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## **FOR IMMEDIATE RELEASE**

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## **Heritage Bank & Trust Reports Third Straight Record Earnings for 2016**

Columbia, TN – February 15, 2017 – Heritage Bank & Trust today reported its third straight year of record earnings.

The bank reported the unaudited net income available to common shareholders for 2016 of \$1,009,000 or \$0.50 per common share.

For the year, Return on Average Assets and Return on Equity increased to 0.93 percent and 9.88 percent, respectively.

“We are extremely pleased to see sustained performance in all facets of the Bank. The strength of the balance sheet of Heritage Bank & Trust has led to five years of improved profitability,” stated Jim Robinson, President & CEO of Heritage Bank & Trust. “We remain excited about our prospects for 2017 as we continue our journey forward.”

“This journey towards a high performing bank is attributable to the depth of our management team,” he continued. “The loan portfolio has grown from \$76.3 million to \$88.3 million in just twelve months. We are especially pleased to have done this while maintaining strict discipline in our credit culture.”