

# SHOWING UP FOR *150* YEARS.

2024 ANNUAL REPORT  
First McMinncville Corporation

**FIRST**  
NATIONAL BANK  
OF MIDDLE TENNESSEE

*“We are incredibly proud of our rich history and legacy of service to our communities.”*

*- Pieter van Vuuren, President and CEO*

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# LETTER TO THE SHAREHOLDERS

As we reflect on 2024, we are pleased to report that First National Bank of Middle Tennessee (a wholly owned subsidiary of First McMinville Corporation), had a good year, even though our financial results were not as strong as in prior years. Despite the challenges, we remain confident in the strength of our bank, our strategic direction, and our ability to deliver long-term value to you, our shareholders.

The difference in our results compared to previous years can be attributed to several factors. The interest rate environment presented significant challenges for many banks, including ours, as the net interest margin decreased from 2023 levels. However, we are encouraged to report that during the last six months of 2024 and the first three months of 2025, our net interest margin stabilized and began to increase. This positive trend gives us optimism for stronger results in 2025 as we continue to navigate the evolving economic landscape.

## Strategic Initiatives and Growth

Throughout the year, we remained focused on executing our strategic initiatives, which included expanding our footprint to better serve our customers and communities and enhance long-term shareholder value. In 2024, we successfully opened two new offices, one in Franklin, Tennessee, and another in Woodbury, Tennessee. Both offices are now fully operational, and we anticipate significant contributions to our growth and profitability from these locations in 2025 and beyond. Additionally, we reopened our Smithville Highway location after completing some renovations, which began in May 2024.

These investments reflect our commitment to improving our facilities, providing exceptional service to our customers and executing on one of our pillars, which is "Improving Everything We Touch".

## Celebrating 150 Years of Community Banking and Service

One of the highlights of 2024 was celebrating our 150th anniversary. Our November celebration was a resounding success, and we are incredibly proud of our rich history and legacy of service to our communities. As we move into 2025, we will continue to honor this milestone by showcasing our longevity, resilience, and dedication to the communities we serve.

## Looking Ahead to 2025

We are optimistic about the year ahead and remain committed to delivering stronger financial results in 2025. Key priorities for the upcoming year include:

- Completing certain changes we are making to the interiors of all our branches throughout our footprint to enhance customer experience.
- Fully deploying our Interactive Teller Machines that will significantly enhance the remote customer experience and will also create extended business hours in order to serve our customers with full-service banking even after regular business hours.

- Advancing our plans for new locations, including the commencement of brand-new Morrison and Woodbury offices.
- Continuing to strengthen our brand throughout Middle Tennessee and expanding our presence in key markets.
- Investing in the education, skills, and productivity of our employees to ensure they remain at the forefront of excellence in customer service.
- Continuing balanced growth in the loan and deposit portfolio with a strong emphasis on asset quality and a mix of interest-bearing and non-interest-bearing deposit accounts.
- Focus on the profitability of our non-interest income departments and ensure that we have the best talent that will serve our customers and build a strong supplement to our core business.
- Delivering enhanced returns to you, our shareholders, by enhancing growth and profitability.
- We believe that these initiatives will position us for continued success and reinforce our commitment to serving our customers, employees, and communities while providing you with strong returns on your investment.

## Gratitude and Commitment

On behalf of the Board of Directors and our entire team, we want to express our sincere gratitude for your ongoing support and involvement. Your trust and confidence in our vision and leadership are what motivate us to achieve excellence every day.

As always, we are here for you. Whether you visit us inside the bank or connect with us in the community, we look forward to seeing you soon. Please do not hesitate to reach out if there is anything we can do for you.

Thank you for your continued partnership and for being an integral part of our journey. Together, we will build on our 150-year legacy and create a bright and prosperous future and ensure that we serve our communities.

## WE SHOW UP!

Sincerely,



Pieter J. van Vuuren  
President and CEO

# FINANCIAL PERFORMANCE

## BALANCE SHEET

- Total assets of \$891.2 million, representing an increase of \$30.7 million, or 3.6% from December 31, 2023.
- Loans of \$685.8 million, representing an increase of \$4.3 million, or 0.6% from December 31, 2023.
- Deposits of \$783.7 million, representing an increase of \$35.5 million, or 4.7% from December 31, 2023.
- Shareholders' equity of \$77.1 million, representing an increase of \$1.3 million, or 1.7% from December 31, 2023.

During the year we made considerable progress in growing our asset size through the hard work of our team and the addition of our Woodbury and Franklin branches. As a result, total deposits grew \$35.5 million during the year. We were able to increase our asset size while reducing our wholesale funding by \$17.5 million. Excluding the impact of the reduction in wholesale funding, total assets grew \$48.2 million or 6.0% during the year ended December 31, 2024. During the year ended December 31, 2024, we saw our non-interest-bearing deposits grow by \$16.9 million or 18.2%. Growth in these deposit balances will have a positive impact on our net interest margin and our future earnings.

For 2024 we saw loans grow modestly by \$4.3 million or 0.6%. Loan production remained strong during 2024; however, we saw a significant increase in our loan payoffs and paydowns over the previous year. We continue to be prudent in our lending activities to manage our liquidity, credit risk, loan concentrations and focus on relationship banking. Our liquidity ratio as of December 31, 2024, was 17.09% compared to 14.37% as of December 31, 2023.

Our book value per share increased to \$73.57 as of December 31, 2024, from \$72.51 as of December 31, 2023, or a 1.5% increase. We paid a total of \$3.9 million in dividends to our shareholders during the year. This represents a cash dividend yield of 5.42% for our common stock shareholders based on our book value.

## INCOME STATEMENT

- Net income for the year ended December 31, 2024, was \$5.3 million, down \$1.2 million, or -18.5%, compared to the year ended December 31, 2023.
- Earnings per share for the year ended December 31, 2024, were \$5.04, compared to \$6.19 for the year ended December 31, 2023, a decrease of -18.6%.

The decrease in net income was partially a result of a decrease in net interest income for the year ended December 31, 2024, of \$562 thousand, or -2.3% compared to the year ended December 31, 2023. Our net interest margin for the year ended December 31, 2024, was 2.91% compared to 3.02% for the year ended December 31, 2023. The Federal Reserve influences the general market rates of interest, including the deposit and loan rates offered by many financial institutions. Our cost of funds is significantly affected by changes in the Federal Funds target rate, which increased 525 basis points from the first quarter of 2022 through the third quarter of 2023 as the Federal Reserve sought to address elevated levels of inflation. The direction and speed with which short-term interest rates move has an impact on our net interest income. Our net interest margin was negatively impacted by the Federal Reserve's aggressive move to increase rates during that time period as the increase in our cost of funds outpaced the increase in rates earned on our earning assets. We believe our cost of funds has plateaued and expect to see our net interest margin continue to improve during 2025 and beyond as our loan portfolio reprices from pre-rate hike lows and interest-bearing liabilities reprice at current market rates. This will have a positive impact on our financial results moving forward.

