	0.0%	0	0.0%	20.3%	0	0.0%	21.0%	0	0.0%	20.5%	0	0.0%	0	0.0%
	Upper	1	100.0%	140	100.0%	34.3%	0	0.0%	30.7%	0	0.0%	40.5%	1	100.0%	140	100.0%
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	16.4%	0	0.0%	16.4%	0	0.0%	0	0.0%
	<i>Total</i>	<i>1</i>	<i>100%</i>	<i>140</i>	<i>100%</i>	<i>100.0%</i>	<i>0</i>	<i>0.0%</i>	<i>100%</i>	<i>0</i>	<i>0.0%</i>	<i>100%</i>	<i>1</i>	<i>100%</i>	<i>140</i>	<i>100%</i>
REFINANCE	Low	1	50.0%	100	55.2%	23.7%	0	0.0%	16.4%	0	0.0%	10.4%	1	100.0%	100	100.0%
	Moderate	0	0.0%	0	0.0%	21.8%	0	0.0%	22.6%	0	0.0%	18.5%	0	0.0%	0	0.0%
	Middle	0	0.0%	0	0.0%	20.3%	0	0.0%	24.4%	0	0.0%	24.6%	0	0.0%	0	0.0%
	Upper	1	50.0%	81	44.8%	34.3%	1	100.0%	24.4%	81	100.0%	32.3%	0	0.0%	0	0.0%
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	12.2%	0	0.0%	14.2%	0	0.0%	0	0.0%
	<i>Total</i>	<i>2</i>	<i>100%</i>	<i>181</i>	<i>100%</i>	<i>100.0%</i>	<i>1</i>	<i>100%</i>	<i>100%</i>	<i>81</i>	<i>100%</i>	<i>100%</i>	<i>1</i>	<i>100%</i>	<i>100</i>	<i>100%</i>
HOME IMPROVEMENT	Low	0	0.0%	0	0.0%	23.7%	0	0.0%	10.8%	0	0.0%	7.9%	0	0.0%	0	0.0%
	Moderate	0	0.0%	0	0.0%	21.8%	0	0.0%	17.9%	0	0.0%	15.9%	0	0.0%	0	0.0%
	Middle	0	0.0%	0	0.0%	20.3%	0	0.0%	33.5%	0	0.0%	26.1%	0	0.0%	0	0.0%
	Upper	0	0.0%	0	0.0%	34.3%	0	0.0%	36.3%	0	0.0%	47.4%	0	0.0%	0	0.0%
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	1.6%	0	0.0%	2.7%	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%</i>	<i>0</i>	<i>0.0%</i>	<i>100%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>
MULTI FAMILY	Low	0	0.0%	0	0.0%	23.7%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0	0.0%
	Moderate	0	0.0%	0	0.0%	21.8%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0	0.0%
	Middle	0	0.0%	0	0.0%	20.3%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0	0.0%
	Upper	0	0.0%	0	0.0%	34.3%	0	0.0%	45.0%	0	0.0%	3.3%	0	0.0%	0	0.0%
	Unknown	1	100.0%	249	100.0%	0.0%	1	100.0%	55.0%	249	100.0%	96.7%	0	0.0%	0	0.0%
	<i>Total</i>	<i>1</i>	<i>100%</i>	<i>249</i>	<i>100%</i>	<i>100.0%</i>	<i>1</i>	<i>100%</i>	<i>100%</i>	<i>249</i>	<i>100%</i>	<i>100%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>
OTHER PURPOSE LOC	Low	0	0.0%	0	0.0%	23.7%	0	0.0%	8.2%	0	0.0%	4.6%	0	0.0%	0	0.0%
	Moderate	0	0.0%	0	0.0%	21.8%	0	0.0%	14.9%	0	0.0%	11.5%	0	0.0%	0	0.0%
	Middle	0	0.0%	0	0.0%	20.3%	0	0.0%	32.1%	0	0.0%	27.6%	0	0.0%	0	0.0%
	Upper	0	0.0%	0	0.0%	34.3%	0	0.0%	41.8%	0	0.0%	53.9%	0	0.0%	0	0.0%
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	3.0%	0	0.0%	2.4%	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%</i>	<i>0</i>	<i>0.0%</i>	<i>100%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>

