

CRA PUBLIC FILE

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PUBLIC DISCLOSURE

August 29, 2022

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

Wilson Bank and Trust
Certificate Number: 26962

623 West Main Street
Lebanon, Tennessee 37087

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

600 North Pearl Street, Suite 700
Dallas, Texas 75201

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

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INSTITUTION RATING

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

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

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

The Lending Test is rated High Satisfactory.

- Lending levels reflect excellent responsiveness to assessment area (AA) credit needs.
- The institution originated a high percentage of loans inside its AAs.
- The geographic distribution of loans reflects adequate penetration throughout the AAs.
- The distribution of borrowers reflects, given the product lines offered by the institution, adequate penetration among retail customers of different income levels and business and farm customers of different size.
- The bank uses innovative and flexible lending practices in order to serve AA credit needs.
- The bank is a leader in originating community development loans (CDLs).

The Investment Test is rated High Satisfactory.

- The bank has a significant level of qualified community development (CD) investments and grants.
- The bank exhibits excellent responsiveness to credit and CD needs.
- The bank occasionally uses innovative and complex investments to support CD initiatives.

The Service Test is rated Low Satisfactory.

- Delivery systems are accessible to essentially all portions of the institution's AAs.
- Services, including where appropriate, business hours, do not vary in a way that inconveniences certain portions of the AAs, particularly low- and moderate-income (LMI) geographies or individuals.
- To the extent changes have been made, the institution's opening and closing of branches generally has not adversely affected the accessibility of its retail delivery systems, particularly in LMI geographies or to LMI individuals.
- The institution provides an adequate level of CD services.

DESCRIPTION OF INSTITUTION

Wilson Bank and Trust (WBT) operates as a state-chartered retail commercial bank headquartered in Lebanon, Tennessee. Wilson Bank Holding Company, a one-bank holding company, also headquartered in Lebanon, Tennessee, wholly owns the bank. The bank has no other affiliate relationships that affect this CRA evaluation. The bank did not experience any merger or acquisition activity since the previous evaluation. The institution received a Satisfactory rating at its previous June 5, 2019, FDIC Performance Evaluation based on Federal Financial Institutions Examination Council (FFIEC) Large Institution CRA Examination Procedures.

WBT operates 29 full-service offices and 56 automated teller machines (ATMs) in two AAs located in middle-Tennessee. The bank opened one office in Gallatin, Tennessee in January 2022. The new branch is in an upper-income census tract (CT). The bank also has one ATM just outside the boundaries of the AAs, but this ATM does not accept deposits. WBT offers a full line of loan products, deposit accounts, and other financial services. It also offers hours and days of service consistent with area and industry norms.

The primary business focus is on residential real estate lending and commercial lending. As of June 30, 2022, assets totaled \$4.1 billion, consisting primarily of loans and leases of \$2.8 billion, 67.8 percent of the total, and securities of \$916.1 million, 22.4 percent of the total. Total deposits equaled \$3.7 billion as of the same date. Since the previous evaluation, on average per year, total assets increased 18.9 percent, net loans increased 17.4 percent, and total deposits increased 21.0 percent. The bank reported a Return on Average Assets of 1.4 percent and a Tier 1 Leverage Capital Ratio of 12.6 percent as of December 31, 2021.

As reflected in the following table, the mix of outstanding loans of the major loan products shows commercial loans (Commercial and Industrial Loans and Secured by Nonfarm Nonresidential Properties) at 36.7 percent and home mortgage loans (Secured by 1-4 Family Residential Properties and Secured by Multifamily Residential Properties) as the second largest at 32.3 percent.

Loan Portfolio Distribution as of 06/30/2022		
Loan Category	\$(000s)	%
Construction, Land Development, and Other Land Loans	761,715	27.4
Secured by Farmland	32,059	1.2
Secured by 1-4 Family Residential Properties	868,888	31.3
Secured by Multifamily (5 or more) Residential Properties	28,756	1.0
Secured by Nonfarm Nonresidential Properties	901,337	32.4
Total Real Estate Loans	2,592,755	93.3
Commercial and Industrial Loans	119,684	4.3
Agricultural Production and Other Loans to Farmers	1,109	0.0
Consumer Loans	43,084	1.6
Obligations of State and Political Subdivisions in the U.S.	0	0.0
Other Loans	35,105	1.3
Lease Financing Receivable (net of unearned income)	0	0.0
Less: Unearned Income	13,306	0.5
Total Loans	2,778,431	100.0
<i>Source: Reports of Condition and Income</i>		
<i>Due to rounding, totals may not equal 100.0 percent</i>		

Based on the information discussed in this section, as well as other regulatory data, the institution's financial condition, size, product offerings, prior performance, and status of any legal impediments did not affect its ability to meet the credit needs of the AAs.

DESCRIPTION OF ASSESSMENT AREAS

The CRA requires each financial institution to define one or more AAs for which examiners will evaluate its CRA performance. WBT designated two AAs consisting of nine counties in the Nashville-Davidson-Murfreesboro-Franklin, Tennessee (Nashville) Metropolitan Statistical Area (MSA) and the non-MSA areas of Tennessee.

The AAs meet the technical requirements of the CRA. The following table provides additional details regarding the composition of each AA. Refer to the individual AA sections of this evaluation for additional information on each AA.

Description of Assessment Areas			
Assessment Area	Counties in Assessment Area	# of CTs	# of Branches
Nashville MSA	Davidson, Rutherford, Smith, Sumner, Trousdale, Williamson, and Wilson	293	26
Tennessee Non-MSA	DeKalb and Putnam	19	3
<i>Source: 2015 American Community Survey (ACS) data and Bank data</i>			

SCOPE OF EVALUATION

General Information

This evaluation covers the time period from the previous evaluation dated June 5, 2019, to the current evaluation dated August 29, 2022. To assess performance, examiners applied the FFIEC Large Institution CRA Examination Procedures, which include the Lending, Investment, and Service Tests. The Appendix lists the applicable tests' criteria.

Examiners performed full-scope procedures to assess WBT's performance in the Nashville MSA AA as this area maintained a high level of lending, deposits, and branches. Examiners performed limited-scope procedures on the Tennessee Non-MSA AA since a full-scope was completed on this AA at the prior evaluation.

Examiners evaluated lending data, deposit volume, and number of branch offices to determine relative weighting of the AAs in overall conclusions. A significant majority of lending, deposit activity, and the branch network are in the Nashville MSA AA. Consequently, examiners gave primary weight in assigning the overall rating and conclusions to performance in this AA. The following table details the loans, deposits, and branches by AA.

Assessment Areas Breakdown of Loans, Deposits, and Branches						
Assessment Area	Loans		Deposits		Branches	
	\$(000s)	%	\$(000s)	%	#	%
Nashville MSA	1,494,166	89.2	2,891,049	89.5	26	89.7
Tennessee Non-MSA	181,075	10.8	338,964	10.5	3	10.3
Total	1,675,241	100.0	3,230,013	100.0	29	100.0
<i>Source: Home Mortgage Disclosure (HMDA) Loan Application Register (LAR) data (2019 – 2021), CRA data (2019 – 2021), and FDIC Summary of Deposits (6/30/2021)</i>						
<i>Due to rounding, totals may not equal 100.0 percent</i>						

Activities Reviewed

For the Lending Test, CRA Large Institution procedures require examiners to consider a bank's reported home mortgage, small business, and small farm loans, as well as all reported CDL's originated since the previous evaluation. Consequently, this evaluation considers total loans reported according to HMDA and CRA data collection reporting requirements:

Home Mortgage Loans

- 2019 – 1,303 loans totaling \$310.2 million
- 2020 – 2,310 loans totaling \$583.5 million
- 2021 – 2,602 loans totaling \$744.9 million

Small Business Loans

- 2019 – 399 loans totaling \$79.0 million
- 2020 – 1,942 loans totaling \$160.6 million

- 2021 – 1,228 loans totaling \$108.9 million

Small Farm Loans

- 2019 – 54 loans totaling \$1.7 million
- 2020 – 52 loans totaling \$1.5 million
- 2021 – 237 loans totaling \$3.0 million

Community Development Loans (June 5, 2019 – August 29, 2022)

- 78 loans totaling \$292.3 million

Since no trends exist between the different years' data that materially affect applicable conclusions or ratings, this evaluation only presents home mortgage, small business, and small farm data for 2020, the most recent calendar year for which corresponding aggregate data exists. However, examiners include all years of each loan category reviewed in the AA concentration discussion. Examiners compared the home mortgage performance to 2020 HMDA aggregate data and the small business and small farm performances to 2020 CRA aggregate data. This evaluation also presents census demographic data based on 2015 ACS data and 2020 D&B data.

Examiners considered the universes of loans reviewed by number and dollar volume, as well as management's stated business strategy, to determine the weighting applied to the loan categories reviewed. As seen in the following table, home mortgage loans represent a majority of the loan categories reviewed. Therefore, home mortgage loans received more weight when arriving at overall conclusions.

Loan Products Reviewed				
Loan Category	Universe and Reviewed			
	#	%	\$(000s)	%
Home Mortgage	2,310	53.7	583,539	78.3
Small Business	1,942	45.1	160,636	21.5
Small Farm	52	1.2	1,533	0.2
Total Loans	4,304	100.0	745,708	100.0
<i>Source: 2020 Bank data</i>				

Additionally, examiners reviewed delivery systems providing retail banking services, including branches and alternative delivery systems and examiners reviewed retail banking products and services targeted toward LMI individuals or small businesses and tailored to meet specific needs with the AAs.

Finally, examiners reviewed the CD investments and services for the period since the previous CRA evaluation. Qualified investments (QIs) included new investments and grants, as well as outstanding QIs from the prior evaluation.

CONCLUSIONS ON PERFORMANCE CRITERIA

LENDING TEST

WBT demonstrated a high satisfactory record for the Lending Test. The good record for the Lending Test in the Nashville MSA AA outweighed the adequate record for the Tennessee Non-MSA AA to support this conclusion.

For the CRA Large Institution Lending Test, typically, examiners will first determine whether the presence of any weaker lending activity or AA concentration performance warrants downgrading the overall Lending Test rating. Absent any such warranted downgrading, examiners will then place more weight on the borrower profile, geographic loan distribution, as well as on CDLs when arriving at the overall Lending Test rating.

Lending Activity

Lending levels reflect excellent responsiveness to AA credit needs. An excellent record in the Nashville MSA AA regarding home mortgage, small business, and small farm lending support this conclusion. The Nashville MSA AA includes a more detailed discussion of the lending activity.

Assessment Area Concentration

A high percentage of loans are made in the institution's AAs. A high percentage of home mortgage and small farm loans outweighed the substantial majority of small business loans originated in the AA to support this conclusion. Examiners considered the bank's asset size and office structure as well as the loan categories reviewed relative to the areas' combined size and economy when arriving at this conclusion.

Lending Inside and Outside of the Assessment Areas										
Loan Category	Number of Loans				Total #	Dollar Amount of Loans \$(000s)				Total \$(000s)
	Inside		Outside			Inside		Outside		
	#	%	#	%		\$	%	\$	%	
Home Mortgage										
2019	1,134	87.0	169	13.0	1,303	265,315	85.5	44,890	14.5	310,205
2020	2,026	87.7	284	12.3	2,310	513,630	88.0	69,909	12.0	583,539
2021	2,260	86.9	342	13.1	2,602	614,638	82.5	130,262	17.5	744,900
Subtotal	5,420	87.2	795	12.8	6,215	1,393,583	85.0	245,061	15.0	1,638,644
Small Business										
2019	368	92.2	31	7.8	399	70,808	89.7	8,155	10.3	78,963
2020	1,876	96.6	66	3.4	1,942	147,507	91.8	13,129	8.2	160,636
2021	1,118	91.0	110	9.0	1,228	92,680	85.1	16,187	14.9	108,867
Subtotal	3,362	94.2	207	5.8	3,569	310,995	89.2	37,471	10.8	348,466
Small Farm										
2019	47	87.0	7	13.0	54	1,380	82.8	286	17.2	1,666
2020	42	80.8	10	19.2	52	1,259	82.1	274	17.9	1,533
2021	223	94.1	14	5.9	237	2,679	89.9	301	10.1	2,980
Subtotal	312	91.0	31	9.0	343	5,318	86.1	861	13.9	6,179
Total	9,094	89.8	1,033	10.2	10,127	1,709,896	85.8	283,393	14.2	1,993,289
Source: HMDA LAR data (2019 – 2021) and CRA data (2019 – 2021) Due to rounding, totals may not equal 100.0 percent										

Geographic Distribution

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

Borrower Profile

WBT's distribution of borrowers reflects, given the product lines offered by the institution, adequate penetration among retail customers of different income levels and businesses and small farm customers of different size. Adequate records in the Nashville MSA AA and Tennessee Non-MSA AA support this conclusion. Examiners focused on the percentage by number of loans to LMI individuals and to businesses and farms with gross annual revenues (GARs) of \$1.0 million or less when arriving at conclusions for this performance factor. This factor only considered loans originated inside the AAs.

Small Business Administration Paycheck Protection Program Loans

The willingness to meet the credit needs of businesses of varying sizes, including small businesses, through originating Paycheck Protection Program (PPP) loans further supports the borrower profile performance. The Coronavirus Aid Relief and Economic Security Act, signed into law on March 27, 2020, established the temporary PPP. The Small Business Administration (SBA), with support from the Department of the Treasury, implements the PPP, which provides loans to encourage qualified businesses that meet certain standards established by the SBA, to retain employees through the COVID-19 Pandemic and includes loan forgiveness subject to certain conditions. The FDIC encouraged financial institutions to consider using this program in a prudent manner as they actively work with business borrowers, including small businesses with less financial flexibility to withstand near term operational challenges due to the COVID-19 Pandemic.

The bank originated 2,340 PPP loans totaling \$120.5 million. This lending activity demonstrates the willingness to meet the credit needs of businesses of varying sizes, including small businesses, in response to the COVID-19 Pandemic.

Innovative or Flexible Lending Practices

The institution uses innovative and flexible lending practices in order to serve AA credit needs. The number and dollar volume of innovative loan products and flexible lending practices support this conclusion. Examiners analyzed performance for this criterion at the institution level only, as the bank offers all of its innovative or flexible lending programs throughout all AAs.

The following table shows that, since the previous evaluation, the bank originated 1,528 innovative or flexible loans totaling approximately \$91.2 million. This dollar figure equates to 2.7 percent of average total assets of \$3.4 billion and 4.0 percent of average net loans of \$2.3 billion for the same period, thereby reflecting good levels. The loans include Federal Housing Administration (FHA), Veterans Affairs (VA), Farm Service Agency (FSA), and Rural Housing Service (RHS) programs.

Innovative or Flexible Lending Programs										
Type of Program	2019*		2020		2021		2022 YTD**		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
FHA	75	16,233	46	11,098	24	6,422	17	5,686	162	39,439
VA	27	8,341	31	10,277	31	10,659	8	3,111	97	32,388
FSA/RHS	29	4,532	39	7,635	17	3,765	8	1,610	93	17,542
Affordable Small Dollar Loans	152	225	554	856	218	365	252	394	1,176	1,840
Total	283	29,331	670	29,866	290	21,211	285	10,801	1,528	91,209
<i>Source: Bank data</i>										
<i>*Activity since June 5, 2019</i>										
<i>**Year-to-date (YTD)</i>										

Community Development Loans

The institution is a leader in making CDLs. WBT's leadership in originating an excellent level of CDLs and its good responsiveness to CD needs support this conclusion. The leader level of CDLs in the Nashville MSA AA outweighed the adequate level of CDLs in the Tennessee Non-MSA AA to further support this conclusion

Regarding the overall level of CDLs, the following table shows that, since the previous evaluation the bank granted 78 CDLs totaling \$292.3 million. This level equates to 8.6 percent of average total assets of \$3.4 billion since the previous evaluation and 12.7 percent of average net loans of \$2.3 billion for the same period, thereby reflecting excellent levels. The CDLs for the current evaluation period compare at an excellent level compared to similarly-situated institutions. These levels reflect decreases from the 11.0 percent of average assets and 14.0 percent of average net loans reported at the previous evaluation; however, the current levels still reflect excellent performance.

The following table details CDLs by year and purpose.

Community Development Lending by Year										
Activity Year	Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
2019*	0	0	0	0	6	22,304	7	28,156	13	50,460
2020	2	5,990	1	3,480	4	18,542	26	86,462	33	114,474
2021	5	28,915	1	4,090	6	10,284	13	40,978	25	84,267
2022 YTD	0	0	0	0	1	20,235	6	22,838	7	43,073
Total	7	34,905	2	7,570	17	71,365	52	178,434	78	292,274
<i>Source: Bank data</i>										
<i>*Activity since June 5, 2019</i>										

In addition to reflecting an excellent lending level, the CDLs reflect good responsiveness to AA CD needs. As seen in the previous table, 61.1 percent of the dollar volume of all CDLs promote revitalization and stabilization of qualifying geographies (including designated disaster areas). Additionally, 24.4 percent promote economic development. Furthermore, another 11.9 percent promote affordable housing and 2.6 percent benefits community services for LMI individuals.

Activities that promote affordable housing and revitalization and stabilization efforts reflect CD needs in the AAs. Therefore, relative to the capacity and the extent of CD lending opportunities and needs in the AAs, the bank exhibits a good level in originating CDLs.

The following table further illustrates the CDLs by area.

Community Development Lending by Area										
Assessment Area	Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
Nashville MSA	3	29,540	1	3,480	14	66,180	43	140,756	61	239,956
Tennessee Non-MSA	1	1,500	1	4,090	1	1,166	7	31,078	10	37,834
Statewide/Regional	3	3,865	0	0	2	4,019	2	6,600	7	14,484
Total	7	34,905	2	7,570	17	71,365	52	178,434	78	292,274
<i>Source: Bank data (6/5/2019 – 8/29/2022)</i>										

The following points provide examples of notable CDLs at the statewide or regional levels:

- ***Affordable Housing*** – The bank granted a \$1.5 million loan to finance the renovation of an apartment complex that provides affordable housing units to LMI individuals. This apartment complex is also located in a moderate-income CT.
- ***Revitalize or Stabilize*** – The bank granted a loan totaling \$3.6 million to finance the construction of a building in a moderate-income area for use by a government entity, creating and retaining jobs in LMI CTs.

INVESTMENT TEST

WBT demonstrated a high satisfactory record under the Investment Test. The good record in the Nashville MSA AA outweighed the poor record in the Tennessee Non-MSA AA to support this conclusion. A significant level of QIs and grants, excellent responsiveness to credit and CD needs, and occasional use of innovative and complex investments, support the rating.

Investment and Grant Activity

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

As seen in the following table, the bank made use of 105 QIs totaling \$62.8 million, which includes donations of \$80,000 and prior period investments of \$10.4 million. The total dollar amount equates to 1.8 percent of average total assets of \$3.4 billion and 9.9 percent of average securities of \$632.1 million since the prior evaluation. These levels reflect increases from the 1.0 percent of average total assets and 6.6 percent of average securities noted in the prior evaluation.

The following table details QIs by year and purpose.

Qualified Investments										
Activity Year	Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
Prior Period	15	7,264	0	0	1	1,000	6	2,167	22	10,431
2019*	0	0	0	0	2	2,500	0	0	2	2,500
2020	9	17,589	0	0	0	0	2	1,980	11	19,569
2021	13	21,508	1	1,500	0	0	0	0	14	23,008
2022 YTD	4	7,195	0	0	0	0	0	0	4	7,195
Subtotal	41	53,556	1	1,500	3	3,500	8	4,147	53	62,703
Qualified Grants & Donations	7	4	37	37	2	21	6	18	52	80
Total	48	53,560	38	1,537	5	3,521	14	4,165	105	62,783
Source: Bank data										
*Activity since June 5, 2019										

The following table further illustrates the QIs by area.

Qualified Investments by Area										
Area	Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
Nashville MSA	27	28,639	32	34	0	0	10	1,285	69	29,958
Tennessee Non-MSA	0	0	1	0	2	21	0	0	3	21
Statewide/Regional	21	24,921	5	1,503	3	3,500	4	2,880	33	32,804
Total	48	53,560	38	1,537	5	3,521	14	4,165	105	62,783
Source: Bank data (6/5/2019 – 8/29/2022)										

The following points provide examples of notable statewide or regional CD investments:

- **Affordable Housing** – The bank invested \$3.0 million in the Tennessee Housing Development Agency (THDA). This agency provides affordable housing opportunities to LMI individuals across the State of Tennessee.
- **Economic Development** – The bank invested \$3.5 million in a Pathways Lending – Rural Opportunity Fund. Pathways Lending is a Community Development Financial Institution (CDFI) which provides lending solutions and educational services that support the development, growth, and preservation of underserved small businesses, affordable housing, and sustainable communities.

Responsiveness to Credit and Community Development Needs

WBT exhibits excellent responsiveness to credit and CD needs. The previous table shows responsiveness to a wide variety of CD needs by the dollar amount to all four CD purpose categories. In addition, the bank demonstrates responsiveness by providing a majority of the dollar

amounts for affordable housing and revitalization and stabilization efforts, which were both identified CD needs in the AAs.

Additionally, WBT's investments in financial intermediaries includes approximately \$17.6 million in three CDFIs that provide financing to individuals and businesses who cannot obtain financing through traditional sources. These CDFIs offer products to individuals turned down on first mortgages, to redevelop areas by getting low-income borrowers into lower cost homes and eliminating blight, to individuals with limited or imperfect credit, to individuals needing home repairs for older homes, and to individuals needing credit building loans. The CDFIs offer products to businesses that may experience challenges in accessing capital, such as rural, minority, and women-owned small businesses.

Community Development Initiatives

WBT occasionally uses innovative and complex investments to support CD initiatives.

SERVICE TEST

WBT demonstrated a low satisfactory record regarding the Service Test. Adequate records in the Nashville MSA AA and the Tennessee Non-MSA AA support this conclusion. Examiners noted adequate records regarding the CD services, accessibility of its delivery systems, changes in branches that do not adversely affect accessibility, and services that do not vary in a way that inconveniences portions of the AAs support this conclusion.

Accessibility of Delivery Systems

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

The bank makes its full-service offices accessible to essentially all portions of the AAs. The following table shows the bank has no branches in low-income CTs, whereas, 7.1 percent of the AA populations resides in those CTs; thereby reflecting reasonable performance. The table further shows the bank operates 10 branches in moderate-income CTs. The level of branches in moderate-income CTs is 12.8 percentage points above the percentage of the area's population residing in those CTs; thereby reflecting good performance. Examiners placed more weight on moderate-income tracts since a larger percent of the population resides in these CTs, suggesting more opportunities for banking needs.

Branch and ATM Distribution by Geography Income Level								
Tract Income Level	Census Tracts		Population		Branches		ATMs	
	#	%	#	%	#	%	#	%
Low	31	9.9	104,688	7.1	0	0.0	3	5.4
Moderate	71	22.8	318,514	21.7	10	34.5	28	50.0
Middle	111	35.6	563,101	38.4	9	31.0	14	25.0
Upper	95	30.4	476,876	32.5	10	34.5	11	19.6
NA	4	1.3	4,197	0.3	0	0.0	0	0.0
Total	312	100.0	1,467,376	100.0	29	100.0	56	100.0
<i>Source: 2015 ACS data and Bank data</i> <i>Due to rounding, totals may not equal 100.0 percent</i>								

The bank makes its alternative delivery systems accessible to portions of the AAs. Accessible ATMs and alternative delivery systems to LMI individuals support this conclusion.

The preceding table shows that the ATMs in low-income tracts rises 5.4 percentage points above the population, thereby reflecting an adequate level. The ATMs in moderate-income tracts significantly rises 15.5 percentage points above the population in moderate-income tracts, reflecting an excellent level.

WBT offers other alternative delivery systems for remote access to banking services at any location and any time. These systems include online banking, a mobile banking application, mobile payment, person to person payment, remote deposit capture, telephone banking, lock box, and digital mortgage delivery channels.

- Online banking through the website and mobile banking allows customers to review account balances, and balance notifications; and perform transactional capabilities such as bill pay and fund transfers within accounts. Applicants can complete most of the process for opening a deposit account remotely through digital channels prior to an in person signature of the account in the branch. Individuals can locate branches and ATMs through an interactive map.
- The mobile application accessible on smartphones and tablets affords customers the ability to remotely deposit checks.
- The bank offers free, 24-hour customer access to accounts via a local telephone number.
- Digital mortgage channels expedite the mortgage process through an online mortgage application, the remote delivery of documents on a secure portal, and the electronic signature of documents.

