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TABLE OF CONTENTS

WRITTEN COMMENTS/RESPONSES **SECTION 1**

PERFORMANCE EVALUATION **SECTION 2**
Public Disclosure Dated 12/22/2022

BRANCH LOCATIONS AND HOURS OF OPERATION **SECTION 3**
Nashville MSA AA Branch List
Non MSA AA Branch List
Hamilton Co AA Branch List
LPO List

BRANCH OPENINGS AND CLOSINGS **SECTION 4**
Branch/ATM Openings and Closings Since 2025

BANK SERVICES AND FEES **SECTION 5**
Available Products
Consumer Fee Schedule
Business Fee Schedule

ASSESSMENT AREA **SECTION 6**
2026 Nashville MSA AA Map by Tract Income Category
2026 Nashville MSA AA Tract List
2026 Non MSA AA Map by Tract Income Category
2026 Non MSA AA Tract List
2026 Hamilton Co AA Map by Tract Income Category
2026 Hamilton Co AA Tract List

HMDA DISCLOSURE STATEMENTS **SECTION 7**
HMDA Disclosure

CRA DISCLOSURE STATEMENTS **SECTION 8**
2024 CRA Disclosure Statements

OTHER INFORMATION **SECTION 9**
CRA Branch Notice

PUBLIC DISCLOSURE

September 8, 2025

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.

TABLE OF CONTENTS

INSTITUTION RATING 1
DESCRIPTION OF INSTITUTION 2
DESCRIPTION OF ASSESSMENT AREAS 3
SCOPE OF EVALUATION 4
CONCLUSIONS ON PERFORMANCE CRITERIA 5
DISCRIMINATORY OR OTHER ILLEGAL CREDIT PRACTICES REVIEW 14
NASHVILLE MSA AA – Full-Scope Review 14
TENNESSEE NON-MSA AA – Full-Scope Review 26
APPENDICES 37
LARGE BANK PERFORMANCE CRITERIA 37
GLOSSARY 39

INSTITUTION RATING

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

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

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

The Lending Test is rated High Satisfactory.

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

The Investment Test is rated High Satisfactory.

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

- The bank exhibits excellent responsiveness to credit and CD needs.
- The institutions does not use innovative or complex investments to support CD initiatives.

The Service Test is rated <u>High Satisfactory.</u>

- Delivery systems are reasonably accessible to all portions of the AAs.
- To the extent changes have been made, the institution's opening and closing of branches has adversely affected the accessibility of its delivery systems, particularly in LMI geographies and to LMI individuals.
- Services (including where appropriate, business hours) do not vary in a way that inconveniences portions of the AAs, particularly LMI geographies or individuals.
- The institution is a leader in providing CD services.

DESCRIPTION OF INSTITUTION

Headquartered in Lebanon, Tennessee, Wilson Bank and Trust (WBT) operates in 10 counties in the State of Tennessee. Wilson Bank Holding Company, a one-bank holding company, also located in Lebanon, wholly owns the bank. WBT does not operate any affiliates or subsidiaries relevant to this evaluation. The institution received a Satisfactory rating at its previous FDIC Performance Evaluation dated August 29, 2022, based on Interagency Large Institution CRA Examination Procedures.

WBT is a full-service community bank operating from 32 full-service offices and 51 automate teller machines (ATMs) located in middle-Tennessee. Branch offices were opened in Brentwood, Tennessee in March 2023, and in Antioch, Tennessee in December 2024, within Williamson and Davidson counties, respectively. The bank also purchased a branch in Cookeville, Tennessee in April 2025 within Putnam County and converted a Loan Production Office to a full-service branch in March 2025 in Chattanooga, Tennessee in Hamilton County. Finally, the bank closed the Wal-Mart branch in Lebanon, Tennessee in January 2024, located in Wilson County.

The bank offers a variety of loan products, including residential, commercial, agricultural, and consumer loans, primarily focusing on residential and commercial lending. WBT's various deposit offerings consist of checking, savings, and certificates of deposits. Alternative delivery systems include ATMs, online banking, bill pay, mobile banking with mobile deposit, Zelle, and online account opening. It also offers hours and days of service consistent with area and industry norms.

According to the Consolidated Reports of Condition and Income as of June 30, 2025, the bank reported total assets of $5.6 billion, total loans of $4.3 billion, total securities of $893.7 million, and total deposits of $5.1 billion. Since the previous evaluation, total assets, total loans, and total deposits reflected increases of 37.4 percent, 52.6 percent, and 36.4 percent, respectively. Total securities reflected a decrease of 2.4 percent. As reflected in the following table, residential and commercial loans represent the largest loan categories, followed by construction loans.

Loan Portfolio Distribution as of 6/30/2025		
Loan Category	**$(000s)**	**%**
Construction, Land Development, and Other Land Loans	932,865	21.7
Secured by Farmland	24,006	0.6
Secured by 1-4 Family Residential Properties	1,456,160	33.9
Secured by Multifamily (5 or more) Residential Properties	179,753	4.2
Secured by Nonfarm Nonresidential Properties	1,445,212	33.7
Total Real Estate Loans	**4,037,996**	**94.1**
Commercial and Industrial Loans	151,336	3.5
Agricultural Production and Other Loans to Farmers	918	0.0
Consumer Loans	39,519	0.9
Obligations of State and Political Subdivisions in the U.S.	0	0.0
Other Loans	76,466	1.8
Lease Financing Receivable (net of unearned income)	0	0.0
Less: Unearned Income	13,196	0.3
Total Loans	**4,293,039**	**100.0**
Source: Reports of Condition and Income *Due to rounding, totals may not equal 100.0 percent*		

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

DESCRIPTION OF ASSESSMENT AREAS

The CRA requires each financial institution to define one or more AAs within which its CRA performance will be evaluated. WBT designated three AAs: the Chattanooga Metropolitan Statistical Area (MSA) AA; the Nashville MSA AA; and the Tennessee Non-MSA AA. Since the prior evaluation, the bank added the Chattanooga MSA AA after opening the full-service branch in Hamilton County in March 2025.

The following table provides additional details regarding the composition of each AA. Refer to the individual AA sections for additional details.

Description of Assessment Areas			
Assessment Area	**Counties in Assessment Area**	**# of CTs**	**# of Branches**
Chattanooga MSA	Hamilton	87	1
Nashville MSA	Davidson, Rutherford, Smith, Sumner, Trousdale, Williamson, and Wilson	362	27
Tennessee Non-MSA	Dekalb and Putnam	23	4
Source: Bank data and 2020 Census data			

SCOPE OF EVALUATION

General Information

Examiners used the Interagency Large Institution CRA Examination Procedures to evaluate the bank's performance since the previous evaluation dated August 29, 2022, to the current evaluation dated September 8, 2025. The procedures consist of the Lending, Investment, and Service Tests. The appendices list the applicable tests' criteria.

Examiners performed full-scope procedures to assess WBT's performance in both the Nashville MSA AA and the Tennessee Non-MSA AA. As mentioned previously, the bank added the Chattanooga MSA AA after opening the full-service branch in Hamilton County in March 2025. Since there is not a full year of lending data for review, examiners did not evaluate the Chattanooga MSA AA for the Lending Test. Examiners considered CD activities in the Chattanooga MSA AA and those are presented as part of Statewide activities.

The following table shows that a majority of lending, deposit, and branch activity is in the Nashville MSA AA; therefore, examiners placed most weight on this AA when drawing overall conclusions.

Assessment Area Breakdown of Loans, Deposits, and Branches						
Assessment Area	**Loans**		**Deposits**		**Branches**	
	$(000s)	**%**	**$(000s)**	**%**	**#**	**%**
Nashville MSA	1,570,083	93.6	4,007,310	89.0	27	87.1
Tennessee Non-MSA	107,533	6.4	494,968	11.0	4	12.9
Total	**1,677,616**	**100.0**	**4,502,278**	**100.0**	**31**	**100.0**
Source: 2022 – 2024 Home Mortgage Disclosure (HMDA) and CRA Loan Application Register (LAR) data and FDIC Summary of Deposits (6/30/2024)						

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 CDLs originated, since the previous evaluation. Consequently, major loan products are determined based on total loan originations and purchases reported according to HMDA or CRA data collection reporting requirements for completed calendar years since the prior evaluation. Therefore, examiners determined the major loan products are home mortgage, small business, and small farm loans. The following lists the universes of loans reviewed.

Home Mortgage Loans

- 2022: 2,254 loans totaling $678.7 million
- 2023: 1,570 loans totaling $513.1 million
- 2024: 1,472 loans totaling $589.1 million

Small Business Loans

- 2022: 482 loans totaling $84.0 million
- 2023: 386 loans totaling $57.5 million
- 2024: 332 loans totaling $56.0 million

Small Farm Loans

- 2022: 39 loans totaling $1.6 million
- 2023: 36 loans totaling $858,000
- 2024: 40 loans totaling $862,000

Community Development Loans

- 2022 – 2025: 47 loans totaling $238.4 million

Examiners analyzed the universes of home mortgage, small business, and small farm loans since these represent a majority of the loans by dollar volume. Since no trends exist between the different years' data that materially affect applicable conclusions or ratings, this evaluation only presents 2024 home mortgage loan data, and 2023 small business and small farm loan data, the most recent calendar years for which corresponding aggregate data exists as of this evaluation date. The Assessment Area Concentration analysis includes all years of data reviewed. Examiners compared performance to applicable aggregate data by year when reaching overall conclusions.

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. Therefore, examiners placed most weight on home mortgage loans when arriving at conclusions, followed by small business loans.

The evaluation also includes a review of CDLs, qualified investments, and CD services for the period since the previous CRA evaluation dated August 29, 2022, to September 8, 2025. Qualified investments included new investments, donations, and grants, as well as the book value of prior period investments that remained outstanding as of September 8, 2025.

Furthermore, the evaluation includes a review of delivery systems for providing retail banking services, including branches and alternative delivery systems, as well as the impact of branch openings and closings during the evaluation period. This evaluation includes only full-service branches in the tables and narrative. Examiners also reviewed retail banking products and services targeted to LMI individuals or businesses and farms tailored to meet specific needs within the AAs.

CONCLUSIONS ON PERFORMANCE CRITERIA

LENDING TEST

WBT demonstrated a high satisfactory record regarding the Lending Test. The excellent lending levels, excellent level of CDLs, high percentage of loans within the AAs, good borrower profile,

adequate geographic distribution, and adequate innovative or flexible lending levels support this conclusion. The performance is further supported by adequate Lending Test levels in both the Nashville MSA AA and the Tennessee Non-MSA AA.

Lending Activity

Lending levels reflect excellent responsiveness to AA credit needs. Examiners considered the bank's size, business strategy, and capacity relative to AA credit needs when arriving at this conclusion. The excellent performance in the Nashville MSA AA outweighed the good performance in the Tennessee Non-MSA AA to support this conclusion. See the review of each AA for specific information relating to lending activity conclusions.

Assessment Area Concentration

A high percentage of loans are made in the AAs. High percentages of home mortgage, small business, and small farm loans by both number and dollar volumes originated in the AAs support this conclusion. Examiners considered the bank's asset size and office structure as well as the loan categories reviewed relative to AA 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 $(000)**				**Total $(000)**
	Inside		**Outside**			**Inside**		**Outside**		
	#	**%**	**#**	**%**		**$**	**%**	**$**	**%**	
Home Mortgage										
2022	2,011	89.2	243	10.8	2,254	599,139	88.3	79,555	11.7	678,694
2023	1,394	88.8	176	11.2	1,570	440,039	85.8	73,047	14.2	513,086
2024	1,254	85.2	218	14.8	1,472	473,229	80.3	115,859	19.7	589,088
Subtotal	**4,659**	**88.0**	**637**	**12.0**	**5,296**	**1,512,407**	**84.9**	**268,461**	**15.1**	**1,780,868**
Small Business										
2022	433	89.8	49	10.2	482	71,040	84.6	12,964	15.4	84,004
2023	337	87.3	49	12.7	386	46,757	81.4	10,706	18.6	57,463
2024	288	86.7	44	13.3	332	44,902	80.2	11,116	19.8	56,018
Subtotal	**1,058**	**88.2**	**142**	**11.8**	**1,200**	**162,699**	**82.4**	**34,786**	**17.6**	**197,485**
Small Farm										
2022	31	79.5	8	20.5	39	1,109	70.9	456	29.1	1,565
2023	29	80.6	7	19.4	36	688	80.2	170	19.8	858
2024	34	85.0	6	15.0	40	713	82.7	149	17.3	862
Subtotal	**94**	**81.7**	**21**	**18.3**	**115**	**2,510**	**76.4**	**775**	**23.6**	**3,285**
Total	**5,811**	**87.9**	**800**	**12.1**	**6,611**	**1,677,616**	**84.7**	**304,022**	**15.3**	**1,981,638**
Source: HMDA Loan Application Register (LAR) data and CRA LAR data *Due to rounding, totals may not equal 100.0 percent*										

Geographic Distribution

The geographic distribution of loans reflects adequate penetration throughout the AAs. The adequate performances in both the Nashville MSA AA and the Tennessee Non-MSA AA support this conclusion. Examiners focused on the percentage of loans, by number, in LMI census tracts when arriving at conclusions. Examiners reviewed only those loans extended within the AAs to perform this analysis. Refer to the individual AA sections for a detailed discussion of the geographic distribution of home mortgage, small business, and small farm loans.

