

© *Wellworth Bank*
Community Reinvestment Act Public File
Version: 1.0.0
Effective: 4/1/2026

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PUBLIC COMMENTS

All written comments received from the public for the current year, by quarter and each of the prior two calendar years that specifically relate to the bank's performance in helping to meet community credit needs and any response by the bank.

Neither the comments nor the responses contain statements that reflect adversely on the good name or reputation of any person other than the bank, the publication of which would violate specific provisions of law.

To receive a copy of the comments or place a comment relating to our CRA performance, see the CRA disclosure statement later in this document.

CURRENT YEAR - 2026

OCTOBER THROUGH DECEMBER 2026

None.

JULY THROUGH SEPTEMBER 2026

None.

APRIL THROUGH JUNE 2026

None.

JANUARY THROUGH MARCH 2026

None.

PREVIOUS YEAR – 2025

None.

PREVIOUS YEAR – 2024

None.

BRANCH LIST

WellworthBank Branch List

Branch #	Branch Name	Address	City	State	Zipcode	Phone Number
1	Lafayette Main	400 STATE HWY 52	LAFAYETTE	TN	37083	(615) 666-2195

	Lobby Open	Lobby Close	Drive-Thru Open	Drive-Thru Close
Monday	8:00 AM	4:00 PM	8:00 AM	4:00 PM
Tuesday	8:00 AM	4:00 PM	8:00 AM	4:00 PM
Wednesday	8:00 AM	4:00 PM	8:00 AM	4:00 PM
Thursday	8:00 AM	4:00 PM	8:00 AM	4:00 PM
Friday	8:00 AM	5:00 PM	8:00 AM	5:00 PM
Saturday	8:00 AM	12:00 PM	8:00 AM	12:00 PM

Branch Services

Consumer Loan	✔	Bag Night Deposit	✔
Commercial Loan	✔	Safe Deposit Box	☐
Mortgage Loan	✔	24/7 ATM	✔
Cashier Check	✔		
Notary *Customers only	✔		

Branch #	Branch Name	Address	City	State	Zipcode	Phone Number
2	Scottsville Road	1108 SCOTTSVILLE RD	LAFAYETTE	TN	37083	(615) 666-4677

	Lobby Open	Lobby Close	Drive-Thru Open	Drive-Thru Close
Monday	8:00 AM	4:00 PM	8:00 AM	4:00 PM
Tuesday	8:00 AM	4:00 PM	8:00 AM	4:00 PM
Wednesday	8:00 AM	4:00 PM	8:00 AM	4:00 PM
Thursday				
Friday	8:00 AM	5:00 PM	8:00 AM	5:00 PM
Saturday	8:00 AM	12:00 PM	8:00 AM	12:00 PM

Branch Services

Consumer Loan	✔	Bag Night Deposit	✔
Commercial Loan	✔	Safe Deposit Box	✔
Mortgage Loan	✔	24/7 ATM	✔
Cashier Check	✔		
Notary *Customers only	✔		

Branch #	Branch Name	Address	City	State	Zipcode	Phone Number
3	Red Boiling Springs	32 CARTHAGE RD	RED BOILING SPRINGS	TN	37150	(615) 699-2205

	Lobby Open	Lobby Close	Drive-Thru Open	Drive-Thru Close
Monday	8:00 AM	4:00 PM	8:00 AM	4:00 PM
Tuesday	8:00 AM	4:00 PM	8:00 AM	4:00 PM
Wednesday	8:00 AM	4:00 PM	8:00 AM	4:00 PM
Thursday	8:00 AM	4:00 PM	8:00 AM	4:00 PM
Friday	8:00 AM	5:00 PM	8:00 AM	5:00 PM
Saturday	8:00 AM	12:00 PM	8:00 AM	12:00 PM

Branch Services

Consumer Loan	✔	Bag Night Deposit	✔
Commercial Loan	✔	Safe Deposit Box	✔
Mortgage Loan	✔	24/7 ATM	✔
Cashier Check	✔		
Notary *Customers only	✔		

Branch #	Branch Name	Address	City	State	Zipcode	Phone Number
4	Westmoreland	990 NEW HIGHWAY 52 E	WESTMORELAND	TN	37186	(615) 644-2119

	Lobby Open	Lobby Close	Drive-Thru Open	Drive-Thru Close
Monday	8:00 AM	4:00 PM	8:00 AM	4:00 PM
Tuesday	8:00 AM	4:00 PM	8:00 AM	4:00 PM
Wednesday	8:00 AM	4:00 PM	8:00 AM	4:00 PM
Thursday	8:00 AM	4:00 PM	8:00 AM	4:00 PM
Friday	8:00 AM	5:00 PM	8:00 AM	5:00 PM
Saturday	8:00 AM	12:00 PM	8:00 AM	12:00 PM

Branch Services

Consumer Loan	☑	Bag Night Deposit	☑
Commercial Loan	☑	Safe Deposit Box	☑
Mortgage Loan	☑	24/7 ATM	☑
Cashier Check	☑		
Notary *Customers only	☑		

Branch #	Branch Name	Address	City	State	Zipcode	Phone Number
5	Public Square	201 W LOCUST ST	LAFAYETTE	TN	37083	(615) 666-2196

	Lobby Open	Lobby Close	Drive-Thru Open	Drive-Thru Close
Monday	8:00 AM	4:00 PM	8:00 AM	4:00 PM
Tuesday	8:00 AM	4:00 PM	8:00 AM	4:00 PM
Wednesday				
Thursday	8:00 AM	4:00 PM	8:00 AM	4:00 PM
Friday	8:00 AM	5:00 PM	8:00 AM	5:00 PM
Saturday	8:00 AM	12:00 PM	8:00 AM	12:00 PM

Branch Services

Consumer Loan	☑	Bag Night Deposit	☑
Commercial Loan	☑	Safe Deposit Box	☑
Mortgage Loan	☑	24/7 ATM	☐
Cashier Check	☑		
Notary *Customers only	☑		

Branch #	Branch Name	Address	City	State	Zipcode	Phone Number
10	Celina	101 E LAKE AVE	CELINA	TN	38551	(931) 243-3161

	Lobby Open	Lobby Close	Drive-Thru Open	Drive-Thru Close
Monday	8:00 AM	4:00 PM	8:00 AM	4:00 PM
Tuesday	8:00 AM	4:00 PM	8:00 AM	4:00 PM
Wednesday	8:00 AM	4:00 PM	8:00 AM	4:00 PM
Thursday	8:00 AM	4:00 PM	8:00 AM	4:00 PM
Friday	8:00 AM	5:00 PM	8:00 AM	5:00 PM
Saturday	8:00 AM	12:00 PM	8:00 AM	12:00 PM

Branch Services

Consumer Loan	☑	Bag Night Deposit	☑
Commercial Loan	☑	Safe Deposit Box	☑
Mortgage Loan	☑	24/7 ATM	☑
Cashier Check	☑		
Notary *Customers only	☑		

Branch #	Branch Name	Address	City	State	Zipcode	Phone Number
12	Gainesboro	116 S GRUNDY QUARLES HWY	GAINESBORO	TN	38562	(931) 268-2141

	Lobby Open	Lobby Close	Drive-Thru Open	Drive-Thru Close
Monday	8:30 AM	5:00 PM	8:30 AM	5:00 PM
Tuesday	8:30 AM	5:00 PM	8:30 AM	5:00 PM
Wednesday	8:30 AM	12:00 PM	8:30 AM	12:00 PM
Thursday	8:30 AM	5:00 PM	8:30 AM	5:00 PM
Friday	8:30 AM	5:00 PM	8:30 AM	5:00 PM
Saturday	8:30 AM	12:00 PM	8:30 AM	12:00 PM

Branch Services

Consumer Loan	☑	Bag Night Deposit	☑
Commercial Loan	☑	Safe Deposit Box	☑
Mortgage Loan	☑	24/7 ATM	☑
Cashier Check	☑		
Notary *Customers only	☑		

Branch #	Branch Name	Address	City	State	Zipcode	Phone Number
20	Carthage	50 MAIN ST N	CARTHAGE	TN	37030	(615) 735-2800

	Lobby Open	Lobby Close	Drive-Thru Open	Drive-Thru Close
Monday	8:00 AM	4:00 PM	8:00 AM	4:00 PM
Tuesday	8:00 AM	4:00 PM	8:00 AM	4:00 PM
Wednesday	8:00 AM	4:00 PM	8:00 AM	4:00 PM
Thursday	8:00 AM	4:00 PM	8:00 AM	4:00 PM
Friday	8:00 AM	5:00 PM	8:00 AM	5:00 PM
Saturday	8:00 AM	12:00 PM	8:00 AM	12:00 PM

Branch Services

Consumer Loan	☑	Bag Night Deposit	☑
Commercial Loan	☑	Safe Deposit Box	☑
Mortgage Loan	☑	24/7 ATM	☑
Cashier Check	☑		
Notary *Customers only	☑		

Branch #	Branch Name	Address	City	State	Zipcode	Phone Number
22	Gordonsville	411 GORDONSVILLE HWY	GORDONSVILLE	TN	38563	(615) 683-1919

	Lobby Open	Lobby Close	Drive-Thru Open	Drive-Thru Close
Monday	8:00 AM	4:00 PM	8:00 AM	4:00 PM
Tuesday	8:00 AM	4:00 PM	8:00 AM	4:00 PM
Wednesday	8:00 AM	4:00 PM	8:00 AM	4:00 PM
Thursday	8:00 AM	4:00 PM	8:00 AM	4:00 PM
Friday	8:00 AM	5:00 PM	8:00 AM	5:00 PM
Saturday	8:00 AM	12:00 PM	8:00 AM	12:00 PM

Branch Services

Consumer Loan	☑	Bag Night Deposit	☑
Commercial Loan	☑	Safe Deposit Box	☑
Mortgage Loan	☑	24/7 ATM	☑
Cashier Check	☑		
Notary *Customers only	☑		

Branch #	Branch Name	Address	City	State	Zipcode	Phone Number
32	Alexandria	100 N PUBLIC SQ	ALEXANDRIA	TN	37012	(615) 529-2375

	Lobby Open	Lobby Close	Drive-Thru Open	Drive-Thru Close
Monday	8:00 AM	4:00 PM	8:00 AM	4:00 PM
Tuesday	8:00 AM	4:00 PM	8:00 AM	4:00 PM
Wednesday	8:00 AM	4:00 PM	8:00 AM	4:00 PM
Thursday	8:00 AM	4:00 PM	8:00 AM	4:00 PM
Friday	8:00 AM	5:00 PM	8:00 AM	5:00 PM
Saturday				

Branch Services

Consumer Loan	☑	Bag Night Deposit	☑
Commercial Loan	☑	Safe Deposit Box	☑
Mortgage Loan	☑	24/7 ATM	☑
Cashier Check	☑		
Notary *Customers only	☑		

Branch #	Branch Name	Address	City	State	Zipcode	Phone Number
33	Smithville	735 S CONGRESS BLVD	SMITHVILLE	TN	37166	(615) 597-2265

	Lobby Open	Lobby Close	Drive-Thru Open	Drive-Thru Close
Monday	8:00 AM	4:00 PM	8:00 AM	4:00 PM
Tuesday	8:00 AM	4:00 PM	8:00 AM	4:00 PM
Wednesday	8:00 AM	12:00 PM	8:00 AM	12:00 PM
Thursday	8:00 AM	4:00 PM	8:00 AM	4:00 PM
Friday	8:00 AM	5:00 PM	8:00 AM	5:00 PM
Saturday	8:00 AM	12:00 PM	8:00 AM	12:00 PM

Branch Services

Consumer Loan	☑	Bag Night Deposit	☑
Commercial Loan	☑	Safe Deposit Box	☑
Mortgage Loan	☑	24/7 ATM	☑
Cashier Check	☑		
Notary *Customers only	☑		

Branch #	Branch Name	Address	City	State	Zipcode	Phone Number
34	Lebanon West Main	1035 W MAIN ST	LEBANON	TN	37087	(615) 444-4166

	Lobby Open	Lobby Close	Drive-Thru Open	Drive-Thru Close
Monday	8:00 AM	4:00 PM	8:00 AM	4:00 PM
Tuesday	8:00 AM	4:00 PM	8:00 AM	4:00 PM
Wednesday	8:00 AM	4:00 PM	8:00 AM	4:00 PM
Thursday	8:00 AM	4:00 PM	8:00 AM	4:00 PM
Friday	8:00 AM	5:00 PM	8:00 AM	5:00 PM
Saturday	8:00 AM	12:00 PM	8:00 AM	12:00 PM

Branch Services

Consumer Loan	☑	Bag Night Deposit	☑
Commercial Loan	☑	Safe Deposit Box	☑
Mortgage Loan	☑	24/7 ATM	☑
Cashier Check	☑		
Notary *Customers only	☑		

Branch #	Branch Name	Address	City	State	Zipcode	Phone Number
42	Manchester	1207 HILLSBORO BLVD	MANCHESTER	TN	37355	(931) 728-1474

	Lobby Open	Lobby Close	Drive-Thru Open	Drive-Thru Close
Monday	8:30 AM	4:00 PM	8:30 AM	4:00 PM
Tuesday	8:30 AM	4:00 PM	8:30 AM	4:00 PM
Wednesday	8:30 AM	4:00 PM	8:30 AM	4:00 PM
Thursday	8:30 AM	4:00 PM	8:30 AM	4:00 PM
Friday	8:30 AM	5:00 PM	8:30 AM	5:00 PM
Saturday				

Branch Services

Consumer Loan	☑	Bag Night Deposit	☑
Commercial Loan	☑	Safe Deposit Box	☑
Mortgage Loan	☑	24/7 ATM	☑
Cashier Check	☑		
Notary *Customers only	☑		

Branch #	Branch Name	Address	City	State	Zipcode	Phone Number
44	Shelbyville	1602 N MAIN ST	SHELBYVILLE	TN	37160	(931) 680-3500

	Lobby Open	Lobby Close	Drive-Thru Open	Drive-Thru Close
Monday	8:30 AM	4:00 PM	8:30 AM	4:00 PM
Tuesday	8:30 AM	4:00 PM	8:30 AM	4:00 PM
Wednesday	8:30 AM	4:00 PM	8:30 AM	4:00 PM
Thursday	8:30 AM	4:00 PM	8:30 AM	4:00 PM
Friday	8:30 AM	5:00 PM	8:30 AM	5:00 PM
Saturday				

Branch Services

Consumer Loan	☑	Bag Night Deposit	☑
Commercial Loan	☑	Safe Deposit Box	☑
Mortgage Loan	☑	24/7 ATM	☑
Cashier Check	☑		
Notary *Customers only	☑		

Branch #	Branch Name	Address	City	State	Zipcode	Phone Number
50	Livingston	808 W MAIN ST	LIVINGSTON	TN	38570	931) 823-2265

	Lobby Open	Lobby Close	Drive-Thru Open	Drive-Thru Close
Monday	8:00 AM	4:30 PM	7:30 AM	4:30 PM
Tuesday	8:00 AM	4:30 PM	7:30 AM	4:30 PM
Wednesday	8:00 AM	4:30 PM	7:30 AM	4:30 PM
Thursday	8:00 AM	4:30 PM	7:30 AM	4:30 PM
Friday	8:00 AM	5:00 PM	7:30 AM	5:00 PM
Saturday			7:30 AM	12:00 PM

Branch Services

Consumer Loan	☑	Bag Night Deposit	☑
Commercial Loan	☑	Safe Deposit Box	☑
Mortgage Loan	☑	24/7 ATM	☑
Cashier Check	☑		
Notary *Customers only	☑		

Branch #	Branch Name	Address	City	State	Zipcode	Phone Number
35	North Cumberland	214 N CUMBERLAND ST	LEBANON	TN	37087	(615) 449-4441

	Lobby Open	Lobby Close	Drive-Thru Open	Drive-Thru Close
Monday	8:00 AM	4:00 PM	8:00 AM	4:00 PM
Tuesday	8:00 AM	4:00 PM	8:00 AM	4:00 PM
Wednesday	8:00 AM	4:00 PM	8:00 AM	4:00 PM
Thursday	8:00 AM	4:00 PM	8:00 AM	4:00 PM
Friday	8:00 AM	5:00 PM	8:00 AM	5:00 PM
Saturday				

Branch Services

Consumer Loan	☑	Bag Night Deposit	☑
Commercial Loan	☑	Safe Deposit Box	☑
Mortgage Loan	☑	24/7 ATM	☑
Cashier Check	☑		
Notary *Customers only	☑		

Branch #	Branch Name	Address	City	State	Zipcode	Phone Number
40	Tullahoma	120 N JACKSON ST	TULLAHOMA	TN	37388	(931) 455-3426

	Lobby Open	Lobby Close	Drive-Thru Open	Drive-Thru Close
Monday	8:30 AM	4:00 PM	8:30 AM	4:00 PM
Tuesday	8:30 AM	4:00 PM	8:30 AM	4:00 PM
Wednesday	8:30 AM	4:00 PM	8:30 AM	4:00 PM
Thursday	8:30 AM	4:00 PM	8:30 AM	4:00 PM
Friday	8:30 AM	5:00 PM	8:30 AM	5:00 PM
Saturday				

Branch Services

Consumer Loan	☑	Bag Night Deposit	☑
Commercial Loan	☑	Safe Deposit Box	☑
Mortgage Loan	☑	24/7 ATM	☑
Cashier Check	☑		
Notary *Customers only	☑		

Branch #	Branch Name	Address	City	State	Zipcode	Phone Number
41	Winchester	2695 DECHERD BLVD	WINCHESTER	TN	37398	(931) 967-3755

	Lobby Open	Lobby Close	Drive-Thru Open	Drive-Thru Close
Monday	8:30 AM	4:00 PM	8:00 AM	4:00 PM
Tuesday	8:30 AM	4:00 PM	8:00 AM	4:00 PM
Wednesday	8:30 AM	4:00 PM	8:00 AM	4:00 PM
Thursday	8:30 AM	4:00 PM	8:00 AM	4:00 PM
Friday	8:30 AM	5:00 PM	8:00 AM	5:00 PM
Saturday				

Branch Services

Consumer Loan	☑	Bag Night Deposit	☑
Commercial Loan	☑	Safe Deposit Box	☑
Mortgage Loan	☑	24/7 ATM	☑
Cashier Check	☑		
Notary *Customers only	☑		

Branch #	Branch Name	Address	City	State	Zipcode	Phone Number
51	Neal Street	1450 NEAL ST	COOKEVILLE	TN	38501	(931) 526-4800

	Lobby Open	Lobby Close	Drive-Thru Open	Drive-Thru Close
Monday	8:00 AM	4:30 PM	8:00 AM	5:00 PM
Tuesday	8:00 AM	4:30 PM	8:00 AM	5:00 PM
Wednesday	8:00 AM	4:30 PM	8:00 AM	5:00 PM
Thursday	8:00 AM	4:30 PM	8:00 AM	5:00 PM
Friday	8:00 AM	4:30 PM	8:00 AM	5:00 PM
Saturday			8:00 AM	12:00 PM

Branch Services

Consumer Loan	☑	Bag Night Deposit	☑
Commercial Loan	☑	Safe Deposit Box	☑
Mortgage Loan	☑	24/7 ATM	☑
Cashier Check	☑		
Notary *Customers only	☑		

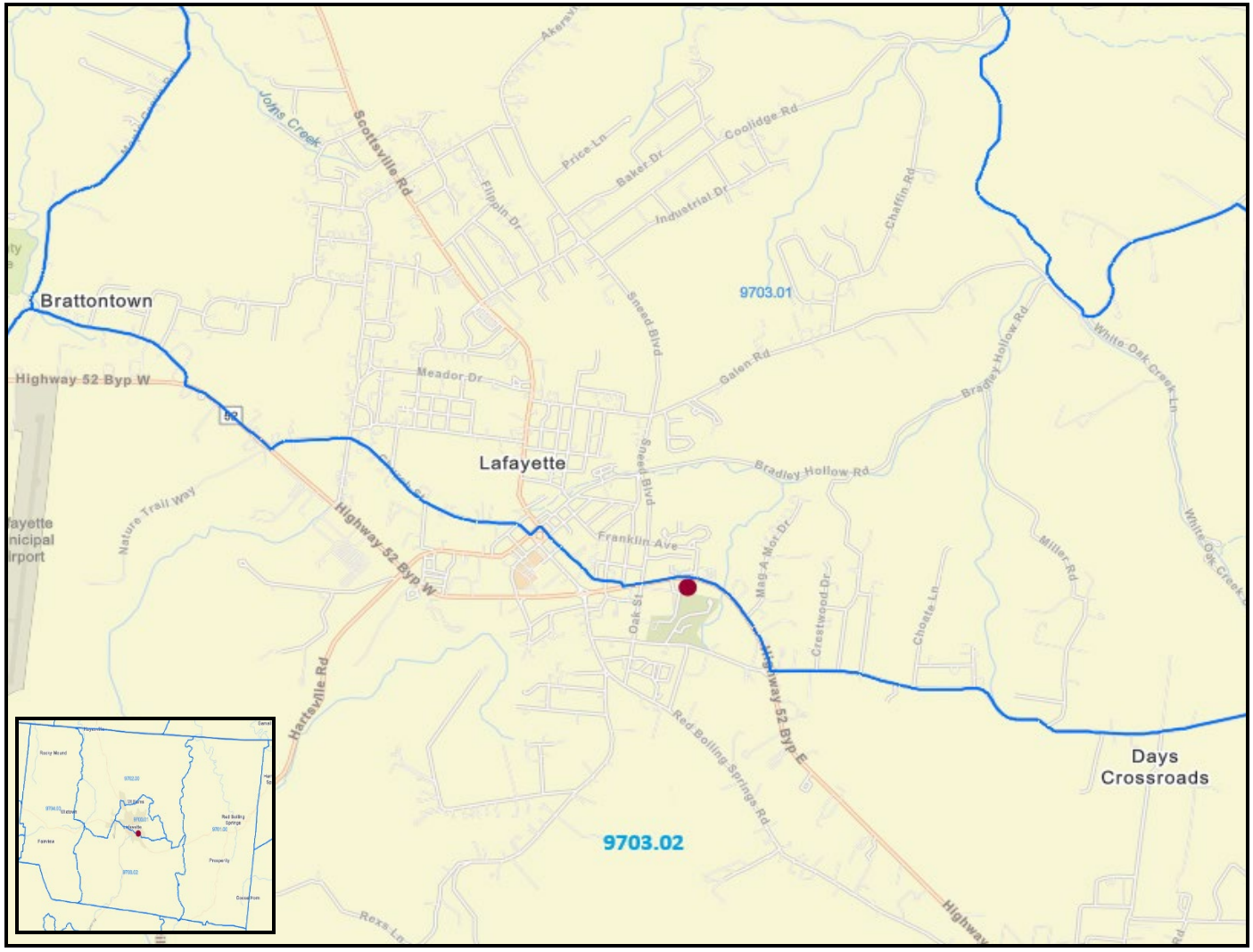
Branch #	Branch Name	Address	City	State	Zipcode	Phone Number
52	Willow Avenue	123 N WILLOW AVE	COOKEVILLE	TN	38501	(931) 646-4950

	Lobby Open	Lobby Close	Drive-Thru Open	Drive-Thru Close
Monday	8:00 AM	4:30 PM	8:00 AM	5:00 PM
Tuesday	8:00 AM	4:30 PM	8:00 AM	5:00 PM
Wednesday	8:00 AM	4:30 PM	8:00 AM	5:00 PM
Thursday	8:00 AM	4:30 PM	8:00 AM	5:00 PM
Friday	8:00 AM	5:00 PM	8:00 AM	5:00 PM
Saturday				

Branch Services

Consumer Loan	☑	Bag Night Deposit	☑
Commercial Loan	☑	Safe Deposit Box	☐
Mortgage Loan	☑	24/7 ATM	☑
Cashier Check	☑		
Notary *Customers only	☑		

