

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

Loans by County

Small Business Loans - Originations

Institution: THE BANK OF MARION

Respondent ID: 0000858528  
Agency: FRS - 2  
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 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)
BURKE COUNTY (023), NC						
MSA 25860						
Outside Assessment Area						
Low Income	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0
Middle Income	1	100	0	0	1	100
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	100	0	0	1	100
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	100	0	0	1	100
STATE TOTAL	1	100	0	0	1	100

Loans by County

Respondent ID: 0000858528

Small Business Loans - Originations

Agency: FRS - 2  
State: TENNESSEE (47)

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 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
<b>GREENE COUNTY (059), TN</b>							
<b>MSA NA</b>							
<b>Outside Assessment Area</b>							
Low Income	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0
Middle Income	0	0	1	200	0	200	0
Upper Income	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0
County Total	0	0	1	200	0	200	0
<b>JOHNSON COUNTY (091), TN</b>							
<b>MSA NA</b>							
<b>Outside Assessment Area</b>							
Low Income	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0
Middle Income	0	0	1	205	0	205	0
Upper Income	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0
County Total	0	0	1	205	0	205	0
<b>SULLIVAN COUNTY (163), TN</b>							
<b>MSA 28700</b>							
<b>Inside AA 0003</b>							
Low Income	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0
Middle Income	1	40	2	446	1	388	0
Upper Income	1	91	1	115	0	206	0
Income Not Known	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0
County Total	2	131	3	561	1	388	0

2023 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: THE BANK OF MARION

Respondent ID: 0000858528

Agency: FRS - 2

State: TENNESSEE (47)

Area Income Characteristics	Loan Amount at Origination		Loan Amount at Origination		Loan Amount at Origination		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	<=\$100,000		>\$100,000 But <=\$250,000		>\$250,000					
	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)
<b>WASHINGTON COUNTY (179), TN 2/</b>										
<b>MSA 27740</b>										
<b>Inside AA 0002</b>										
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	1	396	1	396	0	0
Upper Income	1	9	2	317	1	342	3	468	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	39	2	317	2	738	5	894	0	0
<b>Outside Assessment Area</b>										
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	20	0	0	0	0	1	20	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	20	0	0	0	0	1	20	0	0
<b>Totals For County: (179) 2/</b>										
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	1	20	0	0	1	396	2	416	0	0
Upper Income	1	9	2	317	1	342	3	468	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	59	2	317	2	738	6	914	0	0
<b>TOTAL INSIDE AA IN STATE</b>										
<b>TOTAL OUTSIDE AA IN STATE</b>										
<b>STATE TOTAL</b>										
	5	190	7	1,283	3	1,126	14	2,399	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.

2023 Institution Disclosure Statement - Table 1-1

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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		Loan Amount at Origination		Loan Amount at Origination		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	<=\$100,000	>\$100,000 But <=\$250,000	>\$250,000	>\$250,000	>\$250,000	>\$250,000	>\$250,000	>\$250,000	>\$250,000	>\$250,000
	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)
<b>GRAYSON COUNTY (077), VA</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
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	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	1	6	0	0	0	0	1	6	0	0
<b>RUSSELL COUNTY (167), VA</b>										
<b>MSA NA</b>										
<b>Inside AA 0001</b>										
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	200	1	108	0	0	1	108	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	200	1	108	0	0	1	108	0	0
<b>SCOTT COUNTY (169), VA</b>										
<b>MSA 28700</b>										
<b>Inside AA 0003</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	200	1	550	1	200	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	200	1	550	1	200	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.

2023 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business 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 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
<b>SMYTH COUNTY (173), VA</b>					
<b>MSA NA</b>					
<b>Inside AA 0001</b>					
Low Income	0	0	0	0	0
Moderate Income	36	1,269	7	1,156	0
Middle Income	56	1,704	10	1,689	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	92	2,973	17	2,845	0
<b>WASHINGTON COUNTY (191), VA</b>					
<b>MSA 28700</b>					
<b>Inside AA 0003</b>					
Low Income	0	0	0	0	0
Moderate Income	0	0	0	0	0
Middle Income	27	921	6	1,110	0
Upper Income	9	229	0	0	0
Income Not Known	0	0	0	0	0
Tract Not Known	0	0	0	0	0
County Total	36	1,150	6	1,110	0
<b>WYTHE COUNTY (197), VA</b>					
<b>MSA NA</b>					
<b>Inside AA 0001</b>					
Low Income	0	0	0	0	0
Moderate Income	1	6	0	0	0
Middle Income	7	314	1	102	0
Upper Income	15	596	4	725	0
Income Not Known	0	0	0	0	0
Tract Not Known	0	0	0	0	0
County Total	23	916	5	827	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.

2023 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business 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 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)
BRISTOL CITY (520), VA						
MSA 28700						
Inside AA 0003						
Low Income	0	0	0	0	0	0
Moderate Income	1	35	0	0	1	35
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	35	0	0	1	35
TOTAL INSIDE AA IN STATE	154	5,274	30	5,090	21	9,841
TOTAL OUTSIDE AA IN STATE	1	6	0	0	1	6
STATE TOTAL	155	5,280	30	5,090	21	9,841
TOTAL ACROSS ALL STATES						
TOTAL INSIDE AA	158	5,444	35	5,968	24	10,967
TOTAL OUTSIDE AA	3	126	2	405	0	0
TOTAL INSIDE & OUTSIDE	161	5,570	37	6,373	24	10,967

Footnote:

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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)
ALLEGHANY COUNTY (005), NC						
MSA NA						
Outside Assessment Area						
Low Income	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0
Middle Income	1	14	0	0	1	14
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	14	0	0	1	14
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	14	0	0	1	14
STATE TOTAL	1	14	0	0	1	14

2023 Institution Disclosure Statement - Table 2-1

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		Loan Amount at Origination		Loan Amount at Origination		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	<=\$100,000	>\$100,000 But <=\$250,000	>\$250,000	>\$250,000	>\$250,000	>\$250,000	>\$250,000	>\$250,000	>\$250,000	>\$250,000
	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)
<b>SULLIVAN COUNTY (163), TN</b>										
<b>MSA 28700</b>										
<b>Inside AA 0003</b>										
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	16	0	0	0	0	1	16	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	16	0	0	0	0	1	16	0	0
<b>WASHINGTON COUNTY (179), TN</b>										
<b>MSA 27740</b>										
<b>Outside Assessment Area</b>										
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	60	0	0	0	0	1	60	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	60	0	0	0	0	1	60	0	0
TOTAL INSIDE AA IN STATE	1	16	0	0	0	0	1	16	0	0
TOTAL OUTSIDE AA IN STATE	1	60	0	0	0	0	1	60	0	0
STATE TOTAL	2	76	0	0	0	0	2	76	0	0

Footnote:

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2023 Institution Disclosure Statement - Table 2-1

Loans by County

Respondent ID: 0000858528

Small Farm 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 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
<b>BLAND COUNTY (021), VA</b>					
<b>MSA NA</b>					
<b>Outside Assessment Area</b>					
Low Income	0	0	0	0	0
Moderate Income	0	0	0	0	0
Middle Income	2	40	0	2	40
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	40	0	2	40
<b>CARROLL COUNTY (035), VA</b>					
<b>MSA NA</b>					
<b>Outside Assessment Area</b>					
Low Income	0	0	0	0	0
Moderate Income	0	0	0	0	0
Middle Income	1	9	0	1	9
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	9	0	1	9
<b>RUSSELL COUNTY (167), VA</b>					
<b>MSA NA</b>					
<b>Inside AA 0001</b>					
Low Income	0	0	0	0	0
Moderate Income	1	75	1	150	225
Middle Income	1	8	0	0	8
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	83	1	150	233

**Footnote:**

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Loans by County

Respondent ID: 0000858528

Small Farm 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 Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>SCOTT COUNTY (169), VA</b>										
<b>MSA 28700</b>										
<b>Inside AA 0003</b>										
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	60	0	0	0	0	1	60	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	71	0	0	0	0	2	71	0	0
<b>SMYTH COUNTY (173), VA</b>										
<b>MSA NA</b>										
<b>Inside AA 0001</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	19	540	2	385	1	296	22	1,221	0	0
Middle Income	48	1,889	6	933	2	1,000	53	3,283	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	67	2,429	8	1,318	3	1,296	75	4,504	0	0
<b>TAZEWELL COUNTY (185), VA</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
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	152	0	0	0	0	3	152	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	152	0	0	0	0	3	152	0	0

Footnote:

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2023 Institution Disclosure Statement - Table 2-1

Loans by County

Respondent ID: 0000858528

Small Farm 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 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)
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	15	441	0	0	15	441
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	15	441	0	0	15	441
WYTHE COUNTY (197), VA						
MSA NA						
Inside AA 0001						
Low Income	0	0	0	0	0	0
Moderate Income	4	73	0	0	4	73
Middle Income	13	473	0	1	14	873
Upper Income	6	242	1	0	7	392
Income Not Known	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0
County Total	23	788	1	1	25	1,338
TOTAL INSIDE AA IN STATE	109	3,812	10	1,618	120	6,587
TOTAL OUTSIDE AA IN STATE	6	201	0	0	6	201
STATE TOTAL	115	4,013	10	1,618	126	6,788
TOTAL ACROSS ALL STATES						
TOTAL INSIDE AA	110	3,828	10	1,618	121	6,603
TOTAL OUTSIDE AA	8	275	0	0	8	275
TOTAL INSIDE & OUTSIDE	118	4,103	10	1,618	129	6,878

Footnote:

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2023 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	3	308	1	108	0	0
VA - SMYTH COUNTY (173) - MSA NA	124	12,142	104	7,612	0	0
VA - WYTHE COUNTY (197) - MSA NA	30	2,845	28	2,690	0	0
TN - WASHINGTON COUNTY (179) - MSA 27740 2/	6	1,094	5	894	0	0
TN - SULLIVAN COUNTY (163) - MSA 28700	6	1,080	6	1,080	0	0
VA - SCOTT COUNTY (169) - MSA 28700	2	750	1	200	0	0
VA - WASHINGTON COUNTY (191) - MSA 28700	45	4,125	42	3,687	0	0
VA - BRISTOL CITY (520) - MSA 28700	1	35	1	35	0	0

Footnote:

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2023 Institution Disclosure Statement - Table 4

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	3	233	3	233	0	0
VA - SMYTH COUNTY (173) - MSA NA	78	5,043	75	4,504	0	0
VA - WYTHE COUNTY (197) - MSA NA	25	1,338	25	1,338	0	0
TN - SULLIVAN COUNTY (163) - MSA 28700	1	16	1	16	0	0
VA - SCOTT COUNTY (169) - MSA 28700	2	71	2	71	0	0
VA - WASHINGTON COUNTY (191) - MSA 28700	15	441	15	441	0	0

	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)				

2023 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

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\*

**2023 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

\* denotes no loans made in specified tracts

**Institution: THE BANK OF MARION**

<b>UNICOI COUNTY (171), TN</b>									
<b>MSA: 27740</b>									
<b>Middle Income</b>									
0801.00*	0802.00*	0803.00*	0804.00*						
<b>WASHINGTON COUNTY (179), TN 2/</b>									
<b>MSA: 27740</b>									
<b>Low Income</b>									
0609.01*	0609.02*								
<b>Moderate Income</b>									
0601.00*	0605.01*	0605.03*	0605.04*	0608.00*	0610.00*	0612.00	0620.00*		
<b>Middle Income</b>									
0611.00*	0615.00	0617.03*	0617.04*						
<b>Upper Income</b>									
0604.01*	0604.02	0606.02*	0613.01*	0613.02*	0614.01	0614.03*	0614.04*	0616.01*	0616.03
0617.01								0616.04*	
<b>Income Not Known</b>									
0607.00*									
<b>ASSESSMENT AREA - 0003</b>									
<b>HAWKINS COUNTY (073), TN</b>									
<b>MSA: 28700</b>									
<b>Moderate Income</b>									
0501.00*	0505.02*	0509.00*							
<b>Middle Income</b>									
0502.00*	0503.01*	0503.02*	0504.00*	0505.01*	0507.00*	0508.00*			
<b>Upper Income</b>									
0505.03*	0506.01*	0506.02*							
<b>SULLIVAN COUNTY (163), TN</b>									
<b>MSA: 28700</b>									
<b>Low Income</b>									

**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.

PAGE: 3 OF 5

**Respondent ID: 0000858528**

**Agency: FRS - 2**

[illegible]

**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.

2023 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

\* denotes no loans made in specified tracts

Institution: THE BANK OF MARION

0202.02*
<u>ASSESSMENT AREA - 0004</u>
RADFORD CITY (750), VA
MSA: 13980
Moderate Income
0102.01*
Middle Income
0101.01* 0102.02*
Upper Income
0101.02*
<u>OUTSIDE ASSESSMENT AREA</u>
ALLEGHANY COUNTY (005), NC
MSA: NA
Middle Income
9503.00
BURKE COUNTY (023), NC
MSA: 25860
Middle Income
0202.04
GREENE COUNTY (059), TN
MSA: NA
Middle Income
0905.01
JOHNSON COUNTY (091), TN
MSA: NA
Middle Income
9561.00
WASHINGTON COUNTY (179), TN 2/

**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.

2023 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

\* denotes no loans made in specified tracts

Institution: THE BANK OF MARION

MSA: 27740
Middle Income
0618.00
BLAND COUNTY (021), VA
MSA: NA
Middle Income
0401.00
CARROLL COUNTY (035), VA
MSA: NA
Middle Income
0801.00
GRAYSON COUNTY (077), VA
MSA: NA
Middle Income
0602.02
TAZEWELL COUNTY (185), VA
MSA: NA
Middle Income
0206.00

**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.

**2023 Institution Disclosure Statement - Table E-1**  
**Error Status Information**  
**Institution: THE BANK OF MARION**

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

Record Identifier: <sup>11</sup>	Total Composite Records on File	Total Composite Records Without Errors	Total Validity <sup>10</sup> Errors	Percentage of Validity Errors
Transmittal Sheet	1	1	0	0.00%
Small Business Loans	49	49	0	0.00%
Small Farm Loans	28	28	0	0.00%
Community Development Loans	1	1	0	0.00%
Consortium/Third Party Loans (Optional)	0	0	0	0.00%
Assessment Area	14	14	0	0.00%
Total	93	93	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.

2023 CRA MSA Aggregate Report - Table 1-1

Loans by County

MSA: NA

Small Business 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 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)
SMYTH COUNTY (173), VA								
Moderate Income								
0302.00	38	824	4	766	2	872	38	2,328
0303.02	41	668	4	744	4	1,400	34	1,569
0304.00	15	194	0	0	1	307	11	148
0306.00	31	420	2	310	2	685	24	631
Subtotal for Income Group	125	2,106	10	1,820	9	3,264	107	4,676
Middle Income								
0301.00	25	266	5	815	1	305	23	1,165
0303.01	48	1,039	3	570	3	1,250	42	1,620
0305.00	33	554	1	119	0	0	21	400
0307.01	54	1,257	9	1,305	3	1,677	35	1,445
0307.02	40	465	2	337	2	1,115	34	1,511
Subtotal for Income Group	200	3,581	20	3,146	9	4,347	155	6,141
Tract Not Known								
Subtotal for Income Group	2	16	0	0	0	0	1	7
County Total	327	5,703	30	4,966	18	7,611	263	10,824



2023 CRA MSA Aggregate Report - Table 1-1A

Lenders by County

Small Business Lenders in Area - Originations

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	58	648	10	44
ARVEST BANK	0000311845	2	1	215	0	0
Bank of America NA	0000013044	1	8	77	4	29
BANK OF TENNESSEE	0000021573	3	1	25	1	25
BMO Harris Bank NA	0000014583	1	1	69	0	0
Capital One, N.A.	0000013688	1	19	186	12	71
CITIBANK, N.A.	000001461	1	6	32	5	16
CROSS RIVER	0000058410	3	2	22	1	2
First Bank	0000216922	2	1	75	1	75
FIRST BANK AND TRUST COMPANY	0000223322	2	9	1,060	8	960
First Community Bank	0002353595	2	6	653	2	333
FIRST NATIONAL BANK OF OMAHA	0000000209	1	1	12	1	12
John Deere Financial, f.s.b.	0000715685	1	2	10	0	0
JPMorgan Chase Bank, NA	0000000008	1	19	378	10	71
Lake Forest Bank & Trust Co NA	0000025149	1	5	79	3	38
New Peoples Bank, Inc.	0002736451	2	4	740	3	90
REGIONS BANK	0000233031	2	2	19	2	19
Synchrony Bank	0000715044	1	70	273	69	270
THE BANK OF MARION	0000858528	2	124	12,142	104	7,612
THE HUNTINGTON NATIONAL BANK	0000007745	1	1	187	0	0
TRUIST BANK	0000009846	3	25	1,286	20	1,107
US BANK NA	0000000024	1	7	60	7	60
WELLS FARGO BANK, N.A.	0000000001	1	2	40	0	0
WEX Bank	0000034697	3	1	2	0	0



2023 CRA MSA Aggregate Report - Table 1-2

Loans by County

Small Business Loans - Purchases

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)
<b>SMYTH COUNTY (173), VA</b>								
<b>Moderate Income</b>								
0302.00	3	231	0	0	0	0	0	0
0303.02	4	117	0	0	0	0	0	0
0304.00	0	0	0	0	0	0	0	0
0306.00	0	0	0	0	0	0	0	0
Subtotal for Income Group	7	348	0	0	0	0	0	0
<b>Middle Income</b>								
0301.00	2	56	0	0	0	0	1	16
0303.01	9	214	0	0	0	0	0	0
0305.00	0	0	0	0	0	0	0	0
0307.01	2	22	0	0	0	0	2	22
0307.02	0	0	1	207	1	261	0	0
Subtotal for Income Group	13	292	1	207	1	261	3	38
<b>Tract Not Known</b>								
Subtotal for Income Group	0	0	0	0	0	0	0	0
County Total	20	640	1	207	1	261	3	38



2023 CRA MSA Aggregate Report - Table 1-2A

Lenders by County

MSA: NA

Small Business Lenders in Area - Purchases

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						
ALLY BANK	0003284070	2	15	561	0	0
FULTON BANK N.A.	0000024891	1	1	261	0	0
Heartland Bank and Trust Compa	0000020369	3	1	207	0	0
Hinsdale Bank & Trust Co NA	0000025212	1	1	9	1	9
Old Plank Trail Comm Bank, NA	0000024646	1	1	13	1	13
St. Charles Bank & Trust Co NA	0000025211	1	1	16	1	16
State Bank of The Lakes, N.A.	0000025200	1	1	16	0	0
Town Bank, N.A.	0000025201	1	1	25	0	0



2023 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 > \$100,000 But <= \$250,000		Loan Amount > \$250,000 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)
<b>SMYTH COUNTY (173), VA</b>								
<b>Moderate Income</b>								
0302.00	10	280	0	0	0	0	9	275
0303.02	3	69	1	235	0	0	4	304
0304.00	11	245	2	400	2	596	15	1,241
Subtotal for Income Group	24	594	3	635	2	596	28	1,820
<b>Middle Income</b>								
0301.00	25	1,096	5	885	1	500	28	2,450
0303.01	9	372	3	581	0	0	11	950
0305.00	5	145	1	150	0	0	6	295
0307.01	8	346	5	758	0	0	13	1,104
0307.02	16	422	0	0	1	500	15	397
Subtotal for Income Group	63	2,381	14	2,374	2	1,000	73	5,196
County Total	87	2,975	17	3,009	4	1,596	101	7,016



2023 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						
FIRST BANK AND TRUST COMPANY	0000223322	2	20	2,290	20	2,290
John Deere Financial, f.s.b.	0000715685	1	1	3	0	0
JPMorgan Chase Bank, NA	0000000008	1	1	13	1	13
New Peoples Bank, Inc.	0002736451	2	2	28	2	28
THE BANK OF MARION	0000858528	2	78	5,043	75	4,504
TRUIST BANK	0000009846	3	3	181	3	181
WELLS FARGO BANK, N.A.	0000000001	1	1	12	0	0
WESTERN STATE BANK	0000009123	3	2	10	0	0



# 2023 CRA MSA Aggregate Report - Table 2-2

## Loans by County

### Small Farm Loans - Purchases

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)
<b>SMYTH COUNTY (173), VA</b>								
<b>Moderate Income</b>								
0302.00	0	0	0	0	0	0	0	0
0303.02	0	0	0	0	0	0	0	0
0304.00	0	0	0	0	0	0	0	0
Subtotal for Income Group	0	0	0	0	0	0	0	0
<b>Middle Income</b>								
0301.00	0	0	0	0	0	0	0	0
0303.01	0	0	0	0	0	0	0	0
0305.00	0	0	0	0	0	0	0	0
0307.01	0	0	0	0	0	0	0	0
0307.02	0	0	0	0	0	0	0	0
Subtotal for Income Group	0	0	0	0	0	0	0	0
County Total	0	0	0	0	0	0	0	0



2023 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)
RUSSELL COUNTY (167), VA								
Moderate Income								
0301.00	34	657	1	200	1	400	15	241
0302.01	14	106	0	0	0	0	12	90
0303.00	28	531	0	0	1	500	22	968
0304.04	26	383	4	720	0	0	18	231
Subtotal for Income Group	102	1,677	5	920	2	900	67	1,530
Middle Income								
0302.02	43	1,124	3	465	3	1,015	30	1,712
0304.02	33	1,080	1	118	2	602	22	1,218
0304.03	32	535	4	597	3	1,665	25	2,119
0305.00	12	338	1	108	1	357	12	603
0306.00	30	651	0	0	0	0	18	448
Subtotal for Income Group	150	3,728	9	1,288	9	3,639	107	6,100
Tract Not Known								
Subtotal for Income Group	6	53	0	0	0	0	3	21
County Total	258	5,458	14	2,208	11	4,539	177	7,651



2023 CRA MSA Aggregate Report - Table 1-1A

PAGE: 1 OF 1

Lenders by County

Small Business Lenders in Area - Originations

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)
RUSSELL COUNTY (167), VA						
MSA - NA						
American Express National Bank	0000025151	1	47	885	13	420
Ameris Bank	0000020504	3	2	24	0	0
Bank of America NA	0000013044	1	4	61	1	10
Capital One, N.A.	0000013688	1	20	163	12	115
CITIBANK, N.A.	0000001461	1	4	14	4	14
First Bank & Trust	0000003973	3	2	28	0	0
FIRST BANK AND TRUST COMPANY	0000223322	2	37	2,426	32	1,763
First Citizens Bank And Trust	0000011063	3	2	27	0	0
FIRST COMMONWEALTH BANK	0000007468	3	1	191	0	0
First Community Bank	0002353595	2	10	1,519	8	1,365
FIRST NATIONAL BANK OF OMAHA	0000000209	1	1	8	1	8
HOMETRUST BANK	0000212577	2	1	280	0	0
John Deere Financial, f.s.b.	0000715685	1	4	52	0	0
JPMorgan Chase Bank, NA	0000000008	1	21	250	17	206
Lake Forest Bank & Trust Co NA	0000025149	1	1	2	1	2
New Peoples Bank, Inc.	0002736451	2	48	4,318	36	3,079
Pathward N.A.	0000025195	1	4	20	0	0
RENASANT BANK	0000012437	3	1	101	0	0
Synchrony Bank	0000715044	1	24	74	23	73
THE BANK OF MARION	0000858528	2	3	308	1	108
THE HUNTINGTON NATIONAL BANK	0000007745	1	2	79	2	79
TRUIST BANK	0000009846	3	22	368	21	358
US BANK NA	0000000024	1	4	106	3	23
VALLEY NATIONAL BANK	0000015790	1	1	1	0	0
WELLS FARGO BANK, N.A.	0000000001	1	13	375	2	28
WEX Bank	0000034697	3	3	25	0	0
WHITAKER BANK INC	0001445943	2	1	500	0	0



