

THE BANK OF MARION
CRA DISCLOSURE
STATEMENT
(2 MOST RECENT YEARS)

Loans by County

Respondent ID: 0000858528

Small Business Loans - Originations

Agency: FRS - 2

Institution: THE BANK OF MARION

State: TENNESSEE (47)

Area Income Characteristics	Loan Amount at	Loan Amount at	Loan Amount at	Loans to Businesses	Memo Item:	
	Origination <=\$100,000	Origination >\$100,000 But <=\$250,000	Origination >\$250,000	with Gross Annual Revenues <= \$1 Million	Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
JOHNSON COUNTY (091), TN						
MSA NA						
Outside Assessment Area						
Low Income	0	0	0	0	0	0
Moderate Income	3	105	0	3	105	0
Middle Income	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0
County Total	3	105	0	3	105	0
SULLIVAN COUNTY (163), TN						
MSA 28700						
Inside AA 0003						
Low Income	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0
Middle Income	0	0	3	2	800	0
Upper Income	0	0	0	1	115	0
Income Not Known	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0
County Total	0	0	3	3	915	0
UNICOI COUNTY (171), TN						
MSA 27740						
Inside AA 0002						
Low Income	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0
Middle Income	1	27	0	1	27	0
Upper Income	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0
County Total	1	27	0	1	27	0

Loans by County

Respondent ID: 0000858528

Small Business Loans - Originations

Agency: FRS - 2

Institution: THE BANK OF MARION

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)
WASHINGTON COUNTY (179), TN 2/										
MSA 27740										
Inside AA 0002										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	30	0	0	0	0	1	30	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	50	1	200	1	267	2	317	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	80	1	200	1	267	3	347	0	0
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	4	137	0	0	0	0	4	137	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	4	137	0	0	0	0	4	137	0	0
Totals For County: (179) 2/										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	30	0	0	0	0	1	30	0	0
Middle Income	4	137	0	0	0	0	4	137	0	0
Upper Income	1	50	1	200	1	267	2	317	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	6	217	1	200	1	267	7	484	0	0
TOTAL INSIDE AA IN STATE										
	3	107	2	315	4	1,367	7	1,289	0	0
TOTAL OUTSIDE AA IN STATE										
	7	242	0	0	0	0	7	242	0	0
STATE TOTAL	10	349	2	315	4	1,367	14	1,531	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Respondent ID: 0000858528

Small Business Loans - Originations

Agency: FRS - 2

Institution: THE BANK OF MARION

State: VIRGINIA (51)

Area Income Characteristics	Loan Amount at	Loan Amount at	Loan Amount at	Loans to Businesses	Memo Item:
	Origination	Origination	Origination	with Gross Annual	
	<=\$100,000	>\$100,000 But	>\$250,000	Revenues <= \$1	Affiliates
		<=\$250,000		Million	
	Num of	Num of	Num of	Num of	Num of
	Loans	Loans	Loans	Loans	Loans
	Amount	Amount	Amount	Amount	Amount
	(000s)	(000s)	(000s)	(000s)	(000s)
BLAND COUNTY (021), VA					
MSA NA					
Outside Assessment Area					
Low Income	0	0	0	0	0
Moderate Income	0	0	0	0	0
Middle Income	1	0	0	1	0
Upper Income	0	0	0	0	0
Income Not Known	0	0	0	0	0
Tract Not Known	0	0	0	0	0
County Total	1	13	0	1	0
GRAYSON COUNTY (077), VA					
MSA NA					
Outside Assessment Area					
Low Income	0	0	0	0	0
Moderate Income	0	0	0	0	0
Middle Income	2	38	1	3	0
Upper Income	0	0	0	0	0
Income Not Known	0	0	0	0	0
Tract Not Known	0	0	0	0	0
County Total	2	38	1	3	0
RUSSELL COUNTY (167), VA					
MSA NA					
Inside AA 0001					
Low Income	0	0	0	0	0
Moderate Income	0	0	0	0	0
Middle Income	3	250	1	2	0
Upper Income	0	0	0	0	0
Income Not Known	0	0	0	0	0
Tract Not Known	0	0	0	0	0
County Total	3	250	1	2	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Respondent ID: 0000858528

Small Business Loans - Originations

Agency: FRS - 2

Institution: THE BANK OF MARION

State: VIRGINIA (51)

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)	
SCOTT COUNTY (169), VA									
MSA 28700									
Inside AA 0003									
Low Income	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	200	1	550	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0
County Total	0	0	1	200	1	550	0	0	0
SMYTH COUNTY (173), VA									
MSA NA									
Inside AA 0001									
Low Income	0	0	0	0	0	0	0	0	0
Moderate Income	40	1,187	6	910	8	3,581	46	3,634	0
Middle Income	44	1,413	8	1,383	5	3,872	50	3,441	0
Upper Income	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0
County Total	84	2,600	14	2,293	13	7,453	96	7,075	0
WASHINGTON COUNTY (191), VA									
MSA 28700									
Inside AA 0003									
Low Income	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0
Middle Income	33	1,091	4	710	5	2,400	35	2,923	0
Upper Income	13	249	0	0	1	340	14	589	0
Income Not Known	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0
County Total	46	1,340	4	710	6	2,740	49	3,512	0

Footnote:

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Loans by County

Respondent ID: 0000858528

Small Business Loans - Originations
Institution: THE BANK OF MARION

Agency: FRS - 2
State: VIRGINIA (51)

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)		
WYTHE COUNTY (197), VA										
MSA NA										
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	5	102	3	455	2	1,370	9	1,003	0	0
Upper Income	15	598	2	325	2	780	18	1,203	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	700	5	780	4	2,150	27	2,206	0	0
BRISTOL CITY (520), VA										
MSA 28700										
Inside AA 0003										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	35	0	0	0	0	1	35	0	0
Middle Income	1	50	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	85	0	0	0	0	1	35	0	0
TOTAL INSIDE AA IN STATE	155	4,975	25	4,091	24	12,893	175	12,986	0	0
TOTAL OUTSIDE AA IN STATE	3	51	0	0	1	385	4	436	0	0
STATE TOTAL	158	5,026	25	4,091	25	13,278	179	13,422	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Respondent ID: 0000858528

Small Business Loans - Originations

Agency: FRS - 2

Institution: THE BANK OF MARION

State: WEST VIRGINIA (54)

Area Income Characteristics	Loan Amount at	Loan Amount at	Loan Amount at	Loan Amount at	Loans to Businesses	Memo Item:
	Origination <=\$100,000	Origination >\$100,000 But <=\$250,000	Origination >\$250,000	with Gross Annual Revenues <= \$1 Million	Revenues <= \$1 Million	Loans by Affiliates
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
MERCER COUNTY (055), WV						
MSA NA						
Outside Assessment Area						
Low Income	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0
Middle Income	0	0	1	586	0	0
Upper Income	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0
County Total	0	0	1	586	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	1	586	0	0
STATE TOTAL	0	0	1	586	0	0
TOTAL ACROSS ALL STATES	158	5,082	27	4,406	182	14,275
TOTAL INSIDE AA	10	293	0	0	11	678
TOTAL OUTSIDE AA	168	5,375	27	4,406	193	14,953
TOTAL INSIDE & OUTSIDE						

Footnote:

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Loans by County

Respondent ID: 0000858528

Small Farm Loans - Originations

Agency: FRS - 2

Institution: THE BANK OF MARION

State: TENNESSEE (47)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)		
SULLIVAN COUNTY (163), TN										
MSA 28700										
Inside AA 0003										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	15	0	0	0	0	1	15	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	15	0	0	0	0	1	15	0	0
TOTAL INSIDE AA IN STATE	1	15	0	0	0	0	1	15	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
STATE TOTAL	1	15	0	0	0	0	1	15	0	0

Loans by County
 Small Farm Loans - Originations
 Institution: THE BANK OF MARION
 Respondent ID: 0000858528
 Agency: FRS - 2
 State: VIRGINIA (51)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)		
BLAND COUNTY (021), VA										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	40	1	165	0	0	3	205	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	40	1	165	0	0	3	205	0	0
RUSSELL COUNTY (167), VA										
MSA NA										
Inside AA 0001										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	2	125	1	150	0	0	3	275	0	0
Middle Income	1	75	0	0	0	0	1	75	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	200	1	150	0	0	4	350	0	0
SCOTT COUNTY (169), VA										
MSA 28700										
Inside AA 0003										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	11	0	0	0	0	1	11	0	0
Middle Income	1	6	0	0	0	0	1	6	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	17	0	0	0	0	2	17	0	0

Respondent ID: 0000858528
 Agency: FRS - 2
 State: VIRGINIA (51)

Loans by County
 Small Farm Loans - Originations
 Institution: THE BANK OF MARION

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates (000s)
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	
SMYTH COUNTY (173), VA									
MSA NA									
Inside AA 0001									
Low Income	0	0	0	0	0	0	0	0	0
Moderate Income	19	698	2	265	2	599	22	1,462	0
Middle Income	54	2,125	7	1,083	2	900	62	4,083	0
Upper Income	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0
County Total	73	2,823	9	1,348	4	1,499	84	5,545	0
TAZEWELL COUNTY (185), VA									
MSA NA									
Outside Assessment Area									
Low Income	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0
Middle Income	3	235	0	0	0	0	3	235	0
Upper Income	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0
County Total	3	235	0	0	0	0	3	235	0
WASHINGTON COUNTY (191), VA									
MSA 28700									
Inside AA 0003									
Low Income	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0
Middle Income	21	594	1	200	0	0	21	788	0
Upper Income	1	14	0	0	0	0	1	14	0
Income Not Known	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0
County Total	22	608	1	200	0	0	22	802	0

2022 Institution Disclosure Statement - Table 3
 Assessment Area/Non-Assessment Area Activity
 Small Business Loans
 Institution: THE BANK OF MARION

PAGE: 1 OF 1
 Respondent ID: 0000858528
 Agency: FRS - 2

	Originations		Originations to Businesses with <= \$1 million revenue		Purchases	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
ASSESSMENT AREA LOANS						
VA - RUSSELL COUNTY (167) - MSA NA	4	358	2	158	0	0
VA - SMYTH COUNTY (173) - MSA NA	111	12,346	96	7,075	0	0
VA - WYTHE COUNTY (197) - MSA NA	29	3,630	27	2,206	0	0
TN - UNICOI COUNTY (171) - MSA 27740	1	27	1	27	0	0
TN - WASHINGTON COUNTY (179) - MSA 27740 2/	4	547	3	347	0	0
TN - SULLIVAN COUNTY (163) - MSA 28700	4	1,215	3	915	0	0
VA - SCOTT COUNTY (169) - MSA 28700	2	750	0	0	0	0
VA - WASHINGTON COUNTY (191) - MSA 28700	56	4,790	49	3,512	0	0
VA - BRISTOL CITY (520) - MSA 28700	2	85	1	35	0	0

Footnote:
 2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

2022 Institution Disclosure Statement - Table 4
 Assessment Area/Non-Assessment Area Activity
 Small Farm Loans

Respondent ID: 0000858528
 Agency: FRS - 2

Institution: THE BANK OF MARION

	Originations		Originations to Farms with ≤ \$1 million revenue		Purchases	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
ASSESSMENT AREA LOANS						
VA - RUSSELL COUNTY (167) - MSA NA	4	350	4	350	0	0
VA - SMYTH COUNTY (173) - MSA NA	86	5,670	84	5,545	0	0
VA - WYTHE COUNTY (197) - MSA NA	28	1,404	27	1,379	0	0
TN - SULLIVAN COUNTY (163) - MSA 28700	1	15	1	15	0	0
VA - SCOTT COUNTY (169) - MSA 28700	2	17	2	17	0	0
VA - WASHINGTON COUNTY (191) - MSA 28700	23	808	22	802	0	0

Community Development/Consortium-Third Party Activity

Respondent ID: 0000858528

Institution: THE BANK OF MARION

Agency: FRS - 2

	Memo Item: Loans by Affiliates		
	Num of Loans	Amount (000s)	Num of Loans
			Amount (000s)
Community Development Loans			
Originated	1	50	0
Purchased	0	0	0
Total	1	50	0
Consortium/Third Party Loans (optional)			

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000858528

* denotes no loans made in specified tracts

Agency: FRS - 2

Institution: THE BANK OF MARION

ASSESSMENT AREA - 0001

RUSSELL COUNTY (167), VA

MSA: NA

Moderate Income

0301.00 0302.01* 0303.00* 0304.04*

Middle Income

0302.02* 0304.02 0304.03* 0305.00 0306.00*

SMYTH COUNTY (173), VA

MSA: NA

Moderate Income

0302.00 0303.02 0304.00 0306.00

Middle Income

0301.00 0303.01 0305.00 0307.01 0307.02

WYTHE COUNTY (197), VA

MSA: NA

Moderate Income

0504.01

Middle Income

0501.01 0502.02 0503.02

Upper Income

0501.02 0502.01* 0503.01 0504.02

ASSESSMENT AREA - 0002

CARTER COUNTY (019), TN

MSA: 27740

Moderate Income

0701.00* 0704.00* 0706.00* 0710.00* 0711.00* 0715.00* 0716.00*

Middle Income

0702.00* 0703.00* 0705.00* 0707.00* 0708.00* 0709.00* 0712.00* 0713.01* 0713.02* 0714.00* 0717.00*

2022 Institution Disclosure Statement - Table 6
 Assessment Area(s) by Tract

Respondent ID: 0000858528
 Agency: FRS - 2

* denotes no loans made in specified tracts

Institution: THE BANK OF MARION

UNICOLI COUNTY (171), TN

MSA: 27740

Middle Income

0801.00* 0802.00* 0803.00* 0804.00

WASHINGTON COUNTY (179), TN 2/

MSA: 27740

Low Income

0609.01* 0609.02*

Moderate Income

0601.00* 0605.01* 0605.03* 0605.04* 0608.00* 0610.00* 0612.00 0620.00*

Middle Income

0611.00* 0615.00* 0617.03* 0617.04*

Upper Income

0604.01* 0604.02 0606.02* 0613.01* 0613.02* 0614.01 0614.03* 0614.04* 0616.01* 0616.03* 0616.04*

0617.01

Income Not Known

0607.00*

ASSESSMENT AREA - 0003

HAWKINS COUNTY (073), TN

MSA: 28700

Moderate Income

0501.00* 0505.02* 0509.00*

Middle Income

0502.00* 0503.01* 0503.02* 0504.00* 0505.01* 0507.00* 0508.00*

Upper Income

0505.03* 0506.01* 0506.02*

SULLIVAN COUNTY (163), TN

MSA: 28700

Low Income

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

2022 Institution Disclosure Statement - Table 6
Assessment Area(s) by Tract

Respondent ID: 0000858528
Agency: FRS - 2

* denotes no loans made in specified tracts

Institution: THE BANK OF MARION

0202.02*

OUTSIDE ASSESSMENT AREA

JOHNSON COUNTY (091), TN

MSA: NA

Moderate Income

9560.00 9564.00

WASHINGTON COUNTY (179), TN 2/

MSA: 27740

Middle Income

0618.00

BLAND COUNTY (021), VA

MSA: NA

Middle Income

0401.00

GRAYSON COUNTY (077), VA

MSA: NA

Middle Income

0601.01 0602.01 0602.02

TAZEWELL COUNTY (185), VA

MSA: NA

Middle Income

0206.00

MERCER COUNTY (055), WV

MSA: NA

Middle Income

0013.00

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

2022 Institution Disclosure Statement - Table E-1
 Error Status Information

Respondent ID: 0000858528

Institution: THE BANK OF MARION

Agency: FRS - 2

Record Identifier: 11	Total Composite Records on File	Total Composite Records Without Errors	Total Validity ¹⁰ Errors	Percentage of Validity Errors
Transmittal Sheet	1	1	0	0.00%
Small Business Loans	49	49	0	0.00%
Small Farm Loans	29	29	0	0.00%
Community Development Loans	1	1	0	0.00%
Consortium/Third Party Loans (Optional)	0	0	0	0.00%
Assessment Area	10	10	0	0.00%
Total	90	90	0	0.00%

Footnote:

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

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

2022 CRA MSA Aggregate Report - Table 1-1
Loans by County

MSA 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	
	Num of loans	Amount (000s)	Num of loans	Amount (000s)	Num of loans	Amount (000s)	Num of loans	Amount (000s)
MSA: NA								
Outside of MSA/MD, VA								
SMYTH COUNTY (173), VA								
Moderate Income								
0302.00	51	840	4	627	1	600	45	1,897
0303.02	46	588	4	742	3	1,115	36	1,848
0304.00	19	218	0	0	2	981	17	751
0306.00	33	503	1	153	3	1,200	23	718
Subtotal for Income Group	149	2,149	9	1,522	9	3,896	121	5,214
Middle Income								
0301.00	34	679	5	790	0	0	33	1,431
0303.01	58	993	5	693	1	500	46	1,278
0305.00	31	433	2	430	2	1,622	24	460
0307.01	62	1,064	6	920	3	1,295	53	1,321
0307.02	46	795	2	276	2	1,750	32	1,462
Subtotal for Income Group	231	3,964	20	3,109	8	5,167	188	5,952
County Total	380	6,113	29	4,631	17	9,063	309	11,166