Borrower Profile

The distribution of borrowers reflects, given the product lines offered by the institution, good penetration among retail customers of different income levels and business and farm customers of different size. Good performances in the Nashville MSA AA and the Tennessee Non-MSA AA support this conclusion. Examiners focused on the percentage of loans, by number, to LMI individuals and to businesses and farms with gross annual revenues levels of $1.0 million or less when arriving at conclusions. This factor only considered loans originated inside the AAs. Refer to the individual AA sections for a detailed discussion of the borrower profile performances for home mortgage, small business, and small farm loans.

Innovative or Flexible Lending Practices

WBT makes limited use of innovative and flexible lending practices in order to serve AA credit needs. The bank offers these lending programs throughout the AAs. Since the prior evaluation, the bank originated 1,116 innovative or flexible loans totaling $31.5 million. This dollar equates to 0.6 percent of average total assets of $4.9 billion and 0.9 percent of average net loans of $3.6 billion since the prior evaluation.

As the table illustrates, a portion of the lending products consist of various small-dollar loans as an alternative to payday loans. In addition, real estate lending product offerings include Federal Housing Administration (FHA), Veterans Administration (VA), and United States Department of Agriculture (USDA) Rural Development (RD) loans, providing flexible lending criteria to make these loans more affordable to individuals with LMIs.

The following table shows the loan activity attributed to programs with flexible lending features by year.

Innovative or Flexible Lending Programs										
Type of Program	**2022**		**2023**		**2024**		**2025**		**Totals**	
	#	**$(000s)**	**#**	**$(000s)**	**#**	**$(000s)**	**#**	**$(000s)**	**#**	**$(000s)**
FHA	8	2,348	19	7,663	12	4,615	7	2,730	**46**	**17,356**
VA	3	1,043	8	4,808	2	1,859	5	3,378	**18**	**11,088**
USDA RD	1	283	2	487	2	252	1	379	**6**	**1,401**
Small-dollar loans	132	204	373	575	344	527	197	309	**1,046**	**1,615**
Totals	**144**	**3,878**	**402**	**13,533**	**360**	**7,253**	**210**	**6,796**	**1,116**	**31,460**
Source: Bank data (8/29/2022 – 9/8/2025)										

The following table lists the programs by AA.

Innovative or Flexible Lending Programs										
Assessment Area	**FHA**		**VA**		**USDA**		**Small-Dollar Loans**		**Totals**	
	#	**$(000s)**	**#**	**$(000s)**	**#**	**$(000s)**	**#**	**$(000s)**	**#**	**$(000s)**
Nashville MSA	41	15,973	18	11,088	2	480	827	1,268	**888**	**28,809**
Tennessee Non-MSA	5	1,383	0	0	4	921	219	347	**228**	**2,651**
Total	**46**	**17,356**	**18**	**11,088**	**6**	**1,401**	**1,046**	**1,615**	**1,116**	**31,460**
Source: Bank data (8/29/2022 – 9/8/2025)										

Community Development Loans

WBT is a leader in making CDLs. The dollar volume of CDLs, including regional activities, and the responsiveness to CD needs in the AAs to support this conclusion. This performance was further supported by the adequate levels in the Nashville MSA AA and the Tennessee Non-MSA AA.

The following table shows that the bank originated 47 CDLs totaling approximately $238.4 million during the evaluation period. The institution's level of CDLs equates to 4.9 percent of average total assets and 6.6 percent of average net loans. The level of CDLs have decreased from 8.6 percent of average total assets and the 12.7 percent of average net loans recorded at the previous CRA evaluation, but is still considered very high.

Furthermore, the CDLs prove responsive to the credit needs of the AAs. As shown in the following table, the CDLs addressed revitalization or stabilization efforts, affordable housing, and economic development, all of which are identified needs of the AAs.

The following table shows CDLs by year and purpose.

Community Development Lending										
Activity Year	**Affordable Housing**		**Community Services**		**Economic Development**		**Revitalize or Stabilize**		**Totals**	
	#	**$(000s)**	**#**	**$(000s)**	**#**	**$(000s)**	**#**	**$(000s)**	**#**	**$(000s)**
2022	0	0	0	0	2	6,000	2	26,536	**4**	**32,536**
2023	6	31,399	0	0	5	12,007	5	13,969	**16**	**57,375**
2024	4	28,500	0	0	4	19,477	12	75,722	**20**	**123,699**
2025	0	0	0	0	4	7,264	3	17,477	**7**	**24,741**
Total	**10**	**59,899**	**0**	**0**	**15**	**44,748**	**22**	**133,704**	**47**	**238,351**
Source: Bank data (8/29/2022 – 9/8/2025)										

The following table shows CDLs by area benefited and purpose.

Community Development Lending by Assessment Area										
Assessment Area	**Affordable Housing**		**Community Services**		**Economic Development**		**Revitalize or Stabilize**		**Totals**	
	#	**$(000s)**	**#**	**$(000s)**	**#**	**$(000s)**	**#**	**$(000s)**	**#**	**$(000s)**
Nashville MSA	5	42,913	0	0	12	37,266	19	128,035	**36**	**208,214**
Tennessee Non-MSA	0	0	0	0	1	1,242	0	0	**1**	**1,242**
Regional Activities	5	16,986	0	0	2	6,240	3	5,669	**10**	**28,895**
Total	**10**	**59,899**	**0**	**0**	**15**	**44,748**	**22**	**133,704**	**47**	**238,351**
Source: Bank data (8/29/2022 – 9/8/2025)										

The following are notable examples of CDLs benefitting the regional area.

- ***Affordable Housing –*** The bank originated a $5.0 million loan for the purchase of a 75-unit apartment complex located in a moderate-income census tract within Bradley County, Tennessee, offering below average market rents for LMI families, supporting affordable housing.

- ***Economic Development –*** The bank originated a $4.0 million loan for the construction of a new convenience store to bring permanent jobs to LMI people in an LMI area of White County, Tennessee, supporting economic development.

INVESTMENT TEST

The institution demonstrated a high satisfactory record regarding the Investment Test. The significant level of qualified CD investments and grants, including statewide, regional, and national activities, outweighed the excellent responsiveness to CD needs and the very poor use of complex investments to support this conclusion. This performance is further supported by the adequate records in both the Nashville MSA AA and Tennessee Non-MSA AA.

Investment and Grant Activity

WBT 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 noted in the following table, the bank made 97 qualified CD investments and grants totaling nearly $56.0 million. The total dollar amount of qualified CD investments and grants equates to 1.1 percent of average total assets since the previous evaluation and 6.7 percent of average total securities of $829.5 million for the same time period. These levels reflect decreases from the 1.8 percent of average total assets and 9.9 percent of average total securities noted at the prior evaluation, but is still considered high.

The following table shows qualified CD investments and grants 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	22	20,694	1	1,544	0	0	4	1,241	**27**	**23,479**
2022	1	992	0	0	1	2	1	1	**3**	**995**
2023	5	7,843	30	754	4	3,086	1	1,069	**40**	**12,752**
2024	6	13,678	9	5	1	10	0	0	**16**	**13,693**
2025	4	5,051	7	19	0	0	0	0	**11**	**5,070**
Total	**38**	**48,258**	**47**	**2,322**	**6**	**3,098**	**6**	**2,311**	**97**	**55,989**
Source: Bank data (8/29/2022 – 9/8/2025)										

The following table shows qualified CD investments and grants by area benefited and purpose.

Qualified Investments by Assessment Area										
Assessment Area	**Affordable Housing**		**Community Services**		**Economic Development**		**Revitalize or Stabilize**		**Totals**	
	#	**$(000s)**	**#**	**$(000s)**	**#**	**$(000s)**	**#**	**$(000s)**	**#**	**$(000s)**
Nashville MSA	27	35,906	39	33	2	2	3	532	**71**	**36,473**
Tennessee Non-MSA	2	1	3	4	2	3,091	0	0	**7**	**3,096**
Statewide Activities	6	2,451	1	2	2	5	0	0	**9**	**2,458**
Regional Activities	2	3,879	3	2,283	0	0	3	1,779	**8**	**7,941**
Nationwide Activities	1	6,021	1	0	0	0	0	0	**2**	**6,021**
Total	**38**	**48,258**	**47**	**2,322**	**6**	**3,098**	**6**	**2,311**	**97**	**55,989**
Source: Bank data (8/29/2022 – 9/8/2025)										

The following lists notable examples of qualified CD investments and grants occurring in the statewide, regional, or nationwide areas.

- ***Affordable Housing –*** The bank invested $663,000 in the Tennessee Housing Development Agency. This agency provides affordable housing opportunities to LMI individuals across the State of Tennessee.

- ***Community Services –*** The bank made a $1.5 million investment in the Tuscaloosa, Alabama City Board of Education. The investment is for improvements to the city school district. A majority of the families in the schools served are LMI and qualify for the government's free or reduced lunch programs.

Responsiveness to Credit and Community Development Needs

WBT exhibits excellent responsiveness to credit and CD needs. The previous tables show responsiveness to a wide variety of CD needs by dollar amount across all four CD purposes. Refer to the individual AA sections for additional details.

Community Development Initiatives

The institution does not use innovative or complex investments to support CD initiatives.

SERVICE TEST

WBT demonstrated a high satisfactory record regarding the Service Test. The outstanding record regarding the CD services outweighed the adequate access to delivery systems and reasonableness of business hours and services and the poor changes in branch locations to support this conclusion. This performance is further supported by the good performances in both the Nashville MSA AA and the Tennessee Non-MSA AA.

Accessibility of Delivery Systems

Delivery systems are reasonably accessible to essentially all portions of the AAs. Reasonably accessible branch distribution and delivery systems to LMI individuals and geographies support this conclusion.

The following table shows that the bank does not operate branches in low-income census tracts; however, this only trails the population by 4.4 percentage points, reflecting a reasonable level. The table further shows the bank operates 9 branches in moderate-income census tracts, exceeding the percentage of the area's population residing in these tracts by 7.3 percentage points, reflecting a reasonable level.

Branch and ATM Distribution by Geography Income Level												
Tract Income Level	**Census Tracts**		**Population**		**Branches**		**ATMs**		**Open Branches**		**Closed Branches**	
	#	**%**	**#**	**%**	**#**	**%**	**#**	**%**	**#**	**%**	**#**	**%**
Low	20	5.2	78,345	4.4	0	0.0	5	9.8	0	0.0	0	0.0
Moderate	87	22.6	370,358	20.8	9	28.1	14	27.4	0	0.0	1	100.0
Middle	148	38.5	706,885	39.7	12	37.5	19	37.3	1	25.0	0	0.0
Upper	121	31.4	607,173	34.1	11	34.4	12	23.5	3	75.0	0	0.0
NA	9	2.3	17,806	1.0	0	0.0	1	2.0	0	0.0	0	0.0
Total	**385**	**100.0**	**1,780,567**	**100.0**	**32**	**100.0**	**51**	**100.0**	**4**	**100.0**	**1**	**100.0**
Source: 2020 Census data and Bank data												

The bank also makes alternative delivery systems reasonably accessible to essentially all portions of the AAs. Reasonably accessible ATMs and alternative delivery systems to LMI individuals support this conclusion.