BRANCH LOCATIONS AND GEOGRAPHIES



BRANCH ID | 1 – LAFAYETTE MAIN

ADDRESS
400 State Hwy 52

CITY
Lafayette

STATE
47 – Tennessee

ZIPCODE
37083-1011

COUNTY
111 – Macon

MSA
34980 – Nashville-Davidson-Murfreesboro-Franklin, TN

CENSUS TRACT
9703.02

BRANCH ID | 2 – SCOTTSVILLE ROAD



ADDRESS
400 Scottsville Rd

CITY
Lafayette

STATE
47 – Tennessee

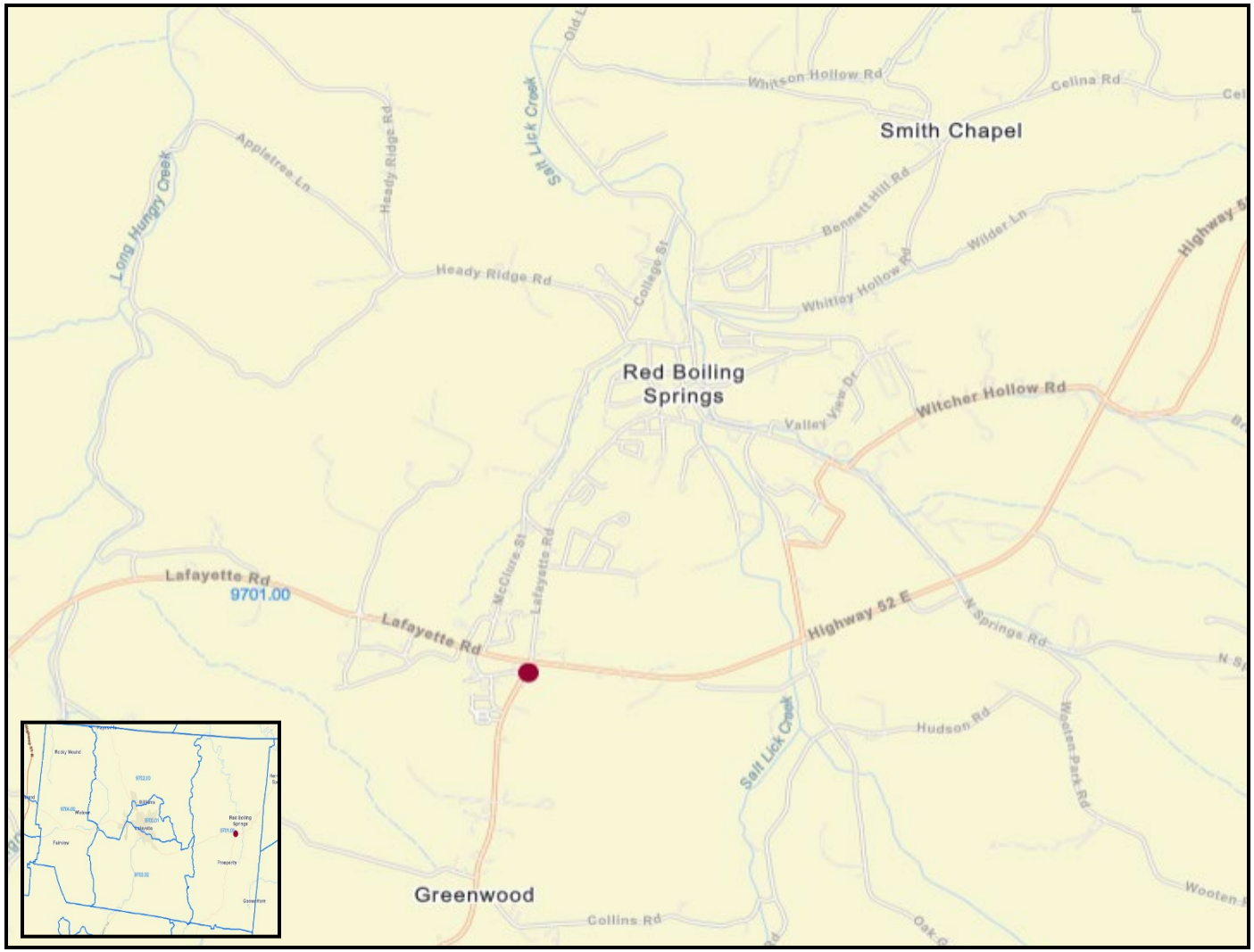
ZIPCODE
37083-2214

COUNTY
111 – Macon

MSA
34980 – Nashville-Davidson-Murfreesboro-Franklin, TN

CENSUS TRACT
9703.01

BRANCH ID | 3 – RED BOILING SPRINGS



ADDRESS
32 Carthage Rd

CITY
Red Boiling Springs

STATE
47 – Tennessee

ZIPCODE
37150-2081

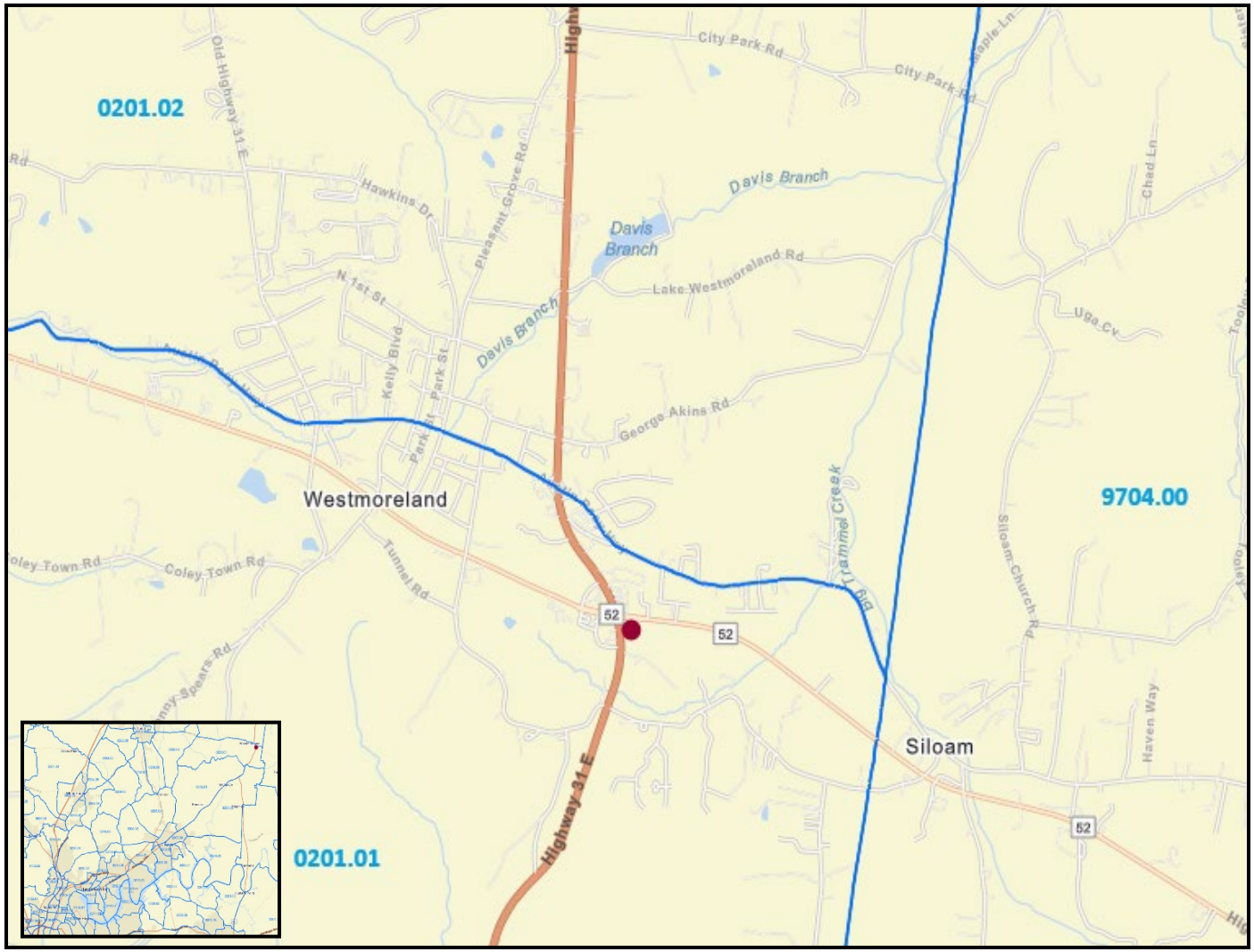
COUNTY
111 – Macon

MSA
34980 – Nashville-Davidson-Murfreesboro-Franklin, TN

CENSUS TRACT
9701.00

© *Wellworth Bank*

BRANCH ID | 4 – WESTMORELAND



ADDRESS
990 New Highway 52 E

CITY
Westmoreland

STATE
47 – Tennessee

ZIPCODE
37186-5074

COUNTY
165 – Sumner

MSA
34980 – Nashville-Davidson-Murfreesboro-Franklin, TN

CENSUS TRACT
0201.01

© *Wellworth Bank*

BRANCH ID | 5 – LAFAYETTE PUBLIC SQUARE



ADDRESS
201 W Locust St

CITY
Lafayette

STATE
47 – Tennessee

ZIPCODE
37083-1710

COUNTY
111 – Macon

MSA
34980 – Nashville-Davidson-Murfreesboro-Franklin, TN

CENSUS TRACT
9703.02

BRANCH ID | 10 – CELINA



ADDRESS
101 E Lake Ave

CITY
Celina

STATE
47 – Tennessee

ZIPCODE
38551-4184

COUNTY
027 – Clay

MSA
NA – Outside of MSA

CENSUS TRACT
9550.00

© *Wellworth Bank*

BRANCH ID | 12 – GAINESBORO



ADDRESS
116 S Grundy Quarles Hwy

CITY
Gainesboro

STATE
47 – Tennessee

ZIPCODE
38562-9506

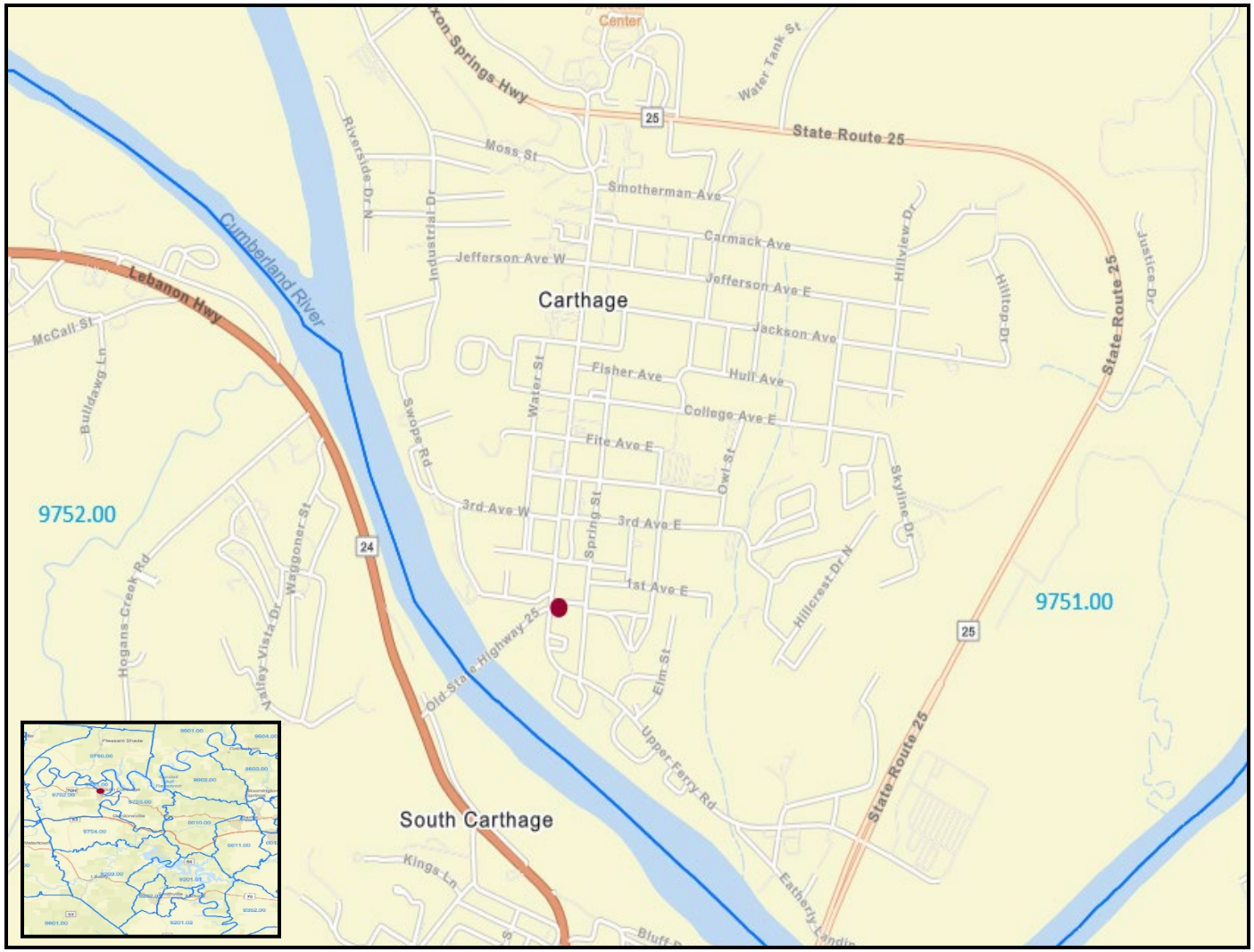
COUNTY
087 – Jackson

MSA
NA – Outside of MSA

CENSUS TRACT
9603.00

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BRANCH ID | 20 – CARTHAGE



ADDRESS
50 N Main St

CITY
Carthage

STATE
47 – Tennessee

ZIPCODE
37030-1557

COUNTY
159 – Smith

MSA
34980 – Nashville-Davidson-Murfreesboro-Franklin, TN

CENSUS TRACT
9751.00

BRANCH ID | 22 – GORDONSVILLE



ADDRESS
411 Gordonsville Hwy

CITY
Gordonsville

STATE
47 – Tennessee

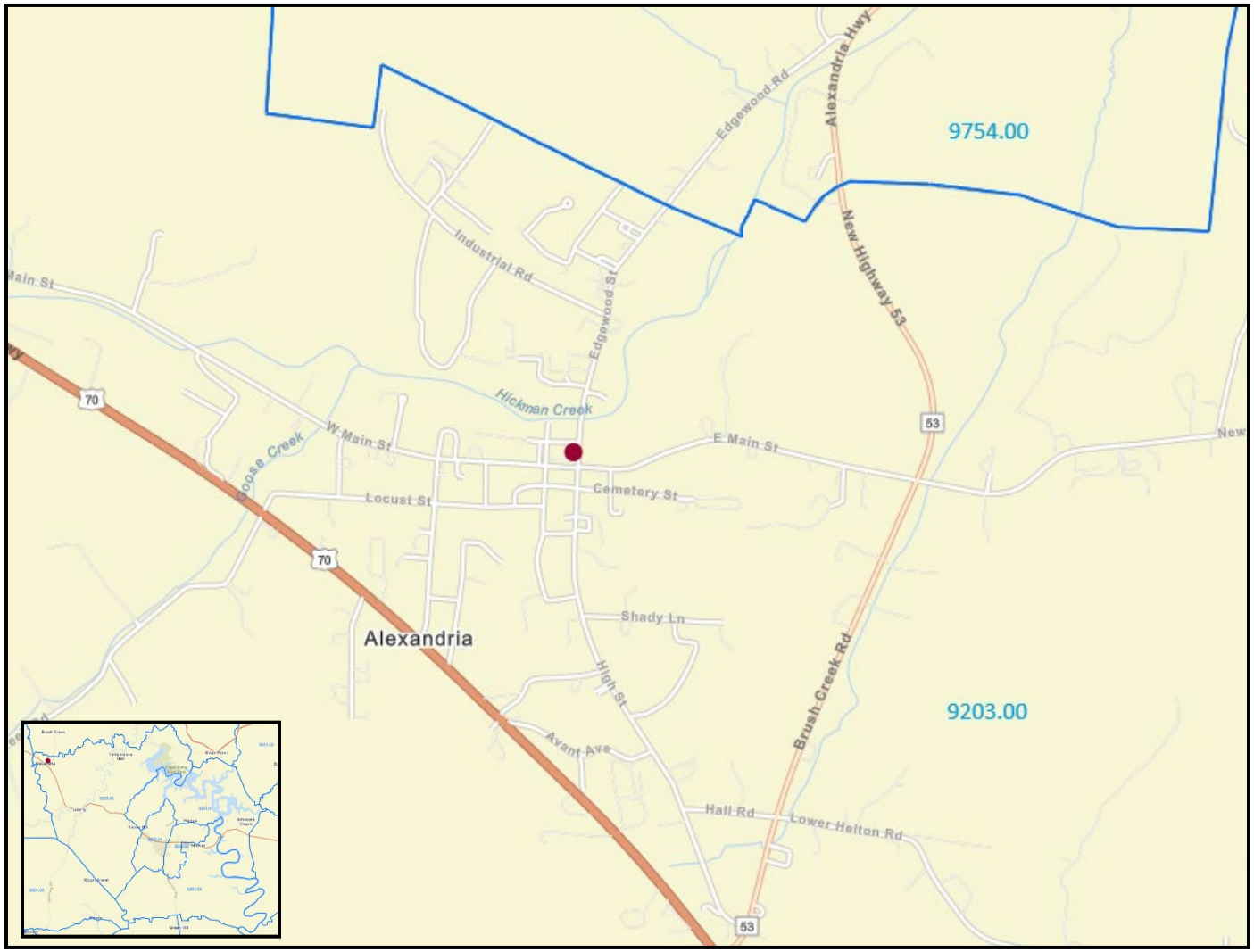
ZIPCODE
38563-4621

COUNTY
159 – Smith

MSA
34980 – Nashville-Davidson-Murfreesboro-Franklin, TN

CENSUS TRACT
9754.00

BRANCH ID | 32 – ALEXANDRIA



ADDRESS
100 N Public Sq

CITY
Alexandria

STATE
47 – Tennessee

ZIPCODE
37012-2141

COUNTY
041 – Dekalb

MSA
NA – Outside of MSA

CENSUS TRACT
9203.00

BRANCH ID | 33 – SMITHVILLE



ADDRESS
735 S Congress Blvd

CITY
Smithville

STATE
47 – Tennessee

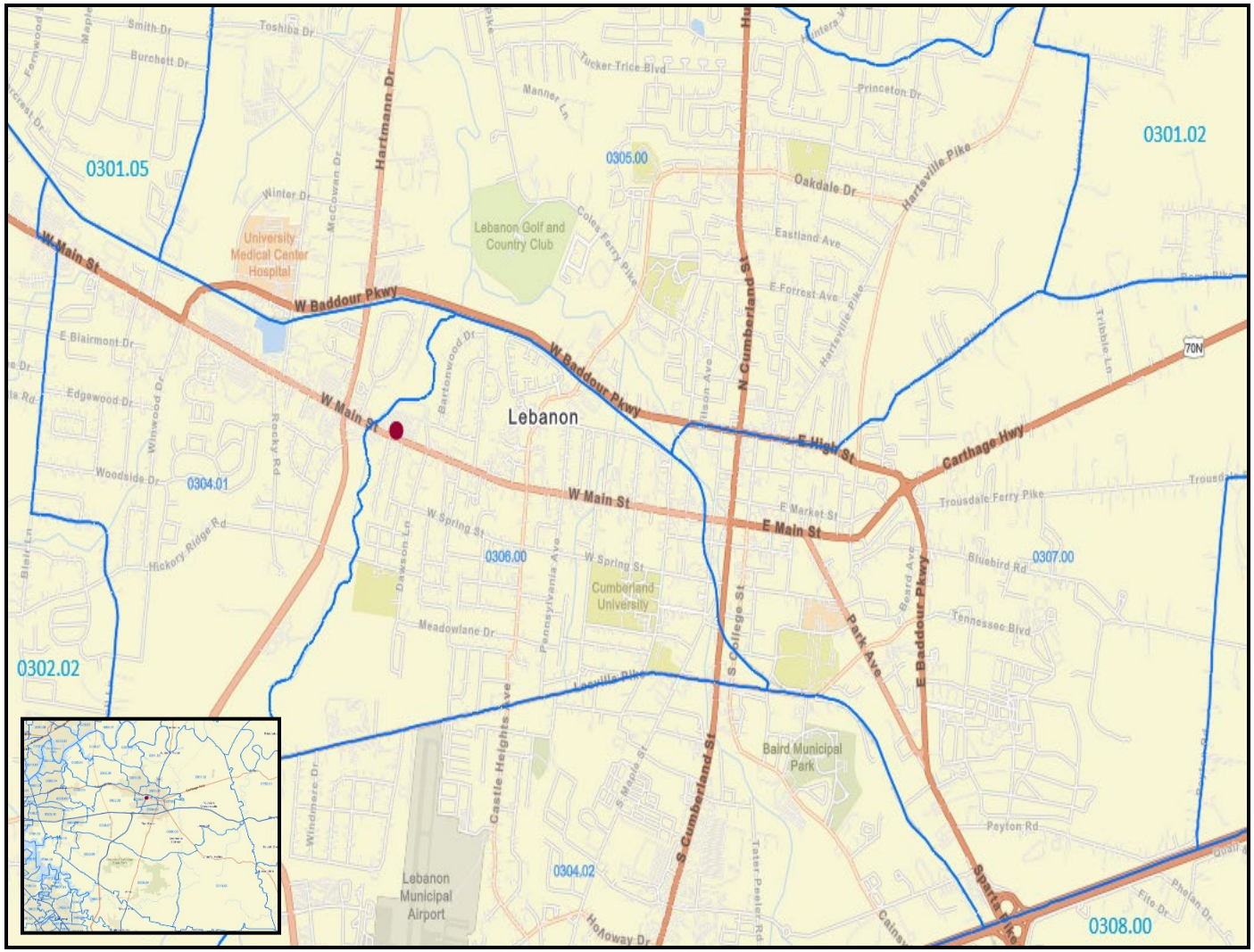
ZIPCODE
37166-2019

COUNTY
041 – Dekalb

MSA
NA – Outside of MSA

CENSUS TRACT
9202.02

BRANCH ID | 34 – LEBANON WEST MAIN



ADDRESS
1035 W Main St

CITY
Lebanon

STATE
47 – Tennessee

ZIPCODE
37087-3301

COUNTY
189 – Wilson

MSA
34980 – Nashville-Davidson-Murfreesboro-Franklin, TN

CENSUS TRACT
0306.00

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BRANCH ID | 35 – NORTH CUMBERLAND



ADDRESS
214 N Cumberland St

CITY
Lebanon

STATE
47 – Tennessee

ZIPCODE
37087-2719

COUNTY
189 – Wilson

MSA
34980 – Nashville-Davidson-Murfreesboro-Franklin, TN

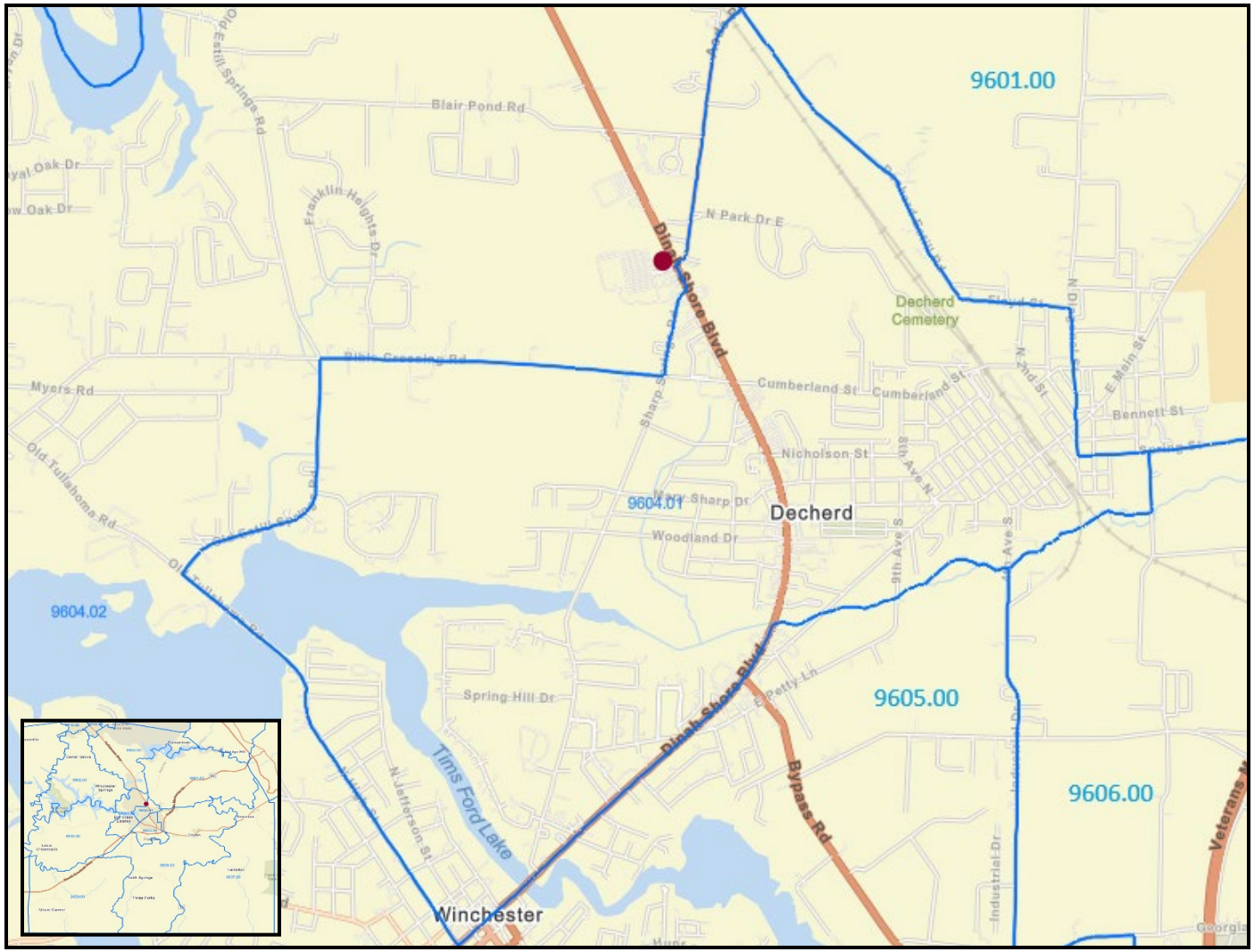
CENSUS TRACT
0307.00

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BRANCH ID | 40 – TULLAHOMA


9302.00
9710.01
Tullahoma Regional Airport
Oakwood Rd
N Jackson St
Lake Way Pl
Layne St
9708.01
Bobo Creek
Twelve Oaks Rd
Crest Dr
Wesley St
Jerry St
Silver St
Helen St
E Carroll St
Arnold Air Force Base
9708.03
Dry Creek
Airport Dr
Cedar Ln
North Fork Rock Creek
Tullahoma
Forrest Dr
E Hogan St
E Moore St
E Grundy St
NE Atlantic St
E Lauderdale St
E Warren St
E Decherd St
Montclair St
Industrial Blvd
Wilson Ave
55
Marbeth Ln
Cumberland Ave
Bragg Ck
Bel Aire Dr
N Collins St
Ridgeway Dr
Ridgeway Cir
Ridgeway Blvd
Ridgeway Ct
Ridgeway Pl
Ridgeway Rd
Ridgeway Trl
Ridgeway Way
Ridgeway Ln
Ridgeway Cv
Ridgeway Dr
Ridgeway St
Ridgeway Ave
Ridgeway Pkwy
Ridgeway Terrace
Ridgeway Circle
Ridgeway Court
Ridgeway Place
Ridgeway Road
Ridgeway Trail
Ridgeway Way
Ridgeway Lane
Ridgeway Cove
Ridgeway Drive
Ridgeway Street
Ridgeway Avenue
Ridgeway Parkway

BRANCH ID | 41 – WINCHESTER



ADDRESS
2695 Decherd Blvd

CITY
Winchester

STATE
47 – Tennessee

ZIPCODE
37398

COUNTY
051 – Franklin

MSA
NA – Outside of MSA

CENSUS TRACT
9604.02

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BRANCH ID | 42 – MANCHESTER



ADDRESS
1207 Hillsboro Blvd

CITY
Manchester

STATE
47 – Tennessee

ZIPCODE
37355-2033

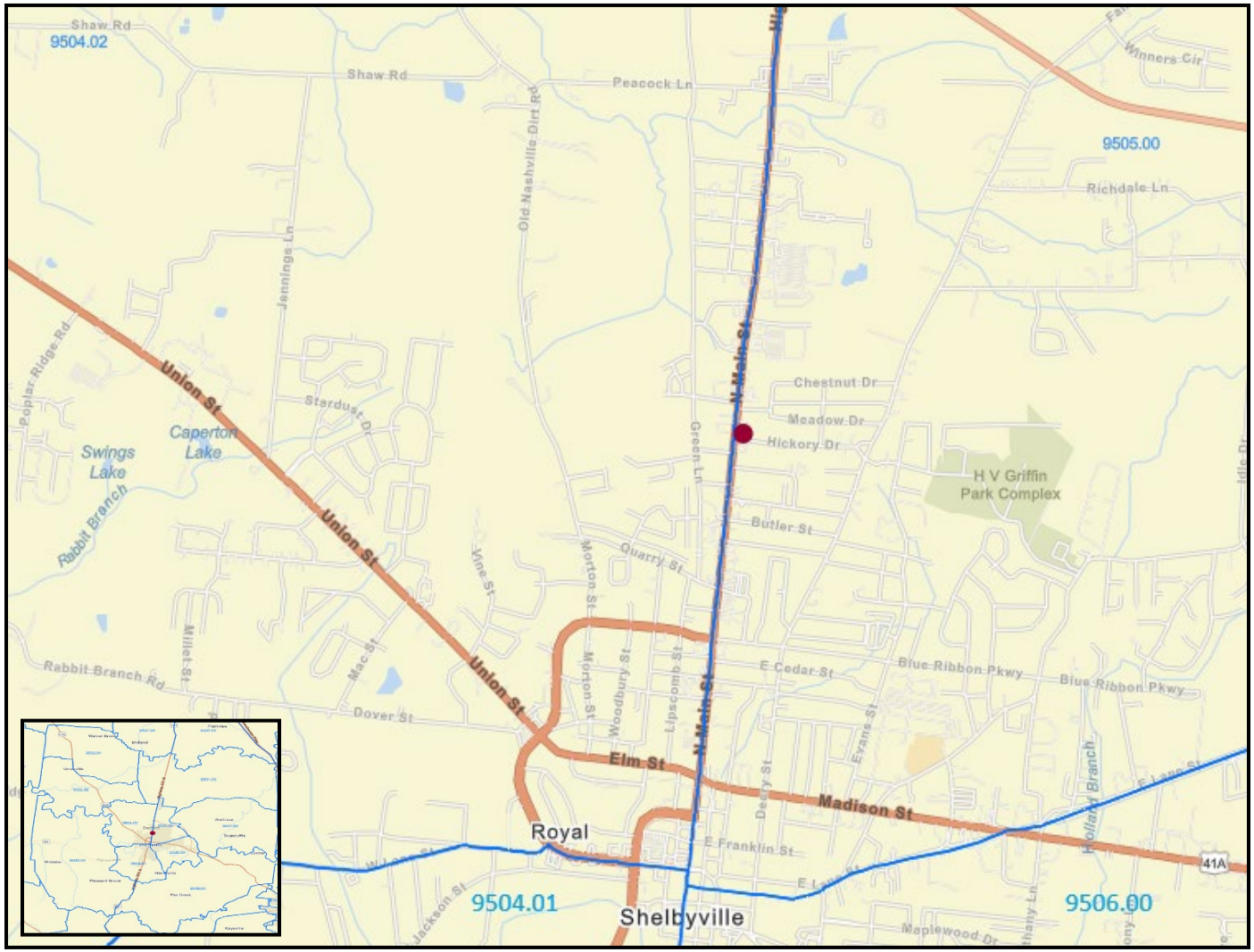
COUNTY
031 – Coffee

MSA
NA – Outside of MSA

CENSUS TRACT
9705.01

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BRANCH ID | 44 – SHELBYVILLE



ADDRESS
1602 N Main St

CITY
Shelbyville

STATE
47 – Tennessee

ZIPCODE
37160-2326

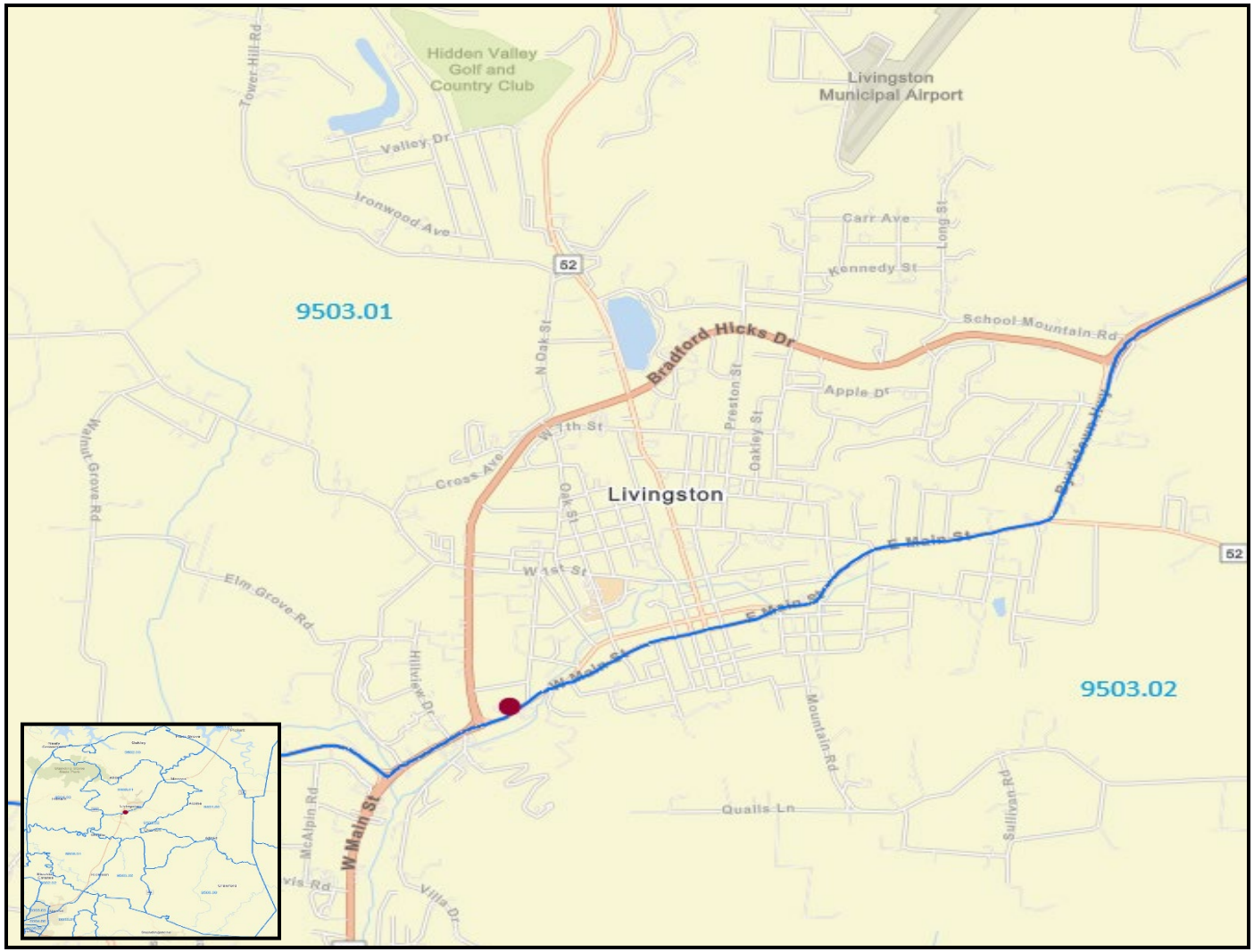
COUNTY
003 – Bedford

MSA
NA – Outside of MSA

CENSUS TRACT
9505.00

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BRANCH ID | 50 – LIVINGSTON



ADDRESS
808 W Main St

CITY
Livingston

STATE
47 – Tennessee

ZIPCODE
38570-1722

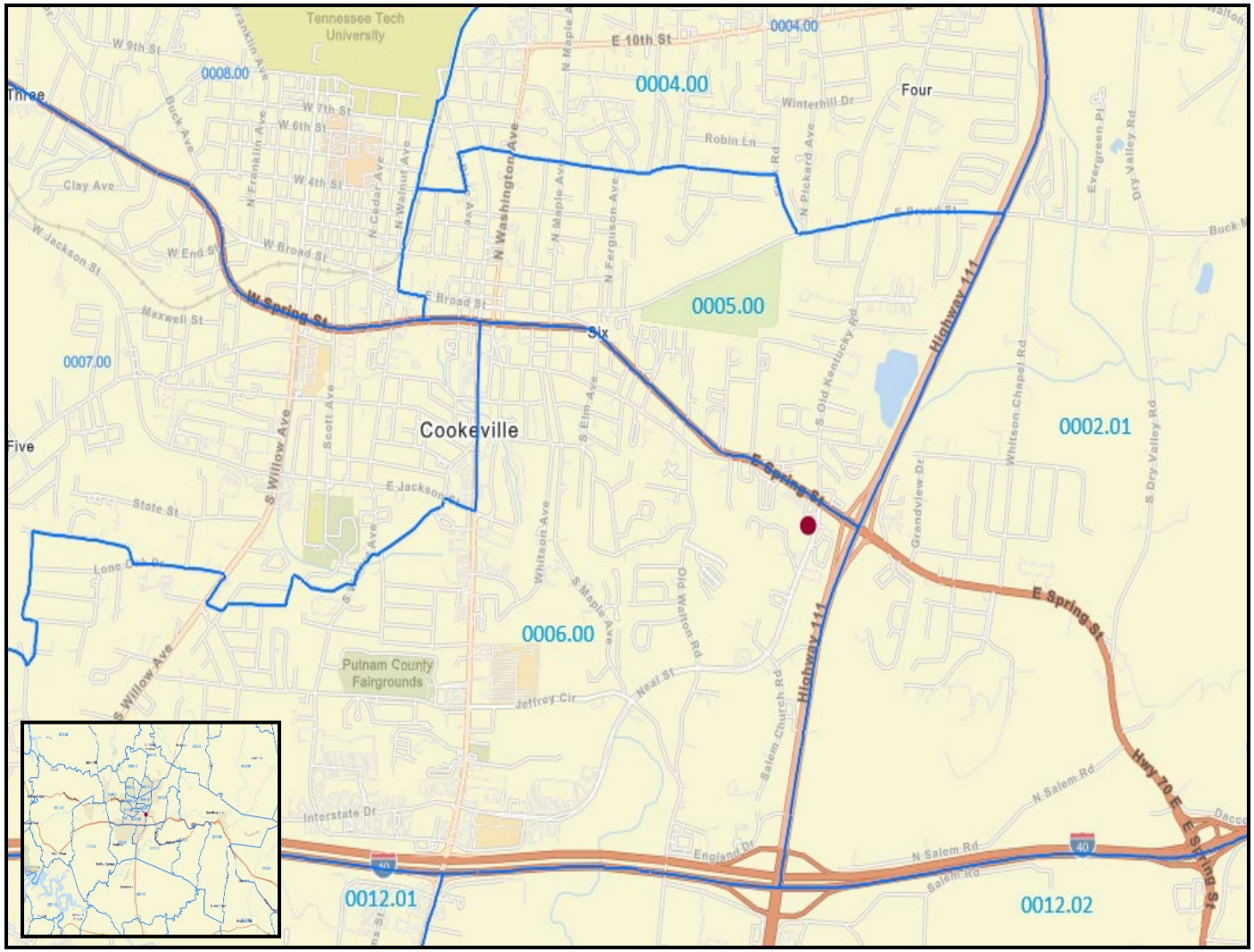
COUNTY
133 – Overton

MSA
NA – Outside of MSA

CENSUS TRACT
9503.01

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BRANCH ID | 51 – NEAL STREET



ADDRESS
1450 Neal St

CITY
Cookeville

STATE
47 – Tennessee

ZIPCODE
38501-4313

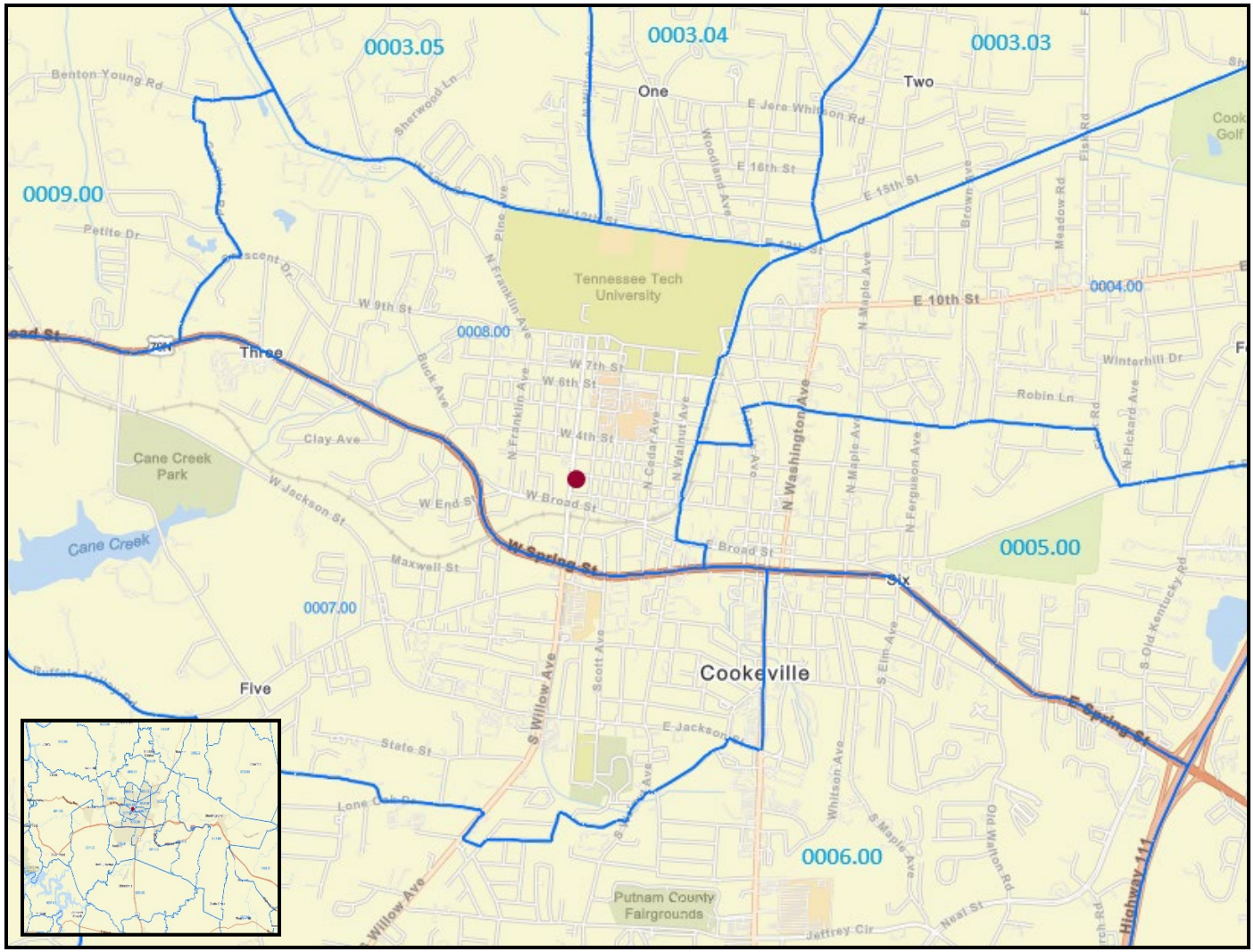
COUNTY
141 – Putnam

MSA
NA – Outside of MSA

CENSUS TRACT
0006.00

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BRANCH ID | 52 – WILLOW AVENUE



