

Statement of Condition 2019



ASSETS	<u>12/31/2019</u>	<u>12/31/2018</u>
Loans	\$ 581,200,000	\$ 564,130,000
U.S. Treasury & Federal Agencies	124,878,000	142,797,000
State, County, Municipals & Others	75,029,000	87,990,000
Federal Funds Sold and Securities for Repurchase	26,504,000	1,050,000
Cash & Due from Depository Institutions	19,242,000	12,535,000
Fixed Assets	10,742,000	11,337,000
Other Assets	22,270,000	21,145,000
TOTAL ASSETS	\$ 859,865,000	\$ 840,984,000
LIABILITIES & NET WORTH		
Non Interest Bearing Deposits	\$ 105,546,000	\$ 111,345,000
Time, Savings & Interest Checking Deposits	602,516,000	576,659,000
Total Deposits	708,062,000	688,004,000
Federal Funds Purchases & Other Borrowings	31,367,000	40,179,000
Other Liabilities	5,051,000	4,872,000
Total Equity Capital	115,385,000	107,929,000
TOTAL LIABILITIES & NET WORTH	\$ 859,865,000	\$ 840,984,000

2019 Key Ratios
Tier 1 Capital: 12.67%

BOARD OF DIRECTORS

Joe LaPorte, III - Chairman
 Sam LaPorte - Vice Chairman
 Richard K Storey - Secretary
 Luther D. Cain
 William D. Dudney
 Daniel Franklin
 Stephen J. LaPorte
 CeeGee McCord
 R. Stan Puckett
 John M. Vann

SENIOR OFFICERS

Joe LaPorte, III - Chairman & CEO
 Larry Estep - President
 C. Scott Greer - EVP, CFO & COO
 Kevin Jesse - EVP, CCO

SENIOR OFFICERS (cont'd.)

Ford Davis - EVP, Regional Comm Relationship Mgr
 Billy Bowers - SVP, SBA Senior Credit Officer
 Aaron Brooks - SVP, CLO
 Timothy Broyles - SVP, IT Manager
 Tony Carasso, SVP, CLO
 Mark Feuchtenberger - SVP, CLO
 Steve Gross, SVP, Dir of Portfolio Mgrs
 Scott Hammerbacher - SVP, Loan Admin. & Sr Compl Off
 Bradley Hoover - SVP, CLO
 Sharon Jones - SVP, HRO
 Bill MacGrath - SVP, Knoxville CLO
 Lance Markham - SVP, CLO
 Bond Smith - SVP, CLO
 Aaron Tyler - SVP, Digital Channels & Info Security Off
 David Watkins - SVP, Underwriting Mgr SBA
 Darcy Wetzel - SVP, Controller