2022 CRA MSA Aggregate Report - Table 1-1A
Lenders by County

MSA: NA
Outside of MSA/MD, VA

Institution Name	Respondent ID	Agency	Num of loans	Amount (000s)	Loans to Businesses with Gross Annual Revenues <= \$1 Million	
					Num of loans	Amount (000s)
SMYTH COUNTY (173), VA						
MSA - NA						
American Express National Bank	0000025151	1	64	601	7	25
ARVEST BANK	0000311845	2	4	319	0	0
Bank of America NA	0000013044	1	9	117	7	83
BANK OF TENNESSEE	0000021573	3	1	85	1	85
Capital One, N.A.	0000013688	1	28	382	20	205
CITIBANK, N.A.	0000001461	1	8	55	8	55
CROSS RIVER	0000058410	3	1	1	1	1
FIRST BANK AND TRUST COMPANY	0000223322	2	15	2,143	12	1,254
First Citizens Bank And Trust	0000011063	3	2	214	1	20
First Community Bank	0002363595	2	9	797	8	756
FNCB Bank	0000007472	3	1	145	0	0
John Deere Financial, f.s.b.	0000715685	1	1	8	0	0
JPMorgan Chase Bank, NA	0000000008	1	14	198	9	104
Lake Forest Bank & Trust Co NA	0000025149	1	1	13	1	13
New Peoples Bank, Inc.	0002736451	2	2	665	1	15
Pathward N.A.	0000025195	1	1	5	0	0
Pinnacle Financial Partners	0000035583	3	1	22	1	22
Synchrony Bank	0000715044	1	90	338	90	338
TEXAS CAPITAL BANK	0000034383	3	1	4	0	0
THE BANK OF MARION	0000858528	2	111	12,346	96	7,075
THE HUNTINGTON NATIONAL BANK	0000007745	1	2	40	0	0
TRUIST BANK	0000009846	3	38	999	36	969
US BANK NA	0000000024	1	4	123	3	15
VALLEY NATIONAL BANK	0000015790	1	1	1	0	0
WEBBANK	0000034404	3	10	141	5	123
WELLS FARGO BANK, N.A.	0000000001	1	2	8	2	8
WESTERN STATE BANK	0000009123	3	1	10	0	0
WEX Bank	0000034697	3	4	27	0	0

2022 CRA MSA Aggregate Report - Table 2-1

Loans by County

MSA: NA

Small Farm Loans - Originations

Outside of MSA/MD, VA

MSA Income Characteristics	Loan Amount at Origination <= \$100,000		Loan Amount at Origination > \$100,000 But <= \$250,000		Loan Amount at Origination > \$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million	
	Num of loans	Amount (000s)	Num of loans	Amount (000s)	Num of loans	Amount (000s)	Num of loans	Amount (000s)
SMYTH COUNTY (173), VA								
Moderate Income								
0302.00	11	385	1	125	1	460	12	870
0303.02	3	126	2	365	0	0	5	491
0304.00	8	237	1	140	2	599	11	976
0306.00	2	64	0	0	0	0	2	64
Subtotal for Income Group	24	812	4	630	3	1,059	30	2,401
Middle Income								
0301.00	32	1,249	5	795	2	900	30	2,732
0303.01	9	190	2	274	1	400	11	859
0305.00	12	465	2	325	0	0	14	790
0307.01	12	478	3	571	0	0	12	787
0307.02	19	561	0	0	0	0	18	536
Subtotal for Income Group	84	2,943	12	1,965	3	1,300	85	5,704
Tract Not Known								
Subtotal for Income Group	1	12	0	0	0	0	0	0
County Total	109	3,767	16	2,595	6	2,359	115	8,105

2022 CRA MSA Aggregate Report - Table 2-1A

Lenders by County

MSA: NA

Small Farm Lenders in Area - Originations

Outside of MSA/MD, VA

Institution Name	Respondent ID	Agency	Num of loans	Amount (000s)	Loans to Farms with Gross Annual Revenues <= \$1 Million	
					Num of loans	Amount (000s)
SMYTH COUNTY (173), VA						
MSA - NA						
Bank of America NA	0000013044	1	1	12	1	12
Capital One, N.A.	0000013688	1	1	15	1	15
FIRST BANK AND TRUST COMPANY	0000223322	2	22	2,557	20	2,200
John Deere Financial, f.s.b.	0000715685	1	9	47	0	0
JPMorgan Chase Bank, NA	0000000008	1	4	76	3	64
New Peoples Bank, Inc.	0002736451	2	3	48	3	48
THE BANK OF MARION	0000858528	2	86	5,670	84	5,545
TRUIST BANK	0000009846	3	4	271	3	221
WELLS FARGO BANK, N.A.	0000000001	1	1	25	0	0

2022 CRA MSA Aggregate Report - Table 1-1

Loans by County

Small Business Loans - Originations

MSA: NA

Outside of MSA/MD, VA

MSA 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	
	Num of loans	Amount (000s)	Num of loans	Amount (000s)	Num of loans	Amount (000s)	Num of loans	Amount (000s)
WYTHE COUNTY (197), VA								
Moderate Income								
0504.01	45	458	0	0	0	0	40	430
Subtotal for Income Group	45	458	0	0	0	0	40	430
Middle Income								
0501.01	76	1,252	3	490	4	2,210	47	1,415
0502.02	55	841	7	1,138	2	800	46	1,140
0503.02	38	394	2	284	1	489	31	1,073
Subtotal for Income Group	169	2,487	12	1,912	7	3,499	124	3,628
Upper Income								
0501.02	35	529	1	250	1	354	30	1,067
0502.01	64	930	3	675	2	1,244	42	2,359
0503.01	85	1,643	5	827	3	1,130	75	2,590
0504.02	67	782	5	769	4	1,584	51	1,069
Subtotal for Income Group	251	3,884	14	2,521	10	4,312	198	7,085
Tract Not Known								
Subtotal for Income Group	3	27	0	0	0	0	2	18
County Total	468	6,856	26	4,433	17	7,811	364	11,161

2022 CRA MSA Aggregate Report - Table 1-1A
Lenders by County

MSA: NA
Outside of MSA/MD, VA

Institution Name	Respondent ID	Agency	Num of loans	Amount (000s)	Loans to Businesses with Gross Annual Revenues <= \$1 Million	
					Num of loans	Amount (000s)
WYTHE COUNTY (197), VA						
MSA - NA						
American Express National Bank	0000025151	1	66	751	9	107
Bank of America NA	0000013044	1	11	581	7	62
Capital One, N.A.	0000013688	1	33	386	13	104
CARTER BANK & TRUST	0000058596	3	1	45	1	45
CITIBANK, N.A.	0000001461	1	7	37	5	19
Citizens Bank, NA	0000024571	1	2	103	2	103
CNB BANK	0000013876	3	1	200	1	200
Coastal Community Bank	0002562164	2	1	25	0	0
FIRST BANK AND TRUST COMPANY	0000223322	2	20	2,437	18	1,744
First Citizens Bank And Trust	0000011063	3	1	20	1	20
FIRST COMMONWEALTH BANK	0000007468	3	1	119	1	119
First Community Bank	0002353595	2	36	3,963	30	3,545
FIRST HORIZON BANK	0000485559	2	3	285	0	0
FIRST NATIONAL BANK OF OMAHA	0000000209	1	1	9	1	9
FNCB Bank	0000007472	3	1	284	1	284
Goldman Sachs Bank USA	0002182786	2	1	21	0	0
HOMETRUST BANK	0000212577	2	1	135	0	0
JPMorgan Chase Bank, NA	0000000008	1	34	369	23	207
Lake Forest Bank & Trust Co NA	0000025149	1	8	93	4	30
Santander Bank N.A.	0000025022	1	1	96	0	0
SUMMIT COMMUNITY BANK	0000034102	3	8	1,290	5	940
Synchrony Bank	0000715044	1	164	765	164	765
THE BANK OF MARION	0000858628	2	29	3,630	27	2,206
THE HUNTINGTON NATIONAL BANK	0000007745	1	3	379	1	45
TRUIST BANK	0000009846	3	32	1,627	25	292
UNITED BANK VA	0000365325	2	1	225	0	0
US BANK NA	0000000024	1	23	162	21	154
VALLEY NATIONAL BANK	0000015790	1	2	2	0	0
WEBBANK	0000034404	3	8	184	3	160
WELLS FARGO BANK, N.A.	0000000001	1	4	758	0	0

2022 CRA MSA Aggregate Report - Table 1-1A
 Lenders by County

MSA: NA
 Outside of MSA/MD, VA

Small Business Lenders in Area - Originations

Institution Name	Respondent ID	Agency	Num of loans	Amount (000s)	Loans to Businesses with Gross Annual Revenues <= \$1 Million	
					Num of loans	Amount (000s)
WESTERN STATE BANK	0000009123	3	2	74	0	0
WEX Bank	0000034697	3	4	44	0	0
WOODFOREST NATIONAL BANK	0000016892	1	1	1	1	1

2022 CRA MSA Aggregate Report - Table 2-1

Loans by County

MSA: NA

Small Farm Loans - Originations

Outside of MSA/MD, VA

MSA Income Characteristics	Loan Amount at Origination <= \$100,000		Loan Amount at Origination > \$100,000 But <= \$250,000		Loan Amount at Origination > \$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million	
	Num of loans	Amount (000s)	Num of loans	Amount (000s)	Num of loans	Amount (000s)	Num of loans	Amount (000s)
WYTHE COUNTY (197), VA								
Moderate Income								
0504.01	10	170	0	0	0	0	9	150
Subtotal for Income Group	10	170	0	0	0	0	9	150
Middle Income								
0501.01	2	46	0	0	0	0	1	40
0502.02	11	291	0	0	1	400	10	678
0503.02	13	376	1	150	0	0	12	493
Subtotal for Income Group	26	713	1	150	1	400	23	1,211
Upper Income								
0501.02	2	20	1	150	0	0	2	160
0503.01	8	344	1	150	0	0	8	474
0504.02	11	239	0	0	0	0	7	193
Subtotal for Income Group	21	603	2	300	0	0	17	827
County Total	57	1,486	3	450	1	400	49	2,188

2022 CRA MSA Aggregate Report - Table 2-1A
 Lenders by County

MSA: NA
 Outside of MSA/MD, VA

Small Farm Lenders in Area - Originations

Institution Name	Respondent ID	Agency	Num of loans	Amount (000s)	Loans to Farms with Gross Annual Revenues <= \$1 Million	
					Num of loans	Amount (000s)
WYTHE COUNTY (197), VA						
MSA - NA						
Bank of America NA	0000013044	1	1	10	1	10
Capital One, N.A.	0000013688	1	2	11	2	11
FIRST BANK AND TRUST COMPANY	0000223322	2	14	736	14	736
First Community Bank	0002353595	2	1	15	1	15
John Deere Financial, f.s.b.	0000715685	1	9	111	0	0
JPMorgan Chase Bank, NA	0000000008	1	3	30	1	18
THE BANK OF MARION	0000858528	2	28	1,404	27	1,379
US BANK NA	0000000024	1	2	15	2	15
WOODFOREST NATIONAL BANK	0000016892	1	1	4	1	4

Loans by County

Small Business Loans - Originations

MSA: NA

Outside of MSA/MD, VA

MSA 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	
	Num of loans	Amount (000s)	Num of loans	Amount (000s)	Num of loans	Amount (000s)	Num of loans	Amount (000s)
RUSSELL COUNTY (167), VA								
Moderate Income								
0301.00	33	519	1	200	1	400	13	215
0302.01	7	90	0	0	0	0	2	6
0303.00	27	316	1	118	1	500	18	384
0304.04	27	521	4	469	0	0	15	349
Subtotal for Income Group	94	1,446	6	787	2	900	48	954
Middle Income								
0302.02	53	1,725	11	1,721	2	937	29	2,642
0304.02	43	973	4	593	1	542	30	1,453
0304.03	52	952	1	105	3	1,470	37	1,853
0305.00	23	645	3	415	0	0	17	723
0306.00	35	370	2	366	1	486	24	1,074
Subtotal for Income Group	206	4,665	21	3,200	7	3,435	137	7,745
Tract Not Known								
Subtotal for Income Group	7	80	0	0	0	0	2	40
County Total	307	6,191	27	3,987	9	4,335	187	8,739

Lenders by County

MSA: NA

Small Business Lenders in Area - Originations

Outside of MSA/MD, VA

Institution Name	Respondent ID	Agency	Num of loans	Amount (000s)	Loans to Businesses with Gross Annual Revenues <= \$1 Million	
					Num of loans	Amount (000s)
RUSSELL COUNTY (167), VA						
MSA - NA						
American Express National Bank	0000025151	1	72	1,099	13	316
AMERIS BANK	0000020504	3	2	106	0	0
Bank of America NA	0000013044	1	6	46	5	31
Capital One, N.A.	0000013688	1	21	220	11	102
CITIBANK, N.A.	0000001461	1	2	7	2	7
Citizens Bank, NA	0000024571	1	3	184	3	184
CROSS RIVER	0000058410	3	2	0	0	0
Discover Bank	0000005649	3	3	14	2	8
First Bank & Trust	0000003973	3	2	131	0	0
FIRST BANK AND TRUST COMPANY	0000223322	2	44	4,226	38	3,499
First Citizens Bank And Trust	0000011063	3	2	235	1	13
First Community Bank	0002353595	2	22	2,816	7	1,898
FIRST NATIONAL BANK OF OMAHA	0000000209	1	1	25	1	25
FIRST PREMIER BANK	0000374653	2	1	104	1	104
John Deere Financial, f.s.b.	0000715685	1	7	93	0	0
JPMorgan Chase Bank, NA	0000000008	1	19	281	13	180
Lake Forest Bank & Trust Co NA	0000025149	1	2	3	2	3
New Peoples Bank, Inc.	0002736451	2	32	3,038	22	1,248
Pathward N.A.	0000025195	1	5	23	0	0
Pinnacle Financial Partners	0000035583	3	1	10	1	10
Synchrony Bank	0000715044	1	39	135	36	108
TEXAS CAPITAL BANK	0000034383	3	1	1	0	0
THE BANK OF MARION	0000858528	2	4	358	2	158
THE HUNTINGTON NATIONAL BANK	0000007745	1	1	76	0	0
TRUIST BANK	0000009846	3	22	797	21	792
US BANK NA	0000000024	1	2	15	2	15
VALLEY NATIONAL BANK	0000015790	1	2	2	0	0
WEBBANK	0000034404	3	8	177	2	26
WELLS FARGO BANK, N.A.	0000000001	1	10	262	2	12
WESTERN STATE BANK	0000009123	3	1	9	0	0

2022 CRA MSA Aggregate Report - Table 1-1A

Lenders by County

MSA: NA

Small Business Lenders in Area - Originations

Outside of MSA/MD, VA

Institution Name	Respondent ID	Agency	Num of loans	Amount (000s)	Loans to Businesses with Gross Annual Revenues <= \$1 Million
			Num of loans	Amount (000s)	
WEX Bank	0000034697	3	4	20	0

2022 CRA MSA Aggregate Report - Table 2-1

Loans by County

Small Farm Loans - Originations

MSA: NA

Outside of MSA/MD, VA

MSA Income Characteristics	Loan Amount at Origination <= \$100,000		Loan Amount at Origination > \$100,000 But <= \$250,000		Loan Amount at Origination > \$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million	
	Num of loans	Amount (000s)	Num of loans	Amount (000s)	Num of loans	Amount (000s)	Num of loans	Amount (000s)
RUSSELL COUNTY (167), VA								
Moderate Income								
0301.00	5	268	2	391	0	0	7	659
0302.01	5	112	1	138	0	0	5	112
0303.00	29	914	1	150	0	0	21	932
0304.04	11	397	2	250	0	0	12	522
Subtotal for Income Group	50	1,691	6	929	0	0	45	2,225
Middle Income								
0302.02	5	21	0	0	0	0	1	6
0304.02	11	455	3	359	0	0	10	721
0304.03	7	133	0	0	0	0	6	128
0306.00	7	108	1	105	0	0	6	190
Subtotal for Income Group	30	717	4	464	0	0	23	1,045
County Total	80	2,408	10	1,393	0	0	68	3,270

2022 CRA MSA Aggregate Report - Table 2-1A
 Lenders by County

MSA: NA
 Outside of MSA/MD, VA

Institution Name	Respondent ID	Agency	Num of loans	Amount (000s)	Loans to Farms with Gross Annual Revenues <= \$1 Million	
					Num of loans	Amount (000s)
RUSSELL COUNTY (167), VA						
MSA - NA						
FIRST BANK AND TRUST COMPANY				1,567	40	1,442
First Community Bank	0000223322	2	41			
John Deere Financial, f.s.b.	0002353595	2	1	61	1	61
JPMorgan Chase Bank, NA	0000715685	1	19	209	0	0
New Peoples Bank, Inc.	0000000008	1	3	53	3	53
THE BANK OF MARION	0002736451	2	19	1,296	17	1,099
TRUIST BANK	0000858528	2	4	350	4	350
US BANK NA	0000009846	3	2	250	2	250
	0000000024	1	1	15	1	15

Loans by County
 Small Business Loans - Originations
 MSA: 28700
 KINGSPORT-BRISTOL, TN-VA