# 2023 CRA MSA Aggregate Report - Table 1-2

PAGE: 1 OF 1

## Loans by County

### Small Business Loans - Purchases

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)
<b>RUSSELL COUNTY (167), VA</b>								
<b>Moderate Income</b>								
0301.00	0	0	0	0	0	0	0	0
0302.01	0	0	0	0	0	0	0	0
0303.00	0	0	0	0	0	0	0	0
0304.04	2	164	0	0	0	0	2	164
Subtotal for Income Group	2	164	0	0	0	0	2	164
<b>Middle Income</b>								
0302.02	1	2	0	0	0	0	1	2
0304.02	4	220	0	0	0	0	0	0
0304.03	2	36	0	0	0	0	2	36
0305.00	0	0	0	0	0	0	0	0
0306.00	0	0	0	0	0	0	0	0
Subtotal for Income Group	7	258	0	0	0	0	3	38
<b>Tract Not Known</b>								
Subtotal for Income Group	0	0	0	0	0	0	0	0
County Total	9	422	0	0	0	0	5	202



2023 CRA MSA Aggregate Report - Table 1-2A

Lenders by County

MSA: NA

Small Business Lenders in Area - Purchases

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						
ALLY BANK	0003284070	2	4	220	0	0
Beverly Bank & Trust Co. NA	0000024466	1	2	100	2	100
Northbrook Bank & Trust Co. NA	0000025199	1	1	2	1	2
Winttrust Bank, N.A.	0000025196	1	2	100	2	100



2023 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)
RUSSELL COUNTY (167), VA								
Moderate Income								
0301.00	1	75	3	405	0	0	4	480
0302.01	7	128	0	0	0	0	6	127
0303.00	30	880	1	150	0	0	29	1,024
0304.04	13	384	0	0	1	366	9	731
Subtotal for Income Group	51	1,467	4	555	1	366	48	2,362
Middle Income								
0302.02	10	188	0	0	1	400	8	517
0304.02	14	488	5	926	4	1,324	12	1,170
0304.03	3	33	0	0	0	0	2	30
0306.00	11	259	0	0	0	0	9	251
Subtotal for Income Group	38	968	5	926	5	1,724	31	1,968
County Total	89	2,435	9	1,481	6	2,090	79	4,330



2023 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)
RUSSELL COUNTY (167), VA						
MSA - NA						
FIRST BANK AND TRUST COMPANY	0000223322	2	62	3,285	62	3,285
John Deere Financial, f.s.b.	0000715685	1	17	120	0	0
New Peoples Bank, Inc.	0002736451	2	18	1,716	12	656
REGIONS BANK	0000233031	2	1	241	0	0
THE BANK OF MARION	0000858528	2	3	233	3	233
TRUIST BANK	0000009846	3	3	411	2	156



2023 CRA MSA Aggregate Report - Table 2-2

Loans by County

MSA: NA

Small Farm Loans - Purchases

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	0	0	0	0	0	0	0	0
0302.01	0	0	0	0	0	0	0	0
0303.00	0	0	0	0	0	0	0	0
0304.04	0	0	0	0	0	0	0	0
Subtotal for Income Group	0	0	0	0	0	0	0	0
Middle Income								
0302.02	0	0	0	0	0	0	0	0
0304.02	0	0	0	0	0	0	0	0
0304.03	0	0	0	0	0	0	0	0
0306.00	0	0	0	0	0	0	0	0
Subtotal for Income Group	0	0	0	0	0	0	0	0
County Total	0	0	0	0	0	0	0	0



2023 CRA MSA Aggregate Report - Table 1-1

Loans by County

MSA: NA

Small Business 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 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)
<b>WYTHE COUNTY (197), VA</b>								
<b>Moderate Income</b>								
0504.01	44	652	0	0	0	0	36	501
Subtotal for Income Group	44	652	0	0	0	0	36	501
<b>Middle Income</b>								
0501.01	58	949	4	593	4	2,006	34	2,659
0502.02	49	659	5	722	2	1,025	41	762
0503.02	25	176	2	274	0	0	23	419
Subtotal for Income Group	132	1,784	11	1,589	6	3,031	98	3,840
<b>Upper Income</b>								
0501.02	28	469	0	0	0	0	18	285
0502.01	61	778	3	679	1	300	45	957
0503.01	55	943	5	925	2	1,032	45	2,011
0504.02	46	722	4	684	4	1,687	39	1,292
Subtotal for Income Group	190	2,912	12	2,288	7	3,019	147	4,545
<b>Tract Not Known</b>								
Subtotal for Income Group	2	11	0	0	0	0	2	11
County Total	368	5,359	23	3,877	13	6,050	283	8,897



# 2023 CRA MSA Aggregate Report - Table 1-1A

PAGE: 1 OF 2

## Lenders by County

### Small Business Lenders in Area - Originations

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	53	496	7	29
AMERICAN NATIONAL BANK & TRUST	0000009343	1	2	837	2	837
Ameris Bank	0000020504	3	3	15	0	0
Atlantic Union Bank	0000693224	2	1	300	1	300
Bank of America NA	0000013044	1	7	539	4	23
BARCLAYS	0000057203	3	1	11	1	11
Capital One, N.A.	0000013688	1	32	385	20	169
CITIBANK, N.A.	0000001461	1	8	45	7	29
CNB BANK	0000013876	3	1	200	0	0
FIRST BANK AND TRUST COMPANY	0000223322	2	8	1,092	7	931
First Citizens Bank And Trust	0000011063	3	3	135	2	55
FIRST COMMONWEALTH BANK	0000007468	3	1	33	1	33
First Community Bank	0002353595	2	34	2,755	28	2,287
FIRST NATIONAL BANK OF OMAHA	0000000209	1	1	12	1	12
FNCB Bank	0000007472	3	1	14	0	0
Goldman Sachs Bank USA	0002182786	2	1	30	0	0
HOMETRUST BANK	0000212577	2	1	277	0	0
John Deere Financial, f.s.b.	0000715685	1	1	3	0	0
JPMorgan Chase Bank, NA	0000000008	1	34	394	26	236
Lake Forest Bank & Trust Co NA	0000025149	1	6	170	6	170
NATIONAL BANK OF BLACKSBURG	0000012229	1	4	900	1	20
REGIONS BANK	0000233031	2	1	11	1	11
SUMMIT COMMUNITY BANK	0000034102	3	4	607	1	57
Synchrony Bank	0000715044	1	106	615	105	605
THE BANK OF MARION	0000858528	2	30	2,845	28	2,690
THE HUNTINGTON NATIONAL BANK	0000007745	1	1	53	1	53
TRUIST BANK	0000009846	3	25	1,312	17	226
US BANK NA	0000000024	1	19	179	14	92
WELLS FARGO BANK, N.A.	0000000001	1	5	884	1	20
WESTERN STATE BANK	0000009123	3	3	74	0	0

2023 CRA MSA Aggregate Report - Table 1-1A  
 Lenders by County  
 Small Business Lenders in Area - Originations

PAGE: 2 OF 2  
 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)
WEX Bank	0000034697	3	6	62	0	0
WOODFOREST NATIONAL BANK	0000016892	1	1	1	1	1

2023 CRA MSA Aggregate Report - Table 1-2

Loans by County

MSA: NA

Small Business Loans - Purchases

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)
<b>WYTHE COUNTY (197), VA</b>								
<b>Moderate Income</b>								
0504.01	1	11	0	0	0	0	1	11
Subtotal for Income Group	1	11	0	0	0	0	1	11
<b>Middle Income</b>								
0501.01	3	151	0	0	0	0	1	4
0502.02	1	1	1	132	0	0	2	133
0503.02	1	50	0	0	0	0	0	0
Subtotal for Income Group	5	202	1	132	0	0	3	137
<b>Upper Income</b>								
0501.02	2	71	0	0	0	0	1	15
0502.01	0	0	0	0	0	0	0	0
0503.01	2	140	0	0	0	0	0	0
0504.02	1	69	0	0	0	0	0	0
Subtotal for Income Group	5	280	0	0	0	0	1	15
<b>Tract Not Known</b>								
Subtotal for Income Group	0	0	0	0	0	0	0	0
<b>County Total</b>	11	493	1	132	0	0	5	163



2023 CRA MSA Aggregate Report - Table 1-2A

Lenders by County

MSA: NA

Small Business Lenders in Area - Purchases

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						
ALLY BANK	0003284070	2	7	462	0	0
Crystal Lake Bank & Trust NA	0000023574	1	2	147	2	147
St. Charles Bank & Trust Co NA	0000025211	1	1	4	1	4
Town Bank, N.A.	0000025201	1	1	1	1	1
Wheaton Bank & Trust Co., N.A.	0000025203	1	1	11	1	11



2023 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 > \$100,000 But <= \$250,000		Loan Amount > \$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)
<b>WYTHE COUNTY (197), VA</b>								
<b>Moderate Income</b>								
0504.01	16	231	0	0	0	0	4	73
Subtotal for Income Group	16	231	0	0	0	0	4	73
<b>Middle Income</b>								
0501.01	1	10	0	0	0	0	0	0
0502.02	5	220	2	299	2	750	9	1,269
0503.02	19	439	2	419	0	0	16	818
Subtotal for Income Group	25	669	4	718	2	750	25	2,087
<b>Upper Income</b>								
0501.02	2	20	0	0	0	0	2	20
0502.01	3	83	0	0	0	0	3	83
0503.01	9	473	2	315	1	265	10	962
0504.02	11	208	1	200	0	0	9	395
Subtotal for Income Group	25	784	3	515	1	265	24	1,460
County Total	66	1,684	7	1,233	3	1,015	53	3,620



2023 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)
WYTHE COUNTY (197), VA						
MSA - NA						
FIRST BANK AND TRUST COMPANY	0000223322	2	22	2,082	21	2,009
First Community Bank	0002353595	2	4	255	4	255
John Deere Financial, f.s.b.	0000715685	1	20	211	0	0
JPMorgan Chase Bank, NA	0000000008	1	2	13	2	13
THE BANK OF MARION	0000858528	2	25	1,338	25	1,338
US BANK NA	0000000024	1	1	5	1	5
WELLS FARGO BANK, N.A.	0000000001	1	1	18	0	0
WESTERN STATE BANK	0000009123	3	1	10	0	0



2023 CRA MSA Aggregate Report - Table 2-2

Loans by County

Small Farm Loans - Purchases

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)
WYTHE COUNTY (197), VA								
Moderate Income								
0504.01	0	0	0	0	0	0	0	0
Subtotal for Income Group	0	0	0	0	0	0	0	0
Middle Income								
0501.01	0	0	0	0	0	0	0	0
0502.02	0	0	0	0	0	0	0	0
0503.02	0	0	0	0	0	0	0	0
Subtotal for Income Group	0	0	0	0	0	0	0	0
Upper Income								
0501.02	0	0	0	0	0	0	0	0
0502.01	0	0	0	0	0	0	0	0
0503.01	0	0	0	0	0	0	0	0
0504.02	0	0	0	0	0	0	0	0
Subtotal for Income Group	0	0	0	0	0	0	0	0
County Total	0	0	0	0	0	0	0	0



# 2023 CRA MSA Aggregate Report - Table 1-1

PAGE: 1 OF 3

## 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)
<b>SCOTT COUNTY (169), VA</b>								
Moderate Income								
0303.00	13	113	0	0	1	350	5	29
Subtotal for Income Group	13	113	0	0	1	350	5	29
Middle Income								
0301.00	37	570	0	0	2	649	21	925
0302.00	22	245	1	101	0	0	17	309
0304.00	30	534	1	250	1	322	18	561
0305.00	27	223	1	200	1	400	14	719
0306.00	31	438	0	0	4	1,524	20	718
Subtotal for Income Group	147	2,010	3	551	8	2,895	90	3,232
Tract Not Known								
Subtotal for Income Group	3	18	0	0	0	0	0	0
County Total	163	2,141	3	551	9	3,245	95	3,261
<b>WASHINGTON COUNTY (191), VA</b>								
Middle Income								
0101.01	63	1,163	2	255	5	3,011	29	829
0101.02	43	484	6	1,209	1	350	29	1,446
0102.00	52	851	3	584	0	0	31	831
0103.01	33	614	0	0	0	0	20	365
0103.02	49	720	2	302	0	0	35	687
0105.02	98	1,656	5	1,006	11	5,705	75	5,486
0106.01	65	1,340	5	786	7	5,002	42	2,309
0106.02	22	441	3	593	0	0	17	940
0107.00	47	460	2	275	3	909	34	1,156

2023 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 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	30	359	1	200	0	0	23	494
0109.00	52	1,012	4	750	1	395	39	1,643
Subtotal for Income Group	554	9,100	33	5,960	28	15,372	374	16,186
Upper Income								
0104.01	35	463	2	399	2	1,205	19	831
0104.02	67	962	0	0	1	675	42	1,086
0105.01	64	1,558	2	419	3	1,371	47	2,102
0110.00	63	1,086	1	104	2	820	45	1,284
Subtotal for Income Group	229	4,069	5	922	8	4,071	153	5,303
Tract Not Known								
Subtotal for Income Group	5	6	0	0	0	0	4	5
County Total	788	13,175	38	6,882	36	19,443	531	21,494
BRISTOL CITY (520), VA								
Low Income								
0202.01	42	1,053	1	225	1	291	26	782
Subtotal for Income Group	42	1,053	1	225	1	291	26	782
Moderate Income								
0201.00	58	1,042	6	1,127	5	3,432	24	1,617
0203.00	14	195	1	101	1	300	11	544
Subtotal for Income Group	72	1,237	7	1,228	6	3,732	35	2,161
Middle Income								
0204.00	57	747	8	1,442	4	2,260	36	1,144
Subtotal for Income Group	57	747	8	1,442	4	2,260	36	1,144
Upper Income								
0202.02	54	684	2	267	0	0	30	415

2023 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 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	54	684	2	267	0	0	30	415
Tract Not Known								
Subtotal for Income Group	1	3	0	0	0	0	1	3
County Total	226	3,724	18	3,162	11	6,283	128	4,505
MSA Total	4,012	60,075	198	34,671	172	92,807	2,380	85,757



2023 CRA MSA Aggregate Report - Table 1-1A

Lenders by County

Small Business Lenders in Area - Originations

MSA: 28700

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	61	678	3	74
BANK OF TENNESSEE	0000021573	3	2	129	1	59
Capital One, N.A.	0000013688	1	14	59	13	56
CITIBANK, N.A.	0000001461	1	7	35	6	27
FIRST BANK AND TRUST COMPANY	0000223322	2	6	837	6	837
First Community Bank	0002353595	2	2	501	2	501
FIRST HORIZON BANK	0000485559	2	1	75	1	75
FIRST NATIONAL BANK OF OMAHA	0000000209	1	2	16	2	16
JPMorgan Chase Bank, NA	0000000008	1	13	217	3	18
Lake Forest Bank & Trust Co NA	0000025149	1	2	28	2	28
New Peoples Bank, Inc.	0002736451	2	19	1,498	16	944
RENASANT BANK	0000012437	3	3	922	1	250
Synchrony Bank	0000715044	1	34	127	34	127
THE BANK OF MARION	0000858528	2	2	750	1	200
TRUIST BANK	0000009846	3	5	58	4	49
US BANK NA	0000000024	1	1	5	0	0
WEX Bank	0000034697	3	1	2	0	0
WASHINGTON COUNTY (191), VA						
MSA - 28700						
American Express National Bank	0000025151	1	218	2,232	44	434
Bank of America NA	0000013044	1	14	195	9	70
BANK OF TENNESSEE	0000021573	3	2	325	2	325
BARCLAYS	0000057203	3	2	3	2	3
BMO Harris Bank NA	0000014583	1	2	81	1	44
Capital One, N.A.	0000013688	1	58	604	34	253
CapStar Bank	0003715444	2	2	191	0	0
CITIBANK, N.A.	0000001461	1	33	190	28	167
Coastal Community Bank	0002562164	2	1	5	1	5
CROSS RIVER	0000058410	3	1	1	1	1
Discover Bank	0000005649	3	3	12	3	12

2023 CRA MSA Aggregate Report - Table 1-1A  
Lenders by County  
Small Business Lenders in Area - Originations

PAGE: 2 OF 3  
MSA: 28700  
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)
FIRST BANK AND TRUST COMPANY	0000223322	2	70	11,521	52	6,537
First Citizens Bank And Trust	0000011063	3	3	71	3	71
First Community Bank	0002353595	2	23	3,794	17	2,203
FIRST INTERNATIONAL BANK & TRU	0000010248	3	1	190	1	190
FIRST NATIONAL BANK OF OMAHA	0000000209	1	1	11	0	0
FNCB Bank	0000007472	3	1	51	0	0
HOMETRUST BANK	0000212577	2	2	128	0	0
John Deere Financial, f.s.b.	0000715685	1	7	120	0	0
JPMorgan Chase Bank, NA	0000000008	1	80	1,018	60	694
Lake Forest Bank & Trust Co NA	0000025149	1	6	109	4	59
NATIONAL BANK OF BLACKSBURG	0000012229	1	9	514	8	464
New Peoples Bank, Inc.	0002736451	2	55	7,145	32	4,282
Pathward N.A.	0000025195	1	1	426	0	0
REGIONS BANK	0000233031	2	2	71	1	4
RENASANT BANK	0000012437	3	3	765	2	204
Santander Bank N.A.	0000025022	1	1	851	0	0
STEARNS BANK N A	0000015576	1	1	88	0	0
Synchrony Bank	0000715044	1	155	647	154	644
THE BANK OF MARION	0000858528	2	45	4,125	42	3,687
THE HUNTINGTON NATIONAL BANK	0000007745	1	1	28	1	28
TRUIST BANK	0000009846	3	29	2,047	24	1,059
US BANK NA	0000000024	1	3	33	2	30
VALLEY NATIONAL BANK	0000015790	1	4	9	0	0
WELLS FARGO BANK, N.A.	0000000001	1	19	1,808	3	24
WESTERN STATE BANK	0000009123	3	1	60	0	0
WEX Bank	0000034697	3	3	31	0	0
BRISTOL CITY (520), VA						
MSA - 28700						
American Express National Bank	0000025151	1	85	1,500	10	69
Ameris Bank	0000020504	3	1	4	0	0
Bank of America NA	0000013044	1	11	147	7	34
BANK OF TENNESSEE	0000021573	3	5	980	2	290

2023 CRA MSA Aggregate Report - Table 1-1A

PAGE: 3 OF 3

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)
BANTERRA BANK	0000017514	3	1	93	0	0
BARCLAYS	0000057203	3	1	12	1	12
Capital One, N.A.	0000013688	1	20	182	13	126
CITIBANK, N.A.	0000001461	1	9	25	9	25
FIRST BANK AND TRUST COMPANY	0000223322	2	19	1,619	16	829
First Community Bank	0002353595	2	11	2,669	8	1,285
FIRST HORIZON BANK	0000485559	2	1	750	0	0
John Deere Financial, f.s.b.	0000715685	1	2	25	0	0
JPMorgan Chase Bank, NA	0000000008	1	28	376	23	298
Lake Forest Bank & Trust Co NA	0000025149	1	3	105	1	6
New Peoples Bank, Inc.	0002736451	2	12	2,034	6	896
Pinnacle Bank	0000035583	3	2	1,000	0	0
REGIONS BANK	0000233031	2	2	46	1	17
RENASANT BANK	0000012437	3	7	789	2	141
Synchrony Bank	0000715044	1	20	81	20	81
THE BANK OF MARION	0000858528	2	1	35	1	35
TRUIST BANK	0000009846	3	7	365	2	30
UNITED COMMUNITY BANK	0000016889	3	1	300	1	300
US BANK NA	0000000024	1	4	21	4	21
WELLS FARGO BANK, N.A.	0000000001	1	2	11	1	10



2023 CRA MSA Aggregate Report - Table 1-2

Loans by County

MSA: 28700

Small Business Loans - Purchases

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)
<b>SCOTT COUNTY (169), VA</b>								
Moderate Income								
0303.00	1	3	0	0	0	0	1	3
Subtotal for Income Group	1	3	0	0	0	0	1	3
Middle Income								
0301.00	4	149	0	0	0	0	0	0
0302.00	0	0	0	0	0	0	0	0
0304.00	0	0	0	0	0	0	0	0
0305.00	0	0	0	0	0	0	0	0
0306.00	1	25	0	0	0	0	1	25
Subtotal for Income Group	5	174	0	0	0	0	1	25
Tract Not Known								
Subtotal for Income Group	0	0	0	0	0	0	0	0
County Total	6	177	0	0	0	0	2	28
<b>WASHINGTON COUNTY (191), VA</b>								
Middle Income								
0101.01	3	148	0	0	0	0	0	0
0101.02	1	5	0	0	0	0	1	5
0102.00	0	0	0	0	0	0	0	0
0103.01	2	32	0	0	0	0	0	0
0103.02	0	0	0	0	0	0	0	0
0105.02	2	51	0	0	0	0	1	3
0106.01	6	273	0	0	1	395	1	395
0106.02	0	0	0	0	0	0	0	0
0107.00	1	70	1	114	0	0	0	0
0108.00	0	0	0	0	0	0	0	0
0109.00	1	12	0	0	0	0	1	12
Subtotal for Income Group	16	591	1	114	1	395	4	415
Upper Income								
0104.01	0	0	0	0	0	0	0	0
0104.02	0	0	0	0	0	0	0	0

2023 CRA MSA Aggregate Report - Table 1-2

Loans by County

MSA: 28700

Small Business Loans - Purchases

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)
0105.01	0	0	0	0	0	0	0	0
0110.00	1	51	0	0	1	265	0	0
Subtotal for Income Group	1	51	0	0	1	265	0	0
Tract Not Known								
Subtotal for Income Group	0	0	0	0	0	0	0	0
County Total	17	642	1	114	2	660	4	415
BRISTOL CITY (520), VA								
Low Income								
0202.01	0	0	0	0	0	0	0	0
Subtotal for Income Group	0	0	0	0	0	0	0	0
Moderate Income								
0201.00	2	63	0	0	0	0	0	0
0203.00	0	0	0	0	0	0	0	0
Subtotal for Income Group	2	63	0	0	0	0	0	0
Middle Income								
0204.00	1	98	0	0	0	0	0	0
Subtotal for Income Group	1	98	0	0	0	0	0	0
Upper Income								
0202.02	2	7	0	0	0	0	1	6
Subtotal for Income Group	2	7	0	0	0	0	1	6
Tract Not Known								
Subtotal for Income Group	0	0	0	0	0	0	0	0
County Total	5	168	0	0	0	0	1	6
MSA Total	92	3,311	9	1,295	2	660	27	951