Originations & Purchases

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

APPENDIX D- DEMOGRPAHIC AND LENDING TABLES FOR LIMITED-SCOPE ASSESSMENT AREA (Continued)

Borrower Distribution of HMDA Loans - Table 2 of 2

Assessment Area: Knoxville

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data					Bank & Aggregate Lending									
		2022, 2023					2022					2023				
		Bank		Families by Family Income %	Count		Dollar			Count		Dollar				
		Count #	Dollar %		Bank #	Agg %	Bank \$ (000s)	Agg %	Bank #	Dollar %	Bank \$ (000s)	Agg %				
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	0	0.0%	23.7%	0	0.0%	11.1%	0	0.0%	3.3%	0	0.0%	0	0.0%
	Moderate	1	100.0%	22	100.0%	21.8%	0	0.0%	13.9%	0	0.0%	4.4%	1	100.0%	22	100.0%
	Middle	0	0.0%	0	0.0%	20.3%	0	0.0%	25.0%	0	0.0%	29.7%	0	0.0%	0	0.0%
	Upper	0	0.0%	0	0.0%	34.3%	0	0.0%	50.0%	0	0.0%	62.6%	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%
	<i>Total</i>	<i>1</i>	<i>100%</i>	<i>22</i>	<i>100%</i>	<i>100.0%</i>	<i>0</i>	<i>0.0%</i>	<i>100%</i>	<i>0</i>	<i>0.0%</i>	<i>100%</i>	<i>1</i>	<i>100%</i>	<i>22</i>	<i>100%</i>
PURPOSE NOT APPLICABLE	Low	0	0.0%	0	0.0%	23.7%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0	0.0%
	Moderate	0	0.0%	0	0.0%	21.8%	0	0.0%	12.5%	0	0.0%	9.2%	0	0.0%	0	0.0%
	Middle	0	0.0%	0	0.0%	20.3%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0	0.0%
	Upper	0	0.0%	0	0.0%	34.3%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0	0.0%
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	87.5%	0	0.0%	90.8%	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%</i>	<i>0</i>	<i>0.0%</i>	<i>100%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>
HMDA TOTALS	Low	1	20.0%	100	16.9%	23.7%	0	0.0%	10.5%	0	0.0%	5.3%	1	33.3%	100	38.2%
	Moderate	1	20.0%	22	3.7%	21.8%	0	0.0%	22.6%	0	0.0%	15.9%	1	33.3%	22	8.4%
	Middle	0	0.0%	0	0.0%	20.3%	0	0.0%	23.4%	0	0.0%	19.2%	0	0.0%	0	0.0%
	Upper	2	40.0%	221	37.3%	34.3%	1	50.0%	29.9%	81	24.5%	34.3%	1	33.3%	140	53.4%
	Unknown	1	20.0%	249	42.1%	0.0%	1	50.0%	13.7%	249	75.5%	25.4%	0	0.0%	0	0.0%
	<i>Total</i>	<i>5</i>	<i>100%</i>	<i>592</i>	<i>100%</i>	<i>100.0%</i>	<i>2</i>	<i>100%</i>	<i>100%</i>	<i>330</i>	<i>100%</i>	<i>100%</i>	<i>3</i>	<i>100%</i>	<i>262</i>	<i>100%</i>

Originations & Purchases

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

Geographic Distribution of Small Business Loans

Assessment Area: Knoxville

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data				
		2022, 2023				
		Count		Dollar		Total Businesses %
		#	%	\$ (000s)	\$ %	
SMALL BUSINESSES	Low	0	0.0%	0	0.0%	0.0%
	Moderate	3	60.0%	850	81.0%	39.1%
	Middle	2	40.0%	200	19.0%	45.8%
	Upper	0	0.0%	0	0.0%	10.9%
	Unknown	0	0.0%	0	0.0%	4.2%
	Tr Unknown	0	0.0%	0	0.0%	
	<i>Total</i>	<i>5</i>	<i>100%</i>	<i>1,050</i>	<i>100%</i>	<i>100.0%</i>

