



LARGE BANK

Comptroller of the Currency
Administrator of National Banks

Washington, DC 20219

Public Disclosure

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Community Reinvestment Act Performance Evaluation

**Citizens National Bank
Charter Number: 16076**

**200 Forks Of River Parkway
Sevierville, TN 37864**

Office of the Comptroller of the Currency

**Nashville Field Office
5200 Maryland Way Suite 104
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 following table indicates the performance level of **Citizens National Bank** with respect to the Lending, Investment, and Service Tests:

Performance Levels	Citizens National Bank Performance Tests		
	Lending Test*	Investment Test	Service Test
Outstanding		X	
High Satisfactory	X		
Low Satisfactory			X
Needs to Improve			
Substantial Noncompliance			

* The lending test is weighted more heavily than the investment and service tests when arriving at an overall rating.

The major factors that support this rating include:

Lending Test

- Lending levels reflected good responsiveness to meeting the community credit needs.
- CNB had a good distribution of loans among individuals of different income levels and businesses of different sizes.
- A substantial majority of CNB's loan originations was in their assessment areas. There were no unexplained conspicuous gaps in CNB's lending patterns throughout its assessment areas
- The overall geographic distribution of loans was excellent. The geographic distribution of HMDA loans was excellent. The geographic distribution of small loans to businesses was excellent.
- CNB's level of community development lending was excellent, had a positive impact on the lending test rating, and addresses an identified need of housing for low- and moderate-income individuals.

Investment Test

- CNB had an excellent level of qualified investments, often in a leadership position.

Service Test

- CNB's service delivery systems are reasonably accessible to geographies and individuals of different income levels in its assessment area.
- Banking services and hours of operation do not vary significantly from one branch to another, in a way that inconveniences certain portions of the assessment area.

Definitions and Common Abbreviations

The following terms and abbreviations are used throughout 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. A bank subsidiary is controlled by the bank and is, therefore, an affiliate.

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 MA/assessment area.

Block Numbering Area (BNA): A statistical subdivision of a county for grouping and numbering blocks in non-metropolitan counties where local census statistical area committees have not established census tracts. A BNA does not cross county lines.

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

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

Community Reinvestment Act (CRA): the statute that requires the OCC to evaluate a bank's record of meeting the credit needs of its local community, 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, home equity loans, other secured consumer loans, and other unsecured consumer loans.

Family: Includes a householder and one or more other persons living in the same household who are related to the householder by birth, marriage, or adoption. The number of family households always equals the number of families; however, a family household may also

include 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 household and no wife present) or 'female householder' (a family with a female householder and no husband present).

Full 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 or a block numbering area 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 area to file annual summary reports of their mortgage lending activity. The reports include such data as the race, gender, and the income of applications, the amount of loan requested, and the disposition of the application (e.g., approved, denied, and withdrawn).

Home Mortgage Loans: such loans include home purchase and home improvement loans, as defined in the HMDA regulation. This definition also includes loans for multifamily (five or more families) dwellings, loans for the purchase of manufactured homes and refinancing of home improvement and home purchase loans.

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

Limited 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 income that is less than 50 percent of the area median income, or a median family income that is less than 50 percent, in the case of a geography.

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

Median Family Income (MFI): The median income determined by the U.S. Census Bureau every ten years and used to determine the income level category of geographies. Also, the median income determined by the Department of Housing and Urban Development 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 it and half below it.

Metropolitan Area (MA): Any primary metropolitan area (PMA), metropolitan area (MA), or consolidated metropolitan area (CMA), as defined by the Office of Management and Budget, with a population of 250,000 or more, and any other area designated as such by the appropriate federal financial supervisory agency.

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

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

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

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

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

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

Rated Area: A rated area is a state or multi-state 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 multi-state metropolitan area, the institution will receive a rating for the multi-state metropolitan 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) and the Thrift Financial Reporting (TFR) instructions. These loans have original amounts of \$1 million or less and typically are either secured by nonfarm or nonresidential real estate or are classified as commercial and industrial loans. However, thrift institutions may also exercise the option to report loans secured by nonfarm residential real estate as "small business loans" if the loans are reported on the TFR as nonmortgage, commercial loans.

Small Loan(s) to Farm(s): A loan included in 'loans to small farms' as defined in the instructions for preparation of the 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 One 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 more than 120 percent of the area median income, or a median family income that is more than 120 percent, in the case of a geography.

Description of Institution

Citizens National Bank (CNB) is an intrastate bank headquartered in Sevierville, Tennessee. As of December 31, 2001 CNB had total assets of \$377 million. CNB is owned by CNB Bancshares, Inc. also headquartered in Sevierville. CNB Bancshares, Inc. is a one-bank holding company with total assets of \$378 million as of December 31, 2001. The bank opened in 1973 and has two subsidiaries: the CNB Community Development Corporation (CNBCDC) and Courthouse Title and Escrow, LLC. CNBCDC's activities are included in this evaluation and a further description of the CDC can be found below. Courthouse Title and Escrow, LLC does not conduct any activities that would be included in this evaluation but neither does it in any way impede the bank's CRA activities.