2023 CRA MSA Aggregate Report - Table 1-2A

Lenders by County

MSA: 28700

Small Business Lenders in Area - Purchases

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						
ALLY BANK	0003284070	2	4	149	0	0
Hinsdale Bank & Trust Co NA	0000025212	1	1	25	1	25
Old Plank Trail Comm Bank, NA	0000024646	1	1	3	1	3
WASHINGTON COUNTY (191), VA						
MSA - 28700						
ALLY BANK	0003284070	2	11	521	0	0
Barrington Bank & Trust Co. NA	0000023216	1	1	48	0	0
Capital Bank, N.A.	0000023850	1	1	114	0	0
COMMUNITY NATIONAL BANK	0000018054	1	1	51	0	0
Fifth Third Bank, N A	0000025190	1	1	395	1	395
Hinsdale Bank & Trust Co NA	0000025212	1	2	14	1	12
Old Plank Trail Comm Bank, NA	0000024646	1	2	8	2	8
THE HUNTINGTON NATIONAL BANK	0000007745	1	1	265	0	0
BRISTOL CITY (520), VA						
MSA - 28700						
ALLY BANK	0003284070	2	1	53	0	0
Beverly Bank & Trust Co. NA	0000024466	1	1	1	0	0
Crystal Lake Bank & Trust NA	0000023574	1	1	6	1	6
Goldman Sachs Bank USA	0002182786	2	1	10	0	0
Schaumburg Bank & Trust Co NA	0000024150	1	1	98	0	0



2023 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)
<b>SCOTT COUNTY (169), VA</b>								
Moderate Income								
0303.00	2	111	0	0	0	0	1	11
Subtotal for Income Group	2	111	0	0	0	0	1	11
Middle Income								
0301.00	1	15	0	0	0	0	1	15
0302.00	4	129	0	0	0	0	2	12
0304.00	10	280	0	0	0	0	8	266
0305.00	1	3	1	122	0	0	2	125
Subtotal for Income Group	16	427	1	122	0	0	13	418
County Total	18	538	1	122	0	0	14	429
<b>WASHINGTON COUNTY (197), VA</b>								
Middle Income								
0101.01	0	0	1	235	1	430	1	235
0102.00	1	60	0	0	0	0	1	60
0103.01	9	391	1	175	2	750	12	1,316
0103.02	4	141	1	200	0	0	4	338
0105.02	1	16	0	0	0	0	1	16
0106.01	0	0	1	150	0	0	1	150
0106.02	5	54	0	0	1	400	5	445
0107.00	13	219	2	390	1	400	15	1,000
0108.00	11	339	0	0	3	1,105	9	1,364
0109.00	5	166	0	0	0	0	5	166
Subtotal for Income Group	49	1,386	6	1,150	8	3,085	54	5,090
Upper Income								
0104.01	2	89	0	0	0	0	1	75
0104.02	2	175	1	150	0	0	3	325
0105.01	4	109	0	0	0	0	3	108
0110.00	6	134	1	218	1	400	7	750
Subtotal for Income Group	14	507	2	368	1	400	14	1,258

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)
County Total	63	1,893	8	1,518	9	3,485	68	6,348
BRISTOL CITY (520), VA								
Middle Income								
0204.00	1	50	0	0	0	0	0	0
Subtotal for Income Group	1	50	0	0	0	0	0	0
County Total	1	50	0	0	0	0	0	0
MSA Total	118	3,251	14	2,742	11	4,230	110	8,694

2023 CRA MSA Aggregate Report - Table 2-1A

Lenders by County  
Small Farm Lenders in Area - Originations

MSA: 28700  
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						
Capital One, N.A.	0000013688	1	3	28	3	28
FIRST BANK AND TRUST COMPANY	0000223322	2	2	142	2	142
JPMorgan Chase Bank, NA	0000000008	1	2	12	2	12
New Peoples Bank, Inc.	0002736451	2	8	341	4	127
THE BANK OF MARION	0000858528	2	2	71	2	71
TRUIST BANK	0000009846	3	1	49	1	49
WESTERN STATE BANK	0000009123	3	1	17	0	0
WASHINGTON COUNTY (191), VA						
MSA - 28700						
Capital One, N.A.	0000013688	1	4	10	3	9
FIRST BANK AND TRUST COMPANY	0000223322	2	42	5,563	41	5,498
John Deere Financial, f.s.b.	0000715685	1	6	20	0	0
JPMorgan Chase Bank, NA	0000000008	1	6	67	3	35
New Peoples Bank, Inc.	0002736451	2	5	682	4	252
RENASANT BANK	0000012437	3	1	98	1	98
THE BANK OF MARION	0000858528	2	15	441	15	441
TRUIST BANK	0000009846	3	1	15	1	15
BRISTOL CITY (520), VA						
MSA - 28700						
New Peoples Bank, Inc.	0002736451	2	1	50	0	0



2023 CRA MSA Aggregate Report - Table 2-2

Loans by County

MSA: 28700

Small Farm Loans - Purchases

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	0	0	0	0	0	0	0	0
Subtotal for Income Group	0	0	0	0	0	0	0	0
Middle Income								
0301.00	0	0	0	0	0	0	0	0
0302.00	0	0	0	0	0	0	0	0
0304.00	0	0	0	0	0	0	0	0
0305.00	0	0	0	0	0	0	0	0
Subtotal for Income Group	0	0	0	0	0	0	0	0
County Total	0	0	0	0	0	0	0	0
WASHINGTON COUNTY (191), VA								
Middle Income								
0101.01	0	0	0	0	0	0	0	0
0102.00	0	0	0	0	0	0	0	0
0103.01	0	0	0	0	0	0	0	0
0103.02	0	0	0	0	0	0	0	0
0105.02	0	0	0	0	0	0	0	0
0106.01	0	0	0	0	0	0	0	0
0106.02	0	0	0	0	0	0	0	0
0107.00	0	0	0	0	0	0	0	0
0108.00	0	0	0	0	0	0	0	0
0109.00	0	0	0	0	0	0	0	0
Subtotal for Income Group	0	0	0	0	0	0	0	0
Upper Income								
0104.01	0	0	0	0	0	0	0	0
0104.02	0	0	0	0	0	0	0	0
0105.01	0	0	0	0	0	0	0	0
0110.00	0	0	0	0	0	0	0	0
Subtotal for Income Group	0	0	0	0	0	0	0	0

2023 CRA MSA Aggregate Report - Table 2-2

Loans by County

MSA: 28700

Small Farm Loans - Purchases

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)
County Total	0	0	0	0	0	0	0	0
BRISTOL CITY (520), VA								
Middle Income	0	0	0	0	0	0	0	0
0204.00	0	0	0	0	0	0	0	0
Subtotal for Income Group								
County Total	0	0	0	0	0	0	0	0
MSA Total	0	0	0	0	0	0	0	0

2023 CRA MSA Aggregate Report - Table 1-1A

Lenders by County

Small Business Lenders in Area - Originations

MSA: 13980

BLACKSBURG-  
CHRISTIANSBURG, 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)
RADFORD CITY (750), VA						
MSA - 13980						
American Express National Bank	0000025151	1	33	490	4	28
Atlantic Union Bank	0000693224	2	1	133	1	133
Bank of America NA	0000013044	1	3	69	1	7
BARCLAYS	0000057203	3	2	15	2	15
Capital One, N.A.	0000013688	1	14	76	9	41
CITIBANK, N.A.	0000001461	1	12	72	12	72
CROSS RIVER	0000058410	3	1	50	0	0
FIRST BANK AND TRUST COMPANY	0000223322	2	4	572	4	572
First Citizens Bank And Trust	0000011063	3	4	158	0	0
First Community Bank	0002353595	2	12	1,311	11	811
JPMorgan Chase Bank, NA	0000000008	1	24	214	19	144
Lake Forest Bank & Trust Co NA	0000025149	1	3	6	2	2
NATIONAL BANK OF BLACKSBURG	0000012229	1	4	373	3	363
PNC BANK N.A.	0000001316	1	1	100	0	0
SERVISFIRST BANK	0000057993	3	1	10	0	0
Synchrony Bank	0000715044	1	23	93	22	90
TRUIST BANK	0000009846	3	10	157	7	120
US BANK NA	0000000024	1	8	121	7	118
VALLEY NATIONAL BANK	0000015790	1	1	1	0	0
WELLS FARGO BANK, N.A.	0000000001	1	2	35	2	35
WESTERN STATE BANK	0000009123	3	1	50	0	0
WOODFOREST NATIONAL BANK	0000016892	1	1	1	1	1



2023 CRA MSA Aggregate Report - Table 1-1

Loans by County  
Small Business Loans - Originations

MSA: 13980  
BLACKSBURG-  
CHRISTIANSBURG, 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)
RADFORD CITY (750), VA								
Moderate Income								
0102.01	26	561	1	105	0	0	15	261
Subtotal for Income Group	26	561	1	105	0	0	15	261
Middle Income								
0101.01	42	584	1	228	1	300	32	880
0102.02	54	586	3	457	1	298	39	1,120
Subtotal for Income Group	96	1,170	4	685	2	598	71	2,000
Upper Income								
0101.02	31	351	1	120	1	500	20	289
Subtotal for Income Group	31	351	1	120	1	500	20	289
Tract Not Known								
Subtotal for Income Group	3	17	0	0	0	0	1	2
County Total	156	2,099	6	910	3	1,098	107	2,552



# 2023 CRA MSA Aggregate Report - Table 1-2

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## Loans by County

### Small Business Loans - Purchases

MSA: 13980  
BLACKSBURG-  
CHRISTIANSBURG, 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)
<b>RADFORD CITY (750), VA</b>								
Moderate Income								
0102.01	0	0	0	0	0	0	0	0
Subtotal for Income Group	0	0	0	0	0	0	0	0
Middle Income								
0101.01	3	6	0	0	0	0	2	2
0102.02	3	123	0	0	0	0	0	0
Subtotal for Income Group	6	129	0	0	0	0	2	2
Upper Income								
0101.02	0	0	0	0	0	0	0	0
Subtotal for Income Group	0	0	0	0	0	0	0	0
Tract Not Known								
Subtotal for Income Group	0	0	0	0	0	0	0	0
County Total	6	129	0	0	0	0	2	2



2023 CRA MSA Aggregate Report - Table 1-2A

Lenders by County  
Small Business Lenders in Area - Purchases

MSA: 13980  
BLACKSBURG-  
CHRISTIANSBURG, 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)
RADFORD CITY (750), VA						
MSA - 13980						
ALLY BANK	0003284070	2	2	98	0	0
Beverly Bank & Trust Co. NA	0000024466	1	1	4	0	0
Town Bank, N.A.	0000025201	1	2	2	2	2
US BANK NA	0000000024	1	1	25	0	0



2023 CRA MSA Aggregate Report - Table 2-1

Loans by County  
Small Farm Loans - Originations

MSA: 13980  
BLACKSBURG-  
CHRISTIANSBURG, 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)
RADFORD CITY (750), VA								
Middle Income								
0102.02	1	3	0	0	0	0	0	0
Subtotal for Income Group	1	3	0	0	0	0	0	0
County Total	1	3	0	0	0	0	0	0



2023 CRA MSA Aggregate Report - Table 2-1A

Lenders by County

MSA: 13980

Small Farm Lenders in Area - Originations

BLACKSBURG-  
CHRISTIANSBURG, 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)
RADFORD CITY (750), VA						
MSA - 13980						
John Deere Financial, f.s.b.	0000715685	1	1	3	0	0



2023 CRA MSA Aggregate Report - Table 2-2

Loans by County  
Small Farm Loans - Purchases

MSA: 13980  
BLACKSBURG-  
CHRISTIANSBURG, 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)
RADFORD CITY (750), VA								
Middle Income								
0102.02	0	0	0	0	0	0	0	0
Subtotal for Income Group	0	0	0	0	0	0	0	0
County Total	0	0	0	0	0	0	0	0



# 2023 CRA MSA Aggregate Report - Table 1-1

PAGE: 1 OF 4

## 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)
<b>CARTER COUNTY (019), TN</b>								
<b>Moderate Income</b>								
0701.00	56	721	3	536	0	0	38	976
0704.00	15	240	1	110	0	0	9	267
0706.00	31	325	1	132	0	0	15	295
0710.00	23	224	0	0	1	450	11	561
0711.00	21	343	0	0	0	0	12	264
0715.00	22	243	0	0	0	0	16	200
0716.00	20	290	2	260	1	857	12	137
Subtotal for Income Group	188	2,386	7	1,038	2	1,307	113	2,700
<b>Middle Income</b>								
0702.00	73	1,415	10	2,113	5	2,446	48	4,102
0703.00	61	767	2	324	1	350	35	1,079
0705.00	58	603	1	225	1	300	33	661
0707.00	48	503	0	0	0	0	27	244
0708.00	46	535	1	130	3	1,198	25	741
0709.00	27	385	2	450	1	450	16	584
0712.00	54	745	4	740	2	676	38	1,149
0713.01	56	880	1	183	2	1,230	36	1,268
0713.02	33	379	1	115	1	350	18	700
0714.00	36	647	1	160	1	400	19	425
0717.00	45	499	0	0	2	905	30	311
Subtotal for Income Group	537	7,358	23	4,440	19	8,305	325	11,264
<b>Tract Not Known</b>								
Subtotal for Income Group	2	19	0	0	0	0	0	0

2023 CRA MSA Aggregate Report - Table 1-1

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	727	9,763	30	5,478	21	9,612	438	13,964
UNICOI COUNTY (171), TN								
Middle Income								
0601.00	25	269	3	436	0	0	17	425
0602.00	52	832	1	200	1	728	32	734
0603.00	68	749	2	341	0	0	45	832
0604.00	92	2,001	5	753	3	1,242	37	2,840
Subtotal for Income Group	237	3,851	11	1,730	4	1,970	131	4,831
Tract Not Known								
Subtotal for Income Group	1	23	0	0	0	0	0	0
County Total								
	238	3,874	11	1,730	4	1,970	131	4,831
WASHINGTON COUNTY (179), TN								
Low Income								
0609.01	6	18	0	0	0	0	2	10
0609.02	41	721	1	200	0	0	17	218
Subtotal for Income Group	47	739	1	200	0	0	19	228
Moderate Income								
0601.00	111	1,439	5	854	6	2,506	68	2,683
0605.01	84	1,253	4	782	9	3,275	55	2,497
0605.03	25	190	0	0	1	490	18	593
0605.04	35	460	0	0	1	850	22	1,062
0608.00	42	485	2	310	2	1,150	30	486
0610.00	32	378	1	150	1	320	23	624
0612.00	41	650	3	424	4	1,800	19	554
0619.04	39	558	1	250	3	966	29	509

2023 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)
0620.00	44	663	4	652	4	2,800	25	1,428
Subtotal for Income Group	453	6,076	20	3,422	31	14,157	289	10,436
Middle Income								
0606.01	54	656	2	444	0	0	30	372
0611.00	89	1,273	0	0	5	3,258	51	3,307
0615.00	126	1,754	5	797	8	3,199	71	2,305
0617.03	30	338	1	140	0	0	19	263
0617.04	87	1,346	1	101	0	0	56	906
0618.00	89	920	2	274	0	0	57	584
0619.02	69	1,020	2	330	0	0	42	350
0619.03	37	438	0	0	0	0	29	318
Subtotal for Income Group	581	7,745	13	2,086	13	6,457	355	8,395
Upper Income								
0604.01	84	1,529	1	103	4	2,800	44	2,349
0604.02	97	2,005	11	1,843	8	4,163	59	3,074
0606.02	31	337	0	0	2	1,600	20	169
0613.01	134	2,460	8	1,086	16	8,609	73	5,600
0613.02	118	2,453	11	1,975	8	2,884	52	484
0614.01	115	2,431	10	1,626	4	1,556	66	2,819
0614.03	79	1,513	4	562	2	759	52	1,629
0614.04	81	1,040	4	705	4	1,585	52	1,573
0616.01	72	1,034	3	419	0	0	38	723
0616.03	79	822	3	359	1	1,000	58	875
0616.04	63	736	3	438	1	280	41	829
0617.01	136	1,843	4	660	4	1,662	80	1,589
Subtotal for Income Group	1,089	18,203	62	9,776	54	26,898	635	21,713

2023 CRA MSA Aggregate Report - Table 1-1

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)
Income Not Known								
0607.00	11	184	1	214	0	0	7	261
Subtotal for Income Group	11	184	1	214	0	0	7	261
Tract Not Known								
Subtotal for Income Group	7	39	0	0	0	0	4	22
County Total	2,188	32,986	97	15,698	98	47,512	1,309	41,065
MSA Total	3,153	46,623	138	22,906	123	59,094	1,878	59,850

# 2023 CRA MSA Aggregate Report - Table 1-1A

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## Lenders by County

### Small Business Lenders in Area - Originations

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)
CARTER COUNTY (019), TN						
MSA - 27740						
American Express National Bank	0000025151	1	265	2,749	20	92
Ameris Bank	0000020504	3	4	17	0	0
ARVEST BANK	0000311845	2	1	400	1	400
Bank of America NA	0000013044	1	9	559	6	117
BANK OF TENNESSEE	0000021573	3	87	10,961	76	8,431
Capital One, N.A.	0000013688	1	41	379	31	251
CapStar Bank	0003715444	2	2	210	0	0
CITIBANK, N.A.	0000001461	1	30	165	23	115
Citizens Bank	0000014851	3	2	89	2	89
Citizens Bank, NA	0000024571	1	1	83	1	83
Coastal Community Bank	0002562164	2	1	21	1	21
CROSS RIVER	0000058410	3	1	1	1	1
Discover Bank	0000005649	3	1	6	1	6
First Bank	0000216922	2	1	200	0	0
FIRST BANK AND TRUST COMPANY	0000223322	2	12	1,434	10	1,138
First Citizens Bank And Trust	0000011063	3	9	684	9	684
FIRST HORIZON BANK	0000485559	2	4	1,100	2	550
FIRST NATIONAL BANK OF OMAHA	0000000209	1	1	11	1	11
FIRST NATIONAL BANK OF PA	0000000249	1	1	300	0	0
HOMETRUST BANK	0000212577	2	1	250	0	0
John Deere Financial, f.s.b.	0000715685	1	2	30	0	0
JPMorgan Chase Bank, NA	0000000008	1	58	521	41	393
Lake Forest Bank & Trust Co NA	0000025149	1	8	152	1	1
MOUNTAIN COMMERCE BANK	0000004931	3	2	300	0	0
New Peoples Bank, Inc.	0002736451	2	6	638	3	88
Pinnacle Bank	0000035583	3	2	907	1	50
REGIONS BANK	0000233031	2	1	42	0	0
RENASANT BANK	0000012437	3	3	498	1	50
STEARNS BANK N A	0000015576	1	3	405	0	0
Synchrony Bank	0000715044	1	160	811	158	803

2023 CRA MSA Aggregate Report - Table 1-1A

Lenders by County  
Small Business Lenders in Area - Originations

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)
TRUIST BANK	0000009846	3	21	311	19	262
UNITED COMMUNITY BANK	0000016869	3	3	240	2	140
US BANK NA	0000000024	1	28	191	26	183
VALLEY NATIONAL BANK	0000015790	1	2	3	0	0
WELLS FARGO BANK, N.A.	0000000001	1	5	185	1	5
UNICOI COUNTY (171), TN						
MSA - 27740						
American Express National Bank	0000025151	1	102	1,086	7	23
Bank of America NA	0000013044	1	4	29	2	11
BANK OF TENNESSEE	0000021573	3	41	2,694	35	2,324
Capital One, N.A.	0000013688	1	10	148	8	68
CITIBANK, N.A.	0000001461	1	16	67	16	67
Discover Bank	0000005649	3	2	8	0	0
FIRST BANK AND TRUST COMPANY	0000223322	2	3	753	3	753
First Citizens Bank And Trust	0000011063	3	2	316	1	150
FIRST HORIZON BANK	0000485559	2	2	738	1	10
JPMorgan Chase Bank, NA	0000000008	1	9	101	8	92
Lake Forest Bank & Trust Co NA	0000025149	1	1	20	1	20
MOUNTAIN COMMERCE BANK	0000004931	3	7	287	6	227
Pinnacle Bank	0000035583	3	1	99	0	0
RENASANT BANK	0000012437	3	4	354	3	254
SmartBank	0003532641	2	1	600	1	600
Synchrony Bank	0000715044	1	31	134	30	130
TRUIST BANK	0000009846	3	4	57	4	57
US BANK NA	0000000024	1	8	73	5	45
VALLEY NATIONAL BANK	0000015790	1	3	6	0	0
WEX Bank	0000034697	3	2	4	0	0
WASHINGTON COUNTY (179), TN						
MSA - 27740						
American Express National Bank	0000025151	1	715	9,397	104	1,197
Ameris Bank	0000020504	3	4	394	0	0
Bank of America NA	0000013044	1	47	776	28	280

# 2023 CRA MSA Aggregate Report - Table 1-1A

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## Lenders by County

### Small Business Lenders in Area - Originations

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)
BANK OF TENNESSEE	0000021573	3	112	17,580	81	11,671
BARCLAYS	0000057203	3	3	20	3	20
BMO Harris Bank NA	0000014583	1	6	614	4	328
Capital One, N.A.	0000013688	1	172	3,085	110	1,157
CapStar Bank	0003715444	2	2	760	1	350
CITIBANK, N.A.	0000001461	1	94	688	82	630
Citizens Bank	0000014851	3	1	30	0	0
Citizens Bank, NA	0000024571	1	1	39	1	39
Citizens National Bank	0000016076	1	1	850	1	850
Coastal Community Bank	0002562164	2	2	42	2	42
COMMERCIAL BANK	0000497039	2	2	221	2	221
CROSS RIVER	0000058410	3	10	105	5	25
CrossFirst Bank	0000058648	3	1	20	0	0
Discover Bank	0000005649	3	3	18	3	18
FIRST BANK AND TRUST COMPANY	0000223322	2	36	4,166	30	3,485
First Citizens Bank And Trust	0000011063	3	35	2,738	29	1,951
FIRST CITIZENS NATIONAL BANK	0000005263	1	1	400	0	0
First Community Bank	0002353595	2	15	2,908	9	784
FIRST HORIZON BANK	0000485559	2	53	12,941	17	2,482
FIRST NATIONAL BANK	0000014252	1	1	800	1	800
FIRST NATIONAL BANK OF OMAHA	0000000209	1	5	36	5	36
HOMETRUST BANK	0000212577	2	47	9,065	8	1,573
John Deere Financial, f.s.b.	0000715685	1	8	185	0	0
JPMorgan Chase Bank, NA	0000000008	1	275	3,278	201	2,065
Lake Forest Bank & Trust Co NA	0000025149	1	22	276	10	188
MOUNTAIN COMMERCE BANK	0000004931	3	25	5,587	8	1,589
New Peoples Bank, Inc.	0002736451	2	10	1,311	4	153
Pinnacle Bank	0000035583	3	12	1,031	3	153
REGIONS BANK	0000233031	2	8	1,188	2	244
RENASANT BANK	0000012437	3	24	4,618	12	2,411
Santander Bank N.A.	0000025022	1	1	138	0	0
SIMMONS BANK	0000663245	2	2	410	2	410
SmartBank	0003532641	2	1	500	0	0

