

CRA PUBLIC FILE

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PUBLIC DISCLOSURE

August 29, 2022

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

Wilson Bank and Trust
Certificate Number: 26962

623 West Main Street
Lebanon, Tennessee 37087

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

600 North Pearl Street, Suite 700
Dallas, Texas 75201

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

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INSTITUTION RATING

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

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

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

The Lending Test is rated High Satisfactory.

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

The Investment Test is rated High Satisfactory.

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

The Service Test is rated Low Satisfactory.

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

DESCRIPTION OF INSTITUTION

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

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

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

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

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

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

DESCRIPTION OF ASSESSMENT AREAS

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

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

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

SCOPE OF EVALUATION

General Information

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

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

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

Assessment Areas Breakdown of Loans, Deposits, and Branches						
Assessment Area	Loans		Deposits		Branches	
	\$(000s)	%	\$(000s)	%	#	%
Nashville MSA	1,494,166	89.2	2,891,049	89.5	26	89.7
Tennessee Non-MSA	181,075	10.8	338,964	10.5	3	10.3
Total	1,675,241	100.0	3,230,013	100.0	29	100.0

Source: Home Mortgage Disclosure (HMDA) Loan Application Register (LAR) data (2019 – 2021), CRA data (2019 – 2021), and FDIC Summary of Deposits (6/30/2021)
Due to rounding, totals may not equal 100.0 percent

Activities Reviewed

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

Home Mortgage Loans

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

Small Business Loans

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

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

Small Farm Loans

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

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

- 78 loans totaling \$292.3 million

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

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

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

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

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

CONCLUSIONS ON PERFORMANCE CRITERIA

LENDING TEST

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

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

Lending Activity

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

Assessment Area Concentration

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

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

Geographic Distribution

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

Borrower Profile

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

Small Business Administration Paycheck Protection Program Loans

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

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

Innovative or Flexible Lending Practices

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

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

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

Source: Bank data
**Activity since June 5, 2019*
***Year-to-date (YTD)*

Community Development Loans

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

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

The following table details CDLs by year and purpose.

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

Source: Bank data
**Activity since June 5, 2019*

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

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

The following table further illustrates the CDLs by area.

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

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

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

INVESTMENT TEST

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

Investment and Grant Activity

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

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

The following table details QIs by year and purpose.

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

Source: Bank data
*Activity since June 5, 2019

The following table further illustrates the QIs by area.

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

Source: Bank data (6/5/20219 – 8/29/2022)

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

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

Responsiveness to Credit and Community Development Needs

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

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

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

Community Development Initiatives

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

SERVICE TEST

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

Accessibility of Delivery Systems

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

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

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

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

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

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

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

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

Changes in Branch Locations

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

Reasonableness of Business Hours and Services

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

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

Community Development Services

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

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

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

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

The following table further illustrates the CD services by AA.

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

DISCRIMINATORY OR OTHER ILLEGAL CREDIT PRACTICES REVIEW

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

NASHVILLE MSA AA – FULL-SCOPE REVIEW

DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE NASHVILLE MSA AA

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

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

Source: 2015 ACS data and Bank data

Economic and Demographic Data

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

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

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

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

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

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

Unemployment Rates			
Area	December 2019	December 2020	December 2021
	%	%	%
Davidson County	2.6	5.6	3.3
Rutherford County	2.7	4.5	3.0
Smith County	3.2	4.3	3.2
Sumner County	2.9	4.4	2.9
Trousdale County	3.0	4.9	3.3
Wilson County	2.6	3.5	2.4
Williamson County	2.8	4.4	2.8
Tennessee	3.6	5.6	3.8
National Average	3.6	6.7	3.9

Source: Bureau of Labor Statistics.

Competition

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

Community Contact(s)

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

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

Credit and Community Development Needs and Opportunities

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

¹ *Source: Tennessee Department of Labor and Workforce Development*

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

CONCLUSIONS ON PERFORMANCE CRITERIA IN THE NASHVILLE MSA AA

LENDING TEST

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

Lending Activity

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

Home Mortgage Loans

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

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

Small Business Loans

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

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

Small Farm Loans

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

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

Geographic Distribution

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

Home Mortgage Loans

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

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

Geographic Distribution of Home Mortgage Loans						
Assessment Area: Nashville MSA						
Tract Income Level	% of Owner-Occupied Housing Units	Aggregate Performance % of #	#	%	\$(000s)	%
Low	3.7	4.7	57	3.3	25,377	5.5
Moderate	15.4	11.8	286	16.3	62,214	13.3
Middle	40.8	38.1	903	51.5	241,022	51.7
Upper	40.1	45.4	507	28.9	137,692	29.5
Not Available	0.0	0.0	0	0.0	0	0.0
Totals	100.0	100.0	1,753	100.0	466,305	100.0

*Source: 2015 ACS data, 2020 HMDA Aggregate data, and 2020 HMDA data
Due to rounding, totals may not equal 100.0 percent*

Small Business Loans

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

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

Geographic Distribution of Small Business Loans						
Assessment Area: Nashville MSA						
Tract Income Level	% of Businesses	Aggregate Performance % of #	#	%	\$(000s)	%
Low	7.7	8.3	179	10.5	16,864	12.6
Moderate	18.3	17.5	409	24.0	42,256	31.7
Middle	28.2	27.3	677	39.8	43,017	32.3
Upper	44.9	46.1	434	25.5	30,445	22.8
Not Available	0.9	0.8	3	0.2	764	0.6
Totals	100.0	100.0	1,702	100.0	133,346	100.0

*Source: 2020 D&B data, 2020 CRA Aggregate data, and 2020 CRA data
Due to rounding, totals may not equal 100.0 percent*

Small Farm Loans

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

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

Geographic Distribution of Small Farm Loans						
Assessment Area: Nashville MSA						
Tract Income Level	% of Farms	Aggregate Performance % of #	#	%	\$(000s)	%
Low	4.1	2.1	0	0.0	0	0.0
Moderate	14.7	9.0	3	7.7	34	2.8
Middle	40.0	62.0	35	89.7	1,048	87.0
Upper	40.7	26.9	1	2.6	123	10.2
Not Available	0.4	0.0	0	0.0	0	0.0
Totals	100.0	100.0	39	100.0	1,205	100.0

*Source: 2020 D&B data, 2020 CRA Aggregate data, and 2020 CRA data
Due to rounding, totals may not equal 100.0 percent*

Borrower Profile

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

Home Mortgage Loans

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

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

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

*Source: 2015 ACS data, 2020 HMDA Aggregate data, and 2020 HMDA data
Due to rounding, totals may not equal 100.0 percent*

Small Business Loans

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

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

Distribution of Small Business Loans by Gross Annual Revenue Category						
Assessment Area: Nashville MSA						
Gross Revenue Level	% of Businesses	Aggregate Performance % of #	#	%	\$(000s)	%
<=\$1,000,000	86.6	41.6	601	35.3	39,289	29.5
>1,000,000	4.3	--	68	4.0	16,193	12.1
Revenue Not Available	9.1	--	1,033	60.7	77,864	58.4
Totals	100.0	100.0	1,702	100.0	133,346	100.0

*Source: 2020 D&B data, 2020 CRA Aggregate data, and 2020 CRA data
Due to rounding, totals may not equal 100.0 percent*

Small Farm Loans

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

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

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

Community Development Loans

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

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

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

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

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

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

INVESTMENT TEST

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

Investment and Grant Activity

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

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

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

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

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

Responsiveness to Credit and Community Development Needs

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

Community Development Initiatives

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

SERVICE TEST

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

Accessibility of Delivery Systems

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

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

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

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

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

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

Changes in Branch Locations

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

Reasonableness of Business Hours and Services

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

Community Development Services

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

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

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

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

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

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

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

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

TENNESSEE NON-MSA AA – LIMITED SCOPE REVIEW

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

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

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

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

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

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

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

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

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

CONCLUSIONS ON PERFORMANCE CRITERIA IN TENNESSEE NON-MSA AA

LENDING TEST

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

Geographic Distribution

Home Mortgage Loans

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

*Source: 2015 ACS data, 2020 HMDA Aggregate data, and 2020 HMDA data
Due to rounding, totals may not equal 100.0 percent*

Small Business Loans

Geographic Distribution of Small Business Loans						
Assessment Area: Tennessee Non-MSA						
Tract Income Level	% of Businesses	Aggregate Performance % of #	#	%	\$(000s)	%
Low	0.0	0.0	0	0.0	0	0.0
Moderate	18.6	17.7	20	11.5	2,864	20.2
Middle	46.6	48.6	99	56.9	6,008	42.4
Upper	34.8	33.7	55	31.6	5,289	37.4
Not Available	0.0	0.0	0	0.0	0	0.0
Totals	100.0	100.0	174	100.0	14,161	100.0

*Source: 2020 D&B data, 2020 CRA Aggregate data, and 2020 CRA data
Due to rounding, totals may not equal 100.0 percent*

Small Farm Loans

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

Borrower Profile

Home Mortgage Loans

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

Small Business Loans

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

Small Farm Loans

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

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

INVESTMENT TEST

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

SERVICE TEST

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

APPENDICES

LARGE BANK PERFORMANCE CRITERIA

Lending Test

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

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

Investment Test

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

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

Service Test

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

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

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

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

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

SCOPE OF EVALUATION

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

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

GLOSSARY

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

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

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

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

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

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

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

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

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

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

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

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

Community Development Loan: A loan that:

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

Community Development Service: A service that:

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

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

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

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

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

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

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

Full-Scope Review: A full-scope review is accomplished when examiners complete all applicable interagency examination procedures for an assessment area. Performance under applicable tests is analyzed considering performance context, quantitative factors (e.g., geographic distribution, borrower profile, and total number and dollar amount of investments), and qualitative factors (e.g., innovativeness, complexity, and responsiveness).

Geography: A census tract delineated by the United States Bureau of the Census in the most recent decennial census.

Home Mortgage Disclosure Act (HMDA): The statute that requires certain mortgage lenders that do business or have banking offices in a metropolitan statistical area to file annual summary reports of their mortgage lending activity. The reports include such data as the race, gender, and the income of applicants; the amount of loan requested; and the disposition of the application (approved, denied, and withdrawn).

