

COMMUNITY REINVESTMENT ACT NOTICE

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 FDIC, 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 this 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 Lee Bank located at 41371 West Morgan Avenue, Pennington Gap, VA 24277.)

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 Compliance and Consumer Protection (DSC), FDIC 10 Tenth Street, NW Suite 800, Atlanta, GA 30309 - 3849.

You may send written comments about or performance in helping to meet community credit needs to:

Chrystal S. Arney, CRA Officer
Lee Bank & Trust Company
41371 West Morgan Avenue
Pennington Gap, VA 24277

and to 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 evaluation 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.

PUBLIC DISCLOSURE

March 27, 2023

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

Lee Bank and Trust Company
Certificate Number: 11582

41371 West Morgan Avenue
Pennington Gap, Virginia 24277

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

10 10th Street NE, Suite 800
Atlanta, Georgia 30309-3849

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.

- The loan-to-deposit ratio is reasonable given the institution's size, financial condition, and assessment areas' credit needs.
- The bank made a majority of home mortgage and small business loans in the assessment areas.
- The geographic distribution of home mortgage and small business loans reflects excellent dispersion throughout the assessment areas.
- The borrower profile reflects excellent penetration of home mortgage and small business loans among individuals of different income levels and businesses of different sizes.
- The institution has not received any CRA-related complaints since the previous evaluation; therefore, this factor did not affect the assigned rating.

DESCRIPTION OF INSTITUTION

Lee Bank and Trust Company (Lee Bank and Trust) is a \$242.4 million institution headquartered in Pennington Gap, Virginia. The bank is a wholly-owned subsidiary of Lee Bancshares, Inc., a one-bank holding company also located in Pennington Gap. The institution received a Satisfactory CRA rating at the previous FDIC CRA evaluation dated February 27, 2017, which was based on the Interagency Small Institution Examination Procedures.

Lee Bank and Trust operates four full-service locations in southern Virginia. The main office and one branch are located in Lee County, with the remaining branches operating in the Virginia portion of the adjacent Kingsport-Bristol, TN-VA Multi-State Metropolitan Statistical Area (MMSA). Management has not opened or closed any offices since the previous evaluation. The bank does not have any subsidiaries or other affiliates, nor has it had any merger or acquisition activity since the previous evaluation.

Lee Bank and Trust offers a variety of loan products. Loan products include commercial and business purpose, residential mortgage, and consumer loans as well as home equity and personal lines of credit. Lee Bank and Trust's primary focus is commercial lending. In response to the COVID-19 pandemic, the bank offered loans under the Small Business Administration's Paycheck Protection Program, which provided forgivable loans to eligible businesses to help ensure employees continued paychecks during the pandemic. The bank originated 19 loans totaling \$1.9 million under the program. Additionally, the bank offers a variety of deposit products, which include checking, savings, certificates of deposit, and individual retirement accounts. ATMs, online banking, mobile banking, bill pay, and telephone banking are offered as alternative systems for delivering retail banking services.

As of the December 31, 2022, Consolidated Reports of Condition and Income, the bank had total assets of \$242.4 million, total deposits of \$216.5 million, and total loans of \$132.7 million. Since the previous CRA performance evaluation, total assets increased by 54.1 percent. Simultaneously, the bank experienced a 61.2 percent increase in total deposits and a 20.2 percent increase in total loans. The loan portfolio is illustrated in the following table.

Loan Portfolio Distribution as of 12/31/2022		
Loan Category	\$(000s)	%
Construction, Land Development, and Other Land Loans	2,207	1.7
Secured by Farmland	1,431	1.1
Secured by 1-4 Family Residential Properties	30,140	22.7
Secured by Multifamily (5 or more) Residential Properties	8,994	6.8
Secured by Nonfarm Nonresidential Properties	20,617	15.5
Total Real Estate Loans	63,389	47.8
Commercial and Industrial Loans	55,873	42.1
Agricultural Production and Other Loans to Farmers	2,474	1.9
Consumer Loans	10,801	8.1
Obligations of State and Political Subdivisions in the U.S.	19	0.0
Other Loans	191	0.1
Lease Financing Receivable (net of unearned income)	0	0.0
Less: Unearned Income	0	0.0
Total Loans	132,747	100.0
<i>Source: Reports of Condition and Income</i>		

As reflected in the above table, the bank's significant loan types are residential real estate and commercial loans. The Call Report data shows that commercial loans, including those secured by nonfarm, nonresidential real estate, comprise 57.6 percent and one-to-four family residential real estate loans comprise 22.7 percent of the portfolio. Lending categories have remained consistent during the review period.

Examiners did not identify any financial, legal, or other impediments that effect the bank's ability to meet credit needs of the assessment area.

DESCRIPTION OF ASSESSMENT AREAS

The CRA requires each financial institution to define one or more assessment areas within which its CRA performance will be evaluated. The FDIC evaluates the bank's CRA performance based on its activity within the defined assessment areas. The bank currently serves two assessment areas. One assessment area includes Lee County, Wise County, and Norton City, Virginia (Non-MSA assessment area), and the second assessment area includes the entire Kingsport-Bristol, TN-VA MMSA (Kingsport MSA assessment area). The assessment areas have not changed since the previous examination.

Refer to the Description of Institution's Operations for each assessment area for more detailed information.

SCOPE OF EVALUATION

General Information

This evaluation covers the period from the previous evaluation dated February 27, 2017, to the current evaluation dated March 27, 2023. Examiners used the Interagency Small Institution Examination Procedures to evaluate Lee Bank and Trust's CRA Performance.

As shown in the table below, the substantial majority of the lending activity by number and deposits are in the Non-MSA assessment area, with lending activity by dollar amount and the level of branching comparable among the assessment areas. Both assessment areas will be reviewed using full-scope procedures. However, the performance in the Non-MSA assessment area is given more weight in the overall conclusions and ratings given the significant number of loans, level of deposits, and tenure in this area.

Assessment Area Breakdown of Loans, Deposits, and Branches								
Assessment Area	Loans				Deposits		Branches	
	#	%	\$(000s)	%	\$(000s)	%	#	%
Non-MSA	162	75.4	10,695	52.7	133.6	83.1	2	50.0
MSA	53	24.6	9,611	47.3	27.1	16.9	2	50.0
Total	215	100.0	20,306	100.0	160.7	100.0	4	100.0

Source: Bank Data and FDIC Summary of Deposits (06/30/2022)

Activities Reviewed

The CRA evaluation requires examiners to review lending performance with respect to home mortgage, small business, and small farm loans, if significant. Examiners determined that major product lines are small business and home mortgage loans. This conclusion considered the bank's business strategy and the number and dollar volume of loans originated during the evaluation period.

In 2022, agricultural lending accounted for 9.6 percent of lending over the evaluation period and 4.9 percent by dollar volume; however, a review of the lending found that there was not sufficient volume for analysis in the Kingsport MSA assessment area. From a universe of 90 small farm loans originated in 2022, only 3 were originated in the Kingsport MSA assessment area. Eighty-seven loans totaling \$2.6 million were within the Non-MSA assessment area; however, demographics reflect that all farms in the Non-MSA assessment area are by definition small farms. Therefore, the only analysis to be performed for small farm loans would be a geographic analysis for the Non-MSA assessment area. Given this data, the analysis of small farm lending would not have a material impact on the bank's overall performance given the significantly larger volume of small business lending. As a result, small farm lending is excluded from the analysis.

As shown in the table below, substantially more small business loans were originated in relation to home mortgage loans in 2022. Lending activity by loan type remained consistent throughout the review period. Therefore, the 2022 loan data is reflective of the entire period. The bank's record of

originating small business and home mortgage loans led examiners to place substantial emphasis on small business lending performance for the overall conclusions and ratings. As such, home mortgage lending received limited weighting in the overall analysis. In addition, no other loan types represent a major product line and are not included in the review. The following table shows the loan originations in 2022.

Loans Originated or Purchased				
Loan Category	\$ (000)	%	#	%
Construction and Land Development	1,041	1.9	5	0.5
Secured by Farmland	472	0.9	5	0.5
Secured by 1-4 Family Residential Properties	5,802	10.5	56	5.9
Multi-Family (5 or more) Residential Properties	1,160	2.1	2	0.2
Commercial Real Estate Loans	8,147	14.8	9	1.0
Commercial and Industrial Loans	25,455	46.2	223	23.4
Agricultural Loans	2,210	4.0	87	9.1
Consumer Loans	10,796	19.6	565	59.4
Other Loans	0	0.0	0	0.0
Total Loans	55,083	100.0	952	100.0
<i>Source: Bank Data</i>				

Since small business and home mortgage lending are the primary products, examiners analyzed the bank's small business and home mortgage lending for 2022. In 2022, the bank originated 229 small business loans totaling \$25.6 million and 58 home mortgage loans totaling \$6.9 million. The universe of loans was used for the Assessment Area Concentration and the Geographic Distribution as information was available to geocode all loans. All home mortgage loans originated within the assessment areas were also used for the Borrower Profile analysis given the limited number of loans originated. However, for the small business loans, a sample of 55 loans totaling \$4.9 million was selected from the loans within the assessment areas for analysis of the Borrower Profile. Demographic data from the 2020 census regarding owner-occupied housing levels and family distribution by income was used for comparative analysis for home mortgage loans. D&B data for 2022 served as a comparison for the small business lending.

For the Lending Test, examiners reviewed the number and dollar volume of home mortgage and small business loans. While number and dollar volume are presented, examiners emphasized performance by number of loans, because the number of loans is a better indicator of the number of individuals and businesses served.

CONCLUSIONS ON PERFORMANCE CRITERIA

LENDING TEST

Lee Bank and Trust demonstrated satisfactory performance under the Lending Test. Lending levels reflect reasonable performance. The Geographic Distribution of small business and home mortgage loans is excellent, with the distribution of loans to businesses of different sizes and individuals of different incomes considered reasonable. Additionally, the bank made a majority of its lending within the assessment areas.

Loan-to-Deposit Ratio

The loan-to-deposit ratio is reasonable given the institution's size and financial condition and the assessment areas' credit needs. The loan-to-deposit ratio was calculated from Call Report data and averaged 84.6 percent over the last 24 calendar quarters from March 31, 2017, to December 31, 2022. The ratio ranged from a low of 57.6 percent as of September 30, 2022, to a high of 94.9 percent as of September 30, 2020. The loan-to-deposit ratio has decreased recently with a sharp increase in deposits due to the acceptance of brokered deposits.

The loan-to-deposit ratio was compared to two similarly-situated institutions operating within the assessment areas. These institutions were selected based on size, portfolio composition, and market area. Lee Bank and Trust's average loan-to-deposit ratio is higher than the similarly-situated institutions' averages of 52.8 percent and 63.7 percent.

Loan-to-Deposit Ratio Comparison		
Bank	Total Assets as of 12/31/2023 (\$000s)	Average Net Loan-to-Deposit Ratio (%)
Lee Bank and Trust	242,399	84.6
Farmers and Miners Bank, Pennington Gap, VA	175,199	52.8
Miners Exchange Bank, Coeburn, VA	96,740	63.7

Source: Reports of Condition and Income

Assessment Area Concentration

A majority of the loans overall were originated inside the assessment areas. The following table illustrates the distribution of home mortgage, small business, and small farms loans inside and outside the assessment area.

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	53	91.4	5	8.6	58	6,339	91.0	624	9.0	6,963
Small Business	162	70.7	67	29.3	229	13,967	54.6	11,631	45.4	25,598
Total	215	74.9	72	25.1	287	20,306	62.4	12,255	37.6	32,561

Source: Bank Data.

Geographic Distribution

The geographic distribution of loans reflects excellent dispersion throughout the assessment areas. Excellent geographic distribution of both small business and home mortgage loans supports this conclusion. Performance in both assessment areas is consistent.

Borrower Profile

The distribution of loans reflects excellent penetration among business of different sizes and individuals of different income levels. This conclusion is supported by the excellent performance regarding small business loans and reasonable performance of home mortgage loans in the Non-MSA assessment area. Performance in the Non-MSA and Kingsport MSA assessment areas are inconsistent with the Non-MSA assessment area considered excellent and the Kingsport MSA assessment area noted as reasonable.

Response to Complaints

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

DISCRIMINATORY OR OTHER ILLEGAL CREDIT PRACTICES REVIEW

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

NON-MSA ASSESSMENT AREA – Full-Scope Review

DESCRIPTION OF INSTITUTION’S OPERATIONS IN THE NON-MSA ASSESSMENT AREA

The assessment area consists of all of Lee County, Wise County and Norton City in the Non-MSA portion of Virginia. The assessment area contains the main office and one full-service branch office representing half of the branching network. The assessment area also accounts for 75.4 percent of bank-wide lending by number of loans and 52.7 percent of the bank-wide dollar volume of lending. Additionally, the assessment area accounts for 83.1 percent of bank-wide deposits.

Economic and Demographic Data

The Non-MSA assessment area contains 19 census tracts. Based on the 2020 census data, the assessment area contains 8 moderate- and 11 middle-income census tracts. The designations at the previous examination, using the 2010 census data was 7 moderate-, 10 middle- and 1 upper-income census tracts. In 2022, the FFIEC designated all of the middle-income census tracts in the assessment area as distressed due to poverty rates. Additionally, the middle-income census tracts in Lee County are designated as underserved.

The following table presents select demographic characteristics of the assessment area.

Demographic Information for the Non-MSA Assessment Area						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	19	0.0	42.1	57.9	0.0	0.0
Population by Geography	61,990	0.0	40.0	60.0	0.0	0.0
Housing Units by Geography	31,836	0.0	41.3	58.7	0.0	0.0
Owner-Occupied Units by Geography	17,364	0.0	39.4	60.6	0.0	0.0
Occupied Rental Units by Geography	8,272	0.0	44.2	55.8	0.0	0.0
Vacant Units by Geography	6,200	0.0	42.7	57.3	0.0	0.0
Businesses by Geography	3,626	0.0	36.8	63.2	0.0	0.0
Farms by Geography	126	0.0	47.6	52.4	0.0	0.0
Family Distribution by Income Level	16,309	28.4	18.8	21.9	30.9	0.0
Household Distribution by Income Level	0	0.0	0.0	0.0	0.0	0.0
Median Family Income Non-MSA Virginia 2022		\$67,800	Median Housing Value			\$88,293
			Median Gross Rent			\$581
			Families Below Poverty Level			17.5%

*Source: 2020 U.S. Census and 2022 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.*

A majority of the population, owner-occupied housing, and businesses are within the middle-income census tracts. The demographics reflect that while the majority of lending opportunity is within the middle-income census tracts, a good level of opportunity also exists within the moderate-income tracts. The percent of owner-occupied housing units within moderate-, and middle-income census tracts is used for comparison under the Geographic Distribution criterion.

The 2022 FFIEC updated Virginia Non-MSA median family income (MFI) levels are used to analyze home mortgage loans under the Borrower Profile criterion. The following table presents each income category using the 2022 MFI of \$67,800.

Median Family Income Ranges				
Median Family Incomes	Low <50%	Moderate 50% to <80%	Middle 80% to <120%	Upper ≥120%
2022 (\$67,800)	<\$33,900	\$33,900 to <\$54,240	\$54,240 to <\$81,360	≥\$81,360
<i>Source: FFIEC</i>				

The demographic table above provides the distribution of families by income level, which is used to analyze the borrower profile for home mortgage lending. Given the median housing value of \$88,293 combined with the age of housing stock, a low-income individual earning under \$34,000 in 2022, may have difficulty qualifying for a conventional mortgage loan.

The analysis of small business lending compares the percentage of businesses located within moderate-, and middle-income census tracts for the Geographic Distribution criterion. The analysis of small business loans under the Borrower Profile criterion compares the distribution of small business lending by gross annual revenues of the business. The 2022 gross annual revenues for businesses are listed below.

- 82.0 percent reported \$1 million or less;
- 3.5 percent reported more than \$1 million; and
- 14.5 percent did not report revenues.

Service industries represent the largest portion of businesses at 37.0 percent. In addition, approximately 62.0 percent of area businesses have four or fewer employees, and 85.7 percent operate from a single location. Some of the largest employers in the assessment area include the Lee Memorial Health System, Lee County School District, and Publix Supermarkets.

Data obtained from the Bureau of Labor Statistics indicates that unemployment rates increased in 2020 due to the COVID-19 pandemic. Unemployment rates for both Lee and Wise Counties were below pre-pandemic rates in 2022. Unemployment rates within the assessment area are historically much higher than the state and comparable to national unemployment rates.

