



## **PUBLIC DISCLOSURE**

July 22, 2024

### **COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION**

Newport Federal Bank  
Charter Number 702892

170 West Broadway  
Newport, TN 37821

Office of the Comptroller of the Currency

320 Seven Springs Way  
Suite 310  
Brentwood, TN 37027

**NOTE:** This document is an evaluation of this institution's record of meeting the credit needs of its entire community, including low- and moderate-income neighborhoods, consistent with safe and sound operation of the institution. This evaluation is not, and should not 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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## Overall CRA Rating

**Institution's CRA Rating:** This institution is rated **Satisfactory**.

**The lending test is rated: Satisfactory.**

The major factors that support this rating include:

- The Lending Test rating is based on the bank's reasonable loan-to-deposit (LTD) ratio and reasonable distribution of loans to geographies and borrowers of different income levels.
- The bank did not receive any CRA-related complaints during the evaluation period.

### Loan-to-Deposit Ratio

Considering Newport Federal Bank's (Newport Federal, bank) size, financial condition, and the credit needs of its assessment area (AA), the bank's LTD ratio is reasonable. The bank's quarterly average LTD ratio was 47.1 percent for the sixteen quarters between January 1, 2020, and December 31, 2023. Newport Federal's LTD ratio had a quarterly high of 55.9 percent and a quarterly low of 42.1 percent. We compared the bank's LTD ratio to 19 other banks located within the eastern Tennessee region. The quarterly average LTD ratio for banks in this peer group was 70.6 percent for the same period, ranging from 31.4 percent to 97.8 percent.

### Lending in Assessment Area

A majority of the bank's loans are outside its AA.

The bank originated 48.3 percent of its total loans inside the bank's AA during the evaluation period. This analysis is performed at the bank, rather than the AA, level, and included the entire population of home mortgage loans.

<b>Lending Inside and Outside of the Assessment Area</b>										
Loan Category	Number of Loans				Total #	Dollar Amount of Loans \$(000s)				Total \$(000s)
	Inside		Outside			Inside		Outside		
	#	%	#	%		\$	%	\$	%	
Home Mortgage	129	48.3	138	51.7	267	15,865	44.1	20,085	55.9	35,950
<b>Total</b>	<b>129</b>	<b>48.3</b>	<b>138</b>	<b>51.7</b>	<b>267</b>	<b>15,865</b>	<b>44.1</b>	<b>20,085</b>	<b>55.9</b>	<b>35,950</b>

### Description of Institution

Newport Federal is a federally chartered, stock savings bank established in 1934. The bank is headquartered in Newport, Tennessee, which is located within Cocke County, the bank's sole AA. The bank is wholly owned by United Tennessee Bankshares, Inc. (UTBI), a unitary, non-diversified savings and loan holding company. The institution's main office and two branches are in Newport, Tennessee, and offer operating hours that are reasonable to meet customer needs. The bank operates two branch automated teller machines, and customers have access to their accounts through internet, telephone and mobile banking services. Through these services, customers can complete transfers between bank

accounts, review account balances or transactions, and access bill-pay. Newport Federal serves its community with traditional financial products and services, with a focus on residential mortgage lending and deposit acceptance. The bank also offers other loan types, such as commercial and consumer loans. Management originates mobile home loans to meet the demand for affordable housing in Cocke County and surrounding counties. There have been no changes in the institution's corporate structure, and no offices have opened or closed since the last Community Reinvestment Act (CRA) performance evaluation dated March 16, 2020, when the bank received a "Satisfactory" rating.

As of December 31, 2023, the bank reported total assets of \$262.8 million and a leverage capital ratio of 10.3 percent. The loan portfolio totaled \$117.2 million, representing 44.6 percent of total assets. Residential, first-lien mortgage loans of \$79.8 million represented 68.1 percent of the loan portfolio. Investments totaled \$134.5 million, including \$22.1 million in interest bearing bank balances. There are no known financial or legal impediments that would affect Newport Federal's ability to meet the credit needs of its community.