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Wilson Bank & Trust Branch Locations - Nashville MSA Assessment Area													
Branch #	Branch Name	Street Address	City	County	Zip Code	Census Tract	ATM	Tract Income	% Minority	Underserved / Distressed	Lobby Hours	Teller Drive-In Hours	LMI or Distressed
21	Providence Office	709 South Mt. Juliet Road	Mt. Juliet	Wilson	37122	0309.08	Drive-Up	Upper	30.65%	No	8:30am-4pm M-Th 8:30am-5pm F 8:30am-Noon Sat	8am-5pm M-Th 8am-6pm F 8am-Noon Sat	N
22	Gallatin Office	455 West Main Street	Gallatin	Sumner	37066	0209.05	Drive-Up	Moderate	37.37%	No	8:30am-4pm M-Th 8:30am-5pm F 8:30am-Noon Sat	8am-5pm M-Th 8am-6pm F 8am-Noon Sat	Y
23	Greenlea Office	1630 Nashville Pike Suite 100	Gallatin	Sumner	37066	0205.01	Drive-Up	Upper	18.21%	No	8:30am-4pm M-Th 8:30am-5pm F 8:30am-Noon Sat	8am-5pm M-Th 8am-6pm F 8am-Noon Sat	N
24	Hendersonville Office	175 East Main Street	Hendersonville	Sumner	37075	0212.05	Drive-Up	Upper	11.47%	No	8:30am-4pm M-Th 8:30am-5pm F	8am-5pm M-Th 8am-6pm F	N
27	Highway 96 Office	4195 Franklin Road	Murfreesboro	Rutherford	37128	0409.07	Drive-Up	Middle	33.35%	No	8:30am-4:00pm M-Th 8:30am-5pm F 8:30am-Noon Sat	8:30am-5pm M-Th 8:30am-6pm F 8:30am-Noon Sat	N
28	Cool Springs	9200 Carothers Pkwy Suite 108	Franklin	Williamson	37067	0502.11	Drive-Up	Upper	44.26%	No	8:30am-4pm M-Th 8:30am-5pm F	8:30am-5pm M-Th 8:30am-6pm F	N
29	West End	2930 West End Ave	Nashville	Davidson	37203	0166.00	Walk-Up	Middle	30.83%	No	8:30am-4:00pm M-Th 8:30am-5pm F	NA	N
41	Carthage Office	1300 Main Street North	Carthage	Smith	37030	9751.00	Drive-Up	Moderate	11.84%	No	8am-4pm M-Th 8am-5pm F 8am-Noon Sat	8am-5pm M-F 8am-Noon Sat	Y
42	Gordonsville Office	7 New Middleton Highway	Gordonsville	Smith	38563	9754.00	Drive-Up	Moderate	8.69%	No	8:00am-4:00pm M-Th 8:00am-5pm F 8am-Noon Sat	8am-5pm M-F 8am-Noon Sat	Y
30	Maryland Farms	5029 Harpeth Drive	Brentwood	Williamson	37027	0503.04	Drive-Up	Upper	12.24%	No	8:30am-4pm M-Th 8:30am-5pm F	8:30am-5pm M-Th 8:30am-6pm F	N
Total													

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

WBT Branch Openings Since 2021					
Branch	Address	Date Opened	Relocation	CT	CT Income
Greenlea	1630 Nashville Pike Ste 100 Gallatin, TN	1/21/2022	N	0205.01	Upper
Maryland Farms	5029 Harpeth Drive Brentwood, TN 37027	4/27/2023	N	0503.04	Upper

WBT Branch Closings Since 2021					
Branch	Address	Date Closed	Relocation	CT	CT Income
Walmart Branch	615 South Cumberland Street Lebanon, TN 37087	1/13/2024	N/A	0304.02	Moderate

WBT ATM Openings Since 2021					
ATM	Address	Date Opened	Relocation	CT	CT Income
Wilson County Fairground	945 E. Baddour Parkway Lebanon, TN	7/1/2021	Y	0305.00	Low
TSU-Marathon Service Station	2801 John A Merritt Blvd Nashville, TN	7/1/2021	N	0136.00	Low
Brentwood Market	925 Franklin Rd Brentwood, TN	7/1/2021	N	0503.05	Upper
Greenlea	1630 Nashville Pike Ste 100 Gallatin, TN	1/21/2022	N	0205.01	Upper
Maryland Farms	5029 Harpeth Drive Brentwood, TN 37027	4/27/2023	N	0503.04	Upper
Tanger Outlet Mall	4060 Cane Ridge Parkway Antioch, TN 37013	10/24/2023	N	0191.17	Middle
North Rutherford Blvd	225 North Rutherford Blvd Murfreesboro, TN 37130	2/2/2024	N	421.02	Low

WBT ATM Closings Since 2021					
ATM	Address	Date Closed	Relocation	CT	CT Income
MTSU Student Union Building	1768 MTSU Boulevard Murfreesboro, TN 37130	1/26/2021	N	0415.00	NA
MTSU Keatherly	1524 Military Memorial Boulevard Murfreesboro, TN 37129	1/26/2021	N	0415.00	NA
McKendree Village	4343 Lebanon Rd Hermitage, TN	1/26/2021	N	0154.04	Moderate
Centennial High School	5050 Mallory Lane Franklin, TN 37067	7/7/2021	N	0509.05	Upper
Franklin High School	810 Hillsboro Road Franklin, TN 37064	7/7/2021	N	0506.01	Upper
ZF Automotive	1103 West Baddour Parkway Lebanon, TN 37087	5/1/2022	N	0305.00	Moderate
231 Drive Up	608 South Cumberland Lebanon, TN 37087	7/26/2022	N	0304.02	Moderate
Cumberland University	1 Cumberland Square Lebanon, TN 37087	8/11/2022	N	0306.00	Middle
Al's Foodland	1006 North Cumberland Lebanon, TN 37087	8/16/2022	N	0305.00	Moderate
Mortgage Center	1436 West Main Street Lebanon, TN 37087	2/13/2023	N	0304.01	Moderate
Twice Daily #22	235 North Rutherford Blvd Murfreesboro, TN 37130	9/1/2023	N	0421.02	Low
Walmart Branch	615 South Cumberland Street Lebanon, TN 37087	1/12/2024	N	0304.02	Moderate

Available Products by Category

Loan

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

Deposit

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

Business

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

Personal Services

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

Additional Services (Insurance a & Investments)

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

FEE SCHEDULE

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

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

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

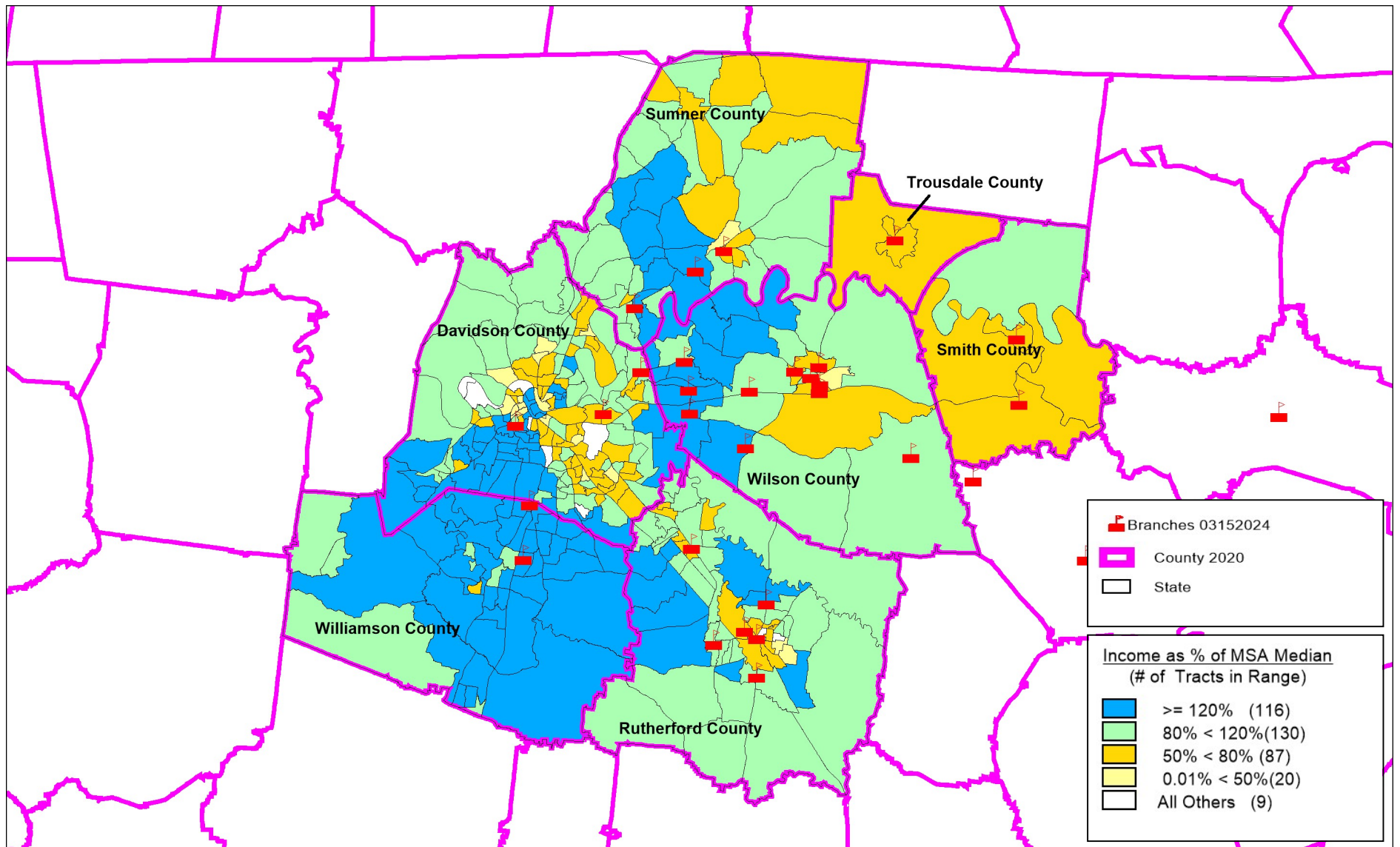
Safe Deposit Box Annual Rent

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

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



Nashville MSA Assessment Area



State	MSA	County	Census Tract	Minority Tract	Tract Income Catg	Percent Median
47	34980	37	101.03	10% - <20%	80%-120%	86.1491
47	34980	37	101.04	10% - <20%	80%-120%	93.5379
47	34980	37	101.05	80% - 100%	80%-120%	85.7916
47	34980	37	101.06	50% - <80%	80%-120%	83.0884
47	34980	37	102.01	50% - <80%	80%-120%	96.6805
47	34980	37	102.02	20% - <50%	80%-120%	109.2928
47	34980	37	103.01	50% - <80%	80%-120%	81.4539
47	34980	37	103.02	20% - <50%	80%-120%	87.1769
47	34980	37	103.03	50% - <80%	50%-80%	62.8633
47	34980	37	104.01	50% - <80%	50%-80%	71.1211
47	34980	37	104.03	50% - <80%	<50%	34.5345
47	34980	37	104.04	50% - <80%	50%-80%	64.6205
47	34980	37	105.01	20% - <50%	80%-120%	85.7555
47	34980	37	105.02	20% - <50%	80%-120%	93.0095
47	34980	37	106.01	50% - <80%	50%-80%	75.6911
47	34980	37	106.02	50% - <80%	50%-80%	61.0471
47	34980	37	107.01	50% - <80%	80%-120%	82.6972
47	34980	37	107.02	50% - <80%	50%-80%	62.8272
47	34980	37	108.01	50% - <80%	80%-120%	85.3475
47	34980	37	108.02	20% - <50%	80%-120%	85.0514
47	34980	37	109.01	50% - <80%	80%-120%	94.4213
47	34980	37	109.03	80% - 100%	<50%	47.1107
47	34980	37	109.04	80% - 100%	<50%	37.2016
47	34980	37	110.01	50% - <80%	50%-80%	69.3891
47	34980	37	110.02	50% - <80%	80%-120%	82.3457
47	34980	37	111	10% - <20%	>120%	126.5836
47	34980	37	112	20% - <50%	80%-120%	97.0391
47	34980	37	113	50% - <80%	50%-80%	68.8764
47	34980	37	114	20% - <50%	50%-80%	77.0825
47	34980	37	115	20% - <50%	80%-120%	109.6768
47	34980	37	116	20% - <50%	80%-120%	116.4843
47	34980	37	117	20% - <50%	>120%	127.8485
47	34980	37	118	50% - <80%	50%-80%	58.067
47	34980	37	119	50% - <80%	<50%	48.4708
47	34980	37	121	10% - <20%	>120%	146.4584
47	34980	37	122	10% - <20%	>120%	153.8869
47	34980	37	126	50% - <80%	50%-80%	62.1857
47	34980	37	127.01	80% - 100%	50%-80%	60.6956
47	34980	37	127.02	80% - 100%	50%-80%	76.7888
47	34980	37	128.01	80% - 100%	<50%	39.941
47	34980	37	128.02	50% - <80%	80%-120%	85.8843
47	34980	37	130.01	20% - <50%	NA	0
47	34980	37	130.02	50% - <80%	NA	0
47	34980	37	131	20% - <50%	80%-120%	97.4158
47	34980	37	132.01	20% - <50%	50%-80%	78.9709
47	34980	37	132.02	20% - <50%	80%-120%	91.1283
47	34980	37	133	20% - <50%	80%-120%	103.0101