The provision for credit losses was \$355 thousand for the year ending December 31, 2024, compared to \$525 thousand for the year ended December 31, 2023. The allowance for credit losses to total loans as of December 31, 2024, was 0.99% compared to 0.96% as of December 31, 2023.

Non-interest income for the year ended December 31, 2024, was \$7.8 million compared to \$5.9 million for the year ended December 31, 2023, an increase of \$1.9 million or 31.9%. Our mortgage banking revenues for the year ended December 31, 2024, were \$3.8 million compared to \$2.1 million for the year ended December 31, 2023. The dollar amount of mortgage loans originated during the year ended December 31, 2024, was \$127.9 million compared to \$73.1 million for the year ended December 31, 2023.

Non-interest expense for the year ended December 31, 2024, was \$24.3 million compared to \$21.4 million for the year ended December 31, 2023, an increase of \$2.9 million or 13.7%. Salaries and employee benefits totaled \$16.2 million for the year ended December 31, 2024, compared to \$13.9 million for the year ended December 31, 2023, an increase of \$2.3 million or 16.8%. The increase is primarily attributed to wage and health insurance costs increases, an increase in employee head count due to our expansion efforts, an increase in marketing expenses due to the rebranding of the Bank and the 150th celebration activities and an increase in commissions paid on mortgage loan originations due to increased originations. We believe these additional expenses (investments) incurred in 2024 will assist in growing revenues as our brand is more recognized in the markets we serve and our investments in staffing and technology are fully deployed.

## FINANCIAL HIGHLIGHTS

(Unaudited)

2024 2023 2022 2021 2020

In Thousands, Except Per Share Information  
As of December 31

### CONSOLIDATED BALANCE SHEETS

Total Assets End of Year	\$ 891,235	\$ 860,531	\$ 810,237	\$ 691,003	\$ 577,852
Loans, Net	685,799	681,527	645,858	499,281	380,389
Debt Securities	54,019	60,962	70,232	64,766	70,506
Deposits	783,736	748,280	695,422	576,328	466,760
Stockholders' Equity	77,114	75,827	72,896	76,193	72,509

Years Ended December 31

### CONSOLIDATED STATEMENT OF EARNINGS

Interest Income	\$ 46,220	\$ 41,842	\$ 28,649	\$ 20,327	\$ 21,181
Interest Expense	22,837	17,897	5,034	2,985	4,262
Net Interest Income	23,383	23,945	23,615	17,342	16,919
Provision for Credit Losses - Loans	355	385	625	950	1,255
Provision for Credit Losses - Off-Balance Sheet Exposures	-	140	-	-	-
Net Interest Income After Provision for Credit Losses	23,028	23,420	22,990	16,392	15,664
Non-Interest Income	7,794	5,910	7,247	13,112	17,649
Non-Interest Expense	24,298	21,372	21,292	20,413	21,598
Earnings Before Income Taxes	6,524	7,958	8,945	9,091	11,715
Income Taxes	1,246	1,484	1,845	1,947	2,789
<b>Net Earnings</b>	<b>\$ 5,278</b>	<b>\$ 6,474</b>	<b>\$ 7,100</b>	<b>\$ 7,144</b>	<b>\$ 8,926</b>

<b>Cash Dividends Declared</b>	<b>\$ 4,168</b>	<b>\$ 4,159</b>	<b>\$ 4,147</b>	<b>\$ 4,081</b>	<b>\$ 3,941</b>
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### PER SHARE DATA

Cash Dividends - Common Stock	\$ 3.96	\$ 3.96	\$ 3.96	\$ 3.96	\$ 3.89
Cash Dividends - Common Stock, Class SD	\$ 4.24	\$ 4.24	\$ 4.24	\$ 4.24	\$ 4.17
Earnings Per Share	\$ 5.04	\$ 6.19	\$ 6.86	\$ 6.94	\$ 8.86
Book Value	\$ 73.55	\$ 72.51	\$ 69.75	\$ 74.04	\$ 71.96
Tangible Book Value	\$ 72.10	\$ 70.17	\$ 67.40	\$ 71.56	\$ 71.77
Book Value Excluding Accumulated Other Comprehensive Income (Loss)**	\$ 78.18	\$ 77.09	\$ 75.09	\$ 73.15	\$ 70.07

### SOUNDNESS AND PROFITABILITY RATIOS

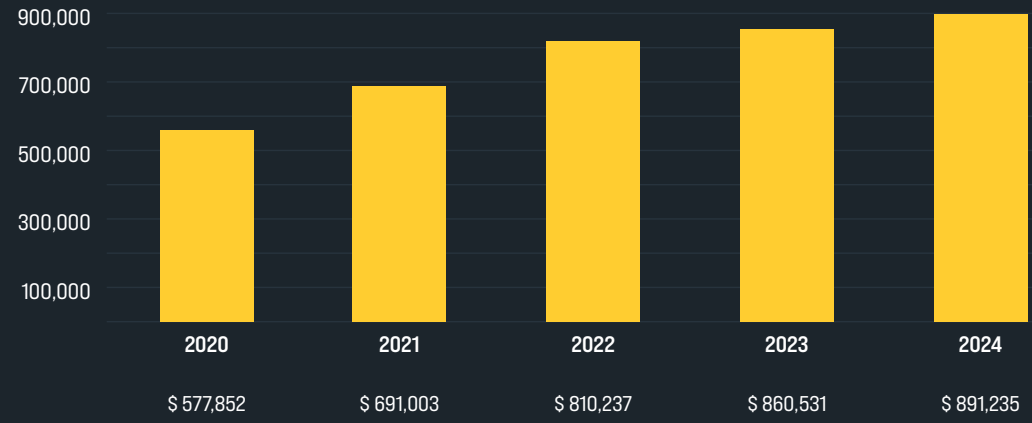
Return on Average Stockholders' Equity	6.78 %	8.56 %	9.54 %	9.40 %	12.49 %
Return on Average Assets	0.61 %	0.77 %	0.92 %	1.14 %	1.56 %
Dividends Declared Per Share as a Percentage of Earnings	78.97 %	64.24 %	58.41 %	57.13 %	44.15 %
Net Interest Margin	2.91 %	3.02 %	3.23 %	3.08 %	3.27 %
Nonperforming Assets to Total Assets	0.67 %	0.01 %	0.16 %	0.11 %	0.27 %
Loans to Deposits	88.38 %	91.96 %	93.71 %	87.50 %	82.35 %
Allowance for Credit Losses to Loans	0.99 %	0.96 %	0.90 %	1.00 %	1.04 %
Total Capital to Assets	8.65 %	8.81 %	9.00 %	11.03 %	12.55 %
Liquidity Ratio**	17.09 %	14.37 %	9.15 %	13.52 %	9.67 %

\* Non-GAAP financial measure.

