



PUBLIC DISCLOSURE

December 08, 2025

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

Elizabethton Federal Savings Bank
Charter Number: 704307

112 N Sycamore St
Elizabethton, TN 37643-3326

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 **Outstanding**.

The Lending Test is rated: Outstanding.

The major factors that support this rating include:

- The Lending Test rating is based on:
 - Elizabethton Federal Savings Bank’s (EFSB or bank) loan-to-deposit (LTD) ratio is more than reasonable.
 - The substantial majority of the bank’s lending activity occurred inside the assessment areas (AAs).
 - The bank exhibited an excellent distribution of loans to borrowers of different income levels and within different geographies.
 - The bank did not receive any Community Reinvestment Act (CRA) complaints during the review period.

Loan-to-Deposit Ratio

Considering EFSB’s size, financial condition, and credit needs of the AAs, the bank’s LTD ratio was more than reasonable.

The bank’s quarterly average LTD ratio for the twelve consecutive quarters between January 1, 2022, and December 31, 2024, was 77.5 percent, with a quarterly high ratio of 85.5 percent and a quarterly low ratio of 69.6 percent. In comparison, four similarly situated banks in the market area had an average quarterly LTD ratio of 68.4 percent over the same period, with a low average of 60.0 percent and a high average of 75.1 percent.

Lending in Assessment Area

A substantial majority of the bank’s loans were inside its AAs.

The bank originated and purchased 82.6 percent of its total loans inside the bank’s AAs during the evaluation period. This analysis is performed at the bank, rather than the AA, level. This percentage does not include extensions of credit by affiliates that may be considered under the other performance criteria.

Loan Category	Number of Loans				Total #	Dollar Amount of Loans \$(000s)				Total \$(000s)
	Inside		Outside			Inside		Outside		
	#	%	#	%		\$	%	\$	%	
Home Mortgage	280	82.6	59	17.4	339	64,663	76.6	19,754	23.4	84,417
Total	280	82.6	59	17.4	339	64,663	76.6	19,574	23.4	84,417

Source: 1/1/2022 – 12/31/2024 Bank Data.
 Due to rounding, totals may not equal 100.0%

Description of Institution

EFSB is a federally chartered mutual savings association established in 1927 and headquartered in Elizabethton, Tennessee. EFSB is a single-state institution with five locations in northeastern Tennessee and does not have any affiliates or subsidiaries. Management ensures each location is accessible to all customers. Branches are located throughout Carter, Washington, and Johnson Counties, within Tennessee.

As of December 31, 2024, the bank reported total assets of \$314.4 million. Loans and leases totaled \$156.8 million, representing 49.9 percent of total assets. Real estate loans made up nearly all of the loan portfolio and consisted of one-to-four-family residential loans totaling \$127.5 million or 81.3 percent of loans and commercial loans totaling \$27.9 million or 17.8 percent. Other consumer loans totaled \$1.5 million, representing 0.9 percent of net loans. Investment securities represent 38.3 percent of total assets. Tier 1 capital totaled \$132 million, resulting in a tier 1 leverage capital ratio of 41.8 percent.

The bank's automated teller machines accept deposits at all five locations. Customers can further access accounts through online, mobile, and telephone banking. Internet, mobile, and telephone banking services support account transfers, balance inquiries, and transaction history review. Bill payment, check images, and account statements are also accessible through internet and mobile banking. Remote deposit capture is available through mobile banking. There have been no major changes in the bank's corporate structure, including merger and acquisition activities, since the previous CRA examination dated December 31, 2021, at which time the bank received an "Outstanding" rating. There are no legal, financial, or other factors impeding EFSB's ability to help meet the credit needs of the communities it serves.

EFSB has two AAs:

- Carter and Washington Counties AA – This AA consists of all of Carter and Washington counties, which include 50 census tracts (CTs). This AA includes a total of two low-income areas, 16 moderate-income areas, 19 middle-income areas, 12 upper-income areas, and one area with no income classification.
- Johnson County AA – This AA consists of all five CTs within Johnson County, Tennessee. This AA includes three moderate-income areas and two middle-income areas. The two middle-income areas are distressed due to poverty according to the Federal Financial Institutions Examination Council Summary Census Demographic Information Report for 2024. There are no low- or upper- income areas within this AA.

For the purposes of this evaluation, the Office of the Comptroller of the Currency (OCC) examiners combined Carter and Washington Counties, which represent a portion of the Johnson City metropolitan statistical area (MSA). Although Johnson County is adjacent to Carter County, it is not part of the MSA. Therefore, examiners evaluated the bank's performance in the Johnson County AA separately as a rural non-MSA. Each AA consists of whole counties with no CTs arbitrarily excluded.