The bank operates 51 ATMs in the AAs, 28 of which accept deposits. The level of ATMs in low-income census tracts exceeds the population by 5.4 percentage points, reflecting a reasonable level. Similarly, the level of ATMs in moderate-income census tracts exceeds the population by 6.6 percentage points, reflecting a reasonable level.

Alternative delivery systems offered institution-wide include remote access to digital banking services at any location anytime:

- Accessibility to open personal and business deposit accounts online;
- Accessibility to submit consumer and mortgage loan applications online;
- Accessibility to view and perform bank transactions through electronic devices through online banking, a mobile banking application, mobile deposit, secure online loan payments, and digital wallets;
- Accessibility to toll-free telephone banking; and
- Accessibility for customer communication of non-confidential information by messaging through email;

The bank also offers an affordable and safe consumer deposit account with a minimum opening balance of $50 and no monthly fee with a monthly electronic statement.

Changes in Branch Locations

To the extent changes have been made, the institution's record of opening and closing of branches has adversely affected the accessibility of its delivery systems, particularly in LMI geographies or to LMI individuals. Since the previous evaluation, the bank closed one branch in a moderate-income census tract, making banking services less available to LMI individuals.

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.

Branch lobby and drive-through hours are generally Monday through Thursday from 8:00 a.m. to 5:00 p.m. and Fridays extended until 6:00 p.m. The majority of branches are open Saturday, generally 8:00 a.m. until noon. Product offerings and services do not vary by branch location and branch hours are similar with slight variations based on area needs.

Community Development Services

The institution is a leader in providing CD services. The number of CD services and responsiveness to available opportunities support this conclusion.

Directors, officers, and employees provided 983 instances of CD services since the prior evaluation, reflecting an increase from the 169 CD services recorded at the prior evaluation. This number equates to an average of 11.0 CD services per office, per year since the previous evaluation. The bank averaged 29.7 full-service offices for the 3.0 years since the previous evaluation.

The activities primarily involve personnel utilizing their technical expertise to benefit organizations or programs with a primary purpose of CD, as defined by CRA regulations. CD service activities benefited community services, economic development, and affordable housing, all which are identified needs of the AAs. This reflects responsiveness in addressing a CD need of the AAs.

The following table details CD services by year and purpose.

Community Development Services					
Activity Year	**Affordable Housing**	**Community Services**	**Economic Development**	**Revitalize or Stabilize**	**Totals**
	#	#	#	#	#
2022	0	75	0	0	**75**
2023	2	377	3	0	**382**
2024	3	361	2	0	**366**
2025	0	160	0	0	**160**
Total	**5**	**973**	**5**	**0**	**983**
Source: Bank data (8/29/2022 – 9/8/2025)					

The following table lists the CD services by AA and purpose.

Community Development Services by Assessment Area					
Assessment Area	**Affordable Housing**	**Community Services**	**Economic Development**	**Revitalize or Stabilize**	**Totals**
	#	#	#	#	#
Nashville MSA	3	807	4	0	**814**
Tennessee Non-MSA	2	166	1	0	**169**
Total	**5**	**973**	**5**	**0**	**983**
Source: Bank data (8/29/22-9/8/25)					

DISCRIMINATORY OR OTHER ILLEGAL CREDIT PRACTICES REVIEW

Examiners reviewed compliance with laws relating to discrimination and other illegal credit practices, including for Fair Housing and Equal Credit Opportunity. Examiners did not identify any discriminatory or other illegal credit practices.

NASHVILLE MSA AA – Full-Scope Review

DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE NASHVILLE MSA AA

The Nashville MSA AA includes counties of Davidson, Rutherford, Smith, Sumner, Trousdale, Williamson, and Wilson, making up a portion of the Nashville-Davidson-Murfreesboro-Franklin, Tennessee (Nashville) MSA. The bank operates 27 full-service branches and 27 ATMs in this AA.

The Federal Emergency Management Agency (FEMA) declared Davidson County as a major disaster area due to a severe winter storm on March 8, 2023. FEMA also designated Davidson and Sumner counties as major disaster areas on May 17, 2023, and December 13, 2023, due to severe storms and tornadoes. Sumner County was also declared a major disaster area on June 17, 2024, due to severe weather and tornadoes. Lastly, Davidson and Wilson counties were designated as major disaster areas on June 19, 2025, due to severe storms, straight-line winds, tornadoes, and flooding.

Economic and Demographic Data

The Nashville MSA AA census tracts reflect the following income designations based on 2020 U.S. Census data: 20 low-, 84 moderate-, 132 middle-, 117 upper-income, and 9 census tracts with no income designation. The following table notes certain demographic data for the area.

Demographic Information of the Assessment Area Nashville MSA AA						
Demographic Characteristics	**#**	**Low % of #**	**Moderate % of #**	**Middle % of #**	**Upper % of #**	**N/A* % of #**
Geographies (Census Tracts)	362	5.5	23.2	36.5	32.3	2.5
Population by Geography	1,680,633	4.7	21.1	37.8	35.4	1.0
Housing Units by Geography	667,204	5.1	22.4	37.8	33.9	0.9
Owner-Occupied Units by Geography	394,668	2.1	16.9	40.1	40.5	0.5
Occupied Rental Units by Geography	221,901	10.0	31.5	34.4	22.6	1.5
Vacant Units by Geography	50,635	6.9	25.0	34.8	31.8	1.6
Businesses by Geography	165,527	4.5	21.9	31.2	39.8	2.6
Farms by Geography	1,407	2.0	18.1	32.8	45.8	1.2
Family Distribution by Income Level	398,536	19.2	16.8	20.8	43.2	0.0
Household Distribution by Income Level	616,569	21.2	16.8	18.7	43.4	0.0
Median Family Income MSA - 34980 Nashville-Davidson-Murfreesboro-Franklin, TN MSA		$81,652	Median Housing Value			$ 302,796
			Median Gross Rent			$1,187
			Families Below Poverty Level			7.7%

Source: 2020 Census and 2024 D&B data
(*) The NA category consists of geographies that have not been assigned an income classification
Due to rounding, totals may not equal 100 percent

The following table notes annual unemployment rates over the evaluation period for the Nashville MSA AA, the State of Tennessee, and the national average. Unemployment rates for all counties were lower than the overall State of Tennessee and national average throughout the evaluation period.

Unemployment Rates			
Area	**December 2022**	**December 2023**	**December 2024**
	%	**%**	**%**
Davidson County	2.8	2.7	3.1
Rutherford County	2.8	2.6	3.1
Smith County	2.9	2.9	3.1
Sumner County	2.8	2.6	3.0
Trousdale County	2.8	2.8	3.0
Williamson County	2.6	2.5	2.8
Wilson County	2.7	2.6	3.0
State of Tennessee	3.4	3.2	3.7
National Average	3.5	3.8	4.1
Source: Bureau of Labor Statistics			

The Federal Financial Institutions Examination Council (FFIEC) publishes annual estimates of median family incomes by area. The following table shows the applicable FFIEC estimated-median family income levels used to analyze home mortgage loans under the borrower profile criterion and to qualify certain CD activities in the Nashville MSA AA.

Estimated Median Family Income Ranges Nashville MSA AA					
Year	**MFI**	**Low <50%**	**Moderate 50% to <80%**	**Middle 80% to <120%**	**Upper ≥ 120%**
Nashville-Davidson-Murfreesboro-Franklin, TN					
2024	$ 101,700	< $50,850	$50,850 to < $81,360	$81,360 to < $122,040	>= $122,040
Source: FFIEC					

Competition

The Nashville MSA AA is a competitive market for financial services. According to the FDIC Deposit Market Share Report as of June 30, 2024, 59 financial institutions operate 499 offices within the AA. Of these institutions, WBT ranked 7th with a 4.7 percent deposit market share. The top 3 institutions comprise 48.8 percent of the market share.

Community Contact

As part of the evaluation process, examiners contact a third party active in the AA to assist in identifying the credit and CD needs. This information helps determine local financial institutions' responsiveness to those needs and shows available credit and CD opportunities. For this evaluation, examiners contacted a representative of a local economic development organization to help assess the current economic conditions, community credit and CD needs, and potential opportunities for bank involvement.

The contact indicated that although the economy has slowed in recent months, overall conditions in the Nashville MSA are strong. The contact noted significant population growth in the region over the past several years and that it is expected to continue. The contact further stated that affordable housing has become an issue as many people had outflowed to surrounding rural and suburban areas for affordable housing. Additionally, the contact noted a need for financial and technical assistance to small businesses.

Credit and Community Development Needs and Opportunities

Considering information from the community contact, bank management, and demographic and economic data, examiners determined that home mortgage loans, small business loans, and small dollar loans represent primary credit needs of the Nashville MSA AA.

In addition, demographic data shows that 36.0 percent of families reported LMIs. This suggests a need for activities that benefit projects or organizations that provide community services targeted to these families, including financial education. In addition, 28.7 percent of census tracts received LMI designations and the level of designated major disaster declarations suggest a need for activities that revitalize or stabilize qualifying geographies. The higher percent of small businesses with revenues of $1.0 million or less supports the continued need for economic development. Lastly, based on community contact information, examiners determined that affordable housing is a primary CD need along with small business lending and literacy. Considering these factors, the AA presents multiple opportunities for the bank to engage in CD activities.

CONCLUSIONS ON PERFORMANCE CRITERIA IN THE NASHVILLE MSA AA

LENDING TEST

The bank demonstrated an adequate record in the Nashville MSA AA regarding the Lending Test. Adequate geographic distribution, CD lending, and innovative or flexible lending outweighed the excellent lending activity and good borrower profile to support this conclusion.

Lending Activity

Lending levels reflect excellent responsiveness to AA credit needs. Excellent performances regarding home mortgage and small business lending outweighed good performance for small farm lending to support this conclusion.

Home Mortgage Loans

In 2024, the bank originated or purchased 1,154 reportable home mortgage loans, totaling $447.7 million. The bank captured a 2.2 percent market share by total number volume and 2.0 percent market share by total dollar of loans. The bank ranked 10th out of 787 lenders that reported 52,852 home mortgage loan originations and purchases, which lands the bank in the top 1.3 percent of lenders reporting such loans in the Nashville MSA AA.

Small Business Loans
In 2023, the bank originated or purchased 283 reportable small business loans, totaling $40.9 million. The bank captured a 0.6 percent market share by total number volume and 2.1 percent market share by total dollar of loans. The bank ranked 20th out of 196 lenders that reported 48,649 small business loan originations and purchases, which lands the bank in the top 10.2 percent of lenders reporting such loans in the Nashville MSA AA.

Small Farm Loans
In 2023, the bank originated or purchased 24 reportable small farm loans, totaling $556,000. The bank captured a 6.7 percent market share by total number volume and 4.1 percent market share by total dollar of loans. The bank ranked 6th out of 33 lenders that reported 360 small farm loan originations and purchases, which lands the bank in the top 18.2 percent of lenders reporting such loans in the Nashville MSA AA.

Geographic Distribution

The geographic distribution of loans reflects adequate penetration throughout the Nashville MSA AA. The adequate performance regarding home mortgage lending outweighs the good performances regarding small business and small farm lending to support this conclusion.

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

As shown in the following table, the level of lending in low-income tracts slightly exceeds aggregate data by 2.0 percentage points, reflecting adequate performance. In moderate-income tracts the level of lending exceeded aggregate data by 6.3 percentage points, supporting adequate performance.

Geographic Distribution of Home Mortgage Loans
Nashville MSA AA

Tract Income Level	% of Owner Occupied Housing Units	HMDA Aggregate % of #	#	%	$(000s)	%
Low	2.1	3.3	61	5.3	21,484	4.8
Moderate	16.9	17.3	272	23.6	84,913	19.0
Middle	40.1	38.5	515	44.6	187,839	42.0
Upper	40.5	40.2	300	26.0	151,957	33.9
NA	0.5	0.6	6	0.5	1,508	0.3
Total	**100.0**	**100.0**	**1,154**	**100.0**	**447,701**	**100.0**

Source: 2020 Census data, 2024 HMDA Aggregate data, and 2024 HMDA LAR data
Due to rounding, totals may not equal 100.0 percent

Small Business Loans

The geographic distribution of small business loans reflects good penetration in the Nashville MSA AA. The excellent performance in moderate-income census tracts and the adequate performance in low-income census tracts support this conclusion.