47	34980	37	134	10% - <20%	>120%	147.1107
47	34980	37	135	20% - <50%	>120%	127.0975
47	34980	37	136	50% - <80%	<50%	40.2888
47	34980	37	137.01	50% - <80%	50%-80%	65.3138
47	34980	37	137.02	50% - <80%	NA	0
47	34980	37	138	80% - 100%	50%-80%	57.1703
47	34980	37	139	50% - <80%	<50%	39.7616
47	34980	37	142	80% - 100%	<50%	47.6921
47	34980	37	143	80% - 100%	<50%	46.338
47	34980	37	144	50% - <80%	<50%	48.1434
47	34980	37	148	80% - 100%	<50%	10.943
47	34980	37	151	20% - <50%	50%-80%	79.7376
47	34980	37	152	10% - <20%	80%-120%	90.8479
47	34980	37	153	20% - <50%	80%-120%	110.7985
47	34980	37	154.01	20% - <50%	80%-120%	111.0537
47	34980	37	154.02	20% - <50%	80%-120%	89.1472
47	34980	37	154.04	20% - <50%	50%-80%	72.1465
47	34980	37	154.05	20% - <50%	80%-120%	85.7555
47	34980	37	155.01	20% - <50%	80%-120%	89.7671
47	34980	37	155.02	20% - <50%	50%-80%	77.6626
47	34980	37	156.09	20% - <50%	80%-120%	80.7402
47	34980	37	156.13	50% - <80%	50%-80%	55.0773
47	34980	37	156.14	50% - <80%	80%-120%	83.1233
47	34980	37	156.15	80% - 100%	50%-80%	57.9671
47	34980	37	156.17	20% - <50%	80%-120%	103.1618
47	34980	37	156.18	50% - <80%	50%-80%	64.6602
47	34980	37	156.19	50% - <80%	80%-120%	102.6238
47	34980	37	156.2	50% - <80%	50%-80%	61.7993
47	34980	37	156.22	20% - <50%	80%-120%	107.4429
47	34980	37	156.23	50% - <80%	50%-80%	66.8809
47	34980	37	156.24	20% - <50%	80%-120%	96.1665
47	34980	37	156.25	20% - <50%	80%-120%	80.1191
47	34980	37	156.26	50% - <80%	<50%	49.0533
47	34980	37	156.27	50% - <80%	50%-80%	63.5517
47	34980	37	156.28	80% - 100%	50%-80%	57.0632
47	34980	37	156.29	50% - <80%	50%-80%	64.6277
47	34980	37	156.3	50% - <80%	50%-80%	74.1951
47	34980	37	156.32	20% - <50%	50%-80%	61.7464
47	34980	37	156.33	20% - <50%	>120%	160.4104
47	34980	37	156.34	50% - <80%	80%-120%	97.34
47	34980	37	156.35	50% - <80%	>120%	124.6121
47	34980	37	156.36	50% - <80%	80%-120%	85.3042
47	34980	37	156.37	50% - <80%	50%-80%	72.0479
47	34980	37	157	50% - <80%	50%-80%	78.4834
47	34980	37	158.04	50% - <80%	50%-80%	54.4622
47	34980	37	158.05	50% - <80%	<50%	46.1082
47	34980	37	158.06	50% - <80%	50%-80%	55.324
47	34980	37	159	20% - <50%	80%-120%	82.1447

47	34980	37	160	80% - 100%	<50%	19.9205
47	34980	37	161	50% - <80%	50%-80%	63.5349
47	34980	37	162	50% - <80%	50%-80%	62.5347
47	34980	37	163	20% - <50%	NA	0
47	34980	37	164	20% - <50%	>120%	122.6731
47	34980	37	165	20% - <50%	50%-80%	79.604
47	34980	37	166	20% - <50%	80%-120%	103.2304
47	34980	37	167	10% - <20%	>120%	262.5588
47	34980	37	168	20% - <50%	>120%	179.8664
47	34980	37	169	10% - <20%	>120%	170.1317
47	34980	37	170	20% - <50%	>120%	187.0578
47	34980	37	171	10% - <20%	>120%	187.8931
47	34980	37	172	20% - <50%	50%-80%	65.5954
47	34980	37	173	50% - <80%	50%-80%	69.4674
47	34980	37	174.01	50% - <80%	50%-80%	59.5618
47	34980	37	174.02	20% - <50%	80%-120%	97.4158
47	34980	37	175	20% - <50%	50%-80%	76.1786
47	34980	37	177.01	10% - <20%	>120%	190.9189
47	34980	37	177.02	10% - <20%	>120%	164.8059
47	34980	37	178	10% - <20%	>120%	175.0039
47	34980	37	179.01	10% - <20%	>120%	224.8673
47	34980	37	179.02	10% - <20%	>120%	177.3135
47	34980	37	180	10% - <20%	>120%	172.551
47	34980	37	181.01	50% - <80%	50%-80%	61.3492
47	34980	37	181.02	10% - <20%	>120%	151.9528
47	34980	37	182.01	10% - <20%	>120%	156.2989
47	34980	37	182.03	<10%	>120%	217.9996
47	34980	37	182.04	20% - <50%	50%-80%	59.4595
47	34980	37	182.05	20% - <50%	>120%	133.9904
47	34980	37	183.02	10% - <20%	>120%	121.8402
47	34980	37	183.03	20% - <50%	80%-120%	112.2609
47	34980	37	183.04	20% - <50%	>120%	138.4666
47	34980	37	184.04	20% - <50%	>120%	130.4338
47	34980	37	184.05	10% - <20%	>120%	147.3394
47	34980	37	184.07	20% - <50%	>120%	145.1585
47	34980	37	184.08	10% - <20%	>120%	142.5841
47	34980	37	184.09	10% - <20%	80%-120%	101.0206
47	34980	37	184.1	20% - <50%	80%-120%	83.6986
47	34980	37	184.11	20% - <50%	80%-120%	98.1873
47	34980	37	184.12	20% - <50%	80%-120%	114.1156
47	34980	37	185	<10%	>120%	300.8978
47	34980	37	186.01	<10%	>120%	297.0102
47	34980	37	186.02	<10%	>120%	247.3659
47	34980	37	187	<10%	>120%	241.3756
47	34980	37	188.01	10% - <20%	>120%	140.6138
47	34980	37	188.03	10% - <20%	80%-120%	110.8864
47	34980	37	188.04	20% - <50%	>120%	144.8781
47	34980	37	189.01	20% - <50%	80%-120%	80.5584

47	34980	37	189.02	20% - <50%	80%-120%	84.8155
47	34980	37	189.04	50% - <80%	80%-120%	89.4638
47	34980	37	189.05	50% - <80%	80%-120%	86.5788
47	34980	37	190.03	50% - <80%	50%-80%	58.1055
47	34980	37	190.04	50% - <80%	50%-80%	53.0914
47	34980	37	190.07	50% - <80%	50%-80%	68.4539
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47	34980	37	191.05	50% - <80%	80%-120%	92.2489
47	34980	37	191.06	20% - <50%	80%-120%	94.2035
47	34980	37	191.08	80% - 100%	<50%	42.0822
47	34980	37	191.09	50% - <80%	80%-120%	87.9051
47	34980	37	191.1	50% - <80%	50%-80%	62.6539
47	34980	37	191.11	50% - <80%	50%-80%	66.6546
47	34980	37	191.12	50% - <80%	80%-120%	94.7824
47	34980	37	191.15	20% - <50%	>120%	151.3076
47	34980	37	191.16	20% - <50%	80%-120%	106.7352
47	34980	37	191.17	50% - <80%	80%-120%	113.8737
47	34980	37	191.18	50% - <80%	50%-80%	78.5171
47	34980	37	191.19	20% - <50%	>120%	126.2514
47	34980	37	191.2	20% - <50%	>120%	143.6974
47	34980	37	191.21	20% - <50%	NA	0
47	34980	37	192	20% - <50%	50%-80%	71.5845
47	34980	37	193	50% - <80%	<50%	15.6694
47	34980	37	194.01	20% - <50%	>120%	132.8386
47	34980	37	194.02	20% - <50%	>120%	160.8076
47	34980	37	195.01	20% - <50%	>120%	300.8978
47	34980	37	195.02	20% - <50%	>120%	122.6876
47	34980	37	195.03	20% - <50%	>120%	206.0107
47	34980	37	196	20% - <50%	50%-80%	76.802
47	34980	37	9801	50% - <80%	NA	0
47	34980	37	9802	80% - 100%	NA	0
47	34980	149	401.01	50% - <80%	80%-120%	99.2092
47	34980	149	401.02	50% - <80%	80%-120%	84.4821
47	34980	149	401.04	50% - <80%	50%-80%	71.3438
47	34980	149	401.05	50% - <80%	80%-120%	87.3394
47	34980	149	401.06	50% - <80%	50%-80%	73.2767
47	34980	149	401.07	50% - <80%	80%-120%	92.2585
47	34980	149	402	20% - <50%	80%-120%	97.884
47	34980	149	403.03	20% - <50%	50%-80%	73.8352
47	34980	149	403.04	20% - <50%	50%-80%	67.3551
47	34980	149	403.05	20% - <50%	50%-80%	59.1767
47	34980	149	403.07	20% - <50%	>120%	138.2451
47	34980	149	403.08	20% - <50%	80%-120%	83.559
47	34980	149	403.09	20% - <50%	80%-120%	113.9772
47	34980	149	403.1	20% - <50%	80%-120%	85.6255
47	34980	149	403.11	20% - <50%	80%-120%	119.5041
47	34980	149	403.12	50% - <80%	80%-120%	80.4898
47	34980	149	404.04	20% - <50%	80%-120%	101.3793