Although these alternative delivery systems provide potential benefit to persons across all income levels, there is not any general data available supporting significant increased usage of WBT's services correlated to improving finances for LMI persons or geographies. As a result, significant weight was not placed on the alternative delivery systems when drawing conclusions regarding the performance under the service test.

Changes in Branch Locations

To the extent changes have been made, the institution's opening and closing of branches has generally not adversely affected the accessibility of its delivery systems, particularly in LMI geographies or to LMI individuals. The bank increased its full-service branch opening by one office, which occurred in an upper-income tract. There were no branch closings since the previous evaluation.

Reasonableness of Business Hours and Services

Services (including where appropriate, business hours) do not vary in a way that inconveniences portions of the AAs, particularly LMI geographies or individuals. The branches generally have the same product offerings and services, and branch locations have similar hours that vary slightly based on area needs. Ten of the 29 total locations, in moderate-income tracts, offer Saturday hours either through the lobbies or drive-thrus.

The bank offers a range of deposit products to consumer and commercial customers to include checking, savings, money market, certificates of deposit, and individual retirement accounts. Credit-related products offered for consumer and commercial entities include non-residential loans, home mortgage loans, home equity loans and lines of credit, construction loans, vehicle loans, and various commercial-purpose loan products. WBT also makes credit card products available to customers.

Community Development Services

WBT provides an adequate level of CD services. The directors, officers, and employees provided 169 CD services since the prior evaluation. This number equates to an average of 2.0 CD services, per office, per year, since the prior evaluation, reflecting an adequate level. The bank averaged 28.2 full-service offices for the 3.1 years since the previous evaluation. The level reflects a slight decrease from the 170 CD services reported at the previous evaluation.

CD services primarily benefited community services; however, bank officials did provide CD services for affordable housing efforts, which was identified as a CD need of the AAs. This demonstrates adequate responsiveness to CD needs in the AAs.

The following table shows the number of CD services by purpose and year.

Community Development Services by Year					
Activity Year	Affordable Housing	Community Services	Economic Development	Revitalize or Stabilize	Totals
	#	#	#	#	#
2019*	6	41	7	0	54
2020	6	47	9	0	62
2021	3	28	2	0	33
2022 YTD	4	14	2	0	20
Total	19	130	20	0	169
<i>Source: Bank data</i>					
<i>*Activity since June 5, 2019</i>					

The following table further illustrates the CD services by AA.

Community Development Services					
Assessment Area	Affordable Housing	Community Services	Economic Development	Revitalize or Stabilize	Totals
	#	#	#	#	#
Nashville MSA	8	124	19	0	151
Tennessee Non-MSA	11	6	1	0	18
Total	19	130	20	0	169
<i>Source: Bank data (6/5/2019 – 8/29/2022)</i>					

DISCRIMINATORY OR OTHER ILLEGAL CREDIT PRACTICES REVIEW

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

NASHVILLE MSA AA – FULL-SCOPE REVIEW

DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE NASHVILLE MSA AA

This AA includes the following contiguous counties: Davidson, Rutherford, Smith Sumner, Trousdale, Williamson, and Wilson located in the Nashville MSA. The following table shows that WBT operates 26 branch offices throughout this middle-Tennessee AA. The bank also operates 50 ATMs in the AA.

Office Locations Nashville MSA AA				
County/City/Office	Office Type	Census Tract Number	Census Tract Income Level	Office Opened or Closed Since Last Evaluation
Davidson County				
Hermitage – 4736 Andrew Jackson Parkway	Branch	0154.01	Upper	No
Nashville – 217 Donelson Pike	Branch	0155.01	Middle	No
Nashville – 2930 West End Avenue	Branch	0166.00	Upper	No
Rutherford County				
Murfreesboro – 4195 Franklin Road	Branch	0409.02	Middle	No
Murfreesboro – 3110 Memorial Boulevard	Branch	0411.01	Upper	No
Murfreesboro – 710 Northwest Broad Street	Branch	0417.00	Moderate	No
Murfreesboro – 2640 South Church Street	Branch	0409.05	Middle	No
Smyrna – 210 South Commerce Drive	Branch	0422.00	Moderate	No
Smith County				
Carthage – 1300 Main Street North	Branch	9751.00	Moderate	No
Gordonsville – 7 New Middleton Highway	Branch	9754.00	Middle	No
Sumner County				
Gallatin – 455 West Main Street	Branch	0209.02	Moderate	No
Hendersonville – 175 East Main Street	Branch	0212.05	Upper	No
Gallatin – 1630 Nashville Pike, Suite 100	Branch	0205.01	Upper	Yes (opened 1/21/2022)
Trousdale County				
Hartsville – 127 McMurry Boulevard	Branch	0902.00	Moderate	No
Williamson County				
Franklin – 9200 Carothers Parkway	Branch	0502.08	Upper	No
Wilson County				
Lebanon – 1444 Baddour Parkway	Branch	0304.01	Moderate	No
Lebanon – 1130 Castle Heights Avenue North	Branch	0305.00	Moderate	No
Lebanon – 440 Highway 109 North	Branch	0302.02	Upper	No
Lebanon – 615 South Cumberland	Branch	0304.02	Moderate	No
Lebanon – 200 Tennessee Boulevard	Branch	0304.02	Moderate	No
Lebanon – 623 West Main Street	Main	0306.00	Moderate	No
Lebanon – 11835 Lebanon Road	Branch	0303.04	Middle	No
Mount Juliet – 1476 North Mount Juliet Road	Branch	0303.07	Upper	No
Mount Juliet – 709 South Mount Juliet Road	Branch	0309.01	Middle	No
Mount Juliet – 8875 Stewarts Ferry Pike	Branch	0309.03	Middle	No
Watertown – 402 Public Square	Branch	0310.00	Middle	No

Source: 2015 ACS data and Bank data

Economic and Demographic Data

Based on 2015 ACS data, the 293 CTs include the following income designations: 31 low-, 68 moderate-, 101 middle-, 89 upper-income, and four tracts with no income designation. The following table provides select demographic characteristics for this AA.

Demographic Information of the Assessment Area Nashville MSA AA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	293	10.6	23.2	34.5	30.4	1.4
Population by Geography	1,374,528	7.6	21.9	37.3	32.8	0.3
Housing Units by Geography	564,436	8.0	22.8	37.5	31.7	0.0
Owner-Occupied Units by Geography	330,480	3.7	15.4	40.8	40.1	0.0
Occupied Rental Units by Geography	190,395	14.3	34.3	32.5	18.9	0.0
Vacant Units by Geography	43,561	13.3	28.2	34.7	23.8	0.0
Businesses by Geography	140,124	7.7	18.3	28.2	44.9	0.9
Farms by Geography	2,995	4.1	14.7	40.0	40.7	0.4
Family Distribution by Income Level	335,438	20.1	16.8	19.7	43.4	0.0
Household Distribution by Income Level	520,875	22.2	16.4	17.9	43.5	0.0
Median Family Income MSA - 34980 Nashville-Davidson-Murfreesboro-Franklin, TN MSA		\$66,441	Median Housing Value			\$211,852
			Median Gross Rent			\$908
			Families Below Poverty Level			10.0%
Source: 2015 ACS data and 2021 D&B data Due to rounding, totals may not equal 100.0 percent (*) The NA category consists of geographies that have not been assigned an income classification						

On April 17, 2019, the Federal Emergency Management Agency (FEMA) made a disaster declaration affecting Smith County due to severe storms. On March 5, 2020, FEMA made a disaster declaration affecting Smith and Wilson Counties due to tornadoes. On April 2, 2020, FEMA made a disaster declaration affecting all counties in the AA due to the COVID-19 Pandemic. On April 21, 2021, FEMA made a disaster declaration affecting Smith County due to severe ice storms. On May 8, 2021, FEMA made a disaster declaration affecting Smith and Wilson Counties due to tornadoes.

Examiners used the applicable FFIEC-estimated median family income (MFI) to analyze home mortgage loans under the borrower profile criterion. The following table presents the low-, moderate-, middle-, and upper-income ranges based on the 2020 FFIEC-updated MFI of \$76,500 for the Nashville MSA.

Median Family Income Ranges – Nashville MSA				
Median Family Incomes	Low <50%	Moderate 50% to <80%	Middle 80% to <120%	Upper ≥120%
2020 (\$76,500)	<\$38,250	\$38,250 to <\$61,200	\$61,200 to <\$91,800	≥\$91,800
Source: FFIEC				

Currently, major employers in the Nashville MSA AA include HCA Healthcare Inc., Vanderbilt University, Community Health Systems Inc., Williamson Surgery Center, and the Amazon Fulfillment Center.¹ The following table lists annual unemployment rates over the evaluation period for the AA, State of Tennessee, and nationwide.

Unemployment Rates			
Area	December 2019	December 2020	December 2021
	%	%	%
Davidson County	2.6	5.6	3.3
Rutherford County	2.7	4.5	3.0
Smith County	3.2	4.3	3.2
Sumner County	2.9	4.4	2.9
Trousdale County	3.0	4.9	3.3
Wilson County	2.6	3.5	2.4
Williamson County	2.8	4.4	2.8
Tennessee	3.6	5.6	3.8
National Average	3.6	6.7	3.9
<i>Source: Bureau of Labor Statistics.</i>			

Competition

WBT operates in a highly competitive market in this AA. Competition comes from other local, regional, and national banks, digital mortgage lenders, mortgage companies, and credit unions. According to the FDIC's Deposit Market Share Report as of June 30, 2021, the AA contained 59 financial institutions that operated 485 full-service branches inside of the market. Of these institutions WBT ranked ninth with 3.5 percent of the deposit market share for this same period.

Community Contact(s)

As part of the evaluation process, examiners contact third parties active in the AA to assist in identifying the credit and CD needs. This information helps determine the financial institution's responsiveness to those needs and shows available credit and CD opportunities.

Examiners reviewed a prior contact knowledgeable of the area's economy to help assess the area's current economic conditions, community credit needs, and potential opportunities for bank involvement. Discussions revealed a growing economy and low unemployment. The contact explained that the area's primary credit need is affordable housing.

Credit and Community Development Needs and Opportunities

Considering information obtained from the community contact, bank management, and demographic and economic information, examiners concluded that the primary credit needs of the AA include home mortgage and small business loans. A majority of the businesses operating in the

¹ Source: Tennessee Department of Labor and Workforce Development

AA with GARs of \$1.0 million or less and the large number of businesses with four or fewer employees support this conclusion. Demographic data also indicates that 36.9 percent of the families in the AA are LMI and 10.0 percent live below the poverty level, which signifies a continued need for affordable housing. With respect to the area's CD needs, demographic data supports the need for projects that provide affordable housing and those that revitalize or stabilize the areas.

CONCLUSIONS ON PERFORMANCE CRITERIA IN THE NASHVILLE MSA AA

LENDING TEST

WBT demonstrated a good record under the Lending Test in the Nashville MSA AA. The adequate geographic distribution, borrower profile, and leader level of CD lending primarily support this conclusion.

Lending Activity

Lending levels reflect excellent responsiveness AA credit needs. Excellent performances regarding home mortgage, small business, and small farm loans support this conclusion.

Home Mortgage Loans

Home mortgage lending levels reflect excellent responsiveness to the credit needs in the Nashville MSA AA. For 2020, the bank originated 1,753 total reportable home mortgage loans totaling approximately \$466.3 million. WBT captured a 1.4 percent market share of the total number and a 1.2 percent market share of the total dollar volume of home mortgage loans.

The activity by number of loans ranks it 20th out of 842 total lenders in the Nashville MSA AA. This ranking lands the bank in the top 2.4 percent of lenders reporting such loans in this AA. The ranking considers the total number and dollar amount of loans made by each institution. Given the considerations previously noted, the activity level reflects excellent performance for home mortgage loans.

Small Business Loans

Small business lending levels reflect excellent responsiveness to the credit needs in the Nashville MSA AA. For 2020, the bank originated \$1.7 million total reportable small business loans totaling approximately \$133.3 million. WBT captured a 3.5 percent market share of the total number of loans and a 4.3 percent market share of the total dollar volume of loans.

The activity by number of loans ranks it ninth out of 256 total lenders in the Nashville MSA AA. This ranking lands the bank in the top 3.5 percent of lenders reporting such loans in this AA. The ranking considers the total number and dollar volume of loans made by each institution. Given the considerations previously noted, the activity level reflects excellent performance for small business loans.

Small Farm Loans

Small farm levels reflect excellent responsiveness to the credit needs in the Nashville MSA AA. For 2020, the bank originated 39 total reportable small farm loans totaling approximately \$1.2 million. WBT captured a 14.4 percent market share of the total number of loans and a 10.0 percent market share of the total dollar volume of loans.

The activity by number of loans ranks it second out of 23 total lenders in the Nashville MSA AA. This ranking lands the bank in the top 8.7 percent of lenders reporting such loans in this AA. The ranking considers the total number and dollar volume of loans made by each institution. Given the considerations previously noted, the activity level reflects excellent performance for small farm loans.

Geographic Distribution

The geographic distribution of loans reflects adequate penetration throughout the AA. Adequate performances regarding home mortgage, small business, and small farm lending support this conclusion. Examiners focused on the percentages by the number of loans in LMI CTs when arriving at conclusions.

Home Mortgage Loans

The geographic distribution of home mortgage loans reflects adequate penetration throughout the AA. The adequate performances in both LMI CTs support this conclusion.

The following table shows the home mortgage lending in low-income geographies only trailed aggregate data by 1.4 percentage points, reflecting adequate performance. The table further shows that the lending performance in moderate-income CTs exceeds aggregate data by 4.5 percentage points, also reflecting adequate performance.

Geographic Distribution of Home Mortgage Loans						
Assessment Area: Nashville MSA						
Tract Income Level	% of Owner-Occupied Housing Units	Aggregate Performance % of #	#	%	\$(000s)	%
Low	3.7	4.7	57	3.3	25,377	5.5
Moderate	15.4	11.8	286	16.3	62,214	13.3
Middle	40.8	38.1	903	51.5	241,022	51.7
Upper	40.1	45.4	507	28.9	137,692	29.5
Not Available	0.0	0.0	0	0.0	0	0.0
Totals	100.0	100.0	1,753	100.0	466,305	100.0
<i>Source: 2015 ACS data, 2020 HMDA Aggregate data, and 2020 HMDA data</i>						
<i>Due to rounding, totals may not equal 100.0 percent</i>						

Small Business Loans

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

The following table shows that the level of lending in low-income CTs exceeds aggregate data by 2.2 percentage points, reflecting adequate performance. The table further shows that the level of lending in moderate-income CTs exceeds aggregate data by 6.5 percentage points, also reflecting adequate performance.

Geographic Distribution of Small Business Loans						
Assessment Area: Nashville MSA						
Tract Income Level	% of Businesses	Aggregate Performance % of #	#	%	\$(000s)	%
Low	7.7	8.3	179	10.5	16,864	12.6
Moderate	18.3	17.5	409	24.0	42,256	31.7
Middle	28.2	27.3	677	39.8	43,017	32.3
Upper	44.9	46.1	434	25.5	30,445	22.8
Not Available	0.9	0.8	3	0.2	764	0.6
Totals	100.0	100.0	1,702	100.0	133,346	100.0
<i>Source: 2020 D&B data, 2020 CRA Aggregate data, and 2020 CRA data</i>						
<i>Due to rounding, totals may not equal 100.0 percent</i>						

Small Farm Loans

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

The following table shows that the bank did not originate any small farm loans in low-income CTs; however, this only trails aggregate data by 2.1 percentage points, reflecting adequate performance. The table further shows that the level of lending in moderate-income CTs trails aggregate data by only 1.3 percentage points, also reflecting adequate performance.

Geographic Distribution of Small Farm Loans						
Assessment Area: Nashville MSA						
Tract Income Level	% of Farms	Aggregate Performance % of #	#	%	\$(000s)	%
Low	4.1	2.1	0	0.0	0	0.0
Moderate	14.7	9.0	3	7.7	34	2.8
Middle	40.0	62.0	35	89.7	1,048	87.0
Upper	40.7	26.9	1	2.6	123	10.2
Not Available	0.4	0.0	0	0.0	0	0.0
Totals	100.0	100.0	39	100.0	1,205	100.0
Source: 2020 D&B data, 2020 CRA Aggregate data, and 2020 CRA data Due to rounding, totals may not equal 100.0 percent						

Borrower Profile

The distribution of borrowers reflects, given the product lines offered by the institution, adequate penetration among retail customers of different income levels and business and farm customers of different size. Adequate home mortgage lending outweighed the good small business lending and excellent small farm lending performances to support this conclusion.

Home Mortgage Loans

The distribution of borrowers reflects adequate penetration among retail customers of different income levels. Adequate records of lending to both LMI borrowers support this conclusion.

As shown in the following table, the level of lending to low-income borrowers exceeds aggregate data by 2.7 percentage points, reflecting adequate performance. The table further shows that the level of lending to moderate-income borrowers is the same as aggregate data, reflecting adequate performance.

Distribution of Home Mortgage Loans by Borrower Income Level						
Assessment Area: Nashville MSA						
Borrower Income Level	% of Families	Aggregate Performance % of #	#	%	\$(000s)	%
Low	20.1	4.1	120	6.8	16,724	3.6
Moderate	16.8	14.9	261	14.9	40,483	8.7
Middle	19.7	19.2	364	20.8	69,789	15.0
Upper	43.4	44.9	816	46.5	218,253	46.8
Not Available	0.0	16.9	192	11.0	121,056	25.9
Totals	100.0	100.0	1,753	100.0	466,305	100.0
Source: 2015 ACS data, 2020 HMDA Aggregate data, and 2020 HMDA data Due to rounding, totals may not equal 100.0 percent						

Small Business Loans

The distribution of borrowers reflects good penetration among businesses of different sizes. Considering the level of PPP loans originated by the bank, the performance supports good penetration.

As shown in the following table, the level of lending to small businesses with GARs of \$1.0 million or less falls below aggregate performance by only 6.3 percentage points, typically reflecting adequate performance. Examiners also considered the large level of loans originated with Revenues not Available. These loans correspond with loans originated through the PPP, where collecting revenue information was not necessary. The lending activity demonstrates the willingness to meet the credit needs of businesses of varying sizes, including small businesses, in response to the COVID-19 Pandemic. With this additional performance context, the analysis below provides support for an overall good performance.

Distribution of Small Business Loans by Gross Annual Revenue Category						
Assessment Area: Nashville MSA						
Gross Revenue Level	% of Businesses	Aggregate Performance % of #	#	%	\$(000s)	%
<=\$1,000,000	86.6	41.6	601	35.3	39,289	29.5
>1,000,000	4.3	--	68	4.0	16,193	12.1
Revenue Not Available	9.1	--	1,033	60.7	77,864	58.4
Totals	100.0	100.0	1,702	100.0	133,346	100.0
<i>Source: 2020 D&B data, 2020 CRA Aggregate data, and 2020 CRA data Due to rounding, totals may not equal 100.0 percent</i>						

Small Farm Loans

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

As shown in the following table, the level of lending to farms with GARs of \$1.0 million or less rises significantly higher than aggregate performance by 45.3 percentage points, reflecting excellent performance.

Distribution of Small Farm Loans by Gross Annual Revenue Category						
Assessment Area: Nashville MSA						
Gross Revenue Level	% of Farms	Aggregate Performance % of #	#	%	\$(000s)	%
<=\$1,000,000	95.6	54.7	39	100.0	1,205	100.0
>1,000,000	2.1	-	0	0	0	0.0
Revenue Not Available	2.3	-	0	0	0	0.0
Totals	100.0	100.0	39	100.0	1,205	100.0
Source: 2020 D&B data, 2020 CRA Aggregate data, and 2020 CRA data Due to rounding, totals may not equal 100.0 percent						

Community Development Loans

WBT is a leader in making CDLs in the Nashville MSA AA. The following table shows that, since the previous evaluation, WBT originated 61 CDLs totaling approximately \$240.0 million in the Nashville MSA AA. The dollar amount equates to 82.1 percent of the overall level of CDLs, which is comparable to the total level of lending in this AA at 89.2 percent. The level of CD lending increased since the previous evaluation where the bank granted 46 loans totaling \$203.5 million. The following table displays CD lending by year and purpose.

The majority of CDLs benefited revitalization and stabilization efforts at 58.7 percent by dollar volume, which is an identified need of the AA. CDLs also benefited affordable housing with 12.3 percent of the dollar volume, which is another identified need of the AA. This shows excellent responsiveness to CD needs.

Community Development Lending										
Assessment Area: Nashville MSA										
Activity Year	Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
2019*	0	0	0	0	5	20,304	7	28,156	12	48,460
2020	1	4,500	1	3,480	4	18,542	18	52,384	24	78,906
2021	2	25,040	0	0	4	7,099	12	37,378	18	69,517
YTD 2022	0	0	0	0	1	20,235	6	22,838	7	43,073
Total	3	29,540	1	3,480	14	66,180	43	140,756	61	239,956
Source: Bank data *Activity since June 9, 2019										

The following points provide notable examples of CDLs in the Nashville MSA AA.

- **Affordable Housing** – The bank originated a \$10.2 million loan for a low-income housing tax credit project, where a majority of the 102 units are for LMI individuals.

- **Revitalize or Stabilize** – The bank granted a \$13.0 million loan for a business located in a moderate-income CT. The loan revitalized the area and provided a stabilizing effect by attracting businesses and residents to the area.
- **Economic Development** – The bank granted a \$20.2 million loan to finance the construction of a hotel located in a low-income CT. This facility is a new business that will help improve a low-income area in Davidson County by supporting permanent job creation.

INVESTMENT TEST

WBT demonstrated a good record in the Nashville MSA AA regarding the Investment Test. The significant level of QIs, excellent responsiveness to CD needs, and occasionally uses complex QIs to support this conclusion.

Investment and Grant Activity

The bank has a significant level of qualified CD investments and grants, occasionally in a leadership position, particularly those that are not routinely provided by private investors in the Nashville MSA AA. The table below shows that WBT made 69 QIs totaling approximately \$30.0 million in the Nashville MSA AA. By dollar volume, this equates to 47.6 percent of the total QIs which is lower than the 89.5 percent of total deposits in this AA; however, the dollar volume is still significant as compared to average total assets.

The following table details QIs within the AA by year and purpose.

Qualified Investments Assessment Area: Nashville MSA										
Activity Year	Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
Prior Period	9	4,856	0	0	0	0	4	1,267	13	6,123
2019	0	0	0	0	0	0	0	0	0	0
2020	2	5,600	0	0	0	0	0	0	2	5,600
2021	6	11,469	0	0	0	0	0	0	6	11,469
YTD 2022	3	6,710	0	0	0	0	0	0	3	6,710
Subtotal	20	28,635	0	0	0	0	4	1,267	24	29,902
Qualified Grants & Donations	7	4	32	34	0	0	6	18	45	56
Total	27	28,639	32	34	0	0	10	1,285	69	29,958
Source: Bank data *Activity since June 5, 2019										

The following points provide notable examples of the QIs in the Nashville MSA AA.

- ***Affordable Housing*** – The bank invested \$4.1 million in a mortgage-backed security issued to finance a multifamily residential property. All units in the property will be available below fair market rent, providing housing opportunities to LMI individuals within the AA.
- ***Revitalize or Stabilize*** – The bank invested \$515,000 to improve and revitalize a suburban utility district waterworks facility that serves individuals in an LMI area within the Nashville MSA AA.

Responsiveness to Credit and Community Development Needs

WBT exhibits excellent responsiveness to credit and CD needs in the Nashville MSA AA. The majority of QIs benefited affordable housing at 95.6 percent by dollar volume and revitalization and stabilization efforts at 4.3 percent. Both of which were identified as CD needs in the AA and show the excellent responsiveness to CD needs in the AA.

Community Development Initiatives

WBT occasionally uses innovative and complex investments to support CD initiatives in the Nashville MSA AA. The bank continues to invest in affordable housing initiatives through the THDA.

SERVICE TEST

WBT demonstrated an adequate record in the Nashville MSA AA regarding the Service Test. The adequate level regarding CD services, the branch opening generally not adversely affecting delivery systems, and the reasonableness of business hours outweighed the accessibility of delivery systems to support this conclusion.

Accessibility of Delivery Systems

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

The level of branch distribution in low-income tracts falls 7.6 percentage points below the population in low-income CTs, reflecting an adequate level. The distribution in the moderate-income tracts rises 16.4 percentage points above the population percentage, reflecting an excellent level.