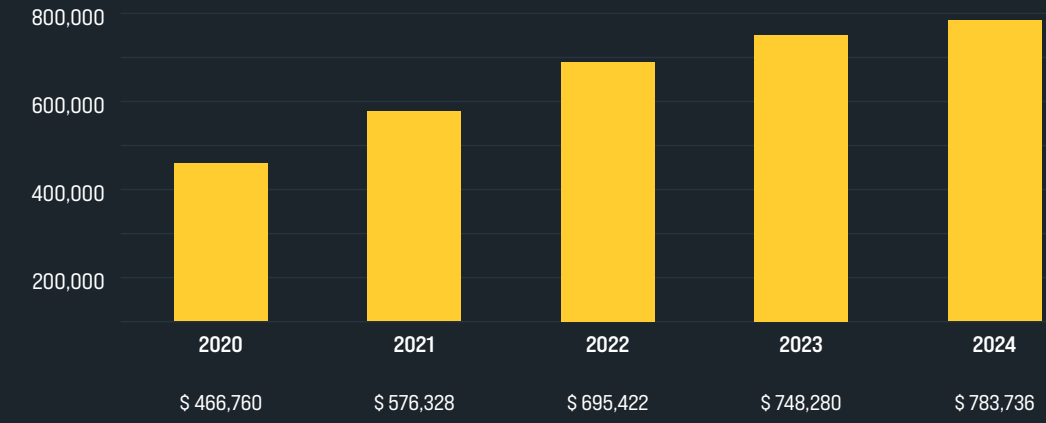
\*\* Ratio for First National Bank of Middle Tennessee.



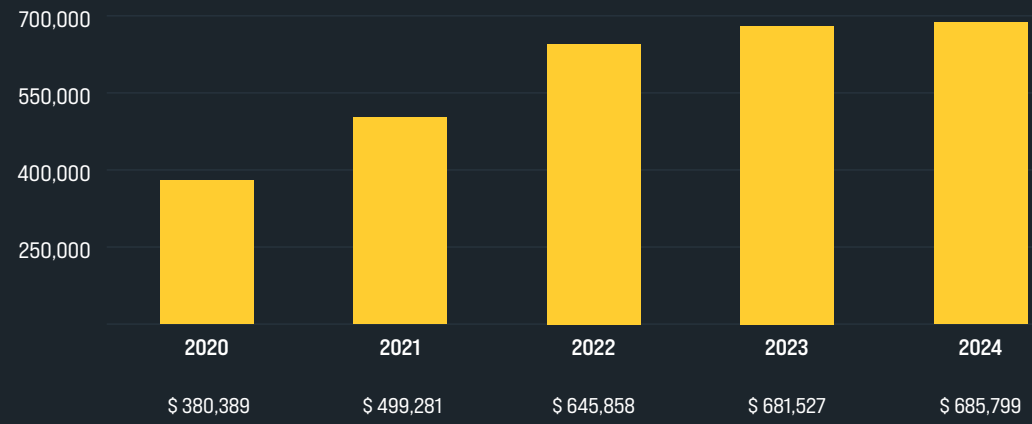
### Total Assets



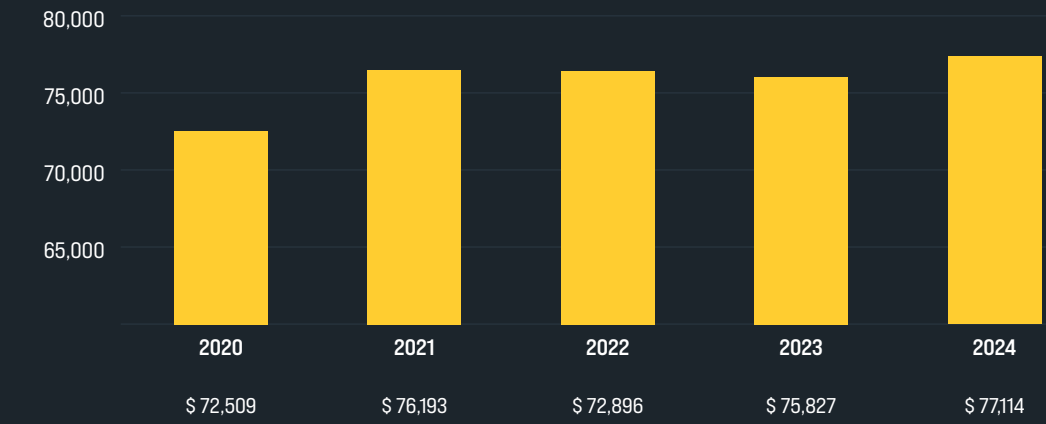
### Deposits



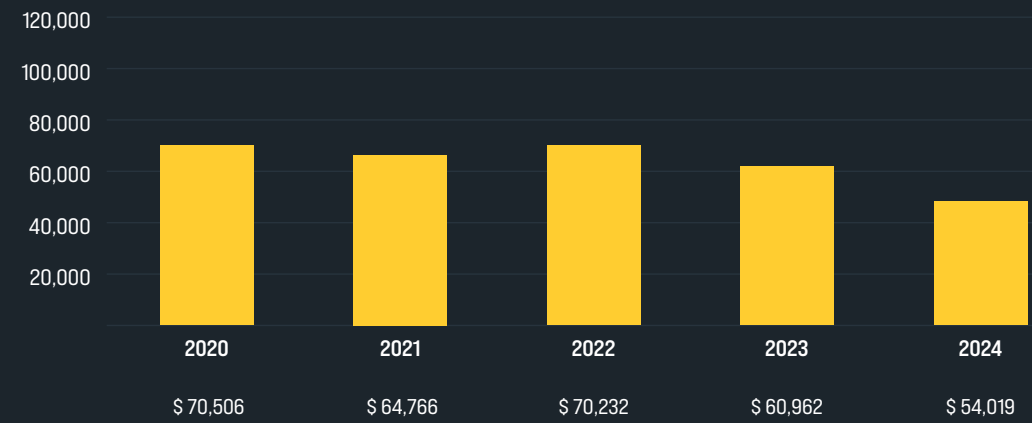
### Loans, Net of Allowance for Credit Losses