Originations & Purchases

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

**APPENDIX D- DEMOGRPAHIC AND LENDING TABLES FOR LIMITED-SCOPE ASSESSMENT
 AREA (Continued)**

Small Business Loans by Business Revenue & Loan Size

Assessment Area: Knoxville

		Bank Lending & Demographic Data				
		2022, 2023				
		Bank				Total Businesses
		Count		Dollar		
		#	%	\$ (000s)	\$ %	%
Revenue	\$1 Million or Less	4	80.0%	650	61.9%	89.7%
	Over \$1 Million	1	20.0%	400	38.1%	9.3%
	<i>Total Rev. available</i>	5	100.0%	1,050	100.0%	99.0%
	Rev. Not Known	0	0.0%	0	0.0%	1.0%
	<i>Total</i>	5	100%	1,050	100%	100%
Loan Size	\$100,000 or Less	1	20.0%	50	4.8%	
	\$100,001 - \$250,000	3	60.0%	600	57.1%	
	\$250,001 - \$1 Million	1	20.0%	400	38.1%	
	<i>Total</i>	5	100%	1,050	100%	
Loan Size & Rev \$1 Mill or Less	\$100,000 or Less	1	25.0%	50	7.7%	
	\$100,001 - \$250,000	3	75.0%	600	92.3%	
	\$250,001 - \$1 Million	0	0.0%	0	0.0%	
	<i>Total</i>	4	100%	650	100%	

Originations & Purchases

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

APPENDIX D- DEMOGRPAHIC AND LENDING TABLES FOR LIMITED-SCOPE ASSESSMENT AREA (Continued)

Combined Demographics Report

Assessment Area: 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%	0	0.0%	4,977	23.7%
Moderate-income	8	40.0%	7,731	36.7%	1,538	19.9%	4,585	21.8%
Middle-income	9	45.0%	10,824	51.4%	960	8.9%	4,264	20.3%
Upper-income	2	10.0%	2,486	11.8%	13	0.5%	7,215	34.3%
Unknown-income	1	5.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	20	100.0%	21,041	100.0%	2,511	11.9%	21,041	100.0%
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied		Rental		Vacant		
		#	%	%	#	%	#	%
Low-income	0	0	0.0%	0.0%	0	0.0%	0	0.0%
Moderate-income	13,783	6,418	30.7%	46.6%	5,488	39.8%	1,877	13.6%
Middle-income	17,476	11,972	57.3%	68.5%	3,508	20.1%	1,996	11.4%
Upper-income	3,798	2,496	12.0%	65.7%	1,004	26.4%	298	7.8%
Unknown-income	0	0	0.0%	0.0%	0	0.0%	0	0.0%
Total Assessment Area	35,057	20,886	100.0%	59.6%	10,000	28.5%	4,171	11.9%
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate-income	1,027	39.1%	928	39.4%	86	35.1%	13	50.0%
Middle-income	1,203	45.8%	1,099	46.7%	97	39.6%	7	26.9%
Upper-income	286	10.9%	266	11.3%	15	6.1%	5	19.2%
Unknown-income	109	4.2%	61	2.6%	47	19.2%	1	3.8%
Total Assessment Area	2,625	100.0%	2,354	100.0%	245	100.0%	26	100.0%
Percentage of Total Businesses:			89.7%		9.3%		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	0.0%	0	0.0%
Moderate-income	9	26.5%	9	26.5%	0	0.0%	0	0.0%
Middle-income	21	61.8%	21	61.8%	0	0.0%	0	0.0%
Upper-income	4	11.8%	4	11.8%	0	0.0%	0	0.0%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	34	100.0%	34	100.0%	0	0.0%	0	0.0%
Percentage of Total Farms:			100.0%		0.0%		0.0%	