MSA 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	
	Num of loans	Amount (000s)	Num of loans	Amount (000s)	Num of loans	Amount (000s)	Num of loans	Amount (000s)	Num of loans
SCOTT COUNTY (169), VA									
Moderate Income									
0303.00	24	286	0	0	0	0	0	0	14
Subtotal for Income Group	24	286	0	0	0	0	0	0	14
Middle Income									
0301.00	53	825	1	118	0	0	0	0	24
0302.00	24	170	1	150	1	1,000	1	1,000	12
0304.00	35	414	1	250	0	0	0	0	21
0305.00	36	310	3	588	0	0	0	0	12
0306.00	34	453	1	214	5	2,137	5	2,137	12
Subtotal for Income Group	182	2,172	7	1,320	6	3,137	6	3,137	81
Tract Not Known									
Subtotal for Income Group	4	40	0	0	0	0	0	0	2
County Total	210	2,498	7	1,320	6	3,137	6	3,137	97
WASHINGTON COUNTY (191), VA									
Middle Income									
0101.01	65	964	0	0	6	3,460	6	3,460	32
0101.02	46	600	4	778	1	500	1	500	28
0102.00	68	791	2	377	0	0	0	0	36
0103.01	39	511	5	736	0	0	0	0	27
0103.02	68	1,017	3	480	1	565	1	565	50
0105.02	116	1,268	17	2,842	11	5,220	11	5,220	79
0106.01	90	1,195	2	265	9	4,736	9	4,736	57
0106.02	28	351	0	0	0	0	0	0	21
0107.00	61	919	4	870	3	1,446	3	1,446	41

Loans by County

MSA: 28700

Small Business Loans - Originations

KINGSPORT-BRISTOL, TN-VA

MSA 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	
	Num of loans	Amount (000s)	Num of loans	Amount (000s)	Num of loans	Amount (000s)	Num of loans	Amount (000s)
0108.00	38	546	0	0	0	0	31	447
0109.00	71	920	0	0	3	1,375	55	1,356
Subtotal for Income Group	690	9,082	37	6,348	34	17,302	457	16,801
Upper Income								
0104.01	57	1,024	0	0	3	1,500	37	1,141
0104.02	55	962	11	1,719	6	3,095	34	3,159
0105.01	86	1,023	7	1,336	2	638	58	2,341
0110.00	72	1,099	3	576	3	1,110	58	1,320
Subtotal for Income Group	270	4,108	21	3,631	14	6,343	187	7,961
Tract Not Known								
Subtotal for Income Group	5	29	0	0	0	0	3	17
County Total	965	13,219	58	9,979	48	23,645	647	24,779
BRISTOL CITY (520), VA								
Low Income								
0202.01	41	704	7	1,096	7	2,937	30	3,577
Subtotal for Income Group	41	704	7	1,096	7	2,937	30	3,577
Moderate Income								
0201.00	64	1,105	9	1,609	3	1,945	34	2,262
0203.00	16	175	1	101	1	300	10	513
Subtotal for Income Group	80	1,280	10	1,710	4	2,245	44	2,775
Middle Income								
0204.00	66	1,064	6	863	7	3,563	41	2,884
Subtotal for Income Group	66	1,064	6	863	7	3,563	41	2,884
Upper Income								
0202.02	41	367	2	303	0	0	23	511

2022 CRA MSA Aggregate Report - Table 1-1

Loans by County

MSA: 28700

Small Business Loans - Originations

KINGSPORT-BRISTOL, TN-VA

MSA Income Characteristics	Loan Amount at Originations <= \$100,000		Loan Amount at Originations > \$100,000 But <= \$250,000		Loan Amount at Originations > \$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million	
	Num of loans	Amount (000s)	Num of loans	Amount (000s)	Num of loans	Amount (000s)	Num of loans	Amount (000s)
Subtotal for Income Group	41	367	2	303	0	0	23	511
Tract Not Known								
Subtotal for Income Group	3	17	0	0	0	0	2	17
County Total	231	3,432	25	3,972	18	8,745	140	9,764
MSA Total	4,433	62,168	208	35,214	185	96,955	2,530	88,065

Lenders by County

MSA: 28700

Small Business Lenders in Area - Originations

KINGSPORT-BRISTOL, TN-VA

Institution Name	Respondent ID	Agency	Num of loans	Amount (000s)	Loans to Businesses with Gross Annual Revenues <= \$1 Million	
					Num of loans	Amount (000s)
SCOTT COUNTY (169), VA						
MSA - 28700						
American Express National Bank	0000025151	1	90	1,020	6	207
AMERIS BANK	0000020504	3	1	1	0	0
Bank of America NA	0000013044	1	2	18	1	13
BANK OF TENNESSEE	0000021573	3	2	91	1	21
Capital One, N.A.	0000013688	1	10	62	8	37
CITIBANK, N.A.	0000001461	1	4	24	4	24
Citizens Bank, NA	0000024571	1	1	60	1	60
CROSS RIVER	0000058410	3	2	1	2	1
FIRST BANK AND TRUST COMPANY	0000223322	2	4	201	4	201
First Citizens Bank And Trust	0000011063	3	2	155	1	5
First Community Bank	0002353595	2	2	282	0	0
FIRST NATIONAL BANK OF OMAHA	0000000209	1	2	8	2	8
John Deere Financial, f.s.b.	0000715685	1	2	45	0	0
JPMorgan Chase Bank, NA	0000000008	1	18	190	9	87
Lake Forest Bank & Trust Co NA	0000025149	1	2	6	1	4
New Peoples Bank, Inc.	0002736451	2	14	3,134	8	604
RENASANT BANK	0000012437	3	1	250	1	250
STEARNS BANK N A	0000015576	1	1	154	0	0
Synchrony Bank	0000715044	1	33	125	32	124
THE BANK OF MARION	0000858528	2	2	750	0	0
THE HUNTINGTON NATIONAL BANK	0000007745	1	1	32	0	0
TRUIST BANK	0000009846	3	15	171	14	166
US BANK NA	0000000024	1	2	10	1	5
VALLEY NATIONAL BANK	0000015790	1	1	1	0	0
WEBBANK	0000034404	3	6	149	1	75
WELLS FARGO BANK, N.A.	0000000001	1	1	3	0	0
WEX Bank	0000034697	3	2	12	0	0
WASHINGTON COUNTY (191), VA						
MSA - 28700						
AMERICAN BANK, N.A.	0000015820	1	1	30	1	30

Lenders by County

MSA: 28700

Small Business Lenders in Area - Originations

KINGSPORT-BRISTOL, TN-VA

Institution Name	Respondent ID	Agency	Num of loans	Amount (000s)	Loans to Businesses with Gross Annual Revenues <= \$1 Million	
					Num of loans	Amount (000s)
American Express National Bank	0000025151	1	231	2,462	38	386
AMERIS BANK	0000020504	3	2	40	0	0
Bank of America NA	0000013044	1	24	1,163	12	98
Bank of the West	0000003514	3	2	58	1	18
BARCLAYS BANK DELAWARE	0000057203	3	1	5	0	0
BMO Harris Bank NA	0000014583	1	1	30	1	30
Capital One, N.A.	0000013688	1	65	685	35	295
CITIBANK, N.A.	0000001461	1	37	222	31	207
Citizens Bank, NA	0000024571	1	5	227	5	227
FIRST BANK AND TRUST COMPANY	0000223322	2	87	14,206	68	8,006
First Citizens Bank And Trust	0000011063	3	4	65	3	38
First Community Bank	0002335595	2	28	4,042	22	2,893
FIRST HORIZON BANK	0000485559	2	3	297	1	25
FIRST MID BANK AND TRUST, NA	0000010045	1	1	319	1	319
FIRST NATIONAL BANK OF OMAHA	0000000209	1	1	10	0	0
FNCB Bank	0000007472	3	1	305	0	0
Goldman Sachs Bank USA	0002182786	2	1	15	1	15
HOMETRUST BANK	0000212577	2	2	127	0	0
John Deere Financial, f.s.b.	0000715685	1	3	53	0	0
JPMorgan Chase Bank, NA	0000000008	1	67	758	43	459
Lake Forest Bank & Trust Co NA	0000025149	1	7	314	4	246
New Peoples Bank, Inc.	0002736451	2	50	9,286	31	5,302
Pinnacle Financial Partners	0000035583	3	1	18	1	18
Riverview Bank	0000029922	3	1	227	1	227
Synchrony Bank	0000715044	1	228	900	224	888
TEXAS CAPITAL BANK	0000034383	3	2	23	0	0
THE BANK OF MARION	0000858528	2	56	4,790	49	3,512
THE HUNTINGTON NATIONAL BANK	0000007745	1	1	124	0	0
TRUIST BANK	0000009846	3	56	2,680	46	1,109
UNITED BANK VA	0000365325	2	1	843	0	0
US BANK NA	0000000024	1	5	234	4	231
VALLEY NATIONAL BANK	0000015790	1	1	1	0	0
WEBBANK	0000034404	3	35	142	6	57

Lenders by County

MSA: 28700

Small Business Lenders in Area - Originations

KINGSPORT-BRISTOL, TN-VA

Institution Name	Respondent ID	Agency	Num of loans	Amount (000s)	Loans to Businesses with Gross Annual Revenues <= \$1 Million	
					Num of loans	Amount (000s)
WELLS FARGO BANK, N.A.	0000000001	1	42	1,898	18	143
WESTERN STATE BANK	0000009123	3	2	31	0	0
WEX Bank	0000034697	3	16	213	0	0
BRISTOL CITY (520), VA						
MSA - 28700						
American Express National Bank	0000025151	1	74	940	5	46
AMERIS BANK	0000020504	3	2	13	0	0
Bank of America NA	0000013044	1	2	18	2	18
BANK OF TENNESSEE	0000021573	3	3	754	2	730
BMO Harris Bank NA	0000014583	1	1	179	1	179
Capital One, N.A.	0000013688	1	30	300	18	93
CapStar Bank	0003715444	2	1	50	1	50
CITIBANK, N.A.	0000001461	1	11	29	6	12
Citizens Bank, NA	0000024571	1	1	17	1	17
First Bank	00000216922	2	1	155	1	155
FIRST BANK AND TRUST COMPANY	0000223322	2	20	5,206	16	3,352
First Community Bank	0002353595	2	9	898	4	570
FIRST HORIZON BANK	0000485559	2	1	29	0	0
FIRST NATIONAL BANK OF OMAHA	0000000209	1	1	6	0	0
John Deere Financial, f.s.b.	0000715685	1	2	52	0	0
JPMorgan Chase Bank, NA	0000000008	1	16	111	11	73
Lake Forest Bank & Trust Co NA	0000025149	1	4	11	2	9
New Peoples Bank, Inc.	0002736451	2	18	4,207	13	2,151
Pinnacle Financial Partners	0000035583	3	1	10	0	0
RENASANT BANK	0000012437	3	11	1,906	8	1,356
STEARNS BANK N A	0000015576	1	2	209	2	209
Synchrony Bank	0000715044	1	21	102	21	102
THE BANK OF MARION	0000858528	2	2	85	1	35
TRUIST BANK	0000009846	3	16	241	13	235
UNITED COMMUNITY BANK	0000016889	3	1	300	1	300
US BANK NA	0000000024	1	4	19	4	19
VALLEY NATIONAL BANK	0000015790	1	1	1	0	0

2022 CRA MSA Aggregate Report - Table 1-1A
 Lenders by County

MSA: 28700
 KINGSPORT-BRISTOL, TN-VA

Small Business Lenders in Area - Originations

Institution Name	Respondent ID	Agency	Num of loans	Amount (000s)	Loans to Businesses with Gross Annual Revenues <= \$1 Million	
					Num of loans	Amount (000s)
WEBBANK	0000034404	3	6	63	2	6
WELLS FARGO BANK, N.A.	0000000001	1	8	197	5	47
WEX Bank	0000034697	3	4	41	0	0

Loans by County

Small Farm Loans - Originations

MSA: 28700

KINGSPORT-BRISTOL, TN-VA

MSA Income Characteristics	Loan Amount at Origination <= \$100,000		Loan Amount at Origination > \$100,000 But <= \$250,000		Loan Amount at Origination > \$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million	
	Num of loans	Amount (000s)	Num of loans	Amount (000s)	Num of loans	Amount (000s)	Num of loans	Amount (000s)
SCOTT COUNTY (169), VA								
Moderate Income								
0303.00	4	172	1	219	1	306	5	391
Subtotal for Income Group	4	172	1	219	1	306	5	391
Middle Income								
0301.00	1	15	0	0	0	0	1	15
0302.00	3	194	1	188	0	0	2	238
0304.00	4	119	0	0	0	0	4	119
0305.00	4	43	0	0	1	404	4	442
0306.00	1	5	0	0	0	0	1	5
Subtotal for Income Group	13	376	1	188	1	404	12	819
County Total	17	548	2	407	2	710	17	1,210
WASHINGTON COUNTY (191), VA								
Middle Income								
0101.01	2	3	0	0	0	0	0	0
0101.02	1	27	0	0	0	0	1	27
0102.00	7	167	2	232	0	0	7	384
0103.01	10	323	2	328	1	315	13	966
0103.02	11	396	3	510	1	310	9	627
0105.02	0	0	1	150	0	0	1	150
0106.01	1	50	0	0	0	0	1	50
0106.02	4	30	0	0	0	0	3	19
0107.00	17	345	5	811	0	0	18	1,127
0108.00	13	461	2	400	1	415	12	1,204
0109.00	7	314	0	0	1	450	6	736
Subtotal for Income Group	73	2,116	15	2,431	4	1,490	71	5,290
Upper Income								
0104.01	1	50	0	0	0	0	1	50
0104.02	3	52	1	119	0	0	4	171
0105.01	4	76	0	0	0	0	2	51
0110.00	4	76	3	523	0	0	7	599

2022 CRA MSA Aggregate Report - Table 2-1

Loans by County

MSA: 28700

Small Farm Loans - Originations

KINGSPORT-BRISTOL, TN-VA

MSA Income Characteristics	Loan Amount at Origination <= \$100,000		Loan Amount at Origination > \$100,000 But <= \$250,000		Loan Amount at Origination > \$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million	
	Num of loans	Amount (000s)	Num of loans	Amount (000s)	Num of loans	Amount (000s)	Num of loans	Amount (000s)
Subtotal for Income Group	12	254	4	642	0	0	14	871
County Total	85	2,370	19	3,073	4	1,490	85	6,161
BRISTOL CITY (520), VA								
Moderate Income								
0201.00	1	10	0	0	0	0	1	10
Subtotal for Income Group	1	10	0	0	0	0	1	10
Middle Income								
0204.00	2	50	0	0	0	0	1	20
Subtotal for Income Group	2	50	0	0	0	0	1	20
County Total	3	60	0	0	0	0	2	30
MSA Total	144	3,701	30	4,853	8	2,770	142	9,579

Lenders by County

MSA: 28700

Small Farm Lenders in Area - Originations

KINGSPORT-BRISTOL, TN-VA

Institution Name	Respondent ID	Agency	Num of loans	Amount (000s)	Loans to Farms with Gross Annual Revenues <= \$1 Million	
					Num of loans	Amount (000s)
SCOTT COUNTY (169), VA						
MSA - 28700						
Bank of America NA	0000013044	1	1	5	0	0
FIRST BANK AND TRUST COMPANY	0000223322	2	7	892	7	892
JPMorgan Chase Bank, NA	0000000008	1	1	44	0	0
New Peoples Bank, Inc.	0002736451	2	7	375	6	275
THE BANK OF MARION	0000858528	2	2	17	2	17
TRUIST BANK	0000009846	3	1	21	1	21
US BANK NA	0000000024	1	1	5	1	5
WELLS FARGO BANK, N.A.	0000000001	1	1	306	0	0
WASHINGTON COUNTY (191), VA						
MSA - 28700						
Bank of America NA	0000013044	1	1	8	0	0
Capital One, N.A.	0000013688	1	3	12	2	2
FIRST BANK AND TRUST COMPANY	0000223322	2	46	4,522	46	4,522
First Community Bank	0002353595	2	3	127	3	127
John Deere Financial, f.s.b.	0000715685	1	12	126	0	0
JPMorgan Chase Bank, NA	0000000008	1	6	65	3	36
New Peoples Bank, Inc.	0002736451	2	9	915	6	344
REGIONS BANK	0000233031	2	1	150	1	150
RENASANT BANK	0000012437	3	1	125	1	125
THE BANK OF MARION	0000858528	2	23	808	22	802
TRUIST BANK	0000009846	3	1	53	1	53
WELLS FARGO BANK, N.A.	0000000001	1	2	22	0	0
BRISTOL CITY (520), VA						
MSA - 28700						
First Community Bank	0002353595	2	1	10	1	10
John Deere Financial, f.s.b.	0000715685	1	1	30	0	0
TRUIST BANK	0000009846	3	1	20	1	20

Loans by County

MSA: 27740

Small Business Loans - Originations

JOHNSON CITY, TN

MSA 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	
	Num of loans	Amount (000s)	Num of loans	Amount (000s)	Num of loans	Amount (000s)	Num of loans	Amount (000s)
CARTER COUNTY (019), TN								
Moderate Income								
0701.00	56	1,039	6	962	1	349	40	1,327
0704.00	21	321	0	0	0	0	6	151
0706.00	26	328	0	0	0	0	10	86
0710.00	30	366	0	0	0	0	15	146
0711.00	18	142	2	310	0	0	9	346
0715.00	33	418	0	0	1	425	17	708
0716.00	31	510	1	135	1	300	22	755
Subtotal for Income Group	215	3,124	9	1,407	3	1,074	119	3,519
Middle Income								
0702.00	89	1,412	3	424	6	2,544	48	2,328
0703.00	56	715	2	303	0	0	22	605
0705.00	72	882	2	300	0	0	34	570
0707.00	39	328	2	227	0	0	21	284
0708.00	25	305	1	181	1	256	17	301
0709.00	42	604	1	250	1	450	21	746
0712.00	63	1,115	4	574	3	1,102	33	1,161
0713.01	63	786	2	275	1	300	34	921
0713.02	52	752	1	128	0	0	25	431
0714.00	39	554	0	0	1	521	17	181
0717.00	47	419	0	0	3	1,210	32	590
Subtotal for Income Group	587	7,872	18	2,662	16	6,383	304	8,118
Tract Not Known								
Subtotal for Income Group	11	74	0	0	0	0	2	9