2023 CRA MSA Aggregate Report - Table 1-1A  
 Lenders by County  
 Small Business Lenders in Area - Originations

PAGE: 4 OF 4  
 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)
Synchrony Bank	0000715044	1	363	1,814	360	1,799
THE BANK OF MARION	0000858528	2	7	1,114	6	914
THE HUNTINGTON NATIONAL BANK	0000007745	1	8	1,144	7	1,071
TRUIST BANK	0000009846	3	104	3,162	92	1,534
US BANK NA	0000000024	1	97	1,242	75	631
VALLEY NATIONAL BANK	0000015790	1	13	177	0	0
WELLS FARGO BANK, N.A.	0000000001	1	21	1,165	1	5
WESTERN STATE BANK	0000009123	3	2	112	0	0
WEX Bank	0000034697	3	11	51	0	0

2023 CRA MSA Aggregate Report - Table 1-2

Loans by County

Small Business Loans - Purchases

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)
CARTER COUNTY (019), TN								
Moderate Income								
0701.00	0	0	0	0	0	0	0	0
0704.00	1	1	0	0	0	0	0	0
0706.00	0	0	0	0	0	0	0	0
0710.00	1	1	0	0	0	0	1	1
0711.00	0	0	0	0	0	0	0	0
0715.00	0	0	0	0	0	0	0	0
0716.00	1	8	1	132	0	0	0	0
Subtotal for Income Group	3	10	1	132	0	0	1	1
Middle Income								
0702.00	4	233	0	0	0	0	0	0
0703.00	0	0	0	0	0	0	0	0
0705.00	2	3	0	0	0	0	0	0
0707.00	0	0	0	0	0	0	0	0
0708.00	0	0	0	0	0	0	0	0
0709.00	0	0	0	0	0	0	0	0
0712.00	1	26	0	0	0	0	0	0
0713.01	0	0	0	0	0	0	0	0
0713.02	1	3	0	0	0	0	0	0
0714.00	2	24	0	0	0	0	0	0
0717.00	0	0	0	0	0	0	0	0
Subtotal for Income Group	10	289	0	0	0	0	0	0
Tract Not Known								
Subtotal for Income Group	0	0	0	0	0	0	0	0
County Total	13	299	1	132	0	0	1	1
UNICOI COUNTY (171), TN								
Middle Income								
0801.00	0	0	0	0	0	0	0	0
0802.00	1	20	0	0	0	0	1	20
0803.00	0	0	0	0	0	0	0	0

## 2023 CRA MSA Aggregate Report - Table 1-2

## Loans by County

## Small Business Loans - Purchases

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)
0804.00	0	0	0	0	0	0	0	0
Subtotal for Income Group	1	20	0	0	0	0	1	20
Tract Not Known								
Subtotal for Income Group	0	0	0	0	0	0	0	0
County Total	1	20	0	0	0	0	1	20
WASHINGTON COUNTY (179), TN								
Low Income								
0609.01	0	0	0	0	0	0	0	0
0609.02	0	0	0	0	0	0	0	0
Subtotal for Income Group	0	0	0	0	0	0	0	0
Moderate Income								
0601.00	6	75	0	0	0	0	1	16
0605.01	2	58	0	0	0	0	0	0
0605.03	0	0	0	0	0	0	0	0
0605.04	0	0	0	0	0	0	0	0
0608.00	1	68	0	0	0	0	0	0
0610.00	1	14	0	0	0	0	0	0
0612.00	2	51	0	0	0	0	1	1
0619.04	1	20	0	0	0	0	0	0
0620.00	0	0	0	0	0	0	0	0
Subtotal for Income Group	13	286	0	0	0	0	2	17
Middle Income								
0606.01	0	0	0	0	0	0	0	0
0611.00	1	1	0	0	0	0	0	0
0615.00	4	129	0	0	0	0	2	9
0617.03	0	0	0	0	0	0	0	0
0617.04	2	89	0	0	0	0	2	89
0618.00	0	0	0	0	0	0	0	0
0619.02	2	49	0	0	0	0	0	0
0619.03	0	0	0	0	0	0	0	0
Subtotal for Income Group	9	268	0	0	0	0	4	98

2023 CRA MSA Aggregate Report - Table 1-2

Loans by County

Small Business Loans - Purchases

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)
Upper Income								
0604.01	2	44	0	0	1	450	0	0
0604.02	0	0	0	0	2	1,145	1	295
0606.02	0	0	0	0	0	0	0	0
0613.01	3	192	0	0	0	0	1	58
0613.02	0	0	0	0	0	0	0	0
0614.01	1	75	0	0	0	0	0	0
0614.03	0	0	0	0	0	0	0	0
0614.04	1	25	0	0	0	0	0	0
0616.01	1	1	0	0	0	0	1	1
0616.03	1	60	0	0	0	0	0	0
0616.04	1	27	0	0	0	0	0	0
0617.01	1	7	0	0	0	0	1	7
Subtotal for Income Group Income Not Known	11	431	0	0	3	1,595	4	361
0607.00	1	7	0	0	0	0	0	0
Subtotal for Income Group Tract Not Known	1	7	0	0	0	0	0	0
Subtotal for Income Group	0	0	0	0	0	0	0	0
County Total	34	992	0	0	3	1,595	10	476
MSA Total	48	1,311	1	132	3	1,595	12	497



2023 CRA MSA Aggregate Report - Table 1-2A

PAGE: 1 OF 1

Lenders by County

Small Business Lenders in Area - Purchases

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)
CARTER COUNTY (019), TN						
MSA - 27740						
ALLY BANK						
Crystal Lake Bank & Trust NA	0003284070	2	6	282	0	0
Goldman Sachs Bank USA	0000023574	1	1	132	0	0
Northbrook Bank & Trust Co. NA	0002182786	2	1	1	0	0
Old Plank Trail Comm Bank, NA	0000025199	1	1	8	0	0
Schaumburg Bank & Trust Co NA	0000024646	1	2	3	0	0
Town Bank, N.A.	0000024150	1	2	4	0	0
	0000025201	1	1	1	1	1
UNICOI COUNTY (171), TN						
MSA - 27740						
Hinsdale Bank & Trust Co NA	0000025212	1	1	20	1	20
WASHINGTON COUNTY (179), TN						
MSA - 27740						
ALLY BANK						
Fifth Third Bank, N A	0003284070	2	14	702	0	0
Goldman Sachs Bank USA	0000025190	1	1	850	0	0
Hinsdale Bank & Trust Co NA	0002182786	2	2	28	0	0
Northbrook Bank & Trust Co. NA	0000025212	1	4	69	2	60
Old Plank Trail Comm Bank, NA	0000025199	1	1	7	1	7
RAYMOND JAMES BANK	0000024646	1	5	51	3	46
St. Charles Bank & Trust Co NA	0002193616	2	1	450	0	0
State Bank of The Lakes, N.A.	0000025211	1	4	53	1	7
Town Bank, N.A.	0000025200	1	1	14	0	0
Traditional Bank	0000025201	1	1	45	1	45
Village Bank & Trust, N.A.	0000002711	3	1	295	1	295
Wheaton Bank & Trust Co., N.A.	0000025202	1	1	16	1	16
	0000025203	1	1	7	0	0



2023 CRA MSA Aggregate Report - Table 2-1

Loans by County

Small Farm 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 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)
<b>CARTER COUNTY (019), TN</b>								
Moderate Income								
0715.00	2	49	0	0	0	0	2	49
Subtotal for Income Group	2	49	0	0	0	0	2	49
Middle Income								
0705.00	2	119	1	210	0	0	3	329
0707.00	2	175	1	124	0	0	3	299
0713.01	3	170	0	0	0	0	3	170
0713.02	1	38	0	0	0	0	1	38
Subtotal for Income Group	8	502	2	334	0	0	10	836
County Total	10	551	2	334	0	0	12	885
<b>UNICOI COUNTY (171), TN</b>								
Middle Income								
0801.00	2	43	0	0	0	0	2	43
0803.00	5	178	0	0	1	400	2	72
Subtotal for Income Group	7	221	0	0	1	400	4	115
County Total	7	221	0	0	1	400	4	115
<b>WASHINGTON COUNTY (179), TN</b>								
Moderate Income								
0619.04	1	15	0	0	0	0	0	0
0620.00	1	5	0	0	0	0	1	5
Subtotal for Income Group	2	20	0	0	0	0	1	5
Middle Income								
0611.00	1	5	0	0	0	0	0	0
0615.00	1	25	0	0	0	0	1	25
0617.03	1	5	0	0	0	0	0	0
0618.00	6	160	0	0	1	398	5	533
0619.02	3	19	0	0	0	0	2	10
0619.03	2	12	0	0	0	0	1	10
Subtotal for Income Group	14	226	0	0	1	398	9	578

## 2023 CRA MSA Aggregate Report - Table 2-1

## 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)
Upper Income								
0606.02	1	16	0	0	0	0	1	16
0613.02	1	10	0	0	0	0	1	10
0616.01	4	191	0	0	0	0	3	106
0616.03	9	302	2	344	2	641	9	771
0616.04	3	85	0	0	0	0	1	18
Subtotal for Income Group	18	604	2	344	2	641	15	921
County Total	34	850	2	344	3	1,039	25	1,504
MSA Total	51	1,622	4	678	4	1,439	41	2,504

2023 CRA MSA Aggregate Report - Table 2-1A

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	4	208	4	208
FIRST BANK AND TRUST COMPANY	0000223322	2	6	628	6	628
US BANK NA	0000000024	1	2	49	2	49
UNICOI COUNTY (171), TN						
MSA - 27740						
BANK OF TENNESSEE	0000021573	3	5	515	4	115
John Deere Financial, f.s.b.	0000715685	1	2	35	0	0
WELLS FARGO BANK, N.A.	0000000001	1	1	71	0	0
WASHINGTON COUNTY (179), TN						
MSA - 27740						
BANK OF TENNESSEE	0000021573	3	5	140	5	140
Capital One, N.A.	0000013688	1	2	12	2	12
FIRST BANK AND TRUST COMPANY	0000223322	2	9	1,142	8	801
John Deere Financial, f.s.b.	0000715685	1	6	84	0	0
JPMorgan Chase Bank, NA	0000000008	1	3	45	3	45
New Peoples Bank, Inc.	0002736451	2	2	49	1	23
RENASANT BANK	0000012437	3	2	542	1	398
THE BANK OF MARION	0000858528	2	1	60	1	60
US BANK NA	0000000024	1	4	25	4	25
WELLS FARGO BANK, N.A.	0000000001	1	4	49	0	0
WESTERN STATE BANK	0000009123	3	1	85	0	0



2023 CRA MSA Aggregate Report - Table 2-2

Loans by County  
Small Farm Loans - Purchases

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 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)
<b>CARTER COUNTY (019), TN</b>								
Moderate Income								
0715.00	0	0	0	0	0	0	0	0
Subtotal for Income Group	0	0	0	0	0	0	0	0
Middle Income								
0705.00	0	0	0	0	0	0	0	0
0707.00	0	0	0	0	0	0	0	0
0713.01	0	0	0	0	0	0	0	0
0713.02	0	0	0	0	0	0	0	0
Subtotal for Income Group	0	0	0	0	0	0	0	0
County Total	0	0	0	0	0	0	0	0
<b>UNICOI COUNTY (171), TN</b>								
Middle Income								
0801.00	0	0	0	0	0	0	0	0
0803.00	0	0	0	0	0	0	0	0
Subtotal for Income Group	0	0	0	0	0	0	0	0
County Total	0	0	0	0	0	0	0	0
<b>WASHINGTON COUNTY (179), TN</b>								
Moderate Income								
0619.04	0	0	0	0	0	0	0	0
0620.00	0	0	0	0	0	0	0	0
Subtotal for Income Group	0	0	0	0	0	0	0	0
Middle Income								
0611.00	0	0	0	0	0	0	0	0
0615.00	0	0	0	0	0	0	0	0
0617.03	0	0	0	0	0	0	0	0
0618.00	0	0	0	0	0	0	0	0
0619.02	0	0	0	0	0	0	0	0
0619.03	0	0	0	0	0	0	0	0

2023 CRA MSA Aggregate Report - Table 2-2

Loans by County

MSA: 27740

Small Farm Loans - Purchases

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)
Subtotal for Income Group	0	0	0	0	0	0	0	0
Upper Income								
0606.02	0	0	0	0	0	0	0	0
0613.02	0	0	0	0	0	0	0	0
0616.01	0	0	0	0	0	0	0	0
0616.03	0	0	0	0	0	0	0	0
0616.04	0	0	0	0	0	0	0	0
Subtotal for Income Group	0	0	0	0	0	0	0	0
County Total	0	0	0	0	0	0	0	0
MSA Total	0	0	0	0	0	0	0	0

2023 CRA MSA Aggregate Report - Table 1-1

Loans by County

Small Business Loans - Originations

MSA: 13980  
BLACKSBURG-  
CHRISTIANSBURG, 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)
<b>GILES COUNTY (071), VA</b>								
<b>Moderate Income</b>								
9303.00	42	662	1	106	1	349	26	372
Subtotal for Income Group	42	662	1	106	1	349	26	372
<b>Middle Income</b>								
9301.00	19	239	2	321	2	750	17	791
9302.00	28	274	1	170	1	520	21	853
9304.00	55	802	3	583	0	0	36	664
Subtotal for Income Group	102	1,315	6	1,074	3	1,270	74	2,308
<b>Tract Not Known</b>								
Subtotal for Income Group	1	30	0	0	0	0	0	0
County Total	145	2,007	7	1,180	4	1,619	100	2,680
<b>MONTGOMERY COUNTY (121), VA</b>								
<b>Low Income</b>								
0204.01	1	14	0	0	0	0	0	0
Subtotal for Income Group	1	14	0	0	0	0	0	0
<b>Moderate Income</b>								
0208.02	35	417	0	0	1	850	27	1,213
0214.00	60	807	5	999	1	266	40	659
Subtotal for Income Group	95	1,224	5	999	2	1,116	67	1,872
<b>Middle Income</b>								
0202.01	25	233	2	450	0	0	21	572
0202.02	29	639	1	106	0	0	13	52
0203.01	20	291	1	146	1	680	11	861

2023 CRA MSA Aggregate Report - Table 1-1

Loans by County

Small Business Loans - Originations

MSA: 13980  
BLACKSBURG-  
CHRISTIANSBURG, 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)
0207.02	50	1,138	4	660	1	765	32	1,426
0208.01	79	1,151	7	1,136	2	730	45	1,310
0209.00	83	1,479	3	600	3	2,244	52	1,207
0211.02	75	1,012	4	613	2	523	44	968
0212.01	59	877	1	165	1	788	39	558
0212.02	24	288	0	0	1	400	15	192
0215.01	53	728	1	210	0	0	38	520
0215.02	55	965	1	145	1	294	38	562
Subtotal for Income Group	552	8,801	25	4,231	12	6,424	348	8,228
Upper Income								
0203.02	27	321	1	115	0	0	17	282
0204.02	23	231	0	0	0	0	13	91
0205.00	110	1,314	2	268	2	905	76	974
0206.00	62	799	1	125	0	0	39	395
0207.01	114	1,706	5	744	7	4,831	64	3,880
0210.00	74	910	2	262	2	666	55	1,257
0211.01	88	1,239	4	750	4	1,645	56	1,726
0213.00	75	1,799	1	250	1	600	48	1,321
Subtotal for Income Group	573	8,319	16	2,514	16	8,647	368	9,926
Income Not Known								
0201.00	1	10	0	0	0	0	1	10
Subtotal for Income Group	1	10	0	0	0	0	1	10
Tract Not Known								
Subtotal for Income Group	4	39	1	134	0	0	2	7

# 2023 CRA MSA Aggregate Report - Table 1-1

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## Loans by County

### Small Business Loans - Originations

MSA: 13980  
BLACKSBURG-  
CHRISTIANSBURG, 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)
County Total	1,226	18,407	47	7,878	30	16,187	786	20,043
<b>PULASKI COUNTY (155), VA</b>								
<b>Moderate Income</b>								
2102.01	49	821	4	676	4	1,260	31	1,383
2103.00	34	503	0	0	1	500	24	409
2104.01	18	339	2	278	1	832	10	262
Subtotal for Income Group	101	1,663	6	954	6	2,592	65	2,054
<b>Middle Income</b>								
2101.01	63	656	3	394	1	450	37	669
2101.02	37	820	0	0	1	518	22	978
2102.02	48	887	2	352	4	1,474	27	1,112
2105.00	22	430	1	150	0	0	12	465
2106.00	53	576	5	833	4	2,032	34	1,384
2107.00	24	287	1	200	0	0	18	190
Subtotal for Income Group	247	3,656	12	1,929	10	4,474	150	4,798
<b>Upper Income</b>								
2104.02	41	371	0	0	0	0	28	232
Subtotal for Income Group	41	371	0	0	0	0	28	232
<b>Tract Not Known</b>								
Subtotal for Income Group	3	5	0	0	0	0	2	3
County Total	392	5,695	18	2,883	16	7,066	245	7,087
<b>RADFORD CITY (750), VA</b>								
<b>Moderate Income</b>								
0102.01	26	561	1	105	0	0	15	261

## 2023 CRA MSA Aggregate Report - Table 1-1

Loans by County  
Small Business Loans - OriginationsMSA: 13980  
BLACKSBURG-  
CHRISTIANSBURG, 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)
Subtotal for Income Group	26	561	1	105	0	0	15	261
<b>Middle Income</b>								
0101.01	42	584	1	228	1	300	32	880
0102.02	54	586	3	457	1	298	39	1,120
Subtotal for Income Group	96	1,170	4	685	2	598	71	2,000
<b>Upper Income</b>								
0101.02	31	351	1	120	1	500	20	289
Subtotal for Income Group	31	351	1	120	1	500	20	289
<b>Tract Not Known</b>								
Subtotal for Income Group	3	17	0	0	0	0	1	2
<b>County Total</b>	156	2,099	6	910	3	1,098	107	2,552
<b>MSA Total</b>	1,919	28,208	78	12,851	53	25,970	1,238	32,362

# 2023 CRA MSA Aggregate Report - Table 1-1A

PAGE: 1 OF 4

## Lenders by County

### Small Business Lenders in Area - Originations

MSA: 13980  
BLACKSBURG-  
CHRISTIANSBURG, 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)
GILES COUNTY (071), VA						
MSA - 13980						
American Express National Bank	0000025151	1	28	466	2	23
AMERICAN NATIONAL BANK & TRUST	0000009343	1	2	250	2	250
Bank of America NA	0000013044	1	7	22	4	16
Capital One, N.A.	0000013688	1	20	635	13	198
CITIBANK, N.A.	0000001461	1	15	46	15	46
FIRST BANK AND TRUST COMPANY	0000223322	2	2	470	2	470
First Citizens Bank And Trust	0000011063	3	1	25	1	25
First Community Bank	0002353595	2	1	520	1	520
JPMorgan Chase Bank, NA	0000000008	1	22	364	12	188
Lake Forest Bank & Trust Co NA	0000025149	1	2	471	0	0
NATIONAL BANK OF BLACKSBURG	0000012229	1	12	1,011	8	602
Synchrony Bank	0000715044	1	17	84	17	84
TRUIST BANK	0000009846	3	17	299	16	199
US BANK NA	0000000024	1	7	59	7	59
WELLS FARGO BANK, N.A.	0000000001	1	2	82	0	0
WEX Bank	0000034697	3	1	2	0	0
MONTGOMERY COUNTY (121), VA						
MSA - 13980						
American Express National Bank	0000025151	1	338	6,148	53	362
AMERICAN NATIONAL BANK & TRUST	0000009343	1	22	2,089	16	1,109
Ameris Bank	0000020504	3	2	5	0	0
Atlantic Union Bank	0000693224	2	2	192	0	0
Bank of America NA	0000013044	1	25	391	17	214
BARCLAYS	0000057203	3	1	15	1	15
BMO Harris Bank NA	0000014583	1	1	55	0	0
Byline Bank	0000020624	3	1	680	1	680
Capital One, N.A.	0000013688	1	124	2,024	78	571
CITIBANK, N.A.	0000001461	1	106	689	98	591
Coastal Community Bank	0002562164	2	2	40	2	40

**2023 CRA MSA Aggregate Report - Table 1-1A**  
**Lenders by County**  
**Small Business Lenders in Area - Originations**

**MSA: 13980**  
**BLACKSBURG-**  
**CHRISTIANSBURG, 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)
Discover Bank	0000005649	3	1	6	1	6
FIRST BANK AND TRUST COMPANY	0000223322	2	37	6,190	23	3,272
First Citizens Bank And Trust	0000011063	3	33	2,787	19	1,438
First Community Bank	0002353595	2	38	3,773	27	2,368
FIRST NATIONAL BANK OF OMAHA	0000000209	1	2	26	0	0
FIRSTTRUST SAVINGS BANK	0000026647	3	1	360	0	0
Goldman Sachs Bank USA	0002182786	2	1	7	1	7
HOMETRUST BANK	0000212577	2	4	476	3	150
John Deere Financial, f.s.b.	0000715685	1	1	1	0	0
JPMorgan Chase Bank, NA	0000000008	1	253	2,722	192	1,944
Lake Forest Bank & Trust Co NA	0000025149	1	7	124	5	120
NATIONAL BANK OF BLACKSBURG	0000012229	1	45	5,540	29	2,943
New Peoples Bank, Inc.	0002736451	2	2	253	1	43
Pathward N.A.	0000025195	1	3	114	0	0
Pinnacle Bank	0000035583	3	5	1,453	4	1,434
REGIONS BANK	0000233031	2	2	42	2	42
STEARNs BANK N A	0000015576	1	1	71	0	0
SUMMIT COMMUNITY BANK	0000034102	3	3	95	3	95
Synchrony Bank	0000715044	1	127	630	126	628
TD Bank NA	0000024096	1	1	6	1	6
THE HUNTINGTON NATIONAL BANK	0000007745	1	1	70	0	0
TRUIST BANK	0000009846	3	49	2,928	42	744
UNITED COMMUNITY BANK	0000016889	3	1	900	1	900
US BANK NA	0000000024	1	35	465	30	203
WELLS FARGO BANK, N.A.	0000000001	1	16	902	8	114
WESTERN STATE BANK	0000009123	3	1	8	0	0
WEX Bank	0000034697	3	6	41	0	0
WOODFOREST NATIONAL BANK	0000016892	1	2	4	2	4
ZIONS BANCORPORATION, N.A.	0000004341	1	1	150	0	0

