

PUBLIC DISCLOSURE

July 22, 2024

**COMMUNITY REINVESTMENT ACT
PERFORMANCE EVALUATION**

SmartBank
2430 Teaster Lane, Suite 205
Pigeon Forge, Tennessee 37863

RSSD ID NUMBER: 3532641

FEDERAL RESERVE BANK OF ATLANTA
1000 Peachtree Street, N.E.
Atlanta, Georgia 30309-4470

<p>NOTE: This document is an evaluation of this institution's record of meeting the credit needs of its entire community, including low- and moderate-income neighborhoods, consistent with safe and sound operation of the institution. This evaluation is not, nor should it be construed as, an assessment of the financial condition of this institution. The rating assigned to the institution does not represent an analysis, conclusion, or opinion of the federal financial supervisory agency concerning the safety and soundness of this financial institution.</p>
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INSTITUTION'S CRA RATING

INSTITUTION'S CRA RATING: This institution is rated Satisfactory.

The following table indicates the performance level of SmartBank with respect to the Lending, Investment, and Service Tests.

SmartBank			
Performance Levels	Performance Tests		
	Lending Test*	Investment Test	Service Test
Outstanding			
High Satisfactory			X
Low Satisfactory	X		
Needs to Improve		X	
Substantial Noncompliance			
OVERALL RATING	Satisfactory		

*The Lending Test is weighted more heavily than the Investment and Service Tests when arriving at an overall rating.

Major factors contributing to this rating include:

- A high percentage of loans were made inside the assessment areas (AA);
- The geographic distribution of loans reflects adequate penetration throughout the AAs;
- The distribution of borrowers reflects poor penetration among customers of different income levels and businesses of different sizes;
- The bank makes an adequate level of community development (CD) loans;
- The bank makes a poor level of qualified CD investments and grants;
- Retail delivery systems are accessible to geographies and individuals of different income levels in the bank's AAs; and
- The bank provides an adequate level of CD services throughout its AAs.

INSTITUTION

DESCRIPTION OF INSTITUTION

SmartBank is a community bank headquartered in Pigeon Forge, Tennessee. The bank is wholly-owned by SmartFinancial, a bank holding company located in Knoxville, Tennessee. Since the previous CRA examination dated September 13, 2021, SmartBank opened 11 branches and closed five. Two branches that were opened were acquired from Sevier County Bank on September 1, 2021 (after the review period of the previous CRA examination). The bank also closed two Loan Production Offices (LPO); one located in Morristown, TN (not an AA) in 2021 and one in the Tallahassee AA that was relocated in 2023 to a branch with an ATM in the same AA. According to the June 30, 2024 Report of Condition, the bank had assets totaling \$4.9 billion, an increase of approximately \$1.3 billion since the last exam. At the time of this examination, SmartBank operates 42 branch offices in 20 AAs across Alabama, Florida, and Tennessee.

Loan Portfolio

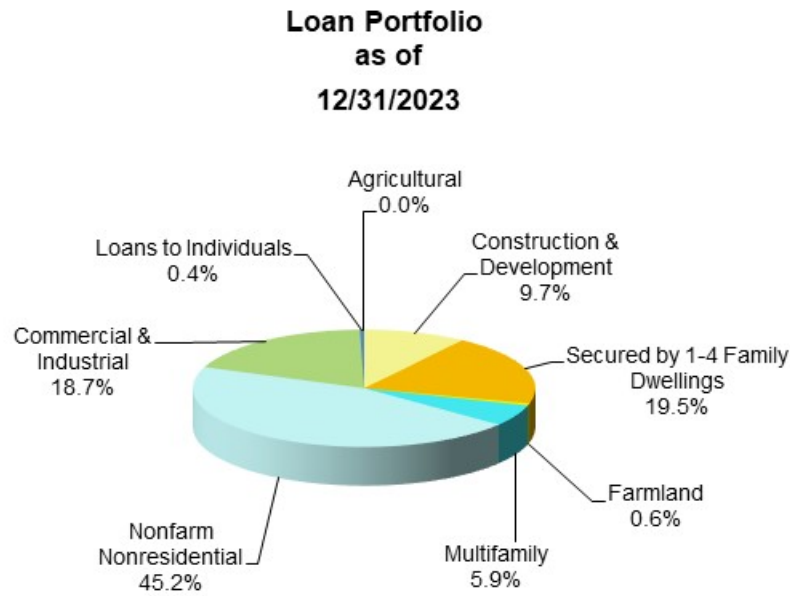
The following table and graphs show the composition of the loan portfolio according to the Consolidated Report of Condition and Income (Call Report).

COMPOSITION OF LOAN PORTFOLIO							
Loan Type	12/31/2023		12/31/2022		12/31/2021		% Change
	\$ (000s)	Percent	\$ (000s)	Percent	\$ (000s)	Percent	
Construction and Development	327,185	9.7%	402,502	12.7%	278,386	10.6%	17.5%
Secured by One- to Four- Family Dwellings	654,285	19.5%	589,729	18.6%	482,375	18.4%	35.6%
Other Real Estate: Farmland	19,383	0.6%	22,887	0.7%	17,846	0.7%	8.6%
Multifamily	197,851	5.9%	141,950	4.5%	137,928	5.3%	43.4%
Nonfarm nonresidential	1,521,971	45.2%	1,462,924	46.1%	1,228,382	46.8%	23.9%
Commercial and Industrial	629,644	18.7%	535,591	16.9%	467,567	17.8%	34.7%
Loans to Individuals	13,468	0.4%	15,405	0.5%	10,291	0.4%	30.9%
Agricultural Loans	67	0.0%	688	0.0%	622	0.0%	-89.2%
Total	\$3,363,854	100.00%	\$3,171,676	100.00%	\$2,623,397	100.00%	

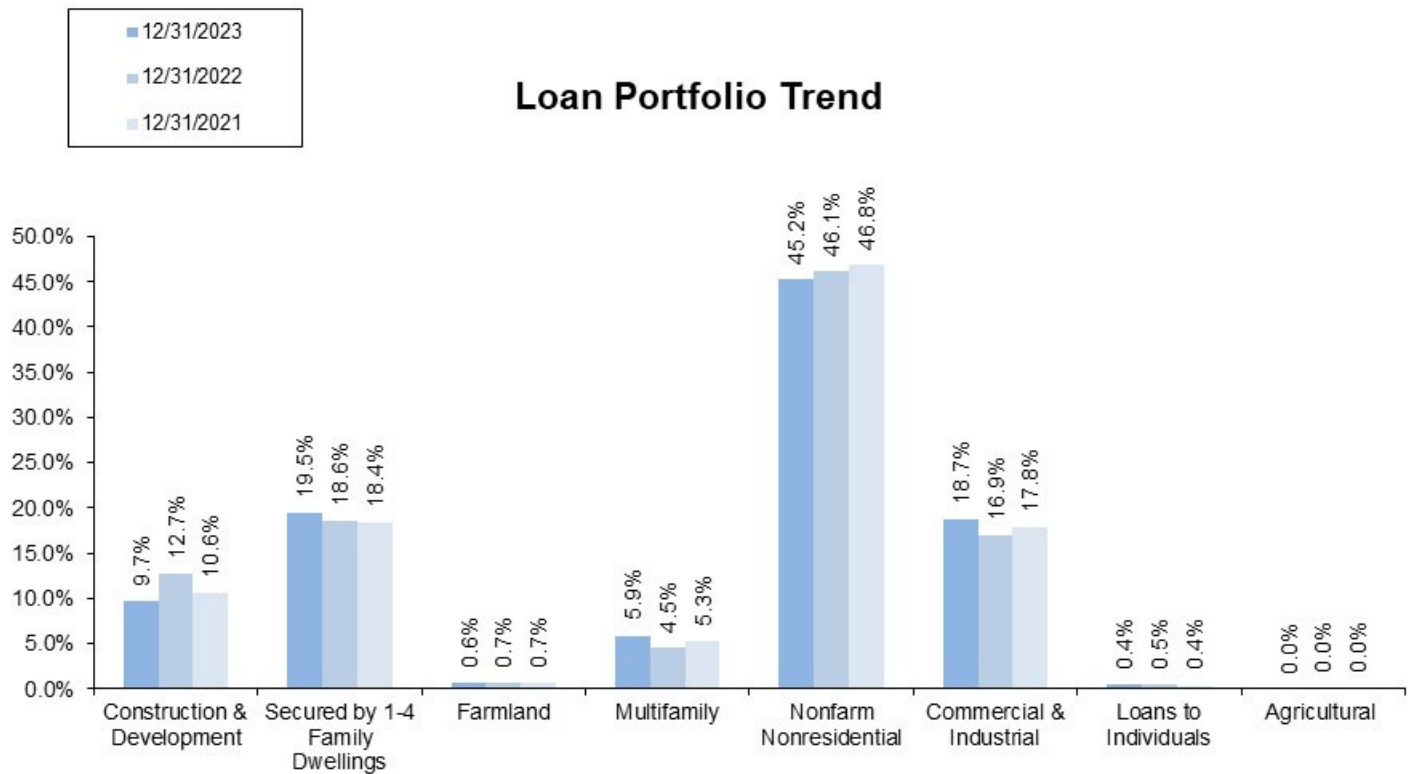
* This table does not include the entire loan portfolio. Specifically, it excludes loans to depository institutions, bankers acceptances, lease financing receivables, obligations of state and political subdivisions, and other loans that do not meet any other category. Contra assets are also not included in this table.

SmartBank is primarily focused on commercial lending. As of December 31, 2023, loans secured by nonfarm nonresidential property (commercial real estate) made up the largest percentage of the loan portfolio at 45.2 percent of total loans, followed by loans secured by one-to four-family dwellings at 19.5 percent and commercial and industrial loans at 18.7 percent. The largest growth in dollar volume was in multifamily real estate. All categories of loans experienced growth except for agricultural loans.

The following chart illustrates the composition of the loan portfolio as of December 31, 2023.



The following chart shows the trend in the composition of the loan portfolio between December 31, 2021 and December 31, 2023.



Credit Products

The bank offers a variety of credit products, including commercial and industrial loans, commercial real estate loans, SBA loans, residential mortgage loans, and home equity loans.

COVID-19 Response

SmartBank offered retail lending services that were responsive to the needs of individuals and businesses in their communities affected by the COVID-19 pandemic, including LMI individuals and communities. The bank developed a series of specifically structured, temporary modifications that were made available to commercial and consumer borrowers who were impacted by the COVID-19 pandemic. These modifications were made available to clients beginning March 2020 and throughout 2021.

Additionally, SmartBank participated in the SBA Paycheck Protection Program (PPP), which was established as part of the Coronavirus Aid, Relief, and Economic Security Act. PPP loans were designed to help businesses retain workers and staff during the economic crisis caused by the pandemic. PPP loans in amounts less than \$1.0 million were considered retail loans while loans greater than \$1 million were considered as CD loans if they also had a primary purpose of CD as defined under the CRA. Generally, loans to small businesses with gross annual revenues of \$1 million or less that created or retained jobs for LMI individuals or in LMI geographies, or that otherwise met the economic development “size” and “purpose” tests, qualified as CD loans. PPP loans also qualified if they helped to revitalize or stabilize LMI geographies or distressed or underserved nonmetropolitan middle-income geographies by helping to retain businesses in these geographies. SmartBank reported 1,548 PPP loans in 2021 for a total dollar amount of \$100.6 million; 80.6 percent of the bank’s PPP loans were in the bank’s AA.

AAs

SmartBank’s AAs have changed since the previous examination. For the purposes of the review period for this CRA examination (January 1, 2021 through December 31, 2023 for retail branching and lending, extending to March 31, 2024 for CD activities), SmartBank has 20 AAs, which are listed below.

Tennessee

- Chattanooga: Hamilton County
- Cleveland: Bradley County
- Coffee County (non-MSA)
- East Tennessee: Cumberland, Fentress, and Putnam counties
- Knoxville: Anderson, Blount, Knox and Morgan counties
- Rutherford-Williamson: Rutherford and Williamson (added in 2022 with new branch) counties
- Sevier County (non-MSA)

Alabama

- Auburn: Lee County (new AA added in 2021 with new branch)
- Baldwin: Baldwin County
- Birmingham: Jefferson County (new AA added in 2022 with new branch)
- Clarke: Clarke County (non-MSA)
- Dothan: Houston County (new AA added in 2021 with new branch)
- Huntsville: Madison County
- Mobile: Mobile and Washington counties
- Montgomery: Montgomery County (new AA added in 2021 with new branch)
- Tuscaloosa: Tuscaloosa County

Florida

- Fort Walton: Okaloosa and Walton counties
- Panama City: Bay County

- Pensacola: Escambia County
- Tallahassee: Leon County (new AA added in 2023 with new branch)

SmartBank complies with the requirements of the CRA. No known legal impediments exist that would restrict the bank from meeting the credit needs of its AAs. The bank received a “Satisfactory” rating at its previous evaluation conducted by the Federal Reserve Bank of Atlanta dated September 13, 2021 using the Large Institution Examination Procedures.

SCOPE OF EXAMINATION

The CRA performance evaluation assesses the bank’s record of meeting the credit needs of its community, including LMI neighborhoods, within the context of information such as asset size and financial condition of the institution, competitive factors, as well as the economic and demographic characteristics of its defined AA. SmartBank’s CRA performance evaluation was based on CRA activities within its AAs using the Large Institution Examination Procedures. “Large institutions” have total assets of at least \$1.564 billion for December 31 of both of the prior two years. Institutions meeting the threshold size are evaluated using three separately rated tests: a Lending Test, an Investment test, and a Service test. The bank’s performance is evaluated in light of the community needs within the bank’s AAs and the capacity of the bank.

SmartBank is an interstate bank; therefore, the scope of this evaluation includes a full-scope review of at least one AA in each state where the bank has branches. Full-scope reviews were conducted on four of the bank’s 20 AAs: Sevier and Knoxville in Tennessee, Tuscaloosa in Alabama, and Ft. Walton in Florida. The remaining AAs were evaluated using limited-scope procedures. When determining the bank’s overall rating, the greatest weight was placed on performance in Tennessee, specifically performance in the Sevier and Knoxville AAs where a majority of the bank’s branches, deposits, and lending is located.

Give its asset size, loan volume and presence in an MSA, the bank is required to submit annual reports about its residential real estate loan originations and applications pursuant to the HMDA. These loans are referred to as “HMDA-reportable” loans in this evaluation. HMDA-reportable loans include loan categories of home purchase, home refinance, home improvement and multi-family loans. The Lending Test evaluation includes an analysis of HMDA-reportable and small business loans originated from January 1, 2021 through December 31, 2023. A small business loan is defined as a business loan originated with an original amount of \$1 million or less, and typically is either secured by nonfarm nonresidential real estate or classified as a commercial loan. Small farm, home improvement, and multi-family loans were not considered in the evaluation due to minimal activity levels. Retail banking services such as the branch distribution and hours of operation were analyzed from January 1, 2021 to December 31, 2023 and included in the Service Test review.

The review period for CD activities was January 1, 2021 through March 31, 2024. CD loans originated within this timeframe were included in the Lending Test analysis. CD investments and donations funded during this period were analyzed as part of the Investment Test. Investments with CD as a primary purpose that were funded during a prior review period but still outstanding as of March 31, 2024 were also considered. CD services that took place during the review period were included in the Service Test review. A loan, investment, donation, or service has CD as a primary purpose when it is designed for the express purpose of revitalizing or stabilizing LMI areas, designated disaster areas, or underserved or distressed nonmetropolitan middle-income areas; providing affordable housing for, or community services targeted to LMI persons; or promoting economic development by financing small businesses and farms that meet the requirements set forth in 12 CFR 228.12(g).

As part of this evaluation, several community contacts were made with local community, governmental, and economic development representatives familiar with the economic and demographic characteristics as well as CD opportunities in each of the full-scope AAs. Information obtained from these contacts was used to establish a context for the communities in which the bank operates and to gather information on performance. Specific information obtained from the community contacts is included in the applicable section of the evaluation for each AA.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS

LENDING TEST

Under the Lending Test, the bank's performance is evaluated using the following criteria and time frames.

Lending Test Performance Criterion	Products Selected for Review	Time Period
Level of Lending Activity	<ul style="list-style-type: none"> HMDA-reportable loans Small business loans 	1/1/2021 – 12/31/2023
AA Concentration		
Geographic Distribution of Loans		
Loan Distribution by Borrower's Profile		
CD Lending		1/1/2021 – 3/31/2024
Product Innovation		1/1/2021 – 12/31/2023

As shown, the review period for the products selected was January 1, 2021 – December 31, 2023 with the review period for CD lending being January 1, 2021 – March 31, 2024.

Overview

The Lending Test rating is Low Satisfactory. Lending levels reflect adequate responsiveness to AA credit needs. A high percentage of loans were originated inside the AA. The geographic distribution of loans reflects adequate penetration throughout the AAs. The distribution of borrowers reflects poor penetration among customers of different income levels and businesses of different sizes. The bank makes an adequate level of CD loans. Performance context information was considered in evaluating lending performance, such as factors related to competition, demographics, economic conditions, including the effects of the COVID-19 pandemic, business strategy, and opportunities.

The rating was driven by performance in Tennessee, where the Lending Test rating was Low Satisfactory. The Lending Test rating was also Low Satisfactory in Alabama and Florida. SmartBank made an adequate level of CD loans in Tennessee; few, if any CD loans in Alabama; and an adequate level in Florida.

References are made to SmartBank's lending distribution by geography and borrower income throughout this report. Detailed information about HMDA-reportable and small business loans during the review period can be found in the Lending Test section for each full-scope AAs and in Appendix C for limited-scope AAs. In some AAs, specific numbers are quoted from these tables to support relevant points; otherwise, general references are made about performance and the reader should refer to the appendix tables for specific data.

Lending Activity

Lending levels reflect adequate responsiveness to the credit needs of the AAs given the bank's market share of deposits, competition, the economic environment, and other performance context factors in the AAs. The following table summarizes the bank's 2021 through 2023 lending activity.

Summary of Lending Activity

Loan Type	#	%	\$(000s)	%
Total Consumer related	0	0	\$0	0
Home Improvement	264	--	\$36,688	--
Home Purchase	1,152	--	\$381,782	--
Multi-Family Housing	98	--	\$146,415	--
Refinancing	802	--	\$188,384	--
Other Purpose Closed-End	25	--	\$6,230	--
Other Purpose LOC	385	--	\$68,765	--
Total HMDA related	2,726	38	\$828,264	52
Total Non-HMDA related	0	0	\$0	0
Small Business	4,391	--	\$764,695	--
Total Small Business related	4,391	61	\$764,695	48
Small Farm	68	--	\$6,523	--
Total Small Farm related	68	1	\$6,523	0
TOTAL LOANS	7,185	100	\$1,599,482	100

Note: Affiliate loans include only loans originated or purchased within the bank's assessment areas.

As shown, the bank originated 2,726 HMDA-reportable loans totaling \$828.3 million during the review period. Of those, 1,152 (42.3 percent) were home purchase loans, 802 (29.4 percent) were refinances, 98 (3.6 percent) were multi-family housing loans, 264 (9.7 percent) were home improvement loans, and 410 (15.0 percent) were other purpose loans. In addition, the bank made 4,391 small business loans totaling \$764.7 million. Of the small business loans, 1,548 (35.3 percent) were PPP loans totaling \$100.6 million.

Within the bank's footprint, more small business loans were originated than HMDA-reportable loans. Due to the higher percentage of loans by number, small business loans typically had a greater impact on lending ratings. Small business lending volume was significantly higher in 2021 due to the bank's participation in PPP lending.

AA Concentration

The bank originated a high percentage of the total loans sampled to borrowers and businesses residing in or located within its AAs. The table below shows, by product type, the number, and percentage of loans reviewed that were located inside and outside of the bank's AAs.

Lending Inside and Outside the Assessment Area

Loan Types	Inside				Outside			
	#	%	\$(000s)	%	#	%	\$(000s)	%
Home Improvement	231	87.5	\$30,066	82	33	12.5	\$6,622	18
Home Purchase - Conventional	803	76.5	\$257,318	72.2	246	23.5	\$99,316	27.8
Home Purchase - FHA	61	75.3	\$13,362	74.6	20	24.7	\$4,543	25.4
Home Purchase - VA	18	81.8	\$5,818	80.3	4	18.2	\$1,425	19.7
Multi-Family Housing	75	76.5	\$88,566	60.5	23	23.5	\$57,849	39.5
Other Purpose Closed-End	20	80	\$5,286	84.8	5	20	\$944	15.2
Other Purpose LOC	323	83.9	\$55,800	81.1	62	16.1	\$12,965	18.9
Refinancing	676	84.3	\$154,215	81.9	126	15.7	\$34,169	18.1
Total HMDA related	2,207	81	\$610,431	73.7	519	19	\$217,833	26.3
Small Business	3,679	83.8	\$622,253	81.4	712	16.2	\$142,442	18.6
Total Small Bus. related	3,679	83.8	\$622,253	81.4	712	16.2	\$142,442	18.6
Small Farm	52	76.5	\$5,100	78.2	16	23.5	\$1,423	21.8
Total Small Farm related	52	76.5	\$5,100	78.2	16	23.5	\$1,423	21.8
TOTAL LOANS	5,938	82.6	\$1,237,784	77.4	1,247	17.4	\$361,698	22.6

Note: Affiliate loans not included

As shown, 81.0 percent of the HMDA-reportable loans and 83.8 percent of small business loans were to borrowers and businesses residing within the bank's AAs. This indicates the bank's willingness to originate loans that meet the credit needs of its AAs.

Distribution of Lending by Geography, Borrower Income, and Business Size

The overall geographic distribution of small business and HMDA-reportable loans reflects adequate penetration throughout the AAs and does not reveal any unexplained gaps in lending patterns. The distribution of borrowers reflects poor penetration among customers of different income levels and businesses of different sizes. These conclusions were based primarily upon performance in the full-scope AAs, considering performance context information, and in comparison to available demographic and aggregate lending data. The analyses of small business and HMDA-reportable lending within each AA are discussed in detail later in this report.

CD Lending

The bank makes an adequate level of CD loans. Since the previous examination, the bank originated or renewed 49 qualified CD loans across its footprint totaling \$148.3 million. As shown below, the majority of the bank's activity was in Tennessee.

SUMMARY – CD LOANS		
State	TOTAL	
	#	\$
Tennessee	25	\$75.2 Million
Alabama	13	\$47.6 Million
Florida	6	\$13.2 Million
Other States	5	\$12.3 Million
OVERALL	49	\$148.3 Million

The largest share of CD loans originated or renewed during the review period had a purpose of economic development activities that finance small businesses and result in permanent job creation and/or retention for LMI individuals. Additional CD purposes included affordable housing to LMI individuals and families; community services targeting or primarily benefiting LMI individuals, and revitalization/stabilization of LMI, distressed, or underserved geographies.

Additional information on CD loans is found in the full-scope AA sections of this evaluation.

Product Innovation

The bank makes limited use of innovative or flexible lending practices in serving the credit needs of its AAs. In deriving this conclusion, consideration was given to the variety of offerings and the impact of the offerings. Descriptions of each innovative and/or flexible lending option offered by the bank during the review period are as follows.

SBA Paycheck Protection Program (PPP): PPP loans were designed to help businesses retain workers and staff during the economic crisis caused by the pandemic. PPP loans were available to businesses with fewer than 500 employees or businesses that meet SBA industry size standards and are fully forgivable if employee retention criteria are met and the funds are used for eligible purposes. During the review period, the bank originated 1,548 loans totaling \$100.6 million through this program in 2021.

Federal Housing Administration (FHA)/U.S. Department of Veterans Affairs (VA) Insured Loan Programs: These government-insured loan programs offer flexible, long-term financing to eligible borrowers with low or no down payment requirements.

USDA Rural Development Loan Program: This loan program is designed to assist LMI individuals in purchasing affordable housing in rural areas and features no down payment or mortgage insurance requirements.

SBA Loan Programs: The bank offers SBA products that provide small businesses with access to capital with more flexible terms than conventional commercial financing.

INVESTMENT TEST

Under the Investment Test, the bank's performance is evaluated using the following criteria and time frames.

Investment Test Performance Criterion	Current Period
Investment and Grant Activity	1/1/2021 – 3/31/2024
CD Initiatives	
Responsiveness to Credit and CD Needs	

All CD investments, including grants and donations, made between January 1, 2021 and March 31, 2024 were reviewed. In addition, investments made prior to January 1, 2021 but still outstanding as of March 31, 2024 were also considered. Qualified investments and grants were evaluated to determine the overall level of activity, use of innovative or complex investments, and responsiveness to the credit and CD needs of the bank's AAs.

The Investment Test rating is Needs to Improve. The bank made a poor level of qualified CD investments and donations, driven by performance in the state of Tennessee as shown in the table below. The bank made investments that exhibited poor responsiveness to credit and CD needs and made rare use of innovative or complex investments to support CD initiatives. Since the previous examination, the bank made 16 qualified CD investments across its footprint totaling \$36.7 million.

SUMMARY – INVESTMENT TEST		
State	TOTAL	
	#	\$
Tennessee	8	\$18.9 Million
Alabama	5	\$10.6 Million
Florida	2	\$4.1 Million
Institution	1	\$3.1 Million
OVERALL	16	\$36.7 Million

Nine investments for \$21.9 million were obtained during the current review period, while seven for \$14.8 million were made during a prior period but still had a positive value as of the last day of the review period. All the bank's qualified investments supported affordable housing efforts to LMI individuals and families. Additionally, the bank made 65 donations totaling \$492,403 during the review period. Most donations supported community services targeted to or primarily benefiting LMI individuals and families, including but not limited to financial education and literacy, youth and family programs, emergency assistance including food and housing, and health services. Other donations supported affordable housing efforts to LMI individuals and families and economic development activities that finance small businesses and result in permanent job creation and/or retention for LMI individuals.

Additional details regarding specific investments and donations can be found in the state and full-scope AA sections of this evaluation.

SERVICE TEST

Under the Service Test, the bank's performance is evaluated using the following criteria and time frames.

Service Test Performance Criterion	Time Period
Accessibility of Delivery Systems	1/1/2021 – 12/31/2023
Changes in Branch Locations	
Reasonableness of Business Hours and Services	
Community Development Services	1/1/2021 – 3/31/2024

The Service Test rating is High Satisfactory. SmartBank's retail delivery systems are accessible to its geographies and individuals of different income levels in the bank's AAs. The bank's record of opening and closing branches has not adversely affected the accessibility of its delivery systems, particularly for LMI geographies and/or LMI individuals. During the review period, the bank opened 11 branches and closed five branches. Two of the branch openings were through acquisition. Two of the openings were in LMI tracts as was one of the closings. A branch closed in a moderate-income tract in the Dothan, AL limited-scope AA followed by a branch opening in a low-income tract in the same AA. The other LMI branch opening was an acquisition in a moderate-income tract in the Sevier, TN full-scope AA. The other openings and closings occurred in middle- or -upper-income tracts. Business hours and services do not vary in a way that inconveniences the needs of LMI geographies or individuals. Because the bank's strategic plan emphasized growth during the review period, (total assets grew by 39 percent and the bank added a net of six branches since the previous CRA examination), more weight was assigned to retail services than to CD services for purposes of generating an overall Service Test rating.

Geographic Distribution of Branches & ATMS 2021

All Assessment Areas

Tract Category	Branches							ATMs										
	Total Branches				Drive thrus	Extend-ed Hours	Week-end Hours	Total ATMs			Full Service ATMs				Cash only ATMs			
	#	%	Open	Closed				#	#	#	Open	Closed	#	#	Open	Closed		
Low	0	0.0%	0	0	0	0	0	Total	0	0.0%	0	0.0%	0	0	0	0.0%	0	0
DTO	0		0	0	0			SA	0		0		0	0	0		0	0
Moderate	5	13.5%	1	0	0	5	3	Total	5	13.5%	1	6.3%	0	0	4	19.0%	1	0
DTO	0		0	0	0			SA	0		0		0	0	0		0	0
Middle	19	51.4%	1	2	0	19	8	Total	19	51.4%	8	50.0%	1	0	11	52.4%	0	2
DTO	0		0	0	0			SA	0		0		0	0	0		0	0
Upper	13	35.1%	2	0	0	13	3	Total	13	35.1%	7	43.8%	0	0	6	28.6%	2	0
DTO	0		0	0	0			SA	0		0		0	0	0		0	0
Unknown	0	0.0%	0	0	0	0	0	Total	0	0.0%	0	0.0%	0	0	0	0.0%	0	0
DTO	0		0	0	0			SA	0		0		0	0	0		0	0
Total	37	100%	4	2	0	37	14	Total	37	100%	16	100%	1	0	21	100%	3	2
DTO	0		0	0	0			SA	0		0		0	0	0		0	0

Based on 2021 FFIEC Census Data

Closed branches/ATMs are only included in "closed" columns and are not included in any other totals.

DTO - Drive thru only is a subset of total branches

SA = Stand Alone ATM is a subset of total ATMs

Geographic Distribution of Branches & ATMS 2022 - 2023

All Assessment Areas

Tract Category	Branches							ATMs										
	Total Branches				Drive thrus #	Extend- ed Hours #	Week- end Hours #	Total ATMs			Full Service ATMs				Cash only ATMs			
	#	%	Open #	Closed #				#	#	%	#	%	Open #	Closed #	#	%	Open #	Closed #
Low	1	2.4%	1	0	1	1	0	Total	1	2.6%	1	2.6%	1	0	0	0.0%	0	0
DTO	0		0	0	0			SA	0		0		0	0	0		0	0
Moderate	6	14.3%	0	1	6	6	4	Total	6	15.4%	6	15.4%	0	0	0	0.0%	0	0
DTO	0		0	0	0			SA	0		0		0	0	0		0	0
Middle	16	38.1%	1	0	16	16	0	Total	16	41.0%	16	41.0%	1	0	0	0.0%	0	0
DTO	0		0	0	0			SA	0		0		0	0	0		0	0
Upper	18	42.9%	4	2	16	18	0	Total	16	41.0%	16	41.0%	2	1	0	0.0%	0	1
DTO	0		0	0	0			SA	0		0		0	0	0		0	0
Unknown	1	2.4%	1	0	0	1	0	Total	0	0.0%	0	0.0%	0	0	0	0.0%	0	0
DTO	0		0	0	0			SA	0		0		0	0	0		0	0
Total	42	100%	7	3	39	42	4	Total	39	100%	39	100%	4	1	0	0.0%	0	1
DTO	0		0	0	0	0	0	SA	0		0		0	0	0		0	0

Based on 2022 FFIEC Census Data

Closed branches/ATMs are only included in "closed" columns and are not included in any other totals.

DTO - Drive thru only is a subset of total branches

SA = Stand Alone ATM is a subset of total ATMs

SmartBank provides an adequate level of CD services throughout its AAs. During the review period, bank officers and staff engaged in 181 CD service activities for a total of 4,178 service hours. Of the total service activities, 112 for 2,308 hours had a primary purpose of community services targeted to or primarily benefitting LMI individuals and families, including but not limited to financial education and literacy, youth and family programs, emergency assistance including food and housing, and health services. Additionally, 47 service services for 1,322 hours supporting economic development of small businesses; 14 services for 381 hours supported revitalization and stabilization of LMI geographies; and

eight services for 167 hours supporting affordable housing for LMI individuals and families. Board and committee leadership activities composed nearly all the bank's service hours throughout its footprint.

As shown below, the majority of this activity occurred in the state of Tennessee.

SUMMARY – CD SERVICES		
State	TOTAL	
	#	Hours
Tennessee	89	2,268
Alabama	83	1,790
Florida	5	85
Institution	4	35
OVERALL	181	4,178

Additional details regarding specific services can be found in the state and full-scope AA sections of this evaluation.

Community Contacts

As part of the CRA evaluation, several community contacts were made with local community, governmental, and economic development representatives familiar with the economic and demographic characteristics as well as CD opportunities in the AAs. Information obtained from the contacts was used to establish a context for the communities in which the bank operates and to gather information on the bank's performance. Specific information obtained from the community contacts is included in the applicable sections of the evaluation for each AA.

RESPONSIVENESS TO SUBSTANTIATED COMPLAINTS

Neither the bank nor this Reserve Bank has received any CRA-related complaints since the previous evaluation.

FAIR LENDING OR OTHER ILLEGAL CREDIT PRACTICES REVIEW

A UDAP review was performed concurrently with this evaluation. While management has implemented policies, procedures, training programs, and internal assessments, a substantive violation of Section (5) of the Federal Trade Commission Act involving an unfair act and practice was identified. The violation did not result in an adjustment to the CRA rating. The bank has since discontinued the identified practice.

TENNESSEE

CRA RATING FOR TENNESSEE: Satisfactory
The Lending Test is rated: Low Satisfactory
The Investment Test is rated: Needs To Improve
The Service Test is rated: High Satisfactory

Major factors contributing to this rating include:

- Lending levels reflect adequate responsiveness in its Tennessee AAs.
- The geographic distribution of loans reflects adequate penetration throughout the Tennessee AAs.
- The distribution of loans by borrower income reflects poor penetration among customers of different income levels and businesses of different revenue sizes.
- The bank makes an adequate level of CD loans in its Tennessee AAs.
- The bank makes a poor level of qualified CD investments and grants in its Tennessee AAs and exhibits poor responsiveness to credit and CD needs.
- Retail delivery services are accessible to the bank's geographies and individuals of different income levels in its Tennessee AAs.
- The bank provides an adequate level of CD services throughout its Tennessee AAs.

SCOPE OF EXAMINATION

A full-scope review was conducted for the Sevier and Knoxville AAs. Limited-scope reviews were conducted for the remaining five AAs:

- Chattanooga
- Cleveland
- Coffee
- East Tennessee
- Rutherford-Williamson

The time period and products evaluated for the AAs in Tennessee are consistent with the scope discussed in the institution section of this report.

DESCRIPTION OF INSTITUTION'S OPERATIONS IN TENNESSEE

As of June 30, 2023, SmartBank had approximately \$2.8 billion in deposits in Tennessee composing 67.5 percent of its total deposits. SmartBank operated 24 banking offices in Tennessee as of December 31, 2023, representing 57.1 percent of its total offices. HMDA-reportable lending in Tennessee accounted for 70.9 percent of total institutional HMDA-reportable lending by number of loans and 67.6 percent by dollar volume. Small business lending in Tennessee accounted for 62.7 percent of the bank's total small business lending by number of loans and 57.8 percent by dollar volume.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN TENNESSEE

LENDING TEST

Overview

The Lending Test rating for the state of Tennessee is Low Satisfactory.

During the review period, SmartBank reported 2,306 small business loans and 1,565 HMDA-reportable loans in Tennessee. Therefore, more weight was given to small business lending than HMDA-reportable lending for the lending analysis. SmartBank originated or renewed 22 CD loans totaling \$64.4 million benefiting Tennessee AAs during the review period.

Lending Activity

The following table displays the volume of lending activity from January 1, 2021 through December 31, 2023 by loan type.

Statewide Summary of Lending Activity
Assessment Areas Located in: Tennessee
2021-2023

Loan Type	#	%	\$(000s)	%
HMDA Home Purchase	549	14.1%	167,019	21.6%
HMDA Refinance	482	12.4%	106,351	13.7%
HMDA Home Improvement	205	5.3%	26,490	3.4%
HMDA Multi-Family	54	1.4%	62,998	8.1%
HMDA Other Purpose LOC	264	6.8%	46,308	6.0%
HMDA Other Purpose Closed/Exempt	11	0.3%	3,360	0.4%
HMDA Loan Purpose NA	0	0.0%	0	0.0%
Total HMDA	1,565	40.2%	412,526	53.2%
Total Small Business	2,306	59.2%	359,841	46.4%
Total Farm	22	0.6%	2,460	0.3%
Total Loans	3,893	100%	774,827	100%

Originations & Purchases

Geographic and Borrower Distribution of Loans

The geographic distribution of small business and HMDA-reportable loans is adequate and the distribution of loans by business revenue size and borrower income is poor. The detailed analyses are discussed later in the full-scope AA sections of the report.

CD Lending

SmartBank makes an adequate level of CD loans in the state of Tennessee. During the review period, the bank originated or renewed 22 CD loans totaling \$64.4 million benefiting Tennessee AAs. The bank originated one CD loan in the Sevier full-scope AA, five in the Knoxville full-scope AA, and the remaining 16 in the limited-scope AAs (14 of which were in the Chattanooga limited-scope AA). The bank made no CD loans in the Cumberland County and Cleveland AAs. Because the bank was considered responsive to the CD needs in the AAs within the state, consideration was also given to CD loans made outside the bank's AAs. Three CD loans for \$10.9 million were made outside the bank's AAs within Tennessee.

Two of these loans met the criteria for CD by having a primary purpose of affordable housing, including a LIHTC creating 42 units for LMI renters. The third loan had a primary purpose of community services to the LMI community.

Additional information on CD loans is found in the full-scope AA sections of this evaluation.

INVESTMENT TEST

The Investment Test rating for Tennessee is Needs to Improve. The bank made a poor level of qualified investments and contributions totaling \$18.5 million in its Tennessee AAs. An additional \$477,000 of investments and contributions were made in a broader statewide or regional area that includes the AAs in Tennessee. By dollar amount, approximately 37.9 percent of investment and contribution activity occurred in the full-scope AAs. Based on the low amount of investments and contributions in the full-scope AAs, especially in Sevier County, the bank exhibits poor responsiveness to credit and CD needs in Tennessee. SmartBank made rare use of innovative or complex investments to support CD initiatives in the state. Because the bank was not considered responsive to the CD needs in its AAs within the state, consideration was not given to investments or contributions made outside the bank's AAs.

Additional information regarding specific investments and donations is found in the full-scope AA sections of this evaluation.

SERVICE TEST

The Service Test rating for Tennessee is High Satisfactory.

Retail Services

SmartBank's delivery systems, including ATMs and branches, are accessible to geographies and individuals of different income levels. SmartBank's record of opening and closing of branches has not adversely affected the accessibility of its delivery systems, particularly to LMI geographies and individuals. During the review period, the bank opened four branches in Tennessee. Of these openings, two were acquisitions and two were de novo branches. Additionally, the bank closed four branches in Tennessee, one of which was consolidated into another nearby branch. Only one of the closed branches was in an LMI tract. In addition, banking services and business hours do not vary in a way that inconveniences the bank's AAs, including LMI geographies or individuals.

CD Services

SmartBank provides an adequate level of CD services that benefit residents and small businesses in Tennessee. Bank employees engaged in 65 qualified service activities totaling 1,754 service hours within the Tennessee AAs during the review period. Approximately 27.7 percent of the services and 26.9 percent of the hours occurred within the two full-scope AAs. The remaining service activities occurred in the limited-scope AAs. The bank reported no service activities in the Coffee limited-scope AA. An additional 24 services and 514 service hours benefited a broader statewide or regional area that includes the AAs within Tennessee.

Additional detail on the bank's retail and CD services can be found in the full-scope AA sections of this evaluation.

**NON-METROPOLITAN AREA
FULL-SCOPE REVIEW**

DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE SEVIER, TENNESSEE AA

Overview

The AA includes all of Sevier County, which is not a part of an MSA. As of December 31, 2023, the bank operated six branches in the non-metropolitan AA, representing 25.0 percent of the bank's branches in the state of Tennessee and 14.3 percent of its total branches. Of the branches in this AA, one is in a middle-income census tract, two in an upper-income census tract, and three are in a moderate-income census tract. As a percentage within the state of Tennessee, 49.2 percent of the bank's deposit volume and 16.8 percent of its HMDA-reportable and small business loans by number are in the AA.

Sevier County is not a competitive banking market. According to the June 30, 2023 FDIC Summary of Deposits Report, SmartBank ranks 1st out of seven financial institutions operating 44 branches in the AA with deposit market share of 35.6 percent of total deposits (\$1.4 billion). Citizens National Bank had the second largest deposit market share with 29.1 percent, followed by Tennessee State Bank with 18.0 percent.

For HMDA-reportable lending, SmartBank originated or purchased 0.7 percent, 1.5 percent, and 1.5 percent of total HMDA-reportable loans in the AA in 2021, 2022 and 2023, respectively. SmartBank was ranked 29th out of 478 reporters in 2021; 14th out of 448 reporters in 2022; and 15th out of 381 reporters in 2023. Mortgage Investors Group, Inc was the top HMDA reporter in the market for 2021 and 2023, with Movement Mortgage, LLC as the top HMDA reporter in the market for 2022.

SmartBank ranked 3rd out of 70 reporters in 2021 with 8.4 percent of small business loans. In 2022, the bank ranked 8th out of 72 reporters with 3.8 percent of total small business loans. In 2023, SmartBank ranked 10th out of 69 reporters with 3.1 percent of total small business loans. American Express NB was the top small business reporter in the market for 2021, 2022 and 2023.

AA Demographics, Population, and Income Characteristics

The AA is in northeast Tennessee and has a population of 98,380. The AA contains 27 census tracts: 0 low-income tracts; 5 moderate-income tracts (18.5 percent), 15 middle-income tracts (55.6 percent), 6 upper-income tracts (22.2 percent), and 1 unknown-income tract (3.7 percent).

For purposes of classifying borrower income, this evaluation uses the FFIEC estimated median family income for the relevant area. As the following table shows, the median family income increased from \$53,700 in 2021 to \$69,500 in 2023, reflecting an increase of 29.4 percent. There were 26,718 total families in the AA. Of these families, 17.9 percent were low-income, 17.1 percent were moderate-income, 21.1 percent were middle-income, and 44.0 percent were upper-income. Families with income below the poverty level were 10.4 percent.

**Borrower Income Levels
Tennessee State Non-metro**

FFIEC Estimated Median Family Income		Low 0 - 49.99%		Moderate 50% - 79.99%		Middle 80% - 119.99%		Upper 120% - & above	
2021	\$53,700	0	- \$26,849	\$26,850	- \$42,959	\$42,960	- \$64,439	\$64,440	- & above
2022	\$64,700	0	- \$32,349	\$32,350	- \$51,759	\$51,760	- \$77,639	\$77,640	- & above
2023	\$69,500	0	- \$34,749	\$34,750	- \$55,599	\$55,600	- \$83,399	\$83,400	- & above

The Combined Demographic tables below provide demographic characteristics of the bank's AA used to analyze the CRA performance. The first table is based on the 2021 FFIEC Census data and 2021 Dun and Bradstreet (D&B) information used for the analysis of 2021 CRA performance. The second table is based on the 2023 FFIEC Census data and 2023 D&B information used for analysis of 2022-2023 CRA performance.

As shown in the tables, the Sevier County AA had no low-income tracts and only one moderate-income tract in 2021. In 2022-2023, the AA still had no low-income tracts, but the number of moderate-income tracts increased to five based on a Census change.

Combined Demographics Report - 2021

Assessment Area: TN Sevier

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	0	0.0%	0	0.0%	0	0.0%	4,294	16.6%
Moderate-income	1	5.6%	586	2.3%	209	35.7%	4,614	17.8%
Middle-income	12	66.7%	17,681	68.4%	2,126	12.0%	5,316	20.6%
Upper-income	4	22.2%	7,594	29.4%	557	7.3%	11,637	45.0%
Unknown-income	1	5.6%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	18	100.0%	25,861	100.0%	2,892	11.2%	25,861	100.0%
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied		Rental		Vacant		
		#	%	%	#	%	#	%
Low-income	0	0	0.0%	0.0%	0	0.0%	0	0.0%
Moderate-income	1,712	257	1.1%	15.0%	696	40.7%	759	44.3%
Middle-income	41,794	16,109	66.0%	38.5%	9,174	22.0%	16,511	39.5%
Upper-income	12,735	8,054	33.0%	63.2%	2,427	19.1%	2,254	17.7%
Unknown-income	0	0	0.0%	0.0%	0	0.0%	0	0.0%
Total Assessment Area	56,241	24,420	100.0%	43.4%	12,297	21.9%	19,524	34.7%
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate-income	354	7.4%	321	7.2%	25	8.3%	8	24.2%
Middle-income	3,504	72.8%	3,249	72.5%	238	79.1%	17	51.5%
Upper-income	947	19.7%	902	20.1%	37	12.3%	8	24.2%
Unknown-income	8	0.2%	7	0.2%	1	0.3%	0	0.0%
Total Assessment Area	4,813	100.0%	4,479	100.0%	301	100.0%	33	100.0%
	Percentage of Total Businesses:			93.1%		6.3%		0.7%
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate-income	3	5.1%	3	5.3%	0	0.0%	0	0.0%
Middle-income	41	69.5%	40	70.2%	0	0.0%	1	50.0%
Upper-income	15	25.4%	14	24.6%	0	0.0%	1	50.0%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	59	100.0%	57	100.0%	0	0.0%	2	100.0%
	Percentage of Total Farms:			96.6%		0.0%		3.4%

Based on 2021 FFIEC Census Data and 2021 D&B Information

Combined Demographics Report - 2022 - 2023

Assessment Area: TN Sevier

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	0	0.0%	0	0.0%	0	0.0%	4,777	17.9%
Moderate-income	5	18.5%	4,833	18.1%	648	13.4%	4,562	17.1%
Middle-income	15	55.6%	13,753	51.5%	1,572	11.4%	5,626	21.1%
Upper-income	6	22.2%	8,125	30.4%	568	7.0%	11,753	44.0%
Unknown-income	1	3.7%	7	0.0%	0	0.0%	0	0.0%
Total Assessment Area	27	100.0%	26,718	100.0%	2,788	10.4%	26,718	100.0%
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	0	0	0.0%	0.0%	0	0.0%	0	0.0%
Moderate-income	10,223	4,244	15.7%	41.5%	3,093	30.3%	2,886	28.2%
Middle-income	33,999	14,178	52.5%	41.7%	5,557	16.3%	14,264	42.0%
Upper-income	13,932	8,576	31.8%	61.6%	2,338	16.8%	3,018	21.7%
Unknown-income	7	7	0.0%	100.0%	0	0.0%	0	0.0%
Total Assessment Area	58,161	27,005	100.0%	46.4%	10,988	18.9%	20,168	34.7%
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate-income	1,059	22.7%	979	22.5%	71	24.9%	9	27.3%
Middle-income	2,552	54.7%	2,372	54.5%	164	57.5%	16	48.5%
Upper-income	1,027	22.0%	971	22.3%	49	17.2%	7	21.2%
Unknown-income	31	0.7%	29	0.7%	1	0.4%	1	3.0%
Total Assessment Area	4,669	100.0%	4,351	100.0%	285	100.0%	33	100.0%
	Percentage of Total Businesses:			93.2%		6.1%		0.7%
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate-income	10	16.9%	10	17.5%	0	0.0%	0	0.0%
Middle-income	35	59.3%	34	59.6%	0	0.0%	1	50.0%
Upper-income	14	23.7%	13	22.8%	0	0.0%	1	50.0%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	59	100.0%	57	100.0%	0	0.0%	2	100.0%
	Percentage of Total Farms:			96.6%		0.0%		3.4%

Based on 2023 FFIEC Census Data and 2023 D&B information

Housing Characteristics

There were 58,161 total housing units in the Sevier County AA, of which 46.4 percent were owner-occupied, 18.9 percent were rental units, and 34.7 percent were vacant. Rental units were more concentrated in the county's moderate-income census tracts (30.3 percent), indicating reduced opportunities for mortgage origination in these geographies. The median age of housing stock across the AA is 35 years, compared to a median age of 36 years in the state of Tennessee. The median housing value is \$189,240 compared to the median housing value in the state of Tennessee at \$177,600. The housing affordability ratio is 27.2 compared to the state of Tennessee at 30.9, which means housing is less affordable in this AA than statewide. A 2021 housing study published by the Sevier County Economic Development Council indicated that "46.2 percent of employed persons in Sevier County commute in from surrounding areas due to the lack of new, quality, affordable housing options within the county."¹ As noted, housing in Sevier County is less affordable than in other areas of the state. The above factors indicate that residential lending opportunities in the moderate-income tracts may be more limited than in other areas.

Employment and Economic Conditions

Sevier County continues to be a major tourist destination since the establishment of the Great Smoky Mountains National Park, which is the most visited national park in the country.² The county has more than 10 million visitors per year.³ Besides the Great Smoky Mountains National Park, other popular attractions in the county include Dollywood, a theme park that is jointly owned by entertainer Dolly Parton and Herschend Family Entertainment; Smoky Mountain Opry, a venue for live entertainment; WonderWorks, an indoor amusement park; Ripley's Aquarium of the Smokies; Ober Gatlinburg, a skiing area and amusement park; The Apple Barn, a cider mill and general store; and numerous hiking trails and cabins to rent.

The AA's tourism-reliant economy experienced a challenging year in 2020, as the COVID-19 pandemic dramatically reduced tourist activity.⁴ However, tourism grew by double-digits in both 2021 and 2022 as the effects of the pandemic moderated and pent-up demand for travel was released.⁵ Due to its many outdoor experiences and private accommodations (i.e., cabin rentals), Sevier County was an attractive tourist destination for those wishing to travel but minimize risk of contracting COVID-19.⁶

While tourism has benefited the county, it has also presented stress to the county's infrastructure. To curb traffic congestion issues, over half a dozen road construction projects by the Tennessee Department of Transportation were either underway or in the planning process in 2022.⁷ Public utility access has also been an issue; east Sevier County residents have reported inconsistent access to clean water in their homes for years.⁸

The following table shows the unemployment rate percentages for Sevier County and the state of Tennessee. The table shows that the unemployment rate for the AA decreased from 4.1 percent in 2021 to 3.2 percent in 2022 to 3.0 percent in 2023. Moreover, Sevier County's unemployment rate was 0.4 percent lower than Tennessee in 2021, 0.2 percent lower in 2022, and 0.3 percent lower in 2023. As the effects of the COVID-19 pandemic waned in 2021 and 2022, tourism levels in Sevier County increased, causing the unemployment rate to fall.

¹ Updated Housing Study: Sevier County Tennessee. Accessed June 21, 2023. Available at: <http://scedc.com/wp-content/uploads/2021/10/10-18-21-Sevier-County-Update-Executive-Summary.pdf>.

² The 15 Most Visited National Parks in America. Accessed June 21, 2023. Available at: <https://www.forbes.com/sites/laurabegleybloom/2023/02/28/the-15-most-popular-national-parks-in-america-and-the-least/?sh=571a69f26192>.

³ Visit My Smokies. Accessed June 21, 2023. Available at: <http://www.visitmysmokies.com/area-information/sevier-county-tennessee/>.

⁴ COVID-19's Impact on the Greater Gatlinburg, Tennessee Lodging Market. Accessed June 21, 2023. Available at [COVID-19's Impact on the Greater Gatlinburg, Tennessee Lodging Market | By Marc Greeley \(hospitalitynet.org\)](https://www.hospitalitynet.org/news/COVID-19s-Impact-on-the-Greater-Gatlinburg-Tennessee-Lodging-Market).

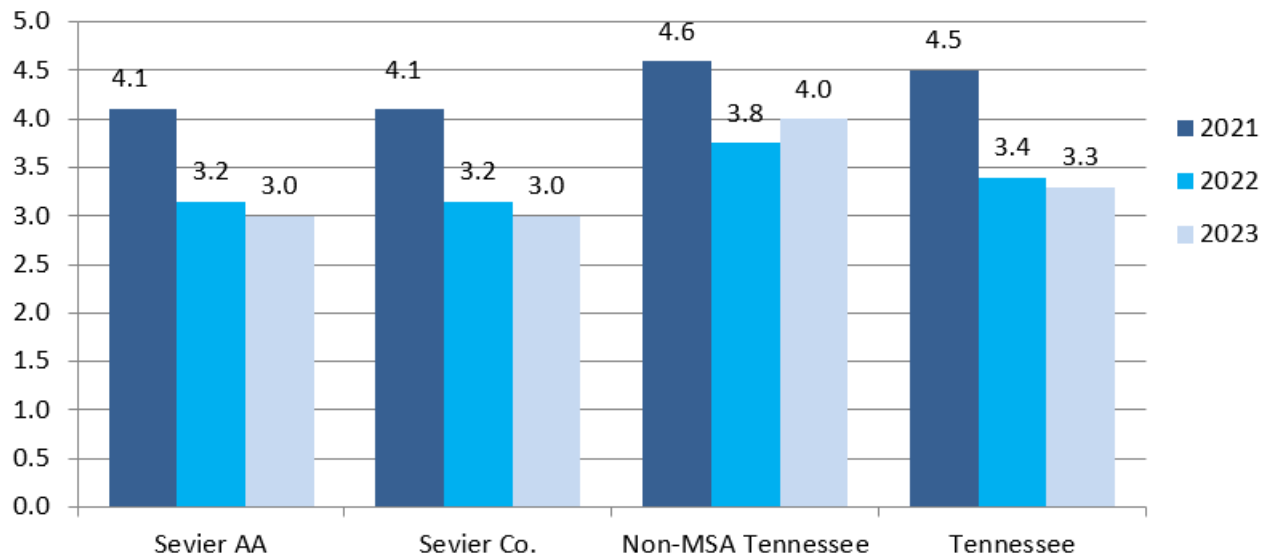
⁵ Tourism commissioner celebrates a record year in Sevier County. Accessed June 21, 2023. Available at: <https://www.wvlt.tv/2022/10/05/tourism-commissioner-celebrates-record-year-sevier-county/>.

⁶ Sevier County cities optimistic about 2021 tourism after year-end recovery. Accessed June 21, 2023. Available at <https://www.knoxnews.com/story/money/2020/12/23/how-sevier-county-tourism-survived-amid-coronavirus-pandemic-pigeon-forge/3864674001/>.

⁷ Dozens of road projects planned for Sevier County. Accessed June 21, 2023. Available at <https://www.wvlt.tv/2022/10/05/dozens-road-projects-planned-sevier-county/>.

⁸ English Mountain residents fight for clean water in Sevier County. Accessed June 21, 2023. Available at: <https://www.wvlt.tv/2022/08/12/english-mountain-residents-fight-clean-water-sevier-county/>.

Unemployment Rates - Sevier



Not Seasonally Adjusted. Source: Bureau of Labor Statistics

Community Contacts

As part of the CRA examination, information was obtained from an economic development representative about the general housing and economic conditions in the area. As described, the housing shortage is the biggest issue faced in the AA.

The contact stated that Sevier County includes the cities of Sevierville, Gatlinburg, and Pigeon Forge. Gatlinburg and Pigeon Forge are popular tourist destinations. In addition, there are a lot of manufacturing companies migrating to the area. The contact further explained that as the economy opened after the pandemic, tourist numbers and manufacturing businesses increased considerably within the area resulting in an increasing need for housing. In response, many of the area's largest employers are building apartments for their workforce. In addition, there is a strategic plan being finalized that will provide more housing in the area, which will include housing for different income groups, including LMI housing.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS

LENDING TEST

Overview

The Lending Test rating for the Sevier AA is Needs to Improve. SmartBank's lending levels reflect poor responsiveness to the Sevier AA credit needs. The geographic distribution of loans reflects adequate dispersion throughout the AA. The distribution of borrowers reflects poor penetration among customers of different income levels and businesses of different sizes. The bank makes a low level of CD loans within the AA.

Lending Activity

SmartBank's lending levels reflect poor responsiveness to the Sevier AA credit needs. The analysis included 218 small business and 50 HMDA-reportable loans made in the AA in 2021 and 190 small business and 123 HMDA-reportable loans in 2022-2023. Greater weight was placed on small business lending performance as the volume of small business loans was greater than HMDA-reportable loans. The Sevier AA accounted for 17.7 percent of SmartBank's total small business lending in Tennessee and 15.5 percent of its total statewide HMDA-reportable lending by number of loans during the review period. In comparison, 49.2 percent of SmartBank's Tennessee deposits are in the Sevier AA.

Geographic Distribution of Loans

For this analysis, the bank's geographic distribution of small business and HMDA-reportable lending was compared to demographic information and available aggregate lending performance. Loans were analyzed using American Community Survey (ACS) 5-year estimates, 2020 U.S. Census data, FFIEC census data, and D&B data for the applicable products and years. Performance context issues were taken into consideration as well. Based on these factors, the geographic distribution of loans reflects adequate dispersion throughout the AA and does not reveal any conspicuous lending gaps.

Small Business Lending

Overall, small business lending reflects adequate geographic dispersion when compared to AA demographics and aggregate lending. The table and performance context discussed in this section provide details supporting this conclusion.

The following table shows the geographic distribution of small business loans within the AA for the review period. For 2021 and 2022, it also includes a comparison of the bank's small business lending to D&B data (total businesses) and aggregate lender performance. Aggregate data was not available for 2023. The CRA aggregate lender data represents the combined total of lending activity reported by all lenders subject to CRA loan data reporting requirements in the AA.

Geographic Distribution of Small Business & Small Farm Loans

Assessment Area: TN Sevier

PRODUCT TYPE	Tract Income Levels	Bank & Aggregate Lending; Demographic Data							Bank Lending & Demographic Data						Bank & Aggregate Lending								
		2021							2022, 2023					2022					2023				
		Count		Bank		Dollar		Total Businesses	Count		Dollar		Total Businesses	Count		Dollar		Agg	Count		Dollar		
		#	%	Agg %	\$ (000s)	\$ %	#		%	\$ (000s)	\$ %	#		%	Agg %	\$ (000s)	\$ %		#	%	\$ (000s)	\$ %	
SMALL BUSINESSES	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0	0.0%
	Moderate	13	6.0%	6.1%	654	2.1%	5.0%	7.4%	47	24.7%	9,162	21.0%	22.7%	30	28.3%	19.6%	6,904	27.1%	21.4%	17	20.2%	2,258	12.5%
	Middle	180	82.6%	72.2%	28,647	92.2%	80.9%	72.8%	114	60.0%	28,173	64.7%	54.7%	64	60.4%	56.7%	15,480	60.7%	59.2%	50	59.5%	12,693	70.3%
	Upper	25	11.5%	21.1%	1,769	5.7%	13.9%	19.7%	29	15.3%	6,216	14.3%	22.0%	12	11.3%	23.0%	3,103	12.2%	19.2%	17	20.2%	3,113	17.2%
	Unknown	0	0.0%	0.1%	0	0.0%	0.1%	0.2%	0	0.0%	0	0.0%	0.7%	0	0.0%	0.2%	0	0.0%	0.1%	0	0.0%	0	0.0%
	Tr Unknown	0	0.0%	0.5%	0	0.0%	0.1%		0	0.0%	0	0.0%		0	0.0%	0.5%	0	0.0%	0.1%	0	0.0%	0	0.0%
	Total	218	100%	100%	31,070	100%	100%	100%	190	100%	43,551	100%	100%	106	100%	100%	25,487	100%	100%	84	100%	18,064	100%
SMALL FARM	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0	0.0%
	Moderate	0	0.0%	14.3%	0	0.0%	2.1%	5.1%	0	0.0%	0	0.0%	16.9%	0	0.0%	10.5%	0	0.0%	26.6%	0	0.0%	0	0.0%
	Middle	0	0.0%	71.4%	0	0.0%	77.7%	69.5%	2	100.0%	483	100.0%	59.3%	1	100.0%	84.2%	350	100.0%	73.3%	1	100.0%	133	100.0%
	Upper	1	100.0%	14.3%	37	100.0%	20.2%	25.4%	0	0.0%	0	0.0%	23.7%	0	0.0%	5.3%	0	0.0%	0.2%	0	0.0%	0	0.0%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0	0.0%
	Tr Unknown	0	0.0%	0.0%	0	0.0%	0.0%		0	0.0%	0	0.0%		0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0	0.0%
	Total	1	100%	100%	37	100%	100%	100%	2	100%	483	100%	100%	1	100%	100%	350	100%	100%	1	100%	133	100%

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data; 2021 & 2023 D&B information

In 2021, SmartBank originated 218 small business loans inside the Sevier AA. In 2022 and 2023, SmartBank originated 190 small business loans inside the Sevier AA.

The AA did not have any low-income census tracts during the review period.

Small business lending in moderate-income tracts is good. In 2021, the bank's lending in moderate-income tracts at 6.0 percent was below the percentage of businesses located in moderate-income tracts (7.4 percent) but similar to the aggregate lending in the area (6.1 percent). In 2022-2023, lending in moderate-income tracts at 24.7 percent was above the percentage of businesses located in moderate-income tracts (22.7 percent). In 2022, the bank's lending in moderate-income tracts at 28.3 percent was above the aggregate (19.6 percent). In 2023, the bank's lending in moderate-income tracts was 20.2 percent.

Residential Real Estate (HMDA) Lending

The geographic distribution of HMDA-reportable loans reflects adequate dispersion throughout the AA. The following tables show the geographic distribution of SmartBank HMDA-reportable loans within its Sevier AA for the review period and includes a comparison of the bank's HMDA-reportable lending to the aggregate HMDA-reportable lenders within the AA. The aggregate lending data represents the combined total of lending activity reported by all lenders subject to the HMDA in the AA.

Geographic Distribution of HMDA Loans - Table 1 of 2
Assessment Area: TN Sevier

PRODUCT TYPE		Tract Income Levels		Bank & Aggregate Lending; Demographic Data							Bank Lending & Demographic Data										Bank & Aggregate Lending									
				2021							2022, 2023					2022					2023									
											Bank		Dollar		Owner Occupied Units %	Bank		Dollar		Owner Occupied Units %	Count		Dollar		Agg %	Count		Dollar		
				#	%	%	\$ (000s)	%	%	%	%	%	%	%		%	%	%	%		%	%	%	%						
HOME PURCHASE	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%		
	Moderate	0	0.0%	0.7%	0	0.0%	0.7%	1.1%	5	8.5%	1,510	7.1%	15.7%	3	8.8%	11.0%	1,206	9.8%	9.6%	2	8.0%	12.2%	304	3.4%	10.5%					
	Middle	17	73.9%	75.6%	4,446	72.4%	80.8%	66.0%	38	64.4%	14,280	66.9%	52.5%	23	67.6%	63.9%	8,499	69.2%	71.6%	15	60.0%	61.6%	5,781	63.8%	68.2%					
	Upper	6	26.1%	23.7%	1,696	27.6%	18.5%	33.0%	16	27.1%	5,559	26.0%	31.8%	8	23.5%	24.9%	2,585	21.0%	18.6%	8	32.0%	26.2%	2,974	32.8%	21.3%					
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.1%	0	0.0%	0.2%	0	0.0%	0.0%	0	0.0%	0.0%					
	Total	23	100%	100%	6,142	100%	100%	100%	59	100%	21,349	100%	100%	34	100%	100%	12,290	100%	100%	25	100%	100%	9,059	100%	100%					
REFINANCE	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%					
	Moderate	0	0.0%	1.0%	0	0.0%	0.7%	1.1%	6	18.8%	1,128	12.2%	15.7%	2	11.1%	12.3%	443	6.7%	10.6%	4	28.6%	12.6%	685	26.1%	16.3%					
	Middle	19	73.1%	66.1%	4,252	75.1%	69.4%	66.0%	16	50.0%	5,605	60.8%	52.5%	11	61.1%	58.4%	4,660	70.7%	65.2%	5	35.7%	54.9%	945	36.0%	60.4%					
	Upper	7	26.9%	32.9%	1,407	24.9%	29.8%	33.0%	10	31.3%	2,487	27.0%	31.8%	5	27.8%	29.2%	1,490	22.6%	24.1%	5	35.7%	32.5%	997	38.0%	23.3%					
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.1%	0	0.0%	0.1%	0	0.0%	0.0%	0	0.0%	0.0%					
	Total	26	100%	100%	5,659	100%	100%	100%	32	100%	9,220	100%	100%	18	100%	100%	6,593	100%	100%	14	100%	100%	2,627	100%	100%					
HOME IMPROVEMENT	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%					
	Moderate	0	0.0%	0.0%	0	0.0%	0.0%	1.1%	6	18.8%	320	8.5%	15.7%	6	22.2%	13.9%	320	10.2%	12.5%	0	0.0%	9.0%	0	0.0%	13.1%					
	Middle	0	0.0%	57.8%	0	0.0%	63.7%	66.0%	12	37.5%	2,166	57.6%	52.5%	10	37.0%	47.4%	1,841	58.9%	53.0%	2	40.0%	56.4%	325	51.2%	67.0%					
	Upper	1	100.0%	42.2%	179	100.0%	36.3%	33.0%	14	43.8%	1,273	33.9%	31.8%	11	40.7%	38.7%	963	30.8%	34.4%	3	60.0%	34.6%	310	48.8%	19.8%					
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%					
	Total	1	100%	100%	179	100%	100%	100%	32	100%	3,759	100%	100%	27	100%	100%	3,124	100%	100%	5	100%	100%	635	100%	100%					
MULTI FAMILY	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%					
	Moderate	0	0.0%	9.7%	0	0.0%	2.9%	10.8%	1	100.0%	1,500	100.0%	29.5%	1	100.0%	47.1%	1,500	100.0%	10.6%	0	0.0%	35.7%	0	0.0%	65.8%					
	Middle	0	0.0%	74.2%	0	0.0%	89.5%	77.6%	0	0.0%	0	0.0%	54.8%	0	0.0%	47.1%	0	0.0%	87.4%	0	0.0%	50.0%	0	0.0%	24.4%					
	Upper	0	0.0%	16.1%	0	0.0%	7.6%	11.6%	0	0.0%	0	0.0%	15.7%	0	0.0%	5.9%	0	0.0%	2.0%	0	0.0%	14.3%	0	0.0%	9.9%					
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%					
	Total	0	0.0%	100%	0	0.0%	100%	100%	1	100%	1,500	100%	100%	1	100%	100%	1,500	100%	100%	0	0.0%	100%	0	0.0%	100%					
OTHER PURPOSE LOC	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%					
	Moderate	0	0.0%	0.0%	0	0.0%	0.0%	1.1%	7	10.3%	1,380	11.3%	15.7%	5	14.3%	9.4%	900	15.6%	9.4%	2	6.1%	12.3%	480	7.4%	11.5%					
	Middle	0	0.0%	63.2%	0	0.0%	61.0%	66.0%	42	61.8%	7,040	57.5%	52.5%	22	62.9%	52.6%	3,921	68.1%	57.8%	20	60.6%	48.2%	3,119	48.0%	49.4%					
	Upper	0	0.0%	36.8%	0	0.0%	39.0%	33.0%	19	27.9%	3,829	31.3%	31.8%	8	22.9%	38.0%	933	16.2%	32.8%	11	33.3%	39.5%	2,896	44.6%	39.1%					
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%					
	Total	0	0.0%	100%	0	0.0%	100%	100%	68	100%	12,249	100%	100%	35	100%	100%	5,754	100%	100%	33	100%	100%	6,495	100%	100%					

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

Geographic Distribution of HMDA Loans - Table 2 of 2
Assessment Area: TN Sevier

PRODUCT TYPE	Tract Income Levels	Bank & Aggregate Lending; Demographic Data							Bank Lending & Demographic Data										Bank & Aggregate Lending									
		2021							2022, 2023					2022					2023									
		Bank					Owner Occupied Units	Bank				Owner Occupied Units	Count			Dollar			Count			Dollar						
		Count	Agg %	Dollar	Agg %	\$ (000s)		\$ %	Count	Dollar	\$ (000s)		\$ %	Bank	Agg %	\$ (000s)	\$ %	Bank	Agg %	\$ (000s)	\$ %							
#	%	%	%					#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	%				
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%			
	Moderate	0	0.0%	0.0%	0	0.0%	0.0%	1.1%	0	0.0%	0	0.0%	15.7%	0	0.0%	16.4%	0	0.0%	16.6%	0	0.0%	8.0%	0	0.0%	7.4%			
	Middle	0	0.0%	68.3%	0	0.0%	79.4%	66.0%	0	0.0%	0	0.0%	52.5%	0	0.0%	58.2%	0	0.0%	74.1%	0	0.0%	53.3%	0	0.0%	65.3%			
	Upper	0	0.0%	31.7%	0	0.0%	20.6%	33.0%	1	100.0%	1,200	100.0%	31.8%	0	0.0%	25.4%	0	0.0%	9.3%	1	100.0%	38.7%	1,200	100.0%	27.3%			
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%			
	Total	0	0.0%	100%	0	0.0%	100%	100%	1	100%	1,200	100%	100%	0	0.0%	100%	0	0.0%	100%	1	100%	100%	1,200	100%	100%			
PURPOSE NOT APPLICABLE	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%			
	Moderate	0	0.0%	0.0%	0	0.0%	0.0%	1.1%	0	0.0%	0	0.0%	15.7%	0	0.0%	9.4%	0	0.0%	1.6%	0	0.0%	50.0%	0	0.0%	11.6%			
	Middle	0	0.0%	57.1%	0	0.0%	56.9%	66.0%	0	0.0%	0	0.0%	52.5%	0	0.0%	31.3%	0	0.0%	76.0%	0	0.0%	50.0%	0	0.0%	88.4%			
	Upper	0	0.0%	42.9%	0	0.0%	43.1%	33.0%	0	0.0%	0	0.0%	31.8%	0	0.0%	59.4%	0	0.0%	22.4%	0	0.0%	0.0%	0	0.0%	0.0%			
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%			
	Total	0	0.0%	100%	0	0.0%	100%	100%	0	0.0%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%			
HMDA TOTALS	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%			
	Moderate	0	0.0%	0.8%	0	0.0%	0.7%	1.1%	25	13.0%	5,838	11.8%	15.7%	17	14.8%	11.7%	4,369	14.9%	10.0%	8	10.3%	12.2%	1,469	7.3%	13.0%			
	Middle	36	72.0%	71.0%	8,698	72.6%	77.2%	66.0%	108	56.0%	29,091	59.0%	52.5%	66	57.4%	60.9%	18,921	64.7%	70.3%	42	53.8%	59.1%	10,170	50.8%	65.4%			
	Upper	14	28.0%	28.2%	3,282	27.4%	22.1%	33.0%	60	31.1%	14,348	29.1%	31.8%	32	27.8%	27.4%	5,971	20.4%	19.6%	28	35.9%	28.7%	8,377	41.9%	21.6%			
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.1%	0	0.0%	0.2%	0	0.0%	0.0%	0	0.0%	0.0%			
	Total	50	100%	100%	11,980	100%	100%	100%	193	100%	49,277	100%	100%	115	100%	100%	29,261	100%	100%	78	100%	100%	20,016	100%	100%			

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

Home Purchase Loans

Of the 50 HMDA-reportable loans in 2021, 23 (46.0 percent) were home purchase loans. Of the 193 HMDA-reportable loans in 2022-2023, 59 (30.6 percent) were home purchase loans.