CNB operates 11 offices in eastern Tennessee and offers a full range of banking products and services. As of December 31, 2001, loans totaled \$253 million and deposits totaled \$312 million. Loans represented 67% of total assets. Based on the total dollar volume of outstanding loans, the distribution of CNB's loan portfolio was as follows: residential real estate secured (35%); commercial, including commercial real estate (55%); consumer loans (4%); farm loans (1%); and all other loans (5%). CNB is primarily a commercial lender with residential real estate lending a secondary emphasis. Small farm lending is not a significant product for CNB. CNB's Tier 1 capital was \$31 million as of December 31, 2001. Tier 1 risk based capital to risk weighted assets equals 11.68% and Tier 1 leverage capital equals 8.35%. There were no legal, financial or other factors impeding CNB's ability to help meet the credit needs in its assessment area.

CD and qualified investment activities conducted by CNB's affiliate company CNBCDC were included in this evaluation. CNB formed the CDC in 1996 because of the limited CD opportunities in the assessment area. CNBCDC is the limited partner with a 99% interest in real estate partnerships that constructed and continue to operate affordable apartments for low- and moderate-income individuals in Sevier County. Bank management continues to take an active role in the CDC and that ongoing effort is included in this evaluation.

Citizens National Bank received an Outstanding CRA rating in June 1999.

Scope of the Evaluation

Evaluation Period/Products Evaluated

The evaluation under the lending test covered CNB's performance from January 1, 1999 to December 31, 2001, excluding community development loans. We reviewed residential mortgage loans subject to filing under HMDA and small loans to businesses and farms. Because of computer equipment malfunction at the bank, the 1999 and 2000 detail of small loans to businesses and farms was not available for presentation in this evaluation. A summary of that data, which was available in the bank's disclosure statements, indicates that the performance in those two years was not significantly different than the 2001 data that is presented here. CNB originated 334 small loans to businesses in 1999 and 277 in 2000 in like proportions to the 424 small loans to businesses originated in 2001. We reviewed community development loans originated between June 21, 1999 and April 30, 2002. For the investment and service tests, we reviewed activities from June 21, 1999 to April 30, 2002.

Data Integrity

As part of this CRA evaluation, CNB's publicly filed information on home mortgage loans and small loans to businesses was tested for accuracy. The test included an evaluation of CNB's processes to ensure that the data was reliable.

We found errors in both HMDA and small loans to businesses loan data in our initial test. As a result, management was required to review and correct the data. During March 2002, we evaluated the bank's corrected data and found it to be reliable. This evaluation is based on accurate data.

We verified CD loans and investments submitted by CNB management to ensure that they met the regulatory definition for CD. All items submitted by CNB for consideration were included in this evaluation because they met the definition or purpose of CD.

Selection of Areas for Full-Scope Review

CNB has offices in only one state and in only one assessment area in that state. That area was selected for full scope review.

Ratings

The bank's overall rating is based primarily on those areas that received full-scope reviews. CNB's overall rating is based on its performance in the state of Tennessee.

In evaluating performance under the lending test, a higher weight was placed on lending activity and distribution of loans by income level of the borrower. The geographic distribution of loans carried less weight because there were no low-income geographies and very few moderate-income geographies.

In determining how each loan type would be weighted, we considered community credit needs identified through discussions with community contacts. We placed slightly more weight on

small loans to businesses in arriving at our rating. CNB originated more small loans to businesses than HMDA loans in total and small business capital (venture capital) was an identified credit need. HMDA loans were also considered because they were identified as credit needs by our contacts. Within the HMDA loans we placed the most weight on home purchase loans because there were more than twice as many as either home improvement or home refinance. Small loans to farms did not represent significant lending activity and was not an identified need. Therefore we did not analyze lending to farms. Similarly, loans for multifamily residential were an insignificant part of the bank's total lending and were not analyzed except as they qualified for community development consideration.

Other

We reviewed one prior community contact form and made one additional community contact. These community service organization contacts identified venture capital for small businesses and funds for affordable housing (rental and purchase) as the primary credit needs. They stated local financial institutions were actively involved in community development programs and were accommodating local credit needs. Based on our contacts and review of publicly available information, there are some opportunities for participating in qualified community development activities in this assessment area.

Fair Lending Review

An analysis of the most recent public comments and consumer complaint information, HMDA, small business and small farm lending data was performed according to the OCC's risk based fair lending approach. Based on its analysis of the information, the OCC decided that a comprehensive fair lending examination would not need to be conducted in connection with the CRA evaluation this year. The latest comprehensive fair lending review was performed June 1999.

Conclusions with Respect to Performance Tests

LENDING TEST

Conclusions for Areas Receiving Full-Scope Reviews

The bank's performance under the lending test is rated Outstanding. Based on full-scope reviews, the bank's performance in the Part of Knoxville MSA # 3840 is excellent.

Lending Activity

Refer to Table 1 Lending Volume in Appendix C for the facts and data used to evaluate the bank's lending activity.

Lending levels in the Part of Knoxville MSA #3840 reflected good responsiveness to meeting the community credit needs. At June 30, 2001, CNB had a 4.2% market share of deposits and a market rank of 6th of the 25 FDIC insured institutions. Based on 2000 aggregate data, CNB had a 1.8% market share and a market rank of 14th out of 299 institutions reporting HMDA loans. By residential real estate product, CNB's market share and market rank were: home purchase 1.9%, 13th; home improvement 5.37%, 6th; and home refinancing 1.1%, 29th. CNB had a 2.2% market share for small loans to business for a market rank of 11th out of the 50 reporting institutions. The bank's overall loan-to-deposit ratio was 80% as of December 31, 2001.