ADDRESS
123 N Willow Ave

CITY
Cookeville

STATE
47 – Tennessee

ZIPCODE
38501-2369

COUNTY
141 – Putnam

MSA
NA – Outside of MSA

CENSUS TRACT
0008.00

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ASSESSMENT AREA CENSUS TRACT LIST AND MAPS

State	County	Census Tract	MSA	Tract MFI	Tract income percentage	Tract income level
47 - Tennessee	003 - BEDFORD	9501.00	NA - Not in an MSA	$81,303.00	145.18%	Upper
47 - Tennessee	003 - BEDFORD	9502.01	NA - Not in an MSA	$80,038.00	142.93%	Upper
47 - Tennessee	003 - BEDFORD	9502.02	NA - Not in an MSA	$53,333.00	95.24%	Middle
47 - Tennessee	003 - BEDFORD	9503.00	NA - Not in an MSA	$57,993.00	103.56%	Middle
47 - Tennessee	003 - BEDFORD	9504.01	NA - Not in an MSA	$70,893.00	126.59%	Upper
47 - Tennessee	003 - BEDFORD	9504.02	NA - Not in an MSA	$41,627.00	74.33%	Moderate
47 - Tennessee	003 - BEDFORD	9505.00	NA - Not in an MSA	$52,561.00	93.86%	Middle
47 - Tennessee	003 - BEDFORD	9506.00	NA - Not in an MSA	$54,142.00	96.68%	Middle
47 - Tennessee	003 - BEDFORD	9507.00	NA - Not in an MSA	$62,500.00	111.61%	Middle
47 - Tennessee	003 - BEDFORD	9508.00	NA - Not in an MSA	$74,828.00	133.62%	Upper
47 - Tennessee	027 - CLAY	9550.00	NA - Not in an MSA	$43,281.00	77.29%	Moderate
47 - Tennessee	027 - CLAY	9551.00	NA - Not in an MSA	$60,962.00	108.86%	Middle
47 - Tennessee	031 - COFFEE	9701.00	NA - Not in an MSA	$58,621.00	104.68%	Middle
47 - Tennessee	031 - COFFEE	9702.01	NA - Not in an MSA	$41,926.00	74.87%	Moderate
47 - Tennessee	031 - COFFEE	9702.02	NA - Not in an MSA	$60,893.00	108.74%	Middle
47 - Tennessee	031 - COFFEE	9703.00	NA - Not in an MSA	$68,407.00	122.15%	Upper
47 - Tennessee	031 - COFFEE	9704.01	NA - Not in an MSA	$80,625.00	143.97%	Upper
47 - Tennessee	031 - COFFEE	9704.02	NA - Not in an MSA	$46,441.00	82.93%	Middle
47 - Tennessee	031 - COFFEE	9705.01	NA - Not in an MSA	$44,357.00	79.21%	Moderate
47 - Tennessee	031 - COFFEE	9705.02	NA - Not in an MSA	$70,663.00	126.18%	Upper
47 - Tennessee	031 - COFFEE	9706.00	NA - Not in an MSA	$55,562.00	99.22%	Middle
47 - Tennessee	031 - COFFEE	9707.00	NA - Not in an MSA	$56,466.00	100.83%	Middle
47 - Tennessee	031 - COFFEE	9708.01	NA - Not in an MSA	$75,000.00	133.93%	Upper
47 - Tennessee	031 - COFFEE	9708.03	NA - Not in an MSA	$70,817.00	126.46%	Upper
47 - Tennessee	031 - COFFEE	9708.04	NA - Not in an MSA	$94,260.00	168.32%	Upper

State	County	Census Tract	MSA	Tract MFI	Tract income percentage	Tract income level
47 - Tennessee	031 - COFFEE	9709.00	NA - Not in an MSA	$38,798.00	69.28%	Moderate
47 - Tennessee	031 - COFFEE	9710.01	NA - Not in an MSA	$62,009.00	110.73%	Middle
47 - Tennessee	031 - COFFEE	9710.02	NA - Not in an MSA	$61,281.00	109.43%	Middle
47 - Tennessee	031 - COFFEE	9801.00	NA - Not in an MSA	$0.00	0.00%	Unknown
47 - Tennessee	041 - DEKALB	9201.01	NA - Not in an MSA	$84,500.00	150.89%	Upper
47 - Tennessee	041 - DEKALB	9201.02	NA - Not in an MSA	$59,058.00	105.46%	Middle
47 - Tennessee	041 - DEKALB	9202.01	NA - Not in an MSA	$42,656.00	76.17%	Moderate
47 - Tennessee	041 - DEKALB	9202.02	NA - Not in an MSA	$51,450.00	91.87%	Middle
47 - Tennessee	041 - DEKALB	9203.00	NA - Not in an MSA	$56,845.00	101.51%	Middle
47 - Tennessee	051 - FRANKLIN	9601.00	NA - Not in an MSA	$57,908.00	103.41%	Middle
47 - Tennessee	051 - FRANKLIN	9602.01	NA - Not in an MSA	$66,520.00	118.78%	Middle
47 - Tennessee	051 - FRANKLIN	9602.02	NA - Not in an MSA	$52,347.00	93.48%	Middle
47 - Tennessee	051 - FRANKLIN	9603.00	NA - Not in an MSA	$70,156.00	125.28%	Upper
47 - Tennessee	051 - FRANKLIN	9604.01	NA - Not in an MSA	$48,880.00	87.28%	Middle
47 - Tennessee	051 - FRANKLIN	9604.02	NA - Not in an MSA	$77,614.00	138.60%	Upper
47 - Tennessee	051 - FRANKLIN	9605.00	NA - Not in an MSA	$50,846.00	90.79%	Middle
47 - Tennessee	051 - FRANKLIN	9606.00	NA - Not in an MSA	$60,972.00	108.88%	Middle
47 - Tennessee	051 - FRANKLIN	9607.00	NA - Not in an MSA	$87,772.00	156.74%	Upper
47 - Tennessee	051 - FRANKLIN	9608.00	NA - Not in an MSA	$55,240.00	98.64%	Middle
47 - Tennessee	087 - JACKSON	9601.00	NA - Not in an MSA	$52,232.00	93.27%	Middle
47 - Tennessee	087 - JACKSON	9602.00	NA - Not in an MSA	$56,500.00	100.89%	Middle
47 - Tennessee	087 - JACKSON	9603.00	NA - Not in an MSA	$57,724.00	103.08%	Middle
47 - Tennessee	087 - JACKSON	9604.00	NA - Not in an MSA	$50,703.00	90.54%	Middle
47 - Tennessee	111 - MACON	9701.00	34980 - Nashville-Davidson-Murfreesboro-Franklin, TN	$52,407.00	64.18%	Moderate

State	County	Census Tract	MSA	Tract MFI	Tract income percentage	Tract income level
47 - Tennessee	111 - MACON	9702.00	34980 - Nashville-Davidson-Murfreesboro-Franklin, TN	$80,244.00	98.27%	Middle
47 - Tennessee	111 - MACON	9703.01	34980 - Nashville-Davidson-Murfreesboro-Franklin, TN	$34,409.00	42.14%	Low
47 - Tennessee	111 - MACON	9703.02	34980 - Nashville-Davidson-Murfreesboro-Franklin, TN	$44,181.00	54.10%	Moderate
47 - Tennessee	111 - MACON	9704.00	34980 - Nashville-Davidson-Murfreesboro-Franklin, TN	$65,526.00	80.25%	Middle
47 - Tennessee	127 - MOORE	9301.00	NA - Not in an MSA	$71,773.00	128.17%	Upper
47 - Tennessee	127 - MOORE	9302.00	NA - Not in an MSA	$69,815.00	124.67%	Upper
47 - Tennessee	133 - OVERTON	9501.00	NA - Not in an MSA	$46,719.00	83.42%	Middle
47 - Tennessee	133 - OVERTON	9502.00	NA - Not in an MSA	$45,795.00	81.77%	Middle
47 - Tennessee	133 - OVERTON	9503.01	NA - Not in an MSA	$45,969.00	82.09%	Middle
47 - Tennessee	133 - OVERTON	9503.02	NA - Not in an MSA	$40,250.00	71.87%	Moderate
47 - Tennessee	133 - OVERTON	9504.00	NA - Not in an MSA	$53,563.00	95.65%	Middle
47 - Tennessee	133 - OVERTON	9505.01	NA - Not in an MSA	$54,423.00	97.18%	Middle
47 - Tennessee	133 - OVERTON	9505.02	NA - Not in an MSA	$65,385.00	116.76%	Middle
47 - Tennessee	133 - OVERTON	9506.00	NA - Not in an MSA	$52,708.00	94.12%	Middle
47 - Tennessee	141 - PUTNAM	0001.00	NA - Not in an MSA	$57,100.00	101.96%	Middle
47 - Tennessee	141 - PUTNAM	0002.01	NA - Not in an MSA	$56,131.00	100.23%	Middle

State	County	Census Tract	MSA	Tract MFI	Tract income percentage	Tract income level
47 - Tennessee	141 - PUTNAM	0002.02	NA - Not in an MSA	$48,988.00	87.48%	Middle
47 - Tennessee	141 - PUTNAM	0003.01	NA - Not in an MSA	$58,415.00	104.31%	Middle
47 - Tennessee	141 - PUTNAM	0003.03	NA - Not in an MSA	$60,183.00	107.47%	Middle
47 - Tennessee	141 - PUTNAM	0003.04	NA - Not in an MSA	$39,808.00	71.08%	Moderate
47 - Tennessee	141 - PUTNAM	0003.05	NA - Not in an MSA	$60,527.00	108.08%	Middle
47 - Tennessee	141 - PUTNAM	0004.00	NA - Not in an MSA	$68,529.00	122.37%	Upper
47 - Tennessee	141 - PUTNAM	0005.00	NA - Not in an MSA	$67,064.00	119.76%	Middle
47 - Tennessee	141 - PUTNAM	0006.00	NA - Not in an MSA	$75,000.00	133.93%	Upper
47 - Tennessee	141 - PUTNAM	0007.00	NA - Not in an MSA	$47,600.00	85.00%	Middle
47 - Tennessee	141 - PUTNAM	0008.00	NA - Not in an MSA	$34,531.00	61.66%	Moderate
47 - Tennessee	141 - PUTNAM	0009.00	NA - Not in an MSA	$65,099.00	116.25%	Middle
47 - Tennessee	141 - PUTNAM	0010.00	NA - Not in an MSA	$59,628.00	106.48%	Middle
47 - Tennessee	141 - PUTNAM	0011.00	NA - Not in an MSA	$48,435.00	86.49%	Middle
47 - Tennessee	141 - PUTNAM	0012.01	NA - Not in an MSA	$62,146.00	110.97%	Middle
47 - Tennessee	141 - PUTNAM	0012.02	NA - Not in an MSA	$65,521.00	117.00%	Middle
47 - Tennessee	141 - PUTNAM	0013.00	NA - Not in an MSA	$74,427.00	132.91%	Upper
47 - Tennessee	159 - SMITH	9750.00	34980 - Nashville-Davidson-Murfreesboro-Franklin, TN	$67,130.00	82.21%	Middle
47 - Tennessee	159 - SMITH	9751.00	34980 - Nashville-Davidson-Murfreesboro-Franklin, TN	$58,056.00	71.10%	Moderate
47 - Tennessee	159 - SMITH	9752.00	34980 - Nashville-Davidson-Murfreesboro-Franklin, TN	$49,706.00	60.87%	Moderate

State	County	Census Tract	MSA	Tract MFI	Tract income percentage	Tract income level
47 - Tennessee	159 - SMITH	9753.00	34980 - Nashville-Davidson-Murfreesboro-Franklin, TN	$61,125.00	74.86%	Moderate
47 - Tennessee	159 - SMITH	9754.00	34980 - Nashville-Davidson-Murfreesboro-Franklin, TN	$64,934.00	79.52%	Moderate
47 - Tennessee	165 - SUMNER	0201.01	34980 - Nashville-Davidson-Murfreesboro-Franklin, TN	$55,875.00	68.43%	Moderate
47 - Tennessee	165 - SUMNER	0201.02	34980 - Nashville-Davidson-Murfreesboro-Franklin, TN	$48,077.00	58.88%	Moderate
47 - Tennessee	165 - SUMNER	0202.03	34980 - Nashville-Davidson-Murfreesboro-Franklin, TN	$65,208.00	79.86%	Moderate
47 - Tennessee	165 - SUMNER	0202.04	34980 - Nashville-Davidson-Murfreesboro-Franklin, TN	$89,594.00	109.72%	Middle
47 - Tennessee	165 - SUMNER	0202.05	34980 - Nashville-Davidson-Murfreesboro-Franklin, TN	$64,083.00	78.48%	Moderate
47 - Tennessee	165 - SUMNER	0202.06	34980 - Nashville-Davidson-	$68,977.00	84.47%	Middle

State	County	Census Tract	MSA	Tract MFI	Tract income percentage	Tract income level
			Murfreesboro-Franklin, TN			
47 - Tennessee	165 - SUMNER	0202.07	34980 - Nashville-Davidson-Murfreesboro-Franklin, TN	$67,344.00	82.47%	Middle
47 - Tennessee	165 - SUMNER	0202.08	34980 - Nashville-Davidson-Murfreesboro-Franklin, TN	$64,698.00	79.23%	Moderate
47 - Tennessee	165 - SUMNER	0202.09	34980 - Nashville-Davidson-Murfreesboro-Franklin, TN	$78,906.00	96.63%	Middle
47 - Tennessee	165 - SUMNER	0203.00	34980 - Nashville-Davidson-Murfreesboro-Franklin, TN	$43,607.00	53.40%	Moderate
47 - Tennessee	165 - SUMNER	0204.03	34980 - Nashville-Davidson-Murfreesboro-Franklin, TN	$103,125.00	126.29%	Upper
47 - Tennessee	165 - SUMNER	0204.04	34980 - Nashville-Davidson-Murfreesboro-Franklin, TN	$81,250.00	99.50%	Middle
47 - Tennessee	165 - SUMNER	0204.05	34980 - Nashville-Davidson-Murfreesboro-Franklin, TN	$71,198.00	87.19%	Middle

State	County	Census Tract	MSA	Tract MFI	Tract income percentage	Tract income level
47 - Tennessee	165 - SUMNER	0204.06	34980 - Nashville-Davidson-Murfreesboro-Franklin, TN	$105,793.00	129.56%	Upper
47 - Tennessee	165 - SUMNER	0204.07	34980 - Nashville-Davidson-Murfreesboro-Franklin, TN	$90,952.00	111.38%	Middle
47 - Tennessee	165 - SUMNER	0205.01	34980 - Nashville-Davidson-Murfreesboro-Franklin, TN	$106,887.00	130.90%	Upper
47 - Tennessee	165 - SUMNER	0205.02	34980 - Nashville-Davidson-Murfreesboro-Franklin, TN	$116,712.00	142.93%	Upper
47 - Tennessee	165 - SUMNER	0205.03	34980 - Nashville-Davidson-Murfreesboro-Franklin, TN	$64,628.00	79.15%	Moderate
47 - Tennessee	165 - SUMNER	0206.01	34980 - Nashville-Davidson-Murfreesboro-Franklin, TN	$77,112.00	94.43%	Middle
47 - Tennessee	165 - SUMNER	0206.02	34980 - Nashville-Davidson-Murfreesboro-Franklin, TN	$88,034.00	107.81%	Middle
47 - Tennessee	165 - SUMNER	0206.03	34980 - Nashville-Davidson-	$84,350.00	103.30%	Middle

State	County	Census Tract	MSA	Tract MFI	Tract income percentage	Tract income level
			Murfreesboro-Franklin, TN			
47 - Tennessee	165 - SUMNER	0207.00	34980 - Nashville-Davidson-Murfreesboro-Franklin, TN	$47,500.00	58.17%	Moderate
47 - Tennessee	165 - SUMNER	0208.00	34980 - Nashville-Davidson-Murfreesboro-Franklin, TN	$40,313.00	49.37%	Low
47 - Tennessee	165 - SUMNER	0209.01	34980 - Nashville-Davidson-Murfreesboro-Franklin, TN	$68,125.00	83.43%	Middle
47 - Tennessee	165 - SUMNER	0209.03	34980 - Nashville-Davidson-Murfreesboro-Franklin, TN	$76,719.00	93.95%	Middle
47 - Tennessee	165 - SUMNER	0209.04	34980 - Nashville-Davidson-Murfreesboro-Franklin, TN	$53,306.00	65.28%	Moderate
47 - Tennessee	165 - SUMNER	0209.05	34980 - Nashville-Davidson-Murfreesboro-Franklin, TN	$61,406.00	75.20%	Moderate
47 - Tennessee	165 - SUMNER	0210.02	34980 - Nashville-Davidson-Murfreesboro-Franklin, TN	$93,472.00	114.47%	Middle

State	County	Census Tract	MSA	Tract MFI	Tract income percentage	Tract income level
47 - Tennessee	165 - SUMNER	0210.04	34980 - Nashville-Davidson-Murfreesboro-Franklin, TN	$72,193.00	88.41%	Middle
47 - Tennessee	165 - SUMNER	0210.05	34980 - Nashville-Davidson-Murfreesboro-Franklin, TN	$96,695.00	118.42%	Middle
47 - Tennessee	165 - SUMNER	0210.06	34980 - Nashville-Davidson-Murfreesboro-Franklin, TN	$111,250.00	136.24%	Upper
47 - Tennessee	165 - SUMNER	0210.07	34980 - Nashville-Davidson-Murfreesboro-Franklin, TN	$128,556.00	157.44%	Upper
47 - Tennessee	165 - SUMNER	0210.08	34980 - Nashville-Davidson-Murfreesboro-Franklin, TN	$126,569.00	155.01%	Upper
47 - Tennessee	165 - SUMNER	0210.09	34980 - Nashville-Davidson-Murfreesboro-Franklin, TN	$83,896.00	102.74%	Middle
47 - Tennessee	165 - SUMNER	0211.03	34980 - Nashville-Davidson-Murfreesboro-Franklin, TN	$76,855.00	94.12%	Middle
47 - Tennessee	165 - SUMNER	0211.04	34980 - Nashville-Davidson-	$59,722.00	73.14%	Moderate

State	County	Census Tract	MSA	Tract MFI	Tract income percentage	Tract income level
			Murfreesboro-Franklin, TN			
47 - Tennessee	165 - SUMNER	0211.05	34980 - Nashville-Davidson-Murfreesboro-Franklin, TN	$86,696.00	106.17%	Middle
47 - Tennessee	165 - SUMNER	0211.06	34980 - Nashville-Davidson-Murfreesboro-Franklin, TN	$75,184.00	92.07%	Middle
47 - Tennessee	165 - SUMNER	0211.07	34980 - Nashville-Davidson-Murfreesboro-Franklin, TN	$67,383.00	82.52%	Middle
47 - Tennessee	165 - SUMNER	0212.01	34980 - Nashville-Davidson-Murfreesboro-Franklin, TN	$120,455.00	147.52%	Upper
47 - Tennessee	165 - SUMNER	0212.03	34980 - Nashville-Davidson-Murfreesboro-Franklin, TN	$115,192.00	141.07%	Upper
47 - Tennessee	165 - SUMNER	0212.04	34980 - Nashville-Davidson-Murfreesboro-Franklin, TN	$97,917.00	119.91%	Middle
47 - Tennessee	165 - SUMNER	0212.05	34980 - Nashville-Davidson-Murfreesboro-Franklin, TN	$111,000.00	135.94%	Upper

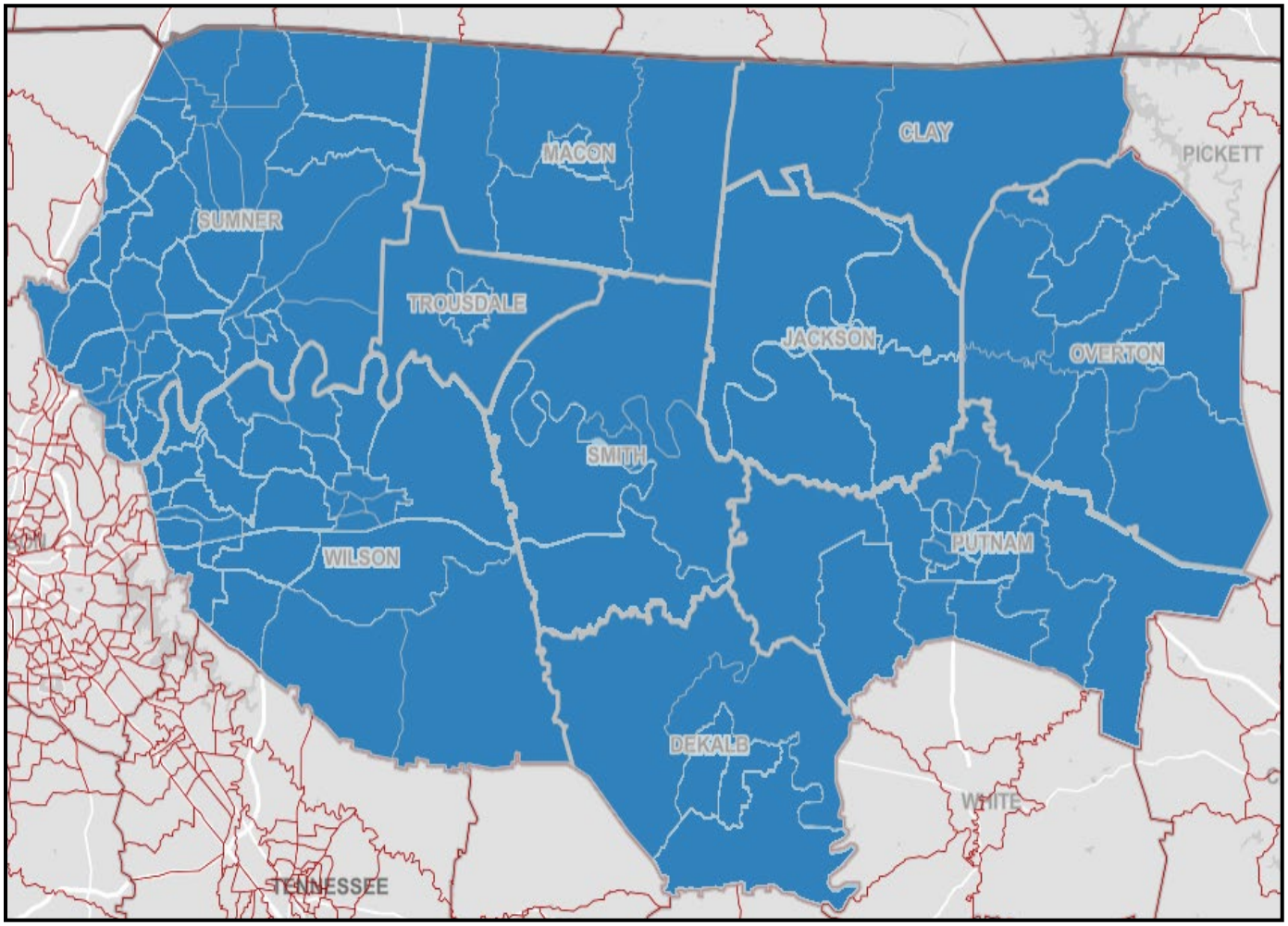
State	County	Census Tract	MSA	Tract MFI	Tract income percentage	Tract income level
47 - Tennessee	169 - TROUSDALE	0901.00	34980 - Nashville-Davidson-Murfreesboro-Franklin, TN	$58,594.00	71.76%	Moderate
47 - Tennessee	169 - TROUSDALE	0902.00	34980 - Nashville-Davidson-Murfreesboro-Franklin, TN	$56,491.00	69.18%	Moderate
47 - Tennessee	189 - WILSON	0301.02	34980 - Nashville-Davidson-Murfreesboro-Franklin, TN	$74,464.00	91.19%	Middle
47 - Tennessee	189 - WILSON	0301.03	34980 - Nashville-Davidson-Murfreesboro-Franklin, TN	$97,500.00	119.40%	Middle
47 - Tennessee	189 - WILSON	0301.04	34980 - Nashville-Davidson-Murfreesboro-Franklin, TN	$109,803.00	134.47%	Upper
47 - Tennessee	189 - WILSON	0301.05	34980 - Nashville-Davidson-Murfreesboro-Franklin, TN	$93,861.00	114.95%	Middle
47 - Tennessee	189 - WILSON	0302.02	34980 - Nashville-Davidson-Murfreesboro-Franklin, TN	$86,952.00	106.49%	Middle
47 - Tennessee	189 - WILSON	0302.03	34980 - Nashville-Davidson-	$113,645.00	139.18%	Upper

State	County	Census Tract	MSA	Tract MFI	Tract income percentage	Tract income level
			Murfreesboro-Franklin, TN			
47 - Tennessee	189 - WILSON	0302.05	34980 - Nashville-Davidson-Murfreesboro-Franklin, TN	$105,150.00	128.77%	Upper
47 - Tennessee	189 - WILSON	0302.06	34980 - Nashville-Davidson-Murfreesboro-Franklin, TN	$105,868.00	129.65%	Upper
47 - Tennessee	189 - WILSON	0302.07	34980 - Nashville-Davidson-Murfreesboro-Franklin, TN	$105,895.00	129.69%	Upper
47 - Tennessee	189 - WILSON	0303.03	34980 - Nashville-Davidson-Murfreesboro-Franklin, TN	$106,425.00	130.33%	Upper
47 - Tennessee	189 - WILSON	0303.04	34980 - Nashville-Davidson-Murfreesboro-Franklin, TN	$84,340.00	103.29%	Middle
47 - Tennessee	189 - WILSON	0303.05	34980 - Nashville-Davidson-Murfreesboro-Franklin, TN	$104,881.00	128.44%	Upper
47 - Tennessee	189 - WILSON	0303.08	34980 - Nashville-Davidson-Murfreesboro-Franklin, TN	$102,578.00	125.62%	Upper

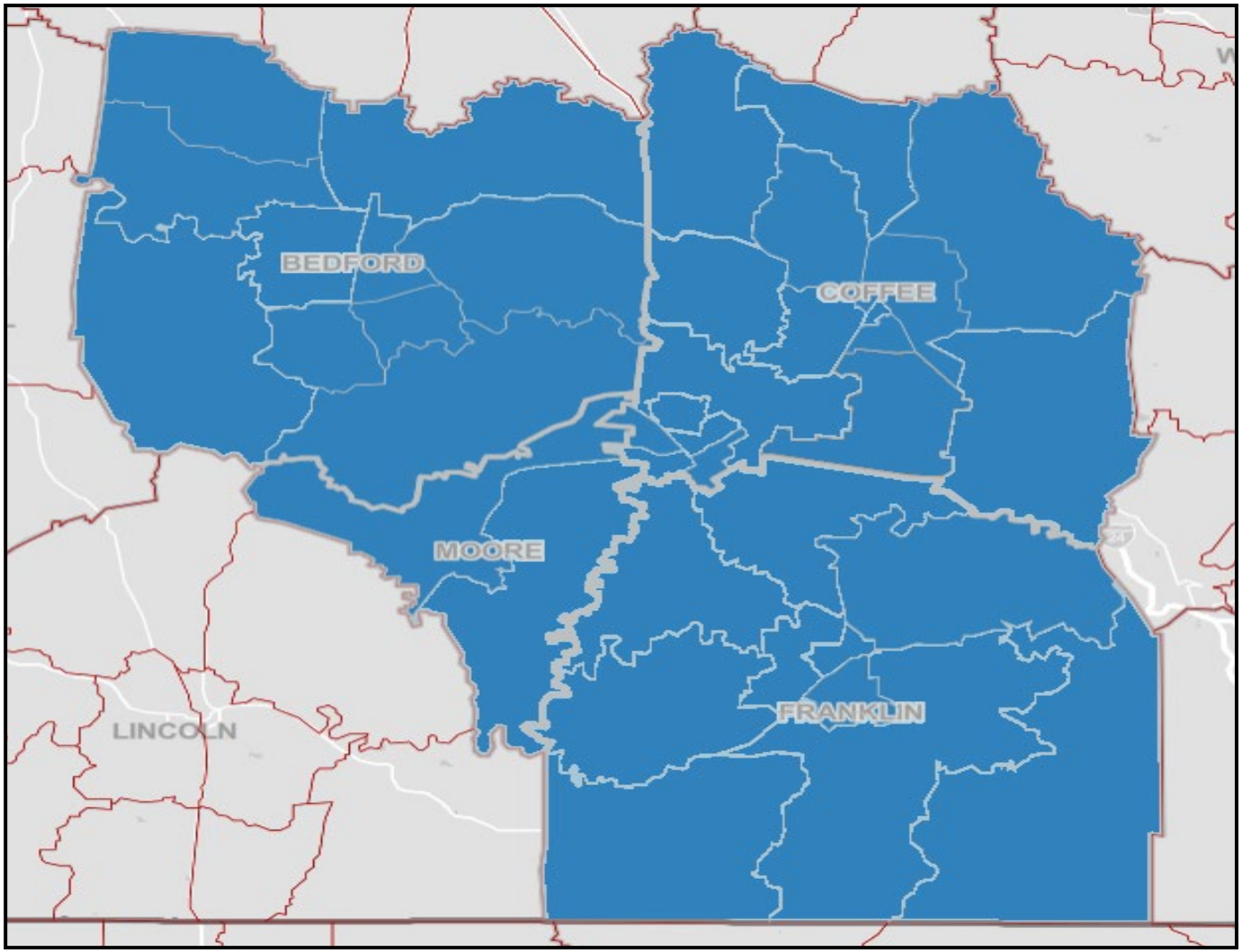
State	County	Census Tract	MSA	Tract MFI	Tract income percentage	Tract income level
47 - Tennessee	189 - WILSON	0303.09	34980 - Nashville-Davidson-Murfreesboro-Franklin, TN	$100,160.00	122.66%	Upper
47 - Tennessee	189 - WILSON	0303.10	34980 - Nashville-Davidson-Murfreesboro-Franklin, TN	$116,476.00	142.64%	Upper
47 - Tennessee	189 - WILSON	0303.11	34980 - Nashville-Davidson-Murfreesboro-Franklin, TN	$124,529.00	152.51%	Upper
47 - Tennessee	189 - WILSON	0304.01	34980 - Nashville-Davidson-Murfreesboro-Franklin, TN	$55,000.00	67.35%	Moderate
47 - Tennessee	189 - WILSON	0304.02	34980 - Nashville-Davidson-Murfreesboro-Franklin, TN	$53,588.00	65.62%	Moderate
47 - Tennessee	189 - WILSON	0305.00	34980 - Nashville-Davidson-Murfreesboro-Franklin, TN	$54,052.00	66.19%	Moderate
47 - Tennessee	189 - WILSON	0306.00	34980 - Nashville-Davidson-Murfreesboro-Franklin, TN	$66,786.00	81.79%	Middle
47 - Tennessee	189 - WILSON	0307.00	34980 - Nashville-Davidson-	$36,131.00	44.24%	Low

State	County	Census Tract	MSA	Tract MFI	Tract income percentage	Tract income level
			Murfreesboro-Franklin, TN			
47 - Tennessee	189 - WILSON	0308.00	34980 - Nashville-Davidson-Murfreesboro-Franklin, TN	$64,632.00	79.15%	Moderate
47 - Tennessee	189 - WILSON	0309.04	34980 - Nashville-Davidson-Murfreesboro-Franklin, TN	$89,844.00	110.03%	Middle
47 - Tennessee	189 - WILSON	0309.05	34980 - Nashville-Davidson-Murfreesboro-Franklin, TN	$103,611.00	126.89%	Upper
47 - Tennessee	189 - WILSON	0309.06	34980 - Nashville-Davidson-Murfreesboro-Franklin, TN	$106,546.00	130.48%	Upper
47 - Tennessee	189 - WILSON	0309.07	34980 - Nashville-Davidson-Murfreesboro-Franklin, TN	$86,889.00	106.41%	Middle
47 - Tennessee	189 - WILSON	0309.08	34980 - Nashville-Davidson-Murfreesboro-Franklin, TN	$103,765.00	127.08%	Upper
47 - Tennessee	189 - WILSON	0310.00	34980 - Nashville-Davidson-Murfreesboro-Franklin, TN	$75,300.00	92.22%	Middle

NORTH ASSESSMENT AREA REGION



SOUTH ASSESSMENT AREA REGION



BRANCH OPENING AND CLOSINGS

CURRENT YEAR - 2026

OCTOBER THROUGH DECEMBER 2026

None.

JULY THROUGH SEPTEMBER 2026

None.

APRIL THROUGH JUNE 2026

None.