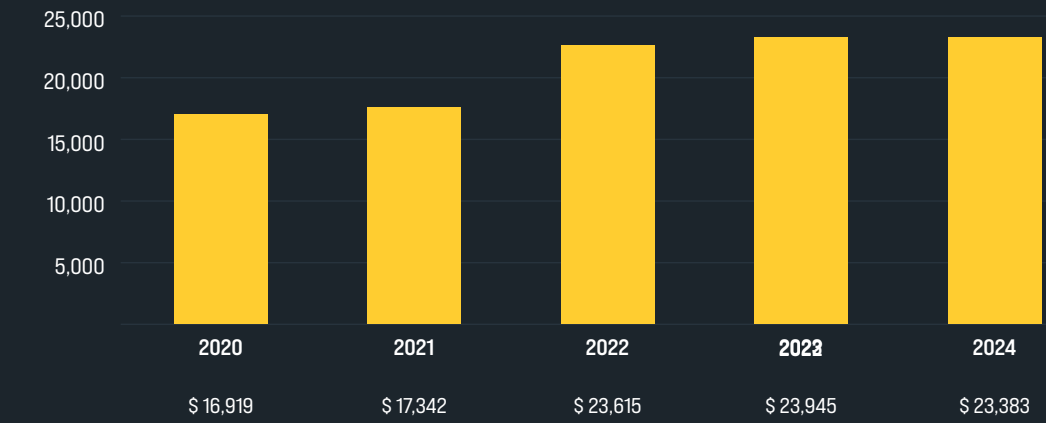
### Stockholders' Equity



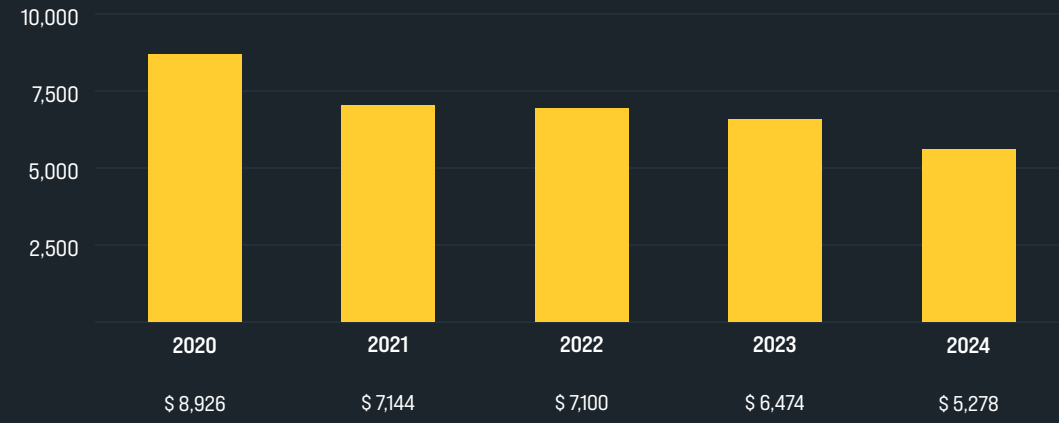
### Debt Securities



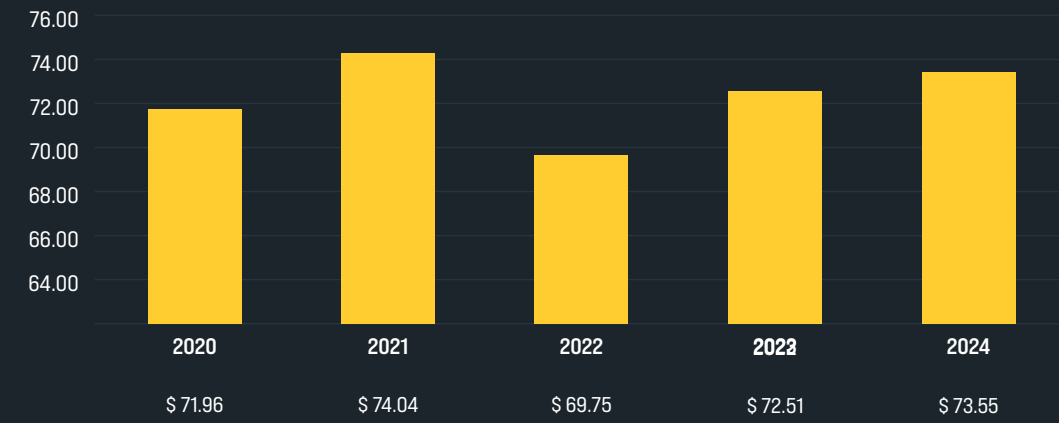
### Net Interest Income



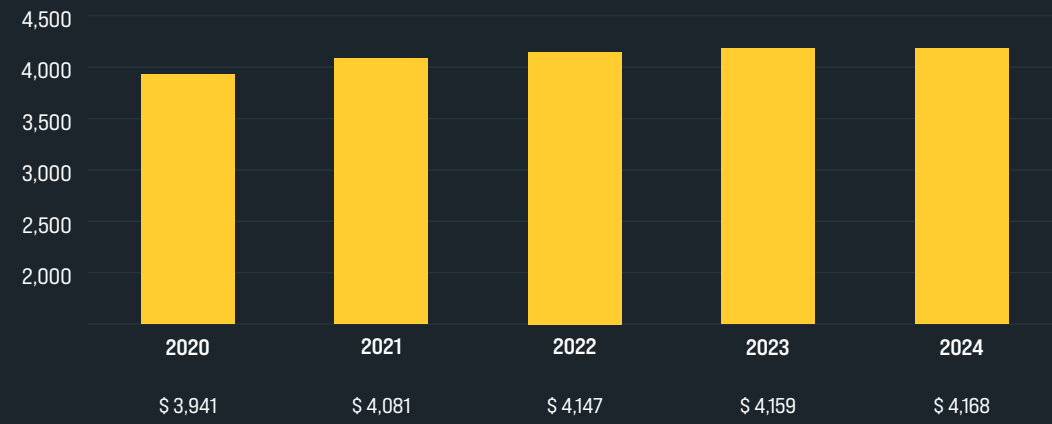
### Net Earnings



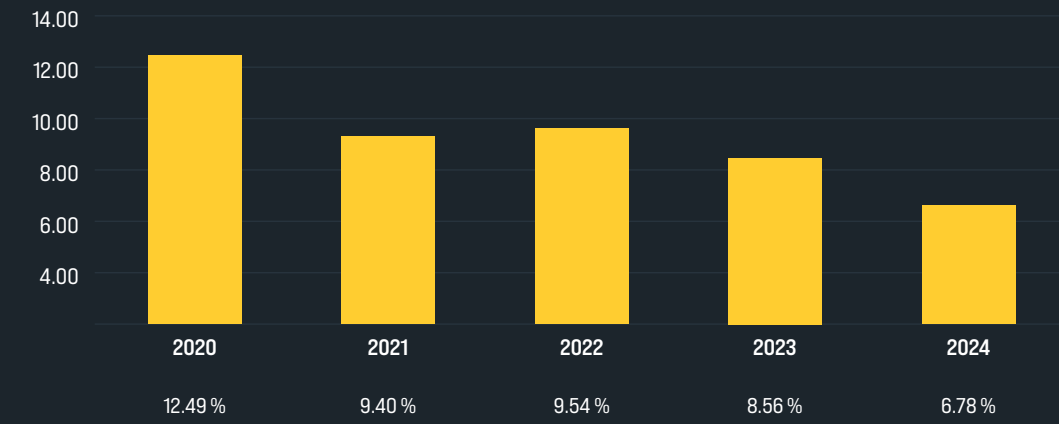
### Book Value per Share



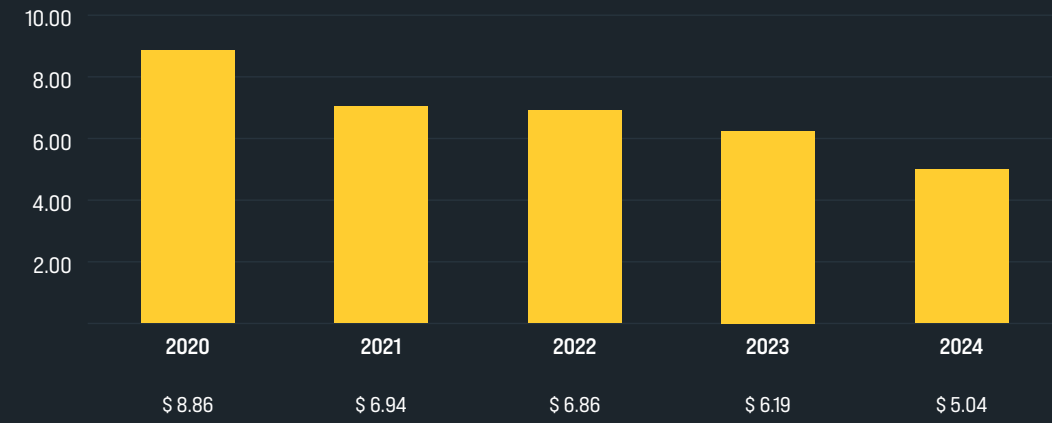
### Dividends Declared



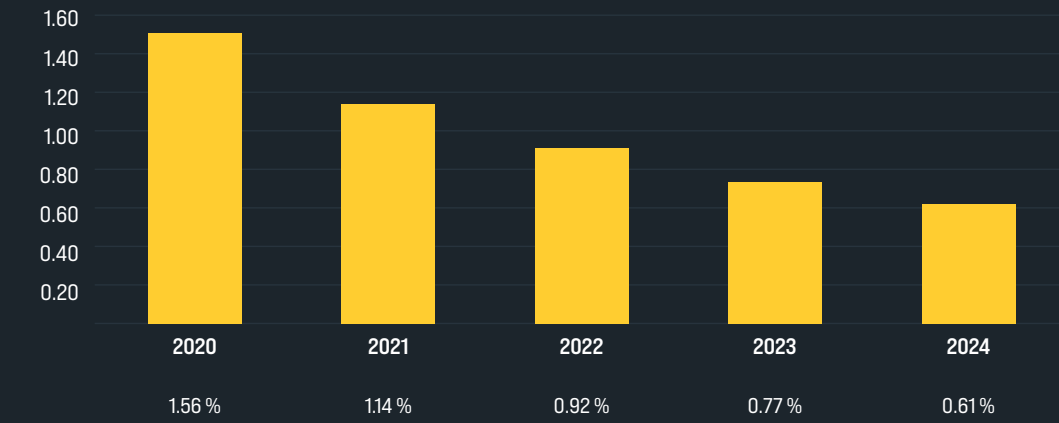
### Return on Average Stockholders' Equity



