

217 S. James Campbell Blvd.
P.O. Box 1970
Columbia, TN 38401-1970



Phone 931-388-1970
Fax 931-388-1979
heritagebankandtrust.com

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For more information please contact:

Jim Robinson, President & CEO jrobinson@heritagebankandtrust.com

Jeanine Denney, Vice President jdenney@heritagebankandtrust.com

Heritage Bank & Trust

931.388.1970

Heritage Bank & Trust Reports Record Earnings for 2015

Columbia, TN – January 29, 2016 – Heritage Bank & Trust, today reported its second straight year of record earnings.

The bank reported the unaudited net income available to common shareholders for 2015 of \$813,000 or \$0.46 per common share.

For the year, Return on Average Assets and Return on Equity increased to 0.80 percent and 9.39 percent, respectively.

“We are extremely pleased to see sustained performance in all facets of the Bank. The Balance Sheet of Heritage Bank & Trust continues to strengthen, leading to four years of improving profitability,” stated Jim Robinson, President & CEO of Heritage Bank & Trust. “We are very optimistic about what 2016 holds for Heritage Bank & Trust as we will celebrate our 10 year anniversary in March.”

“We continue to be pleased with the great progress in our key performance ratios.” commented Robinson. “We are also pleased with the deepening of our management team in 2015 as we brought Executive Vice President & Chief Lending Officer, Craig Harris, and Vice President & Branch Manager, Nita Lentz, on board during the year. These leaders in the Maury County banking community have been welcome additions to our team.