SmartFinancial

INVESTOR CALL
3Q 2020

October 21, 2020, 10:00 am

Webcast: www.smartbank.com
(Investor Relations)
Audio Only: 888-317-6003
Confirmation #: 9589795

Miller Welborn
Chairman of the Board

Billy Carroll
President & CEO



Forward-Looking Statements

This presentation may contain statements that are based on management's current estimates or expectations of future events or future results, and that may be deemed to constitute forward-looking statements as defined under the Private Securities Litigation Reform Act of 1995. These statements, including statements regarding the potential effects of the COVID-19 pandemic on the SmartFinancial's business and financial results and conditions, are not historical in nature and can generally be identified by such words as "expect," "anticipate," "intend," "plan," "believe," "seek," "may," "estimate," and similar expressions. All forward-looking statements are subject to risks, uncertainties, and other factors that may cause the actual results of SmartFinancial to differ materially from future results expressed or implied by such forward-looking statements. Such risks, uncertainties, and other factors include, among others, (1) the risk of litigation and reputational risk associated with historic acquisition activity; (2) the risk that cost savings and revenue synergies from recently completed acquisitions may not be realized or may take longer than anticipated to realize; (3) disruption from recently completed acquisitions with customer, supplier, employee, or other business relationships; (4) our ability to successfully integrate the businesses acquired as part of previous acquisitions with the business of SmartBank; (5) risks related to the completed acquisition of Progressive Financial Group, Inc. ("PFG"); (6) the risk that the anticipated benefits from the completed acquisition of PFG may not be realized in the time frame anticipated; (7) changes in management's plans for the future; (8) prevailing, or changes in, economic or political conditions, particularly in our market areas; (9) credit risk associated with our lending activities; (10) changes in interest rates, loan demand, real estate values, or competition; (11) changes in accounting principles, policies, or guidelines; (12) changes in applicable laws, rules, or regulations, including changes to statutes, regulations or regulatory policies or practices as a result of, or in response to, COVID-19; (13) adverse results from current or future litigation, regulatory examinations or other legal and/or regulatory actions, including as a result of the Company's participation in and execution of government programs related to the COVID-19 pandemic; (14) the impact of the COVID-19 pandemic on the Company's assets, business, cash flows, financial condition, liquidity, prospects and results of operations; (15) potential increases in the provision for loan losses resulting from the COVID-19 pandemic; and (16) other general competitive, economic, political, and market factors, including those affecting our business, operations, pricing, products, or services. These and other factors that could cause results to differ materially from those described in the forward-looking statements can be found in SmartFinancial's most recent annual report on Form 10-K, quarterly reports on Form 10-Q, and current reports on Form 8-K, in each case filed with or furnished to the Securities and Exchange Commission (the "SEC") and available on the SEC's website (www.sec.gov). Undue reliance should not be placed on forward-looking statements. SmartFinancial disclaims any obligation to update or revise any forward-looking statements contained in this release, which speak only as of the date hereof, whether as a result of new information, future events, or otherwise.

Non-GAAP Financial Measures

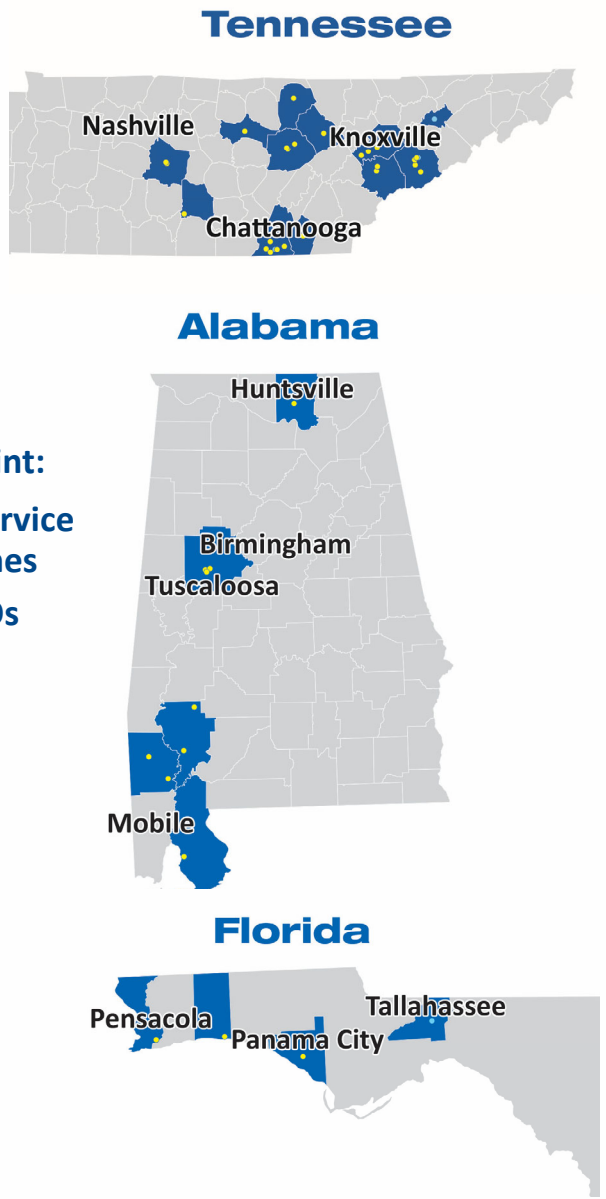
Statements included in this presentation include Non-GAAP financial measures and should be read along with the accompanying tables, which provide a reconciliation of Non-GAAP financial measures to GAAP financial measures. SmartFinancial management uses several Non-GAAP financial measures, including: (i) operating earnings, (ii) operating return on average assets, (iii) operating return on average shareholder equity, (iv) return on average tangible common equity, (v) operating return on average tangible common equity, (vi) operating efficiency ratio; (vii) tangible common equity; (viii) average tangible common equity; (ix) tangible book value; (x) operating pre-tax pre-provision earnings; (xi) operating noninterest income; (xii) operating noninterest expense; and ratios derived therefrom, in its analysis of the company's performance. Operating earnings excludes the following from net income: securities gains and losses, merger termination fee of $6.4 million in the second quarter of 2019, merger related and restructuring expenses, tax benefit from director options previously exercised, and the income tax effect of adjustments. Operating return on average assets is the annualized operating earnings (Non-GAAP) divided by average assets. Operating return on average shareholder equity is the annualized operating earnings (Non-GAAP) divided by average equity. Return on average tangible common equity is the annualized net income divided by average tangible common equity (Non-GAAP). Operating return on average tangible common equity is the annualized operating earnings (Non-GAAP) divided by average tangible common equity (Non-GAAP). The operating efficiency ratio includes an adjustment for taxable equivalent yields and excludes securities gains and losses and merger related and restructuring expenses from the efficiency ratio. Tangible common equity and average tangible common equity excludes goodwill and other intangible assets from shareholders' equity and average shareholders' equity. Tangible book value excludes goodwill and other intangible assets less shareholders' equity divided by common shares outstanding. Operating pre-tax pre-provision earnings is net interest income plus operating noninterest income (Non-GAAP) less operating noninterest expense (Non-GAAP). Operating noninterest income excludes the following from noninterest income: securities gains and losses, expenses related to the termination of the ADECA loan program and the merger termination fee of $6.4 million in the second quarter of 2019. Operating noninterest expense excludes the following from noninterest expense: prior year adjustments to salaries, merger related and restructuring expenses and certain franchise tax true-up expenses. Management believes that Non-GAAP financial measures provide additional useful information that allows investors to evaluate the ongoing performance of the company and provide meaningful comparisons to its peers. Management believes these non-GAAP financial measures also enhance investors' ability to compare period-to-period financial results and allow investors and company management to view our operating results excluding the impact of items that are not reflective of the underlying operating performance. Non-GAAP financial measures should not be considered as an alternative to any measure of performance or financial condition as promulgated under GAAP, and investors should consider SmartFinancial's performance and financial condition as reported under GAAP and all other relevant information when assessing the performance or financial condition of the company. Non-GAAP financial measures have limitations as analytical tools, and investors should not consider them in isolation or as a substitute for analysis of the results or financial condition as reported under GAAP.

- **SmartFinancial, Inc. (Nasdaq: SMBK) is a $3.4 billion asset bank holding company headquartered in Knoxville, Tennessee**
  - Operates one subsidiary bank, SmartBank, which was founded in January 2007
  - Located primarily in attractive, high-growth markets throughout East/Mid Tennessee, Alabama and the Florida Panhandle
  - 464 full-time employees
- **Balance Sheet (9/30/20)**
  - Assets: $3.4 billion
  - Gross Loans: $2.4 billion
  - Deposits: $2.7 billion
  - Shareholders' Equity / Tangible Common Equity (Non-GAAP): $349.8 million / $263.1 million
- **Profitability (Q3 '20)**
  - Net Income / Operating Earnings (Non-GAAP): $6.4 million / $6.6 million
  - Operating Pre-Tax Pre-Provision Earnings (Non-GAAP): $11.3 million
  - ROAA / Operating ROAA (Non-GAAP): 0.76% / 0.79%
  - ROATCE (Non-GAAP) / Operating ROATCE (Non-GAAP): 9.72% / 10.06%
  - Efficiency Ratio / Operating Efficiency Ratio (Non-GAAP): 63.5% / 62.3%
- **Asset Quality**
  - Superior asset quality and proven credit culture
  - NPAs / Total Assets of 0.18%
  - Reserves / Loans: 0.78%
- **Regularly Quarterly Dividend**
  - Declared quarterly cash dividend of $0.05 per share

Footprint:

36 full service branches

2 LPOs



Financial data as of or for the three months ended 9/30/20
Note: For a reconciliation of Non-GAAP financial measures to their most directly comparable GAAP measures, see the Appendix

CORE VALUES

Act with integrity **B**e enthusiastic **C**reate positivity **D**emonstrate accountability **E**mbrace change

SmartBank®

We are **building a culture** where **Associates thrive** and are **empowered** to be **leaders**. The **core values** that we have established as a company help us operate in unison and have become a **critical part of our culture**. Our Associates are key to SmartBank's success.

POSITIONING STATEMENT

At SmartBank, delivering **unparalleled value** to our Shareholders, Associates, Clients and the Communities we serve drives **every** decision and action we take. **Exceptional value** means being there with **smart solutions**, **fast responses** and **deep commitment** every single time. By doing this, we will create the Southeast's next, great community banking franchise.