JANUARY THROUGH MARCH 2026

None.

PREVIOUS YEAR – 2025

OCTOBER THROUGH DECEMBER 2025

ATM at 55 Dixon Springs Hwy, Carthage, TN 37030 was taken out of service permanently on 10/21/2025. This ATM was in census tract 471599751.00.

JULY THROUGH SEPTEMBER 2025

None.

APRIL THROUGH JUNE 2025

ATM at Twin Creeks Marina located at 1001 Slip-a-Wy, Manchester, TN 37398 was damaged due to a flood and taken out of service permanently on 4/25/2025. This ATM was in census tract 470519604.02.

JANUARY THROUGH MARCH 2025

None.

BRANCH OPENING AND CLOSINGS

PREVIOUS YEAR – 2024

OCTOBER THROUGH DECEMBER 2024

Branch ID 43 – Tullahoma West Lincoln at address 412 W Lincoln St, Tullahoma, TN 37388 closed permanently at end of day on November 15, 2024. This branch was in census tract 0470319710.02.

JULY THROUGH SEPTEMBER 2024

Branch ID 31 – Liberty at address 311 E Main St, Liberty, TN 37095-2150 closed permanently at end of day on August 2, 2024. This branch was in census tract 470419203.00.

APRIL THROUGH JUNE 2024

None.

JANUARY THROUGH MARCH 2024

None.

BANK SERVICES

PERSONAL CHECKING SERVICES

Rewards Checking

- Earn more interest on your account balance.
- Pay zero monthly maintenance fees.
- Write unlimited checks and get overdraft protection.

Get more from your checking account with a competitive interest rate to help you maximize your deposits and reach your financial goals faster.

Learn More

IDSecure Checking

- Identity theft protection built in.
- Free credit monitoring and identity theft alerts.
- Up to $10,000 of Accidental Death and Dismemberment Insurance included.

Get greater peace of mind with secure checking and identity theft prevention, with identity theft reimbursement included.

Learn More

Gold Club Checking

- Get free checks and no fee on cashier's checks.
- Enjoy a 25% discount on a safe deposit box at your local branch.
- Access a fraud specialist if you fall victim to identity theft.

Earn interest and enjoy great benefits exclusively for our customers over 50 years old.

Learn More

E-Vantage Checking

- Access your account easily from anywhere.
- Pay no monthly service fee with a minimum balance of $300.
- Open your account online.

A basic account designed for those who prefer to do most of their banking online.

Learn More

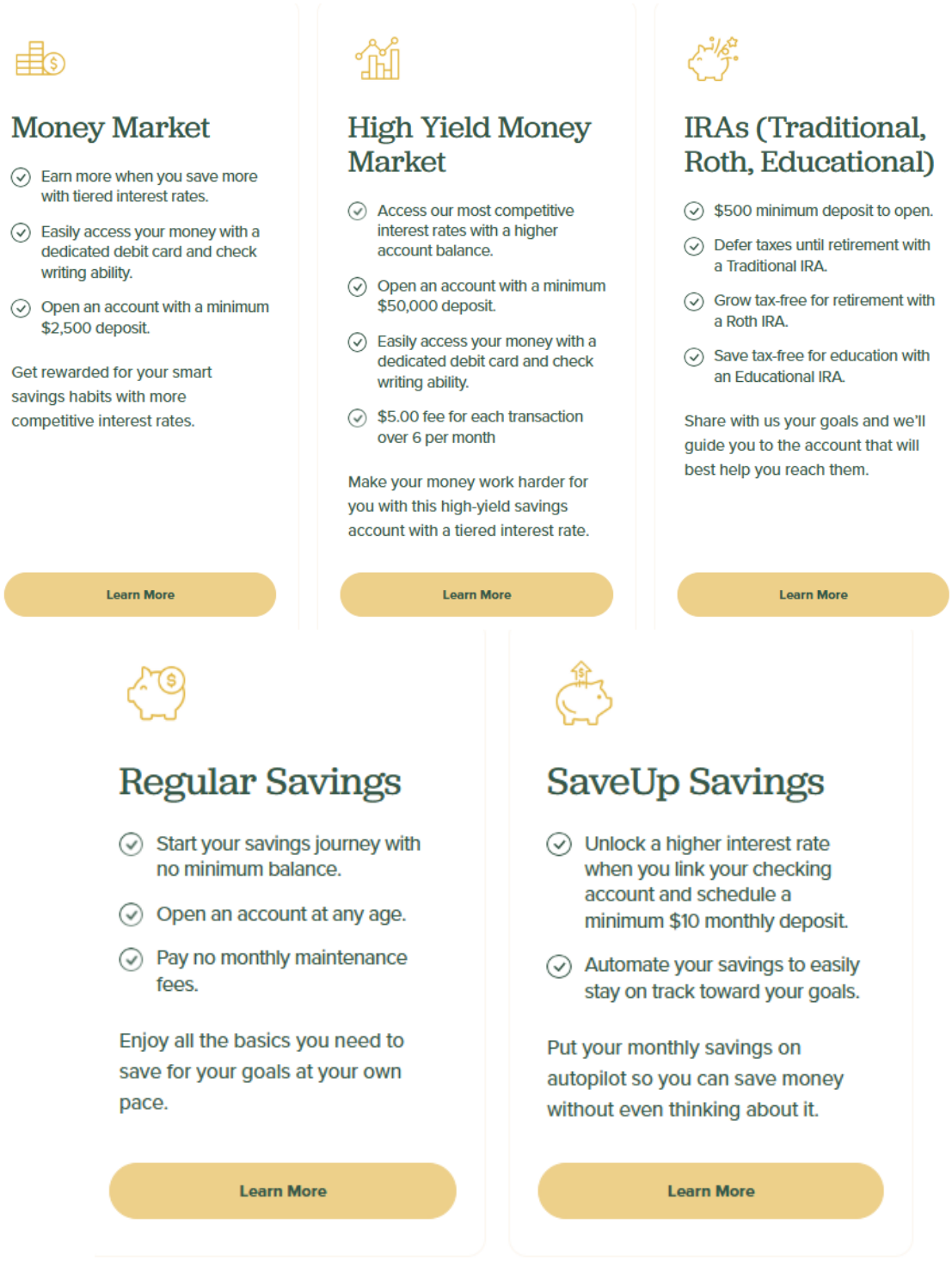
SmartStart Checking

- Pay a lower monthly fee when you enroll in direct deposit.
- Enjoy no minimum monthly balance.
- Upgrade to one of our other checking accounts after 18 months.

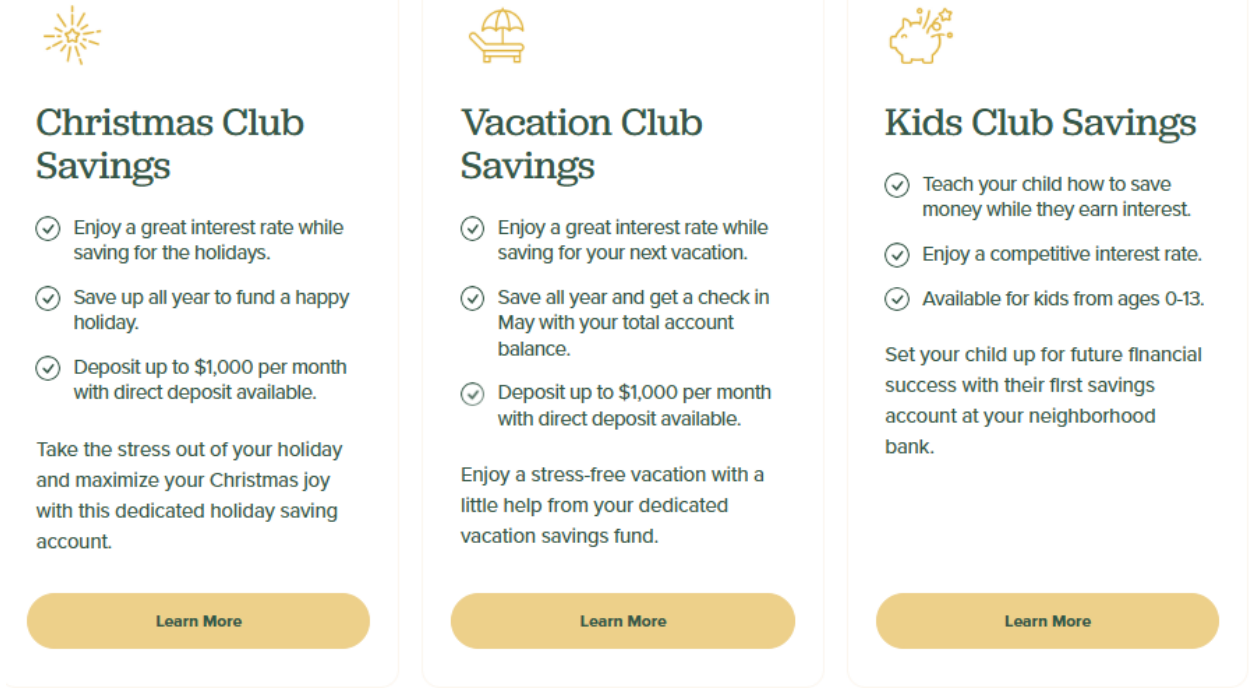
Rebuild your account history and start fresh with this basic checking account.

Learn More

PERSONAL SAVINGS SERVICES



Personal Savings Services



Certificates of Deposit



LENDING SERVICES

Debt Consolidation Loans

- Consolidate higher-interest debt with a lower interest rate.
- Make a predictable monthly payment.
- Choose from various loan terms to fit your budget.

Take control of your debt and grow your credit score with a debt consolidation loan.

Learn More

Recreational Loans

- Finance your RV, ATV, or boat purchase.
- Enjoy competitive rates and flexible terms.

Finance your next big adventure with a personal loan that's made for those big-ticket items you've been dreaming of.

Learn More

Credit Cards

- Convenient and flexible purchasing power.
- Online and mobile security.
- Zero fraud liability.
- 24/7 customer support.

Earn rewards and build credit safely.

Learn More

Personal Loans

- Flexible funds to pay for a wide range of expenses.
- Variable loan terms with fixed interest rates.

A helping hand when you need money for a wedding, vacation, or other major life event.

Learn More

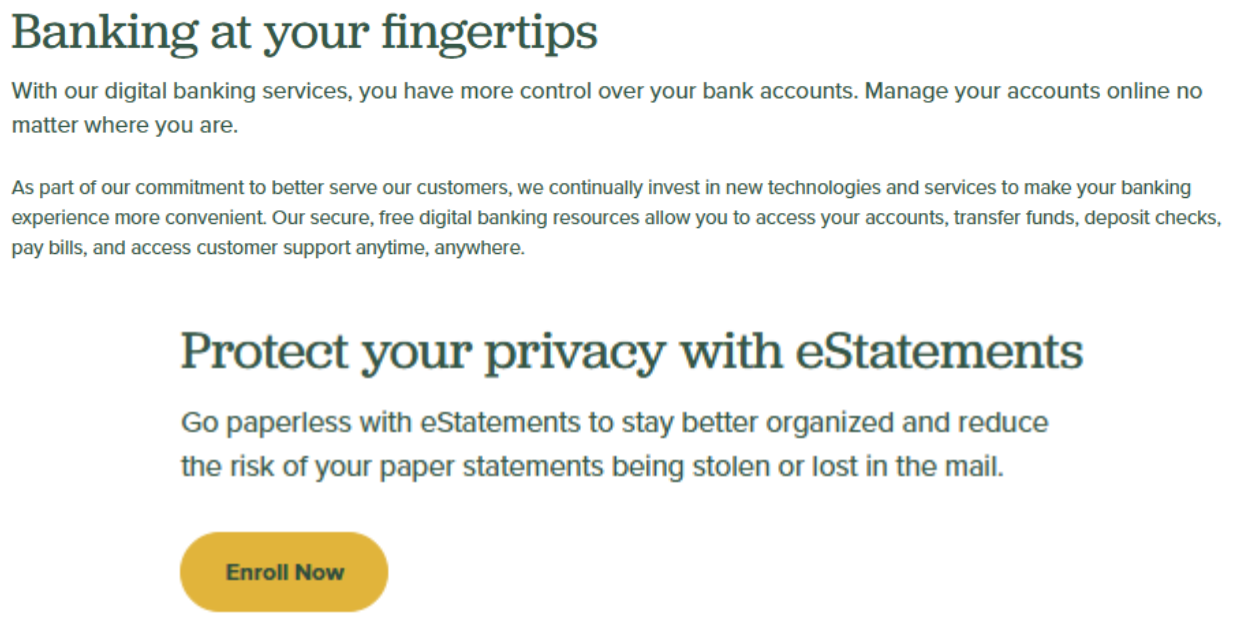
Auto Loans

- Finance your next vehicle purchase.
- Available for new or used vehicle purchases.
- Get pre-approved before you shop.

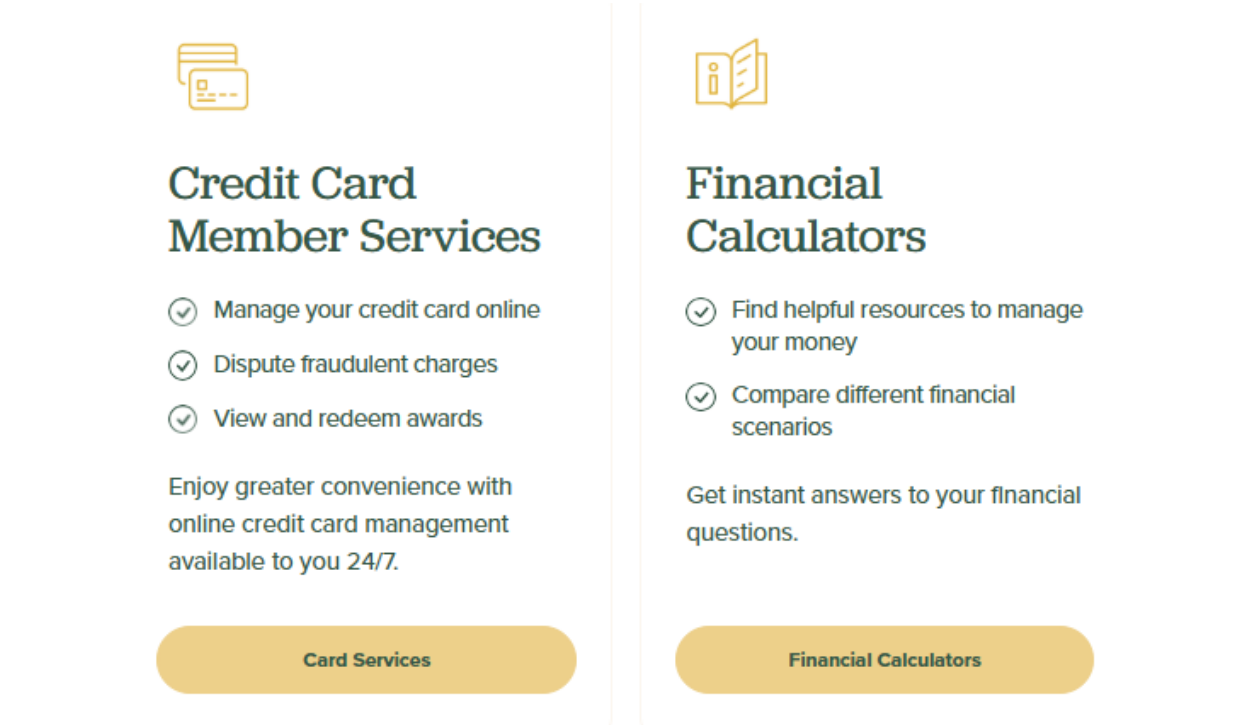
Be ready to purchase your next vehicle and avoid the high-pressure sales tactics that come with dealer financing.

Learn More

DIGITAL BANKING SERVICES



CREDIT CARD AND OTHER PERSONAL SERVICES



COMMERCIAL CHECKING SERVICES

Business Interest Checking

- $15 monthly service fee (waived with a $50,000 monthly minimum average balance)
- $100 minimum opening balance
- 100 free transactions (paper or electronic)
- Business lines of credit and overdraft protection available

Made for any size business seeking a commercial checking account that earns interest.

Learn More

Government Checking

- Earn interest on your account balance
- Access Treasury Management solutions

Designed for city, county, and state agencies to manage public funds with ease.

Learn More

Community Checking

- 100 free transactions (paper or electronic)
- No monthly service fees

Ideal for civic organizations, clubs, and non-profits with lower transaction activity.

Learn More

Business Essential Checking

- No monthly service fees or minimum account balance
- 100 free transactions (paper or electronic)
- $100 minimum opening balance
- Access to Treasury Management services

Ideal for small businesses with low transaction activity.

Learn More

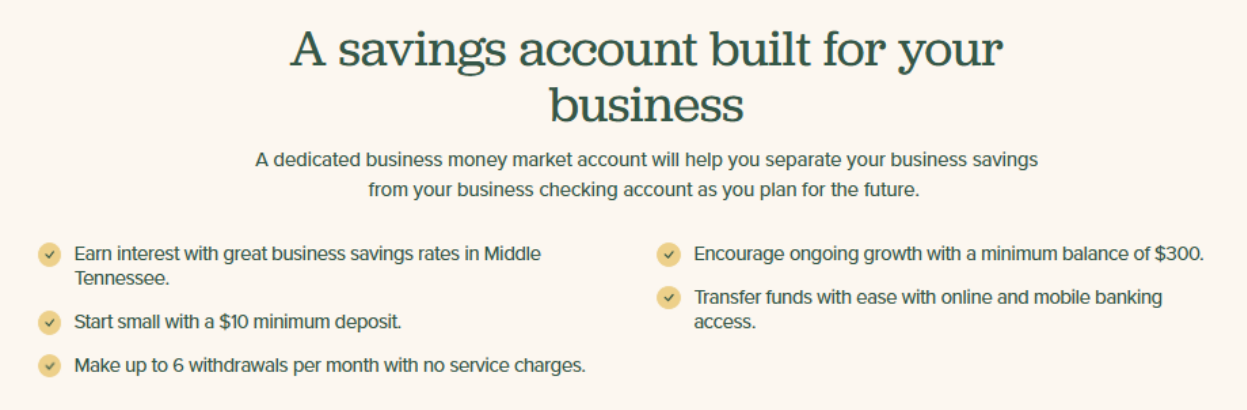
Business Enhanced Checking

- $15 monthly service fee (waived with a $10,000 monthly minimum average balance)
- 250 free transactions (paper or electronic)
- $100 minimum opening balance
- Business lines of credit and overdraft protection available

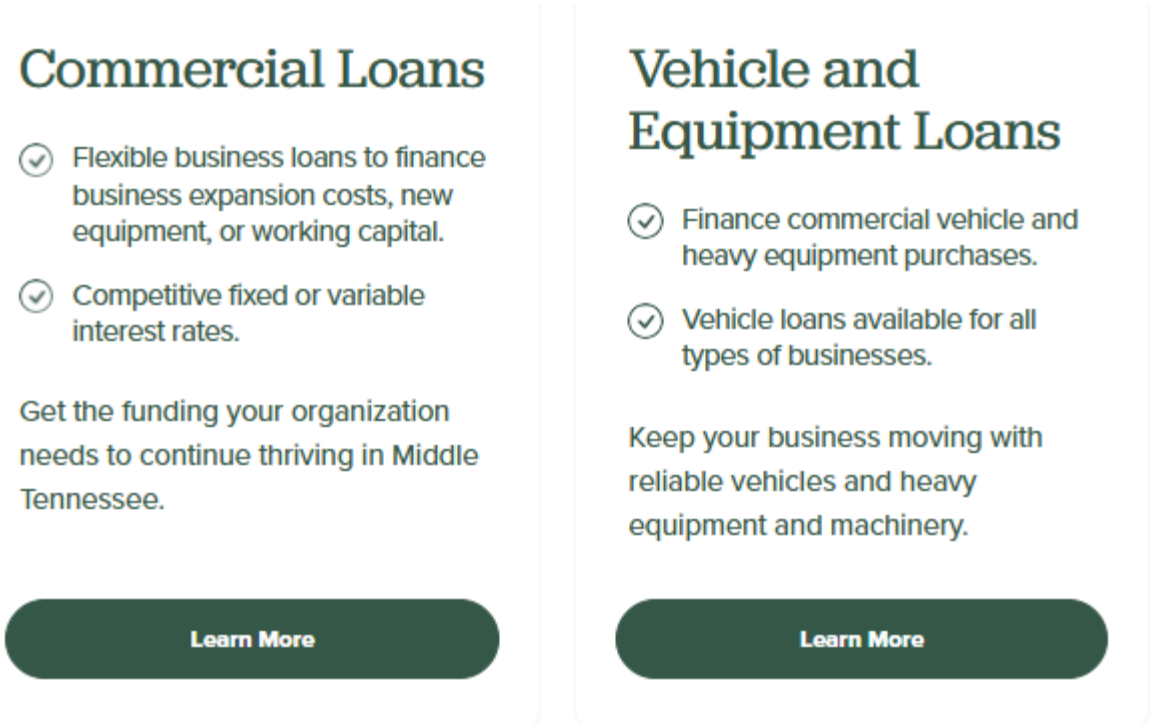
Perfect for medium-sized businesses who need more monthly transactions.

Learn More

BUSINESS MONEY MARKET



BUSINESS LENDING SERVICES



BUSINESS LENDING SERVICES

Agricultural Loans

- Finance any purchase for your agribusiness, including farm equipment, land, livestock, and more.
- Make payments based on your needs with seasonal payment plans available.

Borrow from a bank that's been supporting the agricultural industry in Middle Tennessee for more than a century.

Learn More

Construction Loans

- Finance the construction or expansion of your business facilities.
- Roll construction loans into long-term permanent loans when construction is complete.

Design your business facilities from the ground up with a construction loan to get your project off the ground.

Learn More

Business Lines of Credit

- Draw funds when you need them from a pre-approved line of credit.
- Only pay interest on what you borrow.
- Create a customized repayment plan and continue to borrow as needed.

Keep flexible funding available for your business with a revolving line of credit that offers a lower interest rate than most credit cards.

Learn More

Business Credit Cards

- Gain flexible spending power.
- Select a card with perks that work for your business.

Get instant approval through Elan's easy online application and enjoy a credit card with perks and rewards that boost your business.

Learn More

Business Credit Card Member Services

- View your credit card statements.
- Make payments.
- View your rewards and more!

Track spending, set limits, and streamline your business expenses.

Learn More

BUSINESS SOLUTIONS AND TREASURY MANAGEMENT

Payment Solutions

- Access efficient payment processing solutions with wire transfers and ACH origination services
- Set up automatic online bill pay to manage monthly expenses
- Track business expenses with ease

Organize your payments with solutions for vendor payments, employee payroll, and monthly business expenses.

Learn More

Liquidity Solutions

- Optimize cash flow with automated management of your funds
- Get the funding you need to grow your business with commercial lending solutions
- Access merchant services to offer convenient payment options to your customers

Get more control over your cash flow and ensure that your money is working harder for your business.

Learn More

International Solutions

- Transfer funds internationally
- Securely send and receive funds anywhere in the world

Facilitate secure and efficient international funds transfers so you can take your business anywhere in the world.

Learn More

Fraud Prevention Solutions

- Prevent unauthorized transactions
- Continually monitor and flag potential fraud and errors
- Receive real-time transaction alerts

Don't let your business fall victim to fraud. Get the protection you need with around-the-clock fraud detection.

Learn More

Deposit Solutions

- Easily make deposits with mobile check deposit or remote deposit capture
- Receive online payments with SmartPay
- Make and receive ACH payments

Streamline access to your funds and manage payments to and from your accounts with ease.

Learn More

Business Solutions and Treasury management

Built for Your Business

Our Treasury Management solutions were designed with Middle Tennessee businesses in mind. We are here to support your business with solutions that truly work for you.

- Customize your Treasury Management services with a dedicated business banker at your local branch.
- Optimize your financial performance while gaining more control over business costs.
- Simplify your business accounting and bookkeeping.
- Experience a higher level of care to better support your business.

Business Digital Banking

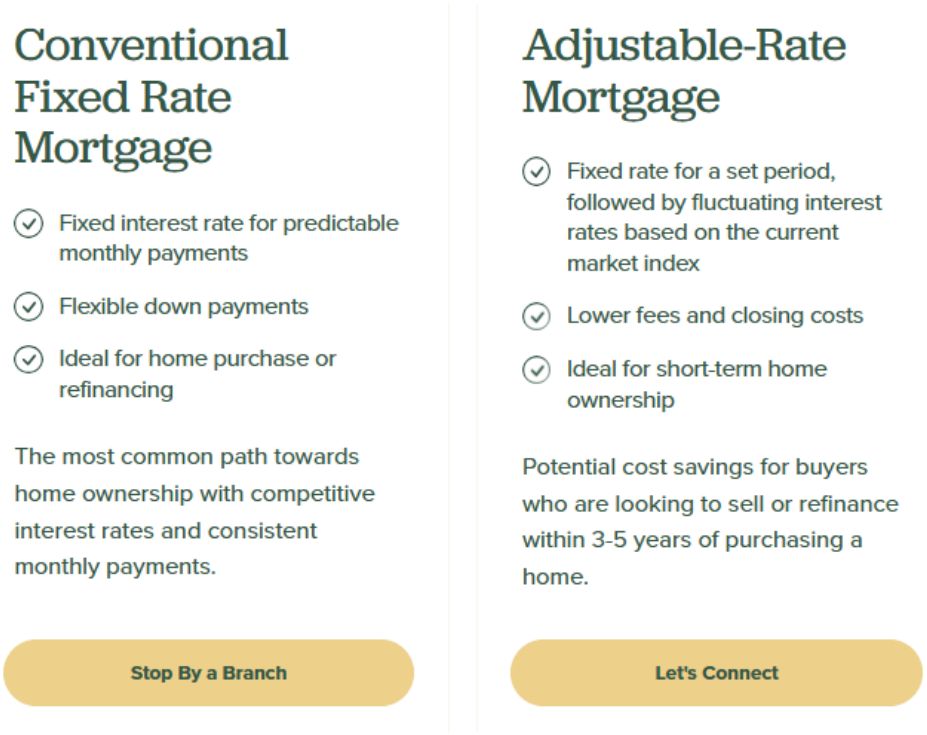
24/7 banking access

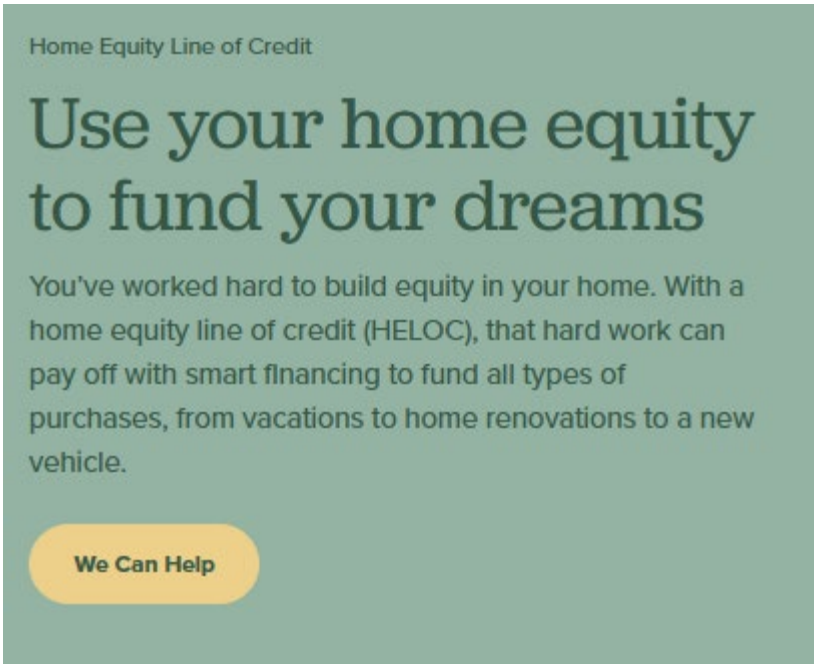
Your business is worth a bank that cares about your success and your time. With secure online business banking, you can streamline your account management.

With an ongoing investment in digital banking solutions, we offer 24/7 business banking with multi-account access. You can secure and limit access by account, giving you complete control over what each account user can view and access.

Access our online banking portal via web browser or with our mobile app so you always have your community bank at your fingertips.

MORTGAGE AND HELOC





FEE SCHEDULE

FEES AND CHARGES. The following fees and charges may be assessed against your account:

Check printing fees vary by the style of check ordered.

An overdraft fee of $29.50 will be charged per item for covering overdrafts created by check or draft, in-person withdrawal, ATM withdrawal, or other electronic means.

Cashier’s Check Fee $ 2.00 per item

Check Cashing Fee - Non Customer - N/A do not cash for non-customers

Check Printing Fee $0.25 per temporary check encoded

Check Reorder Fee - Yes, varies by style

Counter Check $ 2.00 per page

Christmas Club Early Withdrawal Fee $ 10.00 per withdrawal

Collection-Foreign Check $25.00 per item

Checks on Canadian Banks - Non Collection $1.00 per item

Debit/ATM Foreign ATM Fee $1.00 bank customer

Debit/ATM Replacement Fee $10.00 for lost card

Debit/ATM Withdrawal Limits $500.00 per day (* Smart Start Checking is $300.00)

Debit Card Purchasing Limits:

Consumer Debit Card $2500.00 per day (*Smart Start Checking is $800.00)
Business Debit Card $3500.00 per day

Deposit Item Returned $ 10.00 per item

Dormant Fee $5.00 per statement cycle

Executions, Garnishment, Levies, Escheat $75.00

Foreign Currency - Buy/Sell $10.00

IRA Closure - No charge

Mobile Deposit Limit $1500.00 per day (initial approval required)

Money Market Checking Excessive Withdrawal $5.00 per transaction over 6/month

Night Deposit Bags (Locking) $35.00 per bag

Insufficient Funds Charge $15.00 Overdraft Item Charge $29.50

Overdraft Transfer Fee-Linked Account $3.00 per day

Photocopies $0.25 per page - black and white copies

Research $25.00 per hour - 1hr minimum

Statement Reproduction $5.00 per monthly statement

Fax $5.00 per fax

Document E-mail (encrypted) $1.00 per email

Savings Account Withdrawal $2.00 per transaction over 18 per quarter

Safe Deposit Box Drilling $ 250.00

Safe Deposit Box Late Fee $10.00 per month

Safe Deposit Box Rentals:

Size 2x4 $15.00 annual fee

3x5 $18.00 annual fee

5x5 $20.00 annual fee

3x10 $25.00 annual fee

5x10 $35.00 annual fee

10x10 $60.00 annual fee

Stop Payment $29.50 per item

Vacation Club Early Withdrawal $10.00 per withdrawal

Wire Fee-Outgoing Domestic $15.00 customer only

Wire Fee-Outgoing International $40.00 customer only

HMDA DISCLOSURE NOTICE

Home Mortgage Disclosure Act (HMDA) data about the Bank's residential mortgage lending is available online for review. The data shows geographic distribution of loans and applications, ethnicity, race, sex, age and income of applicants and borrowers, and information about loan approvals and denials. These datasets are available online at the Consumer Financial Protection Bureau (CFPB) website[1]. Additionally, HMDA data for many other financial institutions is also available at this website.

In order to access HMDA Disclosure Statements associated with 2017 and future years online please use the following instructions:

1) Navigate to the FFIEC/CFPB HMDA Data Publication website[2]
2) Select Disclosure Reports
3) Enter the Institution Name (ex: Citizens Bank of Lafayette)
4) Select or Enter the MSA/MD name (ex: Nationwide)
5) Choose a generated report (ex: Applications by Tract, Loans Purchased by Tract)
6) Click Save as CSV

[1] CFPB HMDA Website: https://www.consumerfinance.gov/data-research/hmda/
[2] FFIEC/CFPB HMDA Data Publication Website: https://ffiec.cfpb.gov/data-publication

CRA DISCLOSURE NOTICE (MAIN OFFICE)

Under the Federal Community Reinvestment Act (CRA), the Federal Deposit Insurance Corporation (FDIC) evaluates our record of helping to meet the credit needs of this community consistent with safe and sound operations. The FDIC also takes this record into account when deciding on certain applications submitted by us.

Your involvement is encouraged.

You are entitled to certain information about our operations and our performance under the CRA. You may review today the public section of our most recent CRA evaluation, prepared by the FDIC, our regulator, and a list of services provided at this branch. You may also have access to the following additional information, which we will make available to you at this branch within five calendar days after you make a request to us: (1) a map showing the assessment area containing this branch, which is the area in which the FDIC evaluates our CRA performance in this community; (2) information about our branches in this assessment area; (3) a list of services we provide at those locations; (4) data on our lending performance in this assessment area; and (5) copies of all written comments received by us that specifically relate to our CRA performance in this assessment area, and any responses we have made to those comments. If we are operating under an approved strategic plan, you may also have access to a copy of the plan. If you would like to review information about our CRA performance in other communities served by us, the public file for our entire bank is available at the main office located at 400 Hwy 52 Bypass West, Lafayette, TN 37083.

At least 30 days before the beginning of each calendar quarter, the FDIC publishes a nationwide list of the banks that are scheduled for CRA examination for the next two quarters. This list is available from the FDIC Regional Director, at 600 North Pearl Street, Suite 700, Dallas, TX 75201.

You may send written comments about our performance in helping to meet community credit needs to Bank President, Wellworth Bank, 400 Hwy 52 Bypass West, Lafayette, TN 37083 and the FDIC Regional Director. You may also submit comments electronically through the FDIC's website at www.fdic.gov/regulations/cra. Your letter, together with any response by us, will be considered by the FDIC in evaluating our CRA performance and may be made public.