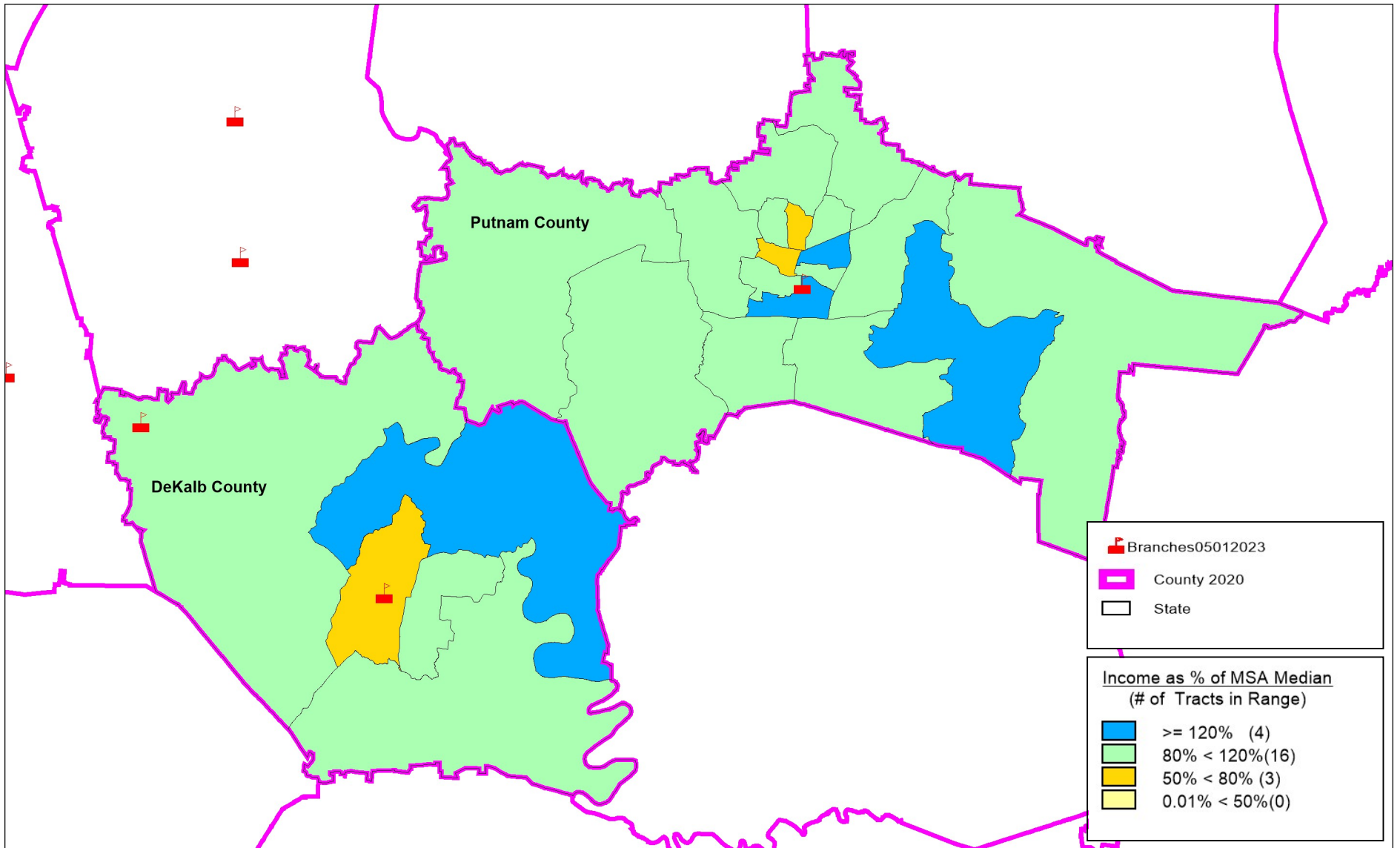
47	34980	149	404.05	50% - <80%	50%-80%	53.9254
47	34980	149	405.01	10% - <20%	80%-120%	109.2254
47	34980	149	405.02	10% - <20%	80%-120%	105.6087
47	34980	149	406	10% - <20%	80%-120%	93.1624
47	34980	149	407.02	20% - <50%	80%-120%	108.7524
47	34980	149	407.03	20% - <50%	80%-120%	115.306
47	34980	149	407.04	10% - <20%	80%-120%	110.3039
47	34980	149	408.06	20% - <50%	>120%	125.6508
47	34980	149	408.07	20% - <50%	>120%	124.8721
47	34980	149	408.08	20% - <50%	>120%	146.4825
47	34980	149	408.09	10% - <20%	80%-120%	83.3086
47	34980	149	408.1	<10%	80%-120%	99.941
47	34980	149	408.11	20% - <50%	>120%	133.8605
47	34980	149	408.12	50% - <80%	80%-120%	103.7166
47	34980	149	409.01	20% - <50%	50%-80%	75.1639
47	34980	149	409.04	20% - <50%	80%-120%	114.4911
47	34980	149	409.06	20% - <50%	80%-120%	102.2832
47	34980	149	409.07	20% - <50%	80%-120%	109.9259
47	34980	149	409.08	20% - <50%	80%-120%	103.902
47	34980	149	409.09	20% - <50%	80%-120%	82.8476
47	34980	149	409.1	20% - <50%	80%-120%	84.4063
47	34980	149	409.11	20% - <50%	>120%	131.1367
47	34980	149	410	20% - <50%	>120%	126.4151
47	34980	149	411.02	20% - <50%	80%-120%	92.0852
47	34980	149	411.03	20% - <50%	80%-120%	116.5974
47	34980	149	411.04	20% - <50%	>120%	144.1222
47	34980	149	412.01	20% - <50%	80%-120%	114.9605
47	34980	149	412.02	20% - <50%	>120%	124.8311
47	34980	149	413.01	10% - <20%	>120%	176.7767
47	34980	149	413.02	20% - <50%	80%-120%	99.1358
47	34980	149	414.01	20% - <50%	80%-120%	112.5991
47	34980	149	414.04	50% - <80%	50%-80%	55.4769
47	34980	149	414.05	20% - <50%	50%-80%	67.4923
47	34980	149	414.06	20% - <50%	80%-120%	80.1384
47	34980	149	414.07	20% - <50%	80%-120%	80.0385
47	34980	149	415	20% - <50%	NA	0
47	34980	149	416.01	20% - <50%	50%-80%	66.4127
47	34980	149	416.02	20% - <50%	NA	0
47	34980	149	417	20% - <50%	50%-80%	64.8035
47	34980	149	418	20% - <50%	50%-80%	58.2993
47	34980	149	419	50% - <80%	50%-80%	52.6569
47	34980	149	420	20% - <50%	50%-80%	70.5061
47	34980	149	421.01	50% - <80%	<50%	41.3468
47	34980	149	421.02	20% - <50%	<50%	47.4128
47	34980	149	422	20% - <50%	80%-120%	87.9665
47	34980	149	423.01	50% - <80%	80%-120%	97.121
47	34980	149	423.02	20% - <50%	80%-120%	94.4478
47	34980	159	9750	<10%	80%-120%	80.7967

47	34980	159	9751	10% - <20%	50%-80%	69.8754
47	34980	159	9752	<10%	50%-80%	59.8254
47	34980	159	9753	<10%	50%-80%	73.5692
47	34980	159	9754	<10%	50%-80%	78.1536
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47	34980	165	201.02	<10%	50%-80%	57.8648
47	34980	165	202.03	10% - <20%	50%-80%	78.4834
47	34980	165	202.04	10% - <20%	80%-120%	107.8341
47	34980	165	202.05	10% - <20%	50%-80%	77.1294
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47	34980	165	202.08	10% - <20%	50%-80%	77.8696
47	34980	165	202.09	<10%	80%-120%	94.9702
47	34980	165	203	10% - <20%	50%-80%	52.4848
47	34980	165	204.03	<10%	>120%	124.1198
47	34980	165	204.04	<10%	80%-120%	97.7914
47	34980	165	204.05	10% - <20%	80%-120%	85.6929
47	34980	165	204.06	<10%	>120%	127.331
47	34980	165	204.07	10% - <20%	80%-120%	109.4686
47	34980	165	205.01	10% - <20%	>120%	128.6477
47	34980	165	205.02	10% - <20%	>120%	140.473
47	34980	165	205.03	10% - <20%	50%-80%	77.7854
47	34980	165	206.01	<10%	80%-120%	92.8109
47	34980	165	206.02	10% - <20%	80%-120%	105.9565
47	34980	165	206.03	10% - <20%	80%-120%	101.5225
47	34980	165	207	20% - <50%	50%-80%	57.1703
47	34980	165	208	50% - <80%	<50%	48.5201
47	34980	165	209.01	20% - <50%	80%-120%	81.9943
47	34980	165	209.03	10% - <20%	80%-120%	92.3379
47	34980	165	209.04	20% - <50%	50%-80%	64.1583
47	34980	165	209.05	20% - <50%	50%-80%	73.9074
47	34980	165	210.02	20% - <50%	80%-120%	112.5016
47	34980	165	210.04	20% - <50%	80%-120%	86.8905
47	34980	165	210.05	10% - <20%	80%-120%	116.3808
47	34980	165	210.06	10% - <20%	>120%	133.899
47	34980	165	210.07	10% - <20%	>120%	154.7282
47	34980	165	210.08	20% - <50%	>120%	152.3367
47	34980	165	210.09	20% - <50%	80%-120%	100.9761
47	34980	165	211.03	10% - <20%	80%-120%	92.5016
47	34980	165	211.04	20% - <50%	50%-80%	71.8806
47	34980	165	211.05	20% - <50%	80%-120%	104.3461
47	34980	165	211.06	20% - <50%	80%-120%	90.4904
47	34980	165	211.07	20% - <50%	80%-120%	81.1012
47	34980	165	212.01	10% - <20%	>120%	144.978
47	34980	165	212.03	10% - <20%	>120%	138.6435
47	34980	165	212.04	20% - <50%	80%-120%	117.8515
47	34980	165	212.05	10% - <20%	>120%	133.5981
47	34980	169	901	20% - <50%	50%-80%	70.5229