Distribution of Loans by Income Level of the Geography

The overall geographic distribution of loans in the assessment area receiving a full-scope review was excellent. The geographic distribution of HMDA loans was excellent. The geographic distribution of small loans to businesses was excellent. There were no unexplained conspicuous gaps in CNB's lending patterns throughout its assessment areas.

Home Mortgage Loans

Refer to Tables 2, 3, 4 and 5 in Appendix C for the facts and data used to evaluate the geographic distribution of the bank's home mortgage loan originations and purchases.

The geographic distribution of *home purchase* loans in the assessment area was excellent. There are no low-income geographies. CNB's percent of home purchase loans in moderate-income geographies exceeded the percent of owner-occupied units in moderate-income geographies. CNB's market share in moderate-income geographies exceeded their overall market share.

The geographic distribution of *home improvement* loans in the assessment area was excellent. CNB's percentage of home improvement loans in moderate-income geographies exceeded the percentage of owner-occupied units in moderate-income geographies. CNB's market share in moderate-income geographies equals their overall market share.

The geographic distribution of *home mortgage refinanced loans* in the assessment area was excellent. CNB's percent of refinanced loans in moderate-income geographies exceeded the percent of owner-occupied units in moderate-income geographies. CNB's market share in moderate-income geographies exceeded their overall market share.

Multifamily Loans were not analyzed because of the small number. However, these loans qualified as community development loans and were considered there.

Small Loans to Businesses

Refer to Table 6 in Appendix C for the facts and data used to evaluate the geographic distribution of the bank's origination/purchase of small loans to businesses.

The geographic distribution of small loans to businesses in the assessment area was excellent. CNB's percent of small loans to businesses in moderate-income geographies was near the percent of businesses located in moderate-income geographies. CNB's market share in moderate-income geographies exceeds their overall market share.

Small Loans to Farms

Refer to Table 7 in Appendix C for the facts and data used to evaluate the geographic distribution of the bank's origination/purchase of small loans to farms.

Lending Gap Analysis

We evaluated the lending distribution of this assessment area by reviewing maps and numerical data to determine if any unexplained conspicuous gaps existed. No unexplained conspicuous gaps were identified. This had a positive impact on the lending test rating.

Inside/Outside Ratio

A substantial majority of CNB's loan originations were in their assessment area. Overall, 92% of CNB's loan originations were within their assessment area. By loan product, 92% of HMDA loans and 93% of small loans to businesses were inside the AA. This had a positive impact on the lending test rating.

Distribution of Loans by Income Level of the Borrower

The overall distribution of loans by income level in the assessment areas was good. The distribution of HMDA loans by borrower income level was good. The distribution of small loans to businesses with annual revenues of \$1 million or less was good. The majority of small loans to businesses were in amounts less than \$100 thousand.

Home Mortgage Loans

Refer to Tables 8, 9, and 10 in Appendix C for the facts and data used to evaluate the borrower distribution of the bank's home mortgage loan originations and purchases.

There were 299 HMDA reporters with loan originations in the assessment area during 2000. This indicates there is strong competition for home mortgage loans. Additionally, over 10% of all families and 45% of the low-income families in the assessment area live below the poverty level. It would be difficult to afford to buy and maintain a home even at the top of the low-income range of \$26 thousand.

The distribution of *home purchase* loans by income level of the borrower in the assessment area was good, when considering the factors discussed above. CNB's percent of home purchase loans to low-income borrowers was lower than the percent of low-income families in the assessment area. The percent of home purchase loans to moderate-income borrowers was somewhat lower than the percent of moderate-income families residing in the assessment area. CNB's market share to low-income borrowers was somewhat lower than the overall market share. CNB's market share to moderate-income borrowers was near their overall market share.

CNB's distribution of *home improvement* loans by borrower income level in the assessment area was excellent, when considering the factors discussed above. CNB's percent of home improvement loans to low-income borrowers exceeded the percent of low-income families in the assessment area. The percent of home improvement loans to moderate-income borrowers exceeded the percent of moderate-income families in the assessment area. CNB's market share to low-income borrowers exceeded the overall market share. CNB's market share to moderate-income borrowers exceeded their overall market share.

The distribution of *home mortgage refinance loans* by borrower income level in the assessment area was adequate, when considering the factors discussed above. CNB's percent of refinanced loans to low-income borrowers was lower than the percent of low-income families residing in the assessment area. CNB's percent of refinanced loans to moderate-income borrowers was somewhat lower than the distribution of moderate-income families residing throughout the assessment area. CNB's market share to low-income borrowers was near the overall market share. CNB's market share to moderate-income borrowers was lower than their overall market share.

Small Loans to Businesses

Refer to Table 11 in Appendix C for the facts and data used to evaluate the borrower distribution of the bank's origination/purchase of small loans to businesses.

CNB did not collect revenue information on 287 (67%) of the loans made in the assessment area. Of these loans without revenue information, 205 loans (71%) were in amounts of less than \$25 thousand. CNB's loan policy exempts loan customers who individually borrow \$25 thousand or less for business purposes on a secured basis from providing detailed financial statements. Banks are not required/allowed to report revenue information if they do not collect it as part of their underwriting process.