As shown in the following table, the level of lending in low-income tracts slightly exceeds aggregate performance by 0.7 percentage points, reflecting adequate performance. WBT's level of lending in moderate-income tracts significantly exceeds the aggregate lending data by 18.6 percentage points, reflecting excellent performance.

Geographic Distribution of Small Business Loans Nashville MSA AA						
Tract Income Level	**% of Businesses**	**CRA Aggregate % of #**	**#**	**%**	**$(000s)**	**%**
Low	4.1	3.5	12	4.2	2,805	6.9
Moderate	21.5	19.9	109	38.5	14,790	36.2
Middle	29.7	30.1	102	36.1	10,347	25.3
Upper	42.1	44.2	56	19.8	11,993	29.3
NA	2.7	2.4	4	1.4	933	2.3
Total	**100.0**	**100.0**	**283**	**100.0**	**40,868**	**100.0**
Source: 2023 D&B data, 2023 CRA Aggregate data, and 2023 CRA LAR data *Due to rounding, totals may not equal 100.0 percent*						

Small Farm Loans

The geographic distribution of small farm loans reflects good penetration in the Nashville MSA AA. The excellent performance in moderate-income census tracts and the adequate performance in low-income census tracts support this conclusion.

As shown in the following table, there were no loans originated in low-income census tracts which is consistent with aggregate data, reflecting adequate performance. For moderate-income tracts, the level of lending significantly exceeds aggregate lending data by 29.2 percentage points, reflecting excellent performance.

Geographic Distribution of Small Farm Loans Nashville MSA AA						
Tract Income Level	**% of Farms**	**CRA Aggregate % of #**	**#**	**%**	**$(000s)**	**%**
Low	1.6	0.0	0	0.0	0	0.0
Moderate	16.4	33.3	15	62.5	348	62.6
Middle	33.6	38.6	7	29.2	192	34.5
Upper	47.6	27.8	2	8.3	16	2.9
NA	1.0	0.3	0	0.0	0	0.0
Total	**100.0**	**100.0**	**24**	**100.0**	**556**	**100.0**
Source: 2023 D&B data, 2023 CRA Aggregate data, and 2023 CRA LAR data *Due to rounding, totals may not equal 100.0 percent*						

Borrower Profile

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

Home Mortgage Loans

The distribution of home mortgage loans to individuals of different income levels, including LMI borrowers within the Nashville MSA AA reflects adequate penetration. The adequate performances to both LMI borrowers support this conclusion.

As seen in the following table, the level of lending to low-income borrowers exceeds aggregate data by 2.0 percentage points, reflecting adequate penetration. WBT's level of lending to moderate-income borrowers rises above aggregate lending by 6.3 percentage points, supporting adequate performance.

Distribution of Home Mortgage Loans by Borrower Income Level Nashville MSA AA						
Tract Income Level	**% of Owner Occupied Housing Units**	**HMDA Aggregate % of #**	**#**	**%**	**$(000s)**	**%**
Low	2.1	3.3	61	5.3	21,484	4.8
Moderate	16.9	17.3	272	23.6	84,913	19.0
Middle	40.1	38.5	515	44.6	187,839	42.0
Upper	40.5	40.2	300	26.0	151,957	33.9
NA	0.5	0.6	6	0.5	1,508	0.3
Total	**100.0**	**100.0**	**1,154**	**100.0**	**447,701**	**100.0**
Source: 2020 Census data, 2024 HMDA Aggregate data, and 2024 HMDA LAR data *Due to rounding, totals may not equal 100.0 percent*						

Small Business Loans

The distribution of small business loans reflects excellent penetration among businesses of different sizes in the Nashville MSA AA. The excellent performance to businesses with gross annual revenues of $1.0 million or less supports this conclusion.

As seen in the following table, the level of lending to small businesses with gross annual revenues of $1.0 million or less significantly exceeds aggregate data by 23.3 percentage points, reflecting excellent penetration.

Distribution of Small Business Loans by Gross Annual Revenue Category Nashville MSA AA						
Gross Revenue Level	**% of Businesses**	**CRA Aggregate % of #**	**#**	**%**	**$(000s)**	**%**
<= $1,000,000	90.6	53.4	217	76.7	22,671	55.5
> $1,000,000	2.8	--	39	13.8	11,334	27.7
Revenue Not Available	6.6	--	27	9.5	6,863	16.8
Total	**100.0**	**100.0**	**283**	**100.0**	**40,868**	**100.0**
Source: 2023 D&B data, 2023 CRA Aggregate data, and 2023 CRA LAR data *Due to rounding, totals may not equal 100.0 percent*						

Small Farm Loans

The distribution of small farm loans reflects excellent penetration among farms of different sizes in the Nashville MSA AA. The excellent performance to farms with gross annual revenues of $1.0 million or less supports this conclusion.

The following tables shows that lending to small farms with gross annual revenues of $1.0 million or less significantly exceeds aggregate data by 20.3 percentage points, supporting excellent penetration.

Distribution of Small Farm Loans by Gross Annual Revenue Category Nashville MSA AA						
Gross Revenue Level	**% of Farms**	**CRA Aggregate % of #**	**#**	**%**	**$(000s)**	**%**
<= $1,000,000	98.3	67.2	21	87.5	500	89.9
> $1,000,000	0.4	--	0	0.0	0	0.0
Revenue Not Available	1.4	--	3	12.5	56	10.1
Total	**100.0**	**100.0**	**24**	**100.0**	**556**	**100.0**
Source: 2023 D&B data, 2023 CRA Aggregate data, and 2023 CRA LAR data *Due to rounding, totals may not equal 100.0 percent*						

Innovative or Flexible Lending Practices

The institution makes limited use of innovative or flexible lending practices in the Nashville MSA AA in order to serve AA credit needs. The number and dollar volume of innovative loan products

and flexible lending practices support this conclusion. Examiners considered the dollar volume relative to the institution's capacity and the credit needs of the Nashville MSA AA when arriving at this conclusion.

The table below shows that, since the previous evaluation, the bank originated 888 innovative or flexible loans totaling $28.8 million in the Nashville MSA AA. This dollar figure equates to 91.6 percent of the total innovative or flexible loans compared to 93.6 percent of all loans in this AA. See the Innovative or Flexible Lending Practices section at the institution level for details of the loans originated in the Nashville MSA AA.

Community Development Loans

WBT has made an adequate level of CDLs in the Nashville MSA AA. The bank originated 36 CDLs totaling $208.2 million in the Nashville MSA AA. This level equates to 87.4 percent of the total CDLs, or 99.4 percent when excluding regional activities, compared to 93.6 percent of lending located in the Nashville MSA AA. The level of CDLs decreased since the previous evaluation where the bank granted 61 loans totaling $240.0 million in this AA.

The CDLs promoted revitalization or stabilization efforts, affordable housing, and economic development, which are all identified needs of the Nashville MSA AA. This shows that the bank is responsive to the CD needs in the AA.

Community Development Lending Nashville MSA AA										
Activity Year	**Affordable Housing**		**Community Services**		**Economic Development**		**Revitalize or Stabilize**		**Totals**	
	#	**$(000s)**	**#**	**$(000s)**	**#**	**$(000s)**	**#**	**$(000s)**	**#**	**$(000s)**
2022	0	0	0	0	2	6,000	2	26,536	**4**	**32,536**
2023	3	23,074	0	0	3	6,765	5	13,969	**11**	**43,808**
2024	2	19,839	0	0	4	19,477	10	72,415	**16**	**111,731**
2025	0	0	0	0	3	5,024	2	15,115	**5**	**20,139**
Total	**5**	**42,913**	**0**	**0**	**12**	**37,266**	**19**	**128,035**	**36**	**208,214**
Source: Bank data (8/29/2022 – 9/8/2025)										

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

- ***Affordable Housing –*** The bank originated an $11.2 million loan for the construction of a housing development as part of the Franklin Housing Authority Program under the Community Investment Tax Credit program, supporting affordable housing to LMI individuals.

- ***Revitalize or Stabilize –*** The bank originated 3 loans totaling $19.9 million for the purchase of three hotels in moderate-income census tracts currently in bankruptcy, providing for the retention of LMI jobs and businesses in LMI areas.

INVESTMENT TEST

WBT demonstrated an adequate record in the Nashville MSA AA regarding the Investment Test. The adequate level of CD investments and grants, excellent responsiveness to CD needs and the very poor use of innovative or complex qualified investments support this conclusion.

Investment and Grant Activity

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

As reflected in the following table, WBT made 71 qualified CD investments and grants totaling approximately $36.5 million in the Nashville MSA AA. By dollar volume, this equates to 65.1 percent of total CD investments and grants, or 92.2 percent when excluding statewide, regional, and nationwide activities, compared to the 98.9 percent of the deposits in the Nashville MSA AA. The level of qualified CD investments and grants has increased since the previous evaluation where the bank granted 69 CD investments and grants totaling $30.0 million in this AA.

Qualified Investments Nashville MSA AA										
Activity Year	**Affordable Housing**		**Community Services**		**Economic Development**		**Revitalize or Stabilize**		**Totals**	
	#	**$(000s)**	**#**	**$(000s)**	**#**	**$(000s)**	**#**	**$(000s)**	**#**	**$(000s)**
Prior Period	15	16,185	0	0	0	0	2	531	**17**	**16,716**
2022	1	992	0	0	0	0	0	0	**1**	**992**
2023	0	0	0	0	0	0	0	0	**0**	**0**
2024	5	13,676	0	0	0	0	0	0	**5**	**13,676**
2025	1	5,049	0	0	0	0	0	0	**1**	**5,049**
Subtotal	**22**	**35,902**	**0**	**0**	**0**	**0**	**2**	**531**	**24**	**36,433**
Qualified Grants & Donations	5	4	39	33	2	2	1	1	**47**	**40**
Total	**27**	**35,906**	**39**	**33**	**2**	**2**	**3**	**532**	**71**	**36,473**
Source: Bank data (8/29/2022 – 9/8/2025)										

The following lists notable examples of qualified CD investments and grants in the Nashville MSA AA.

- ***Affordable Housing –*** The bank invested $5.0 million in a mortgage-backed security issued to finance single-family housing for LMI individuals and families within the Nashville MSA AA.

- ***Revitalize or Stabilize –*** The bank holds a prior period investment with a current book value of $431,000 with proceeds allocated to county improvements, including LMI tracts, 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 previous table shows that the qualified investments and grants promoted affordable housing, revitalization or stabilization efforts, community services, and economic development, all of which are identified needs of the AA.

Community Development Initiatives

The bank does not use innovative or complex investments to support CD initiatives.

SERVICE TEST

WBT demonstrated a good record in the Nashville MSA AA regarding the Service Test. An outstanding level of CD services and good accessibility of delivery systems outweighed the adequate reasonableness of business hours and services and the poor changes in branch locations to support this conclusion.

Accessibility of Delivery Systems

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

The following table shows that bank branches in low-income census tracts trail population data by 4.7 percentage points, reflecting a reasonable level. In moderate-income census tracts, bank branches exceed population data by 8.5 percentage points, reflecting a good level. Examiners placed more weight on bank branches in moderate-income census tracts as there is a higher population in these census tracts, reflecting more opportunities to offer banking services.

Branch and ATM Distribution by Geography Income Level
Nashville MSA AA

Tract Income Level	Census Tracts		Population		Branches		ATMs		Open Branches		Closed Branches	
	#	%	#	%	#	%	#	%	#	%	#	%
Low	20	5.5	78,990	4.7	0	0.0	5	11.6	0	0.0	0	0.0
Moderate	84	23.2	354,614	21.1	8	29.6	13	30.3	0	0.0	1	100.0
Middle	132	36.5	635,279	37.8	11	40.8	15	34.9	1	50.0	0	0.0
Upper	117	32.3	594,944	35.4	8	29.6	9	20.9	1	50.0	0	0.0
NA	9	2.5	16,806	1.0	0	0.0	1	2.3	0	0.0	0	0.0
Total	**362**	**100.0**	**1,680,633**	**100.0**	**27**	**100.0**	**43**	**100.0**	**2**	**100.0**	**1**	**100.0**

Source: 2020 Census data and Bank data

Additionally, the level of ATMs in low-income census tracts exceeds the population by 6.9 percentage points, reflecting a reasonable level. In moderate-income census tracts, the level of

ATMs exceeds the population by 9.2 percentage points, reflecting a good level. Examiners placed more weight on the level of ATMs in moderate-income census tracts as there is a higher population in these census tracts, reflecting more opportunities to offer banking services. Other alternative delivery systems offered in the Nashville MSA AA are consistent with the systems offered at the institution level as discussed previously.