You may ask to look at any comments received by the FDIC Regional Director. You may also request from the FDIC Regional Director an announcement of our applications covered by the CRA filed with the FDIC. We are an affiliate of Citizens Bancorp Investment, Inc, a bank holding company. You may request from the Regional Vice President, Federal Reserve Bank of Atlanta at 1000 Peachtree Street NE Atlanta, GA 30309, an announcement of applications covered by the CRA filed by bank holding companies.

Member FDIC EQUAL HOUSING LENDER

CRA DISCLOSURE NOTICE (BRANCH OFFICE)

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Member FDIC EQUAL HOUSING LENDER

PUBLIC DISCLOSURE

December 16, 2024

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

Citizens Bank of Lafayette
Certificate Number: 1711

400 Highway 52 Bypass West
Lafayette, Tennessee 37083

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

600 North Pearl Street, Suite 700
Dallas, Texas 75201

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

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INSTITUTION RATING

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

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

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

The Lending Test is rated Low Satisfactory.

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

The Investment Test is rated High Satisfactory.

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

The Service Test is rated Needs to Improve.

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

DESCRIPTION OF INSTITUTION

Citizens Bank of Lafayette (CBL) maintains its headquarters in Lafayette, Tennessee. Citizens Bancorp Investment, Inc. also headquartered in Lafayette, Tennessee wholly-owns the bank. The holding company owns other non-bank subsidiaries; however, examiners did not consider lending or CD activities from these subsidiaries in this evaluation. CBL received an overall Satisfactory rating at is previous FDIC CRA Evaluation, dated June 22, 2021, based on Interagency Large Institution Examination Procedures.

CBL operates 20 full-service offices in 2 AAs located in the State of Tennessee. On August 20, 2021, CBL merged with their sister-bank, American Bank & Trust of the Cumberlands (ABT) in Livingston, Tennessee. With the ABT merger, CBL acquired three branches. Additionally, CBL closed two branches during the evaluation period.

The primary business focus is on residential and commercial lending, but the bank also offers a variety of loan products including construction, consumer, and agricultural loans. CBL's various deposit offerings consist of consumer and commercial checking, savings accounts, money market accounts, certificates of deposit, as well as debit and credit cards. In addition, the bank offers investment and insurance services. Alternative delivery systems include online banking, remote deposit capture, mobile banking, cash management services, telephone banking, and 19 non-deposit-taking automated teller machines (ATMs).

As of the September 30, 2024, Reports of Condition and Income (Call Report), the bank had total assets of $1.7 billion, including $1.1 billion in total loans and $402.7 million in total securities. Total deposits equaled $1.4 billion.

The distribution of the loan portfolio is shown in the following table.

Loan Portfolio Distribution as of 9/30/2024		
Loan Category	**$(000s)**	**%**
Construction, Land Development, and Other Land Loans	168,195	14.8
Secured by Farmland	85,431	7.5
Secured by 1-4 Family Residential Properties	411,247	36.1
Secured by Multifamily (5 or more) Residential Properties	42,086	3.7
Secured by Nonfarm Nonresidential Properties	306,226	26.9
Total Real Estate Loans	**1,013,185**	**89.0**
Commercial and Industrial Loans	66,497	5.8
Agricultural Production and Other Loans to Farmers	6,533	0.6
Consumer Loans	44,444	3.9
Obligations of State and Political Subdivisions in the U.S.	7,432	0.6
Other Loans	1,519	0.1
Lease Financing Receivable (net of unearned income)	0	0.0
Less: Unearned Income	40	0.0
Total Loans	**1,139,570**	**100.0**
Source: Call Report		

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

DESCRIPTION OF ASSESSMENT AREAS

The CRA requires each financial institution to define one or more AAs for which examiners will evaluate its CRA performance. CBL designated two AAs consisting of 12 counties in the Nashville-Davidson-Murfreesboro-Franklin, Tennessee (Nashville) Metropolitan Statistical Area (MSA) and the non-MSA areas of Tennessee. The AAs conform to the technical requirements of the CRA. The following table provides details regarding the composition of each AA. Refer to the individual AAs for additional information.

Description of Assessment Areas			
Assessment Area	**Counties in Assessment Area**	**# of CTs**	**# of Branches**
Nashville MSA	Macon, Smith, Sumner, and Wilson	21	9
Tennessee Non-MSA	Bedford, Clay, Coffee, DeKalb, Franklin, Jackson, Overton, and Putnam	74	13
Source: Bank data			

SCOPE OF EVALUATION

General Information

This evaluation covers the time period from the previous evaluation dated June 22, 2021, to the current evaluation dated December 16, 2024. To assess performance, examiners applied Large Institution CRA Examination Procedures, which include the Lending, Investment, and Service Tests. The appendix lists each tests' criteria.

Examiners applied full-scope procedures to both the Nashville MSA AA and the Tennessee Non-MSA AA, with more weight given to the Tennessee Non-MSA AA after considering the loan, deposit, and branching activity listed in the following table.

Assessment Area Breakdown of Loans, Deposits, and Branches						
Assessment Area	**Loans**		**Deposits**		**Branches**	
	$(000s)	**%**	**$(000s)**	**%**	**#**	**%**
Nashville MSA	169,510	34.4	508,579	38.4	9	40.9
Tennessee Non-MSA	323,283	65.6	814,725	61.6	13	59.1
Total	**492,793**	**100.0**	**1,323,304**	**100.0**	**22**	**100.0**
Source: Bank data (2022), Home Mortgage Disclosure (HMDA) Loan Application Register (LAR) data (2023), CRA LAR data (2021-2023), and FDIC Summary of Deposits (6/30/2024)						

Activities Reviewed

For the Lending Test, CRA Large Institution procedures require examiners to consider the institution's reported home mortgage, small business, and small farm loans, as well as all reported CDLs originated since the previous evaluation. Consequently, this evaluation considers total loans reported (inside and outside of the assessment areas) either according to HMDA or CRA data collection reporting requirements. However, the bank's reported HMDA data for calendar years 2021 and 2022 were deemed unreliable. Therefore, examiners relied on a sample of 65 home mortgage loans totaling $10.2 million for 2022 and the reported HMDA LAR data for 2023.

The following lists the universes of applicable products considered in this evaluation.

Home Mortgage Loans

- 2022: 607 loans totaling $145.1 million
- 2023: 829 loans totaling $135.2 million

Small Business Loans

- 2021: 1,449 loans totaling $71.2 million
- 2022: 810 loans totaling $114.2 million
- 2023: 736 loans totaling $106.4 million

Small Farm Loans

- 2021: 595 loans totaling $16.0 million

- 2022: 300 loans totaling $18.9 million
- 2023: 165 loans totaling $10.1 million

Community Development Loans:
June 22, 2021, through December 16, 2024: 8 loans totaling $15.5 million.

Since no trends exist between the different years' data that materially affect applicable conclusions or ratings, this evaluation only presents small business and small farm loan data for 2022, the most recent calendar year for which corresponding aggregate data exists. Home mortgage loan data for 2023 is presented and compared to aggregate data. However, examiners include all available years of each loan category reviewed in the Assessment Area Concentration discussion. This evaluation presents demographic data based on the 2020 Census data and 2022 D&B data.

Examiners considered the universes by dollar volume and number of loans originated or purchased in 2023, as well as management's stated business strategy, to determine the weighting applied to the loan categories reviewed and arrive at applicable conclusions. Therefore, examiners placed most weight on home mortgage loans when drawing conclusions.

While the number and dollar volume of loans are presented, performance is emphasized by the number volume because it is a better indicator of the number of individuals and businesses served.

The scope for the Investment and Service Tests considered CD activities generated since the previous evaluation through December 16, 2024. The Investment Test's scope further encompassed all prior-period qualified investments (QIs) that remain outstanding as of this evaluation's date. Examiners used the book value as of the current evaluation date for all prior period QIs that remained outstanding.

For the Service Test, examiners reviewed the delivery systems for providing retail banking services, including branches and alternative delivery systems, and the impact of any branch openings and closings during the evaluation period. The review evaluated retail banking products and services targeted toward LMI individuals or small businesses and tailored to meet specific needs within the AAs.

CONCLUSIONS ON PERFORMANCE CRITERIA

LENDING TEST

CBL achieved a low satisfactory rating regarding the Lending Test. The excellent lending levels, good percentage of loans within the AAs, adequate geographic distribution, good borrower profile, adequate innovative or flexible lending levels, adequate levels of CDLs, and adequate responsiveness to credit needs and support this conclusion. The performance is further supported by the good Lending Test level in the Tennessee Non-MSA AA and the adequate Lending Test level in the Nashville MSA AA.

Lending Activity

Lending levels reflect excellent responsiveness to AA credit needs. Excellent performances regarding home mortgage, small business, and small farm lending support this conclusion. Examiners considered the bank's size, business strategy, and capacity relative to AA credit needs when arriving at this conclusion.

Home Mortgage Loans

Home mortgage lending levels reflect excellent responsiveness to AA credit needs. For 2023, the bank originated 678 home mortgage loans totaling approximately $99.9 million in the AAs. CBL captured a 2.4 percent market share of the total number of home mortgage loans and a 1.1 percent market share of the total dollar volume of home mortgage loans. This volume of activity ranks the bank 10th out of 610 total lenders in the AAs and lands the bank in the top 1.6 percent of lenders reporting such loans in the AAs. The ranking considers the total number and dollar amount of home mortgage loans made by each institution.

Small Business Loans

Small business lending levels reflect excellent responsiveness to AA credit needs. For 2022, the bank originated 605 small business loans totaling approximately $74.9 million in the AAs. CBL captured a 4.5 percent market share of the total number of small business loans and a 14.9 percent market share of the total dollar volume of small business loans. This volume of activity ranks the bank 7th out of 120 total lenders in the AAs and lands the bank in the top 5.8 percent of lenders reporting such loans in the AAs. The ranking considers the total number and dollar amount of small business loans made by each institution.

Small Farm Loans

Small farm lending levels reflect excellent responsiveness to AA credit needs. For 2022, the bank originated 260 small farm loans totaling approximately $14.1 million in the AAs. CBL captured a 39.6 percent market share of the total number of small farm loans and a 44.5 percent market share of the total dollar volume of small farm loans. This volume of activity ranks the bank 1st out of 23 total lenders in the AAs and lands the bank in the top 4.3 percent of lenders reporting such loans in the AAs. The ranking considers the total number and dollar amount of small farm loans made by each institution.

Assessment Area Concentration

A high percentage of loans are made in the institution's AAs. As seen in the following table, CBL originated a high percentage of home mortgage, small business, and small farm loans in the AAs.

Lending Inside and Outside of the Assessment Areas										
Loan Category	Number of Loans				Total	Dollar Amount of Loans $(000s)				Total
	Inside		Outside			Inside		Outside		
	#	%	#	%	#	$(000s)	%	$(000s)	%	$(000s)
Home Mortgage										
2022	52	80.0	13	20.0	65	7,567	73.9	2,676	26.1	10,243
2023	678	81.8	151	18.2	829	99,923	73.9	35,287	26.1	135,210
Small Business										
2021	1,194	82.4	255	17.6	1,449	52,039	73.1	19,164	26.9	71,203
2022	605	74.7	205	25.3	810	74,872	65.6	39,319	34.4	114,191
2023	601	81.7	135	18.3	736	85,511	80.3	20,934	19.7	106,445
Small Business Subtotal	**2,400**	**80.1**	**595**	**19.9**	**2,995**	**212,422**	**72.8**	**79,417**	**27.2**	**291,839**
Small Farm										
2021	522	87.7	73	12.3	595	13,383	83.5	2,648	16.5	16,031
2022	260	86.7	40	13.3	300	14,057	74.3	4,864	25.7	18,921
2023	134	81.2	31	18.8	165	7,911	78.6	2,153	21.4	10,064
Small Farm Subtotal	**916**	**86.4**	**144**	**13.6**	**1,060**	**35,351**	**78.5**	**9,665**	**21.5**	**45,016**
Source: HMDA LAR data and CRA LAR data *Due to rounding, totals may not equal 100.0 percent*										

Geographic Distribution

CBL's geographic distribution of loans reflects adequate penetration throughout the AAs. Adequate records in both the Tennessee Non-MSA AA and the Nashville MSA AA support this conclusion. Examiners considered the loan product types reviewed relative to the available comparative data and any performance context issues when arriving at this conclusion. This factor only considered loans originated inside the AAs.

Borrower Profile

The distribution of borrowers reflects, given the product lines offered, good penetration among retail customers of different income levels and business and farm customers of different size. The good record in the Tennessee Non-MSA AA outweighed the excellent performance in the Nashville MSA AA to support this conclusion. Examiners considered the loan product types reviewed relative to available comparative data and any performance context issues when arriving at this conclusion. This factor only considered loans originated inside the AAs.

Innovative or Flexible Lending Practices

The institution makes limited use of innovative and flexible lending practices in order to serve AA credit needs. The number and dollar volume of innovative loan products and flexible lending practices support this conclusion.

The bank receives favorable CRA credit for its willingness to offer a large number and dollar volume of affordable small dollar loans, which are in demand. These loans show responsiveness to credit needs of the community and offer an alternative to reliance on high-cost credit by non-banks. The bank exhibited a willingness to extend small dollar loans within the AAs, which demonstrates adequate responsiveness to community credit needs.

Innovative or Flexible Lending Programs										
Type of Program	**2021**		**2022**		**2023**		**2024**		**Totals**	
	#	**$(000s)**	**#**	**$(000s)**	**#**	**$(000s)**	**#**	**$(000s)**	**#**	**$(000s)**
Affordable Small Dollar Loans	94	167	637	945	845	1,181	757	1,112	**2,333**	**3,405**
Source: Bank data (6/23/2021 – 12/16/2024)										

The following table lists the small dollar loans by assessment area.

Innovative or Flexible Lending Programs										
Assessment Area	**2021**		**2022**		**2023**		**2024**		**Totals**	
	#	**$(000s)**	**#**	**$(000s)**	**#**	**$(000s)**	**#**	**$(000s)**	**#**	**$(000s)**
Nashville MSA	51	87	401	589	554	758	501	713	**1,507**	**2,147**
Tennessee Non-MSA	43	80	236	356	291	423	256	399	**826**	**1,258**
Total	**94**	**167**	**637**	**945**	**845**	**1,181**	**757**	**1,112**	**2,333**	**3,405**
Source: Bank data (6/23/2021 – 12/16/2024)										

Community Development Loans

The institution has made an adequate level of CDLs. The adequate level of originating CDLs and adequate responsiveness to CD needs in the AAs support this conclusion. This performance was further supported by the good level in the Tennessee Non-MSA AA and the poor level in the Nashville MSA AA.

Regarding the overall level of CDLs, the following table shows that, since the previous evaluation the bank granted 8 CDLs totaling $15.5 million. This level equates to 1.0 percent of average total assets of $1.5 billion since the previous evaluation and 1.6 percent of average net loans of $942.1 million for the same period, thereby reflecting adequate levels. These levels reflect a decrease from the 2.2 percent of average assets and a decrease from the 3.6 percent of average net loans reported at the previous evaluation.

Community Development Lending										
Activity Year	**Affordable Housing**		**Community Services**		**Economic Development**		**Revitalize or Stabilize**		**Totals**	
	#	**$(000s)**	**#**	**$(000s)**	**#**	**$(000s)**	**#**	**$(000s)**	**#**	**$(000s)**
2021	0	0	0	0	1	1,000	0	0	**1**	**1,000**
2022	1	616	0	0	2	7,350	3	4,500	**6**	**12,466**
2023	0	0	0	0	0	0	0	0	**0**	**0**
2024	0	0	0	0	1	2,000	0	0	**1**	**2,000**
Total	**1**	**616**	**0**	**0**	**4**	**10,350**	**3**	**4,500**	**8**	**15,466**
Source: Bank data (6/22/2021 – 12/16/2024)										

CBL exhibits an adequate record of serving the credit needs of the most economically disadvantaged areas of the AAs, including LMI individuals, small businesses, and small farms. The CDLs proved responsive to AA needs given they addressed affordable housing and revitalization or stabilization efforts, which are identified needs throughout the AAs.

The following table lists the CDLs by AA.

Community Development Lending by Assessment Area										
Assessment Area	**Affordable Housing**		**Community Services**		**Economic Development**		**Revitalize or Stabilize**		**Totals**	
	#	**$(000s)**	**#**	**$(000s)**	**#**	**$(000s)**	**#**	**$(000s)**	**#**	**$(000s)**
Nashville MSA	1	616	0	0	0	0	1	2,000	**2**	**2,616**
Tennessee Non-MSA	0	0	0	0	3	9,000	2	2,500	**5**	**11,500**
Statewide/Regional	0	0	0	0	1	1,350	0	0	**1**	**1,350**
Total	**1**	**616**	**0**	**0**	**4**	**10,350**	**3**	**4,500**	**8**	**15,466**
Source: Bank data (6/22/2021 – 12/16/2024)										

The following details the institution's statewide CDL activity.

- ***Economic Development*** **–** The bank originated a loan to a Community Development Financial Institution focusing efforts to advance economic opportunities and improve the quality of life for LMI individuals and communities through affordable financing by providing commercial lending opportunities, supporting economic development.

INVESTMENT TEST

CBL achieved a high satisfactory rating regarding the Investment Test. The good level of qualified investments and grants and the good responsiveness to CD needs outweighed the adequate use of complex investments in the AAs to support this conclusion. This performance is exceeds the adequate records in both the Tennessee Non-MSA AA and the Nashville MSA AA, due to the statewide activities that benefit both AAs.

Investment and Grant Activity

CBL has a significant level of qualified CD investments and grants, occasionally in a leadership position, particularly those that are not routinely provided by private investors.

As seen in the following table, CBL made use of 108 QIs and grants totaling $21.6 million. The total dollar amount of QIs equates to 1.4 percent of average total assets since the previous evaluation and 5.6 percent of average total securities of $383.6 million for the same period. These ratios represent a decrease from the previous evaluation, at which time QIs represented 2.3 percent of average total assets and 8.8 percent of average total securities.

Qualified Investments										
Activity Year	**Affordable Housing**		**Community Services**		**Economic Development**		**Revitalize or Stabilize**		**Totals**	
	#	$(000s)	#	$(000s)	#	$(000s)	#	$(000s)	#	$(000s)
Prior Period	7	3,160	0	0	19	6,650	2	1,020	**28**	**10,830**
2021	0	0	0	0	0	0	0	0	**0**	**0**
2022	3	1,350	0	0	0	0	0	0	**3**	**1,350**
2023	0	0	0	0	0	0	0	0	**0**	**0**
2024	0	0	0	0	3	9,379	0	0	**3**	**9,379**
Subtotal	**10**	**4,510**	**0**	**0**	**22**	**16,029**	**2**	**1,020**	**34**	**21,559**
Qualified Grants & Donations	0	0	68	25	5	55	1	0	**74**	**80**
Total	**10**	**4,510**	**68**	**25**	**27**	**16,084**	**3**	**1,020**	**108**	**21,639**
Source: Bank data (6/22/2021 – 12/16/2024)										

The following table shows QIs by AA.

Qualified Investments by Assessment Area										
Assessment Area	**Affordable Housing**		**Community Services**		**Economic Development**		**Revitalize or Stabilize**		**Totals**	
	#	$(000s)	#	$(000s)	#	$(000s)	#	$(000s)	#	$(000s)
Nashville MSA	1	1,220	37	9	0	0	0	0	**38**	**1,229**
Tennessee Non-MSA	0	0	31	16	5	55	1	0	**37**	**71**
Statewide/Regional	9	3,290	0	0	22	16,029	2	1,020	**33**	**20,339**
Total	**10**	**4,510**	**68**	**25**	**27**	**16,084**	**3**	**1,020**	**108**	**21,639**
Source: Bank data (6/22/2021 – 12/16/2024)										

QI activities categorized in the statewide or regional level benefit the institution's designated AAs.

The following lists notable examples of the QIs occurring in the statewide or regional area.

- ***Affordable Housing*** – The bank purchased 3 Tennessee Housing Development Agency (THDA) bonds totaling $1.4 million during the evaluation period. THDA is a state agency that provides financing for affordable housing to LMI families statewide.

- ***Economic Development*** **–** The bank purchased 3 Small Business Administration (SBA) Program (SBAP) pool investments totaling approximately $9.4 million during the evaluation period. These programs provide economic development by supporting small business financial needs and creating jobs for LMI individuals.

Responsiveness to Credit and Community Development Needs

CBL exhibits good responsiveness to credit and CD needs. The prior tables show that CBL's investments benefited affordable housing, revitalization or stabilization efforts, and community services, all of which are identified needs of the AAs. Refer to the individual AA sections for details.

Community Development Initiatives

CBL occasionally uses innovative or complex investments to support CD initiatives. Although investments are responsive to AA needs, many are not particularly innovative or complex. The bank continues to invest in affordable housing initiatives through the THDA and economic development initiatives through SBAP and SBA's Small Business Investment Company Program.

SERVICE TEST

CBL achieved a needs to improve rating regarding the Service Test. The poor levels regarding the CD services outweighed the good accessibility of delivery systems, the good changes in branch locations, and the adequate reasonableness of business hours and services to support this conclusion. This performance is further supported by the poor performance in the Tennessee Non-MSA AA which outweighs the adequate performance in the Nashville MSA AA.

Accessibility of Delivery Systems

Delivery systems are accessible to essentially all portions of the AAs. The good branch distribution and good alternative delivery systems support this conclusion.

The following table shows that in low-income CTs, the percentage of CBL's branches exceeds the population residing in those areas by 7.0 percentage points, reflecting an adequate level. The table further shows that in moderate-income CTs, the percentage of CBL's branches greatly exceeds the population residing in those areas by 15.4 percentage points, reflecting an excellent level.

Branch and ATM Distribution by Geography Income Level												
Tract Income Level	**Census Tracts**		**Population**		**Branches**		**ATMs**		**Open Branches**		**Closed Branches**	
	#	**%**	**#**	**%**	**#**	**%**	**#**	**%**	**#**	**%**	**#**	**%**
Low	2	2.1	8,366	2.1	2	9.1	2	10.5	0	0.0	0	0.0
Moderate	22	22.9	101,296	25.5	9	40.9	8	42.1	1	33.3	0	0.0
Middle	54	56.3	226,546	56.9	8	36.4	6	31.6	1	33.3	2	100.0
Upper	17	17.7	61,837	15.5	3	13.6	3	15.8	1	33.3	0	0.0
NA	1	1.0	3	0.0	0	0.0	0	0.0	0	0.0	0	0.0
Totals	**96**	**100.0**	**398,048**	**100.0**	**22**	**100.0**	**19**	**100.0**	**3**	**100.0**	**2**	**100.0**
Source: 2020 Census data and Bank data *Due to rounding, totals may not equal 100.0 percent*												

The alternative delivery systems are accessible to essentially all portions of the AAs. The excellent level of ATMs and the adequate level of other alternative delivery systems support this conclusion.

The level of ATMs in low-income CTs exceeded the population by 8.4 percentage points, reflecting a good level. The level of ATMs in moderate-income CTs exceeds the population by 16.6 percentage points, reflecting an excellent level. Examiners placed more weight on the ATMs in moderate-income CTs as the population is higher, reflecting more opportunities for banking needs in these areas.

Additionally, CBL offers the following alternative delivery systems and services in delivering retail-banking services to all users, including LMI geographies or to LMI individuals throughout all AAs.

Telephone Banking – This system allows customers to obtain deposit account information, transfer funds between accounts, and perform other banking services through a bank staff member.

Online Banking – This service allows customers to conduct banking transactions through a personal computer. Allowable transactions include viewing account information, viewing online statements, viewing cleared checks, fund transfers, loan payments, and electronic bill payment.

Mobile Banking – This product allows customers to access their accounts at anytime and anywhere with a web-enabled phone or with CBL's mobile app for smartphones. Features include taking a picture of a check using a phone and electronically depositing it to a CBL account, viewing account information, electronic bill payment, push notification alerts, and receiving secure messages.

Remote Deposit Capture – This service allows commercial customers to capture check images using a check scanner to convert checks into electronic transactions for deposit.

Night Depository – This service allows customers to drop off deposits or banking transactions after business hours.

Changes in Branch Locations

To the extent changes have been made, the opening and closing of branches has not adversely affected the accessibility of delivery systems, particularly in LMI geographies and to LMI individuals. As seen in the previous table, CBL opened one branch in a moderate-income CT with the acquisition of ABT. Additionally, CBL did not close any branches in LMI CTs during the evaluation period.

Reasonableness of Business Hours and Services

Services (including where appropriate, business hours) do not vary in a way that inconveniences portions of the AAs, particularly LMI geographies and individuals. All locations are full-service with no notable differences in product offerings. Banking hours generally reflect the local community needs that they serve and all branches are open for reasonable business hours during weekdays. Most locations offer extended hours on Friday evenings and most are open on Saturday. Refer to each AA for details.

Community Development Services

The institution provides a limited level of CD services. The low level of CD services provided outweighed the adequate responsiveness of CD services to support this conclusion.

The following table shows that the institution provided 36 CD services since the previous evaluation, which reflects a decrease from the 56 CD services provided at the prior evaluation. This number equates to an average of 0.5 CD services per office, per year since the previous evaluation, thereby reflecting a poor level. The bank averaged 21.7 full-service offices for the 3.4 years since the previous evaluation.

The services primarily involve personnel from the institution utilizing their technical expertise to benefit organizations or projects with a primary purpose of CD, as defined by CRA regulations. CD service activities primarily benefited community services, which is an identified need of the AAs. This reflects adequate responsiveness in addressing a CD of the AA.

Community Development Services					
Activity Year	**Affordable Housing**	**Community Services**	**Economic Development**	**Revitalize or Stabilize**	**Totals**
	#	#	#	#	#
2021	0	5	3	0	**8**
2022	0	5	3	0	**8**
2023	0	6	3	0	**9**
2024	0	8	3	0	**11**
Total	**0**	**24**	**12**	**0**	**36**
Source: Bank data (6/22/2021 – 12/16/2024)					

The following table lists the CD services by AA.

Community Development Services by Assessment Area					
Assessment Area	**Affordable Housing**	**Community Services**	**Economic Development**	**Revitalize or Stabilize**	**Totals**
	#	#	#	#	#
Nashville MSA	0	23	8	0	**31**
Tennessee Non-MSA	0	1	4	0	**5**
Total	**0**	**24**	**12**	**0**	**36**
Source: Bank data (6/22/2021 – 12/16/2024)					

DISCRIMINATORY OR OTHER ILLEGAL CREDIT PRACTICES REVIEW

Examiners did not identify any evidence of discriminatory or other illegal credit practices inconsistent with helping to meet community credit needs. Therefore, this consideration did not affect the overall rating.

NASHVILLE MSA AA – Full-Scope Review

DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE NASHVILLE MSA AA

The Nashville MSA AA consists of all of Macon and Smith counties and portions of Sumner (four CTs) and Wilson (six CTs) counties that are near the bank's branches. The 22 CTs in the Nashville MSA AA reflect the following income designations based on 2020 Census data: 2 low-, 13 moderate-, and 7 middle-income. The institution operates nine full-service branches throughout this middle-Tennessee AA.

Economic and Demographic Data

The following table notes certain demographic data for the AA.

Demographic Information of the Assessment Area Nashville MSA AA						
Demographic Characteristics	**#**	**Low % of #**	**Moderate % of #**	**Middle % of #**	**Upper % of #**	**NA* % of #**
Geographies (Census Tracts)	22	9.1	59.1	31.8	0.0	0.0
Population by Geography	105,505	7.9	57.4	34.7	0.0	0.0
Housing Units by Geography	42,536	8.1	56.9	35.0	0.0	0.0
Owner-Occupied Units by Geography	26,924	5.8	53.2	41.0	0.0	0.0
Occupied Rental Units by Geography	11,260	14.1	64.2	21.8	0.0	0.0
Vacant Units by Geography	4,352	6.9	61.1	32.0	0.0	0.0
Businesses by Geography	7,922	11.9	58.5	29.6	0.0	0.0
Farms by Geography	445	4.3	47.4	48.3	0.0	0.0
Family Distribution by Income Level	27,594	32.3	19.5	22.4	25.7	0.0
Household Distribution by Income Level	38,184	33.7	19.1	16.7	30.6	0.0
Median Family Income MSA - 34980 Nashville-Davidson-Murfreesboro-Franklin, TN MSA		$83,085	Median Housing Value			$173,062
			Median Gross Rent			$825
			Families Below Poverty Level			12.2%
Source: 2020 Census data and 2022 D&B data *Due to rounding, totals may not equal 100.0 percent* *(*) The NA category consists of geographies that have not been assigned an income classification*						

The Federal Financial Institutions Examination Council (FFIEC) publishes annual estimates of median family incomes (MFIs) by area. The FFIEC reported 2022 and 2023 MFIs for the Nashville MSA AA of $95,600 and $100,500, respectively. The following table denotes the income ranges for the low-, moderate-, middle-, and upper-income designations.

Median Family Income Ranges				
Median Family Incomes	**Low <50%**	**Moderate 50% to <80%**	**Middle 80% to <120%**	**Upper ≥120%**
Nashville-Davidson-Murfreesboro-Franklin, TN MSA Median Family Income (34980)				
2022 ($95,600)	<$47,800	$47,800 to <$76,480	$76,480 to <$114,720	≥$114,720
2023 ($100,500)	<$50,250	$50,250 to <$80,400	$80,400 to <$120,600	≥$120,600
Source: FFIEC				

According to Moody's Analytics, as of May 2024, major employers throughout the Nashville MSA AA include Vanderbilt University Medical Center, Nissan North America Inc., HCA Inc. and Vanderbilt University.

The U.S. Bureau of Labor Statistics, as of May 2024, indicates that the unemployment rate for the Nashville MSA was 2.6 percent. The MSA's unemployment rate of 2.6 percent falls below the 3.0 percent rate for the State of Tennessee and the U.S. rate of 4.0 percent. The Nashville MSA

unemployment rates have consistently remained well below that of the State of Tennessee and the U.S. rates for December 2021, December 2022, and December 2023.

Competition

The Nashville MSA AA includes 29 financial institutions operating 116 branches throughout the area. According to the June 30, 2024, FDIC Summary of Deposits data, CBL ranked 7th in deposit market share with 4.4 percent of the AA deposits. The top-ranking institution takes 22.6 percent of the market share. The 2023 peer mortgage data and 2022 peer small business and small farm data indicate there are 528 home mortgage loan reporters, 107 small business-, and 18 small farm-reporting lenders in this AA. Overall, the competition level allows for lending opportunities.

Credit and Community Development Needs and Opportunities

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

Demographic data also showing that 51.8 percent of the area's families are LMI, which suggests a need for CD activities that benefit projects or organizations that provide affordable housing and community services targeted to these families. In addition, 68.2 percent of the area's CTs receiving LMI designations, suggests a need for activities that revitalize or stabilize qualifying geographies.

CONCLUSIONS ON PERFORMANCE CRITERIA IN THE NASHVILLE MSA AA

LENDING TEST

CBL demonstrated an adequate record in the Nashville MSA AA regarding the Lending test. Excellent lending levels, adequate geographic distribution, excellent borrower profile, good innovative and flexible lending, and poor CD lending support this conclusion.

Lending Activity

Lending levels reflect excellent responsiveness to the Nashville MSA AA credit needs. Excellent performances regarding home mortgage, small business, and small farm lending in the Nashville MSA AA support this conclusion.

Home Mortgage Loans

Home mortgage lending levels reflect excellent performance in the Nashville MSA AA. The institution originated 225 mortgage loans totaling approximately $30.8 million in 2023, capturing a 1.1 percent market share of the total number and 0.5 percent market share of the total dollar volume of home mortgage loans. The activity by number of loans ranks CBL 22nd out of 528 total lenders in the Nashville MSA AA and lands the bank in the top 4.2 percent of lenders reporting such loans in this

AA. This ranking considers the total number and dollar amount of home mortgage loans made by each institution.

Small Business Loans
Small business lending levels reflect excellent performance in the Nashville MSA AA. The institution originated 207 small business loans totaling approximately $26.0 million in 2022, capturing a 2.6 percent market share of the total number of loans and a 10.0 percent market share of the total dollar volume of small business loans. The activity by number of loans ranks CBL 10th out of 107 reporting lenders in the Nashville MSA AA and lands the bank in the top 9.3 percent of lenders reporting such loans in this AA. The ranking considers the total number and dollar volume of small business loans made by each institution.

Small Farm Loans
Small farm lending levels reflect excellent performance in the Nashville MSA AA. The institution originated 141 small farm loans totaling approximately $8.2 million in 2022, capturing a 42.5 percent market share of the total number of loans and a 49.3 percent market share of the total dollar volume of small farm loans. The activity by number of loans ranks CBL 1st out of 18 reporting lenders in the Nashville MSA AA and lands the bank in the top 5.6 percent of lenders reporting such loans in this AA. The ranking considers the total number and dollar volume of small farm loans made by each institution.

Geographic Distribution

The geographic distribution of loans reflects adequate penetration throughout the Nashville MSA AA. Adequate performances regarding home mortgage, small business, and small farm loans support this conclusion.

Home Mortgage Loans
The geographic distribution of home mortgage loans reflects adequate penetration throughout the Nashville MSA AA. Adequate performances in both LMI geographies support this conclusion.

As seen in the following table, CBL's lending in low-income CTs exceeds aggregate data by 4.9 percentage points, reflecting adequate performance. The institution's lending performance in moderate-income CTs exceeds aggregate data by 1.3 percentage points, reflecting adequate performance.