The AA did not have any low-income census tracts during the review period.

Home purchase lending in moderate-income tracts is poor. In 2021, the bank did not make any home purchase loans in moderate-income tracts while the percentage of owner-occupied units in those tracts was 1.1 percent, and aggregate performance was 0.7 percent. In 2022-2023, lending in moderate-income census tracts at 8.5 percent was below the percentage of owner-occupied units at 15.7 percent. In 2022, lending in moderate-income census tracts at 8.8 percent was below aggregate performance at 11.0 percent. In 2023, lending in moderate-income census tracts at 8.0 percent was below the aggregate (12.2 percent).

Home Refinance Loans

Of the 50 HMDA-reportable loans in 2021, 26 (52.0 percent) were refinance loans. Of the 193 HMDA-reportable loans in 2022-2023, 32 (16.6 percent) were refinance loans.

The AA did not have any low-income census tracts during the review period.

Home refinance lending in moderate-income tracts is adequate. In 2021, the bank did not make any refinance loans in moderate-income tracts while the percentage of owner-occupied units in those tracts was 1.1 percent and aggregate performance was 1.0 percent. In 2022-2023, lending in moderate-income census tracts at 18.8 percent was above the percentage of owner-occupied units at 15.7 percent. In 2022, lending in moderate-income census tracts at 11.1 percent was below the aggregate performance of 12.3 percent. In 2023, lending in moderate-income census tracts at 28.6 percent was above the aggregate at 12.6 percent.

Home Improvement Loans

Of the 50 HMDA-reportable loans in 2021, one (2.0 percent) was a home improvement loan. Of the 193 HMDA-reportable loans in 2022-2023, 32 (16.6 percent) were home improvement loans.

The AA did not have any low-income census tracts during the review period.

Home improvement lending in moderate-income tracts is adequate. In 2021, the bank did not make any home improvement loans in moderate-income tracts while the percentage of owner-occupied units in those tracts was 1.1 percent and aggregate performance was 0.0 percent. This performance did not have an impact on the lending analysis because of the limited opportunity evident in the aggregate performance. In 2022 -2023, lending in moderate-income census tracts at 18.8 percent was above the percentage of owner-occupied units at 15.7 percent. In 2022, lending in moderate-income census tracts at 22.2 percent was above the aggregate (13.9 percent). In 2023, the bank did not make any home improvement loans in moderate-income tracts while the aggregate performance was 9.0 percent.

Lending to Borrowers of Different Incomes and Businesses of Different Sizes

For this analysis, the distribution of HMDA-reportable lending across borrower income levels and small business lending across business revenue sizes was compared to available demographic information and aggregate performance. Performance context issues were also considered. Considering these factors, the overall distribution of loans reflects poor penetration among customers of different income levels and businesses of different sizes in the AA.

Small Business Lending

Overall, the bank's small business lending reflects poor penetration among businesses of different sizes when compared to demographics and aggregate lending. The table and performance context discussed in this section provide details supporting the conclusion. The following table shows, by business revenue and loan size, the number and dollar volume of small business loans originated for each year of the analysis.

Small Business & Small Farm Lending By Revenue & Loan Size
Assessment Area: TN Sevier

PRODUCT TYPE		Bank & Aggregate Lending; Demographic Data										Bank Lending & Demographic Data										Bank & Aggregate Lending																			
		2021										2022, 2023										2022										2023									
		Count			Dollar			Total Businesses	Count			Dollar			Total Businesses	Count			Dollar			Total Businesses	Count			Dollar			Total Businesses												
		Bank	Agg	%	Bank	Agg	%		Bank	Agg	%	Bank	Agg	%		Bank	Agg	%	Bank	Agg	%		Bank	Agg	%	Bank	Agg	%													
SMALL BUSINESS	Revenue	\$1 Million or Less	61	28.0%	47.8%	5,353	17.2%	28.7%	93.1%	88	46.3%	13,805	31.7%	93.2%	40	37.7%	48.3%	7,089	27.8%	32.4%	48	57.1%	6,716	37.2%	27	32.1%	8,739	48.4%													
		Over \$1 Million	34	15.6%		11,890	38.3%		6.3%	78	41.1%	25,578	58.7%	6.1%	51	48.1%		16,839	66.1%		27	32.1%	8,739	48.4%																	
		Total Rev. available	95	43.6%		17,243	55.5%		99.3%	166	87.4%	39,383	90.4%	99.3%	91	85.8%		23,928	93.9%		75	89.3%	15,455	85.6%																	
		Rev. Not Known	123	56.4%		13,827	44.5%		0.7%	24	12.6%	4,168	9.6%	0.7%	15	14.2%		1,559	6.1%		9	10.7%	2,609	14.4%																	
		Total	218	100%		31,070	100%		100.0%	190	100%	43,551	100%	100%	106	100%		25,487	100%		84	100%	18,064	100%																	
	Loan Size	\$100,000 or Less	144	66.1%	90.0%	4,590	14.8%	31.8%		116	61.1%	6,193	14.2%		65	61.3%	93.8%	3,444	13.5%	36.3%	51	60.7%	2,749	15.2%																	
		\$100,001 - \$250,000	31	14.2%	4.7%	5,636	18.1%	15.6%		26	13.7%	4,629	10.6%		11	10.4%	2.9%	2,128	8.3%	12.7%	15	17.9%	2,501	13.8%																	
		\$250,001 - \$1 Million	43	19.7%	5.3%	20,844	67.1%	52.7%		48	25.3%	32,729	75.2%		30	28.3%	3.3%	19,915	78.1%	51.0%	18	21.4%	12,814	70.9%																	
		Total	218	100%	100.0%	31,070	100%	100.0%		190	100%	43,551	100%		106	100%	100%	25,487	100%	100%	84	100%	18,064	100%																	
	Loan Size & Rev \$1 Mill or Less	\$100,000 or Less	46	75.4%		1,214	22.7%			63	71.6%	2,735	19.8%		28	70.0%		1,044	14.7%		35	72.9%	1,691	25.2%																	
		\$100,001 - \$250,000	7	11.5%		1,167	21.8%			11	12.5%	1,900	13.8%		4	10.0%		830	11.7%		7	14.6%	1,070	15.9%																	
		\$250,001 - \$1 Million	8	13.1%		2,972	55.5%			14	15.9%	9,170	66.4%		8	20.0%		5,215	73.6%		6	12.5%	3,955	58.9%																	
		Total	61	100%		5,353	100%			88	100%	13,805	100%		40	100%		7,089	100%		48	100%	6,716	100%																	
SMALL FARM	Revenue	\$1 Million or Less	1	100.0%	50.0%	37	100.0%	70.6%	96.6%	2	100.0%	483	100.0%	96.6%	1	100%	21.1%	350	100%	58.7%	1	100%	133	100%																	
		Over \$1 Million	0	0.0%		0	0.0%		0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%		0	0.0%		0	0.0%	0	0.0%																	
		Total Rev. available	1	100.0%		37	100.0%		96.6%	2	100.0%	483	100.0%	96.6%	1	100.0%		350	100.0%		1	100.0%	133	100.0%																	
		Not Known	0	0.0%		0	0.0%		3.4%	0	0.0%	0	0.0%	3.4%	0	0.0%		0	0.0%		0	0.0%	0	0.0%																	
		Total	1	100%		37	100%		100%	2	100%	483	100%	100%	1	100%		350	100%		1	100%	133	100%																	
	Loan Size	\$100,000 or Less	1	100.0%	100.0%	37	100.0%	100.0%		0	0.0%	0	0.0%		0	0.0%	89.5%	0	0.0%	21.1%	0	0.0%	0	0.0%																	
		\$100,001 - \$250,000	0	0.0%	0.0%	0	0.0%	0.0%		1	50.0%	133	27.5%		0	0.0%	5.3%	0	0.0%	25.8%	1	100.0%	133	100.0%																	
		\$250,001 - \$500,000	0	0.0%	0.0%	0	0.0%	0.0%		1	50.0%	350	72.5%		1	100.0%	5.3%	350	100.0%	53.1%	0	0.0%	0	0.0%																	
		Total	1	100%	100%	37	100%	100%		2	100%	483	100%		1	100%	100%	350	100%	100%	1	100%	133	100%																	
	Loan Size & Rev \$1 Mill or Less	\$100,000 or Less	1	100.0%		37	100.0%			0	0.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%	0	0.0%																	
		\$100,001 - \$250,000	0	0.0%		0	0.0%			1	50.0%	133	27.5%		0	0.0%		0	0.0%		1	100.0%	133	100.0%																	
		\$250,001 - \$500,000	0	0.0%		0	0.0%			1	50.0%	350	72.5%		1	100.0%		350	100.0%		0	0.0%	0	0.0%																	
		Total	1	100%		37	100%			2	100%	483	100%		1	100%		350	100%		1	100%	133	100%																	

Originations & Purchases
Aggregate data is unavailable for loans to businesses/farms with revenue over \$1 million or revenue unknown, and for loan size by revenue
Based on 2020 FFIEC Census Data; 2011-2015 ACS data; 2022 FFIEC Census Data; 2016-2020 ACS data; 2020 & 2022 D&B information

The distribution of small business loans to businesses of different sizes is poor. In 2021, SmartBank originated 28.0 percent of its small business loans to businesses with revenues of \$1 million or less, compared to 93.1 percent of total businesses in the AA being small businesses. Lending to businesses with revenues of \$1 million or less was also below aggregate lending performance (47.8 percent). Additionally, 80.3 percent of the bank's small business loans were in the amount of \$250,000 or less, which was below aggregate performance (94.7 percent) and demonstrates limited responsiveness to the need for the smaller dollar loans that are typically requested by small businesses. In 2022-2023, SmartBank originated 46.3 percent of its small business loans to businesses with revenues of \$1 million or less, compared to 93.2 percent of total businesses within the AA being small businesses. Also, 74.8 percent of the bank's small business loans were in the amount of \$250,000 or less. In 2022, 71.7 percent of the bank's small business loans were in amounts of \$250,00 or less, which was below aggregate performance at 96.7 percent. In 2022, the bank's lending to businesses with revenues of \$1 million or less at 37.7 percent was below aggregate lending performance of 48.3 percent. In 2023, the bank's lending to businesses with revenues of \$1 million or less was 57.1 percent. Aggregate lending data was not available for 2023.

Residential Real Estate (HMDA) Lending

Overall, the bank's HMDA-reportable lending reflects adequate penetration across borrowers of different income levels when compared to AA demographics, aggregate lending, and performance context. The tables and performance context discussed in this section provide details supporting this conclusion. The following table shows the distribution of HMDA-reportable loans by the income level of the borrowers along with demographics and aggregate information.

Borrower Distribution of HMDA Loans - Table 1 of 2
Assessment Area: TN Sevier

PRODUCT TYPE	Borrower Income Levels	Bank & Aggregate Lending; Demographic Data							Bank Lending & Demographic Data										Bank & Aggregate Lending						
		2021							2022, 2023					2022					2023						
		Bank					Families by Family Income %	Bank				Families by Family Income %	Count			Dollar		Count			Dollar				
		Count	%	Agg \$ %	Dollar \$ (000s)	\$ %		Count	%	Dollar \$ (000s)	\$ %		Bank	%	Agg \$ %	Bank \$ (000s)	\$ %	Bank	%	Agg \$ %	Bank \$ (000s)	\$ %	\$ %		
HOME PURCHASE	Low	0	0.0%	0.7%	0	0.0%	0.3%	16.6%	1	1.7%	169	0.8%	17.9%	1	2.9%	1.2%	169	1.4%	0.5%	0	0.0%	1.4%	0	0.0%	0.6%
	Moderate	3	13.0%	4.7%	451	7.3%	2.0%	17.8%	2	3.4%	257	1.2%	17.1%	1	2.9%	5.2%	132	1.1%	2.3%	1	4.0%	6.1%	125	1.4%	2.6%
	Middle	3	13.0%	9.6%	429	7.0%	5.8%	20.6%	8	13.6%	1,501	7.0%	21.1%	4	11.8%	9.0%	907	7.4%	5.0%	4	16.0%	10.8%	594	6.6%	5.9%
	Upper	17	73.9%	67.5%	5,262	85.7%	73.7%	45.0%	43	72.9%	18,190	85.2%	44.0%	26	76.5%	62.5%	10,728	87.3%	69.8%	17	68.0%	60.1%	7,462	82.4%	67.8%
	Unknown	0	0.0%	17.5%	0	0.0%	18.2%	0.0%	5	8.5%	1,232	5.8%	0.0%	2	5.9%	22.2%	354	2.9%	22.5%	3	12.0%	21.6%	878	9.7%	23.1%
	Total	23	100%	100%	6,142	100%	100%	100%	59	100%	21,349	100%	100%	34	100%	100%	12,290	100%	100%	25	100%	100%	9,059	100%	100%
REFINANCE	Low	0	0.0%	2.6%	0	0.0%	1.3%	16.6%	1	3.1%	110	1.2%	17.9%	1	5.6%	5.3%	110	1.7%	2.3%	0	0.0%	4.6%	0	0.0%	1.6%
	Moderate	3	11.5%	7.9%	395	7.0%	5.0%	17.8%	1	3.1%	85	0.9%	17.1%	0	0.0%	12.2%	0	0.0%	7.0%	1	7.1%	12.7%	85	3.2%	5.5%
	Middle	5	19.2%	17.0%	861	15.2%	12.9%	20.6%	11	34.4%	2,526	27.4%	21.1%	5	27.8%	19.8%	1,317	20.0%	14.1%	6	42.9%	20.6%	1,209	46.0%	11.8%
	Upper	17	65.4%	49.7%	4,149	73.3%	57.0%	45.0%	16	50.0%	5,739	62.2%	44.0%	11	61.1%	43.5%	4,866	73.8%	52.2%	5	35.7%	43.5%	873	33.2%	48.1%
	Unknown	1	3.8%	22.8%	254	4.5%	23.8%	0.0%	3	9.4%	760	8.2%	0.0%	1	5.6%	19.1%	300	4.6%	24.4%	2	14.3%	18.6%	460	17.5%	33.0%
	Total	26	100%	100%	5,659	100%	100%	100%	32	100%	9,220	100%	100%	18	100%	100%	6,593	100%	100%	14	100%	100%	2,627	100%	100%
HOME IMPROVEMENT	Low	0	0.0%	1.9%	0	0.0%	0.6%	16.6%	1	3.1%	50	1.3%	17.9%	1	3.7%	4.1%	50	1.6%	2.1%	0	0.0%	3.2%	0	0.0%	1.9%
	Moderate	0	0.0%	4.5%	0	0.0%	2.1%	17.8%	4	12.5%	212	5.6%	17.1%	3	11.1%	13.5%	192	6.1%	9.0%	1	20.0%	11.5%	20	3.1%	4.5%
	Middle	0	0.0%	17.5%	0	0.0%	15.3%	20.6%	9	28.1%	834	22.2%	21.1%	8	29.6%	21.8%	634	20.3%	17.0%	1	20.0%	19.2%	200	31.5%	10.6%
	Upper	1	100.0%	74.0%	179	100.0%	81.7%	45.0%	18	56.3%	2,663	70.8%	44.0%	15	55.6%	56.8%	2,248	72.0%	67.8%	3	60.0%	56.4%	415	65.4%	59.8%
	Unknown	0	0.0%	1.9%	0	0.0%	0.4%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	3.8%	0	0.0%	4.2%	0	0.0%	9.6%	0	0.0%	23.2%
	Total	1	100%	100%	179	100%	100%	100%	32	100%	3,759	100%	100%	27	100%	100%	3,124	100%	100%	5	100%	100%	635	100%	100%
MULTI FAMILY	Low	0	0.0%	0.0%	0	0.0%	0.0%	16.6%	0	0.0%	0	0.0%	17.9%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	0.0%	0	0.0%	0.0%	17.8%	0	0.0%	0	0.0%	17.1%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Middle	0	0.0%	0.0%	0	0.0%	0.0%	20.6%	0	0.0%	0	0.0%	21.1%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Upper	0	0.0%	16.1%	0	0.0%	6.0%	45.0%	0	0.0%	0	0.0%	44.0%	0	0.0%	17.6%	0	0.0%	3.7%	0	0.0%	21.4%	0	0.0%	6.6%
	Unknown	0	0.0%	83.9%	0	0.0%	94.0%	0.0%	1	100.0%	1,500	100.0%	0.0%	1	100.0%	82.4%	1,500	100.0%	96.3%	0	0.0%	78.6%	0	0.0%	93.4%
	Total	0	0.0%	100%	0	0.0%	100%	100%	1	100%	1,500	100%	100%	1	100%	100%	1,500	100%	100%	0	0.0%	100%	0	0.0%	100%
OTHER PURPOSE LOC	Low	0	0.0%	4.4%	0	0.0%	2.2%	16.6%	1	1.5%	100	0.8%	17.9%	1	2.9%	4.1%	100	1.7%	1.5%	0	0.0%	1.8%	0	0.0%	0.4%
	Moderate	0	0.0%	7.4%	0	0.0%	5.3%	17.8%	5	7.4%	313	2.6%	17.1%	1	2.9%	8.2%	50	0.9%	4.4%	4	12.1%	12.3%	263	4.0%	4.9%
	Middle	0	0.0%	8.8%	0	0.0%	8.1%	20.6%	18	26.5%	2,003	16.4%	21.1%	9	25.7%	24.0%	1,348	23.4%	18.7%	9	27.3%	26.3%	655	10.1%	12.2%
	Upper	0	0.0%	76.5%	0	0.0%	83.5%	45.0%	42	61.8%	9,733	79.5%	44.0%	23	65.7%	60.8%	4,206	73.1%	73.1%	19	57.6%	52.6%	5,527	85.1%	72.0%
	Unknown	0	0.0%	2.9%	0	0.0%	0.9%	0.0%	2	2.9%	100	0.8%	0.0%	1	2.9%	2.9%	50	0.9%	2.3%	1	3.0%	7.0%	50	0.8%	10.4%
	Total	0	0.0%	100%	0	0.0%	100%	100%	68	100%	12,249	100%	100%	35	100%	100%	5,754	100%	100%	33	100%	100%	6,495	100%	100%

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

Borrower Distribution of HMDA Loans - Table 2 of 2
Assessment Area: TN Sevier

PRODUCT TYPE	Borrower Income Levels	Bank & Aggregate Lending; Demographic Data							Bank Lending & Demographic Data					Bank & Aggregate Lending											
		2021							2022, 2023					2022					2023						
		Bank				Families by Family Income			Bank			Families by Family Income		Count		Dollar			Count		Dollar				
		Count		Agg	Dollar	Agg			Count	Dollar		Bank	Agg	Bank	Agg	Bank	Agg	Bank	Agg	Bank	Agg				
#	%	%	\$ (000s)	\$ %	\$ %	%	#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %	#	%	%	\$ (000s)	\$ %	\$ %		
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	3.2%	0	0.0%	1.2%	16.6%	0	0.0%	0	0.0%	17.9%	0	0.0%	7.5%	0	0.0%	2.8%	0	0.0%	13.3%	0	0.0%	5.7%
	Moderate	0	0.0%	17.5%	0	0.0%	6.7%	17.8%	0	0.0%	0	0.0%	17.1%	0	0.0%	16.4%	0	0.0%	6.4%	0	0.0%	16.0%	0	0.0%	7.7%
	Middle	0	0.0%	12.7%	0	0.0%	3.8%	20.6%	0	0.0%	0	0.0%	21.1%	0	0.0%	6.0%	0	0.0%	2.7%	0	0.0%	21.3%	0	0.0%	9.1%
	Upper	0	0.0%	61.9%	0	0.0%	82.7%	45.0%	1	100.0%	1,200	100.0%	44.0%	0	0.0%	58.2%	0	0.0%	80.4%	1	100.0%	37.3%	1,200	100.0%	56.5%
	Unknown	0	0.0%	4.8%	0	0.0%	5.6%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	11.9%	0	0.0%	7.6%	0	0.0%	12.0%	0	0.0%	21.1%
	Total	0	0.0%	100%	0	0.0%	100%	100%	1	100%	1,200	100%	100%	0	0.0%	100%	0	0.0%	100%	1	100%	100%	1,200	100%	100%
PURPOSE NOT APPLICABLE	Low	0	0.0%	0.0%	0	0.0%	0.0%	16.6%	0	0.0%	0	0.0%	17.9%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	0.0%	0	0.0%	0.0%	17.8%	0	0.0%	0	0.0%	17.1%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Middle	0	0.0%	0.0%	0	0.0%	0.0%	20.6%	0	0.0%	0	0.0%	21.1%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Upper	0	0.0%	0.0%	0	0.0%	0.0%	45.0%	0	0.0%	0	0.0%	44.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Unknown	0	0.0%	100.0%	0	0.0%	100.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	100.0%	0	0.0%	100.0%	0	0.0%	100.0%	0	0.0%	100.0%
	Total	0	0.0%	100%	0	0.0%	100%	100%	0	0.0%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%
HMDA TOTALS	Low	0	0.0%	1.6%	0	0.0%	0.6%	16.6%	4	2.1%	429	0.9%	17.9%	4	3.5%	2.6%	429	1.5%	0.9%	0	0.0%	2.5%	0	0.0%	0.9%
	Moderate	6	12.0%	6.2%	846	7.1%	2.9%	17.8%	12	6.2%	867	1.8%	17.1%	5	4.3%	7.8%	374	1.3%	3.4%	7	9.0%	8.3%	493	2.5%	3.2%
	Middle	8	16.0%	12.8%	1,290	10.8%	7.9%	20.6%	46	23.8%	6,864	13.9%	21.1%	26	22.6%	13.0%	4,206	14.4%	7.1%	20	25.6%	14.1%	2,658	13.3%	7.0%
	Upper	35	70.0%	59.7%	9,590	80.1%	67.1%	45.0%	120	62.2%	37,525	76.2%	44.0%	75	65.2%	56.2%	22,048	75.3%	64.1%	45	57.7%	55.2%	15,477	77.3%	62.5%
	Unknown	1	2.0%	19.7%	254	2.1%	21.4%	0.0%	11	5.7%	3,592	7.3%	0.0%	5	4.3%	20.3%	2,204	7.5%	24.5%	6	7.7%	19.9%	1,388	6.9%	26.5%
	Total	50	100%	100%	11,980	100%	100%	100%	193	100%	49,277	100%	100%	115	100%	100%	29,261	100%	100%	78	100%	100%	20,016	100%	100%

Home purchase lending to low-income borrowers is adequate. The bank made no home purchase loans to low-income borrowers in 2021, while the percentage of low-income families was 16.6 percent and aggregate lending performance was 0.7 percent. Home purchase lending to low-income borrowers in 2022-2023 at 1.7 percent was below the percentage of low-income families at 17.9 percent. In 2022, the bank's home purchase lending to low-income borrowers at 2.9 percent was above aggregate lending performance of 1.2 percent. In 2023, the bank made no home purchase loans to low-income borrowers while aggregate lending performance to low-income families was 1.4 percent.

Home purchase lending to moderate-income borrowers is adequate. In 2021, the bank's home purchase lending to moderate-income borrowers at 13.0 percent was below the percentage of moderate-income families at 17.8 percent but above aggregate lending to moderate-income families at 4.7 percent. Home purchase lending to moderate-income borrowers in 2022-2023 at 3.4 percent was below the percentage of moderate-income families at 17.1 percent. In 2022, home purchase lending to moderate-income borrowers at 2.9 percent was below the aggregate at 5.2 percent. The bank's home purchase lending to moderate-income borrowers at 4.0 percent in 2023 was below the aggregate at 6.1 percent.

Home Refinance Loans

Of the 50 HMDA-reportable loans in 2021, 26 (52.0 percent) were refinance loans. Of the 193 HMDA-reportable loans in 2022 - 2023, 32 (16.6 percent) were refinance loans.

Home refinance lending to low-income borrowers is poor. The bank made no refinance loans to low-income borrowers in 2021, while the percentage of low-income families was 16.6 percent and the aggregate lending performance to low-income families was 2.6 percent. The bank's refinance lending to low-income borrowers in 2022-2023 at 3.1 percent was below the percentage of low-income families at 17.9 percent. In 2022, the bank's refinance lending to low-income borrowers at 5.6 percent was similar to aggregate lending performance of 5.3 percent. In 2023, the bank made no refinance loans to low-income borrowers while aggregate lending performance to low-income families was 4.6 percent.

Home refinance lending to moderate-income borrowers is poor. In 2021, the bank's refinance lending to moderate-income borrowers at 11.5 percent was below the percentage of moderate-income families at 17.8 percent but above aggregate lending to moderate-income families at 7.9 percent. In 2022-2023, refinance lending to moderate-income borrowers at 3.1 percent was below the percentage of moderate-income families at 17.1 percent. The bank made no refinance loans to moderate-income borrowers in 2022 while aggregate lending was 12.2 percent. The bank's refinance lending to moderate-income borrowers in 2023 at 7.1 percent was below the aggregate at 12.7 percent.

Home Improvement Loans

Of the 50 HMDA-reportable loans in 2021, one (2.0 percent) was a home improvement loan. Of the 193 HMDA-reportable loans in 2022 - 2023, 32 (16.6 percent) were home improvement loans.

Home improvement lending to low-income borrowers is adequate. The bank made no home improvement loans to low-income borrowers in 2021, while the percentage of low-income families was 16.6 percent and aggregate lending performance was 1.9 percent. The bank's home improvement lending to low-income borrowers in 2022-2023 at 3.1 percent was below the percentage of low-income families at 17.9 percent. In 2022, the bank's home improvement lending to low-income borrowers at 3.7 percent was similar to aggregate lending performance at 4.1 percent. In 2023, the bank made no home improvement loans to low-income borrowers while aggregate lending performance to low-income families was 3.2 percent.

Home improvement lending to moderate-income borrowers is adequate. The bank made no home improvement loans to moderate-income borrowers in 2021, while the percentage of moderate-income families was 17.8 percent and aggregate lending performance was 4.5 percent. The bank's home improvement lending to moderate-income borrowers in 2022-2023 at 12.5 percent was below the percentage of moderate-income families at 17.1 percent. The bank's home improvement lending to moderate-income borrowers in 2022 at 11.1 percent was below the aggregate at 13.5 percent. The bank's home improvement lending to moderate-income borrowers in 2023 at 20.0 percent was above aggregate lending to moderate-income families at 11.5 percent.

CD Lending

The bank makes a low level of CD loans. During the review period, the bank originated one qualified CD loan for \$100,000 in the Sevier AA. The loan qualified with a CD purpose of affordable housing for LMI individuals. The loan was made with favorable terms (below Prime Rate) to a local non-profit dedicated to affordable housing. While this loan is responsive to the affordable housing needs identified by the community contact, the impact is limited given the overall low level of CD loans.

INVESTMENT TEST

SmartBank made a poor level of qualified CD investments and donations totaling \$25,203 in the Sevier AA. The bank exhibited poor responsiveness to credit and CD needs, including to the housing needs identified by the community contact. During the review period, the bank made few, if any investments inside the AA while making six donations for \$25,203. All six donations met the criteria for CD by having a primary purpose of community service.

Examples of grants provided during the review period include:

- Two grants totaling \$1,750 to a community clinic that provides healthcare to medically uninsured who live or work in Sevier County.
- One grant for \$10,000 to provides emergency relief and other basic services for homeless and near homeless men, women, and families in the Sevier County area.

SERVICE TEST

SmartBank's Service Test performance in the Sevier AA is Outstanding.

Retail Banking Services

SmartBank's delivery systems are readily accessible to the geographies and individuals of different income levels in the AA. The distribution of six branch offices as of December 31, 2023 was compared to the distribution of households and businesses among the tract categories within the AA. The Sevier AA did not have any low-income tracts during the review period. The bank has three offices in moderate-income tracts, representing 50.0 percent of its offices in the AA. This is above the share of households (19.3 percent) and businesses (22.7 percent) in moderate-income census tracts. The bank's record of opening and closing branches does not adversely affect the accessibility of its delivery systems, particularly to LMI geographies or LMI individuals. During the review period, the bank opened two branches, one in a moderate-income tract and one in an upper-income tract. The bank did not close any branches. Finally, banking services and business hours do not vary in a way that inconveniences the AA, including LMI geographies and individuals.

The tables below show the distribution of branches and ATMs along with households and businesses by tract category.

Geographic Distribution of Branches & ATMs 2021
Assessment Area: TN Sevier

Tract Category	Branches							ATMs										Demographics				
	Total Branches				Drive thru	Extend Hours	Week-end Hours	Total ATMs			Full Service ATMs				Cash only ATMs				Census Tracts		House holds	Total Businesses
	#	%	Open	Closed				#	%		#	%	Open	Closed	#	%	Open	Closed	#	%		
	#	%	Open	Closed	#	#	#	Total	#	%	#	%	Open	Closed	#	%	Open	Closed	#	%	%	%
Low	0	0.0%	0	0	0	0	0	Total	0	0.0%	0	0.0%	0	0	0	0.0%	0	0	0	0.0%	0.0%	0.0%
DTO	0		0	0	0		SA	0		0		0	0	0		0	0					
Moderate	1	16.7%	1	0	0	1	0	Total	1	16.7%	0	0.0%	0	0	1	20.0%	1	0	1	5.6%	2.6%	7.4%
DTO	0		0	0	0		SA	0		0		0	0	0		0	0					
Middle	4	66.7%	0	0	0	4	4	Total	4	66.7%	1	100.0%	0	0	3	60.0%	0	0	12	66.7%	68.9%	72.8%
DTO	0		0	0	0		SA	0		0		0	0	0		0	0					
Upper	1	16.7%	1	0	0	1	0	Total	1	16.7%	0	0.0%	0	0	1	20.0%	1	0	4	22.2%	28.5%	19.7%
DTO	0		0	0	0		SA	0		0		0	0	0		0	0					
Unknown	0	0.0%	0	0	0	0	0	Total	0	0.0%	0	0.0%	0	0	0	0.0%	0	0	1	5.6%	0.0%	0.2%
DTO	0		0	0	0		SA	0		0		0	0	0		0	0					
Total	6	100%	2	0	0	6	4	Total	6	100%	1	100%	0	0	5	100%	2	0	18	100%	100%	100%
DTO	0		0	0	0		SA	0		0		0	0	0		0	0					

Based on 2021 FFIEC Census Data

Closed branches/ATMs are only included in "closed" columns and are not included in any other totals.

DTO - Drive thru only is a subset of total branches

SA = Stand Alone ATM is a subset of total ATMs

Geographic Distribution of Branches & ATMS 2022 - 2023
Assessment Area: TN Sevier

Tract Category	Branches							ATMs											Demographics			
	Total Branches				Drive thru	Extend- Hours	Week-end Hours	Total ATMs			Full Service ATMs				Cash only ATMs				Census Tracts		House holds	Total Businesses
	#	%	Open	Closed				#	%	#	%	Open	Closed	#	%	Open	Closed	#	%			
Low	0	0.0%	0	0	0	0	0	Total	0	0.0%	0	0.0%	0	0	0	0.0%	0	0	0	0.0%	0.0%	0.0%
DTO	0		0	0	0			SA	0		0		0	0	0		0	0				
Moderate	3	50.0%	0	0	3	3	1	Total	3	50.0%	3	50.0%	0	0	0	0.0%	0	0	5	18.5%	19.3%	22.7%
DTO	0		0	0	0			SA	0		0		0	0	0		0	0				
Middle	1	16.7%	0	0	1	1	0	Total	1	16.7%	1	16.7%	0	0	0	0.0%	0	0	15	55.6%	51.9%	54.7%
DTO	0		0	0	0			SA	0		0		0	0	0		0	0				
Upper	2	33.3%	0	0	2	2	0	Total	2	33.3%	2	33.3%	0	0	0	0.0%	0	0	6	22.2%	28.7%	22.0%
DTO	0		0	0	0			SA	0		0		0	0	0		0	0				
Unknown	0	0.0%	0	0	0	0	0	Total	0	0.0%	0	0.0%	0	0	0	0.0%	0	0	1	3.7%	0.0%	0.7%
DTO	0		0	0	0			SA	0		0		0	0	0		0	0				
Total	6	100%	0	0	6	6	1	Total	6	100%	6	100%	0	0	0	0.0%	0	0	27	100%	100%	100%
DTO	0		0	0	0			SA	0		0		0	0	0		0	0				

Based on 2023 FFIEC Census Data
Closed branches/ATMs are only included in "closed" columns and are not included in any other totals.
DTO - Drive thru only is a subset of total branches
SA = Stand Alone ATM is a subset of total ATMs

CD Services

SmartBank provides a relatively high level of CD services in the AA. During the review period, bank employees used their financial and technical expertise in 17 qualified service activities totaling 286 service hours throughout the AA. Nearly 90 percent of service hours involved bank staff serving as board members of organizations that provide support to small businesses or community services targeted to LMI individuals. The remaining hours of service involved employees providing financial literacy to LMI children and teens.

Noteworthy CD services include:

- 64 hours of board service to a community clinic providing healthcare to medically uninsured who live or work in Sevier County.
- 126 hours of board service to a nonprofit organization providing programs in art, education, health, and physical fitness, and social enrichment to primarily LM youth.

METROPOLITAN AREA FULL-SCOPE REVIEW

DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE KNOXVILLE, TENNESSEE AA

Overview

The AA includes four of the nine counties in the Knoxville, TN MSA, comprising Anderson, Blount, Knox, and Morgan counties. As of December 31, 2023, the bank operated six branches in the AA, representing 25.0 percent of total branches in the state of Tennessee. Of the branches in the AA, none are located in low-income tracts, one is located in a moderate-income tract, three are located in middle-income tracts, and two are located in upper-income tracts. Within the state of Tennessee, 19.6 percent of the bank's deposit volume and 26.7 percent of its HMDA-reportable and small business loans by number are in the Knoxville AA.

The Knoxville AA is a competitive banking market. As of June 30, 2023, 37 depository institutions operated 175 branches in the AA. SmartBank ranked 10th in deposit market share at 2.6 percent with total deposits of \$557.6 million. First Horizon Bank had the largest deposit market share at 20.1 percent, followed by Truist Bank at 16.1 percent, and Pinnacle Bank at 11.9 percent.

For HMDA-reportable lending, SmartBank originated and/or purchased 0.4 percent, 0.5 percent, and 0.4 percent of total HMDA-reportable loans in the AA in 2021, 2022, and 2023, respectively. SmartBank ranked 51st out of 585 reporters in 2021; 41st out of 565 reporters in 2022; and 41st out of 513 reporters in 2023. Mortgage Investors Group Inc. was the top HMDA reporter in the market all three years. For small business lending, SmartBank ranked 11th out of 143 reporters in 2021 with 2.3 percent of small business loans, 16th out of 135 reporters with 1.0 percent of small business loans in 2022, and 17th out of 117 reporters with 0.8 percent of small business loans in 2023. American Express NB was the top CRA reporter in the market all three years.

AA Demographics, Population, and Income Characteristics

The AA is located in eastern Tennessee and has a population of 712,409. It contains 177 census tracts: 13 low-income tracts (7.3 percent), 31 moderate-income tracts (17.5 percent), 77 middle-income tracts (43.5 percent), 49 upper-income tracts (27.7 percent), and seven unknown-income tracts (4.0 percent).

For purposes of classifying borrower income, this evaluation uses the FFIEC estimated median family income for the relevant area. As the following table shows, the median family income increased from \$69,100 in 2021 to \$88,600 in 2023.

**Borrower Income Levels
Knoxville, TN MSA**

FFIEC Estimated Median Family Income		Low 0 - 49.99%		Moderate 50% - 79.99%		Middle 80% - 119.99%		Upper 120% - & above	
2021	\$69,100	0	\$34,549	\$34,550	\$55,279	\$55,280	\$82,919	\$82,920	& above
2022	\$82,000	0	\$40,999	\$41,000	\$65,599	\$65,600	\$98,399	\$98,400	& above
2023	\$88,600	0	\$44,299	\$44,300	\$70,879	\$70,880	\$106,319	\$106,320	& above

In 2023, there were 178,587 total families in the AA. Of these families, 4.6 percent were low-income, 15.2 percent were moderate-income, 48.8 percent were middle-income, and 31.3 percent were upper-income. Additionally, 8.8 percent of families had incomes below the poverty level. Poverty rates were higher in LMI geographies, with 39.2 percent of the families residing in low-income tracts living below the poverty level and 16.1 percent of the families in moderate-income tracts living below the poverty level.

The Combined Demographic tables below provide demographic characteristics of the AA used to analyze CRA performance. The first table is based on the 2021 FFIEC census data and 2021 D&B information used for the analysis of 2021 performance. The second table is based on 2023 FFIEC census data and D&B data used for analysis of 2022-2023 performance.

Combined Demographics Report - 2021

Assessment Area: TN Knoxville

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	10	6.1%	7,384	4.4%	3,389	45.9%	36,658	21.6%
Moderate-income	30	18.4%	24,668	14.6%	5,155	20.9%	27,418	16.2%
Middle-income	71	43.6%	83,817	49.5%	8,329	9.9%	33,202	19.6%
Upper-income	47	28.8%	53,611	31.6%	2,405	4.5%	72,216	42.6%
Unknown-income	5	3.1%	14	0.0%	14	100.0%	0	0.0%
Total Assessment Area	163	100.0%	169,494	100.0%	19,292	11.4%	169,494	100.0%
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	15,559	4,477	2.5%	28.8%	9,343	60.0%	1,739	11.2%
Moderate-income	54,150	22,428	12.6%	41.4%	24,644	45.5%	7,078	13.1%
Middle-income	143,608	91,534	51.2%	63.7%	37,314	26.0%	14,760	10.3%
Upper-income	84,026	60,204	33.7%	71.6%	17,698	21.1%	6,124	7.3%
Unknown-income	189	4	0.0%	2.1%	98	51.9%	87	46.0%
Total Assessment Area	297,532	178,647	100.0%	60.0%	89,097	29.9%	29,788	10.0%
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million			Over \$1 Million		Revenue Not Reported	
		#	%	%	#	%	#	%
Low-income	1,151	4.1%	998	4.0%	149	6.1%	4	2.1%
Moderate-income	4,084	14.7%	3,628	14.4%	418	17.1%	38	19.5%
Middle-income	11,346	40.7%	10,430	41.4%	850	34.8%	66	33.8%
Upper-income	11,081	39.8%	10,024	39.8%	973	39.8%	84	43.1%
Unknown-income	189	0.7%	130	0.5%	56	2.3%	3	1.5%
Total Assessment Area	27,851	100.0%	25,210	100.0%	2,446	100.0%	195	100.0%
	Percentage of Total Businesses:			90.5%		8.8%		0.7%
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million			Over \$1 Million		Revenue Not Reported	
		#	%	%	#	%	#	%
Low-income	4	1.3%	4	1.3%	0	0.0%	0	0.0%
Moderate-income	51	16.0%	51	16.2%	0	0.0%	0	0.0%
Middle-income	156	48.9%	153	48.7%	1	33.3%	2	100.0%
Upper-income	107	33.5%	105	33.4%	2	66.7%	0	0.0%
Unknown-income	1	0.3%	1	0.3%	0	0.0%	0	0.0%
Total Assessment Area	319	100.0%	314	100.0%	3	100.0%	2	100.0%
	Percentage of Total Farms:			98.4%		0.9%		0.6%

Based on 2021 FFIEC Census Data and 2021 D&B Information

Combined Demographics Report - 2022 - 2023

Assessment Area: TN Knoxville

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	13	7.3%	8,299	4.6%	3,252	39.2%	35,852	20.1%
Moderate-income	31	17.5%	27,156	15.2%	4,359	16.1%	30,940	17.3%
Middle-income	77	43.5%	87,105	48.8%	6,498	7.5%	36,423	20.4%
Upper-income	49	27.7%	55,884	31.3%	1,653	3.0%	75,372	42.2%
Unknown-income	7	4.0%	143	0.1%	19	13.3%	0	0.0%
Total Assessment Area	177	100.0%	178,587	100.0%	15,781	8.8%	178,587	100.0%
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	20,471	5,184	2.7%	25.3%	12,067	58.9%	3,220	15.7%
Moderate-income	52,658	27,712	14.6%	52.6%	19,153	36.4%	5,793	11.0%
Middle-income	146,337	94,825	50.0%	64.8%	36,357	24.8%	15,155	10.4%
Upper-income	88,248	61,873	32.6%	70.1%	20,044	22.7%	6,331	7.2%
Unknown-income	2,329	44	0.0%	1.9%	1,961	84.2%	324	13.9%
Total Assessment Area	310,043	189,638	100.0%	61.2%	89,582	28.9%	30,823	9.9%
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	1,256	4.7%	1,088	4.5%	163	6.9%	5	2.7%
Moderate-income	3,885	14.6%	3,473	14.5%	374	15.8%	38	20.3%
Middle-income	10,709	40.4%	9,801	40.9%	847	35.8%	61	32.6%
Upper-income	10,313	38.9%	9,340	38.9%	895	37.9%	78	41.7%
Unknown-income	375	1.4%	286	1.2%	84	3.6%	5	2.7%
Total Assessment Area	26,538	100.0%	23,988	100.0%	2,363	100.0%	187	100.0%
	Percentage of Total Businesses:			90.4%		8.9%		0.7%
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	9	2.9%	9	3.0%	0	0.0%	0	0.0%
Moderate-income	44	14.4%	42	14.0%	1	33.3%	1	50.0%
Middle-income	160	52.3%	159	52.8%	0	0.0%	1	50.0%
Upper-income	91	29.7%	90	29.9%	1	33.3%	0	0.0%
Unknown-income	2	0.7%	1	0.3%	1	33.3%	0	0.0%
Total Assessment Area	306	100.0%	301	100.0%	3	100.0%	2	100.0%
	Percentage of Total Farms:			98.4%		1.0%		0.7%

Based on 2023 FFIEC Census Data and 2023 D&B information

Housing Characteristics

There are 310,043 total housing units in the AA, of which 61.2 percent are owner-occupied, 28.9 percent are rental units, and 9.9 percent are vacant. However, fewer home ownership opportunities exist in low-income tracts in comparison to moderate tracts. Specifically, 25.3 percent of housing units in low-income tracts and 52.6 percent of housing units in moderate-income tracts are owner-occupied.

The median age of the housing stock across the AA (43 years) is older than that of the state of Tennessee (37 years). Housing units in LMI census tracts were also older with a median age of housing stock being 57 years for low-income and 54 years for moderate-income census tracts. The older age of homes is an indicator of potential opportunity for home improvement loans in low-income tracts.

The median housing value across the AA is \$180,650, which is similar to the median housing value in Tennessee (\$177,600). Median gross rent in the AA was \$863 per month, which is similar to the median gross rent in Tennessee (\$897 per month). Additionally, the affordability ratio of the AA (31.5 percent) is similar to the affordability ratio for Tennessee (30.9 percent). Housing cost burden is moderate in the AA. Data shows the percentage of renters with rent costs greater than 30 percent of income is 39.8 percent, which is also similar to the state of Tennessee at 40.4 percent.

Housing data suggests that housing in the AA is similarly affordable to housing in the state of Tennessee.

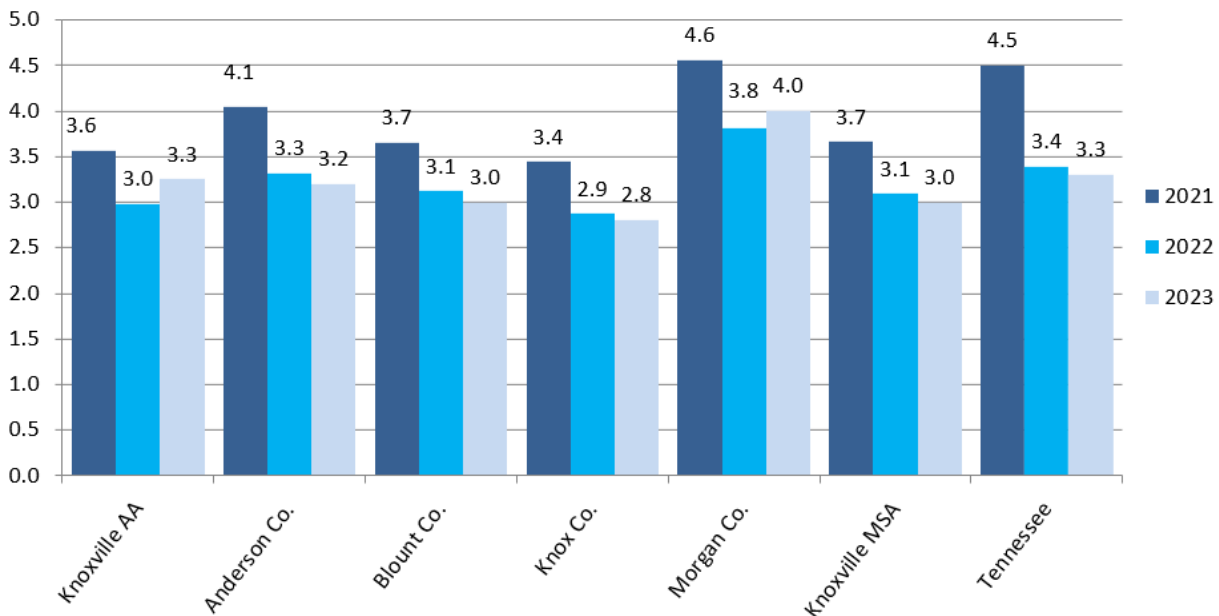
Economic Conditions

Knoxville is home to the University of Tennessee, the third largest employer in the area. Additional major employers in the AA include Covenant Health being the largest employer and Knox County Schools being the second.⁹ The area is known for its diverse range of industries, including advanced manufacturing, healthcare, and technology. There are several large manufacturing and healthcare employers in the AA including Covenant Health, Y-12 National Security Complex, Oakridge National Laboratory, and Denso Manufacturing. According to the Bureau of Labor Statistics during the first quarter of 2023, the largest industries in the AA by number of employees include healthcare (47,439), government (46,086), and retail trade (41,115).

The following table shows the unemployment rate for the bank's Knoxville AA and the state of Tennessee. As shown, unemployment rate for the combined Knoxville AA was below the state of Tennessee in 2022 and identical in 2023. The AA unemployment rate increased from 3.0 percent in 2022 to 3.3 percent in 2023 while the state's unemployment rate dropped from 3.4 percent in 2020 to 3.3 percent in 2023.

⁹ "Regional Assets of Knoxville Tennessee." *Knoxville Chamber*, The Chamber of Commerce of Knoxville Tennessee, 9 Aug. 2023, www.knoxvillechamber.com/economic-development/regional-catalysts/.

Unemployment Rates - Knoxville



Not Seasonally Adjusted. Source: Bureau of Labor Statistics

Credit and CD Needs

As part of the CRA examination, information was obtained from an individual engaged in revitalization and affordable housing efforts throughout the MSA. The contact shared that housing affordability is the biggest issue faced in the AA. Knoxville and Knox County in East Tennessee are experiencing significant growth, with Knox County ranked second in terms of population growth according to the 2023 Census data. The county surpassed the half-million population mark last year. To accommodate this influx, the City of Knoxville is undertaking the Western Heights neighborhood revitalization project worth over \$20 million, aiming to enhance opportunities for success within the city. The contact stated that the Knoxville area has numerous affordable housing projects underway as the city has allocated \$40 million towards affordable housing development since 2020. This initiative has led to the construction or ongoing development of over 2,300 affordable housing units. However, a significant number of residents are struggling financially, as nearly half of all rental households in Knoxville spend over 30 percent of their income on rent. Competition in the housing market has intensified, with households making under \$20,000 competing against those with incomes exceeding \$50,000 for limited housing options.

Affordable housing has become the primary CD need in the area as home prices have significantly increased since the end of the Covid-19 pandemic. CD projects face obstacles such as high material and labor costs, as well as a shortage of available and affordable lots for low-income housing. The process of obtaining building permits in the area is also challenging, limiting development efforts. The contact expressed concerns about banks not offering suitable housing products for LMI consumers. The contact suggested that banks could be more responsive by understanding the specific needs of the community, including tailored products like homebuying assistance programs and increased lending opportunities.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS

LENDING TEST

Overview

The Lending Test rating for the Knoxville AA is Low Satisfactory.

SmartBank's lending levels reflect adequate responsiveness to the Knoxville AA credit needs. The geographic distribution of loans reflects good dispersion throughout the AA and the distribution of borrowers reflects adequate penetration among customers of different income levels and businesses of different sizes. The bank makes an adequate level of CD loans within the AA.

Lending Activity

SmartBank's lending levels reflect adequate responsiveness to the Knoxville AA credit needs. The analysis included 353 small business and 143 HMDA-reportable loans made in the AA in 2021 and 256 small business and 204 HMDA-reportable loans in 2022 - 2023. Greater weight was placed on small business lending as the volume of small business loans was greater than HMDA-reportable loans. The Knoxville AA accounted for 26.4 percent of SmartBank's total small business lending in Tennessee and 27.2 percent of its total statewide HMDA-reportable lending during the review period. In comparison, 19.6 percent of SmartBank's Tennessee deposits are in the Knoxville AA.

Geographic Distribution of Loans

For this analysis, the bank's geographic distribution of small business and HMDA-reportable lending was compared to demographic information and available aggregate lending performance. Loans were analyzed using 2021 and 2023 FFIEC Census data, American Community Survey (ACS) 5-year estimates, and 2021 and 2023 D&B data for the applicable products and years. Performance context was taken into consideration as well. Based on these factors, the geographic distribution of loans reflects good penetration throughout the AA and does not reveal any conspicuous lending gaps.

Small Business Lending

Overall, the bank's small business lending reflects good geographic penetration when compared to AA demographics and aggregate lending. The table and performance context discussed in this section provide details supporting this conclusion.

The following table shows the geographic distribution of small business loans within the AA for 2021 and 2022-2023. For 2021 and 2022, it also includes a comparison of the bank's small business lending to D&B data and aggregate lenders within the AA. Aggregate data was not available for 2023. The aggregate lender data are the combined total of lending activity reported by all lenders subject to CRA loan data reporting requirements in the AA.

Geographic Distribution of Small Business & Small Farm Loans

Assessment Area: TN Knoxville

PRODUCT TYPE	Tract Income Levels	Bank & Aggregate Lending; Demographic Data							Bank Lending & Demographic Data							Bank & Aggregate Lending													
		2021							2022, 2023							2022							2023						
		Count		Bank		Dollar		Total Businesses	Count		Bank		Dollar		Total Businesses	Count		Agg	Dollar		Agg	Count		Dollar					
				Agg	%	\$ (000s)	\$ %				\$ (000s)	\$ %	\$ (000s)	\$ %					\$ (000s)	\$ %				\$ (000s)	\$ %	\$ (000s)	\$ %		
#	%	Agg	%	\$ (000s)	\$ %	Agg	%	#	%	\$ (000s)	\$ %	\$ %	#	%	Agg	%	\$ (000s)	\$ %	Agg	%	#	%	\$ (000s)	\$ %					
SMALL BUSINESSES	Low	13	3.7%	3.5%	995	2.1%	3.5%	4.1%	6	2.3%	1,507	2.9%	4.7%	5	3.4%	3.8%	899	3.1%	3.9%	1	0.9%	608	2.6%						
	Moderate	45	12.7%	12.9%	5,782	12.0%	12.7%	14.7%	49	19.1%	8,281	15.7%	14.6%	29	19.9%	13.6%	4,387	15.1%	14.1%	20	18.2%	3,894	16.5%						
	Middle	163	46.2%	41.0%	20,461	42.4%	38.6%	40.7%	119	46.5%	24,272	46.0%	40.4%	69	47.3%	39.9%	13,983	48.1%	34.9%	50	45.5%	10,289	43.5%						
	Upper	132	37.4%	41.8%	20,979	43.5%	44.0%	39.8%	82	32.0%	18,702	35.4%	38.9%	43	29.5%	41.5%	9,827	33.8%	45.2%	39	35.5%	8,875	37.5%						
	Unknown	0	0.0%	0.5%	0	0.0%	1.1%	0.7%	0	0.0%	0	0.0%	1.4%	0	0.0%	0.8%	0	0.0%	1.7%	0	0.0%	0	0.0%						
	Tr Unknown	0	0.0%	0.3%	0	0.0%	0.1%		0	0.0%	0	0.0%		0	0.0%	0.5%	0	0.0%	0.1%	0	0.0%	0	0.0%						
	Total	353	100%	100%	48,217	100%	100%	100%	256	100%	52,762	100%	100%	146	100%	100%	29,096	100%	100%	110	100%	23,666	100%						
SMALL FARM						Total Farms					Total Farms																		
	Low	0	0.0%	0.0%	0	0.0%	0.0%	1.3%	0	0.0%	0	0.0%	2.9%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0	0.0%						
	Moderate	1	100.0%	16.3%	20	100.0%	14.1%	16.0%	1	50.0%	20	13.8%	14.4%	1	50.0%	11.5%	20	13.8%	7.7%	0	0.0%	0	0.0%						
	Middle	0	0.0%	53.5%	0	0.0%	42.5%	48.9%	1	50.0%	125	86.2%	52.3%	1	50.0%	66.7%	125	86.2%	60.5%	0	0.0%	0	0.0%						
	Upper	0	0.0%	30.2%	0	0.0%	43.4%	33.5%	0	0.0%	0	0.0%	29.7%	0	0.0%	21.8%	0	0.0%	31.8%	0	0.0%	0	0.0%						
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.3%	0	0.0%	0	0.0%	0.7%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0	0.0%						
	Tr Unknown	0	0.0%	0.0%	0	0.0%	0.0%		0	0.0%	0	0.0%		0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0	0.0%						
Total	1	100%	100%	20	100%	100%	100%	2	100%	145	100%	100%	2	100%	100%	145	100%	100%	0	0.0%	0	0.0%							

Originations & Purchases
Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data; 2021 & 2023 D&B information

In 2021, SmartBank originated 353 small business loans in the Knoxville AA. In 2022-2023, SmartBank originated 256 small business loans inside the Knoxville AA.

Small business lending in low-income tracts is adequate. The bank's lending in low-income census tracts at 3.7 percent was similar to the percentage of small businesses located in low-income tracts (4.1 percent) and similar to aggregate lending (3.5 percent). The bank's lending in low-income census tracts in 2022-2023 at 2.3 percent was below the percentage of businesses located in low-income tracts (4.7 percent). In 2022, the bank's lending in low-income tracts at 3.4 percent was similar to the aggregate lending (3.8 percent). In 2023, the bank's lending in low-income tracts was 0.9 percent. Aggregate lending data was not available for 2023.

Small business lending in moderate-income tracts is good. The bank's lending in moderate-income tracts at 12.7 percent in 2021 was below the percentage of small businesses located in moderate-income tracts (14.7 percent) and similar to aggregate lending (12.9 percent). Lending in moderate-income tracts at 19.1 percent in 2022-2023 was above the percentage of businesses located in moderate-income tracts (14.6 percent). The bank's lending in moderate-income tracts in 2022 at 19.9 percent was above the aggregate (13.6 percent). The bank's lending in moderate-income tracts was 18.2 percent. Aggregate lending data was not available for 2023.

Residential Real Estate (HMDA) Lending

The geographic distribution of HMDA-reportable loans reflects good penetration throughout the AA. The following tables show the geographic distribution of SmartBank HMDA-reportable loans within its Knoxville AA for the review period and includes a comparison of the bank's HMDA-reportable lending to the aggregate HMDA reporters within the AA. The HMDA-reportable aggregate lender data are the combined total of lending activity reported by all lenders subject to HMDA in the AA.

Geographic Distribution of HMDA Loans - Table 1 of 2
Assessment Area: TN Knoxville

PRODUCT TYPE	Tract Income Levels	Bank & Aggregate Lending: Demographic Data								Bank Lending & Demographic Data						Bank & Aggregate Lending																
		2021								2022, 2023						2022						2023										
		Count				Dollar				Owner Occupied Units	Bank				Owner Occupied Units	Count				Dollar				Count				Dollar				
		Bank		Agg		Bank		\$			Agg		\$			Count		Dollar		Agg		\$		Bank		Agg		\$		Bank		Agg
#	%	#	%	\$ (000s)	%	\$	%	#	%	\$ (000s)	%	%	#	%	\$ (000s)	%	%	#	%	\$ (000s)	%	%	#	%	\$ (000s)	%	%	#	%	\$ (000s)	%	%
HOME PURCHASE	Low	0	0.0%	2.9%		0	0.0%	1.8%	2.5%	4	4.3%	588	1.6%	2.7%	2	3.6%	4.0%	313	1.4%	2.4%	2	5.6%	4.0%	275	2.0%	2.4%						
	Moderate	14	20.0%	11.9%		1,926	12.7%	8.4%	12.6%	18	19.6%	3,442	9.6%	14.6%	14	25.0%	15.1%	2,288	10.3%	11.0%	4	11.1%	14.8%	1,154	8.4%	11.1%						
	Middle	39	55.7%	48.8%		8,718	57.4%	43.1%	51.2%	55	59.8%	22,742	63.2%	50.0%	34	60.7%	48.1%	15,168	68.4%	44.0%	21	58.3%	47.9%	7,574	55.0%	43.2%						
	Upper	17	24.3%	36.4%		4,547	29.9%	46.7%	33.7%	15	16.3%	9,193	25.6%	32.6%	6	10.7%	32.7%	4,416	19.9%	42.5%	9	25.0%	33.2%	4,777	34.7%	43.1%						
	Unknown	0	0.0%	0.0%		0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.1%	0	0.0%	0.1%	0	0.0%	0.2%	0	0.0%	0.1%						
	Total	70	100%	100%		15,191	100%	100%	100%	92	100%	35,965	100%	100%	56	100%	100%	22,185	100%	100%	36	100%	100%	13,780	100%	100%						
REFINANCE	Low	2	2.9%	1.5%		127	0.7%	0.9%	2.5%	1	1.9%	102	0.8%	2.7%	1	2.7%	3.1%	102	1.1%	2.1%	0	0.0%	4.0%	0	0.0%	3.1%						
	Moderate	13	18.8%	8.2%		1,903	11.2%	5.8%	12.6%	10	18.5%	1,713	12.9%	14.6%	6	16.2%	13.1%	1,197	13.0%	9.9%	4	23.5%	14.6%	516	12.8%	12.1%						
	Middle	40	58.0%	47.9%		11,187	65.7%	42.0%	51.2%	29	53.7%	7,844	59.1%	50.0%	21	56.8%	52.3%	5,213	56.5%	47.3%	8	47.1%	51.1%	2,631	65.0%	48.5%						
	Upper	14	20.3%	42.5%		3,804	22.3%	51.3%	33.7%	14	25.9%	3,614	27.2%	32.6%	9	24.3%	31.4%	2,714	29.4%	40.6%	5	29.4%	30.2%	900	22.2%	36.1%						
	Unknown	0	0.0%	0.0%		0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.1%	0	0.0%	0.1%	0	0.0%	0.1%	0	0.0%	0.1%						
	Total	69	100%	100%		17,021	100%	100%	100%	54	100%	13,273	100%	100%	37	100%	100%	9,226	100%	100%	17	100%	100%	4,047	100%	100%						
HOME IMPROVEMENT	Low	0	0.0%	1.5%		0	0.0%	1.0%	2.5%	0	0.0%	0	0.0%	2.7%	0	0.0%	2.5%	0	0.0%	3.5%	0	0.0%	2.2%	0	0.0%	2.0%						
	Moderate	1	25.0%	8.6%		95	37.4%	6.7%	12.6%	10	17.2%	961	11.8%	14.6%	7	18.9%	11.8%	478	10.0%	8.4%	3	14.3%	12.9%	483	14.5%	9.7%						
	Middle	3	75.0%	43.7%		159	62.6%	38.4%	51.2%	23	39.7%	2,809	34.6%	50.0%	15	40.5%	42.5%	1,697	35.4%	37.1%	8	38.1%	45.6%	1,112	33.3%	37.9%						
	Upper	0	0.0%	46.2%		0	0.0%	53.9%	33.7%	25	43.1%	4,357	53.6%	32.6%	15	40.5%	43.2%	2,616	54.6%	51.0%	10	47.6%	39.3%	1,741	52.2%	50.3%						
	Unknown	0	0.0%	0.0%		0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%						
	Total	4	100%	100%		254	100%	100%	100%	58	100%	8,127	100%	100%	37	100%	100%	4,791	100%	100%	21	100%	100%	3,336	100%	100%						
MULTI FAMILY	Low	1	33.3%	14.7%		600	22.7%	Multi-Family Units		0	0.0%	0	0.0%	Multi-Family Units		0	0.0%	19.2%	0	0.0%	18.7%	0	0.0%	24.5%	0	0.0%	32.0%					
	Moderate	1	33.3%	28.2%		240	9.1%	19.3%	32.2%	2	28.6%	6,035	65.1%	18.1%	2	40.0%	21.2%	6,035	76.0%	10.9%	0	0.0%	18.4%	0	0.0%	7.9%						
	Middle	1	33.3%	37.1%		1,800	68.2%	37.4%	36.2%	4	57.1%	2,481	26.7%	32.9%	2	40.0%	33.8%	1,143	14.4%	25.9%	2	100.0%	39.8%	1,338	100.0%	19.9%						
	Upper	0	0.0%	20.0%		0	0.0%	37.0%	20.7%	1	14.3%	760	8.2%	28.5%	1	20.0%	25.2%	760	9.6%	44.3%	0	0.0%	16.3%	0	0.0%	40.2%						
	Unknown	0	0.0%	0.0%		0	0.0%	0.0%	0.3%	0	0.0%	0	0.0%	4.2%	0	0.0%	0.7%	0	0.0%	0.2%	0	0.0%	1.0%	0	0.0%	0.1%						
	Total	3	100%	100%		2,640	100%	100%	100%	7	100%	9,276	100%	100%	5	100%	100%	7,938	100%	100%	2	100%	100%	1,338	100%	100%						
OTHER PURPOSE LOC	Low	0	0.0%	1.0%		0	0.0%	0.8%	2.5%	1	1.5%	146	1.4%	2.7%	1	2.6%	0.9%	146	2.4%	0.4%	0	0.0%	1.1%	0	0.0%	0.8%						
	Moderate	0	0.0%	6.1%		0	0.0%	4.0%	12.6%	10	15.4%	858	8.3%	14.6%	5	13.2%	9.8%	415	6.9%	5.9%	5	18.5%	11.2%	443	10.3%	7.4%						
	Middle	0	0.0%	44.3%		0	0.0%	32.7%	51.2%	26	40.0%	3,823	37.1%	50.0%	14	36.8%	43.6%	2,368	39.5%	36.3%	12	44.4%	42.2%	1,455	33.7%	32.6%						
	Upper	0	0.0%	48.7%		0	0.0%	62.5%	33.7%	28	43.1%	5,483	53.2%	32.6%	18	47.4%	45.6%	3,062	51.1%	57.3%	10	37.0%	45.4%	2,421	56.1%	59.3%						
	Unknown	0	0.0%	0.0%		0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.1%	0	0.0%	0.2%	0	0.0%	0.0%	0	0.0%	0.0%						
	Total	0	0.0%	100%		0	0.0%	100%	100%	65	100%	10,310	100%	100%	38	100%	100%	5,991	100%	100%	27	100%	100%	4,319	100%	100%						

Originations & Purchases
Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

Geographic Distribution of HMDA Loans - Table 2 of 2
Assessment Area: TN Knoxville

PRODUCT TYPE		Tract Income Levels	Bank & Aggregate Lending; Demographic Data							Bank Lending & Demographic Data										Bank & Aggregate Lending							
			2021							2022, 2023					2022					2023							
			Bank				Owner Occupied Units	Bank				Owner Occupied Units	Count		Dollar			Count			Dollar						
			Count	Agg	Dollar	Agg		Count	%	Dollar	%		Bank	Agg	Bank	Agg	Bank	%	Agg	Bank	Agg						
#	%	%	\$ (000s)	\$ %	\$ %	%	#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %				
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	0.9%	0	0.0%	0.3%	2.5%	0	0.0%	0	0.0%	2.7%	0	0.0%	3.2%	0	0.0%	2.2%	0	0.0%	2.9%	0	0.0%	1.6%		
	Moderate	0	0.0%	9.1%	0	0.0%	5.2%	12.6%	1	33.3%	20	2.8%	14.6%	0	0.0%	12.7%	0	0.0%	7.5%	1	50.0%	13.4%	20	33.3%	12.2%		
	Middle	0	0.0%	48.3%	0	0.0%	46.8%	51.2%	2	66.7%	682	97.2%	50.0%	1	100.0%	43.6%	642	100.0%	38.0%	1	50.0%	49.2%	40	66.7%	40.1%		
	Upper	0	0.0%	41.6%	0	0.0%	47.8%	33.7%	0	0.0%	0	0.0%	32.6%	0	0.0%	40.2%	0	0.0%	49.8%	0	0.0%	34.5%	0	0.0%	46.2%		
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.4%	0	0.0%	2.5%	0	0.0%	0.0%	0	0.0%	0.0%		
	Total	0	0.0%	100%	0	0.0%	100%	100%	3	100%	702	100%	100%	1	100%	100%	642	100%	100%	2	100%	100%	60	100%	100%		
PURPOSE NOT APPLICABLE	Low	0	0.0%	2.8%	0	0.0%	1.8%	2.5%	0	0.0%	0	0.0%	2.7%	0	0.0%	5.0%	0	0.0%	3.6%	0	0.0%	9.8%	0	0.0%	6.3%		
	Moderate	0	0.0%	20.5%	0	0.0%	17.3%	12.6%	0	0.0%	0	0.0%	14.6%	0	0.0%	16.4%	0	0.0%	14.0%	0	0.0%	19.6%	0	0.0%	17.9%		
	Middle	0	0.0%	53.5%	0	0.0%	48.9%	51.2%	0	0.0%	0	0.0%	50.0%	0	0.0%	54.7%	0	0.0%	56.9%	0	0.0%	52.9%	0	0.0%	56.1%		
	Upper	0	0.0%	23.3%	0	0.0%	32.0%	33.7%	0	0.0%	0	0.0%	32.6%	0	0.0%	23.9%	0	0.0%	25.4%	0	0.0%	17.6%	0	0.0%	19.8%		
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%		
	Total	0	0.0%	100%	0	0.0%	100%	100%	0	0.0%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%		
HMDA TOTALS	Low	3	2.1%	2.1%	727	2.1%	1.6%	2.5%	6	2.2%	836	1.1%	2.7%	4	2.3%	3.5%	561	1.1%	4.3%	2	1.9%	3.7%	275	1.0%	5.7%		
	Moderate	29	19.9%	9.8%	4,164	11.9%	7.9%	12.6%	51	18.3%	13,029	16.8%	14.6%	34	19.5%	13.9%	10,413	20.5%	10.5%	17	16.2%	14.3%	2,616	9.7%	10.8%		
	Middle	83	56.8%	48.0%	21,864	62.3%	42.1%	51.2%	139	49.8%	40,381	52.0%	50.0%	87	50.0%	48.5%	26,231	51.7%	42.1%	52	49.5%	48.1%	14,150	52.6%	41.0%		
	Upper	31	21.2%	40.1%	8,351	23.8%	48.4%	33.7%	83	29.7%	23,407	30.1%	32.6%	49	28.2%	34.0%	13,568	26.7%	43.0%	34	32.4%	33.7%	9,839	36.6%	42.4%		
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.1%	0	0.0%	0.1%	0	0.0%	0.1%	0	0.0%	0.1%		
	Total	146	100%	100%	35,106	100%	100%	100%	279	100%	77,653	100%	100%	174	100%	100%	50,773	100%	100%	105	100%	100%	26,880	100%	100%		

Originations & Purchases
Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

Home Purchase Loans

Of the 146 HMDA-reportable loans in 2021, 70 (47.9 percent) were home purchase loans and of the 279 HMDA-reportable loans in 2022-2023, 92 (33.0 percent) were home purchase loans.

Home purchase lending in low-income tracts is adequate. In 2021, the bank did not make any home purchase loans in low-income census tracts in the AA compared to the percentage of owner-occupied units in these tracts at 2.5 percent and aggregate performance of 2.9 percent. For 2022-2023, lending in low-income census tracts at 4.3 percent was above the percentage of owner-occupied units at 2.7 percent. In 2022, lending in low-income census tracts at 3.6 percent was similar to the aggregate performance of 4.0 percent. In 2023, lending in low-income census tracts at 5.6 percent was above the aggregate performance of 4.0 percent.

Home purchase lending in moderate-income tracts is good. Lending in moderate-income tracts in 2021 at 20.0 percent was above the percentage of owner-occupied units at 12.6 percent and above aggregate performance at 11.9 percent. For 2022-2023, lending in moderate-income census tracts at 19.6 percent was above the percentage of owner-occupied units at 14.6 percent. Lending in moderate-income census tracts in 2022 at 25.0 percent was above the aggregate performance of 15.1 percent. In 2023, lending in moderate-income census tracts at 11.1 percent was below the aggregate performance of 14.8 percent.

Home Refinance Loans

Of the 146 HMDA-reportable loans in 2021, 69 (47.3 percent) were refinance loans and of the 279 HMDA-reportable loans in 2022 and 2023, 54 (19.4 percent) were refinance loans.

Home refinance lending in low-income tracts is adequate. In 2021, lending in low-income tracts at 2.9 percent was similar to the percentage of owner-occupied units at 2.5 percent and above aggregate performance at 1.5 percent. For 2022-2023, lending in low-income census tracts at 1.9 percent was below the percentage of owner-occupied units at 2.7 percent. In 2022, lending in low-income census tracts at 2.7 percent was similar to the aggregate performance of 3.1 percent. In 2023, the bank did not make any refinance loans in low-income census tracts in the AA while the aggregate performance was at 4.0 percent.

Home refinance lending in moderate-income tracts is excellent. Lending in moderate-income tracts in 2021 at 18.8 percent was above the percentage of owner-occupied units at 12.6 percent and above aggregate performance at 8.2 percent. For 2022-2023, lending in moderate-income census tracts at 18.5 percent was above the percentage of owner-occupied units at 14.6 percent. Lending in moderate-income census tracts in 2022 at 16.2 percent was above the aggregate performance of

13.1 percent. Lending in moderate-income census tracts in 2023 at 23.5 percent was above aggregate performance of 14.6 percent.