47	34980	169	902	20% - <50%	50%-80%	67.9918
47	34980	187	501.02	20% - <50%	>120%	175.7886
47	34980	187	501.03	10% - <20%	>120%	158.4281
47	34980	187	501.04	20% - <50%	>120%	196.7334
47	34980	187	501.05	20% - <50%	>120%	218.2126
47	34980	187	502.04	20% - <50%	>120%	185.9709
47	34980	187	502.05	10% - <20%	>120%	152.8723
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47	34980	187	502.07	20% - <50%	>120%	259.7111
47	34980	187	502.09	10% - <20%	>120%	235.0436
47	34980	187	502.1	10% - <20%	>120%	250.7468
47	34980	187	502.11	20% - <50%	>120%	122.7935
47	34980	187	502.12	20% - <50%	>120%	261.4792
47	34980	187	503.03	<10%	>120%	238.7615
47	34980	187	503.04	10% - <20%	>120%	255.3866
47	34980	187	503.05	10% - <20%	>120%	300.8978
47	34980	187	503.06	20% - <50%	>120%	149.696
47	34980	187	503.07	20% - <50%	80%-120%	107.0782
47	34980	187	504.03	<10%	>120%	180.8112
47	34980	187	504.04	<10%	>120%	256.4566
47	34980	187	504.05	<10%	>120%	215.643
47	34980	187	504.06	<10%	>120%	196.6624
47	34980	187	505.02	10% - <20%	>120%	125.0598
47	34980	187	505.03	10% - <20%	80%-120%	84.9202
47	34980	187	505.04	10% - <20%	80%-120%	89.2664
47	34980	187	506.01	20% - <50%	>120%	133.781
47	34980	187	506.03	20% - <50%	>120%	140.7702
47	34980	187	506.04	10% - <20%	>120%	169.075
47	34980	187	507.01	10% - <20%	80%-120%	116.5288
47	34980	187	507.02	10% - <20%	>120%	175.9812
47	34980	187	508.01	50% - <80%	50%-80%	64.2414
47	34980	187	508.02	<10%	>120%	144.5856
47	34980	187	509.04	20% - <50%	80%-120%	113.8617
47	34980	187	509.05	20% - <50%	>120%	133.9676
47	34980	187	509.06	10% - <20%	>120%	151.8962
47	34980	187	509.07	10% - <20%	>120%	140.0024
47	34980	187	509.08	10% - <20%	>120%	179.2104
47	34980	187	509.09	10% - <20%	>120%	195.7657
47	34980	187	510.01	20% - <50%	>120%	187.4369
47	34980	187	510.02	20% - <50%	>120%	171.6567
47	34980	187	511	10% - <20%	>120%	162.0136
47	34980	187	512.03	<10%	80%-120%	93.2057
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47	34980	187	512.05	10% - <20%	>120%	125.0454
47	34980	187	512.06	20% - <50%	>120%	124.5952
47	34980	187	512.07	20% - <50%	80%-120%	114.8185
47	34980	187	512.08	10% - <20%	>120%	127.1914
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47	34980	189	301.03	10% - <20%	80%-120%	117.3497
47	34980	189	301.04	<10%	>120%	132.1574
47	34980	189	301.05	10% - <20%	80%-120%	112.9698
47	34980	189	302.02	10% - <20%	80%-120%	104.6542
47	34980	189	302.03	10% - <20%	>120%	136.7816
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47	34980	189	302.07	10% - <20%	>120%	127.4538
47	34980	189	303.03	10% - <20%	>120%	128.0917
47	34980	189	303.04	10% - <20%	80%-120%	101.5105
47	34980	189	303.05	10% - <20%	>120%	126.2333
47	34980	189	303.08	20% - <50%	>120%	123.4615
47	34980	189	303.09	20% - <50%	>120%	120.5512
47	34980	189	303.1	20% - <50%	>120%	140.1889
47	34980	189	303.11	20% - <50%	>120%	149.8814
47	34980	189	304.01	20% - <50%	50%-80%	66.1972
47	34980	189	304.02	20% - <50%	50%-80%	64.4978
47	34980	189	305	20% - <50%	50%-80%	65.0562
47	34980	189	306	20% - <50%	80%-120%	80.3827
47	34980	189	307	20% - <50%	<50%	43.4867
47	34980	189	308	10% - <20%	50%-80%	77.7902
47	34980	189	309.04	10% - <20%	80%-120%	108.135
47	34980	189	309.05	10% - <20%	>120%	124.7048
47	34980	189	309.06	10% - <20%	>120%	128.2373
47	34980	189	309.07	10% - <20%	80%-120%	104.5784
47	34980	189	309.08	20% - <50%	>120%	124.8901
47	34980	189	310	10% - <20%	80%-120%	90.63

Non MSA Assessment Area



State	MSA	County	Census Tract	Minority Tract	Tract Income Catg	Percent Median
47	99999	41	9201.01	<10%	>120%	149.7748
47	99999	41	9201.02	10% - <20%	80%-120%	104.6793
47	99999	41	9202.01	10% - <20%	50%-80%	75.607
47	99999	41	9202.02	10% - <20%	80%-120%	91.1942
47	99999	41	9203	10% - <20%	80%-120%	100.7568
47	99999	141	1	20% - <50%	80%-120%	101.2088
47	99999	141	2.01	10% - <20%	80%-120%	99.4912
47	99999	141	2.02	10% - <20%	80%-120%	86.8304
47	99999	141	3.01	10% - <20%	80%-120%	103.5396
47	99999	141	3.03	20% - <50%	80%-120%	106.6734
47	99999	141	3.04	20% - <50%	50%-80%	70.559
47	99999	141	3.05	20% - <50%	80%-120%	107.2831
47	99999	141	4	10% - <20%	>120%	121.4665
47	99999	141	5	10% - <20%	80%-120%	118.8698
47	99999	141	6	10% - <20%	>120%	132.9362
47	99999	141	7	20% - <50%	80%-120%	84.3702
47	99999	141	8	20% - <50%	50%-80%	61.2056
47	99999	141	9	10% - <20%	80%-120%	115.3869
47	99999	141	10	<10%	80%-120%	105.6896
47	99999	141	11	<10%	80%-120%	85.8502
47	99999	141	12.01	10% - <20%	80%-120%	110.1527
47	99999	141	12.02	10% - <20%	80%-120%	116.1349
47	99999	141	13	<10%	>120%	131.9206

Home Mortgage Disclosure Act Notice

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

Loans by County

Respondent ID: 0000026962

Small Business Loans - Originations

Agency: FDIC - 3

Institution: WILSON BANK AND TRUST

State: ALABAMA (01)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
MADISON COUNTY (089), AL										
MSA 26620										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	156	0	0	1	156	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	156	0	0	1	156	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	1	156	0	0	1	156	0	0
STATE TOTAL	0	0	1	156	0	0	1	156	0	0

Loans by County

Respondent ID: 0000026962

Small Business Loans - Originations

Agency: FDIC - 3

Institution: WILSON BANK AND TRUST

State: GEORGIA (13)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
COBB COUNTY (067), GA										
MSA 12060										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	1	90	0	0	0	0	1	90	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	90	0	0	0	0	1	90	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	90	0	0	0	0	1	90	0	0
STATE TOTAL	1	90	0	0	0	0	1	90	0	0

Loans by County

Respondent ID: 0000026962

Small Business Loans - Originations

Agency: FDIC - 3

Institution: WILSON BANK AND TRUST

State: KENTUCKY (21)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
ALLEN COUNTY (003), KY										
MSA 14540										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	15	0	0	0	0	1	15	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	15	0	0	0	0	1	15	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	15	0	0	0	0	1	15	0	0
STATE TOTAL	1	15	0	0	0	0	1	15	0	0

Loans by County

Respondent ID: 0000026962

Small Business Loans - Originations

Agency: FDIC - 3

Institution: WILSON BANK AND TRUST

State: TENNESSEE (47)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
BEDFORD COUNTY (003), TN										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	161	0	0	1	161	0	0
Middle Income	3	119	0	0	1	272	3	383	0	0
Upper Income	4	96	0	0	0	0	3	56	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	7	215	1	161	1	272	7	600	0	0
BLOUNT COUNTY (009), TN										
MSA 28940										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	100	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	100	0	0	0	0	0	0	0	0
CANNON COUNTY (015), TN										
MSA 34980										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	5	144	1	127	0	0	5	257	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	5	144	1	127	0	0	5	257	0	0

Loans by County

Respondent ID: 0000026962

Small Business Loans - Originations

Agency: FDIC - 3

Institution: WILSON BANK AND TRUST

State: TENNESSEE (47)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
CHEATHAM COUNTY (021), TN										
MSA 34980										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	16	0	0	0	0	1	16	0	0
Middle Income	3	100	0	0	0	0	2	96	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	4	116	0	0	0	0	3	112	0	0
COCKE COUNTY (029), TN										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	3	1,300	3	1,300	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	3	1,300	3	1,300	0	0
COFFEE COUNTY (031), TN										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	30	2	460	0	0	3	490	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	30	2	460	0	0	3	490	0	0

Loans by County

Respondent ID: 0000026962

Small Business Loans - Originations

Agency: FDIC - 3

Institution: WILSON BANK AND TRUST

State: TENNESSEE (47)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
CUMBERLAND COUNTY (035), TN										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	8	0	0	0	0	1	8	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	8	0	0	0	0	1	8	0	0
DAVIDSON COUNTY (037), TN										
MSA 34980										
Inside AA 0001										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	1	21	0	0	0	0	1	21	0	0
Median Family Income 40-50%	14	495	3	380	4	2,676	14	2,494	0	0
Median Family Income 50-60%	2	48	1	124	6	2,030	2	151	0	0
Median Family Income 60-70%	11	292	0	0	5	2,465	15	2,457	0	0
Median Family Income 70-80%	19	406	1	210	3	1,537	19	406	0	0
Median Family Income 80-90%	21	713	2	259	2	937	19	724	0	0
Median Family Income 90-100%	17	776	1	112	5	2,995	18	2,978	0	0
Median Family Income 100-110%	7	86	1	141	0	0	7	209	0	0
Median Family Income 110-120%	9	325	2	393	0	0	8	240	0	0
Median Family Income >= 120%	33	1,219	4	631	4	2,368	31	1,959	0	0
Median Family Income Not Known	0	0	2	267	2	1,150	3	967	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	134	4,381	17	2,517	31	16,158	137	12,606	0	0

Loans by County

Respondent ID: 0000026962

Small Business Loans - Originations

Agency: FDIC - 3

Institution: WILSON BANK AND TRUST

State: TENNESSEE (47)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
DEKALB COUNTY (041), TN										
MSA NA										
Inside AA 0002										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	41	904	4	609	4	1,599	44	2,328	0	0
Upper Income	13	143	1	195	1	300	14	338	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	1,047	5	804	5	1,899	58	2,666	0	0
DICKSON COUNTY (043), TN										
MSA 34980										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	610	1	610	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	610	1	610	0	0
FRANKLIN COUNTY (051), TN										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	196	0	0	1	196	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	196	0	0	1	196	0	0

Loans by County

Respondent ID: 0000026962

Small Business Loans - Originations

Agency: FDIC - 3

Institution: WILSON BANK AND TRUST

State: TENNESSEE (47)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
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	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	1	400	1	400	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	400	1	400	0	0
GRUNDY COUNTY (061), TN										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	45	0	0	0	0	1	45	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	45	0	0	0	0	1	45	0	0
HAMBLEN COUNTY (063), TN										
MSA 34100										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	2	559	1	284	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	2	559	1	284	0	0

Loans by County

Respondent ID: 0000026962

Small Business Loans - Originations

Agency: FDIC - 3

Institution: WILSON BANK AND TRUST

State: TENNESSEE (47)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
HAMILTON COUNTY (065), TN										
MSA 16860										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	3	0	0	0	0	1	3	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	1	183	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	3	1	183	0	0	1	3	0	0
HICKMAN COUNTY (081), TN										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	12	0	0	0	0	1	12	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	12	0	0	0	0	1	12	0	0
HUMPHREYS COUNTY (085), TN										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	1	442	1	442	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	442	1	442	0	0

Loans by County

Respondent ID: 0000026962

Small Business Loans - Originations

Agency: FDIC - 3

Institution: WILSON BANK AND TRUST

State: TENNESSEE (47)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
JACKSON COUNTY (087), TN										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	5	79	0	0	1	893	6	972	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	5	79	0	0	1	893	6	972	0	0
JEFFERSON COUNTY (089), TN										
MSA 34100										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	2	418	0	0	1	250	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	2	418	0	0	1	250	0	0
KNOX COUNTY (093), TN										
MSA 28940										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	3	222	2	444	2	586	1	41	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	50	0	0	1	500	1	50	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	272	2	444	3	1,086	2	91	0	0

Loans by County

Respondent ID: 0000026962

Small Business Loans - Originations

Agency: FDIC - 3

Institution: WILSON BANK AND TRUST

State: TENNESSEE (47)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
LAWRENCE COUNTY (099), TN										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	7	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	7	0	0	0	0	0	0	0	0
LINCOLN COUNTY (103), TN										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	260	1	260	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	260	1	260	0	0
LOUDON COUNTY (105), TN										
MSA 28940										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	409	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	409	0	0	0	0

Loans by County

Respondent ID: 0000026962

Small Business Loans - Originations

Agency: FDIC - 3

Institution: WILSON BANK AND TRUST

State: TENNESSEE (47)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
MACON COUNTY (111), TN										
MSA 34980										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	5	152	2	317	0	0	6	327	0	0
Middle Income	1	14	0	0	0	0	1	14	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	6	166	2	317	0	0	7	341	0	0
MAURY COUNTY (119), TN										
MSA 34980										
Outside Assessment Area										
Low Income	1	100	0	0	1	850	1	850	0	0
Moderate Income	1	26	1	231	1	400	2	631	0	0
Middle Income	0	0	1	215	0	0	1	215	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	126	2	446	2	1,250	4	1,696	0	0
MONTGOMERY COUNTY (125), TN										
MSA 17300										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	200	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	200	0	0	0	0	0	0