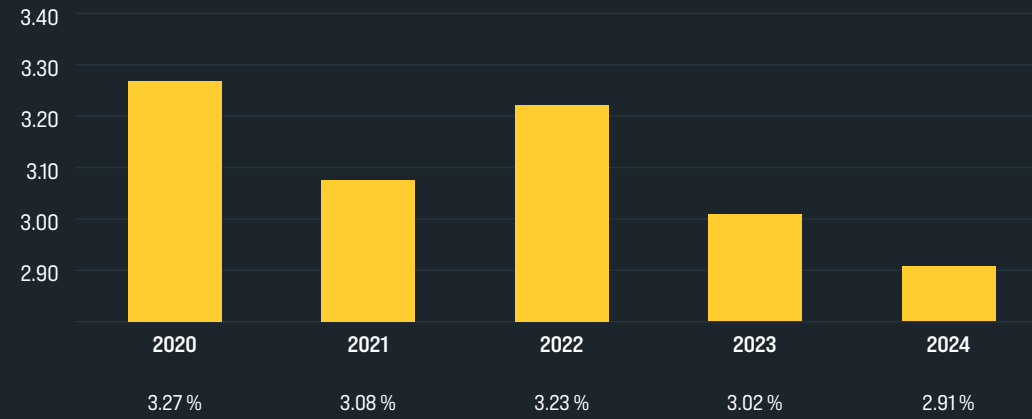
### Earnings per Share



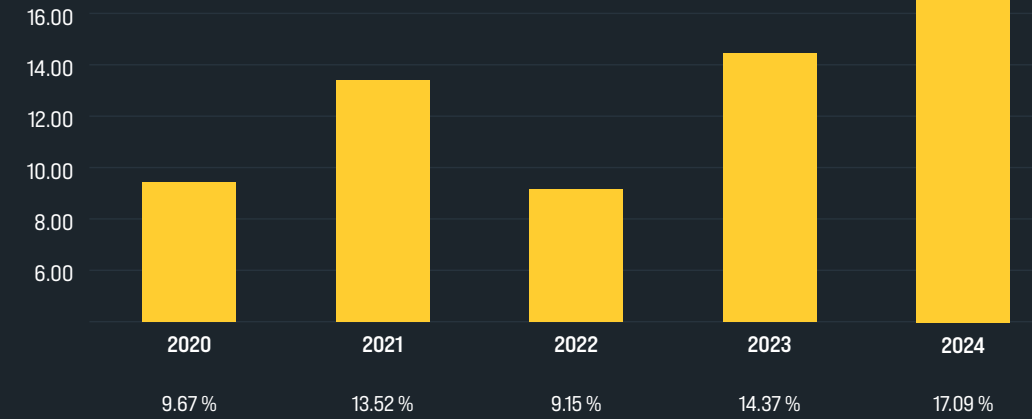
### Return on Average Assets



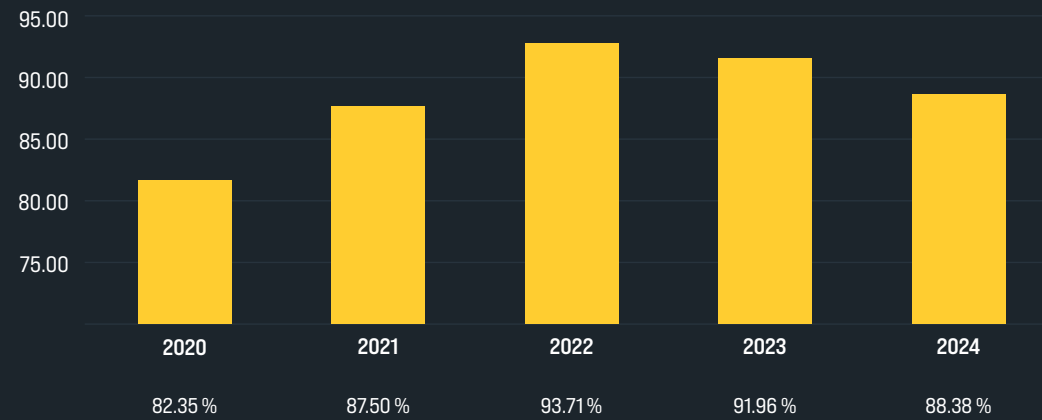
### Net Interest Margin



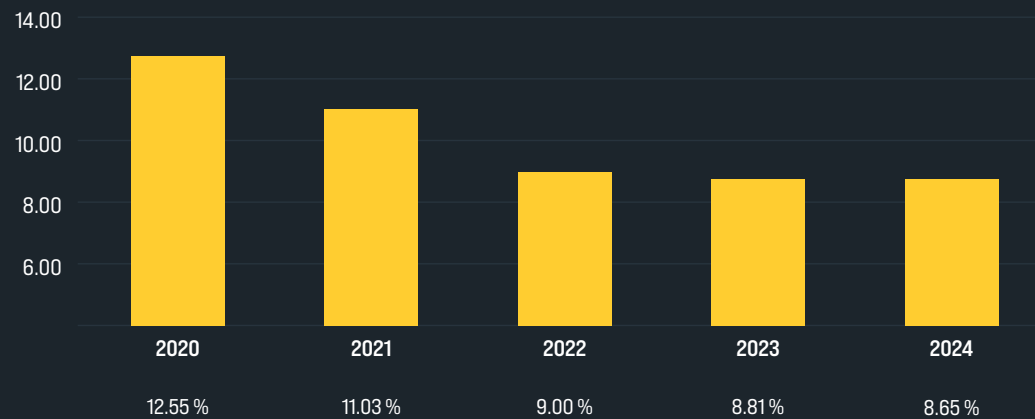
### Liquidity Ratio



### Loans to Deposits



### Capital to Total Assets



“We take pride in our history as an independent bank celebrating its 150th anniversary. We believe the investments we made during 2024 will keep us competitive in our legacy markets and aid in expanding our footprint to ensure that we grow the Bank and grow the value of your investment in the Company.

We will continue to focus our efforts on prudent growth and improving profitability. We are excited to see the results of our efforts bear fruit in 2025 and beyond.”



**Keith Wilson, CPA**  
Chief Financial Officer

# BOARD OF *DIRECTORS*



**Greg Brock**  
Owner, Brock Construction, LLC  
Director since 1993



**Rufus Gonder**  
Retired Certified Public Accountant  
Director since 1999



**Brian Kidd**  
SVP & CFO, National Healthcare Corporation  
Director since 2023



**Bobby Kirby**  
Owner, Investment Partners, LLC and several other business entities  
Director since 2017



**Shane McFarland**  
Owner, Shane McFarland Construction and several other business entities  
Director since 2012



**Bill Rogers**  
Retired General Manager, Caney Fork Electric Cooperative  
Director since 2013



**Gentry Underhill, Jr.**  
Certified Public Accountant, Totherow, Haile and Welch, PLLC  
Director since 2012



**Pieter van Vuuren**  
President & CEO, the Company and First National Bank of Middle TN  
Director since 2012



**Alan West**  
Owner, several business entities  
Director since 2023

# HOW WE WORK TO EARN YOUR TRUST *EVERY DAY.*



## YOUR FIRST CALL

Accessibility is half of the issue. Expertise is the other half. When you need an answer, a solution, or a sounding board that you trust completely, we're the name at the top of your list.



## EDUCATING TO SUCCEED

We have a reputation for a certain kind of customer—a customer that values our expertise to become successful and grow financially. The way we got there was by helping our customers become better financial thinkers and more consistent financial doers.



## STAYING POWER

World wars, recessions, the Great Depression, manned space travel, fintech—we've seen it all in our first 150 years. And we're growing stronger every year to serve our people and communities better than ever before, whatever lies ahead.



## WE SHOW UP

Nothing virtual about it, we're 100% in-person and 100% participating whenever and wherever we're needed. Whether its personally, professionally, or for the community, our neighbors know they can count on us.