Home Improvement Loans

Of the 146 HMDA-reportable loans in 2021, four (2.7 percent) were home improvement loans and of the 279 HMDA-reportable loans in 2022-2023, 58 (20.8 percent) were home improvement loans.

Home improvement lending in low-income tracts is poor. In 2021, the bank did not make any home improvement loans in low-income census tracts in the AA while the percentage of owner-occupied units in these tracts was 2.5 percent and aggregate performance was 1.5 percent. For 2022-2023, the bank did not make any home improvement loans in low-income census tracts in the AA while the percentage of owner-occupied units in these tracts was 2.7 percent. Aggregate performance in 2022 and 2023 was 2.5 percent and 2.2 percent, respectively.

Home improvement lending in moderate-income tracts is good. Lending in moderate-income tracts in 2021 at 25.0 percent was above the percentage of owner-occupied units at 12.6 percent and above aggregate performance at 8.6 percent. For 2022-2023, lending in moderate-income census tracts at 17.2 percent was above the percentage of owner-occupied units at 14.6 percent. Lending in moderate-income census tracts in 2022 at 18.9 percent was above the aggregate performance of 11.8 percent. Lending in moderate-income census tracts at 14.3 percent was above the aggregate performance of 12.9 percent.

Lending to Borrowers of Different Incomes and Businesses of Different Sizes

For this analysis, the distribution of HMDA-reportable lending across borrower income levels and small business lending across business revenue sizes was compared to available demographic information and aggregate performance. Performance context was also considered. Considering these factors, the overall distribution of loans reflects adequate penetration among customers of different income levels and businesses of different sizes in the AA.

Small Business Lending

Overall, the bank's small business lending reflects adequate penetration among businesses of different sizes when compared to AA demographics and aggregate lending. The table and performance context discussed in this section provide details supporting the conclusion.

The following table shows, by business revenue and loan size, the number and dollar volume of small business loans originated for each year of the analysis.

Small Business & Small Farm Lending By Revenue & Loan Size
Assessment Area: TN Knoxville

PRODUCT TYPE			Bank & Aggregate Lending; Demographic Data								Bank Lending & Demographic Data								Bank & Aggregate Lending															
			2021								2022, 2023								2022								2023							
			Count			Dollar			Total Businesses	Count			Dollar			Total Businesses	Count			Dollar			Total Businesses	Count			Dollar							
			Bank	Agg	%	Bank	Agg	%		Bank	Agg	%	Bank	Agg	%		Bank	Agg	%	Bank	Agg	%		Bank	Agg	%								
SMALL BUSINESS	Revenue	\$1 Million or Less	87	24.6%	47.2%	10,315	21.4%	30.3%	90.5%	144	56.3%	25,377	48.1%	90.4%	88	60.3%	48.4%	15,463	53.1%	34.4%	56	50.9%	9,914	41.9%										
		Over \$1 Million	74	21.0%		21,150	43.9%		8.8%	101	39.5%	26,004	49.3%	8.9%	53	36.3%		13,032	44.8%		48	43.6%	12,972	54.8%										
		Total Rev. available	161	45.6%		31,465	65.3%		99.3%	245	95.7%	51,381	97.4%	99.3%	141	96.6%		28,495	97.9%		104	94.5%	22,886	96.7%										
		Rev. Not Known	192	54.4%		16,752	34.7%		0.7%	11	4.3%	1,381	2.6%	0.7%	5	3.4%		601	2.1%		6	5.5%	780	3.3%										
		Total	353	100%		48,217	100%		100.0%	256	100%	52,762	100%	100%	146	100%		29,096	100%		110	100%	23,666	100%										
	Loan Size	\$100,000 or Less	229	64.9%	87.7%	8,098	16.8%	27.3%		117	45.7%	6,055	11.5%		66	45.2%	90.0%	3,189	11.0%	29.8%	51	46.4%	2,866	12.1%										
		\$100,001 - \$250,000	62	17.6%	6.3%	10,320	21.4%	18.3%		75	29.3%	13,005	24.6%		44	30.1%	5.2%	7,440	25.6%	17.9%	31	28.2%	5,565	23.5%										
		\$250,001 - \$1 Million	62	17.6%	5.9%	29,799	61.8%	54.4%		64	25.0%	33,702	63.9%		36	24.7%	4.8%	18,467	63.5%	52.3%	28	25.5%	15,235	64.4%										
		Total	353	100%	100.0%	48,217	100%	100.0%		256	100%	52,762	100%		146	100%	100%	29,096	100%	100%	110	100%	23,666	100%										
	Loan Size & Rev \$1 Mill or Less	\$100,000 or Less	58	66.7%		2,456	23.8%			78	54.2%	3,534	13.9%		47	53.4%		2,019	13.1%		31	55.4%	1,515	15.3%										
		\$100,001 - \$250,000	15	17.2%		2,564	24.9%			36	25.0%	6,338	25.0%		22	25.0%		3,817	24.7%		14	25.0%	2,521	25.4%										
		\$250,001 - \$1 Million	14	16.1%		5,295	51.3%			30	20.8%	15,505	61.1%		19	21.6%		9,627	62.3%		11	19.6%	5,878	59.3%										
		Total	87	100%		10,315	100%			144	100%	25,377	100%		88	100%		15,463	100%		56	100%	9,914	100%										
SMALL FARM	Revenue	\$1 Million or Less	1	100.0%	65.1%	20	100.0%	52.7%	98.4%	2	100.0%	145	100.0%	98.4%	2	100%	56.4%	145	100%	54.9%	0	0.0%	0	0.0%										
		Over \$1 Million	0	0.0%		0	0.0%		0.9%	0	0.0%	0	0.0%	1.0%	0	0.0%		0	0.0%		0	0.0%	0	0.0%										
		Total Rev. available	1	100.0%		20	100.0%		99.4%	2	100.0%	145	100.0%	99.3%	2	100.0%		145	100.0%		0	0.0%	0	0.0%										
		Not Known	0	0.0%		0	0.0%		0.6%	0	0.0%	0	0.0%	0.7%	0	0.0%		0	0.0%		0	0.0%	0	0.0%										
		Total	1	100%		20	100%		100%	2	100%	145	100%	100%	2	100%		145	100%		0	0.0%	0	0.0%										
	Loan Size	\$100,000 or Less	1	100.0%	96.5%	20	100.0%	63.7%		1	50.0%	20	13.8%		1	50.0%	89.7%	20	13.8%	30.1%	0	0.0%	0	0.0%										
		\$100,001 - \$250,000	0	0.0%	2.3%	0	0.0%	17.3%		1	50.0%	125	86.2%		1	50.0%	3.8%	125	86.2%	12.1%	0	0.0%	0	0.0%										
		\$250,001 - \$500,000	0	0.0%	1.2%	0	0.0%	19.0%		0	0.0%	0	0.0%		0	0.0%	6.4%	0	0.0%	57.8%	0	0.0%	0	0.0%										
		Total	1	100%	100%	20	100%	100%		2	100%	145	100%		2	100%	100%	145	100%	100%	0	0.0%	0	0.0%										
	Loan Size & Rev \$1 Mill or Less	\$100,000 or Less	1	100.0%		20	100.0%			1	50.0%	20	13.8%		1	50.0%		20	13.8%		0	0.0%	0	0.0%										
		\$100,001 - \$250,000	0	0.0%		0	0.0%			1	50.0%	125	86.2%		1	50.0%		125	86.2%		0	0.0%	0	0.0%										
		\$250,001 - \$500,000	0	0.0%		0	0.0%			0	0.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%	0	0.0%										
		Total	1	100%		20	100%			2	100%	145	100%		2	100%		145	100%		0	0.0%	0	0.0%										

Originations & Purchases
Aggregate data is unavailable for loans to businesses/farms with revenue over \$1 million or revenue unknown, and for loan size by revenue
Based on 2020 FFIEC Census Data; 2011-2015 ACS data; 2022 FFIEC Census Data; 2016-2020 ACS data; 2020 & 2022 D&B information

The distribution of small business loans to businesses of different sizes is adequate. In 2021, SmartBank originated 24.6 percent of its small business loans to businesses with revenues of \$1 million or less, compared to 90.5 percent of total businesses within the AA being small businesses. The bank's lending to businesses with revenues of \$1 million or less was below the aggregate lending performance of 47.2 percent. Additionally, 82.5 percent of the bank's small business loans were in the amount of \$250,000 or less, indicating a willingness to make smaller dollar loans that are typically requested by small businesses. In 2022-2023, SmartBank originated 56.3 percent of its small business loans to businesses with revenues of \$1 million or less, compared to 90.4 percent of total businesses within the AA being small businesses. Additionally, 75.0 percent of the small business loans were in the amount of \$250,000 or less, indicating a willingness to make smaller dollar loans that are typically requested by small businesses. In 2022, the bank's lending to businesses with revenues of \$1 million or less at 60.3 percent was above the aggregate lending performance of 48.4 percent. In 2023, the bank's lending to businesses with revenues of \$1 million or less was 50.9 percent. Aggregate lending data was not available for 2023.

Residential Real Estate (HMDA) Lending

Overall, the bank's HMDA-reportable lending reflects poor penetration across borrowers of different income levels when compared to AA demographics, aggregate lending, and performance context. The tables and performance context discussed in this section provide details supporting this conclusion.

The following table shows the distribution of the bank's HMDA-reportable loans by the income level of the borrowers along with demographics and aggregate information.

Borrower Distribution of HMDA Loans - Table 1 of 2
Assessment Area: TN Knoxville

PRODUCT TYPE		Borrower Income Levels	Bank & Aggregate Lending; Demographic Data							Bank Lending & Demographic Data										Bank & Aggregate Lending									
			2021							2022, 2023					2022					2023									
			Bank					Families by Family Income %	Bank				Families by Family Income %	Count			Dollar			Count			Dollar						
			Count	%	Agg %	Dollar \$ (000s)	%		Count	%	Dollar \$ (000s)	%		Count	%	Agg %	Bank \$ (000s)	%	Agg %	Count	%	Agg %	Bank \$ (000s)	%	Agg %				
HOME PURCHASE	Low	1	1.4%	5.3%	90	0.6%	2.8%	21.6%	1	1.1%	109	0.3%	20.1%	1	1.8%	5.8%	109	0.5%	2.8%	0	0.0%	4.5%	0	0.0%	2.0%				
	Moderate	7	10.0%	18.9%	1,081	7.1%	13.2%	16.2%	10	10.9%	1,821	5.1%	17.3%	6	10.7%	18.4%	1,104	5.0%	12.6%	4	11.1%	16.3%	717	5.2%	10.5%				
	Middle	17	24.3%	19.9%	3,801	25.0%	17.5%	19.6%	15	16.3%	4,031	11.2%	20.4%	6	10.7%	21.2%	1,339	6.0%	18.6%	9	25.0%	22.7%	2,692	19.5%	19.7%				
	Upper	40	57.1%	40.4%	9,344	61.5%	51.7%	42.6%	40	43.5%	24,243	67.4%	42.2%	28	50.0%	37.7%	16,624	74.9%	50.2%	12	33.3%	38.9%	7,619	55.3%	50.2%				
	Unknown	5	7.1%	15.5%	875	5.8%	14.8%	0.0%	26	28.3%	5,761	16.0%	0.0%	15	26.8%	17.0%	3,009	13.6%	15.8%	11	30.6%	17.5%	2,752	20.0%	17.6%				
	Total	70	100%	100%	15,191	100%	100%	100%	92	100%	35,965	100%	100%	56	100%	100%	22,185	100%	100%	36	100%	100%	13,780	100%	100%				
REFINANCE	Low	4	5.8%	5.4%	310	1.8%	2.9%	21.6%	1	1.9%	175	1.3%	20.1%	0	0.0%	11.7%	0	0.0%	6.8%	1	5.9%	10.2%	175	4.3%	6.0%				
	Moderate	12	17.4%	15.4%	1,753	10.3%	10.5%	16.2%	8	14.8%	1,235	9.3%	17.3%	8	21.6%	21.6%	1,235	13.4%	16.9%	0	0.0%	22.5%	0	0.0%	17.6%				
	Middle	14	20.3%	18.9%	2,032	11.9%	15.7%	19.6%	14	25.9%	2,265	17.1%	20.4%	10	27.0%	23.2%	1,779	19.3%	21.8%	4	23.5%	23.6%	486	12.0%	22.3%				
	Upper	37	53.6%	39.8%	12,086	71.0%	49.5%	42.6%	23	42.6%	7,371	55.5%	42.2%	17	45.9%	30.1%	5,084	55.1%	40.3%	6	35.3%	31.2%	2,287	56.5%	38.6%				
	Unknown	2	2.9%	20.5%	840	4.9%	21.4%	0.0%	8	14.8%	2,227	16.8%	0.0%	2	5.4%	13.4%	1,128	12.2%	14.2%	6	35.3%	12.5%	1,099	27.2%	15.5%				
	Total	69	100%	100%	17,021	100%	100%	100%	54	100%	13,273	100%	100%	37	100%	100%	9,226	100%	100%	17	100%	100%	4,047	100%	100%				
HOME IMPROVEMENT	Low	1	25.0%	5.5%	95	37.4%	3.0%	21.6%	2	3.4%	166	2.0%	20.1%	1	2.7%	7.9%	146	3.0%	4.9%	1	4.8%	6.5%	20	0.6%	3.4%				
	Moderate	1	25.0%	14.5%	39	15.4%	10.8%	16.2%	6	10.3%	552	6.8%	17.3%	4	10.8%	15.7%	477	10.0%	11.5%	2	9.5%	16.3%	75	2.2%	10.6%				
	Middle	1	25.0%	17.4%	70	27.6%	14.4%	19.6%	9	15.5%	970	11.9%	20.4%	3	8.1%	23.3%	258	5.4%	18.0%	6	28.6%	24.2%	712	21.3%	18.0%				
	Upper	1	25.0%	59.2%	50	19.7%	67.7%	42.6%	33	56.9%	5,554	68.3%	42.2%	25	67.6%	50.2%	3,432	71.6%	62.5%	8	38.1%	49.0%	2,122	63.6%	62.8%				
	Unknown	0	0.0%	3.4%	0	0.0%	4.1%	0.0%	8	13.8%	885	10.9%	0.0%	4	10.8%	2.9%	478	10.0%	3.1%	4	19.0%	3.9%	407	12.2%	5.2%				
	Total	4	100%	100%	254	100%	100%	100%	58	100%	8,127	100%	100%	37	100%	100%	4,791	100%	100%	21	100%	100%	3,336	100%	100%				
MULTI FAMILY	Low	0	0.0%	0.0%	0	0.0%	0.0%	21.6%	0	0.0%	0	0.0%	20.1%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%				
	Moderate	0	0.0%	0.0%	0	0.0%	0.0%	16.2%	0	0.0%	0	0.0%	17.3%	0	0.0%	0.7%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%				
	Middle	0	0.0%	0.0%	0	0.0%	0.0%	19.6%	0	0.0%	0	0.0%	20.4%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%				
	Upper	0	0.0%	8.2%	0	0.0%	1.6%	42.6%	0	0.0%	0	0.0%	42.2%	0	0.0%	10.6%	0	0.0%	1.0%	0	0.0%	4.1%	0	0.0%	0.4%				
	Unknown	3	100.0%	91.8%	2,640	100.0%	98.4%	0.0%	7	100.0%	9,276	100.0%	0.0%	5	100.0%	88.7%	7,938	100.0%	98.9%	2	100.0%	95.9%	1,338	100.0%	99.6%				
	Total	3	100%	100%	2,640	100%	100%	100%	7	100%	9,276	100%	100%	5	100%	100%	7,938	100%	100%	2	100%	100%	1,338	100%	100%				
OTHER PURPOSE LOC	Low	0	0.0%	5.1%	0	0.0%	2.3%	21.6%	7	10.8%	347	3.4%	20.1%	4	10.5%	6.5%	272	4.5%	3.5%	3	11.1%	5.5%	75	1.7%	2.8%				
	Moderate	0	0.0%	13.6%	0	0.0%	6.7%	16.2%	5	7.7%	666	6.5%	17.3%	4	10.5%	15.8%	569	9.5%	9.4%	1	3.7%	15.1%	97	2.2%	8.2%				
	Middle	0	0.0%	17.5%	0	0.0%	13.9%	19.6%	15	23.1%	1,251	12.1%	20.4%	9	23.7%	21.3%	780	13.0%	15.2%	6	22.2%	23.1%	471	10.9%	14.6%				
	Upper	0	0.0%	60.7%	0	0.0%	74.6%	42.6%	34	52.3%	7,844	76.1%	42.2%	21	55.3%	52.5%	4,370	72.9%	68.5%	13	48.1%	50.4%	3,474	80.4%	69.3%				
	Unknown	0	0.0%	3.2%	0	0.0%	2.6%	0.0%	4	6.2%	202	2.0%	0.0%	0	0.0%	3.9%	0	0.0%	3.4%	4	14.8%	5.9%	202	4.7%	5.2%				
	Total	0	0.0%	100%	0	0.0%	100%	100%	65	100%	10,310	100%	100%	38	100%	100%	5,991	100%	100%	27	100%	100%	4,319	100%	100%				

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

Borrower Distribution of HMDA Loans - Table 2 of 2
Assessment Area: TN Knoxville

PRODUCT TYPE	Borrower Income Levels	Bank & Aggregate Lending: Demographic Data							Bank Lending & Demographic Data					Bank & Aggregate Lending											
		2021							2022, 2023					2022					2023						
		Bank				Families by Family Income	Bank				Families by Family Income	Count		Dollar			Count		Dollar						
		Count	Agg	Dollar	Agg		Count	Dollar	Bank	Agg		Bank	Agg	Bank	Agg	Bank	Agg								
#	%	\$ (000s)	\$ %	\$ %	#	%	\$ (000s)	\$ %	%	#	%	\$ (000s)	\$ %	\$ %	#	%	\$ (000s)	\$ %	\$ %						
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	9.5%	0	0.0%	4.3%	21.6%	0	0.0%	0	0.0%	20.1%	0	0.0%	9.5%	0	0.0%	4.6%	0	0.0%	10.5%	0	0.0%	5.4%
	Moderate	0	0.0%	14.2%	0	0.0%	6.8%	16.2%	2	66.7%	60	8.5%	17.3%	0	0.0%	13.5%	0	0.0%	6.2%	2	100.0%	19.4%	60	100.0%	12.1%
	Middle	0	0.0%	18.0%	0	0.0%	9.4%	19.6%	0	0.0%	0	0.0%	20.4%	0	0.0%	21.8%	0	0.0%	14.8%	0	0.0%	26.4%	0	0.0%	22.2%
	Upper	0	0.0%	52.7%	0	0.0%	74.3%	42.6%	1	33.3%	642	91.5%	42.2%	1	100.0%	49.3%	642	100.0%	64.7%	0	0.0%	39.7%	0	0.0%	57.0%
	Unknown	0	0.0%	5.7%	0	0.0%	5.3%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	5.9%	0	0.0%	9.7%	0	0.0%	4.1%	0	0.0%	3.3%
	Total	0	0.0%	100%	0	0.0%	100%	100%	3	100%	702	100%	100%	1	100%	100%	642	100%	100%	2	100%	100%	60	100%	100%
PURPOSE NOT APPLICABLE	Low	0	0.0%	0.5%	0	0.0%	0.3%	21.6%	0	0.0%	0	0.0%	20.1%	0	0.0%	2.5%	0	0.0%	1.2%	0	0.0%	7.8%	0	0.0%	6.0%
	Moderate	0	0.0%	1.9%	0	0.0%	1.3%	16.2%	0	0.0%	0	0.0%	17.3%	0	0.0%	1.9%	0	0.0%	1.7%	0	0.0%	2.0%	0	0.0%	3.5%
	Middle	0	0.0%	0.5%	0	0.0%	0.5%	19.6%	0	0.0%	0	0.0%	20.4%	0	0.0%	1.3%	0	0.0%	1.4%	0	0.0%	0.0%	0	0.0%	0.0%
	Upper	0	0.0%	1.4%	0	0.0%	2.7%	42.6%	0	0.0%	0	0.0%	42.2%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Unknown	0	0.0%	95.8%	0	0.0%	95.3%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	94.3%	0	0.0%	95.7%	0	0.0%	90.2%	0	0.0%	90.4%
	Total	0	0.0%	100%	0	0.0%	100%	100%	0	0.0%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%
HMDA TOTALS	Low	6	4.1%	5.4%	495	1.4%	2.6%	21.6%	11	3.9%	797	1.0%	20.1%	6	3.4%	7.9%	527	1.0%	3.5%	5	4.8%	6.3%	270	1.0%	2.5%
	Moderate	20	13.7%	16.6%	2,873	8.2%	10.9%	16.2%	31	11.1%	4,334	5.6%	17.3%	22	12.6%	18.7%	3,385	6.7%	11.8%	9	8.6%	17.6%	949	3.5%	10.5%
	Middle	32	21.9%	19.1%	5,903	16.8%	15.3%	19.6%	53	19.0%	8,517	11.0%	20.4%	28	16.1%	21.8%	4,156	8.2%	16.9%	25	23.8%	23.0%	4,361	16.2%	17.8%
	Upper	78	53.4%	41.0%	21,480	61.2%	48.0%	42.6%	131	47.0%	45,654	58.8%	42.2%	92	52.9%	37.2%	30,152	59.4%	42.7%	39	37.1%	38.5%	15,502	57.7%	43.9%
	Unknown	10	6.8%	17.9%	4,355	12.4%	23.1%	0.0%	53	19.0%	18,351	23.6%	0.0%	26	14.9%	14.4%	12,553	24.7%	25.0%	27	25.7%	14.6%	5,798	21.6%	25.4%
	Total	146	100%	100%	35,106	100%	100%	100%	279	100%	77,653	100%	100%	174	100%	100%	50,773	100%	100%	105	100%	100%	26,880	100%	100%

Home purchase lending to low-income borrowers is poor. In 2021, home purchase lending to low-income borrowers at 1.4 percent was below the percentage of low-income families (21.6 percent) and below aggregate lending to low-income families at 5.3 percent. Home purchase lending to low-income borrowers in 2022-2023 at 1.1 percent was below the percentage of low-income families at 20.1 percent. In 2022, the bank's home purchase lending to low-income borrowers at 1.8 percent was below aggregate lending performance to low-income families at 5.8 percent. In 2023, the bank made no home purchase loans to low-income borrowers while aggregate lender performance to low-income families was 4.5 percent.

Home purchase lending to moderate-income borrowers is poor. In 2021, home purchase lending to moderate-income borrowers at 10.0 percent was below the percentage of moderate-income families at 16.2 percent and below aggregate lending to moderate-income families at 18.9 percent. Home purchase lending to moderate-income borrowers in 2022-2023 at 10.9 percent was below the percentage of moderate-income families at 17.3 percent. The bank's home purchase lending to moderate-income borrowers in 2022 at 10.7 percent was below aggregate lending to moderate-income families at 18.4 percent. The bank's home purchase lending to moderate-income borrowers in 2023 at 11.1 percent was below aggregate lending to moderate-income families at 16.3 percent.

Home Refinance Loans

Of the 146 HMDA-reportable loans in 2021, 69 (47.3 percent) were refinance loans and of the 279 HMDA-reportable loans in 2022 and 2023, 54 (19.4 percent) were refinance loans.

Home refinance lending to low-income borrowers is poor. In 2021, refinance lending to low-income borrowers at 5.8 percent was below the percentage of low-income families at 21.6 percent but similar to aggregate lending to low-income families at 5.4 percent. The bank's refinance lending to low-income borrowers in 2022-2023 at 1.9 percent was below the percentage of low-income families at 20.1 percent. In 2022, the bank made no refinance loans to low-income borrowers while aggregate lending to low-income families was 11.7 percent. In 2023, the bank's refinance lending to low-income borrowers at 5.9 percent was below aggregate lending to low-income families at 10.2 percent.

Home refinance lending to moderate-income borrowers is adequate. In 2021, refinance lending to moderate-income borrowers at 17.4 percent was above the percentage of moderate-income families at 16.2 percent and above aggregate lending to moderate-income families at 15.4 percent. The bank's refinance lending to moderate-income borrowers in 2022-2023 at 14.8 percent was below the percentage of moderate-income families at 17.3 percent. The bank's refinance lending to moderate-income borrowers in 2022 at 21.6 percent was the same as aggregate lending to moderate-income families. The bank made no refinance loans to moderate-income borrowers in 2023 while aggregate lending performance to moderate-income families was 22.5 percent.

Home Improvement Loans

Of the 146 HMDA-reportable loans in 2021, four (2.7 percent) were home improvement loans and of the 279 HMDA-reportable loans in 2022 and 2023, 58 (20.8 percent) were home improvement loans.

Home improvement lending to low-income borrowers is adequate. In 2021, home improvement lending to low-income borrowers at 25.0 was above the percentage of low-income families at 21.6 and above aggregate lending to low-income families at 5.5 percent. The bank's home improvement lending to low-income borrowers in 2022-2023 at 3.4 percent was below the percentage of low-income families at 20.1 percent. In 2022, home improvement lending to low-income borrowers at 2.7 percent was below aggregate lending performance to low-income families at 7.9 percent. In 2023, the bank's home improvement lending to low-income borrowers at 4.8 percent was below aggregate lending performance to low-income families at 6.5 percent.

Home improvement lending to moderate-income borrowers is adequate. In 2021, home improvement lending to moderate-income borrowers at 25.0 was above the percentage of moderate-income families at 16.2 percent and above aggregate lending to moderate-income families at 14.5 percent. The bank's home improvement lending to moderate-income borrowers in 2022-2023 at 10.3 percent was below the percentage of moderate-income families at 17.3 percent. The bank's home improvement lending to moderate-income borrowers in 2022 at 10.8 percent was below the aggregate lending to moderate-income families at 15.7 percent. The bank's home improvement lending to moderate-income borrowers in 2023 at 9.5 percent was below the aggregate lending to moderate-income families at 16.3 percent.

CD Lending

The bank makes an adequate level of CD loans. During the review period, the bank originated five qualified CD loans for \$11.4 million in the Knoxville AA. The loans qualified with CD purposes of affordable housing for LMI individuals and revitalization and stabilization of LMI geographies, which is responsive to important local needs as identified by the community contact. Bank performance is similar to the performance of other banks in the area.

Examples of the loans that were deemed responsive to AA needs are described below.

- One loan for \$5 million to a HUD-approved Section 8 apartment complex, providing 118 housing units to LMI renters over the age of 62.
- One loan for \$1.3 million to finance replacing the city-wide water lines in a predominantly LMI city as part of a Tennessee Department of Environment and Conservation grant to revitalize the area.

INVESTMENT TEST

SmartBank made an adequate level of qualified CD investments and donations totaling \$7.0 million in the Knoxville AA. The bank exhibited adequate responsiveness to credit and CD needs, primarily in affordable housing, which was identified as a pressing need by the community contact. During the review period, the bank made two investments totaling \$7.0 million and eight donations totaling \$9,650 inside the AA. Five donations had a primary purpose of community service and three had a primary purpose of affordable housing. Of note, the bank's investments included one municipal bond for \$5.8 million to finance the construction of a 172-unit affordable housing complex.

SERVICE TEST

SmartBank's Service Test performance in the Knoxville AA is Low Satisfactory.

Retail Banking Services

SmartBank's delivery systems are reasonably accessible to the bank's geographies and individuals of different income levels in the AA. The distribution of six branch offices as of December 31, 2023 was compared to the distribution of households and businesses among the tract categories within the AA. The Knoxville AA has no offices in low-income tracts and one office in a moderate-income tract, representing 16.7 percent of branches in the AA. This is below the share of households (23.0 percent) and businesses (19.3 percent) in LMI census tracts. The bank's record of opening and closing branches generally does not adversely affect the accessibility of its delivery systems, particularly to LMI geographies or individuals. During the review period, the bank did not open or close any branches. Finally, banking services and business hours do not vary in a way that inconveniences the AA, including LMI geographies and individuals.

The tables below show the distribution of branches and ATMs along with households and businesses by tract category.

Geographic Distribution of Branches & ATMs 2021
Assessment Area: TN Knoxville

Tract Category	Branches							ATMs										Demographics				
	Total Branches				Drive thru	Extend Hours	Week-end Hours	Total ATMs			Full Service ATMs				Cash only ATMs				Census Tracts		House holds	Total Businesses
	#	%	Open	Closed				#	%	%	#	%	Open	Closed	#	%	Open	Closed				
	#	%	Open	Closed	#	%	%	#	%	Open	Closed	#	%	Open	Closed	#	%	%	%			
Low	0	0.0%	0	0	0	0	0	Total	0	0.0%	0	0.0%	0	0	0	0.0%	0	0	10	6.1%	5.2%	4.1%
DTO	0		0	0	0			SA	0		0		0	0	0		0	0				
Moderate	1	16.7%	0	0	0	1	1	Total	1	16.7%	0	0.0%	0	0	1	25.0%	0	0	30	18.4%	17.6%	14.7%
DTO	0		0	0	0			SA	0		0		0	0	0		0	0				
Middle	3	50.0%	0	0	0	3	1	Total	3	50.0%	1	50.0%	0	0	2	50.0%	0	0	71	43.6%	48.1%	40.7%
DTO	0		0	0	0			SA	0		0		0	0	0		0	0				
Upper	2	33.3%	0	0	0	2	1	Total	2	33.3%	1	50.0%	0	0	1	25.0%	0	0	47	28.8%	29.1%	39.8%
DTO	0		0	0	0			SA	0		0		0	0	0		0	0				
Unknown	0	0.0%	0	0	0	0	0	Total	0	0.0%	0	0.0%	0	0	0	0.0%	0	0	5	3.1%	0.0%	0.7%
DTO	0		0	0	0			SA	0		0		0	0	0		0	0				
Total	6	100%	0	0	0	6	3	Total	6	100%	2	100%	0	0	4	100%	0	0	163	100%	100%	100%
DTO	0		0	0	0			SA	0		0		0	0	0		0	0				

Based on 2021 FFIEC Census Data
Closed branches/ATMs are only included in "closed" columns and are not included in any other totals.
DTO - Drive thru only is a subset of total branches
SA = Stand Alone ATM is a subset of total ATMs

Geographic Distribution of Branches & ATMS 2022 - 2023
Assessment Area: TN Knoxville

Tract Category	Branches							ATMs										Demographics				
	Total Branches				Drive thru	Extend- Hours	Week-end Hours	Total ATMs		Full Service ATMs				Cash only ATMs				Census Tracts		House holds	Total Businesses	
	#	%	Open	Closed				#	%	#	%	Open	Closed	#	%	Open	Closed	#	%			
Low	0	0.0%	0	0	0	0	0	Total	0	0.0%	0	0.0%	0	0	0	0.0%	0	0	13	7.3%	6.2%	4.7%
DTO	0		0	0	0			SA	0		0		0	0	0		0	0				
Moderate	1	16.7%	0	0	1	1	1	Total	1	16.7%	1	16.7%	0	0	0	0.0%	0	0	31	17.5%	16.8%	14.6%
DTO	0		0	0	0			SA	0		0		0	0	0		0	0				
Middle	2	33.3%	0	0	2	2	0	Total	2	33.3%	2	33.3%	0	0	0	0.0%	0	0	77	43.5%	47.0%	40.4%
DTO	0		0	0	0			SA	0		0		0	0	0		0	0				
Upper	3	50.0%	0	0	2	3	0	Total	3	50.0%	3	50.0%	0	0	0	0.0%	0	0	49	27.7%	29.3%	38.9%
DTO	0		0	0	0			SA	0		0		0	0	0		0	0				
Unknown	0	0.0%	0	0	0	0	0	Total	0	0.0%	0	0.0%	0	0	0	0.0%	0	0	7	4.0%	0.7%	1.4%
DTO	0		0	0	0			SA	0		0		0	0	0		0	0				
Total	6	100%	0	0	5	6	1	Total	6	100%	6	100%	0	0	0	0.0%	0	0	177	100%	100%	100%
DTO	0		0	0	0			SA	0		0		0	0	0		0	0				

Based on 2023 FFIEC Census Data

Closed branches/ATMs are only included in "closed" columns and are not included in any other totals.

DTO - Drive thru only is a subset of total branches

SA = Stand Alone ATM is a subset of total ATMs

CD Services

SmartBank provides a limited level of CD services in the AA. During the review period, bank employees used their financial and technical expertise with 11 qualified service activities totaling 185 service hours throughout the AA. Nearly 94.6 percent of service hours involved bank staff serving as board members of organizations that provide affordable housing or community services to LMI individuals. The remaining hours of service involved an employee providing financial literacy to LMI children and teens. An additional five services for 120 service hours benefited a broader statewide or regional area that included the Knoxville AA. All these hours are board or committee service for organizations that have a primary purpose of providing community services to LMI individuals and families.

Noteworthy CD services include:

- 61 hours of board service to local nonprofit organizations providing affordable housing to LMI families.
- 50 hours of board service to a local nonprofit organization providing programs that support the homeless population with mental health and addiction services.

**METROPOLITAN AREAS
LIMITED-SCOPE REVIEW**

The following AAs were reviewed using limited-scope examination procedures.

DESCRIPTION OF INSTITUTION'S OPERATIONS IN TENNESSEE METROPOLITAN AAS

- **Chattanooga AA (Hamilton County)**
 - As of December 31, 2023, SmartBank operated five branches in the AA, representing 20.8 percent of its branches in Tennessee.
 - As of June 30, 2023, the bank had \$403.8 million in deposits in this AA, representing 14.2 percent of SmartBank's total deposits in Tennessee.
- **Cleveland AA (Bradley County)**
 - As of December 31, 2023, SmartBank operated one branch in the AA, representing 4.2 percent of its branches in Tennessee.
 - As of June 30, 2023, the bank had \$54.9 million in deposits in this AA, representing 1.9 percent of SmartBank's total deposits in Tennessee.
- **Rutherford-Williamson AA (Rutherford and Williamson counties)**
 - As of December 31, 2023, SmartBank operated two branches in the AA, representing 8.3 percent of its branches in Tennessee.
 - As of June 30, 2023, the bank had \$73.1 million in deposits in this AA, representing 2.6 percent of SmartBank's total deposits in Tennessee.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS

Through these procedures, conclusions regarding the institution's CRA performance are drawn from the review of available facts and data, including performance and demographic information. Please refer to the tables in Appendix C for additional information regarding these AAs.

The following table compares conclusions regarding performance in the Tennessee limited-scope metropolitan areas to the bank's performance in the state of Tennessee.

Performance in the Limited-Scope Review Metropolitan AAs			
AA	Lending Test	Investment Test	Service Test
Chattanooga	Not Consistent (Exceeded)	Not Consistent (Exceeded)	Not Consistent (Below)
Cleveland	Consistent	Not Consistent (Below)	Consistent
Rutherford-Williamson	Consistent	Not Consistent (Exceeded)	Not Consistent (Below)

For the Lending Test, SmartBank received a rating of Low Satisfactory for the state of Tennessee. Performance in the Chattanooga limited-scope AA exceeded the statewide Lending Test performance, whereas performances in Cleveland and Rutherford-Williamson were consistent with the statewide performance. The bank made an excellent level of CD loans in Chattanooga, an adequate level in Rutherford-Williamson, and made few, if any CD loans in the Cleveland AA.

For the Investment Test, SmartBank received a rating of Needs to Improve for the state of Tennessee. Performances in the Chattanooga and Rutherford-Williamson limited-scope AAs exceeded that of statewide performance, while performance in the Cleveland AA was below that of statewide performance. The bank makes an excellent level of investments and grants in the Chattanooga limited-scope AA, an adequate level in the Rutherford-Williamson AA, and few, if any in the Cleveland AA.

For the Service Test, SmartBank received a rating of High Satisfactory for the state of Tennessee. Performance in the Chattanooga and Rutherford-Williamson limited-scope AAs were below statewide performance, whereas performance in the Cleveland AA was consistent with the statewide performance. The bank provided an adequate level of CD services in Chattanooga, an excellent level in the Cleveland AA, and a limited level in the Rutherford-Williamson AA.

Performance in the metropolitan limited-scope AAs did not affect the overall state rating.

**NONMETROPOLITAN STATEWIDE AREAS
LIMITED-SCOPE REVIEW**

The following AAs were reviewed using limited-scope examination procedures.

DESCRIPTION OF INSTITUTION'S OPERATIONS IN TENNESSEE NON-METROPOLITAN AAs

- **Coffee AA (Coffee County)**
 - As of December 31, 2023, SmartBank operated one branch in the AA, representing 4.2 percent of its branches in Tennessee.
 - As of June 30, 2023, the bank had \$68.1 million in deposits in this AA, representing 2.4 percent of SmartBank's total deposits in Tennessee.
- **East Tennessee AA (Cumberland, Fentress, and Putnam counties)**
 - As of December 31, 2023, SmartBank operated three branches in the AA, representing 12.5 percent of its branches in Tennessee.
 - As of June 30, 2023, the bank had \$284.9 million in deposits in this AA, representing 10.0 percent of SmartBank's total deposits in Tennessee.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS

Through these procedures, conclusions regarding the institution's CRA performance are drawn from the review of available facts and data, including performance and demographic information. Please refer to the tables in Appendix C for additional information regarding these AAs.

The following table compares conclusions regarding the Bank's performance in the Tennessee limited-scope non-metropolitan areas to the bank's performance in the state of Tennessee.

Performance in the Limited-Scope Review Non-Metropolitan AAs			
AA	Lending Test	Investment Test	Service Test
Coffee	Consistent	Not Consistent (Below)	Not Consistent (Below)
East Tennessee	Consistent	Not Consistent (Below)	Not Consistent (Below)

For the Lending Test, SmartBank received a rating of Low Satisfactory for the state of Tennessee. Performance in the Coffee and East Tennessee limited-scope AAs were consistent with statewide performance. The bank made a low level of CD loans in the Coffee AA and made few, if any in the East Tennessee AA.

For the Investment Test, SmartBank received a rating of Needs to Improve for the state of Tennessee. Performance in the Coffee and East Tennessee limited-scope AA were below statewide Investment Test performance. The bank made few, if any investments and grants in both the Coffee and East Tennessee limited-scope AAs.

For the Service Test, SmartBank received a rating of High Satisfactory for the State of Tennessee. Performances in the Coffee and East Tennessee limited-scope AAs were below statewide performance. The bank provided few, if any CD services in the Coffee and East Tennessee AAs.

Performance in the metropolitan limited-scope AA did not affect the overall state rating.

ALABAMA

CRA RATING FOR ALABAMA: Needs To Improve

The Lending Test is rated: Low Satisfactory

The Investment Test is rated: Needs To Improve

The Service Test is rated: Low Satisfactory

Major factors contributing to this rating include:

- Lending levels reflect adequate responsiveness in the Alabama AAs.
- The geographic distribution of loans reflects good penetration throughout the Alabama AAs.
- The distribution of borrowers reflects adequate penetration among customers of different income levels and businesses of different revenue sizes.
- The bank makes few, if any, CD loans in its Alabama AAs.
- The bank makes a poor level of qualified CD investments and grants in its Alabama AAs and exhibits poor responsiveness to credit and CD needs.
- Retail banking delivery systems are reasonably accessible to the bank's geographies and individuals of different income levels in its Alabama AAs.
- The bank provides a relatively high level of CD services throughout its Alabama AAs.

SCOPE OF EXAMINATION

A full-scope review was conducted for the Tuscaloosa AA. Limited-scope reviews were conducted for the remaining eight AAs:

- Auburn
- Baldwin
- Birmingham
- Clarke (non-metro)
- Dothan
- Huntsville
- Mobile
- Montgomery

The time period and products evaluated for the AAs in Alabama are consistent with the scope discussed in the institution section of this report.

DESCRIPTION OF INSTITUTION'S OPERATIONS IN ALABAMA

As of June 30, 2023, SmartBank had approximately \$1.1 billion in deposits in Alabama, comprising 26.5 percent of the bank's total deposits. SmartBank operated 14 banking offices in Alabama as of December 31, 2023, representing 33.3 percent of its total offices. HMDA-reportable lending in Alabama accounted for 19.4 percent of total institutional HMDA-reportable lending by number of loans and 18.1 percent by dollar volume. Small business lending in Alabama accounted for 30.1 percent of the bank's total small business lending by number of loans and 32.8 percent by dollar volume.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN ALABAMA

LENDING TEST

Overview

The Lending Test rating for the state of Alabama is Low Satisfactory.

During the review period, SmartBank reported 1,107 small business loans and 428 HMDA-reportable loans in Alabama. Therefore, more weight was given to small business lending than HMDA-reportable lending for the lending analysis. SmartBank originated or renewed 12 CD loans totaling \$46.6 million benefiting Alabama AAs during the review period.

Lending Activity

The following table displays the volume of lending activity from January 1, 2021 to December 31, 2023 by loan type.

Statewide Summary of Lending Activity
Assessment Areas Located in: Alabama
2021-2023

Loan Type	#	%	\$(000s)	%
HMDA Home Purchase	182	11.6%	50,614	16.0%
HMDA Refinance	148	9.5%	33,155	10.5%
HMDA Home Improvement	21	1.3%	3,293	1.0%
HMDA Multi-Family	18	1.2%	13,858	4.4%
HMDA Other Purpose LOC	55	3.5%	8,094	2.6%
HMDA Other Purpose Closed/Exempt	4	0.3%	1,294	0.4%
HMDA Loan Purpose NA	0	0.0%	0	0.0%
Total HMDA	428	27.3%	110,308	34.8%
Total Small Business	1,107	70.7%	204,071	64.4%
Total Farm	30	1.9%	2,640	0.8%
Total Loans	1,565	100%	317,019	100%

Originations & Purchases

Geographic and Borrower Distribution of Loans

The geographic distribution of small business and HMDA-reportable loans is good and the distribution of loans by business revenue size and by borrower income is adequate. The detailed analyses are discussed later in the full-scope AA section of the report.

CD Lending

SmartBank makes few, if any CD loans in the state of Alabama. During the review period, the bank originated or renewed 12 CD loans totaling \$46.6 million benefiting Alabama AAs. The bank did not originate any CD loans in the Tuscaloosa full-scope AA; all CD loans were in limited-scope AAs. Additionally, the bank also made no CD loans in the Clarke and Mobile limited-scope AAs, which represent the second and third largest share of deposits, after Tuscaloosa, in the state. The bank was not considered responsive to the CD needs of the AAs within the state and as such, consideration was not given to CD loans made outside the bank's AAs within Alabama.

Additional information on CD loans is found in the full-scope AA sections of this evaluation.

INVESTMENT TEST

The Investment Test rating for Alabama Needs to Improve. The bank made a poor level of qualified investments and contributions totaling \$10.0 million in its Alabama AAs. An additional \$927,055 of investments and contributions were made in the broader statewide or regional area that included the bank's AAs in Alabama. By dollar amount, less than one percent of the state's investment and contribution activity occurred in the Tuscaloosa full-scope AA. Based on the low amount of investments and contributions in the full-scope AA, the bank exhibits poor responsiveness to credit and CD needs in Alabama. The bank made rare use of innovative or complex investments to support CD initiatives in the state. Because

the bank was not considered responsive to the CD needs of its AAs within the state, consideration was not given to investments or contributions made outside the bank's AAs.

Additional information regarding specific investments and donations is found in the full-scope AA section of this evaluation.

SERVICE TEST

The Service Test rating for Alabama is Low Satisfactory.

Retail Services

SmartBank's delivery systems, including ATMs and branches, are reasonably accessible to its geographies and individuals of different income levels. SmartBank's record of opening and closing of branches has generally not adversely affected the accessibility of its delivery systems, particularly to LMI geographies and individuals. During the review period, the bank opened two branches in Alabama, one of which was in a low-income tract. The bank closed one branch in Alabama, which was located in a moderate-income tract. Banking services and business hours do not vary in a way that inconveniences the bank's AAs, including LMI geographies or individuals.

CD Services

SmartBank provides a relatively high level of CD services that benefit residents and small businesses in Alabama. Bank employees engaged in 72 qualified service activities totaling 1,660 service hours within the Alabama AAs during the review period. Approximately 38.9 percent of the services and 17.9 percent of the hours occurred within the Tuscaloosa full-scope AAs. The remaining service activities occurred in the bank's limited-scope AAs. The bank reported no service activities in the Montgomery limited-scope AA. An additional 11 services and 130 service hours benefited a broader statewide or regional area that included the AA within Alabama.

Additional detail on the bank's retail and CD services can be found in the full-scope AA section of this evaluation.

METROPOLITAN AREA FULL-SCOPE REVIEW

DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE TUSCALOOSA, ALABAMA AA

Overview

The AA includes Tuscaloosa County, which is one of the four counties that comprise the Tuscaloosa, Alabama MSA. As of December 31, 2023, the bank operated three branches in the AA, representing 21.4 percent of its branches in the state of Alabama and 7.1 percent of its total branches. Of the bank's branches in this AA, two were in a middle-income census tracts and one was in an upper-income census tract. As a percentage within the state of Alabama, 41.5 percent of the bank's deposit volume and 40.8 percent of its HMDA-reportable and small business loans by number are located in the Tuscaloosa AA.

The Tuscaloosa MSA is a not a highly competitive banking market, with 22 depository institutions operating 46 branches in the AA. SmartBank ranked 4th in deposit market share at 10.9 percent of total deposits (\$462.1 million). Regions Bank ranked 1st in deposit market share at 18.0 percent followed by Bryant Bank with 17.9 percent and Synovus Bank with 13.7 percent.

For HMDA-reportable lending, SmartBank originated and/or purchased 0.6 percent, 0.8 percent, and 0.8 percent of total HMDA-reportable loans in the AA in 2021, 2022, and 2023, respectively. SmartBank was ranked 37th out of 326 reporters in 2021; 32nd out of 296 reporters in 2022; and 29th out of 267 reporters in 2023. First Federal Bank was the top HMDA reporter in the market for 2021, 2022, and 2023.

For small business lending, SmartBank ranked 3rd out of 91 reporters in 2021 with 6.3 percent of small business loans. In 2022, the bank ranked 13th out of 86 reporters with 2.5 percent of total small business loans. In 2023, the bank ranked 11th out of 85 reporters with 2.1 percent of total small business loans. American Express NB was the top small business reporter in the market for 2021, 2022, and 2023.

AA Demographics, Population, and Income Characteristics

The AA is located in west central Alabama and has a population of 227,036. It contains 59 census tracts: five low-income tracts (8.5 percent), nine moderate-income tracts (15.3 percent), 24 middle-income tracts (40.7 percent), 17 upper-income tracts (28.8 percent), and 4 unknown-income tracts (6.8 percent).

For purposes of classifying borrower income, this evaluation uses the FFIEC estimated median family income for the relevant area. As the following table shows, the median family income increased from \$66,100 in 2021 to \$79,600 in 2023.

Borrower Income Levels Tuscaloosa, AL MSA

FFIEC Estimated Median Family Income		Low			Moderate			Middle			Upper		
		0	-	49.99%	50%	-	79.99%	80%	-	119.99%	120%	-	& above
2021	\$66,100	0	-	\$33,049	\$33,050	-	\$52,879	\$52,880	-	\$79,319	\$79,320	-	& above
2022	\$73,000	0	-	\$36,499	\$36,500	-	\$58,399	\$58,400	-	\$87,599	\$87,600	-	& above
2023	\$79,600	0	-	\$39,799	\$39,800	-	\$63,679	\$63,680	-	\$95,519	\$95,520	-	& above

There were 47,980 total families in the AA. Of these families, 21.4 percent were low-income, 16.3 percent were moderate-income, 18.8 percent were middle-income, and 43.5 percent were upper-income. Additionally, 11.1 percent of families had incomes below the poverty level, which is similar to the percentage of families below poverty in the state of

Alabama (11.6 percent). Additionally, poverty rates are higher in LMI geographies, with 31.7 percent of the families residing in low-income tracts living below the poverty level and 24.7 percent of the families residing in moderate-income tracts living below the poverty level.

The Combined Demographic tables below provide demographic characteristics of the AA used to analyze CRA performance. The first table is based on the 2021 FFIEC Census data and 2021 information D&B used for the analysis of 2021 CRA performance. The second table is based on 2023 FFIEC Census data and 2022 D&B information used for analysis of 2022-2023 CRA performance.

Combined Demographics Report - 2021

Assessment Area: AL Tuscaloosa

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	1	2.1%	764	1.7%	282	36.9%	9,990	21.7%
Moderate-income	12	25.5%	7,561	16.4%	2,019	26.7%	6,866	14.9%
Middle-income	19	40.4%	18,852	41.0%	2,536	13.5%	8,101	17.6%
Upper-income	13	27.7%	18,574	40.4%	1,229	6.6%	21,014	45.7%
Unknown-income	2	4.3%	220	0.5%	101	45.9%	0	0.0%
Total Assessment Area	47	100.0%	45,971	100.0%	6,167	13.4%	45,971	100.0%
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	1,305	514	1.2%	39.4%	598	45.8%	193	14.8%
Moderate-income	18,589	5,280	12.0%	28.4%	7,806	42.0%	5,503	29.6%
Middle-income	37,588	18,409	41.7%	49.0%	11,208	29.8%	7,971	21.2%
Upper-income	27,219	19,715	44.6%	72.4%	4,602	16.9%	2,902	10.7%
Unknown-income	2,363	242	0.5%	10.2%	754	31.9%	1,367	57.9%
Total Assessment Area	87,064	44,160	100.0%	50.7%	24,968	28.7%	17,936	20.6%
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million			Over \$1 Million		Revenue Not Reported	
		#	%	%	#	%	#	%
Low-income	101	1.4%	83	1.3%	18	2.9%	0	0.0%
Moderate-income	1,857	25.5%	1,659	25.1%	188	30.8%	10	15.4%
Middle-income	2,709	37.2%	2,444	37.0%	234	38.3%	31	47.7%
Upper-income	2,456	33.7%	2,288	34.6%	148	24.2%	20	30.8%
Unknown-income	166	2.3%	139	2.1%	23	3.8%	4	6.2%
Total Assessment Area	7,289	100.0%	6,613	100.0%	611	100.0%	65	100.0%
	Percentage of Total Businesses:			90.7%		8.4%		0.9%
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million			Over \$1 Million		Revenue Not Reported	
		#	%	%	#	%	#	%
Low-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate-income	14	11.4%	13	11.0%	1	20.0%	0	0.0%
Middle-income	56	45.5%	55	46.6%	1	20.0%	0	0.0%
Upper-income	53	43.1%	50	42.4%	3	60.0%	0	0.0%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	123	100.0%	118	100.0%	5	100.0%	0	0.0%
	Percentage of Total Farms:			95.9%		4.1%		0.0%

Based on 2021 FFIEC Census Data and 2021 D&B Information

Combined Demographics Report - 2022 - 2023

Assessment Area: AL Tuscaloosa

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	5	8.5%	3,017	6.3%	955	31.7%	10,275	21.4%
Moderate-income	9	15.3%	5,153	10.7%	1,273	24.7%	7,806	16.3%
Middle-income	24	40.7%	20,658	43.1%	1,759	8.5%	9,022	18.8%
Upper-income	17	28.8%	17,583	36.6%	946	5.4%	20,877	43.5%
Unknown-income	4	6.8%	1,569	3.3%	414	26.4%	0	0.0%
Total Assessment Area	59	100.0%	47,980	100.0%	5,347	11.1%	47,980	100.0%
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied		Rental		Vacant		
		#	%	%	#	%	#	%
Low-income	6,869	2,096	4.5%	30.5%	3,398	49.5%	1,375	20.0%
Moderate-income	10,383	3,551	7.6%	34.2%	4,827	46.5%	2,005	19.3%
Middle-income	41,687	21,196	45.1%	50.8%	12,823	30.8%	7,668	18.4%
Upper-income	27,793	18,644	39.7%	67.1%	4,982	17.9%	4,167	15.0%
Unknown-income	4,987	1,531	3.3%	30.7%	1,665	33.4%	1,791	35.9%
Total Assessment Area	91,719	47,018	100.0%	51.3%	27,695	30.2%	17,006	18.5%
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	458	6.0%	408	5.8%	49	8.4%	1	1.5%
Moderate-income	813	10.7%	719	10.3%	85	14.6%	9	13.2%
Middle-income	3,445	45.2%	3,141	45.0%	268	46.1%	36	52.9%
Upper-income	2,471	32.4%	2,291	32.8%	158	27.2%	22	32.4%
Unknown-income	437	5.7%	416	6.0%	21	3.6%	0	0.0%
Total Assessment Area	7,624	100.0%	6,975	100.0%	581	100.0%	68	100.0%
	Percentage of Total Businesses:			91.5%		7.6%		0.9%
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	3	2.5%	3	2.6%	0	0.0%	0	0.0%
Moderate-income	12	10.0%	12	10.4%	0	0.0%	0	0.0%
Middle-income	58	48.3%	57	49.6%	1	20.0%	0	0.0%
Upper-income	46	38.3%	42	36.5%	4	80.0%	0	0.0%
Unknown-income	1	0.8%	1	0.9%	0	0.0%	0	0.0%
Total Assessment Area	120	100.0%	115	100.0%	5	100.0%	0	0.0%
	Percentage of Total Farms:			95.8%		4.2%		0.0%

Based on 2023 FFIEC Census Data and 2023 D&B information

Housing Characteristics

There were 91,719 total housing units in the AA, of which 51.3 percent were owner-occupied, 30.2 percent were rental units, and 18.5 percent were vacant. However, fewer home ownership opportunities exist in LMI tracts. Specifically, only 30.5 percent of housing units in low-income tracts and 34.2 percent of housing units in moderate-income tracts are owner-occupied.

The median age of housing stock across the AA is the same as the state of Alabama at 36 years. However, housing units in low-income census tracts are older, with a median age of housing stock being 52 years. The older age of homes is an indicator of potential opportunity for loans for home improvement purpose in low-income tracts.

The median housing value across the AA is \$178,994, which is higher than the median housing value in Alabama (\$149,600). Median gross rent in the AA is \$861 per month, which is higher than the median gross rent in Alabama (\$811 per month). Additionally, the affordability ratio of the AA (30.4 percent) is lower than the affordability ratio for Alabama (34.8 percent). Housing cost burden is a challenge in the AA. Data shows the percentage of renters with rent costs greater than 30 percent of income is 46.0 percent, which is higher than the state of Alabama at 40.8 percent.

Housing data suggests that housing in the AA is less affordable than housing in the state of Alabama.

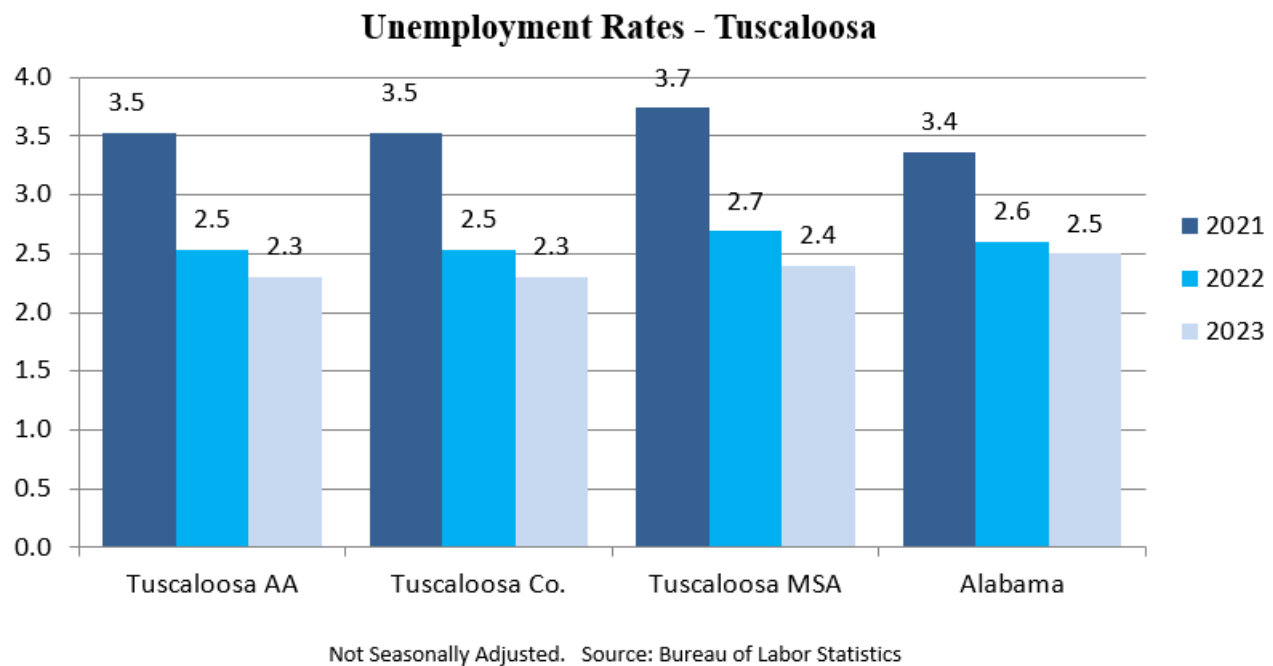
Economic Conditions

Tuscaloosa is home to the University of Alabama, which is a major employer in the area. Additional major employers include DCH Regional Medical Center and the County and City Boards of Education.¹⁰ The area is also a large manufacturing hub, with several large manufacturing employers in the AA including Mercedes-Benz U.S. International, Warrior Met Coal, Michelin/BFGoodrich Tire Manufacturing and Phifer Incorporated.¹¹ According to the Bureau of Labor Statistics during the second quarter of 2022, the largest industries in the AA by number of employees include government (21,959), manufacturing (16,920), and retail trade (10,525).

The following table shows the unemployment rate percentages for the Tuscaloosa AA and the state of Alabama. As shown, unemployment rates in the AA were similar to unemployment rates for the state of Alabama. The AA unemployment rate improved from 3.5 percent in 2021 to 2.3 percent in 2023 while the state's unemployment rate similarly dropped from 3.4 percent in 2021 to 2.5 percent in 2023.

¹⁰ "Largest Employers in Tuscaloosa County." *The Chamber of Commerce of West Alabama*, www.westalabamachamber.com/largest-employers-in-tuscaloosa-county. Accessed 23 Jan. 2024

¹¹ Ibid.



Credit and CD Needs

As part of the CRA examination, information was obtained from an individual engaged in revitalization and affordable housing efforts throughout the MSA. As described, housing affordability is the biggest issue faced in the AA.

The contact stated that much of the development for the area is centered around the University of Alabama, with business creation and revitalization occurring there to support the needs of students. The growing student population and the need for student housing surrounding the college has driven up rent costs for apartments and single-family homes. Similarly, home purchase prices continue to rise in the LMI areas surrounding the college. The contact further explained that government housing voucher programs are not widely accepted by landlords in the areas surrounding the college due to increased demand and their ability to charge more for rent. In many instances, this has created displacement for families in LMI areas surrounding the college.

The contact stated that in western portions of the MSA, there are new housing units being built exclusively for LMI individuals. These units are part of an ongoing project for Tuscaloosa that includes LIHTCs and other government subsidies that keep home purchase prices affordable. According to the contact, these types of projects are essential for LMI individuals and are an impactful way to address housing needs.

The contact explained that unemployment is low; however, being underemployed is a concern. According to the contact, there are numerous retail and food service jobs in the area; however, these jobs do not provide enough income to afford rent or to qualify to purchase a home. The contact described that many of the jobs in the area are offered as temporary jobs for the student population. As a result, there is a need for workforce development surrounding permanent jobs and job improvement for LMI.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS

LENDING TEST

Overview

The Lending Test rating for the Tuscaloosa AA is Low Satisfactory.

SmartBank's lending levels reflect adequate responsiveness to the Tuscaloosa AA credit needs. The geographic distribution of loans reflects good penetration throughout the AA and the distribution of borrowers reflects adequate penetration among customers of different income levels and businesses of different sizes. The bank makes few, if any, CD loans within the AA.

Lending Activity

Lending levels reflect adequate responsiveness to AA credit needs. The analysis included 291 small business and 62 HMDA-reportable loans made in the AA in 2021 and 173 small business and 101 HMDA-reportable loans in 2022-2023. Greater weight was placed on small business lending as the volume of small business loans was greater than HMDA-reportable loans. The Tuscaloosa AA accounted for 41.9 percent of SmartBank's total small business lending in Alabama and 38.1 percent of its total statewide HMDA-reportable lending by number of loans during the review period. In comparison, 41.5 percent of SmartBank's Alabama deposits are in the Tuscaloosa AA.

Geographic Distribution of Loans

For this analysis, the geographic distribution of HMDA-reportable and small business lending was compared to demographic information and available aggregate performance. Loans were analyzed using American Community Survey (ACS) 5-year estimates, U.S. Census data, FFIEC Census data, and D&B data for the applicable products and years. Performance context was taken into consideration as well. Based on these factors, the geographic distribution of loans reflects good penetration throughout the AA and does not reveal any conspicuous lending gaps.

Small Business Lending

Overall, the bank's small business lending reflects good geographic dispersion when compared to AA demographics and aggregate lending. The table and performance context discussed in this section provide details supporting this conclusion.

The following table shows the geographic distribution of small business loans within the AA for 2021 and 2022-2023. For 2021 and 2022, it also includes a comparison of the bank's small business lending to D&B data and the aggregate lenders within the AA. Aggregate data was not available for 2023. The small business aggregate lender data are the combined total of lending activity reported by all lenders subject to CRA loan data reporting requirements in the AA.

Geographic Distribution of Small Business & Small Farm Loans

Assessment Area: AL, Tuscaloosa

PRODUCT TYPE		Tract Income Levels		Bank & Aggregate Lending; Demographic Data								Bank Lending & Demographic Data										Bank & Aggregate Lending							
				2021								2022, 2023					2022					2023							
				Bank			Total Businesses	Bank			Total Businesses	Count			Dollar			Agg	Count			Dollar							
Count	Agg	Dollar	Count	Dollar	Count	Agg		Dollar	Count	Agg		Dollar	Count	Agg	Dollar														
#	%	\$ (000s)	\$ %	\$ %	%	#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	%	#	%	\$ (000s)	\$ %	%								
SMALL BUSINESSES	Low	3	1.0%	1.3%	100	0.2%	1.3%	1.4%	14	8.1%	5,540	15.1%	6.0%	11	11.1%	5.3%	4,240	20.6%	7.7%	3	4.1%	1,300	8.0%						
	Moderate	68	23.4%	23.5%	11,842	28.1%	26.1%	25.5%	21	12.1%	6,207	16.9%	10.7%	12	12.1%	9.8%	3,178	15.4%	13.9%	9	12.2%	3,029	18.7%						
	Middle	109	37.5%	35.6%	17,813	42.3%	38.2%	37.2%	67	38.7%	15,498	42.1%	45.2%	38	38.4%	43.1%	7,866	38.2%	43.2%	29	39.2%	7,632	47.2%						
	Upper	105	36.1%	37.9%	11,072	26.3%	32.6%	33.7%	65	37.6%	8,247	22.4%	32.4%	33	33.3%	36.4%	4,283	20.8%	31.1%	32	43.2%	3,964	24.5%						
	Unknown	6	2.1%	0.9%	1,296	3.1%	1.7%	2.3%	6	3.5%	1,277	3.5%	5.7%	5	5.1%	4.8%	1,038	5.0%	4.1%	1	1.4%	239	1.5%						
	Tr Unknown	0	0.0%	0.8%	0	0.0%	0.1%		6	3.5%	1,277	3.5%		0	0.0%	0.6%	0	0.0%	0.1%	0	0.0%	0	0.0%						
	Total	291	100%	100%	42,123	100%	100%	100%	173	100%	36,769	100%	100%	99	100%	100%	20,605	100%	100%	74	100%	16,164	100%						
SMALL FARM							Total Farms				Total Farms																		
	Low	0	0.0%	1.9%	0	0.0%	0.1%	0.0%	0	0.0%	0	0.0%	2.5%	0	0.0%	4.3%	0	0.0%	0.6%	0	0.0%	0	0.0%						
	Moderate	0	0.0%	24.1%	0	0.0%	25.0%	11.4%	0	0.0%	0	0.0%	10.0%	0	0.0%	10.6%	0	0.0%	14.5%	0	0.0%	0	0.0%						
	Middle	0	0.0%	40.7%	0	0.0%	47.3%	45.5%	0	0.0%	0	0.0%	48.3%	0	0.0%	34.0%	0	0.0%	19.4%	0	0.0%	0	0.0%						
	Upper	0	0.0%	31.5%	0	0.0%	27.4%	43.1%	2	100.0%	134	100.0%	38.3%	1	100.0%	51.1%	100	100.0%	65.6%	1	100.0%	34	####						
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.8%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0	0.0%						
	Tr Unknown	0	0.0%	1.9%	0	0.0%	0.2%		0	0.0%	0	0.0%		0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0	0.0%						
Total	0	0.0%	100%	0	0.0%	100%	100%	2	100%	134	100%	100%	1	100%	100%	100	100%	100%	1	100%	34	100%							

Originations & Purchases
Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data; 2021 & 2023 D&B information

In 2021, SmartBank originated 291 small business loans inside the Tuscaloosa AA and in 2022-2023, SmartBank originated 173 small business loans inside the Tuscaloosa AA.

Small business lending in low-income tracts is good. In 2021, lending in low-income census tracts at 1.0 percent was similar to the percentage of small businesses located in low-income tracts (1.4 percent) and similar to the aggregate lending in the area

(1.3 percent). In 2022-2023, lending in low-income census tracts at 8.1 percent was above the percentage of businesses located in low-income tracts (6.0 percent). In 2022, the bank's lending in low-income tracts at 11.1 percent was above aggregate lending in the area (5.3 percent). In 2023, the bank's lending in low-income tracts was 4.1 percent. Aggregate lending data was not available for 2023.

Small business lending in moderate-income tracts is good. Lending in moderate-income tracts in 2021 at 23.4 percent was below the percentage of small businesses located in moderate-income tracts (25.5 percent) but similar to aggregate lending in the area (23.5 percent). In 2022-2023, lending in moderate-income tracts at 12.1 percent was above the percentage of small businesses located in moderate-income tracts (10.7 percent). The bank's lending in moderate-income tracts in 2022 at 12.1 percent was above the aggregate lending in the area (9.8 percent). The bank's lending in moderate-income tracts was 12.2 percent in 2023. Aggregate lending data was not available for 2023.

Residential Real Estate (HMDA) Lending

The geographic distribution of HMDA-reportable loans reflects excellent penetration throughout the AA. The following tables show the geographic distribution of SmartBank HMDA-reportable loans within its Tuscaloosa AA for 2021 and 2022-2023 and includes a comparison of the bank's HMDA-reportable lending to the aggregate HMDA-reporters within the AA. The aggregate lender data are the combined total of lending activity reported by all lenders subject to HMDA in the AA.

Geographic Distribution of HMDA Loans - Table 1 of 2
Assessment Area: AL Tuscaloosa

PRODUCT TYPE	Tract Income Levels	Bank & Aggregate Lending; Demographic Data							Bank Lending & Demographic Data										Bank & Aggregate Lending																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																															
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Originations & Purchases
Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

Geographic Distribution of HMDA Loans - Table 2 of 2
Assessment Area: AL Tuscaloosa

PRODUCT TYPE	Tract Income Levels	Bank & Aggregate Lending; Demographic Data							Bank Lending & Demographic Data										Bank & Aggregate Lending							
		2021							2022, 2023					2022					2023							
		Bank				Owner Occupied Units	Bank				Owner Occupied Units	Count		Dollar			Count		Dollar							
		Count	Agg	Dollar	Agg		Count	Dollar	Bank	Agg		Bank	Agg	Bank	Agg	Bank	Agg	Bank	Agg							
#	%	%	\$ (000s)	\$ %	\$ %	%	#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %			
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	1.3%	0	0.0%	0.1%	1.2%	0	0.0%	0	0.0%	4.5%	0	0.0%	1.8%	0	0.0%	1.2%	0	0.0%	5.3%	0	0.0%	3.1%	
	Moderate	0	0.0%	6.3%	0	0.0%	4.4%	12.0%	0	0.0%	0	0.0%	7.6%	0	0.0%	8.0%	0	0.0%	7.2%	0	0.0%	6.3%	0	0.0%	4.6%	
	Middle	0	0.0%	36.7%	0	0.0%	26.7%	41.7%	0	0.0%	0	0.0%	45.1%	0	0.0%	27.4%	0	0.0%	24.1%	0	0.0%	40.0%	0	0.0%	29.9%	
	Upper	0	0.0%	55.7%	0	0.0%	68.7%	44.6%	0	0.0%	0	0.0%	39.7%	0	0.0%	60.2%	0	0.0%	64.6%	0	0.0%	47.4%	0	0.0%	60.1%	
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.5%	0	0.0%	0	0.0%	3.3%	0	0.0%	2.7%	0	0.0%	3.0%	0	0.0%	1.1%	0	0.0%	2.3%	
	Total	0	0.0%	100%	0	0.0%	100%	100%	0	0.0%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	
PURPOSE NOT APPLICABLE	Low	0	0.0%	0.8%	0	0.0%	0.6%	1.2%	0	0.0%	0	0.0%	4.5%	0	0.0%	5.2%	0	0.0%	2.9%	0	0.0%	7.4%	0	0.0%	5.3%	
	Moderate	0	0.0%	12.5%	0	0.0%	7.5%	12.0%	0	0.0%	0	0.0%	7.6%	0	0.0%	12.1%	0	0.0%	10.5%	0	0.0%	14.8%	0	0.0%	7.5%	
	Middle	0	0.0%	47.5%	0	0.0%	43.2%	41.7%	0	0.0%	0	0.0%	45.1%	0	0.0%	32.8%	0	0.0%	32.0%	0	0.0%	59.3%	0	0.0%	57.5%	
	Upper	0	0.0%	39.2%	0	0.0%	48.7%	44.6%	0	0.0%	0	0.0%	39.7%	0	0.0%	46.6%	0	0.0%	50.3%	0	0.0%	18.5%	0	0.0%	29.7%	
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.5%	0	0.0%	0	0.0%	3.3%	0	0.0%	3.4%	0	0.0%	4.2%	0	0.0%	0.0%	0	0.0%	0.0%	
	Total	0	0.0%	100%	0	0.0%	100%	100%	0	0.0%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	
HMDA TOTALS	Low	0	0.0%	0.2%	0	0.0%	0.1%	1.2%	1	1.0%	414	1.4%	4.5%	1	1.7%	2.2%	414	2.1%	1.8%	0	0.0%	2.5%	0	0.0%	1.6%	
	Moderate	9	14.5%	7.6%	1,060	5.9%	6.3%	12.0%	8	7.9%	1,520	5.3%	7.6%	3	5.1%	6.3%	456	2.3%	4.8%	5	11.9%	6.0%	1,064	11.7%	5.7%	
	Middle	15	24.2%	35.8%	3,070	17.0%	33.4%	41.7%	32	31.7%	9,367	32.7%	45.1%	19	32.2%	40.0%	7,178	36.7%	33.7%	13	31.0%	41.1%	2,189	24.1%	36.1%	
	Upper	37	59.7%	55.7%	12,555	69.4%	59.0%	44.6%	54	53.5%	16,014	55.9%	39.7%	33	55.9%	46.3%	10,939	56.0%	54.6%	21	50.0%	45.8%	5,075	55.8%	52.7%	
	Unknown	1	1.6%	0.7%	1,400	7.7%	1.3%	0.5%	6	5.9%	1,314	4.6%	3.3%	3	5.1%	5.1%	555	2.8%	5.0%	3	7.1%	4.6%	759	8.4%	4.0%	
	Total	62	100%	100%	18,085	100%	100%	100%	101	100%	28,629	100%	100%	59	100%	100%	19,542	100%	100%	42	100%	100%	9,087	100%	100%	

Originations & Purchases
Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

Home Purchase Loans

Of the 62 HMDA-reportable loans in 2021, 31 (50.0 percent) were home purchase loans. Of the 101 HMDA-reportable loans in 2022 and 2023, 39 (38.6 percent) were home purchase loans.

