



SmartBank

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**SMARTBANK NAMES NEW EXECUTIVE VICE PRESIDENT &
CHIEF ADMINISTRATIVE OFFICER**

Knoxville, Tenn. – SmartBank is pleased to announce the hiring of Ron Gorczynski in the role of Executive Vice President & Chief Administrative Officer.

Gorzynski joins the SmartBank team after most recently serving as the Chief Accounting Officer for the Bank of North Carolina (BNC) in High Point, N.C. In this role, he was instrumental in driving BNC's high growth strategy, both organically and through acquisitions. During his time at BNC, he oversaw the bank's growth from \$1.6 billion in assets to \$7.5 billion and had extensive involvement in all aspects of company operations, including completing 15 acquisitions. Prior to BNC, Gorzynski served as Chief Financial Officer for Square 1 Bank in Durham, N.C.

"We are thrilled to add a leader of Ron's experience and caliber," said Billy Carroll, SmartBank President and CEO. "His extensive knowledge surrounding high-growth companies will be of great value to our senior management team as we continue in an active growth pattern."

As a member of SmartBank's executive team, Gorzynski will play a key role in providing input on the strategic vision of the bank, as well as oversight of budgeting, forecasting, and analysis. He will assist with investor relations performance and development management, and mergers and acquisitions.

"Ron's expansive experience in mergers and acquisitions (M&A) aligns perfectly with our short- and long-term plans for growth," added Carroll. "We expect him to play a crucial role and be a major contributor to our M&A strategy moving forward."

Gorzynski earned a Bachelor of Science in Business and Public Management from the State University of New York, College of Technology at Utica/Rome. With over 23 years of financial services experience, he has an extensive background in public accounting and is currently a Certified Public Accountant.

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About SmartBank:

SmartFinancial, Inc., based in Knoxville, Tennessee, is the bank holding company for SmartBank. SmartBank is a full-service commercial bank founded in 2007, with 26 branches and three loan production offices spanning Tennessee, Alabama, and the Florida Panhandle. Recruiting the best people, delivering exceptional client service, strategic branching and a disciplined approach to

lending have contributed to SmartBank's success. More information about SmartBank can be found on its website: www.smartbank.com.