## YES MEANS YES

Even with untold years of collective experience and the best educated bankers in the marketplace, we work hard on due diligence with every deal for every customer. When we say we will do it, we'll do it. We whesay we're behind you, we are. You can take that to the bank, and back.



## IMPROVING EVERYTHING WE TOUCH

We are positive change agents for the long-term success of our customers and the health of our communities. That's why we bring the best innovations from larger markets to our smaller markets and "community" to our larger markets. Our experience in all markets benefits everyone. We continue to better ourselves, our products and services, and ultimately the lives of our customers.



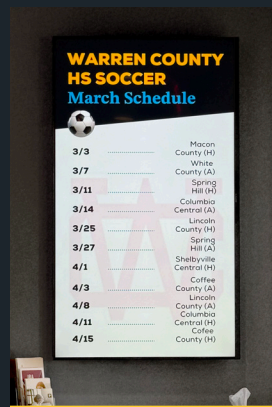
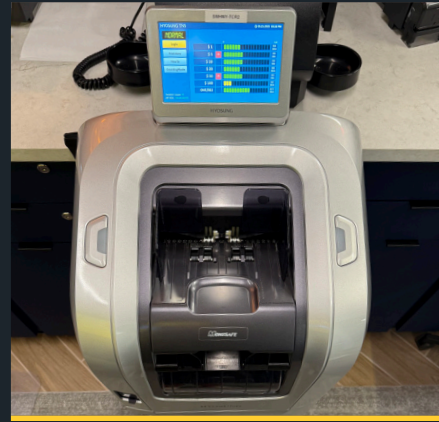




# IMPROVING EVERYTHING WE TOUCH

## ITMs & TCRs

We upgraded our technology to make your banking experience more convenient and secure. With our Teller Cash Recyclers (TCRs), cash handling is faster and more accurate, allowing our tellers to focus on providing you with better service. Our upgraded Interactive Teller Machines (ITMs) let you complete transactions and connect with a live teller via video for personalized support, all while offering enhanced security.



## Media Screens & Community Boards

We've started introducing new lobby screens and community boards in our branches to keep you informed with real-time updates on bank services, promotions, and local events. This direct communication helps you stay connected and ensures you never miss important information during your visit.



## 2,080+ Volunteer Hours

In 2024, we proudly dedicated over 2,080 volunteer hours to give back and support our community. Our banking team's unwavering commitment to making a positive impact highlights our dedication to strengthening and connecting our neighborhoods, showing up and actively working to create meaningful change where it matters most.

# OUR NEW AND IMPROVED LOCATIONS



## FRANKLIN RETAIL

1175 Meridian Blvd, Suite 114 TN 37067

"We're excited to bring 150 years of community banking experience to Williamson County and the bank's promise to #ShowUp to deliver personalized banking services as an integral part of the community."

- Stephen Fawehinm, Executive Vice President Williamson County



## WOODBURY

828 McMinnville Hwy. Woodbury, TN 37190

"We have the same products and services at the bank next door, but what sets us apart is the service you receive when you walk into our Branch. For 29 years Community Banking has been a way of life for me, and I am proud that our team is able to continue the same level of service our customers have grown to expect. We are excited to be a part of FIRST and offer hometown community banking opportunities to Cannon County."