Scope of the Evaluation

Evaluation Period/Products Evaluated

Examiners assessed the bank's CRA performance using Small Bank performance criteria, which includes a Lending Test. The evaluation period is January 1, 2022, through December 31, 2024. To evaluate lending performance, examiners reviewed the bank's primary loan product, home mortgages. EFSB is a Home Mortgage Disclosure Act (HMDA) reporter, so the home mortgage lending analysis was based on the full population of originated or purchased HMDA-reportable loans. Examiners did not consider EFSB's business or consumer lending products as the volume of those products do not provide a meaningful analysis. The bank's lending performance in the Carter and Washington Counties AA carried the most weight as it represented the largest portion of the bank's lending activity. When evaluating the distribution of loans by income level of the geography, examiners gave more weight to the bank's performance in the moderate-income CTs as the number of low-income CTs and the housing inventory in low-income CTs are both low.

Selection of Areas for Full-Scope Review

In each state where the bank has an office, one or more AAs within that state were selected for a full-scope review. For purposes of this evaluation, bank delineated AAs located within the same MSA, multistate metropolitan statistical area (MMSA), or combined statistical area (CSA), if applicable 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

EFSB's rating is based on its performance in the state of Tennessee. Refer to the "Scope" section under the state 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) (March 29, 2024) in determining a national banks 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 Consumer Financial Protection Bureau, as applicable.

The OCC has not identified that this institution 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: Outstanding.

The Lending Test is rated: Outstanding.

The major factors that support this rating include:

- The bank exhibited a more than reasonable LTD ratio when compared to similarly situated peer banks.
- A substantial majority of lending occurred inside the AAs.
- The bank exhibited an excellent geographic distribution of loans.
- The bank exhibited an excellent distribution of loans to individuals of different income levels.
- The bank did not receive any CRA complaints during the review period.

Description of Institution's Operations in Tennessee

EFSB operates only in Tennessee. The information provided in the "Description of Institution" section of this performance evaluation describes the institution's operations in Tennessee.

Based on 2024 Federal Deposit Insurance Corporation deposit market share data, the bank faces a substantial level of local competition from large, regional, and community banks in its AA. EFSB operates four branches in the Carter and Washington Counties AA with total deposits of \$139.3 million. EFSB holds 3.5 percent deposit market share in this AA, ranking ninth out of 19 banks. EFSB operates one branch in the Johnson County AA with total deposits of \$43.4 million. EFSB holds a 12.7 percent deposit market share, ranking third out of three banks in the AA. The bank also faces high levels of competition from credit unions and mortgage companies. Local financial institutions compete heavily in the market that consists largely of students, retired individuals relocating from out of state, and investors converting owner-occupied housing and building new housing for rental properties.

Examiners contacted one community member from the bank's AA to better understand local and community needs. The contact indicated a need for affordable housing, as well as funding support for area nonprofits that assist low-to-moderate income (LMI) individuals with rental and utility payments. The contact noted positive feedback for several area banks on their partnership to assist with disaster recovery from Hurricane Helene.

As of December 31, 2024, the median family income in the Carter and Washington Counties AA was \$80,100. This AA has 11.5 percent of families below the poverty level, and low-income families make less than \$40,050 per year. Moderate-income families make no more than \$64,080 per year. Of the 89,014 housing units in this AA, 10,418 are vacant, 52,273 are owner-occupied, and 26,323 are occupied rental units.

As of December 31, 2024, the median family income in the Johnson County AA was \$69,100. This AA has 16 percent of families below the poverty level, and low-income families make less than \$34,550 per

year. Moderate-income families make no more than \$55,280 per year. Of the 8,997 housing units in this AA, 2,018 are vacant, 5,272 are owner-occupied, and 1,707 are occupied rental units.

Carter and Washington Counties AA

Assessment Area(s) - Carter and Washington Counties AA 2024						
						2022 - 2024
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	50	4.00	32.00	38.00	24.00	2.00
Population by Geography	189,357	3.17	24.45	42.09	28.97	1.32
Housing Units by Geography	89,014	3.39	26.63	43.56	26.42	0.00
Owner-Occupied Housing by Geography	52,273	1.49	21.43	48.65	28.43	0.00
Occupied Rental Units by Geography	26,323	6.91	34.03	34.27	24.80	0.00
Vacant Units by Geography	10,418	4.02	34.02	41.51	20.45	0.00
Businesses by Geography	5,359	1.70	27.75	34.00	35.86	0.69
Farms by Geography	235	0.00	25.11	45.53	28.94	0.43
Family Distribution by Income Level	49,282	21.55	16.87	20.85	40.73	0.00
Household Distribution by Income Level	78,596	24.70	15.90	17.00	42.40	0.00
Unemployment rate (%)	5.10	8.41	5.47	4.85	4.54	16.17
Households Below Poverty Level (%)	16.62	32.54	23.65	14.10	12.13	0.00
Median Family Income (27740 - Johnson City, TN MSA)		\$60,890			Median Housing Value	\$140,300
Median Family Income (27740 - Johnson City, TN MSA) for 2024		\$80,100			Median Gross Rent	\$724
					Families Below Poverty Level	11.51
FFIEC File - 2020 Census						
FFIEC File - 2024 Census						
2024 Dun & Bradstreet SBSF Demographics						
Due to rounding, totals may not equal 100.0%						
(*) The NA category consists of geographies that have not been assigned an income classification						