**PULASKI COUNTY (155), VA**  
**MSA - 13980**

# 2023 CRA MSA Aggregate Report - Table 1-1A

PAGE: 3 OF 4

## Lenders by County

### Small Business Lenders in Area - Originations

MSA: 13980  
BLACKSBURG-  
CHRISTIANSBURG, 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	112	1,070	20	172
AMERICAN NATIONAL BANK & TRUST	0000009343	1	1	150	1	150
Ameris Bank	0000020504	3	1	8	0	0
Atlantic Union Bank	0000693224	2	4	700	3	250
Bank of America NA	0000013044	1	16	279	10	100
Canandaigua National Bank	0000003817	1	1	518	1	518
Capital One, N.A.	0000013688	1	28	219	19	130
CITIBANK, N.A.	0000001461	1	9	77	8	63
CNB BANK	0000013876	3	2	550	0	0
CROSS RIVER	0000058410	3	2	4	2	4
Discover Bank	0000005649	3	2	10	0	0
First Bank	0000216922	2	1	150	0	0
FIRST BANK AND TRUST COMPANY	0000223322	2	9	1,572	8	1,072
First Citizens Bank And Trust	0000011063	3	1	10	1	10
First Community Bank	0002353595	2	22	2,617	18	1,056
HOMETRUST BANK	0000212577	2	1	241	0	0
JPMorgan Chase Bank, NA	0000000008	1	60	562	40	402
Lake Forest Bank & Trust Co NA	0000025149	1	4	75	2	7
NATIONAL BANK OF BLACKSBURG	0000012229	1	35	3,874	23	2,218
Pathward N.A.	0000025195	1	1	4	0	0
Pinnacle Bank	0000035583	3	3	195	3	195
REGIONS BANK	0000233031	2	1	532	0	0
Synchrony Bank	0000715044	1	56	243	54	236
THE HUNTINGTON NATIONAL BANK	0000007745	1	3	385	1	47
TowneBank	0000035095	3	1	28	0	0
TRUIST BANK	0000009846	3	21	702	18	348
US BANK NA	0000000024	1	16	234	11	58
WELLS FARGO BANK, N.A.	0000000001	1	6	592	1	50
WESTERN STATE BANK	0000009123	3	1	9	0	0
WEX Bank	0000034697	3	5	33	0	0
WOODFOREST NATIONAL BANK	0000016892	1	1	1	1	1
RADFORD CITY (750), VA						

2023 CRA MSA Aggregate Report - Table 1-1A  
Lenders by County  
Small Business Lenders in Area - Originations

PAGE: 4 OF 4  
MSA: 13980  
BLACKSBURG-  
CHRISTIANSBURG, 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)
MSA - 13980						
American Express National Bank	0000025151	1	33	490	4	28
Atlantic Union Bank	0000693224	2	1	133	1	133
Bank of America NA	0000013044	1	3	69	1	7
BARCLAYS	0000057203	3	2	15	2	15
Capital One, N.A.	0000013688	1	14	76	9	41
CITIBANK, N.A.	0000001461	1	12	72	12	72
CROSS RIVER	0000058410	3	1	50	0	0
FIRST BANK AND TRUST COMPANY	0000223322	2	4	572	4	572
First Citizens Bank And Trust	0000011063	3	4	158	0	0
First Community Bank	0002353595	2	12	1,311	11	81
JPMorgan Chase Bank, NA	0000000008	1	24	214	19	144
Lake Forest Bank & Trust Co NA	0000025149	1	3	6	2	2
NATIONAL BANK OF BLACKSBURG	0000012229	1	4	373	3	363
PNC BANK N.A.	0000001316	1	1	100	0	0
SERVISFIRST BANK	0000057993	3	1	10	0	0
Synchrony Bank	0000715044	1	23	93	22	90
TRUIST BANK	0000009846	3	10	157	7	120
US BANK NA	0000000024	1	8	121	7	116
VALLEY NATIONAL BANK	0000015790	1	1	1	0	0
WELLS FARGO BANK, N.A.	0000000001	1	2	35	2	35
WESTERN STATE BANK	0000009123	3	1	50	0	0
WOODFOREST NATIONAL BANK	0000016892	1	1	1	1	1

2023 CRA MSA Aggregate Report - Table 1-2

Loans by County  
Small Business Loans - Purchases

MSA: 13980  
BLACKSBURG-  
CHRISTIANSBURG, 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)
<b>GILES COUNTY (071), VA</b>								
Moderate Income								
9303.00	1	31	0	0	0	0	0	0
Subtotal for Income Group	1	31	0	0	0	0	0	0
Middle Income								
9301.00	1	44	0	0	1	350	0	0
9302.00	0	0	0	0	0	0	0	0
9304.00	4	200	1	249	0	0	0	0
Subtotal for Income Group	5	244	1	249	1	350	0	0
Tract Not Known								
Subtotal for Income Group	0	0	0	0	0	0	0	0
County Total	6	275	1	249	1	350	0	0
<b>MONTGOMERY COUNTY (121), VA</b>								
Low Income								
0204.01	0	0	0	0	0	0	0	0
Subtotal for Income Group	0	0	0	0	0	0	0	0
Moderate Income								
0208.02	1	9	0	0	0	0	1	9
0214.00	2	70	0	0	0	0	0	0
Subtotal for Income Group	3	79	0	0	0	0	1	9
Middle Income								
0202.01	0	0	0	0	0	0	0	0
0202.02	0	0	0	0	0	0	0	0
0203.01	0	0	0	0	0	0	0	0
0207.02	2	58	0	0	0	0	2	58
0208.01	6	405	0	0	0	0	0	0
0209.00	0	0	0	0	0	0	0	0
0211.02	2	45	0	0	0	0	0	0
0212.01	0	0	0	0	0	0	0	0
0212.02	0	0	0	0	0	0	0	0

2023 CRA MSA Aggregate Report - Table 1-2

Loans by County

MSA: 13980

Small Business Loans - Purchases

BLACKSBURG-  
CHRISTIANSBURG, 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)
0215.01	0	0	0	0	0	0	0	0
0215.02	1	50	0	0	0	0	0	0
Subtotal for Income Group	11	558	0	0	0	0	2	58
Upper Income								
0203.02	0	0	0	0	0	0	0	0
0204.02	0	0	0	0	0	0	0	0
0205.00	1	3	0	0	0	0	0	0
0206.00	0	0	0	0	0	0	0	0
0207.01	0	0	0	0	1	350	0	0
0210.00	0	0	0	0	0	0	0	0
0211.01	3	88	0	0	0	0	1	2
0213.00	2	137	0	0	1	260	0	0
Subtotal for Income Group	6	228	0	0	2	610	1	2
Income Not Known								
0201.00	0	0	0	0	0	0	0	0
Subtotal for Income Group	0	0	0	0	0	0	0	0
Tract Not Known								
Subtotal for Income Group	0	0	0	0	0	0	0	0
County Total	20	865	0	0	2	610	4	69
PULASKI COUNTY (155), VA								
Moderate Income								
2102.01	2	29	0	0	0	0	1	5
2103.00	0	0	0	0	0	0	0	0
2104.01	1	1	0	0	0	0	0	0
Subtotal for Income Group	3	30	0	0	0	0	1	5
Middle Income								
2101.01	1	2	0	0	0	0	1	2
2101.02	0	0	0	0	0	0	0	0
2102.02	1	64	0	0	0	0	0	0
2105.00	0	0	0	0	0	0	0	0

2023 CRA MSA Aggregate Report - Table 1-2

Loans by County  
Small Business Loans - Purchases

MSA: 13980  
BLACKSBURG-  
CHRISTIANSBURG, 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)
2106.00	9	399	1	105	0	0	2	122
2107.00	0	0	0	0	0	0	0	0
Subtotal for Income Group	11	465	1	105	0	0	3	124
Upper Income								
2104.02	0	0	0	0	0	0	0	0
Subtotal for Income Group	0	0	0	0	0	0	0	0
Tract Not Known								
Subtotal for Income Group	0	0	0	0	0	0	0	0
County Total	14	495	1	105	0	0	4	129
RADFORD CITY (750), VA								
Moderate Income								
0102.01	0	0	0	0	0	0	0	0
Subtotal for Income Group	0	0	0	0	0	0	0	0
Middle Income								
0101.01	3	6	0	0	0	0	2	2
0102.02	3	123	0	0	0	0	0	0
Subtotal for Income Group	6	129	0	0	0	0	2	2
Upper Income								
0101.02	0	0	0	0	0	0	0	0
Subtotal for Income Group	0	0	0	0	0	0	0	0
Tract Not Known								
Subtotal for Income Group	0	0	0	0	0	0	0	0
County Total	6	129	0	0	0	0	2	2
MSA Total	46	1,764	2	354	3	960	10	200



# 2023 CRA MSA Aggregate Report - Table 1-2A

PAGE: 1 OF 2

## Lenders by County

### Small Business Lenders in Area - Purchases

MSA: 13980  
BLACKSBURG-  
CHRISTIANSBURG, 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)
GILES COUNTY (071), VA						
MSA - 13980						
ALLY BANK	0003284070	2	6	275	0	0
FLAGSTAR BANK NA	0000025282	1	1	249	0	0
Winttrust Bank, N.A.	0000025196	1	1	350	0	0
MONTGOMERY COUNTY (121), VA						
MSA - 13980						
ALLY BANK	0003284070	2	13	791	0	0
Crystal Lake Bank & Trust NA	0000023574	1	2	51	2	51
FLAGSTAR BANK NA	0000025282	1	1	350	0	0
Goldman Sachs Bank USA	0002182786	2	1	1	0	0
Old Plank Trail Comm Bank, NA	0000024646	1	1	9	1	9
PeoplesBank	0000090213	3	1	260	0	0
Schaumburg Bank & Trust Co NA	0000024150	1	1	1	0	0
Town Bank, N.A.	0000025201	1	1	9	1	9
Village Bank & Trust, N.A.	0000025202	1	1	3	0	0
PULASKI COUNTY (155), VA						
MSA - 13980						
ALLY BANK	0003284070	2	8	402	0	0
Beverly Bank & Trust Co. NA	0000024466	1	1	61	1	61
Goldman Sachs Bank USA	0002182786	2	1	1	0	0
Hinsdale Bank & Trust Co NA	0000025212	1	1	5	1	5
Northbrook Bank & Trust Co. NA	0000025199	1	1	2	1	2
Village Bank & Trust, N.A.	0000025202	1	1	64	0	0
Winttrust Bank, N.A.	0000025196	1	2	65	1	61
RADFORD CITY (750), VA						
MSA - 13980						
ALLY BANK	0003284070	2	2	98	0	0
Beverly Bank & Trust Co. NA	0000024466	1	1	4	0	0
Town Bank, N.A.	0000025201	1	2	2	2	2

2023 CRA MSA Aggregate Report - Table 1-2A  
Lenders by County  
Small Business Lenders in Area - Purchases

MSA: 13980  
BLACKSBURG-  
CHRISTIANSBURG, 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)
US BANK NA	0000000024	1	1	25	0	0

# 2023 CRA MSA Aggregate Report - Table 2-1

PAGE: 1 OF 2

## Loans by County Small Farm Loans - Originations

MSA: 13980  
BLACKSBURG-  
CHRISTIANSBURG, 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)
<b>GILES COUNTY (071), VA</b>								
Moderate Income								
9303.00	1	1	0	0	1	420	1	420
Subtotal for Income Group	1	1	0	0	1	420	1	420
Middle Income								
9301.00	3	13	0	0	0	0	0	0
9302.00	3	100	0	0	0	0	2	95
9304.00	11	165	0	0	0	0	11	165
Subtotal for Income Group	17	278	0	0	0	0	13	260
County Total	18	279	0	0	1	420	14	680
<b>MONTGOMERY COUNTY (121), VA</b>								
Moderate Income								
0208.02	1	3	0	0	0	0	1	3
0214.00	7	153	0	0	0	0	5	142
Subtotal for Income Group	8	156	0	0	0	0	6	145
Middle Income								
0202.01	1	15	0	0	0	0	1	15
0208.01	1	100	0	0	0	0	1	100
0209.00	2	15	0	0	0	0	1	10
0211.02	1	5	0	0	0	0	0	0
0212.01	0	0	1	200	0	0	1	200
0212.02	3	40	0	0	0	0	2	35
0215.01	7	127	0	0	0	0	3	89
0215.02	4	57	0	0	2	556	4	595
Subtotal for Income Group	19	359	1	200	2	556	13	1,044
Upper Income								
0205.00	1	5	0	0	0	0	0	0
0206.00	1	10	0	0	0	0	0	0
0211.01	3	41	0	0	0	0	0	0
0213.00	3	152	0	0	0	0	3	152

2023 CRA MSA Aggregate Report - Table 2-1

Loans by County

Small Farm Loans - Originations

MSA: 13980  
BLACKSBURG-  
CHRISTIANSBURG, 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	8	208	0	0	0	0	3	152
County Total	35	723	1	200	2	556	22	1,341
PULASKI COUNTY (155), VA								
Moderate Income								
2103.00	1	15	0	0	0	0	0	0
Subtotal for Income Group	1	15	0	0	0	0	0	0
Middle Income								
2101.02	6	91	2	319	0	0	5	393
2102.02	0	0	1	147	0	0	1	147
2105.00	5	247	0	0	0	0	5	247
2106.00	3	30	0	0	0	0	3	30
2107.00	2	52	0	0	0	0	2	52
Subtotal for Income Group	16	420	3	466	0	0	16	869
Upper Income								
2104.02	5	133	0	0	0	0	4	128
Subtotal for Income Group	5	133	0	0	0	0	4	128
County Total	22	568	3	466	0	0	20	997
RADFORD CITY (750), VA								
Middle Income								
0102.02	1	3	0	0	0	0	0	0
Subtotal for Income Group	1	3	0	0	0	0	0	0
County Total	1	3	0	0	0	0	0	0
MSA Total	76	1,573	4	666	3	976	56	3,018

2023 CRA MSA Aggregate Report - Table 2-1A

Lenders by County  
Small Farm Lenders in Area - Originations

MSA: 13980  
BLACKSBURG-  
CHRISTIANSBURG, 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)
GILES COUNTY (071), VA						
MSA - 13980						
FIRST BANK AND TRUST COMPANY	0000223322	2	9	645	9	645
John Deere Financial, f.s.b.	0000715685	1	5	19	0	0
JPMorgan Chase Bank, NA	0000000008	1	4	20	4	20
US BANK NA	0000000024	1	1	15	1	15
MONTGOMERY COUNTY (121), VA						
MSA - 13980						
Capital One, N.A.	0000013688	1	2	4	0	0
FIRST BANK AND TRUST COMPANY	0000223322	2	14	891	14	891
First Community Bank	0002353595	2	4	424	4	424
John Deere Financial, f.s.b.	0000715685	1	13	124	0	0
JPMorgan Chase Bank, NA	0000000008	1	2	13	1	3
US BANK NA	0000000024	1	3	23	3	23
PULASKI COUNTY (155), VA						
MSA - 13980						
AMERICAN NATIONAL BANK & TRUST	0000009343	1	1	144	1	144
Capital One, N.A.	0000013688	1	1	9	0	0
FIRST BANK AND TRUST COMPANY	0000223322	2	14	776	14	776
First Community Bank	0002353595	2	1	14	1	14
John Deere Financial, f.s.b.	0000715685	1	4	28	0	0
JPMorgan Chase Bank, NA	0000000008	1	1	10	1	10
NATIONAL BANK OF BLACKSBURG	0000012229	1	1	33	1	33
TRUIST BANK	0000009846	3	1	16	1	16
US BANK NA	0000000024	1	1	4	1	4
RADFORD CITY (750), VA						
MSA - 13980						
John Deere Financial, f.s.b.	0000715685	1	1	3	0	0



# 2023 CRA MSA Aggregate Report - Table 2-2

PAGE: 1 OF 2

## Loans by County Small Farm Loans - Purchases

MSA: 13980  
BLACKSBURG-  
CHRISTIANSBURG, 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)
<b>GILES COUNTY (071), VA</b>								
Moderate Income								
9303.00	0	0	0	0	0	0	0	0
Subtotal for Income Group	0	0	0	0	0	0	0	0
Middle Income								
9301.00	0	0	0	0	0	0	0	0
9302.00	0	0	0	0	0	0	0	0
9304.00	0	0	0	0	0	0	0	0
Subtotal for Income Group	0	0	0	0	0	0	0	0
County Total	0	0	0	0	0	0	0	0
<b>MONTGOMERY COUNTY (121), VA</b>								
Moderate Income								
0208.02	0	0	0	0	0	0	0	0
0214.00	0	0	0	0	0	0	0	0
Subtotal for Income Group	0	0	0	0	0	0	0	0
Middle Income								
0202.01	0	0	0	0	0	0	0	0
0208.01	0	0	0	0	0	0	0	0
0209.00	0	0	0	0	0	0	0	0
0211.02	0	0	0	0	0	0	0	0
0212.01	0	0	0	0	0	0	0	0
0212.02	0	0	0	0	0	0	0	0
0215.01	0	0	0	0	0	0	0	0
0215.02	0	0	0	0	0	0	0	0
Subtotal for Income Group	0	0	0	0	0	0	0	0
Upper Income								
0205.00	0	0	0	0	0	0	0	0
0206.00	0	0	0	0	0	0	0	0
0211.01	0	0	0	0	0	0	0	0

2023 CRA MSA Aggregate Report - Table 2-2

Loans by County  
Small Farm Loans - Purchases

MSA: 13980  
BLACKSBURG-  
CHRISTIANSBURG, 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)
0213.00	0	0	0	0	0	0	0	0
Subtotal for Income Group	0	0	0	0	0	0	0	0
County Total	0	0	0	0	0	0	0	0
<b>PULASKI COUNTY (155), VA</b>								
Moderate Income								
2103.00	0	0	0	0	0	0	0	0
Subtotal for Income Group	0	0	0	0	0	0	0	0
Middle Income								
2101.02	0	0	0	0	0	0	0	0
2102.02	0	0	0	0	0	0	0	0
2105.00	0	0	0	0	0	0	0	0
2106.00	0	0	0	0	0	0	0	0
2107.00	0	0	0	0	0	0	0	0
Subtotal for Income Group	0	0	0	0	0	0	0	0
Upper Income								
2104.02	0	0	0	0	0	0	0	0
Subtotal for Income Group	0	0	0	0	0	0	0	0
County Total	0	0	0	0	0	0	0	0
<b>RADFORD CITY (750), VA</b>								
Middle Income								
0102.02	0	0	0	0	0	0	0	0
Subtotal for Income Group	0	0	0	0	0	0	0	0
County Total	0	0	0	0	0	0	0	0
MSA Total	0	0	0	0	0	0	0	0

2024 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: 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 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)
BURKE COUNTY (023), NC								
MSA 25860								
Outside Assessment Area								
Low Income	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0
Middle Income	1	100	0	0	0	1	100	0
Upper Income	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0
County Total	1	100	0	0	0	1	100	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	100	0	0	0	1	100	0
STATE TOTAL	1	100	0	0	0	1	100	0

2024 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: 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	Origination	>\$250,000	with Gross Annual	Revenues <= \$1	Loans by	Loans by
Million										
Num of Amount										
Loans (000s)										
CARTER COUNTY (019), TN										
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	25	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	25	0	0	0	0	0	0	0	0
GREENE COUNTY (059), TN										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	2	354	0	0	2	354	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	2	354	0	0	2	354	0	0
HAWKINS COUNTY (073), 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	0	0	1	182	0	0	1	182	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	182	0	0	1	182	0	0

2024 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: 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)
JOHNSON COUNTY (091), TN						
MSA NA						
Outside Assessment Area						
Low Income	0	0	0	0	0	0
Moderate Income	2	104	0	0	2	104
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	2	104	0	0	2	104
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	1	25	0	0	1	25
Upper Income	0	0	1	115	1	115
Income Not Known	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0
County Total	1	25	1	115	2	140

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: 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 Amount Loans (000s)	Num of Amount Loans (000s)	Num of Amount Loans (000s)	Num of Amount Loans (000s)	Num of Amount Loans (000s)
WASHINGTON COUNTY (179), TN 2/					
MSA 27740					
Inside AA 0002					
Low Income	0	0	0	0	0
Moderate Income	0	0	0	0	0
Middle Income	1	75	0	1	75
Upper Income	3	185	2	3	514
Income Not Known	0	0	0	0	0
Tract Not Known	0	0	0	0	0
County Total	4	260	3	5	751
Outside Assessment Area					
Low Income	0	0	0	0	0
Moderate Income	0	0	0	0	0
Middle Income	1	20	0	1	20
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	20	0	1	20
Totals For County: (179) 2/					
Low Income	0	0	0	0	0
Moderate Income	0	0	0	1	162
Middle Income	2	95	0	2	95
Upper Income	3	185	2	3	514
Income Not Known	0	0	0	0	0
Tract Not Known	0	0	0	0	0
County Total	5	280	3	6	771
TOTAL INSIDE AA IN STATE	6	310	5	8	1,073
TOTAL OUTSIDE AA IN STATE	3	124	2	5	478
STATE TOTAL	9	434	7	13	1,551

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.

2024 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business 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 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)
RUSSELL COUNTY (167), 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	0	0	1	108	0	0	1	108	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	108	0	0	1	108	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	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	550	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	550	0	0	0	0
SMYTH COUNTY (173), VA										
MSA NA										
Inside AA 0001										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	38	1,361	8	1,319	6	2,990	45	3,600	0	0
Middle Income	45	1,525	10	1,745	6	3,322	51	2,830	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	83	2,886	18	3,064	12	6,312	96	6,430	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.

2024 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 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 Amount Loans (000s)	Num of Amount Loans (000s)	Num of Amount Loans (000s)	Num of Amount Loans (000s)	Num of Amount Loans (000s)
<b>TAZEWELL COUNTY (185), VA</b>					
<b>MSA NA</b>					
<b>Outside Assessment Area</b>					
Low Income	0	0	0	0	0
Moderate Income	0	0	0	0	0
Middle Income	1	100	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	100	0	0	0
<b>WASHINGTON COUNTY (191), VA</b>					
<b>MSA 28700</b>					
<b>Inside AA 0003</b>					
Low Income	0	0	0	0	0
Moderate Income	0	0	0	0	0
Middle Income	26	938	1	250	2,500
Upper Income	9	106	0	0	106
Income Not Known	0	0	0	0	0
Tract Not Known	0	0	0	0	0
County Total	35	1,044	1	250	2,606
<b>WYTHE COUNTY (197), VA</b>					
<b>MSA NA</b>					
<b>Inside AA 0001</b>					
Low Income	0	0	0	0	0
Moderate Income	1	5	0	0	5
Middle Income	7	182	2	275	575
Upper Income	14	495	6	1,152	1,162
Income Not Known	0	0	0	0	0
Tract Not Known	0	0	0	0	0
County Total	22	682	8	1,427	1,749

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.