Branch and ATM Distribution by Geography Income Level Assessment Area: Nashville MSA								
Tract Income Level	Census Tracts		Population		Branches		ATMs	
	#	%	#	%	#	%	#	%
Low	31	10.6	104,688	7.6	0	0.0	3	6.0
Moderate	68	23.2	301,568	22.0	10	38.4	26	52.0
Middle	101	34.5	513,206	37.3	8	30.8	11	22.0
Upper	89	30.4	450,869	32.8	8	30.8	10	20.0
NA	4	1.3	4,197	0.3	0	0.0	0	0.0
Total	293	100.0	1,374,528	100.0	26	100.0	50	100.0
<i>Source: 2015 ACS data and Bank data</i>								

The bank makes its alternative delivery systems accessible to essentially all portions of the Nashville MSA AA.

The preceding table shows that the ATMs in low-income tracts falls 1.6 percentage points below the population in low-income CTs, thereby reflecting an adequate level. The ATMs in moderate-income tracts rises 30.0 percentage points above the population in moderate-income tracts, reflecting excellent performance.

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

Changes in Branch Locations

To the extent changes have been made, the institution's opening and closing of branches has generally not adversely affected the accessibility of its delivery systems, particularly in LMI geographies and to LMI individuals. One branch opened in an upper-income tract while no branch closings occurred in the Nashville MSA AA since the previous evaluation.

Reasonableness of Business Hours and Services

Services (including where appropriate, business hours) do not vary in a way that inconveniences portions of the Nashville MSA AA, particularly LMI geographies or individuals. The business hours and services within this AA are consistent with those described in the overall level.

Community Development Services

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

The following table shows that the directors, officers, and employees provided 151 CD services since the previous evaluation in the Nashville MSA AA. This number equates to an average of 2.0 CD services, per office, per year, since the previous evaluation, thereby reflecting an adequate level. The bank averaged 25.2 full-service offices for the 3.1 years since the previous evaluation. The

services in this AA also reflect 89.3 percent of all CD services, which is comparable to the level of branches in this AA at 89.7 percent.

The CD services focused on community services, economic development, and affordable housing activities. Affordable housing was an identified need of the AA, reflecting adequate responsiveness. The level of CD services reflects a decrease from the prior evaluation, when the bank provided 170 CD services in this AA.

The following table shows the number of CD services by purpose and year.

Community Development Services Assessment Area: Nashville MSA					
Activity Year	Affordable Housing	Community Services	Economic Development	Revitalize or Stabilize	Totals
	#	#	#	#	#
2019*	2	39	6	0	47
2020	2	43	9	0	54
2021	1	28	2	0	31
2022 YTD	3	14	2	0	19
Total	8	124	19	0	151
Source: Bank data *Activity since June 5, 2019					

The following are notable examples of the CD services within the AA.

- **Affordable Housing** – Six bank officers served on separate Boards of Habitat for Humanity in different counties within the Nashville MSA AA. The officers provided management and financial expertise to these CD organizations, which provide affordable housing for LMI families.
- **Community Service** – A large number of bank employees teach the Literacy in Financial Education Program at schools throughout the AA. A majority of the students' families in the schools served reflect LMI and qualify for the government's free or reduced lunch programs.
- **Economic Development** – An executive officer serves on the Board of an economic development organization. This organization encourages economic development through job creation, thereby providing employment opportunities for LMI residents in the community.

TENNESSEE NON-MSA AA – LIMITED SCOPE REVIEW

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

This AA includes the following contiguous counties: DeKalb and Putnam in the non-MSA areas of Tennessee. The following table shows that WBT operates three branch offices throughout this middle-Tennessee AA. The bank also operates nine ATMs in the AA.

Office Locations Tennessee Non-MSA AA				
County/City/Office	Office Type	Census Tract Number	Census Tract Income Level	Office Opened or Closed Since Last Evaluation
<i>DeKalb County:</i>				
Smithville – 576 Broad Street	Branch	9202.00	Middle	No
Alexandria – 306 Brush Creek Road	Branch	9203.00	Upper	No
<i>Putnam County:</i>				
Cookeville – 320 South Jefferson Avenue	Branch	0006.00	Upper	No
<i>Source: Bank data and 2015 ACS data</i>				

Based on 2015 ACS data, the AA has 19 CTs include the following income designations: three moderate-, 10 middle-, and six upper-income tracts. The following table provides select demographic characteristics for this AA.

Demographic Information of the Assessment Area						
Assessment Area: Tennessee Non-MSA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	19	0.0	15.8	52.6	31.6	0.0
Population by Geography	92,848	0.0	18.3	53.7	28.0	0.0
Housing Units by Geography	42,075	0.0	17.3	55.0	27.7	0.0
Owner-Occupied Units by Geography	23,438	0.0	7.1	59.6	33.2	0.0
Occupied Rental Units by Geography	13,203	0.0	37.0	45.6	17.4	0.0
Vacant Units by Geography	5,434	0.0	13.4	57.6	29.0	0.0
Businesses by Geography	7,259	0.0	18.1	47.2	34.7	0.0
Farms by Geography	258	0.0	4.7	61.2	34.1	0.0
Family Distribution by Income Level	23,846	22.3	17.5	17.3	42.8	0.0
Household Distribution by Income Level	36,641	26.2	15.5	16.0	42.2	0.0
Median Family Income Non-MSAs - TN		\$46,066	Median Housing Value			\$136,923
			Median Gross Rent			\$616
			Families Below Poverty Level			17.7%
Source: 2015 ACS data and 2021 D&B data Due to rounding, totals may not equal 100.0 percent (*) The NA category consists of geographies that have not been assigned an income classification						

On April 2, 2020, FEMA made a disaster declaration affecting all counties in the AA due to the COVID-19 Pandemic. On April 21, 2021, FEMA made a disaster declaration affecting DeKalb due to severe ice storms.

The following table presents the low-, moderate-, middle-, and upper-income ranges based on the 2020 FFIEC-updated MFI of \$52,200 for the Tennessee Non-MSA AA.

Median Family Income Ranges				
Median Family Incomes	Low <50%	Moderate 50% to <80%	Middle 80% to <120%	Upper ≥120%
TN NA Median Family Income (99999)				
2020 (\$52,200)	<\$26,100	\$26,100 to <\$41,760	\$41,760 to <\$62,640	≥\$62,640
<i>Source: FFIEC</i>				

Currently, major employers in the Tennessee Non-MSA AA include Cookeville Regional Health, Tennessee Technological University, Perdue Farms, and Federal-Mogul Corporation.

CONCLUSIONS ON PERFORMANCE CRITERIA IN TENNESSEE NON-MSA AA

LENDING TEST

WBT's Lending Test performance in the Tennessee Non-MSA AA is consistent with the institution's Lending Test performance overall.

Geographic Distribution

Home Mortgage Loans

Geographic Distribution of Home Mortgage Loans						
Assessment Area: Tennessee Non-MSA						
Tract Income Level	% of Owner-Occupied Housing Units	Aggregate Performance % of #	#	%	\$(000s)	%
Low	0.0	0.0	0	0.0	0	0.0
Moderate	7.1	6.3	16	5.9	2,621	5.6
Middle	59.6	62.1	181	66.3	32,813	69.3
Upper	33.2	31.6	76	27.8	11,891	25.1
Not Available	0.0	0.0	0	0.0	0	0.0
Totals	100.0	100.0	273	100.0	47,325	100.0
Source: 2015 ACS data, 2020 HMDA Aggregate data, and 2020 HMDA data Due to rounding, totals may not equal 100.0 percent						

Small Business Loans

Geographic Distribution of Small Business Loans						
Assessment Area: Tennessee Non-MSA						
Tract Income Level	% of Businesses	Aggregate Performance % of #	#	%	\$(000s)	%
Low	0.0	0.0	0	0.0	0	0.0
Moderate	18.6	17.7	20	11.5	2,864	20.2
Middle	46.6	48.6	99	56.9	6,008	42.4
Upper	34.8	33.7	55	31.6	5,289	37.4
Not Available	0.0	0.0	0	0.0	0	0.0
Totals	100.0	100.0	174	100.0	14,161	100.0
Source: 2020 D&B data, 2020 CRA Aggregate data, and 2020 CRA data Due to rounding, totals may not equal 100.0 percent						

Small Farm Loans

Geographic Distribution of Small Farm Loans						
Assessment Area: Tennessee Non-MSA						
Tract Income Level	% of Farms	Aggregate Performance % of #	#	%	\$(000s)	%
Low	0.0	0.0	0	0.0	0	0.0
Moderate	4.3	8.1	0	0.0	0	0.0
Middle	63.1	73.1	2	66.7	40	74.1
Upper	32.6	18.8	1	33.3	14	25.9
Not Available	0.0	0.0	0	0.0	0	0.0
Totals	100.0	100.0	3	100.0	54	100.0
<i>Source: 2020 D&B data, 2020 CRA Aggregate data, and 2020 CRA data</i> <i>Due to rounding, totals may not equal 100.0 percent</i>						

Borrower Profile

Home Mortgage Loans

Distribution of Home Mortgage Loans by Borrower Income Level						
Assessment Area: Tennessee Non-MSA						
Borrower Income Level	% of Families	Aggregate Performance % of #	#	%	\$(000s)	%
Low	22.3	2.3	11	4.0	779	1.7
Moderate	17.5	11.1	28	10.2	3,986	8.4
Middle	17.3	20.0	60	22.0	8,084	17.1
Upper	42.8	45.4	149	54.6	30,732	64.9
Not Available	0.0	21.2	25	9.2	3,744	7.9
Totals	100.0	100.0	273	100.0	47,325	100.0
<i>Source: 2015 ACS data, 2020 HMDA Aggregate data, and 2020 HMDA data</i> <i>Due to rounding, totals may not equal 100.0 percent</i>						

Small Business Loans

Distribution of Small Business Loans by Gross Annual Revenue Category						
Assessment Area: Tennessee Non-MSA						
Gross Revenue Level	% of Businesses	Aggregate Performance % of #	#	%	\$(000s)	%
<=\$1,000,000	83.1	43.1	58	33.3	4,492	31.7
>1,000,000	4.9	--	7	4.0	1,440	10.2
Revenue Not Available	12.0	--	109	62.7	8,229	58.1
Totals	100.0	100.0	174	100.0	14,161	100.0
Source: 2020 D&B data, 2020 CRA Aggregate data, and 2020 CRA data Due to rounding, totals may not equal 100.0 percent						

Small Farm Loans

Distribution of Small Farm Loans by Gross Annual Revenue Category						
Assessment Area: Tennessee Non-MSA						
Gross Revenue Level	% of Farms	Aggregate Performance % of #	#	%	\$(000s)	%
<=\$1,000,000	96.1	73.5	3	100.0	54	100.0
>1,000,000	1.3	--	0	0.0	0	0.0
Revenue Not Available	2.6	--	0	0.0	0	0.0
Totals	100.0	100.0	3	100.0	54	100.0
Source: 2020 D&B data, 2020 CRA Aggregate data, and 2020 CRA data Due to rounding, totals may not equal 100.0 percent						

WBT's CD lending performance in the AA is below the performance in the institution's CDL performance overall. While the performance was considered, it does not change the overall conclusions. See the CDL section presented at the institution level for more details of the CDL activity in this AA.

INVESTMENT TEST

The institution's Investment Test performance in the Tennessee Non-MSA AA is below the institution's Investment Test performance overall. While the performance was considered, it does not change the overall conclusions. Please see the Investment Test section at the institution-level for investment activity in this AA.

SERVICE TEST

The institution's Service Test performance in the Tennessee Non-MSA AA is consistent with the institution's Service Test performance overall. Please see the Service Test section at the institution-level for CD service activity in this AA.

APPENDICES

LARGE BANK PERFORMANCE CRITERIA

Lending Test

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

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

Investment Test

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

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

Service Test

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

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

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

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

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

SCOPE OF EVALUATION

Wilson Bank and Trust	
Scope of Examination: Full scope review was performed on the following area: Nashville MSA AA	
Time Period Reviewed:	06/05/2019 to 08/29/2022
Products Reviewed: (list loan categories reviewed alphabetically): Home Mortgage Loans: (01/01/2019 – 12/31/2021) Small Business Loans: (01/01/2019 – 12/31/2021) Small Farm Loans: (01/01/2019 – 12/31/2021)	

List of Assessment Areas and Type of Evaluation			
Rated Area/ Assessment Area	Type of Evaluation	Branches Visited	Other Information
Nashville MSA	Full-scope	None	None
Tennessee Non-MSA	Limited-scope	None	None

GLOSSARY

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

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

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

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

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

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

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

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

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

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

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

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

Community Development Loan: A loan that:

- (1) Has as its primary purpose community development; and
- (2) Except in the case of a wholesale or limited purpose bank:
 - (i) Has not been reported or collected by the bank or an affiliate for consideration in the bank's assessment area as a home mortgage, small business, small farm, or consumer loan, unless it is a multifamily dwelling loan (as described in Appendix A to Part 203 of this title); and
 - (ii) Benefits the bank's assessment area(s) or a broader statewide or regional area including the bank's assessment area(s).

Community Development Service: A service that:

- (1) Has as its primary purpose community development;
- (2) Is related to the provision of financial services; and
- (3) Has not been considered in the evaluation of the bank's retail banking services under § 345.24(d).

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

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

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

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

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

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

Full-Scope Review: A full-scope review is accomplished when examiners complete all applicable interagency examination procedures for an assessment area. Performance under applicable tests is analyzed considering performance context, quantitative factors (e.g., geographic distribution, borrower profile, 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 do business or have banking offices in a metropolitan statistical area to file annual summary reports of their mortgage lending activity. The reports include such data as the race, gender, and the income of applicants; the amount of loan requested; and the disposition of the application (approved, denied, and withdrawn).

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

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

Limited-Scope Review: A limited scope review is accomplished when examiners do not complete all applicable interagency examination procedures for an assessment area. Performance under applicable tests is often analyzed using only quantitative factors (e.g., geographic distribution, borrower profile, total number and dollar amount of investments, and branch distribution).

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Wilson Bank & Trust Branch Locations - Nashville MSA Assessment Area														
Branch #	Branch Name	Street Address	City	County	Zip Code	Census Tract	MSA	ATM	Tract Income	% Minority	Underserved / Distressed	Lobby Hours	Teller Drive-In Hours	LMI or Distressed
1	Main Office	623 West Main Street	Lebanon	Wilson	37087	0306.00	34980	Walk-Up	Middle	26.24%	No	8am-4pm M-Th 8am-5pm F 8am-Noon Sat	8am-5pm M-Th 8am-6pm F 8am-Noon Sat	N
2	Baddour office	1444 Baddour Parkway	Lebanon	Wilson	37087	0304.01	34980	Drive-Up	Moderate	25.66%	No	8am-4pm M-Th 8am-5pm F	8am-5pm M-Th 8am-6pm F 8am-Noon Sat	Y
3	Watertown Office	402 Public Square	Watertown	Wilson	37184	0310.00	34980	Drive-Up	Middle	11.48%	No	8:30am-4pm M-Th 8:30am-5pm F 8:30am-Noon Sat	8am-5pm M-Th 8am-6pm F 8am-Noon Sat	N
4	Gladeville Office	8875 Stewarts Ferry Pike	Gladeville	Wilson	37071	0309.05	34980	Walk-Up	Upper	13.66%	No	8:30am-4pm M-Th 8:30am-5pm F 8:30am-Noon Sat	8am-5pm M-Th 8am-6pm F 8am-Noon Sat	N
5	TN Boulevard Office	200 Tennessee Boulevard	Lebanon	Wilson	37087	0304.02	34980	Walk-Up	Moderate	40.79%	No	8am-4pm M-Th 8am-5pm F	8am-5pm M-Th 8am-6pm F 8am-Noon Sat	Y
6	Mt. Juliet Office	1476 North Mt. Juliet Road	Mt. Juliet	Wilson	37122	0303.11	34980	Walk-Up	Upper	21.17%	No	8:30am-4pm M-Th 8:30am-5pm F 8:30am-Noon Sat	8am-5pm M-Th 8am-6pm F 8am-Noon Sat	N
9	Castle Heights Office	1130 Castle Heights Avenue North	Lebanon	Wilson	37087	0305.00	34980	Drive-Up	Moderate	28.82%	No	8am-4pm M-Th 8am-5pm F	8am-5pm M-Th 8am-6pm F	Y
10	Hermitage Office	4736 Andrew Jackson Parkway	Hermitage	Davidson	37076	0154.01	34980	Drive-Up	Middle	27.87%	No	8:30am-4pm M-Th 8:30am-5pm F 8:30am-Noon Sat	8am-5pm M-Th 8am-6pm F 8am-Noon Sat	N
12	Leeville Pike / 109 Office	440 Highway 109 North	Lebanon	Wilson	37090	0302.02	34980	Drive-Up	Middle	14.43%	No	8:30am-4:30pm M-Th 8:30am-5pm F	8am-5pm M-Th 8am-6pm F 8am-Noon Sat	N
13	Highway 70 Office	11835 Lebanon Road	Mt. Juliet	Wilson	37122	0303.04	34980	Drive-Up	Middle	17.09%	No	8:30am-4pm M-Th 8:30am-5pm F	8am-5pm M-Th 8am-6pm F 8am-Noon Sat	N
14	Memorial Boulevard Office	3110 Memorial Boulevard	Murfreesboro	Rutherford	37129	0411.04	34980	Drive-Up	Upper	24.49%	No	8:30am-4pm M-Th 8:30am-5pm F 8:30am-Noon Sat	8:30am-5pm M-Th 8:30am-6pm F 8:30am-Noon Sat	N
15	Hartsville Office	127 McMurry Boulevard	Hartsville	Trousdale	37074	0902.00	34980	Drive-Up	Moderate	27.10%	No	8:30am-4pm M-Th 8:30am-5pm F 8:30am-Noon Sat	8:30am-5pm M-Th 8:30am-6pm F 8:30am-Noon Sat	Y
16	Donelson Office	217 Donelson Pike	Nashville	Davidson	37214	0155.01	34980	Drive-Up	Middle	29.65%	No	8:30am-4pm M-Th 8:30am-5pm F 8:30am-Noon Sat	8am-5pm M-Th 8am-6pm F 8am-Noon Sat	N
17	NW Broad Street Office	710 NW Broad Street	Murfreesboro	Rutherford	37129	0417.00	34980	Drive-Up	Moderate	35.36%	No	8:30am-4pm M-Th 8:30am-5pm F	8:30am-5pm M-Th 8:30am-6pm F 8:30am-Noon Sat	Y
18	Smyrna Office	210 Commerce Drive	Smyrna	Rutherford	37167	0422.00	34980	Drive-Up	Middle	40.11%	No	8:30am-4pm M-Th 8:30am-5pm F 8:30am-Noon Sat	8:30am-5pm M-Th 8:30am-6pm F 8:30am-Noon Sat	N
19	South Church Street Office	2640 South Church Street	Murfreesboro	Rutherford	37127	0409.10	34980	Drive-Up	Middle	34.90%	No	8:30am-4pm M-Th 8:30am-5pm F	8:30am-5pm M-Th 8:30am-6pm F	N
21	Providence Office	709 South Mt. Juliet Road	Mt. Juliet	Wilson	37122	0309.08	34980	Drive-Up	Upper	30.65%	No	8:30am-4pm M-Th 8:30am-5pm F 8:30am-Noon Sat	8am-5pm M-Th 8am-6pm F 8am-Noon Sat	N

Wilson Bank & Trust Branch Locations - Nashville MSA Assessment Area														
Branch #	Branch Name	Street Address	City	County	Zip Code	Census Tract	MSA	ATM	Tract Income	% Minority	Underserved / Distressed	Lobby Hours	Teller Drive-In Hours	LMI or Distressed
22	Gallatin Office	455 West Main Street	Gallatin	Sumner	37066	0209.05	34980	Drive-Up	Moderate	37.37%	No	8:30am-4pm M-Th 8:30am-5pm F 8:30am-Noon Sat	8am-5pm M-Th 8am-6pm F 8am-Noon Sat	Y
23	Greenlea Office	1630 Nashville Pike Suite 100	Gallatin	Sumner	37066	0205.01	34980	Drive-Up	Upper	18.21%	No	8:30am-4pm M-Th 8:30am-5pm F 8:30am-Noon Sat	8am-5pm M-Th 8am-6pm F 8am-Noon Sat	N
24	Hendersonville Office	175 East Main Street	Hendersonville	Sumner	37075	0212.05	34980	Drive-Up	Upper	11.47%	No	8:30am-4pm M-Th 8:30am-5pm F	8am-5pm M-Th 8am-6pm F	N
27	Highway 96 Office	4195 Franklin Road	Murfreesboro	Rutherford	37128	0409.07	34980	Drive-Up	Middle	33.35%	No	8:30am-4:00pm M-Th 8:30am-5pm F 8:30am-Noon Sat	8:30am-5pm M-Th 8:30am-6pm F 8:30am-Noon Sat	N
28	Cool Springs	9200 Carothers Pkwy Suite 108	Franklin	Williamson	37067	0502.11	34980	Drive-Up	Upper	44.26%	No	8:30am-4pm M-Th 8:30am-5pm F	8:30am-5pm M-Th 8:30am-6pm F	N
29	West End	2930 West End Ave	Nashville	Davidson	37203	0166.00	34980	Walk-Up	Middle	30.83%	No	8:30am-4:00pm M-Th 8:30am-5pm F	NA	N
41	Carthage Office	1300 Main Street North	Carthage	Smith	37030	9751.00	34980	Drive-Up	Moderate	11.84%	No	8am-4pm M-Th 8am-5pm F 8am-Noon Sat	8am-5pm M-F 8am-Noon Sat	Y
42	Gordonsville Office	7 New Middleton Highway	Gordonsville	Smith	38563	9754.00	34980	Drive-Up	Moderate	8.69%	No	8:00am-4:00pm M-Th 8:00am-5pm F 8am-Noon Sat	8am-5pm M-F 8am-Noon Sat	Y
30	Maryland Farms	5029 Harpeth Drive	Brentwood	Williamson	37027	0503.04	34980	Drive-Up	Upper	12.24%	No	8:30am-4pm M-Th 8:30am-5pm F	8:30am-5pm M-Th 8:30am-6pm F	N
34	Century Farms	2141 Century Farms Pkwy Ste 1009	Antioch	Davidson	37013	0191.17	34980	Walk-Up	Middle	61.31%	No	8:30am-5pm M-F	NA	N

Wilson Bank & Trust Branch Locations - Non MSA Assessment Area														
Branch #	Branch Name	Street Address	City	County	Zip Code	Census Tract	MSA	ATM	Tract Income	% Minority	Underserved / Distressed	Lobby Hours	Teller Drive-Through Hours	LMI or Distressed
26	Cookeville Office	320 S. Jefferson Avenue	Cookeville	Putnam	38501	0006.00	NA	Drive-Up	Upper	16.22%	No	8am-4:30pm M-Th 8am-5pm F 8am-Noon Sat	8am-5pm M-F 8am-Noon Sat	N
31	Smithville Office	576 W Broad Street	Smithville	Dekalb	37166	9202.01	NA	Drive-Up	Moderate	17.74%	No	8:30am-4:30pm M-Th 8:30am-5pm F 8:30am-Noon Sat	8am-5pm M-Th 8am-6pm F 8am-Noon Sat	Y
32	Alexandria Office	306 Brush Creek Road	Alexandria	Dekalb	37012	9203.00	NA	Drive-Up	Middle	10.42%	No	8:30am-4:30pm M-Th 8:30am-5pm F	8am-5pm M-Th 8am-6pm F 8am-Noon Sat	N
35	Tech Office	900 N Washington Avenue	Cookeville	Putnam	38501	0004.00	NA		Upper	12.78%	No	8am-4:30pm M-Th 8am-5pm F	8am-5pm M-F	N

Wilson Bank & Trust Branch Locations - Hamilton County Assessment Area														
Branch #	Branch Name	Street Address	City	County	Zip Code	Census Tract	MSA	ATM	Tract Income	% Minority	Underserved / Distressed	Lobby Hours	Teller Drive-Through Hours	LMI or Distressed
33	Chattanooga Office	1101 Broad Street Ste 110	Chattanooga	Hamilton	37402	0031.00	16860	Walk-up	Upper	25.71%	No	8:30am-4:30pm M-Th 8:30am-5pm F	NA	N

WBT Branch Openings Since 2022					
Branch	Address	Date Opened	Relocation	CT	CT Income
Greenlea	1630 Nashville Pike Ste 100 Gallatin, TN	1/21/2022	N	0205.01	Upper
Chattanooga LPO	1300 Broad Street Ste 200B Chattanooga, TN 37402	3/28/2023	N	0031.00	Upper
Maryland Farms	5029 Harpeth Drive Brentwood, TN 37027	4/27/2023	N	0503.04	Upper
Century Farms	2141 Century Farms Pkwy Ste 1009 Antioch, TN 37013	12/14/2024	N	0191.17	Middle
Chattanooga	1101 Broad Street Ste 110 Chattanooga, TN 37402	3/17/2025	N	0031.00	Upper
Tech Office	900 N Washington Avenue Cookeville, TN 38501	4/28/2025	N	0004.00	Upper