Johnson County AA

Assessment Area(s) - Johnson County AA 2024						
						2022 - 2024
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	5	0.00	60.00	40.00	0.00	0.00
Population by Geography	17,948	0.00	63.26	36.74	0.00	0.00
Housing Units by Geography	8,997	0.00	68.82	31.18	0.00	0.00
Owner-Occupied Housing by Geography	5,272	0.00	68.29	31.71	0.00	0.00
Occupied Rental Units by Geography	1,707	0.00	73.29	26.71	0.00	0.00
Vacant Units by Geography	2,018	0.00	66.45	33.55	0.00	0.00
Businesses by Geography	458	0.00	70.31	29.69	0.00	0.00
Farms by Geography	36	0.00	63.89	36.11	0.00	0.00
Family Distribution by Income Level	4,705	27.93	23.68	15.45	32.94	0.00
Household Distribution by Income Level	6,979	29.75	18.14	18.14	33.97	0.00
Unemployment rate (%)	3.04	0.00	2.58	3.89	0.00	0.00
Households Below Poverty Level (%)	20.49	0.00	23.58	13.44	0.00	0.00
Median Family Income (Non-MSAs - TN)		\$55,998			Median Housing Value	\$123,800
Median Family Income (Non-MSAs - TN) for 2024		\$69,100			Median Gross Rent	\$541
					Families Below Poverty Level	16.05
FFIEC File - 2020 Census						
FFIEC File - 2024 Census						
2024 Dun & Bradstreet SBSF Demographics						
Due to rounding, totals may not equal 100.0%						
(*) The NA category consists of geographies that have not been assigned an income classification						

Scope of Evaluation in Tennessee

Examiners performed full-scope assessments of both the bank's AAs. The OCC evaluated home mortgage loans to assess the bank's lending performance. The bank's lending performance in the Carter and Washington Counties AA carried the most weight as it represented the largest portion of the bank's lending activity.

LENDING TEST

The bank's performance under the Lending Test in Tennessee is rated Outstanding.

Conclusions for Areas Receiving Full-Scope Reviews

Based on full-scope reviews, the bank's performance in the Carter and Washington Counties AA and Johnson County AA was excellent.

Distribution of Loans by Income Level of the Geography

The bank exhibited excellent geographic distribution of loans in the State.

Home Mortgage Loans

Refer to Table 7 in the state of Tennessee section of appendix D for the facts and data used to evaluate the geographic distribution of the bank's home mortgage loan originations and purchases.

Carter and Washington Counties AA

During the evaluation period, the bank's lending in low-income CTs in the Carter and Washington Counties AA was in-line with the percentage of owner-occupied housing units in those geographies and with the peer aggregate lending level. The bank's lending in moderate-income CTs was in-line with the percentage of owner-occupied housing units in those geographies and with the peer aggregate lending level. We placed more weight on performance in the moderate-income CT as the AA has a small number of low-income CTs and the low-income CTs have a low level of housing inventory when compared to the moderate-income CTs. The bank's performance is considered excellent given the high level of competition in the AA.

Johnson County AA

During the evaluation period, the bank's lending in moderate-income geographies in the Johnson County AA was in-line with the percentage of owner-occupied housing units in those geographies. The bank's lending exceeded the aggregate peer comparison for moderate-income geographies. The bank's lending in middle-income CTs, which are considered distressed, significantly exceeded the percentage of owner-occupied housing units and the aggregate lending level. There were no low-income tracts in the Johnson County AA during the evaluation period.

Lending Gap Analysis

The OCC evaluated lending distribution in the full-scope AAs and did not identify any unexplained or conspicuous lending gaps.

Distribution of Loans by Income Level of the Borrower

The bank exhibited excellent distribution of loans to individuals of different income levels, given the product lines offered by the bank and significant competition levels.

Home Mortgage Loans

Refer to Table 8 in the state of Tennessee section of appendix D for the facts and data used to evaluate the borrower distribution of the bank's home mortgage loan originations and purchases.