## **Scope of the Evaluation**

### **Evaluation Period/Products Evaluated**

We completed a full-scope review of Newport Federal's CRA performance under the Small Bank performance criteria, which includes a Lending Test. Our evaluation period was January 1, 2020, through December 31, 2023, with an emphasis on lending activity from January 1, 2021, through December 31, 2023. In evaluating the bank's lending performance, we reviewed home mortgage loans, the bank's primary loan product. As the bank is not a Home Mortgage Disclosure Act (HMDA) reporter, we based our lending analysis on a sample of home mortgage loans originated during the evaluation period.

### **Selection of Areas for Full-Scope Review**

In each state where the bank has an office, one or more of the AAs within that state were selected for a full-scope review. For purposes of this evaluation, bank delineated assessment areas located within the same metropolitan statistical area (MSA), multistate metropolitan statistical area (MMSA), or combined statistical area (CSA) are combined and evaluated as a single AA. Similarly, bank delineated non-MSA AAs within the same state are combined and evaluated as a single area. These combined AAs may be evaluated as full- or limited-scope. Refer to the "Scope" section under each State Rating for details regarding how full-scope AAs were selected. Refer to appendix A, Scope of Examination, for a list of full- and limited-scope AAs.

### **Ratings**

The bank's overall rating is based on its performance in the state of Tennessee. The state rating is based on performance in the bank's AA. Refer to the "Scope" section under the State of Tennessee Rating section for details regarding how the areas were weighted in arriving at the respective ratings.

## **Discriminatory or Other Illegal Credit Practices Review**

Pursuant to 12 CFR 25.28(c) or 195.28(c), respectively, in determining a national bank's or federal savings association's (collectively, bank) CRA rating, the OCC considers evidence of discriminatory or

other illegal credit practices in any geography by the bank, or in any AA by an affiliate whose loans have been considered as part of the bank's lending performance. As part of this evaluation process, the OCC consults with other federal agencies with responsibility for compliance with the relevant laws and regulations, including the U.S. Department of Justice, the U.S. Department of Housing and Urban Development, and the Bureau of Consumer Financial Protection, as applicable.

The OCC has not identified that this institution (or any affiliate whose loans have been considered as part of the institution's lending performance) has engaged in discriminatory or other illegal credit practices that require consideration in this evaluation.

The OCC will consider any information that this institution engaged in discriminatory or other illegal credit practices, identified by or provided to the OCC before the end of the institution's next performance evaluation in that subsequent evaluation, even if the information concerns activities that occurred during the evaluation period addressed in this performance evaluation.

## State Rating

### State of Tennessee

**CRA rating for the State of Tennessee:** Satisfactory

**The Lending Test is rated:** Satisfactory

The major factors that support this rating include:

- The bank exhibits reasonable distributions of loans by geography income level.
- The bank exhibits reasonable distributions of loans to borrowers of different income levels.
- The bank did not receive any CRA-related complaints during the evaluation period.

### Description of Institution's Operations in Tennessee

Newport Federal's AA includes all of Cocke County, Tennessee. The AA meets regulatory requirements and does not arbitrarily exclude low- or moderate-income (LMI) areas. This rural AA is located approximately 50 miles northeast of Knoxville, Tennessee and is not included in a MSA. For our review period, this AA includes only moderate- and middle-income CTs, and one CT classified as unknown, which is part of the Great Smoky Mountains National Park area. The middle-income CTs were included on the list of distressed or underserved nonmetropolitan middle-income geographies issued by the federal banking agencies for 2023, based on poverty levels. The AA has no designated low-income or upper-income CTs. All three of Newport Federal's office locations are in moderate-income CTs within the AA.

