

# Heath A. Hamby, CFA

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## PROFESSIONAL EXPERIENCE

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Heath Hamby is a Vice President with Mercer Capital. Heath has valuation and transaction advisory experience in engagements related to M&A, recapitalizations, corporate planning and reorganizations, fairness and solvency opinions, corporate disputes/litigation support, employee stock ownership plans, and estate and gift tax planning and compliance matters.

As a member of Mercer Capital's Financial Institutions Group, he prepares valuation analyses related to transactions, fairness opinions, equity compensation arrangements, shareholder agreements, and other circumstances.

## PROFESSIONAL DESIGNATION

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Chartered Financial Analyst (The CFA Institute)

## PROFESSIONAL MEMBERSHIPS

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The CFA Institute

## NEWSLETTER

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*Bank Watch*, Monthly Publication, Mercer Capital

## PUBLISHED ARTICLES

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"Capital Allocation: The Strategic Decision in a Slower Growth Environment," *Bank Watch*, March 2026

"Mortgage Banking's Next Chapter: Is a Recovery Taking Root?" *Bank Watch*, April 2025

"Red Rate Cut(s) – Now What?" *Bank Watch*, October 2024

"Specialty Finance M&A," *Bank Watch*, October 2023

"Bank Impairment Testing," *Bank Watch*, July 2023

“Statutory Fair Value vs Fair Market Value (and Fair Value) Not So Subtle Differences,” *Bank Watch*, April 2022

“Mortgage Banking Lagniappe (Part II),” *Bank Watch*, February 2021

“Mortgage Banking Lagniappe,” *Bank Watch*, January 2021

## **EMPLOYMENT**

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Mercer Capital Management, Inc.

*Vice President, 2025 to present*

*Senior Financial Analyst, 2022 to 2024*

*Financial Analyst, 2019 to 2022*

BankTennessee

*Commercial Credit Analyst, 2018 to 2019*

SunTrust Mortgage

*Mortgage Loan Officer, 2016 to 2018*

## **EDUCATION**

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University of Tennessee, Knoxville, Tennessee (B.S., Finance, 2016)