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

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

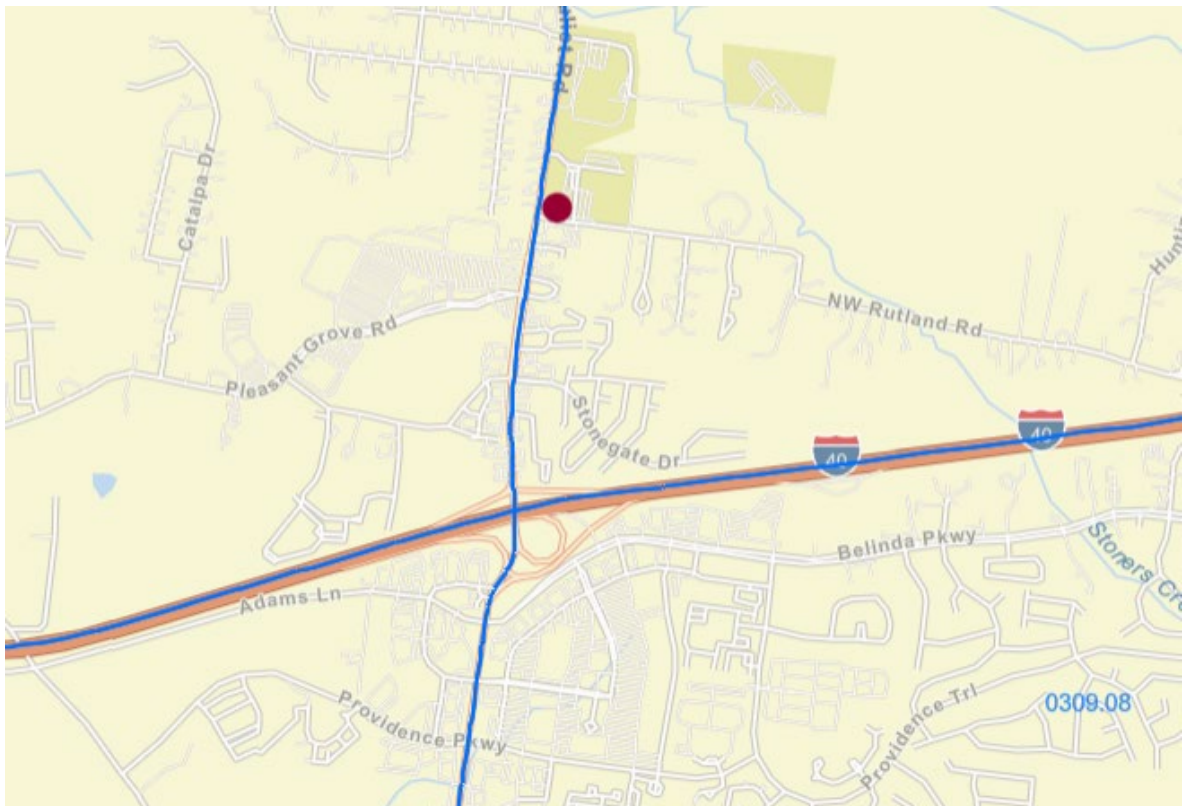
Hours of Operation