Economic conditions in the AA have improved during the evaluation period. According to the U.S. Bureau of Labor Statistics, the unemployment rate in the AA steadily declined throughout the evaluation period, averaging 10.3 percent in 2020, 5.8 percent in 2021, 5.1 percent in 2022, and 4.5 percent in 2023. The unemployment rate in the Cocke County AA remained higher than the overall state of Tennessee unemployment rates. Some of the largest employers in the AA include Cocke County Schools, Eternal Beverages, Walmart, Newport Medical Center, Cocke County Government, and Food City Grocers. As of 2023, the population in Cocke County was approximately 36 thousand, and 15 percent of the families within the AA lived below the poverty level.

Newport Federal encounters substantial competition for loans and deposits from larger banks with a presence in the AA. Newport Federal is one of five financial institutions with offices in Cocke County, Tennessee. The other four institutions within the AA, with significantly larger total assets and number of office locations, are First Horizon Bank, U.S. Bank, Commercial Bank, and Tennessee State Bank. As of June 30, 2023, these institutions held approximately 68 percent of deposits within the AA. Newport Federal has the largest individual bank deposit market share in the AA with 32.1 percent of the total deposits.

The OCC contacted two individuals within Cocke County to determine AA credit needs. The community contacts, a government official and the director for a community organization that promotes small businesses, both indicated that more affordable housing for LMI individuals and families is

needed in the area. Both contacts indicated that local banks were involved in the community and are able to address LMI borrower needs.

The following tables provide a summary of the AA demographics, including housing income-related information.

<b>Table A – Demographic Information of the Assessment Area</b>						
<b>Assessment Area: Cocke County 2021</b>						
<b>Demographic Characteristics</b>	<b>#</b>	<b>Low % of #</b>	<b>Moderate % of #</b>	<b>Middle % of #</b>	<b>Upper % of #</b>	<b>NA* % of #</b>
Geographies (Census Tracts)	9	0.0	44.4	44.4	0.0	11.1
Population by Geography	35,321	0.0	51.7	48.3	0.0	0.0
Housing Units by Geography	17,387	0.0	50.3	49.7	0.0	0.1
Owner-Occupied Units by Geography	10,115	0.0	46.9	53.1	0.0	0.0
Occupied Rental Units by Geography	4,595	0.0	62.4	37.6	0.0	0.0
Vacant Units by Geography	2,677	0.0	42.3	57.2	0.0	0.5
Businesses by Geography	1,760	0.0	62.1	37.8	0.0	0.1
Farms by Geography	84	0.0	46.4	53.6	0.0	0.0
Family Distribution by Income Level	9,838	29.8	16.3	18.8	35.1	0.0
Household Distribution by Income Level	14,710	32.1	16.1	16.0	35.8	0.0
Median Family Income Non-MSAs - TN		\$46,066	Median Housing Value			\$104,779
			Median Gross Rent			\$538
			Families Below Poverty Level			22.3%

*Source: 2015 ACS and 2021 D&B Data  
Due to rounding, totals may not equal 100.0%  
(\* The NA category consists of geographies that have not been assigned an income classification.*

<b>Table A – Demographic Information of the Assessment Area</b>						
<b>Assessment Area: Cocke County 2022-2023</b>						
<b>Demographic Characteristics</b>	<b>#</b>	<b>Low % of #</b>	<b>Moderate % of #</b>	<b>Middle % of #</b>	<b>Upper % of #</b>	<b>NA* % of #</b>
Geographies (Census Tracts)	9	0.0	33.3	55.6	0.0	11.1
Population by Geography	35,999	0.0	46.3	53.7	0.0	0.0
Housing Units by Geography	17,640	0.0	44.9	55.1	0.0	0.0
Owner-Occupied Units by Geography	9,864	0.0	39.4	60.6	0.0	0.0
Occupied Rental Units by Geography	4,307	0.0	55.0	45.0	0.0	0.0
Vacant Units by Geography	3,469	0.0	48.1	51.9	0.0	0.0
Businesses by Geography	2,004	0.0	56.6	43.4	0.0	0.0
Farms by Geography	115	0.0	29.6	70.4	0.0	0.0
Family Distribution by Income Level	9,553	25.7	24.3	20.2	29.9	0.0
Household Distribution by Income Level	14,171	28.0	18.2	18.7	35.1	0.0
Median Family Income Non-MSAs - TN		\$56,418	Median Housing Value			\$116,219

