



CRA Public File

Lineage Bank is required to make this file available for public inspection under the Community Reinvestment Act (CRA). The CRA Public File is to be printed or provided electronically at no cost to anyone who requests a copy. The Bank may charge a reasonable fee not to exceed the cost of copying and mailing of printed version. The entire file may be made available to anyone immediately; however, some portions may be provided within 5 calendar days.

For comments or questions about our CRA Performance, please contact:

Holly Wyatt, CRA Officer

Lineage Bank
3359 Aspen Grove Drive
Franklin TN 37067

As required by the Community Reinvestment Act, the information included in this file should be current as of April 1 of each year.

The CRA Statement is posted with the lobby signs in each bank location.

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Public Comments

Lineage Bank welcomes public comments as it strives to improve the level of quality and performance of the communities it serves. The Community Reinvestment Act requires the bank to publish the current and two previous years, all written comments received from the public on how the bank helps meet the credit needs of the communities it serves.

As of April 1, 2025, Lineage Bank has not received any CRA related public comment for the past two years.



Locations

Headquarters

Cool Springs - Opened April 21st, 2022

3359 Aspen Grove Drive, Suite 100, Franklin TN 37067

Phone: (629) 248-9092

Business Hours: Monday – Thursday 8:30 a.m. – 4:00 p.m.
 Friday 8:30 a.m. – 5:00 p.m.
 ATM available

Branches

Downtown Franklin - Opened June 23rd, 2021

120 5th Ave N, Franklin TN 37064

Phone: (629) 248-9085

Business Hours: Monday – Thursday 8:30 a.m. – 4:00 p.m.
 Friday 8:30 a.m. – 5:00 p.m.
 ATM available

Citizens Bank and Trust Co, a division of the Lineage Bank

1359 W Main St., Atwood TN 38220-2825

Phone: (731) 662-7171

Business Hours: Monday – Thursday 8:30 a.m. – 4:00 p.m.
 Friday 8:30 a.m. – 5:00 p.m.
 ATM available

Loan Production Office

Lineage Bank Mortgage – Union City – Closed December 2024

800 E Reelfoot Ave, Ste 100-A, Union City TN 38261

Phone: (866) 888-8667

Business Hours: Monday – Friday 8:00 a.m. – 4:30 p.m.

Lineage Bank Mortgage – Closed January 2024

381 Mallory Station Rd, Ste. 202, Franklin TN 37067

Phone: (866) 888-8667

Business Hours: Monday – Thursday 8:30 a.m. – 4:00 p.m.
 Friday 8:30 a.m. – 5:00 p.m.



Products and Services

Deposits

Regular Checking

Interest Checking

Club Checking

Money Market

Christmas Club Savings

Certificates of Deposits

Individual Retirement Accounts

Business Checking

Business Interest Checking

Business Money market

Public Funds

Loans

Auto Loans

Consumer Secured Loans

Installment Loans

Unsecured Loans

Home Loans

Commercial Loans

Commercial Real Estate Loans

Construction Loans

Other Products

Safe Deposit Boxes

Mobile Banking

Online Banking

Treasury Management

Remote Deposit Capture

Mobile Check Deposit

For detailed information on the bank's products and services, please visit www.lineagebank.com.

Lineage Bank



Fee Schedule

Fees and Charges. The following fees and charges may be assessed against your account:

Check printing fees vary by the style of check ordered.	
Account balancing assistance - per hour	\$15.00
Account research - per hour	\$20.00
Cashier's Checks	\$5.00
Deposited checks (and other items) returned unpaid (Chargebacks) - each	\$10.00
Garnishments - each	\$30.00
Levies - each	\$30.00
Non-sufficient Funds (Returned Item) - each item	\$30.00
Overdraft (Paid Item) - each	\$30.00
Photocopies - each	\$0.25
Stop payments - each	\$30.00
Wire Transfers - Domestic Incoming and Outgoing - each	\$20.00
Wire Transfers - International Incoming and Outgoing - each	\$50.00

No Service/Maintenance Charge/Fee for students or customers 65 or greater.

Assessment Areas

Lineage Bank's main assessment areas are:

- ✓ Williamson County
- ✓ Carroll County

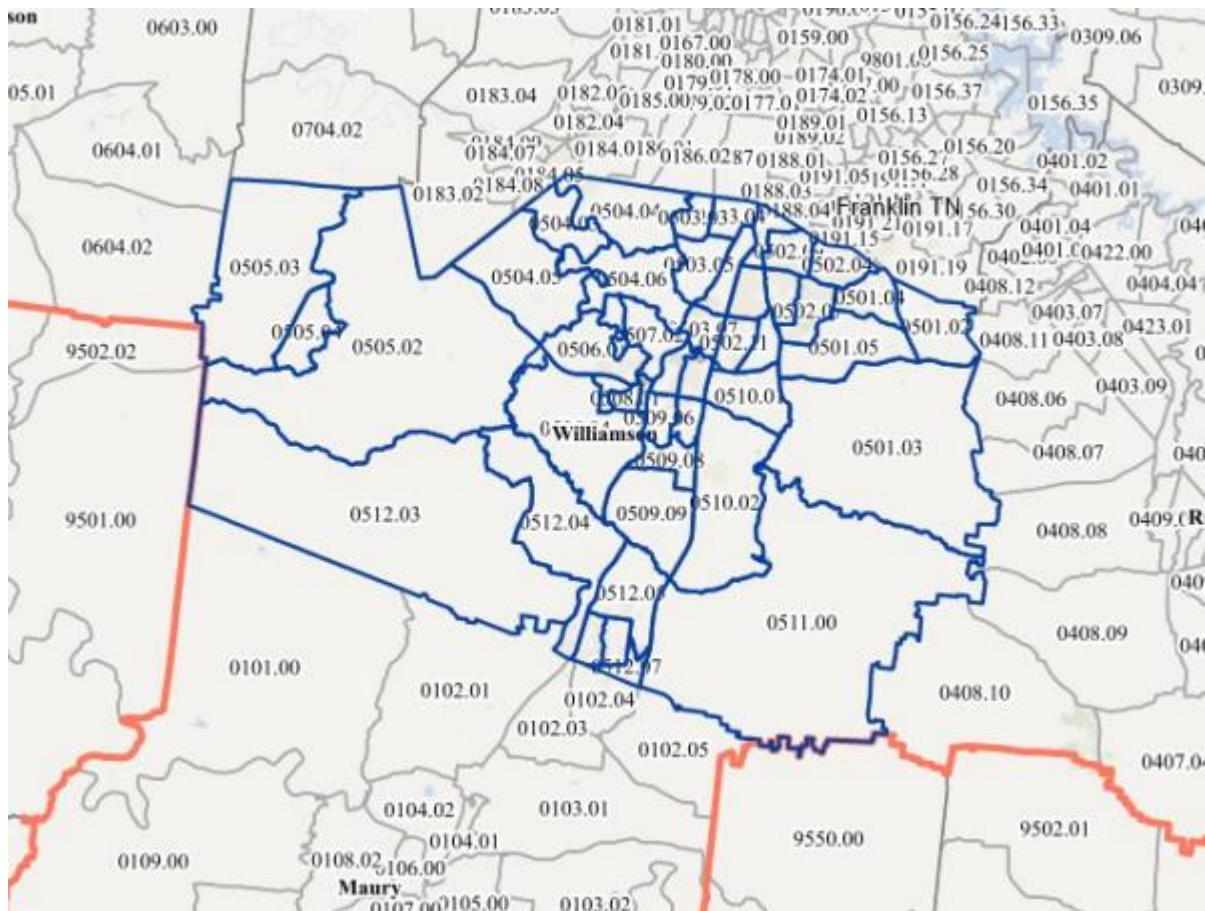
Loan-to-Deposit Information

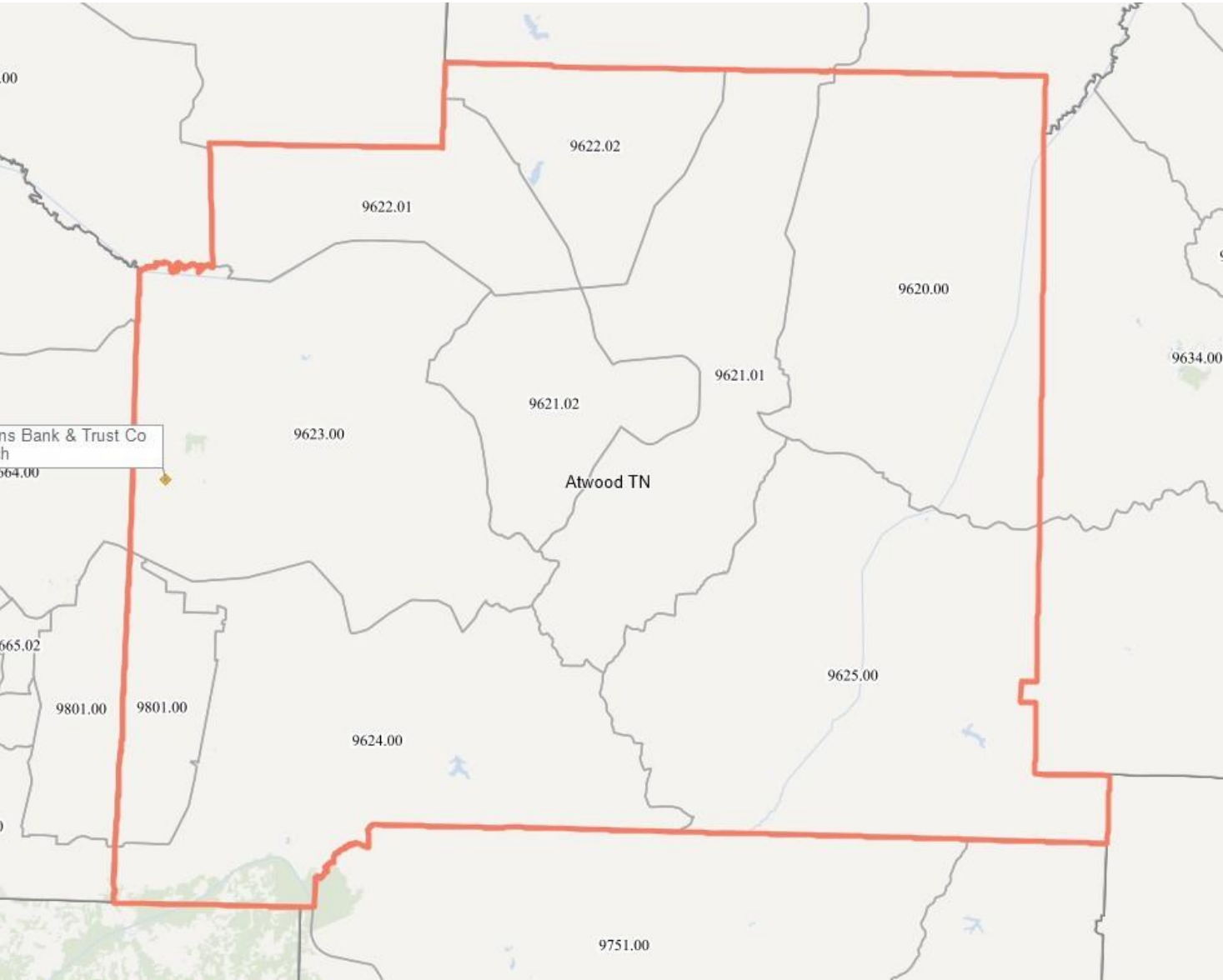
Lineage Bank			
Quarterly Loan to Deposit Ratio			
Date	Gross Loans	Total Deposits	Ratio
12/31/2019	9,557,000.00	22,265,000.00	42.92%
3/31/2020	9,218,000.00	22,696,000.00	40.62%
6/30/2020	9,184,000.00	22,220,000.00	41.33%
9/30/2020	9,833,000.00	22,307,000.00	44.08%
12/31/2020	9,538,000.00	24,517,000.00	38.90%
3/31/2021	9,011,000.00	28,485,000.00	31.63%
6/30/2021	14,024,000.00	41,478,000.00	33.81%
9/30/2021	30,292,000.00	54,583,000.00	55.50%
12/31/2021	50,261,000.00	71,054,000.00	70.74%
3/31/2022	72,053,000.00	108,544,000.00	66.38%
6/30/2022	97,126,000.00	141,817,000.00	68.49%
9/30/2022	111,543,000.00	207,890,000.00	53.65%
12/31/2022	135,369,000.00	218,346,000.00	62.00%
3/31/2023	138,599,000.00	214,276,000.00	64.68%
6/30/2023	149,981,000.00	209,303,000.00	71.66%
9/30/2023	142,639,000.00	209,380,000.00	68.12%
12/31/2023	143,675,000.00	262,917,000.00	54.65%
3/31/2024	129,402,000.00	294,452,000.00	43.95%
6/30/2024	127,045,000.00	248,459,000.00	51.13%
9/30/2024	117,448,000.00	190,950,000.00	61.51%
12/31/2024	114,304,000.00	203,403,000.00	56.20%