Loans by County

Respondent ID: 0000026962

Small Business Loans - Originations

Agency: FDIC - 3

Institution: WILSON BANK AND TRUST

State: TENNESSEE (47)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
OVERTON COUNTY (133), TN										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	3	52	0	0	0	0	3	52	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	52	0	0	0	0	3	52	0	0
PUTNAM COUNTY (141), TN										
MSA NA										
Inside AA 0002										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	4	119	1	135	6	3,078	6	868	0	0
Middle Income	21	490	2	205	1	553	23	1,214	0	0
Upper Income	11	272	0	0	4	1,936	12	872	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	36	881	3	340	11	5,567	41	2,954	0	0
ROBERTSON COUNTY (147), TN										
MSA 34980										
Outside Assessment Area										
Low Income	3	102	1	150	0	0	4	252	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	3	209	1	169	1	280	4	565	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	6	311	2	319	1	280	8	817	0	0

Loans by County

Small Business Loans - Originations

Institution: WILSON BANK AND TRUST

Respondent ID: 0000026962

Agency: FDIC - 3

State: TENNESSEE (47)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
RUTHERFORD COUNTY (149), TN										
MSA 34980										
Inside AA 0001										
Low Income	6	272	2	306	3	1,189	9	1,569	0	0
Moderate Income	18	565	6	887	2	1,090	19	1,947	0	0
Middle Income	72	1,759	7	1,063	8	4,251	72	3,924	0	0
Upper Income	14	244	3	511	1	392	15	621	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	110	2,840	18	2,767	14	6,922	115	8,061	0	0
SMITH COUNTY (159), TN										
MSA 34980										
Inside AA 0001										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	39	760	1	150	2	1,187	39	895	0	0
Middle Income	42	827	2	295	6	2,638	40	1,924	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	81	1,587	3	445	8	3,825	79	2,819	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: 0000026962

Small Business Loans - Originations

Agency: FDIC - 3

Institution: WILSON BANK AND TRUST

State: TENNESSEE (47)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
SUMNER COUNTY (165), TN 2/										
MSA 34980										
Inside AA 0001										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	19	306	3	614	0	0	17	459	0	0
Middle Income	20	449	2	245	2	1,150	20	1,336	0	0
Upper Income	14	327	3	419	2	900	11	646	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	53	1,082	8	1,278	4	2,050	48	2,441	0	0
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	15	0	0	1	276	2	291	0	0
Middle Income	2	95	2	447	0	0	4	542	0	0
Upper Income	5	159	1	242	1	713	5	159	0	0
Income Not Known	1	6	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	9	275	3	689	2	989	11	992	0	0
Totals For County: (165) 2/										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	20	321	3	614	1	276	19	750	0	0
Middle Income	22	544	4	692	2	1,150	24	1,878	0	0
Upper Income	19	486	4	661	3	1,613	16	805	0	0
Income Not Known	1	6	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	62	1,357	11	1,967	6	3,039	59	3,433	0	0

Footnote:

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Loans by County

Respondent ID: 0000026962

Small Business Loans - Originations

Agency: FDIC - 3

Institution: WILSON BANK AND TRUST

State: TENNESSEE (47)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
TROUSDALE COUNTY (169), TN										
MSA 34980										
Inside AA 0001										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	22	586	0	0	0	0	19	396	0	0
Middle Income	24	452	1	101	0	0	23	524	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	46	1,038	1	101	0	0	42	920	0	0
WARREN COUNTY (177), TN										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	3	109	0	0	0	0	3	109	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	3	109	0	0	0	0	3	109	0	0
WHITE COUNTY (185), TN										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	63	2	306	1	775	4	369	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	63	2	306	1	775	4	369	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

Small Business Loans - Originations

Institution: WILSON BANK AND TRUST

Respondent ID: 0000026962

Agency: FDIC - 3

State: TENNESSEE (47)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
WILLIAMSON COUNTY (187), TN										
MSA 34980										
Inside AA 0001										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	3	166	0	0	1	354	3	166	0	0
Upper Income	23	850	6	1,017	5	3,256	21	2,492	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	26	1,016	6	1,017	6	3,610	24	2,658	0	0
WILSON COUNTY (189), TN										
MSA 34980										
Inside AA 0001										
Low Income	20	626	3	420	3	1,222	19	1,236	0	0
Moderate Income	71	2,461	8	1,320	8	3,510	70	4,611	0	0
Middle Income	185	4,311	21	3,641	6	3,447	177	6,117	0	0
Upper Income	93	2,345	9	1,409	10	4,765	88	3,546	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	369	9,743	41	6,790	27	12,944	354	15,510	0	0
TOTAL INSIDE AA IN STATE	909	23,615	102	16,059	106	52,975	898	50,635	0	0
TOTAL OUTSIDE AA IN STATE	63	2,133	22	4,266	21	9,525	80	10,708	0	0
STATE TOTAL	972	25,748	124	20,325	127	62,500	978	61,343	0	0

Footnote:

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Loans by County

Respondent ID: 0000026962

Small Business Loans - Originations

Agency: FDIC - 3

Institution: WILSON BANK AND TRUST

State: TEXAS (48)

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)
HARRIS COUNTY (201), TX										
MSA 26420										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	1	2	0	0	0	0	1	2	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	2	0	0	0	0	1	2	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	2	0	0	0	0	1	2	0	0
STATE TOTAL	1	2	0	0	0	0	1	2	0	0
TOTAL ACROSS ALL STATES										
TOTAL INSIDE AA	909	23,615	102	16,059	106	52,975	898	50,635	0	0
TOTAL OUTSIDE AA	66	2,240	23	4,422	21	9,525	84	10,971	0	0
TOTAL INSIDE & OUTSIDE	975	25,855	125	20,481	127	62,500	982	61,606	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

Small Business Loans - Purchases

Institution: WILSON BANK AND TRUST

Respondent ID: 000026962

Agency: FDIC - 3

State: TENNESSEE (47)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
SUMNER COUNTY (165), TN 2/										
MSA 34980										
Inside AA 0001										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	31	0	0	0	0	1	31	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	31	0	0	0	0	1	31	0	0
TOTAL INSIDE AA IN STATE	1	31	0	0	0	0	1	31	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
STATE TOTAL	1	31	0	0	0	0	1	31	0	0
TOTAL ACROSS ALL STATES										
TOTAL INSIDE AA	1	31	0	0	0	0	1	31	0	0
TOTAL OUTSIDE AA	0	0	0	0	0	0	0	0	0	0
TOTAL INSIDE & OUTSIDE	1	31	0	0	0	0	1	31	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: 0000026962

Small Farm Loans - Originations

Agency: FDIC - 3

Institution: WILSON BANK AND TRUST

State: TENNESSEE (47)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
CANNON COUNTY (015), TN										
MSA 34980										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	9	0	0	0	0	1	9	0	0
Middle Income	2	37	0	0	0	0	2	37	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	46	0	0	0	0	3	46	0	0
COFFEE COUNTY (031), TN										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	50	0	0	0	0	1	50	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	50	0	0	0	0	1	50	0	0

Loans by County

Respondent ID: 0000026962

Small Farm Loans - Originations

Agency: FDIC - 3

Institution: WILSON BANK AND TRUST

State: TENNESSEE (47)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
DAVIDSON COUNTY (037), TN										
MSA 34980										
Inside AA 0001										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	1	21	0	0	0	0	1	21	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	1	6	0	0	0	0	1	6	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	27	0	0	0	0	2	27	0	0
DEKALB COUNTY (041), TN										
MSA NA										
Inside AA 0002										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	14	118	0	0	0	0	14	118	0	0
Upper Income	12	166	0	0	0	0	12	166	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	26	284	0	0	0	0	26	284	0	0

Loans by County

Respondent ID: 0000026962

Small Farm Loans - Originations

Agency: FDIC - 3

Institution: WILSON BANK AND TRUST

State: TENNESSEE (47)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
MACON COUNTY (111), TN										
MSA 34980										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	6	59	0	0	0	0	6	59	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	6	59	0	0	0	0	6	59	0	0
OVERTON COUNTY (133), TN										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	47	0	0	0	0	1	47	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	47	0	0	0	0	1	47	0	0
PUTNAM COUNTY (141), TN										
MSA NA										
Inside AA 0002										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	2	0	0	0	0	1	2	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	2	0	0	0	0	1	2	0	0

Loans by County

Small Farm Loans - Originations

Institution: WILSON BANK AND TRUST

Respondent ID: 0000026962

Agency: FDIC - 3

State: TENNESSEE (47)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
RUTHERFORD COUNTY (149), TN										
MSA 34980										
Inside AA 0001										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	9	173	0	0	0	0	9	173	0	0
Upper Income	2	28	0	0	0	0	2	28	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	11	201	0	0	0	0	11	201	0	0
SMITH COUNTY (159), TN										
MSA 34980										
Inside AA 0001										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	17	139	1	180	0	0	18	319	0	0
Middle Income	38	297	0	0	0	0	38	297	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	55	436	1	180	0	0	56	616	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: 0000026962

Small Farm Loans - Originations

Agency: FDIC - 3

Institution: WILSON BANK AND TRUST

State: TENNESSEE (47)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
SUMNER COUNTY (165), TN 2/										
MSA 34980										
Inside AA 0001										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	22	0	0	0	0	2	22	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	22	0	0	0	0	2	22	0	0
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	95	0	0	0	0	1	95	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	95	0	0	0	0	1	95	0	0
Totals For County: (165) 2/										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	95	0	0	0	0	1	95	0	0
Middle Income	2	22	0	0	0	0	2	22	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	117	0	0	0	0	3	117	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: 0000026962

Small Farm Loans - Originations

Agency: FDIC - 3

Institution: WILSON BANK AND TRUST

State: TENNESSEE (47)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
TROUSDALE COUNTY (169), TN										
MSA 34980										
Inside AA 0001										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	2	12	0	0	0	0	2	12	0	0
Middle Income	49	560	2	213	0	0	51	773	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	51	572	2	213	0	0	53	785	0	0
WARREN COUNTY (177), TN										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	1	0	0	0	0	1	1	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	1	0	0	0	0	1	1	0	0
WHITE COUNTY (185), TN										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	3	0	0	0	0	1	3	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	3	0	0	0	0	1	3	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

Small Farm Loans - Originations

Institution: WILSON BANK AND TRUST

Respondent ID: 0000026962

Agency: FDIC - 3

State: TENNESSEE (47)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to 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)
WILSON COUNTY (189), TN										
MSA 34980										
Inside AA 0001										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	16	0	0	0	0	1	16	0	0
Middle Income	69	722	0	0	0	0	69	722	0	0
Upper Income	2	4	0	0	0	0	2	4	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	72	742	0	0	0	0	72	742	0	0
TOTAL INSIDE AA IN STATE	220	2,286	3	393	0	0	223	2,679	0	0
TOTAL OUTSIDE AA IN STATE	14	301	0	0	0	0	14	301	0	0
STATE TOTAL	234	2,587	3	393	0	0	237	2,980	0	0
TOTAL ACROSS ALL STATES										
TOTAL INSIDE AA	220	2,286	3	393	0	0	223	2,679	0	0
TOTAL OUTSIDE AA	14	301	0	0	0	0	14	301	0	0
TOTAL INSIDE & OUTSIDE	234	2,587	3	393	0	0	237	2,980	0	0