The distribution of small loans to businesses in the assessment area was good, given consideration of the factors detailed above. CNB's percentage of small loans to small businesses (businesses with annual revenues \$1 million or less) was lower than the percentage of small businesses in the assessment area. Of the 137 loans for which revenue information was collected, 60% are to small businesses. CNB's market share of small loans to

small businesses exceeded their overall market share of small loans to all businesses. The majority of CNB's small loans to businesses were in amounts of \$100 thousand or less. Two hundred and five loans (48%) were very small loans in amounts of less than \$25 thousand.

Small Loans to Farms

Refer to Table 12 in the Appendix C for the facts and data used to evaluate the borrower distribution of the bank's origination/purchase of small loans to farms.

Community Development Lending

Refer to Table 1 Lending Volume in Appendix C for the facts and data used to evaluate the bank's level of community development lending. This table includes all CD loans, including multifamily loans that also qualify as CD loans. In addition, Table 5 includes geographic lending data on all multi-family loans, including those that also qualify as CD loans. Table 5 does not separately list CD loans, however.

CNB's level of community development lending was excellent and had a positive impact on the lending test rating. CD loans were very responsive to the identified need of housing for low- and moderate-income individuals. During the evaluation period, CNB provided construction financing to the CNB Community Development Corporation (CNBCDC) totaling \$809 thousand. CNB also provided permanent financing for the total amount of \$1.564 million. Fifty new apartment units were created and 47 units retained in the assessment area from these loans. All apartments are set aside for families with income at or below 60% of the median family income, thus meeting the CRA definition of low- and moderate-income families. We found no other activities of this type in the assessment area indicating these products are not routinely provided by other sources. CNB formed the CDC in 1996 due to limited community development opportunities and bank management continues to be active. Also refer to comment under Description of AA. The total community development lending of \$2.373 million represents approximately 8% of Tier 1 capital. The volume, as a percentage of Tier 1 capital, helps to gauge the extent of qualified CD loans.

Product Innovation and Flexibility

CNB did not offer innovative or flexible loan products targeted to low- or moderate-income individuals. This had a neutral impact on the rating.

INVESTMENT TEST

Conclusions for Areas Receiving Full-Scope Reviews

The bank's performance under the investment test is rated Outstanding. Based on full-scope reviews, the bank's performance in the Part of the Knoxville MSA #3840 is excellent.

Refer to Table 13 in Appendix C for the facts and data used to evaluate the bank's level of qualified investments.

CNB had an excellent level of qualified investments that are responsive to identified CD needs in an area that had limited opportunities. CNB made \$623 thousand in qualified investments during the evaluation period into the CNB Community Development Corporation (CNBCDC). This current period activity provided 50 new affordable housing units to low- and moderate-income families. This represents 2% of Tier 1 capital as of December 31, 2001.

As of April 30, 2002, the book value of investments made in previous evaluation periods was \$1.863 million. The previous investments provided funding for 47 affordable housing units to low- and moderate-income families and started the construction on the second project of 50 units. The total investment of \$2.486 million in the CNBCDC is approximately 8% of the bank's Tier 1 capital as of December 31, 2001. There is a statutory limit of 10% of capital for this type of investment.

The bank formed the CDC in 1996 due to limited CD opportunities in the AA. In total, CNBCDC has created and continues to operate 97 apartment units in the AA. All apartments are set aside for families with income at or below 60% of the median family income, thus meeting the CRA definition of low- and moderate-income families. Qualified investments of this type, both for the current period and the prior period, demonstrate an excellent degree of responsiveness to CD needs. There are no other projects of this type in the assessment area making CNB the leader in providing affordable rental housing. The tax credits related to the projects are complex because of the extensive paperwork requirement, complex tax-related issues, timing of fund distributions and the level of expertise required to successfully finance a project.

SERVICE TEST

Conclusions for Areas Receiving Full-Scope Reviews

The bank's performance under the service test is rated Low Satisfactory. Based on a full-scope review, CNB's performance in the Part of the Knoxville MSA #3840 assessment area was adequate.

Retail Banking Services

Refer to Table 14 in Appendix C for the facts and data used to evaluate the distribution of the bank's branch delivery system and branch openings and closings.

CNB's service delivery systems are reasonably accessible to geographies and individuals of different income levels in its assessment area. The bank's distribution of offices in moderate-income geographies is less than the distribution of population living in such geographies. While there are no branches in moderate-income geographies, there are branches located in middle-income geographies that are located adjacent to moderate-income geographies. In addition, a very high percentage of low- and moderate-income families reside in middle-income geographies.

Banking services and hours of operation do not vary significantly from one branch to another, in a way that inconveniences certain portions of the assessment area.

During the evaluation period, CNB introduced a no-service charge checking account that also requires no minimum balance. This allows customers, including those who are low- and moderate-income, to maintain accounts without fees.

CNB did not open or close branches in the AA during the evaluation period.