WBT Branch Closings Since 2022					
Branch	Address	Date Closed	Relocation	CT	CT Income
Walmart Branch	615 South Cumberland Street Lebanon, TN 37087	1/13/2024	N/A	0304.02	Moderate

WBT ATM Openings Since 2022					
ATM	Address	Date Opened	Relocation	CT	CT Income
Greenlea	1630 Nashville Pike Ste 100 Gallatin, TN	1/21/2022	N	0205.01	Upper
Maryland Farms	5029 Harpeth Drive Brentwood, TN 37027	4/27/2023	N	0503.04	Upper
Tanger Outlet Mall	4060 Cane Ridge Parkway Antioch, TN 37013	10/24/2023	N	0191.17	Middle
North Rutherford Blvd	225 North Rutherford Blvd Murfreesboro, TN 37130	2/2/2024	N	0421.02	Low
Mercury Plaza	1681 Middle Tennessee Blvd Murfreesboro, TN 37130	11/9/2024	N	0419.00	Moderate
Century Farms Branch	2141 Century Farms Pkwy Ste 1009 Antioch, TN 37013	12/17/2024	N	0191.17	Middle
Chattanooga Branch	1101 Broad St Ste 110 Chattanooga, TN 37402	3/14/2025	N	0031.00	Upper
Tech Branch	900 N Washington Ave Cookeville, TN 38501	4/28/2025	N	0004.00	Upper

WBT ATM Closings Since 2022					
ATM	Address	Date Closed	Relocation	CT	CT Income
ZF Automotive	1103 West Baddour Parkway Lebanon, TN 37087	5/1/2022	N	0305.00	Moderate
231 Drive Up	608 South Cumberland Lebanon, TN 37087	7/26/2022	N	0304.02	Moderate
Cumberland University	1 Cumberland Square Lebanon, TN 37087	8/11/2022	N	0306.00	Middle
Al's Foodland	1006 North Cumberland Lebanon, TN 37087	8/16/2022	N	0305.00	Moderate
Mortgage Center	1436 West Main Street Lebanon, TN 37087	2/13/2023	N	0304.01	Moderate

Twice Daily #22	235 North Rutherford Blvd Murfreesboro, TN 37130	9/1/2023	N	0421.02	Low
Walmart Branch	615 South Cumberland Street Lebanon, TN 37087	1/12/2024	N	0304.02	Moderate
Larro's Market	415 Old Nashville Hwy La Vergne, TN 37086	7/17/2024	N	0401.05	Middle

WBT LPO Closings Since 2022					
LPO	Address	Date Closed	Relocation	CT	CT Income
Red Realty Desk Lease	1574 Medical Center Parkway Suite 202 Murfreesboro, TN 37129	1/31/2025	N	0409.01	Moderate

Available Products by Category

Loan

- Unsecured Installment
- WBT Stock Loan
- WBT Relationship Builder
- Construction
- Construction to Perm
- In-House Mortgage
- Secondary Market Mortgage
- Home Equity Line of Credit
- Lot/Farm Land
- Bridge
- Overdraft Protection
- Credit Card
- Business Loans
- Auto
- Boat
- Motorcycle
- RV
- Farm Equipment
- SBA Loans

Deposit

- Checking
 - Campus
 - WBT Cash
 - WBT Interest
 - Solid Gold
 - Basic
 - Hero
- Time Deposits
 - CD, IRA
- Savings
 - Youth Saver
 - Money Market
 - Vacation/Christmas Club
 - WBT Saver
 - Health Savings
 - Premier Saver
 - Hero Saver

Business

- Business Checking
- Business Interest Checking
- Analyzed Checking
- Business Money Market
- Business Credit Card
- Business Online Banking
- Remote Deposit
- Paychex
- Merchant Services
- ACH Origination
- Business Debit Card
- Remote Deposit
- Lock Box Services
- Commercial Sweep
- Business Mobile Deposit
- Online Wires
- Payment Portal
- Positive Pay

Personal Services

- Online & Mobile Banking
- Bill Pay
- E-Statements
- Mobile Deposit
- Debit Card (Instant Issue)
- ATM Card
- Overdraft Privilege
- Online Loan Payment
- Personal Sweep
- Automatic Funds Transfer
- Night Depository
- Safe Deposit Box
- Cashier's Checks
- Notary Services
- Telephone Banker
- ID Protection (offered through Mastercard)
- Zelle

Additional Services (Insurance a & Investments)

- Investment Accounts (offered through Raymond James Investment Services)
- Investment Management & Trust Services (offered through Raymond James Investment Services)
- Identity Protection (offered through THW Insurance)
- Home, Auto, Life, & Medical Insurance (offered through THW Insurance)

FEE SCHEDULE

Please read the entire Account Agreement provided to you when your deposit account was opened for important terms addressing how and when Wilson Bank & Trust charges the fees set out below.

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

Note: Check printing fees vary by the style of check ordered.

Safe Deposit Box Annual Rent

Small	3X5	\$30.00
Medium	3X10	\$40.00
Large	5X10	\$60.00
Extra Large	10X10	\$90.00 (not available at all offices)

ATM Transaction at locations other than WBT ATM - plus any applicable fee determined by the foreign bank	\$2.00
Cashier's Checks	\$10.00
Consecutive Overdraft Daily Fee - Starts on the 7th calendar day after overdraft	\$5.00
Christmas Club/Vacation Club Withdrawals (per withdrawal after 2, annually)	\$10.00
Copies (per page)	\$0.25
Deposit Account Charge Off Fee	\$20.00
Dormant Account Fee - Per Month	\$5.00
Early Account Closeout Fee - If closed within 180 days of opening	\$25.00
Escheat Account Fee - Per Month	\$5.00
Foreign Check Cash Letter	\$30.00
Foreign Check Collection	\$50.00
Levy Garnishment - Per Occurrence	\$100.00
Night Deposit Bag with Lock	\$15.00
Non-Customer Check Cashing - Per Check	\$5.00
Overdraft Item Fee (created by check, in person withdrawal, ATM withdrawal or other electronic means)	\$38.00
Overdraft Protection Transfer Fee - Per Transfer from a line of credit or deposit account	\$6.00
Replacement ATM/Debit Cards	\$10.00
Research - Per Hour (Minimum 1 hour charge)	\$25.00
Return Deposited Item	\$10.00
Return Item Fee (assessed each time WBT returns an item/not per item)	\$36.00
Safe Deposit Box Drill Fee - At cost of the locksmith	
Safe Deposit Box Lock Replacement Fee - At cost of the locksmith	
Statement Reprint Fee - Per Statement	\$5.00
Stop Payment	\$38.00
Sweep Fee	\$6.00
Wire Transfer - Domestic Incoming	\$15.00
Wire Transfer - Domestic Outgoing	\$25.00
Wire Transfer - International Incoming	\$30.00
Wire Transfer - International Outgoing	\$50.00



Nashville MSA AA

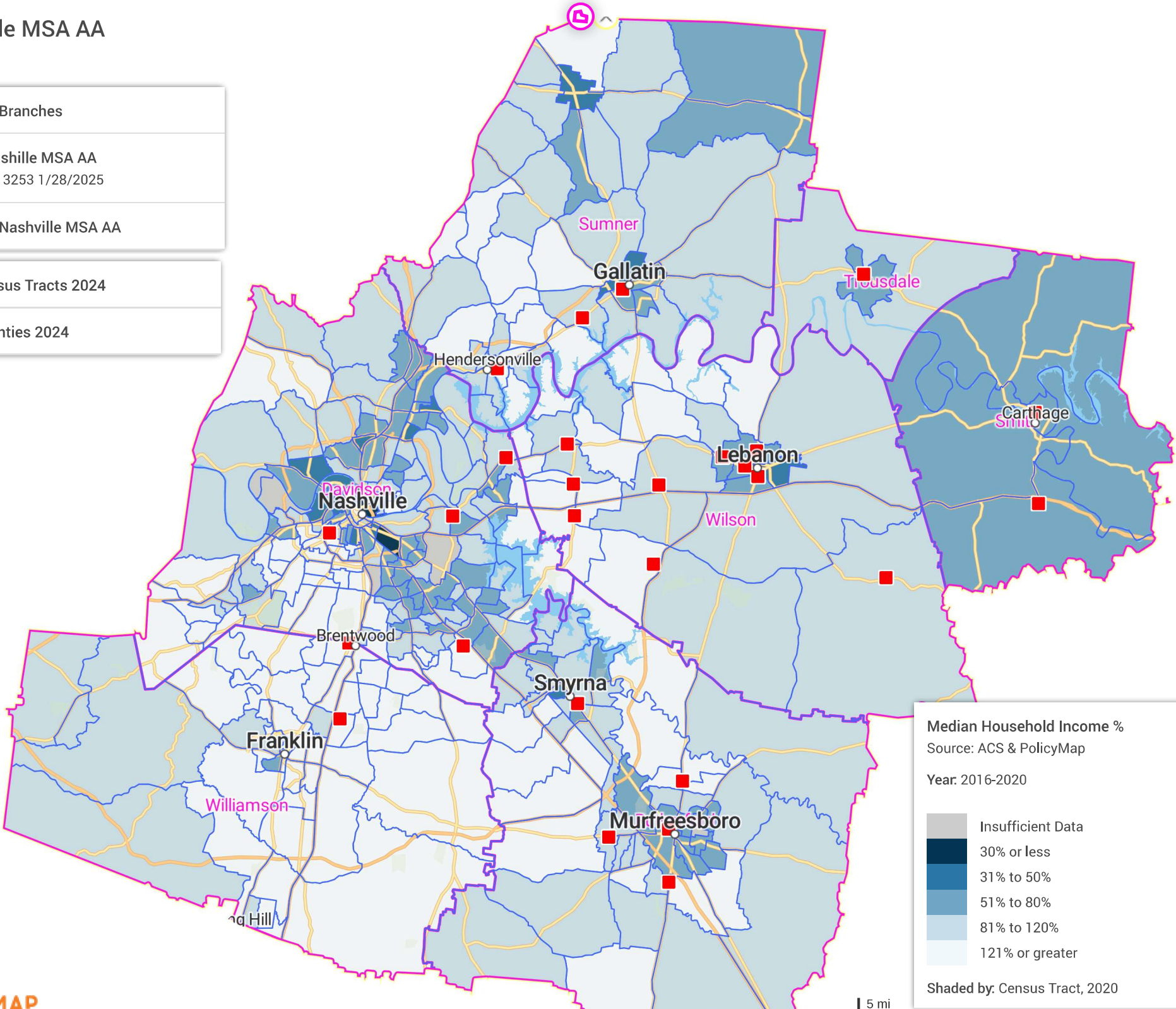
2025 Branches

Nashville MSA AA
wk 3253 1/28/2025

2024 Nashville MSA AA

Census Tracts 2024

Counties 2024



Median Household Income %
Source: ACS & PolicyMap
Year: 2016-2020

- Insufficient Data
- 30% or less
- 31% to 50%
- 51% to 80%
- 81% to 120%
- 121% or greater

Shaded by: Census Tract, 2020

Nashville MSA AA Tract List

State	MSA	County	Census Tract	Town	Zip Code	Minority Level	Income Level	Percent Median	Tract_11
47	34980	037	0101.03	Metropolitan Government	37080	10% - <20%	80% - 120%	87.661	47037010103
47	34980	037	0101.04	Metropolitan Government	37080	10% - <20%	80% - 120%	95.1795	47037010104
47	34980	037	0101.05	Metropolitan Government	37189	80% - 100%	80% - 120%	87.2973	47037010105
47	34980	037	0101.06	Metropolitan Government	37189	50% - <80%	80% - 120%	84.5466	47037010106
47	34980	037	0102.01	Metropolitan Government	37207	50% - <80%	80% - 120%	98.3772	47037010201
47	34980	037	0102.02	Metropolitan Government	37072	20% - <50%	80% - 120%	111.2109	47037010202
47	34980	037	0103.01	Metropolitan Government	37072	50% - <80%	80% - 120%	82.8834	47037010301
47	34980	037	0103.02	Metropolitan Government	37072	20% - <50%	80% - 120%	88.7069	47037010302
47	34980	037	0103.03	Metropolitan Government	37072	50% - <80%	50% - 80%	63.9665	47037010303
47	34980	037	0104.01	Metropolitan Government	37115	50% - <80%	50% - 80%	72.3693	47037010401
47	34980	037	0104.03	Metropolitan Government	37115	50% - <80%	<50%	35.1405	47037010403
47	34980	037	0104.04	Metropolitan Government	37115	50% - <80%	50% - 80%	65.7546	47037010404
47	34980	037	0105.01	Metropolitan Government	37138	20% - <50%	80% - 120%	87.2605	47037010501
47	34980	037	0105.02	Metropolitan Government	37138	20% - <50%	80% - 120%	94.6418	47037010502
47	34980	037	0106.01	Metropolitan Government	37115	50% - <80%	50% - 80%	77.0195	47037010601
47	34980	037	0106.02	Metropolitan Government	37115	50% - <80%	50% - 80%	62.1185	47037010602
47	34980	037	0107.01	Metropolitan Government	37115	50% - <80%	80% - 120%	84.1485	47037010701
47	34980	037	0107.02	Metropolitan Government	37115	50% - <80%	50% - 80%	63.9298	47037010702
47	34980	037	0108.01	Metropolitan Government	37115	50% - <80%	80% - 120%	86.8453	47037010801
47	34980	037	0108.02	Metropolitan Government	37115	20% - <50%	80% - 120%	86.5441	47037010802
47	34980	037	0109.01	Metropolitan Government	37207	50% - <80%	80% - 120%	96.0784	47037010901
47	34980	037	0109.03	Metropolitan Government	37207	80% - 100%	<50%	47.9375	47037010903
47	34980	037	0109.04	Metropolitan Government	37207	80% - 100%	<50%	37.8545	47037010904
47	34980	037	0110.01	Metropolitan Government	37207	50% - <80%	50% - 80%	70.6069	47037011001
47	34980	037	0110.02	Metropolitan Government	37216	50% - <80%	80% - 120%	83.7909	47037011002
47	34980	037	0111.00	Metropolitan Government	37216	10% - <20%	>120%	128.8051	47037011100
47	34980	037	0112.00	Metropolitan Government	37216	20% - <50%	80% - 120%	98.7422	47037011200
47	34980	037	0113.00	Metropolitan Government	37207	50% - <80%	50% - 80%	70.0852	47037011300
47	34980	037	0114.00	Metropolitan Government	37216	20% - <50%	50% - 80%	78.4353	47037011400
47	34980	037	0115.00	Metropolitan Government	37216	20% - <50%	80% - 120%	111.6016	47037011500
47	34980	037	0116.00	Metropolitan Government	37206	20% - <50%	80% - 120%	118.5286	47037011600
47	34980	037	0117.00	Metropolitan Government	37206	20% - <50%	>120%	130.0923	47037011700
47	34980	037	0118.00	Metropolitan Government	37207	50% - <80%	50% - 80%	59.0861	47037011800
47	34980	037	0119.00	Metropolitan Government	37206	50% - <80%	<50%	49.3215	47037011900
47	34980	037	0121.00	Metropolitan Government	37206	10% - <20%	>120%	149.0288	47037012100
47	34980	037	0122.00	Metropolitan Government	37206	10% - <20%	>120%	156.5877	47037012200
47	34980	037	0126.00	Metropolitan Government	37207	50% - <80%	50% - 80%	63.277	47037012600
47	34980	037	0127.01	Metropolitan Government	37207	80% - 100%	50% - 80%	61.7608	47037012701
47	34980	037	0127.02	Metropolitan Government	37207	80% - 100%	50% - 80%	78.1364	47037012702
47	34980	037	0128.01	Metropolitan Government	37218	80% - 100%	<50%	40.6419	47037012801
47	34980	037	0128.02	Metropolitan Government	37218	50% - <80%	80% - 120%	87.3916	47037012802
47	34980	037	0130.01	Metropolitan Government	37209	20% - <50%	N/A	0	47037013001
47	34980	037	0130.02	Metropolitan Government	37209	50% - <80%	N/A	0	47037013002
47	34980	037	0131.00	Metropolitan Government	37218	20% - <50%	80% - 120%	99.1255	47037013100
47	34980	037	0132.01	Metropolitan Government	37209	20% - <50%	80% - 120%	80.3568	47037013201
47	34980	037	0132.02	Metropolitan Government	37209	20% - <50%	80% - 120%	92.7276	47037013202
47	34980	037	0133.00	Metropolitan Government	37209	20% - <50%	80% - 120%	104.818	47037013300
47	34980	037	0134.00	Metropolitan Government	37209	10% - <20%	>120%	149.6925	47037013400
47	34980	037	0135.00	Metropolitan Government	37209	20% - <50%	>120%	129.3281	47037013500
47	34980	037	0136.00	Metropolitan Government	37209	50% - <80%	<50%	40.9959	47037013600
47	34980	037	0137.01	Metropolitan Government	37208	50% - <80%	50% - 80%	66.46	47037013701
47	34980	037	0137.02	Metropolitan Government	37228	50% - <80%	N/A	0	47037013702
47	34980	037	0138.00	Metropolitan Government	37208	80% - 100%	50% - 80%	58.1737	47037013800
47	34980	037	0139.00	Metropolitan Government	37208	50% - <80%	<50%	40.4595	47037013900
47	34980	037	0142.00	Metropolitan Government	37208	80% - 100%	<50%	48.5291	47037014200

47	34980	037	0143.00	Metropolitan Government	37208	80% - 100%	<50%	47.1513	47037014300
47	34980	037	0144.00	Metropolitan Government	37203	50% - <80%	<50%	48.9883	47037014400
47	34980	037	0148.00	Metropolitan Government	37210	80% - 100%	<50%	11.135	47037014800
47	34980	037	0151.00	Metropolitan Government	37214	20% - <50%	80% - 120%	81.137	47037015100
47	34980	037	0152.00	Metropolitan Government	37214	10% - <20%	80% - 120%	92.4423	47037015200
47	34980	037	0153.00	Metropolitan Government	37214	20% - <50%	80% - 120%	112.7431	47037015300
47	34980	037	0154.01	Metropolitan Government	37138	20% - <50%	80% - 120%	113.0027	47037015401
47	34980	037	0154.02	Metropolitan Government	37076	20% - <50%	80% - 120%	90.7118	47037015402
47	34980	037	0154.04	Metropolitan Government	37076	20% - <50%	50% - 80%	73.4127	47037015404
47	34980	037	0154.05	Metropolitan Government	37076	20% - <50%	80% - 120%	87.2605	47037015405
47	34980	037	0155.01	Metropolitan Government	37214	20% - <50%	80% - 120%	91.3425	47037015501
47	34980	037	0155.02	Metropolitan Government	37214	20% - <50%	50% - 80%	79.0256	47037015502
47	34980	037	0156.09	Metropolitan Government	37076	20% - <50%	80% - 120%	82.1572	47037015609
47	34980	037	0156.13	Metropolitan Government	37211	50% - <80%	50% - 80%	56.0439	47037015613
47	34980	037	0156.14	Metropolitan Government	37013	50% - <80%	80% - 120%	84.5821	47037015614
47	34980	037	0156.15	Metropolitan Government	37013	80% - 100%	50% - 80%	58.9844	47037015615
47	34980	037	0156.17	Metropolitan Government	37217	20% - <50%	80% - 120%	104.9723	47037015617
47	34980	037	0156.18	Metropolitan Government	37013	50% - <80%	50% - 80%	65.795	47037015618
47	34980	037	0156.19	Metropolitan Government	37013	50% - <80%	80% - 120%	104.4248	47037015619
47	34980	037	0156.20	Metropolitan Government	37013	50% - <80%	50% - 80%	62.8839	47037015620
47	34980	037	0156.22	Metropolitan Government	37076	20% - <50%	80% - 120%	109.3286	47037015622
47	34980	037	0156.23	Metropolitan Government	37076	50% - <80%	50% - 80%	68.0546	47037015623
47	34980	037	0156.24	Metropolitan Government	37214	20% - <50%	80% - 120%	97.8543	47037015624
47	34980	037	0156.25	Metropolitan Government	37214	20% - <50%	80% - 120%	81.5252	47037015625
47	34980	037	0156.26	Metropolitan Government	37013	50% - <80%	<50%	49.9142	47037015626
47	34980	037	0156.27	Metropolitan Government	37013	50% - <80%	50% - 80%	64.6671	47037015627
47	34980	037	0156.28	Metropolitan Government	37013	80% - 100%	50% - 80%	58.0647	47037015628
47	34980	037	0156.29	Metropolitan Government	37013	50% - <80%	50% - 80%	65.762	47037015629
47	34980	037	0156.30	Metropolitan Government	37013	50% - <80%	50% - 80%	75.4972	47037015630
47	34980	037	0156.32	Metropolitan Government	37076	20% - <50%	50% - 80%	62.83	47037015632
47	34980	037	0156.33	Metropolitan Government	37076	20% - <50%	>120%	163.2256	47037015633
47	34980	037	0156.34	Metropolitan Government	37013	50% - <80%	80% - 120%	99.0484	47037015634
47	34980	037	0156.35	Metropolitan Government	37076	50% - <80%	>120%	126.799	47037015635
47	34980	037	0156.36	Metropolitan Government	37217	50% - <80%	80% - 120%	86.8013	47037015636
47	34980	037	0156.37	Metropolitan Government	37217	50% - <80%	50% - 80%	73.3123	47037015637
47	34980	037	0157.00	Metropolitan Government	37217	50% - <80%	50% - 80%	79.8608	47037015700
47	34980	037	0158.04	Metropolitan Government	37217	50% - <80%	50% - 80%	55.4181	47037015804
47	34980	037	0158.05	Metropolitan Government	37217	50% - <80%	<50%	46.9174	47037015805
47	34980	037	0158.06	Metropolitan Government	37217	50% - <80%	50% - 80%	56.295	47037015806
47	34980	037	0159.00	Metropolitan Government	37210	20% - <50%	80% - 120%	83.5864	47037015900
47	34980	037	0160.00	Metropolitan Government	37210	80% - 100%	<50%	20.2701	47037016000
47	34980	037	0161.00	Metropolitan Government	37203	50% - <80%	50% - 80%	64.6499	47037016100
47	34980	037	0162.00	Metropolitan Government	37203	50% - <80%	50% - 80%	63.6322	47037016200
47	34980	037	0163.00	Metropolitan Government	37212	20% - <50%	N/A	0	47037016300
47	34980	037	0164.00	Metropolitan Government	37212	20% - <50%	>120%	124.826	47037016400
47	34980	037	0165.00	Metropolitan Government	37240	20% - <50%	80% - 120%	81.001	47037016500
47	34980	037	0166.00	Metropolitan Government	37203	20% - <50%	80% - 120%	105.0421	47037016600
47	34980	037	0167.00	Metropolitan Government	37205	10% - <20%	>120%	267.1667	47037016700
47	34980	037	0168.00	Metropolitan Government	37212	20% - <50%	>120%	183.023	47037016800
47	34980	037	0169.00	Metropolitan Government	37212	10% - <20%	>120%	173.1176	47037016900
47	34980	037	0170.00	Metropolitan Government	37204	20% - <50%	>120%	190.3407	47037017000
47	34980	037	0171.00	Metropolitan Government	37204	10% - <20%	>120%	191.1906	47037017100
47	34980	037	0172.00	Metropolitan Government	37211	20% - <50%	50% - 80%	66.7466	47037017200
47	34980	037	0173.00	Metropolitan Government	37210	50% - <80%	50% - 80%	70.6865	47037017300
47	34980	037	0174.01	Metropolitan Government	37210	50% - <80%	50% - 80%	60.6072	47037017401
47	34980	037	0174.02	Metropolitan Government	37211	20% - <50%	80% - 120%	99.1255	47037017402
47	34980	037	0175.00	Metropolitan Government	37211	20% - <50%	50% - 80%	77.5155	47037017500
47	34980	037	0177.01	Metropolitan Government	37204	10% - <20%	>120%	194.2695	47037017701
47	34980	037	0177.02	Metropolitan Government	37204	10% - <20%	>120%	167.6982	47037017702