Footnote:

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

2021 Institution Disclosure Statement - Table 3
Assessment Area/Non-Assessment Area Activity
Small Business Loans
Institution: WILSON BANK AND TRUST

Respondent ID: 0000026962
Agency: FDIC - 3

ASSESSMENT AREA LOANS	Originations		Originations to Businesses with <= \$1 million revenue		Purchases	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
TN - DAVIDSON COUNTY (037) - MSA 34980	182	23,056	137	12,606	0	0
TN - RUTHERFORD COUNTY (149) - MSA 34980	142	12,529	115	8,061	0	0
TN - SMITH COUNTY (159) - MSA 34980	92	5,857	79	2,819	0	0
TN - SUMNER COUNTY (165) - MSA 34980 2/	65	4,410	48	2,441	1	31
TN - TROUSDALE COUNTY (169) - MSA 34980	47	1,139	42	920	0	0
TN - WILLIAMSON COUNTY (187) - MSA 34980	38	5,643	24	2,658	0	0
TN - WILSON COUNTY (189) - MSA 34980	437	29,477	354	15,510	0	0
TN - DEKALB COUNTY (041) - MSA NA	64	3,750	58	2,666	0	0
TN - PUTNAM COUNTY (141) - MSA NA	50	6,788	41	2,954	0	0

Footnote:

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

2021 Institution Disclosure Statement - Table 4
Assessment Area/Non-Assessment Area Activity
Small Farm Loans
Institution: WILSON BANK AND TRUST

Respondent ID: 0000026962
Agency: FDIC - 3

ASSESSMENT AREA LOANS	Originations		Originations to Farms with ≤ \$1 million revenue		Purchases	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
TN - DAVIDSON COUNTY (037) - MSA 34980	2	27	2	27	0	0
TN - RUTHERFORD COUNTY (149) - MSA 34980	11	201	11	201	0	0
TN - SMITH COUNTY (159) - MSA 34980	56	616	56	616	0	0
TN - SUMNER COUNTY (165) - MSA 34980 2/	2	22	2	22	0	0
TN - TROUSDALE COUNTY (169) - MSA 34980	53	785	53	785	0	0
TN - WILSON COUNTY (189) - MSA 34980	72	742	72	742	0	0
TN - DEKALB COUNTY (041) - MSA NA	26	284	26	284	0	0
TN - PUTNAM COUNTY (141) - MSA NA	1	2	1	2	0	0

Footnote:

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

2021 Institution Disclosure Statement - Table 5
Community Development/Consortium-Third Party Activity
Institution: WILSON BANK AND TRUST

Respondent ID: 0000026962
Agency: FDIC - 3

Memo Item: Loans by Affiliates

	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
Community Development Loans				
Originated	32	113,798	0	0
Purchased	0	0	0	0
Total	32	113,798	0	0
Consortium/Third Party Loans (optional)				

2021 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000026962

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

Agency: FDIC - 3

Institution: WILSON BANK AND TRUST

ASSESSMENT AREA - 0001

DAVIDSON COUNTY (037), TN

MSA: 34980

Median Family Income 10-20%

0148.00* 0193.00*

Median Family Income 20-30%

0142.00*

Median Family Income 30-40%

0109.03* 0136.01* 0136.02* 0139.00 0144.00* 0190.05*

Median Family Income 40-50%

0104.02* 0107.02 0110.01 0114.00* 0118.00* 0119.00 0126.00 0127.01 0133.00 0137.00 0138.00*

0143.00* 0158.03* 0159.00 0160.00* 0162.00 0163.00 0173.00* 0190.03*

Median Family Income 50-60%

0103.02* 0107.01* 0109.04 0113.00 0156.15* 0156.28* 0161.00* 0172.00 0181.01 0189.04* 0190.04

0191.05* 0191.08*

Median Family Income 60-70%

0104.01 0106.02* 0108.01 0128.01* 0128.02 0135.00 0156.13 0156.29* 0157.00 0158.02 0158.04*

0174.02* 0175.00 0190.06 0191.09* 0196.00

Median Family Income 70-80%

0101.06* 0110.02* 0117.00 0127.02 0154.04 0155.02 0156.18* 0156.23 0156.26* 0156.27* 0174.01*

0191.10 0191.11* 0191.18* 0192.00

Median Family Income 80-90%

0101.05 0103.01* 0103.03 0105.01 0105.02 0112.00* 0115.00* 0132.01* 0154.02 0156.12 0156.14*

0156.24 0165.00 0184.10* 0189.01 0189.05* 0191.16 0194.00

Median Family Income 90-100%

0102.01 0106.01* 0108.02 0109.01 0132.02* 0151.00 0152.00 0154.05 0156.20* 0156.30 0156.31

0191.06 0191.12

Median Family Income 100-110%

0102.02* 0111.00* 0116.00 0131.00* 0153.00 0155.01 0156.19* 0156.25* 0183.01 0184.01 0189.02*

Median Family Income 110-120%

2021 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000026962

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

Agency: FDIC - 3

Institution: WILSON BANK AND TRUST

0101.03* 0101.04 0121.00 0156.09 0156.17* 0182.02* 0191.17

Median Family Income >= 120%

0122.00* 0134.00* 0154.01 0156.10 0156.22 0164.00 0166.00 0167.00 0168.00 0169.00 0170.00

0171.00 0177.01* 0177.02* 0178.00 0179.01 0179.02 0180.00* 0181.02* 0182.01* 0182.03 0183.02*

0184.04* 0184.05* 0184.07* 0184.08* 0184.09 0185.00* 0186.01* 0186.02 0187.00* 0188.01 0188.03*

0188.04* 0191.14 0191.15* 0195.00

Median Family Income Not Known

0130.00 9801.00 9802.00

RUTHERFORD COUNTY (149), TN

MSA: 34980

Low Income

0418.00 0419.00

Moderate Income

0401.04 0401.05 0403.03* 0403.05 0403.06 0404.03 0411.02 0414.02* 0414.03 0416.00 0417.00

0421.00 0422.00

Middle Income

0401.01* 0401.02* 0401.03 0402.00 0403.02 0403.04* 0403.08* 0405.01 0405.02 0406.00 0407.01

0407.02 0408.08 0408.09 0408.10 0409.01 0409.02 0409.03 0409.04 0409.05 0413.02 0414.01

0420.00 0423.00

Upper Income

0403.07 0408.05 0408.06 0408.07* 0410.00 0411.01 0412.01 0412.02 0413.01*

Income Not Known

0415.00*

SMITH COUNTY (159), TN

MSA: 34980

Moderate Income

9750.00 9751.00 9753.00

Middle Income

9752.00 9754.00

Footnote:

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

2021 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000026962

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

Agency: FDIC - 3

Institution: WILSON BANK AND TRUST

SUMNER COUNTY (165), TN 2/

MSA: 34980

Moderate Income

0207.00 0208.00 0209.02

Middle Income

0205.03 0206.01 0206.02 0206.03 0209.01* 0209.03 0211.03 0211.06 0211.07 0212.03 0212.04

Upper Income

0205.01 0205.02 0212.01 0212.05

TROUSDALE COUNTY (169), TN

MSA: 34980

Moderate Income

0902.00

Middle Income

0901.00

WILLIAMSON COUNTY (187), TN

MSA: 34980

Middle Income

0505.02 0505.03* 0505.04* 0506.01* 0508.00 0509.04*

Upper Income

0501.01 0501.02* 0501.03* 0502.03 0502.04* 0502.05 0502.06* 0502.07* 0502.08 0503.03* 0503.04

0503.05* 0503.06* 0503.07 0504.03* 0504.04 0504.05 0504.06 0506.02 0507.01* 0507.02* 0509.05

0509.06* 0509.07* 0509.08 0509.09* 0510.01* 0510.02* 0511.00 0512.01 0512.02

WILSON COUNTY (189), TN

MSA: 34980

Low Income

0307.00

Moderate Income

0304.01 0304.02 0305.00 0306.00

Middle Income

Footnote:

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

2021 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000026962

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

Agency: FDIC - 3

Institution: WILSON BANK AND TRUST

0301.01 0301.02 0303.04 0308.00 0309.01 0309.03 0309.04 0310.00

Upper Income

0302.02 0302.03 0302.04 0303.03 0303.05 0303.07 0303.08 0303.09

ASSESSMENT AREA - 0002

DEKALB COUNTY (041), TN

MSA: NA

Middle Income

9201.01 9201.02 9202.00

Upper Income

9203.00

PUTNAM COUNTY (141), TN

MSA: NA

Moderate Income

0003.02 0007.00 0008.00

Middle Income

0001.00* 0002.00 0003.01 0004.00 0005.00 0009.00 0011.00

Upper Income

0003.03 0006.00 0010.00 0012.00 0013.00

OUTSIDE ASSESSMENT AREA

MADISON COUNTY (089), AL

MSA: 26620

Moderate Income

0014.02

COBB COUNTY (067), GA

MSA: 12060

Median Family Income 100-110%

0303.45

ALLEN COUNTY (003), KY

Footnote:

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

2021 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000026962

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

Agency: FDIC - 3

Institution: WILSON BANK AND TRUST

MSA: 14540

Moderate Income

9206.00

9506.00

Middle Income

9502.00 9505.00

Upper Income

9501.00

BLOUNT COUNTY (009), TN

MSA: 28940

Upper Income

0109.00

CANNON COUNTY (015), TN

MSA: 34980

Moderate Income

9601.00 9602.00

Middle Income

9603.00

CHEATHAM COUNTY (021), TN

MSA: 34980

Moderate Income

0702.02

Middle Income

0701.04 0704.02

COCKE COUNTY (029), TN

MSA: NA

Middle Income

9205.02 9207.00

COFFEE COUNTY (031), TN

Footnote:

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

2021 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000026962

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

Agency: FDIC - 3

Institution: WILSON BANK AND TRUST

MSA: NA

Middle Income

9703.00 9704.00 9705.00

CUMBERLAND COUNTY (035), TN

MSA: NA

Middle Income

9708.00

DICKSON COUNTY (043), TN

MSA: 34980

Middle Income

0605.01

FRANKLIN COUNTY (051), TN

MSA: NA

Middle Income

9601.00

GREENE COUNTY (059), TN

MSA: NA

Upper Income

0903.00

GRUNDY COUNTY (061), TN

MSA: NA

Upper Income

9551.00

HAMBLEN COUNTY (063), TN

MSA: 34100

Middle Income

1006.00 1011.00

HAMILTON COUNTY (065), TN

Footnote:

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

2021 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000026962

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

Agency: FDIC - 3

Institution: WILSON BANK AND TRUST

MSA: 16860

Moderate Income

0030.00

Upper Income

0114.13

HICKMAN COUNTY (081), TN

MSA: NA

Middle Income

9503.01

HUMPHREYS COUNTY (085), TN

MSA: NA

Upper Income

1305.00

JACKSON COUNTY (087), TN

MSA: NA

Middle Income

9602.00 9603.00

JEFFERSON COUNTY (089), TN

MSA: 34100

Middle Income

0701.00

KNOX COUNTY (093), TN

MSA: 28940

Moderate Income

0046.10

Upper Income

0046.11 0058.08

LAWRENCE COUNTY (099), TN

Footnote:

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

2021 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000026962

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

Agency: FDIC - 3

Institution: WILSON BANK AND TRUST

MSA: NA

Middle Income

9604.02

LINCOLN COUNTY (103), TN

MSA: NA

Middle Income

9753.00

LOUDON COUNTY (105), TN

MSA: 28940

Moderate Income

0602.02

MACON COUNTY (111), TN

MSA: 34980

Moderate Income

9701.00 9703.00 9704.00

Middle Income

9702.00

MAURY COUNTY (119), TN

MSA: 34980

Low Income

0105.00

Moderate Income

0108.02

Middle Income

0111.02

MONTGOMERY COUNTY (125), TN

MSA: 17300

Middle Income

1019.03

Footnote:

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

2021 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000026962

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

Agency: FDIC - 3

Institution: WILSON BANK AND TRUST

OVERTON COUNTY (133), TN

MSA: NA

Middle Income

9503.02 9504.00 9505.00

ROBERTSON COUNTY (147), TN

MSA: 34980

Low Income

0803.02

Middle Income

0801.04 0804.02 0806.03 0806.06

SUMNER COUNTY (165), TN 2/

MSA: 34980

Moderate Income

0201.01 0203.00

Middle Income

0202.05 0202.07 0211.04

Upper Income

0210.02 0210.05 0210.06 0210.07 0210.08

Income Not Known

0202.06

WARREN COUNTY (177), TN

MSA: NA

Moderate Income

9304.00

Upper Income

9301.00

WHITE COUNTY (185), TN

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.