Assessment Areas Census Maps

Enclosed are the census maps for Williamson and Carroll counties.

Williamson County





Assessment Areas – Census Information

Enclosed is the Census Information for Williamson¹ and Carroll² Counties.

2024 FFIEC Census Report - Summary Census Demographic Information
State: 47 - TENNESSEE (TN)
County: 187 - WILLIAMSON COUNTY



State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
47	187	0501.02	Upper	No	178.87	\$101,700	\$181,911	\$146,054	7462	22.00	1642	1579	1642
47	187	0501.03	Upper	No	161.20	\$101,700	\$163,940	\$131,630	7004	15.96	1118	2374	2501
47	187	0501.04	Upper	No	200.18	\$101,700	\$203,583	\$163,456	5714	29.47	1684	1142	1380
47	187	0501.05	Upper	No	222.04	\$101,700	\$225,815	\$181,302	9689	20.84	2019	1778	1982
47	187	0502.04	Upper	No	189.23	\$101,700	\$192,447	\$154,514	5726	25.18	1442	1794	1904
47	187	0502.05	Upper	No	155.55	\$101,700	\$158,194	\$127,014	3596	13.96	502	1177	1211
47	187	0502.06	Upper	No	230.19	\$101,700	\$234,103	\$187,955	3225	15.35	495	887	968
47	187	0502.07	Upper	No	264.26	\$101,700	\$268,752	\$215,781	4391	24.48	1075	1212	1259
47	187	0502.09	Upper	No	239.16	\$101,700	\$243,226	\$195,286	4250	17.84	758	1134	1239
47	187	0502.10	Upper	No	255.14	\$101,700	\$259,477	\$208,333	2740	14.05	385	670	794
47	187	0502.11	Upper	No	124.94	\$101,700	\$127,064	\$102,023	6641	44.26	2939	683	815
47	187	0502.12	Upper	No	266.06	\$101,700	\$270,583	\$217,250	2069	20.54	425	590	686
47	187	0503.03	Upper	No	242.95	\$101,700	\$247,080	\$198,375	3067	7.53	231	1044	1094
47	187	0503.04	Upper	No	259.86	\$101,700	\$264,278	\$212,188	2549	12.24	312	541	629
47	187	0503.05	Upper	No	306.17	\$101,700	\$311,375	\$250,001	2799	14.11	395	901	1021
47	187	0503.06	Upper	No	152.32	\$101,700	\$154,909	\$124,375	2069	23.97	496	609	721
47	187	0503.07	Middle	No	108.95	\$101,700	\$110,802	\$88,966	3858	25.53	985	979	1373
47	187	0504.03	Upper	No	183.98	\$101,700	\$187,108	\$150,227	2026	9.62	195	754	824
47	187	0504.04	Upper	No	260.95	\$101,700	\$265,386	\$213,077	6890	9.52	656	2453	2453
47	187	0504.05	Upper	No	219.42	\$101,700	\$223,150	\$179,167	2915	7.51	219	863	958
47	187	0504.06	Upper	No	200.11	\$101,700	\$203,512	\$163,397	6094	9.98	608	1645	1793
47	187	0505.02	Upper	No	127.25	\$101,700	\$129,413	\$103,906	4245	10.91	463	1095	1544
47	187	0505.03	Middle	No	86.41	\$101,700	\$87,879	\$70,556	5735	11.84	679	1675	2280
47	187	0505.04	Middle	No	90.83	\$101,700	\$92,374	\$74,167	4490	12.58	565	1217	1384
47	187	0506.01	Upper	No	136.12	\$101,700	\$138,434	\$111,152	5903	23.28	1374	1700	1926
47	187	0506.03	Upper	No	143.24	\$101,700	\$145,675	\$116,959	3185	26.69	850	1069	1162