2024 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business 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 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)
BRISTOL CITY (520), VA						
MSA 28700						
Inside AA 0003						
Low Income	0	0	0	0	0	0
Moderate Income	1	35	0	0	1	35
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	35	0	0	1	35
TOTAL INSIDE AA IN STATE	141	4,647	28	4,849	159	10,928
TOTAL OUTSIDE AA IN STATE	1	100	0	0	0	0
STATE TOTAL	142	4,747	28	4,849	159	10,928
TOTAL ACROSS ALL STATES						
TOTAL INSIDE AA	147	4,957	33	5,625	167	12,001
TOTAL OUTSIDE AA	5	324	2	354	6	578
TOTAL INSIDE & OUTSIDE	152	5,281	35	5,979	173	12,579

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.

2024 Institution Disclosure Statement - Table 2-1

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	Loan Amount at	Loan Amount at	Loans to Farms with	Memo Item: Loans by Affiliates
	Origination <=\$100,000	Origination >\$100,000 But <=\$250,000	Origination >\$250,000	Gross Annual Revenues <= \$1 Million	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans

WASHINGTON COUNTY (179), TN 2/

MSA 27740

Outside Assessment Area

Low Income	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0
Middle Income	1	60	0	0	1	60	0
Upper Income	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0
County Total	1	60	0	0	1	60	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	60	0	0	1	60	0
STATE TOTAL	1	60	0	0	1	60	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.

2024 Institution Disclosure Statement - Table 2-1

Loans by County

Respondent ID: 0000858528

Small Farm Loans - Originations

Agency: FRS - 2

Institution: THE BANK OF MARION

State: VIRGINIA (51)

Area Income Characteristics	Loan Amount at Origination		Loan Amount at Origination		Loan Amount at Origination		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	<=\$100,000	>\$100,000 But <=\$250,000	>\$100,000 But <=\$250,000	>\$250,000	>\$250,000	>\$250,000	>\$250,000	>\$250,000	Loans by Affiliates	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)
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	70	0	0	0	0	3	70	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	70	0	0	0	0	3	70	0	0
GRAYSON COUNTY (077), 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	15	0	0	0	0	1	15	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	15	0	0	0	0	1	15	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	1	75	1	150	0	0	2	225	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	2	150	1	150	0	0	3	300	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.

2024 Institution Disclosure Statement - Table 2-1

Loans by County

Respondent ID: 0000858528

Small Farm Loans - Originations

Agency: FRS - 2

Institution: THE BANK OF MARION

State: VIRGINIA (51)

Area Income Characteristics	Loan Amount at Origination		Loan Amount at Origination		Loan Amount at Origination		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	<=\$100,000	>\$100,000 But <=\$250,000	>\$250,000	>\$500,000	>\$750,000	>\$1,000,000	>\$1,500,000	>\$2,000,000	>\$2,500,000	>\$3,000,000
	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)
<b>SCOTT COUNTY (169), VA</b>										
<b>MSA 28700</b>										
<b>Inside AA 0003</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	10	0	0	0	0	1	10	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	10	0	0	0	0	1	10	0	0
<b>SMYTH COUNTY (173), VA</b>										
<b>MSA NA</b>										
<b>Inside AA 0001</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	15	491	0	0	0	0	15	491	0	0
Middle Income	39	1,375	3	408	3	1,350	43	2,608	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	1,866	3	408	3	1,350	58	3,099	0	0
<b>TAZEWELL COUNTY (185), VA</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
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	135	0	0	0	0	2	135	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	135	0	0	0	0	2	135	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.

2024 Institution Disclosure Statement - Table 2-1

Loans by County

Respondent ID: 0000358528

Small Farm Loans - Originations

Agency: FRS - 2

Institution: THE BANK OF MARION

State: VIRGINIA (51)

Area Income Characteristics	Loan Amount at Origination		Loan Amount at Origination		Loan Amount at Origination		Loans to Farms with Gross Annual Revenues		Memo Item:	
	<=\$100,000	>\$100,000 But <=\$250,000	>\$100,000 But <=\$250,000	>\$250,000	>\$250,000	>\$250,000	<=\$1 Million	>\$1 Million	Loans by Affiliates	
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	15	500	1	200	0	0	16	700	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	15	500	1	200	0	0	16	700	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	5	100	0	0	0	0	5	100	0	0
Middle Income	11	410	1	250	1	400	13	1,060	0	0
Upper Income	6	253	1	150	0	0	7	403	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	22	763	2	400	1	400	25	1,563	0	0
TOTAL INSIDE AA IN STATE	94	3,289	7	1,158	4	1,750	103	5,672	0	0
TOTAL OUTSIDE AA IN STATE	6	220	0	0	0	0	6	220	0	0
STATE TOTAL	100	3,509	7	1,158	4	1,750	109	5,892	0	0
TOTAL ACROSS ALL STATES										
TOTAL INSIDE AA	94	3,289	7	1,158	4	1,750	103	5,672	0	0
TOTAL OUTSIDE AA	7	280	0	0	0	0	7	280	0	0
TOTAL INSIDE & OUTSIDE	101	3,569	7	1,158	4	1,750	110	5,952	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.

**2024 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	1	108	1	108	0	0
VA - SMYTH COUNTY (173) - MSA NA	113	12,262	96	6,430	0	0
VA - WYTHE COUNTY (197) - MSA NA	32	2,684	26	1,749	0	0
TN - CARTER COUNTY (019) - MSA 27740	1	25	0	0	0	0
TN - WASHINGTON COUNTY (179) - MSA 27740 2/	8	1,081	5	751	0	0
TN - HAWKINS COUNTY (073) - MSA 28700	1	182	1	182	0	0
TN - SULLIVAN COUNTY (163) - MSA 28700	2	140	2	140	0	0
VA - SCOTT COUNTY (169) - MSA 28700	1	550	0	0	0	0
VA - WASHINGTON COUNTY (191) - MSA 28700	41	3,794	35	2,606	0	0
VA - BRISTOL CITY (520) - MSA 28700	1	35	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.

2024 Institution Disclosure Statement - Table 4  
Assessment Area/Non-Assessment Area Activity  
Small Farm Loans  
Institution: THE BANK OF MARION

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

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	3	300	3	300	0	0
VA - SMYTH COUNTY (173) - MSA NA	60	3,624	58	3,099	0	0
VA - WYTHE COUNTY (197) - MSA NA	25	1,563	25	1,563	0	0
VA - SCOTT COUNTY (169) - MSA 28700	1	10	1	10	0	0
VA - WASHINGTON COUNTY (191) - MSA 28700	16	700	16	700	0	0

2024 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	2	1,550	0	0
Purchased	0	0	0	0
Total	2	1,550	0	0
Consortium/Third Party Loans (optional)				

2024 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

\* 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	0302.01*	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*	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*

2024 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

\* denotes no loans made in specified tracts

Institution: THE BANK OF MARION

UNICOI 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*
0617.01									
Income Not Known									
0607.00*									
ASSESSMENT AREA - 0003									
HAWKINS COUNTY (073), TN									
MSA: 28700									
Moderate Income									
0501.00*	0505.02*	0508.00*							
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.

PAGE: 3 OF 5

**Respondent ID: 0000858528**

**Agency: FRS - 2**

### Upper income

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.

2024 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

\* denotes no loans made in specified tracts

Institution: THE BANK OF MARION

0202.02*
<u>ASSESSMENT AREA - 0004</u>
RADFORD CITY (750), VA
MSA: 13980
Middle Income
0101.01* 0102.01* 0102.02*
Upper Income
0101.02*
<u>OUTSIDE ASSESSMENT AREA</u>
BURKE COUNTY (023), NC
MSA: 25860
Middle Income
0202.04
GREENE COUNTY (059), TN
MSA: NA
Middle Income
0905.01 0909.00
JOHNSON COUNTY (091), TN
MSA: NA
Moderate Income
9560.00
WASHINGTON COUNTY (179), TN 2/
MSA: 27740
Middle Income
0618.00
BLAND COUNTY (021), VA
MSA: NA
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.

2024 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

\* denotes no loans made in specified tracts

Institution: THE BANK OF MARION

0401.00	GRAYSON COUNTY (077), VA
MSA: NA	
Middle Income	
0603.00	
TAZEWELL COUNTY (185), VA	
MSA: NA	
Middle Income	
0206.00	0211.01

**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.

Record Identifier: <sup>11</sup>	Total Composite Records on File	Total Composite Records Without Errors	Total Validity <sup>10</sup> Errors	Percentage of Validity Errors
Transmittal Sheet	1	1	0	0.00%
Small Business Loans	48	48	0	0.00%
Small Farm Loans	26	26	0	0.00%
Community Development Loans	1	1	0	0.00%
Consortium/Third Party Loans (Optional)	0	0	0	0.00%
Assessment Area	14	14	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.

2024 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business 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 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
<b>RUSSELL COUNTY (167), VA</b>					
<b>MSA NA</b>					
<b>Inside AA 0001</b>					
Low Income	0	0	0	0	0
Moderate Income	0	0	0	0	0
Middle Income	0	0	108	1	108
Upper Income	0	0	0	0	0
Income Not Known	0	0	0	0	0
Tract Not Known	0	0	0	0	0
County Total	0	0	1	108	108
<b>SCOTT COUNTY (169), VA</b>					
<b>MSA 28700</b>					
<b>Inside AA 0003</b>					
Low Income	0	0	0	0	0
Moderate Income	0	0	0	0	0
Middle Income	0	0	1	550	0
Upper Income	0	0	0	0	0
Income Not Known	0	0	0	0	0
Tract Not Known	0	0	0	0	0
County Total	0	0	1	550	0
<b>SMYTH COUNTY (173), VA</b>					
<b>MSA NA</b>					
<b>Inside AA 0001</b>					
Low Income	0	0	0	0	0
Moderate Income	38	1,361	8	1,319	45
Middle Income	45	1,525	10	1,745	51
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	83	2,886	18	3,064	96

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)
TAZEWELL COUNTY (185), VA						
MSA NA						
Outside Assessment Area						
Low Income	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0
Middle Income	1	100	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	100	0	0	0	0
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	26	938	1	250	2,500	0
Upper Income	9	106	0	0	9	106
Income Not Known	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0
County Total	35	1,044	1	250	2,500	0
WYTHE COUNTY (197), VA						
MSA NA						
Inside AA 0001						
Low Income	0	0	0	0	0	0
Moderate Income	1	5	0	0	1	5
Middle Income	7	182	2	275	9	582
Upper Income	14	495	6	1,152	16	1,162
Income Not Known	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0
County Total	22	682	8	1,427	26	1,749

2024 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 with Gross Annual Revenues <= \$1 Million	Memo Item: Loans by Affiliates	
	Origination <=\$100,000	Origination >\$100,000 But <=\$250,000	Origination >\$250,000			
	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
Moderate Income	1	35	0	0	1	35
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	35	0	0	1	35
TOTAL INSIDE AA IN STATE	141	4,647	28	4,849	159	10,928
TOTAL OUTSIDE AA IN STATE	1	100	0	0	0	0
STATE TOTAL	142	4,747	28	4,849	159	10,928

2024 Institution Disclosure Statement - Table 2-1

Loans by County

Respondent ID: 0000858528

Small Farm Loans - Originations

Agency: FRS - 2

Institution: THE BANK OF MARION

State: VIRGINIA (51)

Area Income Characteristics	Loan Amount at Origination		Loan Amount at Origination		Loan Amount at Origination		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	<=\$100,000	>\$100,000 But <=\$250,000	>\$100,000 But <=\$250,000	>\$250,000	>\$250,000	>\$250,000	Revenues <= \$1 Million	>\$250,000	Loans by Affiliates	>\$250,000
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	70	0	0	0	0	3	70	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	70	0	0	0	0	3	70	0	0
GRAYSON COUNTY (077), 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	15	0	0	0	0	1	15	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	15	0	0	0	0	1	15	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	1	75	1	150	0	0	2	225	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	2	150	1	150	0	0	3	300	0	0

2024 Institution Disclosure Statement - Table 2-1

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		Loan Amount at Origination		Loan Amount at Origination		Loans to Farms with Gross Annual Revenues		Memo Item: Loans by Affiliates	
	<=\$100,000	>\$100,000 But <=\$250,000	>\$100,000 But <=\$250,000	>\$250,000	>\$250,000	>\$250,000	<= \$1 Million	<= \$1 Million	Loans by Affiliates	Amount (000s)
SCOTT COUNTY (169), VA										
MSA 28700										
Inside AA 0003										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	10	0	0	0	0	1	10	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	10	0	0	0	0	1	10	0	0
SMYTH COUNTY (173), VA										
MSA NA										
Inside AA 0001										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	15	491	0	0	0	0	15	491	0	0
Middle Income	39	1,375	3	408	3	1,350	43	2,608	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	1,866	3	408	3	1,350	58	3,099	0	0
TAZEWELL COUNTY (185), 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	135	0	0	0	0	2	135	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	135	0	0	0	0	2	135	0	0

2024 Institution Disclosure Statement - Table 2-1

Loans by County

Respondent ID: 0000858528

Small Farm Loans - Originations

Agency: FRS - 2

Institution: THE BANK OF MARION

State: VIRGINIA (51)

Area Income Characteristics	Loan Amount at Origination		Loan Amount at Origination		Loan Amount at Origination		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	<=\$100,000	>\$100,000 But <=\$250,000	>\$250,000	>\$250,000	>\$250,000	>\$250,000	>\$250,000	>\$250,000	>\$250,000	>\$250,000
	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 (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	15	500	1	200	0	0	16	700	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	15	500	1	200	0	0	16	700	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	5	100	0	0	0	0	5	100	0	0
Middle Income	11	410	1	250	1	400	13	1,060	0	0
Upper Income	6	253	1	150	0	0	7	403	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	22	763	2	400	1	400	25	1,563	0	0
TOTAL INSIDE AA IN STATE	94	3,289	7	1,158	4	1,750	103	5,672	0	0
TOTAL OUTSIDE AA IN STATE	6	220	0	0	0	0	6	220	0	0
STATE TOTAL	100	3,509	7	1,158	4	1,750	109	5,892	0	0

**2024 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	1	108	1	108	0	0
VA - SMYTH COUNTY (173) - MSA NA	113	12,262	96	6,430	0	0
VA - WYTHE COUNTY (197) - MSA NA	32	2,684	26	1,749	0	0
TN - CARTER COUNTY (019) - MSA 27740	1	25	0	0	0	0
TN - WASHINGTON COUNTY (179) - MSA 27740 2/	8	1,081	5	751	0	0
TN - HAWKINS COUNTY (073) - MSA 28700	1	182	1	182	0	0
TN - SULLIVAN COUNTY (163) - MSA 28700	2	140	2	140	0	0
VA - SCOTT COUNTY (169) - MSA 28700	1	550	0	0	0	0
VA - WASHINGTON COUNTY (191) - MSA 28700	41	3,794	35	2,606	0	0
VA - BRISTOL CITY (520) - MSA 28700	1	35	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.

2024 Institution Disclosure Statement - Table 4  
Assessment Area/Non-Assessment Area Activity  
Small Farm Loans

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

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	3	300	3	300	0	0
VA - SMYTH COUNTY (173) - MSA NA	60	3,624	58	3,099	0	0
VA - WYTHE COUNTY (197) - MSA NA	25	1,563	25	1,563	0	0
VA - SCOTT COUNTY (169) - MSA 28700	1	10	1	10	0	0
VA - WASHINGTON COUNTY (191) - MSA 28700	16	700	16	700	0	0

2024 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	2	1,550	0	0
Purchased	0	0	0	0
Total	2	1,550	0	0
Consortium/Third Party Loans (optional)				

2024 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

\* 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 0302.01\* 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 - 0003

SCOTT COUNTY (169), VA

MSA: 28700

Moderate Income

0303.00

Middle Income

0301.00\* 0302.00\* 0304.00\* 0305.00\* 0306.00

2024 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

\* denotes no loans made in specified tracts

Institution: THE BANK OF MARION

WASHINGTON COUNTY (191), VA

MSA: 28700

Middle Income

0101.01\* 0101.02 0102.00 0103.01\* 0103.02 0105.02 0106.01 0106.02 0107.00 0108.00 0109.00

Upper Income

0104.01 0104.02 0105.01 0110.00

BRISTOL CITY (520), VA

MSA: 28700

Low Income

0202.01\*

Moderate Income

0201.00 0203.00\*

Middle Income

0204.00\*

Upper Income

0202.02\*

ASSESSMENT AREA - 0004

RADFORD CITY (750), VA

MSA: 13980

Middle Income

0101.01\* 0102.01\* 0102.02\*

Upper Income

0101.02\*

OUTSIDE ASSESSMENT AREA

BLAND COUNTY (021), VA

MSA: NA

Middle Income

0401.00

2024 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

\* denotes no loans made in specified tracts

Institution: THE BANK OF MARION

GRAYSON COUNTY (077), VA

MSA: NA

Middle Income

0603.00

TAZEWELL COUNTY (185), VA

MSA: NA

Middle Income

0206.00 0211.01

**2024 Institution Disclosure Statement - Table E-1**

**Error Status Information**

**Institution: THE BANK OF MARION**

PAGE: 1 OF 1

**Respondent ID: 0000858528**

**Agency: FRS - 2**

Record Identifier: <sup>11</sup>	Total Composite Records on File	Total Composite Records Without Errors	Total Validity <sup>10</sup> Errors	Percentage of Validity Errors
Transmittal Sheet	1	1	0	0.00%
Small Business Loans	48	48	0	0.00%
Small Farm Loans	26	26	0	0.00%
Community Development Loans	1	1	0	0.00%
Consortium/Third Party Loans (Optional)	0	0	0	0.00%
Assessment Area	14	14	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.



2024 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations  
Institution: THE BANK OF MARION

Respondent ID: 0000858528  
Agency: FRS - 2  
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)
CARTER COUNTY (019), 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	25	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	25	0	0	0	0
GREENE COUNTY (059), TN						
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	2	354	2	354
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	2	354	2	354
HAWKINS COUNTY (073), 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	0	0	0	0
Upper Income	0	0	1	182	1	182
Income Not Known	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0
County Total	0	0	1	182	1	182

2024 Institution Disclosure Statement - Table 1-1

Loans by County

Respondent ID: 0000858528

Small Business Loans - Originations

Agency: FRS - 2

State: TENNESSEE (47)

Institution: THE BANK OF MARION

Area Income Characteristics	Loan Amount at Origination		Loan Amount at Origination		Loan Amount at Origination		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	<=\$100,000	>\$100,000 But <=\$250,000	>\$250,000	>\$500,000	>\$750,000	>\$1,000,000	>\$1,500,000	>\$2,000,000	>\$2,500,000	>\$3,000,000
	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)
JOHNSON COUNTY (091), TN										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	2	104	0	0	0	0	2	104	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	104	0	0	0	0	2	104	0	0
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	1	25	0	0	0	0	1	25	0	0
Upper Income	0	0	1	115	0	0	1	115	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	25	1	115	0	0	2	140	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.

2024 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations  
Institution: THE BANK OF MARION

Respondent ID: 0000838528  
Agency: FRS - 2  
State: TENNESSEE (47)

Area Income Characteristics	Loan Amount at Origination		Loan Amount at Origination		Loan Amount at Origination		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	<=\$100,000	>\$100,000 But <=\$250,000	>\$250,000	>\$250,000	>\$250,000	>\$250,000	>\$250,000	>\$250,000	>\$250,000	>\$250,000
	Num of Amount Loans (000s)	Num of Amount Loans (000s)	Num of Amount Loans (000s)	Num of Amount Loans (000s)	Num of Amount Loans (000s)	Num of Amount Loans (000s)	Num of Amount Loans (000s)	Num of Amount Loans (000s)	Num of Amount Loans (000s)	Num of Amount Loans (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	1	162	0	0	1	162	0	0
Middle Income	1	75	0	0	0	0	1	75	0	0
Upper Income	3	185	2	317	1	342	3	514	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	260	3	479	1	342	5	751	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	20	0	0	0	0	1	20	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	20	0	0	0	0	1	20	0	0
Totals For County: (179) 2/										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	162	0	0	1	162	0	0
Middle Income	2	95	0	0	0	0	2	95	0	0
Upper Income	3	185	2	317	1	342	3	514	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	5	280	3	479	1	342	6	771	0	0
TOTAL INSIDE AA IN STATE	6	310	5	776	1	342	8	1,073	0	0
TOTAL OUTSIDE AA IN STATE	3	124	2	354	0	0	5	478	0	0
STATE TOTAL	9	434	7	1,130	1	342	13	1,551	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 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)
WASHINGTON COUNTY (179), TN 2/						
MSA 27740						
Outside Assessment Area						
Low Income	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0
Middle Income	1	60	0	0	1	60
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	60	0	0	1	60
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	60	0	0	1	60
STATE TOTAL	1	60	0	0	1	60

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.

**2024 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	1	108	1	108	0	0
VA - SMYTH COUNTY (173) - MSA NA	113	12,262	96	6,430	0	0
VA - WYTHE COUNTY (197) - MSA NA	32	2,684	26	1,749	0	0
TN - CARTER COUNTY (019) - MSA 27740	1	25	0	0	0	0
TN - WASHINGTON COUNTY (179) - MSA 27740 2/	8	1,081	5	751	0	0
TN - HAWKINS COUNTY (073) - MSA 28700	1	182	1	182	0	0
TN - SULLIVAN COUNTY (163) - MSA 28700	2	140	2	140	0	0
VA - SCOTT COUNTY (169) - MSA 28700	1	550	0	0	0	0
VA - WASHINGTON COUNTY (191) - MSA 28700	41	3,794	35	2,606	0	0
VA - BRISTOL CITY (520) - MSA 28700	1	35	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.