We will achieve our desired position to be the Southeast's next great community bank by:

- CREATING "WOW" EXPERIENCES
- EXHIBITING OVER-THE-TOP ENTHUSIASM AND POSITIVITY
- DELIVERING EXCEPTIONAL, PROFESSIONAL & KNOWLEDGEABLE SERVICE

Proud to be Voted a Top Workplace 4 years in a row!



COVID-19 Actions

- Pandemic Response Team meets regularly to share latest COVID updates or impacts that we are seeing in all regions across our footprint.
- Continue to evaluate markets on a case by case basis as to bank operations or any changes that need to be made to protect associates and clients.
- Ongoing communication shared with associates on best practices regarding a safe work environment.
- Provided all branches with acrylic counter-shields to be used in teller stations and pods to create space between client and associate.
- Provided all locations with social distance floor markers.
- Provided all locations with marketing collateral (signage posters/tent cards) with tips to promote a healthy & safe working environment.

SmartFinancial

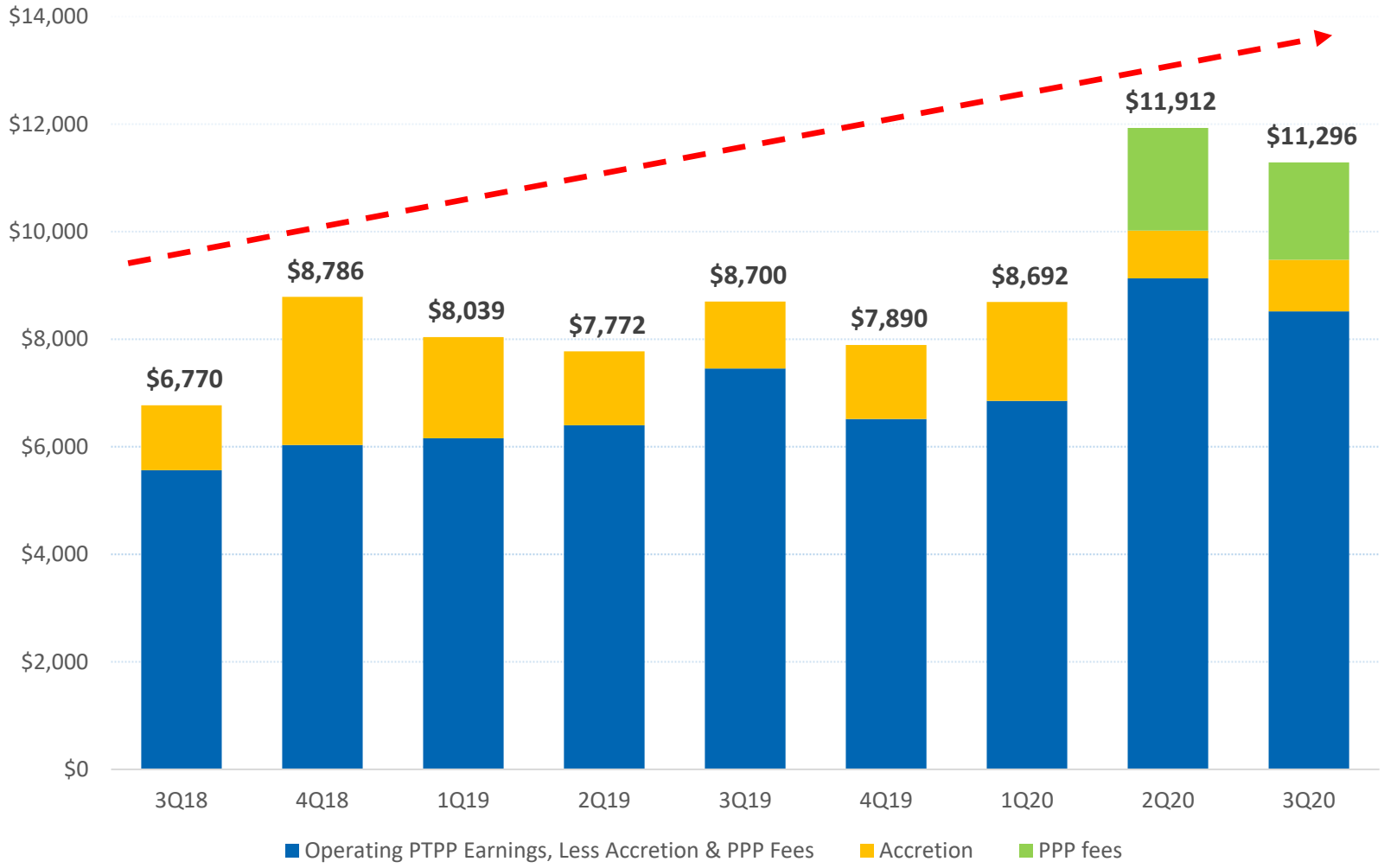
Third Quarter Financial Highlights

($ in thousands, except per share data)	3Q20	2Q20	Change
Net interest income	$ 26,043	$ 25,746	$ 297
Provision for loan losses	2,634	2,850	(216)
Noninterest income	4,121	3,511	610
Noninterest expense	19,167	18,806	361
Income tax expense	1,968	1,427	541
Net income	6,395	6,174	221
Non-GAAP Reconciliations			
Noninterest income	9	(16)	25
Noninterest expense	290	1,477	(1,187)
Income taxes	(77)	(382)	305
Operating earnings (Non-GAAP)	$ 6,617	$ 7,253	$ (636)
Operating Pre-Tax Pre-Provision Earnings (Non-GAAP)	$ 11,296	$ 11,912	$ (616)
Non-GAAP Performance Metrics			
Diluted operating earnings per share	$ 0.44	$ 0.48	$ (0.04)
Tangible book value per share	17.27	16.90	0.37
Operating return on average assets	0.79%	0.93%	(0.14%)
Operating PTPP return on average assets	1.35%	1.53%	(0.18%)
Operating return on average tangible common equity	10.06%	11.51%	(1.45%)
Operating efficiency ratio	62.25%	58.95%	3.30%

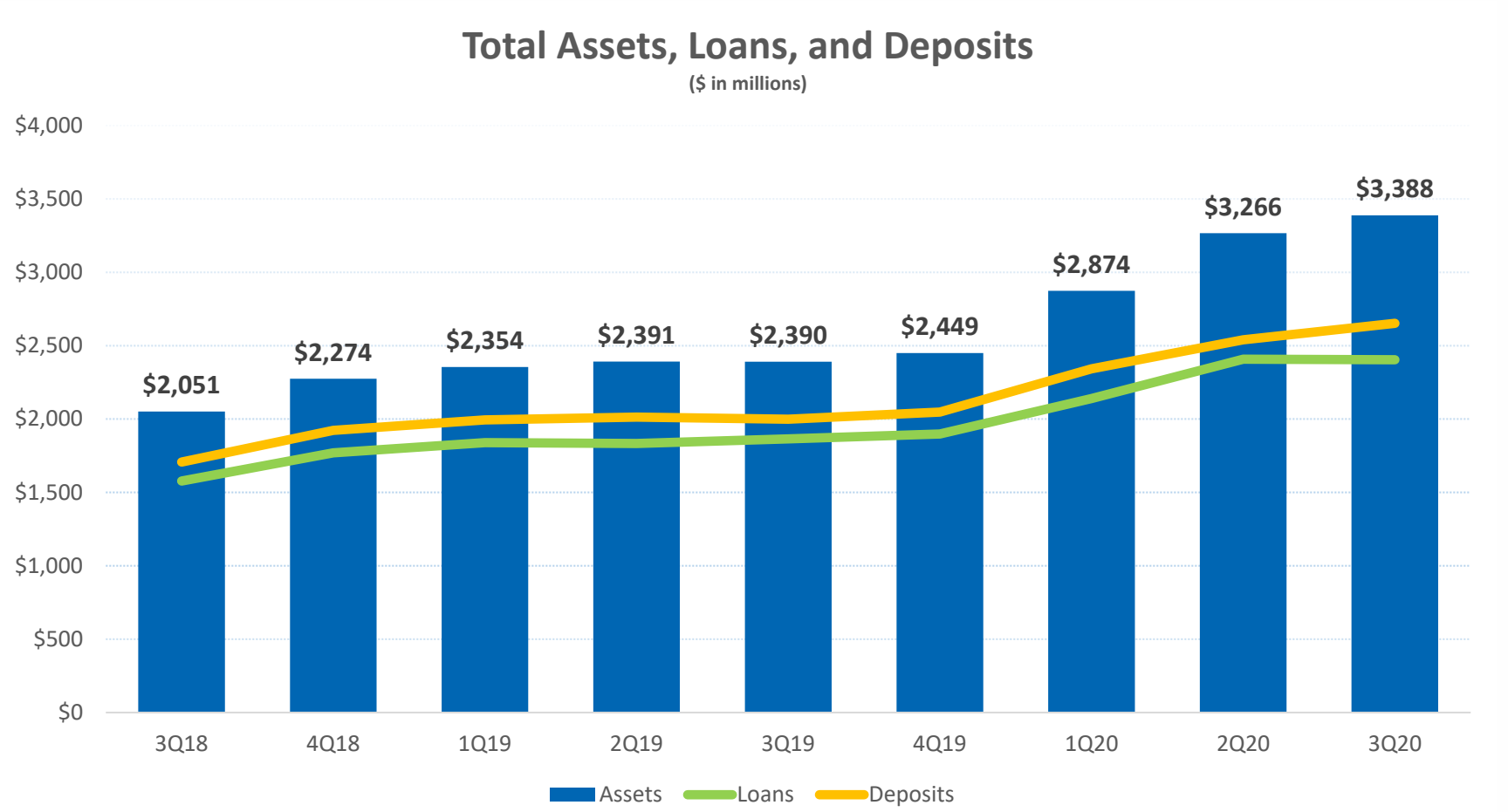
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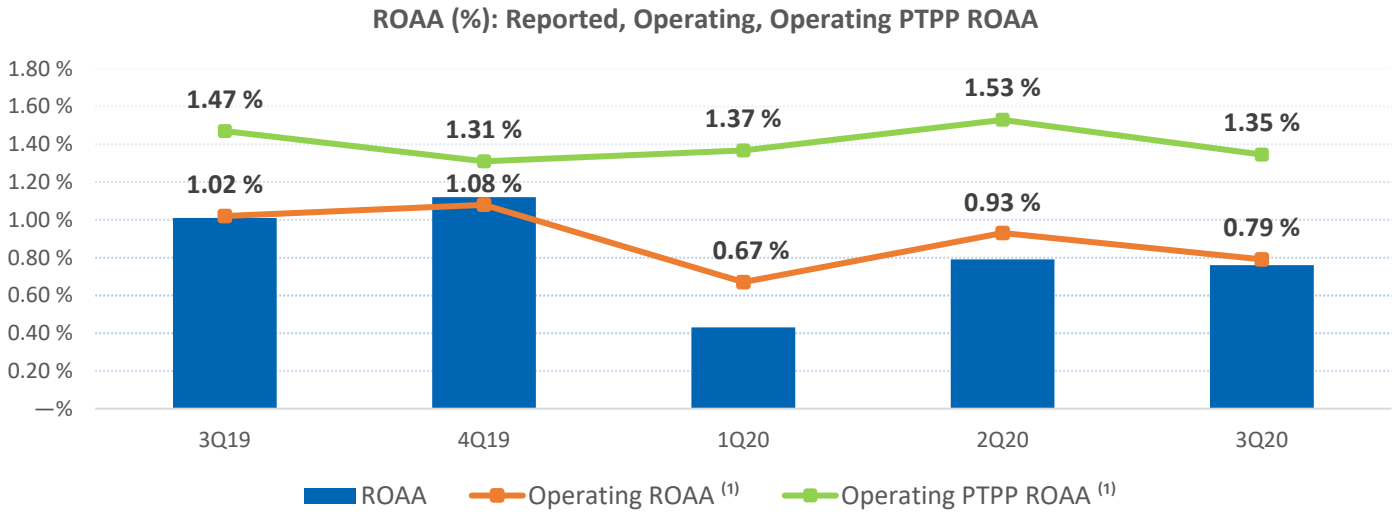
Operating PTPP Earnings (Non-GAAP)