	Median Gross Rent	\$666
	Families Below Poverty Level	14.6%
<i>Source: 2020 U.S. Census and 2023 D&amp;B Data</i> <i>Due to rounding, totals may not equal 100.0%</i> <i>(*) The NA category consists of geographies that have not been assigned an income classification.</i>		

**Scope of Evaluation in Tennessee**

The State of Tennessee rating is based on a full-scope review of the bank’s performance in its one AA, Cocke County, Tennessee.

**LENDING TEST**

The bank’s performance under the Lending Test in Tennessee is rated Satisfactory.

**Conclusions for Area Receiving a Full-Scope Review**

Based on a full-scope review, the bank’s performance in the Cocke County AA is good.

**Distribution of Loans by Income Level of the Geography**

The bank exhibits reasonable geographic distribution of loans in the State.

***Home Mortgage Loans***

Refer to Table O of appendix D for the facts and data used to evaluate the geographic distribution of the bank’s home mortgage loan originations.

Our analysis of the geographic distribution of home mortgage loans is based on analysis of loan activity within moderate-income CTs as there were no low-income CTs in this AA.

For 2021, 53.3 percent of the bank’s home mortgage loans were made in moderate-income CTs, which exceeds the peer aggregate lending level (43.7 percent) and the percentage of owner-occupied housing units (46.9 percent) in these CTs.

For 2022 and 2023, 39.7 percent of the bank’s home mortgage loans were made in moderate-income CTs, which is in-line with the peer aggregate lending level (40.5 percent) and the percentage of owner-occupied housing units (39.4 percent) in these CTs.

**Distribution of Loans by Income Level of the Borrower**

The bank exhibits a reasonable distribution of loans to individuals of different income levels.



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

Refer to Table P of appendix D for the facts and data used to evaluate the borrower distribution of the bank's home mortgage loan originations and purchases.

In 2021, 3.3 percent of the bank's home mortgage loans were originated to low-income borrowers, which is near the peer aggregate lending level (4.4 percent) and lower than the percentage of low-income families in the AA (29.8 percent). The bank originated 33.3 percent of home mortgage loans to moderate-income borrowers, which exceeds the peer aggregate lending level (17.0 percent) and the percentage of moderate-income families in the assessment area (16.3 percent).

In 2022-2023, 15.5 percent of the bank's home mortgage loans were originated to low-income borrowers, which exceeds the peer aggregate lending level (6.3 percent) and is lower than the percentage of low-income families in the AA (25.7 percent). The bank originated 15.5 percent of home mortgage loans to moderate-income borrowers, which is lower than the peer aggregate lending level (20.7 percent) and the percentage of moderate-income families in the AA (24.3 percent).

### **Responses to Complaints**

Newport Federal did not receive any CRA-related complaints during the evaluation period.

## Appendix A: Scope of Examination

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The following table identifies the time period covered in this evaluation, affiliate activities that were reviewed, and loan products considered. The table also reflects the MSAs and non-MSAs that received comprehensive examination review, designated by the term “full-scope,” and those that received a less comprehensive review, designated by the term “limited-scope”.

<b>Time Period Reviewed:</b>	01/01/2020 – 12/31/2023	
<b>Bank Products Reviewed:</b>	Home mortgage loans	
<b>Affiliate(s)</b>	<b>Affiliate Relationship</b>	<b>Products Reviewed</b>
None		
<b>List of Assessment Areas and Type of Examination</b>		
<b>Rating and Assessment Areas</b>	<b>Type of Exam</b>	<b>Other Information</b>
<b>State (Tennessee)</b>		
Cocke County AA	Full-Scope	Entirety of Cocke County

## Appendix B: Summary of MMSA and State Ratings

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RATINGS: Newport Federal Bank	
Overall Bank:	Lending Test Rating
Newport Federal Bank	Satisfactory
MMSA or State:	
Tennessee	Satisfactory

## Appendix C: Definitions and Common Abbreviations

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The following terms and abbreviations are used in this performance evaluation, including the CRA tables. The definitions are intended to provide the reader with a general understanding of the terms, not a strict legal definition.