* Will automatically be included in the 2025 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
47	187	0506.04	Upper	No	172.04	\$101,700	\$174,965	\$140,476	9551	10.94	1045	2419	2759
47	187	0507.01	Middle	No	118.57	\$101,700	\$120,586	\$96,818	4303	14.59	628	1198	1467
47	187	0507.02	Upper	No	179.06	\$101,700	\$182,104	\$146,214	4561	11.25	513	1428	1536
47	187	0508.01	Moderate	No	65.36	\$101,700	\$66,471	\$53,375	4841	54.58	2642	1086	1864
47	187	0508.02	Upper	No	147.12	\$101,700	\$149,621	\$120,129	1225	9.22	113	371	601
47	187	0509.04	Middle	No	115.85	\$101,700	\$117,819	\$94,602	5234	40.94	2143	983	1259
47	187	0509.05	Upper	No	136.31	\$101,700	\$138,627	\$111,307	6483	26.52	1719	1264	1497
47	187	0509.06	Upper	No	154.56	\$101,700	\$157,188	\$126,203	5487	12.58	690	1884	1989
47	187	0509.07	Upper	No	142.45	\$101,700	\$144,872	\$116,321	5823	17.60	1025	1440	1650
47	187	0509.08	Upper	No	182.35	\$101,700	\$185,450	\$148,897	4292	11.23	482	1327	1351
47	187	0509.09	Upper	No	199.20	\$101,700	\$202,586	\$162,652	4630	13.61	630	1329	1455
47	187	0510.01	Upper	No	190.72	\$101,700	\$193,962	\$155,732	8497	22.43	1906	2443	2515
47	187	0510.02	Upper	No	174.66	\$101,700	\$177,629	\$142,621	11631	20.08	2336	2515	2906
47	187	0511.00	Upper	No	164.85	\$101,700	\$167,652	\$134,609	8608	12.72	1095	2550	3135
47	187	0512.03	Middle	No	94.84	\$101,700	\$96,452	\$77,440	3531	9.23	326	1028	1288
47	187	0512.04	Upper	No	155.46	\$101,700	\$158,103	\$126,944	6696	15.96	1069	1555	1780
47	187	0512.05	Upper	No	127.23	\$101,700	\$129,393	\$103,894	9173	15.63	1434	1859	2314
47	187	0512.06	Upper	No	126.78	\$101,700	\$128,935	\$103,520	8405	22.09	1857	2356	2772
47	187	0512.07	Middle	No	116.83	\$101,700	\$118,816	\$95,397	7779	21.66	1685	1480	1784
47	187	0512.08	Upper	No	129.42	\$101,700	\$131,620	\$105,677	8644	16.98	1468	2297	2690

2024 FFIEC Census Report - Summary Census Demographic Information

State: 47 - TENNESSEE (TN)

County: 017 - CARROLL COUNTY



State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
47	017	9620.00	Middle	No	95.59	\$69,100	\$66,053	\$53,533	4260	12.14	517	1338	2167
47	017	9621.01	Middle	No	102.93	\$69,100	\$71,125	\$57,644	3373	16.01	540	674	1116
47	017	9621.02	Upper	No	120.14	\$69,100	\$83,017	\$67,279	3831	20.78	796	890	1580
47	017	9622.01	Middle	No	105.99	\$69,100	\$73,239	\$59,356	3210	23.89	767	858	1457
47	017	9622.02	Upper	No	134.82	\$69,100	\$93,161	\$75,497	4583	14.90	683	1180	1956
47	017	9623.00	Middle	No	117.91	\$69,100	\$81,476	\$66,029	4395	18.07	794	1568	2278
47	017	9624.00	Upper	No	121.65	\$69,100	\$84,060	\$68,125	2612	10.49	274	898	1244
47	017	9625.00	Middle	No	100.45	\$69,100	\$69,411	\$56,250	2176	14.94	325	688	1099
47	017	9801.00	Unknown	No	0.00	\$69,100	\$0	\$0	0	0.00	0	0	0
47	017	9999.99	Middle	No	111.66	\$69,100	\$77,157	\$62,532	28440	16.51	4696	8094	12897

¹ Source: <https://apps.ffiec.gov/census/report.aspx?year=2024&county=187&tract=ALL&state=47&report=demographic>

² Source: <https://apps.ffiec.gov/census/report.aspx?year=2024&county=017&tract=ALL&state=47&report=demographic>



Community Reinvestment Act (CRA) Performance Evaluation

Enclosed is the bank's most recent CRA Performance Evaluation.



Home Mortgage Disclosure Act Notice

The HMDA data about our residential mortgage lending is available online for review. The data shows geographic distribution of loans and applications, ethnicity, race, sex, age, and income of applicants and borrowers, and information about loan approvals and denials.

HMDA data for many other financial institutions is also available online. For more information, visit the Consumer Financial Protection Bureau's Website.

To review this information, visit the link <https://ffiec.cfpb.gov/data-publication/disclosure-reports/> to search by year and Legal Entity Identifier (LEI) or Institution Name.

PUBLIC DISCLOSURE

May 6, 2024

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

Lineage Bank
Certificate Number: 6100

3359 Aspen Grove Drive
Franklin, Tennessee 37067

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 areas (AAs), including low- and moderate-income (LMI) neighborhoods, in a manner consistent with its resources and capabilities.

- The loan-to-deposit (LTD) ratio is reasonable given the institution's size, financial condition, and AA credit needs.
- A majority of loans are in the institution's AAs.
- The geographic loan distribution reflects reasonable dispersion throughout the AAs.
- The distribution of borrowers reflects poor penetration, given the demographics of the AAs, among individuals of different income levels (including LMI) and businesses of different sizes.
- The institution did not receive any CRA-related complaints since the previous evaluation; therefore, this factor did not affect the rating.

DESCRIPTION OF INSTITUTION

Lineage Bank operates as a retail bank headquartered in Franklin, Tennessee. On January 1, 2021, Lineage Financial Network, Inc. (LFN) acquired Bumpushares, Inc., a holding company that wholly owned Citizen's Bank & Trust Company, Atwood, Tennessee. Following this acquisition, in April 2021, Citizen's Bank & Trust Company was renamed Lineage Bank. The institution received a "Satisfactory" rating at its previous FDIC CRA Performance Evaluation dated May 7, 2018, based on Small Institution Examination Procedures.