2021 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000026962

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

Agency: FDIC - 3

Institution: WILSON BANK AND TRUST

9350.00 9351.00 9352.00 9353.00

HARRIS COUNTY (201), TX

MSA: 26420

Median Family Income 30-40%

2114.00

Footnote:

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

2021 Institution Disclosure Statement - Table E-1

Error Status Information

Respondent ID: 0000026962

Institution: WILSON BANK AND TRUST

Agency: FDIC - 3

Record Identifier: ¹¹	Total Composite Records on File	Total Composite Records Without Errors	Total Validity¹⁰ Errors	Percentage of Validity Errors
Transmittal Sheet	1	1	0	0.00%
Small Business Loans	272	272	0	0.00%
Small Farm Loans	39	39	0	0.00%
Community Development Loans	1	1	0	0.00%
Consortium/Third Party Loans (Optional)	0	0	0	0.00%
Assessment Area	26	26	0	0.00%
Total	339	339	0	0.00%

Footnote:

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

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

Loans by County

Respondent ID: 0000026962

Small Business Loans - Originations

Agency: FDIC - 3

Institution: WILSON BANK & TRUST

State: CALIFORNIA (06)

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

Loans by County

Respondent ID: 0000026962

Small Business Loans - Originations

Agency: FDIC - 3

Institution: WILSON BANK & TRUST

State: CALIFORNIA (06)

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

Loans by County

Respondent ID: 0000026962

Small Business Loans - Originations

Agency: FDIC - 3

Institution: WILSON BANK & TRUST

State: TENNESSEE (47)

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

Loans by County

Respondent ID: 0000026962

Small Business Loans - Originations

Agency: FDIC - 3

Institution: WILSON BANK & TRUST

State: TENNESSEE (47)

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

Loans by County

Respondent ID: 0000026962

Small Business Loans - Originations

Agency: FDIC - 3

Institution: WILSON BANK & TRUST

State: TENNESSEE (47)

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

Loans by County

Respondent ID: 0000026962

Small Business Loans - Originations

Agency: FDIC - 3

Institution: WILSON BANK & TRUST

State: TENNESSEE (47)

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

Loans by County

Respondent ID: 0000026962

Small Business Loans - Originations

Agency: FDIC - 3

Institution: WILSON BANK & TRUST

State: TENNESSEE (47)

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

Loans by County

Respondent ID: 0000026962

Small Business Loans - Originations

Agency: FDIC - 3

Institution: WILSON BANK & TRUST

State: TENNESSEE (47)

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

Loans by County

Respondent ID: 0000026962

Small Business Loans - Originations

Agency: FDIC - 3

Institution: WILSON BANK & TRUST

State: TENNESSEE (47)

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

Loans by County

Respondent ID: 0000026962

Small Business Loans - Originations

Agency: FDIC - 3

Institution: WILSON BANK & TRUST

State: TENNESSEE (47)

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

Loans by County

Respondent ID: 0000026962

Small Business Loans - Originations

Agency: FDIC - 3

Institution: WILSON BANK & TRUST

State: TENNESSEE (47)

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

Loans by County

Respondent ID: 0000026962

Small Business Loans - Originations

Agency: FDIC - 3

Institution: WILSON BANK & TRUST

State: TENNESSEE (47)

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

Loans by County

Respondent ID: 0000026962

Small Business Loans - Originations

Agency: FDIC - 3

Institution: WILSON BANK & TRUST

State: TENNESSEE (47)

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

Loans by County
 Small Farm Loans - Originations
 Institution: WILSON BANK & TRUST

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

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

Loans by County

Respondent ID: 0000026962

Small Farm Loans - Originations

Agency: FDIC - 3

Institution: WILSON BANK & TRUST

State: TENNESSEE (47)

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

Loans by County
 Small Farm Loans - Originations
 Institution: WILSON BANK & TRUST

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

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

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

Respondent ID: 0000026962
 Agency: FDIC - 3

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

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

Respondent ID: 0000026962
 Agency: FDIC - 3

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

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

Respondent ID: 0000026962
Agency: FDIC - 3

Memo Item: Loans by Affiliates

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

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000026962

* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: WILSON BANK & TRUST

ASSESSMENT AREA - 0001

DAVIDSON COUNTY (037), TN

MSA: 34980

Median Family Income 10-20%

0148.00* 0160.00* 0193.00*

Median Family Income 30-40%

0104.03* 0109.04* 0128.01 0139.00*

Median Family Income 40-50%

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

Median Family Income 50-60%

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

Median Family Income 60-70%

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

Median Family Income 70-80%

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

Median Family Income 80-90%

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

Median Family Income 90-100%

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

Median Family Income 100-110%

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

Median Family Income 110-120%

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000026962

* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: WILSON BANK & TRUST

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

Median Family Income >= 120%

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

Median Family Income Not Known

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

RUTHERFORD COUNTY (149), TN

MSA: 34980

Low Income

0421.01* 0421.02

Moderate Income

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

Middle Income

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

Upper Income

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

Income Not Known

0415.00* 0416.02

SMITH COUNTY (159), TN

MSA: 34980

Moderate Income

9751.00 9752.00 9753.00 9754.00

Middle Income

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000026962

* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: WILSON BANK & TRUST

9750.00

SUMNER COUNTY (165), TN

MSA: 34980

Low Income

0208.00*

Moderate Income

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

Middle Income

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

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

Upper Income

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

TROUSDALE COUNTY (169), TN

MSA: 34980

Moderate Income

0901.00 0902.00

WILLIAMSON COUNTY (187), TN

MSA: 34980

Moderate Income

0508.01

Middle Income

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

Upper Income

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

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

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

0511.00* 0512.04* 0512.05* 0512.06* 0512.08*

WILSON COUNTY (189), TN

MSA: 34980

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000026962

* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: WILSON BANK & TRUST

Low Income

0307.00

Moderate Income

0304.01 0304.02 0305.00 0308.00

Middle Income

0301.02 0301.03 0301.05 0302.02 0303.04 0306.00 0309.04 0309.07* 0310.00

Upper Income

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

0309.05 0309.06 0309.08

ASSESSMENT AREA - 0002

DEKALB COUNTY (041), TN

MSA: NA

Moderate Income

9202.01

Middle Income

9201.02 9202.02 9203.00

Upper Income

9201.01

PUTNAM COUNTY (141), TN

MSA: NA

Moderate Income

0003.04 0008.00

Middle Income

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

0012.01 0012.02

Upper Income

0004.00 0006.00 0013.00*

OUTSIDE ASSESSMENT AREA

LOS ANGELES COUNTY (037), CA

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000026962

* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: WILSON BANK & TRUST

MSA: 31084

Median Family Income >= 120%

4304.00

SAN FRANCISCO COUNTY (075), CA

MSA: 41884

Median Family Income >= 120%

0112.00

BEDFORD COUNTY (003), TN

MSA: NA

Middle Income

9503.00

Upper Income

9502.01 9504.01

CANNON COUNTY (015), TN

MSA: 34980

Moderate Income

9601.00

CHEATHAM COUNTY (021), TN

MSA: 34980

Moderate Income

0701.04

Middle Income

0704.02

CLAIBORNE COUNTY (025), TN

MSA: NA

Middle Income

9707.00

COCKE COUNTY (029), TN

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000026962

* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: WILSON BANK & TRUST

MSA: NA

Middle Income

9203.00

COFFEE COUNTY (031), TN

MSA: NA

Moderate Income

9709.00

Upper Income

9703.00

CUMBERLAND COUNTY (035), TN

MSA: NA

Middle Income

9702.01

HAMBLEN COUNTY (063), TN

MSA: 34100

Middle Income

1010.00

HICKMAN COUNTY (081), TN

MSA: NA

Middle Income

9503.01 9503.02

HUMPHREYS COUNTY (085), TN

MSA: NA

Middle Income

1303.00

JACKSON COUNTY (087), TN

MSA: NA

Middle Income

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000026962

* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: WILSON BANK & TRUST

9601.00 9602.00 9603.00

KNOX COUNTY (093), TN

MSA: 28940

Moderate Income

0017.00

Middle Income

0046.10

MACON COUNTY (111), TN

MSA: 34980

Low Income

9703.01

Moderate Income

9701.00 9703.02 9704.00

MAURY COUNTY (119), TN

MSA: 34980

Low Income

0107.00

Moderate Income

0106.00

OVERTON COUNTY (133), TN

MSA: NA

Moderate Income

9503.02

Middle Income

9503.01

ROANE COUNTY (145), TN

MSA: 28940

Middle Income

0302.04

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000026962

* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: WILSON BANK & TRUST

ROBERTSON COUNTY (147), TN

MSA: 34980

Low Income

0803.02

Moderate Income

0804.01 0804.02

Middle Income

0801.01

VAN BUREN COUNTY (175), TN

MSA: NA

Middle Income

9252.00

WARREN COUNTY (177), TN

MSA: NA

Middle Income

9302.01 9302.02 9304.00 9308.00

WHITE COUNTY (185), TN

MSA: NA

Moderate Income

9354.00

Middle Income

9353.00

2022 Institution Disclosure Statement - Table E-1

Error Status Information

Respondent ID: 0000026962

Institution: WILSON BANK & TRUST

Agency: FDIC - 3

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

Footnote:

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

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

**COMMUNITY REINVESTMENT ACT
NOTICE
BRANCH OFFICE**

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

Your involvement is encouraged.

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

At least 30 days before the beginning of each quarter, the FDIC publishes a nationwide list of the banks that are scheduled for CRA examination in that quarter. This list is available from the Regional Director, Division of Supervision and Consumer Protection, FDIC, 1601 Bryan Street, Suite 1410, Dallas TX 75201-3479. You may send written comments about our performance in helping to meet community credit needs to Josh Beasley, CRA Officer, Wilson Bank & Trust, 623 West Main Street, Lebanon, TN, 37087 and the FDIC Regional Director. You may also submit comments electronically through the FDIC's website at www.fdic.gov/regulations/cra. Your letter, together with any response by us, will be considered by the FDIC in evaluating our CRA performance and may be made public.

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