**Affiliate:** Any company that controls, is controlled by, or is under common control with another company. A company is under common control with another company if the same company directly or indirectly controls both companies. For example, a bank subsidiary is controlled by the bank and is, therefore, an affiliate.

**Aggregate Lending (Aggt.):** The number of loans originated and purchased by all reporting lenders (HMDA or CRA) in specified income categories as a percentage of the aggregate number of loans originated and purchased by all reporting lenders in the state/assessment area.

**Census Tract (CT):** A small, relatively permanent statistical subdivision of a county delineated by a local committee of census data users for the purpose of presenting data. Census tracts nest within counties, and their boundaries normally follow visible features, but may follow legal geography boundaries and other non-visible features in some instances, Census tracts ideally contain about 4,000 people and 1,600 housing units.

**Combined Statistical Area (CSA):** A geographic entity consisting of two or more adjacent Core Based Statistical Areas with employment interchange measures of at least 15. An employment interchange measure is a measure of ties between two adjacent entities. The employment interchange measure is the sum of the percentage of workers living in the smaller entity who work in the larger entity and the percentage of employment in the smaller entity that is accounted for by workers who reside in the larger entity.

**Community Development (CD):** Affordable housing (including multifamily rental housing) for low- or moderate-income individuals; community services targeted to low- or moderate-income individuals; activities that promote economic development by financing businesses or farms that meet Small Business Administration Development Company or Small Business Investment Company programs size eligibility standards or have gross annual revenues of \$1 million or less; or activities that revitalize or stabilize low- or moderate-income geographies, distressed or underserved nonmetropolitan middle-income geographies, or designated disaster areas.

**Community Reinvestment Act (CRA):** The statute that requires the OCC to evaluate a bank's record of meeting the credit needs of its entire community, including LMI areas, consistent with the safe and sound operation of the bank, and to take this record into account when evaluating certain corporate applications filed by the bank.

**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, other secured consumer loans, and other unsecured consumer loans.

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

**Full-Scope Review:** Performance under the Lending, Investment, and Service Tests is analyzed considering performance context, quantitative factors (e.g., geographic distribution, borrower distribution, and total number and dollar amount of investments), and qualitative factors (e.g., innovativeness, complexity, and responsiveness).

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

**Home Mortgage Disclosure Act (HMDA):** The statute that requires certain mortgage lenders that conduct 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, the disposition of the application (e.g., approved, denied, and withdrawn), the lien status of the collateral, any requests for preapproval, and loans for manufactured housing.

**Home Mortgage Loans:** A closed-end mortgage loan or an open-end line of credit as these terms are defined under 12 CFR 1003.2, and that is not an excluded transaction under 12 CFR 1003.3(c)(1) through (c)(10) and (c)(13).

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

**Limited-Scope Review:** Performance under the Lending, Investment, and Service Tests is analyzed using only quantitative factors (e.g., geographic distribution, borrower distribution, total number and dollar amount of investments, and branch distribution).

**Low-Income Individual:** Individual income that is less than 50 percent of the area median income.

**Low Income Geography:** A census tract with a median family income that is less than 50 percent.

**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 state/assessment area.

**Median Family Income (MFI):** The median income determined by the U.S. Census Bureau every five years and used to determine the income level category of geographies. The median is the point at which half of the families have income above, and half below, a range of incomes. Also, the median income determined by the Federal Financial Institutions Examination Council (FFIEC) annually that is used to determine the income level category of individuals. For any given area, the median is the point at which half of the families have income above, and half below, a range of incomes.