Lineage Bank operates in northwestern Tennessee from three full-service offices in Carroll and Williamson counties and one Loan Production Office in Obion County. Since the previous evaluation, no branch closings have occurred. On May 12, 2021, the bank opened a branch in Franklin, Tennessee in Williamson County and subsequently relocated the main office to this location a week later. On April 21, 2022, the bank opened another full-service branch located in Franklin, Tennessee and on September 30, 2022, the main office was again relocated to this new location. These changes did not affect LMI areas.

Lineage offers a full line of standard checking and savings deposit account products to consumers and businesses as well as various alternative delivery systems including mobile banking, electronic statements, and online bill pay. In addition, the institution offers a wide array of standard loan products to consumers and businesses, primarily focusing on residential and commercial loans. All three branch locations operate Monday through Friday, with extended hours on Friday. The hours of operations are similar to other institutions operating within these markets.

As of March 31, 2024, assets totaled approximately \$318.4 million, which included total loans of \$133.6 million and total deposits of \$294.5 million. The following table shows a mix of outstanding loans as of March 31, 2024. Residential and commercial loans constitute the largest portions of outstanding loans.

Loan Portfolio Distribution as of 3/31/2024		
Loan Category	\$(000s)	%
Construction, Land Development, and Other Land Loans	26,183	19.6
Secured by Farmland	34	0.0
Secured by 1-4 Family Residential Properties	64,948	48.6
Secured by Multifamily (5 or more) Residential Properties	1,380	1.0
Secured by Nonfarm Nonresidential Properties	29,556	22.1
Total Real Estate Loans	122,101	91.3
Commercial and Industrial Loans	10,004	7.5
Agricultural Production and Other Loans to Farmers	0	0.0
Consumer Loans	1,283	1.0
Obligations of State and Political Subdivisions in the U.S.	0	0.0
Other Loans	239	0.2
Lease Financing Receivable (net of unearned income)	0	0.0
Less: Unearned Income	0	0.0
Total Loans	133,627	100.0
<i>Source: Report of Condition and Income</i>		
<i>Due to rounding, totals may not equal 100.0 percent</i>		

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

DESCRIPTION OF ASSESSMENT AREAS

The CRA requires each financial institution to define one or more AAs for which examiners will evaluate its CRA performance. Lineage Bank operates in two non-contiguous AAs. The first AA is made up of Davidson and Williamson counties, located in the Nashville-Davidson-Murfreesboro-Franklin, Tennessee (Nashville) Metropolitan Statistical Area (MSA) and is called the Nashville MSA AA. This AA is new since the previous evaluation. The second AA is made up of Carroll County, located in the non-MSA areas of Tennessee and is called the Tennessee Non-MSA AA. During the evaluation period, the bank removed Gibson County from the Tennessee Non-MSA AA and expanded the AA to include all of Carroll County. Each AA conforms to the technical requirements of the CRA. Please see the individual AAs for additional information.

SCOPE OF EVALUATION

General Information

This evaluation covers the period from the prior evaluation, dated May 7, 2018, to the current evaluation, dated May 6, 2024. Examiners used the Interagency Small Institution Examination Procedures to evaluate Lineage Bank's CRA performance. The appendix lists the criteria evaluated.

For this evaluation, examiners completed a full-scope review of the Nashville MSA AA as this a new AA. As seen in the following table, the Nashville MSA AA also comprises the largest percentage of lending, deposits, and branches. Consequently, examiners weighed performance more heavily for the Nashville MSA AA when arriving at conclusions and ratings. Examiners performed limited-scope procedures on the Tennessee Non-MSA AA, after considering all outstanding guidance.

Assessment Area Breakdown of Loans, Deposits, and Branches						
Assessment Area	Loans		Deposits		Branches	
	\$(000s)	%	\$(000s)	%	#	%
Nashville MSA	28,809	99.2	182,117	87.0	2	66.7
Tennessee Non-MSA	240	0.8	27,186	13.0	1	33.3
Total	29,049	100.0	209,303	100.0	3	100.0
<i>Source: Bank data and FDIC Summary of Deposits (06/30/2023)</i>						

Activities Reviewed

CRA Small Institution Procedures require examiners to determine the bank's major product lines for review. As an initial matter, examiners may select from the same loan categories used for CRA Large Institution evaluations: home mortgage, small business, small farm, and consumer loans. The following table shows the lending activity for 2023, which represents the most recent completed calendar year of data.

Loans Originated or Purchased				
Loan Category	\$(000s)	%	#	%
Construction and Land Development	13,519	19.2	12	6.8
Secured by Farmland	0	0.0	0	0.0
Secured by 1-4 Family Residential Properties	34,466	48.9	74	41.8
Multi-Family (5 or more) Residential Properties	1,399	2.0	2	1.1
Commercial Real Estate Loans	16,663	23.6	12	6.8
Commercial and Industrial Loans	3,224	4.6	11	6.2
Agricultural Loans	0	0.0	0	0.0
Consumer Loans	1,198	1.7	66	37.3
Other Loans	0	0.0	0	0.0
Total Loans	70,469	100.0	177	100.0
<i>Source: Bank data (01/01/2023 to 12/31/2023)</i>				

Considering the dollar volume and number of loans originated during 2023, as well as management's stated business strategy, examiners determined that the institution's major product lines (among those typically considered for CRA) consist of home mortgage and small business loans. No other loan types, including agricultural or consumer loans, represent major product lines.

This evaluation includes a review of a universe of 76 home mortgage loans totaling approximately \$35.9 million originated or purchased in 2023. Examiners selected a random sample of 41 home mortgage loans originated in 2023 totaling \$18.1 million to evaluate borrower profile. 2020 Census data served as the source of comparison for home mortgage loans.

This evaluation also includes a review of a universe of 19 small business loans totaling approximately \$6.3 million. Examiners will review all 19 small business loans for 2023. D&B data for 2023 served as a standard of comparison for small business loans.