Changes in Branch Locations

To the extent changes have been made, the institution's record of opening and closing of branches in the Nashville MSA AA has adversely affected the accessibility of its delivery systems, particularly in LMI geographies or to LMI individuals. Since the previous evaluation, the bank closed one branch in a moderate-income census tract in the Nashville MSA AA, making banking services less available to LMI individuals.

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. This performance is consistent with the discussion at the institution level.

Community Development Services

The institution is a leader in providing CD services in the Nashville MSA AA. The number of CD services and responsiveness to CD needs support this conclusion.

The following table shows that the institution provided 814 CD services since the previous evaluation in the Nashville MSA AA. This number equates to 82.8 percent of the total CD services, compared to 87.1 percent of the branches in the Nashville MSA AA. This equates to an average of 10.3 CD services per office, per year, since the previous evaluation. The bank averaged 26.5 full-service offices in the Nashville MSA AA for the 3.0 years since the previous evaluation. This level of activity is a significant increase from the prior evaluation where the bank received credit for 151 CD services.

CD service activities benefited community services, revitalization or stabilization efforts, and affordable housing, all of which are identified needs of the Nashville MSA AA. This reflects responsiveness in addressing the CD needs in the Nashville MSA AA.

Community Development Services Nashville MSA AA					
Activity Year	**Affordable Housing**	**Community Services**	**Economic Development**	**Revitalize or Stabilize**	**Totals**
	#	#	#	#	#
2022	0	75	0	0	**75**
2023	1	310	2	0	**313**
2024	2	288	2	0	**292**
2025	0	134	0	0	**134**
Total	**3**	**807**	**4**	**0**	**814**
Source: Bank data (8/29/2022 – 9/8/2025)					

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

- ***Affordable Housing* –** An executive officer serves on the Advisory Council of a Habitat for Humanity chapter within the Nashville MSA AA, supporting affordable housing.

- ***Community Services* –** Many employees teach financial literacy at schools throughout the Nashville MSA AA. A majority of the families in the schools served are LMI and qualify for the government's free or reduced lunch programs.

TENNESSEE NON-MSA AA – Full-Scope Review

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

The Tennessee Non-MSA AA includes Dekalb and Putnam counties in the non-MSA areas of Tennessee. The bank operates four full-service branches and three ATMs in this AA, including one branch and ATM located in a moderate-income tract.

FEMA declared Putnam County as a major disaster area due to a severe winter storm on March 8, 2023.

Economic and Demographic Data

The Tennessee Non-MSA AA census tracts reflect the following income designations based on 2020 U.S. Census data: 3 moderate-, 16 middle-, and 4 upper-income. The following table notes certain demographic data for the area.

Demographic Information of the Assessment Area Tennessee Non-MSA AA						
Demographic Characteristics	**#**	**Low % of #**	**Moderate % of #**	**Middle % of #**	**Upper % of #**	**N/A* % of #**
Geographies (Census Tracts)	23	0.0	13.0	69.6	17.4	0.0
Population by Geography	99,934	0.0	15.7	71.1	13.2	0.0
Housing Units by Geography	44,562	0.0	13.5	71.2	15.4	0.0
Owner-Occupied Units by Geography	24,995	0.0	6.4	78.7	15.0	0.0
Occupied Rental Units by Geography	14,564	0.0	25.8	61.0	13.1	0.0
Vacant Units by Geography	5,003	0.0	12.9	63.0	24.2	0.0
Businesses by Geography	6,721	0.0	13.6	61.7	24.7	0.0
Farms by Geography	144	0.0	8.3	77.1	14.6	0.0
Family Distribution by Income Level	25,652	18.9	17.6	20.2	43.2	0.0
Household Distribution by Income Level	39,559	24.8	16.5	16.7	42.0	0.0
Tennessee Non-MSA Median Family Income		$55,998	Median Housing Value			$ 165,838
			Median Gross Rent			$734
			Families Below Poverty Level			12.5%

Source: 2020 Census and 2024 D&B data
(*) The NA category consists of geographies that have not been assigned an income classification
Due to rounding, totals may not equal 100 percent

The following table notes annual unemployment rates over the evaluation period for the Tennessee Non-MSA AA, State of Tennessee, and the national average. Unemployment rates for Dekalb and Putnam counties were generally consistent with State of Tennessee and national average rates throughout the evaluation period, with the exception of Dekalb County exceeding State and national average rates in December 2024.

Unemployment Rates			
Area	**December 2022**	**December 2023**	**December 2024**
	%	**%**	**%**
Dekalb County	3.5	3.8	4.5
Putnam County	3.4	3.2	3.4
State of Tennessee	3.4	3.2	3.7
National Average	3.5	3.8	4.1

Source: Bureau of Labor Statistics

The following table shows the applicable FFIEC estimated-median family income levels used to analyze home mortgage loans under the borrower profile criterion and to qualify certain CD activities in the Tennessee Non-MSA AA.

Estimated Median Family Income Ranges Tennessee Non-MSA AA					
Year	**MFI**	**Low <50%**	**Moderate 50% to <80%**	**Middle 80% to <120%**	**Upper ≥ 120%**
Non-Metro Median Family Income For Tennessee					
2024	$ 69,100	< $34,550	$34,550 to < $55,280	$55,280 to < $82,920	>= $82,920
Source: FFIEC					

Competition

The Tennessee Non-MSA AA is a moderately competitive market for financial services. According to the FDIC Deposit Market Share Report as of June 30, 2024, 16 financial institutions operate 38 offices within the AA. Of these institutions, WBT ranked 2nd with a 13.2 percent deposit market share.

Credit and Community Development Needs and Opportunities

Considering information from bank management and demographic and economic data, examiners determined that home mortgage loans, small business loans, and small dollar loans represent primary credit needs of the Tennessee Non-MSA AA.

In addition, demographic data shows that 36.5 percent of families reported LMIs. This suggests a need for activities that benefit projects or organizations that provide community services targeted to these families, including financial education. The higher percent of small businesses with revenues of $1.0 million or less supports the continued need for economic development. Furthermore, the designated major disaster declaration in Putnam County reflects a need for revitalization or stabilization efforts in this area.

CONCLUSIONS ON PERFORMANCE CRITERIA IN THE TENNESSEE NON-MSA AA

LENDING TEST

The bank demonstrated an adequate record in the Tennessee Non-MSA AA regarding the Lending Test. The adequate geographic distribution, CDL level, and innovative or flexible lending practices outweighed the excellent lending activity and the good borrower profile to support this conclusion. For this AA, examiners did not analyze small farm loans for geographic distribution or borrower profile as there were too few small farm loans originated to draw meaningful conclusions.

Lending Activity

Lending levels reflect good responsiveness to the Tennessee Non-MSA AA credit needs. Excellent performance regarding home mortgage, good performance for small business lending, and adequate performance for small farm lending support this conclusion.

Home Mortgage Loans

In 2024, the bank originated or purchased 100 reportable home mortgage loans, totaling $25.5 million. The bank captured a 4.2 percent market share by total number volume and 4.3 percent market share by total dollar of loans. The bank ranked 5th out of 217 lenders that reported 2,406 home mortgage loan originations and purchases, which lands the bank in the top 2.3 percent of lenders reporting such loans in the Tennessee Non-MSA AA.

Small Business Loans

In 2023, the bank originated or purchased 54 reportable small business loans, totaling $5.9 million. The bank captured a 3.2 percent market share by total number volume and 8.6 percent market share by total dollar of loans. The bank ranked 7th out of 51 lenders that reported 1,612 small business loan originations and purchases, which lands the bank in the top 13.7 percent of lenders reporting such loans in the Tennessee Non-MSA AA.

Small Farm Loans

In 2023, the bank originated or purchased 5 reportable small farm loans, totaling $132,000. The bank captured an 11.4 percent market share by total number volume and 8.8 percent market share by total dollar of loans. The bank ranked 4th out of 11 lenders that reported 44 small farm loan originations and purchases, which lands the bank in the top 36.3 percent of lenders reporting such loans in the Tennessee Non-MSA AA.

Geographic Distribution

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

Home Mortgage Loans

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

As shown in the following table, the level of lending in moderate-income tracts exceeds aggregate data by 3.4 percentage points, reflecting adequate performance.

Geographic Distribution of Home Mortgage Loans Tennessee Non-MSA AA						
Tract Income Level	**% of Owner Occupied Housing Units**	**HMDA Aggregate % of #**	**#**	**%**	**$(000s)**	**%**
Low	0.0	0.0	0	0.0	0	0.0
Moderate	6.4	8.6	12	12.0	2,534	9.9
Middle	78.7	76.1	74	74.0	20,076	78.7
Upper	15.0	15.3	14	14.0	2,918	11.4
NA	0.0	0.0	0	0.0	0	0.0
Total	**100.0**	**100.0**	**100**	**100.0**	**25,528**	**100.0**
Source: 2020 Census data, 2024 HMDA Aggregate data, and 2024 HMDA LAR data *Due to rounding, totals may not equal 100.0 percent*						

Small Business Loans

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

As shown in the following table, the level of lending in moderate-income tracts exceeds aggregate performance by 3.9 percentage points, reflecting adequate performance.

Geographic Distribution of Small Business Loans Tennessee Non-MSA AA						
Tract Income Level	**% of Businesses**	**CRA Aggregate % of #**	**#**	**%**	**$(000s)**	**%**
Low	0.0	0.0	0	0.0	0	0.0
Moderate	14.3	10.9	8	14.8	472	8.0
Middle	63.7	68.7	39	72.2	5,172	87.8
Upper	22.0	20.4	7	13.0	245	4.2
NA	0.0	0.0-	0	0.0	0	0.0
Total	**100.0**	**100.0**	**54**	**100.0**	**5,889**	**100.0**
Source: 2023 D&B data, 2023 CRA Aggregate data, and 2023 CRA LAR data *Due to rounding, totals may not equal 100.0 percent*						

Borrower Profile

The distribution of borrowers reflects, given the product lines offered by the institution, good penetration among retail customers of different income levels and business customers of different size throughout the Tennessee Non-MSA AA. The adequate performance regarding home mortgage lending and the excellent performance regarding small business lending support this conclusion.

Home Mortgage Loans

The distribution of home mortgage loans to individuals of different income levels, including LMI borrowers within the Tennessee Non-MSA AA reflects adequate penetration. The adequate performances to both LMI borrowers support this conclusion.

As seen in the following table, the level of lending to low-income borrowers exceeds aggregate data by 1.1 percentage points, reflecting adequate penetration. WBT's level of lending to moderate-income borrowers rises above aggregate lending by 5.6 percentage points, supporting adequate performance.

Distribution of Home Mortgage Loans by Borrower Income Level
Tennessee Non-MSA AA

Borrower Income Level	% of Families	HMDA Aggregate % of #	#	%	$(000s)	%
Low	18.9	2.9	4	4.0	199	0.8
Moderate	17.6	9.4	15	15.0	1,401	5.5
Middle	20.2	19.3	16	16.0	1,681	6.6
Upper	43.2	48.2	52	52.0	14,042	55.0
NA	0.0	20.2	13	13.0	8,205	32.1
Total	**100.0**	**100.0**	**100**	**100.0**	**25,528**	**100.0**

Source: 2020 Census data, 2024 HMDA Aggregate data, and 2024 HMDA LAR data
Due to rounding, totals may not equal 100.0 percent

Small Business Loans

The distribution of small business loans reflects excellent penetration among businesses of different sizes in the Tennessee Non-MSA AA. The excellent performance to businesses with gross annual revenues of $1.0 million or less supports this conclusion.

