

Statement of Condition 2022



ASSETS	12/31/2022	12/31/2021
Loans	\$ 967,981,000	\$ 816,803,000
U.S. Treasury & Federal Agencies	70,394,000	94,736,000
State, County, Municipals & Others	76,777,000	46,747,000
Federal Funds Sold and Securities for Repurchase	-	21,119,000
Cash & Due from Depository Institutions	28,423,000	45,508,000
Fixed Assets	16,565,000	14,099,000
Other Assets	28,466,000	29,416,000
TOTAL ASSETS	\$ 1,188,606,000	\$ 1,068,428,000
LIABILITIES & NET WORTH		
Non Interest Bearing Deposits	192,767,000	176,601,000
Time, Savings & Interest Checking Deposits	774,144,000	732,894,000
Total Deposits	\$ 966,911,000	\$ 909,495,000
Federal Funds Purchases & Other Borrowings	65,041,000	3,045,000
Other Liabilities	9,246,000	17,744,000
Total Equity Capital	147,408,000	138,144,000
TOTAL LIABILITIES & NET WORTH	\$ 1,188,606,000	\$ 1,068,428,000

Tier 1 Capital Ratio is 12.37% (Regulatory requirement for well capitalized banks is 5%)

BOARD OF DIRECTORS

Joe LaPorte, III - Chairman
 William D. Dudney - Vice Chairman
 Luther D. Cain
 Larry Estepp
 Daniel Franklin
 Andrew LaPorte
 Stephen J. LaPorte
 CeeGee McCord
 Sarah Presnell
 R. Stan Puckett
 John M. Vann

SENIOR OFFICERS

Joe LaPorte, III - Chairman & CEO
 Kevin Jessee - President & CCO
 Scott Greer - EVP, CFO & COO
 Ford Davis - EVP, Tri Cities Market President
 Nick Jackson - EVP, Knoxville Market President

SENIOR OFFICERS (cont'd.)

Sheila Blankenship - SVP, Portfolio Manager SBA
 Billy Bowers - SVP, Senior Credit Officer SBA
 Aaron Brooks - SVP, Commercial Loan Off
 Tim Broyles - SVP, Info Technology Mgr
 Mark Bryan - SVP, Commercial Loan Off
 Tony Carasso - SVP, Commercial Loan Off
 Kathleen Danuser - SVP, Collections Officer
 Scott Hammerbacher - SVP, Loan Admin. & Sr Compl Off
 Sandra Kerley - SVP, Retail Banking Mgr
 Jeremy Langlois - SVP, Legal Counsel SBA
 Lance Markham - SVP, Commercial Loan Off
 Kristan Spear - SVP, Commercial Loan Off
 Brooke Tittle - SVP, Commercial Loan Off
 Amy True - SVP, Human Resources Mgr
 Aaron Tyler - SVP, Digital Channels & Info Security Off
 David Watkins - SVP, Underwriting Mgr SBA
 Darcy Wetzel - SVP, Controller
 Jennifer Whaley - SVP, Risk Mgt & Sr Acctg Off
 Pamela Hutchins - VP, Secretary to the Board