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

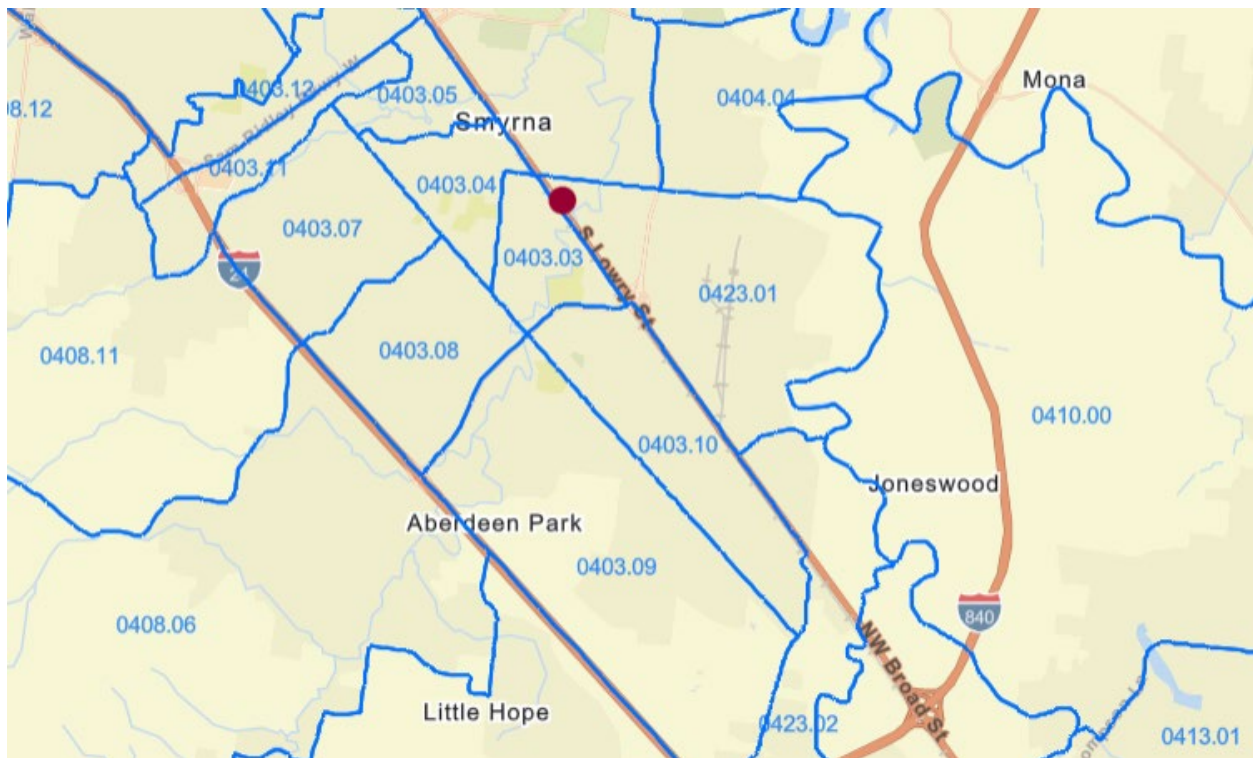
Hours of Operation

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