Unemployment Rates				
Area	2019	2020	2021	2022
	%	%	%	%
Lee County	4.0	6.4	4.1	3.4
Wise County (includes Norton City)	4.4	7.5	5.2	3.7
Virginia	2.8	6.5	3.9	2.8
National Average	3.7	8.1	5.4	3.6

Source: Bureau of Labor Statistics

Competition

The assessment area is moderately competitive in the market for financial services. According to the FDIC Deposit Market Share data as of June 30, 2022, 11 financial institutions operate 27 full-service branches within the assessment area. Of these institutions, Lee Bank and Trust ranked third with a 12.0 percent market share. The deposit market share leaders are Powell Valley National Bank (26.0 percent) and First Bank and Trust Company (15.1 percent).

The bank is not required to collect or report its small business loan data, and it has elected to not do so. Therefore, the analysis of small business loans under the Lending Test does not include comparisons against aggregate data. The aggregate data, however, reflects the level of demand for small business loans and is therefore discussed. Aggregate data for 2021 shows that 47 institutions reported 645 small business loans in the assessment area, indicating a relatively high level of competition for a limited number of loans. The four most prominent small business lenders accounted for 52.7 percent of total market share by number of small business loans. The four leading small business lenders by number are American Express National Bank (15.8 percent), Synchrony Bank (14.4 percent), First Bank and Trust Company (12.1 percent), and Truist Bank (10.4 percent). The four most prominent lenders by dollar amount are First Bank and Trust Company (34.0 percent), New Peoples Bank, Inc. (17.5 percent), Truist Bank (9.6 percent), and American Express National Bank (4.4 percent).

The bank is not required to collect or report its home mortgage loan data, nor has it elected to report such data. As a result, the analysis of home mortgage loans under the Lending Test does not include comparisons to aggregate data. Aggregate data, however, reflects the level of demand for home mortgage loans and is included to provide this context. Aggregate data for 2021 shows 116 lenders reported 1,059 originated or purchased residential mortgage loans in the assessment area. The five most prominent home mortgage lenders, Eastman Credit Union (21.0 percent); Rocket Mortgage (10.3 percent); Powell Valley National Bank (6.7 percent); Farmers and Miners Bank (5.7 percent); and, First Bank and Trust Company (5.5 percent) account for nearly 50.0 percent of total market share by number of home mortgage loans originated or purchased.

Community Contact

As part of the CRA evaluation process, examiners contact third parties active in the assessment area to assist in identifying credit needs. This information helps determine whether local financial institutions are responsive to these needs. It also shows what credit opportunities are available. A

community contact interview was referenced with an economic development organization that serves the assessment area.

The community contact stated that efforts have been made to diversify the economy. Government is currently the leading sector, but there is a need to attract private development. The area is starting to see an uptick in coal, which is increasing jobs in the coal industry, as well as, large spin-off businesses related to the coal industry. Traditionally, the area sees retirees moving to the area; however, a focus on work from home initiatives in the area is attracting younger people who are attracted to the lower cost of living, the scenic beauty, and robust broadband. The area is seeing a housing boom with people migrating from larger cities to more rural areas. While there is ample housing stock, much is 25-30 years old and in need of repair.

Credit Needs

Considering information from bank management, demographic and economic data, and the community contact, the primary credit needs of the assessment area are access to affordable housing and working capital for small businesses. Affordable housing is needed as the average age of stock is 46 years old and in need of repair, making it unaffordable for low- and moderate-income families. Small business loans, particularly those for start-up businesses, are in high demand. The significant percentage of businesses with gross annual revenues of \$1 million or less and the large number of businesses with four or fewer employees support this conclusion.

CONCLUSIONS ON PERFORMANCE CRITERIA IN THE NON-MSA ASSESSMENT AREA

LENDING TEST

Lee Bank and Trust demonstrated excellent performance under the Lending Test in the Non-MSA assessment area. The excellent Geographic Distribution and Borrower Profile support this conclusion.

Geographic Distribution

The geographic distribution of loans reflects excellent dispersion throughout the assessment area. Excellent geographic distribution of both small business and home mortgage loans supports this conclusion. Examiners focused on the percentage by number of loans in moderate-income census tracts as there are no low-income census tracts in the assessment area.

Small Business

The geographic distribution of small business loans reflects excellent distribution throughout the assessment area. As reflected in the following table, lending in moderate-income census tracts was substantially higher than demographic data.

Geographic Distribution of Small Business Loans Non-MSA Assessment Area					
Tract Income Level	% of Businesses	#	%	\$(000s)	%
Moderate	36.8	86	67.7	6,387	79.3
Middle	63.2	41	32.3	1,666	20.7
Totals	100.0	127	100.0	8,053	100.0

Source: 2022 D&B Data and Bank Data.

Home Mortgage

The geographic distribution of home mortgage loans reflects excellent distribution throughout the assessment area. Lending in moderate-income areas significantly exceeded the percentage of owner-occupied housing units.

Geographic Distribution of Home Mortgage Loans Non-MSA Assessment Area					
Tract Income Level	% of Owner-Occupied Housing Units	#	%	\$(000s)	%
Moderate	39.4	19	54.3	1,559	59.0
Middle	60.6	16	45.7	1,083	41.0
Total	100.0	35	100.0	2,642	100.0

Source: 2020 U.S. Census and Bank Data.

Borrower Profile

The distribution of loans reflects excellent penetration among businesses of different sizes and individuals of different income levels. The excellent small business lending primarily supports this conclusion as significantly more weight is placed on small business lending performance. Examiners focused on the percentage of small business loans made to borrowers with revenues of \$1 million or less and home mortgage loans made to low- and moderate-income borrowers.

Small Business

The distribution of small business loans reflects excellent penetration among businesses of different sizes. As shown below, lending to businesses with gross annual revenues of \$1 million or less is well above demographics.

Distribution of Small Business Loans by Gross Annual Revenue Category Non-MSA Assessment Area					
Gross Revenue Level	% of Businesses	#	%	\$(000s)	%
<=\$1,000,000	82.0	39	90.7	2,301	87.9
>\$1,000,000	3.5	4	9.3	317	12.1
Revenue Not Available	14.5	0	0.0	0	0.0
Total	100.0	43	100.0	2,618	100.0

Source: 2022 D&B Data and Bank Data.

Home Mortgage

The distribution of home mortgage loans to borrowers of different income levels is reasonable. As shown below, lending to low-income borrowers was significantly below demographics. However, families living below the poverty level stand at 17.5 percent. Additionally, given the median housing value, the noted condition of the available housing, and income level, a low-income borrower would likely have difficulty qualifying for a conventional home mortgage loan. Considering these two factors, lending to low-income borrowers is reasonable. Lending to moderate-income borrowers is comparable to demographics.

Distribution of Home Mortgage Loans by Borrower Income Level Non-MSA Assessment Area					
Borrower Income Level	% of Families	#	%	\$(000s)	%
Low	28.4	1	2.9	32	1.2
Moderate	18.8	6	17.1	231	8.8
Middle	21.9	6	17.1	424	16.0
Upper	30.9	12	34.3	1,207	45.7
Not Available	0.0	10	28.6	748	28.3
Total	100.0	35	100.0	2,642	100.0

Source: 2020 U.S. Census and Bank Data.

KINGSPORT MSA ASSESSMENT AREA – Full-Scope Review

DESCRIPTION OF INSTITUTION’S OPERATIONS IN THE KINGSPORT MSA ASSESSMENT AREA

The Kingsport MSA assessment area consists entirely of the Kingsport-Bristol, TN-VA MMSA. While the bank has designated the entire MMSA as an assessment area, branches are only located in Virginia. As such, the Kingsport MSA assessment area will be included in the Virginia state rating. The bank has two branches, which accounts for 50.0 percent of the branching network, within this assessment area. Additionally, the assessment area also accounts for 24.6 percent by number of loans and 47.3 percent by dollar volume of bank-wide lending as well as 16.9 percent of bank-wide deposits.

Economic and Demographic Data

The Kingsport MSA assessment area contains 79 census tracts. Based on the 2020 census data, the assessment area contains 2 low-, 14 moderate-, 46 middle-, and 17 upper-income census tracts. The census tract designations at the previous examination, using the 2010 census data changed. At the previous examination, there were 75 census tracts with the following designations: 2 low-, 14 moderate-, 42 middle- and 17 upper-income census tracts.

The table below shows demographic data information for the assessment area.

Demographic Information for the Kingsport MSA Assessment Area						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	79	2.5	17.7	58.2	21.5	0.0
Population by Geography	307,614	1.6	15.7	60.3	22.4	0.0
Housing Units by Geography	149,597	1.8	16.9	59.7	21.6	0.0
Owner-Occupied Units by Geography	94,141	0.6	13.1	61.8	24.5	0.0
Occupied Rental Units by Geography	33,983	4.9	23.7	53.1	18.2	0.0
Vacant Units by Geography	21,473	2.1	22.5	61.0	14.5	0.0
Businesses by Geography	22,611	6.1	14.2	55.8	23.9	0.0
Farms by Geography	993	0.7	8.7	70.3	20.3	0.0
Family Distribution by Income Level	83,085	21.4	17.8	20.7	40.1	0.0
Median Family Income-Kingsport-Bristol, TN-VA MMSA 2022		\$69,700	Median Housing Value			\$138,560
			Median Gross Rent			\$670
			Families Below Poverty Level			11.6%

Source: 2020 U.S. Census and 2022 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.

A majority of the population, owner-occupied housing, and businesses are within the middle-income census tracts. The demographics reflect that while the majority of lending opportunity is within the middle-income census tracts, a moderate level of opportunity also exists within the moderate-income tracts, with limited opportunity within the low-income tracts. The percent of owner-occupied housing units within the low-, moderate-, middle-, and upper-income census tracts is used for comparison under the Geographic Distribution criterion.

The 2022 FFIEC updated Kingsport-Bristol, TN-VA MMSA MFI levels was used to analyze home mortgage loans under the Borrower Profile criterion. The following table presents each income category using the 2022 MFI of \$69,700.

Median Family Income Ranges				
Median Family Incomes	Low <50%	Moderate 50% to <80%	Middle 80% to <120%	Upper ≥120%
2022 (\$69,700)	<\$34,850	\$34,850 to <\$55,760	\$55,760 to <\$83,640	≥\$83,640
<i>Source: FFIEC</i>				

The demographic table above provides the distribution of families by income level, which is used to analyze the borrower profile for home mortgage lending. Given the median housing value of \$138,560 combined with the age of housing stock, a low-income individual earning under \$35,000 in 2022, may have difficulty qualifying for a conventional mortgage loan

The analysis of small business lending compares the percentage of businesses located within low-, moderate-, middle-, and upper-income census tracts for the Geographic Distribution criterion. The analysis of small business loans under the Borrower Profile criterion compares the distribution of small business lending by gross annual revenues of the business. The 2022 gross annual revenues for businesses are listed below.

- 84.7 percent reported \$1 million or less;
- 3.7 percent reported more than \$1 million; and
- 11.6 percent did not report revenues.

Service industries represent the largest portion of businesses at 35.7 percent. In addition, approximately 62.7 percent of area businesses have four or fewer employees, and 88.8 percent operates from a single location. Some of the largest employers in the assessment area include the Eastman Chemical Co., Wellmont Health System, and Holston Medical Group.

Data obtained from the Bureau of Labor Statistics indicates that unemployment rates increased in 2020 due to the COVID-19 pandemic. Unemployment rates for 2022 show the MMSA level is slightly lower than pre-pandemic levels. Unemployment rates within the assessment area are historically lower than the national unemployment rates.

Unemployment Rates				
Area	2019	2020	2021	2022
	%	%	%	%
Kingsport-Bristol, TN-VA MMSA	3.7	6.9	4.1	3.4
National Average	3.7	8.1	5.4	3.6

Source: Bureau of Labor Statistics

Competition

The assessment area is moderately competitive in the market for financial services. According to the FDIC Deposit Market Share data as of June 30, 2022, 25 financial institutions operate 85 full-service branches within the assessment area. Of these institutions, Lee Bank and Trust ranked 18th with a 0.5 percent market share. The deposit market share leaders are First Bank and Trust Company (16.7 percent), First Horizon Bank (12.1 percent), and Bank of Tennessee (9.4 percent).

The bank is not required to collect or report its small business loan data, and it has elected not to do so. Therefore, the analysis of small business loans under the Lending Test does not include comparisons against aggregate data. The aggregate data, however, reflects the level of demand for small business loans and is therefore discussed. Aggregate data for 2021 shows that 86 institutions reported 5,664 small business loans in the assessment area, indicating a relatively high level of competition for a limited number of loans. The four most prominent small business lenders accounted for 48.3 percent of total market share by number of small business loans. The four leading small business lenders by number are American Express National Bank (20.1 percent), First Bank and Trust Company (14.9 percent), Synchrony Bank (7.5 percent), and Bank of Tennessee (5.9 percent). The four most prominent lenders by dollar are First Bank and Trust Company (22.4 per cent), Truist Bank (15.9 percent), New Peoples Bank (9.3percent), and First Horizon Bank (7.1 percent).

The bank is not required to collect or report its home mortgage loan data, nor has it elected to report such data. As a result, the analysis of home mortgage loans under the Lending Test does not include comparisons to aggregate data. Aggregate data, however, reflects the level of demand for home mortgage loans and is included to provide this context. Aggregate data for 2021 shows 353 lenders reported 11,491 originated or purchased residential mortgage loans in the assessment area. The five most prominent home mortgage lenders, Eastman Credit Union (22.0 percent); Rocket Mortgage (8.1 percent); Pennymac Loan Services, LLC (4.0 percent); Cardinal Financial Company (3.7 percent); and, First Bank and Trust Company (3.6 percent) account for nearly 42.0 percent of total market share by number of home mortgage loans originated or purchased.

Credit Needs

Considering information from bank management, and demographic and economic data, the primary credit needs of the assessment area are access to affordable housing and working capital for small businesses. The average age of housing stock is older at 48 years and in need of repair, making housing unaffordable for low- and moderate-income individuals. Small business loans, particularly those for start-up businesses, are in high demand. The significant percentage of businesses with

gross annual revenues of \$1 million or less and the large number of businesses with four or fewer employees support this conclusion.

CONCLUSIONS ON PERFORMANCE CRITERIA IN THE KINGSPORT MSA ASSESSMENT AREA

LENDING TEST

Lee Bank and Trust demonstrated reasonable performance under the Lending Test. The excellent Geographic Distribution and reasonable Borrower Profile supports this conclusion.

Geographic Distribution

The geographic distribution of loans reflects excellent dispersion throughout the assessment area. Excellent geographic distribution of both small business and home mortgage loans supports this conclusion. Examiners focused on the percentage by number of loans in low- and moderate-income census tracts.

Small Business

The geographic distribution of small business loans reflects excellent distribution throughout the assessment area. Lending in low-income tracts was above demographics, and lending in moderate-income census tracts was more than double demographic data. The following table provides the geographic distribution of the small business loans within the assessment area.

Geographic Distribution of Small Business Loans Kingsport MSA Assessment Area					
Tract Income Level	% of Businesses	#	%	\$(000s)	%
Low	6.1	3	8.6	570	9.6
Moderate	14.2	10	28.6	1,332	22.5
Middle	55.8	18	51.4	2,702	45.7
Upper	23.9	4	11.4	1,310	22.2
Totals	100.0	35	100.0	5,914	100.0

Source: 2022 D&B Data and Bank Data.

Home Mortgage

The geographic distribution of home mortgage loans reflects excellent distribution throughout the assessment area. Lending in both low- and moderate-income areas significantly exceeded the percentage of owner-occupied housing units.

Geographic Distribution of Home Mortgage Loans Kingsport MSA Assessment Area					
Tract Income Level	% of Owner-Occupied Housing Units	#	%	\$(000s)	%
Low	0.6	3	16.7	433	11.7
Moderate	13.1	4	22.2	804	21.8
Middle	61.8	5	27.8	1,500	40.6
Upper	24.5	6	33.3	959	25.9
Total	100.0	18	100.0	3,697	100.0

Source: 2020 U.S. Census and Bank Data.

Borrower Profile

The distribution of loans reflects reasonable penetration among businesses of different sizes and individuals of different income levels. The reasonable small business and home mortgage lending supports this conclusion. Examiners focused on the percentage of small business loans made to borrowers with revenues of \$1 million or less and home mortgage loans made to low- and moderate-income borrowers.