Examiners considered the dollar volume and number of home mortgage and small business loans for 2023 when determining loan product weighting. Consequently, home mortgage loans will receive more weight when arriving at overall conclusions.

Loan Products Reviewed				
Loan Category	Universe		Reviewed	
	#	\$(000s)	#	\$(000s)
Home Mortgage	76	35,866	41	18,100
Small Business	19	6,275	19	6,275
<i>Source: Bank data (01/01/2023 to 12/31/2023)</i>				

CONCLUSIONS ON PERFORMANCE CRITERIA

LENDING TEST

Lineage Bank demonstrated satisfactory performance regarding the Lending Test. The reasonable performance regarding the LTD ratio and geographic distribution, along with the majority of loans originated inside the AAs, outweighed the poor performance regarding borrower profile loan distribution to support this conclusion.

Loan-to-Deposit Ratio

The LTD ratio is reasonable (considering seasonal variations and taking into account lending related activities) given the institution's size, financial condition, and AA credit needs. For the 24 quarters since the previous evaluation, the bank recorded a 50.2 percent average, net LTD ratio. The quarterly, net LTD ratio ranged from a high of 71.1 percent on June 30, 2023, to a low of 31.6 percent on March 31, 2021, reflecting an increasing trend.

Examiners identified and listed in the following table three similarly-situated institutions operating in similar areas and reflecting comparable asset sizes and lending emphases.

Loan-to-Deposit Ratio Comparison		
Bank	Total Assets as of 03/31/2024 (\$000s)	Average Net LTD Ratio (%)
Lineage Bank, Franklin, Tennessee	321,009	50.2
Carroll Bank and Trust, Huntingdon, Tennessee	506,110	79.7
Citizens Savings Bank and Trust Company, Nashville, Tennessee	176,156	89.7
Foundation Bank, McKenzie, Tennessee	198,986	59.5
<i>Source: Reports of Condition and Income (06/30/2018 – 03/31/2024)</i>		

Assessment Area Concentration

A majority of loans and other lending related activities are in the institution's AAs. The majority of home mortgage and small business loans by both number and dollar volume inside the AAs support this conclusion.

Lending Inside and Outside of the Assessment Area										
Loan Category	Number of Loans				Total	Dollar Amount of Loans \$(000s)				Total \$(000s)
	Inside		Outside			Inside		Outside		
	#	%	#	%		\$	%	\$	%	
Home Mortgage	47	61.8	29	38.2	76	24,342	67.9	11,524	32.1	35,866
Small Business	12	63.2	7	36.8	19	4,707	75.0	1,568	25.0	6,275
Total	59	62.1	36	37.9	95	29,049	68.9	13,092	31.1	42,141
Source: Bank data (01/01/2023 to 12/31/2023)										
Due to rounding, totals may not equal 100.0 percent										

Geographic Distribution

The geographic distribution of loans reflects reasonable dispersion throughout the AAs. The reasonable performance in the Nashville MSA AA supports 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. They focused on the percentages by the number of loans in both LMI geographies when arriving at conclusions. This factor only considered loans originated inside the AAs.

Borrower Profile

The distribution of borrowers reflects, given the demographics of the AAs, poor penetration among individuals of different income levels (including LMI) and businesses of different sizes. Poor performance in the Nashville MSA AA outweighed reasonable performance in the Tennessee Non-MSA AA to 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.

Response to Complaints

The institution has not received any CRA-related complaints since the previous evaluation; therefore, this criterion did not affect the rating.

DISCRIMINATORY OR OTHER ILLEGAL CREDIT PRACTICES REVIEW

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

NASHVILLE MSA AA – Full-Scope Review

DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE NASHVILLE MSA AA

Lineage Bank's Nashville MSA AA includes 220 census tracts (CTs) in Davidson and Williamson counties and represents a portion of the Nashville MSA.

Economic and Demographic Data

The Nashville MSA AA CTs reflect the following income designations based on 2020 Census data: 16 low-, 52 moderate-, 63 middle-, 82 upper-income, and 7 tracts with no income designation. The following table provides additional demographic and economic data for this area.

Demographic Information of the Assessment Area Assessment Area: Nashville MSA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	220	7.3	23.6	28.6	37.3	3.2
Population by Geography	963,610	5.9	22.8	29.1	41.1	1.2
Housing Units by Geography	404,321	6.3	23.5	30.1	39.0	1.1
Owner-Occupied Units by Geography	221,767	2.8	17.5	31.6	47.4	0.7
Occupied Rental Units by Geography	148,465	11.2	32.1	28.1	26.9	1.6
Vacant Units by Geography	34,089	7.3	25.0	29.0	36.8	2.0
Businesses by Geography	167,317	4.6	20.0	22.6	49.8	3.0
Farms by Geography	2,810	3.0	15.9	25.8	53.7	1.6
Family Distribution by Income Level	220,226	20.3	15.8	19.0	44.9	0.0
Household Distribution by Income Level	370,232	22.1	16.7	17.9	43.4	0.0
Median Family Income MSA - 34980 Nashville-Davidson--Murfreesboro-- Franklin, TN MSA		\$83,085	Median Housing Value			\$341,313
			Median Gross Rent			\$1,243
			Families Below Poverty Level			8.4%
Source: 2020 Census data and 2023 D&B data Due to rounding, totals may not equal 100.0 percent (*) The NA category consists of geographies that have not been assigned an income classification						

The following table shows the calculated income ranges based on the Federal Financial Institutions Examination Council (FFIEC) estimated median family income of \$100,500 in 2023 for the Nashville MSA AA.

Median Family Income Ranges – Nashville MSA AA				
Median Family Incomes	Low <50%	Moderate 50% to <80%	Middle 80% to <120%	Upper ≥120%
2023 (\$100,500)	<\$50,250	\$50,250 to <\$80,400	\$80,400 to <\$120,600	≥\$120,600
<i>Source: FFIEC</i>				

According to Moody's Analytics, the Nashville MSA AA's major employers include Vanderbilt University Medical Center, HCA Healthcare, Nissan North America, Inc., and Saint Thomas Health Services.