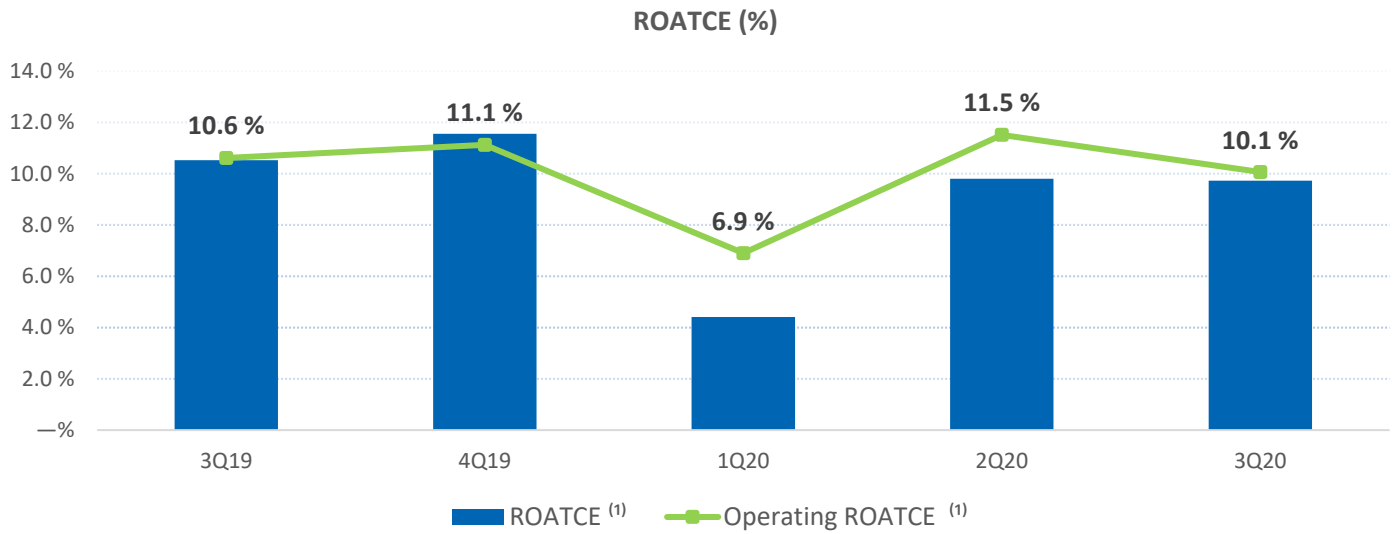
($ in thousands)



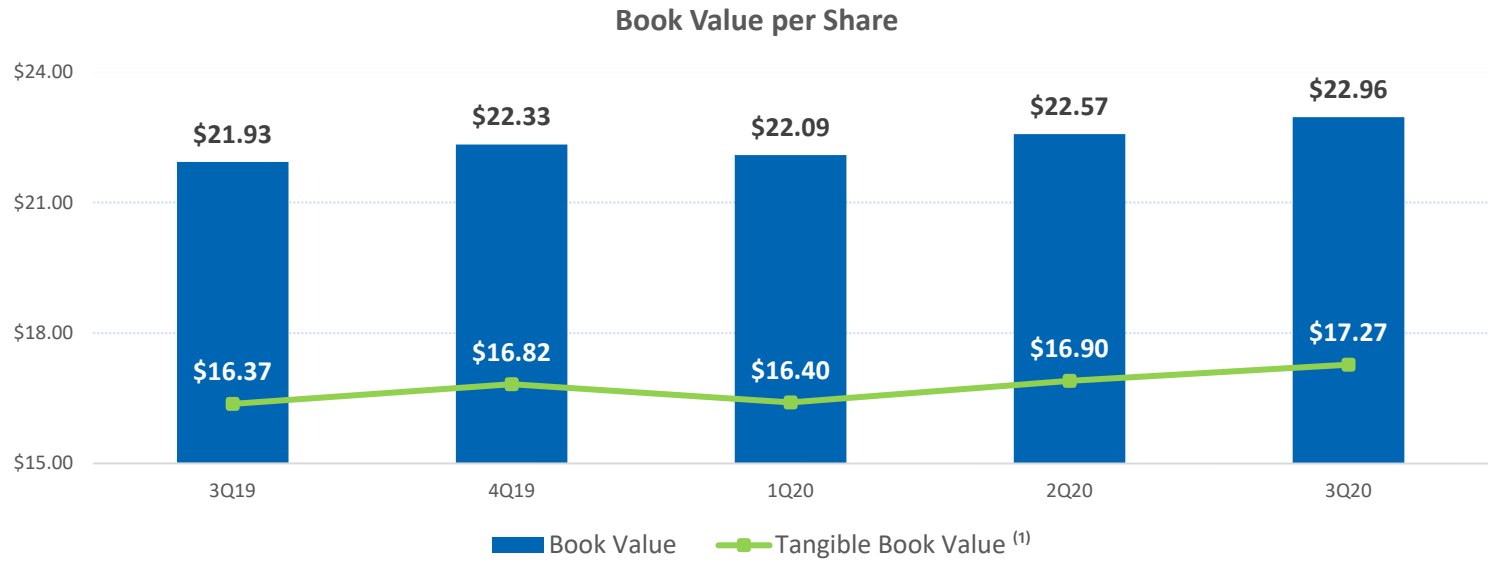
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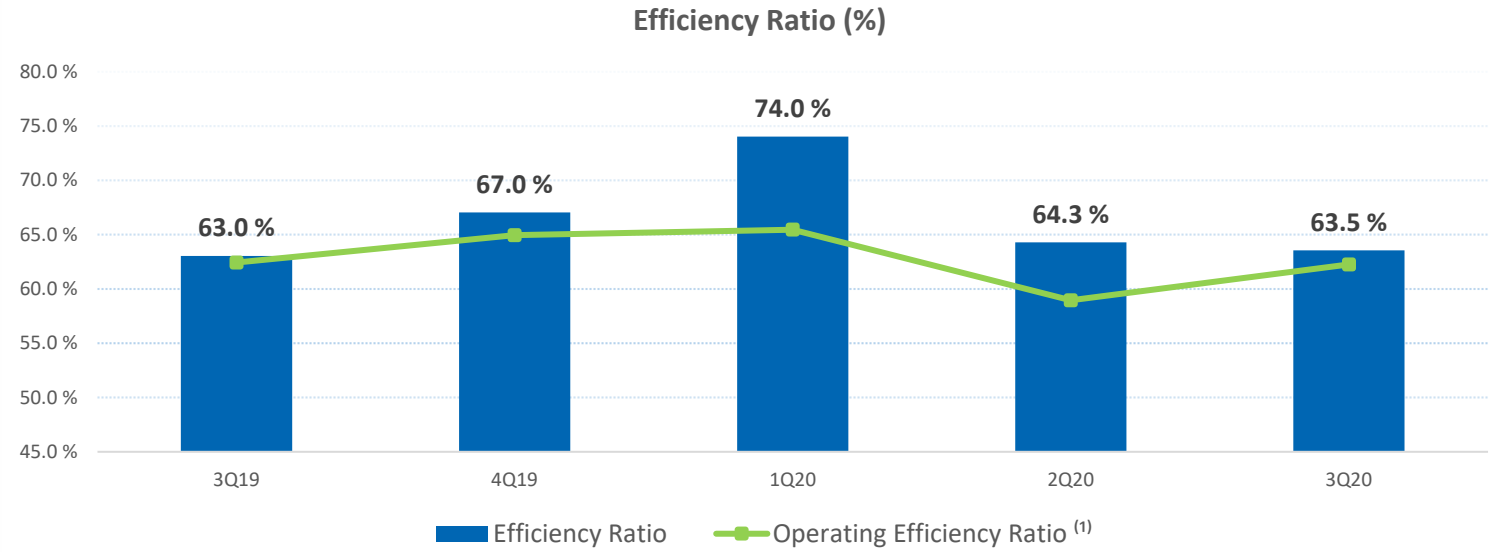

Total Assets, Loans, and Deposits
($ in millions)
$4,000
$3,500
$3,000
$2,500
$2,000
$1,500
$1,000
$500
$0
$2,051
$2,274
$2,354
$2,391
$2,390
$2,449
$2,874
$3,266
$3,388
3Q18
4Q18
1Q19
2Q19
3Q19
4Q19
1Q20
2Q20
3Q20
Assets
Loans
Deposits