Small Business

The distribution of small business loans reflects reasonable penetration among businesses of different sizes. While the number of loans is well below demographics, the dollar amount is comparable.

Distribution of Small Business Loans by Gross Annual Revenue Category Kingsport MSA Assessment Area					
Gross Revenue Level	% of Businesses	#	%	\$(000s)	%
<=\$1,000,000	84.7	6	50.0	1,811	77.8
>\$1,000,000	3.7	6	50.0	517	22.2
Revenue Not Available	11.6	0	0.0	0	0.0
Total	100.0	12	100.0	2,328	100.0

Source: 2022 D&B Data and Bank Data

Home Mortgage

The distribution of home mortgage loans to borrowers of different income levels is reasonable. As shown below, lending to low-income borrowers was significantly below demographics. However, families living below the poverty level stood at 11.6 percent. Additionally, given the median housing value, the noted condition of the available housing, and income level, a low-income borrower would likely have difficulty qualifying for a conventional home mortgage loan. Lending to moderate-income individuals is also below demographics.

Distribution of Home Mortgage Loans by Borrower Income Level Kingsport MSA Assessment Area					
Borrower Income Level	% of Families	#	%	\$(000s)	%
Low	21.4	1	5.6	76	2.0
Moderate	17.8	2	11.1	267	7.2
Middle	20.7	2	11.1	139	3.8
Upper	40.1	13	72.2	3,216	87.0
Total	100.0	18	100.0	3,697	100.0
<i>Source: 2020 U.S. Census and Bank Data.</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.

COMMUNITY REINVESTMENT ACT

LIST OF MAIN OFFICE AND BRANCHES:

Lee Bank & Trust Company has three offices conveniently located to serve local residents and to provide full banking services to the local communities of Lee County, Virginia, Bristol, Virginia, and Bristol, Tennessee, the bank's delineated assessment areas. The locations of these banking offices and hours of operation are:

Lee Bank & Trust Company
Main Office
41371 West Morgan Avenue
Pennington Gap, Virginia 24277
Census Tract 9503
Lobby Hours:
Mon – Thurs: 9:00 AM to 4:00 PM
Fri: 9:00 AM to 6:00 PM
Drive – Thru Hours:
Mon – Thurs: 8:30 AM to 4:00 PM
Fri: 8:30 AM to 6:00 PM

Lee Bank & Trust Company
Bristol Branch
707 Gate City Highway
Bristol, Virginia 24201
Census Tract 0201
Lobby Hours:
Mon – Thurs: 9:00 AM to 4:00 PM
Fri: 9:00 AM to 6:00 PM
Drive – Thru Hours:
Mon – Thurs: 8:30 AM to 4:00 PM
Fri: 8:30 AM to 6:00 PM

Lee Bank & Trust Company
Jonesville Branch
32739 Main Street
Jonesville, Virginia 24263
Census Tract 9505
Lobby Hours:
Mon – Thurs: 9:00 AM to 4:00 PM
Fri: 9:00 AM to 6:00 PM
Drive – Thru Hours:
Mon – Thurs: 8:30 AM to 4:00 PM
Fri: 8:30 AM to 6:00 PM

Branch Opening/Closing Notice

March 7, 2024

CRA Public File Notice

The Abingdon Branch was closed June 16, 2023. There were no other branch openings or branch closings during the current year-to-date or for the two prior years.

Chrystal S. Amey
VP, Operations/Compliance Officer/Corporate Secretary
Lee Bank & Trust Company

LEE BANK & TRUST COMPANY
COMMUNITY REINVESTMENT
Updated 03/29/2024

BELOW IS A LIST OF SERVICES PROVIDED AT THE MAIN OFFICE AND BRANCHES OF LEE BANK & TRUST COMPANY:

Four modern easily accessible bank office facilities conveniently located within the Community Reinvestment Act assessment area which offer lobby, drive-in and night depository, and ATM services. Branch locations are: Main office in Pennington Gap, Virginia and branch offices in Jonesville, Virginia; and Bristol, Virginia.

Convenient hours:

Monday thru Thursday:

Friday:

Lobby Hours

9:00 AM to 4:00 PM

9:00 AM to 6:00 PM

Drive-Thru Hours

8:30 AM to 4:00 PM

8:30 AM to 6:00 PM

In addition to the above mentioned hours, Lee Bank & Trust Company has 24 hour ATM services available at the Main Office, Jonesville Branch, and Bristol Branch.

LOAN SERVICES AVAILABLE

1. Three ARM (Adjustable Rate Mortgages) Plans offered to both consumer and commercial applicants
2. Home Equity Line
3. Four Fixed Rate Mortgage Plans offered to consumer applicants
4. Residential Mortgage Loans for one to four dwelling units
5. Agricultural Loans
6. Commercial Loans
7. Installment Loan Plans offered to both consumer and commercial applicants
8. Single Payment Loan Plans offered to both consumer and commercial applicants
9. Home Improvement Loans
10. Mobile Home Loans
11. Small Business and other Commercial Loans for capital and expansion
12. Small Farm Loans for seasonal capital and for expansion
13. Equipment Loans
14. New and Used Automobiles and Truck Loans
15. Boat Loans
16. Loans for Recreational Vehicles
17. Personal Lines of Credit
18. Other Miscellaneous Consumer and Personal Loans
19. Commercial Real Estate Loans

DEPOSIT PRODUCTS AND TRANSACTION FEES, IF APPLICABLE

The account disclosures provide more detailed, account specific information. Disclosures may be obtained by requesting a disclosure from one of our new accounts personnel. The following is meant to be a brief description of each type of account and is not meant to be used or construed to be any type of account agreement nor full disclosure relative to the accounts listed below. Questions regarding any type of account should be directed to our friendly customer service personnel or by email to contactus@lbt.com.

<u>Deposit Product</u>	<u>Transaction, Maintenance or Activity Fee (if applicable)</u>
Kasasa Cash Checking	<ol style="list-style-type: none">1. High interest checking if qualifications are met.2. \$100.00 minimum initial deposit.3. Must meet qualification standards of 12 debit card purchases post and settle to account during monthly qualification cycle and must sign up for e-statements.4. Overdraft fees and insufficient funds (NSF) fees apply as listed below.5. Fees to purchase checks vary, depending upon check style purchased.6. \$12.00 annual dormant account fee if 12 months dormant and balance less than \$100.00.
Kasasa Cash Back Checking	<ol style="list-style-type: none">1. Cash back on up to \$400.00 in debit card purchases if qualifications are met2. \$100.00 minimum initial deposit.3. Must meet qualification standards of 12 debit card purchases and must sign up for e-statements.4. Overdraft fees and insufficient funds (NSF) fees apply as listed below.5. Fees to purchase checks vary, depending upon check style purchased.6. \$12.00 annual dormant account fee if 12 months dormant and balance less than \$100.00.
No-Frills Checking	<ol style="list-style-type: none">1. \$100.00 minimum initial deposit.2. Overdraft fees and insufficient funds (NSF) fees apply as listed below.3. Fees to purchase checks vary, depending upon check style purchased.4. \$12.00 annual dormant account fee if 12 months dormant and balance less than \$100.00.
Kasasa Saver Savings Account	<ol style="list-style-type: none">1. \$100.00 minimum initial deposit.2. Kasasa Saver is attached to a Kasasa Cash or Kasasa Cash Back Checking account. If qualifications are met as listed on the Kasasa Cash or Kasasa Cash Back accounts, Kasasa Saver can qualify for a higher interest rate than our regular savings account.3. \$1.00 excess withdrawal fee for each withdrawal in excess of 2 per month.4. \$12.00 annual dormant account fee if 24 months dormant and balance less than \$100.00.
Savings Account	<ol style="list-style-type: none">1. \$100.00 minimum initial deposit.2. \$1.00 excess withdrawal fee for each withdrawal in excess of 2 per month.3. \$12.00 annual dormant account fee if 24 months dormant and balance less than \$100.00.4. \$10.00 lost passbook fee.

Personal NOW Account

1. No fee if minimum daily balance is \$1,000.00.
2. \$4.00 per month if minimum daily balance is \$500.00 to \$999.99.*
3. \$6.00 per month if minimum daily balance is less than \$500.00.*
4. Overdraft fees and insufficient funds (NSF) fees apply as listed below.
5. \$12.00 annual dormant account fee if 12 months dormant and balance less than \$100.00.

**Fee will not be charged if minimum average daily balance is \$2,500.00*

Insured Money Fund Account

1. No fee if minimum daily balance is \$2,000.00.
2. \$2.00 per month if minimum daily balance is less than \$2,000.00.*
3. \$10.00 for each excessive withdrawal, if more than six transfers and withdrawals per month (with certain exceptions).
4. Overdraft fees and insufficient funds (NSF) fees apply as listed below.
5. \$12.00 annual dormant account fee if 12 months dormant and balance less than \$100.00.

**Waiver permitted if minimum average daily balance is
 $2 \frac{1}{2} \times \$2,000.00 = \$5,000.00$*

Business/Organization/Association &
Government Checking Account

1. \$100.00 minimum initial deposit.
2. \$6.50 per month if minimum daily balance is less than \$500.00.*
3. \$10.00 flat fee on accounts opened at Bristol & Abingdon.
4. Overdraft fees and insufficient funds (NSF) fees apply as listed below as well as daily accrual charges relative to overdrafts or insufficient funds.

**Waiver permitted if minimum average daily balance is \$1,250.00 or if the account is for a non-profit and non-business association, organization, or club which is organized primarily for charitable, religious, educational, or community activities and safety purposes and which is operated primarily by volunteer members receiving no compensation.*

Business/Organization/Association &
Government NOW Account

1. No fee if minimum daily balance is \$5,000.00.
2. \$4.00 per month if minimum daily balance is \$1,000.00 to \$5,000.00.*
3. \$7.00 per month if minimum daily balance is \$0.00 to \$999.99
4. Overdraft fees and insufficient funds (NSF) fees apply as listed below as well as daily accrual charges relative to overdrafts or insufficient funds.

**Waiver permitted if minimum average daily balance is \$12,500.00 or if the account is for a non-profit and non-business association, organization, or club which is organized primarily for charitable, religious, educational, or community activities and safety purposes and which is operated primarily by volunteer members receiving no compensation.*

Christmas Club Account

1. \$10.00 early withdrawal fee.

Certificates of Deposit

1. \$10.00 excessive withdrawal fee for more than 3 during CD term.
2. \$15.00 lost CD fee.
3. \$500.00 minimum deposit to open account.
4. Terms from 7 days to over 60 months.
5. Early withdrawal fee applies on most CDs. Typically the fee is equal to three month's interest.

IRAs (Individual Retirement Accounts)

1. \$10.00 excessive withdrawal fee for more than 3 during IRA term.

- | | |
|-----------------------|---|
| Variable Rate Account | <ol style="list-style-type: none"> 1. No minimum deposit. 2. Terms – 18 months from initial deposit or from any renewal date. |
| Fixed Rate Account | <ol style="list-style-type: none"> 1. \$500.00 minimum deposit. 2. Terms – 18, 24, 36, and 60 months. |

OTHER CUSTOMER SERVICES PROVIDED AND FEES, IF APPLICABLE

<u>Service Provided</u>	<u>Fee</u>
Cashier's Check	\$3.00 each
Safe Deposit Box Rental	\$8.00 to \$64.00 annually
Lost Key Fee (1 key)	\$20.00
Lost Key Fee (2 keys)	\$75.00
Safe Deposit Box Drilling	Varies – when keys are lost and boxes must be drilled, charges vary based upon the type of lock being replaced and the travel charges for our contractor to be present to drill the box and replace the lock.
Telephone Transfers	\$1.00 each
Account Balancing Assistance	\$15.00 per hour
Account Activity Printout	\$1.00
Account Research	\$15.00 per hour
Checks	Cost of check printing varies depending on the style of checks ordered
Temporary checks	\$0.50 per kit
Overdraft charge/Bounce Protection Fee	\$30.00 per check/item. The following will apply to all commercial checking accounts: \$5.00 per day for each day an account remains overdrawn.
Insufficient Funds (NSF)/ return check charge	\$30.00 per check/item
Deposit returned item fee	\$30.00 per deposit item
Stop payment fees	
• On check/item	\$20.00 per order
• Stop payment renewal	\$20.00 per order
• Orders on multiple/repeat items	\$20.00 per order
Special statement cutoff	\$3.00

Archive copies	\$2.00 each
Photocopies	\$0.20 each
Wire transfers	
• Incoming to your account	\$5.00
• Outgoing from your account	\$15.00
Telephone transfer from savings to checking	\$1.00
Telephone transfer from savings to savings	\$1.00
Telephone transfer from savings to another acct.	\$1.00
Telephone transfer from checking to savings	\$1.00
Account closing fees – within 30 days after opening - Applies to all deposit/time accounts	\$10.00
Garnishments, executions, levies, and other forms of legal process affecting your acct.	\$15.00 each
Returned deposited check fees – commercial accounts only	\$1.00 each
Lost Cashier's Check fee	
• If lost instrument bond purchased	\$10.00
• If no lost instrument bond purchased	\$15.00
Bankcard Merchant sign-up fee	Set by Bankcard center
Bankcard discount fees	Set by Bankcard center
Fax services:	
• Outgoing – for depositor	\$2.00 per page, \$3.00 minimum fee
for non-depositor	\$3.00 per page, \$4.00 minimum fee
• Incoming – for depositor	\$3.00 per page, \$3.00 minimum fee
for non-depositor	\$5.00 per page, \$5.00 minimum fee
Safekeeping fee	\$1.00 per month
Credit inquiries by bureaus and agencies	\$2.50 each
Night depository	
• Annual rental (1 bag included)	\$12.00
• Additional bag purchase	\$5.00
• Disposable Security Packs	\$0.30
Treasury tax and loan deposits	Fee set by Federal Government
Collection Item fees	\$10.00
Monthly Payment Collection Notices	\$1.00 per month

Rapid Refund tax anticipation checks
If check amount is less than \$250.00, fee is \$5.00
If check is \$250.00 to \$1000.00, fee is \$20.00
If check is more than \$1000.00, fee is \$30.00

Debit Card Replacement
First one free, thereafter \$7.50 each

E-statements returned/undeliverable
\$3.50 per month

Loan Payment Services: Loan payments made through the online payment portal or by telephone to a Lee Bank representative using your credit card information or bank account information from another Bank will be charged a \$10.00 processing fee. **NOTE:** This is not the same as online banking customers who must have a log-in to access the online banking system and request a payment through Bill-pay. This is only for payments made utilizing the link on www.lbtc.com and clicking on the "Make a payment" tab. For telephone requests, this is a fee that will be charged if you call in and request to make a loan payment by phone utilizing a credit card or debit card or if you request that a payment be made by deducting a specified amount from an account held at another financial institution.

Loan Fees

Real Estate Secured Loans – 1% of loan amount (negotiable)

Other Services

Free Notary Services

Free Signature Guarantee

Free Checking and 1st order of checks free for graduates (Check fees, overdraft and/or insufficient fund NSF fees, and other fees may apply as listed above)

Free Online Banking for consumer accounts (as described on www.lbtc.com fees for Money HQ will apply)

Free Online Bill Pay for consumer accounts (as described on www.lbtc.com , a fee for Money HQ or expedited payment processing services will apply)

Free Mobile App

Free Mobile Deposit to qualifying customers

Cash Advances

E-Statements

Virtual Branch - Online account opening through our website - www.lbtc.com

Mobile Wallet enabled cards on Google Pay, Apple Pay, & Samsung Pay.