Community Development Services

CNB presented no community development services for consideration 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 metropolitan and non-metropolitan areas 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	Lending Test (excludes CD Loans): (01/01/1999 to 12/31/2001) Investment and Service Tests and CD Loans: (06/21/1999 to 04/30/2002)	
Financial Institution	Products Reviewed	
Citizens National Bank (CNB) Sevierville, Tennessee	Residential Real Estate Loans Small Loans to Businesses	
Affiliate(s)	Affiliate Relationship	Products Reviewed
Citizens National Bank Community Development Corporation	Operating Subsidiary	Loans from bank and capitalization by bank. Investments by CDC in real estate partnerships and low income housing tax credits.
List of Assessment Areas and Type of Examination		
Assessment Area	Type of Exam	Other Information
Part of Knoxville MSA # 3840	Full-Scope	All of Sevier County, CT # 113 Blount County and CTs # 55 and 56.02 and Knox County

Appendix B: Market Profiles for Full-Scope Areas

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Market Profiles for Areas Receiving Full-Scope Reviews

Part of Knoxville MSA # 3840	B-2
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Part of Knoxville MSA # 3840

Demographic Information for Full-Scope Area: Part of Knoxville MSA # 3840						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts/BNAs)	14	0.00	21.43	78.57	0.00	0.00
Population by Geography	66,174	0.00	19.52	80.48	0.00	0.00
Owner-Occupied Housing by Geography	19,284	0.00	20.03	79.97	0.00	0.00
Businesses by Geography	4,406	0.00	22.13	77.87	0.00	0.00
Farms by Geography	99	0.00	15.15	84.85	0.00	0.00
Family Distribution by Income Level	19,572	22.47	22.13	25.29	30.11	0.00
Distribution of Low- and Moderate-Income Families throughout AA Geographies	8,729	0.00	23.92	76.08	0.00	0.00
Median Family Income	\$30,967	Median Housing Value Unemployment Rate				\$61,719 = 4.46%
HUD Adjusted Median Family Income for 2001	\$52,000					
Households Below the Poverty Level 1990	14.38%					

(*) The NA category consists of geographies that have not been assigned an income classification.
 Source: 1990 U.S. Census, and 2001 HUD updated MFI.

CNB has defined its assessment area (AA) as portions of the Knoxville, Tennessee Metropolitan Statistical Area (MSA) # 3840. More specifically, the assessment area includes all of Sevier County; adjoining census tracts 55 and 56.02 in Knox County; and adjoining census tract 113 in Blount County. The AA includes fourteen census tracts; three (3) moderate-income census tracts (21%) and eleven (11) middle-income census tracts (79%). There were no low- or upper-income tracts. The assessment area meets the requirements of the regulation, has not changed since the previous evaluation and does not arbitrarily exclude any low- or moderate-income areas.

Sevierville is the county seat for Sevier County and is located approximately 40 miles southeast of Knoxville, Tennessee. It straddles the western entrance to Pigeon Forge, Gatlinburg, and The Great Smoky Mountains National Park. Tourism is the major industry and dominates the local economy. The area has a theme park, country music and other theme theaters, and an abundance of outlet malls.

Twenty-two percent of families in the AA were low-income and twenty-two percent of families were moderate-income. Fourteen percent of households and 10% of families live below poverty while the poverty rate for the state of Tennessee was 16%. The 2001 unemployment rate for the Knoxville MSA was 3.19%, below that of the state rate of 4.49% and national rate of 4.79%. However, the unemployment rate for Sevier County alone was 6.0% in 2001, well

above state and national rates. Due to seasonality of the tourist based economy, Sevier County experiences widely fluctuating employment. For example, first quarter 2001 the unemployment rate was 11.5% whereas the third quarter unemployment rate was 3.2%.

CNB operates 11 full-service branches in the AA and 23 free-standing ATMs. Major competitors include two large national banks, several large regional banks and community banking companies. Of all reporting FDIC-insured institutions in the AA, CNB ranked 6th in deposits out of 25 banks with a 4.2% market share. Based on 2000 aggregate data, CNB had a 1.83% market share and ranked 14th out of 299 lenders reporting HMDA loans in the AA. CNB had a 2.2% market share and ranked 11th out of 50 in lenders reporting small loans to businesses in the AA.

CNB's primary lending focus AA is lending to businesses. CNB also engages in residential real estate lending AA.

We reviewed prior community contact forms and made one additional community contact. The contacts identified venture capital and funds for affordable housing as the primary credit needs. They stated local financial institutions were actively involved in community development programs and were accommodating local credit needs. Based on our contacts and review of publicly available information, there are some limited opportunities for making qualified community development activities in this assessment area.

Appendix C: Tables of Performance Data

Content of Standardized 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: purchased loans are treated as originations/purchases and market share is the number of loans originated and purchased by the bank as a percentage of the aggregate number of reportable loans originated and purchased by all lenders in the MA/assessment area.

The following is a listing and brief description of the tables:

- Table 1. Lending Volume** - Presents the number and dollar amount of reportable loans originated and purchased by the bank over the evaluation period by MA/assessment area.
- Table 2. Geographic Distribution of Home Purchase Loans** - 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 market share information based on the most recent aggregate market data available.
- Table 3. Geographic Distribution of Home Improvement Loans** - See Table 2.
- Table 4. Geographic Distribution of Home Mortgage Refinance Loans** - See Table 2.
- Table 5. Geographic Distribution of Multifamily Loans** - Compares the percentage distribution of the number of multifamily loans originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies to the percentage distribution of multifamily housing units throughout those geographies. The table also presents market share information based on the most recent aggregate market data available.
- Table 6. Geographic Distribution of Small Loans to Businesses** - The percentage distribution of the number of small loans (less than or equal to \$1 million) to businesses originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies compared to the percentage distribution of businesses (regardless of revenue size) throughout those geographies. The table also presents market share information based on the most recent aggregate market data available.
- Table 7. Geographic Distribution of Small Loans to Farms** - The percentage distribution of the number of small loans (less than or equal to \$500,000) to farms originated and purchased by the bank in low-, moderate-, middle-, and upper-income

geographies compared to the percentage distribution of farms (regardless of revenue size) throughout those geographies. The table also presents market share information based on the most recent aggregate market data available.