Home purchase lending in low-income tracts was not rated. The bank did not make any home purchase loans in low-income census tracts in the AA while the percentage of owner-occupied units in these tracts was 1.2 percent and the aggregate performance was 0.1 percent, demonstrating limited opportunity for lending in these tracts. In 2022-2023, the bank did not make any home purchase loans in low-income census tracts while the percentage of owner-occupied units in these tracts was 4.5 percent. While the bank did not make any home purchase loans in low-income census tracts in 2022 and 2023, aggregate performance was 2.2 percent and 2.3 percent, respectively.

Home purchase lending in moderate-income tracts excellent. In 2021, lending in moderate-income tracts at 16.1 percent was above the percentage of owner-occupied units at 12.0 percent and aggregate performance at 8.7 percent. In 2022-2023, lending in moderate-income census tracts at 12.8 percent was above the percentage of owner-occupied units at 7.6 percent. Lending in moderate-income census tracts in 2022 at 10.5 percent was above aggregate performance of 6.3 percent. In 2023, lending in moderate-income census tracts at 15.0 percent was above aggregate performance of 6.1 percent.

Home Refinance Loans

Of the 62 HMDA-reportable loans in 2021, 30 (48.4 percent) were refinance loans. Of the 101 HMDA-reportable loans in 2022 and 2023, 31 (30.7 percent) were refinance loans.

Home refinance lending in low-income tracts was not rated. In 2021, the bank did not make any refinance loans in low-income census tracts in the AA while the percentage of owner-occupied units in these tracts was 1.2 percent and the aggregate performance was 0.1 percent, demonstrating limited opportunity for lending in these tracts. In 2022-2023, the bank did not make any refinance loans in low-income census tracts while the percentage of owner-occupied units in these tracts was 4.5 percent and aggregate performance was 2.1 percent and 3.5 percent in 2022 and 2023, respectively.

Home refinance lending in moderate-income tracts is good. In 2021, lending in moderate-income tracts at 13.3 percent was above the percentage of owner-occupied units at 12.0 percent and above aggregate performance at 5.9 percent. In 2022-2023, lending in moderate-income census tracts at 3.2 percent was below the percentage of owner-occupied units at 7.6 percent. The bank did not make any refinance loans in moderate-income census tracts in 2022, while the aggregate performance was 7.1 percent. Lending in moderate-income census tracts in 2023 at 8.3 percent was above aggregate performance of 4.9 percent.

Home Improvement Loans

Of the 62 HMDA-reportable loans in 2021, zero (0.0 percent) were home improvement loans. Of the 101 HMDA-reportable loans in 2022 and 2023, seven (6.9 percent) were home improvement loans.

Given the very small number of total home improvement loans made, home improvement lending in LMI tracts was not rated. The bank did not make any home improvement loans in low-income census tracts in the AA while the percentage of owner-occupied units in these tracts was 4.5 percent. Likewise, the bank did not make any home improvement loans in moderate-income census tracts, while the percentage of owner-occupied units in these tracts was 7.6 percent. In 2022, aggregate performance in low-income tracts was 1.0 percent and 4.7 percent in moderate-income tracts. In 2023, aggregate performance in low-income tracts was 2.3 percent and 4.0 percent in moderate-income tracts.

Lending to Borrowers of Different Incomes and Businesses of Different Sizes

For this analysis, the distribution of HMDA-reportable lending across borrower income levels and small business lending across business revenue sizes was compared to available demographic information and aggregate performance. Performance context was also considered. Considering these factors, the overall distribution of borrowers reflects adequate penetration among customers of different income levels and businesses of different sizes in the AA.

Small Business Lending

Overall, small business lending reflects adequate penetration among businesses of different sizes when compared to AA demographics and aggregate lending. The table and performance context discussed in this section provide details supporting the conclusion.

The following table shows, by business revenue and loan size, the number and dollar volume of small business loans originated for each year of the analysis.

Small Business & Small Farm Lending By Revenue & Loan Size

Assessment Area: AL Tuscaloosa

PRODUCT TYPE		Bank & Aggregate Lending: Demographic Data							Bank Lending & Demographic Data							Bank & Aggregate Lending													
		2021							2022, 2023							2022							2023						
		Count		Dollar		Total Businesses			Count		Dollar		Total Businesses			Count		Dollar		Count	Dollar								
		Bank	Agg	Bank	Agg				Bank	Agg	Bank	Agg				Bank	Agg	Bank	Agg		Bank	Agg							
#	%	\$ (000s)	\$ %				#	%	\$ (000s)	\$ %	%				#	%	\$ (000s)	\$ %	%	#	%	\$ (000s)	\$ %						
SMALL BUSINESS	Revenue	\$1 Million or Less	71	24.4%	42.6%	12,617	30.0%	35.1%	90.7%	98	56.6%	14,970	40.7%	91.5%	59	59.6%	48.0%	9,422	45.7%	37.2%	39	52.7%	5,548	34.3%					
		Over \$1 Million	48	16.5%		16,045	38.1%		8.4%	69	39.9%	20,546	55.9%	7.6%	38	38.4%		11,180	54.3%		31	41.9%	9,366	57.9%					
		Total Rev. available	119	40.9%		28,662	68.0%		99.1%	167	96.5%	35,516	96.6%	99.1%	97	98.0%		20,602	100.0%		70	94.6%	14,914	92.3%					
		Rev. Not Known	172	59.1%		13,461	32.0%		0.9%	6	3.5%	1,253	3.4%	0.9%	2	2.0%		3	0.0%		4	5.4%	1,250	7.7%					
		Total	291	100%		42,123	100%		100.0%	173	100%	36,769	100%	100%	99	100%		20,605	100%		74	100%	16,164	100%					
	Loan Size	\$100,000 or Less	188	64.6%	85.8%	6,231	14.8%	25.7%		91	52.6%	4,440	12.1%		51	51.5%	87.2%	2,353	11.4%	26.8%	40	54.1%	2,087	12.9%					
		\$100,001 - \$250,000	57	19.6%	7.8%	9,708	23.0%	20.0%		38	22.0%	7,579	20.6%		25	25.3%	6.5%	4,906	23.8%	18.7%	13	17.6%	2,673	16.5%					
		\$250,001 - \$1 Million	46	15.8%	6.4%	26,184	62.2%	54.3%		44	25.4%	24,750	67.3%		23	23.2%	6.4%	13,346	64.8%	54.5%	21	28.4%	11,404	70.6%					
		Total	291	100%	100.0%	42,123	100%	100.0%		173	100%	36,769	100%		99	100%	100%	20,605	100%	100%	74	100%	16,164	100%					
	Loan Size & Rev \$1 Mill or Less	\$100,000 or Less	45	63.4%		1,895	15.0%			64	65.3%	2,935	19.6%		37	62.7%		1,611	17.1%		27	69.2%	1,324	23.9%					
		\$100,001 - \$250,000	10	14.1%		1,931	15.3%			19	19.4%	3,896	26.0%		13	22.0%		2,676	28.4%		6	15.4%	1,220	22.0%					
\$250,001 - \$1 Million		16	22.5%		8,791	69.7%			15	15.3%	8,139	54.4%		9	15.3%		5,135	54.5%		6	15.4%	3,004	54.1%						
Total		71	100%		12,617	100%			98	100%	14,970	100%		59	100%		9,422	100%		39	100%	5,548	100%						
SMALL FARM	Revenue	\$1 Million or Less	0	0.0%	38.9%	0	0.0%	32.1%	95.9%	2	100.0%	134	100.0%	95.8%	1	100%	63.8%	100	100%	29.1%	1	100%	34	100%					
		Over \$1 Million	0	0.0%		0	0.0%		4.1%	0	0.0%	0	0.0%	4.2%	0	0.0%		0	0.0%		0	0.0%	0	0.0%					
		Total Rev. available	0	0.0%		0	0.0%		100.0%	2	100.0%	134	100.0%	100.0%	1	100.0%		100	100.0%		1	100.0%	34	100.0%					
		Not Known	0	0.0%		0	0.0%		0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%		0	0.0%		0	0.0%	0	0.0%					
		Total	0	0.0%		0	0.0%		100%	2	100%	134	100%	100%	1	100%		100	100%		1	100%	34	100%					
	Loan Size	\$100,000 or Less	0	0.0%	77.8%	0	0.0%	23.7%		2	100.0%	134	100.0%		1	100.0%	78.7%	100	100.0%	16.2%	1	100.0%	34	100.0%					
		\$100,001 - \$250,000	0	0.0%	9.3%	0	0.0%	20.1%		0	0.0%	0	0.0%		0	0.0%	6.4%	0	0.0%	12.6%	0	0.0%	0	0.0%					
		\$250,001 - \$500,000	0	0.0%	13.0%	0	0.0%	56.1%		0	0.0%	0	0.0%		0	0.0%	14.9%	0	0.0%	71.2%	0	0.0%	0	0.0%					
		Total	0	0.0%	100%	0	0.0%	100%		2	100%	134	100%		1	100%	100%	100	100%	100%	1	100%	34	100%					
	Loan Size & Rev \$1 Mill or Less	\$100,000 or Less	0	0.0%		0	0.0%			2	100.0%	134	100.0%		1	100.0%		100	100.0%		1	100.0%	34	100.0%					
		\$100,001 - \$250,000	0	0.0%		0	0.0%			0	0.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%	0	0.0%					
\$250,001 - \$500,000		0	0.0%		0	0.0%			0	0.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%	0	0.0%						
Total		0	0.0%		0	0.0%			2	100%	134	100%		1	100%		100	100%		1	100%	34	100%						

Originations & Purchases

Aggregate data is unavailable for loans to businesses/farms with revenue over \$1 million or revenue unknown, and for loan size by revenue

Based on 2020 FFIEC Census Data; 2011-2015 ACS data; 2022 FFIEC Census Data; 2016-2020 ACS data; 2020 & 2022 D&B Information

The distribution of small business loans to businesses of different sizes is adequate. In 2021, SmartBank originated 24.4 percent of its small business loans to businesses with revenues of \$1 million or less, compared to 90.7 percent of businesses within the AA being small business. Lending to businesses with revenues of \$1 million or less was below aggregate lending performance of 42.6 percent. Additionally, 84.2 percent of the bank's small business loans were in the amount of \$250,000 or less, indicating a willingness to make smaller dollar loans that are typically requested by small businesses. In 2022-2023, SmartBank originated 56.6 percent of its small business loans to businesses with revenues of \$1 million or less, compared to 91.5 percent of total businesses within the AA being small businesses. In 2022, lending to businesses with revenues of \$1 million or less at 59.6 percent was above aggregate lending performance of 48.0 percent. In 2023, lending to businesses with revenues of \$1 million or less was 52.7 percent. Aggregate lending data was not available for 2023. Additionally, 74.6 percent of the bank's small business loans were in the amount of \$250,000 or less, indicating a willingness to make smaller dollar loans that are typically requested by small businesses.

Residential Real Estate (HMDA) Lending

Overall, HMDA-reportable lending reflects poor penetration across borrowers of different income levels when compared to AA demographics, aggregate lending, and performance context. The tables and performance context discussed in this section provide details supporting this conclusion.

The following table shows the distribution of the bank's HMDA-reportable loans by the income level of the borrowers along with demographics and aggregate information.

Borrower Distribution of HMDA Loans - Table 1 of 2
Assessment Area: AL Tuscaloosa

PRODUCT TYPE		Borrower Income Levels	Bank & Aggregate Lending; Demographic Data						Bank Lending & Demographic Data																	
			2021						2022, 2023						Bank & Aggregate Lending											
															2022						2023					
			Bank			Families by Family Income %	Bank			Families by Family Income %	Count			Dollar			Count			Dollar						
Count	Agg %	Dollar \$ (000s)	Dollar \$ %	Count	Agg %		Dollar \$ (000s)	Dollar \$ %	Bank #		Agg %	Bank \$ (000s)	Dollar \$ %	Bank #	Agg %	Bank \$ (000s)	Dollar \$ %	Bank #	Agg %	Bank \$ (000s)	Dollar \$ %					
HOME PURCHASE	Low	1	3.2%	4.1%	145	1.4%	2.2%	21.7%	0	0.0%	0	0.0%	21.4%	0	0.0%	3.3%	0	0.0%	1.7%	0	0.0%	4.3%	0	0.0%	2.4%	
	Moderate	1	3.2%	16.9%	60	0.6%	12.6%	14.9%	3	7.7%	472	4.2%	16.3%	1	5.3%	17.6%	197	3.5%	12.8%	2	10.0%	17.4%	275	5.0%	12.2%	
	Middle	4	12.9%	19.7%	803	8.0%	18.2%	17.6%	10	25.6%	3,076	27.6%	18.8%	5	26.3%	20.5%	1,458	25.8%	18.6%	5	25.0%	20.0%	1,618	29.5%	17.2%	
	Upper	17	54.8%	33.7%	6,839	68.2%	41.6%	45.7%	14	35.9%	5,304	47.6%	43.5%	10	52.6%	35.7%	3,693	65.3%	44.5%	4	20.0%	34.0%	1,611	29.3%	43.7%	
	Unknown	8	25.8%	25.6%	2,180	21.7%	25.4%	0.0%	12	30.8%	2,299	20.6%	0.0%	3	15.8%	22.8%	311	5.5%	22.3%	9	45.0%	24.3%	1,988	36.2%	24.5%	
	Total	31	100%	100%	10,027	100%	100%	100%	39	100%	11,151	100%	100%	19	100%	100%	5,659	100%	100%	20	100%	100%	5,492	100%	100%	
REFINANCE	Low	0	0.0%	3.2%	0	0.0%	1.7%	21.7%	0	0.0%	0	0.0%	21.4%	0	0.0%	6.9%	0	0.0%	3.5%	0	0.0%	10.0%	0	0.0%	5.7%	
	Moderate	2	6.7%	10.0%	305	4.3%	6.6%	14.9%	2	6.5%	190	2.2%	16.3%	0	0.0%	15.3%	0	0.0%	10.8%	2	16.7%	15.8%	190	9.5%	10.7%	
	Middle	3	10.0%	17.2%	466	6.6%	13.6%	17.6%	2	6.5%	55	0.6%	18.8%	2	10.3%	18.1%	55	0.8%	15.8%	0	0.0%	22.4%	0	0.0%	19.3%	
	Upper	19	63.3%	34.5%	5,318	74.8%	42.5%	45.7%	26	83.9%	8,214	96.0%	43.5%	17	89.5%	35.8%	6,494	99.2%	46.8%	9	75.0%	33.0%	1,720	85.6%	39.8%	
	Unknown	6	20.0%	35.1%	1,016	14.3%	35.7%	0.0%	1	3.2%	100	1.2%	0.0%	0	0.0%	23.9%	0	0.0%	23.1%	1	8.3%	18.8%	100	5.0%	24.5%	
	Total	30	100%	100%	7,105	100%	100%	100%	31	100%	8,559	100%	100%	19	100%	100%	6,549	100%	100%	12	100%	100%	2,010	100%	100%	
HOME IMPROVEMENT	Low	0	0.0%	4.9%	0	0.0%	2.8%	21.7%	0	0.0%	0	0.0%	21.4%	0	0.0%	3.6%	0	0.0%	1.7%	0	0.0%	4.0%	0	0.0%	1.9%	
	Moderate	0	0.0%	11.8%	0	0.0%	8.0%	14.9%	0	0.0%	0	0.0%	16.3%	0	0.0%	7.3%	0	0.0%	4.7%	0	0.0%	10.8%	0	0.0%	6.7%	
	Middle	0	0.0%	15.7%	0	0.0%	16.9%	17.6%	2	28.6%	55	3.9%	18.8%	2	28.6%	13.5%	55	3.9%	10.9%	0	0.0%	25.6%	0	0.0%	15.1%	
	Upper	0	0.0%	58.8%	0	0.0%	61.8%	45.7%	4	57.1%	1,258	89.0%	43.5%	4	57.1%	66.3%	1,258	89.0%	69.7%	0	0.0%	49.4%	0	0.0%	63.6%	
	Unknown	0	0.0%	8.8%	0	0.0%	10.4%	0.0%	1	14.3%	100	7.1%	0.0%	1	14.3%	9.3%	100	7.1%	13.0%	0	0.0%	10.2%	0	0.0%	12.7%	
	Total	0	0.0%	100%	0	0.0%	100%	100%	7	100%	1,413	100%	100%	7	100%	100%	1,413	100%	100%	0	0.0%	100%	0	0.0%	100%	
MULTI FAMILY	Low	0	0.0%	2.6%	0	0.0%	0.2%	21.7%	0	0.0%	0	0.0%	21.4%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	4.0%	0	0.0%	0.1%	
	Moderate	0	0.0%	0.0%	0	0.0%	0.0%	14.9%	0	0.0%	0	0.0%	16.3%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	
	Middle	0	0.0%	0.0%	0	0.0%	0.0%	17.6%	0	0.0%	0	0.0%	18.8%	0	0.0%	1.9%	0	0.0%	0.2%	0	0.0%	8.0%	0	0.0%	0.6%	
	Upper	0	0.0%	0.0%	0	0.0%	0.0%	45.7%	0	0.0%	0	0.0%	43.5%	0	0.0%	9.3%	0	0.0%	2.2%	0	0.0%	0.0%	0	0.0%	0.0%	
	Unknown	1	100.0%	97.4%	953	100.0%	99.8%	0.0%	2	100.0%	4,226	100.0%	0.0%	2	100.0%	88.9%	4,226	100.0%	97.6%	0	0.0%	88.0%	0	0.0%	99.3%	
	Total	1	100%	100%	953	100%	100%	100%	2	100%	4,226	100%	100%	2	100%	100%	4,226	100%	100%	0	0.0%	100%	0	0.0%	100%	
OTHER PURPOSE LOC	Low	0	0.0%	7.2%	0	0.0%	4.6%	21.7%	0	0.0%	0	0.0%	21.4%	0	0.0%	3.2%	0	0.0%	1.1%	0	0.0%	2.9%	0	0.0%	1.6%	
	Moderate	0	0.0%	12.6%	0	0.0%	8.4%	14.9%	2	9.1%	280	8.5%	16.3%	1	8.3%	10.6%	30	1.8%	6.5%	1	10.0%	19.6%	250	15.8%	12.1%	
	Middle	0	0.0%	20.7%	0	0.0%	17.6%	17.6%	0	0.0%	0	0.0%	18.8%	0	0.0%	21.1%	0	0.0%	13.2%	0	0.0%	18.1%	0	0.0%	11.5%	
	Upper	0	0.0%	57.7%	0	0.0%	67.8%	45.7%	19	86.4%	2,885	88.0%	43.5%	11	91.7%	60.6%	1,665	98.2%	76.7%	8	80.0%	54.9%	1,220	77.0%	71.9%	
	Unknown	0	0.0%	1.8%	0	0.0%	1.6%	0.0%	1	4.5%	115	3.5%	0.0%	0	0.0%	4.6%	0	0.0%	2.4%	1	10.0%	4.4%	115	7.3%	2.8%	
	Total	0	0.0%	100%	0	0.0%	100%	100%	22	100%	3,280	100%	100%	12	100%	100%	1,695	100%	100%	10	100%	100%	1,585	100%	100%	

Originations & Purchases
Based on 2021 FFIEC Cens us Data; 2011-2015 ACS data; 2023 FFIEC Cens us Data; 2016-2020 ACS data

Borrower Distribution of HMDA Loans - Table 2 of 2
Assessment Area: AL, Tuscaloosa

PRODUCT TYPE	Borrower Income Levels	Bank & Aggregate Lending; Demographic Data							Bank Lending & Demographic Data					Bank & Aggregate Lending											
		2021							2022, 2023					2022					2023						
		Bank				Families by Family Income	Bank			Families by Family Income	Count			Dollar		Count			Dollar						
		Count	Agg	Dollar	Agg		Count	Dollar			Bank	Agg	Bank	Agg	Bank	Agg	Bank	Agg							
#	%	%	\$ (000s)	\$ %	\$ %	%	#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %	#	%	%	\$ (000s)	\$ %	\$ %		
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	8.9%	0	0.0%	4.3%	21.7%	0	0.0%	0	0.0%	21.4%	0	0.0%	7.1%	0	0.0%	5.7%	0	0.0%	28.4%	0	0.0%	19.0%
	Moderate	0	0.0%	10.1%	0	0.0%	5.5%	14.9%	0	0.0%	0	0.0%	16.3%	0	0.0%	13.3%	0	0.0%	11.5%	0	0.0%	7.4%	0	0.0%	5.2%
	Middle	0	0.0%	13.9%	0	0.0%	9.5%	17.6%	0	0.0%	0	0.0%	18.8%	0	0.0%	25.7%	0	0.0%	18.6%	0	0.0%	29.5%	0	0.0%	24.0%
	Upper	0	0.0%	60.8%	0	0.0%	76.4%	45.7%	0	0.0%	0	0.0%	43.5%	0	0.0%	43.4%	0	0.0%	44.9%	0	0.0%	31.6%	0	0.0%	48.6%
	Unknown	0	0.0%	6.3%	0	0.0%	4.2%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	10.6%	0	0.0%	19.3%	0	0.0%	3.2%	0	0.0%	3.2%
	Total	0	0.0%	100%	0	0.0%	100%	100%	0	0.0%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%
PURPOSE NOT APPLICABLE	Low	0	0.0%	0.0%	0	0.0%	0.0%	21.7%	0	0.0%	0	0.0%	21.4%	0	0.0%	1.7%	0	0.0%	0.9%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	0.0%	0	0.0%	0.0%	14.9%	0	0.0%	0	0.0%	16.3%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	3.7%	0	0.0%	1.5%
	Middle	0	0.0%	0.8%	0	0.0%	1.3%	17.6%	0	0.0%	0	0.0%	18.8%	0	0.0%	1.7%	0	0.0%	2.7%	0	0.0%	0.0%	0	0.0%	0.0%
	Upper	0	0.0%	0.0%	0	0.0%	0.0%	45.7%	0	0.0%	0	0.0%	43.5%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	3.7%	0	0.0%	2.2%
	Unknown	0	0.0%	99.2%	0	0.0%	98.7%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	96.6%	0	0.0%	96.4%	0	0.0%	92.6%	0	0.0%	96.3%
	Total	0	0.0%	100%	0	0.0%	100%	100%	0	0.0%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%
HMDA TOTALS	Low	1	1.6%	3.7%	145	0.8%	1.9%	21.7%	0	0.0%	0	0.0%	21.4%	0	0.0%	4.3%	0	0.0%	1.9%	0	0.0%	5.6%	0	0.0%	2.9%
	Moderate	3	4.8%	13.5%	365	2.0%	9.3%	14.9%	7	6.9%	942	3.3%	16.3%	2	3.4%	16.1%	227	1.2%	10.7%	5	11.9%	16.6%	715	7.9%	11.1%
	Middle	7	11.3%	18.3%	1,269	7.0%	15.0%	17.6%	14	13.9%	3,186	11.1%	18.8%	9	15.3%	19.4%	1,568	8.0%	15.6%	5	11.9%	20.5%	1,618	17.8%	16.4%
	Upper	36	58.1%	34.2%	12,157	67.2%	39.3%	45.7%	63	62.4%	17,661	61.7%	43.5%	42	71.2%	37.1%	13,110	67.1%	40.5%	21	50.0%	35.0%	4,551	50.1%	41.4%
	Unknown	15	24.2%	30.2%	4,149	22.9%	34.6%	0.0%	17	16.8%	6,840	23.9%	0.0%	6	10.2%	23.1%	4,637	23.7%	31.4%	11	26.2%	22.3%	2,203	24.2%	28.2%
	Total	62	100%	100%	18,085	100%	100%	100%	101	100%	28,629	100%	100%	59	100%	100%	19,542	100%	100%	42	100%	100%	9,087	100%	100%

Originations & Purchases
Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

Home Purchase Loans

Of the 62 HMDA-reportable loans in 2021, 31 (50.0 percent) were home purchase loans. Of the 101 HMDA-reportable loans in 2022-2023, 39 (38.6 percent) were home purchase loans.

Home purchase lending to low-income borrowers is poor. In 2021, home purchase lending to low-income borrowers at 3.2 percent was below the percentage of low-income families at 21.7 percent and similar to aggregate lending to low-income families at 4.1 percent. The bank did not make any home purchase loans to low-income borrowers in 2022-2023 while the percentage of low-income families was 21.4 percent. In 2022 and 2023, aggregate lending performance to low-income families was 3.3 percent and 4.3 percent, respectively.

Home purchase lending to moderate-income borrowers is poor. In 2021, home purchase lending to moderate-income borrowers at 3.2 percent was below the percentage of moderate-income families at 14.9 percent and below aggregate lending to moderate-income families at 16.9 percent. The bank's home purchase lending to moderate-income borrowers in 2022-2023 at 7.7 percent was below the percentage of moderate-income families at 16.3 percent. Home purchase lending to moderate-income borrowers in 2022 at 5.3 percent was below aggregate lending to moderate-income families at 17.6 percent. Home purchase lending to moderate-income borrowers in 2023 at 10.0 percent was below aggregate lending to moderate-income families at 17.4 percent.

Home Refinance Loans

Of the 62 HMDA-reportable loans in 2021, 30 (48.4 percent) were refinance loans. Of the 101 HMDA-reportable loans in 2022 and 2023, 31 (30.7 percent) were refinance loans.

Home refinance lending to low-income borrowers is poor. In 2021, the bank made no refinance loans to low-income borrowers while the percentage of low-income families was 21.7 percent and aggregate lending to low-income families was 3.2 percent. In 2022-2023, the bank did not make any refinance loans to low-income borrowers while the percentage of low-income families was 21.4 percent. Aggregate lending performance was 6.9 percent and 10.0 percent in 2022 and 2023, respectively.

Home refinance lending to moderate-income borrowers is poor. In 2021, refinance lending to moderate-income borrowers at 6.7 percent was below the percentage of moderate-income families at 14.9 percent and below aggregate lending to moderate-income families at 10.0 percent. The bank's refinance lending to moderate-income borrowers in 2022-2023 at 6.5 percent was below the percentage of moderate-income families at 16.3 percent. In 2022, the bank did not make any refinance loans to moderate-income borrowers while aggregate lending was 15.3 percent to moderate-income families in

2022. The bank's refinance lending to moderate-income borrowers in 2023 at 16.7 percent was similar to aggregate lending to moderate-income families at 15.8 percent.

Home Improvement Loans

Of the 62 HMDA-reportable loans in 2021, zero (0.0 percent) were home improvement loans. Of the 101 HMDA-reportable loans in 2022-2023, seven (6.9 percent) were home improvement loans. Given the very low number of total home improvement loans made, home improvement lending to LMI borrowers was not rated.

CD Lending

The bank makes few, if any, CD loans in the Tuscaloosa AA.

INVESTMENT TEST

SmartBank made a poor level of qualified CD investments and donations totaling \$37,325 in the Tuscaloosa AA. The bank exhibited poor responsiveness to credit and CD needs. During the review period, the bank made zero investments inside the AA while making 10 donations for \$37,325. Nine donations met the criteria for CD by having a primary purpose of community service and one had a primary purpose of affordable housing.

One grant was for \$5,000 to a non-profit organization with a mission of providing affordable housing for LMI individuals and families. The donation was targeted to a geography with a poverty rate over 70 percent. This one donation, however, demonstrates limited responsiveness to the affordable housing needs of the community as identified by the community contact.

SERVICE TEST

SmartBank's Service Test performance in the Tuscaloosa AA is Low Satisfactory.

Retail Banking Services

SmartBank's delivery systems are reasonably accessible to the geographies and individuals of different income levels in the AA. The distribution of three branch offices as of December 31, 2023 was compared to the distribution of households and businesses among the tract categories within the AA. The Tuscaloosa AA has no branches in low-income tracts and one branch in a moderate-income tract in 2021, but none after the Census change occurred in 2022. In 2021, the one branch in the moderate-income tract represented 33.3 percent of offices in the AA. This was above the share of households (20.5 percent) and businesses (26.9 percent) in LMI census tracts. In 2022-2023, the share of branches in LMI tracts (0.0 percent) was below the share of households (18.6 percent) and businesses (16.7 percent) in LMI census tracts. The bank's record of opening and closing branches generally does not adversely affect the accessibility of its delivery systems, particularly to LMI geographies or LMI individuals. During the review period, the bank did not open or close any branches. Banking services and business hours do not vary in a way that inconveniences the AA, including LMI geographies and individuals.

The tables below show the distribution of branches and ATMs along with households and businesses by tract category.

Geographic Distribution of Branches & ATMS 2021
Assessment Area: AL Tuscaloosa

Tract Category	Branches							ATMs												Demographics			
	Total Branches				Drive thru	Extended Hours	Week-end Hours	Total ATMs			Full Service ATMs				Cash only ATMs				Census Tracts		House holds	Total Businesses	
	#	%	Open #	Closed #				#	%		#	%	Open #	Closed #	#	%	Open #	Closed #					
Low	0	0.0%	0	0	0	0	0	Total	0	0.0%	0	0.0%	0	0	0	0.0%	0	0	1	2.1%	1.6%	1.4%	
DTP	0		0	0	0			SA	0		0		0	0	0		0	0					
Moderate	1	33.3%	0	0	0	1	0	Total	1	33.3%	0	0.0%	0	0	1	33.3%	0	0	12	25.5%	18.9%	25.5%	
DTP	0		0	0	0			SA	0		0		0	0	0		0	0					
Middle	1	33.3%	0	0	0	1	0	Total	1	33.3%	0	0.0%	0	0	1	33.3%	0	0	19	40.4%	42.8%	37.2%	
DTP	0		0	0	0			SA	0		0		0	0	0		0	0					
Upper	1	33.3%	0	0	0	1	0	Total	1	33.3%	0	0.0%	0	0	1	33.3%	0	0	13	27.7%	35.2%	33.7%	
DTP	0		0	0	0			SA	0		0		0	0	0		0	0					
Unknown	0	0.0%	0	0	0	0	0	Total	0	0.0%	0	0.0%	0	0	0	0.0%	0	0	2	4.3%	1.4%	2.3%	
DTP	0		0	0	0			SA	0		0		0	0	0		0	0					
Total	3	100%	0	0	0	3	0	Total	3	100%	0	0.0%	0	0	3	100%	0	0	47	100%	100%	100%	
DTP	0		0	0	0			SA	0		0		0	0	0		0	0					

Based on 2021 FFIEC Census Data

Closed branches/ATMs are only included in "closed" columns and are not included in any other totals.

DTP - Drive thru only is a subset of total branches

SA = Stand Alone ATM is a subset of total ATMs

Geographic Distribution of Branches & ATMS 2022 - 2023
Assessment Area: AL Tuscaloosa

Tract Category	Branches							ATMs								Demographics						
	Total Branches				Drive thru #	Extend- Hours #	Week-end Hours #	Total ATMs		Full Service ATMs				Cash only ATMs				Census Tracts		House holds %	Total Businesses %	
	#	%	Open #	Closed #				#	%	#	%	Open #	Closed #	#	%	Open #	Closed #					
Low	0	0.0%	0	0	0	0	0	Total	0	0.0%	0	0.0%	0	0	0	0.0%	0	0	5	8.5%	7.4%	6.0%
DTO	0		0	0	0			SA	0		0		0	0	0		0	0				
Moderate	0	0.0%	0	0	0	0	0	Total	0	0.0%	0	0.0%	0	0	0	0.0%	0	0	9	15.3%	11.2%	10.7%
DTO	0		0	0	0			SA	0		0		0	0	0		0	0				
Middle	2	66.7%	0	0	2	2	0	Total	2	66.7%	2	66.7%	0	0	0	0.0%	0	0	24	40.7%	45.5%	45.2%
DTO	0		0	0	0			SA	0		0		0	0	0		0	0				
Upper	1	33.3%	0	0	1	1	0	Total	1	33.3%	1	33.3%	0	0	0	0.0%	0	0	17	28.8%	31.6%	32.4%
DTO	0		0	0	0			SA	0		0		0	0	0		0	0				
Unknown	0	0.0%	0	0	0	0	0	Total	0	0.0%	0	0.0%	0	0	0	0.0%	0	0	4	6.8%	4.3%	5.7%
DTO	0		0	0	0			SA	0		0		0	0	0		0	0				
Total	3	100%	0	0	3	3	0	Total	3	100%	3	100%	0	0	0	0.0%	0	0	59	100%	100%	100%
DTO	0		0	0	0			SA	0		0		0	0	0		0	0				

Based on 2023 FFIEC Census Data

Closed branches/ATMs are only included in "closed" columns and are not included in any other totals.

DTP - Drive thru only is a subset of total branches

SA = Stand Alone ATM is a subset of total ATMs

CD Services

SmartBank provides a relatively high level of CD services in the AA. During the review period, bank employees used their financial and technical expertise with 28 qualified service activities totaling 297 service hours throughout the AA. Over 81.0 percent of service hours involved bank staff serving as board or committee members of organizations that provide community services to LMI individuals. An additional eight services for 94 service hours benefited a broader statewide or regional area that includes the Tuscaloosa AA. All these hours are board or committee service for organizations that have a primary purpose of providing community services to LMI individuals and families.

Noteworthy CD services include:

- 42 hours of board service to local nonprofit organization providing financial education to students from LMI families who had been expelled from city or county school districts.
- 33 hours of board service to a local nonprofit food bank providing food to those suffering from food insecurity.

**METROPOLITAN AREAS
LIMITED-SCOPE REVIEW**

The following AAs were reviewed using limited-scope examination procedures.

DESCRIPTION OF INSTITUTION'S OPERATIONS IN ALABAMA METROPOLITAN AAs

- **Auburn AA (Lee County)**
 - As of December 31, 2023, SmartBank operated one branch in the AA, representing 7.1 percent of its branches in Alabama.
 - As of June 30, 2023, the bank had \$148.3 million in deposits in this AA, representing 13.3 percent of SmartBank's total deposits in Alabama.
- **Baldwin AA (Baldwin County)**
 - As of December 31, 2023, SmartBank operated one branch in the AA, representing 7.1 percent of its branches in Alabama.
 - As of June 30, 2023, the bank had \$105.8 million in deposits in this AA, representing 9.5 percent of SmartBank's total deposits in Alabama.
- **Birmingham AA (Jefferson County)**
 - As of December 31, 2023, SmartBank operated one branch in the AA, representing 7.1 percent of its branches in Alabama.
 - As of June 30, 2023, the bank had \$31.1 million in deposits in this AA, representing 2.8 percent of SmartBank's total deposits in Alabama.
- **Dothan AA (Houston County)**
 - As of December 31, 2023, SmartBank operated one branch in the AA, representing 7.1 percent of its branches in Alabama.
 - As of June 30, 2023, the bank had \$60.4 million in deposits in this AA, representing 5.4 percent of SmartBank's total deposits in Alabama.
- **Huntsville AA (Madison County)**
 - As of December 31, 2023, SmartBank operated one branch in the AA, representing 7.1 percent of its branches in Alabama.
 - As of June 30, 2023, the bank had \$22.4 million in deposits in this AA, representing 2.0 percent of SmartBank's total deposits in Alabama.
- **Mobile AA (Mobile and Washington counties)**
 - As of December 31, 2023, SmartBank operated three branches in the AA, representing 21.4 percent of its branches in Alabama.
 - As of June 30, 2023, the bank had \$100.6 million in deposits in this AA, representing 9.0 percent of SmartBank's total deposits in Alabama.
- **Montgomery AA (Montgomery County)**
 - As of December 31, 2023, SmartBank operated one branch in the AA, representing 7.1 percent of its branches in Alabama.
 - As of June 30, 2023, the bank had \$80.5 million in deposits in this AA, representing 7.2 percent of SmartBank's total deposits in Alabama.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS

Through these procedures, conclusions regarding the institution's CRA performance are drawn from the review of available facts and data, including performance and demographic information. Refer to the tables in *Appendix C* for additional information regarding these AAs.

The following table compares conclusions regarding performance in the Alabama limited-scope metropolitan areas to performance in the state of Alabama.

Performance in the Limited-Scope Review Metropolitan AAs			
AA	Lending Test	Investment Test	Service Test
Auburn	Consistent	Not Consistent (Exceeded)	Consistent
Baldwin	Consistent	Not Consistent (Exceeded)	Not Consistent (Below)
Birmingham	Consistent	Consistent	Not Consistent (Exceeded)
Dothan	Not Consistent (Exceeded)	Consistent	Not Consistent (Exceeded)
Huntsville	Not Consistent (Below)	Consistent	Not Consistent (Exceeded)
Mobile	Not Consistent (Below)	Not Consistent (Exceeded)	Not Consistent (Below)
Montgomery	Not Consistent (Below)	Not Consistent (Exceeded)	Not Consistent (Below)

For the Lending Test, SmartBank received a rating of Low Satisfactory for the state of Alabama. Performance in the Dothan limited-scope AA exceeded statewide Lending Test performance, whereas performances in Auburn, Baldwin, and Birmingham were consistent with the statewide performance and performance in Huntsville, Mobile, and Montgomery were below the state. The bank made an excellent level of CD loans in Auburn, Baldwin, and Dothan, a relatively high level in Birmingham, and made few, if any, CD loans in the Huntsville, Mobile, and Montgomery AAs.

For the Investment Test, SmartBank received a rating of Needs to Improve for the state of Alabama. The bank made an excellent level of investments and grants in the Montgomery limited-scope AA, a significant level in the Baldwin and Mobile AA, an adequate level in the Auburn AA, and a poor level in the Birmingham, Dothan, and Huntsville AAs.

For the Service Test, SmartBank received a rating of Low Satisfactory for the state of Alabama. Performances in the Baldwin, Mobile, and Montgomery limited-scope AA were below statewide performance, whereas performance in the Auburn AA was consistent with the statewide performance and performance in the Birmingham, Dothan, and Huntsville AAs exceeded the state. The bank provided an excellent level of CD services in the Birmingham, Dothan, and Huntsville AAs, a significant level in the Auburn AA, a limited level in the Baldwin AA, and few, if any in Mobile and Montgomery AA.

Performance in the metropolitan limited-scope AAs did not affect the overall state rating.

**NONMETROPOLITAN STATEWIDE AREAS
LIMITED-SCOPE REVIEW**

The following AA was reviewed using limited-scope examination procedures.

DESCRIPTION OF INSTITUTION'S OPERATIONS IN TENNESSEE NON-METROPOLITAN AAS

- **Clarke AA (Clarke County)**
 - As of December 31, 2023, SmartBank operated two branches in the AA, representing 14.3 percent of its branches in Alabama.
 - As of June 30, 2023, the bank had \$102.6 million in deposits in this AA, representing 9.2 percent of SmartBank's total deposits in Alabama.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS

Through these procedures, conclusions regarding the institution's CRA performance are drawn from the review of available facts and data, including performance and demographic information. Refer to the tables in *Appendix C* for additional information regarding these AAs.

The following table compares conclusions regarding the Bank's performance in the Alabama limited-scope non-metropolitan area to the bank's performance in the state of Alabama.

Performance in the Limited-Scope Review Non-Metropolitan AAs			
AA	Lending Test	Investment Test	Service Test
Clarke	Not Consistent (Below)	Consistent	Not Consistent (Below)

For the Lending Test, SmartBank received a rating of Low Satisfactory for the state of Alabama. Performance in the Clarke limited-scope AA was below the statewide lending test performance. The bank made few, if any CD loans in the Clarke AA.

For the Investment Test, SmartBank received a rating of Needs to Improve for the state of Alabama. The bank makes a poor level of investments and grants in the Clarke limited-scope AA, consistent with the performance at the state level.

For the Service Test, SmartBank received a rating of Low Satisfactory for the state of Alabama. Performance in the Clarke limited-scope AA was below the bank's statewide performance. The bank provided few, if any CD services in the Clarke AA.

Performance in the non-metropolitan limited-scope AA did not affect the overall state rating.

FLORIDA

CRA RATING FOR FLORIDA: Needs To Improve

The Lending Test is rated: Low Satisfactory

The Investment Test is rated: Low Satisfactory

The Service Test is rated: Needs To Improve

Major factors contributing to this rating include:

- Lending levels reflect adequate responsiveness in its Florida AAs.
- The geographic distribution of loans reflects adequate penetration throughout Florida AAs.
- The distribution of borrowers reflects poor penetration among customers of different income levels and businesses of different revenue sizes.
- The bank makes an adequate level of CD loans in its Florida AAs.
- The bank makes an adequate level of qualified CD investments and grants in its Florida AA and exhibits poor responsiveness to credit and CD needs.
- Retail delivery systems are reasonably accessible to the bank's geographies and individuals of different income levels in its Florida AAs.
- The bank provides few, if any, CD services throughout its Florida AAs.

SCOPE OF EXAMINATION

A full-scope review was conducted for the Ft. Walton AA. Limited-scope reviews were conducted for the remaining three AAs:

- Panama City
- Pensacola
- Tallahassee

The time period and products evaluated for the AAs in Florida are consistent with the scope discussed in the institution section of this report.

DESCRIPTION OF INSTITUTION'S OPERATIONS IN FLORIDA

As of June 30, 2023, SmartBank had approximately \$251.8 million in deposits in Florida, comprising 6.0 percent of its total deposits. SmartBank operated four banking offices in Florida as of December 31, 2023, representing 9.5 percent of its total offices. HMDA-reportable lending in Florida accounted for 9.7 percent of total institutional HMDA-reportable lending by number of loans and 14.4 percent by dollar volume. Small business lending in Florida accounted for 7.2 percent of the bank's total small business lending by number of loans and 9.4 percent by dollar volume.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN FLORIDA

LENDING TEST

Overview

The Lending Test rating for the state of Florida is Low Satisfactory.

During the review period, SmartBank reported 266 small business loans and 214 HMDA-reportable loans in Florida. Therefore, more weight was given to small business lending than HMDA-reportable lending for the lending analysis. SmartBank originated or renewed three CD loans totaling \$5.9 million benefiting Florida AAs during the review period.

Lending Activity

The following table displays the volume of lending activity from January 1, 2021 through December 31, 2023 by loan type.

Statewide Summary of Lending Activity

Assessment Areas Located in: Florida

2021-2023

Loan Type	#	%	\$(000s)	%
HMDA Home Purchase	151	31.5%	58,865	40.3%
HMDA Refinance	46	9.6%	14,709	10.1%
HMDA Home Improvement	5	1.0%	283	0.2%
HMDA Multi-Family	3	0.6%	11,710	8.0%
HMDA Other Purpose LOC	4	0.8%	1,398	1.0%
HMDA Other Purpose Closed/Exempt	5	1.0%	632	0.4%
HMDA Loan Purpose NA	0	0.0%	0	0.0%
Total HMDA	214	44.6%	87,597	60.0%
Total Small Business	266	55.4%	58,341	40.0%
Total Farm	0	0.0%	0	0.0%
Total Loans	480	100%	145,938	100%

Originations & Purchases

Geographic and Borrower Distribution of Loans

The geographic distribution of small business and HMDA-reportable loans is adequate. The distribution of borrowers reflects poor penetration among customers of different income levels and business of different sizes. The detailed analyses are discussed later in the full-scope AA section of the report.

CD Lending

SmartBank makes an adequate level of CD loans in the state of Florida. During the review period, the bank originated or renewed three CD loans totaling \$5.9 million benefiting Florida AAs. The bank originated one CD loan in the Ft. Walton full-scope AA for \$1.5 million and two CD loans for \$4.4 million in limited-scope AAs. No CD loans were made in the Tallahassee limited-scope AA. The bank was considered responsive to the CD needs in the AAs within the state. Therefore, consideration was given to CD loans made outside the bank's AAs within Florida. The bank made an additional three CD loans for a total of \$7.2 million outside of its AAs but within the state of Florida. Two of these loans met the criteria for CD by having a primary purpose of economic development supporting small businesses and creating or retaining jobs for LMI people. The third loan had a primary purpose of community service to the LMI community.

Additional information on CD loans is found in the full-scope AA sections of this evaluation.

INVESTMENT TEST

The Investment Test rating for Florida is Low Satisfactory. The bank made an adequate level of qualified investments and contributions totaling \$4.1 million in its Florida AAs. By dollar amount, over 99.0 percent of investment and contribution activity occurred in the Ft. Walton full-scope AA. The bank exhibits adequate responsiveness to credit and CD needs in Florida and makes occasional use of innovative or complex investments to support CD initiatives in the state.

Additional information regarding specific investments and donations is found in the full-scope AA sections of this evaluation.

SERVICE TEST

The Service Test rating for Florida is Needs to Improve.

Retail Services

SmartBank delivery systems, including ATMs and branches, are reasonably accessible to geographies and individuals of different income levels. SmartBank's record of opening and closing of branches has generally not adversely affected the accessibility of its delivery systems, particularly to LMI geographies and individuals. During the review period, the bank opened one branch in Florida. The bank also closed one branch in Florida. Neither of the branch changes were located in LMI tracts. In addition, banking services and business hours do not vary in a way that inconveniences the AAs, including LMI geographies or individuals.

CD Services

SmartBank provides few, if any CD services that benefit residents and small businesses in Florida. Bank employees engaged in three qualified service activities totaling 30 service hours within the Florida AAs during the review period. None of the services occurred within the Ft. Walton Beach full-scope AA. All of the service activities occurred in the bank's limited-scope AAs. The bank reported no service activities in the Pensacola limited-scope AA. An additional two services for 55 service hours benefited a broader statewide or regional area that included the AAs within Florida.

Additional detail on the bank's retail and CD services can be found in the full-scope AA sections of this evaluation.

METROPOLITAN AREA FULL-SCOPE REVIEW

DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE FT. WALTON, FLORIDA AA

Overview

The AA includes Walton and Okaloosa Counties, the two counties that comprise the Ft. Walton Beach, FL MSA. As of December 31, 2023, the bank operated one branch within the AA. This branch is located in an upper-income census tract and represents 25 percent of the bank's branches in the state of Florida and 2.4 percent of its total branches. a percentage within the state of Florida, 51.3 percent of the bank's deposit volume and 28.1 percent of its HMDA-reportable and small business loans by number are located in the Ft. Walton AA.

The Ft. Walton MSA is a not a competitive banking market, with 25 depository institutions operating 90 branches in the AA. SmartBank was ranked 16th in deposit market share with 1.7 percent of total deposits (\$129.1 million). Regions Bank had the largest deposit market share with 16.7 percent, followed by Synovus Bank with 9.8 percent.

For HMDA-reportable lending, SmartBank originated or purchased 0.06 percent, 0.04 percent, and 0.06 percent of total HMDA-reportable loans in the AA in 2021, 2022 and 2023, respectively. SmartBank was ranked 105th out of 851 reporters in 2021; 93rd out of 782 reporters in 2022; and 75th out of 677 reporters in 2023. Rocket Mortgage LLC was the top HMDA reporter in the market for 2021 and Broker Solutions Inc. was the top HMDA reporter for 2022 and 2023.

For small business lending, SmartBank ranked 27th out of 137 reporters in 2021 with 0.4 percent of small business loans. In 2022, the bank ranked 30th out of 122 reporters with 0.3 percent of total small business loans. In 2023, SmartBank ranked 32nd out of 110 reporters with 0.3 percent of total small business loans. American Express NB was the top CRA reporter in the market for 2021, 2022, and 2023.

AA Demographics, Population, and Income Characteristics

The AA is located in southern Okaloosa County, Florida and has a population of 251,724. The AA contains 70 census tracts: 4 low-income tracts (5.7 percent), 13 moderate-income tracts (18.6 percent), 30 middle-income tracts (42.9 percent), 20 upper-income tracts (28.6 percent), and 3 unknown-income tracts (4.3 percent).

For purposes of classifying borrower income, this evaluation uses the FFIEC estimated median family income for the relevant area. As the following table shows, the median family income increased from \$79,200 in 2021 to \$96,900 in 2023.

Borrower Income Levels Crestview-Fort Walton Beach-Destin, FL (MSA)

FFIEC Estimated Median Family Income		Low 0 - 49.99%		Moderate 50% - 79.99%		Middle 80% - 119.99%		Upper 120% - & above	
2021	\$79,200	0	- \$39,599	\$39,600	- \$63,359	\$63,360	- \$95,039	\$95,040	- & above
2022	\$89,700	0	- \$44,849	\$44,850	- \$71,759	\$71,760	- \$107,639	\$107,640	- & above
2023	\$96,900	0	- \$48,449	\$48,450	- \$77,519	\$77,520	- \$116,279	\$116,280	- & above

There were 71,753 total families in the AA. Of these families, 19.7 percent were low-income, 18.7 percent were moderate-income, 21.5 percent were middle-income, and 40.1 percent were upper-income. Families with income below the poverty level were 7.3 percent, which is the same as the percentage of families below poverty in the state of Florida (7.3 percent). Additionally, poverty rates are higher in LMI tracts, with 20.1 percent of the families residing in low-income tracts living below the poverty level and 13.2 percent of the families residing in moderate-income tracts living

below the poverty level.

The Combined Demographic tables below provide demographic characteristics of the bank's AA used to analyze the bank's CRA performance. The first table is based on the 2021 FFIEC Census data and 2021 D&B information used for the analysis of 2021 CRA performance. The second table is based on the 2022 and 2023 FFIEC Census data and 2022 D&B information used for analysis of 2022-2023 CRA performance.

Combined Demographics Report - 2021

Assessment Area: FL Ft. Walton

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	0	0.0%	0	0.0%	0	0.0%	13,124	20.3%
Moderate-income	9	16.4%	8,404	13.0%	1,602	19.1%	11,557	17.9%
Middle-income	31	56.4%	40,733	62.9%	4,530	11.1%	13,944	21.5%
Upper-income	12	21.8%	15,580	24.1%	613	3.9%	26,092	40.3%
Unknown-income	3	5.5%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	55	100.0%	64,717	100.0%	6,745	10.4%	64,717	100.0%
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	0	0	0.0%	0.0%	0	0.0%	0	0.0%
Moderate-income	17,753	7,884	12.2%	44.4%	5,893	33.2%	3,976	22.4%
Middle-income	75,551	40,130	62.3%	53.1%	21,482	28.4%	13,939	18.4%
Upper-income	47,852	16,405	25.5%	34.3%	6,580	13.8%	24,867	52.0%
Unknown-income	0	0	0.0%	0.0%	0	0.0%	0	0.0%
Total Assessment Area	141,156	64,419	100.0%	45.6%	33,955	24.1%	42,782	30.3%
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
			#	%	#	%	#	%
Low-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate-income	2,263	10.8%	2,141	10.8%	100	12.1%	22	12.4%
Middle-income	11,491	54.9%	10,969	55.1%	430	52.2%	92	51.7%
Upper-income	7,162	34.2%	6,804	34.2%	294	35.7%	64	36.0%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	20,916	100.0%	19,914	100.0%	824	100.0%	178	100.0%
	Percentage of Total Businesses:			95.2%		3.9%		0.9%
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
			#	%	#	%	#	%
Low-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate-income	48	25.8%	48	26.1%	0	0.0%	0	0.0%
Middle-income	100	53.8%	99	53.8%	1	50.0%	0	0.0%
Upper-income	38	20.4%	37	20.1%	1	50.0%	0	0.0%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	186	100.0%	184	100.0%	2	100.0%	0	0.0%
	Percentage of Total Farms:			98.9%		1.1%		0.0%

Based on 2021 FFIEC Census Data and 2021 D&B Information

Combined Demographics Report - 2022 - 2023

Assessment Area: FL Ft. Walton

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	4	5.7%	2,458	3.4%	494	20.1%	14,101	19.7%
Moderate-income	13	18.6%	14,073	19.6%	1,857	13.2%	13,423	18.7%
Middle-income	30	42.9%	32,067	44.7%	2,142	6.7%	15,454	21.5%
Upper-income	20	28.6%	23,155	32.3%	741	3.2%	28,775	40.1%
Unknown-income	3	4.3%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	70	100.0%	71,753	100.0%	5,234	7.3%	71,753	100.0%
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied		Rental		Vacant		
		#	%	%	#	%	#	%
Low-income	5,145	1,892	2.6%	36.8%	2,596	50.5%	657	12.8%
Moderate-income	25,128	13,468	18.2%	53.6%	9,284	36.9%	2,376	9.5%
Middle-income	60,018	34,542	46.6%	57.6%	13,229	22.0%	12,247	20.4%
Upper-income	61,148	24,145	32.6%	39.5%	8,714	14.3%	28,289	46.3%
Unknown-income	0	0	0.0%	0.0%	0	0.0%	0	0.0%
Total Assessment Area	151,439	74,047	100.0%	48.9%	33,823	22.3%	43,569	28.8%
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	1,000	5.5%	941	5.4%	54	6.9%	5	2.9%
Moderate-income	2,834	15.5%	2,677	15.4%	126	16.1%	31	18.1%
Middle-income	7,507	41.0%	7,118	41.0%	325	41.6%	64	37.4%
Upper-income	6,964	38.0%	6,617	38.1%	276	35.3%	71	41.5%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	18,305	100.0%	17,353	100.0%	781	100.0%	171	100.0%
	Percentage of Total Businesses:			94.8%		4.3%		0.9%
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	4	2.3%	4	2.3%	0	0.0%	0	0.0%
Moderate-income	30	17.1%	30	17.4%	0	0.0%	0	0.0%
Middle-income	96	54.9%	94	54.7%	2	66.7%	0	0.0%
Upper-income	45	25.7%	44	25.6%	1	33.3%	0	0.0%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	175	100.0%	172	100.0%	3	100.0%	0	0.0%
	Percentage of Total Farms:			98.3%		1.7%		0.0%

Based on 2023 FFIEC Census Data and 2023 D&B information

Housing Characteristics

There are 151,439 total housing units in the AA, of which 48.9 percent are owner-occupied, 22.3 percent are rental units, and 28.8 percent are vacant. Fewer home ownership opportunities exist specifically in low-income tracts where 36.8 percent of housing units are owner-occupied compared to 53.6 percent of housing units in moderate-income tracts.

The median age of housing stock across the AA is 36 years, compared to 34 years for the state of Florida. Housing units in low-income and moderate-income census tracts were older, with a median age of housing stock being 42 years and 40 years respectively. The older age of homes is an indicator of potential opportunity for refinancing and home improvement lending in these tracts.

The median housing value across the AA is \$236,811, which is higher than the median housing value in Florida (\$232,000). Median gross rent in the AA was \$1,141 per month, which is slightly lower than the median gross rent in Florida (\$1,218 per month). The affordability ratio of the AA is 27.36 percent, which is higher than the affordability ratio for Florida (24.87 percent). The percentage of renters with rent costs greater than 30 percent of income is 48.95 percent, which although lower than the state of Florida at 52.54 percent indicates that housing cost burden remains a challenge in the AA.

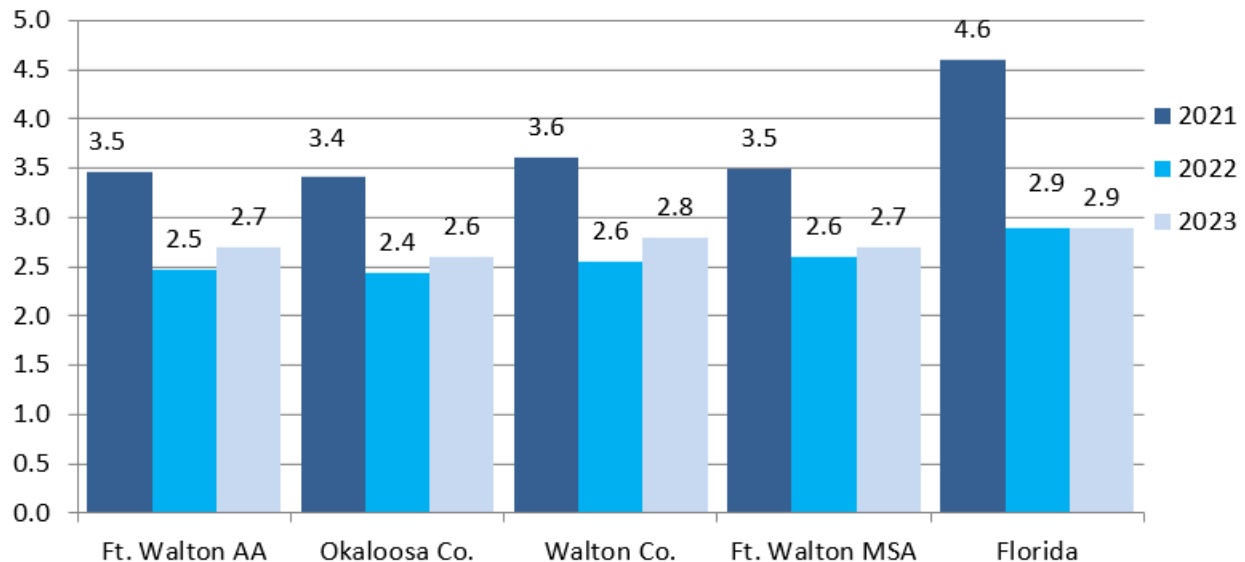
Economic Conditions

Fort Walton Beach is a year-round fishing and beach resort community located in southern Okaloosa County, Florida. The economy is primarily driven by two industries; tourism and the military. The biggest employers are the US Military, the hospitality industry, and defense contractors. Noteworthy features include the shoreline, retirement destination, parks, and museums. Ft. Walton Beach is the home of Eglin Air Force Base. According to the City of Ft. Walton Beach website¹², the Fort Walton Beach Landing Park renovation, the Heritage Park and Cultural Center Museum addition and the Brownfields Redevelopment are projects currently underway. Businesses in the designated Brownfield sites are eligible for financial incentives including job creation bonuses, loan guarantees, and sales tax exemptions.

The following table shows the unemployment rates for the bank's Ft. Walton AA and the state of Florida. As shown, unemployment rates in the AA were lower than unemployment rates for the state of Florida in 2021, 2022 and 2023. The AA unemployment rate improved from 3.5 percent in 2021 to 2.5 percent in 2022 but rose in 2023 to 2.7 percent, while the state's unemployment rate similarly dropped from 4.6 percent in 2021 to 2.9 percent in 2022 and remained at 2.9 percent in 2023.

¹² [Brownfields Redevelopment | Fort Walton Beach, FL \(fwb.org\)](https://www.fwb.org/Brownfields-Redevelopment)

Unemployment Rates - FL Ft. Walton



Not Seasonally Adjusted. Source: Bureau of Labor Statistics

Credit and CD Needs

As part of the CRA examination, information was obtained from an practitioner engaged in the provision of community services throughout the MSA. As described below, housing availability, affordability, and high rental rates are the biggest issues facing the AA.

The contact stated that within the next three years, 3,500 families are expected to move to the area, which will further increase the demand for housing units. The contact explained there are currently projects underway to develop land and construct new housing units in the rural areas north of Okaloosa County to meet this demand and address housing needs. The contact also identified the area as a banking desert and that banks could establish virtual kiosks as opposed to incurring large expenditures to open branches. In addition, the contact stated that some financial institutions in the area are doing a great job in meeting the credit needs of the community by partnering with nonprofits to provide financial literacy classes and credit building workshops which are important to LMI residents.

Lastly, the contact stated that some LMI persons have fallen on hard times because of the current state of the economy. Residents are encountering difficulties with their credit and some have been evicted from their homes. As such, financial institutions should have less restrictive policies for such persons and strive to meet the needs of all residents of the community they serve.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS

LENDING TEST

Overview

The Lending Test rating for the Ft. Walton AA is Low Satisfactory.

SmartBank's lending levels reflect adequate responsiveness to the Ft. Walton AA credit needs. The geographic distribution of loans reflects adequate dispersion throughout the AA, but the distribution of borrowers reflects poor penetration among customers of different income levels and businesses of different sizes. The bank makes an adequate level of CD loans within the AA.

Lending Activity

Lending levels reflect adequate responsiveness to AA credit needs. The analysis included 45 small business and 15 HMDA-reportable loans made in the AA in 2021 and 62 small business and 12 HMDA-reportable loans in 2022-2023. Greater weight was placed on small business lending as the volume of small business loans was greater than HMDA-reportable loans. The Ft. Walton AA accounted for 40.2 percent of SmartBank's total small business lending in Florida and 13.1 percent of its total statewide HMDA-reportable lending by number of loans during the review period. In comparison, 51.3 percent of SmartBank's Florida deposits are in the Ft. Walton AA.

Geographic Distribution of Loans

For this analysis, the geographic distribution of HMDA-reportable and small business lending was compared to demographic information and available aggregate performance. Loans were analyzed using American Community Survey (ACS) 5-year estimates, 2020 U.S. Census data, FFIEC Census data, and D&B data for the applicable products and years. Performance context was taken into consideration as well. Based on these factors, the geographic distribution of loans reflects adequate dispersion throughout the AA and does not reveal any conspicuous lending gaps.

Small Business Lending

Overall, the geographic distribution of small business lending reflects adequate penetration when compared to AA demographics and aggregate lending. The table and performance context discussed in this section provide details supporting this conclusion.

The following table shows the geographic distribution of small business loans within the AA for the review period. For 2021 and 2022, it also includes a comparison of small business lending to D&B data and aggregate lenders within the AA. Aggregate data was not available for 2023. The aggregate lender data are the combined total of lending activity reported by all lenders subject to CRA loan data reporting requirements in the AA.

Geographic Distribution of Small Business & Small Farm Loans

Assessment Area: FL Ft. Walton

PRODUCT TYPE	Tract Income Levels	Bank & Aggregate Lending; Demographic Data							Bank Lending & Demographic Data										Bank & Aggregate Lending							
		2021							2022, 2023					2022					2023							
		Count		Bank		Dollar		Total Businesses	Count		Dollar		Total Businesses	Count		Dollar		Agg	Count		Dollar		Agg			
		#	%	%	\$ (000s)	\$ %	%		#	%	\$ (000s)	\$ %		%	#	%	%		\$ (000s)	\$ %	%	#		%	\$ (000s)	\$ %
SMALL BUSINESSES	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	14	22.6%	2,443	15.8%	5.5%	4	12.9%	4.3%	1,587	19.6%	4.7%	10	32.3%	856	11.7%			
	Moderate	5	11.1%	9.1%	1,870	17.9%	9.1%	10.8%	0	0.0%	0	0.0%	15.5%	0	0.0%	12.4%	0	0.0%	9.5%	0	0.0%	0	0.0%			
	Middle	16	35.6%	48.9%	3,337	31.9%	43.7%	54.9%	24	38.7%	5,761	37.4%	41.0%	12	38.7%	39.9%	2,158	26.6%	36.2%	12	38.7%	3,603	49.3%			
	Upper	24	53.3%	41.4%	5,250	50.2%	47.1%	34.2%	24	38.7%	7,210	46.8%	38.0%	15	48.4%	42.9%	4,358	53.8%	49.5%	9	29.0%	2,852	39.0%			
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0	0.0%			
	Tr Unknown	0	0.0%	0.5%	0	0.0%	0.1%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.4%	0	0.0%	0.1%	0	0.0%	0	0.0%			
	Total	45	100%	100%	10,457	100%	100%	100%	62	100%	15,414	100%	100%	31	100%	100%	8,103	100%	100%	31	100%	7,311	100%			
SMALL FARM	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	2.3%	0	0.0%	2.7%	0	0.0%	1.3%	0	0.0%	0	0.0%			
	Moderate	0	0.0%	23.1%	0	0.0%	13.2%	25.8%	0	0.0%	0	0.0%	17.1%	0	0.0%	21.6%	0	0.0%	30.3%	0	0.0%	0	0.0%			
	Middle	0	0.0%	47.4%	0	0.0%	23.2%	53.8%	0	0.0%	0	0.0%	54.9%	0	0.0%	48.6%	0	0.0%	32.7%	0	0.0%	0	0.0%			
	Upper	0	0.0%	29.5%	0	0.0%	63.6%	20.4%	0	0.0%	0	0.0%	25.7%	0	0.0%	27.0%	0	0.0%	35.7%	0	0.0%	0	0.0%			
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0	0.0%			
	Tr Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0	0.0%			
	Total	0	0.0%	100%	0	0.0%	100%	100%	0	0.0%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	0	0.0%			

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data; 2021 & 2023 D&B information

In 2021, SmartBank originated 45 small business loans inside the Ft. Walton AA. In 2022-2023, SmartBank originated 62 small business loans inside the Ft. Walton AA.

Small business lending in low-income tracts is excellent. The AA did not have any low-income census tracts in 2021. In 2022-2023, the bank's lending in low-income census tracts at 22.6 percent was above the percentage of small businesses located in low-income tracts (5.5 percent). In 2022, the bank's lending in low-income tracts at 12.9 percent was above aggregate lending in the area (4.3 percent). In 2023, the bank's lending in low-income tracts was 32.3 percent. Aggregate lending data was not available for 2023.

Small business lending in moderate-income tracts is poor. In 2021, lending in moderate-income tracts at 11.1 percent was similar to the percentage of small businesses located in moderate-income tracts (10.8 percent) and above aggregate lending in the area (9.1 percent). The bank did not make any small business loans in moderate-income tracts in 2022-2023 while the percentage of businesses located in moderate-income tracts was 15.5 percent. Aggregate lending in 2022 for the area was 12.4 percent but aggregate lending data was not available for 2023.

Residential Real Estate (HMDA) Lending

The geographic distribution of HMDA-reportable loans reflects poor dispersion throughout the AA. The following tables show the geographic distribution of SmartBank HMDA-reportable loans within its Ft. Walton AA for the review period and includes a comparison of HMDA-reportable lending to the aggregate lenders within the AA. The aggregate lender data are the combined total of lending activity reported by all lenders subject to HMDA in the AA.