**Lee Bank & Trust Company
Community Reinvestment Act**

Net Loan to Deposit Ratio

03/31/2022
78.14%

06/30/2022
74.64%

09/30/2022
57.58%

12/29/2022
60.88%

03/31/2023
57.62%

06/30/2023
58.79%

09/30/2023
60.19%

12/29/2023
59.24%



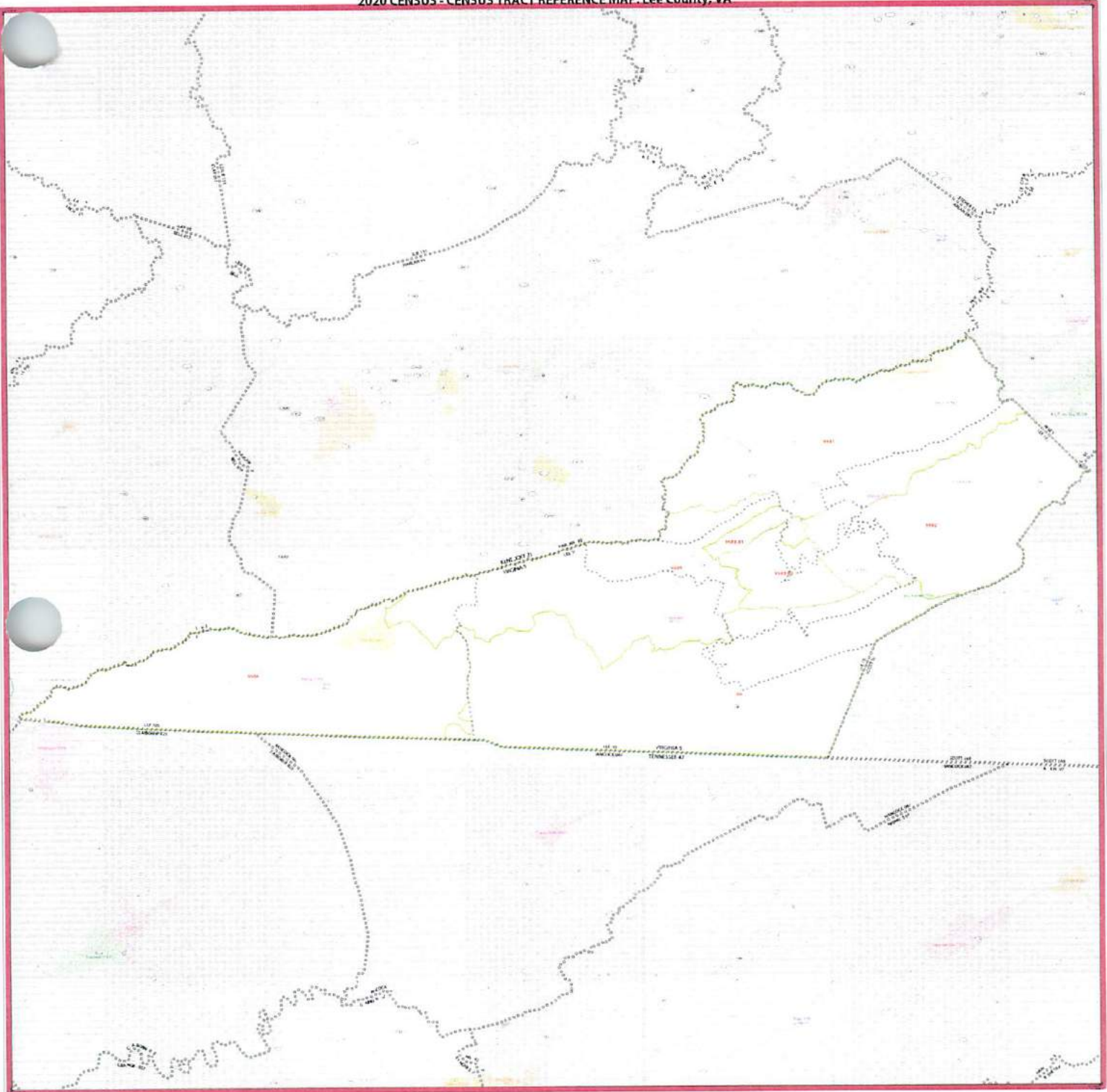
LEE BANK

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. For more information, visit the Consumer Financial Protection Bureau's website at www.consumerfinance.gov/hmda.

HMDA data for many other financial institutions are also available online.

2020 CENSUS - CENSUS TRACT REFERENCE MAP: Lee County, VA



STATE	LINE	SYMBOL	NAME	SYMBOL	NAME
ALABAMA	-----	ALABAMA	ALABAMA	ALABAMA	ALABAMA
ARIZONA	-----	ARIZONA	ARIZONA	ARIZONA	ARIZONA
CALIFORNIA	-----	CALIFORNIA	CALIFORNIA	CALIFORNIA	CALIFORNIA
CONNECTICUT	-----	CONNECTICUT	CONNECTICUT	CONNECTICUT	CONNECTICUT
DELAWARE	-----	DELAWARE	DELAWARE	DELAWARE	DELAWARE
FLORIDA	-----	FLORIDA	FLORIDA	FLORIDA	FLORIDA
GEORGIA	-----	GEORGIA	GEORGIA	GEORGIA	GEORGIA
ILLINOIS	-----	ILLINOIS	ILLINOIS	ILLINOIS	ILLINOIS
INDIANA	-----	INDIANA	INDIANA	INDIANA	INDIANA
IOWA	-----	IOWA	IOWA	IOWA	IOWA
KANSAS	-----	KANSAS	KANSAS	KANSAS	KANSAS
KENTUCKY	-----	KENTUCKY	KENTUCKY	KENTUCKY	KENTUCKY
LOUISIANA	-----	LOUISIANA	LOUISIANA	LOUISIANA	LOUISIANA
MAINE	-----	MAINE	MAINE	MAINE	MAINE
MARYLAND	-----	MARYLAND	MARYLAND	MARYLAND	MARYLAND
MASSACHUSETTS	-----	MASSACHUSETTS	MASSACHUSETTS	MASSACHUSETTS	MASSACHUSETTS
MICHIGAN	-----	MICHIGAN	MICHIGAN	MICHIGAN	MICHIGAN
MINNESOTA	-----	MINNESOTA	MINNESOTA	MINNESOTA	MINNESOTA
MISSISSIPPI	-----	MISSISSIPPI	MISSISSIPPI	MISSISSIPPI	MISSISSIPPI
MISSOURI	-----	MISSOURI	MISSOURI	MISSOURI	MISSOURI
MONTANA	-----	MONTANA	MONTANA	MONTANA	MONTANA
NEBRASKA	-----	NEBRASKA	NEBRASKA	NEBRASKA	NEBRASKA
NEVADA	-----	NEVADA	NEVADA	NEVADA	NEVADA
NEW HAMPSHIRE	-----	NEW HAMPSHIRE	NEW HAMPSHIRE	NEW HAMPSHIRE	NEW HAMPSHIRE
NEW JERSEY	-----	NEW JERSEY	NEW JERSEY	NEW JERSEY	NEW JERSEY
NEW YORK	-----	NEW YORK	NEW YORK	NEW YORK	NEW YORK
NORTH CAROLINA	-----	NORTH CAROLINA	NORTH CAROLINA	NORTH CAROLINA	NORTH CAROLINA
NORTH DAKOTA	-----	NORTH DAKOTA	NORTH DAKOTA	NORTH DAKOTA	NORTH DAKOTA
OHIO	-----	OHIO	OHIO	OHIO	OHIO
OKLAHOMA	-----	OKLAHOMA	OKLAHOMA	OKLAHOMA	OKLAHOMA
OREGON	-----	OREGON	OREGON	OREGON	OREGON
PENNSYLVANIA	-----	PENNSYLVANIA	PENNSYLVANIA	PENNSYLVANIA	PENNSYLVANIA
RHODE ISLAND	-----	RHODE ISLAND	RHODE ISLAND	RHODE ISLAND	RHODE ISLAND
SOUTH CAROLINA	-----	SOUTH CAROLINA	SOUTH CAROLINA	SOUTH CAROLINA	SOUTH CAROLINA
TENNESSEE	-----	TENNESSEE	TENNESSEE	TENNESSEE	TENNESSEE
TEXAS	-----	TEXAS	TEXAS	TEXAS	TEXAS
UTAH	-----	UTAH	UTAH	UTAH	UTAH
VIRGINIA	-----	VIRGINIA	VIRGINIA	VIRGINIA	VIRGINIA
WASHINGTON	-----	WASHINGTON	WASHINGTON	WASHINGTON	WASHINGTON
WEST VIRGINIA	-----	WEST VIRGINIA	WEST VIRGINIA	WEST VIRGINIA	WEST VIRGINIA
WISCONSIN	-----	WISCONSIN	WISCONSIN	WISCONSIN	WISCONSIN
WYOMING	-----	WYOMING	WYOMING	WYOMING	WYOMING

Map of Lee County, Virginia, showing census tracts for the 2020 census. The map is a reference map and does not show population density or other data. The map is a reference map and does not show population density or other data.



Sheet 1 of 5 PARENT sheet:
 1st Sheet: 1 (Index) 2. Parent 3. Issue 4.
 NAME: Lee County (121)
 DATE: 2020-08-11 10:00:00 AM
 PROJECT: 2020 Census

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2023 FFIEC Census Report - Summary Census Demographic Information

State: 51 - VIRGINIA (VA)

County: 105 - LEE COUNTY

Records 1 through 8 of 8

Data Report Links

[Demographic \(PDF\)](#) [Income \(PDF\)](#) [Population \(PDF\)](#) [Housing \(PDF\)](#)

For details on each field, please refer to the [Census Info Sheet](#)

* Will automatically be included in the 2024 Distressed or Underserved Tract List

Tract Code	Tract Income Level	Distressed or Under-served Tract	2023 FFIEC Est.		2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4- Family Units
			Tract Median Family Income %	MSA/MD non-MSA/MD Median Family Income							
9501.00	Middle	Yes*	86.99	\$73,800	\$64,199	\$53,021	2679	3.81	102	848	1599
9502.00	Middle	Yes*	83.17	\$73,800	\$61,379	\$50,694	3655	4.57	167	1193	2308
9503.01	Moderate	No	52.34	\$73,800	\$38,627	\$31,901	1615	4.02	65	390	900
9503.02	Middle	Yes*	88.11	\$73,800	\$65,025	\$53,705	3266	37.63	1229	427	731
9504.00	Moderate	No	66.27	\$73,800	\$48,907	\$40,391	2910	4.47	130	694	1364
9505.00	Moderate	No	65.50	\$73,800	\$48,339	\$39,924	4381	3.74	164	1215	2680
9506.00	Middle	Yes*	111.61	\$73,800	\$82,368	\$68,024	3667	3.35	123	1363	1934
9999.99	Moderate	No	79.57	\$73,800	\$58,723	\$48,500	22173	8.93	1980	6130	11516

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State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est. MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
51	105	9501.00	Middle	Yes*	86.99	\$73,800	\$64,199	\$53,021	2679	3.81	102	848	1599
51	105	9502.00	Middle	Yes*	83.17	\$73,800	\$61,379	\$50,694	3655	4.57	167	1193	2308
51	105	9503.01	Moderate	No	52.34	\$73,800	\$38,627	\$31,901	1615	4.02	65	390	900
51	105	9503.02	Middle	Yes*	88.11	\$73,800	\$65,025	\$53,705	3266	37.63	1229	427	731
51	105	9504.00	Moderate	No	66.27	\$73,800	\$48,907	\$40,391	2910	4.47	130	694	1364
51	105	9505.00	Moderate	No	65.50	\$73,800	\$48,339	\$39,924	4381	3.74	164	1215	2680
51	105	9506.00	Middle	Yes*	111.61	\$73,800	\$82,368	\$68,024	3667	3.35	123	1363	1934
51	105	9999.99	Moderate	No	79.57	\$73,800	\$58,723	\$48,500	22173	8.93	1980	6130	11516

* Will automatically be included in the 2024 Distressed or Underserved Tract List

FFIEC Census Report - Summary Census Income Information
 51 - VIRGINIA (VA)
 County: 105 - LEE COUNTY



State Code	County Code	Tract Code	Tract Income Level	2020 MSA/MD Statewide non-MSA/MD Median Family Income	2023 FFIEC Est. MSA/MD non-MSA/MD Median Family Income	% Below Poverty Line	Tract Median Family Income %	2020 Tract Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Household Income
51	105	9501.00	Middle	\$60,947	\$73,800	20.25	86.99	\$53,021	\$64,199	\$40,223
51	105	9502.00	Middle	\$60,947	\$73,800	18.42	83.17	\$50,694	\$61,379	\$41,367
51	105	9503.01	Moderate	\$60,947	\$73,800	43.07	52.34	\$31,901	\$38,627	\$22,171
51	105	9503.02	Middle	\$60,947	\$73,800	27.39	88.11	\$53,705	\$65,025	\$52,679
51	105	9504.00	Moderate	\$60,947	\$73,800	39.58	66.27	\$40,391	\$48,907	\$37,133
51	105	9505.00	Moderate	\$60,947	\$73,800	35.90	65.50	\$39,924	\$48,339	\$23,576
51	105	9506.00	Middle	\$60,947	\$73,800	13.05	111.61	\$68,024	\$82,368	\$37,917
51	105	9999.99	Moderate	\$60,947	\$73,800	27.48	79.57	\$48,500	\$58,723	\$35,006

2023 FFIEC Census Report - Summary Census Population Information
 State: 51 - VIRGINIA (VA)
 County: 105 - LEE COUNTY



State Code	County Code	Tract Code	Tract Population	Tract Minority %	Number of Families	Number of Households	Non-Hisp White Population	Tract Minority Population	American Indian Population	Asian/Hawaiian/Pacific Islander Population	Black Population	Hispanic Population	Other Population/Two or More Races
51	105	9501.00	2679	3.81	741	1057	2577	102	4	8	6	9	75
51	105	9502.00	3655	4.57	1033	1650	3488	167	9	6	6	22	124
51	105	9503.01	1615	4.02	539	823	1550	65	2	8	13	8	34
51	105	9503.02	3266	37.63	483	580	2037	1229	34	11	821	337	26
51	105	9504.00	2910	4.47	701	955	2780	130	2	6	8	23	91
51	105	9505.00	4381	3.74	1146	2193	4217	164	6	0	8	42	108
51	105	9506.00	3667	3.35	943	1585	3544	123	12	0	6	35	70
51	105	9999.99	22173	8.93	5586	8843	20193	1980	69	39	868	476	528

2023 FFIEC Census Report - Summary Census Housing Information

State: 51 - VIRGINIA (VA)

County: 105 - LEE COUNTY



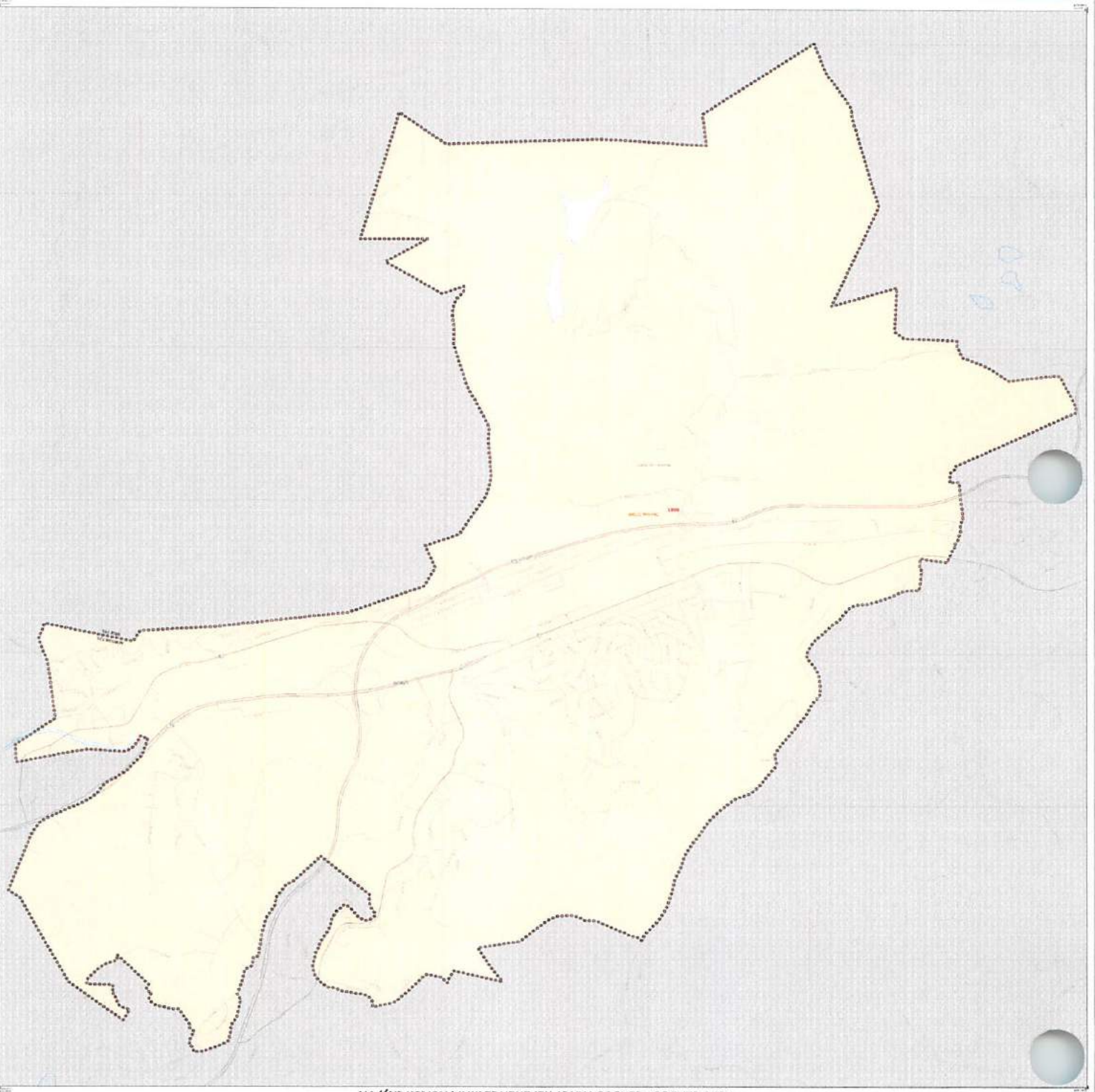
State Code	County Code	Tract Code	Total Housing Units	1- to 4-Family Units	Median House Age (Years)	Inside Principal City?	Owner Occupied Units	Vacant Units	Owner Occupied 1- to 4- Family Units	Renter Occupied Units
51	105	9501.00	1599	1599	58	No	848	542	848	209
51	105	9502.00	2308	2308	41	No	1193	658	1193	457
51	105	9503.01	983	900	48	No	390	160	390	433
51	105	9503.02	764	731	43	No	427	184	427	153
51	105	9504.00	1364	1364	37	No	694	409	694	261
51	105	9505.00	2812	2680	46	No	1215	619	1215	978
51	105	9506.00	1970	1934	41	No	1363	385	1363	222
51	105	9999.99	11800	11516	44	No	6130	2957	6130	2713