As seen in the following table, the level of lending to small businesses with gross annual revenues of $1.0 million or less significantly exceeds aggregate data by 25.2 percentage points, reflecting excellent penetration.

Distribution of Small Business Loans by Gross Annual Revenue Category
Tennessee Non-MSA AA

Gross Revenue Level	% of Businesses	CRA Aggregate % of #	#	%	$(000s)	%
<= $1,000,000	86.2	61.8	47	87.0	4,559	77.4
> $1,000,000	3.7	--	2	3.7	724	12.3
Revenue Not Available	10.2	--	5	9.3	606	10.3
Total	**100.0**	**100.0**	**54**	**100.0**	**5,889**	**100.0**

Source: 2023 D&B data, 2023 CRA Aggregate data, and 2023 CRA LAR data
Due to rounding, totals may not equal 100.0 percent

Innovative or Flexible Lending Practices

The institution makes limited use of innovative or flexible lending practices in order to serve AA credit needs in the Tennessee Non-MSA AA. The number and dollar volume of innovative loan products and flexible lending practices support this conclusion. Examiners considered the dollar volume relative to the institution's capacity and the credit needs of the Tennessee Non-MSA AA when arriving at this conclusion.

Since the previous evaluation, the bank originated 228 innovative or flexible loans totaling $2.7 million in the Tennessee Non-MSA AA. This dollar figure equates to 8.4 percent of the total innovative or flexible loans compared to 6.4 percent of all loans in this AA. See the Innovative or Flexible Lending Practices section at the institution level for details of the loans originated in the Tennessee Non-MSA AA.

Community Development Loans

WBT has made an adequate level of CDLs in the Tennessee Non-MSA AA. The bank originated only 1 CDL totaling $1.2 million in the Tennessee Non-MSA AA. This level equates to 0.5 percent of the total CDLs, or 0.6 percent when excluding regional activities, compared to 6.4 percent of lending located in the Tennessee Non-MSA AA. The level of community development lending decreased since the previous evaluation where the bank granted 10 loans totaling $37.8 million in this AA.

The CDL promoted economic development, which is an identified need of the Tennessee Non-MSA AA. This shows that the bank is responsive to the community development needs in the assessment area.

Community Development Lending
Tennessee Non-MSA AA

Activity Year	Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Totals	
	#	$(000s)	#	$(000s)	#	$(000s)	#	$(000s)	#	$(000s)
2022	0	0	0	0	0	0	0	0	**0**	**0**
2023	0	0	0	0	1	1,242	0	0	**1**	**1,242**
2024	0	0	0	0	0	0	0	0	**0**	**0**
2025	0	0	0	0	0	0	0	0	**0**	**0**
Total	**0**	**0**	**0**	**0**	**1**	**1,242**	**0**	**0**	**1**	**1,242**

Source: Bank data (8/29/2022 – 9/8/2025)

The following point provides the CDL in the Tennessee Non-MSA AA.

- ***Economic Development*** – The originated a loan to a Community Development Financial Institution (CDFI) that provides commercial loans for projects built in a CDFI area. This supports economic development by retaining permanent LMI jobs and businesses.

INVESTMENT TEST

WBT demonstrated an adequate record in the Tennessee Non-MSA AA regarding the Investment Test. The adequate level of qualified CD investments and grants outweighed the good responsiveness to CD needs and very poor use of innovative or complex investments to support this conclusion.

Investment and Grant Activity

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

As reflected in the following table, WBT made 7 qualified investments and grants totaling approximately $3.1 million in the Tennessee Non-MSA AA. By dollar volume, this equates to 5.5 percent of total qualified CD investments and grants, or 7.8 percent when excluding statewide, regional, and nationwide activities, compared to the 1.1 percent of the deposits in the Tennessee Non-MSA AA. The level of qualified CD investments and grants has increased since the previous evaluation where the bank granted 3 CD investments and grants totaling $21,000 in this AA.

Qualified Investments Tennessee Non-MSA AA										
Activity Year	**Affordable Housing**		**Community Services**		**Economic Development**		**Revitalize or Stabilize**		**Totals**	
	#	**$(000s)**	**#**	**$(000s)**	**#**	**$(000s)**	**#**	**$(000s)**	**#**	**$(000s)**
Prior Period	0	0	0	0	0	0	0	0	**0**	**0**
2022	0	0	0	0	0	0	0	0	**0**	**0**
2023	0	0	0	0	1	3,081	0	0	**1**	**3,081**
2024	0	0	0	0	0	0	0	0	**0**	**0**
2025	0	0	0	0	0	0	0	0	**0**	**0**
Subtotal	**0**	**0**	**0**	**0**	**1**	**3,081**	**0**	**0**	**1**	**3,081**
Qualified Grants & Donations	2	1	3	4	1	10	0	0	**6**	**15**
Total	**2**	**1**	**3**	**4**	**2**	**3,091**	**0**	**0**	**7**	**3,096**
Source: Bank data (8/29/2022 – 9/8/2025)										

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

- ***Economic Development –*** The bank invested nearly $3.1 million in a bond supporting the purchase of land and construction of a jail and justice center, creating future permanent jobs in a moderate-income census tract.

- ***Affordable Housing –*** The bank donated $1,0500 to a local organization that provides housing resources to LMI individuals and families.

Responsiveness to Credit and Community Development Needs

WBT exhibits good responsiveness to credit and CD needs in the Tennessee Non-MSA AA. The previous table shows that the qualified investments and grants promoted economic development and community services, both of which are identified needs of the AA.

Community Development Initiatives

The bank does not use innovative or complex investments to support CD initiatives.

SERVICE TEST

WBT demonstrated a good record in the Tennessee Non-MSA AA regarding the Service Test. An outstanding level of CD services, good accessibility of delivery systems, adequate changes in branch locations, and adequate reasonableness of business hours and services support this conclusion.

Accessibility of Delivery Systems

Delivery systems are accessible to essentially all portions of the Tennessee Non-MSA AA. Accessible branch distribution and reasonably accessible alternative delivery systems to LMI individuals and geographies support this conclusion.

The following table shows that bank branches in moderate-income census tracts exceeds population data by 9.3 percentage point, reflecting a good level.

Branch and ATM Distribution by Geography Income Level
Tennessee Non-MSA AA

Tract Income Level	Census Tracts		Population		Branches		ATMs		Open Branches		Closed Branches	
	#	%	#	%	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	3	13.0	15,690	15.7	1	25.0	1	16.7	0	0.0	0	0.0
Middle	16	69.6	71,053	71.1	1	25.0	3	50.0	0	0.0	0	0.0
Upper	4	17.4	13,191	13.2	2	50.0	2	33.3	1	100.0	0	0.0
NA	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
Total	**23**	**100.0**	**99,934**	**100.0**	**4**	**100.0**	**6**	**100.0**	**1**	**100.0**	**0**	**0.0**

Source: 2020 Census data and Bank data

Additionally, the level of ATMs in moderate-income census tracts exceeds the population by 1.0 percentage point, reflecting a reasonable level. Other alternative delivery systems offered in the Tennessee Non-MSA AA are consistent with the systems offered at the institution level as discussed previously.

Changes in Branch Locations

To the extent changes have been made, the institution's opening and closing of branches in the Tennessee Non-MSA AA has generally not adversely affected the accessibility of its delivery systems, particularly in moderate-income geographies and to LMI individuals. The bank did not open or close any branches in moderate-income census tracts during the evaluation period, therefore there was no impact to the accessibility for LMI individuals.

Reasonableness of Business Hours and Services

Services (including where appropriate, business hours) do not vary in a way that inconveniences portions of the Tennessee Non-MSA AA, particularly moderate-income geographies or LMI individuals. This performance is consistent with the discussion presented at the institution level.

Community Development Services

The institution is a leader in providing CD services in the Tennessee Non-MSA AA. The number of CD services and responsiveness to CD needs support this conclusion.

The following table shows that the bank provided 169 CD services since the previous evaluation in the Tennessee Non-MSA AA. This number equates to 17.2 percent of the total CD services, compared to 12.9 percent of the branches in the Tennessee Non-MSA AA. This number also equates to an average of 18.1 CD services per office, per year, since the previous evaluation. The bank averaged 3.1 full-service offices in the Tennessee Non-MSA AA for the 3.0 years since the previous evaluation. This level of activity is a significant increase from the prior evaluation where the bank received credit for 18 CD services.

CD service activities benefited community services and economic development, which are both identified needs of the Tennessee Non-MSA AA. This reflects responsiveness in addressing CD needs in the Tennessee Non-MSA AA.

Community Development Services Tennessee Non-MSA AA					
Activity Year	**Affordable Housing**	**Community Services**	**Economic Development**	**Revitalize or Stabilize**	**Totals**
	#	#	#	#	#
2022	0	0	0	0	**0**
2023	1	67	1	0	**69**
2024	1	73	0	0	**74**
2025	0	26	0	0	**26**
Total	**2**	**166**	**1**	**0**	**169**
Source: Bank data (8/29/2022 – 9/8/2025)					

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

- ***Community Services –*** Many employees teach financial literacy at schools throughout the AA. A majority of the families in the schools served are LMI and qualify for the government's free or reduced lunch programs.

- ***Economic Development –*** A bank employee serves as treasurer for a local economic development organization dedicated to mentoring LMI residents through financial literacy and workforce development.

APPENDICES

LARGE BANK PERFORMANCE CRITERIA

Lending Test

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

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

Investment Test

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

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

Service Test

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

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

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

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

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

GLOSSARY

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

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

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

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

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

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

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

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

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

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

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

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

Community Development Loan: A loan that:

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

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

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

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

Community Development Service: A service that:

(1) Has as its primary purpose community development;

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

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

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

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

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

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

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

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

Full-Scope Review: A full-scope review is accomplished when examiners complete all applicable interagency examination procedures for an assessment area. Performance under applicable tests is analyzed considering performance context, quantitative factors (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-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-F	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-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-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-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-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-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-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-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-F	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-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-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	8am-5pm M-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-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-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-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-F 8am-Noon Sat	N
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-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-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-F	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**
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-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-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-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-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-F	N
35	Tech Office	900 N Washington Avenue	Cookeville	Putnam	38501	0004.00	NA		Upper	12.76%	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

Wilson Bank & Trust Loan Production Offices										
Branch Name	**Street Address**	**City**	**County**	**Zip Code**	**Census Tract**	**Tract Income**	**% Minority**	**Underserved / Distressed**	**Lobby Hours**	**LMI or Distressed**
WBT Mortgage Center	207 Legends Drive	Lebanon	Wilson	37087	0304.02	Moderate	40.79%	No	8:30am-4:30pm M-Th 8:30am-5pm F	Y
Nolensville LPO	7376 Althorp Way Ste 101	Nashville	Davidson	37211	0191.20	Upper	34.03%	No	By appointment only	N

WBT Branch Openings Since 2024					
Branch	**Address**	**Date Opened**	**Relocation**	**CT**	**CT Income**
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 2024					
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 2024					
ATM	**Address**	**Date Opened**	**Relocation**	**CT**	**CT Income**
North Rutherford Blvd	225 N 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 2024					
ATM	**Address**	**Date Closed**	**Relocation**	**CT**	**CT Income**
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
Vanderbilt Wilson County Hospital	1411 Baddour Pkwy Lebanon, TN 37087	4/24/2025	N	0305.00	Moderate
Lochinvar	300 Maddox Simpson Pkwy Lebanon, TN 37090	4/24/2025	N	0308.00	Moderate
TSU Marathon Service Station	2801 John A Merritt Blvd Nashville, TN 37209	12/31/2025	N	0136.00	Low
Brentwood Market	925 Franklin Rd Brentwood, TN 37027	12/31/2025	N	0503.05	Upper
North Rutherford Blvd	225 N Rutherford Blvd Murfreesboro, TN 37130	12/31/2025	N	0421.02	Low

WBT LPO Closings Since 2024					
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
- Savings
  - Youth Saver
  - Money Market
  - Vacation/Christmas Club
  - WBT Saver
  - Health Savings
  - Premier Saver
  - Hero Saver
- Time Deposits
  - CD, IRA