Geographic Distribution of HMDA Loans - Table 1 of 2
Assessment Area: FL Ft. Walton

PRODUCT TYPE	Tract Income Levels	Bank & Aggregate Lending; Demographic Data							Bank Lending & Demographic Data														Bank & Aggregate Lending									
		2021							2022, 2023					2022					2023													
		Count			Dollar			Owner Occupied Units %	Bank			Owner Occupied Units %	Count			Dollar			Count			Dollar										
		Bank	Agg	#%	Bank	Agg	\$ %		Count	%	\$ (000s)		\$ %	%	Bank	Agg	%	\$ (000s)	\$ %	%	Bank	Agg	%	Bank	Agg	\$ (000s)	\$ %	Agg	\$ %			
#	%	#%	\$ (000s)	\$ %	\$ %	%	#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	%			
HOME PURCHASE	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	2.6%	0	0.0%	1.5%	0	0.0%	0.8%	0	0.0%	2.3%	0	0.0%	1.6%	0	0.0%	0.0%	0.0%	1.6%		
	Moderate	0	0.0%	6.0%	0	0.0%	3.1%	12.2%	0	0.0%	0	0.0%	18.2%	0	0.0%	14.9%	0	0.0%	8.5%	0	0.0%	18.9%	0	0.0%	11.4%	0	0.0%	0.0%	0.0%	11.4%		
	Middle	3	30.0%	59.6%	1,262	27.9%	53.7%	62.3%	1	11.1%	428	5.2%	46.6%	1	20.0%	42.9%	428	12.4%	32.7%	0	0.0%	42.9%	0	0.0%	33.4%	0	0.0%	0.0%	0.0%	33.4%		
	Upper	7	70.0%	34.4%	3,255	72.1%	43.3%	25.5%	8	88.9%	7,733	94.8%	32.6%	4	80.0%	40.6%	3,020	87.6%	58.0%	4	100.0%	35.9%	4,713	100.0%	53.6%	0	0.0%	0.0%	0.0%	53.6%		
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%			
	Total	10	100%	100%	4,517	100%	100%	100%	9	100%	8,161	100%	100%	5	100%	100%	3,448	100%	100%	4	100%	100%	4,713	100%	100%	0	0.0%	0.0%	0.0%	100%		
REFINANCE	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	2.6%	0	0.0%	1.8%	0	0.0%	1.1%	0	0.0%	1.7%	0	0.0%	0.8%	0	0.0%	0.0%	0.0%	0.8%		
	Moderate	0	0.0%	4.9%	0	0.0%	3.0%	12.2%	0	0.0%	0	0.0%	18.2%	0	0.0%	14.8%	0	0.0%	8.3%	0	0.0%	16.0%	0	0.0%	8.7%	0	0.0%	0.0%	0.0%	8.7%		
	Middle	2	40.0%	59.9%	757	39.2%	52.6%	62.3%	1	33.3%	653	20.5%	46.6%	0	0.0%	42.7%	0	0.0%	33.0%	1	50.0%	42.5%	653	25.3%	30.1%	0	0.0%	0.0%	0.0%	30.1%		
	Upper	3	60.0%	35.2%	1,172	60.8%	44.4%	25.5%	2	66.7%	2,527	79.5%	32.6%	1	100.0%	40.8%	600	100.0%	57.7%	1	50.0%	39.9%	1,927	74.7%	60.4%	0	0.0%	0.0%	0.0%	60.4%		
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0.0%		
	Total	5	100%	100%	1,929	100%	100%	100%	3	100%	3,180	100%	100%	1	100%	100%	600	100%	100%	2	100%	100%	2,580	100%	100%	0	0.0%	0.0%	0.0%	100%		
HOME IMPROVEMENT	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	2.6%	0	0.0%	1.3%	0	0.0%	0.7%	0	0.0%	2.5%	0	0.0%	0.9%	0	0.0%	0.0%	0.0%	0.9%		
	Moderate	0	0.0%	4.5%	0	0.0%	1.8%	12.2%	0	0.0%	0	0.0%	18.2%	0	0.0%	10.5%	0	0.0%	4.9%	0	0.0%	11.9%	0	0.0%	8.1%	0	0.0%	0.0%	0.0%	8.1%		
	Middle	0	0.0%	47.1%	0	0.0%	45.8%	62.3%	0	0.0%	0	0.0%	46.6%	0	0.0%	37.3%	0	0.0%	23.3%	0	0.0%	40.9%	0	0.0%	29.1%	0	0.0%	0.0%	0.0%	29.1%		
	Upper	0	0.0%	48.4%	0	0.0%	52.4%	25.5%	0	0.0%	0	0.0%	32.6%	0	0.0%	50.9%	0	0.0%	71.2%	0	0.0%	44.6%	0	0.0%	62.0%	0	0.0%	0.0%	0.0%	62.0%		
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0.0%		
	Total	0	0.0%	100%	0	0.0%	100%	100%	0	0.0%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	0.0%	0.0%	100%		
MULTI FAMILY	Low	0	0.0%	0.0%	0	0.0%	Multi-Family Units		0	0.0%	0	0.0%	Multi-Family Units		0	0.0%	6.5%	0	0.0%	3.9%	0	0.0%	10.0%	0	0.0%	3.8%	0	0.0%	0.0%	0.0%	3.8%	
	Moderate	0	0.0%	14.0%	0	0.0%	10.0%	7.5%	0	0.0%	0	0.0%	10.0%	0	0.0%	25.8%	0	0.0%	15.9%	0	0.0%	25.0%	0	0.0%	8.4%	0	0.0%	0.0%	0.0%	8.4%		
	Middle	0	0.0%	55.8%	0	0.0%	37.5%	27.6%	0	0.0%	0	0.0%	27.6%	0	0.0%	45.2%	0	0.0%	69.2%	0	0.0%	45.0%	0	0.0%	74.5%	0	0.0%	0.0%	0.0%	74.5%		
	Upper	0	0.0%	30.2%	0	0.0%	52.5%	64.8%	0	0.0%	0	0.0%	58.0%	0	0.0%	22.6%	0	0.0%	11.1%	0	0.0%	20.0%	0	0.0%	13.3%	0	0.0%	0.0%	0.0%	13.3%		
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0.0%		
	Total	0	0.0%	100%	0	0.0%	100%	100%	0	0.0%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	0.0%	0.0%	100%		
OTHER PURPOSE LOC	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	2.6%	0	0.0%	1.5%	0	0.0%	0.7%	0	0.0%	1.1%	0	0.0%	0.8%	0	0.0%	0.0%	0.0%	0.8%		
	Moderate	0	0.0%	3.8%	0	0.0%	2.2%	12.2%	0	0.0%	0	0.0%	18.2%	0	0.0%	9.8%	0	0.0%	5.2%	0	0.0%	10.9%	0	0.0%	5.2%	0	0.0%	0.0%	0.0%	5.2%		
	Middle	0	0.0%	49.1%	0	0.0%	52.7%	62.3%	1	100.0%	436	100.0%	46.6%	0	0.0%	33.5%	0	0.0%	21.6%	1	100.0%	38.4%	436	100.0%	25.2%	0	0.0%	0.0%	0.0%	25.2%		
	Upper	0	0.0%	47.1%	0	0.0%	45.1%	25.5%	0	0.0%	0	0.0%	32.6%	0	0.0%	55.2%	0	0.0%	72.5%	0	0.0%	49.7%	0	0.0%	68.9%	0	0.0%	0.0%	0.0%	68.9%		
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0.0%		
	Total	0	0.0%	100%	0	0.0%	100%	100%	1	100%	436	100%	100%	0	0.0%	100%	0	0.0%	100%	1	100%	100%	436	100%	100%	0	0.0%	0.0%	0.0%	100%		

Originations & Purchases
Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

Geographic Distribution of HMDA Loans - Table 2 of 2
Assessment Area: FL Ft. Walton

PRODUCT TYPE		Tract Income Levels	Bank & Aggregate Lending; Demographic Data							Bank Lending & Demographic Data										Bank & Aggregate Lending							
			2021							2022, 2023					2022					2023							
			Bank				Owner Occupied Units	Bank				Owner Occupied Units	Count		Dollar			Count		Dollar							
			Count	Agg	Dollar	Agg		Count	Dollar	Count	Agg		Bank	Agg	Bank	Agg	Bank	Agg	Bank	Agg							
#	%	%	\$ (000s)	\$ %	\$ %	%	#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %				
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	2.6%	0	0.0%	1.2%	0	0.0%	0.1%	0	0.0%	1.9%	0	0.0%	0.5%		
	Moderate	0	0.0%	3.4%	0	0.0%	1.0%	12.2%	0	0.0%	0	0.0%	18.2%	0	0.0%	7.0%	0	0.0%	1.5%	0	0.0%	14.5%	0	0.0%	3.1%		
	Middle	0	0.0%	41.5%	0	0.0%	38.9%	62.3%	0	0.0%	0	0.0%	46.6%	0	0.0%	32.3%	0	0.0%	17.5%	0	0.0%	44.0%	0	0.0%	14.6%		
	Upper	0	0.0%	55.1%	0	0.0%	60.1%	25.5%	0	0.0%	0	0.0%	32.6%	0	0.0%	59.5%	0	0.0%	80.9%	0	0.0%	39.6%	0	0.0%	81.8%		
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%		
	Total	0	0.0%	100%	0	0.0%	100%	100%	0	0.0%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%		
PURPOSE NOT APPLICABLE	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	2.6%	0	0.0%	3.6%	0	0.0%	2.6%	0	0.0%	3.1%	0	0.0%	1.8%		
	Moderate	0	0.0%	12.7%	0	0.0%	8.5%	12.2%	0	0.0%	0	0.0%	18.2%	0	0.0%	21.4%	0	0.0%	11.0%	0	0.0%	18.8%	0	0.0%	11.5%		
	Middle	0	0.0%	70.9%	0	0.0%	67.4%	62.3%	0	0.0%	0	0.0%	46.6%	0	0.0%	46.4%	0	0.0%	43.0%	0	0.0%	50.0%	0	0.0%	34.7%		
	Upper	0	0.0%	16.4%	0	0.0%	24.0%	25.5%	0	0.0%	0	0.0%	32.6%	0	0.0%	28.6%	0	0.0%	43.4%	0	0.0%	28.1%	0	0.0%	52.0%		
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%		
	Total	0	0.0%	100%	0	0.0%	100%	100%	0	0.0%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%		
HMDA TOTALS	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	2.6%	0	0.0%	1.6%	0	0.0%	0.9%	0	0.0%	2.2%	0	0.0%	1.5%		
	Moderate	0	0.0%	5.5%	0	0.0%	3.2%	12.2%	0	0.0%	0	0.0%	18.2%	0	0.0%	14.5%	0	0.0%	8.4%	0	0.0%	17.8%	0	0.0%	10.7%		
	Middle	5	33.3%	59.4%	2,019	31.3%	52.7%	62.3%	3	23.1%	1,517	12.9%	46.6%	1	16.7%	42.2%	428	10.6%	33.0%	2	28.6%	42.6%	1,089	14.1%	33.7%		
	Upper	10	66.7%	35.1%	4,427	68.7%	44.2%	25.5%	10	76.9%	10,260	87.1%	32.6%	5	83.3%	41.7%	3,620	89.4%	57.7%	5	71.4%	37.4%	6,640	85.9%	54.1%		
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%		
	Total	15	100%	100%	6,446	100%	100%	100%	13	100%	11,777	100%	100%	6	100%	100%	4,048	100%	100%	7	100%	100%	7,729	100%	100%		

Originations & Purchases
Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

Home Purchase Loans

Of the 15 HMDA-reportable loans in 2021, 10 (66.6 percent) were home purchase loans. Of the 13 HMDA-reportable loans in 2022-2023, nine (69.2 percent) were home purchase loans.

Home purchase lending in low-income tracts was not rated because of limited opportunity as demonstrated by the low aggregate performance. The AA did not have any low-income census tracts in 2021. In 2022-2023, the bank did not make any home purchase loans in low-income census tracts while the percentage of owner-occupied units in these tracts was 2.6 percent. Aggregate performance was 1.5 percent in 2022 and 2.3 percent in 2023.

Home purchase lending in moderate-income tracts is poor. In 2021, the bank did not make any home purchase loans in moderate-income census tracts in the AA while the percentage of owner-occupied units in these tracts was 12.2 percent and aggregate performance was 6.0 percent. Additionally, the bank did not make any home purchase loans in moderate-income census tracts in 2022-2023 while the percentage of owner-occupied units in these tracts was 18.2 percent. Aggregate performance was 14.9 percent in 2022 and 18.9 percent in 2023.

Home Refinance Loans

Of the 15 HMDA-reportable loans in 2021, five (33.3 percent) were refinance loans. Of the 13 HMDA-reportable loans in 2022 and 2023, three (23.1 percent) were refinance loans.

Home refinance lending in low-income tracts was not rated because of the low volume of total refinance loans made and the limited opportunity demonstrated by the low aggregate performance. The AA did not have any low-income census tracts in 2021. In 2022-2023, the bank did not make any refinance loans in low-income census tracts while the percentage of owner-occupied units in these tracts was 2.6 percent and aggregate performance was 1.8 percent in 2022 and 1.7 percent in 2023.

Home refinance lending in moderate-income tracts was not rated because of the low volume of total refinance loans made. In 2021, the bank did not make any refinance loans in moderate-income census tracts in the AA while the percentage of owner-occupied units in these tracts was 12.2 percent and the aggregate performance was 4.9 percent. The bank did not make any refinance loans in moderate-income census tracts in 2022-2023 while the percentage of owner-occupied units in these tracts was 18.2 percent and aggregate performance was 14.8 percent in 2022 and 16.0 percent in 2023.

Home Improvement Loans

Of the 15 HMDA-reportable loans in 2021, zero were home improvement loans. Of the 13 HMDA-reportable loans in 2022-2023, zero were home improvement loans. Home improvement lending in LMI tracts was not rated because of the low volume of home improvement loans made by both the bank and the aggregate.

Lending to Borrowers of Different Incomes and Businesses of Different Sizes

For this analysis, the distribution of HMDA-reportable lending across borrower income levels and small business lending across business revenue sizes was compared to available demographic information and aggregate performance. Performance context was also considered. Considering these factors, the overall distribution of borrowers reflects poor penetration among customers of different income levels and businesses of different sizes in the AA.

Small Business Lending

Overall, small business lending reflects poor penetration among businesses of different sizes when compared to AA demographics and aggregate lending. The table and performance context discussed in this section provide details supporting the conclusion.

The following table shows, by business revenue and loan size, the number and dollar volume of small business loans originated for each year of the analysis.

Small Business & Small Farm Lending By Revenue & Loan Size
Assessment Area: FL Ft. Walton

PRODUCT TYPE		Bank & Aggregate Lending; Demographic Data							Bank Lending & Demographic Data							Bank & Aggregate Lending													
		2021							2022, 2023							2022							2023						
		Count		Agg	Dollar		Agg	Total Businesses	Count		Dollar	Total Businesses	Count		Agg	Dollar		Agg	Count		Dollar								
		Bank	%		\$ (000s)	%			Bank	%			\$ (000s)	%		Bank	%		\$ (000s)	%		Bank	%	\$ (000s)	%				
SMALL BUSINESS	Revenue	\$1 Million or Less	6	13.3%	43.1%	2,295	21.9%	33.3%	95.2%	19	30.6%	6,631	43.0%	94.8%	10	32.3%	49.2%	2,888	35.6%	36.3%	9	29.0%	3,743	51.2%					
		Over \$1 Million	18	40.0%		6,226	59.5%		3.9%	42	67.7%	8,103	52.6%	4.3%	21	67.7%		5,215	64.4%		21	67.7%	2,888	39.5%					
		Total Rev. available	24	53.3%		8,521	81.5%		99.1%	61	98.4%	14,734	95.6%	99.1%	31	100.0%		8,103	100.0%		30	96.8%	6,631	90.7%					
		Rev. Not Known	21	46.7%		1,936	18.5%		0.9%	1	1.6%	680	4.4%	0.9%	0	0.0%		0	0.0%		1	3.2%	680	9.3%					
		Total	45	100%		10,457	100%		100.0%	62	100%	15,414	100%	100%	31	100%		8,103	100%		31	100%	7,311	100%					
	Loan Size	\$100,000 or Less	22	48.9%	91.3%	812	7.8%	34.8%		19	30.6%	965	6.3%		7	22.6%	93.0%	392	4.8%	38.4%	12	38.7%	573	7.8%					
		\$100,001 - \$250,000	8	17.8%	4.8%	1,348	12.9%	18.7%		20	32.3%	3,527	22.9%		12	38.7%	3.9%	2,171	26.8%	18.2%	8	25.8%	1,356	18.5%					
		\$250,001 - \$1 Million	15	33.3%	3.9%	8,297	79.3%	46.5%		23	37.1%	10,922	70.9%		12	38.7%	3.1%	5,540	68.4%	43.5%	11	35.5%	5,382	73.6%					
		Total	45	100%	100.0%	10,457	100%	100.0%		62	100%	15,414	100%		31	100%	100%	8,103	100%	100%	31	100%	7,311	100%					
	Loan Size & Rev \$1 Mill or Less	\$100,000 or Less	3	50.0%		145	6.3%			5	26.3%	222	3.3%		3	30.0%		150	5.2%		2	22.2%	72	1.9%					
		\$100,001 - \$250,000	0	0.0%		0	0.0%			3	15.8%	471	7.1%		2	20.0%		321	11.1%		1	11.1%	150	4.0%					
\$250,001 - \$1 Million		3	50.0%		2,150	93.7%			11	57.9%	5,938	89.5%		5	50.0%		2,417	83.7%		6	66.7%	3,521	94.1%						
Total		6	100%		2,295	100%			19	100%	6,631	100%		10	100%		2,888	100%		9	100%	3,743	100%						
SMALL FARM	Revenue	\$1 Million or Less	0	0.0%	41.0%	0	0.0%	36.9%	98.9%	0	0.0%	0	0.0%	98.3%	0	0.0%	54.1%	0	0.0%	64.5%	0	0.0%	0	0.0%					
		Over \$1 Million	0	0.0%		0	0.0%		1.1%	0	0.0%	0	0.0%	1.7%	0	0.0%		0	0.0%		0	0.0%	0	0.0%					
		Total Rev. available	0	0.0%		0	0.0%		100.0%	0	0.0%	0	0.0%	100.0%	0	0.0%		0	0.0%		0	0.0%	0	0.0%					
		Not Known	0	0.0%		0	0.0%		0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%		0	0.0%		0	0.0%	0	0.0%					
		Total	0	0.0%		0	0.0%		100%	0	0.0%	0	0.0%	100%	0	0.0%		0	0.0%		0	0.0%	0	0.0%					
	Loan Size	\$100,000 or Less	0	0.0%	93.6%	0	0.0%	50.5%		0	0.0%	0	0.0%		0	0.0%	90.5%	0	0.0%	41.3%	0	0.0%	0	0.0%					
		\$100,001 - \$250,000	0	0.0%	5.1%	0	0.0%	34.4%		0	0.0%	0	0.0%		0	0.0%	6.8%	0	0.0%	33.9%	0	0.0%	0	0.0%					
		\$250,001 - \$500,000	0	0.0%	1.3%	0	0.0%	15.1%		0	0.0%	0	0.0%		0	0.0%	2.7%	0	0.0%	24.9%	0	0.0%	0	0.0%					
		Total	0	0.0%	100%	0	0.0%	100%		0	0.0%	0	0.0%		0	0.0%	100%	0	0.0%	100%	0	0.0%	0	0.0%					
	Loan Size & Rev \$1 Mill or Less	\$100,000 or Less	0	0.0%		0	0.0%			0	0.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%	0	0.0%					
		\$100,001 - \$250,000	0	0.0%		0	0.0%			0	0.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%	0	0.0%					
\$250,001 - \$500,000		0	0.0%		0	0.0%			0	0.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%	0	0.0%						
Total		0	0.0%		0	0.0%			0	0.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%	0	0.0%						

Originations & Purchases
Aggregate data is unavailable for loans to businesses/farms with revenue over \$1 million or revenue unknown, and for loan size by revenue
Based on 2020 FFIEC Census Data; 2011-2015 ACS data; 2022 FFIEC Census Data; 2016-2020 ACS data; 2020 & 2022 D&B information

The distribution of small business loans to businesses of different sizes is poor. In 2021, SmartBank originated 13.3 percent of its small business loans to businesses with revenues of \$1 million or less, compared to 95.2 percent of total businesses within the AA being small businesses. Lending to businesses with revenues of \$1 million or less was below aggregate lending performance of 43.1 percent. Additionally, 66.7 percent of small business loans were in the amount of \$250,000 or less, below aggregate performance of 96.1 percent. In 2022-2023, SmartBank originated 30.6 percent of its small business loans to businesses with revenues of \$1 million or less, compared to 94.8 percent of total businesses within the AA being

small businesses. In 2022, the bank's lending to businesses with revenues of \$1 million or less at 32.3 percent was below aggregate lending performance of 49.2 percent. Additionally, 61.3 percent of the bank's small business loans were in the amount of \$250,000 or less, below aggregate performance of 96.9 percent. In 2023, the bank's lending to businesses with revenues of \$1 million or less was 29.0 percent. The bank's small business loans in the amount of \$250,000 or less was 64.5 percent. Aggregate lending data was not available for 2023.

Residential Real Estate (HMDA) Lending

Overall, HMDA-reportable lending reflects poor penetration across borrowers of different income levels when compared to AA demographics, aggregate lending, and performance context. The tables and performance context discussed in this section provide details supporting this conclusion.

The following table shows the distribution of the bank's HMDA-reportable loans by the income level of the borrowers along with demographics and aggregate information.

Borrower Distribution of HMDA Loans - Table 1 of 2
Assessment Area: FL Ft. Walton

PRODUCT TYPE	Borrower Income Levels	Bank & Aggregate Lending; Demographic Data							Bank Lending & Demographic Data																				
		2021							2022, 2023							2022							2023						
		Bank				Families by Family Income %			Bank				Families by Family Income %			Count		Dollar			Count		Dollar						
		Count	Agg	Dollar	Agg		Count	Dollar		Count	Agg	Dollar	Agg	Bank	Agg	Bank	Agg	Bank	Agg	Bank	Agg	Bank	Agg						
#	%	\$ (000s)	\$ %	%	#	%	\$ (000s)	\$ %	%	#	%	\$ (000s)	\$ %	\$ %	#	%	\$ (000s)	\$ %	\$ %	#	%	\$ (000s)	\$ %	\$ %					
HOME PURCHASE	Low	0	0.0%	3.3%	0	0.0%	1.3%	20.3%	0	0.0%	0	0.0%	19.7%	0	0.0%	2.9%	0	0.0%	1.1%	0	0.0%	2.5%	0	0.0%	1.1%				
	Moderate	0	0.0%	14.8%	0	0.0%	8.0%	17.9%	1	11.1%	170	2.1%	18.7%	1	20.0%	14.8%	170	4.9%	7.5%	0	0.0%	15.1%	0	0.0%	8.4%				
	Middle	1	10.0%	17.6%	309	6.8%	11.8%	21.5%	1	11.1%	275	3.4%	21.5%	1	20.0%	19.0%	275	8.0%	12.3%	0	0.0%	20.6%	0	0.0%	14.7%				
	Upper	8	80.0%	45.0%	3,258	72.1%	59.3%	40.3%	7	77.8%	7,716	94.5%	40.1%	3	60.0%	43.7%	3,003	87.1%	58.5%	4	100.0%	37.3%	4,713	100.0%	51.3%				
	Unknown	1	10.0%	19.2%	950	21.0%	19.6%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	19.6%	0	0.0%	20.7%	0	0.0%	24.5%	0	0.0%	24.5%				
	Total	10	100%	100%	4,517	100%	100%	100%	9	100%	8,161	100%	100%	5	100%	100%	3,448	100%	100%	4	100%	100%	4,713	100%	100%				
REFINANCE	Low	0	0.0%	3.8%	0	0.0%	2.0%	20.3%	0	0.0%	0	0.0%	19.7%	0	0.0%	8.8%	0	0.0%	3.9%	0	0.0%	8.8%	0	0.0%	2.9%				
	Moderate	1	20.0%	9.8%	212	11.0%	5.8%	17.9%	0	0.0%	0	0.0%	18.7%	0	0.0%	17.6%	0	0.0%	10.0%	0	0.0%	16.9%	0	0.0%	7.7%				
	Middle	0	0.0%	14.0%	0	0.0%	10.3%	21.5%	0	0.0%	0	0.0%	21.5%	0	0.0%	19.9%	0	0.0%	14.1%	0	0.0%	21.0%	0	0.0%	12.1%				
	Upper	4	80.0%	35.3%	1,717	89.0%	47.6%	40.3%	3	100.0%	3,180	100.0%	40.1%	1	100.0%	36.7%	600	100.0%	49.9%	2	100.0%	32.9%	2,580	100.0%	39.8%				
	Unknown	0	0.0%	37.1%	0	0.0%	34.3%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	17.0%	0	0.0%	22.1%	0	0.0%	20.4%	0	0.0%	37.5%				
	Total	5	100%	100%	1,929	100%	100%	100%	3	100%	3,180	100%	100%	1	100%	100%	600	100%	100%	2	100%	100%	2,580	100%	100%				
HOME IMPROVEMENT	Low	0	0.0%	4.5%	0	0.0%	1.6%	20.3%	0	0.0%	0	0.0%	19.7%	0	0.0%	5.0%	0	0.0%	2.1%	0	0.0%	4.9%	0	0.0%	1.5%				
	Moderate	0	0.0%	11.1%	0	0.0%	8.5%	17.9%	0	0.0%	0	0.0%	18.7%	0	0.0%	12.0%	0	0.0%	4.2%	0	0.0%	14.1%	0	0.0%	7.1%				
	Middle	0	0.0%	15.6%	0	0.0%	9.9%	21.5%	0	0.0%	0	0.0%	21.5%	0	0.0%	21.3%	0	0.0%	10.3%	0	0.0%	19.8%	0	0.0%	11.1%				
	Upper	0	0.0%	62.4%	0	0.0%	67.8%	40.3%	0	0.0%	0	0.0%	40.1%	0	0.0%	56.4%	0	0.0%	64.6%	0	0.0%	50.3%	0	0.0%	65.3%				
	Unknown	0	0.0%	6.4%	0	0.0%	12.2%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	5.4%	0	0.0%	18.9%	0	0.0%	11.0%	0	0.0%	15.0%				
	Total	0	0.0%	100%	0	0.0%	100%	100%	0	0.0%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%				
MULTI FAMILY	Low	0	0.0%	0.0%	0	0.0%	0.0%	20.3%	0	0.0%	0	0.0%	19.7%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%				
	Moderate	0	0.0%	2.3%	0	0.0%	0.2%	17.9%	0	0.0%	0	0.0%	18.7%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	5.0%	0	0.0%	0.0%				
	Middle	0	0.0%	0.0%	0	0.0%	0.0%	21.5%	0	0.0%	0	0.0%	21.5%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%				
	Upper	0	0.0%	9.3%	0	0.0%	0.9%	40.3%	0	0.0%	0	0.0%	40.1%	0	0.0%	6.5%	0	0.0%	0.6%	0	0.0%	0.0%	0	0.0%	0.0%				
	Unknown	0	0.0%	88.4%	0	0.0%	99.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	93.5%	0	0.0%	99.4%	0	0.0%	95.0%	0	0.0%	100.0%				
	Total	0	0.0%	100%	0	0.0%	100%	100%	0	0.0%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%				
OTHER PURPOSE LOC	Low	0	0.0%	5.5%	0	0.0%	3.6%	20.3%	0	0.0%	0	0.0%	19.7%	0	0.0%	3.8%	0	0.0%	1.9%	0	0.0%	4.2%	0	0.0%	2.2%				
	Moderate	0	0.0%	7.2%	0	0.0%	2.3%	17.9%	0	0.0%	0	0.0%	18.7%	0	0.0%	9.5%	0	0.0%	4.4%	0	0.0%	12.6%	0	0.0%	5.8%				
	Middle	0	0.0%	13.1%	0	0.0%	6.5%	21.5%	0	0.0%	0	0.0%	21.5%	0	0.0%	19.7%	0	0.0%	8.8%	0	0.0%	19.7%	0	0.0%	9.5%				
	Upper	0	0.0%	71.5%	0	0.0%	86.7%	40.3%	1	100.0%	436	100.0%	40.1%	0	0.0%	61.4%	0	0.0%	81.7%	1	100.0%	54.1%	436	100.0%	75.6%				
	Unknown	0	0.0%	2.7%	0	0.0%	0.9%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	5.6%	0	0.0%	3.2%	0	0.0%	9.3%	0	0.0%	7.0%				
	Total	0	0.0%	100%	0	0.0%	100%	100%	1	100%	436	100%	100%	0	0.0%	100%	0	0.0%	100%	1	100%	100%	436	100%	100%				

Originations & Purchases
Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

Borrower Distribution of HMDA Loans - Table 2 of 2
Assessment Area: FL Ft. Walton

PRODUCT TYPE	Borrower Income Levels	Bank & Aggregate Lending; Demographic Data							Bank Lending & Demographic Data														Bank & Aggregate Lending						
		2021							2022, 2023					2022					2023										
		Bank				Families by Family Income			Bank			Families by Family Income		Count		Dollar			Count		Dollar								
		Count	Agg	Dollar	Agg				Count	Dollar				Bank	Agg	Bank	Agg	Bank	Agg	Bank	Agg								
#	%	\$ (000s)	\$ %	\$ %	%	#	%	\$ (000s)	\$ %	%	#	%	\$ (000s)	\$ %	\$ %	#	%	%	\$ (000s)	\$ %	\$ %								
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	3.4%	0	0.0%	1.0%	20.3%	0	0.0%	0	0.0%	19.7%	0	0.0%	4.3%	0	0.0%	0.9%	0	0.0%	8.7%	0	0.0%	6.2%				
	Moderate	0	0.0%	7.7%	0	0.0%	1.2%	17.9%	0	0.0%	0	0.0%	18.7%	0	0.0%	8.2%	0	0.0%	1.7%	0	0.0%	15.0%	0	0.0%	3.2%				
	Middle	0	0.0%	8.5%	0	0.0%	1.9%	21.5%	0	0.0%	0	0.0%	21.5%	0	0.0%	14.0%	0	0.0%	2.8%	0	0.0%	23.2%	0	0.0%	10.4%				
	Upper	0	0.0%	71.4%	0	0.0%	84.4%	40.3%	0	0.0%	0	0.0%	40.1%	0	0.0%	63.0%	0	0.0%	80.3%	0	0.0%	44.0%	0	0.0%	69.3%				
	Unknown	0	0.0%	9.0%	0	0.0%	11.6%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	10.5%	0	0.0%	14.2%	0	0.0%	9.2%	0	0.0%	11.0%				
	Total	0	0.0%	100%	0	0.0%	100%	100%	0	0.0%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%				
PURPOSE NOT APPLICABLE	Low	0	0.0%	0.7%	0	0.0%	0.2%	20.3%	0	0.0%	0	0.0%	19.7%	0	0.0%	3.6%	0	0.0%	2.0%	0	0.0%	0.0%	0	0.0%	0.0%				
	Moderate	0	0.0%	3.0%	0	0.0%	2.4%	17.9%	0	0.0%	0	0.0%	18.7%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	6.3%	0	0.0%	6.5%				
	Middle	0	0.0%	0.0%	0	0.0%	0.0%	21.5%	0	0.0%	0	0.0%	21.5%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%				
	Upper	0	0.0%	1.5%	0	0.0%	1.8%	40.3%	0	0.0%	0	0.0%	40.1%	0	0.0%	3.6%	0	0.0%	5.7%	0	0.0%	0.0%	0	0.0%	0.0%				
	Unknown	0	0.0%	94.8%	0	0.0%	95.5%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	92.9%	0	0.0%	92.4%	0	0.0%	93.8%	0	0.0%	93.5%				
	Total	0	0.0%	100%	0	0.0%	100%	100%	0	0.0%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%				
HMDA TOTALS	Low	0	0.0%	3.6%	0	0.0%	1.5%	20.3%	0	0.0%	0	0.0%	19.7%	0	0.0%	4.3%	0	0.0%	1.6%	0	0.0%	3.6%	0	0.0%	1.4%				
	Moderate	1	6.7%	12.5%	212	3.3%	7.0%	17.9%	1	7.7%	170	1.4%	18.7%	1	16.7%	14.9%	170	4.2%	7.5%	0	0.0%	15.2%	0	0.0%	7.9%				
	Middle	1	6.7%	15.9%	309	4.8%	10.8%	21.5%	1	7.7%	275	2.3%	21.5%	1	16.7%	19.2%	275	6.8%	11.9%	0	0.0%	20.5%	0	0.0%	13.7%				
	Upper	12	80.0%	41.5%	4,975	77.2%	54.6%	40.3%	11	84.6%	11,332	96.2%	40.1%	4	66.7%	43.3%	3,603	89.0%	56.4%	7	100.0%	37.9%	7,729	100.0%	49.3%				
	Unknown	1	6.7%	26.6%	950	14.7%	26.1%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	18.3%	0	0.0%	22.6%	0	0.0%	22.8%	0	0.0%	27.7%				
	Total	15	100%	100%	6,446	100%	100%	100%	13	100%	11,777	100%	100%	6	100%	100%	4,048	100%	100%	7	100%	100%	7,729	100%	100%				

Originations & Purchases
Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

Home Purchase Loans

Of the 15 HMDA-reportable loans in 2021, 10 (66.6 percent) were home purchase loans. Of the 13 HMDA-reportable loans in 2022-2023, nine (69.2 percent) were home purchase loans. Home purchase lending to low-income borrowers was not rated because of the low volume of total purchase loans made and the limited opportunity demonstrated by the low aggregate performance.

Home purchase lending to moderate-income borrowers is poor. In 2021, the bank did not make any home purchase loans to moderate-income borrowers while the percentage of moderate-income families was 17.9 percent and aggregate lending to moderate-income families was 14.8 percent. Home purchase lending to moderate-income borrowers in 2022-2023 at 11.1 percent was below the percentage of moderate-income families at 18.7 percent. The bank's home purchase lending to moderate-income borrowers in 2022 at 20.0 percent was above aggregate lending to moderate-income families at 14.8 percent. The bank did not make any home purchase loans to moderate-income borrowers in 2023 while aggregate lending performance was 15.1 percent.

Home Refinance Loans

Of the 15 HMDA-reportable loans in 2021, five (33.3 percent) were refinance loans. Of the 13 HMDA-reportable loans in 2022-2023, three (23.1 percent) were refinance loans. Home refinance lending to low-income borrowers was not rated because of the low volume of total refinance loans made by the bank.

Home refinance lending to moderate-income borrowers is adequate. In 2021, the bank's refinance lending to moderate-income borrowers at 20.0 percent was above the percentage of moderate-income families at 17.9 percent and aggregate lending at 9.8 percent. The bank did not make any refinance loans to moderate-income borrowers in 2022-2023 while the percentage of moderate-income families was 18.7 percent and aggregate performance was 17.6 percent in 2022 and 16.9 percent in 2023.

Home Improvement Loans

The bank did not make any home improvement loans in the AA during the review period, therefore, home improvement lending was not rated. Home improvement lending LMI borrowers was not rated because the bank did not make any home improvement loans during the review period.

CD Lending

The bank makes an adequate level of CD loans. During the review period, the bank originated one qualified CD loan for \$1.5 million in the Ft. Walton AA. The loan qualified with a CD purpose of community service for LMI individuals by

assisting a non-profit organization dedicated to providing food for children in need to purchase a new warehouse. Bank performance is above the performance of some banks in the area but below that of the leader.

INVESTMENTS

SmartBank made an adequate level of qualified CD investments and donations totaling \$4.1 million in the Ft. Walton AA. The bank exhibited adequate responsiveness to credit and CD needs, primarily in affordable housing, an important community need identified by the community contact. During the review period, the bank made two investments totaling nearly \$4.1 million and four donations totaling \$13,000 inside the AA. All four donations met the criteria for CD by having a primary purpose of community service.

Examples of noteworthy investments and grants provided during the review period include:

- Two investments totaling nearly \$4.1 million to support the financing of 52 housing units restricted to low-income renters.
- Two donations totaling \$8,000 to a homeless shelter that provides resources to help youth graduate high school.

SERVICE TEST

SmartBank's Service Test performance in the Ft. Walton AA is Needs to Improve.

Retail Banking Services

SmartBank's delivery systems are reasonably accessible to its geographies and individuals of different income levels in the AA. The one branch office as of December 31, 2023 was compared to the distribution of households and businesses among the tract categories within the AA. The bank's branch is located in an upper income tract, whereas the share of households in LMI tracts is 25.3 percent and the share of businesses in LMI tracts is 21.0 percent. The bank's record of opening and closing branches generally does not adversely affect the accessibility of its delivery systems, particularly to LMI geographies or LMI individuals. During the review period, the bank opened a new branch and closed a branch, both in an upper-income tract. Banking services and business hours do not vary in a way that inconveniences the AA, including LMI geographies and individuals.

The tables below show the distribution of branches and ATMs along with households and businesses by tract category.

Geographic Distribution of Branches & ATMS 2021

Assessment Area: FL Ft. Walton

Tract Category	Branches							ATMs								Demographics						
	Total Branches				Drive thru	Extend Hours	Week-end Hours	Total ATMs			Full Service ATMs				Cash only ATMs				Census Tracts		House holds	Total Businesses
	#	%	Open	Closed				#	%	#	%	Open	Closed	#	%	Open	Closed					
	#	%	#	#	#	#	#	#	%	#	%	#	%	#	%	#	%	#	%			
Low DTO	0	0.0%	0	0	0	0	0	Total	0	0.0%	0	0.0%	0	0	0	0.0%	0	0	0	0.0%	0.0%	0.0%
	0		0	0	0			SA	0		0		0	0	0		0	0				
Moderate DTO	0	0.0%	0	0	0	0	0	Total	0	0.0%	0	0.0%	0	0	0	0.0%	0	0	9	16.4%	14.0%	10.8%
	0		0	0	0			SA	0		0		0	0	0		0	0				
Middle DTO	0	0.0%	0	0	0	0	0	Total	0	0.0%	0	0.0%	0	0	0	0.0%	0	0	31	56.4%	62.6%	54.9%
	0		0	0	0			SA	0		0		0	0	0		0	0				
Upper DTO	1	100.0%	0	0	0	1	0	Total	1	100.0%	1	100.0%	0	0	0	0.0%	0	0	12	21.8%	23.4%	34.2%
	0		0	0	0			SA	0		0		0	0	0		0	0				
Unknown DTO	0	0.0%	0	0	0	0	0	Total	0	0.0%	0	0.0%	0	0	0	0.0%	0	0	3	5.5%	0.0%	0.0%
	0		0	0	0			SA	0		0		0	0	0		0	0				
Total DTO	1	100%	0	0	0	1	0	Total	1	100%	1	100%	0	0	0	0.0%	0	0	55	100%	100%	100%
	0		0	0	0			SA	0		0		0	0	0		0	0				

Based on 2021 FFIEC Census Data

Closed branches/ATMs are only included in "closed" columns and are not included in any other totals.

DTO - Drive thru only is a subset of total branches

SA = Stand Alone ATM is a subset of total ATMs

Geographic Distribution of Branches & ATMS 2022 - 2023
Assessment Area: FL Ft. Walton

Tract Category	Branches							ATMs											Demographics			
	Total Branches				Drive thru	Extended Hours	Week-end Hours	Total ATMs			Full Service ATMs				Cash only ATMs				Census Tracts		House holds %	Total Businesses %
	#	%	Open #	Closed #				#	%		#	%	Open #	Closed #	#	%	Open #	Closed #	#	%		
Low	0	0.0%	0	0	0	0	0	Total	0	0.0%	0	0.0%	0	0	0	0.0%	0	0	4	5.7%	4.2%	5.5%
DTO	0		0	0	0			SA	0		0		0	0	0		0	0				
Moderate	0	0.0%	0	0	0	0	0	Total	0	0.0%	0	0.0%	0	0	0	0.0%	0	0	13	18.6%	21.1%	15.5%
DTO	0		0	0	0			SA	0		0		0	0	0		0	0				
Middle	0	0.0%	0	0	0	0	0	Total	0	0.0%	0	0.0%	0	0	0	0.0%	0	0	30	42.9%	44.3%	41.0%
DTO	0		0	0	0			SA	0		0		0	0	0		0	0				
Upper	1	100.0%	1	1	1	1	0	Total	1	100.0%	1	100.0%	1	1	0	0.0%	0	0	20	28.6%	30.5%	38.0%
DTO	0		0	0	0			SA	0		0		0	0	0		0	0				
Unknown	0	0.0%	0	0	0	0	0	Total	0	0.0%	0	0.0%	0	0	0	0.0%	0	0	3	4.3%	0.0%	0.0%
DTO	0		0	0	0			SA	0		0		0	0	0		0	0				
Total	1	100%	1	1	1	1	0	Total	1	100%	1	100%	1	1	0	0.0%	0	0	70	100%	100%	100%
DTO	0		0	0	0			SA	0		0		0	0	0		0	0				

Based on 2023 FFIEC Census Data

Closed branches/ATMs are only included in "closed" columns and are not included in any other totals.

DTO - Drive thru only is a subset of total branches

SA = Stand Alone ATM is a subset of total ATMs

CD Services

SmartBank provides few, if any, CD services in the AA. During the review period, bank employees did not use their financial and technical expertise to make any qualified service activities in the AA, nor in a broader statewide or regional area that includes the Ft. Walton AA.

**METROPOLITAN AREAS
LIMITED-SCOPE REVIEW**

The following AAs were reviewed using limited-scope examination procedures.

DESCRIPTION OF INSTITUTION'S OPERATIONS IN FLORIDA METROPOLITAN AAS

- **Panama City AA (Bay County)**
 - As of December 31, 2023, SmartBank operated one branch in the AA, representing 25.0 percent of its branches in Florida.
 - As of June 30, 2023, the bank had \$57.7 million in deposits in this AA, representing 22.9 percent of SmartBank's total deposits in Florida.
- **Pensacola AA (Escambia County)**
 - As of December 31, 2023, SmartBank operated one branch in the AA, representing 25.0 percent of its branches in Florida.
 - As of June 30, 2023, the bank had \$60.0 million in deposits in this AA, representing 23.8 percent of SmartBank's total deposits in Florida.
- **Tallahassee AA (Leon County)**
 - As of December 31, 2023, SmartBank operated one branch in the AA, representing 25.0 percent of its branches in Florida (this branch was opened on April 17, 2023 at which point this AA was added).
 - As of June 30, 2023, the bank had \$5.0 million in deposits in this AA, representing 2.0 percent of SmartBank's total deposits in Florida.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS

Through these procedures, conclusions regarding the institution's CRA performance are drawn from the review of available facts and data, including performance and demographic information. Refer to the tables in Appendix C for additional information regarding these AAs.

The following table compares conclusions regarding the bank's performance in the Florida limited-scope metropolitan areas to its performance in the state of Florida.

Performance in the Limited-Scope Review Metropolitan AAs			
AA	Lending Test	Investment Test	Service Test
Panama City	Consistent	Not Consistent (Below)	Not Consistent (Exceeds)
Pensacola	Consistent	Not Consistent (Below)	Consistent
Tallahassee	N/A	N/A	N/A

For the Lending Test, SmartBank received a rating of Low Satisfactory for the state of Florida. Performance in the Panama City and Pensacola limited-scope AAs were consistent with statewide Lending Test performance. Since opening the lone branch in Tallahassee near the end of the review period, the bank made too few loans in the AA to warrant a performance rating. The bank made an excellent level of CD loans in Panama City, an adequate level in Pensacola, and made few, if any CD loans in the Tallahassee AA.

For the Investment Test, SmartBank received a rating of Low Satisfactory for the state of Florida. Performance in the Panama City and Pensacola limited-scope AA were below statewide Investment Test performance. The Tallahassee AA was not rated because of its brief tenure during the review period. The bank made a poor level of qualified investments and grants in the Panama City and Pensacola limited-scope AAs.

For the Service Test, SmartBank received a rating of Needs to Improve for the state of Florida. Performance in the Panama City limited-scope AA exceeded statewide Service Test performance whereas performance in the Pensacola AA was consistent with statewide performance. The Tallahassee AA was not rated because of its brief tenure during the review period. The bank provided an adequate level of CD services in Panama City and few, if any in the Pensacola AA.

Performance in the metropolitan limited-scope AAs did not affect the overall state rating.

APPENDIX A – SCOPE OF EXAMINATION

TIME PERIOD REVIEWED			
1/1/2021 to 12/31/2023 - Lending and Service Tests (non-CD)			
1/1/2021 to 3/31/2024 - CD Loans, Investments, and Services			
FINANCIAL INSTITUTION		PRODUCTS REVIEWED	
SmartBank, (Pigeon Forge, TN)		HMDA-reportable, Small Business	
AFFILIATE(S)	AFFILIATE RELATIONSHIP	PRODUCTS REVIEWED	
NA	NA	NA	
LIST OF AAS AND TYPE OF EXAMINATION			
AA	TYPE OF EXAMINATION	BRANCHES VISITED	OTHER INFORMATION
Sevier County, TN (non-MSA)	Full-scope Review	NA	NA
Knoxville, TN MSA	Full-scope Review	NA	NA
Crestview–Fort Walton-Destin, FL MSA	Full-scope Review	NA	NA
Tuscaloosa, AL MSA	Full-scope Review	NA	NA
Pensacola-Ferry Pass-Brent, FL MSA	Limited-scope Review	NA	NA
Panama City, FL MSA	Limited-scope Review	NA	NA
Cleveland, TN MSA	Limited-scope Review	NA	NA
Clarke County, AL (non-MSA)	Limited-scope Review	NA	NA
Mobile, AL MSA	Limited-scope Review	NA	NA
Chattanooga, TN MSA	Limited-scope Review	NA	NA
Daphne Fair Hope-Foley, AL	Limited-scope Review	NA	NA
Nashville-Davidson-Murfreesboro, Franklin, TN	Limited-scope Review	NA	NA
Huntsville, AL	Limited-scope Review	NA	NA
Coffee County, TN (non-MSA)	Limited-scope Review	NA	NA
East TN (non-MSA)	Limited-scope Review	NA	NA
Montgomery, AL MSA	Limited-scope Review	NA	NA
Dothan, AL MSA	Limited-scope Review	NA	NA
Birmingham, AL MSA	Limited-scope Review	NA	NA
Auburn-Opelika, AL MSA	Limited-scope Review	NA	NA
Tallahassee, FL MSA	Limited-scope Review	NA	NA

APPENDIX B – SUMMARY OF STATE RATINGS

State	Lending Test Rating	Investment Test Rating	Service Test Rating	Overall Rating
Tennessee	Low Satisfactory	NTI	High Satisfactory	Satisfactory
Alabama	Low Satisfactory	NTI	Low Satisfactory	NTI
Florida	Low Satisfactory	Low Satisfactory	NTI	NTI

The following table depicts the previous ratings table in numerical form, which is used in determining the overall rating for each rated area in large banks. Summing the points from the Lending, Investment, and Service Tests, each rated area is given a total point value, which equates to an overall rating in accordance with the FFIEC's Interagency Large Institution CRA Examination Procedures.

State	Lending Test Rating	Investment Test Rating	Service Test Rating	Total Points	Overall Rating
Tennessee	6	1	4	11	Satisfactory
Alabama	6	1	3	10	NTI
Florida	6	3	1	10	NTI

APPENDIX C – DEMOGRAPHIC AND LENDING DISTRIBUTION TABLES: LIMITED-SCOPE AAs

Combined Demographics Report

Assessment Area: AL Auburn

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	2	4.2%	1,091	2.9%	333	30.5%	8,862	23.5%
Moderate-income	12	25.0%	7,934	21.1%	942	11.9%	5,854	15.5%
Middle-income	18	37.5%	18,978	50.4%	1,930	10.2%	7,425	19.7%
Upper-income	10	20.8%	8,795	23.3%	472	5.4%	15,540	41.2%
Unknown-income	6	12.5%	883	2.3%	266	30.1%	0	0.0%
Total Assessment Area	48	100.0%	37,681	100.0%	3,943	10.5%	37,681	100.0%
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	2,903	885	2.3%	30.5%	1,495	51.5%	523	18.0%
Moderate-income	15,447	8,195	21.3%	53.1%	4,832	31.3%	2,420	15.7%
Middle-income	32,114	18,625	48.4%	58.0%	9,940	31.0%	3,549	11.1%
Upper-income	14,639	9,687	25.2%	66.2%	3,375	23.1%	1,577	10.8%
Unknown-income	5,153	1,091	2.8%	21.2%	2,606	50.6%	1,456	28.3%
Total Assessment Area	70,256	38,483	100.0%	54.8%	22,248	31.7%	9,525	13.6%
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
			#	%	#	%	#	%
Low-income	130	2.5%	123	2.5%	5	1.5%	2	4.3%
Moderate-income	1,095	20.8%	1,015	20.7%	70	21.6%	10	21.7%
Middle-income	2,312	43.9%	2,150	43.9%	142	43.8%	20	43.5%
Upper-income	1,278	24.3%	1,209	24.7%	57	17.6%	12	26.1%
Unknown-income	447	8.5%	395	8.1%	50	15.4%	2	4.3%
Total Assessment Area	5,262	100.0%	4,892	100.0%	324	100.0%	46	100.0%
	Percentage of Total Businesses:			93.0%		6.2%		0.9%
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
			#	%	#	%	#	%
Low-income	3	4.8%	3	5.0%	0	0.0%	0	0.0%
Moderate-income	13	20.6%	13	21.7%	0	0.0%	0	0.0%
Middle-income	24	38.1%	23	38.3%	1	33.3%	0	0.0%
Upper-income	18	28.6%	16	26.7%	2	66.7%	0	0.0%
Unknown-income	5	7.9%	5	8.3%	0	0.0%	0	0.0%
Total Assessment Area	63	100.0%	60	100.0%	3	100.0%	0	0.0%
	Percentage of Total Farms:			95.2%		4.8%		0.0%

Based on 2023 FFIEC Census Data and 2023 D&B Information

Combined Demographics Report - 2021

Assessment Area: AL Baldwin

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	0	0.0%	0	0.0%	0	0.0%	10,340	20.6%
Moderate-income	6	18.8%	7,680	15.3%	1,537	20.0%	8,888	17.7%
Middle-income	20	62.5%	32,295	64.2%	2,895	9.0%	10,504	20.9%
Upper-income	5	15.6%	10,301	20.5%	410	4.0%	20,544	40.9%
Unknown-income	1	3.1%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	32	100.0%	50,276	100.0%	4,842	9.6%	50,276	100.0%
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	0	0	0.0%	0.0%	0	0.0%	0	0.0%
Moderate-income	20,556	7,887	14.9%	38.4%	4,600	22.4%	8,069	39.3%
Middle-income	63,768	34,459	65.0%	54.0%	12,904	20.2%	16,405	25.7%
Upper-income	22,098	10,651	20.1%	48.2%	3,603	16.3%	7,844	35.5%
Unknown-income	0	0	0.0%	0.0%	0	0.0%	0	0.0%
Total Assessment Area	106,422	52,997	100.0%	49.8%	21,107	19.8%	32,318	30.4%
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million			Over \$1 Million		Revenue Not Reported	
		#	%	%	#	%	#	%
Low-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate-income	2,021	18.9%	1,877	18.9%	124	18.2%	20	19.6%
Middle-income	6,454	60.2%	5,993	60.3%	398	58.4%	63	61.8%
Upper-income	2,245	20.9%	2,067	20.8%	159	23.3%	19	18.6%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	10,720	100.0%	9,937	100.0%	681	100.0%	102	100.0%
	Percentage of Total Businesses:			92.7%		6.4%		1.0%
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million			Over \$1 Million		Revenue Not Reported	
		#	%	%	#	%	#	%
Low-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate-income	40	20.9%	39	21.3%	1	12.5%	0	0.0%
Middle-income	115	60.2%	111	60.7%	4	50.0%	0	0.0%
Upper-income	36	18.8%	33	18.0%	3	37.5%	0	0.0%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	191	100.0%	183	100.0%	8	100.0%	0	0.0%
	Percentage of Total Farms:			95.8%		4.2%		0.0%

Based on 2021 FFIEC Census Data and 2021 D&B Information

Combined Demographics Report - 2022 - 2023

Assessment Area: AL Baldwin

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	0	0.0%	0	0.0%	0	0.0%	11,001	19.6%
Moderate-income	9	20.5%	9,697	17.3%	964	9.9%	10,719	19.1%
Middle-income	24	54.5%	32,680	58.3%	2,110	6.5%	11,815	21.1%
Upper-income	9	20.5%	13,233	23.6%	378	2.9%	22,557	40.2%
Unknown-income	2	4.5%	482	0.9%	76	15.8%	0	0.0%
Total Assessment Area	44	100.0%	56,092	100.0%	3,528	6.3%	56,092	100.0%
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied		Rental		Vacant		
		#	%	%	#	%	#	%
Low-income	0	0	0.0%	0.0%	0	0.0%	0	0.0%
Moderate-income	18,112	11,231	17.4%	62.0%	4,256	23.5%	2,625	14.5%
Middle-income	66,692	38,439	59.4%	57.6%	11,226	16.8%	17,027	25.5%
Upper-income	26,678	14,566	22.5%	54.6%	3,632	13.6%	8,480	31.8%
Unknown-income	5,265	480	0.7%	9.1%	217	4.1%	4,568	86.8%
Total Assessment Area	116,747	64,716	100.0%	55.4%	19,331	16.6%	32,700	28.0%
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate-income	1,544	14.3%	1,450	14.5%	72	11.3%	22	20.6%
Middle-income	6,164	57.2%	5,727	57.1%	372	58.3%	65	60.7%
Upper-income	2,860	26.6%	2,652	26.5%	188	29.5%	20	18.7%
Unknown-income	203	1.9%	197	2.0%	6	0.9%	0	0.0%
Total Assessment Area	10,771	100.0%	10,026	100.0%	638	100.0%	107	100.0%
	Percentage of Total Businesses:		93.1%		5.9%		1.0%	
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate-income	36	19.3%	35	19.4%	1	14.3%	0	0.0%
Middle-income	121	64.7%	118	65.6%	3	42.9%	0	0.0%
Upper-income	28	15.0%	25	13.9%	3	42.9%	0	0.0%
Unknown-income	2	1.1%	2	1.1%	0	0.0%	0	0.0%
Total Assessment Area	187	100.0%	180	100.0%	7	100.0%	0	0.0%
	Percentage of Total Farms:		96.3%		3.7%		0.0%	

Based on 2023 FFIEC Census Data and 2023 D&B information

Combined Demographics Report

Assessment Area: AL Birmingham

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	26	13.8%	14,586	8.9%	4,694	32.2%	40,525	24.8%
Moderate-income	55	29.1%	42,672	26.1%	7,299	17.1%	28,462	17.4%
Middle-income	50	26.5%	48,606	29.8%	3,414	7.0%	28,863	17.7%
Upper-income	53	28.0%	55,436	33.9%	2,165	3.9%	65,478	40.1%
Unknown-income	5	2.6%	2,028	1.2%	714	35.2%	0	0.0%
Total Assessment Area	189	100.0%	163,328	100.0%	18,286	11.2%	163,328	100.0%
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	38,220	11,107	6.7%	29.1%	17,675	46.2%	9,438	24.7%
Moderate-income	88,844	40,296	24.2%	45.4%	32,589	36.7%	15,959	18.0%
Middle-income	82,343	51,799	31.0%	62.9%	21,415	26.0%	9,129	11.1%
Upper-income	93,666	61,742	37.0%	65.9%	22,446	24.0%	9,478	10.1%
Unknown-income	5,752	1,905	1.1%	33.1%	2,827	49.1%	1,020	17.7%
Total Assessment Area	308,825	166,849	100.0%	54.0%	96,952	31.4%	45,024	14.6%
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million			Over \$1 Million		Revenue Not Reported	
		#	%	%	#	%	#	%
Low-income	3,710	11.4%	3,207	10.9%	488	18.2%	15	5.0%
Moderate-income	6,644	20.5%	6,143	20.8%	441	16.4%	60	20.1%
Middle-income	7,233	22.3%	6,664	22.6%	498	18.6%	71	23.8%
Upper-income	14,251	43.9%	12,927	43.9%	1,178	43.9%	146	49.0%
Unknown-income	613	1.9%	530	1.8%	77	2.9%	6	2.0%
Total Assessment Area	32,451	100.0%	29,471	100.0%	2,682	100.0%	298	100.0%
	Percentage of Total Businesses:			90.8%		8.3%		0.9%
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million			Over \$1 Million		Revenue Not Reported	
		#	%	%	#	%	#	%
Low-income	8	4.8%	8	5.1%	0	0.0%	0	0.0%
Moderate-income	15	9.0%	14	8.9%	1	12.5%	0	0.0%
Middle-income	44	26.5%	40	25.3%	4	50.0%	0	0.0%
Upper-income	96	57.8%	93	58.9%	3	37.5%	0	0.0%
Unknown-income	3	1.8%	3	1.9%	0	0.0%	0	0.0%
Total Assessment Area	166	100.0%	158	100.0%	8	100.0%	0	0.0%
	Percentage of Total Farms:			95.2%		4.8%		0.0%

Based on 2023 FFIEC Census Data and 2023 D&B Information

Combined Demographics Report - 2021

Assessment Area: AL Clarke

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	0	0.0%	0	0.0%	0	0.0%	1,473	23.8%
Moderate-income	1	11.1%	309	5.0%	93	30.1%	968	15.6%
Middle-income	8	88.9%	5,891	95.0%	1,042	17.7%	1,095	17.7%
Upper-income	0	0.0%	0	0.0%	0	0.0%	2,664	43.0%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	9	100.0%	6,200	100.0%	1,135	18.3%	6,200	100.0%
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	0	0	0.0%	0.0%	0	0.0%	0	0.0%
Moderate-income	545	316	5.0%	58.0%	85	15.6%	144	26.4%
Middle-income	12,055	6,056	95.0%	50.2%	3,165	26.3%	2,834	23.5%
Upper-income	0	0	0.0%	0.0%	0	0.0%	0	0.0%
Unknown-income	0	0	0.0%	0.0%	0	0.0%	0	0.0%
Total Assessment Area	12,600	6,372	100.0%	50.6%	3,250	25.8%	2,978	23.6%
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million			Over \$1 Million		Revenue Not Reported	
		#	%	%	#	%	#	%
Low-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate-income	22	2.8%	20	2.9%	1	1.4%	1	6.7%
Middle-income	762	97.2%	679	97.1%	69	98.6%	14	93.3%
Upper-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	784	100.0%	699	100.0%	70	100.0%	15	100.0%
	Percentage of Total Businesses:			89.2%		8.9%		1.9%
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million			Over \$1 Million		Revenue Not Reported	
		#	%	%	#	%	#	%
Low-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate-income	2	6.5%	2	7.7%	0	0.0%	0	0.0%
Middle-income	29	93.5%	24	92.3%	5	100.0%	0	0.0%
Upper-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	31	100.0%	26	100.0%	5	100.0%	0	0.0%
	Percentage of Total Farms:			83.9%		16.1%		0.0%

Based on 2021 FFIEC Census Data and 2021 D&B Information

Combined Demographics Report - 2022 - 2023

Assessment Area: AL Clarke

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	0	0.0%	0	0.0%	0	0.0%	1,562	26.6%
Moderate-income	1	11.1%	423	7.2%	93	22.0%	903	15.4%
Middle-income	7	77.8%	4,747	80.9%	896	18.9%	1,035	17.6%
Upper-income	1	11.1%	700	11.9%	104	14.9%	2,370	40.4%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	9	100.0%	5,870	100.0%	1,093	18.6%	5,870	100.0%
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied		Rental		Vacant		
		#	%	%	#	%	#	%
Low-income	0	0	0.0%	0.0%	0	0.0%	0	0.0%
Moderate-income	1,064	588	8.7%	55.3%	55	5.2%	421	39.6%
Middle-income	10,187	5,356	79.2%	52.6%	2,190	21.5%	2,641	25.9%
Upper-income	1,562	817	12.1%	52.3%	317	20.3%	428	27.4%
Unknown-income	0	0	0.0%	0.0%	0	0.0%	0	0.0%
Total Assessment Area	12,813	6,761	100.0%	52.8%	2,562	20.0%	3,490	27.2%
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate-income	26	3.2%	23	3.2%	0	0.0%	3	21.4%
Middle-income	679	84.5%	609	84.6%	59	84.3%	11	78.6%
Upper-income	99	12.3%	88	12.2%	11	15.7%	0	0.0%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	804	100.0%	720	100.0%	70	100.0%	14	100.0%
	Percentage of Total Businesses:		89.6%			8.7%		1.7%
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate-income	3	8.8%	3	10.3%	0	0.0%	0	0.0%
Middle-income	28	82.4%	23	79.3%	5	100.0%	0	0.0%
Upper-income	3	8.8%	3	10.3%	0	0.0%	0	0.0%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	34	100.0%	29	100.0%	5	100.0%	0	0.0%
	Percentage of Total Farms:		85.3%			14.7%		0.0%

Based on 2023 FFIEC Census Data and 2023 D&B information

Combined Demographics Report

Assessment Area: AL Dothan

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	2	7.7%	676	2.6%	306	45.3%	5,580	21.3%
Moderate-income	6	23.1%	5,172	19.7%	1,156	22.4%	4,548	17.3%
Middle-income	10	38.5%	10,480	39.9%	1,291	12.3%	4,820	18.4%
Upper-income	8	30.8%	9,921	37.8%	543	5.5%	11,301	43.1%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	26	100.0%	26,249	100.0%	3,296	12.6%	26,249	100.0%
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	2,407	413	1.6%	17.2%	1,263	52.5%	731	30.4%
Moderate-income	10,537	4,276	16.3%	40.6%	4,274	40.6%	1,987	18.9%
Middle-income	19,212	11,187	42.7%	58.2%	4,503	23.4%	3,522	18.3%
Upper-income	15,642	10,353	39.5%	66.2%	3,515	22.5%	1,774	11.3%
Unknown-income	0	0	0.0%	0.0%	0	0.0%	0	0.0%
Total Assessment Area	47,798	26,229	100.0%	54.9%	13,555	28.4%	8,014	16.8%
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million			Over \$1 Million		Revenue Not Reported	
		#	%	%	#	%	#	%
Low-income	578	12.3%	527	12.4%	46	11.2%	5	11.6%
Moderate-income	1,011	21.6%	846	20.0%	162	39.3%	3	7.0%
Middle-income	1,307	27.9%	1,200	28.3%	79	19.2%	28	65.1%
Upper-income	1,792	38.2%	1,660	39.2%	125	30.3%	7	16.3%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	4,688	100.0%	4,233	100.0%	412	100.0%	43	100.0%
	Percentage of Total Businesses:			90.3%		8.8%		0.9%
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million			Over \$1 Million		Revenue Not Reported	
		#	%	%	#	%	#	%
Low-income	1	0.8%	1	0.8%	0	0.0%	0	0.0%
Moderate-income	6	5.0%	6	5.0%	0	0.0%	0	0.0%
Middle-income	76	62.8%	75	63.0%	1	50.0%	0	0.0%
Upper-income	38	31.4%	37	31.1%	1	50.0%	0	0.0%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	121	100.0%	119	100.0%	2	100.0%	0	0.0%
	Percentage of Total Farms:			98.3%		1.7%		0.0%

Based on 2023 FFIEC Census Data and 2023 D&B Information

Combined Demographics Report - 2021

Assessment Area: AL Huntsville

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	12	16.4%	7,785	8.7%	2,900	37.3%	20,492	22.9%
Moderate-income	19	26.0%	17,126	19.1%	2,713	15.8%	14,302	16.0%
Middle-income	21	28.8%	28,771	32.1%	2,223	7.7%	15,556	17.4%
Upper-income	21	28.8%	35,869	40.1%	1,150	3.2%	39,201	43.8%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	73	100.0%	89,551	100.0%	8,986	10.0%	89,551	100.0%
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	18,758	4,736	5.1%	25.2%	10,633	56.7%	3,389	18.1%
Moderate-income	33,449	17,101	18.3%	51.1%	12,563	37.6%	3,785	11.3%
Middle-income	49,082	30,809	33.0%	62.8%	13,754	28.0%	4,519	9.2%
Upper-income	51,431	40,673	43.6%	79.1%	7,498	14.6%	3,260	6.3%
Unknown-income	0	0	0.0%	0.0%	0	0.0%	0	0.0%
Total Assessment Area	152,720	93,319	100.0%	61.1%	44,448	29.1%	14,953	9.8%
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million			Over \$1 Million		Revenue Not Reported	
		#	%	%	#	%	#	%
Low-income	2,111	13.0%	1,851	12.4%	255	22.1%	5	4.1%
Moderate-income	3,361	20.7%	2,999	20.0%	341	29.5%	21	17.2%
Middle-income	4,611	28.4%	4,316	28.8%	253	21.9%	42	34.4%
Upper-income	6,179	38.0%	5,820	38.8%	305	26.4%	54	44.3%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	16,262	100.0%	14,986	100.0%	1,154	100.0%	122	100.0%
	Percentage of Total Businesses:			92.2%		7.1%		0.8%
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million			Over \$1 Million		Revenue Not Reported	
		#	%	%	#	%	#	%
Low-income	3	1.5%	3	1.6%	0	0.0%	0	0.0%
Moderate-income	57	28.5%	54	28.1%	3	37.5%	0	0.0%
Middle-income	84	42.0%	81	42.2%	3	37.5%	0	0.0%
Upper-income	56	28.0%	54	28.1%	2	25.0%	0	0.0%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	200	100.0%	192	100.0%	8	100.0%	0	0.0%
	Percentage of Total Farms:			96.0%		4.0%		0.0%

Based on 2021 FFIEC Census Data and 2021 D&B Information

Combined Demographics Report - 2022 - 2023

Assessment Area: AL Huntsville

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	15	15.8%	11,287	11.7%	3,502	31.0%	22,197	23.0%
Moderate-income	18	18.9%	15,111	15.7%	1,515	10.0%	14,834	15.4%
Middle-income	26	27.4%	30,499	31.7%	1,831	6.0%	17,752	18.4%
Upper-income	35	36.8%	39,097	40.6%	1,105	2.8%	41,548	43.1%
Unknown-income	1	1.1%	337	0.3%	131	38.9%	0	0.0%
Total Assessment Area	95	100.0%	96,331	100.0%	8,084	8.4%	96,331	100.0%
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	25,662	7,758	7.6%	30.2%	14,746	57.5%	3,158	12.3%
Moderate-income	27,765	15,051	14.7%	54.2%	10,194	36.7%	2,520	9.1%
Middle-income	48,834	32,953	32.1%	67.5%	12,579	25.8%	3,302	6.8%
Upper-income	60,492	46,814	45.6%	77.4%	10,294	17.0%	3,384	5.6%
Unknown-income	1,347	82	0.1%	6.1%	1,157	85.9%	108	8.0%
Total Assessment Area	164,100	102,658	100.0%	62.6%	48,970	29.8%	12,472	7.6%
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	2,855	16.8%	2,557	16.2%	284	25.4%	14	11.1%
Moderate-income	2,582	15.2%	2,392	15.2%	173	15.4%	17	13.5%
Middle-income	4,121	24.3%	3,923	24.9%	166	14.8%	32	25.4%
Upper-income	6,908	40.7%	6,493	41.2%	354	31.6%	61	48.4%
Unknown-income	525	3.1%	380	2.4%	143	12.8%	2	1.6%
Total Assessment Area	16,991	100.0%	15,745	100.0%	1,120	100.0%	126	100.0%
	Percentage of Total Businesses:			92.7%		6.6%		0.7%
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	6	2.9%	6	3.1%	0	0.0%	0	0.0%
Moderate-income	33	16.1%	31	15.8%	2	22.2%	0	0.0%
Middle-income	89	43.4%	83	42.3%	6	66.7%	0	0.0%
Upper-income	73	35.6%	73	37.2%	0	0.0%	0	0.0%
Unknown-income	4	2.0%	3	1.5%	1	11.1%	0	0.0%
Total Assessment Area	205	100.0%	196	100.0%	9	100.0%	0	0.0%
	Percentage of Total Farms:			95.6%		4.4%		0.0%

Based on 2023 FFIEC Census Data and 2023 D&B information

Combined Demographics Report - 2021

Assessment Area: AL Mobile

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	19	15.8%	7,740	7.2%	3,381	43.7%	25,908	24.0%
Moderate-income	27	22.5%	17,894	16.6%	5,046	28.2%	17,005	15.7%
Middle-income	42	35.0%	43,267	40.0%	5,958	13.8%	20,623	19.1%
Upper-income	30	25.0%	39,148	36.2%	2,553	6.5%	44,513	41.2%
Unknown-income	2	1.7%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	120	100.0%	108,049	100.0%	16,938	15.7%	108,049	100.0%
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	16,560	5,807	5.4%	35.1%	6,774	40.9%	3,979	24.0%
Moderate-income	34,844	15,357	14.3%	44.1%	12,813	36.8%	6,674	19.2%
Middle-income	74,818	44,672	41.5%	59.7%	18,189	24.3%	11,957	16.0%
Upper-income	63,081	41,919	38.9%	66.5%	14,790	23.4%	6,372	10.1%
Unknown-income	0	0	0.0%	0.0%	0	0.0%	0	0.0%
Total Assessment Area	189,303	107,755	100.0%	56.9%	52,566	27.8%	28,982	15.3%
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million			Over \$1 Million		Revenue Not Reported	
		#	%	%	#	%	#	%
Low-income	1,107	6.7%	952	6.4%	148	10.5%	7	5.3%
Moderate-income	3,091	18.8%	2,746	18.4%	326	23.1%	19	14.3%
Middle-income	5,304	32.3%	4,831	32.4%	417	29.6%	56	42.1%
Upper-income	6,913	42.1%	6,350	42.6%	512	36.3%	51	38.3%
Unknown-income	19	0.1%	11	0.1%	8	0.6%	0	0.0%
Total Assessment Area	16,434	100.0%	14,890	100.0%	1,411	100.0%	133	100.0%
	Percentage of Total Businesses:			90.6%		8.6%		0.8%
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million			Over \$1 Million		Revenue Not Reported	
		#	%	%	#	%	#	%
Low-income	3	1.5%	3	1.7%	0	0.0%	0	0.0%
Moderate-income	13	6.6%	11	6.1%	2	12.5%	0	0.0%
Middle-income	116	58.9%	106	58.9%	9	56.3%	1	100.0%
Upper-income	65	33.0%	60	33.3%	5	31.3%	0	0.0%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	197	100.0%	180	100.0%	16	100.0%	1	100.0%
	Percentage of Total Farms:			91.4%		8.1%		0.5%

Based on 2021 FFIEC Census Data and 2021 D&B Information

Combined Demographics Report - 2022 - 2023

Assessment Area: AL Mobile

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	9	6.4%	3,189	3.0%	1,584	49.7%	23,546	22.0%
Moderate-income	42	30.0%	25,189	23.6%	5,111	20.3%	18,767	17.6%
Middle-income	53	37.9%	47,794	44.7%	5,737	12.0%	21,023	19.7%
Upper-income	33	23.6%	30,413	28.4%	1,480	4.9%	43,572	40.8%
Unknown-income	3	2.1%	323	0.3%	115	35.6%	0	0.0%
Total Assessment Area	140	100.0%	106,908	100.0%	14,027	13.1%	106,908	100.0%
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied		Rental		Vacant		
		#	%	%	#	%	#	%
Low-income	7,441	2,150	2.0%	28.9%	3,473	46.7%	1,818	24.4%
Moderate-income	51,734	20,927	19.7%	40.5%	21,748	42.0%	9,059	17.5%
Middle-income	82,791	49,814	46.9%	60.2%	20,788	25.1%	12,189	14.7%
Upper-income	50,323	33,002	31.1%	65.6%	10,994	21.8%	6,327	12.6%
Unknown-income	635	277	0.3%	43.6%	214	33.7%	144	22.7%
Total Assessment Area	192,924	106,170	100.0%	55.0%	57,217	29.7%	29,537	15.3%
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	647	3.7%	573	3.6%	71	5.3%	3	2.1%
Moderate-income	4,579	26.4%	4,128	26.0%	426	31.9%	25	17.1%
Middle-income	6,434	37.0%	5,950	37.4%	409	30.7%	75	51.4%
Upper-income	5,671	32.6%	5,207	32.8%	421	31.6%	43	29.5%
Unknown-income	42	0.2%	35	0.2%	7	0.5%	0	0.0%
Total Assessment Area	17,373	100.0%	15,893	100.0%	1,334	100.0%	146	100.0%
	Percentage of Total Businesses:			91.5%		7.7%		0.8%
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	2	1.0%	2	1.1%	0	0.0%	0	0.0%
Moderate-income	20	10.0%	19	10.2%	1	7.1%	0	0.0%
Middle-income	137	68.2%	126	67.7%	11	78.6%	0	0.0%
Upper-income	42	20.9%	39	21.0%	2	14.3%	1	100.0%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	201	100.0%	186	100.0%	14	100.0%	1	100.0%
	Percentage of Total Farms:			92.5%		7.0%		0.5%