2024 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	3	300	3	300	0	0
VA - SMYTH COUNTY (173) - MSA NA	60	3,624	58	3,099	0	0
VA - WYTHE COUNTY (197) - MSA NA	25	1,563	25	1,563	0	0
VA - SCOTT COUNTY (169) - MSA 28700	1	10	1	10	0	0
VA - WASHINGTON COUNTY (191) - MSA 28700	16	700	16	700	0	0

2024 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	2	1,550	0	0	0
Purchased	0	0	0	0	0
Total	2	1,550	0	0	0
Consortium/Third Party Loans (optional)					

2024 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

\* denotes no loans made in specified tracts

Institution: THE BANK OF MARION

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\*

UNICOI 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

**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.

PAGE: 2 OF 2

**Respondent ID: 0000858528**

**Agency: FRS - 2**

0501.00*	0505.02*	0509.00*
Middle Income		
0502.00*	0503.01*	0503.02*
Upper Income		
0505.03*	0506.01*	0506.02
SULLIVAN COUNTY (163), TN		
MSA: 28700		
Low Income		
0402.00*		
Moderate Income		
0403.00*	0405.00*	0406.00*
Middle Income		
0409.00*	0411.00*	0412.00*
0426.00*	0427.02*	0428.01*
Upper Income		
0407.00*	0410.00*	0415.00*
OUTSIDE ASSESSMENT AREA		
GREENE COUNTY (059), TN		
MSA: NA		
Middle Income		
0905.01	0909.00	
JOHNSON COUNTY (094), TN		
MSA: NA		
Moderate Income		
9560.00		
WASHINGTON COUNTY (179), TN 2/		
MSA: 27740		
Middle Income		
6618.00		

**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.

2024 Institution Disclosure Statement - Table E-1  
Error Status Information  
Institution: THE BANK OF MARION

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

Record Identifier: <sup>11</sup>	Total Composite Records on File	Total Composite Records Without Errors	Total Validity <sup>10</sup> Errors	Percentage of Validity Errors
Transmittal Sheet	1	1	0	0.00%
Small Business Loans	48	48	0	0.00%
Small Farm Loans	26	26	0	0.00%
Community Development Loans	1	1	0	0.00%
Consortium/Third Party Loans (Optional)	0	0	0	0.00%
Assessment Area	14	14	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.

2024 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: THE BANK OF MARION

Respondent ID: 0000858528

Agency: FRS - 2

State: NORTH CAROLINA (37)

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
BURKE COUNTY (023), NC					
MSA 25860					
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

**2024 Institution Disclosure Statement - Table 3**  
**Assessment Area/Non-Assessment Area Activity**  
**Small Business Loans**

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

**Institution: THE BANK OF MARION**

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	1	108	1	108	0	0
VA - SMYTH COUNTY (173) - MSA NA	113	12,262	96	6,430	0	0
VA - WYTHE COUNTY (197) - MSA NA	32	2,684	26	1,749	0	0
TN - CARTER COUNTY (019) - MSA 27740	1	25	0	0	0	0
TN - WASHINGTON COUNTY (179) - MSA 27740 2/	8	1,081	5	751	0	0
TN - HAWKINS COUNTY (073) - MSA 28700	1	182	1	182	0	0
TN - SULLIVAN COUNTY (163) - MSA 28700	2	140	2	140	0	0
VA - SCOTT COUNTY (169) - MSA 28700	1	550	0	0	0	0
VA - WASHINGTON COUNTY (191) - MSA 28700	41	3,794	35	2,606	0	0
VA - BRISTOL CITY (520) - MSA 28700	1	35	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.

**2024 Institution Disclosure Statement - Table 4**  
**Assessment Area/Non-Assessment Area Activity**  
**Small Farm Loans**  
**Institution: THE BANK OF MARION**

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

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	3	300	3	300	0	0
VA - SMYTH COUNTY (173) - MSA NA	60	3,624	58	3,099	0	0
VA - WYTHE COUNTY (197) - MSA NA	25	1,563	25	1,563	0	0
VA - SCOTT COUNTY (169) - MSA 28700	1	10	1	10	0	0
VA - WASHINGTON COUNTY (191) - MSA 28700	16	700	16	700	0	0

**2024 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	2	1,550	0	0
Purchased	0	0	0	0
Total	2	1,550	0	0
Consortium/Third Party Loans (optional)				

2024 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

\* denotes no loans made in specified tracts

Institution: THE BANK OF MARION

OUTSIDE ASSESSMENT AREA

BURKE COUNTY (023), NC

MSA: 25860

Middle Income

0202.04

2024 Institution Disclosure Statement - Table E-1  
Error Status Information  
Institution: THE BANK OF MARION

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

Record Identifier: <sup>11</sup>	Total Composite Records on File	Total Composite Records Without Errors	Total Validity <sup>10</sup> Errors	Percentage of Validity Errors
Transmittal Sheet	1	1	0	0.00%
Small Business Loans	48	48	0	0.00%
Small Farm Loans	26	26	0	0.00%
Community Development Loans	1	1	0	0.00%
Consortium/Third Party Loans (Optional)	0	0	0	0.00%
Assessment Area	14	14	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.

2024 CRA MSA Aggregate Report - Table 1-1

Loans by County

MSA: NA

Small Business 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 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	35	431	2	321	1	600	33	1,260
Subtotal for Income Group	35	431	2	321	1	600	33	1,260
Middle Income								
0501.01	56	1,207	6	932	1	300	35	1,127
0502.02	66	899	5	922	3	1,485	51	1,559
0503.02	35	544	1	125	0	0	26	567
Subtotal for Income Group	157	2,650	12	1,979	4	1,785	112	3,253
Upper Income								
0501.02	42	806	1	179	0	0	36	543
0502.01	64	920	3	579	2	1,208	36	988
0503.01	67	933	6	1,068	0	0	55	1,251
0504.02	48	831	7	889	1	500	39	580
Subtotal for Income Group	221	3,490	17	2,715	3	1,708	166	3,362
Tract Not Known								
Subtotal for Income Group	5	53	0	0	0	0	2	14
County Total	418	6,624	31	5,015	8	4,093	313	7,989



2024 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)
WYTHE COUNTY (197), VA						
MSA - NA						
American Express National Bank	0000025151	1	52	622	7	79
Ameris Bank	0000020504	3	5	313	0	0
Atlantic Union Bank	0000693224	2	5	1,780	2	842
Bank of America NA	0000013044	1	9	717	3	28
Burke & Herbert BK & TR CO	0000933621	2	1	250	1	250
Capital One, N.A.	0000013688	1	28	1,044	14	132
Carter Bank & Trust	0000058596	3	1	67	1	67
CITIBANK, N.A.	0000001461	1	8	66	6	25
CROSS RIVER	0000058410	3	2	225	0	0
Fifth Third Bank, N A	0000025190	1	3	825	3	825
First Bank and Trust Company	0000223322	2	11	665	10	640
First Citizens Bank And Trust	0000011063	3	2	37	1	20
First Community Bank	0002353595	2	30	1,999	20	1,020
FIRST HORIZON BANK	0000485559	2	1	200	0	0
John Deere Financial, f.s.b.	0000715685	1	2	15	0	0
JPMorgan Chase Bank, NA	0000000008	1	42	494	30	352
Lake Forest Bank & Trust Co.NA	0000025149	1	7	176	7	176
NATIONAL BANK OF BLACKSBURG	0000012229	1	1	26	1	26
New Peoples Bank, Inc.	0002736451	2	2	64	2	64
Pinnacle Financial Partners	0000035583	3	1	50	0	0
PNC BANK N.A.	0000001316	1	1	113	0	0
REGIONS BANK	0000233031	2	6	487	2	60
STEARNS BANK N.A.	0000015576	1	1	95	1	95
SUMMIT COMMUNITY BANK	0000034102	3	1	100	0	0
Synchrony Bank	0000715044	1	145	673	144	672
THE BANK OF MARION	0000858528	2	32	2,684	26	1,749
THE HUNTINGTON NATIONAL BANK	0000007745	1	1	20	1	20
TowneBank	0000035095	3	2	54	0	0
TRUIST BANK	0000009846	3	18	855	10	160
UNITED BANK VA	0000365325	2	1	40	0	0

2024 CRA MSA Aggregate Report - Table 1-1A  
Lenders by County  
Small Business Lenders in Area - Originations

PAGE: 2 OF 2  
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)
US BANK NA	0000000024	1	6	64	5	53
WEBBANK	0000034404	3	21	777	15	533
WELLS FARGO BANK NA	0000000001	1	2	93	0	0
WEX Bank	0000034697	3	6	41	0	0
WOODFOREST NATIONAL BANK	0000016892	1	1	1	1	1

2024 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	19	363	0	0	0	0	8	262
Subtotal for Income Group	19	363	0	0	0	0	8	262
Middle Income								
0501.01	1	1	0	0	0	0	0	0
0502.02	12	449	1	250	1	400	11	1,040
0503.02	19	352	2	219	0	0	16	521
Subtotal for Income Group	32	802	3	469	1	400	27	1,561
Upper Income								
0501.02	5	126	0	0	0	0	5	126
0503.01	8	284	1	150	0	0	5	370
0504.02	12	389	0	0	0	0	8	348
Subtotal for Income Group	25	799	1	150	0	0	18	844
County Total	76	1,964	4	619	1	400	53	2,667



2024 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)
WYTHE COUNTY (197), VA						
MSA - NA						
Capital One, N.A.	0000013688	1	3	35	3	35
First Bank and Trust Company	0000223322	2	14	707	14	707
First Community Bank	0002353595	2	6	289	6	289
FIRST NATIONAL BANK OF OMAHA	0000000209	1	2	91	1	52
John Deere Financial, f.s.b.	0000715685	1	23	210	0	0
JPMorgan Chase Bank, NA	0000000008	1	3	13	3	13
THE BANK OF MARION	0000858528	2	25	1,563	25	1,563
US BANK NA	0000000024	1	1	8	1	8
WELLS FARGO BANK NA	0000000001	1	2	20	0	0
WESTERN STATE BANK	000009123	3	2	47	0	0



2024 CRA MSA Aggregate Report - Table 1-1

Loans by County

MSA: NA

Small Business 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 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	22	439	3	426	1	400	12	191
0302.01	5	120	0	0	0	0	2	101
0303.00	23	508	1	208	0	0	17	652
0304.04	36	924	0	0	0	0	23	437
Subtotal for Income Group	86	1,991	4	634	1	400	54	1,381
Middle Income								
0302.02	22	425	1	169	1	627	14	1,077
0304.02	41	1,020	6	936	2	731	28	1,196
0304.03	34	692	3	470	1	500	24	809
0305.00	8	25	2	218	1	650	7	129
0306.00	34	618	1	150	0	0	22	552
Subtotal for Income Group	139	2,780	13	1,943	5	2,508	95	3,763
Tract Not Known								
Subtotal for Income Group	4	10	0	0	0	0	3	8
County Total	229	4,781	17	2,577	6	2,908	152	5,152



2024 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)
RUSSELL COUNTY (167), VA						
MSA - NA						
American Express National Bank	0000025151	1	48	501	9	80
Ameris Bank	0000020504	3	1	18	0	0
Bank of America NA	0000013044	1	1	3	1	3
Capital One, N.A.	0000013688	1	14	50	7	20
CITIBANK, N.A.	0000001461	1	3	45	1	3
First Bank & Trust	0000003973	3	2	112	0	0
First Bank and Trust Company	0000223322	2	38	3,016	32	2,439
First Citizens Bank And Trust	0000011063	3	2	40	0	0
First Community Bank	0002353595	2	5	447	3	246
First Financial Bank	0000165628	2	1	2	0	0
FIRST NATIONAL BANK OF OMAHA	0000000209	1	1	5	0	0
John Deere Financial, f.s.b.	0000715685	1	4	46	0	0
JPMorgan Chase Bank, NA	0000000008	1	14	107	12	95
Lake Forest Bank & Trust Co.NA	0000025149	1	4	196	4	196
New Peoples Bank, Inc.	0002736451	2	40	3,929	26	1,564
Pathward N.A.	0000025195	1	1	2	0	0
PNC BANK N.A.	0000001316	1	1	59	0	0
REGIONS BANK	0000233031	2	1	175	0	0
RENASANT BANK	0000012437	3	1	101	0	0
Synchrony Bank	0000715044	1	29	67	29	67
THE BANK OF MARION	0000858528	2	1	108	1	108
THE HUNTINGTON NATIONAL BANK	0000007745	1	1	113	0	0
TRUIST BANK	0000009846	3	24	335	21	283
US BANK NA	0000000024	1	3	24	3	24
WEBBANK	0000034404	3	7	167	2	6
WELLS FARGO BANK NA	0000000001	1	2	93	1	18
WEX Bank	0000034697	3	2	5	0	0
WHITTAKER BANK INC	0001445943	2	1	500	0	0



2024 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)
RUSSELL COUNTY (167), VA								
Moderate Income								
0301.00	1	75	2	280	0	0	3	355
0302.01	7	263	0	0	0	0	7	263
0303.00	16	334	2	280	0	0	16	608
0304.04	8	111	1	250	1	375	7	727
Subtotal for Income Group	32	783	5	810	1	375	33	1,953
Middle Income								
0302.02	9	234	0	0	1	366	9	597
0304.02	6	250	2	415	2	532	7	415
0304.03	6	139	0	0	0	0	5	136
0305.00	2	90	0	0	0	0	2	90
0306.00	12	320	1	151	0	0	11	317
Subtotal for Income Group	35	1,033	3	566	3	898	34	1,555
County Total	67	1,816	8	1,376	4	1,273	67	3,508



2024 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)
RUSSELL COUNTY (167), VA						
MSA - NA						
Capital One, N.A.	0000013688	1	3	45	3	45
First Bank and Trust Company	0000223322	2	49	2,853	48	2,603
John Deere Financial, f.s.b.	0000715685	1	8	24	0	0
JPMorgan Chase Bank, NA	0000000008	1	3	36	3	36
New Peoples Bank, Inc.	0002736451	2	11	1,016	8	333
THE BANK OF MARION	0000858528	2	3	300	3	300
TRUIST BANK	0000009846	3	2	191	2	191



2024 CRA MSA Aggregate Report - Table 1-1

Loans by County

MSA: NA

Small Business 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 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)
SMYTH COUNTY (173), VA								
Moderate Income								
0302.00	37	857	3	434	2	1,200	31	1,648
0303.02	32	610	3	505	2	800	25	842
0304.00	24	264	0	0	2	1,300	20	764
0306.00	38	646	2	380	2	1,040	28	1,460
Subtotal for Income Group	131	2,377	8	1,319	8	4,340	104	4,714
Middle Income								
0301.00	29	701	3	619	2	880	25	1,733
0303.01	36	865	4	693	1	500	31	1,320
0305.00	33	640	1	150	2	1,267	20	541
0307.01	45	1,090	7	1,276	4	2,400	30	2,005
0307.02	28	370	0	0	0	0	24	338
Subtotal for Income Group	171	3,666	15	2,738	9	5,047	130	5,937
Tract Not Known								
Subtotal for Income Group	2	9	0	0	0	0	0	0
County Total	304	6,052	23	4,057	17	9,387	234	10,651



2024 CRA MSA Aggregate Report - Table 1-1A

Lenders by County

Small Business Lenders in Area - Originations

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	36	510	4	16
Bank of America NA	0000013044	1	3	14	3	14
Capital One, N.A.	0000013688	1	22	308	7	68
CITIBANK, N.A.	0000001461	1	4	41	3	38
First Bank and Trust Company	0000223322	2	10	1,707	9	1,407
First Citizens Bank And Trust	0000011063	3	1	20	1	20
First Community Bank	0002353595	2	17	1,773	10	477
First Financial Bank	0000165628	2	6	11	0	0
HOMETRUST BANK	0000212577	2	1	850	1	850
John Deere Financial, f.s.b.	0000715685	1	1	10	0	0
JPMorgan Chase Bank, NA	0000000008	1	16	193	8	60
Lake Forest Bank & Trust Co.NA	0000025149	1	2	16	1	6
NATIONAL BANK OF BLACKSBURG	0000012229	1	1	100	1	100
New Peoples Bank, Inc.	0002736451	2	2	101	0	0
Pathward N.A.	0000025195	1	1	5	0	0
Pinnacle Financial Partners	0000035583	3	1	575	1	575
Synchrony Bank	0000715044	1	71	218	71	218
THE BANK OF MARION	0000858528	2	113	12,262	96	6,430
TRUIST BANK	0000009846	3	15	369	10	192
US BANK NA	0000000024	1	4	35	4	35
VALLEY NATIONAL BANK	0000015790	1	1	1	0	0
WEBBANK	0000034404	3	12	217	4	145
WELLS FARGO BANK NA	0000000001	1	1	45	0	0
WESTERN STATE BANK	0000009123	3	1	77	0	0
WEX Bank	0000034697	3	2	38	0	0



2024 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
SMYTH COUNTY (173), VA					
Moderate Income					
0302.00	9	230	0	0	1
0303.02	3	110	0	0	0
0304.00	10	435	0	0	0
0306.00	2	27	0	0	0
Subtotal for Income Group	24	802	0	0	1
Middle Income					
0301.00	21	704	4	610	3
0303.01	7	177	0	0	0
0305.00	4	83	0	0	0
0307.01	10	456	6	1,023	1
0307.02	15	351	0	0	1
Subtotal for Income Group	57	1,771	10	1,633	5
County Total	81	2,573	10	1,633	6



2024 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	3	1	3
First Bank and Trust Company	0000223322	2	24	2,766	24	2,766
FIRST NATIONAL BANK OF OMAHA	0000000209	1	1	17	1	17
John Deere Financial, f.s.b.	0000715685	1	2	8	0	0
JPMorgan Chase Bank, NA	0000000008	1	2	12	2	12
New Peoples Bank, Inc.	0002736451	2	1	5	1	5
PNC BANK N.A.	0000001316	1	1	87	0	0
THE BANK OF MARION	0000858528	2	60	3,624	58	3,099
TRUIST BANK	0000009846	3	1	60	1	60
WELLS FARGO BANK NA	0000000001	1	3	78	0	0
WESTERN STATE BANK	0000009123	3	1	6	0	0



2024 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 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)
SCOTT COUNTY (169), VA								
Moderate Income								
0303.00	12	99	1	235	1	350	7	63
Subtotal for Income Group	12	99	1	235	1	350	7	63
Middle Income								
0301.00	40	640	1	200	0	0	17	289
0302.00	25	192	1	128	0	0	12	101
0304.00	43	652	3	482	1	322	24	885
0305.00	34	375	1	190	0	0	12	327
0306.00	31	316	2	493	2	850	17	232
Subtotal for Income Group	173	2,175	8	1,493	3	1,172	82	1,834
Tract Not Known								
Subtotal for Income Group	4	28	0	0	0	0	0	0
County Total	189	2,302	9	1,728	4	1,522	89	1,897
WASHINGTON COUNTY (191), VA								
Middle Income								
0101.01	59	779	5	797	4	2,229	36	840
0101.02	36	473	0	0	1	500	25	834
0102.00	67	855	6	1,103	1	1,000	38	1,970
0103.01	26	422	1	200	1	270	18	503
0103.02	41	533	0	0	0	0	32	411
0105.02	99	1,331	2	400	8	4,074	57	1,422
0106.01	71	1,436	3	372	7	3,897	43	3,238
0106.02	25	512	0	0	0	0	18	413
0107.00	47	617	3	497	4	1,634	38	1,344

2024 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 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	35	396	0	0	0	0	26	336
0109.00	43	575	3	532	0	0	30	829
Subtotal for Income Group	549	7,929	23	3,901	26	13,604	361	12,140
Upper Income								
0104.01	52	851	1	106	1	410	25	685
0104.02	56	1,136	6	833	4	2,158	37	1,434
0105.01	76	1,088	1	100	5	2,978	45	1,364
0110.00	48	713	1	104	2	1,500	35	1,034
Subtotal for Income Group	232	3,788	9	1,143	12	7,046	142	4,517
Tract Not Known								
Subtotal for Income Group	6	90	0	0	0	0	3	21
County Total	787	11,807	32	5,044	38	20,650	506	16,678
BRISTOL CITY (520), VA								
Low Income								
0202.01	36	606	5	1,014	3	1,626	18	2,240
Subtotal for Income Group	36	606	5	1,014	3	1,626	18	2,240
Moderate Income								
0201.00	60	1,301	6	1,106	3	1,968	24	1,313
0203.00	7	154	0	0	0	0	3	110
Subtotal for Income Group	67	1,455	6	1,106	3	1,968	27	1,423
Middle Income								
0204.00	61	949	7	1,052	4	1,923	41	1,860
Subtotal for Income Group	61	949	7	1,052	4	1,923	41	1,860
Upper Income								
0202.02	41	761	2	310	0	0	23	819

2024 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 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 Tract Not Known	41	761	2	310	0	0	23	819
Subtotal for Income Group	4	23	0	0	0	0	1	7
County Total	209	3,794	20	3,482	10	5,517	110	6,349
MSA Total	3,957	57,414	171	29,574	144	71,742	2,229	64,745



2024 CRA MSA Aggregate Report - Table 1-1A

Lenders by County

Small Business Lenders in Area - Originations

MSA: 28700

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	62	638	4	128
Bank of America NA	0000013044	1	3	38	1	8
Capital One, N.A.	0000013688	1	11	54	5	23
CITIBANK, N.A.	0000001461	1	6	16	5	13
First Bank and Trust Company	0000223322	2	2	184	2	184
First Community Bank	0002353595	2	1	190	1	190
First Financial Bank	0000165628	2	1	1	0	0
FIRST HORIZON BANK	0000485559	2	1	75	1	75
John Deere Financial, f.s.b.	0000715685	1	4	61	0	0
JPMorgan Chase Bank, NA	0000000008	1	18	199	9	109
Lake Forest Bank & Trust Co.NA	0000025149	1	2	29	1	26
New Peoples Bank, Inc.	0002736451	2	18	1,602	11	515
REGIONS BANK	0000233031	2	1	5	1	5
RENASANT BANK	0000012437	3	4	1,022	1	250
Synchrony Bank	0000715044	1	35	127	35	127
THE BANK OF MARION	0000858528	2	1	550	0	0
TRUIST BANK	0000009846	3	9	280	8	152
US BANK NA	0000000024	1	1	300	0	0
WEBBANK	0000034404	3	21	171	4	92
WEX Bank	0000034697	3	1	10	0	0
WASHINGTON COUNTY (191), VA						
MSA - 28700						
American Express National Bank	0000025151	1	204	2,265	41	231
Ameris Bank	0000020504	3	1	51	0	0
Bank of America NA	0000013044	1	10	226	7	106
BANK OF TENNESSEE	0000021573	3	7	177	7	177
BANTERRA BANK	0000017514	3	1	53	1	53
BMO Harris Bank NA	0000014583	1	4	734	3	692
Byline Bank	0000020624	3	1	900	0	0
Capital One, N.A.	0000013688	1	61	673	33	236