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

WILSON Bank & Trust

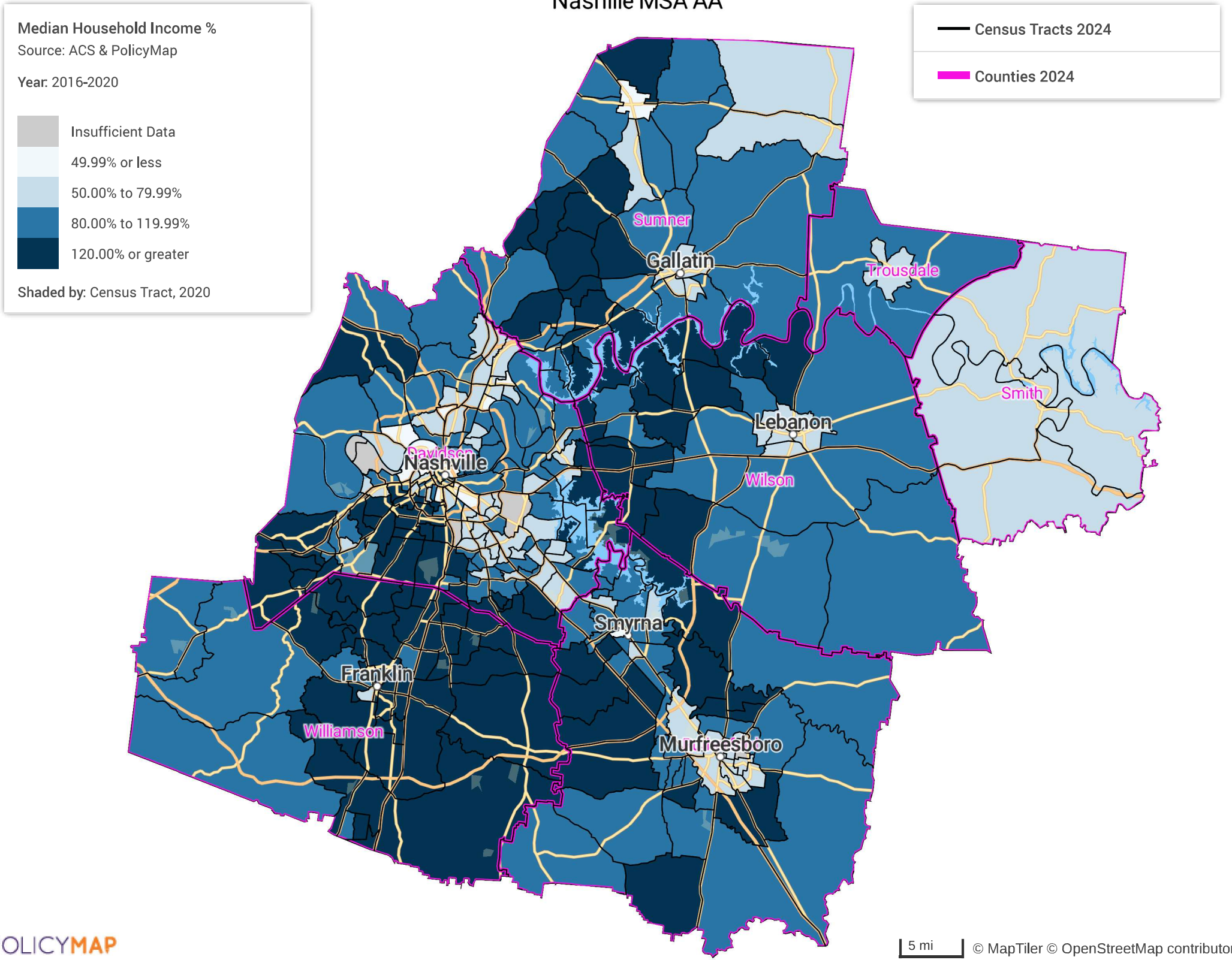
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WILSON Bank & Trust

BUSINESS FEE SCHEDULE

Service	***Unit Price***
MONTHLY SERVICE CHARGE FEE	
NonProfit Checking - L (*can be waived with $5,000 monthly average collected balance)*	$20.00
Business Checking (*can be waived with $5,000 monthly average collected balance*)	$20.00
Business Interest Checking (*can be waived with $3,000 monthly average collected*	$15.00
Analyzed Checking	$15.00
Business Money Market (*can be waived with $5,000 monthly average collected balance)*	$10.00
PER ITEM FEES	
Analyzed Checking	$0.12/item
Small Business Checking *(200 transaction limit)*	$0.35/item over transaction limit
NonProfit Checking - S *(200 transaction limit)*	$0.35/item over transaction limit
NonProfit Checking - L *(500 transaction limit*)	$0.35/item over transaction limit
Business Checking *(500 transaction limit)*	$0.35/item over transaction limit
Business Interest Checking (3*00 transaction limit)*	$0.35/item over transaction limit
Business Money Market *(6 withdrawal limit/month)*	$2.00/withdrawal over transaction limit
Cash Processing	$1.00 per $1,000.00/transaction over deposit limit
Foreign Check Collection	$50.00 (subject to additional foreign bank fees)
Foreign Check - Returned Item	$25.00 (subject to additonal foreign bank fees)
Foreign Check Cash Letter	$30.00
Levy Garnishment	$100.00/occurrence
DEBIT CARD FEES	
Card Replacement Fee	$10.00
Foreign ATM fees	$2.00/transaction (subject to additional foreign bank fees)
STOPS/RETURNS	
Stop Payments	$38.00
Returned Deposited Items/Chargebacks	$10.00
BRANCH/CASH	
Night Depository Contract Fees	$15.00
Lost Key Replacement for Night Depository Door	$5.00
Night Deposit Processing	$5.00/deposit
Rolled Coin	$0.15/roll
Strapped Currency	$0.50/strap
Cash Item Collection Fee	$10.00
Cashier's Check	$10.00
Copies	$0.25/page
Statement Reprint Fee	$5.00/statement
Research (minimum of 1 hour)	$25.00/hr plus $0.25/copy
OVERDRAFT/CLOSED ACCOUNT	
Consecutive Overdraft Fee	$5.00/day
Paid Overdraft Item	$38.00
Returned Overdraft Item	$36.00
Overdraft Protection Transfer	$6.00
Account Charge Off	$20.00
Dormant Account Fee	$5.00/month
Escheat Account Fee	$5.00/month
Early Account Closure - if closed within 180 days of opening	$25.00
WIRES	
Incoming Domestic Wire	$15.00
Incoming International Wire	$30.00
Outgoing Domestic Wire	$25.00
Outgoing International Wire	$50.00
BUSINESS SWEEP	
Overdraft Sweep	$6.00

Nashille MSA AA



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
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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
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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
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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
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47	34980	037	0128.02	Metropolitan Government	37218	50% - <80%	80% - 120%	87.3916	47037012802
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47	34980	037	0137.01	Metropolitan Government	37208	50% - <80%	50% - 80%	66.46	47037013701
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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
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47	34980	037	0154.01	Metropolitan Government	37138	20% - <50%	80% - 120%	113.0027	47037015401
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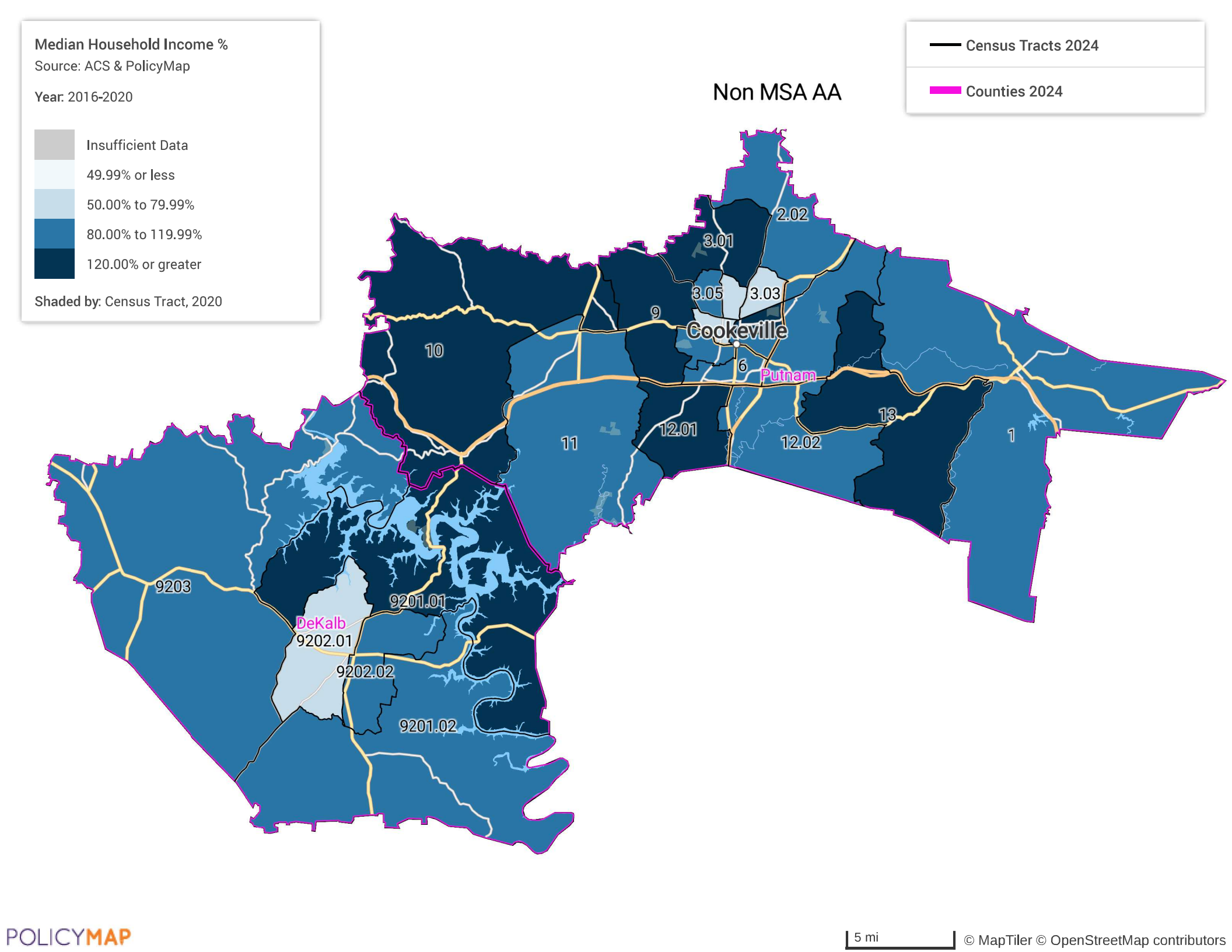
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47	34980	149	0401.05	Smyrna	37086	50% - <80%	80% - 120%	88.8722	47149040105
47	34980	149	0401.06	Smyrna	37086	50% - <80%	50% - 80%	74.5627	47149040106
47	34980	149	0401.07	Smyrna	37086	50% - <80%	80% - 120%	93.8776	47149040107
47	34980	149	0402.00	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
47	34980	149	0409.04	Murfreesboro	37128	20% - <50%	80% - 120%	116.5005	47149040904
47	34980	149	0409.06	Murfreesboro	37128	20% - <50%	80% - 120%	104.0782	47149040906
47	34980	149	0409.07	Murfreesboro	37128	20% - <50%	80% - 120%	111.8551	47149040907
47	34980	149	0409.08	Murfreesboro	37128	20% - <50%	80% - 120%	105.7255	47149040908
47	34980	149	0409.09	Murfreesboro	37128	20% - <50%	80% - 120%	84.3016	47149040909
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
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47	34980	165	0212.01	Hendersonville	37075	10% - <20%	>120%	147.5224	47165021201
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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
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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
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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-Laguardo	37090	10% - <20%	80% - 120%	106.4909	47189030202
47	34980	189	0302.03	Martha-Laguardo	37122	10% - <20%	>120%	139.1821	47189030203
47	34980	189	0302.05	Martha-Laguardo	37122	10% - <20%	>120%	128.7782	47189030205
47	34980	189	0302.06	Martha-Laguardo	37087	10% - <20%	>120%	129.6575	47189030206
47	34980	189	0302.07	Martha-Laguardo	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