- Table 8. Borrower Distribution of Home Purchase Loans** - 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 MA/assessment area. The table also presents market share information based on the most recent aggregate market data available.
- Table 9. Borrower Distribution of Home Improvement Loans** - See Table 8.
- Table 10. Borrower Distribution of Refinance Loans** - See Table 8.
- Table 11. Borrower Distribution of Small Loans to Businesses** - Compares the percentage distribution of the number of small loans (less than or equal to \$1 million) originated and purchased by the bank to businesses with revenues of \$1 million or less to the percentage distribution of businesses with revenues of \$1 million or less. In addition, the table presents the percentage distribution of the number of loans originated and purchased by the bank by loan size, regardless of the revenue size of the business. Market share information is presented based on the most recent aggregate market data available.
- Table 12. Borrower Distribution of Small Loans to Farms** - Compares the percentage distribution of the number of small loans (less than or equal to \$500,000) originated and purchased by the bank to farms with revenues of \$1 million or less to the percentage distribution of farms with revenues of \$1 million or less. In addition, the table presents the percentage distribution of the number of loans originated and purchased by the bank by loan size, regardless of the revenue size of the farm. Market share information is presented based on the most recent aggregate market data available.
- Table 13. Geographic and Borrower Distribution of Consumer Loans (OPTIONAL)** - For geographic distribution, the table 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 households within each geography. For borrower distribution, the table 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 of households by income level in each MA/assessment area.
- Table 14. Qualified Investments** - Presents the number and dollar amount of qualified investments made by the bank in each MA/AA. The table separately presents investments made during prior evaluation periods that are still outstanding and investments made during the current evaluation period. Prior-period investments are reflected at their book value as of the end of the evaluation period. Current period investments are reflected at their original investment amount even if that amount is greater than the current book value of the investment. The table also

presents the number and dollar amount of unfunded qualified investment commitments. In order to be included, an unfunded commitment must be legally binding and tracked and recorded by the bank's financial reporting system.

Table 15 Distribution of Branch Delivery System and Branch Openings/Closings - Compares the percentage distribution of the number of the bank's branches in low-, moderate-, middle-, and upper-income geographies to the percentage of the population within each geography in each MA/AA. The table also presents data on branch openings and closings in each MA/AA.

Table 1. Lending Volume

LENDING VOLUME		Geography: TENNESSEE						Evaluation Period: January 1, 1999 TO December 31, 2001				
MA/Assessment Area:	% of Rated Area Loans (#) in MA/AA	Home Mortgage		Small Loans to Businesses		Small Loans to Farms		Community Development Loans **		Total Reported Loans		% of Rated Area Deposits in MA/AA ***
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$(000's)	
Full Review:												
Part of Knoxville MSA # 3840	100.00	401	32,447	424	35,388	9	627	2	2,373	836	70,835	100.00
Limited Review:												

* Loan Data as of December 31, 2001. Rated area refers to either the state or multi-state MA rating area.
 ** The evaluation period for Community Development Loans is June 20, 1999 to April 30, 2002.
 *** Deposit Data as of June 30, 2001. Rated Area refers to either the state, multi-state MA, or institution, as appropriate.

Table 2. Geographic Distribution of Home Purchase Loans

Geographic Distribution: HOME PURCHASE			Geography: TENNESSEE				Evaluation Period: January 1, 1999 TO December 31, 2001								
MA/Assessment Area:	Total Home Purchase Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total**	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	Over all	Low	Mod	Mid	Upp
Full Review:															
Part of Knoxville MSA # 3840	235	100.00	0.00	0.00	20.03	31.06	79.97	68.94	0.00	0.00	3.01	0.00	4.39	2.65	0.00
Limited Review:															

* Based on 2000 Peer Mortgage Data: Southeast Region 2.

** Home purchase loans originated and purchased in the MA/AA as a percentage of all home purchase loans originated and purchased in the rated area.

*** Percentage of Owner Occupied Units is the number of owner occupied housing units in a particular geography divided by the number of owner occupied housing units in the area based on 1990 Census information.

Table 3. Geographic Distribution of Home Improvement Loans

Geographic Distribution: HOME IMPROVEMENT			Geography: TENNESSEE						Evaluation Period: January 1, 1999 TO December 31, 2001						
MA/Assessment Area:	Total Home Improvement Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total**	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	Over all	Low	Mod	Mid	Upp
Full Review:															
Part of Knoxville MSA # 3840	83	100.00	0.00	0.00	20.03	24.10	79.97	75.90	0.00	0.00	7.56	0.00	7.50	7.58	0.00
Limited Review:															

* Based on 2000 Peer Mortgage Data: Southeast Region2.

** Home improvement loans originated and purchased in the MA/AA as a percentage of all home improvement loans originated and purchased in the rated area.

*** Percentage of Owner Occupied Units is the number of owner occupied housing units in a particular geography divided by number of owner occupied housing units in the area based on 1990 Census information.