Geographic Distribution of Home Mortgage Loans Nashville MSA AA						
Tract Income Level	**% of Owner-Occupied Housing Units**	**Aggregate Performance % of #**	**#**	**%**	**$(000s)**	**%**
Low	5.8	6.2	25	11.1	2,885	9.3
Moderate	53.2	55.1	127	56.4	15,464	50.2
Middle	41.0	38.8	73	32.4	12,478	40.5
Upper	0.0	0.0	0	0.0	0	0.0
Not Available	0.0	0.0	0	0.0	0	0.0
Totals	**100.0**	**100.0**	**225**	**100.0**	**30,827**	**100.0**
Source: 2020 Census data, 2023 HMDA Aggregate data, and 2023 HMDA LAR data *Due to rounding, totals may not equal 100.0 percent*						

Small Business Loans

The geographic distribution of small business loans reflects adequate penetration throughout the Nashville MSA AA. Adequate performances in both LMI geographies support this conclusion.

As seen in the following table, the lending in low-income CTs exceeds aggregate data by 3.0 percentage points, exhibiting adequate performance. CBL's lending in moderate-income CTs exceeds aggregate data by 4.5 percentage points, also reflecting adequate performance.

Geographic Distribution of Small Business Loans Nashville MSA AA						
Tract Income Level	**% of Businesses**	**Aggregate Performance % of #**	**#**	**%**	**$(000s)**	**%**
Low	11.9	9.6	26	12.6	5,770	22.2
Moderate	58.5	53.0	119	57.5	14,522	55.9
Middle	29.6	37.3	62	29.9	5,686	21.9
Upper	0.0	0.0	0	0.0	0	0.0
Not Available	0.0	0.0	0	0.0	0	0.0
Totals	**100.0**	**100.0**	**207**	**100.0**	**25,978**	**100.0**
Source: 2022 D&B data, 2022 CRA Aggregate data, and 2022 CRA LAR data *Due to rounding, totals may not equal 100.0 percent*						

Small Farm Loans

The geographic distribution of small farm loans reflects adequate penetration throughout the Nashville MSA AA. Adequate performances in both LMI geographies support this conclusion.

As seen in the following table, the lending in low-income CTs exceeds aggregate data by 2.0 percentage points, exhibiting adequate performance. CBL's lending in moderate-income CTs exceeds aggregate data by 3.8 percentage points, also reflecting adequate performance.

Geographic Distribution of Small Farm Loans Nashville MSA AA						
Tract Income Level	**% of Farms**	**Aggregate Performance % of #**	**#**	**%**	**$(000s)**	**%**
Low	4.3	5.1	10	7.1	1,762	21.5
Moderate	47.4	52.2	79	56.0	3,931	48.1
Middle	48.3	42.7	52	36.9	2,483	30.4
Upper	0.0	0.0	0	0.0	0	0.0
Not Available	0.0	0.0	0	0.0	0	0.0
Totals	**100.0**	**100.0**	**141**	**100.0**	**8,176**	**100.0**
Source: 2022 D&B data, 2022 CRA Aggregate data, and 2022 CRA LAR data *Due to rounding, totals may not equal 100.0 percent*						

Borrower Profile

The distribution of borrowers reflects, given the product lines offered, excellent penetration among retail customers of different income levels and business customers of different size in the Nashville MSA AA. The excellent performances regarding small business and small farm loans outweighed the good performance regarding home mortgage loans to support this conclusion.

Home Mortgage Loans

The distribution of borrowers reflects good penetration among retail customers of different income levels in the Nashville MSA AA. Excellent performance to low-income borrowers and adequate performance to moderate-income borrowers support this conclusion.

As seen in the following table, CBL's lending to low-income borrowers exceeds aggregate data by 14.7 percentage points, reflecting excellent performance. The table further shows that to moderate-income borrowers, CBL's lending is slightly below aggregate data by 4.4 percentage points, reflecting adequate performance.

Distribution of Home Mortgage Loans by Borrower Income Level Nashville MSA AA						
Borrower Income Level	**% of Families**	**Aggregate Performance % of #**	**#**	**%**	**$(000s)**	**%**
Low	32.3	11.1	58	25.8	3,757	12.2
Moderate	19.5	26.2	49	21.8	5,463	17.7
Middle	22.4	24.9	57	25.3	7,770	25.2
Upper	25.7	20.9	49	21.8	11,557	37.5
Not Available	0.0	16.9	12	5.3	2,280	7.4
Totals	**100.0**	**100.0**	**225**	**100.0**	**30,827**	**100.0**
Source: 2020 Census data, 2023 HMDA Aggregate data, and 2023 HMDA LAR data *Due to rounding, totals may not equal 100.0 percent*						

Small Business Loans

The distribution of borrowers reflects excellent penetration among businesses of different sizes. The excellent level of lending to businesses with gross annual revenues (GARs) of $1.0 million or less supports this conclusion.

As reflected in the following table, CBL's distribution of loans to businesses with GARs of $1.0 million or less significantly exceeds aggregate performance by 20.1 percentage points, reflecting excellent penetration.

Distribution of Small Business Loans by Gross Annual Revenue Category Nashville MSA AA						
Gross Revenue Level	**% of Businesses**	**Aggregate Performance % of #**	**#**	**%**	**$(000s)**	**%**
<=$1,000,000	86.3	61.0	168	81.1	19,099	73.5
>$1,000,000	3.2	--	14	6.8	5,114	19.7
Revenue Not Available	10.5	--	25	12.1	1,765	6.8
Totals	**100.0**	**100.0**	**207**	**100.0**	**25,978**	**100.0**
Source: 2022 D&B data, 2022 CRA Aggregate data, and 2022 CRA LAR data *Due to rounding, totals may not equal 100.0 percent*						

Small Farm Loans

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

As reflected in the following table, CBL's distribution of loans to farms with GARs of $1.0 million or less exceeds aggregate performance by 12.7 percentage points, reflecting excellent penetration.

Distribution of Small Farm Loans by Gross Annual Revenue Category Nashville MSA AA						
Gross Revenue Level	**% of Farms**	**Aggregate Performance % of #**	**#**	**%**	**$(000s)**	**%**
<=$1,000,000	99.6	63.9	108	76.6	6,972	85.3
>$1,000,000	0.4	--	1	0.7	500	6.1
Revenue Not Available	0.0	--	32	22.7	704	8.6
Totals	**100.0**	**100.0**	**141**	**100.0**	**8,176**	**100.0**
Source: 2022 D&B data, 2022 CRA Aggregate data, and 2022 CRA LAR data *Due to rounding, totals may not equal 100.0 percent*						

Innovative or Flexible Lending Practices

The institution uses innovative and flexible lending practices in order to serve the Nashville MSA AA credit needs. The number and dollar volume of innovative loan products and flexible lending practices support this conclusion.

The bank originated 1,507 small dollar loans totaling $2.1 million in the Nashville MSA AA. This equates to 63.0 percent of the institution's total small dollar loans. Given the bank's capacity and the needs in the AA, the level of innovative and flexible loans reflects good responsiveness to the credit needs of the AA.

Community Development Loans

The institution has made a low level of CDLs in the Nashville MSA AA. The low level of CDLs and adequate responsiveness to CD needs in this AA support this conclusion.

CBL originated two CDLs totaling $2.6 million in the Nashville MSA AA. By dollar volume, this equates to 16.9 percent of the institution's total CDLs compared to 34.4 percent of the total loans in this AA. This performance represents a decrease when compared to the prior evaluation, at which time the bank made 11 CDLs totaling $9.0 million.

The loans support revitalization or stabilization efforts and affordable housing, both of which are identified needs in the area. This shows that the bank is adequately responsive in addressing the needs of the Nashville MSA AA.

Community Development Lending Nashville MSA AA										
Activity Year	**Affordable Housing**		**Community Services**		**Economic Development**		**Revitalize or Stabilize**		**Totals**	
	#	**$(000s)**	**#**	**$(000s)**	**#**	**$(000s)**	**#**	**$(000s)**	**#**	**$(000s)**
2021	0	0	0	0	0	0	0	0	**0**	**0**
2022	1	616	0	0	0	0	1	2,000	**2**	**2,616**
2023	0	0	0	0	0	0	0	0	**0**	**0**
2024	0	0	0	0	0	0	0	0	**0**	**0**
Total	**1**	**616**	**0**	**0**	**0**	**0**	**1**	**2,000**	**2**	**2,616**
Source: Bank data (6/22/2021 – 12/16/2024)										

The following points note the CDLs in the Nashville MSA AA.

- ***Affordable Housing*** **–** A loan was originated to purchase a 1-4 family residence to provide transitional housing to individuals recovering from addiction, providing affordable housing to LMI individuals.

- ***Revitalize or Stabilize*** **–** A loan received a three-year renewal for a working line of credit for a company that maintains multifamily housing in rural, LMI areas, aiding the retention of the business and residents in an LMI area.

INVESTMENT TEST

CBL demonstrated an adequate record in the Nashville MSA AA regarding the Investment Test. An adequate level of QIs, adequate responsiveness to CD needs, and adequate CD initiatives support this conclusion.

Investment and Grant Activity

The institution has an adequate level of qualified CD investment and grants, although rarely in a leadership position, particularly those that are not routinely provided by private investors in the Nashville MSA AA.

As reflected in the following table, CBL made 38 QIs totaling approximately $1.2 million in the Nashville MSA AA. By dollar volume, this equates to 5.7 percent of the institution's total QIs as compared to 38.4 percent of the deposits for this area, which seems low; however, examiners considered that 94.0 percent of the total QIs benefited the statewide area, which includes the Nashville MSA AA. Considering this performance context, the level of QIs is adequate. This performance is a decrease from the 1 QI totaling $1.7 million made at the prior evaluation.

Qualified Investments Nashville MSA AA										
Activity Year	**Affordable Housing**		**Community Services**		**Economic Development**		**Revitalize or Stabilize**		**Totals**	
	#	**$(000s)**	**#**	**$(000s)**	**#**	**$(000s)**	**#**	**$(000s)**	**#**	**$(000s)**
Prior Period	1	1,220	0	0	0	0	0	0	**1**	**1,220**
2021	0	0	0	0	0	0	0	0	**0**	**0**
2022	0	0	0	0	0	0	0	0	**0**	**0**
2023	0	0	0	0	0	0	0	0	**0**	**0**
2024	0	0	0	0	0	0	0	0	**0**	**0**
Subtotal	**1**	**1,220**	**0**	**0**	**0**	**0**	**0**	**0**	**1**	**1,220**
Qualified Grants & Donations	0	0	37	9	0	0	0	0	**37**	**9**
Total	**1**	**1,220**	**37**	**9**	**0**	**0**	**0**	**0**	**38**	**1,229**
Source: Bank data (6/22/2021 – 12/16/2024)										

The following lists notable examples of QIs in the Nashville MSA AA:

- ***Affordable Housing*** – The bank holds a Federal National Mortgage Association bond with a current book value of $1.2 million that remains outstanding from the prior period. This bond is secured by an apartment complex located in an LMI area with a majority of the units benefitting LMI individuals, providing affordable housing to LMI individuals and families.

- ***Community Service*** – The bank made four donations totaling $4,000 to a local foundation that helps support the Nashville Ronald McDonald House and Vanderbilt Children's Hospital with housing for families enduring lengthy hospital stays, providing an essential community service to LMI families.

Responsiveness to Credit and Community Development Needs

CBL exhibits adequate responsiveness to credit and CD needs in the Nashville MSA AA. The prior tables show adequate responsiveness based on CBL's investments by dollar amount supporting CD

purposes for affordable housing and community services of the designated area, both identified needs.

Community Development Initiatives

CBL occasionally uses innovative or complex investments to support CD initiatives in the Nashville MSA AA. Refer to the Community Development Initiatives Section at the Institution level for more information.

SERVICE TEST

CBL demonstrated an adequate record in the Nashville MSA AA regarding the Service Test. An adequate level of CD services and adequate distribution of services and hours outweighed the good accessibility of delivery systems to support this conclusion.

Accessibility of Delivery Systems

Delivery systems are accessible to essentially all portions of the Nashville MSA AA. Good branch distribution and good alternative delivery systems support this conclusion.

The following table shows that in low-income CTs, the percentage of the institution's branches exceeds the population residing in those areas by 14.3 percentage points, reflecting an excellent level. In moderate-income CTs, the percentage of CBL's branches rises 9.3 percentage points above the population residing in those areas, which reflects a good level. Examiners placed more weight on performance in moderate-income CTs as the population is higher in these areas, reflecting more opportunities for banking needs.

Branch and ATM Distribution by Geography Income Level
Nashville MSA AA

Tract Income Level	Census Tracts		Population		Branches		ATMs		Open Branches		Closed Branches	
	#	%	#	%	#	%	#	%	#	%	#	%
Low	2	9.1	8,366	7.9	2	22.2	2	25.0	0	0.0	0	0.0
Moderate	13	59.1	60,523	57.4	6	66.7	5	62.5	0	0.0	0	0.0
Middle	7	31.8	36,616	34.7	1	11.1	1	12.5	0	0.0	0	0.0
Upper	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
NA	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
Totals	**22**	**100.0**	**105,505**	**100.0**	**9**	**100.0**	**8**	**100.0**	**0**	**100.0**	**0**	**100.0**

Source: 2020 Census data and Bank data
Due to rounding, totals may not equal 100.0 percent

The institution's alternative delivery systems are accessible to essentially all portions of the Nashville MSA AA. The good level of ATMs outweighed the adequate level of other alternative delivery systems to support this conclusion.

The level of ATMs in low-income CTs exceeded the population by 17.1 percentage points, reflecting an excellent level. The level of ATMs in moderate-income CTs exceeds the population by 5.1 percentage points, reflecting an adequate level.

Refer to the Service Test section for the overall bank for specific details of retail banking systems available through alternative delivery systems.

Changes in Branch Locations

No branches were opened or closed in the Nashville MSA AA, therefore, this criteria was not reviewed.

Reasonableness of Business Hours and Services

Services (including where appropriate, business hours) do not vary in a way that inconveniences portions of the Nashville MSA AA, particularly LMI geographies or individuals. The majority of the 9 bank locations in the Nashville MSA AA operate from 8:00 am to 4:00 pm Monday through Thursday. On Friday, the lobbies close one hour later at 5:00 pm and Saturday hours are 8:00 am to noon. However, the Lafayette Public Square branch located on West Locust Street is closed on Wednesdays and the Lebanon Cumberland branch is closed on Saturdays.

Community Development Services

The institution provides an adequate level of CD services in the Nashville MSA AA. The adequate level of CD services and adequate responsiveness to AA needs supports this conclusion.

The following table shows the institution provided 31 CD services since the previous evaluation in the Nashville MSA AA. This level equates to 86.1 percent of all the CD services as compared to 40.9 percent of the branches in this AA. This number also equates to an average of 1.0 CD service per office, per year, thereby reflecting an adequate level. The level of CD services has decreased from the 41 CD services provided at the prior evaluation.

Service activities benefited community services, which is a need of the AA. This demonstrates adequate responsiveness in addressing CD needs in the Nashville MSA AA.

Community Development Services Nashville MSA AA					
Activity Year	**Affordable Housing**	**Community Services**	**Economic Development**	**Revitalize or Stabilize**	**Totals**
	#	#	#	#	#
2021	0	5	2	0	**7**
2022	0	5	2	0	**7**
2023	0	6	2	0	**8**
2024	0	7	2	0	**9**
Total	**0**	**23**	**8**	**0**	**31**
Source: Bank data (6/22/2021 – 12/16/2024)					

The following are examples of CD services specific to the Nashville MSA AA:

- ***Community Services*** **–** A bank employee serves as chairperson for a non-profit providing services that help LMI individuals and families cope with expenses during a medical crisis.

- ***Economic Development*** **–** A bank employee serves as a board member for a county economic development board focused on development of the county by bringing jobs for LMI residents along with facilitating the creation and growth of small businesses.

TENNESSEE NON-MSA AA – Full-Scope Review

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

The Tennessee Non-MSA AA encompasses the entirety of the following eight counties: Bedford, Clay, Coffee, DeKalb, Franklin, Jackson, Overton, and Putnam. Bedford, Coffee, and Franklin are contiguous, as well as Clay, Dekalb, Jackson, Overton and Putnam; however, they are not contiguous as a whole. The 74 tracts in the Tennessee Non-MSA AA reflect the following income designations based on 2020 Census data: 9 moderate-, 47 middle-, 17 upper-income, and 1 with no income designation. The institution operates 13 full-service branches throughout this middle-Tennessee AA.

Economic and Demographic Data

The following table notes certain demographic data for the AA.

Demographic Information of the Assessment Area Tennessee Non-MSA AA						
Demographic Characteristics	**#**	**Low % of #**	**Moderate % of #**	**Middle % of #**	**Upper % of #**	**NA* % of #**
Geographies (Census Tracts)	74	0.0	12.2	63.5	23.0	1.4
Population by Geography	292,543	0.0	13.9	64.9	21.1	0.0
Housing Units by Geography	128,358	0.0	13.6	65.7	20.7	0.0
Owner-Occupied Units by Geography	77,363	0.0	10.2	67.5	22.3	0.0
Occupied Rental Units by Geography	34,887	0.0	20.5	62.7	16.8	0.0
Vacant Units by Geography	16,108	0.0	14.6	63.8	21.6	0.0
Businesses by Geography	20,350	0.0	14.8	61.7	23.5	0.0
Farms by Geography	1,010	0.0	9.5	69.5	21.0	0.0
Family Distribution by Income Level	74,602	18.9	18.0	20.2	42.9	0.0
Household Distribution by Income Level	112,250	22.8	16.0	17.5	43.8	0.0
Median Family Income Non-MSAs - TN		$56,418	Median Housing Value			$154,416
			Median Gross Rent			$716
			Families Below Poverty Level			12.3%
Source: 2020 Census data and 2022 D&B data *Due to rounding, totals may not equal 100.0 percent* *(*) The NA category consists of geographies that have not been assigned an income classification*						

The FFIEC reported 2022 and 2023 MFIs for the Tennessee Non-MSA AA of $64,700 and $69,500, respectively. The following table denotes the income ranges for the low-, moderate-, middle-, and upper-income designations.

Median Family Income Ranges				
Median Family Incomes	**Low <50%**	**Moderate 50% to <80%**	**Middle 80% to <120%**	**Upper ≥120%**
TN NA Median Family Income (99999)				
2022 ($64,700)	<$32,350	$32,350 to <$51,760	$51,760 to <$77,640	≥$77,640
2023 ($69,500)	<$34,750	$34,750 to <$55,600	$55,600 to <$83,400	≥$83,400
Source: FFIEC				

On December 22, 2022, Federal Emergency Management Agency (FEMA) made a disaster declaration affecting Coffee and Putnam counties due to severe winter storms. On March 1, 2023, and August 7, 2023, FEMA also made disaster declarations affecting Clay and Jackson counties and Coffee County, due to severe storms, straight-line winds, and a tornado, respectively.

In addition, Clay County was deemed underserved throughout the evaluation period with middle-income CT 9551 considered distressed throughout the period. Jackson County reported CTs 9602, 9603, and 9604 as distressed middle-income geographies for 2023 only.

Major employers throughout the Tennessee Non-MSA AA include Northern Illinois University, Crisplant, Inc., Averitt Express, and Nissan Powertrain Assembly.

According to the U.S. Bureau of Labor Statistics, as of May 2024, the unemployment rate for the Tennessee Non-MSA AA was 3.3 percent. The unemployment rate of 3.3 percent for May 2024, rises above the 3.0 percent rate for the State of Tennessee and falls below the U.S. rate of 4.0 percent. This has been fairly consistent with the unemployment rates as of December 2021, December 2022, and December 2023.

Competition

The Tennessee Non-MSA AA includes 29 financial institutions operating 88 branches throughout the area. According to the June 30, 2024, FDIC Summary of Deposits data, CBL ranked 1st in deposit market share with 10.4 percent of AA deposits. The 2023 peer mortgage data and 2022 peer small business and small farm data indicate there are 428 home mortgage loan reporters, 81 small business- and 18 small farm-reporting lenders in this AA. Overall, the competition level allows for lending opportunities.

Community Contact

Examiners contacted a representative of a small business development organization that provides support and guidance to small businesses in the AA. The contact stated that Putnam and DeKalb counties are in a good economic state whereas Jackson, Clay, and Overton counties fall into an at-risk category. The contact noted that Putnam County has an abundance of banking partners and funding resources for business owners and consumers with many funding groups for those with credit issues. The contact stated that housing has become an issue with not enough affordable housing units for starter homes and that this will continue to be an issue as people from other states move into town. The contact continued to state that DeKalb County continues to steadily grow with good funding options; Jackson County has two to three funding sources, but most drive to Putnam County for assistance; Clay County has access to two community banks and Overton County residents have multiple funding sources. Affordable single-family and multi-family housing is one of the greatest needs in the area.

Credit and Community Development Needs and Opportunities

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

Demographic data also showing that 36.9 percent of the area's families are LMI suggest a need for CD activities that benefit projects or organizations that provide affordable housing and community services targeted to these families.

In addition, there are numerous Opportunity Zones located throughout this AA, representing a need for revitalization or stabilization.

CONCLUSIONS ON PERFORMANCE CRITERIA IN THE TENNESSEE NON-MSA AA

LENDING TEST

CBL demonstrated a good record in the Tennessee Non-MSA AA regarding the Lending Test. Excellent lending levels, adequate geographic distribution, good borrower profile, the good level of CD lending in this area, and adequate innovative and flexible lending support this conclusion.

Lending Activity

Lending levels reflect excellent responsiveness to the Tennessee Non-MSA AA credit needs. Excellent performances regarding home mortgage, small business, and small farm lending in the Tennessee Non-MSA AA support this conclusion.

Home Mortgage Loans

The lending activity level reflects excellent performance for home mortgage loans in the Tennessee Non-MSA AA. The institution originated 453 mortgage loans totaling approximately $69.1 million in 2023, capturing a 3.9 percent market share of the total number and a 2.8 percent market share of the total dollar volume of home mortgage loans. The activity by number of loans ranks the bank 4th out of 428 total lenders in the Tennessee Non-MSA AA and lands the bank in the top 1.0 percent of lenders reporting such loans in this AA. This ranking considers the total number and dollar amount of home mortgage loans made by each institution.

Small Business Loans

The lending activity level reflects excellent performance for small business loans in the Tennessee Non-MSA AA. The institution originated 398 small business loans totaling approximately $48.9 million in 2022, capturing an 8.3 percent market share of the total number of loans and a 22.9 percent market share of the total dollar volume of small business loans. The activity by number of loans ranks the bank 4th out of 81 reporting lenders in the Tennessee Non-MSA AA and lands the bank in the top 4.9 percent of lenders reporting such loans in this AA. The ranking considers the total number and dollar volume of small business loans made by each institution.

Small Farm Loans

The lending activity level reflects excellent performance for small farm loans in the Tennessee Non-MSA AA. The institution originated 119 small farm loans totaling approximately $5.9 million in 2022, capturing a 36.5 percent market share of the total number of loans and a 38.9 percent market share of the total dollar volume of small farm loans. The activity by number of loans ranks the bank 1st out of 18 reporting lenders in the Tennessee Non-MSA AA and lands the bank in the top 5.6 percent of lenders reporting such loans in this AA. The ranking considers the total number and dollar volume of small farm loans made by each institution.

Geographic Distribution

The geographic distribution of loans reflects adequate penetration throughout the Tennessee Non-MSA AA. Adequate performances regarding home mortgage, small business, and small farm loans support this conclusion.

Home Mortgage Loans

The geographic distribution of home mortgage loans reflects adequate penetration throughout the Tennessee Non-MSA AA. Adequate performance in the moderate-income geographies supports this conclusion.

As seen in the following table, CBL's lending in moderate-income CTs rises 0.2 percentage points above aggregate data, reflecting an adequate level.

Geographic Distribution of Home Mortgage Loans Tennessee Non-MSA AA						
Tract Income Level	**% of Owner-Occupied Housing Units**	**Aggregate Performance % of #**	**#**	**%**	**$(000s)**	**%**
Low	0.0	0.0	0	0.0	0	0.0
Moderate	10.2	12.4	57	12.6	6,272	9.1
Middle	67.5	62.8	327	72.2	49,569	71.7
Upper	22.3	24.9	69	15.2	13,256	19.2
Not Available	0.0	0.0	0	0.0	0	0.0
Totals	**100.0**	**100.0**	**453**	**100.0**	**69,096**	**100.0**
Source: 2020 Census data, 2023 HMDA Aggregate data, and 2023 HMDA LAR data *Due to rounding, totals may not equal 100.0 percent*						

Small Business Loans

The geographic distribution of small business loans reflects adequate penetration throughout the Tennessee Non-MSA AA. Adequate performance in moderate-income geographies supports this conclusion.

As seen in the following table, CBL's lending in moderate-income CTs exceeds aggregate data by 3.1 percentage points, reflecting adequate performance.

Geographic Distribution of Small Business Loans Tennessee Non-MSA AA						
Tract Income Level	**% of Businesses**	**Aggregate Performance % of #**	**#**	**%**	**$(000s)**	**%**
Low	0.0	0.0	0	0.0	0	0.0
Moderate	14.8	13.5	66	16.6	8,555	17.5
Middle	61.7	63.6	275	69.1	31,581	64.6
Upper	23.5	22.9	57	14.3	8,758	17.9
Not Available	0.0	0.0	0	0.0	0	0.0
Totals	**100.0**	**100.0**	**398**	**100.0**	**48,894**	**100.0**
Source: 2022 D&B data, 2022 CRA Aggregate data, and 2022 CRA LAR data *Due to rounding, totals may not equal 100.0 percent*						

Small Farm Loans

The geographic distribution of small farm loans reflects adequate penetration throughout the Tennessee Non-MSA AA. Adequate performance in moderate-income geographies supports this conclusion.

As seen in the following table, CBL's lending in moderate-income CTs fell slightly below aggregate data by 0.5 percentage points, reflecting adequate performance.

Geographic Distribution of Small Farm Loans Tennessee Non-MSA AA						
Tract Income Level	**% of Farms**	**Aggregate Performance % of #**	**#**	**%**	**$(000s)**	**%**
Low	0.0	0.0	0	0.0	0	0.0
Moderate	9.5	8.9	10	8.4	406	6.9
Middle	69.5	75.1	93	78.2	4,499	76.5
Upper	21.0	16.0	16	13.4	976	16.6
Not Available	0.0	0.0	0	0.0	0	0.0
Totals	**100.0**	**100.0**	**119**	**100.0**	**5,881**	**100.0**
Source: 2022 D&B data, 2022 CRA Aggregate data, and 2022 CRA LAR data *Due to rounding, totals may not equal 100.0 percent*						

Borrower Profile

The distribution of borrowers reflects, given the product lines offered, good penetration among retail customers of different income levels and business customers of different size in the Tennessee Non-MSA AA. Adequate performance regarding home mortgage loans and excellent performances regarding small business and small farm loans support this conclusion.

Home Mortgage Loans

The distribution of borrowers reflects adequate penetration among retail customers of different sizes in the Tennessee Non-MSA AA. Adequate performances to both LMI borrowers support this conclusion.

As seen in the following table, CBL's lending to low-income borrowers exceeds aggregate data by 3.2 percent, reflecting adequate performance. The table further shows that to moderate-income borrowers, CBL's lending exceeds the aggregate by 2.3 percentage points, reflecting adequate performance.

Distribution of Home Mortgage Loans by Borrower Income Level Tennessee Non-MSA AA						
Borrower Income Level	**% of Families**	**Aggregate Performance % of #**	**#**	**%**	**$(000s)**	**%**
Low	18.9	3.4	30	6.6	1,480	2.1
Moderate	18.0	13.4	71	15.7	6,003	8.7
Middle	20.2	23.1	89	19.7	9,467	13.7
Upper	42.9	41.9	237	52.3	45,842	66.4
Not Available	0.0	18.2	26	5.7	6,304	9.1
Totals	**100.0**	**100.0**	**453**	**100.0**	**69,096**	**100.0**
Source: 2020 Census data, 2023 HMDA Aggregate data, and 2023 HMDA LAR data Due to rounding, totals may not equal 100.0 percent						

Small Business Loans

The distribution of borrowers reflects excellent penetration among business customers of different sizes in the Tennessee Non-MSA AA. Excellent performance to businesses with GARs of $1.0 million or less supports this conclusion.

As seen in the following table, CBL's lending to businesses with GARs of $1.0 million or less rises 18.4 percentage points higher than aggregate data, reflecting excellent performance.

Distribution of Small Business Loans by Gross Annual Revenue Category Tennessee Non-MSA AA						
Gross Revenue Level	**% of Businesses**	**Aggregate Performance % of #**	**#**	**%**	**$(000s)**	**%**
<=$1,000,000	85.3	60.7	315	79.1	34,177	69.9
>$1,000,000	3.5	--	56	14.1	13,307	27.2
Revenue Not Available	11.2	--	27	6.8	1,410	2.9
Totals	**100.0**	**100.0**	**398**	**100.0**	**48,894**	**100.0**
Source: 2022 D&B data, 2022 CRA Aggregate data, and 2022 CRA LAR data Due to rounding, totals may not equal 100.0 percent						

Small Farm Loans

The distribution of borrowers reflects excellent penetration among farm customers of different sizes in the Tennessee Non-MSA AA. Excellent performance to farms with GARs of $1.0 million or less supports this conclusion.

As seen in the following table, CBL's lending to farms with GARs of $1.0 million or less rises 29.0 percentage points higher than aggregate data, reflecting excellent performance.

Distribution of Small Farm Loans by Gross Annual Revenue Category Tennessee Non-MSA AA						
Gross Revenue Level	**% of Farms**	**Aggregate Performance % of #**	**#**	**%**	**$(000s)**	**%**
<=$1,000,000	96.9	61.8	108	90.8	5,493	93.4
>$1,000,000	0.9	--	3	2.5	186	3.2
Revenue Not Available	2.2	--	8	6.7	202	3.4
Totals	**100.0**	**100.0**	**119**	**100.0**	**5,881**	**100.0**
Source: 2022 D&B data, 2022 CRA Aggregate data, and 2022 CRA LAR data *Due to rounding, totals may not equal 100.0 percent*						

Innovative or Flexible Lending Practices

The institution makes limited use of innovative and flexible lending practices in order to serve AA credit needs in the Tennessee Non-MSA AA. The number and dollar volume of innovative loan products and flexible lending practices support this conclusion.

The bank originated 826 small dollar loans totaling $1.3 million in the Tennessee Non-MSA AA. Given the bank's capacity and the needs in the AA, the level of innovative and flexible loans reflects adequate responsiveness to the credit needs of the AA.

Community Development Loans

The institution made a relatively high level of CDLs in the Tennessee Non-MSA AA. The good level of CDLs outweighed the adequate responsiveness to CD needs in this AA to support this conclusion.

CBL originated five CDLs totaling $11.5 million in the Tennessee Non-MSA AA. By dollar volume, this equates to 74.4 percent of the institution's total CDLs compared to 65.6 percent of the total loans in this AA. This performance represents an increase in the number and dollar amount of loans from one totaling $700,000 from the prior evaluation.

The CDLs benefited revitalization or stabilization efforts, which is an identified need of the area. This reflects adequate responsiveness in addressing an identified need of the Tennessee Non-MSA AA.

Community Development Lending Tennessee Non-MSA AA										
Activity Year	**Affordable Housing**		**Community Services**		**Economic Development**		**Revitalize or Stabilize**		**Totals**	
	#	**$(000s)**	**#**	**$(000s)**	**#**	**$(000s)**	**#**	**$(000s)**	**#**	**$(000s)**
2021	0	0	0	0	1	1,000	0	0	**1**	**1,000**
2022	0	0	0	0	1	6,000	2	2,500	**3**	**8,500**
2023	0	0	0	0	0	0	0	0	**0**	**0**
2024	0	0	0	0	1	2,000	0	0	**1**	**2,000**
Total	**0**	**0**	**0**	**0**	**3**	**9,000**	**2**	**2,500**	**5**	**11,500**
Source: Bank data (6/22//2021 – 12/16/2024)										

The following provides examples of two CDLs in the Tennessee Non-MSA AA.

- ***Revitalize or Stabilize*** **–** The bank made a loan totaling $500,000 to repair essential roads in Jackson County which was deemed a distressed middle-income geography and within an Opportunity Zone, providing essential community services to the area.

- ***Economic Development*** **–** A $2.0 million loan was originated to a company that is located in a certified Historically Underutilized Business Zone that prioritizes hiring veterans, minorities, and LMI individuals in LMI areas, supporting economic development.

INVESTMENT TEST

CBL demonstrated an adequate record in the Tennessee Non-MSA AA regarding the Investment Test. An adequate level of QIs, adequate responsiveness to CD needs, and adequate CD initiatives support this conclusion.

Investment and Grant Activity

The institution has an adequate level of qualified CD investments and grants, although rarely in a leadership position, particularly those that are not routinely provided by private investors in the Tennessee Non-MSA AA. The adequate level of QIs supports this conclusion.

As seen in the following table, CBL made 37 QIs totaling approximately $71,000 in the Tennessee Non-MSA AA. By dollar volume, this equates to 0.3 percent of the institution's total QIs as compared to 61.6 percent of the deposits for this area, which seems low; however, examiners considered that 94.0 percent of the total QIs benefited the statewide area, which includes the Tennessee Non-MSA AA. Considering this performance context, the level of QIs is adequate. This is an increase from the previous evaluation in which the bank did not make any QIs in this AA.

The following table details the QIs by year and purpose.