2020 Census
Map Series
Total Series: 1 Series & Series 1, Series 2
Map Series: 1 Series & Series 1, Series 2
Map Series: 1 Series & Series 1, Series 2

2020 Census
Map Series
Total Series: 1 Series & Series 1, Series 2
Map Series: 1 Series & Series 1, Series 2
Map Series: 1 Series & Series 1, Series 2

Legend	Color	Description
Water	Blue	Water
Highway	Red	Highway
Major Road	Orange	Major Road
Minor Road	Yellow	Minor Road
Other	Green	Other



2020 CENSUS - CENSUS TRACT REFERENCE MAP: Norton city, VA



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2023 FFIEC Census Report - Summary Census Demographic Information

State: 51 - VIRGINIA (VA)

County: 720 - NORTON CITY

Data Report Links

[Demographic \(PDF !\[\]\(6bb0e4f14c4133b37d2887cb37e67ddd_img.jpg\)\)](#) [Income \(PDF !\[\]\(5677a36a9444aca55c9ef7a9b7d8dd5c_img.jpg\)\)](#) [Population \(PDF !\[\]\(678dcfc0c73e5cf2048495727be3f5de_img.jpg\)\)](#) [Housing \(PDF !\[\]\(d0b071b2af484162c8e7863e10859500_img.jpg\)\)](#)

For details on each field, please refer to the [Census Info Sheet](#)

Will automatically be included in the 2024 Distressed or Underserved Tract List

Tract Code	Tract Income Level	Distressed or Under-served Tract	Tract Median Family Income %	2023 FFIEC Est. MSA/MD non-Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4- Family Units
9601.00	Middle	Yes*	93.29	\$73,800	\$68,848	\$56,863	3687	12.58	464	972	1646
9999.99	Middle	No	93.29	\$73,800	\$68,848	\$56,863	3687	12.58	464	972	1646

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2023 FFIEC Census Report - Summary Census Demographic Information

State: 51 - VIRGINIA (VA)

County: 720 - NORTON CITY



State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4- Family Units
51	720	9601.00	Middle	Yes*	93.29	\$73,800	\$68,848	\$56,863	3687	12.58	464	972	1646
51	720	9999.99	Middle	No	93.29	\$73,800	\$68,848	\$56,863	3687	12.58	464	972	1646

* Will automatically be included in the 2024 Distressed or Underserved Tract List

FFIEC Census Report - Summary Census Income Information
 State: 51 - VIRGINIA (VA)
 County: 720 - NORTON CITY



State Code	County Code	Tract Code	Tract Income Level	2020 MSA/MD Statewide non-MSA/MD Median Family Income	2023 FFIEC Est. MSA/MD non-MSA/MD Median Family Income	% Below Poverty Line	Tract Median Family Income %	2020 Tract Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Household Income
51	720	9601.00	Middle	\$60,947	\$73,800	31.64	93.29	\$56,863	\$68,848	\$30,518
51	720	9999.99	Middle	\$60,947	\$73,800	31.64	93.29	\$56,863	\$68,848	\$30,518

2023 FFIEC Census Report - Summary Census Population Information
 State: 51 - VIRGINIA (VA)
 County: 720 - NORTON CITY



State Code	County Code	Tract Code	Tract Population	Tract Minority %	Number of Families	Number of Households	Non-Hisp White Population	Tract Minority Population	American Indian Population	Asian/Hawaiian/Pacific Islander Population	Black Population	Hispanic Population	Other Population/Two or More Races
51	720	9601.00	3687	12.58	952	1877	3223	464	4	27	179	81	173
51	720	9999.99	3687	12.58	952	1877	3223	464	4	27	179	81	173

2023 FFIEC Census Report - Summary Census Housing Information

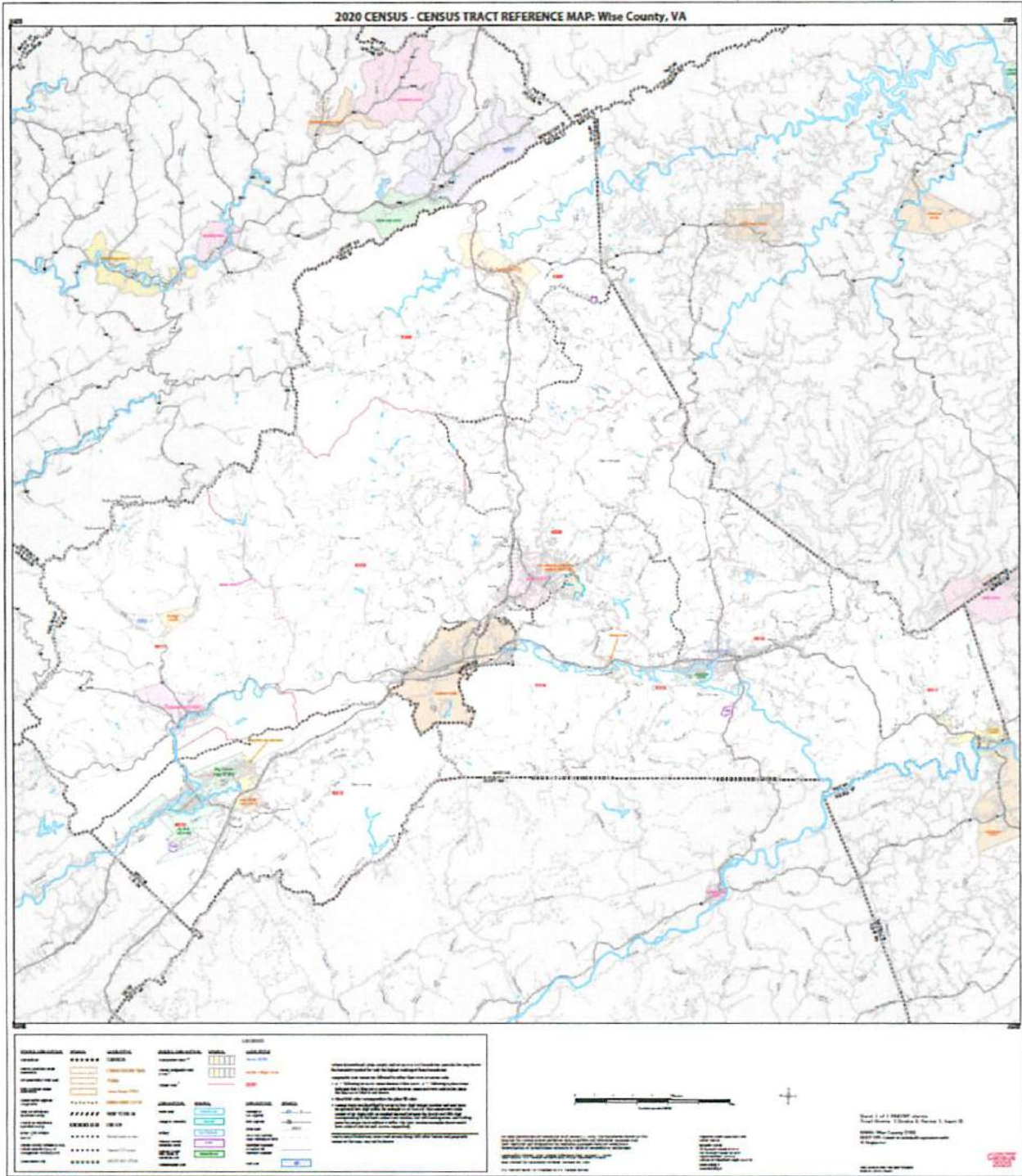
State: 51 - VIRGINIA (VA)

County: 720 - NORTON CITY



State Code	County Code	Tract Code	Total Housing Units	1- to 4- Family Units	Median House Age (Years)	Inside Principal City?	Owner Occupied Units	Vacant Units	Owner Occupied 1- to 4- Family Units	Renter Occupied Units
51	720	9601.00	2105	1646	46	No	972	228	972	905
51	720	9999.99	2105	1646	46	No	972	228	972	905

Wise Co.





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2023 FFIEC Census Report - Summary Census Demographic Information

State: 51 - VIRGINIA (VA)

County: 195 - WISE COUNTY

Records 1 through 11 of 11

Data Report Links

[Demographic \(PDF\)](#) [Income \(PDF\)](#) [Population \(PDF\)](#) [Housing \(PDF\)](#)

For details on each field, please refer to the [Census Info Sheet](#)

* Will automatically be included in the 2024 Distressed or Underserved Tract List

Tract Code	Tract Income Level	Distressed or Under-served Tract	Tract Median Family Income %	2023 FFIEC Est. MSA/MD non-Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4- Family Units
9307.00	Moderate	No	74.50	\$73,800	\$54,981	\$45,406	3081	21.19	653	923	1351
9308.00	Middle	Yes	87.55	\$73,800	\$64,612	\$53,365	1815	3.42	62	611	1026
9309.00	Moderate	No	73.63	\$73,800	\$54,339	\$44,877	4013	6.25	251	1121	1853
9310.00	Moderate	No	78.92	\$73,800	\$58,243	\$48,102	2075	4.29	89	718	1120
9311.00	Moderate	No	58.97	\$73,800	\$43,520	\$35,943	2428	7.00	170	748	1246
9312.00	Middle	Yes	94.22	\$73,800	\$69,534	\$57,429	6152	20.87	1284	1353	2356
9313.00	Middle	Yes	99.15	\$73,800	\$73,173	\$60,435	3584	5.27	189	1097	1671
9314.00	Middle	Yes	104.74	\$73,800	\$77,298	\$63,838	4541	7.86	357	1420	1993
9315.00	Moderate	No	74.25	\$73,800	\$54,797	\$45,255	4283	6.91	296	1031	1982
9316.00	Middle	Yes	85.21	\$73,800	\$62,885	\$51,937	2390	4.52	108	700	1423
9317.00	Middle	Yes	91.29	\$73,800	\$67,372	\$55,640	1768	4.81	85	540	798

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Last Modified: 08/30/2023 12:00 PM

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
51	195	9307.00	Moderate	No	74.50	\$73,800	\$54,981	\$45,406	3081	21.19	653	923	1351
51	195	9308.00	Middle	Yes	87.55	\$73,800	\$64,612	\$53,365	1815	3.42	62	611	1026
51	195	9309.00	Moderate	No	73.63	\$73,800	\$54,339	\$44,877	4013	6.25	251	1121	1853
51	195	9310.00	Moderate	No	78.92	\$73,800	\$58,243	\$48,102	2075	4.29	89	718	1120
51	195	9311.00	Moderate	No	58.97	\$73,800	\$43,520	\$35,943	2428	7.00	170	748	1246
51	195	9312.00	Middle	Yes	94.22	\$73,800	\$69,534	\$57,429	6152	20.87	1284	1353	2356
51	195	9313.00	Middle	Yes	99.15	\$73,800	\$73,173	\$60,435	3584	5.27	189	1097	1671
51	195	9314.00	Middle	Yes	104.74	\$73,800	\$77,298	\$63,838	4541	7.86	357	1420	1993
51	195	9315.00	Moderate	No	74.25	\$73,800	\$54,797	\$45,255	4283	6.91	296	1031	1982
51	195	9316.00	Middle	Yes	85.21	\$73,800	\$62,885	\$51,937	2390	4.52	108	700	1423
51	195	9317.00	Middle	Yes	91.29	\$73,800	\$67,372	\$55,640	1768	4.81	85	540	798

* Will automatically be included in the 2024 Distressed or Underserved Tract List

2023 FFIEC Census Report - Summary Census Income Information
 State: 51 - VIRGINIA (VA)
 County: 195 - WISE COUNTY



State Code	County Code	Tract Code	Tract Income Level	2020 MSA/MD Statewide non-MSA/MD Median Family Income	2023 FFIEC Est. MSA/MD non-MSA/MD Median Family Income	% Below Poverty Line	Tract Median Family Income %	2020 Tract Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Household Income
51	195	9307.00	Moderate	\$60,947	\$73,800	19.78	74.50	\$45,406	\$54,981	\$30,354
51	195	9308.00	Middle	\$60,947	\$73,800	13.87	87.55	\$53,365	\$64,612	\$46,920
51	195	9309.00	Moderate	\$60,947	\$73,800	17.12	73.63	\$44,877	\$54,339	\$43,072
51	195	9310.00	Moderate	\$60,947	\$73,800	15.82	78.92	\$48,102	\$58,243	\$33,889
51	195	9311.00	Moderate	\$60,947	\$73,800	33.08	58.97	\$35,943	\$43,520	\$28,542
51	195	9312.00	Middle	\$60,947	\$73,800	23.16	94.22	\$57,429	\$69,534	\$46,856
51	195	9313.00	Middle	\$60,947	\$73,800	17.10	99.15	\$60,435	\$73,173	\$51,390
51	195	9314.00	Middle	\$60,947	\$73,800	17.01	104.74	\$63,838	\$77,298	\$49,018
51	195	9315.00	Moderate	\$60,947	\$73,800	28.43	74.25	\$45,255	\$54,797	\$32,725
51	195	9316.00	Middle	\$60,947	\$73,800	23.93	85.21	\$51,937	\$62,885	\$47,404
51	195	9317.00	Middle	\$60,947	\$73,800	21.00	91.29	\$55,640	\$67,372	\$33,958

2023 FFIEC Census Report - Summary Census Population Information
 State: 51 - VIRGINIA (VA)
 County: 195 - WISE COUNTY



State Code	County Code	Tract Code	Tract Population	Tract Minority %	Number of Families	Number of Households	Non-Hisp White Population	Tract Minority Population	American Indian Population	Asian/Hawaiian/Pacific Islander Population	Black Population	Hispanic Population	Other Population/Two or More Races
51	195	9307.00	3081	21.19	673	1125	2428	653	2	2	538	53	58
51	195	9308.00	1815	3.42	617	809	1753	62	1	5	3	12	41
51	195	9309.00	4013	6.25	1041	1629	3762	251	4	24	38	51	134
51	195	9310.00	2075	4.29	529	980	1986	89	4	4	13	19	49
51	195	9311.00	2428	7.00	650	1067	2258	170	3	7	59	19	82
51	195	9312.00	6152	20.87	1525	2387	4868	1284	6	24	897	101	256
51	195	9313.00	3584	5.27	1144	1483	3395	189	5	9	22	36	117
51	195	9314.00	4541	7.86	1304	1971	4184	357	3	71	53	80	150
51	195	9315.00	4283	6.91	1095	1721	3987	296	6	8	116	55	111
51	195	9316.00	2390	4.52	677	936	2282	108	5	5	23	12	63
51	195	9317.00	1768	4.81	516	808	1683	85	9	2	9	14	51