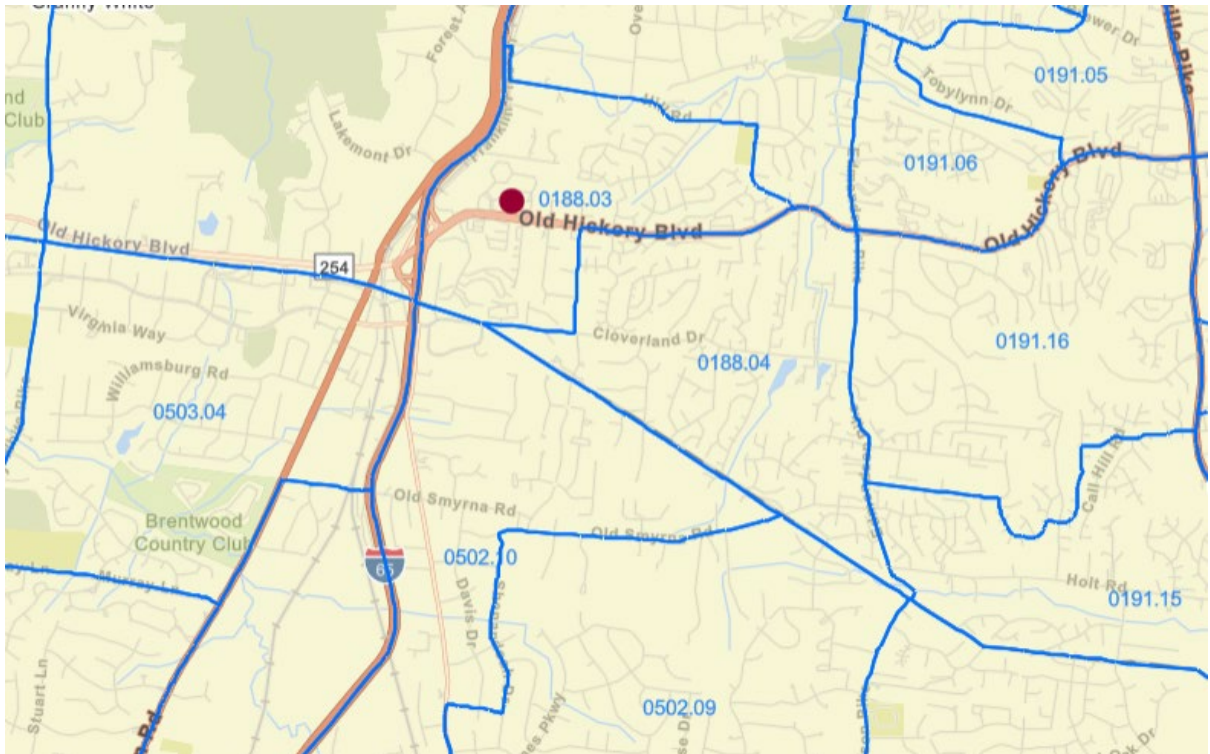
615-773-1442

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

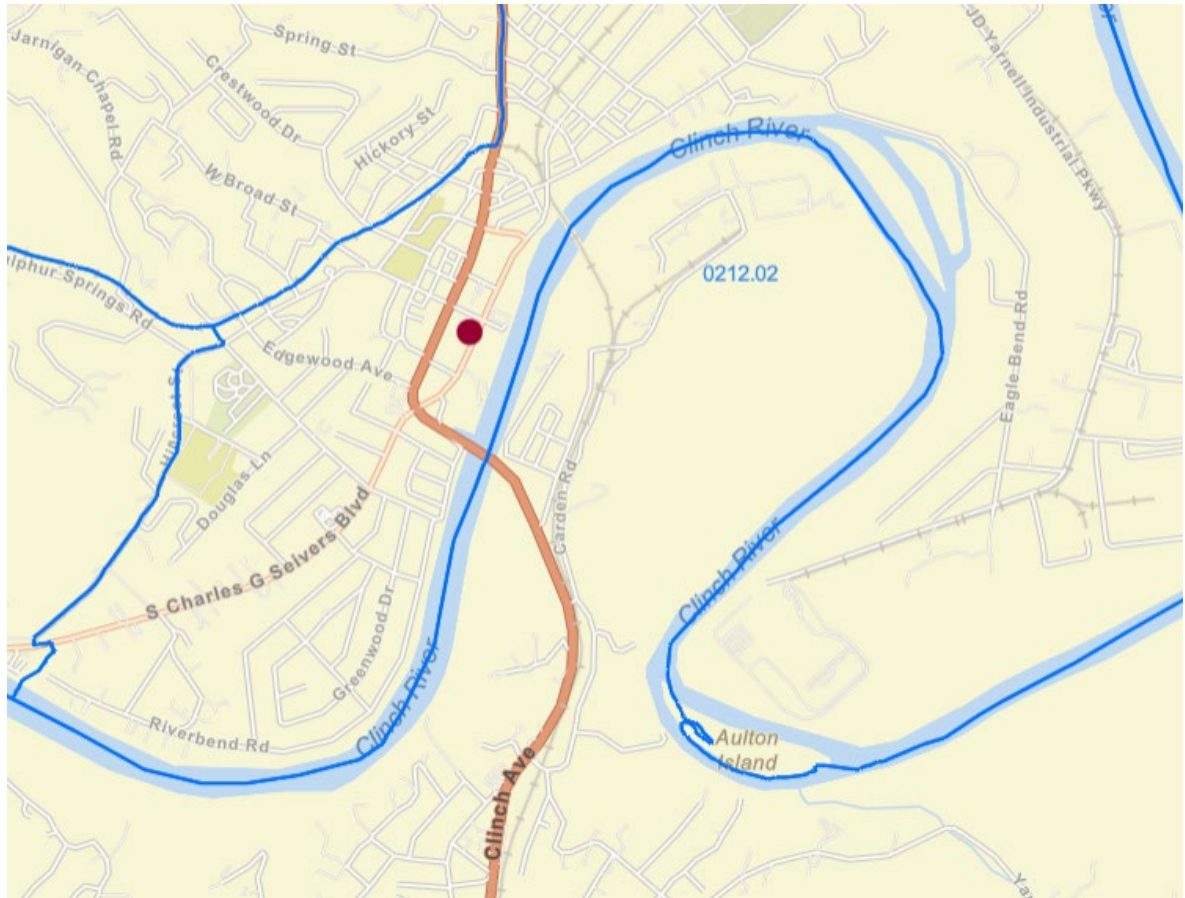
Geocode Combination: 47/001/0212.02/28940