Qualified Investments Tennessee Non-MSA AA										
Activity Year	**Affordable Housing**		**Community Services**		**Economic Development**		**Revitalize or Stabilize**		**Totals**	
	#	**$(000s)**	**#**	**$(000s)**	**#**	**$(000s)**	**#**	**$(000s)**	**#**	**$(000s)**
Prior Period	0	0	0	0	0	0	0	0	**0**	**0**
2021	0	0	0	0	0	0	0	0	**0**	**0**
2022	0	0	0	0	0	0	0	0	**0**	**0**
2023	0	0	0	0	0	0	0	0	**0**	**0**
2024	0	0	0	0	0	0	0	0	**0**	**0**
Subtotal	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
Qualified Grants & Donations	0	0	31	16	5	55	1	0	**37**	**71**
Total	**0**	**0**	**31**	**16**	**5**	**55**	**1**	**0**	**37**	**71**
Source: Bank data (6/22/2021 – 12/16/2024)										

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

- ***Community Services*** **–** The bank made nearly $7,000 in donations to various organizations that provide school supplies to children in need, providing a community service to LMI families.

- ***Economic Development*** **–** The bank made three donations totaling $15,000 to a local organization that provides opportunities for local businesses through economic development and education and workforce development.

Responsiveness to Credit and Community Development Needs

CBL exhibits adequate responsiveness to credit and CD needs in the Tennessee Non-MSA AA. The prior table shows that QIs supported CD purposes for community services and revitalization and stabilization efforts, both identified needs.

Community Development Initiatives

CBL occasionally uses innovative or complex investments to support CD initiatives in the Tennessee Non-MSA AA. Refer to the Community Development Initiatives Section at the Institution level for more information.

SERVICE TEST

CBL demonstrated a poor record in the Tennessee Non-MSA AA regarding the Service Test. A very poor level of CD services, good access to delivery systems, good opening and closing of branches, and adequate services and hours support this conclusion.

Accessibility of Delivery Systems

Delivery systems are accessible to essentially all portions of the Tennessee Non-MSA AA. Good branch distribution and good alternative delivery systems support this conclusion.

The following table shows that in moderate-income CTs, the percentage of CBL's branches rises 9.2 percentage points above the population residing in those areas, which reflects a good level.

Branch and ATM Distribution by Geography Income Level Tennessee Non-MSA AA												
Tract Income Level	**Census Tracts**		**Population**		**Branches**		**ATMs**		**Open Branches**		**Closed Branches**	
	#	%	#	%	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	9	12.2	40,773	13.9	3	23.1	3	27.3	1	33.3	0	0.0
Middle	47	63.5	189,930	64.9	7	53.8	5	45.4	1	33.3	2	100.0
Upper	17	23.0	61,837	21.2	3	23.1	3	27.3	1	33.3	0	0.0
NA	1	1.3	3	0.0	0	0.0	0	0.0	0	0.0	0	0.0
Totals	**74**	**100.0**	**292,543**	**100.0**	**13**	**100.0**	**11**	**100.0**	**3**	**100.0**	**2**	**100.0**
Source: 2020 Census data and Bank data *Due to rounding, totals may not equal 100.0 percent*												

The institution's alternative delivery systems are accessible to essentially all portions of the Tennessee Non-MSA AA. The excellent level of ATMs and the adequate level of other alternative delivery systems support this conclusion.

The level of ATMs in moderate-income CTs exceeds the population by 13.4 percentage points, reflecting an excellent level.

Refer to the Service Test section for the overall bank for specific details of retail banking systems available through alternative delivery systems.

Changes in Branch Locations

To the extent changes have been made, the opening and closing of branches has not adversely affected the accessibility of delivery systems, particularly in LMI geographies and to LMI individuals. As seen in the previous table, CBL opened one branch in a moderate-income CT with the acquisition of ABT. Additionally, CBL did not close any branches in LMI CTs during the evaluation period

Reasonableness of Business Hours and Services

Services (including where appropriate, business hours) do not vary in a way that inconveniences portions of the Tennessee Non-MSA AA, particularly LMI geographies or individuals. All 13 locations in the Tennessee Non-MSA AA operate from either 8:00 or 8:30 am to 4:00 or 4:30 pm Monday through Thursday, with the exception of the Livingston branch drive thru that opens at 7:30 am. On Friday, the lobbies close at 5:00 pm. However, only seven of the branches are open for business on Saturdays.

Community Development Services

The institution provides few, if any, CD services in the Tennessee Non-MSA AA. The very low level of CD services outweighed the poor responsiveness to CD needs to support this conclusion.

The following table shows the institution provided only five CD services since the previous evaluation in the Tennessee Non-MSA AA. This level equates to 13.9 percent of all the CD services as compared to 59.1 percent of the branches in this AA. This number also equates to an average of 0.1 CD services per office, per year, thereby reflecting a very poor level. The level of CD services has decreased from the 8 CD services provided at the prior evaluation.

Service activities benefited community services, which is a need of the AA; however, the services were minimal. This demonstrates poor responsiveness in addressing CD needs in the Tennessee Non-MSA AA.

Community Development Services Tennessee Non-MSA AA					
Activity Year	**Affordable Housing**	**Community Services**	**Economic Development**	**Revitalize or Stabilize**	**Totals**
	#	#	#	#	#
2021	0	0	1	0	**1**
2022	0	0	1	0	**1**
2023	0	0	1	0	**1**
2024	0	1	1	0	**2**
Total	**0**	**1**	**4**	**0**	**5**
Source: Bank data (6/22/2021 – 12/16/2024)					

The following are examples of CD services specific to the Tennessee Non-MSA AA:

- ***Community Services*** – A bank employee serves as a member for a local club that provides financial, professional, and physical assistance for people in need, providing a community service in the area.

- ***Economic Development*** – A bank employee serves as a board member for an area economic development board focused on development of the county by bringing jobs for LMI residents along with facilitating the creation and growth of small businesses.

APPENDICES

LARGE BANK PERFORMANCE CRITERIA

Lending Test

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

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

Investment Test

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

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

Service Test

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

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

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

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

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

GLOSSARY

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

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

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

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

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

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

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

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

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

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

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

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

Community Development Loan: A loan that:

(1) Has as its primary purpose community development; and

(2) Except in the case of a wholesale or limited purpose bank:

(i) Has not been reported or collected by the bank or an affiliate for consideration in the bank's assessment area as a home mortgage, small business, small farm, or consumer loan, unless it is a multifamily dwelling loan (as described in Appendix A to Part 203 of this title); and

(ii) Benefits the bank's assessment area(s) or a broader statewide or regional area including the bank's assessment area(s).

Community Development Service: A service that:

(1) Has as its primary purpose community development;

(2) Is related to the provision of financial services; and

(3) Has not been considered in the evaluation of the bank's retail banking services under § 345.24(d).

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

2024 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: CITIZENS BANK

Respondent ID: 0000001711

Agency: FDIC - 3

State: ALABAMA (01)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
JACKSON COUNTY (071), AL										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	148	0	0	1	148	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	148	0	0	1	148	0	0
MADISON COUNTY (089), AL										
MSA 26620										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	31	0	0	0	0	1	31	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	31	0	0	0	0	1	31	0	0
TUSCALOOSA COUNTY (125), AL										
MSA 46220										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	10	0	0	0	0	1	10	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	10	0	0	0	0	1	10	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0

2024 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: CITIZENS BANK

Respondent ID: 0000001711

Agency: FDIC - 3

State: ALABAMA (01)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
TOTAL OUTSIDE AA IN STATE	2	41	1	148	0	0	3	189	0	0
STATE TOTAL	2	41	1	148	0	0	3	189	0	0

Loans by County

Small Business Loans - Originations

Institution: CITIZENS BANK

Respondent ID: 0000001711
Agency: FDIC - 3
State: KENTUCKY (21)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
ALLEN COUNTY (003), KY										
MSA 14540										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	4	196	0	0	0	0	4	196	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	4	196	0	0	0	0	4	196	0	0
BARREN COUNTY (009), KY										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	8	108	0	0	0	0	8	108	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	8	108	0	0	0	0	8	108	0	0
MONROE COUNTY (171), KY										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	5	111	0	0	0	0	5	111	0	0
Middle Income	1	5	0	0	0	0	1	5	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	6	116	0	0	0	0	6	116	0	0

2024 Institution Disclosure Statement - Table 1-1
Loans by County
Small Business Loans - Originations
Institution: CITIZENS BANK

Respondent ID: 0000001711
Agency: FDIC - 3
State: KENTUCKY (21)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
WARREN COUNTY (227), KY										
MSA 14540										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	23	0	0	0	0	1	23	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	23	0	0	0	0	1	23	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	19	443	0	0	0	0	19	443	0	0
STATE TOTAL	19	443	0	0	0	0	19	443	0	0

2024 Institution Disclosure Statement - Table 1-1
Loans by County
Small Business Loans - Originations
Institution: CITIZENS BANK

Respondent ID: 0000001711
Agency: FDIC - 3
State: TENNESSEE (47)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
BEDFORD COUNTY (003), TN										
MSA NA										
Inside AA 0001										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	2	105	0	0	1	276	2	105	0	0
Middle Income	16	381	3	609	3	2,444	16	926	0	0
Upper Income	8	202	0	0	0	0	8	202	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	26	688	3	609	4	2,720	26	1,233	0	0
CANNON COUNTY (015), TN										
MSA 34980										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	4	68	0	0	0	0	4	68	0	0
Middle Income	3	200	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	7	268	0	0	0	0	4	68	0	0
CLAY COUNTY (027), TN										
MSA NA										
Inside AA 0001										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	19	636	0	0	0	0	14	341	0	0
Middle Income	14	444	3	360	0	0	14	576	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	33	1,080	3	360	0	0	28	917	0	0

Loans by County

Small Business Loans - Originations

Institution: CITIZENS BANK

Respondent ID: 0000001711
Agency: FDIC - 3
State: TENNESSEE (47)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
COFFEE COUNTY (031), TN										
MSA NA										
Inside AA 0001										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	3	108	2	433	2	1,065	4	833	0	0
Middle Income	4	264	3	455	0	0	4	319	0	0
Upper Income	4	350	0	0	0	0	1	100	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	11	722	5	888	2	1,065	9	1,252	0	0
CUMBERLAND COUNTY (035), TN										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	2	694	2	694	0	0
Middle Income	0	0	0	0	1	773	0	0	0	0
Upper Income	1	100	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	100	0	0	3	1,467	2	694	0	0

Loans by County
Small Business Loans - Originations
Institution: CITIZENS BANK

Respondent ID: 0000001711
Agency: FDIC - 3
State: TENNESSEE (47)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
DAVIDSON COUNTY (037), TN										
MSA 34980										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	1	979	1	979	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	1	14	2	296	0	0	2	164	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	14	2	296	1	979	3	1,143	0	0
DEKALB COUNTY (041), TN										
MSA NA										
Inside AA 0001										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	2	57	1	167	1	500	1	38	0	0
Middle Income	3	73	3	605	1	425	5	833	0	0
Upper Income	0	0	1	200	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	5	130	5	972	2	925	6	871	0	0

2024 Institution Disclosure Statement - Table 1-1
Loans by County
Small Business Loans - Originations
Institution: CITIZENS BANK

Respondent ID: 0000001711
Agency: FDIC - 3
State: TENNESSEE (47)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
FENTRESS COUNTY (049), TN										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	248	0	0	1	248	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	248	0	0	1	248	0	0
FRANKLIN COUNTY (051), TN										
MSA NA										
Inside AA 0001										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	7	348	4	748	3	1,325	7	1,090	0	0
Upper Income	2	39	1	250	1	500	2	39	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	9	387	5	998	4	1,825	9	1,129	0	0
GILES COUNTY (055), TN										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	2	1,182	2	1,182	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	2	1,182	2	1,182	0	0

2024 Institution Disclosure Statement - Table 1-1
Loans by County
Small Business Loans - Originations
Institution: CITIZENS BANK

Respondent ID: 0000001711
Agency: FDIC - 3
State: TENNESSEE (47)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
JACKSON COUNTY (087), TN										
MSA NA										
Inside AA 0001										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	13	483	2	352	1	369	13	683	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	13	483	2	352	1	369	13	683	0	0
KNOX COUNTY (093), TN										
MSA 28940										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	1	1,000	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	1,000	0	0	0	0
LEWIS COUNTY (101), TN										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	638	1	638	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	638	1	638	0	0

Loans by County

Small Business Loans - Originations

Institution: CITIZENS BANK

Respondent ID: 0000001711
Agency: FDIC - 3
State: TENNESSEE (47)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
MACON COUNTY (111), TN										
MSA 34980										
Inside AA 0001										
Low Income	10	276	2	314	1	255	12	731	0	0
Moderate Income	25	710	6	1,176	1	850	26	1,624	0	0
Middle Income	34	1,095	1	232	1	1,000	30	1,126	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	69	2,081	9	1,722	3	2,105	68	3,481	0	0
MARSHALL COUNTY (117), TN										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	19	0	0	0	0	1	19	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	19	0	0	0	0	1	19	0	0
MONTGOMERY COUNTY (125), TN										
MSA 17300										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	60	0	0	0	0	1	60	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	60	0	0	0	0	1	60	0	0

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
OVERTON COUNTY (133), TN										
MSA NA										
Inside AA 0001										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	8	205	2	267	3	1,163	13	1,635	0	0
Middle Income	52	1,835	7	1,234	6	2,376	49	3,691	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	60	2,040	9	1,501	9	3,539	62	5,326	0	0
PICKETT COUNTY (137), TN										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	12	0	0	0	0	1	12	0	0
Middle Income	1	45	0	0	0	0	1	45	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	57	0	0	0	0	2	57	0	0
PUTNAM COUNTY (141), TN										
MSA NA										
Inside AA 0001										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	2	32	3	576	0	0	4	480	0	0
Middle Income	23	1,010	6	1,041	3	1,160	22	2,194	0	0
Upper Income	5	238	5	911	1	900	8	1,508	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	30	1,280	14	2,528	4	2,060	34	4,182	0	0

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
ROANE COUNTY (145), TN										
MSA 28940										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	840	1	840	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	840	1	840	0	0
ROBERTSON COUNTY (147), TN										
MSA 34980										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	150	0	0	1	150	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	150	0	0	1	150	0	0
RUTHERFORD COUNTY (149), TN										
MSA 34980										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	75	0	0	1	594	1	594	0	0
Middle Income	3	145	1	200	1	840	5	1,185	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	4	220	1	200	2	1,434	6	1,779	0	0

2024 Institution Disclosure Statement - Table 1-1
Loans by County
Small Business Loans - Originations
Institution: CITIZENS BANK

Respondent ID: 0000001711
Agency: FDIC - 3
State: TENNESSEE (47)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
SMITH COUNTY (159), TN										
MSA 34980										
Inside AA 0001										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	2	42	3	511	1	461	3	577	0	0
Middle Income	0	0	0	0	1	500	1	500	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	42	3	511	2	961	4	1,077	0	0

Footnote:
2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

2024 Institution Disclosure Statement - Table 1-1
Loans by County
Small Business Loans - Originations
Institution: CITIZENS BANK

Respondent ID: 0000001711
Agency: FDIC - 3
State: TENNESSEE (47)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
SUMNER COUNTY (165), TN 2/										
MSA 34980										
Inside AA 0001										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	12	483	2	448	1	274	15	1,205	0	0
Middle Income	5	183	1	186	0	0	3	98	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	17	666	3	634	1	274	18	1,303	0	0
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	3	172	0	0	0	0	3	172	0	0
Middle Income	0	0	1	176	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	172	1	176	0	0	3	172	0	0
Totals For County: (165) 2/										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	15	655	2	448	1	274	18	1,377	0	0
Middle Income	5	183	2	362	0	0	3	98	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	20	838	4	810	1	274	21	1,475	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

2024 Institution Disclosure Statement - Table 1-1
Loans by County
Small Business Loans - Originations
Institution: CITIZENS BANK

Respondent ID: 0000001711
Agency: FDIC - 3
State: TENNESSEE (47)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
TROUSDALE COUNTY (169), TN										
MSA 34980										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	71	1	125	1	433	1	433	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	71	1	125	1	433	1	433	0	0
VAN BUREN COUNTY (175), TN										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	650	1	650	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	650	1	650	0	0
WHITE COUNTY (185), TN										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	3	267	0	0	0	0	3	267	0	0
Middle Income	4	115	1	200	1	750	4	285	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	7	382	1	200	1	750	7	552	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

2024 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: CITIZENS BANK

Respondent ID: 0000001711

Agency: FDIC - 3

State: TENNESSEE (47)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
WILLIAMSON COUNTY (187), TN										
MSA 34980										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	5	240	1	155	0	0	2	35	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	5	240	1	155	0	0	2	35	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

2024 Institution Disclosure Statement - Table 1-1
Loans by County
Small Business Loans - Originations
Institution: CITIZENS BANK

Respondent ID: 0000001711
Agency: FDIC - 3
State: TENNESSEE (47)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
WILSON COUNTY (189), TN 2/										
MSA 34980										
Inside AA 0001										
Low Income	4	221	1	230	1	640	3	331	0	0
Moderate Income	2	21	0	0	0	0	2	21	0	0
Middle Income	1	17	0	0	0	0	1	17	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	7	259	1	230	1	640	6	369	0	0
Outside Assessment Area										
Moderate Income	6	180	0	0	0	0	6	180	0	0
Middle Income	7	146	0	0	0	0	6	128	0	0
Upper Income	0	0	1	169	2	906	1	380	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	13	326	1	169	2	906	13	688	0	0
Totals For County: (189) 2/										
Low Income	4	221	1	230	1	640	3	331	0	0
Moderate Income	8	201	0	0	0	0	8	201	0	0
Middle Income	8	163	0	0	0	0	7	145	0	0
Upper Income	0	0	1	169	2	906	1	380	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	20	585	2	399	3	1,546	19	1,057	0	0
TOTAL INSIDE AA IN STATE	282	9,858	62	11,305	33	16,483	283	21,823	0	0
TOTAL OUTSIDE AA IN STATE	46	1,929	10	1,719	16	10,279	52	9,408	0	0
STATE TOTAL	328	11,787	72	13,024	49	26,762	335	31,231	0	0
TOTAL ACROSS ALL STATES										
TOTAL INSIDE AA	282	9,858	62	11,305	33	16,483	283	21,823	0	0
TOTAL OUTSIDE AA	67	2,413	11	1,867	16	10,279	74	10,040	0	0
TOTAL INSIDE & OUTSIDE	349	12,271	73	13,172	49	26,762	357	31,863	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

2024 Institution Disclosure Statement - Table 1-2
Loans by County
Small Business Loans - Purchases
Institution: CITIZENS BANK

Respondent ID: 0000001711
Agency: FDIC - 3
State: OKLAHOMA (40)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
OKLAHOMA COUNTY (109), OK										
MSA 36420										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	1	265	1	265	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	265	1	265	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	1	265	1	265	0	0
STATE TOTAL	0	0	0	0	1	265	1	265	0	0
TOTAL ACROSS ALL STATES										
TOTAL INSIDE AA	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA	0	0	0	0	1	265	1	265	0	0
TOTAL INSIDE & OUTSIDE	0	0	0	0	1	265	1	265	0	0

2024 Institution Disclosure Statement - Table 2-1
Loans by County
Small Farm Loans - Originations
Institution: CITIZENS BANK

Respondent ID: 0000001711
Agency: FDIC - 3
State: KENTUCKY (21)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Farms with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
ALLEN COUNTY (003), KY										
MSA 14540										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	17	0	0	0	0	2	17	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	17	0	0	0	0	2	17	0	0
MONROE COUNTY (171), KY										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	6	162	0	0	0	0	6	162	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	6	162	0	0	0	0	6	162	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	8	179	0	0	0	0	8	179	0	0
STATE TOTAL	8	179	0	0	0	0	8	179	0	0

2024 Institution Disclosure Statement - Table 2-1
Loans by County
Small Farm Loans - Originations
Institution: CITIZENS BANK

Respondent ID: 0000001711
Agency: FDIC - 3
State: TENNESSEE (47)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Farms with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
BEDFORD COUNTY (003), TN										
MSA NA										
Inside AA 0001										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	2	110	0	0	0	0	1	80	0	0
Middle Income	2	117	0	0	0	0	2	117	0	0
Upper Income	2	94	0	0	0	0	1	50	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	6	321	0	0	0	0	4	247	0	0
CANNON COUNTY (015), TN										
MSA 34980										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	3	41	1	200	0	0	4	241	0	0
Middle Income	2	57	0	0	0	0	1	7	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	5	98	1	200	0	0	5	248	0	0
CLAY COUNTY (027), TN										
MSA NA										
Inside AA 0001										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	2	18	2	370	0	0	4	388	0	0
Middle Income	10	130	1	160	0	0	10	272	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	12	148	3	530	0	0	14	660	0	0

Loans by County
Small Farm Loans - Originations
Institution: CITIZENS BANK
Respondent ID: 0000001711
Agency: FDIC - 3
State: TENNESSEE (47)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Farms with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
COFFEE COUNTY (031), TN										
MSA NA										
Inside AA 0001										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	134	0	0	0	0	0	0
Upper Income	2	39	1	250	0	0	3	289	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	39	2	384	0	0	3	289	0	0
DEKALB COUNTY (041), TN										
MSA NA										
Inside AA 0001										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	8	209	2	320	0	0	9	511	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	8	209	2	320	0	0	9	511	0	0
FENTRESS COUNTY (049), TN										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	124	0	0	1	124	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	124	0	0	1	124	0	0

Loans by County
Small Farm Loans - Originations
Institution: CITIZENS BANK
Respondent ID: 0000001711
Agency: FDIC - 3
State: TENNESSEE (47)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Farms with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
FRANKLIN COUNTY (051), TN										
MSA NA										
Inside AA 0001										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	83	0	0	0	0	2	83	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	83	0	0	0	0	2	83	0	0
GILES COUNTY (055), TN										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	20	0	0	0	0	1	20	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	20	0	0	0	0	1	20	0	0
HUMPHREYS COUNTY (085), TN										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	34	0	0	0	0	1	34	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	34	0	0	0	0	1	34	0	0

2024 Institution Disclosure Statement - Table 2-1
Loans by County
Small Farm Loans - Originations
Institution: CITIZENS BANK

Respondent ID: 0000001711
Agency: FDIC - 3
State: TENNESSEE (47)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Farms with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
JACKSON COUNTY (087), TN										
MSA NA										
Inside AA 0001										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	12	403	0	0	2	648	13	701	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	12	403	0	0	2	648	13	701	0	0
MACON COUNTY (111), TN										
MSA 34980										
Inside AA 0001										
Low Income	3	65	0	0	1	346	3	391	0	0
Moderate Income	23	752	0	0	2	665	23	984	0	0
Middle Income	28	949	5	767	3	1,000	35	2,660	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	54	1,766	5	767	6	2,011	61	4,035	0	0
MORGAN COUNTY (129), TN										
MSA 28940										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	25	0	0	0	0	1	25	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	25	0	0	0	0	1	25	0	0

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Farms with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
OVERTON COUNTY (133), TN										
MSA NA										
Inside AA 0001										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	2	45	0	0	0	0	2	45	0	0
Middle Income	19	526	0	0	2	760	19	1,241	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	21	571	0	0	2	760	21	1,286	0	0
PICKETT COUNTY (137), TN										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	19	0	0	0	0	2	19	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	19	0	0	0	0	2	19	0	0
PUTNAM COUNTY (141), TN										
MSA NA										
Inside AA 0001										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	3	100	0	0	0	0	3	100	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	100	0	0	0	0	3	100	0	0

2024 Institution Disclosure Statement - Table 2-1
Loans by County
Small Farm Loans - Originations
Institution: CITIZENS BANK

Respondent ID: 0000001711
Agency: FDIC - 3
State: TENNESSEE (47)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Farms with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
SMITH COUNTY (159), TN										
MSA 34980										
Inside AA 0001										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	7	183	1	240	1	381	7	709	0	0
Middle Income	2	95	0	0	0	0	2	95	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	9	278	1	240	1	381	9	804	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

2024 Institution Disclosure Statement - Table 2-1
Loans by County
Small Farm Loans - Originations
Institution: CITIZENS BANK

Respondent ID: 0000001711
Agency: FDIC - 3
State: TENNESSEE (47)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Farms with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
SUMNER COUNTY (165), TN 2/										
MSA 34980										
Inside AA 0001										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	2	28	2	337	0	0	4	365	0	0
Middle Income	1	100	0	0	1	264	2	364	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	128	2	337	1	264	6	729	0	0
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	94	0	0	0	0	1	94	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	94	0	0	0	0	1	94	0	0
Totals For County: (165) 2/										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	2	28	2	337	0	0	4	365	0	0
Middle Income	2	194	0	0	1	264	3	458	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	4	222	2	337	1	264	7	823	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County
Small Farm Loans - Originations
Institution: CITIZENS BANK
Respondent ID: 0000001711
Agency: FDIC - 3
State: TENNESSEE (47)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Farms with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
TROUSDALE COUNTY (169), TN										
MSA 34980										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	99	0	0	0	0	1	99	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	99	0	0	0	0	1	99	0	0
WHITE COUNTY (185), TN										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	30	0	0	0	0	1	30	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	30	0	0	0	0	1	30	0	0
WILLIAMSON COUNTY (187), TN										
MSA 34980										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	80	0	0	0	0	1	80	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	80	0	0	0	0	1	80	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

2024 Institution Disclosure Statement - Table 2-1
Loans by County
Small Farm Loans - Originations
Institution: CITIZENS BANK

Respondent ID: 0000001711
Agency: FDIC - 3
State: TENNESSEE (47)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Farms with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
WILSON COUNTY (189), TN 2/										
MSA 34980										
Inside AA 0001										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	175	0	0	1	175	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	175	0	0	1	175	0	0
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	3	102	0	0	0	0	3	102	0	0
Upper Income	0	0	0	0	1	372	1	372	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	102	0	0	1	372	4	474	0	0
Totals For County: (189) 2/										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	175	0	0	1	175	0	0
Middle Income	3	102	0	0	0	0	3	102	0	0
Upper Income	0	0	0	0	1	372	1	372	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	102	1	175	1	372	5	649	0	0
TOTAL INSIDE AA IN STATE	132	4,046	16	2,753	12	4,064	146	9,620	0	0
TOTAL OUTSIDE AA IN STATE	17	601	2	324	1	372	19	1,247	0	0
STATE TOTAL	149	4,647	18	3,077	13	4,436	165	10,867	0	0
TOTAL ACROSS ALL STATES										
TOTAL INSIDE AA	132	4,046	16	2,753	12	4,064	146	9,620	0	0
TOTAL OUTSIDE AA	25	780	2	324	1	372	27	1,426	0	0
TOTAL INSIDE & OUTSIDE	157	4,826	18	3,077	13	4,436	173	11,046	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

2024 Institution Disclosure Statement - Table 2-1
Loans by County
Small Farm Loans - Originations
Institution: CITIZENS BANK

Respondent ID: 0000001711
Agency: FDIC - 3
State: TENNESSEE (47)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Farms with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

2024 Institution Disclosure Statement - Table 3
Assessment Area/Non-Assessment Area Activity
Small Business Loans
Institution: CITIZENS BANK

Respondent ID: 0000001711
Agency: FDIC - 3

ASSESSMENT AREA LOANS	Originations		Originations to Businesses with <= $1 million revenue		Purchases	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
TN - BEDFORD COUNTY (003) - MSA NA	33	4,017	26	1,233	0	0
TN - CLAY COUNTY (027) - MSA NA	36	1,440	28	917	0	0
TN - COFFEE COUNTY (031) - MSA NA	18	2,675	9	1,252	0	0
TN - DEKALB COUNTY (041) - MSA NA	12	2,027	6	871	0	0
TN - FRANKLIN COUNTY (051) - MSA NA	18	3,210	9	1,129	0	0
TN - JACKSON COUNTY (087) - MSA NA	16	1,204	13	683	0	0
TN - MACON COUNTY (111) - MSA 34980	81	5,908	68	3,481	0	0
TN - OVERTON COUNTY (133) - MSA NA	78	7,080	62	5,326	0	0
TN - PUTNAM COUNTY (141) - MSA NA	48	5,868	34	4,182	0	0
TN - SMITH COUNTY (159) - MSA 34980	7	1,514	4	1,077	0	0
TN - SUMNER COUNTY (165) - MSA 34980 2/	21	1,574	18	1,303	0	0
TN - WILSON COUNTY (189) - MSA 34980 2/	9	1,129	6	369	0	0

Footnote:
2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

2024 Institution Disclosure Statement - Table 4
Assessment Area/Non-Assessment Area Activity
Small Farm Loans
Institution: CITIZENS BANK

Respondent ID: 0000001711
Agency: FDIC - 3

ASSESSMENT AREA LOANS	Originations		Originations to Farms with <= $1 million revenue		Purchases	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
TN - BEDFORD COUNTY (003) - MSA NA	6	321	4	247	0	0
TN - CLAY COUNTY (027) - MSA NA	15	678	14	660	0	0
TN - COFFEE COUNTY (031) - MSA NA	4	423	3	289	0	0
TN - DEKALB COUNTY (041) - MSA NA	10	529	9	511	0	0
TN - FRANKLIN COUNTY (051) - MSA NA	2	83	2	83	0	0
TN - JACKSON COUNTY (087) - MSA NA	14	1,051	13	701	0	0
TN - MACON COUNTY (111) - MSA 34980	65	4,544	61	4,035	0	0
TN - OVERTON COUNTY (133) - MSA NA	23	1,331	21	1,286	0	0
TN - PUTNAM COUNTY (141) - MSA NA	3	100	3	100	0	0
TN - SMITH COUNTY (159) - MSA 34980	11	899	9	804	0	0
TN - SUMNER COUNTY (165) - MSA 34980 2/	6	729	6	729	0	0
TN - WILSON COUNTY (189) - MSA 34980 2/	1	175	1	175	0	0

Footnote:
2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

2024 Institution Disclosure Statement - Table 5

Community Development/Consortium-Third Party Activity

Respondent ID: 0000001711

Institution: CITIZENS BANK

Agency: FDIC - 3

			Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
Community Development Loans				
Originated	7	8,270	0	0
Purchased	0	0	0	0
Total	7	8,270	0	0
Consortium/Third Party Loans (optional)				

ASSESSMENT AREA - 0001

BEDFORD COUNTY (003), TN

MSA: NA

Moderate Income

9504.02

Middle Income

9502.02 9503.00 9505.00 9506.00 9507.00

Upper Income

9501.00 9502.01* 9504.01 9508.00

CLAY COUNTY (027), TN

MSA: NA

Moderate Income

9550.00

Middle Income

9551.00

COFFEE COUNTY (031), TN

MSA: NA

Moderate Income

9702.01* 9705.01* 9709.00

Middle Income

9701.00 9702.02* 9704.02 9706.00 9707.00* 9710.01 9710.02

Upper Income

9703.00* 9704.01* 9705.02* 9708.01* 9708.03 9708.04

Income Not Known

9801.00*

DEKALB COUNTY (041), TN

MSA: NA

Moderate Income

9202.01

Middle Income

9201.02 9202.02 9203.00

Upper Income

9201.01

FRANKLIN COUNTY (051), TN

MSA: NA

Middle Income

9601.00 9602.01 9602.02 9604.01 9605.00 9606.00 9608.00*

Upper Income

9603.00 9604.02 9607.00*

JACKSON COUNTY (087), TN

MSA: NA

Middle Income

9601.00 9602.00 9603.00 9604.00

MACON COUNTY (111), TN

MSA: 34980

Low Income

9703.01

Moderate Income

9701.00 9703.02

Middle Income

9702.00 9704.00

OVERTON COUNTY (133), TN

MSA: NA

Moderate Income

9503.02

Middle Income

9501.00 9502.00 9503.01 9504.00 9505.01 9505.02 9506.00

PUTNAM COUNTY (141), TN

MSA: NA

Moderate Income

0003.04* 0008.00

Middle Income

0001.00 0002.01 0002.02 0003.01 0003.03 0003.05* 0005.00 0007.00 0009.00 0010.00 0011.00 0012.01 0012.02