Loans by County

MSA: 27740

Small Business Loans - Originations

JOHNSON CITY, TN

MSA 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	
	Num of loans	Amount (000s)	Num of loans	Amount (000s)	Num of loans	Amount (000s)	Num of loans	Amount (000s)
County Total	813	11,070	27	4,069	19	7,457	425	11,646
UNICOI COUNTY (171), TN								
Middle Income								
0801.00	32	370	0	0	0	0	19	180
0802.00	58	810	3	491	1	629	35	1,116
0803.00	58	905	3	453	2	680	37	1,160
0804.00	82	1,556	4	663	0	0	42	1,517
Subtotal for Income Group	230	3,641	10	1,607	3	1,309	133	3,973
County Total	230	3,641	10	1,607	3	1,309	133	3,973
WASHINGTON COUNTY (179), TN								
Low Income								
0609.01	15	109	1	152	0	0	6	167
0609.02	21	339	3	535	1	486	12	119
Subtotal for Income Group	36	448	4	687	1	486	18	286
Moderate Income								
0601.00	121	1,374	8	1,347	3	1,121	62	2,426
0605.01	97	1,464	2	362	2	823	56	1,517
0605.03	34	232	1	174	0	0	18	270
0605.04	23	265	1	200	0	0	16	178
0608.00	48	465	1	101	1	434	26	717
0610.00	43	347	2	391	1	460	26	741
0612.00	65	1,434	3	600	1	400	29	1,100
0619.04	41	560	2	450	0	0	29	433
0620.00	73	1,037	2	476	3	1,540	26	347
Subtotal for Income Group	545	7,178	22	4,101	11	4,778	288	7,729

Loans by County

MSA: 27740

Small Business Loans - Originations

JOHNSON CITY, TN

MSA 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	
	Num of loans	Amount (000s)	Num of loans	Amount (000s)	Num of loans	Amount (000s)	Num of loans	Amount (000s)
Middle Income								
0606.01	56	794	5	952	0	0	26	369
0611.00	106	2,173	10	1,525	13	5,661	50	3,048
0615.00	135	1,723	3	421	8	5,158	71	3,336
0617.03	51	597	2	261	0	0	37	627
0617.04	88	1,165	1	208	2	691	57	1,328
0618.00	80	706	1	207	0	0	62	786
0619.02	86	1,033	2	315	3	1,547	55	481
0619.03	43	430	2	281	0	0	31	563
Subtotal for Income Group	645	8,621	26	4,170	26	13,057	389	10,538
Upper Income								
0604.01	68	1,039	3	579	3	1,531	36	888
0604.02	106	1,858	8	1,301	9	3,862	53	2,299
0606.02	38	422	0	0	0	0	19	168
0613.01	165	2,626	8	1,297	12	6,910	89	3,989
0613.02	119	1,809	10	1,427	2	1,254	53	727
0614.01	117	2,171	3	548	3	2,010	67	1,803
0614.03	70	1,135	6	926	8	3,711	45	2,913
0614.04	91	960	4	699	4	1,884	54	1,649
0616.01	65	741	2	378	1	309	37	1,097
0616.03	84	758	1	131	0	0	49	407
0616.04	53	619	0	0	0	0	34	379
0617.01	175	2,518	7	1,278	4	1,156	112	2,600
Subtotal for Income Group	1,151	16,656	52	8,564	46	22,627	648	18,919
Income Not Known								
0607.00	11	178	0	0	2	904	8	989

2022 CRA MSA Aggregate Report - Table 1-1

Loans by County

Small Business Loans - Originations

MSA: 27740

JOHNSON CITY, TN

MSA 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	
	Num of loans	Amount (000s)	Num of loans	Amount (000s)	Num of loans	Amount (000s)	Num of loans	Amount (000s)
Subtotal for Income Group	11	178	0	0	2	904	8	989
Tract Not Known								
Subtotal for Income Group	10	83	0	0	0	0	3	15
County Total	2,398	33,164	104	17,522	86	41,852	1,354	38,476
MSA Total	3,441	47,875	141	23,198	108	50,618	1,912	54,095

2022 CRA MSA Aggregate Report - Table 1-1A
Lenders by County

MSA: 27740
JOHNSON CITY, TN

Small Business Lenders in Area - Originations

Institution Name	Respondent ID	Agency	Num of loans	Amount (000s)	Loans to Businesses with Gross Annual Revenues <= \$1 Million	
					Num of loans	Amount (000s)
CARTER COUNTY (019), TN						
MSA - 27740						
American Express National Bank	0000025151	1	301	2,950	19	174
AMERIS BANK	0000020504	3	1	1	0	0
Bank of America NA	0000013044	1	9	526	6	38
BANK OF TENNESSEE	0000021573	3	84	9,155	69	7,030
BankFinancial NA	0000025140	1	1	105	0	0
Bell Bank	0000019581	3	1	45	0	0
Capital One, N.A.	0000013688	1	54	575	30	242
CapStar Bank	0003715444	2	2	235	2	235
Cashmere Valley Bank	0000001265	3	1	26	0	0
CITIBANK, N.A.	0000001461	1	33	291	28	179
CROSS RIVER	0000058410	3	2	1	2	1
FIRST BANK AND TRUST COMPANY	0000223322	2	15	1,011	13	845
First Citizens Bank And Trust	0000011063	3	5	261	4	236
First Community Bank	0002353595	2	3	370	3	370
FIRST HORIZON BANK	0000485559	2	6	1,015	3	108
FIRST NATIONAL BANK OF OMAHA	0000000209	1	1	8	1	8
FIRST NATIONAL BANK OF PA	0000000249	1	2	900	0	0
HOMETRUST BANK	0000212577	2	1	250	0	0
John Deere Financial, f.s.b.	0000715685	1	2	45	0	0
JPMorgan Chase Bank, NA	0000000008	1	58	562	29	267
Lake Forest Bank & Trust Co NA	0000025149	1	7	104	4	21
New Peoples Bank, Inc.	0002736451	2	3	145	2	65
Pathward N.A.	0000025195	1	1	4	0	0
Pinnacle Financial Partners	0000035583	3	3	117	2	89
REGIONS BANK	0000233031	2	1	130	0	0
RENASANT BANK	0000012437	3	2	399	2	399
Santander Bank N.A.	0000025022	1	1	256	0	0
Synchrony Bank	00000715044	1	151	753	144	696
TEXAS CAPITAL BANK	0000034383	3	1	2	0	0
TRUIST BANK	0000009846	3	30	528	22	267

Lenders by County

MSA: 27740

Small Business Lenders in Area - Originations

JOHNSON CITY, TN

Institution Name	Respondent ID	Agency	Num of loans	Amount (000s)	Loans to Businesses with Gross Annual Revenues <= \$1 Million	
					Num of loans	Amount (000s)
UNITED COMMUNITY BANK	0000016889	3	1	100	0	0
US BANK NA	0000000024	1	33	472	29	248
VALLEY NATIONAL BANK	0000015790	1	4	290	0	0
WEBBANK	0000034404	3	18	438	6	103
WELLS FARGO BANK, N.A.	0000000001	1	11	474	5	25
WEX Bank	0000034697	3	10	52	0	0
UNICOI COUNTY (171), TN						
MSA - 27740						
American Express National Bank	0000025151	1	74	714	6	10
AMERIS BANK	0000020504	3	1	31	0	0
Bank of America NA	0000013044	1	2	15	1	10
BANK OF TENNESSEE	0000021573	3	53	2,756	39	1,998
Capital One, N.A.	0000013688	1	12	120	5	31
CapStar Bank	0003715444	2	1	384	1	384
CITIBANK, N.A.	0000001461	1	12	47	12	47
FIRST BANK AND TRUST COMPANY	0000223322	2	7	1,065	7	1,065
FIRST HORIZON BANK	0000485559	2	3	531	0	0
FIRST NATIONAL BANK OF OMAHA	0000000209	1	1	9	0	0
JPMorgan Chase Bank, NA	0000000008	1	12	162	8	86
PNC BANK N.A.	0000001316	1	1	8	1	8
RENASANT BANK	0000012437	3	1	100	0	0
Synchrony Bank	0000715044	1	34	143	34	143
TEXAS CAPITAL BANK	0000034383	3	2	136	0	0
THE BANK OF MARION	0000858528	2	1	27	1	27
THE HUNTINGTON NATIONAL BANK	0000007745	1	1	57	1	57
TRUIST BANK	0000009846	3	7	62	6	60
US BANK NA	0000000024	1	13	60	10	45
VALLEY NATIONAL BANK	0000015790	1	1	1	0	0
WEBBANK	0000034404	3	2	123	0	0
WELLS FARGO BANK, N.A.	0000000001	1	1	2	1	2
WEX Bank	0000034697	3	1	4	0	0
WASHINGTON COUNTY (179), TN						

Lenders by County

MSA: 27740

Small Business Lenders in Area - Originations

JOHNSON CITY, TN

Institution Name	Respondent ID	Agency	Num of loans	Amount (000s)	Loans to Businesses with Gross Annual Revenues <= \$1 Million	
					Num of loans	Amount (000s)
MSA - 27740						
AMERICAN BANK, N.A.	0000015820	1	1	87	0	0
American Express National Bank	0000025151	1	694	8,109	96	925
AMERIS BANK	0000020504	3	4	114	0	0
ARVEST BANK	0000311845	2	3	272	3	272
Bank of America NA	0000013044	1	33	349	28	314
BANK OF TENNESSEE	0000021573	3	125	18,655	71	8,412
Bank of the West	0000003514	3	1	200	1	200
BANTERRA BANK	0000017514	3	1	81	0	0
BARCLAYS BANK DELAWARE	0000057203	3	8	58	0	0
BMO Harris Bank NA	0000014583	1	3	282	2	236
Capital One, N.A.	0000013688	1	185	3,047	88	669
CapStar Bank	0003715444	2	2	600	2	600
CELTIC BANK CORPORATION	0000057056	3	1	150	1	150
CITIBANK, N.A.	0000001461	1	107	999	87	865
COMENITY CAPITAL BANK	0000057570	3	1	15	0	0
COMMERCIAL BANK	0000497039	2	7	305	7	305
CROSS RIVER	0000058410	3	7	2	6	2
Discover Bank	0000005649	3	3	12	3	12
FIRST BANK AND TRUST COMPANY	0000223322	2	33	2,078	32	1,984
First Citizens Bank And Trust	0000011063	3	24	3,519	18	2,573
FIRST CITIZENS NATIONAL BANK	0000005263	1	3	510	2	110
First Community Bank	0002353595	2	20	4,015	14	3,169
FIRST HORIZON BANK	0000485559	2	64	13,846	21	2,590
FIRST NATIONAL BANK OF OMAHA	0000000209	1	4	44	2	16
HOMETRUST BANK	0000212577	2	42	8,256	16	2,858
John Deere Financial, f.s.b.	0000715685	1	17	158	0	0
JPMorgan Chase Bank, NA	0000000008	1	218	2,540	142	1,508
Lake Forest Bank & Trust Co NA	0000025149	1	17	873	8	263
New Peoples Bank, Inc.	0002736451	2	9	2,108	1	23
Pinnacle Financial Partners	0000035583	3	15	1,323	6	661
REGIONS BANK	0000233031	2	3	453	1	15
RENASANT BANK	0000012437	3	22	4,894	13	3,617

MSA: 27740

JOHNSON CITY, TN

Institution Name	Respondent ID	Agency	Num of loans	Amount (000s)	Loans to Businesses with Gross Annual Revenues <= \$1 Million	
					Num of loans	Amount (000s)
Santander Bank N.A.	0000025022	1	2	255	0	0
SMARTBANK	0003532641	2	1	125	1	125
STIFEL BANK & TRUST	0003076248	2	1	160	0	0
Synchrony Bank	0000715044	1	486	3,076	465	2,841
Synovus Bank	0000395238	2	1	46	1	46
TEXAS CAPITAL BANK	0000034383	3	4	206	0	0
THE BANK OF MARION	0000858528	2	8	684	7	484
THE HUNTINGTON NATIONAL BANK	0000007745	1	4	466	2	169
TRUIST BANK	0000009846	3	141	4,123	98	1,469
UNITED BANK VA	0000365325	2	1	116	0	0
US BANK NA	0000000024	1	116	1,522	89	652
VALLEY NATIONAL BANK	0000015790	1	19	199	0	0
WEBBANK	0000034404	3	74	926	16	270
WELLS FARGO BANK, N.A.	0000000001	1	26	2,268	4	71
WESTERN STATE BANK	0000009123	3	3	152	0	0
WEX Bank	0000034697	3	24	260	0	0

Loans by County

MSA: 27740

Small Farm Loans - Originations

JOHNSON CITY, TN

MSA Income Characteristics	Loan Amount at Origination <= \$100,000		Loan Amount at Origination > \$100,000 But <= \$250,000		Loan Amount at Origination > \$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million	
	Num of loans	Amount (000s)	Num of loans	Amount (000s)	Num of loans	Amount (000s)	Num of loans	Amount (000s)
CARTER COUNTY (019), TN								
Moderate Income								
0706.00	1	5	0	0	0	0	1	5
0710.00	0	0	0	0	0	0	0	0
0711.00	1	20	0	0	0	0	0	0
0715.00	1	5	0	0	0	0	1	5
Subtotal for Income Group	3	30	0	0	0	0	2	10
Middle Income								
0705.00	4	86	0	0	0	0	3	84
0707.00	1	85	0	0	0	0	1	85
0712.00	1	38	0	0	0	0	1	38
0713.01	1	18	0	0	0	0	1	18
0717.00	1	20	0	0	0	0	0	0
Subtotal for Income Group	8	247	0	0	0	0	6	225
County Total	11	277	0	0	0	0	8	235
UNICOI COUNTY (171), TN								
Middle Income								
0801.00	1	20	0	0	0	0	1	20
0803.00	3	25	0	0	1	400	0	0
Subtotal for Income Group	4	45	0	0	1	400	1	20
County Total	4	45	0	0	1	400	1	20
WASHINGTON COUNTY (179), TN								
Moderate Income								
0612.00	2	4	0	0	0	0	2	4
0619.04	3	33	0	0	0	0	1	10
0620.00	1	19	0	0	0	0	1	19
Subtotal for Income Group	6	56	0	0	0	0	4	33
Middle Income								
0615.00	1	10	0	0	0	0	0	0
0617.03	1	10	0	0	0	0	0	0

Loans by County

MSA: 27740

Small Farm Loans - Originations

JOHNSON CITY, TN

MSA Income Characteristics	Loan Amount at Origination <= \$100,000		Loan Amount at Origination > \$100,000 But <= \$250,000		Loan Amount at Origination > \$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million	
	Num of loans	Amount (000s)	Num of loans	Amount (000s)	Num of loans	Amount (000s)	Num of loans	Amount (000s)
0618.00	6	96	2	277	0	0	6	369
0619.02	5	95	1	138	0	0	5	228
0619.03	6	155	1	150	0	0	2	54
Subtotal for Income Group Upper Income	19	366	4	565	0	0	13	651
0606.02	2	17	0	0	0	0	2	17
0614.01	0	0	1	195	0	0	1	195
0616.01	1	10	0	0	0	0	1	10
0616.03	10	438	3	428	2	628	15	1,494
0616.04	0	0	1	120	0	0	1	120
Subtotal for Income Group	13	465	5	743	2	628	20	1,836
County Total	38	887	9	1,308	2	628	37	2,520
MSA Total	53	1,209	9	1,308	3	1,028	46	2,775

Lenders by County
 Small Farm Lenders in Area - Originations
 MSA: 27740
 JOHNSON CITY, TN

Institution Name	Respondent ID	Agency	Num of loans	Amount (000s)	Loans to Farms with Gross Annual Revenues <= \$1 Million	
					Num of loans	Amount (000s)
CARTER COUNTY (019), TN						
MSA - 27740						
BANK OF TENNESSEE	0000021573	3	1	85	1	85
FIRST BANK AND TRUST COMPANY	0000223322	2	4	122	4	122
John Deere Financial, f.s.b.	0000715685	1	3	42	0	0
New Peoples Bank, Inc.	0002736451	2	1	18	1	18
US BANK NA	0000000024	1	2	10	2	10
UNICOI COUNTY (171), TN						
MSA - 27740						
BANK OF TENNESSEE	0000021573	3	2	420	1	20
John Deere Financial, f.s.b.	0000715685	1	3	25	0	0
WASHINGTON COUNTY (179), TN						
MSA - 27740						
Bank of America NA	0000013044	1	1	10	0	0
BANK OF TENNESSEE	0000021573	3	6	241	6	241
FIRST BANK AND TRUST COMPANY	0000223322	2	18	2,001	16	1,776
HOMETRUST BANK	0000212577	2	1	30	1	30
John Deere Financial, f.s.b.	0000715685	1	9	68	0	0
JPMorgan Chase Bank, NA	0000000008	1	5	26	5	26
New Peoples Bank, Inc.	0002736451	2	3	101	3	101
RENASANT BANK	0000012437	3	2	307	2	307
US BANK NA	0000000024	1	4	39	4	39