- Krista Trail, Vice President Cannon County



## SMITHVILLE HWY (RENOVATION)

917 Smithville Hwy, TN 37110

"Over the past 30 years, I have had the privilege of growing alongside the banking industry – from helping families secure their first homes in mortgage lending to now leading a beautifully remodeled branch as Branch Manager. Every role has taught me the value of relationships, resilience and the importance of evolving to better serve our community."

- Jane Ann Pryor, AVP Branch Manager



# SHOWING UP...



## Father Daughter Dance

In February, we hosted our 27th Father Daughter dance, "Saddle Up & Put on Your Boots." Another evening of music, food, and memory making for the books.



## Lunch and Learn

In March, we partnered with Power by Her to host a lunch and learn for women in business focus on navigating career goals and opportunities.



## Employer of the Year

We were honored to be named Employer of the Year 2024 by the Warren County Chamber of Commerce.



## Child Advocacy Event

In April, the staff bought a table for the Child Advocacy Event to support the essential mission of the Children's Advocacy Center.



## Financial Literacy Fieldtrip

In April, we welcomed four classes of first grade students into our bank to teach them about how a bank operates and the ins and outs of currency.



## Career Day

In April, our team participated in Career Day at High School to educate students on possible careers in banking.



## Nuture the Next

We partnered with Nurture the Next to help Tennessee families build the skills, confidence, and environments necessary for the healthy development of their young children.



## Teacher Appreciation

In May, we held a breakfast for our partners in education.



## McMinnville Special Games & 10K

In April, our team volunteered to run the snack table for the 2nd Annual Sprint for Specials 10K. We also sponsored the McMinnville Special Games in September and manned the Fair Food Booth during the event.



## Shred Day

We hosted our annual event in June, offering free shredding services at all of our locations.



## Golf Tournament

In June, our Murfreesboro staff played in the Home Builders Association Golf Tournament. This organization promotes smart, sustainable residential development.



## Friday Night Live

Every Friday night in June and July, we have a group of volunteers serve up homemade desserts to raise money for different community organizations.



## Freedom Fest

In July, we once again sponsored this local Independence Day event full of games, food trucks, music, and fireworks.



## Shelbyville Community Soup Kitchen

In July, we focused on feeding the hungry in our community by volunteering at the Shelbyville Community Soup Kitchen as a team.



## Annual State of the County Luncheon

In July, our team worked a booth at the Williamson Inc.'s Annual State of the County event, a must-attend for business professionals of Williamson County.



## Walking Horse Celebration

In August, we were honored to sponsor the esteemed Tennessee Walking Horse Celebration.



# FOR THE COMMUNITY.





## Community Movie Night

In August, we hosted a free movie night for the community with drinks and popcorn.



## Farm to Table

This August, our team participated in a community event to raise money for downtown associations.



## A&L Fair

In September, we had team members volunteer every night of this event to work in the "village bank" and hand out free ice creams.



## Lunch and Learn

We had the best time in September hosting a Fraud and Elder Abuse Lunch and Learn at the McMinnville Warren County Senior Center.



## Costume for a Cure

Each year in October, our entire team dresses up during Costume for a Cure to promote awareness of childhood cancers.



## Homecoming Parade

Homecoming is a big deal for our communities. The whole high school, their friends, and family come downtown to cheer on the parade. FNB provided drinks and popcorn for all guests, an estimated 3,000 in attendance.



## Kids of the Community Trivia Night

In November, we sponsored the McMinnville Young Professionals' trivia night. All proceeds were donated to Kids of the Community, an outreach for at risk kids providing meals, tutoring, and mentorship.



## Fuel Program Fashion Show

We partnered with Tiger Lily Boutique to host a fashion show benefiting the Warren Co. Schools FUEL Program. A program designed to provide food for students on weekends and extended breaks.



In Q4, we ran campaigns allowing the customer with the most debit swipes in each market to choose a school to receive a monetary donation.



## Christmas Events

This year, we participated in Christmas events for Bedford, Cannon, and Warren Counties including Christmas in the Park, a downtown community event where we opened our doors for free crafting activities.



## Concession Takeovers

Our team took over the concession stands to give parents the chance to watch the game. Concessions are generally run by booster parents.



## FCA Bedford County

Our Shelbyville branch regularly partners with Fellowship for Christian Athletes (FCA) to support the young athletes across Bedford County Schools.



## TN Banking School

We support our team continuing their education so they can become better financial thinkers and more consistent financial doers.



*"Together, we will build on our 150-year legacy and create a bright and prosperous future and ensure that we serve our communities."*

*- Pieter van Vuuren, President and CEO*

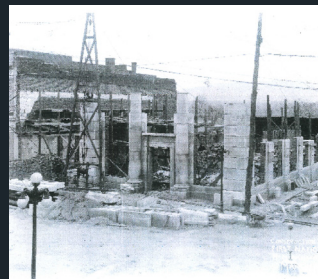


# OUR HISTORY

Celebrating our first 150 years of community banking.

**WE PROMISE TO BE THERE WHEN YOU NEED US.**

First National Bank of Middle Tennessee has demonstrated there are no days off for trust-based relationships. We were here for Middle Tennessee. And we will continue to be here for you.



1974	1973
Operating Assets	2,752,361.34
Operating Liabilities	2,165,874.41
Operating Expenses	0
Income from Operating Assets	2,586,774.00
Net Operating Surplus	150,000.00
Per Share Based on 25,000 Shares	6.00
Cash Dividend Declared	451,822.00
Per Share	18.07
Total Assets	10,800.00
Liabilities	10,800.00
Net Worth	0.00
Capital	100.00
Reserve Fund	100.00
Dividend	100.00

## 1874

First National Bank is founded as National Bank of McMinnville on October 30th with \$50,000 in capital stock and the mission to help local entrepreneurs buy locally, and provide a funding engine to the local economy.

## 1905

We change our name from The National Bank of McMinnville to The First National Bank of McMinnville.

## 1923

Through our progress and innovation, our capital stock value more than tripled during our first 55 years of business. We also complete and move into our main office on Main St. in McMinnville, TN.

## 1940's

Our Bank provides a source for War Bonds during World War II. We celebrate 70 years of service in 1944 with assets of \$4,828,728.22.

## 1974

At 100 years old, First National Bank's assets reach \$46M.

## 2010

First National Bank of McMinnville remains strong and expands beyond Warren County to serve businesses and families of Murfreesboro. Our assets exceed \$405M.

## 2015

We change our name from First National Bank of McMinnville to First National Bank of Middle Tennessee to reflect our expanding service area to local businesses and families.

## 2019

We open our first full-service branch in Nashville, TN.

## 1883

Our Bank's "Report of Condition" improves to \$243,872.02 through excellent management in just 9 years.

## 1914

The Federal Reserve Act was passed and our Bank applies to acquire stock, gaining access to liquidity support and a more stable, national banking system.

## SEPT. - NOV. 1929

The end of unchecked American stock market optimism. The Wall Street Crash of October 1929 began the Great Depression. Through excellent management, FNB continues paying dividends.

## 1966

First National Bank acquires Farmers & Merchant Bank in Viola, TN.