Median Household Income %
Source: ACS & PolicyMap
Year: 2016-2020
Insufficient Data
49.99% or less
50.00% to 79.99%
80.00% to 119.99%
120.00% or greater
Shaded by: Census Tract, 2020
Census Tracts 2024
Counties 2024
Non MSA AA
2.02
3.01
3.05
3.03
9
Cookeville
10
6
Putnam
13
12.01
12.02
11
1
9203
9201.01
DeKalb
9202.01
9202.02
9201.02
POLICYMAP
5 mi
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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

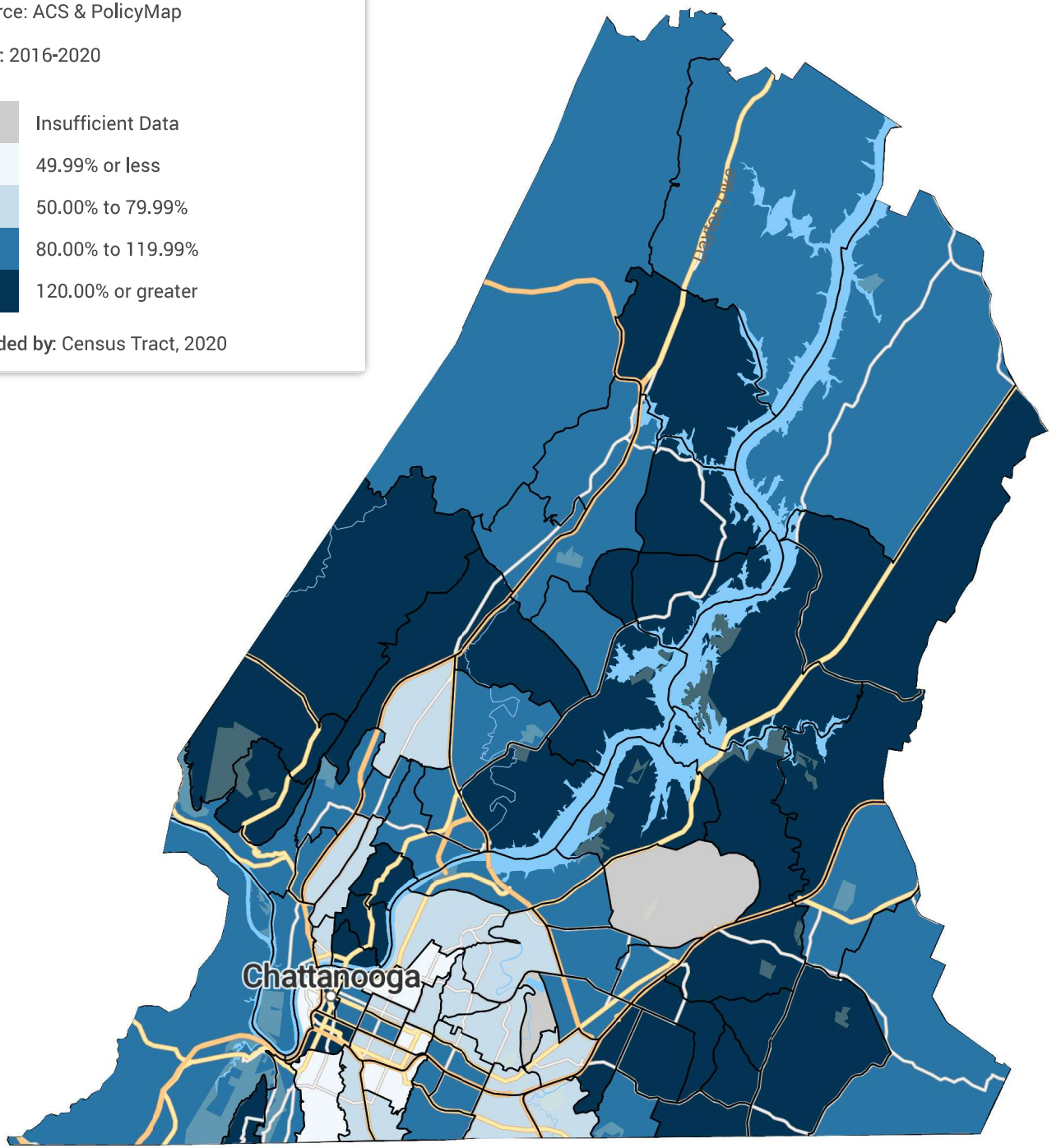
Hamilton Co AA

Median Household Income %
Source: ACS & PolicyMap

Year: 2016-2020

- Insufficient Data
- 49.99% or less
- 50.00% to 79.99%
- 80.00% to 119.99%
- 120.00% or greater

Shaded by: Census Tract, 2020



Census Tracts 2024

POLICYMAP

3 mi

© MapTiler © OpenStreetMap contributors

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.

2024 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: WILSON BANK AND 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)
SUMTER COUNTY (119), FL										
MSA 48680										
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
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	100	0	0	0	0	1	100	0	0
STATE TOTAL	1	100	0	0	0	0	1	100	0	0

2024 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: WILSON BANK AND 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)
CATOOSA COUNTY (047), 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	0	0	1	104	0	0	1	104	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	104	0	0	1	104	0	0
COBB COUNTY (067), GA										
MSA 31924										
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%	1	85	0	0	0	0	1	85	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	85	0	0	0	0	1	85	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	85	1	104	0	0	2	189	0	0
STATE TOTAL	1	85	1	104	0	0	2	189	0	0

2024 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: WILSON BANK AND 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)
BARREN COUNTY (009), KY										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	450	1	450	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	450	1	450	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	1	450	1	450	0	0
STATE TOTAL	0	0	0	0	1	450	1	450	0	0

2024 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: WILSON BANK AND 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)
ANDERSON COUNTY (001), TN										
MSA 28940										
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	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	210	0	0	0	0	0	0
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	1	998	0	0	0	0
Upper Income	2	118	0	0	1	635	3	753	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	118	0	0	2	1,633	3	753	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	54	0	0	0	0	1	10	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	54	0	0	0	0	1	10	0	0

2024 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: WILSON BANK AND 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)
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	1	800	1	800	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	800	1	800	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	1	435	1	435	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	1	435	2	685	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	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	1	244	0	0	1	244	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	244	0	0	1	244	0	0

2024 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: WILSON BANK AND 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%	1	22	0	0	0	0	0	0	0	0
Median Family Income 50-60%	1	58	0	0	2	860	3	918	0	0
Median Family Income 60-70%	2	200	1	165	0	0	1	165	0	0
Median Family Income 70-80%	0	0	0	0	1	1,000	1	1,000	0	0
Median Family Income 80-90%	0	0	0	0	2	800	0	0	0	0
Median Family Income 90-100%	2	45	0	0	2	792	4	837	0	0
Median Family Income 100-110%	2	115	0	0	0	0	2	115	0	0
Median Family Income 110-120%	4	118	1	200	0	0	4	118	0	0
Median Family Income >= 120%	3	70	1	141	3	1,720	3	201	0	0
Median Family Income Not Known	0	0	0	0	1	750	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	15	628	3	506	11	5,922	18	3,354	0	0
DEKALB COUNTY (041), TN										
MSA NA										
Inside AA 0002										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	6	269	0	0	1	309	5	440	0	0
Middle Income	15	472	1	200	2	725	18	1,397	0	0
Upper Income	2	94	0	0	0	0	2	94	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	23	835	1	200	3	1,034	25	1,931	0	0

2024 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: WILSON BANK AND 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)
DICKSON COUNTY (043), TN										
MSA 34980										
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	0	0	2	1,000	2	1,000	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	2	1,000	2	1,000	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	1	280	1	280	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	280	1	280	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	0	0	0	0	0	0	0	0
Middle Income	0	0	1	248	1	518	1	518	0	0
Upper Income	1	54	1	140	3	1,239	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	54	2	388	4	1,757	1	518	0	0

2024 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: WILSON BANK AND 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)
HICKMAN COUNTY (081), TN										
MSA 34980										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	532	1	532	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	532	1	532	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	0	0	0	0	2	580	1	255	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	580	1	255	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	1	60	0	0	0	0	1	60	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	60	0	0	0	0	1	60	0	0

2024 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: WILSON BANK AND 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	0	0	1	200	0	0	1	200	0	0
Middle Income	2	33	1	233	0	0	3	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	2	33	2	433	0	0	4	466	0	0
MAURY COUNTY (119), TN										
MSA 34980										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	248	0	0	1	248	0	0
Middle Income	0	0	1	110	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	2	358	0	0	1	248	0	0
MONTGOMERY COUNTY (125), TN										
MSA 17300										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	220	0	0	1	220	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	220	0	0	1	220	0	0

2024 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: WILSON BANK AND 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)
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	8	0	0	0	0	1	8	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	8	0	0	0	0	1	8	0	0
PUTNAM COUNTY (141), TN										
MSA NA										
Inside AA 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	11	460	0	0	2	1,105	11	1,420	0	0
Upper Income	4	93	0	0	1	595	4	93	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	15	553	0	0	3	1,700	15	1,513	0	0
ROBERTSON COUNTY (147), TN										
MSA 34980										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	650	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	650	0	0	0	0

2024 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: WILSON BANK AND 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	1	240	0	0	1	240	0	0
Moderate Income	4	232	2	406	1	748	6	1,141	0	0
Middle Income	12	441	4	695	3	1,992	15	1,364	0	0
Upper Income	2	94	1	250	2	791	5	1,135	0	0
Income Not Known	1	87	0	0	1	338	1	87	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	19	854	8	1,591	7	3,869	28	3,967	0	0
SHELBY COUNTY (157), TN										
MSA 32820										
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	450	1	450	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	450	1	450	0	0

2024 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: WILSON BANK AND 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)
SMITH COUNTY (159), TN										
MSA 34980										
Inside AA 0001										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	16	405	0	0	2	900	17	1,301	0	0
Middle Income	4	167	0	0	0	0	4	167	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	20	572	0	0	2	900	21	1,468	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	2	110	3	541	3	1,728	8	2,379	0	0
Middle Income	7	244	3	408	7	3,330	11	1,849	0	0
Upper Income	5	272	0	0	2	895	4	172	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	14	626	6	949	12	5,953	23	4,400	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	15	458	1	241	1	500	15	684	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	15	458	1	241	1	500	15	684	0	0

2024 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: WILSON BANK AND 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)
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	3	53	0	0	0	0	3	53	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	53	0	0	0	0	3	53	0	0
WHITE COUNTY (185), TN										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	25	0	0	0	0	1	25	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	25	0	0	0	0	1	25	0	0
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	67	0	0	0	0	0	0	0	0
Upper Income	3	138	1	205	2	1,500	3	578	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	205	1	205	2	1,500	3	578	0	0

2024 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: WILSON BANK AND 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)
WILSON COUNTY (189), TN										
MSA 34980										
Inside AA 0001										
Low Income	3	171	2	285	4	2,680	5	2,168	0	0
Moderate Income	14	424	0	0	4	2,035	15	1,867	0	0
Middle Income	34	1,227	4	579	7	3,275	38	2,939	0	0
Upper Income	20	645	1	150	6	3,092	22	1,823	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	71	2,467	7	1,014	21	11,082	80	8,797	0	0
TOTAL INSIDE AA IN STATE	196	7,198	27	4,706	62	32,460	228	26,692	0	0
TOTAL OUTSIDE AA IN STATE	13	405	11	2,303	16	8,117	27	6,607	0	0
STATE TOTAL	209	7,603	38	7,009	78	40,577	255	33,299	0	0
TOTAL ACROSS ALL STATES										
TOTAL INSIDE AA	196	7,198	27	4,706	62	32,460	228	26,692	0	0
TOTAL OUTSIDE AA	15	590	12	2,407	17	8,567	31	7,346	0	0
TOTAL INSIDE & OUTSIDE	211	7,788	39	7,113	79	41,027	259	34,038	0	0

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.

The Following 2025 Financial Information
For Wilson Bank & Trust
is Available Upon Request:

Balance Sheet
Income Statement
Changes in Equity
Past Due Loans
Charge-Off and Recoveries

Requests Should Be Directed To:

Kayla Hawkins
Wilson Bank & Trust
P. O. Box 768
Lebanon, TN 37087
615-443-5901

Cut on Dotted Line