Table 4. Geographic Distribution of Home Mortgage Refinance Loans

Geographic Distribution: HOME MORTGAGE REFINANCE				Geography: TENNESSEE				Evaluation Period: January 1, 1999 TO December 31, 2001								
MA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*					
	#	% of Total**	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	Over all	Low	Mod	Mid	Upp	
Full Review:																
Part of Knoxville MSA # 3840	81	100.00	0.00	0.00	20.03	30.86	79.97	69.14	0.00	0.00	1.38	0.00	2.05	1.22	0.00	
Limited Review:																

* Based on 2000 Peer Mortgage Data: Southeast Region2.

** Home mortgage refinance loans originated and purchased in the MA/AA as a percentage of all home mortgage refinance loans originated and purchased in the rated area.

*** Percentage of Owner Occupied Units is the number of owner occupied housing units in a particular geography divided by number of owner occupied housing units in the area based on 1990 Census information.

Table 5. Geographic Distribution of Multifamily Loans

Geographic Distribution: MULTIFAMILY			Geography: TENNESSEE				Evaluation Period: January 1, 1999 TO December 31, 2001					Market Share (%) by Geography*				
MA/Assessment Area:	Total Multifamily Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies							
	#	% of Total**	% of MF Units***	% BANK Loans	% MF Units***	% BANK Loans	% MF Units***	% BANK Loans	% MF Units***	% BANK Loans	Overall	Low	Mod	Mid	Upp	
Full Review:																
Part of Knoxville MSA # 3840	2	100.00	0.00	0.00	7.92	0.00	92.08	100.00	0.00	0.00	20.00	0.00	0.00	25.00	0.00	
Limited Review:																

* Based on 2000 Peer Mortgage Data: Southeast Region 2.

** Multifamily loans originated and purchased in the MA/AA as a percentage of all multifamily loans originated and purchased in the rated area.

*** Percentage of multifamily units is the number of multifamily housing units in a particular geography divided by number of multifamily housing units in the area based on 1990 Census information.

Table 6. Geographic Distribution of Small Loans to Businesses

Geographic Distribution: SMALL LOANS TO BUSINESSES			Geography: TENNESSEE						Evaluation Period: January 1, 1999 TO December 31, 2001								
MA/Assessment Area:	Total Small Business Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*						
	#	% of Total**	% of Businesses***	% BANK Loans	% of Businesses***	% BANK Loans	% of Businesses***	% BANK Loans	% of Businesses***	% BANK Loans	% of Businesses***	% BANK Loans	Overall	Low	Mod	Mid	Upp
Full Review:																	
Part of Knoxville MSA # 3840	424	100.00	0.00	0.00	22.13	19.58	77.87	80.42	0.00	0.00	2.21	0.00	2.56	3.96	0.13		
Limited Review:																	

* Based on 2000 Peer Small Business Data: US.

** Small loans to businesses originated and purchased in the MA/AA as a percentage of all small loans to businesses originated and purchased in the rated area.

*** Source Data - Dun and Bradstreet 2001

Table 7. Geographic Distribution of Small Loans to Farms

Geographic Distribution: SMALL LOANS TO FARMS		Geography: TENNESSEE								Evaluation Period: January 1, 1999 TO December 31, 2001					
MA/Assessment Area:	Total Small Farm Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total**	% of Farms***	% BANK Loans	% of Farms***	% BANK Loans	% of Farms***	% BANK Loans	% of Farms***	% BANK Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
Part of Knoxville MSA # 3840	9	100.00	0.00	0.00	15.15	22.22	84.85	77.78	0.00	0.00	8.82	0.00	0.00	12.00	0.00
Limited Review:															

* Based on 2000 Peer Small Business Data: US.

** Small loans to farms originated and purchased in the MA/AA as a percentage of all small loans to farms originated and purchased in the rated area.

*** Source Data - Dun and Bradstreet 2001.

Table 8. Borrower Distribution of Home Purchase Loans

Borrower Distribution: HOME PURCHASE		Geography: TENNESSEE					Evaluation Period: January 1, 1999 TO December 31, 2001					Market Share				
MA/Assessment Area:	Total Home Purchase Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers							
	#	% of Total**	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	Over all	Low	Mod	Mid	Upp	
Full Review:																
Part of Knoxville MSA # 3840	235	100.00	22.47	10.81	22.13	17.12	25.29	21.62	30.11	50.45	3.35	2.63	2.85	4.46	3.35	
Limited Review:																

* Based on 2000 Peer Mortgage Data: Southeast Region 2.

** As a percentage of loans with borrower income information available. No information was available for 5.53 of loans originated and purchased by CNB.

*** Percentage of Families is based on the 1990 Census information.

**** Home purchase loans originated and purchased in the MA/AA as a percentage of all home purchase loans originated and purchased in the rated area.

Table 9. Borrower Distribution of Home Improvement Loans

Borrower Distribution: HOME IMPROVEMENT			Geography: TENNESSEE				Evaluation Period: January 1, 1999 TO December 31, 2001					Market Share				
MA/Assessment Area:	Total Home Improvement Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers							
	#	% of Total**	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	Over all	Low	Mod	Mid	Upp	
Full Review:																
Part of Knoxville MSA # 3840	83	100.00	22.47	25.00	22.13	35.00	25.29	21.25	30.11	18.75	7.21	12.00	8.86	5.77	5.00	
Limited Review:																

* Based on 2000 Peer Mortgage Data: Southeast Region 2.