The following table shows data obtained from the Tennessee Department of Labor and Workforce Development indicates that the prior two year-end unemployment rates for Davidson and Williamson Counties lower than that of the State and national average.

Unemployment Rates		
Area	2022	2023
	%	%
Davidson County	2.4	2.5
Williamson County	2.2	2.3
State	2.9	3.0
National Average	3.3	3.5
<i>Source: Tennessee Department of Labor and Workforce Development</i>		

Competition

Lineage Bank operates in a competitive market in the Nashville MSA AA. According to the FDIC's Deposit Market Share Report as of June 30, 2023, the Nashville MSA AA contained 45 financial institutions that operated 311 full-service branches. Of these institutions, Lineage Bank ranked 24th with 0.3 percent of the deposit market share.

Community Contact

As part of the evaluation process, examiners contact third parties active in the AA to assist in identifying the credit needs. This information helps determine local financial institution's responsiveness to these needs and shows available credit and community development opportunities. Examiners used an existing community contact for the purposes of this evaluation. The contact stated small businesses are facing two major obstacles for growth: hiring for small businesses and high interest rates. These small businesses are not able to compete with the larger companies in the area with respect to salary. With increasing interest rates, small businesses are unable to expand or increase pay for employees.

Taking these obstacles into account, the contact stated that small business lending is the primary credit need in the AA. Overall, the contact indicated that financial institutions have been responsive to local credit needs.

Credit Needs

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

CONCLUSIONS ON PERFORMANCE CRITERIA IN THE NASHVILLE MSA AA

LENDING TEST

Lineage Bank demonstrated an adequate performance regarding the Lending Test in the Nashville MSA AA. Reasonable records regarding geographic distribution outweighed the poor performance regarding borrower profile loan distribution to support this conclusion.

Geographic Distribution

The geographic distribution of loans reflects reasonable dispersion throughout the Nashville MSA AA. Reasonable performance regarding home mortgage loans outweighed excellent performance regarding small business loans to support this conclusion.

Home Mortgage Loans

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

The following table shows the level of lending in low-income CTs trails demographic data by 2.8 percentage points, reflecting reasonable performance. For moderate-income CTs, the lending exceeds demographic data by 0.3 percentage points, also reflective of reasonable performance.

Geographic Distribution of Home Mortgage Loans Nashville MSA AA					
Tract Income Level	% of Owner-Occupied Housing Units	#	%	\$(000s)	%
Low	2.8	0	0.0	0	0.0
Moderate	17.5	8	17.8	3,503	14.4
Middle	31.6	11	24.4	4,038	16.6
Upper	47.4	26	57.8	16,767	69.0
Not Available	0.7	0	0.0	0	0.0
Total	100.0	45	100.0	24,308	100.0
<i>Source: 2020 Census data and Bank data (01/01/2023 to 12/31/2023) Due to rounding, totals may not equal 100.0 percent</i>					

Small Business Loans

The geographic distribution of small business loans reflects excellent penetration throughout the Nashville MSA AA. Excellent levels of lending in moderate-income CTs outweighed reasonable performance in low-income CTs to support this conclusion.

The following table shows the level of lending in low-income CTs trails demographic data by 4.6 percentage points, reflecting reasonable performance. For moderate-income CTs, the lending exceeds demographic data by 10.0 percentage points, reflective of excellent performance. Examiners placed more weight on performance in moderate-income CTs as there is a higher percentage of businesses in these CTs, representing more opportunities for lending.

Geographic Distribution of Small Business Loans Nashville MSA AA					
Tract Income Level	% of Businesses	#	%	\$(000s)	%
Low	4.6	0	0.0	0	0.0
Moderate	20.0	3	30.0	1,401	31.1
Middle	22.6	1	10.0	350	7.8
Upper	49.8	6	60.0	2,750	61.1
Not Available	3.0	0	0.0	0	0.0
Totals	100.0	10	100.0	4,501	100.0
Source: 2023 D&B data and Bank data (01/01/2023 to 12/31/2023) Due to rounding, totals may not equal 100.0 percent					

Borrower Profile

The distribution of borrowers reflects, given the demographics of the Nashville MSA AA, poor penetration among individuals of different income levels (including LMI) and businesses of different sizes. Poor records for both home mortgage loans and small business loans support this conclusion.

Home Mortgage Loans

The distribution of home mortgage loans, based on the borrowers' profiles, reflects a poor record among individuals of different income levels (including LMI). Poor performances to both LMI borrowers support this conclusion.

As reflected in the following table, the level of lending to low-income borrowers trails demographic data by 20.3 percentage points, reflecting very poor performance. Examiners considered that 8.4 percent of families in this AA are below the poverty level. Families below the poverty level may not qualify for traditional bank financing; therefore, the performance to low-income borrowers is considered poor. The performance to moderate-income borrowers trails demographic data by 12.0 percentage points, also reflecting poor performance.

Distribution of Home Mortgage Loans by Borrower Income Level Nashville MSA AA					
Borrower Income Level	% of Families	#	%	\$(000s)	%
Low	20.3	0	0.0	0	0.0
Moderate	15.8	1	3.8	45	0.4
Middle	19.0	1	3.8	431	3.3
Upper	44.9	24	92.3	12,522	96.3
Not Available	0.0	0	0.0	0	0.0
Total	100.0	26	100.0	12,998	100.0
Source: 2020 Census data and Bank data (01/01/2023 to 12/31/2023) Due to rounding, totals may not equal 100.0 percent					

Small Business Loans

The distribution of small business loans reflects poor penetration among businesses of different sizes. The poor level of lending to businesses with gross annual revenues of \$1.0 million or less supports this conclusion.