2024 CRA MSA Aggregate Report - Table 1-1A  
Lenders by County  
Small Business Lenders in Area - Originations

PAGE: 2 OF 3  
MSA: 28700  
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)
CITIBANK, N.A.	0000001461	1	34	211	29	199
First Bank and Trust Company	0000223322	2	57	6,892	44	4,232
First Citizens Bank And Trust	0000011063	3	3	70	3	70
First Community Bank	0002353595	2	25	3,576	19	1,641
First Financial Bank	0000165628	2	3	4	0	0
FIRST HORIZON BANK	0000485559	2	1	60	0	0
FIRST NATIONAL BANK OF OMAHA	0000000209	1	3	282	1	6
Goldman Sachs Bank USA	0002182786	2	1	25	0	0
HOMETRUST BANK	0000212577	2	2	187	0	0
John Deere Financial, f.s.b.	0000715685	1	3	37	0	0
JPMorgan Chase Bank, NA	0000000008	1	87	875	57	503
Lake Forest Bank & Trust Co.NA	0000025149	1	9	157	4	65
M & T Bank	0000501105	2	1	750	0	0
NATIONAL BANK OF BLACKSBURG	0000012229	1	9	1,304	7	679
New Peoples Bank, Inc.	0002736451	2	47	6,054	20	2,663
REGIONS BANK	0000233031	2	4	1,161	1	1,000
RENASANT BANK	0000012437	3	1	51	1	51
Santander Bank N.A.	0000025022	1	1	80	0	0
STEARNS BANK N.A.	0000015576	1	3	455	1	96
Synchrony Bank	0000715044	1	162	584	162	584
THE BANK OF MARION	0000858528	2	41	3,794	35	2,606
TRUIST BANK	0000009846	3	16	1,832	11	209
UNITED BANK VA	0000365325	2	1	843	0	0
US BANK NA	0000000024	1	2	6	2	6
VALLEY NATIONAL BANK	0000015790	1	1	2	0	0
WEBBANK	0000034404	3	35	879	13	478
WELLS FARGO BANK NA	0000000001	1	9	1,454	4	95
WESTERN STATE BANK	0000009123	3	2	66	0	0
WEX Bank	0000034697	3	4	11	0	0
WHITAKER BANK INC	0001445943	2	1	720	0	0

BRISTOL CITY (520), VA  
MSA - 28700

2024 CRA MSA Aggregate Report - Table 1-1A  
Lenders by County  
Small Business Lenders in Area - Originations

PAGE: 3 OF 3  
MSA: 28700  
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	78	976	13	139
Ameris Bank	0000020504	3	1	5	0	0
Bank of America NA	0000013044	1	5	102	4	92
BANK OF TENNESSEE	0000021573	3	5	522	4	319
Capital One, N.A.	0000013688	1	14	377	6	230
CITIBANK, N.A.	0000001461	1	5	8	4	7
Citizens Bank	0000014851	3	1	100	1	100
Citizens National Bank	0000016076	1	1	323	0	0
First Bank	0000216922	2	1	50	1	50
First Bank and Trust Company	0000223322	2	13	1,473	11	1,368
First Community Bank	0002353595	2	6	1,078	5	560
FIRST HORIZON BANK	0000485559	2	1	750	0	0
JPMorgan Chase Bank, NA	0000000008	1	30	272	14	106
Lake Forest Bank & Trust Co.NA	0000025149	1	2	77	1	75
New Peoples Bank, Inc.	0002736451	2	17	2,553	14	1,510
Old National Bank	0000008846	1	2	325	0	0
Pinnacle Financial Partners	0000035583	3	1	350	0	0
PNC BANK N.A.	0000001316	1	1	72	0	0
REGIONS BANK	0000233031	2	1	15	1	15
RENASANT BANK	0000012437	3	9	2,345	3	1,469
Synchrony Bank	0000715044	1	17	59	16	56
THE BANK OF MARION	0000858528	2	1	35	1	35
TRUIST BANK	0000009846	3	5	279	2	25
US BANK NA	0000000024	1	3	52	2	8
WEBBANK	0000034404	3	14	431	7	185
WELLS FARGO BANK NA	0000000001	1	3	143	0	0
WEX Bank	0000034697	3	2	21	0	0



2024 CRA MSA Aggregate Report - Table 2-1

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)
<b>SCOTT COUNTY (169), VA</b>								
Moderate Income								
0303.00	3	171	0	0	0	0	2	71
Subtotal for Income Group	3	171	0	0	0	0	2	71
<b>Middle Income</b>								
0301.00	3	26	0	0	0	0	2	25
0302.00	4	78	0	0	1	386	5	464
0304.00	7	408	0	0	0	0	6	405
0305.00	2	120	0	0	1	305	3	425
0306.00	4	66	0	0	0	0	3	64
Subtotal for Income Group	20	698	0	0	2	691	19	1,383
County Total	23	869	0	0	2	691	21	1,454
<b>WASHINGTON COUNTY (191), VA</b>								
Middle Income								
0102.00	3	68	1	250	0	0	3	315
0103.01	6	134	1	250	0	0	6	379
0103.02	2	65	0	0	0	0	1	60
0106.01	4	77	0	0	0	0	3	58
0106.02	6	100	0	0	0	0	5	95
0107.00	13	293	2	440	1	400	15	1,123
0108.00	6	249	5	1,075	3	1,447	10	1,516
0109.00	5	159	0	0	1	341	6	500
Subtotal for Income Group	45	1,145	9	2,015	5	2,188	49	4,046
<b>Upper Income</b>								
0104.01	3	95	0	0	0	0	1	75
0104.02	2	76	0	0	0	0	2	76
0105.01	3	26	0	0	0	0	3	26
0110.00	1	30	2	366	1	400	4	796
Subtotal for Income Group	9	227	2	366	1	400	10	973
County Total	54	1,372	11	2,381	6	2,588	59	5,019

2024 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)
BRISTOL CITY (520), VA								
Middle Income								
0204.00	1	5	0	0	0	0	0	0
Subtotal for Income Group	1	5	0	0	0	0	0	0
County Total	1	5	0	0	0	0	0	0
MSA Total	117	2,968	20	3,822	12	4,878	112	8,680

2024 CRA MSA Aggregate Report - Table 2-1A

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						
Capital One, N.A.	0000013688	1	1	6	1	6
First Bank and Trust Company	0000223322	2	9	1,159	9	1,159
John Deere Financial, f.s.b.	0000715685	1	3	6	0	0
JPMorgan Chase Bank, NA	0000000008	1	1	20	1	20
New Peoples Bank, Inc.	0002736451	2	8	315	7	215
THE BANK OF MARION	0000858528	2	1	10	1	10
US BANK NA	0000000024	1	2	44	2	44
WASHINGTON COUNTY (191), VA						
MSA - 28700						
BMO Harris Bank NA	0000014583	1	1	20	1	20
Capital One, N.A.	0000013688	1	3	7	3	7
First Bank and Trust Company	0000223322	2	35	5,176	32	3,926
John Deere Financial, f.s.b.	0000715685	1	6	33	0	0
JPMorgan Chase Bank, NA	0000000008	1	4	44	2	24
New Peoples Bank, Inc.	0002736451	2	4	327	4	327
RENASANT BANK	0000012437	3	1	15	1	15
THE BANK OF MARION	0000858528	2	16	700	16	700
WELLS FARGO BANK NA	0000000001	1	1	19	0	0
BRISTOL CITY (520), VA						
MSA - 28700						
John Deere Financial, f.s.b.	0000715685	1	1	5	0	0



2024 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)
CARTER COUNTY (019), TN								
Moderate Income								
0701.00	63	1,224	3	619	1	382	47	1,858
0704.00	31	368	1	117	0	0	20	361
0706.00	21	236	0	0	0	0	11	190
0710.00	27	307	0	0	3	1,796	15	2,013
0711.00	20	222	1	127	0	0	13	267
0715.00	26	405	0	0	0	0	17	311
0716.00	36	353	0	0	1	1,000	27	222
Subtotal for Income Group	224	3,115	5	863	5	3,178	150	5,222
Middle Income								
0702.00	68	1,018	4	795	2	853	44	987
0703.00	66	1,007	3	592	1	500	39	1,452
0705.00	45	374	0	0	1	300	20	458
0707.00	40	720	2	352	1	260	29	846
0708.00	28	383	0	0	1	400	13	140
0709.00	21	365	2	450	0	0	11	369
0712.00	65	558	2	236	2	650	44	922
0713.01	62	668	2	299	0	0	43	693
0713.02	32	233	1	150	0	0	25	300
0714.00	47	383	2	312	2	665	31	191
0717.00	43	337	2	217	0	0	33	437
Subtotal for Income Group	517	6,046	20	3,403	10	3,628	332	6,795
Tract Not Known								
Subtotal for Income Group	2	15	0	0	0	0	1	7

2024 CRA MSA Aggregate Report - Table 1-1

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	743	9,176	25	4,266	15	6,806	483	12,024
UNICOI COUNTY (171), TN								
Middle Income								
0801.00	25	474	1	150	0	0	14	401
0802.00	47	820	3	509	3	2,534	30	1,996
0803.00	53	821	2	450	0	0	20	239
0804.00	105	1,624	7	1,003	3	2,080	39	1,964
Subtotal for Income Group	230	3,739	13	2,112	6	4,614	103	4,600
Tract Not Known								
Subtotal for Income Group	1	7	0	0	0	0	1	7
County Total	231	3,746	13	2,112	6	4,614	104	4,607
WASHINGTON COUNTY (179), TN								
Low Income								
0609.01	7	31	0	0	1	434	6	448
0609.02	27	413	1	200	1	550	15	693
Subtotal for Income Group	34	444	1	200	2	984	21	1,141
Moderate Income								
0601.00	95	1,538	7	1,063	3	1,221	52	1,483
0605.01	104	1,656	7	1,184	5	2,062	61	1,683
0605.03	24	183	0	0	0	0	16	134
0605.04	45	549	3	428	1	428	30	502
0608.00	68	868	0	0	5	2,475	45	1,056
0610.00	32	263	1	250	1	551	18	919
0612.00	49	906	6	885	4	2,053	24	1,194
0619.04	44	525	2	442	0	0	28	331

2024 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)
0620.00	52	591	4	604	6	4,573	37	4,306
Subtotal for Income Group	513	7,079	30	4,856	25	13,363	311	11,608
Middle Income								
0606.01	43	602	0	0	1	675	22	248
0611.00	80	1,598	2	400	2	1,350	41	1,603
0615.00	140	2,481	10	1,809	13	7,138	73	3,884
0617.03	40	637	0	0	0	0	28	402
0617.04	79	964	1	146	6	2,952	50	511
0618.00	80	791	1	150	1	700	64	453
0619.02	64	871	3	504	5	2,032	40	1,020
0619.03	47	681	1	123	0	0	30	436
Subtotal for Income Group	573	8,625	18	3,132	28	14,847	348	8,557
Upper Income								
0604.01	70	1,294	6	1,102	3	1,700	33	1,260
0604.02	112	2,284	9	1,424	12	5,745	56	3,581
0606.02	42	429	0	0	0	0	26	201
0613.01	130	2,436	7	1,185	15	8,193	70	3,503
0613.02	93	1,400	14	2,158	6	2,283	57	1,300
0614.01	132	2,581	3	576	2	750	72	2,165
0614.03	88	1,895	6	937	1	730	57	2,142
0614.04	105	1,491	3	470	7	2,718	45	686
0616.01	89	1,073	7	1,156	1	300	64	1,711
0616.03	71	732	0	0	2	1,460	49	986
0616.04	51	414	1	110	1	372	28	248
0617.01	146	2,213	7	1,217	6	2,561	101	2,655
Subtotal for Income Group	1,129	18,242	63	10,335	56	26,812	658	20,438

2024 CRA MSA Aggregate Report - Table 1-1

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)
Income Not Known								
0607.00	12	153	1	106	0	0	6	83
Subtotal for Income Group	12	153	1	106	0	0	6	83
Tract Not Known								
Subtotal for Income Group	7	44	0	0	0	0	4	20
County Total	2,268	34,587	113	18,629	111	56,006	1,348	41,847
MSA Total	3,242	47,509	151	25,007	132	67,426	1,935	58,478

2024 CRA MSA Aggregate Report - Table 1-1A

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Lenders by County

Small Business Lenders in Area - Originations

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)
CARTER COUNTY (019), TN						
MSA - 27740						
American Express National Bank	0000025151	1	206	1,910	28	202
Ameris Bank	0000020504	3	2	2	0	0
ARVEST BANK	0000311845	2	1	400	0	0
Bank Five Nine	0000012517	3	1	950	1	950
Bank of America NA	0000013044	1	11	102	7	66
BANK OF TENNESSEE	0000021573	3	68	6,329	61	5,419
BMO Harris Bank NA	0000014583	1	2	138	1	49
Capital One, N.A.	0000013688	1	39	398	21	146
CITIBANK, N.A.	0000001461	1	23	124	17	68
Citizens Bank	0000014851	3	1	500	1	500
COMMERCIAL BANK	0000497039	2	1	20	1	20
First Bank	0000216922	2	3	185	2	110
First Bank and Trust Company	0000223322	2	9	471	9	471
First Citizens Bank And Trust	0000011063	3	3	180	3	180
FIRST HORIZON BANK	0000485559	2	6	1,434	2	159
FIRST INTERNET BANK OF INDIANA	0000034607	3	1	5	0	0
HOMETRUST BANK	0000212577	2	2	291	0	0
John Deere Financial, f.s.b.	0000715685	1	2	75	0	0
JPMorgan Chase Bank, NA	0000000008	1	68	591	52	454
Lake Forest Bank & Trust Co.NA	0000025149	1	4	5	0	0
MOUNTAIN COMMERCE BANK	0000004931	3	1	75	1	75
New Peoples Bank, Inc.	0002736451	2	4	782	1	150
Pathward N.A.	0000025195	1	1	6	0	0
REGIONS BANK	0000233031	2	1	346	1	346
RENASANT BANK	0000012437	3	5	416	3	346
STEARNS BANK N.A.	0000015576	1	2	44	0	0
Synchrony Bank	0000715044	1	216	941	214	934
THE BANK OF MARION	0000885828	2	1	25	0	0
THE HUNTINGTON NATIONAL BANK	0000007745	1	4	551	4	551
TRUIST BANK	0000009846	3	17	202	14	159

2024 CRA MSA Aggregate Report - Table 1-1A  
Lenders by County  
Small Business Lenders in Area - Originations

PAGE: 2 OF 4  
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)
UNITED COMMUNITY BANK	0001017939	2	2	107	1	10
US BANK NA	0000000024	1	24	213	18	163
WEBBANK	0000034404	3	29	651	17	414
WELLS FARGO BANK NA	0000000001	1	12	1,756	3	82
WEX Bank	0000034697	3	11	23	0	0

UNICOI COUNTY (171), TN

MSA - 27740

American Express National Bank	0000025151	1	103	1,132	1	1
Ameris Bank	0000020504	3	1	30	0	0
Bank of America NA	0000013044	1	1	11	1	11
BANK OF TENNESSEE	0000021573	3	41	4,610	33	2,425
Capital One, N.A.	0000013688	1	11	105	6	17
CITIBANK, N.A.	0000001461	1	8	39	1	39
First Citizens Bank And Trust	0000011063	3	2	250	8	150
FIRST HORIZON BANK	0000165628	2	1	3	0	0
John Deere Financial, f.s.b.	0000485559	2	1	200	0	0
JPMorgan Chase Bank, NA	0000715685	1	2	23	0	0
Lake Forest Bank & Trust Co.NA	0000000008	1	15	137	8	76
MOUNTAIN COMMERCE BANK	0000025149	1	1	29	1	29
Pinnacle Financial Partners	0000004931	3	11	2,421	6	1,262
PNC BANK N.A.	0000035583	3	1	43	1	43
RENASANT BANK	0000001316	1	1	56	0	0
STEARNS BANK N.A.	0000012437	3	4	356	2	134
Synchrony Bank	0000016576	1	1	147	1	147
Traditional Bank Inc	0000715044	1	23	86	23	86
TRUIST BANK	0000002711	3	1	250	0	0
US BANK NA	0000009846	3	6	87	6	87
WEBBANK	0000000024	1	7	116	5	60
WELLS FARGO BANK NA	0000034404	3	7	264	1	40
WELLS FARGO BANK NA	0000000001	1	1	77	0	0

WASHINGTON COUNTY (179), TN  
MSA - 27740

2024 CRA MSA Aggregate Report - Table 1-1A

Lenders by County

Small Business Lenders in Area - Originations

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)
AMERICAN BANK, N.A.	0000015820	1	2	98	0	0
American Express National Bank	0000025151	1	725	9,989	120	1,499
Ameris Bank	0000020504	3	4	71	0	0
Bank of America NA	0000013044	1	34	490	23	256
BANK OF TENNESSEE	0000021573	3	112	17,302	70	7,984
BARCLAYS BANK DELAWARE	0000057203	3	1	3	1	3
BMO Harris Bank NA	0000014583	1	1	96	1	96
Capital One, N.A.	0000013688	1	160	2,886	88	799
CITIBANK, N.A.	000001461	1	103	556	87	470
Citizens Bank	0000014851	3	1	27	1	27
COMMERCIAL BANK	0000497039	2	1	372	0	0
CROSS RIVER	0000058410	3	15	1,026	6	778
Fifth Third Bank, N A	0000025190	1	2	1,350	1	850
First Bank	0000216922	2	2	225	1	75
First Bank and Trust Company	0000223322	2	23	2,613	21	2,121
First Citizens Bank And Trust	0000011063	3	29	2,914	21	1,345
FIRST CITIZENS NATIONAL BANK	0000005263	1	2	463	1	63
First Community Bank	0002353595	2	24	2,331	15	1,456
First Financial Bank	0000165628	2	6	61	0	0
FIRST HORIZON BANK	0004485559	2	43	9,711	11	618
FIRST INTERNET BANK OF INDIANA	0000034607	3	2	220	0	0
FIRST NATIONAL BANK	0000014252	1	1	800	1	800
FIRSTBANK	0000008663	3	1	500	0	0
GULF COAST BANK AND TRUST	0000032974	3	1	250	0	0
HOMETRUST BANK	0000212577	2	34	11,269	8	4,548
John Deere Financial, f.s.b.	0000715685	1	7	117	0	0
JPMorgan Chase Bank, NA	0000000008	1	357	3,274	263	2,260
Lake Forest Bank & Trust Co.NA	0000025149	1	24	1,521	16	1,474
Live Oak Banking Company	0000058665	3	1	940	0	0
M & T Bank	0000501105	2	1	428	0	0
MOUNTAIN COMMERCE BANK	0000004931	3	28	7,673	8	2,167
New Peoples Bank, Inc.	0002736451	2	10	2,217	3	1,025
Pinnacle Financial Partners	0000035583	3	5	1,574	4	1,065

2024 CRA MSA Aggregate Report - Table 1-1A  
Lenders by County  
Small Business Lenders in Area - Originations

PAGE: 4 OF 4  
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)
PNC BANK N.A.	0000001316	1	7	773	0	0
REGIONS BANK	0000233031	2	18	3,201	7	227
RENASANT BANK	0000012437	3	24	6,228	11	3,202
Santander Bank N.A.	0000025022	1	2	340	0	0
SIMMONS BANK	0000663245	2	2	202	2	202
SOUTHSTATE BANK, N.A.	0000022311	1	1	100	1	100
STEARNs BANK N.A.	0000015576	1	1	43	1	43
Synchrony Bank	0000715044	1	387	1,949	382	1,937
THE BANK OF MARION	0000858528	2	9	1,101	6	771
THE HUNTINGTON NATIONAL BANK	0000007745	1	7	355	4	198
TRUIST BANK	0000009846	3	52	2,266	42	771
UNITED COMMUNITY BANK	0001017939	2	1	551	1	551
US BANK NA	0000000024	1	89	2,140	67	534
VALLEY NATIONAL BANK	0000015790	1	3	152	0	0
WEBBANK	0000034404	3	87	2,783	53	1,532
WELLS FARGO BANK NA	0000000001	1	31	3,644	0	0
WEX Bank	0000034697	3	9	27	0	0

# 2024 CRA MSA Aggregate Report - Table 2-1

## Loans by County

### Small Farm 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 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)
<b>CARTER COUNTY (019), TN</b>								
Moderate Income								
0710.00	1	9	0	0	0	0	0	0
Subtotal for Income Group	1	9	0	0	0	0	0	0
Middle Income								
0705.00	1	40	1	150	0	0	2	190
0713.01	1	37	1	200	1	300	3	537
0714.00	0	0	1	168	0	0	0	0
Subtotal for Income Group	2	77	3	518	1	300	5	727
County Total	3	86	3	518	1	300	5	727
<b>UNICOI COUNTY (171), TN</b>								
Middle Income								
0803.00	5	266	0	0	2	700	1	35
Subtotal for Income Group	5	266	0	0	2	700	1	35
County Total	5	266	0	0	2	700	1	35
<b>WASHINGTON COUNTY (179), TN</b>								
Moderate Income								
0605.04	1	14	0	0	0	0	1	14
0612.00	1	12	0	0	0	0	0	0
0619.04	5	41	0	0	0	0	1	1
0620.00	1	5	0	0	0	0	1	5
Subtotal for Income Group	8	72	0	0	0	0	3	20
Middle Income								
0606.01	1	13	0	0	0	0	1	13
0617.03	2	10	0	0	0	0	1	5
0618.00	5	172	1	188	1	475	5	618
0619.02	4	46	1	127	0	0	5	173
0619.03	6	236	1	200	0	0	3	335
Subtotal for Income Group	18	477	3	515	1	475	15	1,144
Upper Income								

2024 CRA MSA Aggregate Report - Table 2-1

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)
0606.02	1	10	0	0	0	0	0	0
0613.02	1	10	0	0	0	0	0	0
0614.01	1	40	0	0	0	0	1	40
0616.01	2	93	0	0	1	368	1	368
0616.03	6	172	3	547	0	0	9	719
0616.04	3	123	0	0	0	0	3	123
0617.01	0	0	0	0	2	800	2	800
Subtotal for Income Group	14	448	3	547	3	1,168	16	2,050
County Total	40	997	6	1,062	4	1,643	34	3,214
MSA Total	48	1,349	9	1,580	7	2,643	40	3,976

2024 CRA MSA Aggregate Report - Table 2-1A  
Lenders by County  
Small Farm Lenders in Area - Originations

PAGE: 1 OF 1  
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						
First Bank and Trust Company	0000021573	3	1	200	1	200
JPMorgan Chase Bank, NA	0000223322	2	2	190	2	190
MOUNTAIN COMMERCE BANK	0000000008	1	1	9	0	0
New Peoples Bank, Inc.	0000004931	3	1	168	0	0
RENASANT BANK	0002736451	2	1	37	1	37
UNICOI COUNTY (171), TN	0000012437	3	1	300	1	300
MSA - 27740						
BANK OF TENNESSEE						
MOUNTAIN COMMERCE BANK	0000021573	3	2	435	1	35
WELLS FARGO BANK NA	0000004931	3	4	525	0	0
WASHINGTON COUNTY (179), TN	0000000001	1	1	6	0	0
MSA - 27740						
BANK OF TENNESSEE						
Capital One, N.A.	0000021573	3	6	898	6	898
First Bank and Trust Company	0000013688	1	3	32	1	1
John Deere Financial, f.s.b.	0000223322	2	9	1,472	8	1,387
JPMorgan Chase Bank, NA	0000715685	1	7	53	0	0
New Peoples Bank, Inc.	0000000008	1	5	50	5	50
RENASANT BANK	0002736451	2	10	803	10	803
THE BANK OF MARION	0000012437	3	1	188	0	0
US BANK NA	0000658528	2	1	60	1	60
WELLS FARGO BANK NA	0000000024	1	4	25	3	15
WESTERN STATE BANK	0000000001	1	1	16	0	0
	0000009123	3	3	105	0	0