Loans by County

Respondent ID: 0000858528

Small Business Loans - Originations
 Institution: THE BANK OF MARION

Agency: FRS - 2
 State: VIRGINIA (51)

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)		
BLAND COUNTY (021), VA										
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	78	0	0	0	0	2	9	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	78	0	0	0	0	2	9	0	0
CARROLL COUNTY (035), VA										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	27	0	0	0	0	2	27	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	27	0	0	0	0	2	27	0	0
FLOYD COUNTY (063), VA										
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	13	0	0	0	0	1	13	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	13	0	0	0	0	1	13	0	0

Loans by County

Respondent ID: 0000858528

Small Business Loans - Originations

Agency: FRS - 2

Institution: THE BANK OF MARION

State: VIRGINIA (51)

Area Income Characteristics	Loan Amount at	Loan Amount at	Loan Amount at	Loans to Businesses	Memo Item:
	Origination <=\$100,000	Origination >\$100,000 But <=\$250,000	Origination >\$250,000	with Gross Annual Revenues <= \$1 Million	Loans by Affiliates
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans
					Amount (000s)
GRAYSON COUNTY (077), VA					
MSA NA					
Outside Assessment Area					
Low Income	0	0	0	0	0
Moderate Income	3	21	0	2	8
Middle Income	4	104	0	4	104
Upper Income	0	0	0	0	0
Income Not Known	0	0	0	0	0
Tract Not Known	0	0	0	0	0
County Total	7	125	0	6	112
MONTGOMERY COUNTY (121), VA					
MSA 13980					
Outside Assessment Area					
Low Income	0	0	0	0	0
Moderate Income	0	0	0	0	0
Middle Income	1	23	0	0	0
Upper Income	0	0	0	0	0
Income Not Known	0	0	0	0	0
Tract Not Known	0	0	0	0	0
County Total	1	23	0	0	0
ROANOKE COUNTY (161), VA					
MSA 40220					
Outside Assessment Area					
Low Income	0	0	0	0	0
Moderate Income	0	0	0	0	0
Middle Income	1	5	0	1	5
Upper Income	0	0	0	0	0
Income Not Known	0	0	0	0	0
Tract Not Known	0	0	0	0	0
County Total	1	5	0	1	5

Respondent ID: 0000858528

Loans by County

Small Business Loans - Originations
 Institution: THE BANK OF MARION

Agency: FRS - 2
 State: VIRGINIA (51)

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)		
RUSSELL COUNTY (167), VA										
MSA NA										
Inside AA 0001	0	0	0	0	0	0	0	0	0	0
Low Income	6	155	0	0	0	0	4	103	0	0
Moderate Income	8	529	1	108	0	0	7	437	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	14	684	1	108	0	0	11	540	0	0
SCOTT COUNTY (169), VA										
MSA 28700										
Inside AA 0003	0	0	0	0	0	0	0	0	0	0
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	4	110	1	158	1	350	3	64	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	4	110	1	158	1	350	3	64	0	0
SMYTH COUNTY (173), VA										
MSA NA										
Inside AA 0001	0	0	0	0	0	0	0	0	0	0
Low Income	76	1,632	10	1,735	5	2,546	85	4,717	0	0
Moderate Income	188	3,453	17	2,578	14	7,945	183	5,581	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	264	5,085	27	4,313	19	10,491	268	10,298	0	0

Loans by County

Respondent ID: 0000858528

Small Business Loans - Originations

Agency: FRS - 2

Institution: THE BANK OF MARION

State: VIRGINIA (51)

Area Income Characteristics	Loan Amount at	Loan Amount at	Loan Amount at	Loan Amount at	Loans to Businesses	Memo Item:
	Origination <=\$100,000	Origination >\$100,000 But <=\$250,000	Origination >\$250,000	with Gross Annual Revenues <= \$1 Million	with Gross Annual Revenues <= \$1 Million	Loans by Affiliates
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
TAZEWELL COUNTY (185), VA						
MSA NA						
Outside Assessment Area						
Low Income	0	0	0	0	0	0
Moderate Income	0	0	1	271	0	0
Middle Income	1	21	0	0	1	21
Upper Income	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0
County Total	1	21	1	271	1	21
WASHINGTON COUNTY (191), VA						
MSA 28700						
Inside AA 0003						
Low Income	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0
Middle Income	63	1,286	4	701	62	1,901
Upper Income	23	366	0	4	26	2,384
Income Not Known	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0
County Total	86	1,652	4	701	88	4,285
WYTHE COUNTY (197), VA						
MSA NA						
Inside AA 0001						
Low Income	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0
Middle Income	42	1,128	4	630	45	2,513
Upper Income	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0
County Total	42	1,128	4	630	45	2,513

Loans by County

Respondent ID: 0000858528

Small Business Loans - Originations

Agency: FRS - 2

Institution: THE BANK OF MARION

State: VIRGINIA (51)

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)	
BRISTOL CITY (520), VA									
MSA 28700									
Inside AA 0003									
Low Income	0	0	0	0	0	0	0	0	0
Moderate Income	3	76	1	178	1	535	4	760	0
Middle Income	8	89	0	0	0	0	8	89	0
Upper Income	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0
County Total	11	165	1	178	1	535	12	849	0
GALAX CITY (640), VA									
MSA NA									
Outside Assessment Area									
Low Income	0	0	0	0	0	0	0	0	0
Moderate Income	2	62	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0
County Total	2	62	0	0	0	0	0	0	0
RICHMOND CITY (760), VA									
MSA 40060									
Outside Assessment Area									
Low Income	1	21	0	0	0	0	1	21	0
Moderate Income	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0
County Total	1	21	0	0	0	0	1	21	0

2021 Institution Disclosure Statement - Table 1-1

Loans by County

Respondent ID: 0000858528

Small Business Loans - Originations

Agency: FRS - 2

Institution: THE BANK OF MARION

State: VIRGINIA (51)

Area Income Characteristics	Loan Amount at	Loan Amount at	Loan Amount at	Loans to Businesses	Memo Item:	
	Origination <=\$100,000	Origination >\$100,000 But <=\$250,000	Origination >\$250,000	with Gross Annual Revenues <= \$1 Million		Loans by Affiliates
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
SALEM CITY (775), VA						
MSA 40220						
Outside Assessment Area						
Low Income	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0
Middle Income	1	6	0	1	6	0
Upper Income	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0
County Total	1	6	0	1	6	0
VIRGINIA BEACH CITY (810), VA						
MSA 47260						
Outside Assessment Area						
Low Income	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0
Middle Income	1	2	0	1	2	0
Upper Income	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0
County Total	1	2	0	1	2	0
TOTAL INSIDE AA IN STATE	421	8,824	38	6,088	32	16,480
TOTAL OUTSIDE AA IN STATE	21	383	1	123	1	271
STATE TOTAL	442	9,207	39	6,211	33	16,751
				427	18,549	0
				16	216	0
				443	18,765	0

Loans by County

Small Farm Loans - Originations

Institution: THE BANK OF MARION

Respondent ID: 0000858528

Agency: FRS - 2

State: VIRGINIA (51)

Area Income Characteristics	Loan Amount at	Loan Amount at	Loan Amount at	Loans to Farms with	Memo Item:
	Origination <=\$100,000	Origination >\$100,000 But <=\$250,000	Origination >\$250,000	Gross Annual Revenues <= \$1 Million	Loans by Affiliates
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans
BLAND COUNTY (021), VA					
MSA NA					
Outside Assessment Area					
Low Income	0	0	0	0	0
Moderate Income	0	0	0	0	0
Middle Income	6	56	0	6	56
Upper Income	0	0	0	0	0
Income Not Known	0	0	0	0	0
Tract Not Known	0	0	0	0	0
County Total	6	56	0	6	56
CRAIG COUNTY (045), VA					
MSA 40220					
Outside Assessment Area					
Low Income	0	0	0	0	0
Moderate Income	0	0	0	0	0
Middle Income	1	5	0	1	5
Upper Income	0	0	0	0	0
Income Not Known	0	0	0	0	0
Tract Not Known	0	0	0	0	0
County Total	1	5	0	1	5
DICKENSON COUNTY (051), VA					
MSA NA					
Outside Assessment Area					
Low Income	0	0	0	0	0
Moderate Income	1	5	0	1	5
Middle Income	0	0	0	0	0
Upper Income	0	0	0	0	0
Income Not Known	0	0	0	0	0
Tract Not Known	0	0	0	0	0
County Total	1	5	0	1	5

Loans by County
 Small Farm Loans - Originations
 Institution: THE BANK OF MARION
 Respondent ID: 0000858528
 Agency: FRS - 2
 State: VIRGINIA (51)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)		
GRAYSON COUNTY (077), VA										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	9	0	0	0	0	1	9	0	0
Middle Income	6	33	0	0	0	0	6	33	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	7	42	0	0	0	0	7	42	0	0
MONTGOMERY COUNTY (121), VA										
MSA 13980										
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	7	0	0	0	0	1	7	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	7	0	0	0	0	1	7	0	0
RUSSELL COUNTY (167), VA										
MSA NA										
Inside AA 0001										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	3	78	1	150	0	0	4	228	0	0
Middle Income	4	86	0	0	0	0	4	86	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	7	164	1	150	0	0	8	314	0	0

Loans by County

Small Farm Loans - Originations

Institution: THE BANK OF MARION

Respondent ID: 0000858528

Agency: FRS - 2

State: VIRGINIA (51)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	
SCOTT COUNTY (169), VA									
MSA 28700									
Inside AA 0003									
Low Income	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0
Middle Income	12	107	0	0	0	12	107	0	0
Upper Income	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0
County Total	12	107	0	0	0	12	107	0	0
SMYTH COUNTY (173), VA									
MSA NA									
Inside AA 0001									
Low Income	0	0	0	0	0	0	0	0	0
Moderate Income	35	427	3	358	0	38	785	0	0
Middle Income	157	2,979	9	1,408	3	1,187	167	5,523	0
Upper Income	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0
County Total	192	3,406	12	1,766	3	1,187	205	6,308	0
TAZEWELL COUNTY (185), VA									
MSA NA									
Outside Assessment Area									
Low Income	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0
Middle Income	6	253	0	0	0	5	242	0	0
Upper Income	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0
County Total	6	253	0	0	0	5	242	0	0

Loans by County
 Small Farm Loans - Originations
 Institution: THE BANK OF MARION
 Respondent ID: 000858528
 Agency: FRS - 2
 State: VIRGINIA (51)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <=\$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)		
WASHINGTON COUNTY (191), VA										
MSA 28700										
Inside AA 0003										
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	75	1,121	2	398	0	0	77	1,519	0	0
Upper Income	6	171	0	0	0	0	6	171	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	81	1,292	2	398	0	0	83	1,690	0	0
WYTHE COUNTY (197), VA										
MSA NA										
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	54	1,173	1	150	1	400	56	1,723	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	54	1,173	1	150	1	400	56	1,723	0	0
TOTAL INSIDE AA IN STATE	346	6,142	16	2,464	4	1,587	364	10,142	0	0
TOTAL OUTSIDE AA IN STATE	22	368	0	0	0	0	21	357	0	0
STATE TOTAL	368	6,510	16	2,464	4	1,587	385	10,499	0	0

2021 Institution Disclosure Statement - Table 3
 Assessment Area/Non-Assessment Area Activity
 Small Business Loans
 Institution: THE BANK OF MARION

PAGE: 1 OF 1
 Respondent ID: 0000858528
 Agency: FRS - 2

	Originations		Originations to Businesses with <= \$1 million revenue		Purchases	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
ASSESSMENT AREA LOANS						
VA - RUSSELL COUNTY (167) - MSA NA	15	792	11	540	0	0
VA - SMYTH COUNTY (173) - MSA NA	310	19,889	268	10,298	0	0
VA - WYTHE COUNTY (197) - MSA NA	50	3,561	45	2,513	0	0
TN - UNICOI COUNTY (171) - MSA 27740	1	48	1	48	0	0
TN - WASHINGTON COUNTY (179) - MSA 27740 2/	22	1,280	16	324	0	0
TN - HAWKINS COUNTY (073) - MSA 28700	1	660	1	660	0	0
TN - SULLIVAN COUNTY (163) - MSA 28700	28	1,712	26	1,318	0	0
VA - SCOTT COUNTY (169) - MSA 28700	6	618	3	64	0	0
VA - WASHINGTON COUNTY (191) - MSA 28700	97	5,654	88	4,285	0	0
VA - BRISTOL CITY (520) - MSA 28700	13	878	12	849	0	0

Footnote:
 2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

2021 Institution Disclosure Statement - Table 4
 Assessment Area/Non-Assessment Area Activity
 Small Farm Loans

Respondent ID: 0000858528
 Agency: FRS -2

Institution: THE BANK OF MARION

ASSESSMENT AREA LOANS	Originations		Originations to Farms with ≤ \$1 million revenue		Purchases	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
VA - RUSSELL COUNTY (167) - MSA NA	8	314	8	314	0	0
VA - SMYTH COUNTY (173) - MSA NA	207	6,359	205	6,308	0	0
VA - WYTHE COUNTY (197) - MSA NA	56	1,723	56	1,723	0	0
TN - WASHINGTON COUNTY (179) - MSA 27740 2/	3	19	3	19	0	0
TN - SULLIVAN COUNTY (163) - MSA 28700	3	21	3	21	0	0
VA - SCOTT COUNTY (169) - MSA 28700	12	107	12	107	0	0
VA - WASHINGTON COUNTY (191) - MSA 28700	83	1,690	83	1,690	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Community Development/Consortium-Third Party Activity
 Institution: THE BANK OF MARION

Respondent ID: 0000858528
 Agency: FRS - 2

Memo Item: Loans by Affiliates				
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
Community Development Loans				
Originated	1	50	0	0
Purchased	0	0	0	0
Total	1	50	0	0
Consortium/Third Party Loans (optional)				

2021 Institution Disclosure Statement - Table 6
 Assessment Area(s) by Tract

Respondent ID: 0000858528
 Agency: FRS - 2

* denotes no loans made in specified tracts

Institution: THE BANK OF MARION

ASSESSMENT AREA - 0001

RUSSELL COUNTY (167), VA

MSA: NA

Moderate Income

0301.00 0302.00 0306.00

Middle Income

0303.00* 0304.01* 0304.02 0305.00

SMYTH COUNTY (173), VA

MSA: NA

Moderate Income

0302.00 0303.01

Middle Income

0301.00 0303.02 0304.00 0305.00 0306.00 0307.01 0307.02

WYTHE COUNTY (197), VA

MSA: NA

Middle Income

0501.00 0502.00 0503.01 0503.02 0504.01 0504.02

ASSESSMENT AREA - 0003

SCOTT COUNTY (169), VA

MSA: 28700

Middle Income

0301.00 0302.00* 0303.00 0304.00 0305.00 0306.00

WASHINGTON COUNTY (191), VA

MSA: 28700

Middle Income

0101.00 0102.00 0103.00 0105.02 0106.02 0107.00 0108.00 0109.00

Upper Income

0104.01 0104.02 0105.01 0106.01 0110.00

2021 Institution Disclosure Statement - Table 6
Assessment Area(s) by Tract

Respondent ID: 0000858528
Agency: FRS - 2

* denotes no loans made in specified tracts

Institution: THE BANK OF MARION

BRISTOL CITY (520), VA

MSA: 28700

Moderate Income

0202.00 0203.00*

Middle Income

0201.00 0204.00

OUTSIDE ASSESSMENT AREA

BLAND COUNTY (021), VA

MSA: NA

Middle Income

0401.00

CARROLL COUNTY (035), VA

MSA: NA

Middle Income

0802.00

CRAIG COUNTY (045), VA

MSA: 40220

Middle Income

0501.00

DICKENSON COUNTY (051), VA

MSA: NA

Moderate Income

0401.00

FLOYD COUNTY (063), VA

MSA: NA

Middle Income

9201.02

GRAYSON COUNTY (077), VA

2021 Institution Disclosure Statement - Table 6
Assessment Area(s) by Tract

* denotes no loans made in specified tracts
Institution: THE BANK OF MARION

Respondent ID: 0000858528
Agency: FRS - 2

MSA: NA	
Moderate Income	
0601.01 0601.02 0602.01	
Middle Income	
0602.02 0603.00	
MONTGOMERY COUNTY (121), VA	
MSA: 13980	
Middle Income	
0208.00 0215.00	
ROANOKE COUNTY (161), VA	
MSA: 40220	
Middle Income	
0302.03	
TAZEWELL COUNTY (185), VA	
MSA: NA	
Moderate Income	
0203.00	
Middle Income	
0206.00 0209.00	
GALAX CITY (640), VA	
MSA: NA	
Moderate Income	
0701.01	
RICHMOND CITY (760), VA	
MSA: 40060	
Low Income	
0203.00	
SALEM CITY (775), VA	

2021 Institution Disclosure Statement - Table 6
Assessment Area(s) by Tract

Respondent ID: 0000858528
Agency: FRS - 2

* denotes no loans made in specified tracts

Institution: THE BANK OF MARION

MSA: 40220

Middle Income

0102.00

VIRGINIA BEACH CITY (810), VA

MSA: 47260

Middle Income

0418.01

2021 Institution Disclosure Statement - Table E-1

Error Status Information

Respondent ID: 0000858528

Institution: THE BANK OF MARION

Agency: FRS - 2

Record Identifier: ¹¹	Total Composite Records on File	Total Composite Records Without Errors	Total Validity ¹⁰ Errors	Percentage of Validity Errors
Transmittal Sheet	1	1	0	0.00%
Small Business Loans	91	91	0	0.00%
Small Farm Loans	57	57	0	0.00%
Community Development Loans	1	1	0	0.00%
Consortium/Third Party Loans (Optional)	0	0	0	0.00%
Assessment Area	9	9	0	0.00%
Total	159	159	0	0.00%