Carter and Washington Counties AA

During the evaluation period, the bank's lending to low-income borrowers is significantly below the percentage of low-income families in the AA but exceeds aggregate peer lending levels. The bank's lending to moderate-income borrowers is in-line with the level of moderate-income families and aggregate peer lending level. The bank's performance is considered excellent given the high level of competition in the AA.

Johnson County AA

During the evaluation period, the bank's lending to low-income borrowers in the Johnson County AA is significantly below the percentage of low-income families in the AA but significantly exceeds aggregate peer lending levels. The bank's lending to moderate-income borrowers is in-line with the percentage of moderate-income families and exceeds the aggregate peer lending level. The bank's performance is considered excellent given the high level of competition in the AA.

Responses to Complaints

EFSB did not receive any complaints during the evaluation period.

Appendix A: Scope of Examination

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”.

Time Period Reviewed:	(01/01/22 to 12/31/24)	
Bank Products Reviewed:	Home mortgage loans	
List of Assessment Areas and Type of Examination		
Rating and Assessment Areas	Type of Exam	Other Information
Tennessee		
Carter and Washington Counties AA	Full Scope	This AA consists of all 50 CTs within Carter and Washington Counties, TN.
Johnson County AA	Full Scope	This AA consists of all five CTs within Johnson County, TN.

Appendix B: Summary of MMSA and State Ratings

RATINGS	
Overall Bank:	Lending Test Rating
Elizabethton Federal Savings Bank	Outstanding
State:	
Tennessee	Outstanding

Appendix C: Definitions and Common Abbreviations

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/AA.

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 the 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 low- and moderate-income 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): 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 CD loans and qualified investments, branch distribution, and CD services).

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

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

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.

Multistate Metropolitan Statistical Area (MMSA): Any multistate metropolitan statistical area or multistate combined statistical area, as defined by the Office of Management and Budget.

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.

Prior Period Investments: Investments made in a previous evaluation period that are outstanding as of the end of the evaluation period.

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 multistate 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 multistate metropolitan statistical area, the institution will receive a rating for the multistate 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.

Unfunded Commitments: Legally binding investment commitments that are tracked and recorded by the institution's financial reporting system.

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

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/AA. Deposit data are compiled by the FDIC and are available as of June 30th 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 7. 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 8. 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/AA. The table also presents aggregate peer data for the years the data is available.

Table 7: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography																			2022 - 2024		
Assessment Area:	Total Home Mortgage Loans				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts				
	#	\$	% of Total Number	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		
Carter and Washington Counties AA 2024	260	61,205	92.86	14,470	1.49	0.38	1.76	21.43	19.23	21.80	48.65	56.92	42.14	28.43	23.46	34.28	--	--	--		
Johnson County AA 2024	20	3,458	7.14	726	--	--	--	68.29	65.00	64.05	31.71	35.00	35.95	--	--	--	--	--	--		
Total	280	64,663	100.00	15,196	1.35	0.36	1.67	25.72	22.50	23.82	47.10	55.36	41.84	25.83	21.79	32.64	--	--	--		

Source: FFIEC File - 2020, 2024 Census; 1/1/2022 - 12/31/2024 Bank Data, 2022, 2023, 2024 HMDA Aggregate Data, "--" data not available.
 Due to rounding, totals may not equal 100.0%

Table 8: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower																			2022 - 2024		
Assessment Area:	Total Home Mortgage Loans				Low-Income Borrowers			Moderate-Income Borrowers			Middle-Income Borrowers			Upper-Income Borrowers			Not Available-Income Borrowers				
	#	\$	% of Total Number	Overall Market	% Families	% Bank Loans	% Aggregate	% Families	% Bank Loans	% Aggregate	% Families	% Bank Loans	% Aggregate	% Families	% Bank Loans	% Aggregate	% Families	% Bank Loans	% Aggregate		
Carter and Washington Counties AA 2024	260	61,205	92.86	14,470	21.55	8.46	7.91	16.87	15.38	18.83	20.85	20.00	21.38	40.73	53.85	38.42	--	2.31	13.46		
Johnson County AA 2024	20	3,458	7.14	726	27.93	15.00	6.34	23.68	20.00	16.12	15.45	40.00	21.76	32.94	25.00	42.84	--	--	12.95		
Total	280	64,663	100.00	15,196	22.11	8.93	7.84	17.46	15.71	18.70	20.38	21.43	21.40	40.06	51.79	38.64	--	2.14	13.43		

Source: FFIEC File - 2020, 2024 Census; 1/1/2022 - 12/31/2024 Bank Data, 2022, 2023, 2024 HMDA Aggregate Data, "--" data not available.
 Due to rounding, totals may not equal 100.0%