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

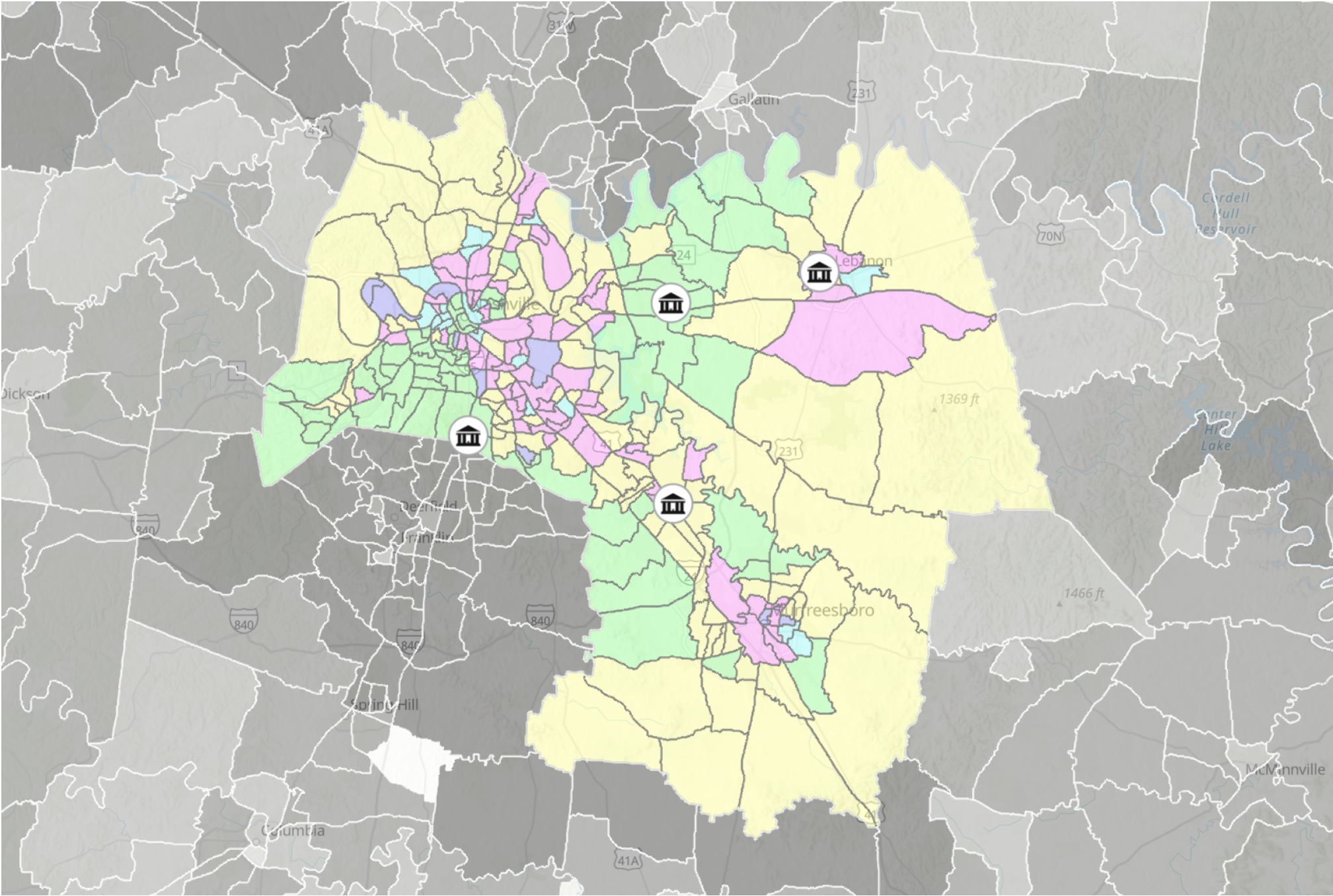
New Offices

- 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%

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					#	%			#	%	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%				

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					#	%			#	%	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								
STATE:																		
MSA:																		
COUNTY:																		
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																			
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
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:	MSA 037 Davidson County	\$70,911.00	\$95,600.00		
Income 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

STATE:		47 TENNESSEE						Median Family Income			FFIEC Median Income											
MSA:		34980 Nashville-Davidson--Murfreesboro, TN MSA						\$56,418.00			\$64,700.00											
COUNTY:		149 Rutherford County						\$83,085.00			\$95,600.00											
								\$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	\$141	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