## 1987-97

We expand in-person service with branch openings in east McMinnville on Sparta Road and between McMinnville and Manchester on Morrison Branch.

## 2011-12

We continue to expand our service in Middle Tennessee by opening Mortgage services in Shelbyville and Murfreesboro. Our Bank's assets break the \$500M mark.

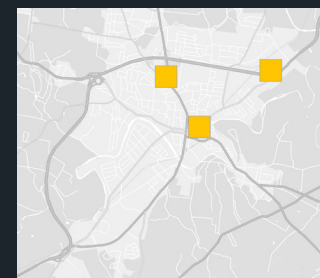
## 2017

We open our second full-service branch in Murfreesboro, TN and our first full-service branch in Shelbyville, TN.

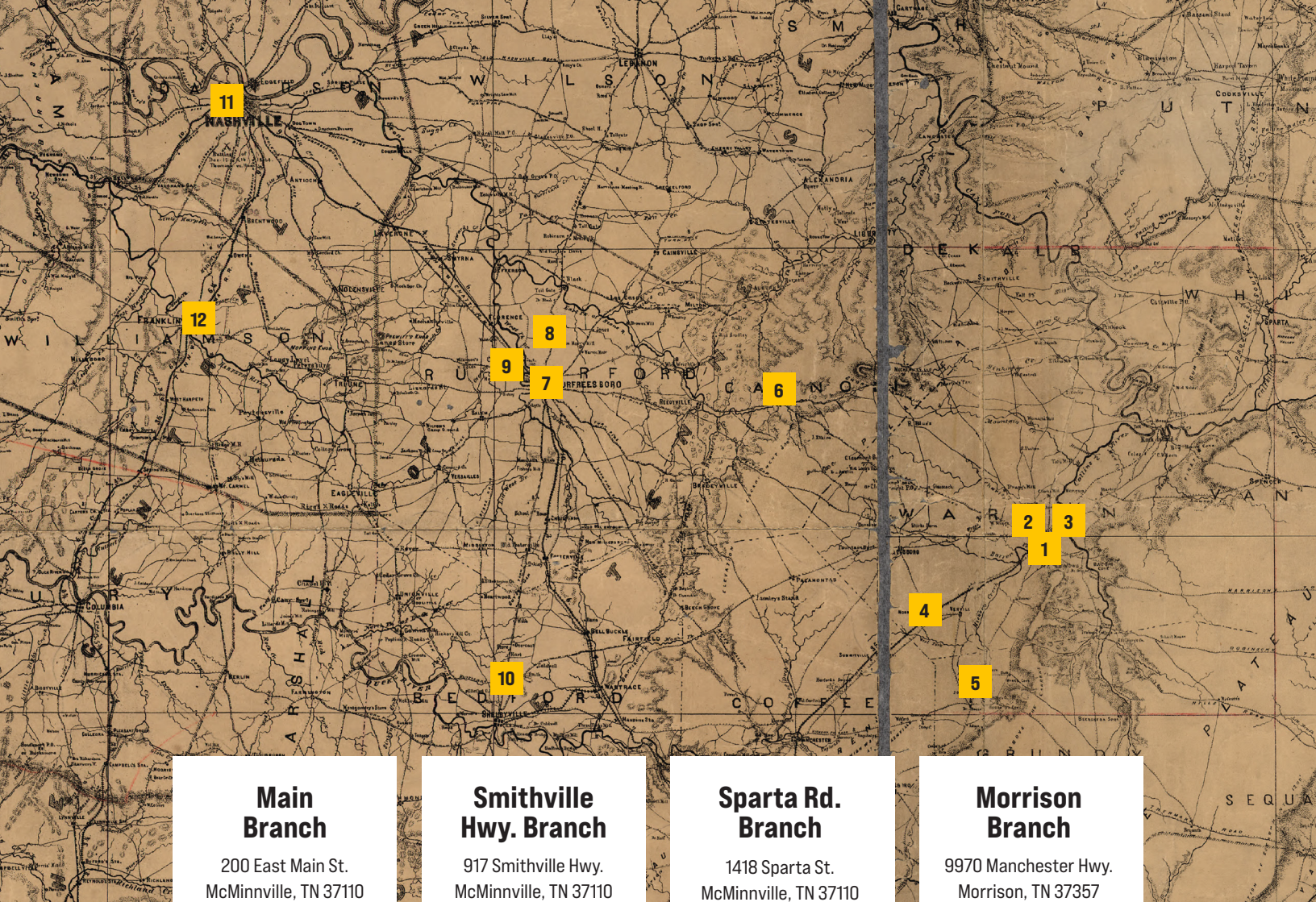
## 2024

First National Bank of Middle Tennessee celebrates its 150th anniversary by refreshing our look while affirming our commitment to improve the financial health of every customer and community we serve.

RESOURCES:	\$138,784.49
Loans and discounts	70,000.00
U. S. Bonds to secure circulation	4,137.28
Due from other National Banks	5,374.01
Real estate, furniture and fixtures	1,725.00
Current expenses and taxes paid	2,595.47
Current expenses and taxes paid	10,905.00
Current expenses and taxes paid	77.00
Current expenses and taxes paid	1,000.00







**Main Branch**  
 200 East Main St.  
 McMinnville, TN 37110  
 (931) 473-4402

**1**

**Smithville Hwy. Branch**  
 917 Smithville Hwy.  
 McMinnville, TN 37110  
 (931) 473-4402

**2**

**Sparta Rd. Branch**  
 1418 Sparta St.  
 McMinnville, TN 37110  
 (931) 473-4402

**3**

**Morrison Branch**  
 9970 Manchester Hwy.  
 Morrison, TN 37357  
 (931) 635-3500

**4**

**Viola Branch**  
 3 Lynn St.  
 Viola, TN 37394  
 (931) 635-2222

**5**

**Woodbury Branch**  
 828 McMinnville Hwy.  
 Woodbury, TN 37190  
 (615)-563-2025

**6**

**FiRST Mortgage Murfreesboro**  
 322 N Front St.  
 Murfreesboro, TN 37130  
 (629) 218-3298

**7**

**Memorial Blvd. Branch**  
 3427 Memorial Blvd.  
 Murfreesboro, TN 37129  
 (615) 956-0106

**8**

**Gateway Blvd. Branch**  
 1708 Gateway Blvd.  
 Murfreesboro, TN 37129  
 (615) 893-1228

**9**

**Shelbyville Branch**  
 1700 North Main St.  
 Shelbyville, TN 37160  
 (931) 684-8191

**10**

**Nashville Branch**  
 1911 21st Ave. South  
 Nashville, TN 37212  
 (615) 622-6576W

**11**

**Franklin Branch**  
 1175 Meridian Blvd., Ste. 114  
 Franklin, TN 37067  
 (615) 622-6568

**12**

*“As we move into 2025, we will continue to honor our 150-year milestone by showcasing our longevity, resilience, and dedication to the communities we serve.”*

*- Pieter van Vuuren, President and CEO*

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