**Metropolitan Division:** As defined by Office of Management and Budget, a county or group of counties within a Core Based Statistical Area that contains an urbanized population of at least 2.5 million. A Metropolitan Division consists of one or more main/secondary counties that represent an employment center or centers, plus adjacent counties associated with the main/secondary county or counties through commuting ties.

**Metropolitan Statistical Area:** An area, defined by the Office of Management and Budget, as a core based statistical area associated with at least one urbanized area that has a population of at least 50,000. The Metropolitan Statistical Area comprises the central county or counties containing the core, plus adjacent outlying counties having a high degree of social and economic integration with the central county or counties as measured through commuting.

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

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

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

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

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

**Rating Area:** A rated area is a state or multi-state metropolitan statistical 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 multi-state metropolitan statistical area, the institution will receive a rating for the multi-state metropolitan statistical area.

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

**Small Loan(s) to Farm(s):** 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, or are classified as loans to finance agricultural production and other loans to farmers.

**Tier 1 Capital:** The total of common shareholders' equity, perpetual preferred shareholders' equity with non-cumulative dividends, retained earnings and minority interests in the equity accounts of consolidated subsidiaries.

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

## Appendix D: Tables of Performance Data

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### Content of Standardized Tables

A separate set of tables is provided for each state. All multistate metropolitan statistical areas, if applicable, are presented in one set of tables. References to the “bank” include activities of any affiliates that the bank provided for consideration (refer to appendix A: Scope of the Examination). For purposes of reviewing the Lending Test tables, the following are applicable: (1) purchased are treated as originations; and (2) “aggregate” is the percentage of the aggregate number of reportable loans originated and purchased by all HMDA or CRA-reporting lenders in the MMSA/assessment area. Deposit data are compiled by the FDIC and are available as of June 30<sup>th</sup> of each year. Tables without data are not included in this PE.

The following is a listing and brief description of the tables included in each set:

**Table O. Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography** - Compares the percentage distribution of the number of loans originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies to the percentage distribution of owner-occupied housing units throughout those geographies. The table also presents aggregate peer data for the years the data is available.

**Table P. Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower** - Compares the percentage distribution of the number of loans originated and purchased by the bank to low-, moderate-, middle-, and upper-income borrowers to the percentage distribution of families by income level in each MMSA/assessment area. The table also presents aggregate peer data for the years the data is available.

The total loan amount presented in the tables for each assessment area may differ from the total loan amount reported in the aggregate table due to how the underlying loan data is rounded in each table.



Table O: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography																				2021
Assessment Area:	Total Home Mortgage Loans				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts			
	#	\$	% of Total	Overall Market	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	
Cocke County	30	3,437	100.0	916	0.0	0.0	0.0	46.9	53.3	43.7	53.1	46.7	56.3	0.0	0.0	0.0	0.0	0.0	0.0	
<b>Total</b>	<b>30</b>	<b>3,437</b>	<b>100.0</b>	<b>916</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>46.9</b>	<b>53.3</b>	<b>43.7</b>	<b>53.1</b>	<b>46.7</b>	<b>56.3</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	

Source: 2015 ACS; 01/01/2021 - 12/31/2021 Bank Data, 2021 HMDA Aggregate Data, "--" data not available.  
Due to rounding, totals may not equal 100.0%

Table O: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography																				2022-23
Assessment Area:	Total Home Mortgage Loans				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts			
	#	\$	% of Total	Overall Market	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	
Cocke County	58	7,027	100.0	699	0.0	0.0	0.0	39.4	39.7	40.5	60.6	60.3	59.5	0.0	0.0	0.0	0.0	0.0	0.0	
<b>Total</b>	<b>58</b>	<b>7,027</b>	<b>100.0</b>	<b>699</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>39.4</b>	<b>39.7</b>	<b>40.5</b>	<b>60.6</b>	<b>60.3</b>	<b>59.5</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	

Source: 2020 U.S. Census; 01/01/2022 - 12/31/2023 Bank Data, 2022 HMDA Aggregate Data, "--" data not available.  
Due to rounding, totals may not equal 100.0%

The total loan amount presented in the tables for each assessment area may differ from the total loan amount reported in the aggregate table due to how the underlying loan data is rounded in each table.