(1) Note: For a reconciliation of Non-GAAP financial measures to their most directly comparable GAAP measures, see the Appendix

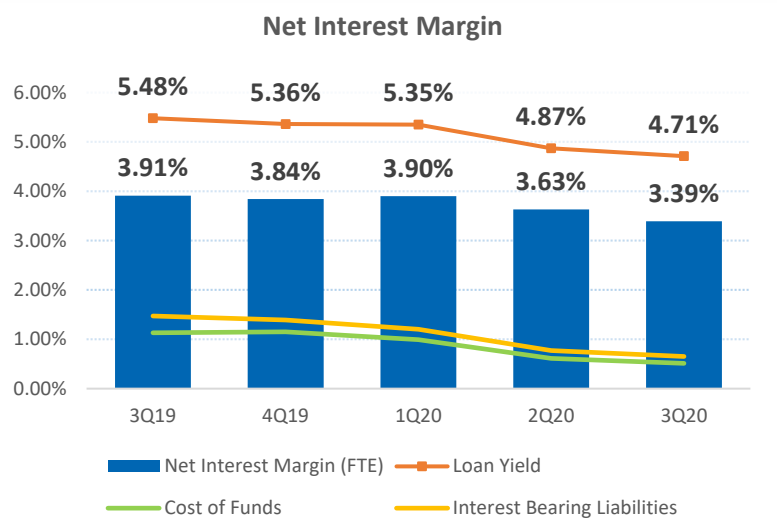




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Average Yields and Rates

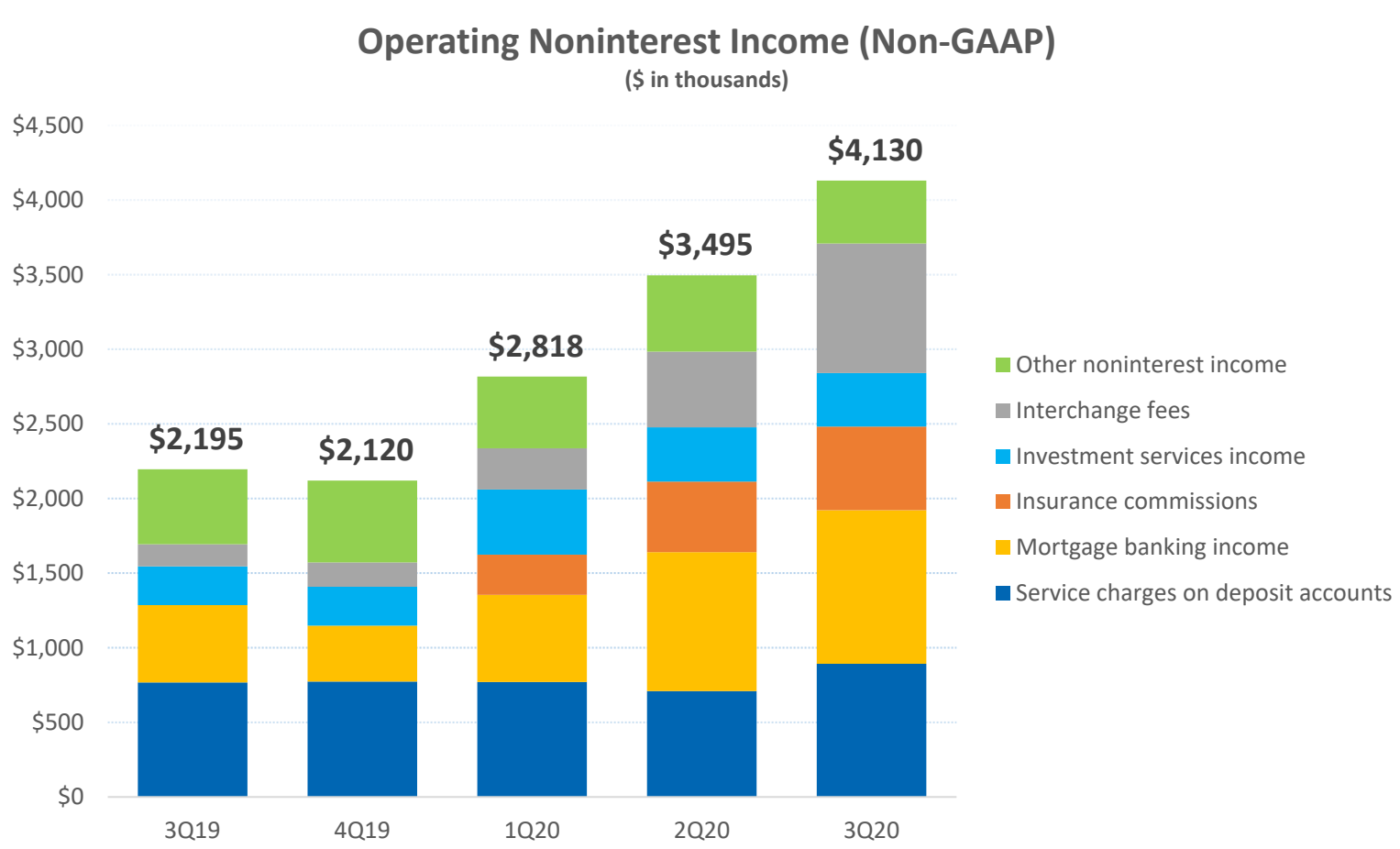
	3Q20	2Q20	Change
Loans, less accretion & PPP fees	4.10%	4.25%	(0.15%)
Accretion	0.16%	0.15%	0.01%
PPP Fees	0.30%	0.47%	(0.17%)
Loans including fees	4.71%	4.87%	(0.16%)
Loans held for sale	5.57%	4.28%	1.29%
Taxable securities	1.64%	1.94%	(0.30%)
Tax-exempt securities (FTE)	2.32%	2.66%	(0.34%)
Federal funds and other investments	0.30%	0.37%	(0.07%)
Interest earning asset yields	3.88%	4.22%	(0.34%)
Total interest-bearing deposits	0.59%	0.71%	(0.12%)
Borrowings	0.42%	0.42%	-
Subordinated debt	5.91%	5.98%	(0.07%)
Total interest-bearing liabilities	0.65%	0.77%	(0.12%)
Net interest margin (FTE)	3.39%	3.63%	(0.24%)
Net interest margin (FTE - Less accretion)	3.26%	3.50%	(0.24%)
Cost of funds	0.51%	0.61%	(0.10%)
($ in thousands)			
Net interest income (FTE)	$ 26,194	$ 25,900	$ 294
Average earning assets	3,077,777	2,872,027	205,750



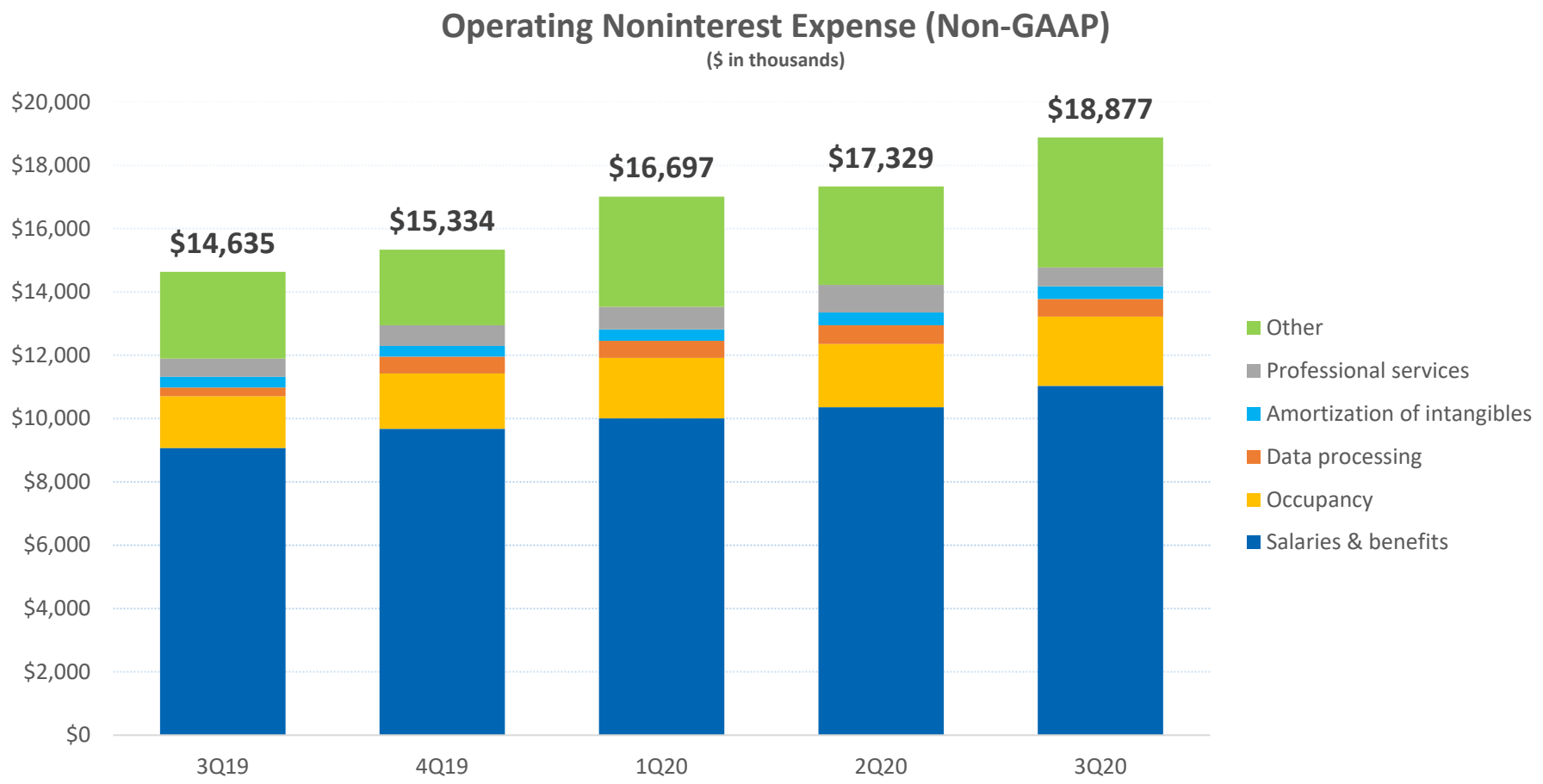
Liqudity Funding Sources

($mm)