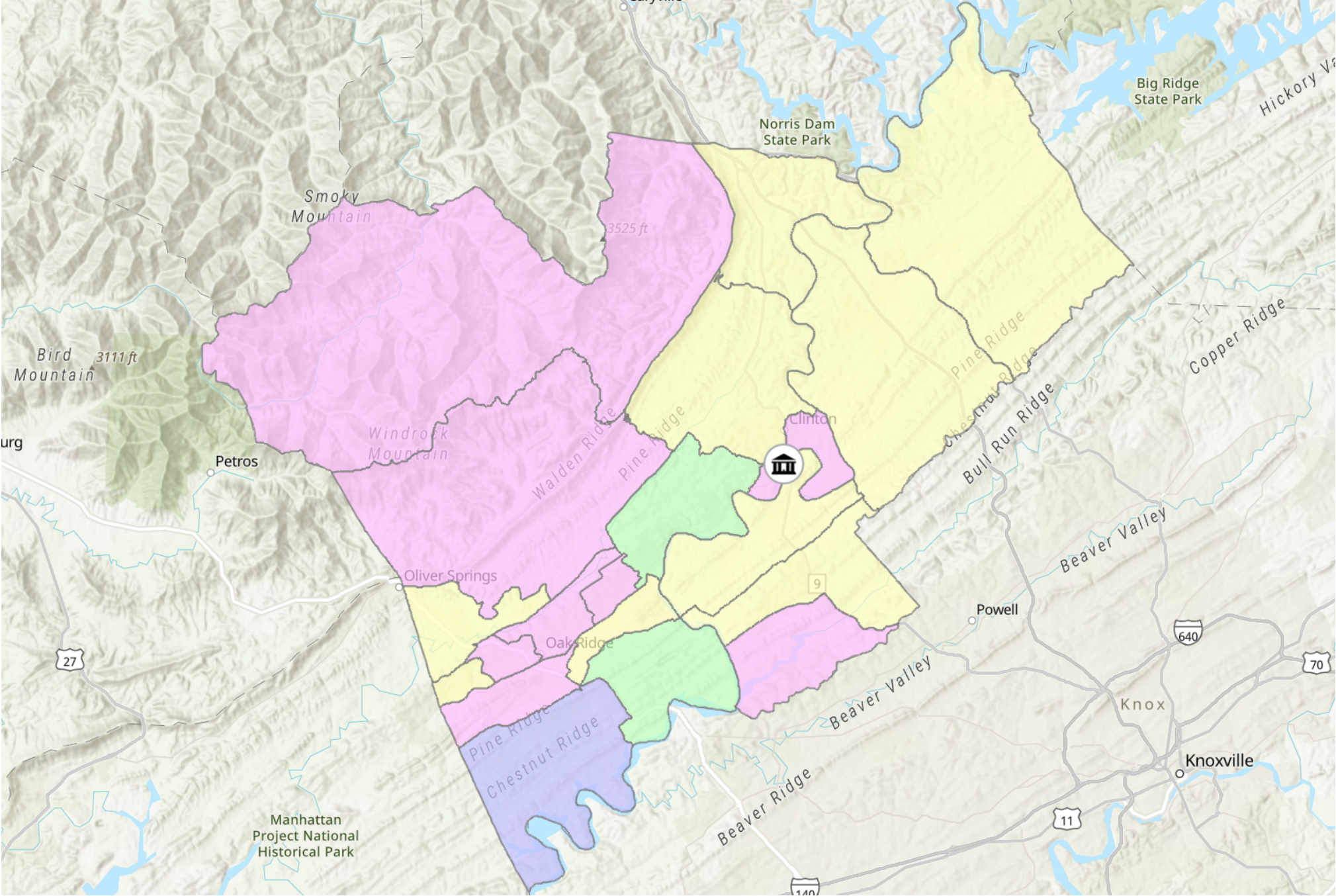
STATE: MSA:		47 TENNESSEE 34980 Nashville-Davidson--Murfreesboro, TN MSA																			
COUNTY:		189 Wilson County																			
				% Population by Race																	
Census Tract	D/U*	Income Level	Minority Level	Minority	White	Black	Hisp.	Asian	Native American	Other	Pac. Island	2+ Minority	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	911	854	735	\$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