2023 FFIEC Census Report - Summary Census Housing Information

State: 51 - VIRGINIA (VA)

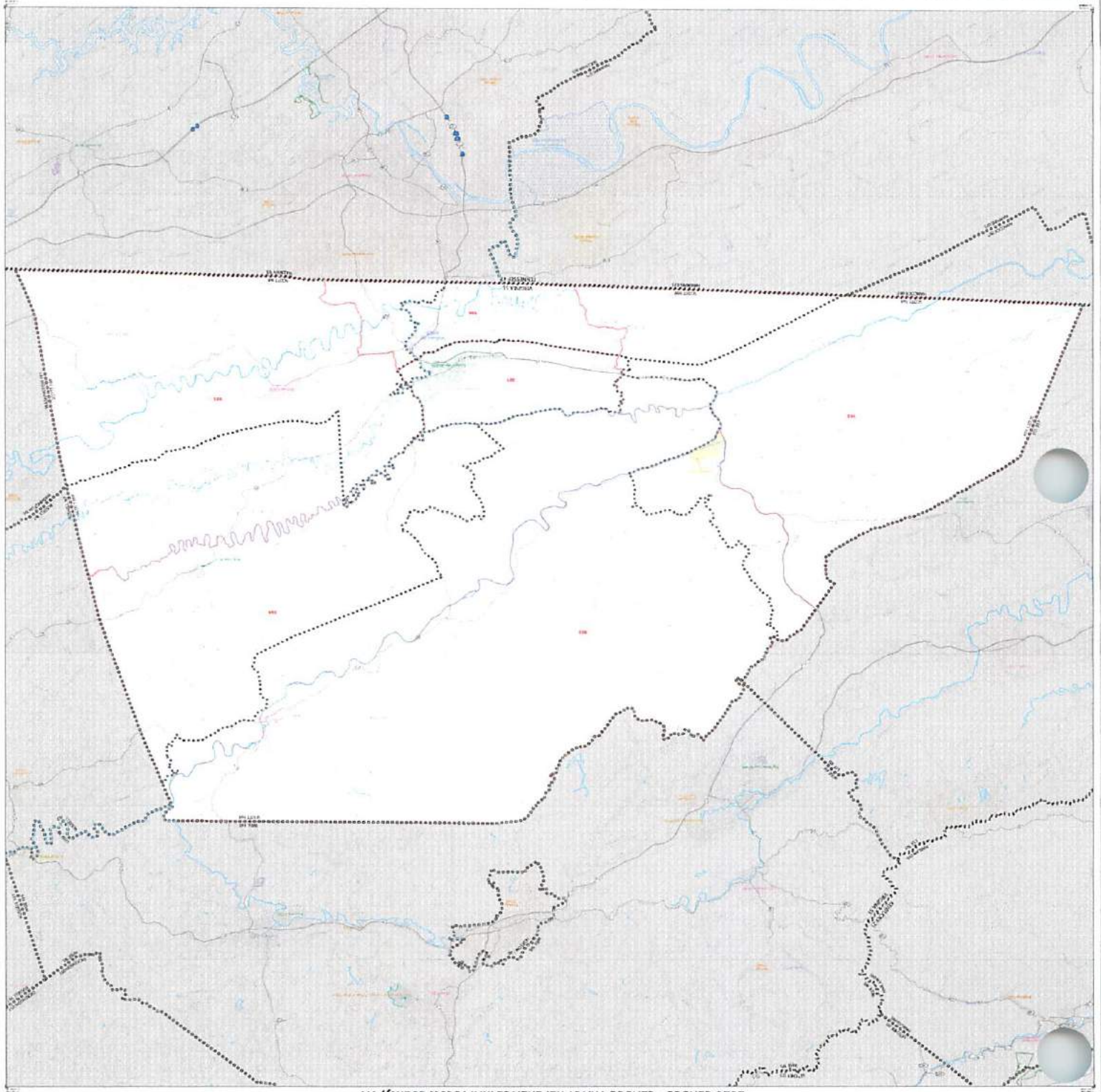
County: 195 - WISE COUNTY



State Code	County Code	Tract Code	Total Housing Units	1- to 4- Family Units	Median House Age (Years)	Inside Principal City?	Owner Occupied Units	Vacant Units	Owner Occupied 1- to 4- Family Units	Renter Occupied Units
51	195	9307.00	1371	1351	43	No	923	246	923	202
51	195	9308.00	1029	1026	39	No	611	220	608	198
51	195	9309.00	1987	1853	41	No	1121	358	1121	508
51	195	9310.00	1120	1120	42	No	718	140	718	262
51	195	9311.00	1380	1246	69	No	748	313	748	319
51	195	9312.00	2654	2356	40	No	1353	267	1353	1034
51	195	9313.00	1718	1671	41	No	1097	235	1097	386
51	195	9314.00	2172	1993	40	No	1420	201	1412	551
51	195	9315.00	2122	1982	40	No	1031	401	1031	690
51	195	9316.00	1445	1423	44	No	700	509	685	236
51	195	9317.00	933	798	46	No	540	125	540	268

Kingsport-Bristol-Bristol MSA

2020 CENSUS - CENSUS TRACT REFERENCE MAP: Scott County, VA



LEGEND

	INTERSTATE
	US HIGHWAY
	STATE ROUTE
	COUNTY BOUNDARY
	PRECINCT BOUNDARY
	CENSUS TRACT BOUNDARY
	WATER
	WETLAND
	FOREST
	URBAN
	RURAL
	UNINCORPORATED AREA
	INTERSTATE
	US HIGHWAY
	STATE ROUTE
	COUNTY BOUNDARY
	PRECINCT BOUNDARY
	CENSUS TRACT BOUNDARY
	WATER
	WETLAND
	FOREST
	URBAN
	RURAL
	UNINCORPORATED AREA

2020 CENSUS - CENSUS TRACT REFERENCE MAP: Scott County, VA

This map is a reference map for the 2020 Census. It shows the boundaries of census tracts in Scott County, Virginia. The map is based on the 2010 Census tract boundaries and has been updated to reflect changes in the population and geography of the county. The map is intended to be used by the Census Bureau and other agencies to collect and analyze census data. The map is a public domain work and is available for free use.

Scale: 1 inch = 1 mile

North Arrow: The north arrow is located in the upper left corner of the map.

Legend: The legend is located in the upper right corner of the map and provides symbols for various geographic features.

Map Data: The map data is derived from the 2010 Census and the 2010 Census of Population and Housing. The map is a public domain work and is available for free use.

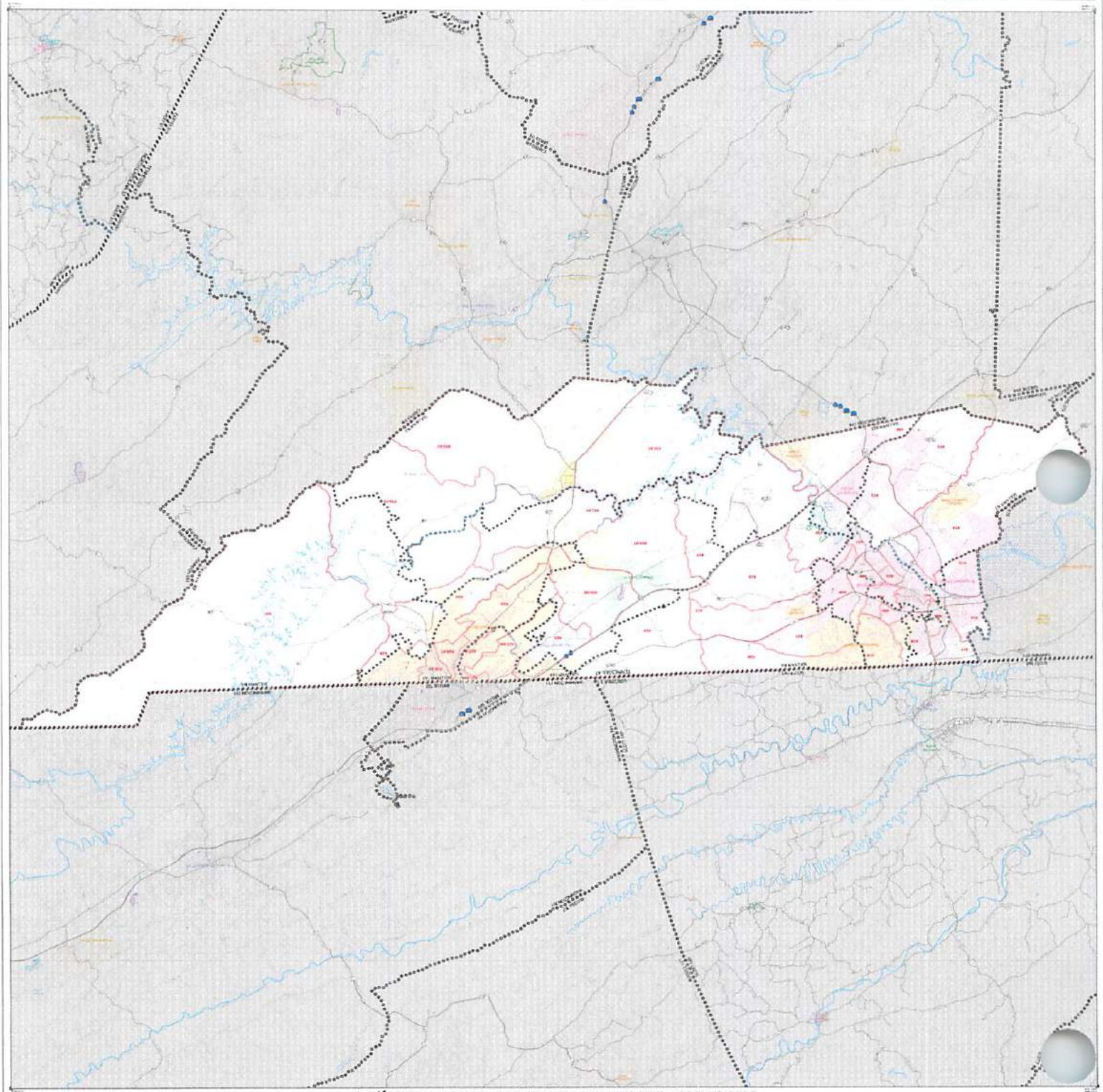
Map Date: 2020

Map Author: Census Bureau

Map Title: 2020 CENSUS - CENSUS TRACT REFERENCE MAP: Scott County, VA

Kingsport-Bristol-Bristol MSA

2020 CENSUS - CENSUS TRACT REFERENCE MAP: Sullivan County, TN



LEGEND

BOUNDARIES

- County Boundary
- City Boundary
- Water
- Major Road
- Minor Road
- Unimproved Road
- Utility Line
- Other

POPULATION

- Population 100,000+
- Population 50,000-99,999
- Population 25,000-49,999
- Population 10,000-24,999
- Population 5,000-9,999
- Population 1,000-4,999
- Population 500-999
- Population 100-499
- Population 50-99
- Population 1-49

POPULATION DENSITY

- Population Density 100,000+
- Population Density 50,000-99,999
- Population Density 25,000-49,999
- Population Density 10,000-24,999
- Population Density 5,000-9,999
- Population Density 1,000-4,999
- Population Density 500-999
- Population Density 100-499
- Population Density 50-99
- Population Density 1-49

POPULATION CHANGE

- Population Change 100,000+
- Population Change 50,000-99,999
- Population Change 25,000-49,999
- Population Change 10,000-24,999
- Population Change 5,000-9,999
- Population Change 1,000-4,999
- Population Change 500-999
- Population Change 100-499
- Population Change 50-99
- Population Change 1-49

POPULATION CHANGE PERCENT

- Population Change Percent 100,000+
- Population Change Percent 50,000-99,999
- Population Change Percent 25,000-49,999
- Population Change Percent 10,000-24,999
- Population Change Percent 5,000-9,999
- Population Change Percent 1,000-4,999
- Population Change Percent 500-999
- Population Change Percent 100-499
- Population Change Percent 50-99
- Population Change Percent 1-49

POPULATION CHANGE PERCENT PER 100

- Population Change Percent Per 100 100,000+
- Population Change Percent Per 100 50,000-99,999
- Population Change Percent Per 100 25,000-49,999
- Population Change Percent Per 100 10,000-24,999
- Population Change Percent Per 100 5,000-9,999
- Population Change Percent Per 100 1,000-4,999
- Population Change Percent Per 100 500-999
- Population Change Percent Per 100 100-499
- Population Change Percent Per 100 50-99
- Population Change Percent Per 100 1-49

POPULATION CHANGE PERCENT PER 100 PER 100

- Population Change Percent Per 100 Per 100 100,000+
- Population Change Percent Per 100 Per 100 50,000-99,999
- Population Change Percent Per 100 Per 100 25,000-49,999
- Population Change Percent Per 100 Per 100 10,000-24,999
- Population Change Percent Per 100 Per 100 5,000-9,999
- Population Change Percent Per 100 Per 100 1,000-4,999
- Population Change Percent Per 100 Per 100 500-999
- Population Change Percent Per 100 Per 100 100-499
- Population Change Percent Per 100 Per 100 50-99
- Population Change Percent Per 100 Per 100 1-49

POPULATION CHANGE PERCENT PER 100 PER 100 PER 100

- Population Change Percent Per 100 Per 100 Per 100 100,000+
- Population Change Percent Per 100 Per 100 Per 100 50,000-99,999
- Population Change Percent Per 100 Per 100 Per 100 25,000-49,999
- Population Change Percent Per 100 Per 100 Per 100 10,000-24,999
- Population Change Percent Per 100 Per 100 Per 100 5,000-9,999
- Population Change Percent Per 100 Per 100 Per 100 1,000-4,999
- Population Change Percent Per 100 Per 100 Per 100 500-999
- Population Change Percent Per 100 Per 100 Per 100 100-499
- Population Change Percent Per 100 Per 100 Per 100 50-99
- Population Change Percent Per 100 Per 100 Per 100 1-49

DEPARTMENT OF REVENUE

STATE OF TENNESSEE

2020 CENSUS - CENSUS TRACT REFERENCE MAP: Sullivan County, TN

LEGEND

BOUNDARIES

- County Boundary
- City Boundary
- Water
- Major Road
- Minor Road
- Unimproved Road
- Utility Line
- Other

POPULATION

- Population 100,000+
- Population 50,000-99,999
- Population 25,000-49,999
- Population 10,000-24,999
- Population 5,000-9,999
- Population 1,000-4,999
- Population 500-999
- Population 100-499
- Population 50-99
- Population 1-49

POPULATION DENSITY

- Population Density 100,000+
- Population Density 50,000-99,999
- Population Density 25,000-49,999
- Population Density 10,000-24,999
- Population Density 5,000-9,999
- Population Density 1,000-4,999
- Population Density 500-999
- Population Density 100-499
- Population Density 50-99
- Population Density 1-49

POPULATION CHANGE

- Population Change 100,000+
- Population Change 50,000-99,999
- Population Change 25,000-49,999
- Population Change 10,000-24,999
- Population Change 5,000-9,999
- Population Change 1,000-4,999
- Population Change 500-999
- Population Change 100-499
- Population Change 50-99
- Population Change 1-49

POPULATION CHANGE PERCENT

- Population Change Percent 100,000+
- Population Change Percent 50,000-99,999
- Population Change Percent 25,000-49,999
- Population Change Percent 10,000-24,999
- Population Change Percent 5,000-9,999
- Population Change Percent 1,000-4,999
- Population Change Percent 500-999
- Population Change Percent 100-499
- Population Change Percent 50-99
- Population Change Percent 1-49