The following table shows that the bank originated only 4 out of every 10 small business loans to businesses with gross annual revenues of \$1.0 million or less, reflecting poor performance.

Distribution of Small Business Loans by Gross Annual Revenues					
Nashville MSA AA					
Gross Revenue Level	% of Businesses	#	%	\$(000s)	%
< \$100,000	70.1	0	0.0	0	0.0
\$100,000 - \$249,999	15.7	0	0.0	0	0.0
\$250,000 - \$499,999	3.4	1	10.0	663	14.7
\$500,000 - \$1,000,000	1.8	3	30.0	1,290	28.7
Subtotal <= \$1,000,000	91.0	4	40.0	1,953	43.4
>\$1,000,000	2.9	5	50.0	2,088	46.4
Revenue Not Available	6.1	1	10.0	460	10.2
Total	100.0	10	100.0	4,501	100.0
<i>Source: 2023 D&B data and Bank data (01/01/2023 to 12/31/2023)</i>					
<i>Due to rounding, totals may not equal 100.0 percent</i>					

TENNESSEE NON-MSA AA – Limited-Scope Review

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

The Tennessee Non-MSA AA includes all of Carroll County. This AA has a total of nine CTs consisting of six middle-, two upper-income, and one tract with no income designation. The following table provides additional demographic and economic data for this area.

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)	9	0.0	0.0	66.7	22.2	11.1
Population by Geography	28,440	0.0	0.0	74.7	25.3	0.0
Housing Units by Geography	13,256	0.0	0.0	74.8	25.2	0.0
Owner-Occupied Units by Geography	8,094	0.0	0.0	74.3	25.7	0.0
Occupied Rental Units by Geography	2,899	0.0	0.0	72.6	27.4	0.0
Vacant Units by Geography	2,263	0.0	0.0	79.2	20.8	0.0
Businesses by Geography	1,674	0.0	0.0	77.1	22.3	0.6
Farms by Geography	99	0.0	0.0	68.7	31.3	0.0
Family Distribution by Income Level	7,287	21.0	16.0	17.3	45.7	0.0
Household Distribution by Income Level	10,993	26.7	16.1	15.7	41.5	0.0
Median Family Income Non-MSAs - TN		\$56,418	Median Housing Value			\$99,818
			Median Gross Rent			\$583
			Families Below Poverty Level			11.9%
Source: 2020 Census data and 2023 D&B data Due to rounding, totals may not equal 100.0 percent (*) The NA category consists of geographies that have not been assigned an income classification						

The following table shows the calculated income ranges based on the FFIEC-estimated median family income of \$69,500 in 2023 for the Tennessee Non-MSA AA.

Median Family Income Ranges				
Tennessee Non-MSA AA				
Median Family Incomes	Low <50%	Moderate 50% to <80%	Middle 80% to <120%	Upper ≥120%
2023 (\$69,500)	<\$34,750	\$34,750 to <\$55,600	\$55,600 to <\$83,400	≥\$83,400
<i>Source: FFIEC</i>				

According to the Tennessee Department of Labor and Workforce Development, major employers in the AA include Hometown Health Clinic, Baptist Memorial Hospital, West Carroll Special School District, the National Guard, and McKenzie Health Care Center.

The following table shows the unemployment rates for Carroll County compared the State and national averages. Data obtained from the Tennessee Department of Labor and Workforce Development indicates that unemployment rates for Carroll County generally remain similar to that of the State and national averages.

Unemployment Rates		
Area	2022	2023
	%	%
Carroll County	3.5	3.7
State	2.9	3.0
National Average	3.3	3.5
<i>Source: Tennessee Department of Labor and Workforce Development</i>		

CONCLUSIONS ON PERFORMANCE CRITERIA IN THE TENNESSEE NON-MSA AA

For this AA, examiners reviewed all 19 consumer loans totaling \$211,000 originated inside the Tennessee Non-MSA AA in 2023. Examiners compared the consumer loans to 2020 Census data. Examiners arrived at conclusions using only consumer loans and did not review home mortgage or small business loans, as there was only 1 home mortgage and 2 small business loans originated in this AA in 2023. These low levels of lending would not draw meaningful conclusions, therefore, they are excluded from the scope of this AA.

LENDING TEST

The institution's lending performance in the Tennessee Non-MSA AA exceeds the lending performance for the institution; however, it does not change the institution's rating.

Geographic Distribution

The AA does not include any LMI geographies, and a review of the geographic distribution would not result in meaningful conclusions; therefore, this criterion was not evaluated.

Borrower Profile

Consumer Loans

Distribution of Consumer Loans by Borrower Income Category					
Borrower Income Level	% of Households	#	%	\$(000s)	%
Low	26.7	6	31.6	51	24.2
Moderate	16.1	5	26.3	44	20.8
Middle	15.7	6	31.6	92	43.6
Upper	41.5	1	5.3	15	7.1
Not Available	0.0	1	5.3	9	4.3
Totals	100.0	19	100.0	211	100.0
<i>Source: 2020 Census data and Bank data (01/01/2023 to 12/31/2023)</i>					
<i>Due to rounding, totals may not equal 100.0 percent</i>					

APPENDICES

SMALL 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) by considering the following criteria:

- 1) The bank's loan-to-deposit ratio, adjusted for seasonal variation, and, as appropriate, other lending-related activities, such as loan originations for sale to the secondary markets, community development loans, or qualified investments;
- 2) The percentage of loans, and as appropriate, other lending-related activities located in the bank's assessment area(s);
- 3) The geographic distribution of the bank's loans;
- 4) The institution's record of lending to and, as appropriate, engaging in other lending-related activities for borrowers of different income levels and businesses and farms of different sizes; and
- 5) The bank's record of taking action, if warranted, in response to written complaints about its performance in helping to meet credit needs in its assessment area(s).

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 institution 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.

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.

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.

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.

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.

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 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.

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.