	3Q20	2Q20	Change
Cash and cash equivalents	$541.8	$399.5	$142.3
Unpledged investment securities	139.7	140.2	(0.5)
Correspondent Banks	69.6	69.6	-
FRB discount window	166.0	165.6	0.4
FHLB	43.6	53.1	(9.5)
Holding company line of credit	25.0	25.0	-
Total	$985.7	$853.0	$132.7

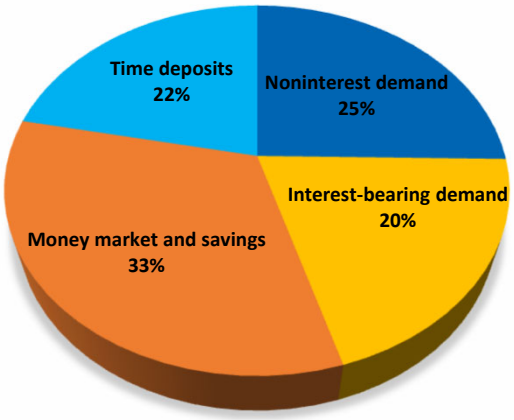


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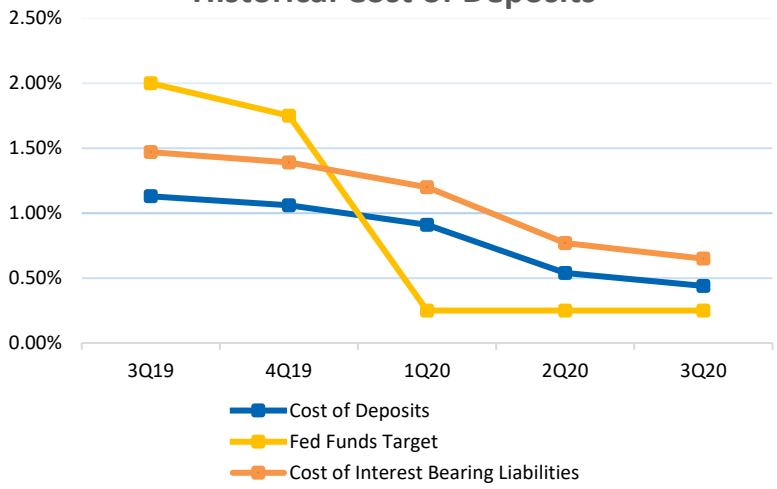


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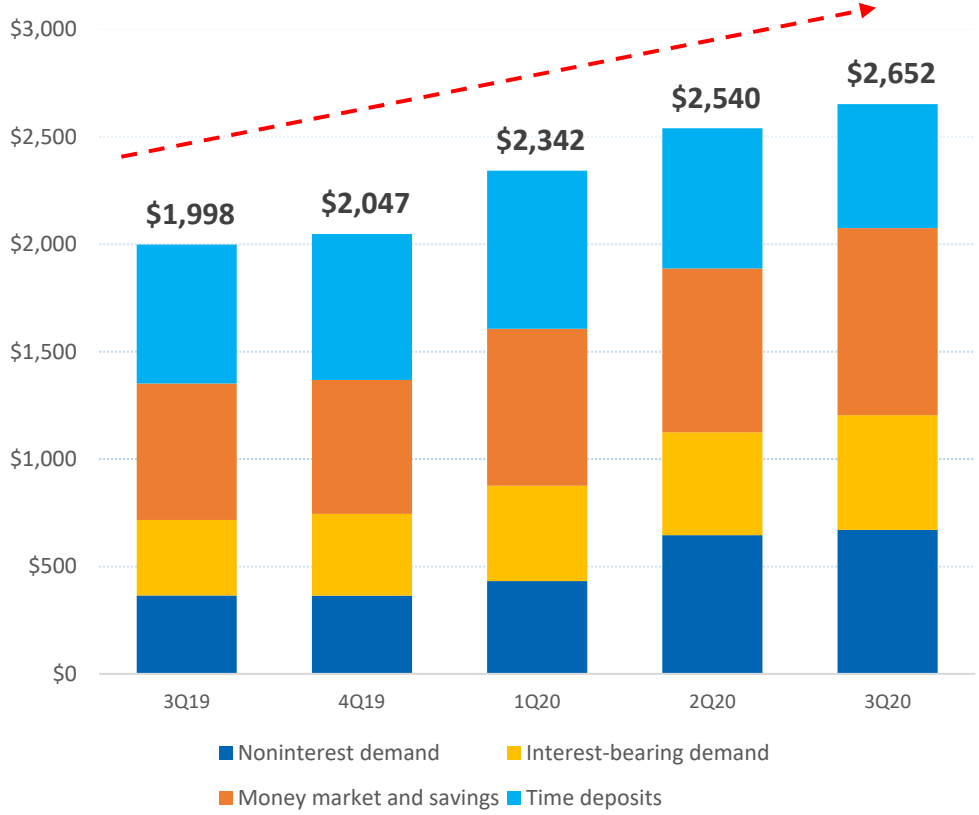
Deposit Compostion (9/30/20)



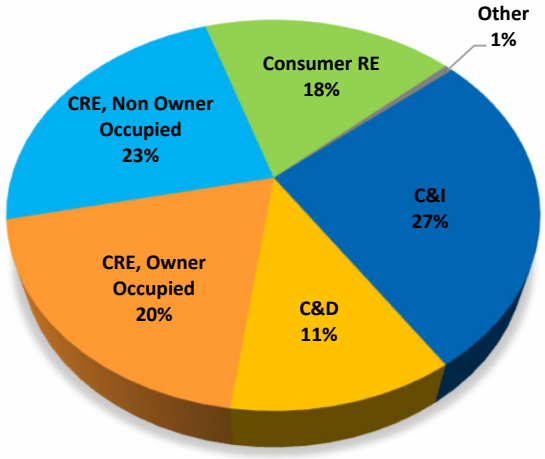
Historical Cost of Deposits



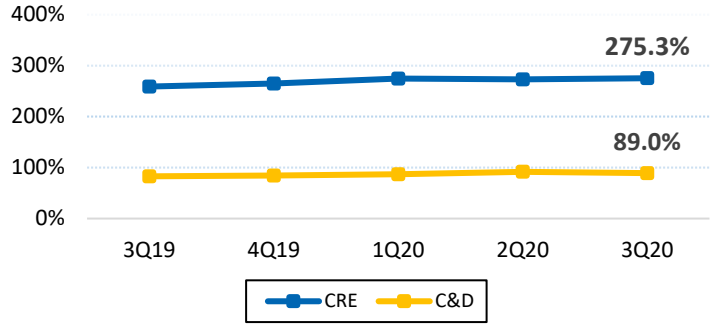
Historical Deposit Compostion ($mm)



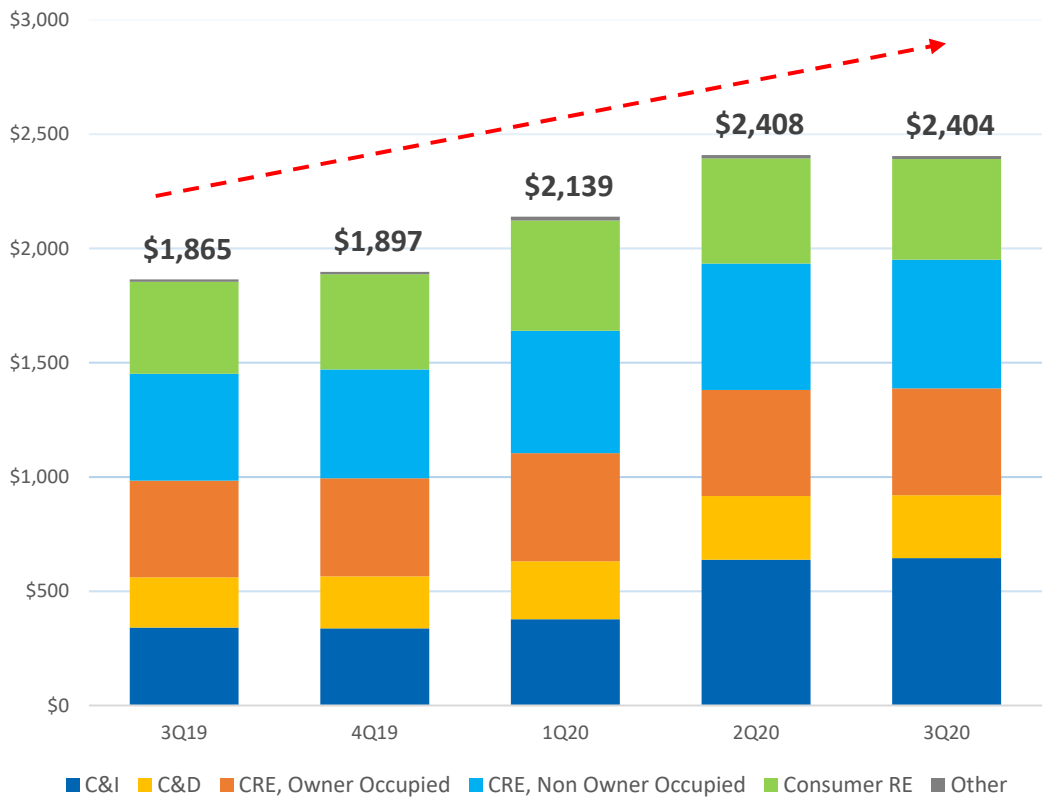
Loan Composition (9/30/20)