<b>Table P: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower</b>																				<b>2021</b>
<b>Total Home Mortgage Loans</b>					<b>Low-Income Borrowers</b>			<b>Moderate-Income Borrowers</b>			<b>Middle-Income Borrowers</b>			<b>Upper-Income Borrowers</b>			<b>Not Available-Income Borrowers</b>			
<b>Assessment Area:</b>	<b>#</b>	<b>\$</b>	<b>% of Total</b>	<b>Overall Market</b>	<b>% Families</b>	<b>% Bank Loans</b>	<b>Aggregate</b>	<b>% Families</b>	<b>% Bank Loans</b>	<b>Aggregate</b>	<b>% Families</b>	<b>% Bank Loans</b>	<b>Aggregate</b>	<b>% Families</b>	<b>% Bank Loans</b>	<b>Aggregate</b>	<b>% Families</b>	<b>% Bank Loans</b>	<b>Aggregate</b>	
Cocke County	30	3,437	100.0	916	29.8	3.3	4.4	16.3	33.3	17.0	18.8	23.3	26.1	35.1	40.0	32.4	0.0	0.0	20.1	
<b>Total</b>	<b>30</b>	<b>3,437</b>	<b>100.0</b>	<b>916</b>	<b>29.8</b>	<b>3.3</b>	<b>4.4</b>	<b>16.3</b>	<b>33.3</b>	<b>17.0</b>	<b>18.8</b>	<b>23.3</b>	<b>26.1</b>	<b>35.1</b>	<b>40.0</b>	<b>32.4</b>	<b>0.0</b>	<b>0.0</b>	<b>20.1</b>	

*Source: 2015 ACS ; 01/01/2021 - 12/31/2021 Bank Data, 2021 HMDA Aggregate Data, "--" data not available.  
Due to rounding, totals may not equal 100.0%*

<b>Table P: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower</b>																				<b>2022-23</b>
<b>Total Home Mortgage Loans</b>					<b>Low-Income Borrowers</b>			<b>Moderate-Income Borrowers</b>			<b>Middle-Income Borrowers</b>			<b>Upper-Income Borrowers</b>			<b>Not Available-Income Borrowers</b>			
<b>Assessment Area:</b>	<b>#</b>	<b>\$</b>	<b>% of Total</b>	<b>Overall Market</b>	<b>% Families</b>	<b>% Bank Loans</b>	<b>Aggregate</b>	<b>% Families</b>	<b>% Bank Loans</b>	<b>Aggregate</b>	<b>% Families</b>	<b>% Bank Loans</b>	<b>Aggregate</b>	<b>% Families</b>	<b>% Bank Loans</b>	<b>Aggregate</b>	<b>% Families</b>	<b>% Bank Loans</b>	<b>Aggregate</b>	
Cocke County	58	7,027	100.0	699	25.7	15.5	6.3	24.3	15.5	20.7	20.2	31.0	24.5	29.9	37.9	34.9	0.0	0.0	13.6	
<b>Total</b>	<b>58</b>	<b>7,027</b>	<b>100.0</b>	<b>699</b>	<b>25.7</b>	<b>15.5</b>	<b>6.3</b>	<b>24.3</b>	<b>15.5</b>	<b>20.7</b>	<b>20.2</b>	<b>31.0</b>	<b>24.5</b>	<b>29.9</b>	<b>37.9</b>	<b>34.9</b>	<b>0.0</b>	<b>0.0</b>	<b>13.6</b>	

*Source: 2020 U.S. Census ; 01/01/2022 - 12/31/2023 Bank Data, 2022 HMDA Aggregate Data, "--" data not available.  
Due to rounding, totals may not equal 100.0%*

The total loan amount presented in the tables for each assessment area may differ from the total loan amount reported in the aggregate table due to how the underlying loan data is rounded in each table.