Based on 2023 FFIEC Census Data and 2023 D&B information

Combined Demographics Report

Assessment Area: AL Montgomery

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	11	15.5%	5,279	9.7%	2,196	41.6%	13,634	25.1%
Moderate-income	19	26.8%	15,095	27.8%	3,084	20.4%	9,317	17.2%
Middle-income	21	29.6%	15,725	29.0%	1,621	10.3%	9,551	17.6%
Upper-income	18	25.4%	17,710	32.7%	852	4.8%	21,723	40.1%
Unknown-income	2	2.8%	416	0.8%	207	49.8%	0	0.0%
Total Assessment Area	71	100.0%	54,225	100.0%	7,960	14.7%	54,225	100.0%
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	13,159	3,914	7.6%	29.7%	5,666	43.1%	3,579	27.2%
Moderate-income	33,264	13,392	26.0%	40.3%	14,906	44.8%	4,966	14.9%
Middle-income	29,837	16,748	32.5%	56.1%	8,936	29.9%	4,153	13.9%
Upper-income	27,240	17,356	33.6%	63.7%	7,475	27.4%	2,409	8.8%
Unknown-income	1,563	178	0.3%	11.4%	940	60.1%	445	28.5%
Total Assessment Area	105,063	51,588	100.0%	49.1%	37,923	36.1%	15,552	14.8%
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million			Over \$1 Million		Revenue Not Reported	
		#	%	%	#	%	#	%
Low-income	905	8.5%	795	8.3%	108	12.3%	2	1.3%
Moderate-income	2,864	27.0%	2,575	26.9%	228	26.0%	61	38.6%
Middle-income	3,057	28.8%	2,743	28.7%	285	32.5%	29	18.4%
Upper-income	3,156	29.8%	2,956	30.9%	174	19.9%	26	16.5%
Unknown-income	617	5.8%	496	5.2%	81	9.2%	40	25.3%
Total Assessment Area	10,599	100.0%	9,565	100.0%	876	100.0%	158	100.0%
	Percentage of Total Businesses:			90.2%		8.3%		1.5%
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million			Over \$1 Million		Revenue Not Reported	
		#	%	%	#	%	#	%
Low-income	2	1.9%	1	1.0%	1	33.3%	0	0.0%
Moderate-income	11	10.3%	11	10.6%	0	0.0%	0	0.0%
Middle-income	54	50.5%	53	51.0%	1	33.3%	0	0.0%
Upper-income	38	35.5%	37	35.6%	1	33.3%	0	0.0%
Unknown-income	2	1.9%	2	1.9%	0	0.0%	0	0.0%
Total Assessment Area	107	100.0%	104	100.0%	3	100.0%	0	0.0%
	Percentage of Total Farms:			97.2%		2.8%		0.0%

Based on 2023 FFIEC Census Data and 2023 D&B Information

Combined Demographics Report - 2021

Assessment Area: FL Panama City

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	2	4.5%	1,602	3.7%	467	29.2%	9,302	21.4%
Moderate-income	9	20.5%	6,552	15.1%	1,437	21.9%	7,779	17.9%
Middle-income	22	50.0%	22,624	52.0%	2,131	9.4%	8,699	20.0%
Upper-income	10	22.7%	12,707	29.2%	634	5.0%	17,705	40.7%
Unknown-income	1	2.3%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	44	100.0%	43,485	100.0%	4,669	10.7%	43,485	100.0%
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	3,217	1,042	2.5%	32.4%	1,383	43.0%	792	24.6%
Moderate-income	15,656	5,568	13.3%	35.6%	5,937	37.9%	4,151	26.5%
Middle-income	54,260	21,854	52.4%	40.3%	13,240	24.4%	19,166	35.3%
Upper-income	26,976	13,273	31.8%	49.2%	5,625	20.9%	8,078	29.9%
Unknown-income	0	0	0.0%	0.0%	0	0.0%	0	0.0%
Total Assessment Area	100,109	41,737	100.0%	41.7%	26,185	26.2%	32,187	32.2%
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million			Over \$1 Million		Revenue Not Reported	
		#	%	%	#	%	#	%
Low-income	374	3.1%	350	3.1%	20	3.6%	4	4.0%
Moderate-income	2,291	19.0%	2,107	18.5%	163	29.0%	21	21.0%
Middle-income	6,399	53.2%	6,084	53.5%	263	46.8%	52	52.0%
Upper-income	2,969	24.7%	2,830	24.9%	116	20.6%	23	23.0%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	12,033	100.0%	11,371	100.0%	562	100.0%	100	100.0%
	Percentage of Total Businesses:			94.5%		4.7%		0.8%
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million			Over \$1 Million		Revenue Not Reported	
		#	%	%	#	%	#	%
Low-income	2	2.8%	2	2.9%	0	0.0%	0	0.0%
Moderate-income	8	11.1%	8	11.6%	0	0.0%	0	0.0%
Middle-income	44	61.1%	41	59.4%	3	100.0%	0	0.0%
Upper-income	18	25.0%	18	26.1%	0	0.0%	0	0.0%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	72	100.0%	69	100.0%	3	100.0%	0	0.0%
	Percentage of Total Farms:			95.8%		4.2%		0.0%

Based on 2021 FFIEC Census Data and 2021 D&B Information

Combined Demographics Report - 2022 - 2023

Assessment Area: FL Panama City

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	1	2.0%	888	1.9%	246	27.7%	8,660	18.3%
Moderate-income	12	24.0%	9,586	20.2%	1,531	16.0%	9,167	19.3%
Middle-income	24	48.0%	23,536	49.6%	1,954	8.3%	10,379	21.9%
Upper-income	12	24.0%	13,422	28.3%	514	3.8%	19,226	40.5%
Unknown-income	1	2.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	50	100.0%	47,432	100.0%	4,245	8.9%	47,432	100.0%
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied		Rental		Vacant		
		#	%	%	#	%	#	%
Low-income	1,931	806	1.6%	41.7%	781	40.4%	344	17.8%
Moderate-income	20,816	9,489	19.2%	45.6%	7,340	35.3%	3,987	19.2%
Middle-income	55,947	24,074	48.7%	43.0%	11,893	21.3%	19,980	35.7%
Upper-income	25,366	15,105	30.5%	59.5%	4,048	16.0%	6,213	24.5%
Unknown-income	0	0	0.0%	0.0%	0	0.0%	0	0.0%
Total Assessment Area	104,060	49,474	100.0%	47.5%	24,062	23.1%	30,524	29.3%
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	259	2.5%	244	2.5%	12	2.2%	3	3.2%
Moderate-income	2,143	20.3%	1,986	20.0%	142	26.1%	15	15.8%
Middle-income	5,323	50.4%	5,009	50.5%	269	49.4%	45	47.4%
Upper-income	2,833	26.8%	2,680	27.0%	121	22.2%	32	33.7%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	10,558	100.0%	9,919	100.0%	544	100.0%	95	100.0%
	Percentage of Total Businesses:			93.9%		5.2%		0.9%
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	1	1.6%	1	1.6%	0	0.0%	0	0.0%
Moderate-income	7	11.1%	7	11.5%	0	0.0%	0	0.0%
Middle-income	35	55.6%	33	54.1%	2	100.0%	0	0.0%
Upper-income	20	31.7%	20	32.8%	0	0.0%	0	0.0%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	63	100.0%	61	100.0%	2	100.0%	0	0.0%
	Percentage of Total Farms:			96.8%		3.2%		0.0%

Based on 2023 FFIEC Census Data and 2023 D&B information

Combined Demographics Report - 2021

Assessment Area: FL Pensacola

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	4	5.6%	2,016	2.9%	629	31.2%	13,871	20.3%
Moderate-income	19	26.4%	15,526	22.7%	2,848	18.3%	14,015	20.5%
Middle-income	35	48.6%	36,314	53.1%	3,164	8.7%	15,568	22.8%
Upper-income	13	18.1%	14,574	21.3%	701	4.8%	24,976	36.5%
Unknown-income	1	1.4%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	72	100.0%	68,430	100.0%	7,342	10.7%	68,430	100.0%
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	5,193	1,843	2.6%	35.5%	2,211	42.6%	1,139	21.9%
Moderate-income	35,954	14,233	20.4%	39.6%	16,033	44.6%	5,688	15.8%
Middle-income	68,251	37,506	53.8%	55.0%	20,875	30.6%	9,870	14.5%
Upper-income	28,780	16,096	23.1%	55.9%	4,863	16.9%	7,821	27.2%
Unknown-income	0	0	0.0%	0.0%	0	0.0%	0	0.0%
Total Assessment Area	138,178	69,678	100.0%	50.4%	43,982	31.8%	24,518	17.7%
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million			Over \$1 Million		Revenue Not Reported	
		#	%	%	#	%	#	%
Low-income	682	3.4%	633	3.3%	44	4.2%	5	3.7%
Moderate-income	5,419	26.8%	4,994	26.2%	394	37.7%	31	23.1%
Middle-income	10,215	50.5%	9,635	50.6%	515	49.3%	65	48.5%
Upper-income	3,908	19.3%	3,783	19.9%	92	8.8%	33	24.6%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	20,224	100.0%	19,045	100.0%	1,045	100.0%	134	100.0%
	Percentage of Total Businesses:			94.2%		5.2%		0.7%
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million			Over \$1 Million		Revenue Not Reported	
		#	%	%	#	%	#	%
Low-income	1	0.6%	1	0.6%	0	0.0%	0	0.0%
Moderate-income	15	8.9%	15	9.1%	0	0.0%	0	0.0%
Middle-income	125	74.4%	123	74.5%	2	66.7%	0	0.0%
Upper-income	27	16.1%	26	15.8%	1	33.3%	0	0.0%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	168	100.0%	165	100.0%	3	100.0%	0	0.0%
	Percentage of Total Farms:			98.2%		1.8%		0.0%

Based on 2021 FFIEC Census Data and 2021 D&B Information

Combined Demographics Report - 2022 - 2023

Assessment Area: FL Pensacola

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	7	8.9%	4,248	5.7%	1,270	29.9%	16,646	22.5%
Moderate-income	24	30.4%	21,435	28.9%	3,211	15.0%	14,777	19.9%
Middle-income	31	39.2%	32,320	43.6%	2,378	7.4%	15,626	21.1%
Upper-income	16	20.3%	16,080	21.7%	342	2.1%	27,034	36.5%
Unknown-income	1	1.3%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	79	100.0%	74,083	100.0%	7,201	9.7%	74,083	100.0%
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied		Rental		Vacant		
		#	%	%	#	%	#	%
Low-income	8,752	3,625	4.7%	41.4%	4,015	45.9%	1,112	12.7%
Moderate-income	43,824	20,670	26.9%	47.2%	17,229	39.3%	5,925	13.5%
Middle-income	57,678	32,671	42.6%	56.6%	19,199	33.3%	5,808	10.1%
Upper-income	32,202	19,806	25.8%	61.5%	4,954	15.4%	7,442	23.1%
Unknown-income	0	0	0.0%	0.0%	0	0.0%	0	0.0%
Total Assessment Area	142,456	76,772	100.0%	53.9%	45,397	31.9%	20,287	14.2%
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	1,117	5.8%	1,016	5.6%	96	10.0%	5	3.4%
Moderate-income	5,535	28.8%	5,172	28.5%	327	34.0%	36	24.8%
Middle-income	7,146	37.2%	6,839	37.7%	253	26.3%	54	37.2%
Upper-income	5,432	28.2%	5,095	28.1%	287	29.8%	50	34.5%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	19,230	100.0%	18,122	100.0%	963	100.0%	145	100.0%
	Percentage of Total Businesses:			94.2%		5.0%		0.8%
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	3	1.8%	3	1.9%	0	0.0%	0	0.0%
Moderate-income	26	15.9%	26	16.1%	0	0.0%	0	0.0%
Middle-income	105	64.0%	103	64.0%	2	66.7%	0	0.0%
Upper-income	30	18.3%	29	18.0%	1	33.3%	0	0.0%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	164	100.0%	161	100.0%	3	100.0%	0	0.0%
	Percentage of Total Farms:			98.2%		1.8%		0.0%

Based on 2023 FFIEC Census Data and 2023 D&B information

Combined Demographics Report

Assessment Area: FL Tallahassee

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	13	16.5%	4,670	7.5%	1,783	38.2%	12,835	20.7%
Moderate-income	14	17.7%	10,321	16.7%	1,707	16.5%	9,752	15.7%
Middle-income	22	27.8%	20,058	32.4%	1,650	8.2%	11,627	18.8%
Upper-income	25	31.6%	26,715	43.1%	854	3.2%	27,747	44.8%
Unknown-income	5	6.3%	197	0.3%	91	46.2%	0	0.0%
Total Assessment Area	79	100.0%	61,961	100.0%	6,085	9.8%	61,961	100.0%
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	20,814	2,810	4.6%	13.5%	14,068	67.6%	3,936	18.9%
Moderate-income	24,694	7,437	12.1%	30.1%	14,118	57.2%	3,139	12.7%
Middle-income	43,331	20,397	33.3%	47.1%	18,164	41.9%	4,770	11.0%
Upper-income	39,338	30,617	50.0%	77.8%	6,453	16.4%	2,268	5.8%
Unknown-income	3,164	22	0.0%	0.7%	2,444	77.2%	698	22.1%
Total Assessment Area	131,341	61,283	100.0%	46.7%	55,247	42.1%	14,811	11.3%
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	1,374	7.5%	1,263	7.3%	102	10.1%	9	4.7%
Moderate-income	2,389	13.0%	2,276	13.2%	85	8.4%	28	14.7%
Middle-income	7,743	42.1%	7,108	41.3%	559	55.3%	76	40.0%
Upper-income	6,573	35.7%	6,249	36.4%	249	24.7%	75	39.5%
Unknown-income	311	1.7%	294	1.7%	15	1.5%	2	1.1%
Total Assessment Area	18,390	100.0%	17,190	100.0%	1,010	100.0%	190	100.0%
	Percentage of Total Businesses:			93.5%		5.5%		1.0%
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	7	4.8%	7	4.8%	0	0.0%	0	0.0%
Moderate-income	11	7.5%	11	7.5%	0	0.0%	0	0.0%
Middle-income	46	31.3%	46	31.3%	0	0.0%	0	0.0%
Upper-income	83	56.5%	83	56.5%	0	0.0%	0	0.0%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	147	100.0%	147	100.0%	0	0.0%	0	0.0%
	Percentage of Total Farms:			100.0%		0.0%		0.0%

Based on 2023 FFIEC Census Data and 2023 D&B Information

Combined Demographics Report - 2021

Assessment Area: TN Chattanooga

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	10	12.2%	6,571	7.4%	2,965	45.1%	17,866	20.2%
Moderate-income	12	14.6%	11,551	13.0%	2,034	17.6%	15,075	17.0%
Middle-income	31	37.8%	32,204	36.3%	3,253	10.1%	16,734	18.9%
Upper-income	27	32.9%	38,303	43.2%	1,783	4.7%	38,954	44.0%
Unknown-income	2	2.4%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	82	100.0%	88,629	100.0%	10,035	11.3%	88,629	100.0%
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	14,399	3,725	4.2%	25.9%	7,893	54.8%	2,781	19.3%
Moderate-income	22,544	10,286	11.7%	45.6%	9,143	40.6%	3,115	13.8%
Middle-income	57,453	32,675	37.2%	56.9%	18,502	32.2%	6,276	10.9%
Upper-income	59,334	41,236	46.9%	69.5%	12,859	21.7%	5,239	8.8%
Unknown-income	0	0	0.0%	0.0%	0	0.0%	0	0.0%
Total Assessment Area	153,730	87,922	100.0%	57.2%	48,397	31.5%	17,411	11.3%
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million			Over \$1 Million		Revenue Not Reported	
		#	%	%	#	%	#	%
Low-income	1,602	8.2%	1,332	7.5%	264	17.0%	6	4.4%
Moderate-income	2,923	15.0%	2,606	14.7%	303	19.5%	14	10.3%
Middle-income	7,029	36.1%	6,486	36.5%	505	32.6%	38	27.9%
Upper-income	7,877	40.5%	7,338	41.3%	464	29.9%	75	55.1%
Unknown-income	36	0.2%	18	0.1%	15	1.0%	3	2.2%
Total Assessment Area	19,467	100.0%	17,780	100.0%	1,551	100.0%	136	100.0%
	Percentage of Total Businesses:			91.3%		8.0%		0.7%
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million			Over \$1 Million		Revenue Not Reported	
		#	%	%	#	%	#	%
Low-income	5	4.0%	5	4.0%	0	0.0%	0	0.0%
Moderate-income	16	12.9%	16	12.9%	0	0.0%	0	0.0%
Middle-income	39	31.5%	39	31.5%	0	0.0%	0	0.0%
Upper-income	64	51.6%	64	51.6%	0	0.0%	0	0.0%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	124	100.0%	124	100.0%	0	0.0%	0	0.0%
	Percentage of Total Farms:			100.0%		0.0%		0.0%

Based on 2021 FFIEC Census Data and 2021 D&B Information

Combined Demographics Report - 2022 - 2023

Assessment Area: TN Chattanooga

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	8	9.2%	5,504	6.2%	2,088	37.9%	17,214	19.3%
Moderate-income	15	17.2%	10,346	11.6%	1,665	16.1%	14,563	16.3%
Middle-income	33	37.9%	38,920	43.5%	2,394	6.2%	17,106	19.1%
Upper-income	28	32.2%	33,950	38.0%	1,132	3.3%	40,489	45.3%
Unknown-income	3	3.4%	652	0.7%	18	2.8%	0	0.0%
Total Assessment Area	87	100.0%	89,372	100.0%	7,297	8.2%	89,372	100.0%
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	13,936	4,006	4.2%	28.7%	8,126	58.3%	1,804	12.9%
Moderate-income	23,171	10,609	11.2%	45.8%	9,616	41.5%	2,946	12.7%
Middle-income	68,564	41,837	44.0%	61.0%	21,338	31.1%	5,389	7.9%
Upper-income	56,403	37,552	39.5%	66.6%	13,842	24.5%	5,009	8.9%
Unknown-income	1,531	1,006	1.1%	65.7%	364	23.8%	161	10.5%
Total Assessment Area	163,605	95,010	100.0%	58.1%	53,286	32.6%	15,309	9.4%
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	1,460	7.8%	1,240	7.2%	214	14.0%	6	4.4%
Moderate-income	3,272	17.4%	2,838	16.5%	421	27.6%	13	9.6%
Middle-income	6,654	35.4%	6,220	36.2%	397	26.0%	37	27.4%
Upper-income	7,277	38.7%	6,728	39.2%	476	31.2%	73	54.1%
Unknown-income	160	0.9%	135	0.8%	19	1.2%	6	4.4%
Total Assessment Area	18,823	100.0%	17,161	100.0%	1,527	100.0%	135	100.0%
	Percentage of Total Businesses:			91.2%		8.1%		0.7%
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	2	1.6%	2	1.6%	0	0.0%	0	0.0%
Moderate-income	10	8.0%	10	8.0%	0	0.0%	0	0.0%
Middle-income	54	43.2%	54	43.2%	0	0.0%	0	0.0%
Upper-income	59	47.2%	59	47.2%	0	0.0%	0	0.0%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	125	100.0%	125	100.0%	0	0.0%	0	0.0%
	Percentage of Total Farms:			100.0%		0.0%		0.0%

Based on 2023 FFIEC Census Data and 2023 D&B information

Combined Demographics Report - 2021

Assessment Area: TN Cleveland

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	3	15.8%	2,479	9.4%	1,051	42.4%	5,867	22.2%
Moderate-income	2	10.5%	1,120	4.2%	277	24.7%	4,449	16.8%
Middle-income	9	47.4%	12,046	45.5%	1,621	13.5%	4,883	18.4%
Upper-income	5	26.3%	10,824	40.9%	1,042	9.6%	11,270	42.6%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	19	100.0%	26,469	100.0%	3,991	15.1%	26,469	100.0%
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	4,594	1,191	4.7%	25.9%	2,855	62.1%	548	11.9%
Moderate-income	2,514	805	3.2%	32.0%	1,351	53.7%	358	14.2%
Middle-income	19,209	11,457	45.6%	59.6%	6,029	31.4%	1,723	9.0%
Upper-income	15,941	11,655	46.4%	73.1%	3,123	19.6%	1,163	7.3%
Unknown-income	0	0	0.0%	0.0%	0	0.0%	0	0.0%
Total Assessment Area	42,258	25,108	100.0%	59.4%	13,358	31.6%	3,792	9.0%
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million			Over \$1 Million		Revenue Not Reported	
		#	%	%	#	%	#	%
Low-income	306	8.1%	271	7.8%	33	11.4%	2	8.7%
Moderate-income	403	10.6%	362	10.4%	38	13.1%	3	13.0%
Middle-income	1,880	49.5%	1,727	49.5%	143	49.5%	10	43.5%
Upper-income	1,209	31.8%	1,126	32.3%	75	26.0%	8	34.8%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	3,798	100.0%	3,486	100.0%	289	100.0%	23	100.0%
	Percentage of Total Businesses:			91.8%		7.6%		0.6%
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million			Over \$1 Million		Revenue Not Reported	
		#	%	%	#	%	#	%
Low-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle-income	36	45.6%	34	44.7%	2	66.7%	0	0.0%
Upper-income	43	54.4%	42	55.3%	1	33.3%	0	0.0%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	79	100.0%	76	100.0%	3	100.0%	0	0.0%
	Percentage of Total Farms:			96.2%		3.8%		0.0%

Based on 2021 FFIEC Census Data and 2021 D&B Information

Combined Demographics Report - 2022 - 2023

Assessment Area: TN Cleveland

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	1	4.0%	523	1.9%	207	39.6%	5,693	20.4%
Moderate-income	5	20.0%	3,887	14.0%	819	21.1%	5,098	18.3%
Middle-income	16	64.0%	19,506	70.0%	1,848	9.5%	5,677	20.4%
Upper-income	3	12.0%	3,931	14.1%	185	4.7%	11,379	40.9%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	25	100.0%	27,847	100.0%	3,059	11.0%	27,847	100.0%
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied		Rental		Vacant		
		#	%	%	#	%	#	%
Low-income	1,210	212	0.8%	17.5%	847	70.0%	151	12.5%
Moderate-income	7,162	2,108	7.7%	29.4%	4,357	60.8%	697	9.7%
Middle-income	29,777	20,203	74.2%	67.8%	7,433	25.0%	2,141	7.2%
Upper-income	6,000	4,689	17.2%	78.2%	881	14.7%	430	7.2%
Unknown-income	0	0	0.0%	0.0%	0	0.0%	0	0.0%
Total Assessment Area	44,149	27,212	100.0%	61.6%	13,518	30.6%	3,419	7.7%
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	42	1.1%	31	0.9%	10	3.6%	1	3.8%
Moderate-income	934	25.2%	832	24.4%	97	35.0%	5	19.2%
Middle-income	2,378	64.1%	2,207	64.8%	153	55.2%	18	69.2%
Upper-income	353	9.5%	334	9.8%	17	6.1%	2	7.7%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	3,707	100.0%	3,404	100.0%	277	100.0%	26	100.0%
	Percentage of Total Businesses:			91.8%		7.5%		0.7%
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate-income	2	2.7%	2	2.8%	0	0.0%	0	0.0%
Middle-income	62	84.9%	60	84.5%	2	100.0%	0	0.0%
Upper-income	9	12.3%	9	12.7%	0	0.0%	0	0.0%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	73	100.0%	71	100.0%	2	100.0%	0	0.0%
	Percentage of Total Farms:			97.3%		2.7%		0.0%

Based on 2023 FFIEC Census Data and 2023 D&B information

Combined Demographics Report - 2021

Assessment Area: TN Coffee

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	0	0.0%	0	0.0%	0	0.0%	2,662	18.3%
Moderate-income	1	8.3%	1,012	7.0%	321	31.7%	2,387	16.4%
Middle-income	8	66.7%	10,515	72.3%	1,534	14.6%	2,854	19.6%
Upper-income	2	16.7%	3,021	20.8%	238	7.9%	6,645	45.7%
Unknown-income	1	8.3%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	12	100.0%	14,548	100.0%	2,093	14.4%	14,548	100.0%
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	0	0	0.0%	0.0%	0	0.0%	0	0.0%
Moderate-income	1,979	683	4.8%	34.5%	1,079	54.5%	217	11.0%
Middle-income	16,887	10,489	73.4%	62.1%	4,682	27.7%	1,716	10.2%
Upper-income	4,659	3,118	21.8%	66.9%	1,119	24.0%	422	9.1%
Unknown-income	4	0	0.0%	0.0%	0	0.0%	4	100.0%
Total Assessment Area	23,529	14,290	100.0%	60.7%	6,880	29.2%	2,359	10.0%
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million			Over \$1 Million		Revenue Not Reported	
		#	%	%	#	%	#	%
Low-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate-income	205	10.7%	178	10.1%	27	18.0%	0	0.0%
Middle-income	1,268	65.9%	1,172	66.8%	79	52.7%	17	85.0%
Upper-income	450	23.4%	404	23.0%	43	28.7%	3	15.0%
Unknown-income	1	0.1%	0	0.0%	1	0.7%	0	0.0%
Total Assessment Area	1,924	100.0%	1,754	100.0%	150	100.0%	20	100.0%
	Percentage of Total Businesses:			91.2%		7.8%		1.0%
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million			Over \$1 Million		Revenue Not Reported	
		#	%	%	#	%	#	%
Low-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle-income	59	93.7%	57	93.4%	2	100.0%	0	0.0%
Upper-income	4	6.3%	4	6.6%	0	0.0%	0	0.0%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	63	100.0%	61	100.0%	2	100.0%	0	0.0%
	Percentage of Total Farms:			96.8%		3.2%		0.0%

Based on 2021 FFIEC Census Data and 2021 D&B Information

Combined Demographics Report - 2022 - 2023

Assessment Area: TN Coffee

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	0	0.0%	0	0.0%	0	0.0%	2,370	16.3%
Moderate-income	3	17.6%	2,405	16.5%	387	16.1%	2,729	18.7%
Middle-income	7	41.2%	7,183	49.3%	944	13.1%	2,945	20.2%
Upper-income	6	35.3%	4,988	34.2%	219	4.4%	6,532	44.8%
Unknown-income	1	5.9%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	17	100.0%	14,576	100.0%	1,550	10.6%	14,576	100.0%
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	0	0	0.0%	0.0%	0	0.0%	0	0.0%
Moderate-income	4,226	2,350	16.0%	55.6%	1,333	31.5%	543	12.8%
Middle-income	11,907	7,222	49.1%	60.7%	3,660	30.7%	1,025	8.6%
Upper-income	8,135	5,135	34.9%	63.1%	2,330	28.6%	670	8.2%
Unknown-income	4	4	0.0%	100.0%	0	0.0%	0	0.0%
Total Assessment Area	24,272	14,711	100.0%	60.6%	7,323	30.2%	2,238	9.2%
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate-income	279	15.3%	244	14.7%	33	22.8%	2	10.5%
Middle-income	920	50.6%	836	50.5%	73	50.3%	11	57.9%
Upper-income	620	34.1%	575	34.7%	39	26.9%	6	31.6%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	1,819	100.0%	1,655	100.0%	145	100.0%	19	100.0%
	Percentage of Total Businesses:			91.0%		8.0%		1.0%
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate-income	3	5.1%	3	5.3%	0	0.0%	0	0.0%
Middle-income	48	81.4%	46	80.7%	2	100.0%	0	0.0%
Upper-income	8	13.6%	8	14.0%	0	0.0%	0	0.0%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	59	100.0%	57	100.0%	2	100.0%	0	0.0%
	Percentage of Total Farms:			96.6%		3.4%		0.0%

Based on 2023 FFIEC Census Data and 2023 D&B information

Combined Demographics Report - 2021

Assessment Area: TN East TN

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	0	0.0%	0	0.0%	0	0.0%	8,930	21.9%
Moderate-income	7	21.2%	8,351	20.5%	2,521	30.2%	7,284	17.9%
Middle-income	19	57.6%	24,458	60.1%	3,025	12.4%	8,247	20.2%
Upper-income	7	21.2%	7,918	19.4%	825	10.4%	16,266	39.9%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	33	100.0%	40,727	100.0%	6,371	15.6%	40,727	100.0%
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	0	0	0.0%	0.0%	0	0.0%	0	0.0%
Moderate-income	16,885	6,638	15.4%	39.3%	8,048	47.7%	2,199	13.0%
Middle-income	40,959	27,775	64.3%	67.8%	7,779	19.0%	5,405	13.2%
Upper-income	12,215	8,758	20.3%	71.7%	2,204	18.0%	1,253	10.3%
Unknown-income	0	0	0.0%	0.0%	0	0.0%	0	0.0%
Total Assessment Area	70,059	43,171	100.0%	61.6%	18,031	25.7%	8,857	12.6%
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million			Over \$1 Million		Revenue Not Reported	
		#	%	%	#	%	#	%
Low-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate-income	1,938	34.3%	1,747	33.6%	171	42.5%	20	41.7%
Middle-income	2,414	42.7%	2,290	44.0%	105	26.1%	19	39.6%
Upper-income	1,304	23.1%	1,169	22.5%	126	31.3%	9	18.8%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	5,656	100.0%	5,206	100.0%	402	100.0%	48	100.0%
	Percentage of Total Businesses:			92.0%		7.1%		0.8%
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million			Over \$1 Million		Revenue Not Reported	
		#	%	%	#	%	#	%
Low-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate-income	22	15.7%	22	15.9%	0	0.0%	0	0.0%
Middle-income	92	65.7%	90	65.2%	2	100.0%	0	0.0%
Upper-income	26	18.6%	26	18.8%	0	0.0%	0	0.0%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	140	100.0%	138	100.0%	2	100.0%	0	0.0%
	Percentage of Total Farms:			98.6%		1.4%		0.0%

Based on 2021 FFIEC Census Data and 2021 D&B Information

Combined Demographics Report - 2022 - 2023

Assessment Area: TN East TN

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	0	0.0%	0	0.0%	0	0.0%	7,806	18.2%
Moderate-income	6	15.0%	5,770	13.4%	1,058	18.3%	8,237	19.2%
Middle-income	28	70.0%	30,072	70.0%	2,816	9.4%	9,285	21.6%
Upper-income	6	15.0%	7,134	16.6%	515	7.2%	17,648	41.1%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	40	100.0%	42,976	100.0%	4,389	10.2%	42,976	100.0%
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied		Rental		Vacant		
		#	%	%	#	%	#	%
Low-income	0	0	0.0%	0.0%	0	0.0%	0	0.0%
Moderate-income	12,571	4,883	10.6%	38.8%	6,070	48.3%	1,618	12.9%
Middle-income	50,607	33,960	73.6%	67.1%	10,638	21.0%	6,009	11.9%
Upper-income	10,823	7,304	15.8%	67.5%	2,679	24.8%	840	7.8%
Unknown-income	0	0	0.0%	0.0%	0	0.0%	0	0.0%
Total Assessment Area	74,001	46,147	100.0%	62.4%	19,387	26.2%	8,467	11.4%
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate-income	1,388	25.5%	1,253	25.0%	119	30.3%	16	33.3%
Middle-income	3,169	58.1%	2,941	58.7%	199	50.6%	29	60.4%
Upper-income	895	16.4%	817	16.3%	75	19.1%	3	6.3%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	5,452	100.0%	5,011	100.0%	393	100.0%	48	100.0%
	Percentage of Total Businesses:			91.9%		7.2%		0.9%
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate-income	22	15.5%	22	15.7%	0	0.0%	0	0.0%
Middle-income	103	72.5%	101	72.1%	2	100.0%	0	0.0%
Upper-income	17	12.0%	17	12.1%	0	0.0%	0	0.0%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	142	100.0%	140	100.0%	2	100.0%	0	0.0%
	Percentage of Total Farms:			98.6%		1.4%		0.0%

Based on 2023 FFIEC Census Data and 2023 D&B information

Combined Demographics Report - 2021

Assessment Area: TN Rutherford-Williamson

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	2	4.1%	1,723	2.5%	605	35.1%	12,276	17.5%
Moderate-income	13	26.5%	15,287	21.8%	2,456	16.1%	13,564	19.3%
Middle-income	24	49.0%	38,168	54.4%	2,137	5.6%	16,138	23.0%
Upper-income	9	18.4%	14,965	21.3%	582	3.9%	28,165	40.2%
Unknown-income	1	2.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	49	100.0%	70,143	100.0%	5,780	8.2%	70,143	100.0%
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	3,683	802	1.2%	21.8%	2,559	69.5%	322	8.7%
Moderate-income	29,337	11,501	17.2%	39.2%	15,398	52.5%	2,438	8.3%
Middle-income	55,261	38,263	57.4%	69.2%	13,939	25.2%	3,059	5.5%
Upper-income	19,158	16,126	24.2%	84.2%	2,061	10.8%	971	5.1%
Unknown-income	12	0	0.0%	0.0%	12	100.0%	0	0.0%
Total Assessment Area	107,451	66,692	100.0%	62.1%	33,969	31.6%	6,790	6.3%
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million			Over \$1 Million		Revenue Not Reported	
		#	%	%	#	%	#	%
Low-income	731	6.6%	615	6.0%	108	17.4%	8	12.5%
Moderate-income	2,991	27.2%	2,815	27.3%	163	26.3%	13	20.3%
Middle-income	5,460	49.6%	5,153	49.9%	281	45.3%	26	40.6%
Upper-income	1,805	16.4%	1,722	16.7%	66	10.6%	17	26.6%
Unknown-income	15	0.1%	13	0.1%	2	0.3%	0	0.0%
Total Assessment Area	11,002	100.0%	10,318	100.0%	620	100.0%	64	100.0%
	Percentage of Total Businesses:			93.8%		5.6%		0.6%
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million			Over \$1 Million		Revenue Not Reported	
		#	%	%	#	%	#	%
Low-income	7	5.0%	7	5.1%	0	0.0%	0	0.0%
Moderate-income	18	12.9%	17	12.5%	1	50.0%	0	0.0%
Middle-income	86	61.4%	83	61.0%	1	50.0%	2	100.0%
Upper-income	29	20.7%	29	21.3%	0	0.0%	0	0.0%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	140	100.0%	136	100.0%	2	100.0%	2	100.0%
	Percentage of Total Farms:			97.1%		1.4%		1.4%

Based on 2021 FFIEC Census Data and 2021 D&B Information

Combined Demographics Report - 2022 - 2023

Assessment Area: TN Rutherford-Williamson

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	2	1.8%	1,808	1.2%	413	22.8%	21,847	15.0%
Moderate-income	15	13.6%	14,839	10.2%	1,819	12.3%	22,596	15.6%
Middle-income	43	39.1%	57,198	39.4%	3,079	5.4%	29,291	20.2%
Upper-income	48	43.6%	70,801	48.7%	1,967	2.8%	71,509	49.2%
Unknown-income	2	1.8%	597	0.4%	115	19.3%	0	0.0%
Total Assessment Area	110	100.0%	145,243	100.0%	7,393	5.1%	145,243	100.0%
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	4,156	809	0.6%	19.5%	2,897	69.7%	450	10.8%
Moderate-income	26,219	10,219	7.3%	39.0%	13,853	52.8%	2,147	8.2%
Middle-income	83,846	54,997	39.4%	65.6%	24,550	29.3%	4,299	5.1%
Upper-income	90,933	73,152	52.4%	80.4%	14,433	15.9%	3,348	3.7%
Unknown-income	1,499	374	0.3%	24.9%	1,006	67.1%	119	7.9%
Total Assessment Area	206,653	139,551	100.0%	67.5%	56,739	27.5%	10,363	5.0%
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	186	0.8%	183	0.8%	1	0.1%	2	1.1%
Moderate-income	2,806	11.4%	2,527	11.2%	256	14.4%	23	12.5%
Middle-income	7,618	31.0%	7,094	31.4%	488	27.4%	36	19.6%
Upper-income	13,494	54.9%	12,361	54.6%	1,013	57.0%	120	65.2%
Unknown-income	485	2.0%	462	2.0%	20	1.1%	3	1.6%
Total Assessment Area	24,589	100.0%	22,627	100.0%	1,778	100.0%	184	100.0%
	Percentage of Total Businesses:			92.0%		7.2%		0.7%
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	1	0.3%	1	0.3%	0	0.0%	0	0.0%
Moderate-income	19	5.8%	19	5.9%	0	0.0%	0	0.0%
Middle-income	107	32.9%	104	32.4%	1	50.0%	2	100.0%
Upper-income	197	60.6%	196	61.1%	1	50.0%	0	0.0%
Unknown-income	1	0.3%	1	0.3%	0	0.0%	0	0.0%
Total Assessment Area	325	100.0%	321	100.0%	2	100.0%	2	100.0%
	Percentage of Total Farms:			98.8%		0.6%		0.6%

Based on 2023 FFIEC Census Data and 2023 D&B information

Geographic Distribution of HMDA Loans - Table 1 of 2

Assessment Area: AL Auburn

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data					Bank & Aggregate Lending											
		2022, 2023					2022						2023					
		Bank				Owner Occupied Units %	Count			Dollar			Count			Dollar		
		Count		Dollar			#	%	Agg %	Bank		Agg %	#	%	Agg %	Bank		Agg %
#	%	\$ (000s)	\$ %	\$ (000s)	\$ %	\$ %				\$ (000s)	\$ %							
HOME PURCHASE	Low	0	0.0%	0	0.0%	2.3%	0	0.0%	1.6%	0	0.0%	0.9%	0	0.0%	2.0%	0	0.0%	1.2%
	Moderate	1	20.0%	252	11.9%	21.3%	1	33.3%	21.3%	252	51.7%	18.6%	0	0.0%	25.0%	0	0.0%	20.8%
	Middle	1	20.0%	133	6.3%	48.4%	1	33.3%	46.3%	133	27.3%	44.4%	0	0.0%	46.5%	0	0.0%	46.7%
	Upper	3	60.0%	1,727	81.8%	25.2%	1	33.3%	28.3%	102	20.9%	34.6%	2	100.0%	23.6%	1,625	100.0%	29.4%
	Unknown	0	0.0%	0	0.0%	2.8%	0	0.0%	2.4%	0	0.0%	1.6%	0	0.0%	3.0%	0	0.0%	1.9%
	Total	5	100%	2,112	100%	100.0%	3	100%	100%	487	100%	100%	2	100%	100%	1,625	100%	100%
REFINANCE	Low	0	0.0%	0	0.0%	2.3%	0	0.0%	1.1%	0	0.0%	0.5%	0	0.0%	2.2%	0	0.0%	0.7%
	Moderate	0	0.0%	0	0.0%	21.3%	0	0.0%	18.3%	0	0.0%	17.0%	0	0.0%	21.2%	0	0.0%	13.0%
	Middle	0	0.0%	0	0.0%	48.4%	0	0.0%	54.2%	0	0.0%	54.3%	0	0.0%	51.8%	0	0.0%	33.5%
	Upper	1	100.0%	500	100.0%	25.2%	0	0.0%	24.8%	0	0.0%	27.2%	1	100.0%	22.9%	500	100.0%	14.6%
	Unknown	0	0.0%	0	0.0%	2.8%	0	0.0%	1.5%	0	0.0%	0.9%	0	0.0%	1.9%	0	0.0%	38.2%
	Total	1	100%	500	100%	100.0%	0	0.0%	100%	0	0.0%	100%	1	100%	100%	500	100%	100%
HOME IMPROVEMENT	Low	0	0.0%	0	0.0%	2.3%	0	0.0%	0.5%	0	0.0%	0.2%	0	0.0%	1.3%	0	0.0%	0.5%
	Moderate	0	0.0%	0	0.0%	21.3%	0	0.0%	11.7%	0	0.0%	6.4%	0	0.0%	14.0%	0	0.0%	14.1%
	Middle	0	0.0%	0	0.0%	48.4%	0	0.0%	51.9%	0	0.0%	48.3%	0	0.0%	41.9%	0	0.0%	34.6%
	Upper	0	0.0%	0	0.0%	25.2%	0	0.0%	34.6%	0	0.0%	44.2%	0	0.0%	42.8%	0	0.0%	50.7%
	Unknown	0	0.0%	0	0.0%	2.8%	0	0.0%	1.4%	0	0.0%	0.8%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	0	0.0%	0	0.0%	100.0%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%
MULTI FAMILY	Low	0	0.0%	0	0.0%	6.8%	0	0.0%	10.0%	0	0.0%	3.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	0	0.0%	20.0%	0	0.0%	13.3%	0	0.0%	33.5%	0	0.0%	15.4%	0	0.0%	1.1%
	Middle	0	0.0%	0	0.0%	39.3%	0	0.0%	50.0%	0	0.0%	34.3%	0	0.0%	61.5%	0	0.0%	95.1%
	Upper	0	0.0%	0	0.0%	11.3%	0	0.0%	16.7%	0	0.0%	24.5%	0	0.0%	15.4%	0	0.0%	2.5%
	Unknown	0	0.0%	0	0.0%	22.7%	0	0.0%	10.0%	0	0.0%	4.7%	0	0.0%	7.7%	0	0.0%	1.3%
	Total	0	0.0%	0	0.0%	100.0%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%
OTHER PURPOSE LOC	Low	0	0.0%	0	0.0%	2.3%	0	0.0%	1.2%	0	0.0%	0.3%	0	0.0%	0.6%	0	0.0%	0.4%
	Moderate	0	0.0%	0	0.0%	21.3%	0	0.0%	13.9%	0	0.0%	13.6%	0	0.0%	11.7%	0	0.0%	11.9%
	Middle	0	0.0%	0	0.0%	48.4%	0	0.0%	41.0%	0	0.0%	41.0%	0	0.0%	44.4%	0	0.0%	36.6%
	Upper	1	100.0%	150	100.0%	25.2%	1	100.0%	42.8%	150	100.0%	42.3%	0	0.0%	42.2%	0	0.0%	49.3%
	Unknown	0	0.0%	0	0.0%	2.8%	0	0.0%	1.2%	0	0.0%	2.7%	0	0.0%	1.1%	0	0.0%	1.8%
	Total	1	100%	150	100%	100.0%	1	100%	100%	150	100%	100%	0	0.0%	100%	0	0.0%	100%

Originations & Purchases

Based on 2023 FFIEC Census Data; 2016-2020 ACS data

Geographic Distribution of HMDA Loans - Table 2 of 2

Assessment Area: AL Auburn

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data				Bank & Aggregate Lending									
		2022, 2023				2022					2023				
		Bank		Owner Occupied Units %		Count		Dollar			Count		Dollar		
		Count	Dollar			Bank	Agg	Bank	Agg		Bank	Agg	Bank	Agg	
		#	%	\$ (000s)	\$ %	#	%	\$ (000s)	\$ %	\$ %	#	%	\$ (000s)	\$ %	\$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	0	0.0%	2.3%	0	0.0%	3.2%	0	0.0%	3.5%	0	0.0%	1.1%
	Moderate	0	0.0%	0	0.0%	21.3%	0	0.0%	19.0%	0	0.0%	14.8%	0	0.0%	19.5%
	Middle	1	100.0%	274	100.0%	48.4%	1	100.0%	36.5%	274	100.0%	41.3%	0	0.0%	37.8%
	Upper	0	0.0%	0	0.0%	25.2%	0	0.0%	38.1%	0	0.0%	31.2%	0	0.0%	29.5%
	Unknown	0	0.0%	0	0.0%	2.8%	0	0.0%	3.2%	0	0.0%	9.1%	0	0.0%	12.2%
	Total	1	100%	274	100%	100.0%	1	100%	100%	274	100%	100%	0	0.0%	100%
PURPOSE NOT APPLICABLE	Low	0	0.0%	0	0.0%	2.3%	0	0.0%	5.6%	0	0.0%	3.5%	0	0.0%	0.0%
	Moderate	0	0.0%	0	0.0%	21.3%	0	0.0%	16.7%	0	0.0%	19.0%	0	0.0%	31.1%
	Middle	0	0.0%	0	0.0%	48.4%	0	0.0%	61.1%	0	0.0%	62.5%	0	0.0%	31.9%
	Upper	0	0.0%	0	0.0%	25.2%	0	0.0%	11.1%	0	0.0%	11.2%	0	0.0%	27.1%
	Unknown	0	0.0%	0	0.0%	2.8%	0	0.0%	5.6%	0	0.0%	3.7%	0	0.0%	9.8%
	Total	0	0.0%	0	0.0%	100.0%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%
HMDA TOTALS	Low	0	0.0%	0	0.0%	2.3%	0	0.0%	1.6%	0	0.0%	1.1%	0	0.0%	1.0%
	Moderate	1	12.5%	252	8.3%	21.3%	1	20.0%	19.9%	252	27.7%	20.3%	0	0.0%	17.8%
	Middle	2	25.0%	407	13.4%	48.4%	2	40.0%	48.2%	407	44.7%	44.7%	0	0.0%	46.6%
	Upper	5	62.5%	2,377	78.3%	25.2%	2	40.0%	28.1%	252	27.7%	31.9%	3	100.0%	25.7%
	Unknown	0	0.0%	0	0.0%	2.8%	0	0.0%	2.2%	0	0.0%	2.0%	0	0.0%	8.9%
	Total	8	100%	3,036	100%	100.0%	5	100%	100%	911	100%	100%	3	100%	100%

Originations & Purchases

Based on 2023 FFIEC Census Data; 2016-2020 ACS data

Borrower Distribution of HMDA Loans - Table 1 of 2

Assessment Area: AL Auburn

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data					Bank & Aggregate Lending											
		2022, 2023					2022						2023					
		Bank				Families by Family Income %	Count			Dollar			Count			Dollar		
		Count		Dollar			Bank	Agg %	Bank	Agg \$ %	Bank	Agg %	Bank	Agg \$ %				
#	%	\$ (000s)	\$ %	#	%	\$ (000s)									\$ %	#	%	\$ (000s)
HOME PURCHASE	Low	0	0.0%	0	0.0%	23.5%	0	0.0%	7.9%	0	0.0%	4.0%	0	0.0%	2.5%	0	0.0%	1.1%
	Moderate	1	20.0%	252	11.9%	15.5%	1	33.3%	20.7%	252	51.7%	16.4%	0	0.0%	16.3%	0	0.0%	10.7%
	Middle	0	0.0%	0	0.0%	19.7%	0	0.0%	23.5%	0	0.0%	23.4%	0	0.0%	22.3%	0	0.0%	20.0%
	Upper	2	40.0%	1,625	76.9%	41.2%	0	0.0%	32.9%	0	0.0%	40.8%	2	100.0%	43.1%	1,625	100.0%	52.8%
	Unknown	2	40.0%	235	11.1%	0.0%	2	66.7%	15.1%	235	48.3%	15.4%	0	0.0%	15.9%	0	0.0%	15.5%
	Total	5	100%	2,112	100%	100.0%	3	100%	100%	487	100%	100%	2	100%	100%	1,625	100%	100%
REFINANCE	Low	0	0.0%	0	0.0%	23.5%	0	0.0%	9.5%	0	0.0%	5.2%	0	0.0%	5.9%	0	0.0%	1.5%
	Moderate	0	0.0%	0	0.0%	15.5%	0	0.0%	21.2%	0	0.0%	15.4%	0	0.0%	16.7%	0	0.0%	7.3%
	Middle	0	0.0%	0	0.0%	19.7%	0	0.0%	22.2%	0	0.0%	21.6%	0	0.0%	23.9%	0	0.0%	13.3%
	Upper	0	0.0%	0	0.0%	41.2%	0	0.0%	31.5%	0	0.0%	41.6%	0	0.0%	39.2%	0	0.0%	30.6%
	Unknown	1	100.0%	500	100.0%	0.0%	0	0.0%	15.7%	0	0.0%	16.1%	1	100.0%	14.3%	500	100.0%	47.3%
	Total	1	100%	500	100%	100.0%	0	0.0%	100%	0	0.0%	100%	1	100%	100%	500	100%	100%
HOME IMPROVEMENT	Low	0	0.0%	0	0.0%	23.5%	0	0.0%	5.1%	0	0.0%	1.9%	0	0.0%	3.8%	0	0.0%	1.5%
	Moderate	0	0.0%	0	0.0%	15.5%	0	0.0%	14.0%	0	0.0%	9.0%	0	0.0%	10.6%	0	0.0%	6.0%
	Middle	0	0.0%	0	0.0%	19.7%	0	0.0%	24.3%	0	0.0%	19.8%	0	0.0%	16.5%	0	0.0%	10.4%
	Upper	0	0.0%	0	0.0%	41.2%	0	0.0%	53.7%	0	0.0%	66.9%	0	0.0%	63.1%	0	0.0%	78.2%
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	2.8%	0	0.0%	2.4%	0	0.0%	5.9%	0	0.0%	3.9%
	Total	0	0.0%	0	0.0%	100.0%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%
MULTI FAMILY	Low	0	0.0%	0	0.0%	23.5%	0	0.0%	3.3%	0	0.0%	0.1%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	0	0.0%	15.5%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Middle	0	0.0%	0	0.0%	19.7%	0	0.0%	3.3%	0	0.0%	0.1%	0	0.0%	0.0%	0	0.0%	0.0%
	Upper	0	0.0%	0	0.0%	41.2%	0	0.0%	6.7%	0	0.0%	0.4%	0	0.0%	0.0%	0	0.0%	0.0%
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	86.7%	0	0.0%	99.4%	0	0.0%	100.0%	0	0.0%	100.0%
	Total	0	0.0%	0	0.0%	100.0%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%
OTHER PURPOSE LOC	Low	0	0.0%	0	0.0%	23.5%	0	0.0%	4.8%	0	0.0%	4.3%	0	0.0%	4.4%	0	0.0%	4.2%
	Moderate	0	0.0%	0	0.0%	15.5%	0	0.0%	9.6%	0	0.0%	6.5%	0	0.0%	9.4%	0	0.0%	5.9%
	Middle	0	0.0%	0	0.0%	19.7%	0	0.0%	25.3%	0	0.0%	18.8%	0	0.0%	18.3%	0	0.0%	15.0%
	Upper	1	100.0%	150	100.0%	41.2%	1	100.0%	54.8%	150	100.0%	65.7%	0	0.0%	59.4%	0	0.0%	67.6%
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	5.4%	0	0.0%	4.7%	0	0.0%	8.3%	0	0.0%	7.3%
	Total	1	100%	150	100%	100.0%	1	100%	100%	150	100%	100%	0	0.0%	100%	0	0.0%	100%

Originations & Purchases

Based on 2023 FFIEC Census Data; 2016-2020 ACS data

Borrower Distribution of HMDA Loans - Table 2 of 2

Assessment Area: AL Auburn

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data					Bank & Aggregate Lending											
		2022, 2023					2022						2023					
		Bank				Families by Family Income %	Count			Dollar			Count			Dollar		
		Count		Dollar			Bank	Agg	%	Bank	Agg	%	Bank	Agg	%	Bank	Agg	
#	%	\$ (000s)	\$ %	#	%	%												\$ (000s)
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	0	0.0%	23.5%	0	0.0%	6.3%	0	0.0%	5.7%	0	0.0%	9.7%	0	0.0%	6.7%
	Moderate	0	0.0%	0	0.0%	15.5%	0	0.0%	23.8%	0	0.0%	17.4%	0	0.0%	18.1%	0	0.0%	16.5%
	Middle	0	0.0%	0	0.0%	19.7%	0	0.0%	17.5%	0	0.0%	14.3%	0	0.0%	27.8%	0	0.0%	18.1%
	Upper	1	100.0%	274	100.0%	41.2%	1	100.0%	46.0%	274	100.0%	54.2%	0	0.0%	41.7%	0	0.0%	54.7%
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	6.3%	0	0.0%	8.3%	0	0.0%	2.8%	0	0.0%	4.0%
	Total	1	100%	274	100%	100.0%	1	100%	100%	274	100%	100%	0	0.0%	100%	0	0.0%	100%
PURPOSE NOT APPLICABLE	Low	0	0.0%	0	0.0%	23.5%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	0	0.0%	15.5%	0	0.0%	5.6%	0	0.0%	10.2%	0	0.0%	0.0%	0	0.0%	0.0%
	Middle	0	0.0%	0	0.0%	19.7%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Upper	0	0.0%	0	0.0%	41.2%	0	0.0%	11.1%	0	0.0%	12.6%	0	0.0%	0.0%	0	0.0%	0.0%
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	83.3%	0	0.0%	77.2%	0	0.0%	100.0%	0	0.0%	100.0%
	Total	0	0.0%	0	0.0%	100.0%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%
HMDA TOTALS	Low	0	0.0%	0	0.0%	23.5%	0	0.0%	8.0%	0	0.0%	3.6%	0	0.0%	3.3%	0	0.0%	1.2%
	Moderate	1	12.5%	252	8.3%	15.5%	1	20.0%	20.1%	252	27.7%	13.7%	0	0.0%	15.6%	0	0.0%	9.3%
	Middle	0	0.0%	0	0.0%	19.7%	0	0.0%	23.0%	0	0.0%	19.5%	0	0.0%	22.0%	0	0.0%	17.2%
	Upper	4	50.0%	2,049	67.5%	41.2%	2	40.0%	33.8%	424	46.5%	35.6%	2	66.7%	44.1%	1,625	76.5%	46.1%
	Unknown	3	37.5%	735	24.2%	0.0%	2	40.0%	15.2%	235	25.8%	27.6%	1	33.3%	15.0%	500	23.5%	26.3%
	Total	8	100%	3,036	100%	100.0%	5	100%	100%	911	100%	100%	3	100%	100%	2,125	100%	100%

Originations & Purchases

Based on 2023 FFIEC Census Data; 2016-2020 ACS data

Geographic Distribution of Small Business & Small Farm Loans

Assessment Area: AL Auburn

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data					Bank & Aggregate Lending									
		2022, 2023					2022					2023				
		Bank		Dollar		Total Businesses	Count		Dollar			Count		Dollar		
		Count					Bank	Agg	Bank	Agg		Bank	Agg	Bank	Agg	
		#	%	\$ (000s)	\$ %	%	#	%	\$ 000s	\$ %	\$ %	#	%	\$ 000s	\$ %	\$ %
SMALL BUSINESSES	Low	0	0.0%	0	0.0%	2.5%	0	0.0%	1.3%	0	0.0%	1.2%	0	0.0%	0	0.0%
	Moderate	1	7.7%	500	14.0%	20.8%	0	0.0%	20.3%	0	0.0%	20.1%	1	25.0%	500	48.6%
	Middle	3	23.1%	1,350	37.8%	43.9%	2	22.2%	42.9%	1,050	41.2%	39.8%	1	25.0%	300	29.2%
	Upper	7	53.8%	646	18.1%	24.3%	5	55.6%	27.9%	417	16.4%	27.6%	2	50.0%	229	22.3%
	Unknown	2	15.4%	1,080	30.2%	8.5%	2	22.2%	6.9%	1,080	42.4%	11.1%	0	0.0%	0	0.0%
	Tr Unknown	0	0.0%	0	0.0%		0	0.0%	0.8%	0	0.0%	0.2%	0	0.0%	0	0.0%
	Total	13	100%	3,576	100%	100.0%	9	100%	100%	2,547	100%	100%	4	100%	1,029	100%
SMALL FARM						Total Farms										
	Low	0	0.0%	0	0.0%	4.8%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0	0.0%
	Moderate	0	0.0%	0	0.0%	20.6%	0	0.0%	25.0%	0	0.0%	37.9%	0	0.0%	0	0.0%
	Middle	0	0.0%	0	0.0%	38.1%	0	0.0%	56.3%	0	0.0%	46.3%	0	0.0%	0	0.0%
	Upper	0	0.0%	0	0.0%	28.6%	0	0.0%	15.6%	0	0.0%	15.5%	0	0.0%	0	0.0%
	Unknown	0	0.0%	0	0.0%	7.9%	0	0.0%	3.1%	0	0.0%	0.3%	0	0.0%	0	0.0%
	Tr Unknown	0	0.0%	0	0.0%		0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0	0.0%
	Total	0	0.0%	0	0.0%	100.0%	0	0.0%	100%	0	0.0%	100%	0	0.0%	0	0.0%

Originations & Purchases

Based on 2023 FFIEC Census Data; 2016-2020 ACS data; 2023 D&B information

Small Business & Small Farm Lending By Revenue & Loan Size

Assessment Area: AL Auburn

PRODUCT TYPE			Bank Lending & Demographic Data					Bank & Aggregate Lending									
			2022, 2023					2022						2023			
			Bank				Total Businesses	Count			Dollar			Count		Dollar	
			Count		Dollar			Bank	Agg	%	\$ 000s	\$ %	\$ %	#	%	\$ 000s	\$ %
#	%	\$ (000s)	\$ %	%	#	%	%										
SMALL BUSINESS	Revenue	\$1 Million or Less	6	46.2%	1,155	32.3%	93.0%	5	55.6%	48.0%	855	33.6%	35.7%	1	25.0%	300	29.2%
		Over \$1 Million	7	53.8%	2,421	67.7%	6.2%	4	44.4%		1,692	66.4%		3	75.0%	729	70.8%
		Total Rev. available	13	100.0%	3,576	100.0%	99.1%	9	100.0%		2,547	100.0%		4	100.0%	1,029	100.0%
		Rev. Not Known	0	0.0%	0	0.0%	0.9%	0	0.0%		0	0.0%		0	0.0%	0	0.0%
		Total	13	100%	3,576	100%	100%	9	100%		2,547	100%		4	100%	1,029	100%
	Loan Size	\$100,000 or Less	5	38.5%	395	11.0%		5	55.6%	91.7%	395	15.5%	33.3%	0	0.0%	0	0.0%
		\$100,001 - \$250,000	3	23.1%	331	9.3%		1	11.1%	4.2%	102	4.0%	17.5%	2	50.0%	229	22.3%
		\$250,001 - \$1 Million	5	38.5%	2,850	79.7%		3	33.3%	4.1%	2,050	80.5%	49.1%	2	50.0%	800	77.7%
		Total	13	100%	3,576	100%		9	100%	100%	2,547	100%	100%	4	100%	1,029	100%
	Loan Size & Rev \$1 Mill or Less	\$100,000 or Less	4	66.7%	305	26.4%		4	80.0%		305	35.7%		0	0.0%	0	0.0%
		\$100,001 - \$250,000	0	0.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%		
		\$250,001 - \$1 Million	2	33.3%	850	73.6%		1	20.0%		550	64.3%		1	100.0%	300	100.0%
		Total	6	100%	1,155	100%		5	100%		855	100%		1	100%	300	100%
SMALL FARM	Revenue	\$1 Million or Less	0	0.0%	0	0.0%	Total Farms	0	0.0%	65.6%	0	0.0%	62.0%	0	0.0%	0	0.0%
		Over \$1 Million	0	0.0%	0	0.0%	4.8%	0	0.0%		0	0.0%		0	0.0%	0	0.0%
		Total Rev. available	0	0.0%	0	0.0%	100.0%	0	0.0%		0	0.0%		0	0.0%	0	0.0%
		Not Known	0	0.0%	0	0.0%	0.0%	0	0.0%		0	0.0%		0	0.0%	0	0.0%
		Total	0	0.0%	0	0.0%	100%	0	0.0%		0	0.0%		0	0.0%	0	0.0%
	Loan Size	\$100,000 or Less	0	0.0%	0	0.0%		0	0.0%	87.5%	0	0.0%	37.7%	0	0.0%	0	0.0%
		\$100,001 - \$250,000	0	0.0%	0	0.0%		0	0.0%	6.3%	0	0.0%	21.8%	0	0.0%	0	0.0%
		\$250,001 - \$500,000	0	0.0%	0	0.0%		0	0.0%	6.3%	0	0.0%	40.5%	0	0.0%	0	0.0%
		Total	0	0.0%	0	0.0%		0	0.0%	100%	0	0.0%	100%	0	0.0%	0	0.0%
	Loan Size & Rev \$1 Mill or Less	\$100,000 or Less	0	0.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%	0	0.0%
		\$100,001 - \$250,000	0	0.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%		
		\$250,001 - \$500,000	0	0.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%		
		Total	0	0.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%		

Originations & Purchases

Aggregate data is unavailable for loans to businesses/farms with revenue over \$1 million or revenue unknown, and for loan size by revenue

Based on 2022 FFIEC Census Data; 2016-2020 ACS data; 2022 D&B information

Geographic Distribution of HMDA Loans - Table 1 of 2
Assessment Area: AL Baldwin

PRODUCT TYPE	Tract Income Levels	Bank & Aggregate Lending; Demographic Data							Bank Lending & Demographic Data										Bank & Aggregate Lending							
		2021							2022, 2023					2022					2023							
		Count			Dollar			Owner Occupied Units	Bank			Owner Occupied Units	Count			Dollar			Count			Dollar				
		Bank	%	Agg #%	Bank \$ (000s)	%	Agg \$ %		Count	%	Dollar \$ (000s)		%	Bank	%	Agg %	Bank \$ (000s)	%	Agg \$ %	Bank	%	Agg %	Bank \$ (000s)	%	Agg \$ %	
HOME PURCHASE	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	
	Moderate	1	20.0%	17.5%	548	20.1%	17.2%	14.9%	2	13.3%	960	16.7%	17.4%	1	11.1%	14.3%	320	10.3%	10.8%	1	16.7%	13.9%	640	24.2%	11.1%	
	Middle	3	60.0%	57.3%	1,676	61.3%	52.7%	65.0%	10	66.7%	3,711	64.4%	59.4%	6	66.7%	52.9%	2,144	68.8%	49.6%	4	66.7%	57.4%	1,567	59.2%	55.3%	
	Upper	1	20.0%	25.2%	509	18.6%	30.1%	20.1%	3	20.0%	1,093	19.0%	22.5%	2	22.2%	28.2%	653	20.9%	32.8%	1	16.7%	25.0%	440	16.6%	28.7%	
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.7%	0	0.0%	4.5%	0	0.0%	6.8%	0	0.0%	3.7%	0	0.0%	4.9%	
	Total	5	100%	100%	2,733	100%	100%	100%	15	100%	5,764	100%	100%	9	100%	100%	3,117	100%	100%	6	100%	100%	2,647	100%	100%	
REFINANCE	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	
	Moderate	0	0.0%	14.1%	0	0.0%	13.0%	14.9%	3	25.0%	591	12.8%	17.4%	2	33.3%	13.5%	337	16.1%	10.0%	1	16.7%	16.4%	254	10.1%	12.1%	
	Middle	3	100.0%	57.1%	2,126	100.0%	52.6%	65.0%	8	66.7%	3,363	73.1%	59.4%	3	50.0%	56.3%	1,110	53.0%	54.7%	5	83.3%	54.4%	2,253	89.9%	52.2%	
	Upper	0	0.0%	28.8%	0	0.0%	34.5%	20.1%	1	8.3%	647	14.1%	22.5%	1	16.7%	27.3%	647	30.9%	31.7%	0	0.0%	26.9%	0	0.0%	32.0%	
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.7%	0	0.0%	2.9%	0	0.0%	3.6%	0	0.0%	2.3%	0	0.0%	3.8%	
	Total	3	100%	100%	2,126	100%	100%	100%	12	100%	4,601	100%	100%	6	100%	100%	2,094	100%	100%	6	100%	100%	2,507	100%	100%	
HOME IMPROVEMENT	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	
	Moderate	0	0.0%	10.3%	0	0.0%	10.5%	14.9%	0	0.0%	0	0.0%	17.4%	0	0.0%	11.4%	0	0.0%	7.1%	0	0.0%	12.0%	0	0.0%	10.6%	
	Middle	0	0.0%	61.1%	0	0.0%	57.8%	65.0%	2	50.0%	832	81.6%	59.4%	1	50.0%	53.2%	82	76.6%	52.3%	1	50.0%	55.2%	750	82.1%	51.5%	
	Upper	0	0.0%	28.6%	0	0.0%	31.8%	20.1%	2	50.0%	188	18.4%	22.5%	1	50.0%	33.6%	25	23.4%	37.6%	1	50.0%	31.8%	163	17.9%	36.2%	
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.7%	0	0.0%	1.8%	0	0.0%	3.0%	0	0.0%	1.0%	0	0.0%	1.7%	
	Total	0	0.0%	100%	0	0.0%	100%	100%	4	100%	1,020	100%	100%	2	100%	100%	107	100%	100%	2	100%	100%	913	100%	100%	
MULTI FAMILY	Low	0	0.0%	0.0%	0	0.0%	Multi-Family Units		0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	
	Moderate	0	0.0%	50.0%	0	0.0%	Multi-Family Units		0	0.0%	0	0.0%	8.1%	0	0.0%	27.6%	0	0.0%	11.5%	0	0.0%	18.2%	0	0.0%	25.0%	
	Middle	0	0.0%	40.6%	0	0.0%	Multi-Family Units		0	0.0%	0	0.0%	49.8%	0	0.0%	55.2%	0	0.0%	76.6%	0	0.0%	54.5%	0	0.0%	57.1%	
	Upper	0	0.0%	9.4%	0	0.0%	Multi-Family Units		0	0.0%	0	0.0%	30.1%	0	0.0%	13.8%	0	0.0%	11.4%	0	0.0%	18.2%	0	0.0%	9.9%	
	Unknown	0	0.0%	0.0%	0	0.0%	Multi-Family Units		0	0.0%	0	0.0%	12.0%	0	0.0%	3.4%	0	0.0%	0.6%	0	0.0%	9.1%	0	0.0%	8.0%	
	Total	0	0.0%	100%	0	0.0%	Multi-Family Units		0	0.0%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	
OTHER PURPOSE LOC	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	
	Moderate	0	0.0%	12.0%	0	0.0%	12.9%	14.9%	2	25.0%	194	14.3%	17.4%	2	66.7%	9.5%	194	77.6%	7.0%	0	0.0%	13.1%	0	0.0%	10.2%	
	Middle	0	0.0%	50.9%	0	0.0%	44.8%	65.0%	4	50.0%	1,032	76.3%	59.4%	0	0.0%	49.7%	0	0.0%	49.4%	4	80.0%	50.2%	1,032	93.6%	47.8%	
	Upper	0	0.0%	37.1%	0	0.0%	42.2%	20.1%	2	25.0%	126	9.3%	22.5%	1	33.3%	38.8%	56	22.4%	40.6%	1	20.0%	35.0%	70	6.4%	38.8%	
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.7%	0	0.0%	2.0%	0	0.0%	3.0%	0	0.0%	1.8%	0	0.0%	3.2%	
	Total	0	0.0%	100%	0	0.0%	100%	100%	8	100%	1,352	100%	100%	3	100%	100%	250	100%	100%	5	100%	100%	1,102	100%	100%	

Originations & Purchases
Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

Geographic Distribution of HMDA Loans - Table 2 of 2
Assessment Area: AL Baldwin

PRODUCT TYPE	Tract Income Levels	Bank & Aggregate Lending; Demographic Data							Bank Lending & Demographic Data												Bank & Aggregate Lending							
		2021							2022, 2023					2022					2023									
		Bank					Owner Occupied Units	Bank				Owner Occupied Units	Count			Dollar			Count			Dollar						
		Count	%	Agg %	Dollar \$ (000s)	\$ %		Count	%	Dollar \$ (000s)	\$ %		%	Bank	Agg %	Dollar \$ (000s)	\$ %	%	Bank	Agg %	Dollar \$ (000s)	\$ %	%					
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	13.2%	0	0.0%	16.1%	14.9%	0	0.0%	0	0.0%	17.4%	0	0.0%	17.0%	0	0.0%	10.3%	0	0.0%	16.5%	0	0.0%	8.9%	0	0.0%	8.9%
	Middle	0	0.0%	57.6%	0	0.0%	43.5%	65.0%	0	0.0%	0	0.0%	59.4%	0	0.0%	54.7%	0	0.0%	49.1%	0	0.0%	51.9%	0	0.0%	39.2%	0	0.0%	39.2%
	Upper	0	0.0%	29.2%	0	0.0%	40.4%	20.1%	1	100.0%	370	100.0%	22.5%	1	100.0%	27.4%	370	100.0%	40.1%	0	0.0%	30.8%	0	0.0%	48.0%	0	0.0%	48.0%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.7%	0	0.0%	0.9%	0	0.0%	0.5%	0	0.0%	0.8%	0	0.0%	3.9%	0	0.0%	3.9%
	Total	0	0.0%	100%	0	0.0%	100%	100%	1	100%	370	100%	100%	1	100%	100%	370	100%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%
PURPOSE NOT APPLICABLE	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	14.9%	0	0.0%	11.1%	14.9%	0	0.0%	0	0.0%	17.4%	0	0.0%	25.8%	0	0.0%	21.3%	0	0.0%	15.8%	0	0.0%	16.6%	0	0.0%	16.6%
	Middle	0	0.0%	66.2%	0	0.0%	61.2%	65.0%	0	0.0%	0	0.0%	59.4%	0	0.0%	58.1%	0	0.0%	62.5%	0	0.0%	57.9%	0	0.0%	50.6%	0	0.0%	50.6%
	Upper	0	0.0%	18.9%	0	0.0%	27.7%	20.1%	0	0.0%	0	0.0%	22.5%	0	0.0%	16.1%	0	0.0%	16.2%	0	0.0%	21.1%	0	0.0%	23.7%	0	0.0%	23.7%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.7%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	5.3%	0	0.0%	9.1%	0	0.0%	9.1%
	Total	0	0.0%	100%	0	0.0%	100%	100%	0	0.0%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%
HMDA TOTALS	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	1	12.5%	15.8%	548	11.3%	16.2%	14.9%	7	17.5%	1,745	13.3%	17.4%	5	23.8%	13.8%	851	14.3%	10.5%	2	10.5%	14.2%	894	12.5%	11.4%	894	12.5%	11.4%
	Middle	6	75.0%	57.2%	3,802	78.2%	52.3%	65.0%	24	60.0%	8,938	68.2%	59.4%	10	47.6%	53.6%	3,336	56.2%	51.8%	14	73.7%	56.3%	5,602	78.1%	54.5%	5,602	78.1%	54.5%
	Upper	1	12.5%	27.0%	509	10.5%	31.5%	20.1%	9	22.5%	2,424	18.5%	22.5%	6	28.6%	28.7%	1,751	29.5%	32.0%	3	15.8%	26.4%	673	9.4%	29.5%	673	9.4%	29.5%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.7%	0	0.0%	3.8%	0	0.0%	5.7%	0	0.0%	3.2%	0	0.0%	4.7%	0	0.0%	4.7%
	Total	8	100%	100%	4,859	100%	100%	100%	40	100%	13,107	100%	100%	21	100%	100%	5,938	100%	100%	19	100%	100%	7,169	100%	100%	7,169	100%	100%