47	34980	037	0178.00	Metropolitan Government	37204	10% - <20%	>120%	178.0752	47037017800
47	34980	037	0179.01	Metropolitan Government	37215	10% - <20%	>120%	228.8137	47037017901
47	34980	037	0179.02	Metropolitan Government	37215	10% - <20%	>120%	180.4254	47037017902
47	34980	037	0180.00	Metropolitan Government	37215	10% - <20%	>120%	175.5792	47037018000
47	34980	037	0181.01	Metropolitan Government	37209	50% - <80%	50% - 80%	62.4259	47037018101
47	34980	037	0181.02	Metropolitan Government	37205	10% - <20%	>120%	154.6196	47037018102
47	34980	037	0182.01	Metropolitan Government	37205	10% - <20%	>120%	159.042	47037018201
47	34980	037	0182.03	Metropolitan Government	37205	<10%	>120%	221.8255	47037018203
47	34980	037	0182.04	Metropolitan Government	37221	20% - <50%	50% - 80%	60.5031	47037018204
47	34980	037	0182.05	Metropolitan Government	37205	20% - <50%	>120%	136.342	47037018205
47	34980	037	0183.02	Metropolitan Government	37221	10% - <20%	>120%	123.9785	47037018302
47	34980	037	0183.03	Metropolitan Government	37209	20% - <50%	80% - 120%	114.2311	47037018303
47	34980	037	0183.04	Metropolitan Government	37221	20% - <50%	>120%	140.8967	47037018304
47	34980	037	0184.04	Metropolitan Government	37221	20% - <50%	>120%	132.723	47037018404
47	34980	037	0184.05	Metropolitan Government	37221	10% - <20%	>120%	149.9252	47037018405
47	34980	037	0184.07	Metropolitan Government	37221	20% - <50%	>120%	147.7061	47037018407
47	34980	037	0184.08	Metropolitan Government	37221	10% - <20%	>120%	145.0864	47037018408
47	34980	037	0184.09	Metropolitan Government	37221	10% - <20%	80% - 120%	102.7935	47037018409
47	34980	037	0184.10	Metropolitan Government	37221	20% - <50%	80% - 120%	85.1675	47037018410
47	34980	037	0184.11	Metropolitan Government	37209	20% - <50%	80% - 120%	99.9105	47037018411
47	34980	037	0184.12	Metropolitan Government	37221	20% - <50%	80% - 120%	116.1184	47037018412
47	34980	037	0185.00	Metropolitan Government	37205	<10%	>120%	306.1786	47037018500
47	34980	037	0186.01	Metropolitan Government	37215	<10%	>120%	302.2228	47037018601
47	34980	037	0186.02	Metropolitan Government	37215	<10%	>120%	251.7072	47037018602
47	34980	037	0187.00	Metropolitan Government	37220	<10%	>120%	245.6118	47037018700
47	34980	037	0188.01	Metropolitan Government	37220	10% - <20%	>120%	143.0816	47037018801
47	34980	037	0188.03	Metropolitan Government	37027	10% - <20%	80% - 120%	112.8325	47037018803
47	34980	037	0188.04	Metropolitan Government	37027	20% - <50%	>120%	147.4207	47037018804
47	34980	037	0189.01	Metropolitan Government	37211	20% - <50%	80% - 120%	81.9722	47037018901
47	34980	037	0189.02	Metropolitan Government	37211	20% - <50%	80% - 120%	86.304	47037018902
47	34980	037	0189.04	Metropolitan Government	37211	50% - <80%	80% - 120%	91.0338	47037018904
47	34980	037	0189.05	Metropolitan Government	37211	50% - <80%	80% - 120%	88.0982	47037018905
47	34980	037	0190.03	Metropolitan Government	37211	50% - <80%	50% - 80%	59.1253	47037019003
47	34980	037	0190.04	Metropolitan Government	37211	50% - <80%	50% - 80%	54.0231	47037019004
47	34980	037	0190.07	Metropolitan Government	37211	50% - <80%	50% - 80%	69.6553	47037019007
47	34980	037	0190.08	Metropolitan Government	37211	50% - <80%	50% - 80%	60.0389	47037019008
47	34980	037	0191.05	Metropolitan Government	37211	50% - <80%	80% - 120%	93.8678	47037019105
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47	34980	037	0191.08	Metropolitan Government	37211	80% - 100%	<50%	42.8207	47037019108
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47	34980	037	0191.10	Metropolitan Government	37211	50% - <80%	50% - 80%	63.7534	47037019110
47	34980	037	0191.11	Metropolitan Government	37013	50% - <80%	50% - 80%	67.8244	47037019111
47	34980	037	0191.12	Metropolitan Government	37211	50% - <80%	80% - 120%	96.4458	47037019112
47	34980	037	0191.15	Metropolitan Government	37013	20% - <50%	>120%	153.9631	47037019115
47	34980	037	0191.16	Metropolitan Government	37211	20% - <50%	80% - 120%	108.6084	47037019116
47	34980	037	0191.17	Metropolitan Government	37013	50% - <80%	80% - 120%	115.8722	47037019117
47	34980	037	0191.18	Metropolitan Government	37013	50% - <80%	50% - 80%	79.8951	47037019118
47	34980	037	0191.19	Metropolitan Government	37013	20% - <50%	>120%	128.4671	47037019119
47	34980	037	0191.20	Metropolitan Government	37013	20% - <50%	>120%	146.2193	47037019120
47	34980	037	0191.21	Metropolitan Government	37013	20% - <50%	N/A	0	47037019121
47	34980	037	0192.00	Metropolitan Government	37206	20% - <50%	50% - 80%	72.8408	47037019200
47	34980	037	0193.00	Metropolitan Government	37213	50% - <80%	<50%	15.9444	47037019300
47	34980	037	0194.01	Metropolitan Government	37208	20% - <50%	>120%	135.1699	47037019401
47	34980	037	0194.02	Metropolitan Government	37208	20% - <50%	>120%	163.6297	47037019402
47	34980	037	0195.01	Metropolitan Government	37203	20% - <50%	>120%	306.1786	47037019501
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47	34980	037	0196.00	Metropolitan Government	37210	20% - <50%	50% - 80%	78.1499	47037019600
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47	34980	037	9802	Metropolitan Government	37204	80% - 100%	N/A	0	47037980200
47	34980	149	0401.01	Smyrna	37086	50% - <80%	80% - 120%	100.9503	47149040101
47	34980	149	0401.02	Smyrna	37086	50% - <80%	80% - 120%	85.9648	47149040102
47	34980	149	0401.04	Smyrna	37086	50% - <80%	50% - 80%	72.5958	47149040104
47	34980	149	0401.05	Smyrna	37086	50% - <80%	80% - 120%	88.8722	47149040105
47	34980	149	0401.06	Smyrna	37086	50% - <80%	50% - 80%	74.5627	47149040106
47	34980	149	0401.07	Smyrna	37086	50% - <80%	80% - 120%	93.8776	47149040107
47	34980	149	0402.00	Smyrna	37086	20% - <50%	80% - 120%	99.6019	47149040200
47	34980	149	0403.03	Smyrna	37167	20% - <50%	50% - 80%	75.131	47149040303
47	34980	149	0403.04	Smyrna	37167	20% - <50%	50% - 80%	68.5372	47149040304
47	34980	149	0403.05	Smyrna	37167	20% - <50%	50% - 80%	60.2153	47149040305
47	34980	149	0403.07	Smyrna	37167	20% - <50%	>120%	140.6713	47149040307
47	34980	149	0403.08	Smyrna	37167	20% - <50%	80% - 120%	85.0254	47149040308
47	34980	149	0403.09	Smyrna	37129	20% - <50%	80% - 120%	115.9775	47149040309
47	34980	149	0403.10	Smyrna	37129	20% - <50%	80% - 120%	87.1283	47149040310
47	34980	149	0403.11	Smyrna	37167	20% - <50%	>120%	121.6014	47149040311
47	34980	149	0403.12	Smyrna	37167	50% - <80%	80% - 120%	81.9024	47149040312
47	34980	149	0404.04	Smyrna	37167	20% - <50%	80% - 120%	103.1585	47149040404
47	34980	149	0404.05	Smyrna	37167	50% - <80%	50% - 80%	54.8718	47149040405
47	34980	149	0405.01	Lascassas	37129	10% - <20%	80% - 120%	111.1424	47149040501
47	34980	149	0405.02	Lascassas	37085	10% - <20%	80% - 120%	107.4621	47149040502
47	34980	149	0406.00	Kittrell	37149	10% - <20%	80% - 120%	94.7974	47149040600
47	34980	149	0407.02	Christiana	37037	20% - <50%	80% - 120%	110.661	47149040702
47	34980	149	0407.03	Christiana	37128	20% - <50%	80% - 120%	117.3296	47149040703
47	34980	149	0407.04	Christiana	37020	10% - <20%	80% - 120%	112.2397	47149040704
47	34980	149	0408.06	Almaville	37167	20% - <50%	>120%	127.856	47149040806
47	34980	149	0408.07	Almaville	37129	20% - <50%	>120%	127.0636	47149040807
47	34980	149	0408.08	Almaville	37128	20% - <50%	>120%	149.0532	47149040808
47	34980	149	0408.09	Eagleville	37153	10% - <20%	80% - 120%	84.7707	47149040809
47	34980	149	0408.10	Eagleville	37060	<10%	80% - 120%	101.6949	47149040810
47	34980	149	0408.11	Almaville	37167	20% - <50%	>120%	136.2097	47149040811
47	34980	149	0408.12	Almaville	37086	50% - <80%	80% - 120%	105.5369	47149040812
47	34980	149	0409.01	Murfreesboro	37129	20% - <50%	50% - 80%	76.4831	47149040901
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47	34980	149	0409.10	Murfreesboro	37128	20% - <50%	80% - 120%	85.8876	47149040910
47	34980	149	0409.11	Murfreesboro	37128	20% - <50%	>120%	133.4382	47149040911
47	34980	149	0410.00	Murfreesboro	37129	20% - <50%	>120%	128.6337	47149041000
47	34980	149	0411.02	Murfreesboro	37130	20% - <50%	80% - 120%	93.7013	47149041102
47	34980	149	0411.03	Murfreesboro	37130	20% - <50%	80% - 120%	118.6437	47149041103
47	34980	149	0411.04	Murfreesboro	37130	20% - <50%	>120%	146.6516	47149041104
47	34980	149	0412.01	Murfreesboro	37127	20% - <50%	80% - 120%	116.9781	47149041201
47	34980	149	0412.02	Murfreesboro	37127	20% - <50%	>120%	127.0219	47149041202
47	34980	149	0413.01	Murfreesboro	37129	10% - <20%	>120%	179.8792	47149041301
47	34980	149	0413.02	Murfreesboro	37129	20% - <50%	80% - 120%	100.8756	47149041302
47	34980	149	0414.01	Murfreesboro	37130	20% - <50%	80% - 120%	114.5752	47149041401
47	34980	149	0414.04	Murfreesboro	37130	50% - <80%	50% - 80%	56.4505	47149041404
47	34980	149	0414.05	Murfreesboro	37130	20% - <50%	50% - 80%	68.6768	47149041405
47	34980	149	0414.06	Murfreesboro	37130	20% - <50%	80% - 120%	81.5448	47149041406
47	34980	149	0414.07	Murfreesboro	37130	20% - <50%	80% - 120%	81.4431	47149041407
47	34980	149	0415.00	Murfreesboro	37130	20% - <50%	N/A	0	47149041500
47	34980	149	0416.01	Murfreesboro	37130	20% - <50%	50% - 80%	67.5782	47149041601
47	34980	149	0416.02	Murfreesboro	37130	20% - <50%	N/A	0	47149041602
47	34980	149	0417.00	Murfreesboro	37129	20% - <50%	50% - 80%	65.9408	47149041700
47	34980	149	0418.00	Murfreesboro	37129	20% - <50%	50% - 80%	59.3224	47149041800
47	34980	149	0419.00	Murfreesboro	37130	50% - <80%	50% - 80%	53.581	47149041900

47	34980	149	0420.00	Murfreesboro	37130	20% - <50%	50% - 80%	71.7434	47149042000
47	34980	149	0421.01	Murfreesboro	37127	50% - <80%	<50%	42.0724	47149042101
47	34980	149	0421.02	Murfreesboro	37130	20% - <50%	<50%	48.2449	47149042102
47	34980	149	0422.00	Smyrna	37167	20% - <50%	80% - 120%	89.5103	47149042200
47	34980	149	0423.01	Smyrna	37167	50% - <80%	80% - 120%	98.8255	47149042301
47	34980	149	0423.02	Smyrna	37129	20% - <50%	80% - 120%	96.1054	47149042302
47	34980	159	9750	Carthage	37145	<10%	80% - 120%	82.2147	47159975000
47	34980	159	9751	Carthage	37030	10% - <20%	50% - 80%	71.1017	47159975100
47	34980	159	9752	South Carthage	38563	<10%	50% - 80%	60.8754	47159975200
47	34980	159	9753	Forks of the River	38560	<10%	50% - 80%	74.8603	47159975300
47	34980	159	9754	South Carthage	38567	<10%	50% - 80%	79.5253	47159975400
47	34980	165	0201.01	Westmoreland	37022	<10%	50% - 80%	68.4306	47165020101
47	34980	165	0201.02	Westmoreland	37186	<10%	50% - 80%	58.8803	47165020102
47	34980	165	0202.03	Portland	37148	10% - <20%	50% - 80%	79.8608	47165020203
47	34980	165	0202.04	Portland	37148	10% - <20%	80% - 120%	109.7266	47165020204
47	34980	165	0202.05	Portland	37148	10% - <20%	50% - 80%	78.483	47165020205
47	34980	165	0202.06	Portland	37148	10% - <20%	80% - 120%	84.4768	47165020206
47	34980	165	0202.07	Portland	37148	10% - <20%	80% - 120%	82.4768	47165020207
47	34980	165	0202.08	Portland	37148	10% - <20%	50% - 80%	79.2362	47165020208
47	34980	165	0202.09	Portland	37148	<10%	80% - 120%	96.6369	47165020209
47	34980	165	0203.00	Portland	37148	10% - <20%	50% - 80%	53.4059	47165020300
47	34980	165	0204.03	White House	37048	<10%	>120%	126.2981	47165020403
47	34980	165	0204.04	White House	37048	<10%	80% - 120%	99.5076	47165020404
47	34980	165	0204.05	White House	37048	10% - <20%	80% - 120%	87.1968	47165020405
47	34980	165	0204.06	White House	37188	<10%	>120%	129.5657	47165020406
47	34980	165	0204.07	White House	37188	10% - <20%	80% - 120%	111.3898	47165020407
47	34980	165	0205.01	Gallatin	37066	10% - <20%	>120%	130.9055	47165020501
47	34980	165	0205.02	Gallatin	37066	10% - <20%	>120%	142.9383	47165020502
47	34980	165	0205.03	Gallatin	37066	10% - <20%	50% - 80%	79.1505	47165020503
47	34980	165	0206.01	Bethpage	37022	<10%	80% - 120%	94.4398	47165020601
47	34980	165	0206.02	Bethpage	37022	10% - <20%	80% - 120%	107.816	47165020602
47	34980	165	0206.03	Castalian Springs	37031	10% - <20%	80% - 120%	103.3042	47165020603
47	34980	165	0207.00	Gallatin	37066	20% - <50%	50% - 80%	58.1737	47165020700
47	34980	165	0208.00	Gallatin	37066	50% - <80%	<50%	49.3717	47165020800
47	34980	165	0209.01	Gallatin	37066	20% - <50%	80% - 120%	83.4333	47165020901
47	34980	165	0209.03	Gallatin	37066	10% - <20%	80% - 120%	93.9585	47165020903
47	34980	165	0209.04	Gallatin	37066	20% - <50%	50% - 80%	65.2843	47165020904
47	34980	165	0209.05	Gallatin	37066	20% - <50%	50% - 80%	75.2045	47165020905
47	34980	165	0210.02	Hendersonville	37075	20% - <50%	80% - 120%	114.476	47165021002
47	34980	165	0210.04	Hendersonville	37072	20% - <50%	80% - 120%	88.4154	47165021004
47	34980	165	0210.05	Hendersonville	37072	10% - <20%	80% - 120%	118.4233	47165021005
47	34980	165	0210.06	Hendersonville	37075	10% - <20%	>120%	136.2489	47165021006
47	34980	165	0210.07	Hendersonville	37075	10% - <20%	>120%	157.4437	47165021007
47	34980	165	0210.08	Hendersonville	37075	20% - <50%	>120%	155.0102	47165021008
47	34980	165	0210.09	Hendersonville	37075	20% - <50%	80% - 120%	102.7482	47165021009
47	34980	165	0211.03	Hendersonville	37075	10% - <20%	80% - 120%	94.125	47165021103
47	34980	165	0211.04	Hendersonville	37075	20% - <50%	50% - 80%	73.1421	47165021104
47	34980	165	0211.05	Hendersonville	37075	20% - <50%	80% - 120%	106.1774	47165021105
47	34980	165	0211.06	Hendersonville	37075	20% - <50%	80% - 120%	92.0785	47165021106
47	34980	165	0211.07	Hendersonville	37075	20% - <50%	80% - 120%	82.5246	47165021107
47	34980	165	0212.01	Hendersonville	37075	10% - <20%	>120%	147.5224	47165021201
47	34980	165	0212.03	Hendersonville	37066	10% - <20%	>120%	141.0767	47165021203
47	34980	165	0212.04	Hendersonville	37075	20% - <50%	80% - 120%	119.9199	47165021204
47	34980	165	0212.05	Hendersonville	37075	10% - <20%	>120%	135.9427	47165021205
47	34980	169	0901.00	Hartsville	37031	20% - <50%	50% - 80%	71.7606	47169090100
47	34980	169	0902.00	Hartsville	37074	20% - <50%	50% - 80%	69.185	47169090200
47	34980	187	0501.02	Nolensville	37135	20% - <50%	>120%	178.8737	47187050102
47	34980	187	0501.03	Nolensville	37014	10% - <20%	>120%	161.2085	47187050103
47	34980	187	0501.04	Nolensville	37135	20% - <50%	>120%	200.1861	47187050104

47	34980	187	0501.05	Nolensville	37067	20% - <50%	>120%	222.0423	47187050105
47	34980	187	0502.04	Brentwood	37027	20% - <50%	>120%	189.2348	47187050204
47	34980	187	0502.05	Brentwood	37027	10% - <20%	>120%	155.5552	47187050205
47	34980	187	0502.06	Brentwood	37027	10% - <20%	>120%	230.1903	47187050206
47	34980	187	0502.07	Brentwood	37027	20% - <50%	>120%	264.269	47187050207
47	34980	187	0502.09	Brentwood	37027	10% - <20%	>120%	239.1686	47187050209
47	34980	187	0502.10	Brentwood	37027	10% - <20%	>120%	255.1474	47187050210
47	34980	187	0502.11	Brentwood	37067	20% - <50%	>120%	124.9485	47187050211
47	34980	187	0502.12	Brentwood	37027	20% - <50%	>120%	266.0681	47187050212
47	34980	187	0503.03	Brentwood	37027	<10%	>120%	242.9517	47187050303
47	34980	187	0503.04	Brentwood	37027	10% - <20%	>120%	259.8687	47187050304
47	34980	187	0503.05	Brentwood	37027	10% - <20%	>120%	306.1786	47187050305
47	34980	187	0503.06	Brentwood	37027	20% - <50%	>120%	152.3232	47187050306
47	34980	187	0503.07	Brentwood	37067	20% - <50%	80% - 120%	108.9575	47187050307
47	34980	187	0504.03	Brentwood	37069	<10%	>120%	183.9844	47187050403
47	34980	187	0504.04	Brentwood	37069	<10%	>120%	260.9574	47187050404
47	34980	187	0504.05	Brentwood	37064	<10%	>120%	219.4275	47187050405
47	34980	187	0504.06	Brentwood	37069	<10%	>120%	200.1138	47187050406
47	34980	187	0505.02	Fairview	37064	10% - <20%	>120%	127.2546	47187050502
47	34980	187	0505.03	Fairview	37062	10% - <20%	80% - 120%	86.4106	47187050503
47	34980	187	0505.04	Fairview	37062	10% - <20%	80% - 120%	90.833	47187050504
47	34980	187	0506.01	Franklin	37064	20% - <50%	>120%	136.1289	47187050601
47	34980	187	0506.03	Franklin	37064	20% - <50%	>120%	143.2408	47187050603
47	34980	187	0506.04	Franklin	37064	10% - <20%	>120%	172.0423	47187050604
47	34980	187	0507.01	Franklin	37069	10% - <20%	80% - 120%	118.5739	47187050701
47	34980	187	0507.02	Franklin	37069	10% - <20%	>120%	179.0697	47187050702
47	34980	187	0508.01	Franklin	37064	50% - <80%	50% - 80%	65.3688	47187050801
47	34980	187	0508.02	Franklin	37064	<10%	>120%	147.1231	47187050802
47	34980	187	0509.04	Franklin	37064	20% - <50%	80% - 120%	115.8599	47187050904
47	34980	187	0509.05	Franklin	37067	20% - <50%	>120%	136.3187	47187050905
47	34980	187	0509.06	Franklin	37064	10% - <20%	>120%	154.562	47187050906
47	34980	187	0509.07	Franklin	37064	10% - <20%	>120%	142.4594	47187050907
47	34980	187	0509.08	Franklin	37064	10% - <20%	>120%	182.3556	47187050908
47	34980	187	0509.09	Franklin	37064	10% - <20%	>120%	199.2014	47187050909
47	34980	187	0510.01	Franklin	37067	20% - <50%	>120%	190.7264	47187051001
47	34980	187	0510.02	Franklin	37064	20% - <50%	>120%	174.6693	47187051002
47	34980	187	0511.00	Bethesda	37046	10% - <20%	>120%	164.8569	47187051100
47	34980	187	0512.03	Boston	37064	<10%	80% - 120%	94.8415	47187051203
47	34980	187	0512.04	Boston	37064	10% - <20%	>120%	155.4695	47187051204
47	34980	187	0512.05	Boston	37179	10% - <20%	>120%	127.2399	47187051205
47	34980	187	0512.06	Boston	37174	20% - <50%	>120%	126.7819	47187051206
47	34980	187	0512.07	Boston	37174	20% - <50%	80% - 120%	116.8336	47187051207
47	34980	187	0512.08	Boston	37174	10% - <20%	>120%	129.4236	47187051208
47	34980	189	0301.02	Northeast Wilson	37087	10% - <20%	80% - 120%	91.1967	47189030102
47	34980	189	0301.03	Northeast Wilson	37087	10% - <20%	80% - 120%	119.4092	47189030103
47	34980	189	0301.04	Northeast Wilson	37087	<10%	>120%	134.4768	47189030104
47	34980	189	0301.05	Northeast Wilson	37087	10% - <20%	80% - 120%	114.9524	47189030105
47	34980	189	0302.02	Martha-Laguado	37090	10% - <20%	80% - 120%	106.4909	47189030202
47	34980	189	0302.03	Martha-Laguado	37122	10% - <20%	>120%	139.1821	47189030203
47	34980	189	0302.05	Martha-Laguado	37122	10% - <20%	>120%	128.7782	47189030205
47	34980	189	0302.06	Martha-Laguado	37087	10% - <20%	>120%	129.6575	47189030206
47	34980	189	0302.07	Martha-Laguado	37087	10% - <20%	>120%	129.6906	47189030207
47	34980	189	0303.03	Mount Juliet	37122	10% - <20%	>120%	130.3397	47189030303
47	34980	189	0303.04	Mount Juliet	37122	10% - <20%	80% - 120%	103.292	47189030304
47	34980	189	0303.05	Mount Juliet	37138	10% - <20%	>120%	128.4487	47189030305
47	34980	189	0303.08	Mount Juliet	37138	20% - <50%	>120%	125.6282	47189030308
47	34980	189	0303.09	Mount Juliet	37122	20% - <50%	>120%	122.6669	47189030309
47	34980	189	0303.10	Mount Juliet	37122	20% - <50%	>120%	142.6492	47189030310
47	34980	189	0303.11	Mount Juliet	37122	20% - <50%	>120%	152.5118	47189030311

47	34980	189	0304.01	Lebanon	37087	20% - <50%	50% - 80%	67.359	47189030401
47	34980	189	0304.02	Lebanon	37087	20% - <50%	50% - 80%	65.6297	47189030402
47	34980	189	0305.00	Lebanon	37087	20% - <50%	50% - 80%	66.198	47189030500
47	34980	189	0306.00	Lebanon	37087	20% - <50%	80% - 120%	81.7934	47189030600
47	34980	189	0307.00	Lebanon	37087	20% - <50%	<50%	44.2499	47189030700
47	34980	189	0308.00	Lebanon	37090	10% - <20%	50% - 80%	79.1554	47189030800
47	34980	189	0309.04	Cedars	37090	10% - <20%	80% - 120%	110.0328	47189030904
47	34980	189	0309.05	Cedars	37122	10% - <20%	>120%	126.8934	47189030905
47	34980	189	0309.06	Cedars	37122	10% - <20%	>120%	130.4879	47189030906
47	34980	189	0309.07	Cedars	37122	10% - <20%	80% - 120%	106.4138	47189030907
47	34980	189	0309.08	Cedars	37122	20% - <50%	>120%	127.082	47189030908
47	34980	189	0310.00	Watertown	37184	10% - <20%	80% - 120%	92.2206	47189031000