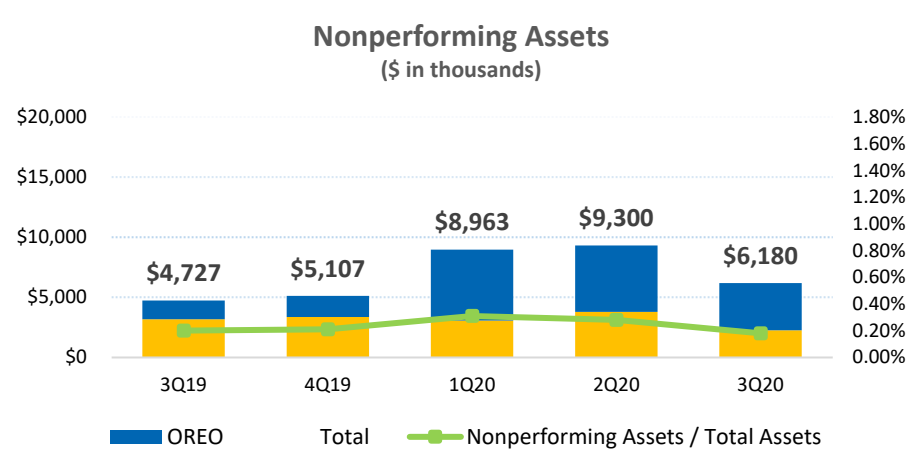


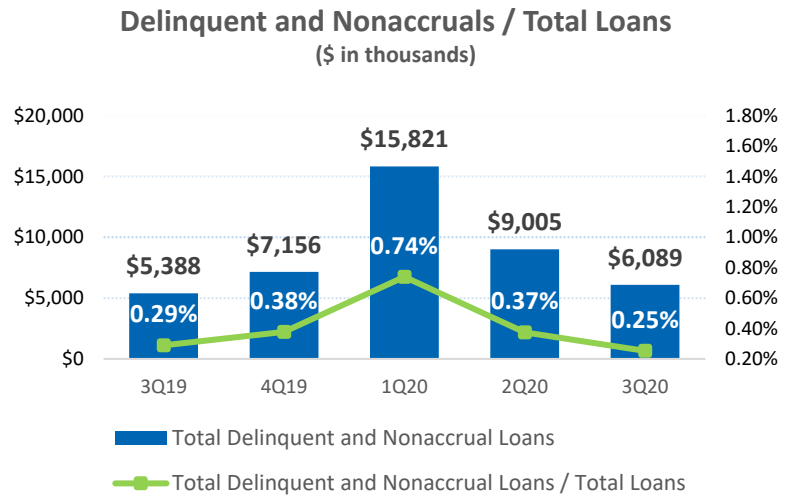
CRE Ratios

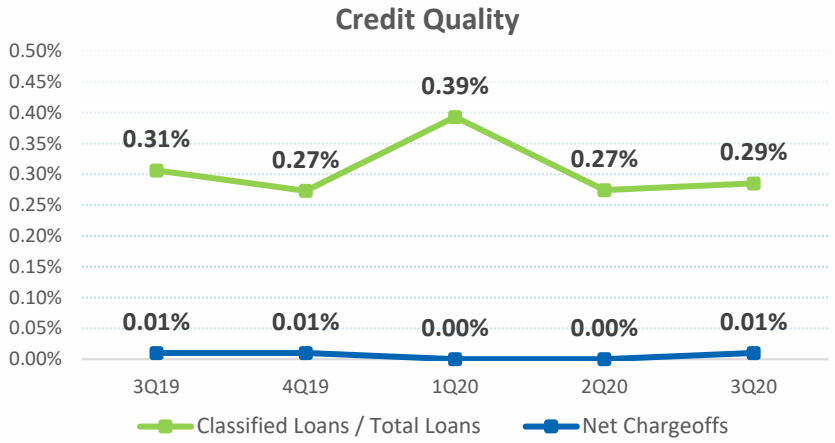


Historical Loan Composition ($mm)





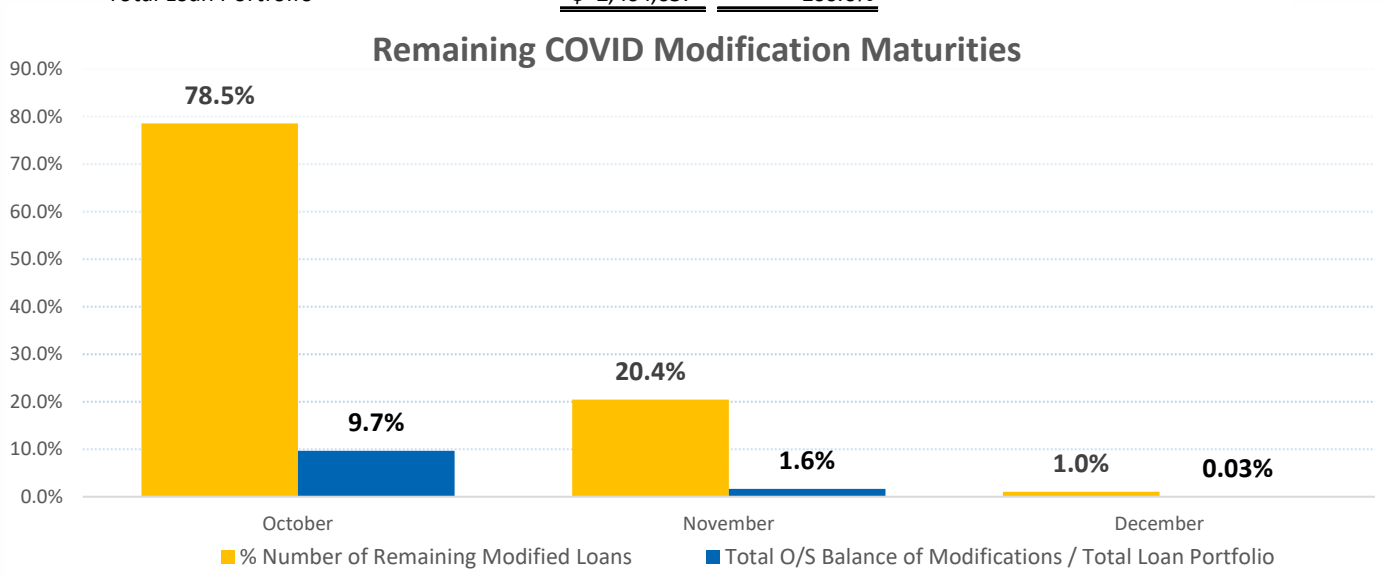




- NPAs have been managed down to pre-merger levels at 3Q 2020
- Delinquencies at lowest levels since 2017
- Asset quality improved quarter over quarter by 0.10% with nonperforming assets to total assets of 0.18%
- Classified loans to total loans remains flat
- Loan pipeline activity regaining momentum across all markets

($ in thousands)

Industries with Modifications	O/S Balance	% of Total Loan Portfolio	% of Total Modified Loans	2nd Modification O/S Balance
Hospitality	$ 56,223	2.3%	24.2%	$ 2,442
Restuarants	30,380	1.3%	13.1%	1,749
CRE Retail	20,065	0.8%	8.7%	-
Religious Organizations	18,430	0.8%	7.9%	-
Amusement	11,720	0.5%	5.0%	-
Manufacturing	11,587	0.5%	5.0%	-
Lessors of Nonresidential Buildings	10,870	0.5%	4.7%	-
Overnight Rentals	9,506	0.4%	4.1%	-
Construction	7,459	0.3%	3.2%	-
Medical	4,773	0.2%	2.1%	-
Transportation	2,351	0.1%	1.0%	-
All Other Miscellaneous Industries	49,101	2.0%	21.0%	19
Total Modifications	232,465	9.7%	100.0%	$ 4,210
Total Loan Portfolio	$ 2,404,057	100.0%		



Source: Company information
Note: As of September 30, 2020

Modified Hospitality Loans By Region

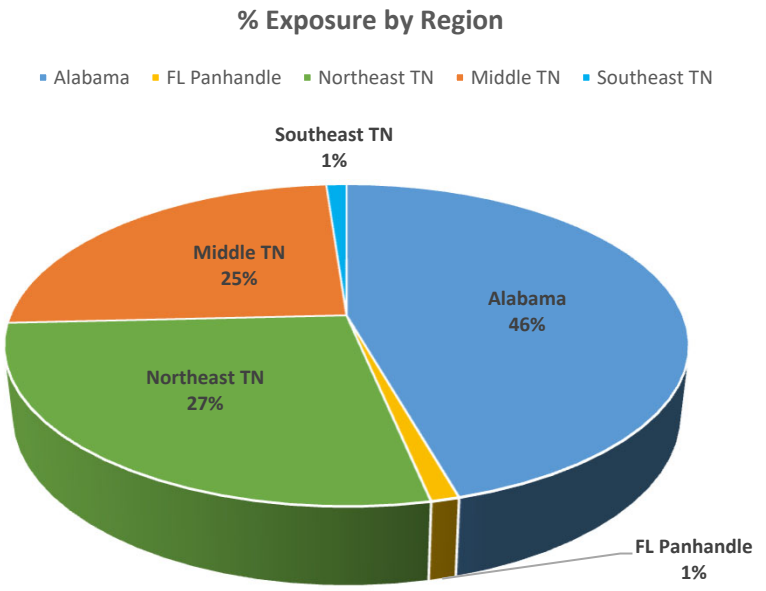
($ in thousands)

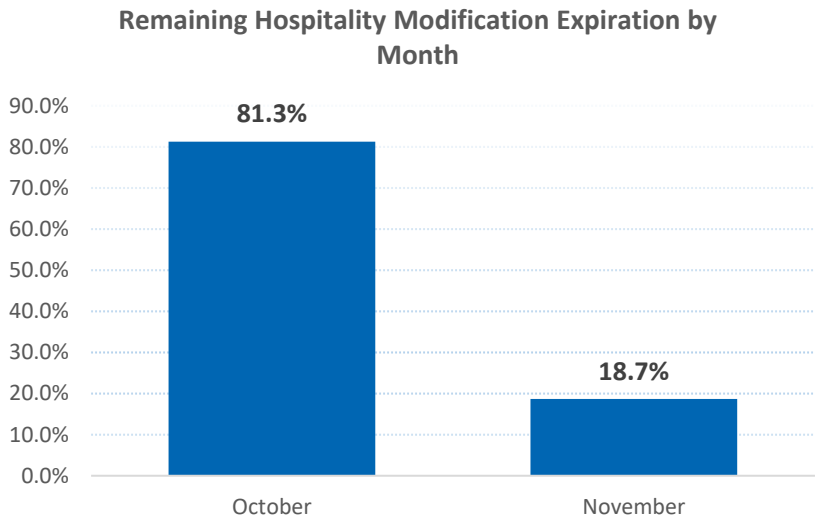
Region	O/S Balance	% Exposure by Region	Average LTV
Alabama	$ 25,648	45.6%	35.0%
FL Panhandle	693	1.1%	62.4%
Northeast TN	15,498	27.6%	46.1%
Middle TN	13,741	24.6%	64.0%
Southeast TN	643	1.1%	40.9%
Total Modifications	56,223	100.0%	46.7%
Total Hotel Portfolio	$ 151,970		
% Modified of Total	37.0%		