Borrower Distribution of HMDA Loans - Table 1 of 2
Assessment Area: AL Baldwin

PRODUCT TYPE	Borrower Income Levels	Bank & Aggregate Lending; Demographic Data							Bank Lending & Demographic Data													Bank & Aggregate Lending							
		2021							2022, 2023							2022							2023						
		Bank					Families by Family Income %	Bank				Families by Family Income %	Count			Dollar				Count			Dollar						
		Count	%	Agg %	Dollar \$ (000s)	\$ %		Count	%	Dollar \$ (000s)	\$ %		Bank	%	Agg %	Bank	%	Agg %	Bank	%	Agg %	Bank	%	Agg %					
HOME PURCHASE	Low	0	0.0%	5.2%	0	0.0%	2.7%	20.6%	0	0.0%	0	0.0%	19.6%	0	0.0%	4.5%	0	0.0%	2.2%	0	0.0%	4.0%	0	0.0%	1.9%				
	Moderate	0	0.0%	15.3%	0	0.0%	10.5%	17.7%	0	0.0%	0	0.0%	19.1%	0	0.0%	16.4%	0	0.0%	11.0%	0	0.0%	15.2%	0	0.0%	10.5%				
	Middle	0	0.0%	19.7%	0	0.0%	16.2%	20.9%	4	26.7%	1,561	27.1%	21.1%	3	33.3%	20.0%	1,121	36.0%	16.0%	1	16.7%	20.5%	440	16.6%	17.0%				
	Upper	3	60.0%	43.4%	1,605	58.7%	53.9%	40.9%	9	60.0%	3,763	65.3%	40.2%	5	55.6%	42.1%	1,836	58.9%	53.2%	4	66.7%	38.8%	1,927	72.8%	49.6%				
	Unknown	2	40.0%	16.4%	1,128	41.3%	16.7%	0.0%	2	13.3%	440	7.6%	0.0%	1	11.1%	17.0%	160	5.1%	17.6%	1	16.7%	21.4%	280	10.6%	21.0%				
	Total	5	100%	100%	2,733	100%	100%		15	100%	5,764	100%	100%	9	100%	100%	3,117	100%	100%	6	100%	100%	2,647	100%	100%				
REFINANCE	Low	0	0.0%	5.1%	0	0.0%	2.8%	20.6%	0	0.0%	0	0.0%	19.6%	0	0.0%	10.4%	0	0.0%	5.5%	0	0.0%	8.9%	0	0.0%	4.7%				
	Moderate	0	0.0%	13.6%	0	0.0%	8.9%	17.7%	2	16.7%	386	8.4%	19.1%	1	16.7%	20.9%	194	9.3%	14.5%	1	16.7%	19.6%	192	7.7%	12.3%				
	Middle	1	33.3%	18.5%	104	4.9%	15.0%	20.9%	2	16.7%	397	8.6%	21.1%	1	16.7%	20.5%	143	6.8%	17.1%	1	16.7%	21.4%	254	10.1%	17.3%				
	Upper	1	33.3%	40.1%	482	22.7%	50.2%	40.9%	5	41.7%	2,692	58.5%	40.2%	2	33.3%	35.5%	1,381	66.0%	47.6%	3	50.0%	33.8%	1,311	52.3%	44.8%				
	Unknown	1	33.3%	22.7%	1,540	72.4%	23.0%	0.0%	3	25.0%	1,126	24.5%	0.0%	2	33.3%	12.7%	376	18.0%	15.2%	1	16.7%	16.3%	750	29.9%	20.9%				
	Total	3	100%	100%	2,126	100%	100%		12	100%	4,601	100%	100%	6	100%	100%	2,094	100%	100%	6	100%	100%	2,507	100%	100%				
HOME IMPROVEMENT	Low	0	0.0%	6.2%	0	0.0%	2.7%	20.6%	0	0.0%	0	0.0%	19.6%	0	0.0%	8.3%	0	0.0%	4.0%	0	0.0%	7.8%	0	0.0%	5.7%				
	Moderate	0	0.0%	13.0%	0	0.0%	7.5%	17.7%	1	25.0%	25	2.5%	19.1%	1	50.0%	15.0%	25	23.4%	9.5%	0	0.0%	18.3%	0	0.0%	10.2%				
	Middle	0	0.0%	25.2%	0	0.0%	21.3%	20.9%	0	0.0%	0	0.0%	21.1%	0	0.0%	21.7%	0	0.0%	14.4%	0	0.0%	23.4%	0	0.0%	19.2%				
	Upper	0	0.0%	52.2%	0	0.0%	63.7%	40.9%	3	75.0%	995	97.5%	40.2%	1	50.0%	50.6%	82	76.6%	66.4%	2	100.0%	44.8%	913	100.0%	56.4%				
	Unknown	0	0.0%	3.4%	0	0.0%	4.8%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	4.5%	0	0.0%	5.8%	0	0.0%	5.7%	0	0.0%	8.4%				
	Total	0	0.0%	100%	0	0.0%	100%	100%	4	100%	1,020	100%	100%	2	100%	100%	107	100%	100%	2	100%	100%	913	100%	100%				
MULTI-FAMILY	Low	0	0.0%	0.0%	0	0.0%	0.0%	20.6%	0	0.0%	0	0.0%	19.6%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%				
	Moderate	0	0.0%	0.0%	0	0.0%	0.0%	17.7%	0	0.0%	0	0.0%	19.1%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%				
	Middle	0	0.0%	0.0%	0	0.0%	0.0%	20.9%	0	0.0%	0	0.0%	21.1%	0	0.0%	3.4%	0	0.0%	0.1%	0	0.0%	0.0%	0	0.0%	0.0%				
	Upper	0	0.0%	3.1%	0	0.0%	0.9%	40.9%	0	0.0%	0	0.0%	40.2%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	9.1%	0	0.0%	0.5%				
	Unknown	0	0.0%	96.9%	0	0.0%	99.1%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	96.6%	0	0.0%	99.9%	0	0.0%	90.9%	0	0.0%	99.5%				
	Total	0	0.0%	100%	0	0.0%	100%	100%	0	0.0%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%				
OTHER PURPOSE LOC	Low	0	0.0%	5.6%	0	0.0%	3.6%	20.6%	0	0.0%	0	0.0%	19.6%	0	0.0%	5.6%	0	0.0%	3.0%	0	0.0%	5.5%	0	0.0%	2.7%				
	Moderate	0	0.0%	11.7%	0	0.0%	7.1%	17.7%	1	12.5%	24	1.8%	19.1%	1	33.3%	14.8%	24	9.6%	7.6%	0	0.0%	17.1%	0	0.0%	10.6%				
	Middle	0	0.0%	17.3%	0	0.0%	11.8%	20.9%	1	12.5%	170	12.6%	21.1%	1	33.3%	18.8%	170	68.0%	13.9%	0	0.0%	23.0%	0	0.0%	15.6%				
	Upper	0	0.0%	60.8%	0	0.0%	73.9%	40.9%	6	75.0%	1,158	85.7%	40.2%	1	33.3%	57.6%	56	22.4%	72.3%	5	100.0%	50.7%	1,102	100.0%	66.6%				
	Unknown	0	0.0%	4.5%	0	0.0%	3.6%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	3.2%	0	0.0%	3.2%	0	0.0%	3.7%	0	0.0%	4.5%				
	Total	0	0.0%	100%	0	0.0%	100%	100%	8	100%	1,352	100%	100%	3	100%	100%	250	100%	100%	5	100%	100%	1,102	100%	100%				

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

Borrower Distribution of HMDA Loans - Table 2 of 2
Assessment Area: AL Baldwin

PRODUCT TYPE		Borrower Income Levels	Bank & Aggregate Lending; Demographic Data							Bank Lending & Demographic Data					Bank & Aggregate Lending											
			2021							2022, 2023					2022					2023						
			Bank				Families by Family Income %	Bank				Families by Family Income %	Count			Dollar		Count			Dollar					
			Count	Agg %	Dollar \$ (000s)	%		Count	Dollar \$ (000s)	%	Count		Agg %	Bank	Agg %	Bank	Agg %	Bank	Agg %	Bank	Agg %					
OTHER PURPOSE CLOSED/EXEMPT			#	%	%	\$ (000s)	%	%	#	%	\$ (000s)	%	%	#	%	%	\$ (000s)	%	%	#	%	%	\$ (000s)	%	%	
	Low	0	0.0%	9.7%	0	0.0%	4.6%	20.6%	0	0.0%	0	0.0%	19.6%	0	0.0%	10.8%	0	0.0%	4.7%	0	0.0%	14.3%	0	0.0%	8.8%	
	Moderate	0	0.0%	14.6%	0	0.0%	8.1%	17.7%	0	0.0%	0	0.0%	19.1%	0	0.0%	12.1%	0	0.0%	7.1%	0	0.0%	19.4%	0	0.0%	9.5%	
	Middle	0	0.0%	20.8%	0	0.0%	12.4%	20.9%	1	100.0%	370	100.0%	21.1%	1	100.0%	21.1%	370	100.0%	12.5%	0	0.0%	24.9%	0	0.0%	11.9%	
	Upper	0	0.0%	50.0%	0	0.0%	64.4%	40.9%	0	0.0%	0	0.0%	40.2%	0	0.0%	48.9%	0	0.0%	60.9%	0	0.0%	38.0%	0	0.0%	59.7%	
	Unknown	0	0.0%	4.9%	0	0.0%	10.5%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	7.2%	0	0.0%	14.9%	0	0.0%	3.4%	0	0.0%	10.0%	
	Total	0	0.0%	100%	0	0.0%	100%	100%	1	100%	370	100%	100%	1	100%	100%	370	100%	100%	0	0.0%	100%	0	0.0%	100%	
PURPOSE NOT APPLICABLE			0	0.0%	4.1%	0	0.0%	1.7%	20.6%	0	0.0%	0	0.0%	19.6%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	5.3%	0	0.0%	2.2%
	Moderate	0	0.0%	2.7%	0	0.0%	1.9%	17.7%	0	0.0%	0	0.0%	19.1%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	5.3%	0	0.0%	5.6%	
	Middle	0	0.0%	4.1%	0	0.0%	2.2%	20.9%	0	0.0%	0	0.0%	21.1%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	
	Upper	0	0.0%	2.7%	0	0.0%	3.0%	40.9%	0	0.0%	0	0.0%	40.2%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	5.3%	0	0.0%	4.7%	
	Unknown	0	0.0%	86.5%	0	0.0%	91.3%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	100.0%	0	0.0%	100.0%	0	0.0%	84.2%	0	0.0%	87.5%	
	Total	0	0.0%	100%	0	0.0%	100%	100%	0	0.0%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	
HMDA TOTALS			0	0.0%	5.2%	0	0.0%	2.7%	20.6%	0	0.0%	0	0.0%	19.6%	0	0.0%	6.2%	0	0.0%	2.8%	0	0.0%	5.3%	0	0.0%	2.4%
	Moderate	0	0.0%	14.4%	0	0.0%	9.7%	17.7%	4	10.0%	435	3.3%	19.1%	3	14.3%	17.2%	243	4.1%	11.1%	1	5.3%	16.2%	192	2.7%	10.5%	
	Middle	1	12.5%	19.2%	104	2.1%	15.4%	20.9%	8	20.0%	2,498	19.1%	21.1%	6	28.6%	20.0%	1,804	30.4%	15.4%	2	10.5%	21.0%	694	9.7%	16.6%	
	Upper	4	50.0%	42.3%	2,087	43.0%	51.8%	40.9%	23	57.5%	8,608	65.7%	40.2%	9	42.9%	41.7%	3,355	56.5%	50.6%	14	73.7%	39.0%	5,253	73.3%	48.8%	
	Unknown	3	37.5%	18.8%	2,668	54.9%	20.4%	0.0%	5	12.5%	1,566	11.9%	0.0%	3	14.3%	14.9%	536	9.0%	20.0%	2	10.5%	18.4%	1,030	14.4%	21.7%	
	Total	8	100%	100%	4,859	100%	100%	100%	40	100%	13,107	100%	100%	21	100%	100%	5,938	100%	100%	19	100%	100%	7,169	100%	100%	

Geographic Distribution of Small Business & Small Farm Loans
Assessment Area: AL Baldwin

PRODUCT TYPE	Tract Income Levels	Bank & Aggregate Lending; Demographic Data							Bank Lending & Demographic Data					Bank & Aggregate Lending									
		2021							2022, 2023					2022					2023				
		Count		Bank		Dollar		Total Businesses	Count		Dollar		Total Businesses	Count		Dollar		Count Bank	Dollar Bank				
		#	%	Agg	%	\$ (000s)	\$ %		\$ %	#	%	\$ (000s)		\$ %	%	#	%		Agg	\$ (000s)	\$ %	%	#
SMALL BUSINESSES	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0	0.0%
	Moderate	7	8.8%	16.6%	1,124	9.4%	21.3%	18.9%	4	7.4%	1,087	7.4%	14.3%	4	11.1%	13.7%	1,087	10.7%	10.8%	0	0.0%	0	0.0%
	Middle	42	52.5%	56.7%	5,997	50.2%	53.3%	60.2%	25	46.3%	6,324	43.2%	57.2%	17	47.2%	53.0%	4,841	47.9%	57.2%	8	44.4%	1,483	32.8%
	Upper	31	38.8%	25.4%	4,814	40.3%	25.2%	20.9%	24	44.4%	6,728	46.0%	26.6%	15	41.7%	30.3%	4,185	41.4%	29.2%	9	50.0%	2,543	56.2%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	1	1.9%	500	3.4%	1.9%	0	0.0%	1.8%	0	0.0%	2.6%	1	5.6%	500	11.0%
	Tr Unknown	0	0.0%	1.2%	0	0.0%	0.2%		1	1.9%	500	3.4%		0	0.0%	1.2%	0	0.0%	0.2%	0	0.0%	0	0.0%
	Total	80	100%	100%	11,935	100%	100%	100%	54	100%	14,639	100%	100%	36	100%	100%	10,113	100%	100%	18	100%	4,526	100%
SMALL FARM	Low	0	0.0%	0.0%	0	0.0%	0.0%	Total Farms	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0	0.0%
	Moderate	0	0.0%	27.7%	0	0.0%	15.3%	20.9%	0	0.0%	0	0.0%	19.3%	0	0.0%	18.6%	0	0.0%	26.2%	0	0.0%	0	0.0%
	Middle	0	0.0%	43.6%	0	0.0%	39.0%	60.2%	0	0.0%	0	0.0%	64.7%	0	0.0%	65.7%	0	0.0%	60.0%	0	0.0%	0	0.0%
	Upper	0	0.0%	26.6%	0	0.0%	44.2%	18.8%	0	0.0%	0	0.0%	15.0%	0	0.0%	15.7%	0	0.0%	13.8%	0	0.0%	0	0.0%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	1.1%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0	0.0%
	Tr Unknown	0	0.0%	2.1%	0	0.0%	1.4%		0	0.0%	0	0.0%		0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0	0.0%
	Total	0	0.0%	100%	0	0.0%	100%	100%	0	0.0%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	0	0.0%

Originations & Purchases
Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data; 2021 & 2023 D&B information

Small Business & Small Farm Lending By Revenue & Loan Size
Assessment Area: AL Baldwin

PRODUCT TYPE			Bank & Aggregate Lending; Demographic Data							Bank Lending & Demographic Data										Bank & Aggregate Lending									
			2021							2022, 2023						2022						2023							
			Count			Dollar			Total Businesses	Count			Dollar			Total Businesses	Count			Dollar			Agg	Count			Dollar		
			Bank	%	Agg	Bank	%	Agg		Bank	%	\$ (000s)	Bank	%	\$ (000s)		Bank	%	\$ (000s)	Bank	%	\$ (000s)		Bank	%	\$ (000s)			
SMALL BUSINESS	Revenue	\$1 Million or Less	19	23.8%	41.5%	2,539	21.3%	34.9%	92.7%	32	59.3%	7,813	53.4%	93.1%	21	58.3%	45.5%	4,682	46.3%	37.8%	11	61.1%	3,131	69.2%					
		Over \$1 Million	22	27.5%		7,313	61.3%		6.4%	22	40.7%	6,826	46.6%	5.9%	15	41.7%		5,431	53.7%		7	38.9%	1,395	30.8%					
		Total Rev. available	41	51.3%		9,852	82.5%		99.0%	54	100.0%	14,639	100.0%	99.0%	36	100.0%		10,113	100.0%		18	100.0%	4,526	100.0%					
		Rev. Not Known	39	48.8%		2,083	17.5%		1.0%	0	0.0%	0	0.0%	1.0%	0	0.0%		0	0.0%		0	0.0%	0	0.0%					
		Total	80	100%		11,935	100%		100.0%	54	100%	14,639	100%	100%	36	100%	100%	10,113	100%	100%	18	100%	4,526	100%					
	Loan Size	\$100,000 or Less	52	65.0%	87.5%	2,054	17.2%	26.2%		18	33.3%	823	5.6%		11	30.6%	89.5%	525	5.2%	27.4%	7	38.9%	298	6.6%					
		\$100,001 - \$250,000	12	15.0%	6.2%	2,245	18.8%	17.8%		16	29.6%	3,034	20.7%		12	33.3%	5.1%	2,247	22.2%	16.8%	4	22.2%	787	17.4%					
		\$250,001 - \$1 Million	16	20.0%	6.3%	7,636	64.0%	56.0%		20	37.0%	10,782	73.7%		13	36.1%	5.4%	7,341	72.6%	55.8%	7	38.9%	3,441	76.0%					
		Total	80	100%	100.0%	11,935	100%	100.0%		54	100%	14,639	100%		36	100%	100%	10,113	100%	100%	18	100%	4,526	100%					
	Loan Size & Rev \$1 Mill or Less	\$100,000 or Less	11	57.9%		429	16.9%			14	43.8%	590	7.6%		10	47.6%		475	10.1%		4	36.4%	115	3.7%					
		\$100,001 - \$250,000	5	26.3%		951	37.5%			7	21.9%	1,511	19.3%		5	23.8%		1,036	22.1%		2	18.2%	475	15.2%					
		\$250,001 - \$1 Million	3	15.8%		1,159	45.6%			11	34.4%	5,712	73.1%		6	28.6%		3,171	67.7%		5	45.5%	2,541	81.2%					
		Total	19	100%		2,539	100%			32	100%	7,813	100%		21	100%		4,682	100%		11	100%	3,131	100%					
SMALL FARM	Revenue	\$1 Million or Less	0	0.0%	36.2%	0	0.0%	44.8%	Total Farms	0	0.0%	0	0.0%	Total Farms	0	0.0%	40.2%	0	0.0%	41.9%	0	0.0%	0	0.0%					
		Over \$1 Million	0	0.0%		0	0.0%		4.2%	0	0.0%	0	0.0%	3.7%	0	0.0%		0	0.0%		0	0.0%	0	0.0%					
		Total Rev. available	0	0.0%		0	0.0%		100.0%	0	0.0%	0	0.0%	100.0%	0	0.0%		0	0.0%		0	0.0%	0	0.0%					
		Not Known	0	0.0%		0	0.0%		0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%		0	0.0%		0	0.0%	0	0.0%					
		Total	0	0.0%		0	0.0%		100%	0	0.0%	0	0.0%	100%	0	0.0%		0	0.0%		0	0.0%	0	0.0%					
	Loan Size	\$100,000 or Less	0	0.0%	85.1%	0	0.0%	30.1%		0	0.0%	0	0.0%		0	0.0%	88.2%	0	0.0%	35.9%	0	0.0%	0	0.0%					
		\$100,001 - \$250,000	0	0.0%	6.4%	0	0.0%	13.4%		0	0.0%	0	0.0%		0	0.0%	5.9%	0	0.0%	18.3%	0	0.0%	0	0.0%					
		\$250,001 - \$500,000	0	0.0%	8.5%	0	0.0%	56.5%		0	0.0%	0	0.0%		0	0.0%	5.9%	0	0.0%	45.8%	0	0.0%	0	0.0%					
		Total	0	0.0%	100%	0	0.0%	100%		0	0.0%	0	0.0%		0	0.0%	100%	0	0.0%	100%	0	0.0%	0	0.0%					
	Loan Size & Rev \$1 Mill or Less	\$100,000 or Less	0	0.0%		0	0.0%			0	0.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%	0	0.0%					
		\$100,001 - \$250,000	0	0.0%		0	0.0%			0	0.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%	0	0.0%					
		\$250,001 - \$500,000	0	0.0%		0	0.0%			0	0.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%	0	0.0%					
		Total	0	0.0%		0	0.0%			0	0.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%	0	0.0%					

Originations & Purchases
Aggregate data is unavailable for loans to businesses/farms with revenue over \$1 million or revenue unknown, and for loan size by revenue
Based on 2020 FFIEC Census Data; 2011-2015 ACS data; 2022 FFIEC Census Data; 2016-2020 ACS data; 2020 & 2022 D&B information

Geographic Distribution of HMDA Loans - Table 1 of 2

Assessment Area: AL Birmingham

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data					Bank & Aggregate Lending											
		2022, 2023					2022						2023					
		Bank				Owner Occupied Units %	Count			Dollar			Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
#	%	\$ (000s)	\$ %		#	%	Agg %	\$ (000s)	\$ %	\$ %	#	%	Agg %	\$ (000s)	\$ %	Agg %		
HOME PURCHASE	Low	0	0.0%	0	0.0%	6.7%	0	0.0%	4.2%	0	0.0%	2.1%	0	0.0%	4.2%	0	0.0%	2.3%
	Moderate	0	0.0%	0	0.0%	24.2%	0	0.0%	18.2%	0	0.0%	9.6%	0	0.0%	20.4%	0	0.0%	10.8%
	Middle	1	16.7%	464	17.2%	31.0%	0	0.0%	34.0%	0	0.0%	28.3%	1	33.3%	34.5%	464	53.2%	29.8%
	Upper	5	83.3%	2,235	82.8%	37.0%	3	100.0%	43.3%	1,827	100.0%	59.9%	2	66.7%	40.4%	408	46.8%	56.9%
	Unknown	0	0.0%	0	0.0%	1.1%	0	0.0%	0.3%	0	0.0%	0.1%	0	0.0%	0.5%	0	0.0%	0.2%
	Total	6	100%	2,699	100%	100.0%	3	100%	100%	1,827	100%	100%	3	100%	100%	872	100%	100%
REFINANCE	Low	0	0.0%	0	0.0%	6.7%	0	0.0%	3.2%	0	0.0%	1.5%	0	0.0%	4.5%	0	0.0%	2.4%
	Moderate	0	0.0%	0	0.0%	24.2%	0	0.0%	18.6%	0	0.0%	10.4%	0	0.0%	21.7%	0	0.0%	13.3%
	Middle	1	14.3%	100	7.6%	31.0%	0	0.0%	32.5%	0	0.0%	25.0%	1	20.0%	32.3%	100	16.1%	29.0%
	Upper	6	85.7%	1,223	92.4%	37.0%	2	100.0%	45.5%	700	100.0%	63.1%	4	80.0%	41.1%	523	83.9%	55.2%
	Unknown	0	0.0%	0	0.0%	1.1%	0	0.0%	0.2%	0	0.0%	0.1%	0	0.0%	0.4%	0	0.0%	0.1%
	Total	7	100%	1,323	100%	100.0%	2	100%	100%	700	100%	100%	5	100%	100%	623	100%	100%
HOME IMPROVEMENT	Low	0	0.0%	0	0.0%	6.7%	0	0.0%	2.6%	0	0.0%	1.6%	0	0.0%	4.0%	0	0.0%	2.7%
	Moderate	0	0.0%	0	0.0%	24.2%	0	0.0%	12.7%	0	0.0%	6.8%	0	0.0%	14.4%	0	0.0%	7.7%
	Middle	0	0.0%	0	0.0%	31.0%	0	0.0%	28.8%	0	0.0%	20.5%	0	0.0%	26.9%	0	0.0%	20.0%
	Upper	0	0.0%	0	0.0%	37.0%	0	0.0%	55.5%	0	0.0%	71.1%	0	0.0%	54.2%	0	0.0%	69.3%
	Unknown	0	0.0%	0	0.0%	1.1%	0	0.0%	0.3%	0	0.0%	0.1%	0	0.0%	0.5%	0	0.0%	0.2%
	Total	0	0.0%	0	0.0%	100.0%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%
MULTI FAMILY	Multi-Family Units																	
	Low	0	0.0%	0	0.0%	16.8%	0	0.0%	21.2%	0	0.0%	12.7%	0	0.0%	24.6%	0	0.0%	11.3%
	Moderate	0	0.0%	0	0.0%	27.3%	0	0.0%	38.5%	0	0.0%	21.7%	0	0.0%	32.8%	0	0.0%	33.9%
	Middle	0	0.0%	0	0.0%	21.2%	0	0.0%	10.6%	0	0.0%	38.2%	0	0.0%	14.8%	0	0.0%	31.1%
	Upper	0	0.0%	0	0.0%	32.6%	0	0.0%	26.0%	0	0.0%	26.7%	0	0.0%	27.9%	0	0.0%	23.7%
	Unknown	0	0.0%	0	0.0%	2.2%	0	0.0%	3.8%	0	0.0%	0.7%	0	0.0%	0.0%	0	0.0%	0.0%
Total	0	0.0%	0	0.0%	100.0%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	
OTHER PURPOSE LOC	Low	0	0.0%	0	0.0%	6.7%	0	0.0%	1.4%	0	0.0%	0.7%	0	0.0%	1.9%	0	0.0%	0.9%
	Moderate	0	0.0%	0	0.0%	24.2%	0	0.0%	10.2%	0	0.0%	4.8%	0	0.0%	9.2%	0	0.0%	4.4%
	Middle	0	0.0%	0	0.0%	31.0%	0	0.0%	23.8%	0	0.0%	15.1%	0	0.0%	28.6%	0	0.0%	17.6%
	Upper	3	100.0%	991	100.0%	37.0%	2	100.0%	64.4%	916	100.0%	79.3%	1	100.0%	60.2%	75	100.0%	77.1%
	Unknown	0	0.0%	0	0.0%	1.1%	0	0.0%	0.2%	0	0.0%	0.1%	0	0.0%	0.1%	0	0.0%	0.0%
	Total	3	100%	991	100%	100.0%	2	100%	100%	916	100%	100%	1	100%	100%	75	100%	100%

Originations & Purchases

Based on 2023 FFIEC Census Data; 2016-2020 ACS data

Geographic Distribution of HMDA Loans - Table 2 of 2
Assessment Area: AL Birmingham

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data				Bank & Aggregate Lending									
		2022, 2023				2022					2023				
		Bank		Owner Occupied Units %		Count		Dollar			Count		Dollar		
		Count	Dollar			Bank	Agg	Bank	Agg		Bank	Agg	Bank	Agg	
		#	%	\$ (000s)	\$ %	#	%	\$ (000s)	\$ %	\$ %	#	%	\$ (000s)	\$ %	\$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	0	0.0%	6.7%	0	0.0%	5.5%	0	0.0%	1.1%	0	0.0%	1.2%
	Moderate	0	0.0%	0	0.0%	24.2%	0	0.0%	15.4%	0	0.0%	4.8%	0	0.0%	9.3%
	Middle	0	0.0%	0	0.0%	31.0%	0	0.0%	27.7%	0	0.0%	12.2%	0	0.0%	17.2%
	Upper	1	100.0%	500	100.0%	37.0%	1	100.0%	51.0%	500	100.0%	81.8%	0	0.0%	72.0%
	Unknown	0	0.0%	0	0.0%	1.1%	0	0.0%	0.3%	0	0.0%	0.1%	0	0.0%	0.3%
	Total	1	100%	500	100%	100.0%	1	100%	100%	500	100%	100%	0	0.0%	100%
PURPOSE NOT APPLICABLE	Low	0	0.0%	0	0.0%	6.7%	0	0.0%	2.8%	0	0.0%	0.5%	0	0.0%	2.2%
	Moderate	0	0.0%	0	0.0%	24.2%	0	0.0%	39.9%	0	0.0%	13.5%	0	0.0%	32.3%
	Middle	0	0.0%	0	0.0%	31.0%	0	0.0%	37.6%	0	0.0%	18.9%	0	0.0%	37.1%
	Upper	0	0.0%	0	0.0%	37.0%	0	0.0%	19.2%	0	0.0%	67.0%	0	0.0%	27.1%
	Unknown	0	0.0%	0	0.0%	1.1%	0	0.0%	0.5%	0	0.0%	0.1%	0	0.0%	1.3%
	Total	0	0.0%	0	0.0%	100.0%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%
HMDA TOTALS	Low	0	0.0%	0	0.0%	6.7%	0	0.0%	3.7%	0	0.0%	3.0%	0	0.0%	3.6%
	Moderate	0	0.0%	0	0.0%	24.2%	0	0.0%	17.7%	0	0.0%	10.9%	0	0.0%	14.2%
	Middle	2	11.8%	564	10.2%	31.0%	0	0.0%	32.3%	0	0.0%	27.7%	2	22.2%	32.7%
	Upper	15	88.2%	4,949	89.8%	37.0%	8	100.0%	46.0%	3,943	100.0%	58.3%	7	77.8%	43.3%
	Unknown	0	0.0%	0	0.0%	1.1%	0	0.0%	0.3%	0	0.0%	0.2%	0	0.0%	0.1%
	Total	17	100%	5,513	100%	100.0%	8	100%	100%	3,943	100%	100%	9	100%	100%

Originations & Purchases

Based on 2023 FFIEC Census Data; 2016-2020 ACS data

Borrower Distribution of HMDA Loans - Table 1 of 2

Assessment Area: AL Birmingham

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data					Bank & Aggregate Lending											
		2022, 2023					2022						2023					
		Bank				Families by Family Income %	Count			Dollar			Count			Dollar		
		Count		Dollar			Bank	Agg %	Bank \$ (000s)	Bank \$ %	Agg \$ %	Bank #	Bank %	Agg %	Bank \$ (000s)	Bank \$ %	Agg \$ %	
#	%	\$ (000s)	\$ %	#	%	#												%
HOME PURCHASE	Low	0	0.0%	0	0.0%	24.8%	0	0.0%	8.6%	0	0.0%	3.9%	0	0.0%	7.9%	0	0.0%	3.5%
	Moderate	0	0.0%	0	0.0%	17.4%	0	0.0%	22.5%	0	0.0%	15.2%	0	0.0%	20.6%	0	0.0%	13.5%
	Middle	0	0.0%	0	0.0%	17.7%	0	0.0%	18.7%	0	0.0%	17.1%	0	0.0%	19.3%	0	0.0%	17.3%
	Upper	6	100.0%	2,699	100.0%	40.1%	3	100.0%	35.7%	1,827	100.0%	50.2%	3	100.0%	34.1%	872	100.0%	48.5%
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	14.5%	0	0.0%	13.5%	0	0.0%	18.0%	0	0.0%	17.2%
	Total	6	100%	2,699	100%	100.0%	3	100%	100%	1,827	100%	100%	3	100%	100%	872	100%	100%
REFINANCE	Low	0	0.0%	0	0.0%	24.8%	0	0.0%	11.5%	0	0.0%	5.6%	0	0.0%	12.3%	0	0.0%	6.0%
	Moderate	0	0.0%	0	0.0%	17.4%	0	0.0%	21.0%	0	0.0%	14.1%	0	0.0%	19.4%	0	0.0%	14.1%
	Middle	1	14.3%	100	7.6%	17.7%	0	0.0%	21.1%	0	0.0%	18.5%	1	20.0%	19.3%	100	16.1%	15.8%
	Upper	6	85.7%	1,223	92.4%	40.1%	2	100.0%	33.8%	700	100.0%	48.8%	4	80.0%	32.8%	523	83.9%	47.1%
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	12.5%	0	0.0%	13.0%	0	0.0%	16.2%	0	0.0%	17.1%
	Total	7	100%	1,323	100%	100.0%	2	100%	100%	700	100%	100%	5	100%	100%	623	100%	100%
HOME IMPROVEMENT	Low	0	0.0%	0	0.0%	24.8%	0	0.0%	8.6%	0	0.0%	3.7%	0	0.0%	10.8%	0	0.0%	5.3%
	Moderate	0	0.0%	0	0.0%	17.4%	0	0.0%	14.8%	0	0.0%	8.2%	0	0.0%	15.0%	0	0.0%	8.5%
	Middle	0	0.0%	0	0.0%	17.7%	0	0.0%	20.5%	0	0.0%	15.1%	0	0.0%	20.3%	0	0.0%	12.8%
	Upper	0	0.0%	0	0.0%	40.1%	0	0.0%	51.5%	0	0.0%	67.2%	0	0.0%	49.9%	0	0.0%	69.3%
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	4.5%	0	0.0%	5.8%	0	0.0%	4.0%	0	0.0%	4.1%
	Total	0	0.0%	0	0.0%	100.0%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%
MULTI FAMILY	Low	0	0.0%	0	0.0%	24.8%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	0	0.0%	17.4%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Middle	0	0.0%	0	0.0%	17.7%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Upper	0	0.0%	0	0.0%	40.1%	0	0.0%	2.9%	0	0.0%	0.3%	0	0.0%	3.3%	0	0.0%	0.4%
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	97.1%	0	0.0%	99.7%	0	0.0%	96.7%	0	0.0%	99.6%
	Total	0	0.0%	0	0.0%	100.0%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%
OTHER PURPOSE LOC	Low	0	0.0%	0	0.0%	24.8%	0	0.0%	5.5%	0	0.0%	2.3%	0	0.0%	6.2%	0	0.0%	3.0%
	Moderate	1	33.3%	100	10.1%	17.4%	1	50.0%	13.7%	100	10.9%	7.7%	0	0.0%	15.1%	0	0.0%	7.4%
	Middle	0	0.0%	0	0.0%	17.7%	0	0.0%	18.7%	0	0.0%	11.2%	0	0.0%	23.9%	0	0.0%	14.4%
	Upper	2	66.7%	891	89.9%	40.1%	1	50.0%	57.5%	816	89.1%	74.6%	1	100.0%	51.2%	75	100.0%	72.3%
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	4.6%	0	0.0%	4.2%	0	0.0%	3.6%	0	0.0%	3.0%
	Total	3	100%	991	100%	100.0%	2	100%	100%	916	100%	100%	1	100%	100%	75	100%	100%

Originations & Purchases

Based on 2023 FFIEC Census Data; 2016-2020 ACS data

Borrower Distribution of HMDA Loans - Table 2 of 2

Assessment Area: AL Birmingham

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data					Bank & Aggregate Lending									
		2022, 2023					2022					2023				
		Bank		Dollar		Families by Family Income %	Count		Dollar			Count		Dollar		
		Count	%	\$ (000s)	\$ %		Bank	Agg	Bank	\$ %	\$ %	Bank	Agg	Bank	\$ %	Agg
		#	%			%	#	%	\$ (000s)	\$ %	\$ %	#	%	\$ (000s)	\$ %	\$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	0	0.0%	24.8%	0	0.0%	11.6%	0	0.0%	3.2%	0	0.0%	11.8%	4.8%
	Moderate	0	0.0%	0	0.0%	17.4%	0	0.0%	12.0%	0	0.0%	3.3%	0	0.0%	17.0%	7.1%
	Middle	0	0.0%	0	0.0%	17.7%	0	0.0%	16.1%	0	0.0%	9.6%	0	0.0%	19.7%	11.2%
	Upper	1	100.0%	500	100.0%	40.1%	1	100.0%	49.0%	500	100.0%	74.4%	0	0.0%	38.4%	58.8%
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	11.3%	0	0.0%	9.4%	0	0.0%	13.1%	18.1%
	Total	1	100%	500	100%	100.0%	1	100%	100%	500	100%	100%	0	0.0%	100%	100%
PURPOSE NOT APPLICABLE	Low	0	0.0%	0	0.0%	24.8%	0	0.0%	0.9%	0	0.0%	0.3%	0	0.0%	2.7%	2.3%
	Moderate	0	0.0%	0	0.0%	17.4%	0	0.0%	4.2%	0	0.0%	2.6%	0	0.0%	0.9%	0.5%
	Middle	0	0.0%	0	0.0%	17.7%	0	0.0%	0.5%	0	0.0%	0.4%	0	0.0%	0.0%	0.0%
	Upper	0	0.0%	0	0.0%	40.1%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	94.4%	0	0.0%	96.7%	0	0.0%	96.4%	97.2%
	Total	0	0.0%	0	0.0%	100.0%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	100%
HMDA TOTALS	Low	0	0.0%	0	0.0%	24.8%	0	0.0%	9.1%	0	0.0%	3.8%	0	0.0%	8.8%	3.3%
	Moderate	1	5.9%	100	1.8%	17.4%	1	12.5%	20.4%	100	2.5%	12.7%	0	0.0%	19.1%	11.1%
	Middle	1	5.9%	100	1.8%	17.7%	0	0.0%	19.1%	0	0.0%	15.1%	1	11.1%	19.6%	14.2%
	Upper	15	88.2%	5,313	96.4%	40.1%	7	87.5%	37.5%	3,843	97.5%	45.7%	8	88.9%	36.4%	42.7%
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	13.8%	0	0.0%	22.8%	0	0.0%	16.1%	28.6%
	Total	17	100%	5,513	100%	100.0%	8	100%	100%	3,943	100%	100%	9	100%	100%	100%

Originations & Purchases

Based on 2023 FFIEC Census Data; 2016-2020 ACS data

Geographic Distribution of Small Business & Small Farm Loans

Assessment Area: AL Birmingham

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data					Bank & Aggregate Lending									
		2022, 2023					2022					2023				
		Bank		Dollar		Total Businesses %	Count		Dollar			Count		Dollar		
		Count	%	\$ (000s)	\$ %		Bank	Agg	Bank	\$ %	\$ %	Bank	%	\$ (000s)	\$ %	\$ %
		#	%			%	#	%	\$ 000s	\$ %	\$ %	#	%	\$ 000s	\$ %	\$ %
SMALL BUSINESSES	Low	5	10.0%	1,841	12.4%	11.4%	1	3.4%	9.9%	500	5.0%	14.0%	4	19.0%	1,341	27.5%
	Moderate	8	16.0%	1,550	10.4%	20.5%	5	17.2%	17.9%	977	9.8%	14.5%	3	14.3%	573	11.8%
	Middle	6	12.0%	2,427	16.3%	22.3%	3	10.3%	21.3%	1,333	13.3%	17.5%	3	14.3%	1,094	22.5%
	Upper	31	62.0%	9,053	60.9%	43.9%	20	69.0%	49.0%	7,193	71.9%	51.7%	11	52.4%	1,860	38.2%
	Unknown	0	0.0%	0	0.0%	1.9%	0	0.0%	1.3%	0	0.0%	2.1%	0	0.0%	0	0.0%
	Tr Unknown	0	0.0%	0	0.0%		0	0.0%	0.5%	0	0.0%	0.1%	0	0.0%	0	0.0%
	Total	50	100%	14,871	100%	100.0%	29	100%	100%	10,003	100%	100%	21	100%	4,868	100%
SMALL FARM						Total Farms										
	Low	0	0.0%	0	0.0%	4.8%	0	0.0%	3.2%	0	0.0%	1.4%	0	0.0%	0	0.0%
	Moderate	0	0.0%	0	0.0%	9.0%	0	0.0%	6.5%	0	0.0%	10.7%	0	0.0%	0	0.0%
	Middle	0	0.0%	0	0.0%	26.5%	0	0.0%	16.1%	0	0.0%	19.5%	0	0.0%	0	0.0%
	Upper	0	0.0%	0	0.0%	57.8%	0	0.0%	71.0%	0	0.0%	67.9%	0	0.0%	0	0.0%
	Unknown	0	0.0%	0	0.0%	1.8%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0	0.0%
	Tr Unknown	0	0.0%	0	0.0%		0	0.0%	3.2%	0	0.0%	0.5%	0	0.0%	0	0.0%
	Total	0	0.0%	0	0.0%	100.0%	0	0.0%	100%	0	0.0%	100%	0	0.0%	0	0.0%

Originations & Purchases

Based on 2023 FFIEC Census Data; 2016-2020 ACS data; 2023 D&B information

Small Business & Small Farm Lending By Revenue & Loan Size

Assessment Area: AL Birmingham

PRODUCT TYPE			Bank Lending & Demographic Data					Bank & Aggregate Lending									
			2022, 2023					2022						2023			
			Bank				Total Businesses	Count			Dollar			Count		Dollar	
Count		Dollar		Bank	Agg	Bank		Agg	Bank	Dollar	Bank	Dollar					
#	%	\$ (000s)	\$ %	%	#	%	%	\$ 000s	\$ %	\$ %	#	%	\$ 000s	\$ %			
SMALL BUSINESS	Revenue	\$1 Million or Less	28	56.0%	6,135	41.3%	90.8%	15	51.7%	43.3%	3,355	33.5%	28.6%	13	61.9%	2,780	57.1%
		Over \$1 Million	18	36.0%	7,648	51.4%	8.3%	13	44.8%		6,048	60.5%		5	23.8%	1,600	32.9%
		Total Rev. available	46	92.0%	13,783	92.7%	99.1%	28	96.6%		9,403	94.0%		18	85.7%	4,380	90.0%
		Rev. Not Known	4	8.0%	1,088	7.3%	0.9%	1	3.4%		600	6.0%		3	14.3%	488	10.0%
		Total	50	100%	14,871	100%	100%	29	100%		10,003	100%		21	100%	4,868	100%
	Loan Size	\$100,000 or Less	22	44.0%	1,533	10.3%		11	37.9%	89.9%	782	7.8%	27.0%	11	52.4%	751	15.4%
		\$100,001 - \$250,000	9	18.0%	1,646	11.1%		5	17.2%	4.8%	986	9.9%	16.2%	4	19.0%	660	13.6%
		\$250,001 - \$1 Million	19	38.0%	11,692	78.6%		13	44.8%	5.3%	8,235	82.3%	56.8%	6	28.6%	3,457	71.0%
		Total	50	100%	14,871	100%		29	100%	100%	10,003	100%	100%	21	100%	4,868	100%
	Loan Size & Rev \$1 Mill or Less	\$100,000 or Less	16	57.1%	1,181	19.3%		8	53.3%		595	17.7%		8	61.5%	586	21.1%
		\$100,001 - \$250,000	5	17.9%	871	14.2%		3	20.0%		545	16.2%		2	15.4%	326	11.7%
		\$250,001 - \$1 Million	7	25.0%	4,083	66.6%		4	26.7%		2,215	66.0%		3	23.1%	1,868	67.2%
		Total	28	100%	6,135	100%		15	100%		3,355	100%		13	100%	2,780	100%
SMALL FARM	Revenue	\$1 Million or Less	0	0.0%	0	0.0%	Total Farms	0	0.0%	48.4%	0	0.0%	55.1%	0	0.0%	0	0.0%
		Over \$1 Million	0	0.0%	0	0.0%	4.8%	0	0.0%		0	0.0%		0	0.0%	0	0.0%
		Total Rev. available	0	0.0%	0	0.0%	100.0%	0	0.0%		0	0.0%		0	0.0%	0	0.0%
		Not Known	0	0.0%	0	0.0%	0.0%	0	0.0%		0	0.0%		0	0.0%	0	0.0%
		Total	0	0.0%	0	0.0%	100%	0	0.0%		0	0.0%		0	0.0%	0	0.0%
	Loan Size	\$100,000 or Less	0	0.0%	0	0.0%		0	0.0%	93.5%	0	0.0%	61.2%	0	0.0%	0	0.0%
		\$100,001 - \$250,000	0	0.0%	0	0.0%		0	0.0%	3.2%	0	0.0%	10.3%	0	0.0%	0	0.0%
		\$250,001 - \$500,000	0	0.0%	0	0.0%		0	0.0%	3.2%	0	0.0%	28.6%	0	0.0%	0	0.0%
		Total	0	0.0%	0	0.0%		0	0.0%	100%	0	0.0%	100%	0	0.0%	0	0.0%
	Loan Size & Rev \$1 Mill or Less	\$100,000 or Less	0	0.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%	0	0.0%
		\$100,001 - \$250,000	0	0.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%		
		\$250,001 - \$500,000	0	0.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%		
		Total	0	0.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%		

Originations & Purchases

Aggregate data is unavailable for loans to businesses/farms with revenue over \$1 million or revenue unknown, and for loan size by revenue

Based on 2022 FFIEC Census Data; 2016-2020 ACS data; 2022 D&B information

Geographic Distribution of HMDA Loans - Table 1 of 2

Assessment Area: AL Clarke

PRODUCT TYPE		Tract Income Levels		Bank & Aggregate Lending; Demographic Data								Bank Lending & Demographic Data												Bank & Aggregate Lending											
				2021								2022, 2023					2022					2023													
				Count				Dollar				Owner Occupied Units	Bank				Owner Occupied Units	Count				Dollar				Count				Dollar					
				Bank		Agg		Bank		\$ %			Agg \$ %		Count	%		Dollar		Bank	%	Agg %	\$ (000s)	\$ %	Agg \$ %	Bank	%	Agg %	\$ (000s)	\$ %	Agg \$ %				
#	%	#%	\$ (000s)	\$ %	Agg \$ %	%	#	%	\$ (000s)	\$ %	%	#	%	Agg %			\$ (000s)	\$ %	Agg \$ %													#	%	Agg %	\$ (000s)
HOME PURCHASE	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%							
	Moderate	1	14.3%	5.2%	73	7.5%	4.4%	5.0%	0	0.0%	0	0.0%	8.7%	0	0.0%	5.5%	0	0.0%	3.6%	0	0.0%	8.2%	0	0.0%	5.7%	0	0.0%	5.7%							
	Middle	6	85.7%	94.4%	905	92.5%	95.3%	95.0%	4	57.1%	516	35.7%	79.2%	3	75.0%	78.0%	488	73.4%	79.5%	1	33.3%	66.4%	28	3.6%	69.4%	1	33.3%	66.4%							
	Upper	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	3	42.9%	928	64.3%	12.1%	1	25.0%	16.5%	177	26.6%	16.9%	2	66.7%	25.3%	751	96.4%	25.0%	2	66.7%	25.3%							
	Unknown	0	0.0%	0.4%	0	0.0%	0.3%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%							
	Total	7	100%	100%	978	100%	100%	100%	7	100%	1,444	100%	100%	4	100%	100%	665	100%	100%	3	100%	100%	779	100%	100%	3	100%	100%							
REFINANCE	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%							
	Moderate	0	0.0%	4.6%	0	0.0%	4.6%	5.0%	1	14.3%	100	13.3%	8.7%	0	0.0%	3.4%	0	0.0%	3.7%	1	16.7%	5.1%	100	17.5%	4.5%	1	16.7%	5.1%							
	Middle	2	100.0%	94.9%	172	100.0%	95.4%	95.0%	4	57.1%	432	57.4%	79.2%	0	0.0%	73.3%	0	0.0%	71.5%	4	66.7%	78.0%	432	75.5%	79.1%	4	66.7%	78.0%							
	Upper	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	2	28.6%	220	29.3%	12.1%	1	100.0%	23.3%	180	100.0%	24.8%	1	16.7%	16.9%	40	7.0%	16.4%	1	16.7%	16.9%							
	Unknown	0	0.0%	0.4%	0	0.0%	0.1%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%							
	Total	2	100%	100%	172	100%	100%	100%	7	100%	752	100%	100%	1	100%	100%	180	100%	100%	6	100%	100%	572	100%	100%	6	100%	100%							
HOME IMPROVEMENT	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%							
	Moderate	0	0.0%	0.0%	0	0.0%	0.0%	5.0%	0	0.0%	0	0.0%	8.7%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%							
	Middle	0	0.0%	100.0%	0	0.0%	100.0%	95.0%	3	100.0%	137	100.0%	79.2%	3	100.0%	78.6%	137	100.0%	90.0%	0	0.0%	75.0%	0	0.0%	58.0%	0	0.0%	58.0%							
	Upper	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	12.1%	0	0.0%	21.4%	0	0.0%	10.0%	0	0.0%	25.0%	0	0.0%	42.0%	0	0.0%	42.0%							
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%							
	Total	0	0.0%	100%	0	0.0%	100%	100%	3	100%	137	100%	100%	3	100%	100%	137	100%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%							
MULTI FAMILY	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%							
	Moderate	0	0.0%	0.0%	0	0.0%	0.0%	0.8%	0	0.0%	0	0.0%	0.4%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%							
	Middle	1	100.0%	100.0%	315	100.0%	100.0%	99.2%	2	100.0%	762	100.0%	85.9%	2	100.0%	100.0%	762	100.0%	100.0%	0	0.0%	100.0%	0	0.0%	100.0%	0	0.0%	100.0%							
	Upper	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	13.7%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%							
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%							
	Total	1	100%	100%	315	100%	100%	100%	2	100%	762	100%	100%	2	100%	100%	762	100%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%							
OTHER PURPOSE LOC	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%							
	Moderate	0	0.0%	0.0%	0	0.0%	0.0%	5.0%	0	0.0%	0	0.0%	8.7%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%							
	Middle	0	0.0%	100.0%	0	0.0%	100.0%	95.0%	4	100.0%	205	100.0%	79.2%	2	100.0%	100.0%	160	100.0%	100.0%	2	100.0%	70.0%	45	100.0%	75.1%	2	100.0%	70.0%							
	Upper	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	12.1%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	30.0%	0	0.0%	24.9%	0	0.0%	24.9%							
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%							
	Total	0	0.0%	100%	0	0.0%	100%	100%	4	100%	205	100%	100%	2	100%	100%	160	100%	100%	2	100%	100%	45	100%	100%	2	100%	100%							

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

Geographic Distribution of HMDA Loans - Table 2 of 2

Assessment Area: AL Clarke

PRODUCT TYPE		Tract Income Levels	Bank & Aggregate Lending; Demographic Data							Bank Lending & Demographic Data													Bank & Aggregate Lending						
			2021							2022, 2023					2022					2023									
			Bank				Owner Occupied Units			Bank			Owner Occupied Units		Count			Dollar		Count			Dollar						
			Count		Agg	Dollar		Agg	%	Count		Dollar		%	Bank		Agg	Bank		Agg	%	Bank		Agg	Dollar		%		
			#	%	%	\$ (000s)	\$ %	#		%	\$ (000s)	\$ %	#		%	%	\$ (000s)	\$ %	\$	%		#	%	%	\$ (000s)	\$ %		\$	
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%		
	Moderate	0	0.0%	33.3%	0	0.0%	68.8%	5.0%	0	0.0%	0	0.0%	8.7%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	20.0%	0	0.0%	7.9%	7.9%			
	Middle	0	0.0%	66.7%	0	0.0%	31.2%	95.0%	0	0.0%	0	0.0%	79.2%	0	0.0%	33.3%	0	0.0%	17.0%	0	0.0%	80.0%	0	0.0%	92.1%	92.1%			
	Upper	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	12.1%	0	0.0%	66.7%	0	0.0%	83.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%			
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%			
	Total	0	0.0%	100%	0	0.0%	100%	100%	0	0.0%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	100%			
PURPOSE NOT APPLICABLE	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%		
	Moderate	0	0.0%	0.0%	0	0.0%	0.0%	5.0%	0	0.0%	0	0.0%	8.7%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	50.0%	0	0.0%	48.8%	48.8%			
	Middle	0	0.0%	100.0%	0	0.0%	100.0%	95.0%	0	0.0%	0	0.0%	79.2%	0	0.0%	66.7%	0	0.0%	46.7%	0	0.0%	50.0%	0	0.0%	51.2%	51.2%			
	Upper	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	12.1%	0	0.0%	33.3%	0	0.0%	53.3%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%			
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%		
	Total	0	0.0%	100%	0	0.0%	100%	100%	0	0.0%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	100%			
HMDA TOTALS	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%		
	Moderate	1	10.0%	5.1%	73	5.0%	4.9%	5.0%	1	4.3%	100	3.0%	8.7%	0	7.0%	4.1%	0	0.0%	3.3%	1	9.1%	7.3%	100	7.2%	5.1%	5.1%			
	Middle	9	90.0%	94.5%	1,392	95.0%	94.9%	95.0%	17	73.9%	2,052	62.2%	79.2%	10	83.3%	76.3%	1,547	81.3%	76.8%	7	63.6%	70.3%	505	36.2%	73.2%	73.2%			
	Upper	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	5	21.7%	1,148	34.8%	12.1%	2	16.7%	19.6%	357	18.8%	19.8%	3	27.3%	22.4%	791	56.7%	21.6%	21.6%			
	Unknown	0	0.0%	0.4%	0	0.0%	0.2%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%			
	Total	10	100%	100%	1,465	100%	100%	100%	23	100%	3,300	100%	100%	12	100%	100%	1,904	100%	100%	11	100%	100%	1,396	100%	100%	100%			

Borrower Distribution of HMDA Loans - Table 1 of 2

Assessment Area: AL Clarke

PRODUCT TYPE		Borrower Income Levels	Bank & Aggregate Lending; Demographic Data							Bank Lending & Demographic Data										Bank & Aggregate Lending									
			2021							2022, 2023					2022					2023									
			Bank					Families by Family Income %	Bank				Families by Family Income %	Count			Dollar			Count			Dollar						
			Count	%	Agg \$ %	Dollar \$ (000s)	\$ %		Count	%	Dollar \$ (000s)	\$ %		Bank	%	Agg \$ %	Bank \$ (000s)	\$ %	Agg \$ %	Bank	%	Agg \$ %	Bank \$ (000s)	\$ %	Agg \$ %				
HOME PURCHASE	Low	0	0.0%	2.4%	0	0.0%	1.2%	23.8%	0	0.0%	0	0.0%	26.6%	0	0.0%	6.1%	0	0.0%	3.0%	0	0.0%	3.4%	0	0.0%	1.4%				
	Moderate	1	14.3%	18.4%	98	10.0%	13.4%	15.6%	1	14.3%	177	12.3%	15.4%	1	25.0%	23.2%	177	26.6%	17.4%	0	0.0%	13.0%	0	0.0%	8.9%				
	Middle	0	0.0%	23.2%	0	0.0%	21.3%	17.7%	1	14.3%	95	6.6%	17.6%	0	0.0%	26.8%	0	0.0%	25.0%	1	33.3%	26.7%	95	12.2%	21.8%				
	Upper	5	71.4%	44.4%	791	80.9%	52.5%	43.0%	3	42.9%	1,046	72.4%	40.4%	2	50.0%	32.3%	390	58.6%	43.4%	1	33.3%	34.9%	656	84.2%	44.1%				
	Unknown	1	14.3%	11.6%	89	9.1%	11.6%	0.0%	2	28.6%	126	8.7%	0.0%	1	25.0%	11.6%	98	14.7%	11.2%	1	33.3%	21.9%	28	3.6%	23.7%				
	Total	7	100%	100%	978	100%	100%	100%	7	100%	1,444	100%	100%	4	100%	100%	665	100%	100%	3	100%	100%	779	100%	100%				
REFINANCE	Low	0	0.0%	3.4%	0	0.0%	1.8%	23.8%	0	0.0%	0	0.0%	26.6%	0	0.0%	9.5%	0	0.0%	5.5%	0	0.0%	8.5%	0	0.0%	6.0%				
	Moderate	0	0.0%	8.9%	0	0.0%	5.8%	15.6%	0	0.0%	0	0.0%	15.4%	0	0.0%	12.1%	0	0.0%	5.6%	0	0.0%	15.3%	0	0.0%	8.5%				
	Middle	0	0.0%	15.2%	0	0.0%	11.0%	17.7%	1	14.3%	40	5.3%	17.6%	0	0.0%	23.3%	0	0.0%	20.3%	1	16.7%	8.5%	40	7.0%	9.4%				
	Upper	2	100.0%	50.2%	172	100.0%	57.9%	43.0%	5	71.4%	612	81.4%	40.4%	1	100.0%	42.2%	180	100.0%	51.5%	4	66.7%	47.5%	432	75.5%	48.0%				
	Unknown	0	0.0%	22.4%	0	0.0%	23.6%	0.0%	1	14.3%	100	13.3%	0.0%	0	0.0%	12.9%	0	0.0%	17.0%	1	16.7%	20.3%	100	17.5%	28.1%				
	Total	2	100%	100%	172	100%	100%	100%	7	100%	752	100%	100%	1	100%	100%	180	100%	100%	6	100%	100%	572	100%	100%				
HOME IMPROVEMENT	Low	0	0.0%	12.5%	0	0.0%	11.3%	23.8%	0	0.0%	0	0.0%	26.6%	0	0.0%	7.1%	0	0.0%	3.0%	0	0.0%	0.0%	0	0.0%	0.0%				
	Moderate	0	0.0%	12.5%	0	0.0%	5.9%	15.6%	1	33.3%	40	29.2%	15.4%	1	33.3%	21.4%	40	29.2%	10.0%	0	0.0%	25.0%	0	0.0%	16.8%				
	Middle	0	0.0%	12.5%	0	0.0%	17.0%	17.7%	1	33.3%	50	36.5%	17.6%	1	33.3%	21.4%	50	36.5%	12.4%	0	0.0%	12.5%	0	0.0%	12.5%				
	Upper	0	0.0%	50.0%	0	0.0%	58.8%	43.0%	0	0.0%	0	0.0%	40.4%	0	0.0%	42.9%	0	0.0%	71.1%	0	0.0%	62.5%	0	0.0%	70.7%				
	Unknown	0	0.0%	12.5%	0	0.0%	7.0%	0.0%	1	33.3%	47	34.3%	0.0%	1	33.3%	7.1%	47	34.3%	3.5%	0	0.0%	0.0%	0	0.0%	0.0%				
	Total	0	0.0%	100%	0	0.0%	100%	100%	3	100%	137	100%	100%	3	100%	100%	137	100%	100%	0	0.0%	100%	0	0.0%	100%				
MULTI FAMILY	Low	0	0.0%	0.0%	0	0.0%	0.0%	23.8%	0	0.0%	0	0.0%	26.6%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%				
	Moderate	0	0.0%	0.0%	0	0.0%	0.0%	15.6%	0	0.0%	0	0.0%	15.4%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%				
	Middle	0	0.0%	0.0%	0	0.0%	0.0%	17.7%	0	0.0%	0	0.0%	17.6%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%				
	Upper	0	0.0%	0.0%	0	0.0%	0.0%	43.0%	0	0.0%	0	0.0%	40.4%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%				
	Unknown	1	100.0%	100.0%	315	100.0%	100.0%	0.0%	2	100.0%	762	100.0%	0.0%	2	100.0%	100.0%	762	100.0%	100.0%	0	0.0%	100.0%	0	0.0%	100.0%				
	Total	1	100%	100%	315	100%	100%	100%	2	100%	762	100%	100%	2	100%	100%	762	100%	100%	0	0.0%	100%	0	0.0%	100%				
OTHER PURPOSE LOC	Low	0	0.0%	0.0%	0	0.0%	0.0%	23.8%	0	0.0%	0	0.0%	26.6%	0	0.0%	9.1%	0	0.0%	8.7%	0	0.0%	10.0%	0	0.0%	10.5%				
	Moderate	0	0.0%	0.0%	0	0.0%	0.0%	15.6%	1	25.0%	100	48.8%	15.4%	1	50.0%	9.1%	100	62.5%	14.5%	0	0.0%	10.0%	0	0.0%	5.7%				
	Middle	0	0.0%	0.0%	0	0.0%	0.0%	17.7%	2	50.0%	45	22.0%	17.6%	0	0.0%	9.1%	0	0.0%	4.2%	2	100.0%	30.0%	45	100.0%	18.1%				
	Upper	0	0.0%	100.0%	0	0.0%	100.0%	43.0%	1	25.0%	60	29.3%	40.4%	1	50.0%	72.7%	60	37.5%	72.7%	0	0.0%	50.0%	0	0.0%	65.8%				
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%				
	Total	0	0.0%	100%	0	0.0%	100%	100%	4	100%	205	100%	100%	2	100%	100%	160	100%	100%	2	100%	100%	45	100%	100%				

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

Borrower Distribution of HMDA Loans - Table 2 of 2

Assessment Area: AL Clarke

PRODUCT TYPE	Borrower Income Levels	Bank & Aggregate Lending; Demographic Data							Bank Lending & Demographic Data					Bank & Aggregate Lending									
		2021							2022, 2023					2022					2023				
		Bank				Families by Family Income %	Bank				Families by Family Income %	Count		Dollar			Count		Dollar				
		Count	Agg %	Dollar	Agg %		Count	Dollar	Bank	Agg %		Bank	Agg %	Bank	Agg %	Bank	Agg %	Bank	Agg %				
#	%	\$ (000s)	\$ %	\$ %	%	#	%	\$ (000s)	\$ %	%	#	%	\$ (000s)	\$ %	\$ %	#	%	%	\$ (000s)	\$ %	\$ %		
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	16.7%	0	0.0%	1.5%	23.8%	0	0.0%	0	0.0%	26.6%	0	0.0%	0.0%	0	0.0%	40.0%	0	0.0%	22.7%	
	Moderate	0	0.0%	16.7%	0	0.0%	22.9%	15.6%	0	0.0%	0	0.0%	15.4%	0	0.0%	33.3%	0	0.0%	0.0%	0	0.0%	0.0%	
	Middle	0	0.0%	16.7%	0	0.0%	9.9%	17.7%	0	0.0%	0	0.0%	17.6%	0	0.0%	16.7%	0	0.0%	14.1%	0	0.0%	36.4%	
	Upper	0	0.0%	50.0%	0	0.0%	65.6%	43.0%	0	0.0%	0	0.0%	40.4%	0	0.0%	50.0%	0	0.0%	44.4%	0	0.0%	40.9%	
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	
	Total	0	0.0%	100%	0	0.0%	100%	100%	0	0.0%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	
PURPOSE NOT APPLICABLE	Low	0	0.0%	0.0%	0	0.0%	0.0%	23.8%	0	0.0%	0	0.0%	26.6%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	
	Moderate	0	0.0%	0.0%	0	0.0%	0.0%	15.6%	0	0.0%	0	0.0%	15.4%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	
	Middle	0	0.0%	25.0%	0	0.0%	16.2%	17.7%	0	0.0%	0	0.0%	17.6%	0	0.0%	66.7%	0	0.0%	80.4%	0	0.0%	0.0%	
	Upper	0	0.0%	0.0%	0	0.0%	0.0%	43.0%	0	0.0%	0	0.0%	40.4%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	
	Unknown	0	0.0%	75.0%	0	0.0%	83.8%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	33.3%	0	0.0%	19.6%	0	0.0%	100.0%	
	Total	0	0.0%	100%	0	0.0%	100%	100%	0	0.0%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	
HMDA TOTALS	Low	0	0.0%	3.1%	0	0.0%	1.5%	23.8%	0	0.0%	0	0.0%	26.6%	0	0.0%	7.3%	0	0.0%	3.9%	0	0.0%	2.6%	
	Moderate	1	10.0%	13.5%	98	6.7%	9.7%	15.6%	3	13.0%	317	9.6%	15.4%	3	25.0%	18.4%	317	16.6%	12.9%	0	0.0%	8.2%	
	Middle	0	0.0%	18.9%	0	0.0%	16.1%	17.7%	5	21.7%	230	7.0%	17.6%	1	8.3%	24.7%	50	2.6%	22.7%	4	36.4%	17.9%	
	Upper	7	70.0%	47.1%	963	65.7%	54.3%	43.0%	9	39.1%	1,718	52.1%	40.4%	4	33.3%	37.7%	630	33.1%	46.3%	5	45.5%	42.6%	
	Unknown	2	20.0%	17.4%	404	27.6%	18.4%	0.0%	6	26.1%	1,035	31.4%	0.0%	4	33.3%	12.0%	907	47.6%	14.3%	2	18.2%	28.8%	
	Total	10	100%	100%	1,465	100%	100%	100%	23	100%	3,300	100%	100%	12	100%	100%	1,904	100%	100%	11	100%	1,396	100%

Geographic Distribution of Small Business & Small Farm Loans
Assessment Area: AL Clarke

PRODUCT TYPE	Tract Income Levels	Bank & Aggregate Lending; Demographic Data							Bank Lending & Demographic Data										Bank & Aggregate Lending							
		2021							2022, 2023					2022					2023							
		Bank			Total Businesses	Bank			Total Businesses	Count			Dollar		Count Bank	Dollar Bank										
		Count	Agg	Dollar		Agg	Count	Dollar		Bank	Agg	Bank	Agg													
#	%	%	\$ (000s)	\$ %	\$ %	%	#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	%	#	%	\$ (000s)	\$ %					
SMALL BUSINESSES	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0	0.0%			
	Moderate	2	1.9%	3.6%	43	0.4%	1.0%	2.8%	0	0.0%	0	0.0%	3.2%	0	0.0%	1.0%	0	0.0%	0.2%	0	0.0%	0	0.0%			
	Middle	105	98.1%	95.5%	9,727	99.6%	97.4%	97.2%	64	86.5%	10,349	89.5%	84.5%	30	88.2%	79.4%	5,874	94.1%	78.6%	34	85.0%	4,475	84.0%			
	Upper	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	10	13.5%	1,215	10.5%	12.3%	4	11.8%	17.9%	365	5.9%	21.0%	6	15.0%	850	16.0%			
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0	0.0%			
	Tr Unknown	0	0.0%	0.9%	0	0.0%	1.7%		0	0.0%	0	0.0%		0	0.0%	1.7%	0	0.0%	0.2%	0	0.0%	0	0.0%			
	Total	107	100%	100%	9,770	100%	100%	100%	74	100%	11,564	100%	100%	34	100%	100%	6,239	100%	100%	40	100%	5,325	100%			
SMALL FARM							Total Farms					Total Farms														
	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0	0.0%			
	Moderate	0	0.0%	10.3%	0	0.0%	13.7%	6.5%	0	0.0%	0	0.0%	8.8%	0	0.0%	2.9%	0	0.0%	2.2%	0	0.0%	0	0.0%			
	Middle	6	100.0%	89.7%	230	100.0%	86.3%	93.5%	8	88.9%	575	94.9%	82.4%	3	100.0%	94.3%	243	100.0%	97.3%	5	83.3%	332	91.5%			
	Upper	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	1	11.1%	31	5.1%	8.8%	0	0.0%	2.9%	0	0.0%	0.6%	1	16.7%	31	8.5%			
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0	0.0%			
	Tr Unknown	0	0.0%	0.0%	0	0.0%	0.0%		0	0.0%	0	0.0%		0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0	0.0%			
Total	6	100%	100%	230	100%	100%	100%	9	100%	606	100%	100%	3	100%	100%	243	100%	100%	6	100%	363	100%				

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data; 2021 & 2023 D&B information

Small Business & Small Farm Lending By Revenue & Loan Size
Assessment Area: AL Clarke

PRODUCT TYPE		Bank & Aggregate Lending; Demographic Data							Bank Lending & Demographic Data							Bank & Aggregate Lending													
		2021							2022, 2023							2022							2023						
		Count			Dollar			Total Businesses	Count			Dollar			Total Businesses	Count			Dollar			Agg \$ %	Count			Dollar			
		Bank	Agg	%	Bank	Agg	\$ %		Bank	Agg	%	Bank	Agg	\$ %		Bank	Agg	%	Bank	Agg	\$ %		Bank	Agg	\$ %				
#	%		\$ (000s)	\$ %	\$ %		#	%	\$ (000s)	\$ %	%	#	%	%	#	%	%	\$ (000s)	\$ %		#	%	\$ (000s)	\$ %	\$ %				
SMALL BUSINESS	Revenue	\$1 Million or Less	44	41.1%	41.1%	2,890	29.6%	35.1%	89.2%	52	70.3%	5,385	46.6%	89.6%	24	70.6%	38.8%	3,263	52.3%	35.7%	28	70.0%	2,122	39.8%					
		Over \$1 Million	12	11.2%		4,706	48.2%		8.9%	17	23.0%	5,186	44.8%	8.7%	9	26.5%		2,942	47.2%		8	20.0%	2,244	42.1%					
		Total Rev. available	56	52.3%		7,596	77.7%		98.1%	69	93.2%	10,571	91.4%	98.3%	33	97.1%		6,205	99.5%		36	90.0%	4,366	82.0%					
		Rev. Not Known	51	47.7%		2,174	22.3%		1.9%	5	6.8%	993	8.6%	1.7%	1	2.9%		34	0.5%		4	10.0%	959	18.0%					
		Total	107	100%		9,770	100%		100.0%	74	100%	11,564	100%	100%	34	100%		6,239	100%		40	100%	5,325	100%					
	Loan Size	\$100,000 or Less	86	80.4%	84.5%	2,658	27.2%		29.0%	51	68.9%	2,481	21.5%		22	64.7%	83.6%	1,121	18.0%		24.0%	29	72.5%	1,360	25.5%				
		\$100,001 - \$250,000	11	10.3%	10.2%	1,870	19.1%		26.0%	10	13.5%	1,659	14.3%		4	11.8%	10.0%	729	11.7%		23.1%	6	15.0%	930	17.5%				
		\$250,001 - \$1 Million	10	9.3%	5.3%	5,242	53.7%		45.0%	13	17.6%	7,424	64.2%		8	23.5%	6.5%	4,389	70.3%		52.9%	5	12.5%	3,035	57.0%				
		Total	107	100%	100.0%	9,770	100%		100.0%	74	100%	11,564	100%		34	100%	100%	6,239	100%		100%	40	100%	5,325	100%				
	Loan Size & Rev \$1 Mill or Less	\$100,000 or Less	37	84.1%		1,353	46.8%			41	78.8%	1,918	35.6%		18	75.0%		862	26.4%			23	82.1%	1,056	49.8%				
		\$100,001 - \$250,000	5	11.4%		765	26.5%			7	13.5%	1,082	20.1%		3	12.5%		512	15.7%			4	14.3%	570	26.9%				
		\$250,001 - \$1 Million	2	4.5%		772	26.7%			4	7.7%	2,385	44.3%		3	12.5%		1,889	57.9%			1	3.6%	496	23.4%				
		Total	44	100%		2,890	100%			52	100%	5,385	100%		24	100%		3,263	100%			28	100%	2,122	100%				
SMALL FARM	Revenue	\$1 Million or Less	3	50.0%	35.9%	190	82.6%	30.0%	Total Farms 83.9%	8	88.9%	533	88.0%	85.3%	3	100%	54.3%	243	100%	25.7%	5	83%	290	80%					
		Over \$1 Million	0	0.0%		0	0.0%		16.1%	0	0.0%	0	0.0%	14.7%	0	0.0%		0	0.0%			0	0.0%	0	0.0%				
		Total Rev. available	3	50.0%		190	82.6%		100.0%	8	88.9%	533	88.0%	100.0%	3	100.0%		243	100.0%			5	83.3%	290	79.9%				
		Not Known	3	50.0%		40	17.4%		0.0%	1	11.1%	73	12.0%	0.0%	0	0.0%		0	0.0%			1	16.7%	73	20.1%				
		Total	6	100%		230	100%		100%	9	100%	606	100%	100%	3	100%		243	100%			6	100%	363	100%				
	Loan Size	\$100,000 or Less	5	83.3%	66.7%	115	50.0%	27.4%		8	88.9%	495	81.7%		3	100.0%	68.6%	243	100.0%	28.9%	5	83.3%	252	69.4%					
		\$100,001 - \$250,000	1	16.7%	25.6%	115	50.0%	43.4%		1	11.1%	111	18.3%		0	0.0%	25.7%	0	0.0%	49.8%	1	16.7%	111	30.6%					
		\$250,001 - \$500,000	0	0.0%	7.7%	0	0.0%	29.2%		0	0.0%	0	0.0%		0	0.0%	5.7%	0	0.0%	21.3%	0	0.0%	0	0.0%					
		Total	6	100%	100%	230	100%	100%		9	100%	606	100%		3	100%	100%	243	100%	100%	6	100%	363	100%					
	Loan Size & Rev \$1 Mill or Less	\$100,000 or Less	2	66.7%		75	39.5%			7	87.5%	422	79.2%		3	100.0%		243	100.0%			4	80.0%	179	61.7%				
		\$100,001 - \$250,000	1	33.3%		115	60.5%			1	12.5%	111	20.8%		0	0.0%		0	0.0%			1	20.0%	111	38.3%				
		\$250,001 - \$500,000	0	0.0%		0	0.0%			0	0.0%	0	0.0%		0	0.0%		0	0.0%			0	0.0%	0	0.0%				
		Total	3	100%		190	100%			8	100%	533	100%		3	100%		243	100%			5	100%	290	100%				