Footnote:

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

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

Loans by County

Respondent ID: 0000858528

Small Business Loans - Originations

Agency: FRS - 2

Institution: THE BANK OF MARION

State: VERMONT (50)

Area Income Characteristics	Loan Amount at	Loan Amount at	Loan Amount at	Loans to Businesses	Memo Item:	
	Origination <=\$100,000	Origination >\$100,000 But <=\$250,000	Origination >\$250,000	with Gross Annual Revenues <= \$1 Million	Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
CHITTENDEN COUNTY (007), VT						
MSA 15540						
Outside Assessment Area						
Low Income	1	2	0	0	1	2
Moderate Income	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0
County Total	1	2	0	0	1	2
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	2	0	0	1	2
STATE TOTAL	1	2	0	0	1	2

2021 Institution Disclosure Statement - Table 3
 Assessment Area/Non-Assessment Area Activity
 Small Business Loans
 Institution: THE BANK OF MARION

Respondent ID: 0000858528
 Agency: FRS - 2

ASSESSMENT AREA LOANS	Originations		Originations to Businesses with <= \$1 million revenue		Purchases	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
VA - RUSSELL COUNTY (167) - MSA NA	15	792	11	540	0	0
VA - SMYTH COUNTY (173) - MSA NA	310	19,889	268	10,298	0	0
VA - WYTHE COUNTY (197) - MSA NA	50	3,561	45	2,513	0	0
TN - UNICOI COUNTY (171) - MSA 27740	1	48	1	48	0	0
TN - WASHINGTON COUNTY (179) - MSA 27740 2/	22	1,280	16	324	0	0
TN - HAWKINS COUNTY (073) - MSA 28700	1	660	1	660	0	0
TN - SULLIVAN COUNTY (163) - MSA 28700	28	1,712	26	1,318	0	0
VA - SCOTT COUNTY (169) - MSA 28700	6	618	3	64	0	0
VA - WASHINGTON COUNTY (191) - MSA 28700	97	5,654	88	4,285	0	0
VA - BRISTOL CITY (520) - MSA 28700	13	878	12	849	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

2021 Institution Disclosure Statement - Table 4
 Assessment Area/Non-Assessment Area Activity

Respondent ID: 0000858528

Agency: FRS - 2

Small Farm Loans

Institution: THE BANK OF MARION

	Originations		Originations to Farms with ≤ \$1 million revenue		Purchases	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
ASSESSMENT AREA LOANS						
VA - RUSSELL COUNTY (167) - MSA NA	8	314	8	314	0	0
VA - SMYTH COUNTY (173) - MSA NA	207	6,308	205	6,308	0	0
VA - WYTHE COUNTY (197) - MSA NA	56	1,723	56	1,723	0	0
TN - WASHINGTON COUNTY (179) - MSA 27740 2/	3	19	3	19	0	0
TN - SULLIVAN COUNTY (163) - MSA 28700	3	21	3	21	0	0
VA - SCOTT COUNTY (169) - MSA 28700	12	107	12	107	0	0
VA - WASHINGTON COUNTY (191) - MSA 28700	83	1,690	83	1,690	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

2021 Institution Disclosure Statement - Table 5
 Community Development/Consortium-Third Party Activity
 Institution: THE BANK OF MARION

PAGE: 1 OF 1
 Respondent ID: 0000858528
 Agency: FRS - 2

	Memo Item: Loans by Affiliates		
	Num of Loans	Amount (000s)	Num of Loans
		Amount (000s)	Amount (000s)
Community Development Loans			
Originated	1	50	0
Purchased	0	0	0
Total	1	50	0
Consortium/Third Party Loans (optional)			

Assessment Area(s) by Tract

Respondent ID: 0000858528

* denotes no loans made in specified tracts

Agency: FRS - 2

Institution: THE BANK OF MARION

OUTSIDE ASSESSMENT AREA

CHITTENDEN COUNTY (007), VT

MSA: 15540

Low Income

0024.00

2021 Institution Disclosure Statement - Table E-1
 Error Status Information
 Institution: THE BANK OF MARION

Respondent ID: 0000858528
 Agency: FRS - 2

Record Identifier: <u>11</u>	Total Composite Records on File	Total Composite Records Without Errors	Total Validity ¹⁰ Errors	Percentage of Validity Errors
Transmittal Sheet	1	1	0	0.00%
Small Business Loans	91	91	0	0.00%
Small Farm Loans	57	57	0	0.00%
Community Development Loans	1	1	0	0.00%
Consortium/Third Party Loans (Optional)	0	0	0	0.00%
Assessment Area	9	9	0	0.00%
Total	159	159	0	0.00%

Footnote:

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

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

Respondent ID: 0000858528

Loans by County

Agency: FRS - 2

Small Business Loans - Originations

State: TENNESSEE (47)

Institution: THE BANK OF MARION

Area Income Characteristics	Loan Amount at	Loan Amount at	Loan Amount at	Loans to Businesses	Memo Item:
	Origination <=\$100,000	Origination >\$100,000 But <=\$250,000	Origination >\$250,000	with Gross Annual Revenues <= \$1 Million	Loans by Affiliates
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans
	Amount (000s)	Num of Loans	Amount (000s)	Amount (000s)	Amount (000s)
HAMBLEN COUNTY (063), TN					
MSA 34100					
Outside Assessment Area					
Low Income	0	0	0	0	0
Moderate Income	0	0	192	0	0
Middle Income	0	0	0	0	0
Upper Income	0	0	0	0	0
Income Not Known	0	0	0	0	0
Tract Not Known	0	0	0	0	0
County Total	0	0	192	0	0
HAWKINS COUNTY (073), TN					
MSA 28700					
Inside AA 0003					
Low Income	0	0	0	0	0
Moderate Income	0	0	0	0	0
Middle Income	0	0	0	0	0
Upper Income	0	0	1	660	0
Income Not Known	0	0	0	0	0
Tract Not Known	0	0	0	0	0
County Total	0	0	1	660	0
SULLIVAN COUNTY (163), TN					
MSA 28700					
Inside AA 0003					
Low Income	0	0	0	0	0
Moderate Income	3	11	0	0	0
Middle Income	13	230	1	950	0
Upper Income	7	210	1	0	0
Income Not Known	0	0	0	0	0
Tract Not Known	0	0	0	0	0
County Total	23	451	2	950	0

Loans by County

Respondent ID: 0000858528

Small Business Loans - Originations

Agency: FRS - 2

Institution: THE BANK OF MARION

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)
UNICOI COUNTY (174), TN										
MSA 27740										
Inside AA 0002										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	48	0	0	0	0	1	48	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	48	0	0	0	0	1	48	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Respondent ID: 0000858528

Loans by County

Small Business Loans - Originations

Agency: FRS - 2

Institution: THE BANK OF MARION

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)
WASHINGTON COUNTY (179), TN 2/										
MSA 27740										
Inside AA 0002										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	3	190	0	0	0	0	2	95	0	0
Middle Income	7	176	0	0	0	0	6	76	0	0
Upper Income	9	201	2	446	1	267	8	153	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	19	567	2	446	1	267	16	324	0	0
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	41	0	0	0	0	2	41	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	41	0	0	0	0	2	41	0	0
Totals For County: (179) 2/										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	3	190	0	0	0	0	2	95	0	0
Middle Income	9	217	0	0	0	0	8	117	0	0
Upper Income	9	201	2	446	1	267	8	153	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	21	608	2	446	1	267	18	365	0	0
TOTAL INSIDE AA IN STATE										
	43	1,066	4	757	5	1,877	44	2,350	0	0
TOTAL OUTSIDE AA IN STATE										
	2	41	1	192	0	0	2	41	0	0
STATE TOTAL										
	45	1,107	5	949	5	1,877	46	2,391	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

2021 Institution Disclosure Statement - Table 2-1

Respondent ID: 0000858528

Loans by County

Small Farm Loans - Originations

Agency: FRS - 2

Institution: THE BANK OF MARION

State: TENNESSEE (47)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	
SULLIVAN COUNTY (163), TN									
MSA 28700									
Inside AA 0003									
Low Income	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0
Middle Income	2	6	0	0	0	0	2	6	0
Upper Income	1	15	0	0	0	0	1	15	0
Income Not Known	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0
County Total	3	21	0	0	0	0	3	21	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County
 Small Farm Loans - Originations
 Institution: THE BANK OF MARION
 Agency: FRS - 2
 State: TENNESSEE (47)
 Responder ID: 0000858528

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)		
WASHINGTON COUNTY (179), TN 2/										
MSA 27740										
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	1	9	0	0	0	0	1	9	0	0
Upper Income	2	10	0	0	0	0	2	10	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	19	0	0	0	0	3	19	0	0
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	21	0	0	0	0	1	21	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	21	0	0	0	0	1	21	0	0
Totals For County: (179) 2/										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	30	0	0	0	0	2	30	0	0
Upper Income	2	10	0	0	0	0	2	10	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	4	40	0	0	0	0	4	40	0	0
TOTAL INSIDE AA IN STATE										
TOTAL OUTSIDE AA IN STATE										
STATE TOTAL	7	61	0	0	0	0	7	61	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

2021 Institution Disclosure Statement - Table 3
 Assessment Area/Non-Assessment Area Activity
 Small Business Loans
 Institution: THE BANK OF MARION

Respondent ID: 0000858528
 Agency: FRS - 2

	Originations		Originations to Businesses with <= \$1 million revenue		Purchases	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
ASSESSMENT AREA LOANS						
VA - RUSSELL COUNTY (167) - MSA NA	15	792	11	540	0	0
VA - SMYTH COUNTY (173) - MSA NA	310	19,889	268	10,298	0	0
VA - WYTHE COUNTY (197) - MSA NA	50	3,561	45	2,513	0	0
TN - UNICOI COUNTY (171) - MSA 27740	1	48	1	48	0	0
TN - WASHINGTON COUNTY (179) - MSA 27740 2/	22	1,280	16	324	0	0
TN - HAWKINS COUNTY (073) - MSA 28700	1	660	1	660	0	0
TN - SULLIVAN COUNTY (163) - MSA 28700	28	1,712	26	1,318	0	0
VA - SCOTT COUNTY (169) - MSA 28700	6	618	3	64	0	0
VA - WASHINGTON COUNTY (191) - MSA 28700	97	5,654	88	4,285	0	0
VA - BRISTOL CITY (520) - MSA 28700	13	878	12	849	0	0

Footnote:
 2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

2021 Institution Disclosure Statement - Table 4
 Assessment Area/Non-Assessment Area Activity
 Small Farm Loans

Respondent ID: 0000858528
 Agency: FRS - 2

Institution: THE BANK OF MARION

ASSESSMENT AREA LOANS	Originations		Originations to Farms with ≤ \$1 million revenue		Purchases	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
VA - RUSSELL COUNTY (167) - MSA NA	8	314	8	314	0	0
VA - SMYTH COUNTY (173) - MSA NA	207	6,359	205	6,308	0	0
VA - WYTHE COUNTY (197) - MSA NA	56	1,723	56	1,723	0	0
TN - WASHINGTON COUNTY (179) - MSA 27740 2/	3	19	3	19	0	0
TN - SULLIVAN COUNTY (163) - MSA 28700	3	21	3	21	0	0
VA - SCOTT COUNTY (169) - MSA 28700	12	107	12	107	0	0
VA - WASHINGTON COUNTY (191) - MSA 28700	83	1,690	83	1,690	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

2021 Institution Disclosure Statement - Table 5
Community Development/Consortium-Third Party Activity
Institution: THE BANK OF MARION

Respondent ID: 0000858528

Agency: FRS - 2

Memo Item: Loans by Affiliates				
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
Community Development Loans				
Originated	1	50	0	0
Purchased	0	0	0	0
Total	1	50	0	0
Consortium/Third Party Loans (optional)				

2021 Institution Disclosure Statement - Table 6
 Assessment Area(s) by Tract

Respondent ID: 0000858528
 Agency: FRS - 2

* denotes no loans made in specified tracts

Institution: THE BANK OF MARION

ASSESSMENT AREA - 0002

CARTER COUNTY (019), TN

MSA: 27740

Moderate Income

0703.00* 0704.00* 0712.00* 0714.00* 0715.00* 0716.00* 0717.00*

Middle Income

0701.00* 0702.00* 0705.00* 0706.00* 0707.00* 0708.00* 0709.00* 0710.00* 0711.00* 0713.00*

UNICOI COUNTY (171), TN

MSA: 27740

Moderate Income

0801.00* 0802.00* 0804.00

Middle Income

0803.00*

WASHINGTON COUNTY (179), TN 2/

MSA: 27740

Moderate Income

0601.00 0605.01 0609.00* 0610.00*

Middle Income

0605.02 0608.00* 0612.00 0615.00 0616.02 0617.02* 0620.00

Upper Income

0604.00 0611.00* 0613.00 0614.01 0614.02 0616.01* 0617.01

Income Not Known

0607.00*

ASSESSMENT AREA - 0003

HAWKINS COUNTY (073), TN

MSA: 28700

Moderate Income

0508.00*

Middle Income

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

2021 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

* denotes no loans made in specified tracts

Institution: THE BANK OF MARION

Respondent ID: 0000858528

Agency: FRS - 2

0501.00*	0502.00*	0503.01*	0503.02*	0504.00*	0505.01*	0505.02*	0505.03*	0506.01*	0507.00*	0509.00*
Upper Income										
0506.02										
SULLIVAN COUNTY (163), TN										
MSA: 28700										
Moderate Income										
0402.00*	0403.00	0405.00*	0406.00*	0408.00*	0417.00*	0418.00*	0427.01	0428.02*	0433.02*	
Middle Income										
0407.00*	0409.00*	0411.00*	0412.00*	0414.00*	0416.00	0419.00	0420.00*	0421.00	0422.00*	0424.00
0425.00	0426.00	0427.02	0430.00	0431.00	0432.02*	0434.01	0434.02			
Upper Income										
0410.00*	0413.00*	0415.00*	0423.00	0428.01	0429.00	0432.01*	0433.01	0435.00*	0436.00	
<u>OUTSIDE ASSESSMENT AREA</u>										
HAMBLEN COUNTY (063), TN										
MSA: 34100										
Moderate Income										
1008.00										
WASHINGTON COUNTY (179), TN 2/										
MSA: 27740										
Middle Income										
0618.00										

Footnote:
 2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

2021 Institution Disclosure Statement - Table E-1
 Error Status Information

Respondent ID: 0000858528

Agency: FRS - 2

Institution: THE BANK OF MARION

Record Identifier: <u>11</u>	Total Composite Records on File	Total Composite Records Without Errors	Total Validity ¹⁰ Errors	Percentage of Validity Errors
Transmittal Sheet	1	1	0	0.00%
Small Business Loans	91	91	0	0.00%
Small Farm Loans	57	57	0	0.00%
Community Development Loans	1	1	0	0.00%
Consortium/Third Party Loans (Optional)	0	0	0	0.00%
Assessment Area	9	9	0	0.00%
Total	159	159	0	0.00%

Footnote:

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

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

Loans by County

Respondent ID: 0000858528

Small Business Loans - Originations

Agency: FRS - 2

Institution: THE BANK OF MARION

State: PENNSYLVANIA (42)

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)
SCHUYLKILL COUNTY (107), PA										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	2	0	0	0	0	1	2	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	2	0	0	0	0	1	2	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	2	0	0	0	0	1	2	0	0
STATE TOTAL	1	2	0	0	0	0	1	2	0	0

2021 Institution Disclosure Statement - Table 3
 Assessment Area/Non-Assessment Area Activity
 Small Business Loans
 Institution: THE BANK OF MARION

Respondent ID: 0000858528
 Agency: FRS - 2

	Originations		Originations to Businesses with <= \$1 million revenue		Purchases	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
ASSESSMENT AREA LOANS						
VA - RUSSELL COUNTY (167) - MSA NA	15	792	11	540	0	0
VA - SMYTH COUNTY (173) - MSA NA	310	19,889	268	10,298	0	0
VA - WYTHE COUNTY (197) - MSA NA	50	3,561	45	2,513	0	0
TN - UNICOI COUNTY (171) - MSA 27740	1	48	1	48	0	0
TN - WASHINGTON COUNTY (179) - MSA 27740 2/	22	1,280	16	324	0	0
TN - HAWKINS COUNTY (073) - MSA 28700	1	660	1	660	0	0
TN - SULLIVAN COUNTY (163) - MSA 28700	28	1,712	26	1,318	0	0
VA - SCOTT COUNTY (169) - MSA 28700	6	618	3	64	0	0
VA - WASHINGTON COUNTY (191) - MSA 28700	97	5,654	88	4,285	0	0
VA - BRISTOL CITY (520) - MSA 28700	13	878	12	849	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