Modified Hospitality Loans by Product

($ in thousands, except # of loans)

Product	# of Loans	O/S Balance	Average LTV
C & I	1	$ 39	0.3%
CRE NOO	13	54,954	50.8%
C & D	2	1,230	43.3%
Total	16	$ 56,223	46.7%





Source: Company information
Note: As of September 30, 2020

Modified Restaurant Loans by Region

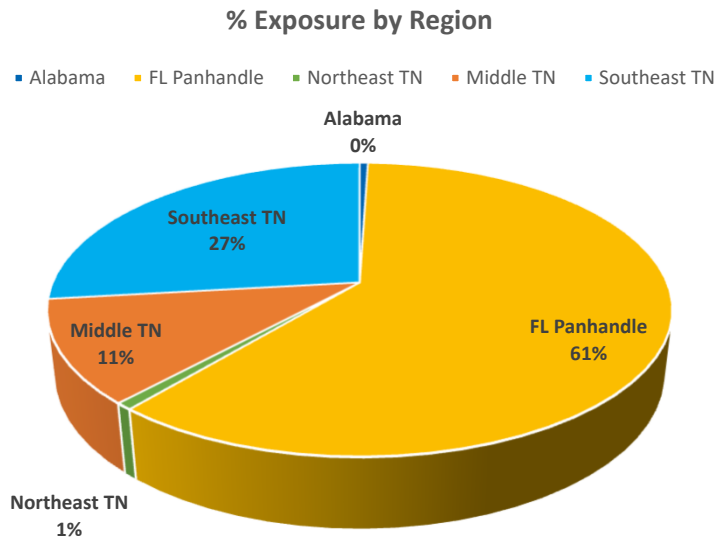
($ in thousands)

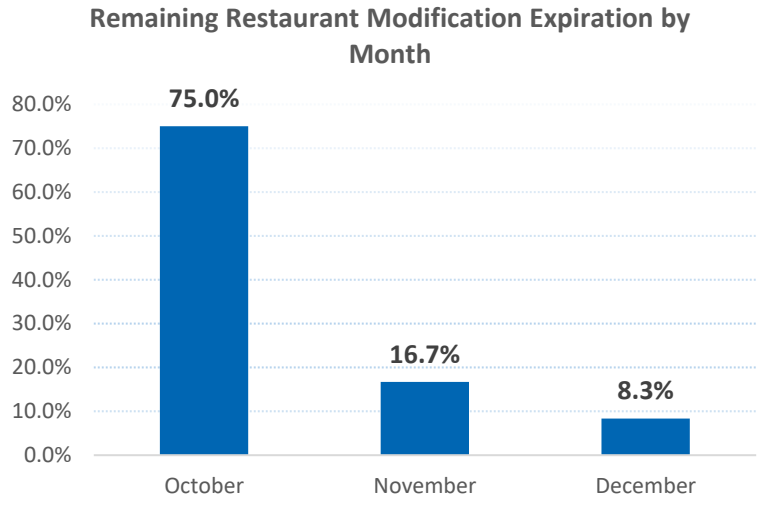
Region	O/S Balance	% Exposure by Region
Alabama	$ 155	0.5%
FL Panhandle	18,405	60.6%
Northeast TN	231	0.8%
Middle TN	3,474	11.3%
Southeast TN	8,115	26.8%
Total Modifications	30,380	100.0%
Total Restaurant Portfolio	$ 83,222	
% Modified of Total	36.5%	

Modified Loans by Restaurant Type

($ in thousands, except # of loans)

Category	# of Loans	O/S Balance
Full-Service	13	$ 16,597
Limited-Service	7	6,716
Drinking Places	2	6,858
Other	2	209
Total	24	$ 30,380





Source: Company information
Note: As of September 30, 2020

($ in thousands)

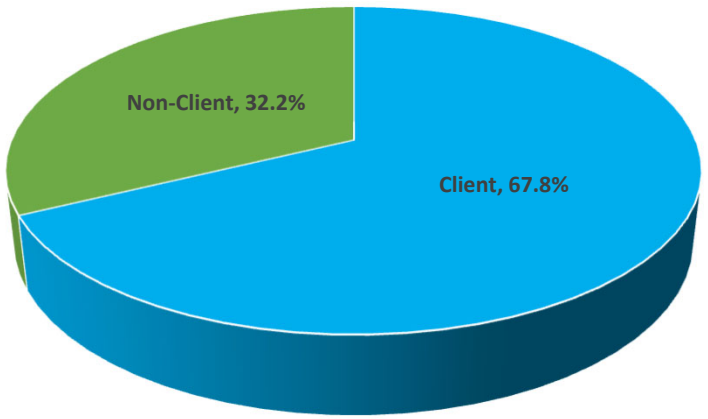
Total PPP Loans

State	Loan Amount	Loan Count	Client Loan Amount	Non-Client Loan Amount
Alabama	$59,253	557	$ 40,174	$ 19,079
Florida	21,729	207	14,732	6,997
Georgia	9,163	78	6,213	2,950
Tennessee	200,159	2,065	135,708	64,451
Other	10,485	50	7,109	3,376
Total	$300,789	2,957	$ 203,936	$ 96,853

PPP Loan Forgiveness

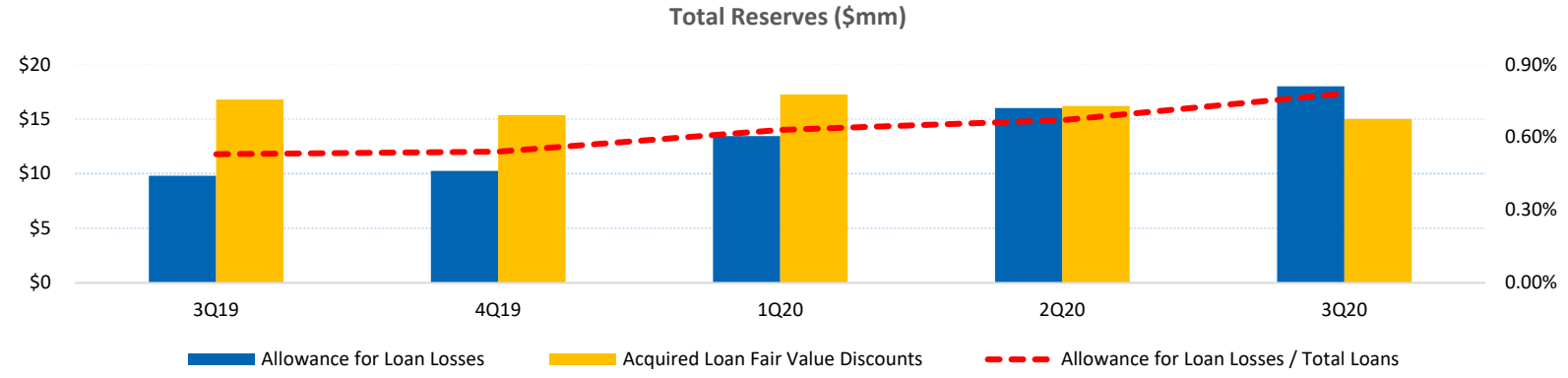
Level	Loan Amount	Loan Count	% of Total Count
$50,000 and less	$ 33,074	1,877	63.5%
Greater than $50,000	267,715	1,080	36.5%
Total	$ 300,789	2,957	100.0%

Total PPP Loans: Client vs. Non-Client

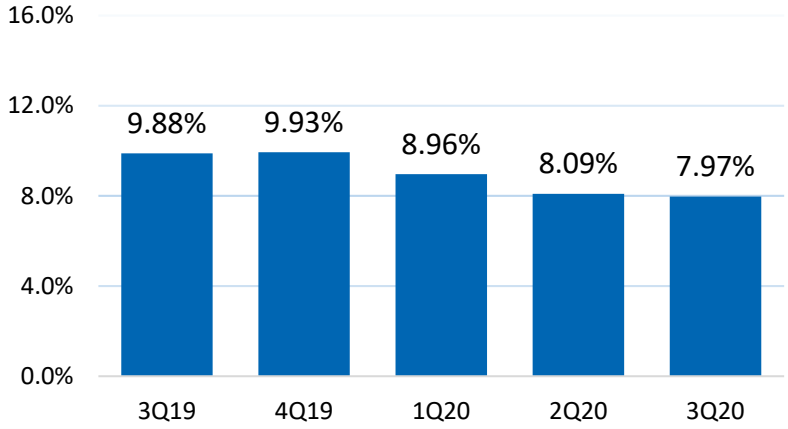


Source: Company information
Note: As of September 30, 2020

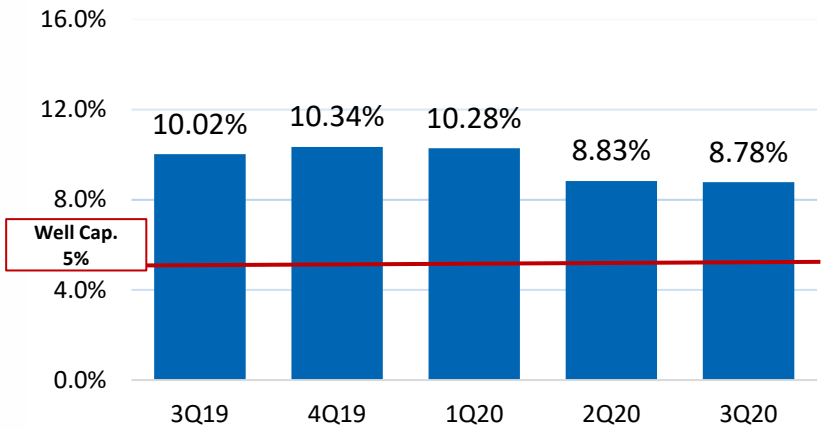
($ in thousands)	3Q19	4Q19	1Q20	2Q20	3Q20
Allowance for Loan Losses - Originated	$ 9,674	$ 9,969	$ 12,412	$ 14,590	$ 16,704
Allowance for Loan Losses - Acquired	118	274	1,019	1,664	2,113
Acquired Loan Fair Value Discounts	16,784	15,348	17,237	16,187	15,141
Total Reserves	$ 26,576	$ 25,591	$ 30,668	$ 32,441	$ 33,958
Originated Loans	$ 1,433,524	$ 1,521,364	$ 1,621,128	$ 1,639,805	$ 1,673,985
SBA PPP Loans	-	-	-	292,774	300,788
Acquired Loans	431,155	376,028	518,119	475,705	429,284
Total Loans	$ 1,864,679	$ 1,897,392	$ 2,139,247	$ 2,408,284	$ 2,404,057
Allowance / Total Loans	0.53%	0.54%	0.63%	0.67%	0.78%
Allowance / Total Loans, less PPP Loans	-	-	-	0.77%	0.89%
Allowance / Originated Loans, less PPP Loans	0.67%	0.66%	0.77%	0.89%	1.00%
Allowance / Acquired Loans	0.03%	0.07%	0.20%	0.35%	0.49%
Discount / Acquired Loans	3.89%	4.08%	3.33%	3.40%	3.53%
Total Reserves / Total Loans	1.43%	1.35%	1.43%	1.35%	1.41%
Total Reserves / Total Loans, less PPP Loans	1.43%	1.35%	1.43%	1.53%	1.61%