Upper Income

0004.00 0006.00 0013.00

SMITH COUNTY (159), TN

MSA: 34980

Moderate Income

9751.00 9752.00 9753.00* 9754.00

Middle Income

9750.00

SUMNER COUNTY (165), TN 2/

MSA: 34980

Moderate Income

0201.01 0201.02

Middle Income

0206.01 0206.02

WILSON COUNTY (189), TN 2/

MSA: 34980

Low Income

0307.00

Moderate Income

0304.01 0304.02* 0305.00

Middle Income

0301.02* 0306.00

Upper Income

Footnote:
2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

0303.08* 0303.10*

OUTSIDE ASSESSMENT AREA

JACKSON COUNTY (071), AL

MSA: NA

Middle Income

9501.01

MADISON COUNTY (089), AL

MSA: 26620

Moderate Income

0103.03

TUSCALOOSA COUNTY (125), AL

MSA: 46220

Middle Income

0103.03

ALLEN COUNTY (003), KY

MSA: 14540

Moderate Income

9203.00 9205.00

Middle Income

9206.00

BARREN COUNTY (009), KY

MSA: NA

Upper Income

9509.00

MONROE COUNTY (171), KY

MSA: NA

Moderate Income

9302.00

Footnote:
2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Middle Income

9304.00

WARREN COUNTY (227), KY

MSA: 14540

Upper Income

0111.00

OKLAHOMA COUNTY (109), OK

MSA: 36420

Median Family Income >= 120%

1083.18

CANNON COUNTY (015), TN

MSA: 34980

Moderate Income

9601.00

Middle Income

9603.00

CUMBERLAND COUNTY (035), TN

MSA: NA

Moderate Income

9704.01

Middle Income

9703.01

Upper Income

9701.01

DAVIDSON COUNTY (037), TN

MSA: 34980

Median Family Income 70-80%

0113.00

Median Family Income >= 120%

Footnote:
2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

0177.01 0179.02 0195.01

FENTRESS COUNTY (049), TN

MSA: NA

Middle Income

9650.00 9652.01

GILES COUNTY (055), TN

MSA: NA

Middle Income

9204.00 9205.00 9206.00

HUMPHREYS COUNTY (085), TN

MSA: NA

Middle Income

1304.00

KNOX COUNTY (093), TN

MSA: 28940

Upper Income

0037.00

LEWIS COUNTY (101), TN

MSA: NA

Middle Income

9702.00

MARSHALL COUNTY (117), TN

MSA: NA

Middle Income

9551.00

MONTGOMERY COUNTY (125), TN

MSA: 17300

Upper Income

Footnote:
2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

1018.08

MORGAN COUNTY (129), TN

MSA: 28940

Moderate Income

1102.00

PICKETT COUNTY (137), TN

MSA: NA

Moderate Income

9251.02

Middle Income

9251.01

ROANE COUNTY (145), TN

MSA: 28940

Middle Income

0302.04

ROBERTSON COUNTY (147), TN

MSA: 34980

Middle Income

0801.01

RUTHERFORD COUNTY (149), TN

MSA: 34980

Moderate Income

0409.01 0417.00

Middle Income

0405.02 0406.00 0408.09 0408.10

SUMNER COUNTY (165), TN 2/

MSA: 34980

Moderate Income

Footnote:
2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

0202.08 0207.00
Middle Income

0202.04 0204.04
TROUSDALE COUNTY (169), TN
MSA: 34980
Moderate Income

0901.00
VAN BUREN COUNTY (175), TN
MSA: NA
Middle Income

9252.00
WHITE COUNTY (185), TN
MSA: NA
Moderate Income

9354.00
Middle Income

9351.00 9352.00 9353.00
WILLIAMSON COUNTY (187), TN
MSA: 34980
Upper Income

0509.08 0511.00 0512.08
WILSON COUNTY (189), TN 2/
MSA: 34980
Moderate Income

0308.00
Middle Income

0301.03 0309.04 0310.00
Upper Income

0301.04 0303.05 0303.09 0309.06

Footnote:
2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Footnote:
2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

2024 Institution Disclosure Statement - Table E-1

Error Status Information

Respondent ID: 0000001711

Institution: CITIZENS BANK

Agency: FDIC - 3

Record Identifier: [11]	Total Composite Records on File	Total Composite Records Without Errors	Total Validity[10] Errors	Percentage of Validity Errors
Transmittal Sheet	1	1	0	0.00%
Small Business Loans	128	128	0	0.00%
Small Farm Loans	54	54	0	0.00%
Community Development Loans	1	1	0	0.00%
Consortium/Third Party Loans (Optional)	0	0	0	0.00%
Assessment Area	22	22	0	0.00%
Total	206	206	0	0.00%

Footnote:

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

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

2023 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: CITIZENS BANK

Respondent ID: 0000001711

Agency: FDIC - 3

State: ALABAMA (01)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
TUSCALOOSA COUNTY (125), AL										
MSA 46220										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	10	0	0	0	0	1	10	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	10	0	0	0	0	1	10	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	10	0	0	0	0	1	10	0	0
STATE TOTAL	1	10	0	0	0	0	1	10	0	0

2023 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: CITIZENS BANK

Respondent ID: 0000001711

Agency: FDIC - 3

State: KENTUCKY (21)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
ALLEN COUNTY (003), KY										
MSA 14540										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	4	196	1	200	0	0	4	323	0	0
Middle Income	2	33	0	0	0	0	2	33	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	6	229	1	200	0	0	6	356	0	0
BARREN COUNTY (009), KY										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	4	63	0	0	0	0	4	63	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	4	63	0	0	0	0	4	63	0	0
BUTLER COUNTY (031), KY										
MSA 14540										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	5	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	5	0	0	0	0	0	0	0	0

Loans by County

Small Business Loans - Originations

Institution: CITIZENS BANK

Respondent ID: 0000001711

Agency: FDIC - 3

State: KENTUCKY (21)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
CUMBERLAND COUNTY (057), KY										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	100	1	172	0	0	2	272	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	100	1	172	0	0	2	272	0	0
MONROE COUNTY (171), KY										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	4	159	0	0	0	0	4	159	0	0
Middle Income	1	15	0	0	0	0	1	15	0	0
Upper Income	1	4	0	0	0	0	1	4	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	6	178	0	0	0	0	6	178	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	18	575	2	372	0	0	18	869	0	0
STATE TOTAL	18	575	2	372	0	0	18	869	0	0

2023 Institution Disclosure Statement - Table 1-1
Loans by County
Small Business Loans - Originations
Institution: CITIZENS BANK

Respondent ID: 0000001711
Agency: FDIC - 3
State: PENNSYLVANIA (42)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
PHILADELPHIA COUNTY (101), PA										
MSA 37964										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	1	500	1	500	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	500	1	500	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	1	500	1	500	0	0
STATE TOTAL	0	0	0	0	1	500	1	500	0	0

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
BEDFORD COUNTY (003), TN										
MSA NA										
Inside AA 0001										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	3	50	0	0	4	2,457	5	1,977	0	0
Middle Income	11	715	1	150	6	3,950	13	2,748	0	0
Upper Income	5	162	1	238	1	605	7	1,005	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	19	927	2	388	11	7,012	25	5,730	0	0
BLOUNT COUNTY (009), TN										
MSA 28940										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	135	0	0	1	135	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	135	0	0	1	135	0	0
CANNON COUNTY (015), TN										
MSA 34980										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	7	197	0	0	0	0	7	197	0	0
Middle Income	0	0	1	150	0	0	1	150	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	7	197	1	150	0	0	8	347	0	0

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
CLAY COUNTY (027), TN										
MSA NA										
Inside AA 0001										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	21	738	4	568	3	1,103	26	2,400	0	0
Middle Income	14	594	1	200	0	0	12	636	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	35	1,332	5	768	3	1,103	38	3,036	0	0
COFFEE COUNTY (031), TN										
MSA NA										
Inside AA 0001										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	2	358	0	0	2	358	0	0
Middle Income	9	564	1	250	8	3,331	11	1,639	0	0
Upper Income	3	166	1	150	2	1,440	4	606	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	12	730	4	758	10	4,771	17	2,603	0	0
CUMBERLAND COUNTY (035), TN										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	222	2	572	2	572	0	0
Middle Income	0	0	0	0	1	359	1	359	0	0
Upper Income	0	0	0	0	1	400	1	400	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	222	4	1,331	4	1,331	0	0

Loans by County

Small Business Loans - Originations

Institution: CITIZENS BANK

Respondent ID: 0000001711

Agency: FDIC - 3

State: TENNESSEE (47)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
DAVIDSON COUNTY (037), TN										
MSA 34980										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	1	175	0	0	1	175	0	0
Median Family Income 70-80%	2	83	0	0	0	0	0	0	0	0
Median Family Income 80-90%	1	68	2	400	0	0	3	468	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	1	525	1	525	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	1	240	1	375	1	375	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	151	4	815	2	900	6	1,543	0	0
DEKALB COUNTY (041), TN										
MSA NA										
Inside AA 0001										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	2	22	3	553	0	0	4	568	0	0
Middle Income	10	359	2	450	3	1,120	15	1,929	0	0
Upper Income	1	25	0	0	0	0	1	25	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	13	406	5	1,003	3	1,120	20	2,522	0	0

Loans by County
Small Business Loans - Originations
Institution: CITIZENS BANK

Respondent ID: 0000001711
Agency: FDIC - 3
State: TENNESSEE (47)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
FRANKLIN COUNTY (051), TN										
MSA NA										
Inside AA 0001										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	6	283	2	393	2	1,480	8	1,106	0	0
Upper Income	1	10	0	0	3	1,695	3	1,366	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	7	293	2	393	5	3,175	11	2,472	0	0
GILES COUNTY (055), TN										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	3	159	0	0	1	510	4	669	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	159	0	0	1	510	4	669	0	0
HICKMAN COUNTY (081), TN										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	1	150	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	150	0	0	0	0	0	0

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
JACKSON COUNTY (087), TN										
MSA NA										
Inside AA 0001										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	27	666	4	774	1	300	29	1,284	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	27	666	4	774	1	300	29	1,284	0	0
KNOX COUNTY (093), TN										
MSA 28940										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	100	0	0	0	0	2	100	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	100	0	0	0	0	2	100	0	0
LINCOLN COUNTY (103), TN										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	30	0	0	0	0	1	30	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	30	0	0	0	0	1	30	0	0

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
MACON COUNTY (111), TN										
MSA 34980										
Inside AA 0001										
Low Income	19	673	8	1,295	6	2,878	25	3,778	0	0
Moderate Income	46	1,680	16	2,753	5	2,502	52	3,863	0	0
Middle Income	29	1,035	3	483	4	1,496	32	1,952	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	94	3,388	27	4,531	15	6,876	109	9,593	0	0
MARSHALL COUNTY (117), TN										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	93	0	0	0	0	2	93	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	93	0	0	0	0	2	93	0	0
MAURY COUNTY (119), TN										
MSA 34980										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	152	0	0	1	152	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	152	0	0	1	152	0	0

Loans by County

Small Business Loans - Originations

Institution: CITIZENS BANK

Respondent ID: 0000001711
Agency: FDIC - 3
State: TENNESSEE (47)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
MONTGOMERY COUNTY (125), TN										
MSA 17300										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	1	280	1	280	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	280	1	280	0	0
MOORE COUNTY (127), TN										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	3	176	0	0	0	0	3	176	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	176	0	0	0	0	3	176	0	0
MORGAN COUNTY (129), TN										
MSA 28940										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	38	0	0	0	0	1	38	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	38	0	0	0	0	1	38	0	0

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
OVERTON COUNTY (133), TN										
MSA NA										
Inside AA 0001										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	17	555	6	913	2	749	22	1,621	0	0
Middle Income	52	1,483	12	2,172	12	5,271	73	8,392	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	69	2,038	18	3,085	14	6,020	95	10,013	0	0
PICKETT COUNTY (137), TN										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	10	0	0	0	0	1	10	0	0
Middle Income	0	0	1	187	0	0	1	187	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	10	1	187	0	0	2	197	0	0
PUTNAM COUNTY (141), TN										
MSA NA										
Inside AA 0001										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	2	175	1	200	2	838	5	1,213	0	0
Middle Income	28	1,187	17	3,024	18	6,988	58	10,627	0	0
Upper Income	13	379	1	250	11	5,216	25	5,845	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	43	1,741	19	3,474	31	13,042	88	17,685	0	0

Loans by County

Small Business Loans - Originations

Institution: CITIZENS BANK

Respondent ID: 0000001711
Agency: FDIC - 3
State: TENNESSEE (47)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
ROBERTSON COUNTY (147), TN										
MSA 34980										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	23	0	0	0	0	1	23	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	23	0	0	0	0	1	23	0	0
RUTHERFORD COUNTY (149), TN										
MSA 34980										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	100	0	0	0	0	1	100	0	0
Middle Income	3	159	0	0	2	1,052	4	549	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	4	259	0	0	2	1,052	5	649	0	0
SEVIER COUNTY (155), TN										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	699	1	699	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	699	1	699	0	0

2023 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: CITIZENS BANK

Respondent ID: 0000001711

Agency: FDIC - 3

State: TENNESSEE (47)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
SMITH COUNTY (159), TN										
MSA 34980										
Inside AA 0001										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	11	342	2	227	3	2,036	14	2,500	0	0
Middle Income	3	31	0	0	0	0	3	31	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	14	373	2	227	3	2,036	17	2,531	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

2023 Institution Disclosure Statement - Table 1-1
Loans by County
Small Business Loans - Originations
Institution: CITIZENS BANK

Respondent ID: 0000001711
Agency: FDIC - 3
State: TENNESSEE (47)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
SUMNER COUNTY (165), TN 2/										
MSA 34980										
Inside AA 0001										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	10	371	10	1,766	2	1,468	21	3,405	0	0
Middle Income	18	503	3	500	3	1,260	20	1,188	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	28	874	13	2,266	5	2,728	41	4,593	0	0
Outside Assessment Area										
Low Income	1	50	0	0	0	0	1	50	0	0
Moderate Income	3	155	0	0	0	0	3	155	0	0
Middle Income	9	207	4	785	2	575	14	1,317	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	13	412	4	785	2	575	18	1,522	0	0
Totals For County: (165) 2/										
Low Income	1	50	0	0	0	0	1	50	0	0
Moderate Income	13	526	10	1,766	2	1,468	24	3,560	0	0
Middle Income	27	710	7	1,285	5	1,835	34	2,505	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	41	1,286	17	3,051	7	3,303	59	6,115	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County
Small Business Loans - Originations
Institution: CITIZENS BANK

Respondent ID: 0000001711
Agency: FDIC - 3
State: TENNESSEE (47)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
TROUSDALE COUNTY (169), TN										
MSA 34980										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	2	100	6	1,278	1	910	9	2,288	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	100	6	1,278	1	910	9	2,288	0	0
VAN BUREN COUNTY (175), TN										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	500	1	500	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	500	1	500	0	0
WARREN COUNTY (177), TN										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	162	0	0	1	162	0	0
Middle Income	0	0	0	0	3	1,108	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	162	3	1,108	1	162	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
WAYNE COUNTY (181), TN										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	30	0	0	0	0	1	30	0	0
Upper Income	0	0	0	0	1	531	1	531	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	30	0	0	1	531	2	561	0	0
WHITE COUNTY (185), TN										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	100	0	0	0	0	1	100	0	0
Middle Income	5	288	3	615	4	1,254	12	2,157	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	6	388	3	615	4	1,254	13	2,257	0	0
WILLIAMSON COUNTY (187), TN										
MSA 34980										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	3	72	0	0	0	0	2	47	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	72	0	0	0	0	2	47	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

2023 Institution Disclosure Statement - Table 1-1
Loans by County
Small Business Loans - Originations
Institution: CITIZENS BANK

Respondent ID: 0000001711
Agency: FDIC - 3
State: TENNESSEE (47)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
WILSON COUNTY (189), TN 2/										
MSA 34980										
Inside AA 0001										
Low Income	5	167	0	0	2	1,104	6	1,221	0	0
Moderate Income	7	200	3	511	5	2,813	11	1,405	0	0
Middle Income	2	197	2	278	1	322	5	797	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	14	564	5	789	8	4,239	22	3,423	0	0
Outside Assessment Area										
Moderate Income	2	58	0	0	0	0	2	58	0	0
Middle Income	7	237	3	362	4	1,297	12	1,517	0	0
Upper Income	2	50	1	200	3	1,893	6	2,143	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	11	345	4	562	7	3,190	20	3,718	0	0
Totals For County: (189) 2/										
Low Income	5	167	0	0	2	1,104	6	1,221	0	0
Moderate Income	9	258	3	511	5	2,813	13	1,463	0	0
Middle Income	9	434	5	640	5	1,619	17	2,314	0	0
Upper Income	2	50	1	200	3	1,893	6	2,143	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	25	909	9	1,351	15	7,429	42	7,141	0	0
TOTAL INSIDE AA IN STATE	375	13,332	106	18,456	109	52,422	512	65,485	0	0
TOTAL OUTSIDE AA IN STATE	64	2,583	28	5,213	30	12,840	109	17,517	0	0
STATE TOTAL	439	15,915	134	23,669	139	65,262	621	83,002	0	0
TOTAL ACROSS ALL STATES										
TOTAL INSIDE AA	375	13,332	106	18,456	109	52,422	512	65,485	0	0
TOTAL OUTSIDE AA	83	3,168	30	5,585	31	13,340	129	18,896	0	0
TOTAL INSIDE & OUTSIDE	458	16,500	136	24,041	140	65,762	641	84,381	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

2023 Institution Disclosure Statement - Table 1-2
Loans by County
Small Business Loans - Purchases
Institution: CITIZENS BANK

Respondent ID: 0000001711
Agency: FDIC - 3
State: CALIFORNIA (06)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
LOS ANGELES COUNTY (037), CA										
MSA 31084										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	1	87	0	0	0	0	1	87	1	87
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	87	0	0	0	0	1	87	1	87
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	87	0	0	0	0	1	87	1	87
STATE TOTAL	1	87	0	0	0	0	1	87	1	87

2023 Institution Disclosure Statement - Table 1-2
Loans by County
Small Business Loans - Purchases
Institution: CITIZENS BANK

Respondent ID: 0000001711
Agency: FDIC - 3
State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
HOOD COUNTY (221), TX										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	55	0	0	0	0	1	55	1	55
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	55	0	0	0	0	1	55	1	55
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	55	0	0	0	0	1	55	1	55
STATE TOTAL	1	55	0	0	0	0	1	55	1	55
TOTAL ACROSS ALL STATES										
TOTAL INSIDE AA	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA	2	142	0	0	0	0	2	142	2	142
TOTAL INSIDE & OUTSIDE	2	142	0	0	0	0	2	142	2	142

2023 Institution Disclosure Statement - Table 2-1
Loans by County
Small Farm Loans - Originations
Institution: CITIZENS BANK

Respondent ID: 0000001711
Agency: FDIC - 3
State: KENTUCKY (21)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Farms with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
ALLEN COUNTY (003), KY										
MSA 14540										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	3	129	2	413	0	0	3	423	0	0
Middle Income	1	14	0	0	0	0	1	14	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	4	143	2	413	0	0	4	437	0	0
BARREN COUNTY (009), KY										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	1	150	1	380	2	530	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	150	1	380	2	530	0	0
MONROE COUNTY (171), KY										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	6	83	1	175	0	0	7	258	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	6	83	1	175	0	0	7	258	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0

2023 Institution Disclosure Statement - Table 2-1
Loans by County
Small Farm Loans - Originations
Institution: CITIZENS BANK

Respondent ID: 0000001711
Agency: FDIC - 3
State: KENTUCKY (21)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Farms with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
TOTAL OUTSIDE AA IN STATE	10	226	4	738	1	380	13	1,225	0	0
STATE TOTAL	10	226	4	738	1	380	13	1,225	0	0

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Farms with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
BEDFORD COUNTY (003), TN										
MSA NA										
Inside AA 0001										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	30	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	364	1	364	0	0
Upper Income	0	0	1	140	1	252	2	392	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	30	1	140	2	616	3	756	0	0
CANNON COUNTY (015), TN										
MSA 34980										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	3	95	2	350	0	0	4	215	0	0
Middle Income	1	10	0	0	0	0	1	10	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	4	105	2	350	0	0	5	225	0	0
CLAY COUNTY (027), TN										
MSA NA										
Inside AA 0001										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	34	0	0	0	0	1	34	0	0
Middle Income	4	48	0	0	0	0	2	17	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	5	82	0	0	0	0	3	51	0	0

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Farms with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
COFFEE COUNTY (031), TN										
MSA NA										
Inside AA 0001										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	3	41	0	0	0	0	3	41	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	41	0	0	0	0	3	41	0	0
DEKALB COUNTY (041), TN										
MSA NA										
Inside AA 0001										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	11	211	0	0	0	0	11	211	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	11	211	0	0	0	0	11	211	0	0
FRANKLIN COUNTY (051), TN										
MSA NA										
Inside AA 0001										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	40	0	0	0	0	2	40	0	0
Upper Income	1	3	0	0	0	0	1	3	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	43	0	0	0	0	3	43	0	0

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Farms with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
GILES COUNTY (055), TN										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	20	0	0	0	0	1	20	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	20	0	0	0	0	1	20	0	0
JACKSON COUNTY (087), TN										
MSA NA										
Inside AA 0001										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	6	150	5	857	0	0	11	1,007	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	6	150	5	857	0	0	11	1,007	0	0
MACON COUNTY (111), TN										
MSA 34980										
Inside AA 0001										
Low Income	3	237	0	0	2	730	5	967	0	0
Moderate Income	28	709	2	300	2	700	30	1,659	0	0
Middle Income	22	793	2	251	0	0	22	879	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	53	1,739	4	551	4	1,430	57	3,505	0	0

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Farms with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
OVERTON COUNTY (133), TN										
MSA NA										
Inside AA 0001										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	2	107	0	0	0	0	2	107	0	0
Middle Income	9	271	2	312	0	0	11	583	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	11	378	2	312	0	0	13	690	0	0
PICKETT COUNTY (137), TN										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	8	0	0	0	0	1	8	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	8	0	0	0	0	1	8	0	0
PUTNAM COUNTY (141), TN										
MSA NA										
Inside AA 0001										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	81	0	0	0	0	2	81	0	0
Upper Income	1	15	0	0	0	0	1	15	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	96	0	0	0	0	3	96	0	0

Loans by County
Small Farm Loans - Originations
Institution: CITIZENS BANK
Respondent ID: 0000001711
Agency: FDIC - 3
State: TENNESSEE (47)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Farms with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
RUTHERFORD COUNTY (149), TN										
MSA 34980										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	27	0	0	0	0	1	27	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	27	0	0	0	0	1	27	0	0
SMITH COUNTY (159), TN										
MSA 34980										
Inside AA 0001										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	7	87	0	0	0	0	7	87	0	0
Middle Income	1	27	1	106	0	0	2	133	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	8	114	1	106	0	0	9	220	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

2023 Institution Disclosure Statement - Table 2-1
Loans by County
Small Farm Loans - Originations
Institution: CITIZENS BANK

Respondent ID: 0000001711
Agency: FDIC - 3
State: TENNESSEE (47)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Farms with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
SUMNER COUNTY (165), TN 2/										
MSA 34980										
Inside AA 0001										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	6	127	3	368	1	500	9	992	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	6	127	3	368	1	500	9	992	0	0
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	3	110	0	0	0	0	3	110	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	110	0	0	0	0	3	110	0	0
Totals For County: (165) 2/										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	6	127	3	368	1	500	9	992	0	0
Middle Income	3	110	0	0	0	0	3	110	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	9	237	3	368	1	500	12	1,102	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

2023 Institution Disclosure Statement - Table 2-1
Loans by County
Small Farm Loans - Originations
Institution: CITIZENS BANK

Respondent ID: 0000001711
Agency: FDIC - 3
State: TENNESSEE (47)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Farms with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
TROUSDALE COUNTY (169), TN										
MSA 34980										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	3	171	0	0	0	0	3	171	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	171	0	0	0	0	3	171	0	0
WILSON COUNTY (189), TN 2/										
MSA 34980										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	38	0	0	0	0	2	38	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	38	0	0	0	0	2	38	0	0
TOTAL INSIDE AA IN STATE	110	3,011	16	2,334	7	2,546	125	7,612	0	0
TOTAL OUTSIDE AA IN STATE	15	479	2	350	0	0	16	599	0	0
STATE TOTAL	125	3,490	18	2,684	7	2,546	141	8,211	0	0
TOTAL ACROSS ALL STATES										
TOTAL INSIDE AA	110	3,011	16	2,334	7	2,546	125	7,612	0	0
TOTAL OUTSIDE AA	25	705	6	1,088	1	380	29	1,824	0	0
TOTAL INSIDE & OUTSIDE	135	3,716	22	3,422	8	2,926	154	9,436	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

2023 Institution Disclosure Statement - Table 3
Assessment Area/Non-Assessment Area Activity
Small Business Loans
Institution: CITIZENS BANK

Respondent ID: 0000001711
Agency: FDIC - 3

ASSESSMENT AREA LOANS	Originations		Originations to Businesses with <= $1 million revenue		Purchases	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
TN - BEDFORD COUNTY (003) - MSA NA	32	8,327	25	5,730	0	0
TN - CLAY COUNTY (027) - MSA NA	43	3,203	38	3,036	0	0
TN - COFFEE COUNTY (031) - MSA NA	26	6,259	17	2,603	0	0
TN - DEKALB COUNTY (041) - MSA NA	21	2,529	20	2,522	0	0
TN - FRANKLIN COUNTY (051) - MSA NA	14	3,861	11	2,472	0	0
TN - JACKSON COUNTY (087) - MSA NA	32	1,740	29	1,284	0	0
TN - MACON COUNTY (111) - MSA 34980	136	14,795	109	9,593	0	0
TN - OVERTON COUNTY (133) - MSA NA	101	11,143	95	10,013	0	0
TN - PUTNAM COUNTY (141) - MSA NA	93	18,257	88	17,685	0	0
TN - SMITH COUNTY (159) - MSA 34980	19	2,636	17	2,531	0	0
TN - SUMNER COUNTY (165) - MSA 34980 2/	46	5,868	41	4,593	0	0
TN - WILSON COUNTY (189) - MSA 34980 2/	27	5,592	22	3,423	0	0

Footnote:
2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

2023 Institution Disclosure Statement - Table 4
Assessment Area/Non-Assessment Area Activity
Small Farm Loans
Institution: CITIZENS BANK

Respondent ID: 0000001711
Agency: FDIC - 3

ASSESSMENT AREA LOANS	Originations		Originations to Farms with <= $1 million revenue		Purchases	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
TN - BEDFORD COUNTY (003) - MSA NA	4	786	3	756	0	0
TN - CLAY COUNTY (027) - MSA NA	5	82	3	51	0	0
TN - COFFEE COUNTY (031) - MSA NA	3	41	3	41	0	0
TN - DEKALB COUNTY (041) - MSA NA	11	211	11	211	0	0
TN - FRANKLIN COUNTY (051) - MSA NA	3	43	3	43	0	0
TN - JACKSON COUNTY (087) - MSA NA	11	1,007	11	1,007	0	0
TN - MACON COUNTY (111) - MSA 34980	61	3,720	57	3,505	0	0
TN - OVERTON COUNTY (133) - MSA NA	13	690	13	690	0	0
TN - PUTNAM COUNTY (141) - MSA NA	3	96	3	96	0	0
TN - SMITH COUNTY (159) - MSA 34980	9	220	9	220	0	0
TN - SUMNER COUNTY (165) - MSA 34980 2/	10	995	9	992	0	0

Footnote:
2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

2023 Institution Disclosure Statement - Table 5

Community Development/Consortium-Third Party Activity

Respondent ID: 0000001711

Institution: CITIZENS BANK

Agency: FDIC - 3

			Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
Community Development Loans				
Originated	0	0	0	0
Purchased	0	0	0	0
Total	0	0	0	0
Consortium/Third Party Loans (optional)				

ASSESSMENT AREA - 0001

BEDFORD COUNTY (003), TN

MSA: NA

Moderate Income

9504.02

Middle Income

9502.02 9503.00 9505.00 9506.00 9507.00*

Upper Income

9501.00* 9502.01* 9504.01 9508.00

CLAY COUNTY (027), TN

MSA: NA

Moderate Income

9550.00

Middle Income

9551.00

COFFEE COUNTY (031), TN

MSA: NA

Moderate Income

9702.01* 9705.01 9709.00

Middle Income

9701.00 9702.02 9704.02 9706.00 9707.00* 9710.01 9710.02

Upper Income

9703.00* 9704.01* 9705.02* 9708.01* 9708.03 9708.04

Income Not Known

9801.00*

DEKALB COUNTY (041), TN

MSA: NA

Moderate Income

9202.01

Middle Income

9201.02 9202.02 9203.00

Upper Income

9201.01

FRANKLIN COUNTY (051), TN

MSA: NA

Middle Income

9601.00 9602.01 9602.02 9604.01 9605.00 9606.00 9608.00

Upper Income

9603.00 9604.02 9607.00*

JACKSON COUNTY (087), TN

MSA: NA

Middle Income

9601.00 9602.00 9603.00 9604.00

MACON COUNTY (111), TN

MSA: 34980

Low Income

9703.01

Moderate Income

9701.00 9703.02 9704.00

Middle Income

9702.00

OVERTON COUNTY (133), TN

MSA: NA

Moderate Income

9503.02

Middle Income

9501.00 9502.00 9503.01 9504.00 9505.01 9505.02 9506.00

PUTNAM COUNTY (141), TN

MSA: NA

Moderate Income

0003.04 0008.00

Middle Income

0001.00 0002.01 0002.02 0003.01 0003.03 0003.05 0005.00 0007.00 0009.00 0010.00 0011.00 0012.01 0012.02

Upper Income

0004.00 0006.00 0013.00

SMITH COUNTY (159), TN

MSA: 34980

Moderate Income

9751.00 9752.00 9753.00 9754.00

Middle Income

9750.00

SUMNER COUNTY (165), TN 2/

MSA: 34980

Moderate Income

0201.01 0201.02

Middle Income

0206.01 0206.02

WILSON COUNTY (189), TN 2/

MSA: 34980

Low Income

0307.00

Moderate Income

0304.01 0304.02 0305.00

Middle Income

0301.02 0306.00

Upper Income

Footnote:
2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

0303.08* 0303.10*

OUTSIDE ASSESSMENT AREA

TUSCALOOSA COUNTY (125), AL

MSA: 46220

Middle Income

0103.03

LOS ANGELES COUNTY (037), CA

MSA: 31084

Median Family Income >= 120%

4807.03

ALLEN COUNTY (003), KY

MSA: 14540

Moderate Income

9203.00 9205.00

Middle Income

9204.00 9206.00

BARREN COUNTY (009), KY

MSA: NA

Upper Income

9509.00

BUTLER COUNTY (031), KY

MSA: 14540

Middle Income

9305.00

CUMBERLAND COUNTY (057), KY

MSA: NA

Middle Income

9502.00

Footnote:
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MONROE COUNTY (171), KY

MSA: NA

Moderate Income

9302.00

Middle Income

9304.00

Upper Income

9301.00

PHILADELPHIA COUNTY (101), PA

MSA: 37964

Median Family Income 70-80%

0020.00

BLOUNT COUNTY (009), TN

MSA: 28940

Middle Income

0114.04

CANNON COUNTY (015), TN

MSA: 34980

Moderate Income

9601.00 9602.01

Middle Income

9603.00

CUMBERLAND COUNTY (035), TN

MSA: NA

Moderate Income

9704.01 9705.02

Middle Income

9703.02

Upper Income

Footnote:
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9701.01

DAVIDSON COUNTY (037), TN

MSA: 34980

Median Family Income 60-70%

0172.00

Median Family Income 70-80%

0156.30

Median Family Income 80-90%

0105.01 0156.14 0156.36

Median Family Income 100-110%

0191.16

Median Family Income >= 120%

0156.35 0184.05

GILES COUNTY (055), TN

MSA: NA

Middle Income

9204.00 9206.00

HICKMAN COUNTY (081), TN

MSA: NA

Upper Income

9505.00

KNOX COUNTY (093), TN

MSA: 28940

Middle Income

0062.08

LINCOLN COUNTY (103), TN

MSA: NA

Middle Income

9751.00

Footnote:
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MARSHALL COUNTY (117), TN

MSA: NA

Middle Income

9551.00 9552.00

MAURY COUNTY (119), TN

MSA: 34980

Moderate Income

0101.00

MONTGOMERY COUNTY (125), TN

MSA: 17300

Upper Income

1018.07

MOORE COUNTY (127), TN

MSA: NA

Upper Income

9302.00

MORGAN COUNTY (129), TN

MSA: 28940

Moderate Income

1102.00

PICKETT COUNTY (137), TN

MSA: NA

Moderate Income

9251.02

Middle Income

9251.01

ROBERTSON COUNTY (147), TN

MSA: 34980

Footnote:
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Middle Income

0806.06

RUTHERFORD COUNTY (149), TN

MSA: 34980

Moderate Income

0409.01

Middle Income

0403.10 0405.02 0406.00 0407.04

Upper Income

0410.00

SEVIER COUNTY (155), TN

MSA: NA

Moderate Income

0808.04

SUMNER COUNTY (165), TN 2/

MSA: 34980

Low Income

0208.00

Moderate Income

0202.08 0207.00

Middle Income

0202.04 0202.09 0204.04 0206.03 0210.05 0212.04

TROUSDALE COUNTY (169), TN

MSA: 34980

Moderate Income

0901.00 0902.00

VAN BUREN COUNTY (175), TN

MSA: NA

Middle Income

Footnote:
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9252.00

WARREN COUNTY (177), TN

MSA: NA

Moderate Income

9305.00

Middle Income

9308.00

WAYNE COUNTY (181), TN

MSA: NA

Middle Income

9503.00

Upper Income

9502.00

WHITE COUNTY (185), TN

MSA: NA

Moderate Income

9354.00

Middle Income

9351.00 9352.00 9353.00

WILLIAMSON COUNTY (187), TN

MSA: 34980

Upper Income

0509.08 0511.00

WILSON COUNTY (189), TN 2/

MSA: 34980

Moderate Income

0308.00

Middle Income

0301.03 0302.02 0309.04 0310.00

Footnote:
2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Upper Income

0301.04 0302.03 0303.05 0303.09 0309.05

HOOD COUNTY (221), TX

MSA: NA

Upper Income

1601.00

Footnote:
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2023 Institution Disclosure Statement - Table E-1

Error Status Information

Respondent ID: 0000001711

Institution: CITIZENS BANK

Agency: FDIC - 3

Record Identifier: [11]	Total Composite Records on File	Total Composite Records Without Errors	Total Validity[10] Errors	Percentage of Validity Errors
Transmittal Sheet	1	1	0	0.00%
Small Business Loans	161	161	0	0.00%
Small Farm Loans	52	52	0	0.00%
Community Development Loans	1	1	0	0.00%
Consortium/Third Party Loans (Optional)	0	0	0	0.00%
Assessment Area	22	22	0	0.00%
Total	237	237	0	0.00%

Footnote:

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

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