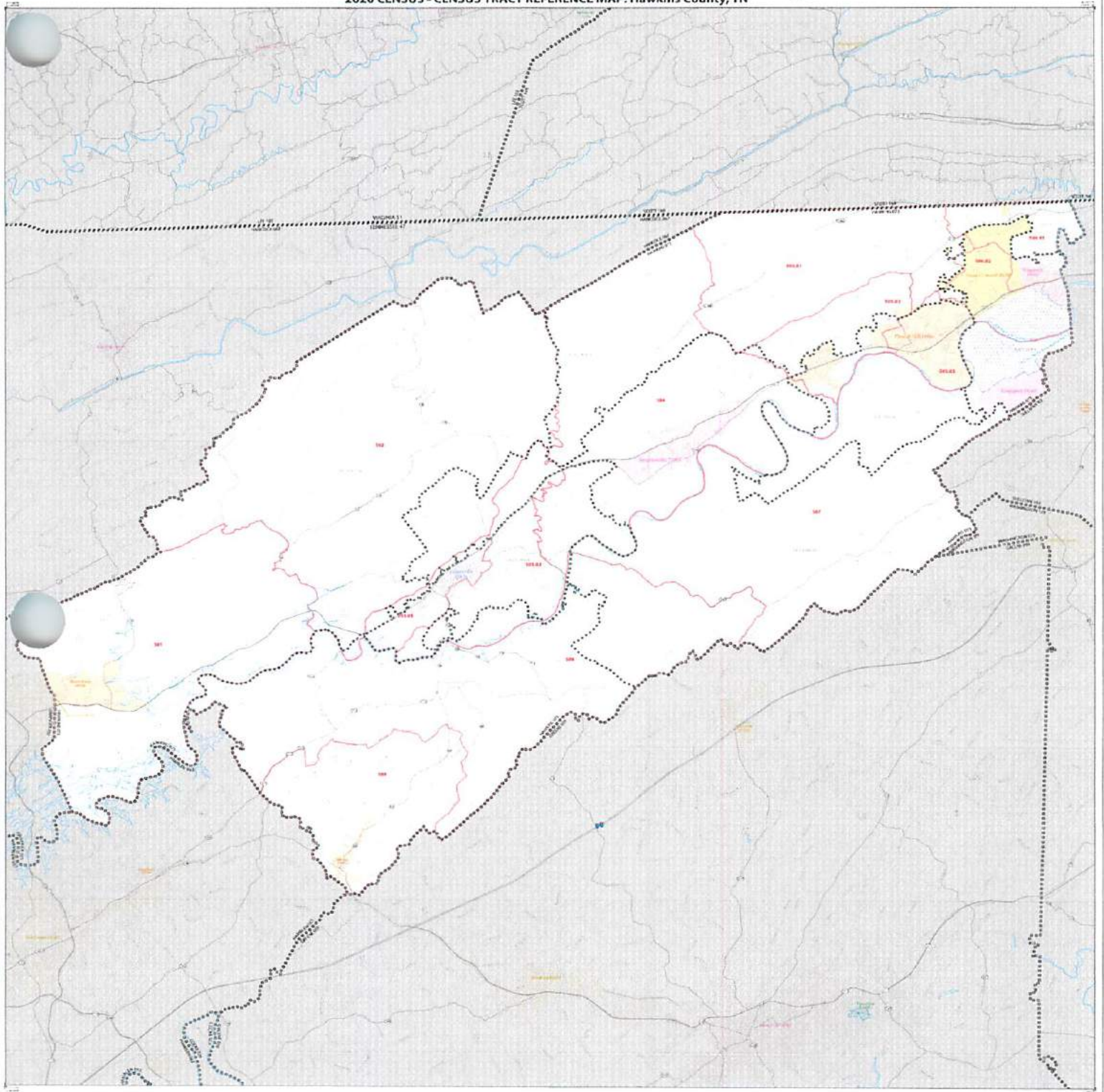
POPULATION CHANGE PERCENT PER 100

- Population Change Percent Per 100 100,000+
- Population Change Percent Per 100 50,000-99,999
- Population Change Percent Per 100 25,000-49,999
- Population Change Percent Per 100 10,000-24,999
- Population Change Percent Per 100 5,000-9,999
- Population Change Percent Per 100 1,000-4,999
- Population Change Percent Per 100 500-999
- Population Change Percent Per 100 100-499
- Population Change Percent Per 100 50-99
- Population Change Percent Per 100 1-49

POPULATION CHANGE PERCENT PER 100 PER 100

- Population Change Percent Per 100 Per 100 100,000+
- Population Change Percent Per 100 Per 100 50,000-99,999
- Population Change Percent Per 100 Per 100 25,000-49,999
- Population Change Percent Per 100 Per 100 10,000-24,999
- Population Change Percent Per 100 Per 100 5,000-9,999
- Population Change Percent Per 100 Per 100 1,000-4,999
- Population Change Percent Per 100 Per 100 500-999
- Population Change Percent Per 100 Per 100 100-499
- Population Change Percent Per 100 Per 100 50-99
- Population Change Percent Per 100 Per 100 1-49

2020 CENSUS - CENSUS TRACT REFERENCE MAP: Hawkins County, TN



STATE/FEATURE	SYMBOL	STATE/FEATURE	SYMBOL	STATE/FEATURE	SYMBOL
ALABAMA	*****	CANADA	-----	INDIANA	*****
ARIZONA	*****	LOUISIANA	*****	KENTUCKY	*****
CALIFORNIA	*****	MISSISSIPPI	*****	MICHIGAN	*****
CONNECTICUT	*****	MINNESOTA	*****	MISSOURI	*****
DELAWARE	*****	NEBRASKA	*****	MONTANA	*****
FLORIDA	*****	NEVADA	*****	NEBRASKA	*****
GEORGIA	*****	NEW HAMPSHIRE	*****	NEW YORK	*****
ILLINOIS	*****	NEW JERSEY	*****	PENNSYLVANIA	*****
INDIANA	*****	NEW MEXICO	*****	RHODE ISLAND	*****
IOWA	*****	NEW YORK	*****	TENNESSEE	*****
KANSAS	*****	NORTH CAROLINA	*****	VIRGINIA	*****
KENTUCKY	*****	NORTH DAKOTA	*****	WEST VIRGINIA	*****
LOUISIANA	*****	OHIO	*****	WEST VIRGINIA	*****
MAINE	*****	OKLAHOMA	*****	WEST VIRGINIA	*****
MARYLAND	*****	OREGON	*****	WEST VIRGINIA	*****
MASSACHUSETTS	*****	PENNSYLVANIA	*****	WEST VIRGINIA	*****
MICHIGAN	*****	TEXAS	*****	WEST VIRGINIA	*****
MINNESOTA	*****	UTAH	*****	WEST VIRGINIA	*****
MISSISSIPPI	*****	VIRGINIA	*****	WEST VIRGINIA	*****
MISSOURI	*****	WEST VIRGINIA	*****	WEST VIRGINIA	*****
MONTANA	*****	WEST VIRGINIA	*****	WEST VIRGINIA	*****
NEBRASKA	*****	WEST VIRGINIA	*****	WEST VIRGINIA	*****
NEVADA	*****	WEST VIRGINIA	*****	WEST VIRGINIA	*****
NEW HAMPSHIRE	*****	WEST VIRGINIA	*****	WEST VIRGINIA	*****
NEW JERSEY	*****	WEST VIRGINIA	*****	WEST VIRGINIA	*****
NEW MEXICO	*****	WEST VIRGINIA	*****	WEST VIRGINIA	*****
NEW YORK	*****	WEST VIRGINIA	*****	WEST VIRGINIA	*****
NORTH CAROLINA	*****	WEST VIRGINIA	*****	WEST VIRGINIA	*****
NORTH DAKOTA	*****	WEST VIRGINIA	*****	WEST VIRGINIA	*****
OHIO	*****	WEST VIRGINIA	*****	WEST VIRGINIA	*****
OKLAHOMA	*****	WEST VIRGINIA	*****	WEST VIRGINIA	*****
OREGON	*****	WEST VIRGINIA	*****	WEST VIRGINIA	*****
PENNSYLVANIA	*****	WEST VIRGINIA	*****	WEST VIRGINIA	*****
TEXAS	*****	WEST VIRGINIA	*****	WEST VIRGINIA	*****
UTAH	*****	WEST VIRGINIA	*****	WEST VIRGINIA	*****
VIRGINIA	*****	WEST VIRGINIA	*****	WEST VIRGINIA	*****
WEST VIRGINIA	*****	WEST VIRGINIA	*****	WEST VIRGINIA	*****

LEGEND

Water: International (blue), State (light blue), Local (dark blue)

Transportation: Interstate (thick red), State (red), Local (thin red), Air (black), Rail (black)

Other: School District (yellow), County (pink), Precinct (dotted black)

Scale: 1 inch = 10 miles

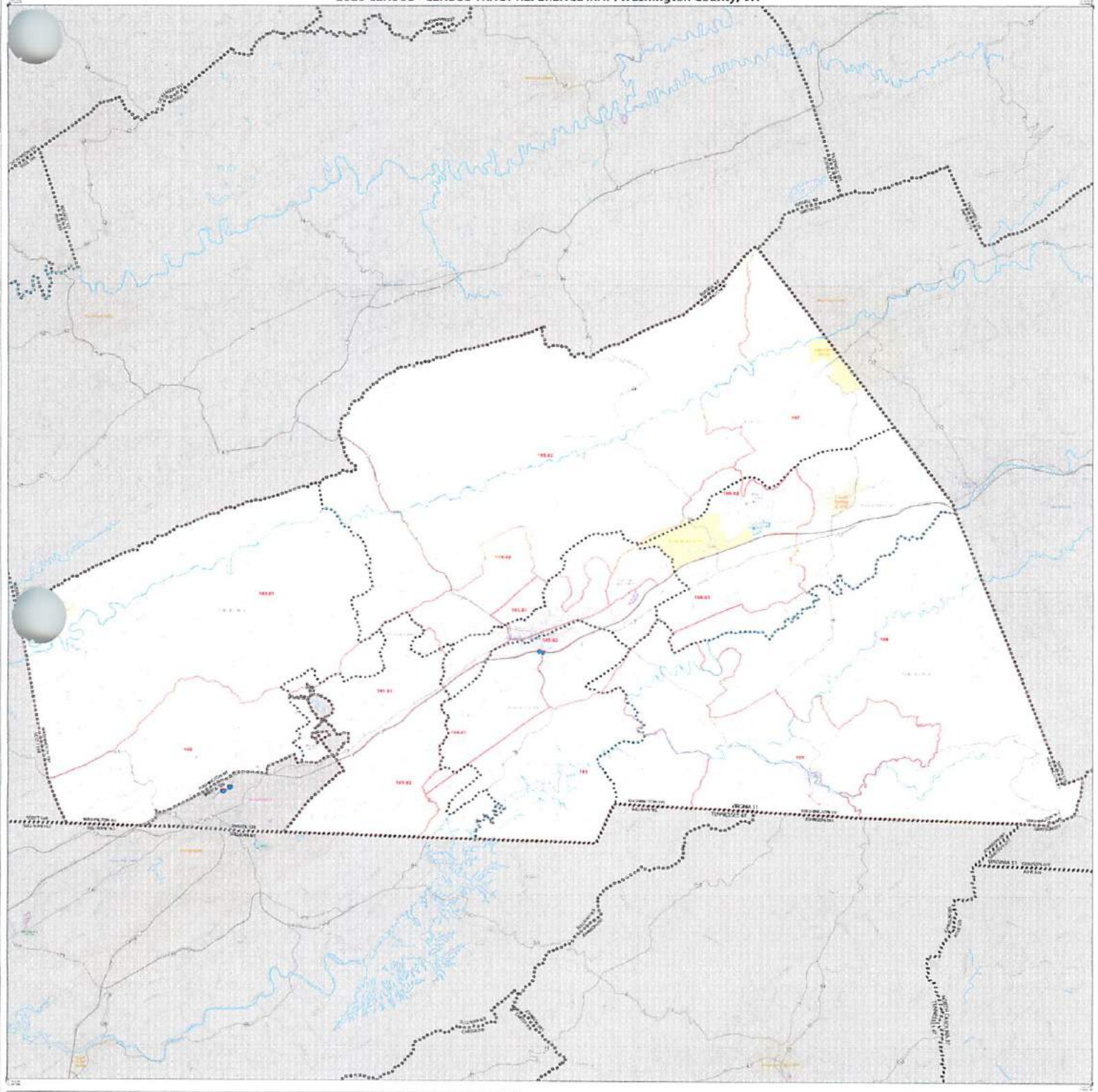
Map of Kingsport-Bristol-Bristol MSA, Hawkins County, TN. Total Area: 1,000 sq. miles. 2020 Census Data.

Scale: 1 inch = 10 miles

Map of Kingsport-Bristol-Bristol MSA, Hawkins County, TN. Total Area: 1,000 sq. miles. 2020 Census Data.

Map of Kingsport-Bristol-Bristol MSA, Hawkins County, TN. Total Area: 1,000 sq. miles. 2020 Census Data.

2020 CENSUS - CENSUS TRACT REFERENCE MAP: Washington County, VA



LEGEND

	INTERSTATE		MAJOR ROAD
	STATE ROAD		LOCAL ROAD
	WATER		FOREST
	URBAN		RURAL
	CENSUS TRACT		PRECINCT

2020 CENSUS - CENSUS TRACT REFERENCE MAP: Washington County, VA

When international data is used, please refer to the map's metadata for more information.

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Washington County, VA

Scale: 1:50,000

North Arrow

Sheet 1 of 4 PART sheet
 Final Map - 10/15/2020 10:00 AM
 NAME: Washington County (111)
 DATE: 10/15/2020 10:00 AM
 PROJECT: 10/15/2020 10:00 AM

2020 Census

2020 CENSUS - CENSUS TRACT REFERENCE MAP: Bristol city, VA



SYMBOL DESCRIPTION	SYMBOL	SYMBOL DESCRIPTION	SYMBOL	SYMBOL DESCRIPTION	SYMBOL
Water	Blue wavy lines	Interstate	Thick red line	Major Road	Thin red line
Water	Blue wavy lines	Interstate	Thick red line	Major Road	Thin red line
Water	Blue wavy lines	Interstate	Thick red line	Major Road	Thin red line
Water	Blue wavy lines	Interstate	Thick red line	Major Road	Thin red line
Water	Blue wavy lines	Interstate	Thick red line	Major Road	Thin red line
Water	Blue wavy lines	Interstate	Thick red line	Major Road	Thin red line
Water	Blue wavy lines	Interstate	Thick red line	Major Road	Thin red line
Water	Blue wavy lines	Interstate	Thick red line	Major Road	Thin red line
Water	Blue wavy lines	Interstate	Thick red line	Major Road	Thin red line
Water	Blue wavy lines	Interstate	Thick red line	Major Road	Thin red line

Scale bar: 0 to 1 mile

North arrow

Map title: 2020 CENSUS - CENSUS TRACT REFERENCE MAP: Bristol city, VA

Map scale: 1:250,000

Map projection: NAD83 - North Carolina State Plane (NAD83) - Virginia

Map datum: NAD83

Map coordinate system: UTM Zone 18N

Map units: Feet

Map resolution: 300 DPI

Map date: 2020

Map author: US Census Bureau

Map publisher: US Census Bureau

Map distributor: US Census Bureau

Map contact: US Census Bureau

Map website: www.census.gov

Map phone: 1-800-551-0851

Map fax: 1-800-551-0851

Map email: census@usdoj.gov

Map address: 445 Michigan Avenue, NE, Atlanta, GA 30334

Map copyright: © 2020 US Census Bureau

Map disclaimer: This map is a reference map and does not constitute a warranty of accuracy. The US Census Bureau is not responsible for any errors or omissions in this map.

Map legend: See the legend on the left side of the map.

Map notes: See the notes on the left side of the map.

Map metadata: See the metadata on the left side of the map.