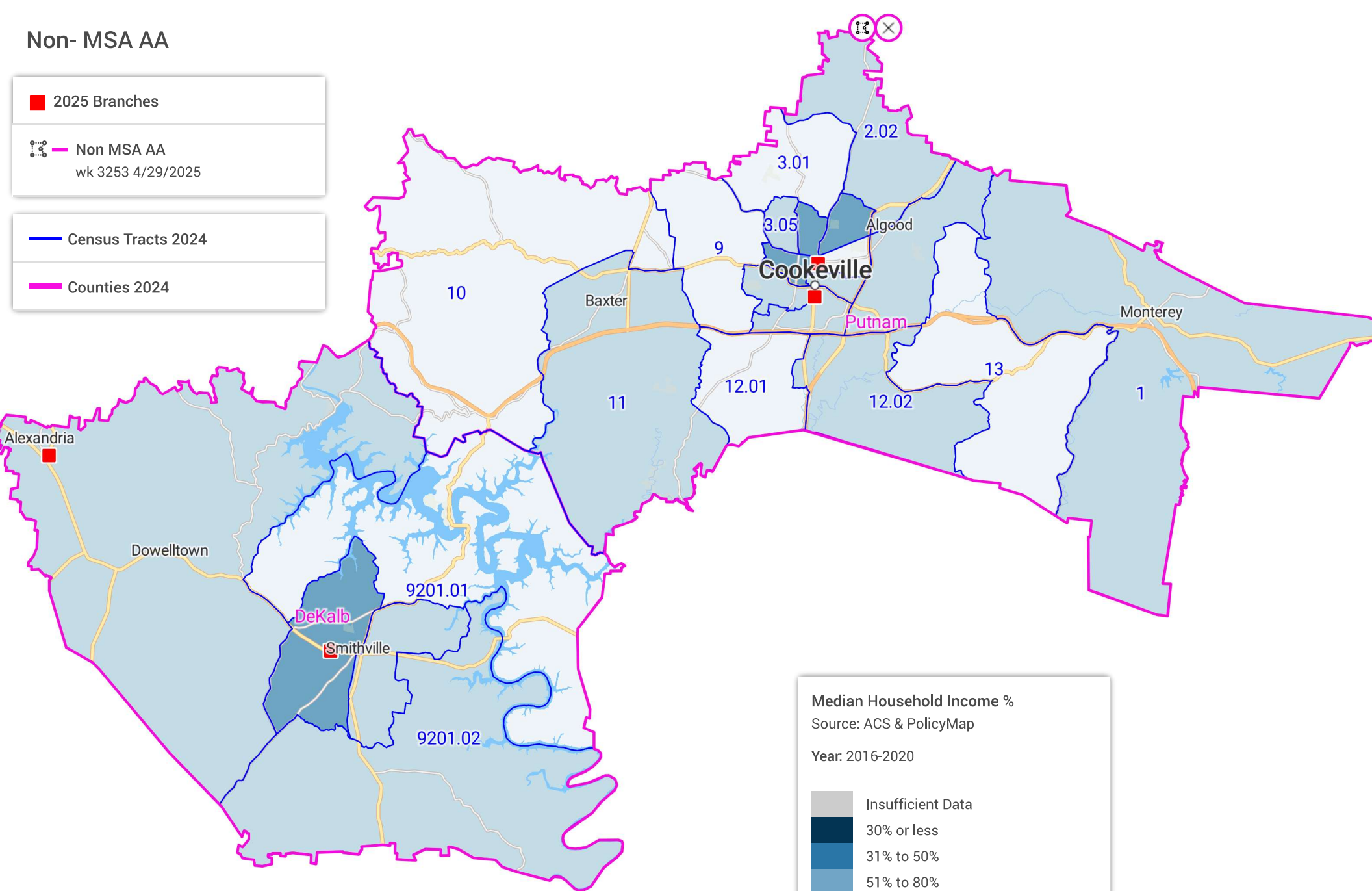
Non- MSA AA

2025 Branches

Non MSA AA
wk 3253 4/29/2025

Census Tracts 2024

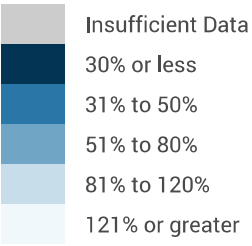
Counties 2024



Median Household Income %

Source: ACS & PolicyMap

Year: 2016-2020

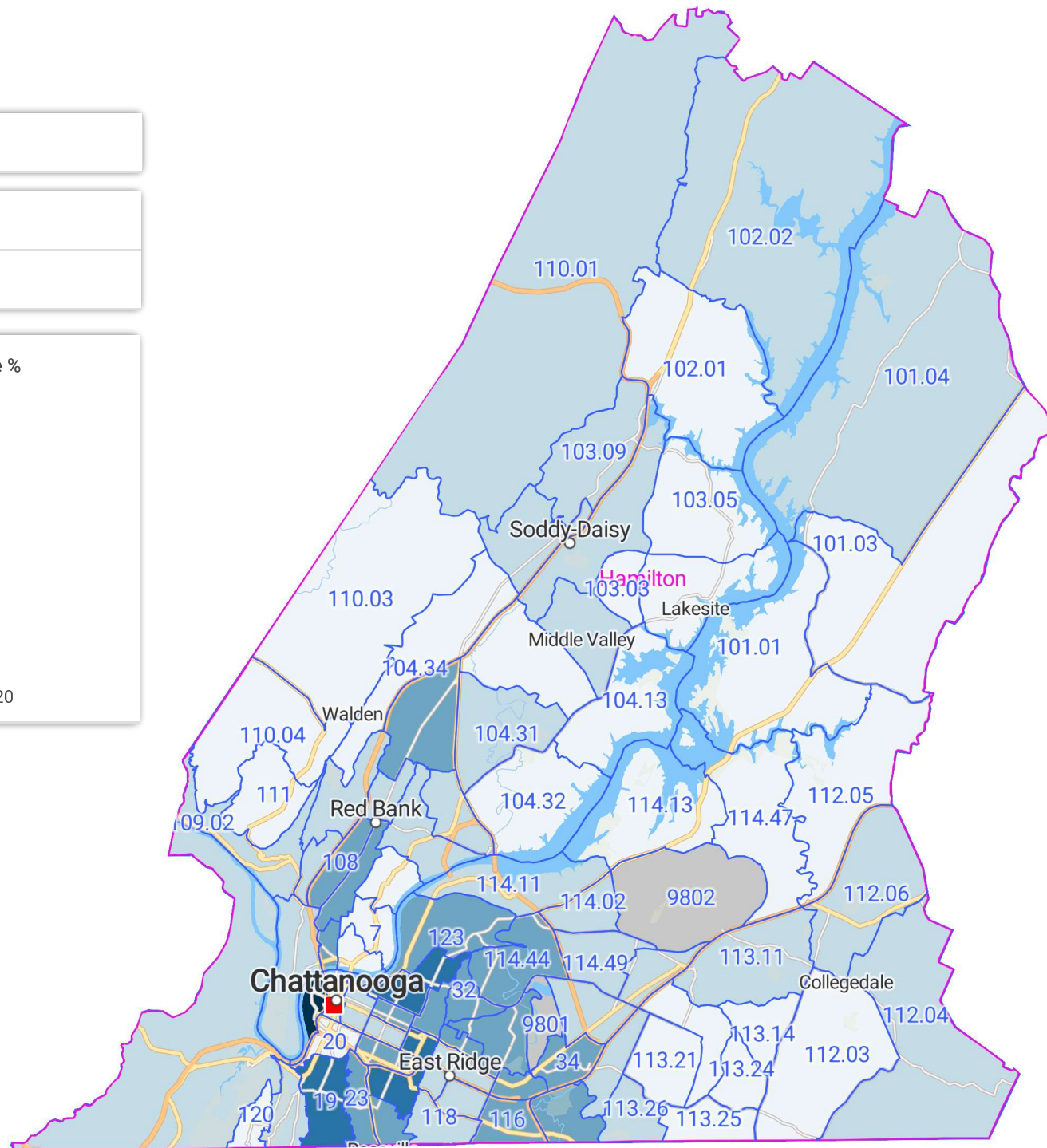


Shaded by: Census Tract, 2020

Non MSA AA Tract List

State	MSA	County	Census Tract	Town	Zip Code	Minority Level	Income Level	Percent Median	Tract_11
47	99999	041	9201.01	Smithville	37166	<10%	>120%	150.8982	47041920101
47	99999	041	9201.02	Smithville	37166	10% - <20%	80% - 120%	105.4644	47041920102
47	99999	041	9202.01	Smithville	37166	10% - <20%	50% - 80%	76.1741	47041920201
47	99999	041	9202.02	Smithville	37166	10% - <20%	80% - 120%	91.8782	47041920202
47	99999	041	9203	Underhill	37059	10% - <20%	80% - 120%	101.5125	47041920300
47	99999	141	0001.00	Monterey	38574	20% - <50%	80% - 120%	101.9679	47141000100
47	99999	141	0002.01	Cookeville	38506	10% - <20%	80% - 120%	100.2375	47141000201
47	99999	141	0002.02	Cookeville	38506	10% - <20%	80% - 120%	87.4816	47141000202
47	99999	141	0003.01	Cookeville	38501	10% - <20%	80% - 120%	104.3162	47141000301
47	99999	141	0003.03	Cookeville	38506	20% - <50%	80% - 120%	107.4734	47141000303
47	99999	141	0003.04	Cookeville	38501	20% - <50%	50% - 80%	71.0882	47141000304
47	99999	141	0003.05	Cookeville	38501	20% - <50%	80% - 120%	108.0877	47141000305
47	99999	141	0004.00	Cookeville	38501	10% - <20%	>120%	122.3775	47141000400
47	99999	141	0005.00	Cookeville	38501	10% - <20%	80% - 120%	119.7614	47141000500
47	99999	141	0006.00	Cookeville	38501	10% - <20%	>120%	133.9333	47141000600
47	99999	141	0007.00	Cookeville	38501	20% - <50%	80% - 120%	85.003	47141000700
47	99999	141	0008.00	Cookeville	38501	20% - <50%	50% - 80%	61.6647	47141000800
47	99999	141	0009.00	Cookeville	38501	10% - <20%	80% - 120%	116.2523	47141000900
47	99999	141	0010.00	Buffalo Valley	38544	<10%	80% - 120%	106.4823	47141001000
47	99999	141	0011.00	Baxter	38544	<10%	80% - 120%	86.4941	47141001100
47	99999	141	0012.01	Cookeville	38506	10% - <20%	80% - 120%	110.9789	47141001201
47	99999	141	0012.02	Cookeville	38506	10% - <20%	80% - 120%	117.0059	47141001202
47	99999	141	0013.00	Monterey	38506	<10%	>120%	132.9101	47141001300

Hamilton Co AA



Hamilton County AA Tract List

State	MSA	County	Census Tract	Town	Zip Code	Minority Level	Income Level	Percent Median	Tract_11
47	16860	065	0004.00	Chattanooga	37406	80% - 100%	<50%	38.6939	47065000400
47	16860	065	0006.00	Chattanooga	37405	10% - <20%	>120%	160.8778	47065000600
47	16860	065	0007.00	Chattanooga	37405	10% - <20%	>120%	176.6307	47065000700
47	16860	065	0008.00	Chattanooga	37405	20% - <50%	>120%	120.5492	47065000800
47	16860	065	0011.00	Chattanooga	37404	50% - <80%	50% - 80%	67.0381	47065001100
47	16860	065	0012.00	Chattanooga	37404	80% - 100%	50% - 80%	50.1864	47065001200
47	16860	065	0013.00	Chattanooga	37404	50% - <80%	<50%	49.5541	47065001300
47	16860	065	0014.00	Chattanooga	37404	50% - <80%	50% - 80%	74.4332	47065001400
47	16860	065	0016.00	Chattanooga	37402	50% - <80%	<50%	23.7987	47065001600
47	16860	065	0018.00	Chattanooga	37409	20% - <50%	50% - 80%	75.8439	47065001800
47	16860	065	0019.00	Chattanooga	37410	80% - 100%	<50%	36.0015	47065001900
47	16860	065	0020.00	Chattanooga	37408	20% - <50%	>120%	171.1964	47065002000
47	16860	065	0023.00	Chattanooga	37407	50% - <80%	50% - 80%	52.3754	47065002300
47	16860	065	0024.00	Chattanooga	37407	50% - <80%	<50%	44.0332	47065002400
47	16860	065	0025.00	Chattanooga	37407	50% - <80%	<50%	36.0838	47065002500
47	16860	065	0026.00	Chattanooga	37404	80% - 100%	50% - 80%	52.0111	47065002600
47	16860	065	0028.00	Chattanooga	37411	20% - <50%	>120%	130.7529	47065002800
47	16860	065	0029.00	Chattanooga	37411	50% - <80%	80% - 120%	108.5491	47065002900
47	16860	065	0030.00	Chattanooga	37411	50% - <80%	50% - 80%	78.5235	47065003000
47	16860	065	0031.00	Chattanooga	37402	20% - <50%	>120%	124.794	47065003100
47	16860	065	0032.00	Chattanooga	37411	80% - 100%	50% - 80%	71.8146	47065003200
47	16860	065	0033.00	Chattanooga	37411	50% - <80%	80% - 120%	80.144	47065003300
47	16860	065	0034.00	Chattanooga	37421	50% - <80%	<50%	47.0659	47065003400
47	16860	065	0101.01	Snow Hill	37341	10% - <20%	80% - 120%	116.2462	47065010101
47	16860	065	0101.03	Snow Hill	37363	10% - <20%	80% - 120%	116.4944	47065010103
47	16860	065	0101.04	Snow Hill	37308	<10%	80% - 120%	112.5359	47065010104
47	16860	065	0102.01	Sale Creek	37379	<10%	>120%	131.0294	47065010201
47	16860	065	0102.02	Sale Creek	37373	<10%	80% - 120%	85.4422	47065010202
47	16860	065	0103.03	Soddy-Daisy	37379	<10%	80% - 120%	107.5028	47065010303
47	16860	065	0103.04	Soddy-Daisy	37379	<10%	>120%	129.864	47065010304
47	16860	065	0103.05	Soddy-Daisy	37379	<10%	80% - 120%	112.7472	47065010305
47	16860	065	0103.06	Soddy-Daisy	37379	10% - <20%	80% - 120%	111.9405	47065010306
47	16860	065	0103.08	Soddy-Daisy	37379	<10%	80% - 120%	100.2566	47065010308
47	16860	065	0103.09	Soddy-Daisy	37379	<10%	N/A	0	47065010309
47	16860	065	0104.11	Middle Valley	37343	10% - <20%	>120%	142.6637	47065010411
47	16860	065	0104.12	Middle Valley	37343	10% - <20%	80% - 120%	103.5586	47065010412
47	16860	065	0104.13	Middle Valley	37343	10% - <20%	>120%	136.1929	47065010413
47	16860	065	0104.31	Chattanooga	37343	20% - <50%	80% - 120%	108.155	47065010431
47	16860	065	0104.32	Chattanooga	37343	10% - <20%	>120%	149.6079	47065010432
47	16860	065	0104.33	Chattanooga	37343	20% - <50%	80% - 120%	115.845	47065010433
47	16860	065	0104.34	Chattanooga	37343	<10%	>120%	141.1211	47065010434
47	16860	065	0104.35	Chattanooga	37415	20% - <50%	80% - 120%	91.0382	47065010435
47	16860	065	0105.01	Chattanooga	37415	20% - <50%	80% - 120%	114.138	47065010501
47	16860	065	0105.02	Chattanooga	37415	10% - <20%	>120%	146.3343	47065010502
47	16860	065	0106.00	Chattanooga	37415	10% - <20%	80% - 120%	104.0902	47065010600
47	16860	065	0107.00	Chattanooga	37415	20% - <50%	80% - 120%	103.1432	47065010700
47	16860	065	0108.00	Chattanooga	37415	20% - <50%	50% - 80%	71.5707	47065010800
47	16860	065	0109.01	Chattanooga	37405	10% - <20%	>120%	130.1603	47065010901

47	16860	065	0109.02	Chattanooga	37405	10% - <20%	80% - 120%	108.8143	47065010902
47	16860	065	0109.04	Chattanooga	37405	20% - <50%	80% - 120%	102.5718	47065010904
47	16860	065	0109.05	Chattanooga	37415	10% - <20%	80% - 120%	99.8199	47065010905
47	16860	065	0110.01	Signal Mountain	37379	<10%	80% - 120%	109.7301	47065011001
47	16860	065	0110.03	Signal Mountain	37377	10% - <20%	>120%	189.6275	47065011003
47	16860	065	0110.04	Signal Mountain	37377	<10%	>120%	191.9271	47065011004
47	16860	065	0111.00	Signal Mountain	37377	<10%	>120%	186.1809	47065011100
47	16860	065	0112.03	Ooltewah	37363	20% - <50%	>120%	145.6226	47065011203
47	16860	065	0112.04	Ooltewah	37302	10% - <20%	80% - 120%	83.9493	47065011204
47	16860	065	0112.05	Ooltewah	37363	10% - <20%	>120%	165.4459	47065011205
47	16860	065	0112.06	Ooltewah	37363	20% - <50%	80% - 120%	94.2098	47065011206
47	16860	065	0113.11	Chattanooga	37363	20% - <50%	80% - 120%	108.0543	47065011311
47	16860	065	0113.14	Chattanooga	37421	20% - <50%	>120%	122.8389	47065011314
47	16860	065	0113.21	Chattanooga	37421	20% - <50%	>120%	162.4246	47065011321
47	16860	065	0113.23	Chattanooga	37421	20% - <50%	>120%	123.993	47065011323
47	16860	065	0113.24	Chattanooga	37421	20% - <50%	>120%	201.7197	47065011324
47	16860	065	0113.25	Chattanooga	37421	20% - <50%	>120%	145.5517	47065011325
47	16860	065	0113.26	Chattanooga	37421	20% - <50%	>120%	121.3375	47065011326
47	16860	065	0114.02	Chattanooga	37416	50% - <80%	80% - 120%	86.8387	47065011402
47	16860	065	0114.11	Chattanooga	37416	50% - <80%	50% - 80%	71.6941	47065011411
47	16860	065	0114.13	Chattanooga	37416	20% - <50%	80% - 120%	113.198	47065011413
47	16860	065	0114.42	Chattanooga	37412	20% - <50%	80% - 120%	98.2774	47065011442
47	16860	065	0114.44	Chattanooga	37406	80% - 100%	50% - 80%	60.3221	47065011444
47	16860	065	0114.45	Chattanooga	37421	50% - <80%	50% - 80%	76.7428	47065011445
47	16860	065	0114.46	Chattanooga	37421	20% - <50%	80% - 120%	103.6451	47065011446
47	16860	065	0114.47	Chattanooga	37363	20% - <50%	>120%	133.9996	47065011447
47	16860	065	0114.48	Chattanooga	37421	20% - <50%	80% - 120%	94.8137	47065011448
47	16860	065	0114.49	Chattanooga	37421	20% - <50%	80% - 120%	83.3397	47065011449
47	16860	065	0116.00	East Ridge	37412	20% - <50%	50% - 80%	68.8004	47065011600
47	16860	065	0117.00	East Ridge	37412	20% - <50%	80% - 120%	88.5585	47065011700
47	16860	065	0118.00	East Ridge	37412	20% - <50%	80% - 120%	92.4092	47065011800
47	16860	065	0119.00	East Ridge	37412	20% - <50%	50% - 80%	69.1165	47065011900
47	16860	065	0120.00	Lookout Mountain	37350	<10%	>120%	233.3418	47065012000
47	16860	065	0121.00	Lookout Mountain	37419	10% - <20%	80% - 120%	95.0434	47065012100
47	16860	065	0122.00	Chattanooga	37406	80% - 100%	<50%	38.8158	47065012200
47	16860	065	0123.00	Chattanooga	37406	50% - <80%	50% - 80%	74.6416	47065012300
47	16860	065	0124.00	Chattanooga	37403	20% - <50%	>120%	137.5242	47065012400
47	16860	065	9801	Chattanooga	37421	N/A	N/A	0	47065980100
47	16860	065	9802	Chattanooga	37416	N/A	N/A	0	47065980200

Home Mortgage Disclosure Act Notice

The HMDA data about our residential mortgage lending are available online for review. The data show geographic distribution of loans and applications; ethnicity, race, sex, age, and income of applicants and borrowers; and information about loan approvals and denials. These data are available online at the Consumer Financial Protection Bureau's Web site (www.consumerfinance.gov/hmda). HMDA data for many other financial institutions are also available at this Web site.

Loans by County

Small Business Loans - Originations

Institution: WILSON BANK & TRUST

Respondent ID: 0000026962

Agency: FDIC - 3

State: CALIFORNIA (06)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
LOS ANGELES COUNTY (037), CA										
MSA 31084										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	0	0	0	0	1	293	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	293	0	0	0	0

Loans by County

Small Business Loans - Originations

Institution: WILSON BANK & TRUST

Respondent ID: 0000026962

Agency: FDIC - 3

State: CALIFORNIA (06)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
SAN FRANCISCO COUNTY (075), CA										
MSA 41884										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	0	0	0	0	1	940	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	940	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	2	1,233	0	0	0	0
STATE TOTAL	0	0	0	0	2	1,233	0	0	0	0

Loans by County

Small Business Loans - Originations

Institution: WILSON BANK & TRUST

Respondent ID: 0000026962

Agency: FDIC - 3

State: TENNESSEE (47)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
BEDFORD COUNTY (003), TN										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	250	0	0	0	0	0	0
Upper Income	1	40	0	0	2	826	2	376	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	40	1	250	2	826	2	376	0	0
CANNON COUNTY (015), TN										
MSA 34980										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	2	50	0	0	0	0	2	50	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	50	0	0	0	0	2	50	0	0
CHEATHAM COUNTY (021), TN										
MSA 34980										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	2	36	0	0	0	0	2	36	0	0
Middle Income	0	0	0	0	1	510	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	36	0	0	1	510	2	36	0	0

Loans by County

Small Business Loans - Originations

Institution: WILSON BANK & TRUST

Respondent ID: 0000026962

Agency: FDIC - 3

State: TENNESSEE (47)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
CLAIBORNE COUNTY (025), TN										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	245	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	245	0	0	0	0	0	0
COCKE COUNTY (029), TN										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	125	0	0	1	125	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	125	0	0	1	125	0	0
COFFEE COUNTY (031), TN										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	81	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	1	250	0	0	1	250	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	81	1	250	0	0	1	250	0	0

Loans by County

Small Business Loans - Originations

Institution: WILSON BANK & TRUST

Respondent ID: 0000026962

Agency: FDIC - 3

State: TENNESSEE (47)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
CUMBERLAND COUNTY (035), TN										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	938	1	938	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	938	1	938	0	0
DAVIDSON COUNTY (037), TN										
MSA 34980										
Inside AA 0001										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	1	50	0	0	0	0	0	0	0	0
Median Family Income 40-50%	2	55	0	0	1	804	1	30	0	0
Median Family Income 50-60%	2	135	0	0	1	500	1	35	0	0
Median Family Income 60-70%	3	147	1	200	2	902	3	482	0	0
Median Family Income 70-80%	1	35	4	690	3	2,096	4	1,077	0	0
Median Family Income 80-90%	8	510	0	0	7	3,365	7	2,664	0	0
Median Family Income 90-100%	1	100	1	150	0	0	2	250	0	0
Median Family Income 100-110%	1	70	3	750	1	700	2	770	0	0
Median Family Income 110-120%	2	23	0	0	0	0	2	23	0	0
Median Family Income ≥ 120%	1	70	3	602	6	2,231	6	1,562	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	22	1,195	12	2,392	21	10,598	28	6,893	0	0

Loans by County

Small Business Loans - Originations

Institution: WILSON BANK & TRUST

Respondent ID: 0000026962

Agency: FDIC - 3

State: TENNESSEE (47)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
DEKALB COUNTY (041), TN										
MSA NA										
Inside AA 0002										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	11	273	2	281	1	500	13	1,014	0	0
Middle Income	22	519	4	733	3	2,126	28	3,078	0	0
Upper Income	4	105	0	0	0	0	4	105	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	37	897	6	1,014	4	2,626	45	4,197	0	0
HAMBLEN COUNTY (063), TN										
MSA 34100										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	168	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	168	0	0	0	0	0	0
HICKMAN COUNTY (081), TN										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	200	1	800	1	200	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	200	1	800	1	200	0	0