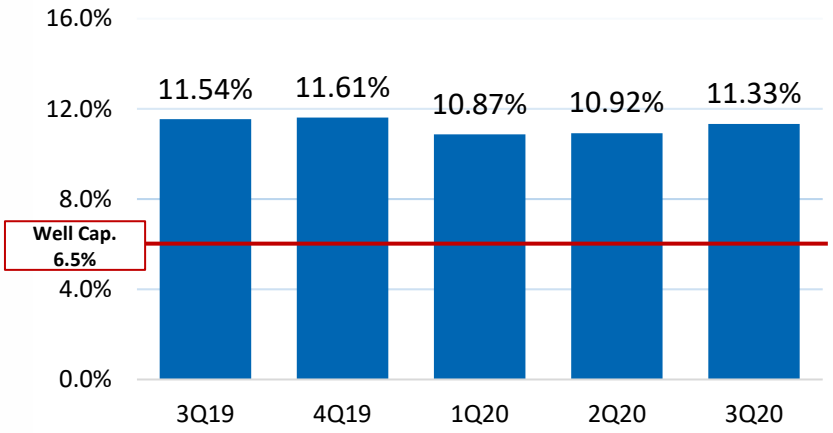
TCE/TA (%)



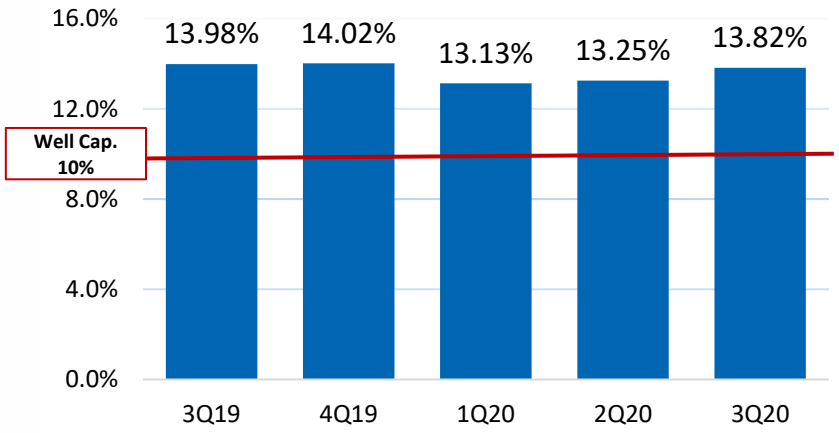
Leverage Ratio (%)



CET1 Ratio (%)



Total Risk-Based Capital Ratio (%)



Basel III Regulatory Capital Minimum To Be Considered "Well Capitalized"

Note: Data as of the three months ended each respective quarter

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Appendix

($ in thousands, except per share data)	3Q20	2Q20	1Q20	4Q19	3Q19
Operating Earnings					
Net income (GAAP)	$ 6,395	$ 6,174	$ 2,732	$ 6,733	$ 5,963
Noninterest income:					
Securities (gains) losses	9	(16)	-	-	(1)
ADECA termination proceeds	-	-	-	(720)	-
Merger termination fee	-	-	-	-	-
Noninterest expense:					
Salaries - prior year adjustment	-	-	-	603	-
Merger related and restructuring expenses	290	1,477	2,096	427	73
Other - prior year franchise tax true-up	-		-	(312)	-
Income taxes:					
Tax benefit - prior year amended return	-		-	(304)	-
Income tax effect of adjustments	(77)	(382)	(548)	60	(19)
Operating earnings (Non-GAAP)	$ 6,617	$ 7,253	$ 4,280	$ 6,487	$ 6,016
Operating earnings per common share:					
Basic	$ 0.44	$ 0.48	$ 0.30	$ 0.46	$ 0.43
Diluted	0.44	0.48	0.30	0.46	0.43
Operating Noninterest Income					
Noninterest income (GAAP)	$ 4,121	$ 3,511	$ 2,818	$ 2,840	$ 2,196
Securities (gain) losses	9	(16)	-	-	(1)
ADECA termination proceeds[6]	-	-	-	(720)	-
Merger termination fee	-	-	-	-	-
Operating noninterest income (Non-GAAP)	$ 4,130	$ 3,495	$ 2,818	$ 2,120	$ 2,195
Operating Noninterest Expense					
Noninterest expense (GAAP)	$ 19,167	$ 18,806	$ 18,793	$ 16,052	$ 14,708
Salaries - prior year adjustment	-	-	-	(603)	-
Merger related and restructuring charges	(290)	(1,477)	(2,096)	(427)	(73)
Other - prior year franchise tax true-up	-	-	-	312	-
Operating noninterest expense (Non-GAAP)	$ 18,877	$ 17,329	$ 16,697	$ 15,334	$ 14,635
Operating Pre-Tax Pre-Provison ("PTPP") Income					
Net interest income (GAAP)	$ 26,043	$ 25,746	$ 22,571	$ 21,104	$ 21,140
Operating noninterest income (Non-GAAP)	4,130	3,495	2,818	2,120	2,195
Operating noninterest expense (Non-GAAP)	(18,877)	(17,329)	(16,697)	(15,334)	(14,635)
Operating PTPP income (Non-GAAP)	$ 11,296	$ 11,912	$ 8,692	$ 7,890	$ 8,700
Non-GAAP Return Ratios					
Operating return on average assets (Non-GAAP)[1]	0.79%	0.93%	0.67%	1.08%	1.02%
Operating PTPP return on average assets (Non-GAAP)[2]	1.35%	1.53%	1.37%	1.31%	1.47%
Return on average tangible common equity (Non-GAAP)[3]	9.72%	9.80%	4.41%	11.55%	10.52%
Operating return on average shareholder equity (Non-GAAP)[4]	7.57%	8.58%	5.22%	8.34%	7.87%
Operating return on average tangible common equity (Non-GAAP)[5]	10.06%	11.51%	6.90%	11.12%	10.61%
Operating Efficiency Ratio					
Efficiency ratio (GAAP)	63.54%	64.28%	74.02%	67.04%	63.03%
Adjustment for taxable equivalent yields	(0.32%)	(0.34%)	(0.34%)	(0.33%)	(0.30%)
Adjustment for securities gains (losses)	0.02%	(0.04%)	-	-	-
Adjustment for merger expenses	(0.99%)	(4.95%)	(8.21%)	(1.76%)	(0.31%)
Operating efficiency ratio (Non-GAAP)	62.25%	58.95%	65.46%	64.95%	62.42%

1. *Operating return on average assets (Non-GAAP) is the annualized operating earnings (Non-GAAP) divided by average assets.*
2. *Operating PTPP return on average assets (Non-GAAP) is the annualized operating PTPP earnings (Non-GAAP) divided by average assets.*
3. *Return on average tangible common equity (Non-GAAP) is the annualized net income divided by average tangible common equity (Non-GAAP).*
4. *Operating return on average shareholder equity (Non-GAAP) is the annualized operating earnings (Non-GAAP) divided by average shareholder equity.*
5. *Operating return on average tangible common equity (Non-GAAP) is the annualized operating earnings (Non-GAAP) divided by average tangible common equity (Non-GAAP).*
6. *Note: "ADECA" represents a program administered by the Alabama Department of Economic and Community Affairs*

($ in thousands)	3Q20	2Q20	1Q20	4Q19	3Q19
Tangible Common Equity:					
Shareholders' equity (GAAP)	$ 349,789	$ 343,488	$ 336,200	$ 312,747	$ 306,040
Less goodwill and other intangible assets	86,710	86,327	86,503	77,193	77,534
Tangible Common Equity (Non-GAAP)	$ 263,079	$ 257,161	$ 249,697	$ 235,554	$ 228,506
Average Tangible Common Equity:					
Average shareholders' equity (GAAP)	$ 347,907	$ 339,861	$ 329,692	$ 308,772	$ 303,200
Less goodwill and other intangible assets	86,206	86,484	80,370	77,400	78,222
Average Tangible Common Equity (Non-GAAP)	$ 261,701	$ 253,377	$ 249,322	$ 231,372	$ 224,978
Tangible Book Value per Common Share:					
Book value per common share (GAAP)	$ 22.96	$ 22.57	$ 22.09	$ 22.33	$ 21.93
Adjustment due to goodwill and other intangible assets	(5.69)	(5.67)	(5.69)	(5.51)	(5.56)
Tangible book value per common share (Non-GAAP)[1]	$ 17.27	$ 16.90	$ 16.40	$ 16.82	$ 16.37
Tangible Common Equity to Tangible Assets:					
Total Assets	$ 3,387,588	$ 3,265,985	$ 2,873,715	$ 2,449,123	$ 2,390,485
Less goodwill and other intangibles	86,710	86,327	86,503	77,193	77,534
Tangible Assets (Non-GAAP):	$ 3,300,878	$ 3,179,658	$ 2,787,212	$ 2,371,930	$ 2,312,951
Tangible common equity to tangible assets (Non-GAAP):	7.97%	8.09%	8.96%	9.93%	9.88%

1. *Book value per share is computed by dividing total stockholders' equity by common shares outstanding. Tangible book value per share is computed by dividing total stockholders' equity, less goodwill and other intangible assets by common shares outstanding*

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