Map version: 1.0

Map revision: 1.0

Map status: Final

Map date: 2020

Map author: US Census Bureau

Map publisher: US Census Bureau

Map distributor: US Census Bureau

Map contact: US Census Bureau

Map website: www.census.gov

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FFIEC Census Reports

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2023 FFIEC Census Report - Summary Census Demographic Information

MSA/MD: 28700- KINGSPORT-BRISTOL, TN-VA

State: 51 - VIRGINIA (VA)

Records 1 through 28 of 28

Data Report Links

[Demographic \(PDF\)](#) [Income \(PDF\)](#) [Population \(PDF\)](#) [Housing \(PDF\)](#)

For details on each field, please refer to the [Census Info Sheet](#)

* Will automatically be included in the 2024 Distressed or Underserved Tract List

County Code	Tract Code	Tract Income Level	Distressed or Under-served Tract	Tract Median Family Income %	2023 FFIEC Est. MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4- Family Units
169	0301.00	Middle	No	115.72	\$74,600	\$86,327	\$70,350	3327	6.40	213	898	1518
169	0302.00	Middle	No	94.26	\$74,600	\$70,318	\$57,303	3933	5.14	202	1186	1783
169	0303.00	Moderate	No	71.67	\$74,600	\$53,466	\$43,571	3336	5.13	171	990	2149
169	0304.00	Middle	No	89.54	\$74,600	\$66,797	\$54,435	3564	4.57	163	1339	2136
169	0305.00	Middle	No	100.44	\$74,600	\$74,928	\$61,061	3649	3.29	120	1349	2081
169	0306.00	Middle	No	86.21	\$74,600	\$64,313	\$52,411	3767	4.75	179	1156	1908
169	9999.99	Middle	No	93.69	\$74,600	\$69,893	\$56,961	21576	4.86	1048	6918	11575
191	0101.01	Middle	No	107.82	\$74,600	\$80,434	\$65,547	3492	6.76	236	1165	1732
191	0101.02	Middle	No	118.73	\$74,600	\$88,573	\$72,179	3384	5.79	196	1163	1480
191	0102.00	Middle	No	108.38	\$74,600	\$80,851	\$65,890	5051	6.22	314	1981	2376
191	0103.01	Middle	No	88.98	\$74,600	\$66,379	\$54,097	3149	4.29	135	909	1710
191	0103.02	Middle	No	87.09	\$74,600	\$64,969	\$52,944	3231	4.36	141	1045	1517
191	0104.01	Upper	No	149.35	\$74,600	\$111,415	\$90,795	2546	6.09	155	953	1077
191	0104.02	Upper	No	129.05	\$74,600	\$96,271	\$78,455	3294	7.89	260	1061	1497
191	0105.01	Upper	No	151.55	\$74,600	\$113,056	\$92,132	4012	8.55	343	1088	1533
191	0105.02	Middle	No	89.76	\$74,600	\$66,961	\$54,570	4346	12.17	529	754	1414
191	0106.01	Middle	No	111.18	\$74,600	\$82,940	\$67,589	4087	7.49	306	1046	1696
191	0106.02	Middle	No	106.42	\$74,600	\$79,389	\$64,700	2620	8.78	230	625	938
191	0107.00	Middle	No	94.82	\$74,600	\$70,736	\$57,644	4252	6.42	273	1499	2177
191	0108.00	Middle	No	90.14	\$74,600	\$67,244	\$54,800	2933	3.65	107	892	1555
191	0109.00	Middle	No	86.63	\$74,600	\$64,626	\$52,667	4148	5.81	241	1242	1885
191	0110.00	Upper	No	134.68	\$74,600	\$100,471	\$81,875	3390	3.86	131	1397	2021
520	0201.00	Moderate	No	61.05	\$74,600	\$45,543	\$37,118	3709	15.77	585	795	1410

520	0202.01	Low	No	47.05	\$74,600	\$35,099	\$28,608	2346	23.87	560	193	469
520	0202.02	Upper	No	216.10	\$74,600	\$161,211	\$131,375	2479	10.85	269	1088	1256
520	0203.00	Moderate	No	74.49	\$74,600	\$55,570	\$45,284	2972	18.67	555	637	1329
520	0204.00	Middle	No	102.58	\$74,600	\$76,525	\$62,361	5713	10.47	598	1887	2555
520	9999.99	Middle	No	88.10	\$74,600	\$65,723	\$53,563	17219	14.91	2567	4600	7019

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 Last Modified: 08/30/2023 12:00 PM

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
51	169	0301.00	Middle	No	115.72	\$74,600	\$86,327	\$70,350	3327	6.40	213	898	1518
51	169	0302.00	Middle	No	94.26	\$74,600	\$70,318	\$57,303	3933	5.14	202	1186	1783
51	169	0303.00	Moderate	No	71.67	\$74,600	\$53,466	\$43,571	3336	5.13	171	990	2149
51	169	0304.00	Middle	No	89.54	\$74,600	\$66,797	\$54,435	3564	4.57	163	1339	2136
51	169	0305.00	Middle	No	100.44	\$74,600	\$74,928	\$61,061	3649	3.29	120	1349	2081
51	169	0306.00	Middle	No	86.21	\$74,600	\$64,313	\$52,411	3767	4.75	179	1156	1908
51	169	9999.99	Middle	No	93.69	\$74,600	\$69,893	\$56,961	21576	4.86	1048	6918	11575
51	191	0101.01	Middle	No	107.82	\$74,600	\$80,434	\$65,547	3492	6.76	236	1165	1732
51	191	0101.02	Middle	No	118.73	\$74,600	\$88,573	\$72,179	3384	5.79	196	1163	1480
51	191	0102.00	Middle	No	108.38	\$74,600	\$80,851	\$65,890	5051	6.22	314	1981	2376
51	191	0103.01	Middle	No	88.98	\$74,600	\$66,379	\$54,097	3149	4.29	135	909	1710
51	191	0103.02	Middle	No	87.09	\$74,600	\$64,969	\$52,944	3231	4.36	141	1045	1517
51	191	0104.01	Upper	No	149.35	\$74,600	\$111,415	\$90,795	2546	6.09	155	953	1077
51	191	0104.02	Upper	No	129.05	\$74,600	\$96,271	\$78,455	3294	7.89	260	1061	1497
51	191	0105.01	Upper	No	151.55	\$74,600	\$113,056	\$92,132	4012	8.55	343	1088	1533
51	191	0105.02	Middle	No	89.76	\$74,600	\$66,961	\$54,570	4346	12.17	529	754	1414
51	191	0106.01	Middle	No	111.18	\$74,600	\$82,940	\$67,589	4087	7.49	306	1046	1696
51	191	0106.02	Middle	No	106.42	\$74,600	\$79,389	\$64,700	2620	8.78	230	625	938
51	191	0107.00	Middle	No	94.82	\$74,600	\$70,736	\$57,644	4252	6.42	273	1499	2177
51	191	0108.00	Middle	No	90.14	\$74,600	\$67,244	\$54,800	2933	3.65	107	892	1555
51	191	0109.00	Middle	No	86.63	\$74,600	\$64,626	\$52,667	4148	5.81	241	1242	1885
51	191	0110.00	Upper	No	134.68	\$74,600	\$100,471	\$81,875	3390	3.86	131	1397	2021
51	520	0201.00	Moderate	No	61.05	\$74,600	\$45,543	\$37,118	3709	15.77	585	795	1410
51	520	0202.01	Low	No	47.05	\$74,600	\$35,099	\$28,608	2346	23.87	560	193	469
51	520	0202.02	Upper	No	216.10	\$74,600	\$161,211	\$131,375	2479	10.85	269	1088	1256
51	520	0203.00	Moderate	No	74.49	\$74,600	\$55,570	\$45,284	2972	18.67	555	637	1329

* Will automatically be included in the 2024 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est. MSA/MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to Family Units
51	520	0204.00	Middle	No	102.58	\$74,600	\$76,525	\$62,361	5713	10.47	598	1887	2555
51	520	9999.99	Middle	No	88.10	\$74,600	\$65,723	\$53,563	17219	14.91	2567	4600	7019

* Will automatically be included in the 2024 Distressed or Underserved Tract List

2023 FFIEC Census Report - Summary Census Income Information

MSA/MD: 28700 - KINGSPORT-BRISTOL, TN-VA

State: 51 - VIRGINIA (VA)



State Code	County Code	Tract Code	Tract Income Level	2020 MSA/MD Statewide non-MSA/MD Median Family Income	2023 FFIEC Est. MSA/MD non-MSA/MD Median Family Income	% Below Poverty Line	Tract Median Family Income %	2020 Tract Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Household Income
51	169	0301.00	Middle	\$60,792	\$74,600	13.32	115.72	\$70,350	\$86,327	\$46,298
51	169	0302.00	Middle	\$60,792	\$74,600	20.74	94.26	\$57,303	\$70,318	\$41,511
51	169	0303.00	Moderate	\$60,792	\$74,600	25.21	71.67	\$43,571	\$53,466	\$37,109
51	169	0304.00	Middle	\$60,792	\$74,600	13.15	89.54	\$54,435	\$66,797	\$44,327
51	169	0305.00	Middle	\$60,792	\$74,600	7.84	100.44	\$61,061	\$74,928	\$37,328
51	169	0306.00	Middle	\$60,792	\$74,600	10.25	86.21	\$52,411	\$64,313	\$44,833
51	169	9999.99	Middle	\$60,792	\$74,600	14.78	93.69	\$56,961	\$69,893	\$41,540
51	191	0101.01	Middle	\$60,792	\$74,600	11.00	107.82	\$65,547	\$80,434	\$48,000
51	191	0101.02	Middle	\$60,792	\$74,600	5.19	118.73	\$72,179	\$88,573	\$70,120
51	191	0102.00	Middle	\$60,792	\$74,600	12.84	108.38	\$65,890	\$80,851	\$50,664
51	191	0103.01	Middle	\$60,792	\$74,600	25.40	88.98	\$54,097	\$66,379	\$40,972
51	191	0103.02	Middle	\$60,792	\$74,600	18.43	87.09	\$52,944	\$64,969	\$38,295
51	191	0104.01	Upper	\$60,792	\$74,600	6.04	149.35	\$90,795	\$111,415	\$87,070
51	191	0104.02	Upper	\$60,792	\$74,600	7.86	129.05	\$78,455	\$96,271	\$49,152
51	191	0105.01	Upper	\$60,792	\$74,600	9.67	151.55	\$92,132	\$113,056	\$53,365
51	191	0105.02	Middle	\$60,792	\$74,600	29.24	89.76	\$54,570	\$66,961	\$32,222
51	191	0106.01	Middle	\$60,792	\$74,600	12.50	111.18	\$67,589	\$82,940	\$48,156
51	191	0106.02	Middle	\$60,792	\$74,600	14.37	106.42	\$64,700	\$79,389	\$57,981
51	191	0107.00	Middle	\$60,792	\$74,600	13.26	94.82	\$57,644	\$70,736	\$52,762
51	191	0108.00	Middle	\$60,792	\$74,600	11.28	90.14	\$54,800	\$67,244	\$49,269
51	191	0109.00	Middle	\$60,792	\$74,600	20.16	86.63	\$52,667	\$64,626	\$41,600
51	191	0110.00	Upper	\$60,792	\$74,600	4.88	134.68	\$81,875	\$100,471	\$74,070
51	520	0201.00	Moderate	\$60,792	\$74,600	21.66	61.05	\$37,118	\$45,543	\$32,052
51	520	0202.01	Low	\$60,792	\$74,600	53.08	47.05	\$28,608	\$35,099	\$21,030
51	520	0202.02	Upper	\$60,792	\$74,600	3.22	216.10	\$131,375	\$161,211	\$62,014
51	520	0203.00	Moderate	\$60,792	\$74,600	30.29	74.49	\$45,284	\$55,570	\$24,689
51	520	0204.00	Middle	\$60,792	\$74,600	15.12	102.58	\$62,361	\$76,525	\$53,304
51	520	9999.99	Middle	\$60,792	\$74,600	22.11	88.10	\$53,563	\$65,723	\$39,679

2023 FFIEC Census Report - Summary Census Population Information
 MSA/MD: 28700 - KINGSPORT-BRISTOL, TN-VA
 State: 51 - VIRGINIA (VA)



State Code	County Code	Tract Code	Tract Population	Tract Minority %	Number of Families	Number of Households	Non-Hisp White Population	Tract Minority Population	American Indian Population	Asian/Hawaiian/Pacific Islander Population	Black Population	Hispanic Population	Other Population/Two or More Races
51	169	0301.00	3327	6.40	846	1277	3114	213	8	1	66	45	93
51	169	0302.00	3933	5.14	949	1505	3731	202	5	0	26	59	112
51	169	0303.00	3336	5.13	732	1219	3165	171	2	8	11	50	100
51	169	0304.00	3564	4.57	989	1600	3401	163	5	0	7	40	111
51	169	0305.00	3649	3.29	958	1579	3529	120	0	2	9	23	86
51	169	0306.00	3767	4.75	958	1530	3588	179	6	11	15	38	109
51	169	9999.99	21576	4.86	5432	8710	20528	1048	26	22	134	255	611
51	191	0101.01	3492	6.76	892	1442	3256	236	8	19	16	84	109
51	191	0101.02	3384	5.79	1026	1281	3188	196	4	17	19	76	80
51	191	0102.00	5051	6.22	1510	2219	4737	314	13	9	50	69	173
51	191	0103.01	3149	4.29	924	1307	3014	135	1	4	10	40	80
51	191	0103.02	3231	4.36	763	1200	3090	141	8	4	7	36	86
51	191	0104.01	2546	6.09	784	1119	2391	155	1	34	7	38	75
51	191	0104.02	3294	7.89	800	1440	3034	260	9	24	35	68	124
51	191	0105.01	4012	8.55	895	1762	3669	343	6	33	86	62	156
51	191	0105.02	4346	12.17	827	1596	3817	529	3	107	189	94	136
51	191	0106.01	4087	7.49	980	1643	3781	306	10	45	51	88	112
51	191	0106.02	2620	8.78	512	787	2390	230	4	11	90	56	69
51	191	0107.00	4252	6.42	1287	1853	3979	273	4	10	68	50	141
51	191	0108.00	2933	3.65	872	1189	2826	107	5	5	1	29	67
51	191	0109.00	4148	5.81	1258	1666	3907	241	7	7	15	64	148
51	191	0110.00	3390	3.86	1222	1600	3259	131	8	5	7	37	74
51	520	0201.00	3709	15.77	884	1495	3124	585	19	18	165	186	197
51	520	0202.01	2346	23.87	407	1105	1786	560	13	3	306	69	169
51	520	0202.02	2479	10.85	742	1239	2210	269	2	38	85	54	90
51	520	0203.00	2972	18.67	598	1041	2417	555	2	3	295	60	195
51	520	0204.00	5713	10.47	1692	2602	5115	598	19	101	157	86	235
51	520	9999.99	17219	14.91	4323	7482	14652	2567	55	163	1008	455	886

2023 FFIEC Census Report - Summary Census Housing Information
 MSA/MD: 28700 - KINGSPOBT-BRISTOL, TN-VA
 State: 51 - VIRGINIA (VA)



State Code	County Code	Tract Code	Total Housing Units	1- to 4- Family Units	Median House Age (Years)	Inside Principal City?	Owner Occupied Units	Vacant Units	Owner Occupied 1- to 4- Family Units	Renter Occupied Units
51	169	0301.00	1643	1518	50	No	898	366	898	379
51	169	0302.00	1944	1783	37	No	1186	439	1176	319
51	169	0303.00	2168	2149	41	No	990	949	990	229
51	169	0304.00	2146	2136	44	No	1339	546	1339	261
51	169	0305.00	2117	2081	45	No	1349	538	1349	230
51	169	0306.00	1942	1908	51	No	1156	412	1156	374
51	169	9999.99	11960	11575	44	No	6918	3250	6908	1792
51	191	0101.01	1836	1732	31	No	1165	394	1165	277
51	191	0101.02	1480	1480	31	No	1163	199	1163	118
51	191	0102.00	2392	2376	43	No	1981	173	1981	238
51	191	0103.01	1710	1710	40	No	909	403	909	398
51	191	0103.02	1517	1517	42	No	1045	317	1045	155
51	191	0104.01	1131	1077	31	No	953	12	920	166
51	191	0104.02	1554	1497	36	No	1061	114	1061	379
51	191	0105.01	1869	1533	43	No	1088	107	1071	674
51	191	0105.02	1819	1414	43	No	754	223	754	842
51	191	0106.01	1864	1696	39	No	1046	221	1046	597
51	191	0106.02	938	938	41	No	625	151	625	162
51	191	0107.00	2207	2177	46	No	1499	354	1499	354
51	191	0108.00	1555	1555	41	No	892	366	892	297
51	191	0109.00	2058	1885	41	No	1242	392	1236	424
51	191	0110.00	2069	2021	27	No	1397	469	1397	203
51	520	0201.00	1749	1410	60	No	795	254	785	700
51	520	0202.01	1378	469	61	No	193	273	193	912
51	520	0202.02	1322	1256	58	No	1088	83	1066	151
51	520	0203.00	1441	1329	57	No	637	400	637	404
51	520	0204.00	2824	2555	43	No	1887	222	1832	715
51	520	9999.99	8714	7019	53	No	4600	1232	4513	2882