2021 Institution Disclosure Statement - Table 4
 Assessment Area/Non-Assessment Area Activity
 Small Farm Loans

Respondent ID: 0000858528
 Agency: FRS - 2

Institution: THE BANK OF MARION

ASSESSMENT AREA LOANS	Originations		Originations to Farms with ≤ \$1 million revenue		Purchases	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
VA - RUSSELL COUNTY (167) - MSA NA	8	314	8	314	0	0
VA - SMYTH COUNTY (173) - MSA NA	207	6,308	205	6,308	0	0
VA - WYTHE COUNTY (197) - MSA NA	56	1,723	56	1,723	0	0
TN - WASHINGTON COUNTY (179) - MSA 27740 2/	3	19	3	19	0	0
TN - SULLIVAN COUNTY (163) - MSA 28700	3	21	3	21	0	0
VA - SCOTT COUNTY (169) - MSA 28700	12	107	12	107	0	0
VA - WASHINGTON COUNTY (191) - MSA 28700	83	1,690	83	1,690	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

2021 Institution Disclosure Statement - Table 5
 Community Development/Consortium-Third Party Activity
 Institution: THE BANK OF MARION

Respondent ID: 0000858528
 Agency: FRS - 2

	Memo Item: Loans by Affiliates		
	Num of Loans	Amount (000s)	Num of Loans
Community Development Loans			
Originated	1	50	0
Purchased	0	0	0
Total	1	50	0
Consortium/Third Party Loans (optional)			

2021 Institution Disclosure Statement - Table 6
Assessment Area(s) by Tract

Respondent ID: 0000858528
Agency: FRS - 2

* denotes no loans made in specified tracts

Institution: THE BANK OF MARION

OUTSIDE ASSESSMENT AREA

SCHUYLKILL COUNTY (107), PA

MSA: NA

Moderate Income

0006.01

2021 Institution Disclosure Statement - Table E-1
 Error Status Information
 Institution: THE BANK OF MARION

Respondent ID: 0000858528
 Agency: FRS - 2

Record Identifier: ¹¹	Total Composite Records on File	Total Composite Records Without Errors	Total Validity ¹⁰ Errors	Percentage of Validity Errors
Transmittal Sheet	1	1	0	0.00%
Small Business Loans	91	91	0	0.00%
Small Farm Loans	57	57	0	0.00%
Community Development Loans	1	1	0	0.00%
Consortium/Third Party Loans (Optional)	0	0	0	0.00%
Assessment Area	9	9	0	0.00%
Total	159	159	0	0.00%

Footnote:

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

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

Loans by County

Respondent ID: 0000858528

Small Business Loans - Originations

Agency: FRS - 2

Institution: THE BANK OF MARION

State: NEW YORK (36)

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)		
NASSAU COUNTY (059), NY										
MSA 35004										
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%	1	20	0	0	0	0	1	20	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	20	0	0	0	0	1	20	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	20	0	0	0	0	1	20	0	0
STATE TOTAL	1	20	0	0	0	0	1	20	0	0

2021 Institution Disclosure Statement - Table 3
 Assessment Area/Non-Assessment Area Activity
 Small Business Loans
 Institution: THE BANK OF MARION

Respondent ID: 0000858528
 Agency: FRS - 2

	Originations		Originations to Businesses with <= \$1 million revenue		Purchases	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
ASSESSMENT AREA LOANS						
VA - RUSSELL COUNTY (167) - MSA NA	15	792	11	540	0	0
VA - SMYTH COUNTY (173) - MSA NA	310	19,889	268	10,298	0	0
VA - WYTHE COUNTY (197) - MSA NA	50	3,561	45	2,513	0	0
TN - UNICOI COUNTY (171) - MSA 27740	1	48	1	48	0	0
TN - WASHINGTON COUNTY (179) - MSA 27740 2/	22	1,280	16	324	0	0
TN - HAWKINS COUNTY (073) - MSA 28700	1	660	1	660	0	0
TN - SULLIVAN COUNTY (163) - MSA 28700	28	1,712	26	1,318	0	0
VA - SCOTT COUNTY (169) - MSA 28700	6	618	3	64	0	0
VA - WASHINGTON COUNTY (191) - MSA 28700	97	5,654	88	4,285	0	0
VA - BRISTOL CITY (520) - MSA 28700	13	878	12	849	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

2021 Institution Disclosure Statement - Table 4
 Assessment Area/Non-Assessment Area Activity
 Small Farm Loans

Respondent ID: 0000858528

Agency: FRS - 2

Institution: THE BANK OF MARION

ASSESSMENT AREA LOANS	Originations		Originations to Farms with ≤ \$1 million revenue		Purchases	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
VA - RUSSELL COUNTY (167) - MSA NA	8	314	8	314	0	0
VA - SMYTH COUNTY (173) - MSA NA	207	6,359	205	6,308	0	0
VA - WYTHE COUNTY (197) - MSA NA	56	1,723	56	1,723	0	0
TN - WASHINGTON COUNTY (179) - MSA 27740 2/	3	19	3	19	0	0
TN - SULLIVAN COUNTY (163) - MSA 28700	3	21	3	21	0	0
VA - SCOTT COUNTY (169) - MSA 28700	12	107	12	107	0	0
VA - WASHINGTON COUNTY (191) - MSA 28700	83	1,690	83	1,690	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

2021 Institution Disclosure Statement - Table 5
Community Development/Consortium-Third Party Activity
Institution: THE BANK OF MARION

Respondent ID: 0000858528

Agency: FRS - 2

	Memo Item: Loans by Affiliates		
	Num of Loans	Amount (000s)	Num of Loans
		Amount (000s)	Amount (000s)
Community Development Loans			
Originated	1	50	0
Purchased	0	0	0
Total	1	50	0
Consortium/Third Party Loans (optional)			

2021 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000358528

* denotes no loans made in specified tracts

Agency: FRS - 2

Institution: THE BANK OF MARION

OUTSIDE ASSESSMENT AREA

NASSAU COUNTY (059), NY

MSA: 35004

Median Family Income >= 120%

3039.00

2021 Institution Disclosure Statement - Table E-1
 Error Status Information
 Institution: THE BANK OF MARION

Respondent ID: 0000858528

Agency: FRS - 2

Record Identifier: <u>11</u>	Total Composite Records on File	Total Composite Records Without Errors	Total Validity ¹⁰ Errors	Percentage of Validity Errors
Transmittal Sheet	1	1	0	0.00%
Small Business Loans	91	91	0	0.00%
Small Farm Loans	57	57	0	0.00%
Community Development Loans	1	1	0	0.00%
Consortium/Third Party Loans (Optional)	0	0	0	0.00%
Assessment Area	9	9	0	0.00%
Total	159	159	0	0.00%

Footnote:

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

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

Loans by County

Respondent ID: 0000858528

Small Business Loans - Originations

Agency: FRS - 2

Institution: THE BANK OF MARION

State: COLORADO (08)

Area Income Characteristics	Loan Amount at	Loan Amount at	Loan Amount at	Loans to Businesses	Memo Item:
	Origination	Origination	Origination	with Gross Annual	Loans by
	<=\$100,000	>\$100,000 But	>\$250,000	Revenues <= \$1	Affiliates
	(000s)	<=\$250,000	(000s)	Million	(000s)
	Num of	Num of	Num of	Num of	Num of
	Loans	Loans	Loans	Loans	Loans
	Amount	Amount	Amount	Amount	Amount
	(000s)	(000s)	(000s)	(000s)	(000s)
TELLER COUNTY (119), CO					
MSA 17820					
Outside Assessment Area					
Low Income	0	0	0	0	0
Moderate Income	0	0	0	0	0
Middle Income	1	0	0	1	0
Upper Income	0	0	0	0	0
Income Not Known	0	0	0	0	0
Tract Not Known	0	0	0	0	0
County Total	1	0	0	1	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	0	0	1	0
STATE TOTAL	1	0	0	1	0

2021 Institution Disclosure Statement - Table 3
 Assessment Area/Non-Assessment Area Activity
 Small Business Loans
 Institution: THE BANK OF MARION

Respondent ID: 0000858528
 Agency: FRS - 2

	Originations		Originations to Businesses with <= \$1 million revenue		Purchases	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
ASSESSMENT AREA LOANS						
VA - RUSSELL COUNTY (167) - MSA NA	15	792	11	540	0	0
VA - SMYTH COUNTY (173) - MSA NA	310	19,889	268	10,298	0	0
VA - WYTHE COUNTY (197) - MSA NA	50	3,561	45	2,513	0	0
TN - UNICOI COUNTY (171) - MSA 27740	1	48	1	48	0	0
TN - WASHINGTON COUNTY (179) - MSA 27740 2/	22	1,280	16	324	0	0
TN - HAWKINS COUNTY (073) - MSA 28700	1	660	1	660	0	0
TN - SULLIVAN COUNTY (163) - MSA 28700	28	1,712	26	1,318	0	0
VA - SCOTT COUNTY (169) - MSA 28700	6	618	3	64	0	0
VA - WASHINGTON COUNTY (191) - MSA 28700	97	5,654	88	4,285	0	0
VA - BRISTOL CITY (520) - MSA 28700	13	878	12	849	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

2021 Institution Disclosure Statement - Table 4
 Assessment Area/Non-Assessment Area Activity
 Small Farm Loans

Respondent ID: 0000858528
 Agency: FRS - 2

Institution: THE BANK OF MARION

ASSESSMENT AREA LOANS	Originations		Originations to Farms with ≤ \$1 million revenue		Purchases	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
VA - RUSSELL COUNTY (167) - MSA NA	8	314	8	314	0	0
VA - SMYTH COUNTY (173) - MSA NA	207	6,359	205	6,308	0	0
VA - WYTHE COUNTY (197) - MSA NA	56	1,723	56	1,723	0	0
TN - WASHINGTON COUNTY (179) - MSA 27740 2/	3	19	3	19	0	0
TN - SULLIVAN COUNTY (163) - MSA 28700	3	21	3	21	0	0
VA - SCOTT COUNTY (169) - MSA 28700	12	107	12	107	0	0
VA - WASHINGTON COUNTY (191) - MSA 28700	83	1,690	83	1,690	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

2021 Institution Disclosure Statement - Table 5
 Community Development/Consortium-Third Party Activity

Respondent ID: 0000858528

Agency: FRS - 2

Institution: THE BANK OF MARION

Memo Item: Loans by Affiliates

	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
Community Development Loans				
Originated	1	50	0	0
Purchased	0	0	0	0
Total	1	50	0	0
Consortium/Third Party Loans (optional)				

2021 Institution Disclosure Statement - Table 6
Assessment Area(s) by Tract

Respondent ID: 0000858528
Agency: FRS - 2

* denotes no loans made in specified tracts

Institution: THE BANK OF MARION

OUTSIDE ASSESSMENT AREA

TELLER COUNTY (119), CO

MSA: 17820

Middle Income

0102.01

2021 Institution Disclosure Statement - Table E-1

Error Status Information

Institution: THE BANK OF MARION

Respondent ID: 0000858528

Agency: FRS - 2

Record Identifier: ¹¹	Total Composite Records on File	Total Composite Records Without Errors	Total Validity ¹⁰ Errors	Percentage of Validity Errors
Transmittal Sheet	1	1	0	0.00%
Small Business Loans	91	91	0	0.00%
Small Farm Loans	57	57	0	0.00%
Community Development Loans	1	1	0	0.00%
Consortium/Third Party Loans (Optional)	0	0	0	0.00%
Assessment Area	9	9	0	0.00%
Total	159	159	0	0.00%

Footnote:

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

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

Loans by County

Respondent ID: 0000858528

Small Business Loans - Originations
Institution: THE BANK OF MARION

Agency: FRS - 2
State: CALIFORNIA (06)

Area Income Characteristics	Loan Amount at	Loan Amount at	Loan Amount at	Loans to Businesses	Memo Item:	
	Origination <=\$100,000	Origination >\$100,000 But <=\$250,000	Origination >\$250,000	with Gross Annual Revenues <= \$1 Million		Loans by Affiliates
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
ORANGE COUNTY (059), CA						
MSA 11244						
Outside Assessment Area						
Median Family Income < 10%	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0
Median Family Income >= 120%	1	14	0	1	14	0
Median Family Income Not Known	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0
County Total	1	14	0	1	14	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	14	0	1	14	0
STATE TOTAL	1	14	0	1	14	0

2021 Institution Disclosure Statement - Table 3
 Assessment Area/Non-Assessment Area Activity
 Small Business Loans
 Institution: THE BANK OF MARION

Respondent ID: 0000858528
 Agency: FRS - 2

	Originations		Originations to Businesses with <= \$1 million revenue		Purchases	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
ASSESSMENT AREA LOANS						
VA - RUSSELL COUNTY (167) - MSA NA	15	792	11	540	0	0
VA - SMYTH COUNTY (173) - MSA NA	310	19,889	268	10,298	0	0
VA - WYTHE COUNTY (197) - MSA NA	50	3,561	45	2,513	0	0
TN - UNICOI COUNTY (171) - MSA 27740	1	48	1	48	0	0
TN - WASHINGTON COUNTY (179) - MSA 27740 2/	22	1,280	16	324	0	0
TN - HAWKINS COUNTY (073) - MSA 28700	1	660	1	660	0	0
TN - SULLIVAN COUNTY (163) - MSA 28700	28	1,712	26	1,318	0	0
VA - SCOTT COUNTY (169) - MSA 28700	6	618	3	64	0	0
VA - WASHINGTON COUNTY (191) - MSA 28700	97	5,654	88	4,285	0	0
VA - BRISTOL CITY (520) - MSA 28700	13	878	12	849	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

2021 Institution Disclosure Statement - Table 4
 Assessment Area/Non-Assessment Area Activity
 Small Farm Loans
 Institution: THE BANK OF MARION

Respondent ID: 0000858528
 Agency: FRS - 2

	Originations		Originations to Farms with ≤ \$1 million revenue		Purchases	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
ASSESSMENT AREA LOANS						
VA - RUSSELL COUNTY (167) - MSA NA	8	314	8	314	0	0
VA - SMYTH COUNTY (173) - MSA NA	207	6,359	205	6,308	0	0
VA - WYTHE COUNTY (197) - MSA NA	56	1,723	56	1,723	0	0
TN - WASHINGTON COUNTY (179) - MSA 27740 2/	3	19	3	19	0	0
TN - SULLIVAN COUNTY (163) - MSA 28700	3	21	3	21	0	0
VA - SCOTT COUNTY (169) - MSA 28700	12	107	12	107	0	0
VA - WASHINGTON COUNTY (191) - MSA 28700	83	1,690	83	1,690	0	0

Footnote:
 2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

2021 Institution Disclosure Statement - Table 5
 Community Development/Consortium-Third Party Activity
 Institution: THE BANK OF MARION

Respondent ID: 0000858528

Agency: FRS - 2

	Memo Item: Loans by Affiliates		
	Num of Loans	Amount (000s)	Num of Loans
		Amount (000s)	Amount (000s)
Community Development Loans			
Originated	1	50	0
Purchased	0	0	0
Total	1	50	0
Consortium/Third Party Loans (optional)			

2021 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000858528

* denotes no loans made in specified tracts

Agency: FRS - 2

Institution: THE BANK OF MARION

OUTSIDE ASSESSMENT AREA

ORANGE COUNTY (059), CA

MSA: 11244

Median Family Income >= 120%

0218.28

2021 Institution Disclosure Statement - Table E-1
 Error Status Information
 Institution: THE BANK OF MARION

Respondent ID: 0000858528
 Agency: FRS - 2

Record Identifier: <u>11</u>	Total Composite Records on File	Total Composite Records Without Errors	Total Validity ¹⁰ Errors	Percentage of Validity Errors
Transmittal Sheet	1	1	0	0.00%
Small Business Loans	91	91	0	0.00%
Small Farm Loans	57	57	0	0.00%
Community Development Loans	1	1	0	0.00%
Consortium/Third Party Loans (Optional)	0	0	0	0.00%
Assessment Area	9	9	0	0.00%
Total	159	159	0	0.00%

Footnote:

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

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

Loans by County

Respondent ID: 0000858528

Small Business Loans - Originations

Agency: FRS - 2

Institution: THE BANK OF MARION

State: ALABAMA (01)

Area Income Characteristics	Loan Amount at	Loan Amount at	Loan Amount at	Loans to Businesses	Memo Item:
	Origination <=\$100,000	Origination >\$100,000 But <=\$250,000	Origination >\$250,000	with Gross Annual Revenues <= \$1 Million	Loans by Affiliates
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans
					Amount (000s)
COLBERT COUNTY (033), AL					
MSA 22520					
Outside Assessment Area					
Low Income	0	0	0	0	0
Moderate Income	1	21	0	0	0
Middle Income	0	0	0	1	21
Upper Income	0	0	0	0	0
Income Not Known	0	0	0	0	0
Tract Not Known	0	0	0	0	0
County Total	1	21	0	1	21
TOTAL INSIDE AA IN STATE	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	21	0	1	21
STATE TOTAL	1	21	0	1	21

2021 Institution Disclosure Statement - Table 3
 Assessment Area/Non-Assessment Area Activity
 Small Business Loans
 Institution: THE BANK OF MARION

PAGE: 1 OF 1
 Respondent ID: 0000858528
 Agency: FRS - 2

	Originations		Originations to Businesses with <= \$1 million revenue		Purchases	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
VA - RUSSELL COUNTY (167) - MSA NA	15	792	11	540	0	0
VA - SMYTH COUNTY (173) - MSA NA	310	19,889	268	10,298	0	0
VA - WYTHE COUNTY (197) - MSA NA	50	3,561	45	2,513	0	0
TN - UNICOI COUNTY (171) - MSA 27740	1	48	1	48	0	0
TN - WASHINGTON COUNTY (179) - MSA 27740 2/	22	1,280	16	324	0	0
TN - HAWKINS COUNTY (073) - MSA 28700	1	660	1	660	0	0
TN - SULLIVAN COUNTY (163) - MSA 28700	28	1,712	26	1,318	0	0
VA - SCOTT COUNTY (169) - MSA 28700	6	618	3	64	0	0
VA - WASHINGTON COUNTY (191) - MSA 28700	97	5,654	88	4,285	0	0
VA - BRISTOL CITY (520) - MSA 28700	13	878	12	849	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Assessment Area/Non-Assessment Area Activity