Loans by County

Small Business Loans - Originations

Institution: WILSON BANK & TRUST

Respondent ID: 0000026962

Agency: FDIC - 3

State: TENNESSEE (47)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
HUMPHREYS COUNTY (085), TN										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	338	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	338	0	0	0	0
JACKSON COUNTY (087), TN										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	104	1	235	1	665	3	976	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	104	1	235	1	665	3	976	0	0
KNOX COUNTY (093), TN										
MSA 28940										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	280	0	0	0	0
Middle Income	1	100	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	100	0	0	1	280	0	0	0	0

Loans by County

Small Business Loans - Originations

Institution: WILSON BANK & TRUST

Respondent ID: 0000026962

Agency: FDIC - 3

State: TENNESSEE (47)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
MACON COUNTY (111), TN										
MSA 34980										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	4	62	0	0	0	0	4	62	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	4	62	0	0	0	0	4	62	0	0
MAURY COUNTY (119), TN										
MSA 34980										
Outside Assessment Area										
Low Income	0	0	0	0	1	300	1	300	0	0
Moderate Income	0	0	0	0	1	420	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	2	720	1	300	0	0
OVERTON COUNTY (133), TN										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	3	0	0	2	903	2	266	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	3	0	0	2	903	2	266	0	0

Loans by County

Small Business Loans - Originations

Institution: WILSON BANK & TRUST

Respondent ID: 0000026962

Agency: FDIC - 3

State: TENNESSEE (47)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
PUTNAM COUNTY (141), TN										
MSA NA										
Inside AA 0002										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	220	1	434	2	654	0	0
Middle Income	8	167	2	396	5	3,064	11	2,139	0	0
Upper Income	1	10	1	200	2	1,662	3	1,672	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	9	177	4	816	8	5,160	16	4,465	0	0
ROANE COUNTY (145), TN										
MSA 28940										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	630	1	630	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	630	1	630	0	0
ROBERTSON COUNTY (147), TN										
MSA 34980										
Outside Assessment Area										
Low Income	0	0	1	158	0	0	1	158	0	0
Moderate Income	1	70	1	211	1	282	3	563	0	0
Middle Income	0	0	2	351	0	0	2	351	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	70	4	720	1	282	6	1,072	0	0

Loans by County

Small Business Loans - Originations

Institution: WILSON BANK & TRUST

Respondent ID: 0000026962

Agency: FDIC - 3

State: TENNESSEE (47)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
RUTHERFORD COUNTY (149), TN										
MSA 34980										
Inside AA 0001										
Low Income	1	11	0	0	0	0	1	11	0	0
Moderate Income	11	573	0	0	5	3,269	13	1,318	0	0
Middle Income	17	833	3	452	5	2,406	22	2,196	0	0
Upper Income	2	108	1	211	1	560	3	319	0	0
Income Not Known	2	104	1	145	0	0	3	249	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	33	1,629	5	808	11	6,235	42	4,093	0	0
SMITH COUNTY (159), TN										
MSA 34980										
Inside AA 0001										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	25	645	1	112	5	2,395	27	2,605	0	0
Middle Income	2	60	0	0	0	0	2	60	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	27	705	1	112	5	2,395	29	2,665	0	0
SUMNER COUNTY (165), TN										
MSA 34980										
Inside AA 0001										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	5	103	1	174	1	717	6	277	0	0
Middle Income	15	526	2	258	2	1,404	16	1,943	0	0
Upper Income	9	505	0	0	4	1,862	11	1,845	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	29	1,134	3	432	7	3,983	33	4,065	0	0

Loans by County

Small Business Loans - Originations

Institution: WILSON BANK & TRUST

Respondent ID: 0000026962

Agency: FDIC - 3

State: TENNESSEE (47)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
TROUSDALE COUNTY (169), TN										
MSA 34980										
Inside AA 0001										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	22	532	1	105	1	444	21	999	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	22	532	1	105	1	444	21	999	0	0
VAN BUREN COUNTY (175), TN										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	800	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	800	0	0	0	0
WARREN COUNTY (177), TN										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	60	1	225	1	605	3	285	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	60	1	225	1	605	3	285	0	0

Loans by County

Small Business Loans - Originations

Institution: WILSON BANK & TRUST

Respondent ID: 0000026962

Agency: FDIC - 3

State: TENNESSEE (47)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
WHITE COUNTY (185), TN										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	210	0	0	0	0	0	0
Middle Income	0	0	1	200	0	0	1	200	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	2	410	0	0	1	200	0	0
WILLIAMSON COUNTY (187), TN										
MSA 34980										
Inside AA 0001										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	35	0	0	1	280	2	315	0	0
Middle Income	3	136	0	0	0	0	3	136	0	0
Upper Income	1	66	0	0	6	2,688	5	1,610	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	5	237	0	0	7	2,968	10	2,061	0	0
WILSON COUNTY (189), TN										
MSA 34980										
Inside AA 0001										
Low Income	5	229	3	616	3	2,275	7	649	0	0
Moderate Income	24	948	3	645	7	3,885	26	2,632	0	0
Middle Income	48	1,604	10	1,560	11	6,373	59	6,626	0	0
Upper Income	25	871	7	1,170	7	4,270	27	2,502	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	102	3,652	23	3,991	28	16,803	119	12,409	0	0
TOTAL INSIDE AA IN STATE	286	10,158	55	9,670	92	51,212	343	41,847	0	0

Loans by County

Small Business Loans - Originations

Institution: WILSON BANK & TRUST

Respondent ID: 0000026962

Agency: FDIC - 3

State: TENNESSEE (47)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
TOTAL OUTSIDE AA IN STATE	17	606	14	2,828	16	8,297	31	5,766	0	0
STATE TOTAL	303	10,764	69	12,498	108	59,509	374	47,613	0	0
TOTAL ACROSS ALL STATES										
TOTAL INSIDE AA	286	10,158	55	9,670	92	51,212	343	41,847	0	0
TOTAL OUTSIDE AA	17	606	14	2,828	18	9,530	31	5,766	0	0
TOTAL INSIDE & OUTSIDE	303	10,764	69	12,498	110	60,742	374	47,613	0	0

2022 Institution Disclosure Statement - Table 2-1

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Loans by County

Respondent ID: 0000026962

Small Farm Loans - Originations

Agency: FDIC - 3

Institution: WILSON BANK & TRUST

State: TENNESSEE (47)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
DEKALB COUNTY (041), TN										
MSA NA										
Inside AA 0002										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	5	55	0	0	0	0	5	55	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	5	55	0	0	0	0	5	55	0	0
MACON COUNTY (111), TN										
MSA 34980										
Outside Assessment Area										
Low Income	1	27	0	0	0	0	1	27	0	0
Moderate Income	4	47	0	0	0	0	4	47	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	5	74	0	0	0	0	5	74	0	0
OVERTON COUNTY (133), TN										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	2	132	0	0	0	0	2	132	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	132	0	0	0	0	2	132	0	0

Loans by County

Small Farm Loans - Originations

Institution: WILSON BANK & TRUST

Respondent ID: 0000026962

Agency: FDIC - 3

State: TENNESSEE (47)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
RUTHERFORD COUNTY (149), TN										
MSA 34980										
Inside AA 0001										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	200	0	0	1	200	0	0
Middle Income	1	75	0	0	0	0	1	75	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	75	1	200	0	0	2	275	0	0
SMITH COUNTY (159), TN										
MSA 34980										
Inside AA 0001										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	2	62	0	0	0	0	2	62	0	0
Middle Income	3	45	0	0	0	0	3	45	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	5	107	0	0	0	0	5	107	0	0
TROUSDALE COUNTY (169), TN										
MSA 34980										
Inside AA 0001										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	12	158	1	195	0	0	12	338	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	12	158	1	195	0	0	12	338	0	0

2022 Institution Disclosure Statement - Table 2-1

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Loans by County

Small Farm Loans - Originations

Institution: WILSON BANK & TRUST

Respondent ID: 0000026962

Agency: FDIC - 3

State: TENNESSEE (47)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
WARREN COUNTY (177), TN										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	250	0	0	1	250	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	250	0	0	1	250	0	0
WILSON COUNTY (189), TN										
MSA 34980										
Inside AA 0001										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	2	92	0	0	0	0	2	92	0	0
Middle Income	3	32	1	195	0	0	3	32	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	5	124	1	195	0	0	5	124	0	0
TOTAL INSIDE AA IN STATE	28	519	3	590	0	0	29	899	0	0
TOTAL OUTSIDE AA IN STATE	7	206	1	250	0	0	8	456	0	0
STATE TOTAL	35	725	4	840	0	0	37	1,355	0	0
TOTAL ACROSS ALL STATES										
TOTAL INSIDE AA	28	519	3	590	0	0	29	899	0	0
TOTAL OUTSIDE AA	7	206	1	250	0	0	8	456	0	0
TOTAL INSIDE & OUTSIDE	35	725	4	840	0	0	37	1,355	0	0

2022 Institution Disclosure Statement - Table 3
Assessment Area/Non-Assessment Area Activity
Small Business Loans
Institution: WILSON BANK & TRUST

Respondent ID: 0000026962
Agency: FDIC - 3

ASSESSMENT AREA LOANS	Originations		Originations to Businesses with <= \$1 million revenue		Purchases	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
TN - DAVIDSON COUNTY (037) - MSA 34980	55	14,185	28	6,893	0	0
TN - RUTHERFORD COUNTY (149) - MSA 34980	49	8,672	42	4,093	0	0
TN - SMITH COUNTY (159) - MSA 34980	33	3,212	29	2,665	0	0
TN - SUMNER COUNTY (165) - MSA 34980	39	5,549	33	4,065	0	0
TN - TROUSDALE COUNTY (169) - MSA 34980	24	1,081	21	999	0	0
TN - WILLIAMSON COUNTY (187) - MSA 34980	12	3,205	10	2,061	0	0
TN - WILSON COUNTY (189) - MSA 34980	153	24,446	119	12,409	0	0
TN - DEKALB COUNTY (041) - MSA NA	47	4,537	45	4,197	0	0
TN - PUTNAM COUNTY (141) - MSA NA	21	6,153	16	4,465	0	0

2022 Institution Disclosure Statement - Table 4
Assessment Area/Non-Assessment Area Activity
Small Farm Loans
Institution: WILSON BANK & TRUST

Respondent ID: 0000026962
Agency: FDIC - 3

ASSESSMENT AREA LOANS	Originations		Originations to Farms with <= \$1 million revenue		Purchases	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
TN - RUTHERFORD COUNTY (149) - MSA 34980	2	275	2	275	0	0
TN - SMITH COUNTY (159) - MSA 34980	5	107	5	107	0	0
TN - TROUSDALE COUNTY (169) - MSA 34980	13	353	12	338	0	0
TN - WILSON COUNTY (189) - MSA 34980	6	319	5	124	0	0
TN - DEKALB COUNTY (041) - MSA NA	5	55	5	55	0	0

2022 Institution Disclosure Statement - Table 5
Community Development/Consortium-Third Party Activity
Institution: WILSON BANK & TRUST

Respondent ID: 0000026962
Agency: FDIC - 3

Memo Item: Loans by Affiliates				
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
Community Development Loans				
Originated	39	241,888	0	0
Purchased	0	0	0	0
Total	39	241,888	0	0
Consortium/Third Party Loans (optional)				

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

*** denotes no loans made in specified tracts**

Institution: WILSON BANK & TRUST

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Respondent ID: 0000026962

Agency: FDIC - 3

ASSESSMENT AREA - 0001

DAVIDSON COUNTY (037), TN

MSA: 34980

Median Family Income 10-20%

0148.00* 0160.00* 0193.00*

Median Family Income 30-40%

0104.03* 0109.04* 0128.01 0139.00*

Median Family Income 40-50%

0109.03* 0119.00 0136.00* 0142.00* 0143.00* 0144.00 0156.26* 0158.05* 0191.08*

Median Family Income 50-60%

0118.00* 0138.00 0156.13 0156.15* 0156.28* 0158.04* 0158.06 0174.01* 0182.04* 0190.03* 0190.04*
0190.08*

Median Family Income 60-70%

0103.03* 0104.04* 0106.02* 0107.02* 0110.01* 0113.00 0126.00* 0127.01* 0137.01* 0156.18* 0156.20
0156.23* 0156.27 0156.29* 0156.32* 0161.00* 0162.00 0172.00 0173.00* 0181.01* 0190.07* 0191.10*
0191.11*

Median Family Income 70-80%

0104.01 0106.01* 0114.00* 0127.02* 0132.01 0151.00 0154.04 0155.02* 0156.30* 0156.37* 0157.00*
0165.00* 0175.00 0191.18* 0192.00* 0196.00

Median Family Income 80-90%

0101.03* 0101.05 0101.06* 0103.01* 0103.02 0105.01* 0107.01 0108.01* 0108.02* 0110.02 0128.02*
0154.02 0154.05 0155.01 0156.09* 0156.14* 0156.25* 0156.36* 0159.00 0184.10* 0189.01* 0189.02*
0189.04* 0189.05* 0191.09*

Median Family Income 90-100%

0101.04* 0102.01* 0105.02 0109.01* 0112.00* 0131.00* 0132.02* 0152.00* 0156.24 0156.34* 0174.02*
0184.11* 0191.05* 0191.06* 0191.12*

Median Family Income 100-110%

0102.02* 0115.00* 0133.00* 0156.17* 0156.19* 0156.22 0166.00 0184.09* 0191.16*

Median Family Income 110-120%

2022 Institution Disclosure Statement - Table 6

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Assessment Area(s) by Tract**Respondent ID: 0000026962***** denotes no loans made in specified tracts****Agency: FDIC - 3****Institution: WILSON BANK & TRUST**

0116.00* 0153.00 0154.01 0183.03* 0184.12* 0188.03* 0191.17*

Median Family Income >= 120%

0111.00 0117.00 0121.00* 0122.00* 0134.00 0135.00 0156.33* 0156.35 0164.00* 0167.00* 0168.00*
0169.00* 0170.00* 0171.00* 0177.01* 0177.02* 0178.00 0179.01 0179.02* 0180.00* 0181.02* 0182.01*
0182.03* 0182.05* 0183.02* 0183.04* 0184.04* 0184.05* 0184.07* 0184.08* 0185.00* 0186.01* 0186.02*
0187.00* 0188.01* 0188.04 0191.15* 0191.19* 0191.20* 0194.01 0194.02* 0195.01* 0195.02 0195.03*

Median Family Income Not Known

0130.01* 0130.02* 0137.02* 0163.00* 0191.21* 9801.00* 9802.00*

RUTHERFORD COUNTY (149), TN**MSA: 34980****Low Income**

0421.01* 0421.02

Moderate Income

0401.04 0401.06* 0403.03* 0403.04 0403.05* 0404.05* 0409.01 0414.04* 0414.05* 0416.01* 0417.00
0418.00 0419.00* 0420.00

Middle Income

0401.01* 0401.02* 0401.05* 0401.07* 0402.00 0403.08 0403.09* 0403.10 0403.11 0403.12* 0404.04
0405.01 0405.02 0406.00 0407.02 0407.03 0407.04 0408.09* 0408.10 0408.12* 0409.04* 0409.06*
0409.07* 0409.08* 0409.09* 0409.10 0411.02 0411.03* 0412.01 0413.02 0414.01* 0414.06* 0414.07*
0422.00 0423.01* 0423.02*

Upper Income

0403.07 0408.06* 0408.07* 0408.08 0408.11* 0409.11* 0410.00 0411.04* 0412.02* 0413.01*

Income Not Known

0415.00* 0416.02

SMITH COUNTY (159), TN**MSA: 34980****Moderate Income**

9751.00 9752.00 9753.00 9754.00

Middle Income

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

*** denotes no loans made in specified tracts**

Institution: WILSON BANK & TRUST

Respondent ID: 0000026962

Agency: FDIC - 3

9750.00

SUMNER COUNTY (165), TN

MSA: 34980

Low Income

0208.00*

Moderate Income

0201.01 0201.02 0202.03* 0202.05* 0202.08* 0203.00* 0205.03 0207.00 0209.04* 0209.05* 0211.04*

Middle Income

0202.04* 0202.06 0202.07 0202.09* 0204.04 0204.05 0204.07* 0206.01 0206.02 0206.03 0209.01*

0209.03* 0210.02* 0210.04* 0210.05 0210.09* 0211.03* 0211.05 0211.06 0211.07 0212.04

Upper Income

0204.03* 0204.06* 0205.01 0205.02 0210.06 0210.07* 0210.08 0212.01* 0212.03 0212.05

TROUSDALE COUNTY (169), TN

MSA: 34980

Moderate Income

0901.00 0902.00

WILLIAMSON COUNTY (187), TN

MSA: 34980

Moderate Income

0508.01

Middle Income

0503.07* 0505.03* 0505.04* 0507.01* 0509.04* 0512.03 0512.07*

Upper Income

0501.02 0501.03* 0501.04* 0501.05 0502.04* 0502.05* 0502.06* 0502.07* 0502.09* 0502.10* 0502.11

0502.12* 0503.03* 0503.04 0503.05* 0503.06* 0504.03* 0504.04* 0504.05* 0504.06* 0505.02* 0506.01

0506.03* 0506.04 0507.02* 0508.02* 0509.05* 0509.06* 0509.07* 0509.08* 0509.09* 0510.01* 0510.02*

0511.00* 0512.04* 0512.05* 0512.06* 0512.08*

WILSON COUNTY (189), TN

MSA: 34980

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

*** denotes no loans made in specified tracts**

Institution: WILSON BANK & TRUST

Respondent ID: 0000026962

Agency: FDIC - 3

Low Income

0307.00

Moderate Income

0304.01 0304.02 0305.00 0308.00

Middle Income

0301.02 0301.03 0301.05 0302.02 0303.04 0306.00 0309.04 0309.07* 0310.00

Upper Income

0301.04 0302.03 0302.05 0302.06 0302.07 0303.03 0303.05* 0303.08 0303.09 0303.10 0303.11

0309.05 0309.06 0309.08

ASSESSMENT AREA - 0002

DEKALB COUNTY (041), TN

MSA: NA

Moderate Income

9202.01

Middle Income

9201.02 9202.02 9203.00

Upper Income

9201.01

PUTNAM COUNTY (141), TN

MSA: NA

Moderate Income

0003.04 0008.00

Middle Income

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

0012.01 0012.02

Upper Income

0004.00 0006.00 0013.00*

OUTSIDE ASSESSMENT AREA

LOS ANGELES COUNTY (037), CA

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

*** denotes no loans made in specified tracts**

Institution: WILSON BANK & TRUST

MSA: 31084

Median Family Income >= 120%

4304.00

SAN FRANCISCO COUNTY (075), CA

MSA: 41884

Median Family Income >= 120%

0112.00

BEDFORD COUNTY (003), TN

MSA: NA

Middle Income

9503.00

Upper Income

9502.01 9504.01

CANNON COUNTY (015), TN

MSA: 34980

Moderate Income

9601.00

CHEATHAM COUNTY (021), TN

MSA: 34980

Moderate Income

0701.04

Middle Income

0704.02

CLAIBORNE COUNTY (025), TN

MSA: NA

Middle Income

9707.00

COCKE COUNTY (029), TN

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

*** denotes no loans made in specified tracts**

Institution: WILSON BANK & TRUST

MSA: NA

Middle Income

9203.00

COFFEE COUNTY (031), TN

MSA: NA

Moderate Income

9709.00

Upper Income

9703.00

CUMBERLAND COUNTY (035), TN

MSA: NA

Middle Income

9702.01

HAMBLEN COUNTY (063), TN

MSA: 34100

Middle Income

1010.00

HICKMAN COUNTY (081), TN

MSA: NA

Middle Income

9503.01 9503.02

HUMPHREYS COUNTY (085), TN

MSA: NA

Middle Income

1303.00

JACKSON COUNTY (087), TN

MSA: NA

Middle Income

Respondent ID: 0000026962

Agency: FDIC - 3

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

*** denotes no loans made in specified tracts**

Institution: WILSON BANK & TRUST

9601.00 9602.00 9603.00

KNOX COUNTY (093), TN

MSA: 28940

Moderate Income

0017.00

Middle Income

0046.10

MACON COUNTY (111), TN

MSA: 34980

Low Income

9703.01

Moderate Income

9701.00 9703.02 9704.00

MAURY COUNTY (119), TN

MSA: 34980

Low Income

0107.00

Moderate Income

0106.00

OVERTON COUNTY (133), TN

MSA: NA

Moderate Income

9503.02

Middle Income

9503.01

ROANE COUNTY (145), TN

MSA: 28940

Middle Income

0302.04

Respondent ID: 0000026962

Agency: FDIC - 3

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

* denotes no loans made in specified tracts

Institution: WILSON BANK & TRUST

Respondent ID: 0000026962

Agency: FDIC - 3

ROBERTSON COUNTY (147), TN

MSA: 34980

Low Income

0803.02

Moderate Income

0804.01 0804.02

Middle Income

0801.01

VAN BUREN COUNTY (175), TN

MSA: NA

Middle Income

9252.00

WARREN COUNTY (177), TN

MSA: NA

Middle Income

9302.01 9302.02 9304.00 9308.00

WHITE COUNTY (185), TN

MSA: NA

Moderate Income

9354.00

Middle Income

9353.00

2022 Institution Disclosure Statement - Table E-1

Error Status Information

Respondent ID: 0000026962

Institution: WILSON BANK & TRUST

Agency: FDIC - 3

Record Identifier: ¹¹	Total Composite Records on File	Total Composite Records Without Errors	Total Validity ¹⁰ Errors	Percentage of Validity Errors
Transmittal Sheet	1	1	0	0.00%
Small Business Loans	189	189	0	0.00%
Small Farm Loans	17	17	0	0.00%
Community Development Loans	1	1	0	0.00%
Consortium/Third Party Loans (Optional)	0	0	0	0.00%
Assessment Area	9	9	0	0.00%
Total	217	217	0	0.00%

Footnote:

10. A validity edit helps to verify the accuracy of the data reported. An institution's CRA submission that passes all validity edits does not ensure 100% accurate data. True accuracy is determined during the examination process.
11. A record represents one row of data reported to the Federal Reserve Board. This does not in any way represent the number of loans originated or purchased by the institution.