** As a percentage of loans with borrower income information available. No information was available for 3.61% of loans originated and purchased by CNB.

*** Percentage of Families is based on the 1990 Census information.

**** Home improvement loans originated and purchased in the MA/AA as a percentage of all home improvement loans originated and purchased in the rated area.

Table 10. Borrower Distribution of Home Mortgage Refinance Loans

Borrower Distribution: HOME MORTGAGE REFINANCE				Geography: TENNESSEE				Evaluation Period: January 1, 1999 TO December 31, 2001							
MA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share				
	#	% of Total**	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	Over all	Low	Mod	Mid	Upp
Full Review:															
Part of Knoxville MSA # 3840	81	100.00	22.47	7.59	22.13	17.72	25.29	24.05	30.11	50.63	1.65	1.53	1.05	1.33	2.31
Limited Review:															

* Based on 2000 Peer Mortgage Data: Southeast Region 2.

** As a percentage of loans with borrower income information available. No information was available for 2.47% of loans originated and purchased by CNB

*** Percentage of Families is based on the 1990 Census information.

**** Home mortgage refinance loans originated and purchased in the MA/AA as a percentage of all home mortgage refinance loans originated and purchased in the rated area.

Table 11. Borrower Distribution of Small Loans to Businesses

Borrower Distribution: SMALL LOANS TO BUSINESSES					Geography: TENNESSEE		Evaluation Period: January 1, 1999 TO December 31, 2001		
MA/Assessment Area:	Total Small Loans to Businesses		Businesses With Revenues of \$1 million or less		Loans by Original Amount Regardless of Business Size			Market Share*	
	#	% of Total**	% of Businesses***	% BANK Loans****	\$100,000 or less	>\$100,000 to \$250,000	>\$250,000 to \$1,000,000	All	Rev \$1 Million or Less
Full Review:									
Part of Knoxville MSA # 3840	424	100.00	90.29	19.10	79.72	10.85	9.43	2.21	5.52
Limited Review:									

* Based on 2000 Peer Small Business Data: US.

** Small loans to businesses originated and purchased in the MA/AA as a percentage of all small loans to businesses originated and purchased in the rated area.

*** Businesses with revenues of \$1 million or less as a percentage of all businesses (Source D&B – 2001).

**** Small loans to businesses with revenues of \$1 million or less as a percentage of all loans reported as small loans to businesses. No information was available for 67.69% of small loans to businesses originated and purchased by the CNB.

Table 12. Borrower Distribution of Small Loans to Farms

Borrower Distribution: SMALL LOANS TO FARMS		Geography: TENNESSEE			Evaluation Period: January 1, 1999 TO December 31, 2001				
MA/Assessment Area:	Total Small Loans to Farms		Farms With Revenues of \$1 million or less		Loans by Original Amount Regardless of Farm Size			Market Share*	
	#	% of Total**	% of Farms***	% BANK Loans****	\$100,000 or less	>\$100,000 to \$250,000	>\$250,000 to \$500,000	All	Rev \$1 Million or Less
Full Review:									
Part of Knoxville MSA # 3840	9	100.00	93.94	0.00	77.78	22.22	0.00	8.82	10.00
Limited Review:									

* Based on 2000 Peer Small Business Data: US.

** Small loans to farms originated and purchased in the MA/AA as a percentage of all small loans to farms originated and purchased in the rated area.

*** Farms with revenues of \$1 million or less as a percentage of all farms (Source D&B 2001).

**** Small loans to farms with revenues of \$1 million or less as a percentage of all loans reported as small loans to farms. No information was available for 100.00% of small loans to farms originated and purchased by CNB.

Table 14 Qualified Investments

QUALIFIED INVESTMENTS		Geography: TENNESSEE				Evaluation Period: June 21, 1999 TO April 30, 2002			
MA/Assessment Area:	Prior Period Investments*		Current Period Investments		Total Investments			Unfunded Commitments**	
	#	\$(000's)	#	\$(000's)	#	\$(000's)	% of Total	#	\$(000's)
Full Review:									
Part of Knoxville MSA # 3840	2	1,863	1	623	3	2,486	100.00	0.00	0.00
Limited Review:									

* 'Prior Period Investments' means investments made in a previous evaluation period that are outstanding as of the examination date.

** 'Unfunded Commitments' means legally binding investment commitments that are tracked and recorded by the institution's financial reporting system.

Table 15 Distribution of Branch Delivery System and Branch Openings/Closings

DISTRIBUTION OF BRANCH DELIVERY SYSTEM AND BRANCH OPENINGS/CLOSINGS Geography: TENNESSE Evaluation Period: JUNE 21 199 to –April 30, 2002																	
MA/Assessment Area:	Deposits	Branches						Branch Openings/Closings						Population			
	% of Rated Area Deposits in AA	# of BANK Branches	% of Rated Area Branches in AA	Location of Branches by Income of Geographies (%)				# of Branch Openings	# of Branch Closings	Net change in Location of Branches (+ or -)				% of Population within Each Geography			
				Low	Mod	Mid	Upp			Low	Mod	Mid	Upp	Low	Mod	Mid	Upp
Full Review:																	
Part of Knoxville MSA # 3840	100.00	11	100.00	0.00	0.00	100.00	0.00	0	0	0	0	0	0	0.00	19.52	80.48	0.00
Limited Review:																	