Respondent ID: 0000858528

Small Farm Loans

Agency: FRS - 2

Institution: THE BANK OF MARION

ASSESSMENT AREA LOANS	Originations		Originations to Farms with ≤ \$1 million revenue		Purchases	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
VA - RUSSELL COUNTY (167) - MSA NA	8	314	8	314	0	0
VA - SMYTH COUNTY (173) - MSA NA	207	6,359	205	6,308	0	0
VA - WYTHE COUNTY (197) - MSA NA	56	1,723	56	1,723	0	0
TN - WASHINGTON COUNTY (179) - MSA 27740 2/	3	19	3	19	0	0
TN - SULLIVAN COUNTY (163) - MSA 28700	3	21	3	21	0	0
VA - SCOTT COUNTY (169) - MSA 28700	12	107	12	107	0	0
VA - WASHINGTON COUNTY (191) - MSA 28700	83	1,690	83	1,690	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

2021 Institution Disclosure Statement - Table 5
 Community Development/Consortium-Third Party Activity
 Institution: THE BANK OF MARION

Respondent ID: 0000858528

Agency: FRS - 2

	Memo Item: Loans by Affiliates		
	Num of Loans	Amount (000s)	Num of Loans
		Amount (000s)	Amount (000s)
Community Development Loans			
Originated	1	50	0
Purchased	0	0	0
Total	1	50	0
Consortium/Third Party Loans (optional)			

2021 Institution Disclosure Statement - Table 6
Assessment Area(s) by Tract

Respondent ID: 0000858528

Agency: FRS - 2

* denotes no loans made in specified tracts

Institution: THE BANK OF MARION

OUTSIDE ASSESSMENT AREA

COLBERT COUNTY (033), AL

MSA: 22520

Moderate Income

0203.00

2021 Institution Disclosure Statement - Table E-1
 Error Status Information

Respondent ID: 0000858528

Agency: FRS - 2

Institution: THE BANK OF MARION

Record Identifier: ¹¹	Total Composite Records on File	Total Composite Records Without Errors	Total Validity ¹⁰ Errors	Percentage of Validity Errors
Transmittal Sheet	1	1	0	0.00%
Small Business Loans	91	91	0	0.00%
Small Farm Loans	57	57	0	0.00%
Community Development Loans	1	1	0	0.00%
Consortium/Third Party Loans (Optional)	0	0	0	0.00%
Assessment Area	9	9	0	0.00%
Total	159	159	0	0.00%

Footnote:

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

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

Loans by County

Respondent ID: 0000858528

Small Business Loans - Originations

Agency: FRS - 2

Institution: THE BANK OF MARION

State: WEST VIRGINIA (54)

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)
MERCER COUNTY (055), WV										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	17	0	0	0	0	1	17	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	17	0	0	0	0	1	17	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	17	0	0	0	0	1	17	0	0
STATE TOTAL	1	17	0	0	0	0	1	17	0	0

2021 Institution Disclosure Statement - Table 3
 Assessment Area/Non-Assessment Area Activity
 Small Business Loans
 Institution: THE BANK OF MARION

PAGE: 1 OF 1
 Respondent ID: 0000858528
 Agency: FRS - 2

	Originations		Originations to Businesses with <= \$1 million revenue		Purchases	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
VA - RUSSELL COUNTY (167) - MSA NA	15	792	11	540	0	0
VA - SMYTH COUNTY (173) - MSA NA	310	19,889	268	10,298	0	0
VA - WYTHE COUNTY (197) - MSA NA	50	3,561	45	2,513	0	0
TN - UNICOI COUNTY (171) - MSA 27740	1	48	1	48	0	0
TN - WASHINGTON COUNTY (179) - MSA 27740 2/	22	1,280	16	324	0	0
TN - HAWKINS COUNTY (073) - MSA 28700	1	660	1	660	0	0
TN - SULLIVAN COUNTY (163) - MSA 28700	28	1,712	26	1,318	0	0
VA - SCOTT COUNTY (169) - MSA 28700	6	618	3	64	0	0
VA - WASHINGTON COUNTY (191) - MSA 28700	97	5,654	88	4,285	0	0
VA - BRISTOL CITY (520) - MSA 28700	13	878	12	849	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

2021 Institution Disclosure Statement - Table 4
 Assessment Area/Non-Assessment Area Activity
 Small Farm Loans

Respondent ID: 0000858528

Agency: FRS - 2

Institution: THE BANK OF MARION

ASSESSMENT AREA LOANS	Originations		Originations to Farms with ≤ \$1 million revenue		Purchases	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
VA - RUSSELL COUNTY (167) - MSA NA	8	314	8	314	0	0
VA - SMYTH COUNTY (173) - MSA NA	207	6,359	205	6,308	0	0
VA - WYTHE COUNTY (197) - MSA NA	56	1,723	56	1,723	0	0
TN - WASHINGTON COUNTY (179) - MSA 27740 2/	3	19	3	19	0	0
TN - SULLIVAN COUNTY (163) - MSA 28700	3	21	3	21	0	0
VA - SCOTT COUNTY (169) - MSA 28700	12	107	12	107	0	0
VA - WASHINGTON COUNTY (191) - MSA 28700	83	1,690	83	1,690	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

2021 Institution Disclosure Statement - Table 5
 Community Development/Consortium-Third Party Activity
 Institution: THE BANK OF MARION

PAGE: 1 OF 1

Respondent ID: 0000858528
 Agency: FRS - 2

	Memo Item: Loans by Affiliates		
	Num of Loans	Amount (000s)	Num of Loans
			Amount (000s)
Community Development Loans			
Originated	1	50	0
Purchased	0	0	0
Total	1	50	0
Consortium/Third Party Loans (optional)			

2021 Institution Disclosure Statement - Table 6
Assessment Area(s) by Tract

Respondent ID: 0000858528

Agency: FRS - 2

* denotes no loans made in specified tracts

Institution: THE BANK OF MARION

OUTSIDE ASSESSMENT AREA

MERCER COUNTY (055), WV

MSA: NA

Upper Income

0011.00

2021 Institution Disclosure Statement - Table E-1
 Error Status Information
 Institution: THE BANK OF MARION

Respondent ID: 0000858528
 Agency: FRS - 2

Record Identifier: ¹¹	Total Composite Records on File	Total Composite Records Without Errors	Total Validity ¹⁰ Errors	Percentage of Validity Errors
Transmittal Sheet	1	1	0	0.00%
Small Business Loans	91	91	0	0.00%
Small Farm Loans	57	57	0	0.00%
Community Development Loans	1	1	0	0.00%
Consortium/Third Party Loans (Optional)	0	0	0	0.00%
Assessment Area	9	9	0	0.00%
Total	159	159	0	0.00%

Footnote:

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

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

Loans by County
 Small Farm Loans - Originations
 Institution: THE BANK OF MARION
 Respondent ID: 0000858528
 Agency: FRS - 2
 State: MINNESOTA (27)

Area Income Characteristics	Loan Amount at	Loan Amount at	Loan Amount at	Loans to Farms with	Memo Item:	
	Origination <=\$100,000	Origination >\$100,000 But <=\$250,000	Origination >\$250,000	Gross Annual Revenues <= \$1 Million		Loans by Affiliates
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
DAKOTA COUNTY (037), MN						
MSA 33460						
Outside Assessment Area						
Low Income	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0
Middle Income	1	10	0	1	10	0
Upper Income	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0
County Total	1	10	0	1	10	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	10	0	1	10	0
STATE TOTAL	1	10	0	1	10	0

2021 Institution Disclosure Statement - Table 3
 Assessment Area/Non-Assessment Area Activity
 Small Business Loans
 Institution: THE BANK OF MARION

PAGE: 1 OF 1
 Respondent ID: 0000858528
 Agency: FRS - 2

ASSESSMENT AREA LOANS	Originations		Originations to Businesses with <= \$1 million revenue		Purchases	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
VA - RUSSELL COUNTY (167) - MSA NA	15	792	11	540	0	0
VA - SMYTH COUNTY (173) - MSA NA	310	19,889	268	10,298	0	0
VA - WYTHE COUNTY (197) - MSA NA	50	3,561	45	2,513	0	0
TN - UNICOI COUNTY (171) - MSA 27740	1	48	1	48	0	0
TN - WASHINGTON COUNTY (179) - MSA 27740 2/	22	1,280	16	324	0	0
TN - HAWKINS COUNTY (073) - MSA 28700	1	660	1	660	0	0
TN - SULLIVAN COUNTY (163) - MSA 28700	28	1,712	26	1,318	0	0
VA - SCOTT COUNTY (169) - MSA 28700	6	618	3	64	0	0
VA - WASHINGTON COUNTY (191) - MSA 28700	97	5,654	88	4,285	0	0
VA - BRISTOL CITY (520) - MSA 28700	13	878	12	849	0	0

Footnote:
 2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

2021 Institution Disclosure Statement - Table 4
 Assessment Area/Non-Assessment Area Activity
 Small Farm Loans

Respondent ID: 0000858528

Agency: FRS - 2

Institution: THE BANK OF MARION

ASSESSMENT AREA LOANS	Originations		Originations to Farms with ≤ \$1 million revenue		Purchases	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
VA - RUSSELL COUNTY (167) - MSA NA	8	314	8	314	0	0
VA - SMYTH COUNTY (173) - MSA NA	207	6,359	205	6,308	0	0
VA - WYTHE COUNTY (197) - MSA NA	56	1,723	56	1,723	0	0
TN - WASHINGTON COUNTY (179) - MSA 27740 2/	3	19	3	19	0	0
TN - SULLIVAN COUNTY (163) - MSA 28700	3	21	3	21	0	0
VA - SCOTT COUNTY (169) - MSA 28700	12	107	12	107	0	0
VA - WASHINGTON COUNTY (191) - MSA 28700	83	1,690	83	1,690	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

2021 Institution Disclosure Statement - Table 5
Community Development/Consortium-Third Party Activity
Institution: THE BANK OF MARION

Respondent ID: 0000858528
 Agency: FRS - 2

	Memo Item: Loans by Affiliates		
	Num of Loans	Amount (000s)	Num of Loans
			Amount (000s)
Community Development Loans			
Originated	1	50	0
Purchased	0	0	0
Total	1	50	0
Consortium/Third Party Loans (optional)			

2021 Institution Disclosure Statement - Table 6

Respondent ID: 0000858528

Agency: FRS - 2

Assessment Area(s) by Tract

* denotes no loans made in specified tracts

Institution: THE BANK OF MARION

OUTSIDE ASSESSMENT AREA

DAKOTA COUNTY (037), MN

MSA: 33460

Middle Income

0609.05

2021 Institution Disclosure Statement - Table E-1
 Error Status Information

Respondent ID: 0000858528

Agency: FRS - 2

Institution: THE BANK OF MARION

Record Identifier: <u>11</u>	Total Composite Records on File	Total Composite Records Without Errors	Total Validity ¹⁰ Errors	Percentage of Validity Errors
Transmittal Sheet	1	1	0	0.00%
Small Business Loans	91	91	0	0.00%
Small Farm Loans	57	57	0	0.00%
Community Development Loans	1	1	0	0.00%
Consortium/Third Party Loans (Optional)	0	0	0	0.00%
Assessment Area	9	9	0	0.00%
Total	159	159	0	0.00%

Footnote:

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

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

Loans by County

Respondent ID: 0000858528

Small Farm Loans - Originations

Agency: FRS - 2

Institution: THE BANK OF MARION

State: NORTH CAROLINA (37)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <=\$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)		
ALEXANDER COUNTY (003), NC										
MSA 25860										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	34	0	0	0	0	2	34	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	34	0	0	0	0	2	34	0	0
ALLEGHANY COUNTY (005), NC										
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	10	0	0	0	0	1	10	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	10	0	0	0	0	1	10	0	0
ASHE COUNTY (009), NC										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	7	0	0	0	0	2	7	0	0
Upper Income	1	21	0	0	0	0	1	21	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	28	0	0	0	0	3	28	0	0

Respondent ID: 0000858528
 Agency: FRS - 2
 State: NORTH CAROLINA (37)

Loans by County
 Small Farm Loans - Originations
 Institution: THE BANK OF MARION

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <=\$1 Million		Memo Item: Loans by Affiliates
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	
IREDELL COUNTY (097), NC									
MSA 16740									
Outside Assessment Area									
Low Income	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0
Middle Income	1	3	0	0	0	1	3	0	0
Upper Income	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0
County Total	1	3	0	0	0	1	3	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	7	75	0	0	0	7	75	0	0
STATE TOTAL	7	75	0	0	0	7	75	0	0

2021 Institution Disclosure Statement - Table 3
 Assessment Area/Non-Assessment Area Activity
 Small Business Loans
 Institution: THE BANK OF MARION

Respondent ID: 0000858528
 Agency: FRS - 2

ASSESSMENT AREA LOANS	Originations		Originations to Businesses with <= \$1 million revenue		Purchases	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
VA - RUSSELL COUNTY (167) - MSA NA	15	792	11	540	0	0
VA - SMYTH COUNTY (173) - MSA NA	310	19,889	268	10,298	0	0
VA - WYTHE COUNTY (197) - MSA NA	50	3,561	45	2,513	0	0
TN - UNICOI COUNTY (171) - MSA 27740	1	48	1	48	0	0
TN - WASHINGTON COUNTY (179) - MSA 27740 2/	22	1,280	16	324	0	0
TN - HAWKINS COUNTY (073) - MSA 28700	1	660	1	660	0	0
TN - SULLIVAN COUNTY (163) - MSA 28700	28	1,712	26	1,318	0	0
VA - SCOTT COUNTY (169) - MSA 28700	6	618	3	64	0	0
VA - WASHINGTON COUNTY (191) - MSA 28700	97	5,654	88	4,285	0	0
VA - BRISTOL CITY (520) - MSA 28700	13	878	12	849	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

2021 Institution Disclosure Statement - Table 4
 Assessment Area/Non-Assessment Area Activity
 Small Farm Loans

Respondent ID: 0000858528

Agency: FRS - 2

Institution: THE BANK OF MARION

	Originations		Originations to Farms with ≤ \$1 million revenue		Purchases	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
ASSESSMENT AREA LOANS						
VA - RUSSELL COUNTY (167) - MSA NA	8	314	8	314	0	0
VA - SMYTH COUNTY (173) - MSA NA	207	6,359	205	6,308	0	0
VA - WYTHE COUNTY (197) - MSA NA	56	1,723	56	1,723	0	0
TN - WASHINGTON COUNTY (179) - MSA 27740 2/	3	19	3	19	0	0
TN - SULLIVAN COUNTY (163) - MSA 28700	3	21	3	21	0	0
VA - SCOTT COUNTY (169) - MSA 28700	12	107	12	107	0	0
VA - WASHINGTON COUNTY (191) - MSA 28700	83	1,690	83	1,690	0	0

Footnote:
 2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

2021 Institution Disclosure Statement - Table 5

Community Development/Consortium-Third Party Activity

Respondent ID: 0000858528

Institution: THE BANK OF MARION

Agency: FRS - 2

Memo Item: Loans by Affiliates				
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
Community Development Loans				
Originated	1	50	0	0
Purchased	0	0	0	0
Total	1	50	0	0
Consortium/Third Party Loans (optional)				

2021 Institution Disclosure Statement - Table 6
Assessment Area(s) by Tract

Respondent ID: 0000858528
Agency: FRS - 2

* denotes no loans made in specified tracts

Institution: THE BANK OF MARION

OUTSIDE ASSESSMENT AREA

ALEXANDER COUNTY (003), NC

MSA: 25860

Middle Income

0401.00 0404.00

ALLEGHANY COUNTY (005), NC

MSA: NA

Middle Income

9503.00

ASHE COUNTY (009), NC

MSA: NA

Middle Income

9708.00

Upper Income

9707.00

IREDELL COUNTY (097), NC

MSA: 16740

Middle Income

0608.02

2021 Institution Disclosure Statement - Table E-1
 Error Status Information
 Institution: THE BANK OF MARION

Respondent ID: 0000858528
 Agency: FRS - 2

Record Identifier: ¹¹	Total Composite Records on File	Total Composite Records Without Errors	Total Validity ¹⁰ Errors	Percentage of Validity Errors
Transmittal Sheet	1	1	0	0.00%
Small Business Loans	91	91	0	0.00%
Small Farm Loans	57	57	0	0.00%
Community Development Loans	1	1	0	0.00%
Consortium/Third Party Loans (Optional)	0	0	0	0.00%
Assessment Area	9	9	0	0.00%
Total	159	159	0	0.00%

Footnote:

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

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

2021 Institution Disclosure Statement - Table 5
Community Development/Consortium-Third Party Activity
Institution: THE BANK OF MARION

Respondent ID: 0000858528

Agency: FRS - 2

	Memo Item: Loans by Affiliates		
	Num of Loans	Amount (000s)	Num of Loans
Community Development Loans			Amount (000s)
Originated	1	50	0
Purchased	0	0	0
Total	1	50	0
Consortium/Third Party Loans (optional)			