Loans by County
Small Business Loans - Originations
Institution: Wilson Bank & Trust

Respondent ID: 0000026962
Agency: FDIC - 3
State: ALABAMA (01)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
CULLMAN COUNTY (043), AL										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	165	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	165	0	0	0	0	0	0
JACKSON COUNTY (071), AL										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	825	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	825	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	1	165	1	825	0	0	0	0
STATE TOTAL	0	0	1	165	1	825	0	0	0	0

Loans by County
Small Business Loans - Originations
Institution: Wilson Bank & Trust

Respondent ID: 0000026962
Agency: FDIC - 3
State: FLORIDA (12)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
MANATEE COUNTY (081), FL										
MSA 35840										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	29	0	0	0	0	1	29	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	29	0	0	0	0	1	29	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	29	0	0	0	0	1	29	0	0
STATE TOTAL	1	29	0	0	0	0	1	29	0	0

Loans by County
Small Business Loans - Originations
Institution: Wilson Bank & Trust

Respondent ID: 0000026962
Agency: FDIC - 3
State: GEORGIA (13)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
DEKALB COUNTY (089), GA										
MSA 12060										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	1	30	0	0	0	0	1	30	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	30	0	0	0	0	1	30	0	0
WALKER COUNTY (295), GA										
MSA 16860										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	77	0	0	0	0	1	77	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	77	0	0	0	0	1	77	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	2	107	0	0	0	0	2	107	0	0
STATE TOTAL	2	107	0	0	0	0	2	107	0	0

Loans by County
Small Business Loans - Originations
Institution: Wilson Bank & Trust

Respondent ID: 0000026962
Agency: FDIC - 3
State: KENTUCKY (21)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
WARREN COUNTY (227), KY										
MSA 14540										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	10	0	0	0	0	1	10	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	10	0	0	0	0	1	10	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	10	0	0	0	0	1	10	0	0
STATE TOTAL	1	10	0	0	0	0	1	10	0	0

2023 Institution Disclosure Statement - Table 1-1

Loans by County
Small Business Loans - Originations
Institution: Wilson Bank & Trust

Respondent ID: 0000026962
Agency: FDIC - 3
State: TENNESSEE (47)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
BEDFORD COUNTY (003), TN										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	33	0	0	0	0	1	33	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	33	0	0	0	0	1	33	0	0
CANNON COUNTY (015), TN										
MSA 34980										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	20	0	0	0	0	1	20	0	0
Middle Income	1	10	1	111	0	0	2	121	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	30	1	111	0	0	3	141	0	0
CHEATHAM COUNTY (021), TN										
MSA 34980										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	45	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	45	0	0	0	0	0	0	0	0

Loans by County

Small Business Loans - Originations
Institution: Wilson Bank & Trust

Respondent ID: 0000026962
Agency: FDIC - 3
State: TENNESSEE (47)

Area Income Characteristics	Loan Amount at Origination <=\$100,000	Loan Amount at Origination >\$100,000 But <=\$250,000	Loan Amount at Origination >\$250,000	Loans to Businesses with Gross Annual Revenues <= \$1 Million	Memo Item: Loans by Affiliates
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans
	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
CLAIBORNE COUNTY (025), TN					
MSA NA					
Outside Assessment Area					
Low Income	0	0	0	0	0
Moderate Income	0	0	0	0	0
Middle Income	0	0	1	602	0
Upper Income	0	0	0	0	0
Income Not Known	0	0	0	0	0
Tract Not Known	0	0	0	0	0
County Total	0	0	1	602	0
COCKE COUNTY (029), TN					
MSA NA					
Outside Assessment Area					
Low Income	0	0	0	0	0
Moderate Income	0	0	1	262	0
Middle Income	0	0	0	0	0
Upper Income	0	0	0	0	0
Income Not Known	0	0	0	0	0
Tract Not Known	0	0	0	0	0
County Total	0	0	1	262	0
COFFEE COUNTY (031), TN					
MSA NA					
Outside Assessment Area					
Low Income	0	0	0	0	0
Moderate Income	0	0	0	0	0
Middle Income	0	0	0	0	0
Upper Income	0	1	250	0	250
Income Not Known	0	0	0	0	0
Tract Not Known	0	0	0	0	0
County Total	0	0	1	250	0

Loans by County
Small Business Loans - Originations
Institution: Wilson Bank & Trust

Respondent ID: 0000026962
Agency: FDIC - 3
State: TENNESSEE (47)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
DAVIDSON COUNTY (037), TN										
MSA 34980										
Inside AA 0001										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	1	250	0	0	0	0	0	0
Median Family Income 50-60%	1	40	0	0	0	0	1	40	0	0
Median Family Income 60-70%	1	100	2	450	3	1,686	3	1,377	0	0
Median Family Income 70-80%	1	43	0	0	4	1,970	3	793	0	0
Median Family Income 80-90%	0	0	1	117	2	1,275	1	117	0	0
Median Family Income 90-100%	2	110	0	0	0	0	2	110	0	0
Median Family Income 100-110%	2	135	1	133	1	268	3	436	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	3	2,156	1	350	0	0
Median Family Income Not Known	1	89	0	0	1	353	1	353	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	8	517	5	950	14	7,708	15	3,576	0	0

Loans by County

Respondent ID: 0000026962
Agency: FDIC - 3
State: TENNESSEE (47)

Small Business Loans - Originations

Institution: Wilson Bank & Trust

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
FRANKLIN COUNTY (051), TN										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	23	0	0	0	0	1	23	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	23	0	0	0	0	1	23	0	0
HAMILTON COUNTY (065), TN										
MSA 16860										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	200	0	0	0	0	0	0
Middle Income	0	0	1	113	1	1,000	1	113	0	0
Upper Income	1	77	0	0	1	625	1	625	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	77	2	313	2	1,625	2	738	0	0
HICKMAN COUNTY (081), TN										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	354	1	354	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	354	1	354	0	0

2023 Institution Disclosure Statement - Table 1-1

Loans by County
Small Business Loans - Originations
Institution: Wilson Bank & Trust

Respondent ID: 0000026962
Agency: FDIC - 3
State: TENNESSEE (47)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
JACKSON COUNTY (087), TN										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	71	3	527	0	0	5	598	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	71	3	527	0	0	5	598	0	0
JEFFERSON COUNTY (089), TN										
MSA 34100										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	1	412	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	412	0	0	0	0
MACON COUNTY (111), TN										
MSA 34980										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	6	141	0	0	0	0	5	81	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	6	141	0	0	0	0	5	81	0	0

2023 Institution Disclosure Statement - Table 1-1

Loans by County
Small Business Loans - Originations
Institution: Wilson Bank & Trust

Respondent ID: 0000026962
Agency: FDIC - 3
State: TENNESSEE (47)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
MADISON COUNTY (113), TN										
MSA 27180										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	100	0	0	0	0	1	100	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	100	0	0	0	0	1	100	0	0
MARSHALL COUNTY (117), TN										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	35	0	0	0	0	1	35	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	35	0	0	0	0	1	35	0	0
MONTGOMERY COUNTY (125), TN										
MSA 17300										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	2	1,568	1	884	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	2	1,568	1	884	0	0

Loans by County
Small Business Loans - Originations
Institution: Wilson Bank & Trust

Respondent ID: 0000026962
Agency: FDIC - 3
State: TENNESSEE (47)

Area Income Characteristics	Loan Amount at Origination <=\$100,000	Loan Amount at Origination >\$100,000 But <=\$250,000	Loan Amount at Origination >\$250,000	Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	
OVERTON COUNTY (133), TN						
MSA NA						
Outside Assessment Area						
Low Income	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0
Middle Income	2	63	0	0	2	63
Upper Income	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0
County Total	2	63	0	0	2	63
PUTNAM COUNTY (141), TN						
MSA NA						
Inside AA 0002						
Low Income	0	0	0	0	0	0
Moderate Income	1	13	0	0	1	13
Middle Income	6	190	4	771	9	1,421
Upper Income	4	95	1	105	3	147
Income Not Known	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0
County Total	11	298	5	876	13	1,581
ROBERTSON COUNTY (147), TN						
MSA 34980						
Outside Assessment Area						
Low Income	0	0	0	1	275	0
Moderate Income	0	0	0	0	0	0
Middle Income	0	0	0	1	325	0
Upper Income	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0
County Total	0	0	0	2	600	0

Loans by County
Small Business Loans - Originations
Institution: Wilson Bank & Trust

Respondent ID: 0000026962
Agency: FDIC - 3
State: TENNESSEE (47)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
RUTHERFORD COUNTY (149), TN										
MSA 34980										
Inside AA 0001										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	4	333	2	368	2	584	5	799	0	0
Middle Income	15	573	4	555	2	805	14	740	0	0
Upper Income	5	165	1	114	3	1,710	6	614	0	0
Income Not Known	1	35	0	0	1	456	2	491	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	25	1,106	7	1,037	8	3,555	27	2,644	0	0
SMITH COUNTY (159), TN										
MSA 34980										
Inside AA 0001										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	23	600	3	479	1	280	25	1,325	0	0
Middle Income	2	25	1	154	0	0	3	179	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	25	625	4	633	1	280	28	1,504	0	0
SUMNER COUNTY (165), TN										
MSA 34980										
Inside AA 0001										
Low Income	1	25	0	0	0	0	1	25	0	0
Moderate Income	5	182	1	236	2	1,350	7	1,532	0	0
Middle Income	11	483	2	280	0	0	10	623	0	0
Upper Income	2	35	0	0	1	350	3	385	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	19	725	3	516	3	1,700	21	2,565	0	0

Loans by County

Respondent ID: 0000026962

Small Business Loans - Originations

Agency: FDIC - 3

Institution: Wilson Bank & Trust

State: TENNESSEE (47)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
TROUSDALE COUNTY (169), TN										
MSA 34980										
Inside AA 0001										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	18	566	4	683	0	0	18	797	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	18	566	4	683	0	0	18	797	0	0
WARREN COUNTY (177), TN										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	927	0	0	0	0
Middle Income	1	13	0	0	0	0	1	13	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	13	0	0	1	927	1	13	0	0
WHITE COUNTY (185), TN										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	1,000	1	1,000	0	0
Middle Income	2	46	1	245	0	0	3	291	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	46	1	245	1	1,000	4	1,291	0	0

Loans by County
Small Business Loans - Originations
Institution: Wilson Bank & Trust

Respondent ID: 0000026962
Agency: FDIC - 3
State: TENNESSEE (47)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
WILLIAMSON COUNTY (187), TN										
MSA 34980										
Inside AA 0001										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	95	0	0	0	0	0	0	0	0
Upper Income	2	58	0	0	3	1,170	4	958	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	153	0	0	3	1,170	4	958	0	0
WILSON COUNTY (189), TN										
MSA 34980										
Inside AA 0001										
Low Income	4	309	2	440	3	1,731	5	1,501	0	0
Moderate Income	22	934	3	340	6	3,485	24	1,862	0	0
Middle Income	40	1,622	8	1,424	5	2,218	49	4,241	0	0
Upper Income	24	1,232	3	523	9	4,480	22	2,817	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	90	4,097	16	2,727	23	11,914	100	10,421	0	0
TOTAL INSIDE AA IN STATE	226	8,822	48	8,235	57	29,438	258	26,968	0	0
TOTAL OUTSIDE AA IN STATE	21	677	8	1,446	12	7,350	32	5,466	0	0
STATE TOTAL	247	9,499	56	9,681	69	36,788	290	32,434	0	0

Loans by County
Small Business Loans - Originations
Institution: Wilson Bank & Trust

Respondent ID: 0000026962
Agency: FDIC - 3
State: WYOMING (56)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
SHERIDAN COUNTY (033), WY										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	97	0	0	0	0	2	97	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	97	0	0	0	0	2	97	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	2	97	0	0	0	0	2	97	0	0
STATE TOTAL	2	97	0	0	0	0	2	97	0	0
TOTAL ACROSS ALL STATES										
TOTAL INSIDE AA	226	8,822	48	8,235	57	29,438	258	26,968	0	0
TOTAL OUTSIDE AA	27	920	9	1,611	13	8,175	38	5,709	0	0
TOTAL INSIDE & OUTSIDE	253	9,742	57	9,846	70	37,613	296	32,677	0	0

2023 Institution Disclosure Statement - Table 2-1

Loans by County
Small Farm Loans - Originations
Institution: Wilson Bank & Trust

Respondent ID: 0000026962
Agency: FDIC - 3
State: TENNESSEE (47)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
DEKALB COUNTY (041), TN										
MSA NA										
Inside AA 0002										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	4	31	0	0	0	0	4	31	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	4	31	0	0	0	0	4	31	0	0
MACON COUNTY (111), TN										
MSA 34980										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	4	39	1	102	0	0	4	129	0	0
Middle Income	2	29	0	0	0	0	2	29	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	6	68	1	102	0	0	6	158	0	0
PUTNAM COUNTY (141), TN										
MSA NA										
Inside AA 0002										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	101	0	0	1	101	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	101	0	0	1	101	0	0

Loans by County
Small Farm Loans - Originations
Institution: Wilson Bank & Trust

Respondent ID: 0000026962
Agency: FDIC - 3
State: TENNESSEE (47)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
SMITH COUNTY (159), TN										
MSA 34980										
Inside AA 0001										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	3	105	0	0	0	0	3	105	0	0
Middle Income	2	42	0	0	0	0	2	42	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	5	147	0	0	0	0	5	147	0	0
SUMNER COUNTY (165), TN										
MSA 34980										
Inside AA 0001										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	8	0	0	0	0	1	8	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	8	0	0	0	0	1	8	0	0
TROUPS DALE COUNTY (169), TN										
MSA 34980										
Inside AA 0001										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	11	200	0	0	0	0	11	200	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	11	200	0	0	0	0	11	200	0	0

Loans by County

Small Farm Loans - Originations

Institution: Wilson Bank & Trust

Respondent ID: 0000026962

Agency: FDIC - 3

State: TENNESSEE (47)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
WILLIAMSON COUNTY (187), TN										
MSA 34980										
Inside AA 0001										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	6	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	6	0	0	0	0	0	0	0	0
WILSON COUNTY (189), TN										
MSA 34980										
Inside AA 0001										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	43	0	0	0	0	1	43	0	0
Middle Income	4	142	0	0	0	0	3	102	0	0
Upper Income	1	10	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	6	195	0	0	0	0	4	145	0	0
TOTAL INSIDE AA IN STATE	28	587	1	101	0	0	26	632	0	0
TOTAL OUTSIDE AA IN STATE	6	68	1	102	0	0	6	158	0	0
STATE TOTAL	34	655	2	203	0	0	32	790	0	0
TOTAL ACROSS ALL STATES										
TOTAL INSIDE AA	28	587	1	101	0	0	26	632	0	0
TOTAL OUTSIDE AA	6	68	1	102	0	0	6	158	0	0
TOTAL INSIDE & OUTSIDE	34	655	2	203	0	0	32	790	0	0

2023 Institution Disclosure Statement - Table 3

Assessment Area/Non-Assessment Area Activity

Small Business Loans

Institution: Wilson Bank & Trust

Respondent ID: 0000026962

Agency: FDIC - 3

ASSESSMENT AREA LOANS	Originations		Originations to Businesses with <= \$1 million revenue		Purchases	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
TN - DAVIDSON COUNTY (037) - MSA 34980	27	9,175	15	3,576	0	0
TN - RUTHERFORD COUNTY (149) - MSA 34980	40	5,698	27	2,644	0	0
TN - SMITH COUNTY (159) - MSA 34980	30	1,538	28	1,504	0	0
TN - SUMNER COUNTY (165) - MSA 34980	25	2,941	21	2,565	0	0
TN - TROUSDALE COUNTY (169) - MSA 34980	22	1,249	18	797	0	0
TN - WILLIAMSON COUNTY (187) - MSA 34980	6	1,323	4	958	0	0
TN - WILSON COUNTY (189) - MSA 34980	129	18,738	100	10,421	0	0
TN - DEKALB COUNTY (041) - MSA NA	34	3,589	32	2,922	0	0
TN - PUTNAM COUNTY (141) - MSA NA	18	2,244	13	1,581	0	0

2023 Institution Disclosure Statement - Table 4

Assessment Area/Non-Assessment Area Activity

Small Farm Loans

Institution: Wilson Bank & Trust

Respondent ID: 0000026962

Agency: FDIC - 3

ASSESSMENT AREA LOANS	Originations		Originations to Farms with ≤ \$1 million revenue		Purchases	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
TN - SMITH COUNTY (159) - MSA 34980	5	147	5	147	0	0
TN - SUMNER COUNTY (165) - MSA 34980	1	8	1	8	0	0
TN - TROUSDALE COUNTY (169) - MSA 34980	11	200	11	200	0	0
TN - WILLIAMSON COUNTY (187) - MSA 34980	1	6	0	0	0	0
TN - WILSON COUNTY (189) - MSA 34980	6	195	4	145	0	0
TN - DEKALB COUNTY (041) - MSA NA	4	31	4	31	0	0
TN - PUTNAM COUNTY (141) - MSA NA	1	101	1	101	0	0

Memo Item: Loans by Affiliates				
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
Community Development Loans				
Originated	26	84,783	0	0
Purchased	0	0	0	0
Total	26	84,783	0	0
Consortium/Third Party Loans (optional)				

2023 Institution Disclosure Statement - Table 6

Respondent ID: 0000026962

Agency: FDIC - 3

Assessment Area(s) by Tract

* denotes no loans made in specified tracts

Institution: Wilson Bank & Trust

ASSESSMENT AREA - 0001

DAVIDSON COUNTY (037), TN

MSA: 34980

Median Family Income 10-20%

0148.00* 0160.00* 0193.00*

Median Family Income 30-40%

0104.03* 0109.04* 0128.01* 0139.00*

Median Family Income 40-50%

0109.03* 0119.00* 0136.00* 0142.00* 0143.00* 0144.00 0156.26* 0158.05* 0191.08*

Median Family Income 50-60%

0118.00* 0138.00* 0156.13 0156.15* 0156.28* 0158.04* 0158.06* 0174.01* 0182.04* 0190.03* 0190.04* 0190.08*

Median Family Income 60-70%

0103.03 0104.04* 0106.02* 0107.02 0110.01* 0113.00 0126.00* 0127.01* 0137.01* 0156.18* 0156.20* 0156.23* 0156.27* 0156.29* 0156.32* 0161.00* 0162.00* 0172.00 0173.00* 0181.01* 0190.07* 0191.10* 0191.11*

Median Family Income 70-80%

0104.01 0106.01* 0114.00* 0127.02* 0132.01* 0151.00 0154.04 0155.02* 0156.30* 0156.37* 0157.00* 0165.00* 0175.00* 0191.18* 0192.00* 0196.00

Median Family Income 80-90%

0101.03* 0101.05* 0101.06* 0103.01* 0103.02* 0105.01 0107.01 0108.01* 0108.02* 0110.02* 0128.02* 0154.02* 0154.05* 0155.01 0156.09* 0156.14* 0156.25* 0156.36* 0159.00* 0184.10* 0189.01* 0189.02* 0189.04* 0189.05* 0191.09*

Median Family Income 90-100%

0101.04* 0102.01* 0105.02* 0109.01* 0112.00 0131.00* 0132.02* 0152.00* 0156.24* 0156.34* 0174.02 0184.11* 0191.05* 0191.06* 0191.12*

Median Family Income 100-110%

0102.02 0115.00* 0133.00* 0156.17* 0156.19* 0156.22* 0166.00 0184.09 0191.16*

Median Family Income 110-120%

2023 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

* denotes no loans made in specified tracts

Institution: Wilson Bank & Trust

Low Income											
0307.00											
Moderate Income											
0304.01 0304.02 0305.00 0308.00											
Middle Income											
0301.02 0301.03 0301.05 0302.02 0303.04* 0306.00 0309.04 0309.07 0310.00											
Upper Income											
0301.04* 0302.03 0302.05* 0302.06 0302.07 0303.03 0303.05* 0303.08* 0303.09 0303.10 0303.11											
0309.05 0309.06 0309.08											
ASSESSMENT AREA - 0002											
DEKALB COUNTY (041), TN											
MSA: NA											
Moderate Income											
9202.01											
Middle Income											
9201.02 9202.02 9203.00											
Upper Income											
9201.01											
PUTNAM COUNTY (141), TN											
MSA: NA											
Moderate Income											
0003.04 0008.00*											
Middle Income											
0001.00* 0002.01 0002.02 0003.01* 0003.03 0003.05* 0005.00 0007.00 0009.00 0010.00* 0011.00											
0012.01 0012.02											
Upper Income											
0004.00 0006.00 0013.00*											
OUTSIDE ASSESSMENT AREA											
CULLMAN COUNTY (043), AL											

2023 Institution Disclosure Statement - Table 6

Respondent ID: 0000026962

Agency: FDIC - 3

Assessment Area(s) by Tract

* denotes no loans made in specified tracts

Institution: Wilson Bank & Trust

MSA: NA	
Middle Income	
9657.00	
JACKSON COUNTY (071), AL	
MSA: NA	
Middle Income	
9502.00	
MANATEE COUNTY (081), FL	
MSA: 35840	
Moderate Income	
0015.02	
DEKALB COUNTY (089), GA	
MSA: 12060	
Median Family Income 80-90%	
0235.06	
WALKER COUNTY (295), GA	
MSA: 16860	
Upper Income	
0204.00	
WARREN COUNTY (227), KY	
MSA: 14540	
Upper Income	
0109.00	
BEDFORD COUNTY (003), TN	
MSA: NA	
Upper Income	
9502.01	
CANNON COUNTY (015), TN	

2023 Institution Disclosure Statement - Table 6

Respondent ID: 0000026962

Agency: FDIC - 3

Assessment Area(s) by Tract

* denotes no loans made in specified tracts

Institution: Wilson Bank & Trust

MSA: 34980
Moderate Income
9601.00
Middle Income
9602.02 9603.00
CHEATHAM COUNTY (021), TN
MSA: 34980
Middle Income
0701.03
CLAIBORNE COUNTY (025), TN
MSA: NA
Middle Income
9707.00
COCKE COUNTY (029), TN
MSA: NA
Moderate Income
9205.01
COFFEE COUNTY (031), TN
MSA: NA
Upper Income
9703.00
FRANKLIN COUNTY (051), TN
MSA: NA
Middle Income
9602.01
HAMILTON COUNTY (065), TN
MSA: 16860
Moderate Income

Respondent ID: 0000026962

Agency: FDIC - 3

Assessment Area(s) by Tract

* denotes no loans made in specified tracts

Institution: Wilson Bank & Trust

0114.45	
Middle Income	
0104.31	
Upper Income	
0007.00 0110.03	
HICKMAN COUNTY (081), TN	
MSA: NA	
Middle Income	
9503.02	
JACKSON COUNTY (087), TN	
MSA: NA	
Middle Income	
9601.00 9602.00 9603.00	
JEFFERSON COUNTY (089), TN	
MSA: 34100	
Upper Income	
0701.02	
MACON COUNTY (111), TN	
MSA: 34980	
Moderate Income	
9701.00 9703.02 9704.00	
Middle Income	
9702.00	
MADISON COUNTY (113), TN	
MSA: 27180	
Middle Income	
0002.00	
MARSHALL COUNTY (117), TN	

2023 Institution Disclosure Statement - Table 6

Respondent ID: 0000026962

Agency: FDIC - 3

Assessment Area(s) by Tract

* denotes no loans made in specified tracts

Institution: Wilson Bank & Trust

MSA: NA
Middle Income
9552.00
MONTGOMERY COUNTY (125), TN
MSA: 17300
Moderate Income
1008.00 1020.01
OVERTON COUNTY (133), TN
MSA: NA
Middle Income
9504.00 9506.00
ROBERTSON COUNTY (147), TN
MSA: 34980
Low Income
0803.02
Middle Income
0801.03
WARREN COUNTY (177), TN
MSA: NA
Moderate Income
9305.00
Middle Income
9302.01
WHITE COUNTY (185), TN
MSA: NA
Moderate Income
9354.00
Middle Income
9351.00 9352.00 9353.00

2023 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

* denotes no loans made in specified tracts

Institution: Wilson Bank & Trust

SHERIDAN COUNTY (033), WY

MSA: NA

Middle Income

0003.00

2023 Institution Disclosure Statement - Table E-1

Error Status Information

Respondent ID: 0000026962

Institution: Wilson Bank & Trust

Agency: FDIC - 3

Record Identifier: ¹¹	Total Composite Records on File	Total Composite Records Without Errors	Total Validity ¹⁰ Errors	Percentage of Validity Errors
Transmittal Sheet	1	1	0	0.00%
Small Business Loans	148	148	0	0.00%
Small Farm Loans	17	17	0	0.00%
Community Development Loans	1	1	0	0.00%
Consortium/Third Party Loans (Optional)	0	0	0	0.00%
Assessment Area	9	9	0	0.00%
Total	176	176	0	0.00%

Footnote:

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

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

**COMMUNITY REINVESTMENT ACT
NOTICE
BRANCH OFFICE**

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

Your involvement is encouraged.

You are entitled to certain information about our operations and our performance under the CRA. You may review today the public section of our most recent CRA evaluation, prepared by the Federal Deposit Insurance Corporation, our regulator and a list of services provided at this branch. You may also have access to the following additional information, which we will make available to you at this branch within five calendar days after you make a request to us: (1) a map showing the assessment area containing this branch, which is the area in which the FDIC evaluates our CRA performance in this community; (2) information about our branches in this assessment area; (3) a list of services we provide at those locations; (4) data on our lending performance in this assessment area; and (5) copies of all written comments received by us that specifically relate to our CRA performance in its assessment area, and any responses we have made to those comments. If we are operating under an approved strategic plan, you may also have access to a copy of the plan. If you would like to review information about our CRA performance in other communities served by us, the public file for our entire bank is available at the main office located at 623 West Main Street, Lebanon, TN, 37087.

At least 30 days before the beginning of each quarter, the FDIC publishes a nationwide list of the banks that are scheduled for CRA examination in that quarter. This list is available from the Regional Director, Division of Supervision and Consumer Protection, FDIC, 600 North Pearl Street, Suite 700, Dallas TX 75201. You may send written comments about our performance in helping to meet community credit needs to Josh Beasley, CRA Officer, Wilson Bank & Trust, 623 West Main Street, Lebanon, TN, 37087 and the FDIC Regional Director. You may also submit comments electronically through the FDIC's website at www.fdic.gov/regulations/cra. Your letter, together with any response by us, will be considered by the FDIC in evaluating our CRA performance and may be made public.

You may ask to look at any comments received by the FDIC Regional Director. You may also request from the FDIC Regional Director an announcement of our applications covered by the CRA filed with the FDIC. We are an affiliate of Wilson Bank Holding Company, a bank holding company. You may request from the Community Affairs Officer, Federal Reserve Bank of Atlanta, 1000 Peachtree Street N.E., Atlanta, GA, 30309, an announcement of applications covered by the CRA filed by bank holding companies.