

144: Issuer Information

Name of Issuer	SmartFinancial, Inc.
SEC File Number	001-37661
Address of Issuer	5401 Kingston Pike Suite 600 Knoxville TENNESSEE 37919
Phone	865-437-5700
Name of Person for Whose Account the Securities are To Be Sold	STEVEN B TUCKER

See the definition of "person" in paragraph (a) of Rule 144. Information is to be given not only as to the person for whose account the securities are to be sold but also as to all other persons included in that definition. In addition, information shall be given as to sales by all persons whose sales are required by paragraph (e) of Rule 144 to be aggregated with sales for the account of the person filing this notice.

Relationship to Issuer	1. Director
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144: Securities Information

Record	Title of the Class of Securities To Be Sold	Name and Address of the Broker	Number of Shares or Other Units To Be Sold	Aggregate Market Value	Number of Shares or Other Units Outstanding	Approximate Date of Sale	Name the Securities Exchange
#1	Common	Morgan Stanley Smith Barney LLC Executive Financial Services 1 New York Plaza 8th Floor New York NEW YORK 10004	10,625	\$403,887.06	17,028,001	12/10/2025	NYSE

144: Securities To Be Sold

Furnish the following information with respect to the acquisition of the securities to be sold and with respect to the payment of all or any part of the purchase price or other consideration therefor:

Record	Title of the Class	Date you Acquired	Nature of Acquisition Transaction	Name of Person from Whom Acquired	Is this a Gift ?	Date Donor Acquired	Amount of Securities Acquired	Date of Payment	Nature of Payment *
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#1	Common	09/15/2008	Private Acquisition from Issuer/Affiliate	Issuer	<input type="checkbox"/>	—	6,375	09/15/2008	Not Applicable
#2	Common	12/09/2012	Private Acquisition from Issuer/Affiliate	Issuer	<input type="checkbox"/>	—	4,250	12/19/2012	Not Applicable

* If the securities were purchased and full payment therefor was not made in cash at the time of purchase, explain in the table or in a note thereto the nature of the consideration given. If the consideration consisted of any note or other obligation, or if payment was made in installments describe the arrangement and state when the note or other obligation was discharged in full or the last installment paid.

144: Securities Sold During The Past 3 Months

Nothing to Report



144: Remarks and Signature

Remarks

Date of Notice

12/10/2025

Date of Plan Adoption or Giving of
Instruction, If Relying on Rule 10b5-1

ATTENTION:

The person for whose account the securities to which this notice relates are to be sold hereby represents by signing this notice that he does not know any material adverse information in regard to the current and prospective operations of the Issuer of the securities to be sold which has not been publicly disclosed. If such person has adopted a written trading plan or given trading instructions to satisfy Rule 10b5-1 under the Exchange Act, by signing the form and indicating the date that the plan was adopted or the instruction given, that person makes such representation as of the plan adoption or instruction date.

Signature

/s/ Steven B Tucker

ATTENTION: Intentional misstatements or omission of facts constitute Federal Criminal Violations (See 18 U.S.C. 1001)