Originations & Purchases

Aggregate data is unavailable for loans to businesses/farms with revenue over \$1 million or revenue unknown, and for loan size by revenue

Based on 2020 FFIEC Census Data; 2011-2015 ACS data; 2022 FFIEC Census Data; 2016-2020 ACS data; 2020 & 2022 D&B information

Geographic Distribution of HMDA Loans - Table 1 of 2

Assessment Area: AL Dothan

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data					Bank & Aggregate Lending											
		2022, 2023					2022						2023					
		Bank				Owner Occupied Units %	Count			Dollar			Count			Dollar		
		Count		Dollar			#	%	Agg %	Bank		#	%	Agg %	Bank		#	%
#	%	\$ (000s)	\$ %	\$ (000s)	\$ %	\$ %				\$ (000s)	\$ %							
HOME PURCHASE	Low	0	0.0%	0	0.0%	1.6%	0	0.0%	1.0%	0	0.0%	0.4%	0	0.0%	1.6%	0	0.0%	0.8%
	Moderate	1	10.0%	207	8.2%	16.3%	0	0.0%	12.4%	0	0.0%	8.3%	1	20.0%	13.4%	207	13.0%	7.6%
	Middle	4	40.0%	817	32.5%	42.7%	3	60.0%	37.8%	624	67.7%	34.4%	1	20.0%	37.0%	193	12.1%	35.8%
	Upper	5	50.0%	1,488	59.2%	39.5%	2	40.0%	48.8%	298	32.3%	56.9%	3	60.0%	48.1%	1,190	74.8%	55.8%
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	10	100%	2,512	100%	100.0%	5	100%	100%	922	100%	100%	5	100%	100%	1,590	100%	100%
REFINANCE	Low	0	0.0%	0	0.0%	1.6%	0	0.0%	0.9%	0	0.0%	0.4%	0	0.0%	0.5%	0	0.0%	0.2%
	Moderate	0	0.0%	0	0.0%	16.3%	0	0.0%	13.4%	0	0.0%	7.5%	0	0.0%	12.3%	0	0.0%	7.6%
	Middle	0	0.0%	0	0.0%	42.7%	0	0.0%	39.0%	0	0.0%	37.7%	0	0.0%	43.9%	0	0.0%	45.4%
	Upper	3	100.0%	675	100.0%	39.5%	2	100.0%	46.7%	450	100.0%	54.5%	1	100.0%	43.4%	225	100.0%	46.8%
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	3	100%	675	100%	100.0%	2	100%	100%	450	100%	100%	1	100%	100%	225	100%	100%
HOME IMPROVEMENT	Low	0	0.0%	0	0.0%	1.6%	0	0.0%	0.6%	0	0.0%	0.3%	0	0.0%	1.2%	0	0.0%	0.4%
	Moderate	0	0.0%	0	0.0%	16.3%	0	0.0%	14.9%	0	0.0%	9.2%	0	0.0%	14.0%	0	0.0%	9.0%
	Middle	0	0.0%	0	0.0%	42.7%	0	0.0%	37.5%	0	0.0%	36.5%	0	0.0%	38.4%	0	0.0%	37.4%
	Upper	0	0.0%	0	0.0%	39.5%	0	0.0%	47.0%	0	0.0%	54.0%	0	0.0%	46.5%	0	0.0%	53.2%
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	0	0.0%	0	0.0%	100.0%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%
MULTI FAMILY	Low	0	0.0%	0	0.0%	10.7%	0	0.0%	15.0%	0	0.0%	12.4%	0	0.0%	16.7%	0	0.0%	12.3%
	Moderate	0	0.0%	0	0.0%	30.6%	0	0.0%	20.0%	0	0.0%	10.8%	0	0.0%	16.7%	0	0.0%	2.8%
	Middle	0	0.0%	0	0.0%	23.6%	0	0.0%	35.0%	0	0.0%	35.3%	0	0.0%	27.8%	0	0.0%	8.1%
	Upper	0	0.0%	0	0.0%	35.1%	0	0.0%	30.0%	0	0.0%	41.5%	0	0.0%	38.9%	0	0.0%	76.8%
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	0	0.0%	0	0.0%	100.0%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%
OTHER PURPOSE LOC	Low	0	0.0%	0	0.0%	1.6%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	0	0.0%	16.3%	0	0.0%	14.5%	0	0.0%	10.0%	0	0.0%	7.8%	0	0.0%	6.0%
	Middle	0	0.0%	0	0.0%	42.7%	0	0.0%	44.2%	0	0.0%	34.5%	0	0.0%	38.9%	0	0.0%	33.9%
	Upper	3	100.0%	396	100.0%	39.5%	1	100.0%	41.3%	50	100.0%	55.5%	2	100.0%	53.3%	346	100.0%	60.1%
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	3	100%	396	100%	100.0%	1	100%	100%	50	100%	100%	2	100%	100%	346	100%	100%

Originations & Purchases

Based on 2023 FFIEC Census Data; 2016-2020 ACS data

Geographic Distribution of HMDA Loans - Table 2 of 2

Assessment Area: AL Dothan

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data					Bank & Aggregate Lending											
		2022, 2023					2022						2023					
		Bank				Owner Occupied Units	Count			Dollar			Count			Dollar		
		Count		Dollar			Bank	Agg	%	Bank	Agg	%	Bank	Agg	%			
#	%	\$ (000s)	\$ %	#	%	%										\$ (000s)	\$ %	\$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	0	0.0%	1.6%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	1.4%	0	0.0%	0.3%
	Moderate	0	0.0%	0	0.0%	16.3%	0	0.0%	12.0%	0	0.0%	15.4%	0	0.0%	11.4%	0	0.0%	8.9%
	Middle	0	0.0%	0	0.0%	42.7%	0	0.0%	56.0%	0	0.0%	50.2%	0	0.0%	42.9%	0	0.0%	36.3%
	Upper	0	0.0%	0	0.0%	39.5%	0	0.0%	32.0%	0	0.0%	34.4%	0	0.0%	44.3%	0	0.0%	54.5%
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	0	0.0%	0	0.0%	100.0%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%
PURPOSE NOT APPLICABLE	Low	0	0.0%	0	0.0%	1.6%	0	0.0%	2.0%	0	0.0%	0.0%	0	0.0%	9.5%	0	0.0%	3.6%
	Moderate	0	0.0%	0	0.0%	16.3%	0	0.0%	24.5%	0	0.0%	12.6%	0	0.0%	14.3%	0	0.0%	4.0%
	Middle	0	0.0%	0	0.0%	42.7%	0	0.0%	44.9%	0	0.0%	54.5%	0	0.0%	38.1%	0	0.0%	45.0%
	Upper	0	0.0%	0	0.0%	39.5%	0	0.0%	28.6%	0	0.0%	32.9%	0	0.0%	38.1%	0	0.0%	47.4%
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	0	0.0%	0	0.0%	100.0%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%
HMDA TOTALS	Low	0	0.0%	0	0.0%	1.6%	0	0.0%	1.0%	0	0.0%	1.5%	0	0.0%	1.4%	0	0.0%	1.3%
	Moderate	1	6.3%	207	5.8%	16.3%	0	0.0%	13.1%	0	0.0%	8.5%	1	12.5%	12.8%	207	9.6%	7.4%
	Middle	4	25.0%	817	22.8%	42.7%	3	37.5%	38.8%	624	43.9%	35.5%	1	12.5%	38.5%	193	8.9%	35.6%
	Upper	11	68.8%	2,559	71.4%	39.5%	5	62.5%	47.1%	798	56.1%	54.5%	6	75.0%	47.3%	1,761	81.5%	55.7%
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	16	100%	3,583	100%	100.0%	8	100%	100%	1,422	100%	100%	8	100%	100%	2,161	100%	100%

Originations & Purchases

Based on 2023 FFIEC Census Data; 2016-2020 ACS data

Borrower Distribution of HMDA Loans - Table 1 of 2

Assessment Area: AL Dothan

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data					Bank & Aggregate Lending											
		2022, 2023					2022						2023					
		Bank				Families by Family Income %	Count			Dollar			Count			Dollar		
		Count		Dollar			Bank	Agg %	Bank	Agg \$ %	Bank	Agg %	Bank	Agg \$ %				
#	%	\$ (000s)	\$ %	#	%	\$ (000s)									\$ %	#	%	\$ (000s)
HOME PURCHASE	Low	0	0.0%	0	0.0%	21.3%	0	0.0%	7.0%	0	0.0%	3.5%	0	0.0%	4.8%	0	0.0%	2.2%
	Moderate	1	10.0%	182	7.2%	17.3%	1	20.0%	17.3%	182	19.7%	12.8%	0	0.0%	12.7%	0	0.0%	8.0%
	Middle	1	10.0%	193	7.7%	18.4%	0	0.0%	22.1%	0	0.0%	20.7%	1	20.0%	20.9%	193	12.1%	18.5%
	Upper	7	70.0%	1,936	77.1%	43.1%	3	60.0%	32.6%	539	58.5%	43.0%	4	80.0%	37.7%	1,397	87.9%	49.1%
	Unknown	1	10.0%	201	8.0%	0.0%	1	20.0%	21.0%	201	21.8%	20.1%	0	0.0%	24.0%	0	0.0%	22.2%
	Total	10	100%	2,512	100%	100.0%	5	100%	100%	922	100%	100%	5	100%	100%	1,590	100%	100%
REFINANCE	Low	0	0.0%	0	0.0%	21.3%	0	0.0%	9.4%	0	0.0%	4.4%	0	0.0%	7.5%	0	0.0%	3.6%
	Moderate	0	0.0%	0	0.0%	17.3%	0	0.0%	16.6%	0	0.0%	11.8%	0	0.0%	13.5%	0	0.0%	10.2%
	Middle	0	0.0%	0	0.0%	18.4%	0	0.0%	18.0%	0	0.0%	16.3%	0	0.0%	22.1%	0	0.0%	18.9%
	Upper	3	100.0%	675	100.0%	43.1%	2	100.0%	39.9%	450	100.0%	51.6%	1	100.0%	39.1%	225	100.0%	50.5%
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	16.0%	0	0.0%	15.8%	0	0.0%	17.8%	0	0.0%	16.8%
	Total	3	100%	675	100%	100.0%	2	100%	100%	450	100%	100%	1	100%	100%	225	100%	100%
HOME IMPROVEMENT	Low	0	0.0%	0	0.0%	21.3%	0	0.0%	16.7%	0	0.0%	12.6%	0	0.0%	6.4%	0	0.0%	4.3%
	Moderate	0	0.0%	0	0.0%	17.3%	0	0.0%	14.9%	0	0.0%	13.6%	0	0.0%	11.0%	0	0.0%	7.5%
	Middle	0	0.0%	0	0.0%	18.4%	0	0.0%	22.0%	0	0.0%	18.9%	0	0.0%	19.8%	0	0.0%	14.1%
	Upper	0	0.0%	0	0.0%	43.1%	0	0.0%	44.6%	0	0.0%	52.2%	0	0.0%	57.6%	0	0.0%	70.0%
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	1.8%	0	0.0%	2.7%	0	0.0%	5.2%	0	0.0%	4.1%
	Total	0	0.0%	0	0.0%	100.0%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%
MULTI FAMILY	Low	0	0.0%	0	0.0%	21.3%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	0	0.0%	17.3%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Middle	0	0.0%	0	0.0%	18.4%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Upper	0	0.0%	0	0.0%	43.1%	0	0.0%	10.0%	0	0.0%	1.5%	0	0.0%	11.1%	0	0.0%	4.6%
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	90.0%	0	0.0%	98.5%	0	0.0%	88.9%	0	0.0%	95.4%
	Total	0	0.0%	0	0.0%	100.0%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%
OTHER PURPOSE LOC	Low	0	0.0%	0	0.0%	21.3%	0	0.0%	10.1%	0	0.0%	8.9%	0	0.0%	1.2%	0	0.0%	1.0%
	Moderate	0	0.0%	0	0.0%	17.3%	0	0.0%	20.3%	0	0.0%	11.0%	0	0.0%	9.6%	0	0.0%	5.1%
	Middle	0	0.0%	0	0.0%	18.4%	0	0.0%	19.6%	0	0.0%	11.4%	0	0.0%	19.2%	0	0.0%	12.4%
	Upper	3	100.0%	396	100.0%	43.1%	1	100.0%	47.1%	50	100.0%	67.5%	2	100.0%	62.9%	346	100.0%	72.6%
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	2.9%	0	0.0%	1.1%	0	0.0%	7.2%	0	0.0%	8.8%
	Total	3	100%	396	100%	100.0%	1	100%	100%	50	100%	100%	2	100%	100%	346	100%	100%

Originations & Purchases

Based on 2023 FFIEC Census Data; 2016-2020 ACS data

Borrower Distribution of HMDA Loans - Table 2 of 2

Assessment Area: AL Dothan

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data					Bank & Aggregate Lending											
		2022, 2023					2022						2023					
		Bank				Families by Family Income %	Count			Dollar			Count			Dollar		
		Count		Dollar			Bank	Agg	%	Bank	Agg	%	Bank	Agg	%	Bank	Agg	
#	%	\$ (000s)	\$ %	#	%	\$ (000s)												\$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	0	0.0%	21.3%	0	0.0%	4.0%	0	0.0%	1.5%	0	0.0%	8.6%	0	0.0%	7.5%
	Moderate	0	0.0%	0	0.0%	17.3%	0	0.0%	22.0%	0	0.0%	18.3%	0	0.0%	17.1%	0	0.0%	9.8%
	Middle	0	0.0%	0	0.0%	18.4%	0	0.0%	26.0%	0	0.0%	24.1%	0	0.0%	22.9%	0	0.0%	16.5%
	Upper	0	0.0%	0	0.0%	43.1%	0	0.0%	36.0%	0	0.0%	39.3%	0	0.0%	38.6%	0	0.0%	52.2%
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	12.0%	0	0.0%	16.8%	0	0.0%	12.9%	0	0.0%	13.9%
	Total	0	0.0%	0	0.0%	100.0%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%
PURPOSE NOT APPLICABLE	Low	0	0.0%	0	0.0%	21.3%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	0	0.0%	17.3%	0	0.0%	2.0%	0	0.0%	2.2%	0	0.0%	0.0%	0	0.0%	0.0%
	Middle	0	0.0%	0	0.0%	18.4%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Upper	0	0.0%	0	0.0%	43.1%	0	0.0%	2.0%	0	0.0%	1.6%	0	0.0%	0.0%	0	0.0%	0.0%
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	95.9%	0	0.0%	96.2%	0	0.0%	100.0%	0	0.0%	100.0%
	Total	0	0.0%	0	0.0%	100.0%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%
HMDA TOTALS	Low	0	0.0%	0	0.0%	21.3%	0	0.0%	8.1%	0	0.0%	3.6%	0	0.0%	5.1%	0	0.0%	2.4%
	Moderate	1	6.3%	182	5.1%	17.3%	1	12.5%	16.8%	182	12.8%	11.3%	0	0.0%	12.4%	0	0.0%	7.8%
	Middle	1	6.3%	193	5.4%	18.4%	0	0.0%	20.5%	0	0.0%	17.5%	1	12.5%	20.6%	193	8.9%	17.2%
	Upper	13	81.3%	3,007	83.9%	43.1%	6	75.0%	35.1%	1,039	73.1%	41.3%	7	87.5%	40.6%	1,968	91.1%	47.7%
	Unknown	1	6.3%	201	5.6%	0.0%	1	12.5%	19.4%	201	14.1%	26.4%	0	0.0%	21.3%	0	0.0%	25.0%
	Total	16	100%	3,583	100%	100.0%	8	100%	100%	1,422	100%	100%	8	100%	100%	2,161	100%	100%

Originations & Purchases

Based on 2023 FFIEC Census Data; 2016-2020 ACS data

Geographic Distribution of Small Business & Small Farm Loans

Assessment Area: AL Dothan

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data					Bank & Aggregate Lending									
		2022, 2023					2022					2023				
		Bank		Dollar		Total Businesses	Count		Dollar			Count		Dollar		
		Count					Bank	Agg	Bank	Agg		Bank	Agg	Bank	Agg	
		#	%	\$ (000s)	\$ %	%	#	%	\$ 000s	\$ %	\$ %	#	%	\$ 000s	\$ %	\$ %
SMALL BUSINESSES	Low	14	42.4%	3,187	28.2%	12.3%	9	42.9%	10.3%	2,307	27.4%	11.8%	5	41.7%	880	30.5%
	Moderate	3	9.1%	1,450	12.8%	21.6%	1	4.8%	20.3%	600	7.1%	19.4%	2	16.7%	850	29.5%
	Middle	8	24.2%	2,228	19.7%	27.9%	6	28.6%	30.1%	2,153	25.6%	26.8%	2	16.7%	75	2.6%
	Upper	8	24.2%	4,443	39.3%	38.2%	5	23.8%	38.5%	3,362	39.9%	41.8%	3	25.0%	1,081	37.5%
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0	0.0%
	Tr Unknown	0	0.0%	0	0.0%		0	0.0%	0.8%	0	0.0%	0.1%	0	0.0%	0	0.0%
	Total	33	100%	11,308	100%	100.0%	21	100%	100%	8,422	100%	100%	12	100%	2,886	100%
SMALL FARM						Total Farms										
	Low	0	0.0%	0	0.0%	0.8%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0	0.0%
	Moderate	0	0.0%	0	0.0%	5.0%	0	0.0%	2.7%	0	0.0%	0.2%	0	0.0%	0	0.0%
	Middle	1	100.0%	80	100.0%	62.8%	0	0.0%	74.0%	0	0.0%	61.6%	1	100.0%	80	100.0%
	Upper	0	0.0%	0	0.0%	31.4%	0	0.0%	23.3%	0	0.0%	38.2%	0	0.0%	0	0.0%
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0	0.0%
	Tr Unknown	0	0.0%	0	0.0%		0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0	0.0%
	Total	1	100%	80	100%	100.0%	0	0.0%	100%	0	0.0%	100%	1	100%	80	100%

Originations & Purchases

Based on 2023 FFIEC Census Data; 2016-2020 ACS data; 2023 D&B information

Small Business & Small Farm Lending By Revenue & Loan Size

Assessment Area: AL Dothan

PRODUCT TYPE			Bank Lending & Demographic Data					Bank & Aggregate Lending									
								2022, 2023					2022				
			Bank				Total Businesses	Count			Dollar			Count		Dollar	
			Count		Dollar			Bank	Agg	Bank	Agg	Bank	Agg	Bank	Agg		
#	%	\$ (000s)	\$ %	%	#	%	%	\$ 000s	\$ %	\$ %	#	%	\$ 000s	\$ %			
SMALL BUSINESS	Revenue	\$1 Million or Less	21	63.6%	3,937	34.8%	90.3%	11	52.4%	43.4%	2,332	27.7%	33.3%	10	83.3%	1,605	55.6%
		Over \$1 Million	12	36.4%	7,371	65.2%	8.8%	10	47.6%		6,090	72.3%		2	16.7%	1,281	44.4%
		Total Rev. available	33	100.0%	11,308	100.0%	99.1%	21	100.0%		8,422	100.0%		12	100.0%	2,886	100.0%
		Rev. Not Known	0	0.0%	0	0.0%	0.9%	0	0.0%		0	0.0%		0	0.0%	0	0.0%
		Total	33	100%	11,308	100%	100%	21	100%		8,422	100%		12	100%	2,886	100%
	Loan Size	\$100,000 or Less	10	30.3%	540	4.8%		4	19.0%	88.4%	215	2.6%	26.4%	6	50.0%	325	11.3%
		\$100,001 - \$250,000	6	18.2%	991	8.8%		4	19.0%	6.0%	611	7.3%	18.0%	2	16.7%	380	13.2%
		\$250,001 - \$1 Million	17	51.5%	9,777	86.5%		13	61.9%	5.6%	7,596	90.2%	55.6%	4	33.3%	2,181	75.6%
		Total	33	100%	11,308	100%		21	100%	100%	8,422	100%	100%	12	100%	2,886	100%
	Loan Size & Rev \$1 Mill or Less	\$100,000 or Less	10	47.6%	540	13.7%		4	36.4%		215	9.2%		6	60.0%	325	20.2%
		\$100,001 - \$250,000	5	23.8%	824	20.9%		3	27.3%		444	19.0%		2	20.0%	380	23.7%
		\$250,001 - \$1 Million	6	28.6%	2,573	65.4%		4	36.4%		1,673	71.7%		2	20.0%	900	56.1%
		Total	21	100%	3,937	100%		11	100%		2,332	100%		10	100%	1,605	100%
SMALL FARM	Revenue	\$1 Million or Less	1	100.0%	80	100.0%	Total Farms	0	0.0%	41.1%	0	0.0%	56.3%	1	100%	80	100%
		Over \$1 Million	0	0.0%	0	0.0%	1.7%	0	0.0%		0	0.0%		0	0.0%	0	0.0%
		Total Rev. available	1	100.0%	80	100.0%	100.0%	0	0.0%		0	0.0%		1	100.0%	80	100.0%
		Not Known	0	0.0%	0	0.0%	0.0%	0	0.0%		0	0.0%		0	0.0%	0	0.0%
		Total	1	100%	80	100%	100%	0	0.0%		0	0.0%		1	100%	80	100%
	Loan Size	\$100,000 or Less	1	100.0%	80	100.0%		0	0.0%	78.1%	0	0.0%	26.5%	1	100.0%	80	100.0%
		\$100,001 - \$250,000	0	0.0%	0	0.0%		0	0.0%	15.1%	0	0.0%	39.5%	0	0.0%	0	0.0%
		\$250,001 - \$500,000	0	0.0%	0	0.0%		0	0.0%	6.8%	0	0.0%	34.0%	0	0.0%	0	0.0%
		Total	1	100%	80	100%		0	0.0%	100%	0	0.0%	100%	1	100%	80	100%
	Loan Size & Rev \$1 Mill or Less	\$100,000 or Less	1	100.0%	80	100.0%		0	0.0%		0	0.0%		1	100.0%	80	100.0%
		\$100,001 - \$250,000	0	0.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%		
		\$250,001 - \$500,000	0	0.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%		
		Total	1	100%	80	100%		0	0.0%		0	0.0%		1	100%	80	100%

Originations & Purchases

Aggregate data is unavailable for loans to businesses/farms with revenue over \$1 million or revenue unknown, and for loan size by revenue

Based on 2022 FFIEC Census Data; 2016-2020 ACS data; 2022 D&B information

Geographic Distribution of HMDA Loans - Table 1 of 2
Assessment Area: AL Huntsville

PRODUCT TYPE		Tract Income Levels		Bank & Aggregate Lending; Demographic Data							Bank Lending & Demographic Data										Bank & Aggregate Lending									
				2021							2022, 2023						2022						2023							
											Bank			Dollar			Owner Occupied Units	Bank			Owner Occupied Units	Count			Dollar			Count		
				#	%	Agg	#	%	Agg	\$ (000s)	\$ %	%	Count	%	\$ (000s)	\$ %		%	#	%		Agg	\$ (000s)	\$ %	%	#	%	Agg	\$ (000s)	\$ %
HOME PURCHASE	Low	3	33.3%	4.1%	342	25.4%	2.4%	5.1%	5	19.2%	387	7.2%	7.6%	3	25.0%	6.0%	237	16.8%	3.3%	2	14.3%	6.5%	150	3.8%	4.0%					
	Moderate	4	44.4%	12.8%	500	37.1%	10.0%	18.3%	6	23.1%	1,270	23.6%	14.7%	3	25.0%	14.4%	382	27.1%	11.9%	3	21.4%	14.7%	888	22.3%	12.3%					
	Middle	1	11.1%	39.4%	191	14.2%	37.8%	33.0%	6	23.1%	712	13.2%	32.1%	4	33.3%	38.3%	497	35.2%	37.8%	2	14.3%	37.5%	215	5.4%	36.4%					
	Upper	1	11.1%	43.7%	316	23.4%	49.9%	43.6%	9	34.6%	3,016	56.0%	45.6%	2	16.7%	41.2%	295	20.9%	46.9%	7	50.0%	41.3%	2,721	68.5%	47.2%					
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.1%	0	0.0%	0.1%	0	0.0%	0.1%	0	0.0%	0.1%	0	0.0%	0.1%					
	Total	9	100%	100%	1,349	100%	100%	100%	26	100%	5,385	100%	100%	12	100%	100%	1,411	100%	100%	14	100%	100%	3,974	100%	100%					
REFINANCE	Low	1	12.5%	1.7%	63	5.6%	1.3%	5.1%	5	31.3%	732	30.2%	7.6%	4	40.0%	6.5%	652	41.7%	3.5%	1	16.7%	7.6%	80	9.3%	4.5%					
	Moderate	2	25.0%	11.6%	191	16.9%	8.8%	18.3%	1	6.3%	108	4.5%	14.7%	0	0.0%	13.3%	0	0.0%	10.4%	1	16.7%	15.3%	108	12.6%	12.7%					
	Middle	3	37.5%	34.2%	460	40.8%	31.5%	33.0%	7	43.8%	1,106	45.6%	32.1%	5	50.0%	35.4%	747	47.8%	34.9%	2	33.3%	35.0%	359	41.7%	33.3%					
	Upper	2	25.0%	52.6%	414	36.7%	58.3%	43.6%	3	18.8%	477	19.7%	45.6%	1	10.0%	44.7%	164	10.5%	51.1%	2	33.3%	42.0%	313	36.4%	49.5%					
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.1%	0	0.0%	0.1%	0	0.0%	0.1%	0	0.0%	0.0%	0	0.0%	0.0%					
	Total	8	100%	100%	1,128	100%	100%	100%	16	100%	2,423	100%	100%	10	100%	100%	1,563	100%	100%	6	100%	100%	860	100%	100%					
HOME IMPROVEMENT	Low	0	0.0%	2.7%	0	0.0%	1.9%	5.1%	1	33.3%	38	14.4%	7.6%	0	0.0%	4.1%	0	0.0%	3.0%	1	50.0%	6.2%	38	17.8%	5.0%					
	Moderate	0	0.0%	14.0%	0	0.0%	11.6%	18.3%	0	0.0%	0	0.0%	14.7%	0	0.0%	11.6%	0	0.0%	9.2%	0	0.0%	13.9%	0	0.0%	11.8%					
	Middle	0	0.0%	31.2%	0	0.0%	29.2%	33.0%	1	33.3%	175	66.5%	32.1%	0	0.0%	34.4%	0	0.0%	32.5%	1	50.0%	34.8%	175	82.2%	30.6%					
	Upper	0	0.0%	52.0%	0	0.0%	57.3%	43.6%	1	33.3%	50	19.0%	45.6%	1	100.0%	49.8%	50	100.0%	55.3%	0	0.0%	45.1%	0	0.0%	52.7%					
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.1%	0	0.0%	0.1%	0	0.0%	0.1%	0	0.0%	0.0%	0	0.0%	0.0%					
	Total	0	0.0%	100%	0	0.0%	100%	100%	3	100%	263	100%	100%	1	100%	100%	50	100%	100%	2	100%	100%	213	100%	100%					
MULTI-FAMILY	Low	1	100.0%	36.5%	970	100.0%	Multi-Family Units		29.4%	5	100.0%	2,260	100.0%	30.1%	5	100.0%	44.2%	2,260	100.0%	10.3%	0	0.0%	48.6%	0	0.0%	18.3%				
	Moderate	0	0.0%	29.7%	0	0.0%	28.8%	28.8%	0	0.0%	0	0.0%	24.5%	0	0.0%	18.2%	0	0.0%	14.0%	0	0.0%	16.2%	0	0.0%	26.3%					
	Middle	0	0.0%	25.7%	0	0.0%	27.8%	32.6%	0	0.0%	0	0.0%	22.4%	0	0.0%	20.8%	0	0.0%	42.9%	0	0.0%	21.6%	0	0.0%	12.6%					
	Upper	0	0.0%	8.1%	0	0.0%	14.1%	12.6%	0	0.0%	0	0.0%	19.1%	0	0.0%	14.3%	0	0.0%	23.2%	0	0.0%	13.5%	0	0.0%	42.9%					
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	3.9%	0	0.0%	2.6%	0	0.0%	9.6%	0	0.0%	0.0%	0	0.0%	0.0%					
	Total	1	100%	100%	970	100%	100%	100%	5	100%	2,260	100%	100%	5	100%	100%	2,260	100%	100%	0	0.0%	100%	0	0.0%	100%					
OTHER PURPOSE LOC	Low	0	0.0%	1.0%	0	0.0%	0.4%	5.1%	0	0.0%	0	0.0%	7.6%	0	0.0%	3.2%	0	0.0%	1.8%	0	0.0%	2.5%	0	0.0%	1.6%					
	Moderate	0	0.0%	8.7%	0	0.0%	6.9%	18.3%	0	0.0%	0	0.0%	14.7%	0	0.0%	8.0%	0	0.0%	4.6%	0	0.0%	9.7%	0	0.0%	7.5%					
	Middle	0	0.0%	33.7%	0	0.0%	26.8%	33.0%	0	0.0%	0	0.0%	32.1%	0	0.0%	35.2%	0	0.0%	31.9%	0	0.0%	32.9%	0	0.0%	28.0%					
	Upper	0	0.0%	56.7%	0	0.0%	66.0%	43.6%	1	100.0%	258	100.0%	45.6%	1	100.0%	53.5%	258	100.0%	61.5%	0	0.0%	54.6%	0	0.0%	62.4%					
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.1%	0	0.0%	0.1%	0	0.0%	0.2%	0	0.0%	0.2%	0	0.0%	0.4%					
	Total	0	0.0%	100%	0	0.0%	100%	100%	1	100%	258	100%	100%	1	100%	100%	258	100%	100%	0	0.0%	100%	0	0.0%	100%					

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

Geographic Distribution of HMDA Loans - Table 2 of 2
Assessment Area: AL Huntsville

PRODUCT TYPE	Tract Income Levels	Bank & Aggregate Lending; Demographic Data							Bank Lending & Demographic Data																	Bank & Aggregate Lending									
		2021							2022, 2023							2022							2023												
		Bank					Owner Occupied Units	Bank				Owner Occupied Units	Count			Dollar				Count			Dollar												
		Count	Agg		Dollar	Agg		Count		Dollar			Bank	Agg		Bank	Agg		Bank	Agg		Bank	Agg												
#	%	%	\$ (000s)	\$ %	\$ %	%	#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %	#	%	%	\$ (000s)	\$ %	\$ %												
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	4.5%	0	0.0%	3.2%	5.1%	0	0.0%	0	0.0%	7.6%	0	0.0%	5.4%	0	0.0%	4.1%	0	0.0%	4.9%	0	0.0%	3.6%										
	Moderate	0	0.0%	14.4%	0	0.0%	7.7%	18.3%	0	0.0%	0	0.0%	14.7%	0	0.0%	16.8%	0	0.0%	11.0%	0	0.0%	14.7%	0	0.0%	11.2%										
	Middle	0	0.0%	36.4%	0	0.0%	33.6%	33.0%	0	0.0%	0	0.0%	32.1%	0	0.0%	30.8%	0	0.0%	26.6%	0	0.0%	33.8%	0	0.0%	29.5%										
	Upper	0	0.0%	44.7%	0	0.0%	55.5%	43.6%	0	0.0%	0	0.0%	45.6%	0	0.0%	47.0%	0	0.0%	58.3%	0	0.0%	45.8%	0	0.0%	54.7%										
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.1%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.9%	0	0.0%	1.1%										
	Total	0	0.0%	100%	0	0.0%	100%	100%	0	0.0%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%										
PURPOSE NOT APPLICABLE	Low	0	0.0%	2.7%	0	0.0%	1.5%	5.1%	0	0.0%	0	0.0%	7.6%	0	0.0%	15.1%	0	0.0%	4.4%	0	0.0%	2.8%	0	0.0%	1.2%										
	Moderate	0	0.0%	25.8%	0	0.0%	15.1%	18.3%	0	0.0%	0	0.0%	14.7%	0	0.0%	20.9%	0	0.0%	8.9%	0	0.0%	25.0%	0	0.0%	29.3%										
	Middle	0	0.0%	35.7%	0	0.0%	42.1%	33.0%	0	0.0%	0	0.0%	32.1%	0	0.0%	36.0%	0	0.0%	27.3%	0	0.0%	44.4%	0	0.0%	41.6%										
	Upper	0	0.0%	35.7%	0	0.0%	41.2%	43.6%	0	0.0%	0	0.0%	45.6%	0	0.0%	27.9%	0	0.0%	59.5%	0	0.0%	27.8%	0	0.0%	27.8%										
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.1%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%										
	Total	0	0.0%	100%	0	0.0%	100%	100%	0	0.0%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%										
HMDA TOTALS	Low	5	27.8%	2.9%	1,375	39.9%	3.2%	5.1%	16	31.4%	3,417	32.3%	7.6%	12	41.4%	6.1%	3,149	56.8%	4.2%	4	18.2%	6.5%	268	5.3%	5.4%										
	Moderate	6	33.3%	12.3%	691	20.0%	10.4%	18.3%	7	13.7%	1,378	13.0%	14.7%	3	10.3%	13.6%	382	6.9%	11.7%	4	18.2%	14.4%	996	19.7%	13.6%										
	Middle	4	22.2%	36.3%	651	18.9%	34.3%	33.0%	14	27.5%	1,993	18.8%	32.1%	9	31.0%	36.9%	1,244	22.4%	37.6%	5	22.7%	36.4%	749	14.8%	33.4%										
	Upper	3	16.7%	48.5%	730	21.2%	52.1%	43.6%	14	27.5%	3,801	35.9%	45.6%	5	17.2%	43.3%	767	13.8%	45.2%	9	40.9%	42.6%	3,034	60.1%	47.6%										
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.1%	0	0.0%	0.1%	0	0.0%	1.4%	0	0.0%	0.1%	0	0.0%	0.1%										
	Total	18	100%	100%	3,447	100%	100%	100%	51	100%	10,589	100%	100%	29	100%	100%	5,542	100%	100%	22	100%	100%	5,047	100%	100%										

Borrower Distribution of HMDA Loans - Table 1 of 2

Assessment Area: AL Huntsville

PRODUCT TYPE	Borrower Income Levels	Bank & Aggregate Lending; Demographic Data							Bank Lending & Demographic Data														Bank & Aggregate Lending									
		2021							2022, 2023							2022							2023									
		Bank					Families by Family Income %	Bank				Families by Family Income %	Count			Dollar				Count			Dollar									
		Count	%	Agg %	Dollar \$ (000s)	\$ %		Count	%	Dollar \$ (000s)	\$ %		Bank	%	Agg %	Bank \$ (000s)	\$ %	Agg %	Bank	%	Agg %	Bank \$ (000s)	\$ %	Agg %								
HOME PURCHASE	Low	0	0.0%	5.7%	0	0.0%	3.2%	22.9%	1	3.8%	58	1.1%	23.0%	0	0.0%	5.3%	0	0.0%	2.7%	1	7.1%	7.2%	58	1.5%	3.7%							
	Moderate	0	0.0%	16.0%	0	0.0%	12.5%	16.0%	0	0.0%	0	0.0%	15.4%	0	0.0%	15.9%	0	0.0%	11.8%	0	0.0%	19.1%	0	0.0%	14.7%							
	Middle	0	0.0%	20.9%	0	0.0%	19.6%	17.4%	0	0.0%	0	0.0%	18.4%	0	0.0%	22.8%	0	0.0%	21.4%	0	0.0%	21.3%	0	0.0%	20.8%							
	Upper	2	22.2%	37.6%	446	33.1%	45.1%	43.8%	7	26.9%	2,873	53.4%	43.1%	3	25.0%	37.0%	357	25.3%	44.6%	4	28.6%	28.3%	2,516	63.3%	37.1%							
	Unknown	7	77.8%	19.7%	903	66.9%	19.6%	0.0%	18	69.2%	2,454	45.6%	0.0%	9	75.0%	19.0%	1,054	74.7%	19.6%	9	64.3%	24.0%	1,400	35.2%	23.8%							
	Total	9	100%	100%	1,349	100%	100%	100%	26	100%	5,385	100%	100%	12	100%	100%	1,411	100%	100%	14	100%	100%	3,974	100%	100%							
REFINANCE	Low	1	12.5%	6.3%	95	8.4%	3.4%	22.9%	0	0.0%	0	0.0%	23.0%	0	0.0%	11.5%	0	0.0%	6.3%	0	0.0%	14.5%	0	0.0%	8.3%							
	Moderate	2	25.0%	12.6%	318	28.2%	8.8%	16.0%	2	12.5%	359	14.8%	15.4%	0	0.0%	19.2%	0	0.0%	14.6%	2	33.3%	18.2%	359	41.7%	14.6%							
	Middle	2	25.0%	16.0%	380	33.7%	13.6%	17.4%	3	18.8%	603	24.9%	18.4%	2	20.0%	19.5%	495	31.7%	18.2%	1	16.7%	19.4%	108	12.6%	17.9%							
	Upper	1	12.5%	36.0%	202	17.9%	42.5%	43.8%	0	0.0%	0	0.0%	43.1%	0	0.0%	35.2%	0	0.0%	44.7%	0	0.0%	31.6%	0	0.0%	40.5%							
	Unknown	2	25.0%	29.1%	133	11.8%	31.7%	0.0%	11	68.8%	1,461	60.3%	0.0%	8	80.0%	14.7%	1,068	68.3%	16.2%	3	50.0%	16.3%	393	45.7%	18.7%							
	Total	8	100%	100%	1,128	100%	100%	100%	16	100%	2,423	100%	100%	10	100%	100%	1,563	100%	100%	6	100%	100%	860	100%	100%							
HOME IMPROVEMENT	Low	0	0.0%	6.6%	0	0.0%	3.6%	22.9%	0	0.0%	0	0.0%	23.0%	0	0.0%	7.1%	0	0.0%	5.5%	0	0.0%	10.7%	0	0.0%	5.8%							
	Moderate	0	0.0%	14.7%	0	0.0%	10.2%	16.0%	1	33.3%	50	19.0%	15.4%	1	100.0%	16.9%	50	100.0%	12.3%	0	0.0%	17.8%	0	0.0%	11.8%							
	Middle	0	0.0%	19.6%	0	0.0%	15.2%	17.4%	0	0.0%	0	0.0%	18.4%	0	0.0%	22.0%	0	0.0%	18.3%	0	0.0%	25.0%	0	0.0%	20.6%							
	Upper	0	0.0%	54.2%	0	0.0%	65.4%	43.8%	0	0.0%	0	0.0%	43.1%	0	0.0%	49.4%	0	0.0%	57.4%	0	0.0%	41.8%	0	0.0%	56.2%							
	Unknown	0	0.0%	4.8%	0	0.0%	5.7%	0.0%	2	66.7%	213	81.0%	0.0%	0	0.0%	4.6%	0	0.0%	6.5%	2	100.0%	4.7%	213	100.0%	5.6%							
	Total	0	0.0%	100%	0	0.0%	100%	100%	3	100%	263	100%	100%	1	100%	100%	50	100%	100%	2	100%	100%	213	100%	100%							
MULTI FAMILY	Low	0	0.0%	0.0%	0	0.0%	0.0%	22.9%	0	0.0%	0	0.0%	23.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%							
	Moderate	0	0.0%	1.4%	0	0.0%	0.1%	16.0%	0	0.0%	0	0.0%	15.4%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%							
	Middle	0	0.0%	0.0%	0	0.0%	0.0%	17.4%	0	0.0%	0	0.0%	18.4%	0	0.0%	1.3%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%							
	Upper	0	0.0%	5.4%	0	0.0%	0.6%	43.8%	0	0.0%	0	0.0%	43.1%	0	0.0%	1.3%	0	0.0%	0.1%	0	0.0%	5.4%	0	0.0%	0.6%							
	Unknown	1	100.0%	93.2%	970	100.0%	99.3%	0.0%	5	100.0%	2,260	100.0%	0.0%	5	100.0%	97.4%	2,260	100.0%	99.9%	0	0.0%	94.6%	0	0.0%	99.4%							
	Total	1	100%	100%	970	100%	100%	100%	5	100%	2,260	100%	100%	5	100%	100%	2,260	100%	100%	0	0.0%	100%	0	0.0%	100%							
OTHER PURPOSE LOC	Low	0	0.0%	3.7%	0	0.0%	1.8%	22.9%	0	0.0%	0	0.0%	23.0%	0	0.0%	5.8%	0	0.0%	2.9%	0	0.0%	9.3%	0	0.0%	5.4%							
	Moderate	0	0.0%	13.0%	0	0.0%	7.0%	16.0%	0	0.0%	0	0.0%	15.4%	0	0.0%	15.0%	0	0.0%	9.0%	0	0.0%	18.4%	0	0.0%	10.1%							
	Middle	0	0.0%	16.1%	0	0.0%	10.6%	17.4%	0	0.0%	0	0.0%	18.4%	0	0.0%	19.0%	0	0.0%	13.2%	0	0.0%	24.7%	0	0.0%	20.5%							
	Upper	0	0.0%	62.7%	0	0.0%	77.1%	43.8%	1	100.0%	258	100.0%	43.1%	1	100.0%	56.1%	258	100.0%	70.5%	0	0.0%	43.9%	0	0.0%	59.8%							
	Unknown	0	0.0%	4.6%	0	0.0%	3.5%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	4.0%	0	0.0%	4.3%	0	0.0%	3.8%	0	0.0%	4.1%							
	Total	0	0.0%	100%	0	0.0%	100%	100%	1	100%	258	100%	100%	1	100%	100%	258	100%	100%	0	0.0%	100%	0	0.0%	100%							

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

Borrower Distribution of HMDA Loans - Table 2 of 2

Assessment Area: AL Huntsville

PRODUCT TYPE	Borrower Income Levels	Bank & Aggregate Lending; Demographic Data							Bank Lending & Demographic Data					Bank & Aggregate Lending											
		2021							2022, 2023					2022					2023						
		Bank				Families by Family Income			Bank			Families by Family Income		Count		Dollar			Count		Dollar				
		Count	Agg %	Dollar	Agg %				Count	Dollar				Bank	Agg %	Bank	Agg %	Bank	Agg %	Bank	Agg %				
#	%	%	\$ (000s)	\$ %	\$ %	%	#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %	#	%	%	\$ (000s)	\$ %	\$ %		
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	8.3%	0	0.0%	4.6%	22.9%	0	0.0%	0	0.0%	23.0%	0	0.0%	7.0%	0	0.0%	4.5%	0	0.0%	14.2%	0	0.0%	11.5%
	Moderate	0	0.0%	12.9%	0	0.0%	7.6%	16.0%	0	0.0%	0	0.0%	15.4%	0	0.0%	15.1%	0	0.0%	10.2%	0	0.0%	25.3%	0	0.0%	18.5%
	Middle	0	0.0%	16.7%	0	0.0%	14.0%	17.4%	0	0.0%	0	0.0%	18.4%	0	0.0%	20.5%	0	0.0%	17.7%	0	0.0%	18.7%	0	0.0%	18.6%
	Upper	0	0.0%	53.0%	0	0.0%	59.9%	43.8%	0	0.0%	0	0.0%	43.1%	0	0.0%	45.4%	0	0.0%	50.1%	0	0.0%	35.6%	0	0.0%	46.5%
	Unknown	0	0.0%	9.1%	0	0.0%	13.8%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	11.9%	0	0.0%	17.5%	0	0.0%	6.2%	0	0.0%	4.9%
	Total	0	0.0%	100%	0	0.0%	100%	100%	0	0.0%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%
PURPOSE NOT APPLICABLE	Low	0	0.0%	1.1%	0	0.0%	0.8%	22.9%	0	0.0%	0	0.0%	23.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	5.6%	0	0.0%	2.8%
	Moderate	0	0.0%	1.1%	0	0.0%	0.9%	16.0%	0	0.0%	0	0.0%	15.4%	0	0.0%	1.2%	0	0.0%	0.5%	0	0.0%	5.6%	0	0.0%	10.2%
	Middle	0	0.0%	0.5%	0	0.0%	0.6%	17.4%	0	0.0%	0	0.0%	18.4%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Upper	0	0.0%	0.0%	0	0.0%	0.0%	43.8%	0	0.0%	0	0.0%	43.1%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	5.6%	0	0.0%	10.7%
	Unknown	0	0.0%	97.3%	0	0.0%	97.7%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	98.8%	0	0.0%	99.5%	0	0.0%	83.3%	0	0.0%	76.3%
	Total	0	0.0%	100%	0	0.0%	100%	100%	0	0.0%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%
HMDA TOTALS	Low	1	5.6%	6.0%	95	2.8%	3.1%	22.9%	1	2.0%	58	0.5%	23.0%	0	0.0%	7.1%	0	0.0%	3.2%	1	4.5%	9.0%	58	1.1%	4.1%
	Moderate	2	11.1%	14.1%	318	9.2%	10.1%	16.0%	3	5.9%	409	3.9%	15.4%	1	3.4%	16.7%	50	0.9%	10.8%	2	9.1%	18.8%	359	7.1%	13.1%
	Middle	2	11.1%	18.1%	380	11.0%	15.7%	17.4%	3	5.9%	603	5.7%	18.4%	2	6.9%	21.4%	495	8.9%	17.6%	1	4.5%	21.3%	108	2.1%	18.4%
	Upper	3	16.7%	37.6%	648	18.8%	42.0%	43.8%	8	15.7%	3,131	29.6%	43.1%	4	13.8%	38.2%	615	11.1%	39.3%	4	18.2%	31.1%	2,516	49.9%	35.0%
	Unknown	10	55.6%	24.2%	2,006	58.2%	29.1%	0.0%	36	70.6%	6,388	60.3%	0.0%	22	75.9%	16.6%	4,382	79.1%	29.2%	14	63.6%	19.8%	2,006	39.7%	29.4%
	Total	18	100%	100%	3,447	100%	100%	100%	51	100%	10,589	100%	100%	29	100%	100%	5,542	100%	100%	22	100%	100%	5,047	100%	100%

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

Geographic Distribution of Small Business & Small Farm Loans
Assessment Area: AL Huntsville

PRODUCT TYPE		Tract Income Levels		Bank & Aggregate Lending; Demographic Data								Bank Lending & Demographic Data												Bank & Aggregate Lending							
				2021								2022, 2023					2022						2023								
												Bank			Total Businesses	Bank			Total Businesses	Count			Dollar			Count			Dollar		
				Count	Agg	Dollar	Agg	Count	Dollar	Count	Agg	Dollar	Agg	Count		Agg	Dollar	Agg		Count	Dollar	Count	Dollar								
#	%	%	\$ (000s)	\$ %	\$ %	%	#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %	#	%	\$ (000s)	\$ %										
SMALL BUSINESSES	Low	4	12.1%	13.9%	472	8.0%	17.2%	13.0%	8	11.6%	2,493	18.5%	16.8%	4	9.8%	15.2%	1,356	17.8%	22.3%	4	14.3%	1,137	19.3%								
	Moderate	6	18.2%	19.0%	623	10.6%	19.9%	20.7%	2	2.9%	1,200	8.9%	15.2%	1	2.4%	14.1%	200	2.6%	13.0%	1	3.6%	1,000	17.0%								
	Middle	11	33.3%	29.0%	1,816	30.8%	26.6%	28.4%	7	10.1%	2,805	20.8%	24.3%	3	7.3%	24.8%	1,715	22.5%	19.3%	4	14.3%	1,090	18.5%								
	Upper	12	36.4%	37.6%	2,978	50.6%	36.3%	38.0%	48	69.6%	6,277	46.5%	40.7%	30	73.2%	43.1%	3,796	49.8%	42.0%	18	64.3%	2,481	42.2%								
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	4	5.8%	719	5.3%	3.1%	3	7.3%	2.4%	550	7.2%	3.4%	1	3.6%	169	2.9%								
	Tr Unknown	0	0.0%	0.5%	0	0.0%	0.0%		4	5.8%	719	5.3%		0	0.0%	0.3%	0	0.0%	0.1%	0	0.0%	0	0.0%								
	Total	33	100%	100%	5,889	100%	100%	100%	69	100%	13,494	100%	100%	41	100%	100%	7,617	100%	100%	28	100%	5,877	100%								
SMALL FARM				Total Farms						Total Farms																					
	Low	0	0.0%	4.5%	0	0.0%	1.4%	1.5%	0	0.0%	0	0.0%	2.9%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0	0.0%								
	Moderate	0	0.0%	34.1%	0	0.0%	25.2%	28.5%	0	0.0%	0	0.0%	16.1%	0	0.0%	20.0%	0	0.0%	7.8%	0	0.0%	0	0.0%								
	Middle	1	100.0%	45.5%	110	100.0%	53.8%	42.0%	1	100.0%	45	100.0%	43.4%	1	100.0%	51.4%	45	100.0%	48.8%	0	0.0%	0	0.0%								
	Upper	0	0.0%	15.9%	0	0.0%	19.7%	28.0%	0	0.0%	0	0.0%	35.6%	0	0.0%	28.6%	0	0.0%	43.4%	0	0.0%	0	0.0%								
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	2.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0	0.0%								
	Tr Unknown	0	0.0%	0.0%	0	0.0%	0.0%		0	0.0%	0	0.0%		0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0	0.0%								
	Total	1	100%	100%	110	100%	100%	100%	1	100%	45	100%	100%	1	100%	100%	45	100%	100%	0	0.0%	0	0.0%								

Originations & Purchases
Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data; 2021 & 2023 D&B information

Small Business & Small Farm Lending By Revenue & Loan Size
Assessment Area: AL Huntsville

PRODUCT TYPE			Bank & Aggregate Lending; Demographic Data							Bank Lending & Demographic Data							Bank & Aggregate Lending												
			2021							2022, 2023							2022							2023					
			Count			Dollar			Total Businesses	Count			Dollar			Total Businesses	Count			Dollar			Agg \$ %	Count			Dollar		
			Bank #	%	Agg %	Bank \$ (000s)	%	Agg \$ %		Bank #	%	\$ (000s)	%	\$ %	Bank #		%	Agg %	Bank \$ (000s)	%	\$ %	Bank #		%	\$ (000s)	%	\$ %		
SMALL BUSINESS	Revenue	\$1 Million or Less	11	33.3%	44.6%	3,626	61.6%	36.6%	92.2%	21	30.4%	5,944	44.0%	92.7%	13	31.7%	46.2%	4,060	53.3%	35.6%	8	28.6%	1,884	32.1%					
		Over \$1 Million	8	24.2%		1,417	24.1%	7.1%	48	69.6%	7,550	56.0%	6.6%	28	68.3%		3,557	46.7%		20	71.4%	3,993	67.9%						
		Total Rev. available	19	57.6%		5,043	85.6%	99.2%	69	100.0%	13,494	100.0%	99.3%	41	100.0%		7,617	100.0%		28	100.0%	5,877	100.0%						
		Rev. Not Known	14	42.4%		846	14.4%		0	0.0%	0	0.0%	0.7%	0	0.0%		0	0.0%		0	0.0%	0	0.0%						
		Total	33	100%		5,889	100%	100.0%	69	100%	13,494	100%	100%	41	100%		7,617	100%		28	100%	5,877	100%						
	Loan Size	\$100,000 or Less	20	60.6%	87.1%	745	12.7%		38	55.1%	1,787	13.2%		25	61.0%	89.2%	1,124	14.8%	25.7%	13	46.4%	663	11.3%						
		\$100,001 - \$250,000	7	21.2%	6.4%	1,054	17.9%	18.1%	15	21.7%	2,531	18.8%		7	17.1%	5.1%	1,324	17.4%	16.7%	8	28.6%	1,207	20.5%						
		\$250,001 - \$1 Million	5	15.2%	6.5%	2,690	45.7%	57.1%	16	23.2%	9,176	68.0%		9	22.0%	5.7%	5,169	67.9%	57.6%	7	25.0%	4,007	68.2%						
		Total	33	100%	100.0%	5,889	100%	100.0%	69	100%	13,494	100%		41	100%	100%	7,617	100%	100%	28	100%	5,877	100%						
	Loan Size & Rev \$1 Mill or Less	\$100,000 or Less	5	45.5%		209	5.8%		8	38.1%	454	7.6%		5	38.5%		297	7.3%		3	37.5%	157	8.3%						
		\$100,001 - \$250,000	1	9.1%		177	4.9%		5	23.8%	1,039	17.5%		3	23.1%		669	16.5%		2	25.0%	370	19.6%						
		\$250,001 - \$1 Million	4	36.4%		1,840	50.7%		8	38.1%	4,451	74.9%		5	38.5%		3,094	76.2%		3	37.5%	1,357	72.0%						
		Total	11	100%		3,626	100%		21	100%	5,944	100%		13	100%		4,060	100%		8	100%	1,884	100%						
SMALL FARM	Revenue	\$1 Million or Less	1	100.0%	42.0%	110	100.0%	46.6%	Total Farms	1	100.0%	45	100.0%	Total Farms	1	100%	42.9%	45	100%	55.3%	0	0.0%	0	0.0%					
		Over \$1 Million	0	0.0%		0	0.0%		4.0%	0	0.0%	0	0.0%	4.4%	0	0.0%		0	0.0%		0	0.0%	0	0.0%					
		Total Rev. available	1	100.0%		110	100.0%		100.0%	1	100.0%	45	100.0%	100.0%	1	100.0%		45	100.0%		0	0.0%	0	0.0%					
		Not Known	0	0.0%		0	0.0%		0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%		0	0.0%		0	0.0%	0	0.0%					
		Total	1	100%		110	100%		100%	1	100%	45	100%	100%	1	100%		45	100%		0	0.0%	0	0.0%					
	Loan Size	\$100,000 or Less	0	0.0%	81.8%	0	0.0%	27.2%		1	100.0%	45	100.0%		1	100.0%	78.6%	45	100.0%	25.6%	0	0.0%	0	0.0%					
		\$100,001 - \$250,000	1	100.0%	10.2%	110	100.0%	27.9%		0	0.0%	0	0.0%		0	0.0%	15.7%	0	0.0%	44.1%	0	0.0%	0	0.0%					
		\$250,001 - \$500,000	0	0.0%	8.0%	0	0.0%	44.9%		0	0.0%	0	0.0%		0	0.0%	5.7%	0	0.0%	30.3%	0	0.0%	0	0.0%					
		Total	1	100%	100%	110	100%	100%		1	100%	45	100%		1	100%	100%	45	100%	100%	0	0.0%	0	0.0%					
	Loan Size & Rev \$1 Mill or Less	\$100,000 or Less	0	0.0%		0	0.0%			1	100.0%	45	100.0%		1	100.0%		45	100.0%		0	0.0%	0	0.0%					
		\$100,001 - \$250,000	1	100.0%		110	100.0%			0	0.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%	0	0.0%					
		\$250,001 - \$500,000	0	0.0%		0	0.0%			0	0.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%	0	0.0%					
		Total	1	100%		110	100%			1	100%	45	100%		1	100%		45	100%		0	0.0%	0	0.0%					

Originations & Purchases
Aggregate data is unavailable for loans to businesses/farms with revenue over \$1 million or revenue unknown, and for loan size by revenue
Based on 2020 FFIEC Census Data; 2011-2015 ACS data; 2022 FFIEC Census Data; 2016-2020 ACS data; 2020 & 2022 D&B information

Geographic Distribution of HMDA Loans - Table 1 of 2
Assessment Area: AL Mobile

PRODUCT TYPE	Tract Income Levels	Bank & Aggregate Lending; Demographic Data							Bank Lending & Demographic Data														Bank & Aggregate Lending						
		2021							2022, 2023							2022							2023						
		Count		Dollar			Owner Occupied Units		Bank		Owner Occupied Units		Count		Dollar			Count		Dollar			Count		Dollar				
		Bank	Agg	Bank	\$ %	Agg \$ %			Count	%			Dollar	\$ (000s)	\$ %	Bank	%	Agg \$ %	Bank	\$ %	Agg \$ %	Bank	%	Agg \$ %	Bank	\$ %	Agg \$ %		
		#	%	#%	\$ (000s)	\$ %		#	%	\$ (000s)	\$ %	%	#	%	Agg \$ %	\$ (000s)	\$ %	Agg \$ %	#	%	Agg \$ %	\$ (000s)	\$ %	Agg \$ %					
HOME PURCHASE	Low	0	0.0%	1.0%	0	0.0%	0.5%	5.4%	0	0.0%	0	0.0%	2.0%	0	0.0%	0.8%	0	0.0%	0.3%	0	0.0%	0.9%	0	0.0%	0.4%				
	Moderate	3	42.9%	8.2%	414	46.5%	5.2%	14.3%	0	0.0%	0	0.0%	19.7%	0	0.0%	13.9%	0	0.0%	9.1%	0	0.0%	15.5%	0	0.0%	10.2%				
	Middle	4	57.1%	37.4%	476	53.5%	34.1%	41.5%	6	60.0%	1,511	59.3%	46.9%	2	50.0%	45.5%	148	21.7%	42.6%	4	66.7%	43.4%	1,363	72.9%	41.2%				
	Upper	0	0.0%	53.3%	0	0.0%	60.2%	38.9%	4	40.0%	1,039	40.7%	31.1%	2	50.0%	39.7%	533	78.3%	48.0%	2	33.3%	40.2%	506	27.1%	48.1%				
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.3%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.1%	0	0.0%	0.0%				
	Total	7	100%	100%	890	100%	100%	100%	10	100%	2,550	100%	100%	4	100%	100%	681	100%	100%	6	100%	100%	1,869	100%	100%				
REFINANCE	Low	0	0.0%	0.8%	0	0.0%	0.3%	5.4%	0	0.0%	0	0.0%	2.0%	0	0.0%	0.5%	0	0.0%	0.3%	0	0.0%	1.0%	0	0.0%	0.5%				
	Moderate	0	0.0%	5.9%	0	0.0%	3.7%	14.3%	4	20.0%	546	24.5%	19.7%	3	33.3%	13.3%	493	44.1%	7.7%	1	9.1%	15.9%	53	4.8%	9.9%				
	Middle	4	100.0%	35.1%	522	100.0%	31.6%	41.5%	13	65.0%	1,037	46.5%	46.9%	4	44.4%	42.1%	283	25.3%	40.0%	9	81.8%	45.2%	754	67.9%	44.3%				
	Upper	0	0.0%	58.2%	0	0.0%	64.4%	38.9%	3	15.0%	645	28.9%	31.1%	2	22.2%	44.0%	342	30.6%	52.1%	1	9.1%	37.8%	303	27.3%	45.2%				
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.3%	0	0.0%	0.1%	0	0.0%	0.0%	0	0.0%	0.1%	0	0.0%	0.0%				
	Total	4	100%	100%	522	100%	100%	100%	20	100%	2,228	100%	100%	9	100%	100%	1,118	100%	100%	11	100%	100%	1,110	100%	100%				
HOME IMPROVEMENT	Low	0	0.0%	0.5%	0	0.0%	0.2%	5.4%	0	0.0%	0	0.0%	2.0%	0	0.0%	1.1%	0	0.0%	0.8%	0	0.0%	0.2%	0	0.0%	0.1%				
	Moderate	0	0.0%	9.4%	0	0.0%	8.1%	14.3%	0	0.0%	0	0.0%	19.7%	0	0.0%	10.5%	0	0.0%	7.7%	0	0.0%	18.3%	0	0.0%	14.4%				
	Middle	0	0.0%	34.6%	0	0.0%	29.2%	41.5%	3	100.0%	435	100.0%	46.9%	2	100.0%	37.8%	275	100.0%	34.8%	1	100.0%	38.7%	160	100.0%	40.3%				
	Upper	0	0.0%	55.5%	0	0.0%	62.5%	38.9%	0	0.0%	0	0.0%	31.1%	0	0.0%	50.2%	0	0.0%	56.5%	0	0.0%	42.8%	0	0.0%	45.3%				
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.3%	0	0.0%	0.3%	0	0.0%	0.2%	0	0.0%	0.0%	0	0.0%	0.0%				
	Total	0	0.0%	100%	0	0.0%	100%	100%	3	100%	435	100%	100%	2	100%	100%	275	100%	100%	1	100%	100%	160	100%	100%				
MULTI FAMILY	Low	2	66.7%	15.6%	824	44.6%	Multi-Family Units		5.4%	3.3%	0	0.0%	0	0.0%	4.3%	0	0.0%	6.1%	0	0.0%	5.0%	0	0.0%	2.2%					
	Moderate	0	0.0%	31.3%	0	0.0%	12.6%	25.6%	2	66.7%	523	20.7%	38.0%	2	66.7%	32.9%	523	20.7%	18.5%	0	0.0%	35.0%	0	0.0%	27.0%				
	Middle	1	33.3%	34.4%	1,025	55.4%	51.6%	32.1%	0	0.0%	0	0.0%	36.5%	0	0.0%	45.7%	0	0.0%	37.5%	0	0.0%	35.0%	0	0.0%	29.4%				
	Upper	0	0.0%	18.8%	0	0.0%	30.4%	37.0%	1	33.3%	2,000	79.3%	21.9%	1	33.3%	17.1%	2,000	79.3%	37.9%	0	0.0%	25.0%	0	0.0%	41.4%				
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.3%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%				
	Total	3	100%	100%	1,849	100%	100%	100%	3	100%	2,523	100%	100%	3	100%	100%	2,523	100%	100%	0	0.0%	100%	0	0.0%	100%				
OTHER PURPOSE LOC	Low	0	0.0%	0.3%	0	0.0%	0.1%	5.4%	0	0.0%	0	0.0%	2.0%	0	0.0%	0.4%	0	0.0%	0.2%	0	0.0%	0.9%	0	0.0%	0.5%				
	Moderate	0	0.0%	8.0%	0	0.0%	4.3%	14.3%	0	0.0%	0	0.0%	19.7%	0	0.0%	10.6%	0	0.0%	6.4%	0	0.0%	10.3%	0	0.0%	8.4%				
	Middle	0	0.0%	34.5%	0	0.0%	32.8%	41.5%	6	85.7%	830	95.4%	46.9%	5	83.3%	39.9%	650	94.2%	33.6%	1	100.0%	41.9%	180	100.0%	35.2%				
	Upper	0	0.0%	57.1%	0	0.0%	62.8%	38.9%	1	14.3%	40	4.6%	31.1%	1	16.7%	48.9%	40	5.8%	59.6%	0	0.0%	46.9%	0	0.0%	55.9%				
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.3%	0	0.0%	0.2%	0	0.0%	0.1%	0	0.0%	0.0%	0	0.0%	0.0%				
	Total	0	0.0%	100%	0	0.0%	100%	100%	7	100%	870	100%	100%	6	100%	100%	690	100%	100%	1	100%	100%	180	100%	100%				

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

Geographic Distribution of HMDA Loans - Table 2 of 2
Assessment Area: AL Mobile

PRODUCT TYPE	Tract Income Levels	Bank & Aggregate Lending; Demographic Data							Bank Lending & Demographic Data														Bank & Aggregate Lending						
		2021							2022, 2023						2022						2023								
		Bank					Owner Occupied Units	Bank					Owner Occupied Units	Count			Dollar			Count			Dollar						
		Count	Agg		Dollar	Agg		Count		Dollar		Count		Agg		Bank	Agg		Bank	Agg		Bank	Agg		Bank	Agg			
#	%	%	\$ (000s)	\$ %	\$ %	%	#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %	#	%	%	\$ (000s)	\$ %	\$ %	#	%	%	\$ (000s)	\$ %	\$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	2.8%	0	0.0%	1.7%	5.4%	0	0.0%	0	0.0%	2.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	1.8%	0	0.0%	0	0.0%	1.0%		
	Moderate	0	0.0%	9.7%	0	0.0%	7.6%	14.3%	0	0.0%	0	0.0%	19.7%	0	0.0%	15.6%	0	0.0%	7.5%	0	0.0%	12.8%	0	0.0%	0	0.0%	12.2%		
	Middle	1	100.0%	35.2%	150	100.0%	34.1%	41.5%	0	0.0%	0	0.0%	46.9%	0	0.0%	41.6%	0	0.0%	33.5%	0	0.0%	45.4%	0	0.0%	0	0.0%	39.5%		
	Upper	0	0.0%	52.4%	0	0.0%	56.6%	38.9%	0	0.0%	0	0.0%	31.1%	0	0.0%	42.9%	0	0.0%	59.0%	0	0.0%	39.9%	0	0.0%	0	0.0%	47.3%		
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.3%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0	0.0%	0.0%		
	Total	1	100%	100%	150	100%	100%	100%	0	0.0%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%				
PURPOSE NOT APPLICABLE	Low	0	0.0%	2.9%	0	0.0%	1.4%	5.4%	0	0.0%	0	0.0%	2.0%	0	0.0%	2.7%	0	0.0%	1.0%	0	0.0%	2.4%	0	0.0%	0	0.0%	1.2%		
	Moderate	0	0.0%	12.6%	0	0.0%	8.6%	14.3%	0	0.0%	0	0.0%	19.7%	0	0.0%	22.8%	0	0.0%	14.5%	0	0.0%	23.8%	0	0.0%	0	0.0%	14.6%		
	Middle	0	0.0%	38.6%	0	0.0%	33.3%	41.5%	0	0.0%	0	0.0%	46.9%	0	0.0%	44.3%	0	0.0%	45.9%	0	0.0%	35.7%	0	0.0%	0	0.0%	34.8%		
	Upper	0	0.0%	45.9%	0	0.0%	56.7%	38.9%	0	0.0%	0	0.0%	31.1%	0	0.0%	30.2%	0	0.0%	38.6%	0	0.0%	38.1%	0	0.0%	0	0.0%	49.4%		
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.3%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0	0.0%	0.0%		
	Total	0	0.0%	100%	0	0.0%	100%	100%	0	0.0%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%				
HMDA TOTALS	Low	2	13.3%	1.0%	824	24.2%	0.6%	5.4%	0	0.0%	0	0.0%	2.0%	0	0.0%	0.8%	0	0.0%	1.1%	0	0.0%	1.0%	0	0.0%	0	0.0%	0.5%		
	Moderate	3	20.0%	7.3%	414	12.1%	4.8%	14.3%	6	14.0%	1,069	12.4%	19.7%	5	20.8%	13.7%	1,016	19.2%	10.0%	1	5.3%	15.5%	53	1.6%	11.1%				
	Middle	10	66.7%	36.2%	2,173	63.7%	33.5%	41.5%	28	65.1%	3,813	44.3%	46.9%	13	54.2%	43.8%	1,356	25.6%	41.0%	15	78.9%	43.3%	2,457	74.0%	40.8%				
	Upper	0	0.0%	55.4%	0	0.0%	61.1%	38.9%	9	20.9%	3,724	43.3%	31.1%	6	25.0%	41.7%	2,915	55.1%	48.0%	3	15.8%	40.2%	809	24.4%	47.5%				
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.3%	0	0.0%	0.1%	0	0.0%	0.0%	0	0.0%	0.1%	0	0.0%	0	0.0%	0.0%		
	Total	15	100%	100%	3,411	100%	100%	100%	43	100%	8,606	100%	100%	24	100%	100%	5,287	100%	100%	19	100%	100%	3,319	100%	100%				

Borrower Distribution of HMDA Loans - Table 1 of 2
Assessment Area: AL Mobile

PRODUCT TYPE	Borrower Income Levels	Bank & Aggregate Lending; Demographic Data							Bank Lending & Demographic Data													Bank & Aggregate Lending						
		2021							2022, 2023					2022					2023									
		Bank					Families by Family Income \$ %	Bank				Families by Family Income %	Count			Dollar		Agg %	Count			Dollar		Agg %				
		Count	%	Agg \$ %	Dollar \$ (000s)	\$ %		Count	%	Dollar \$ (000s)	\$ %		Bank	%	Agg %	Bank \$ (000s)	\$ %		Agg %	Bank	%	Agg %	Bank \$ (000s)		\$ %	Agg %		
HOME PURCHASE	Low	1	14.3%	5.1%	90	10.1%	2.6%	24.0%	1	10.0%	62	2.4%	22.0%	1	25.0%	4.9%	62	9.1%	2.4%	0	0.0%	4.2%	0	0.0%	2.1%			
	Moderate	1	14.3%	19.7%	69	7.8%	14.4%	15.7%	2	20.0%	296	11.6%	17.6%	1	25.0%	19.7%	86	12.6%	13.9%	1	16.7%	17.2%	210	11.2%	12.0%			
	Middle	1	14.3%	23.4%	34	3.8%	21.4%	19.1%	1	10.0%	254	10.0%	19.7%	0	0.0%	23.3%	0	0.0%	21.5%	1	16.7%	24.2%	254	13.6%	21.9%			
	Upper	3	42.9%	36.2%	577	64.8%	46.6%	41.2%	6	60.0%	1,938	76.0%	40.8%	2	50.0%	35.4%	533	78.3%	45.8%	4	66.7%	33.0%	1,405	75.2%	43.2%			
	Unknown	1	14.3%	15.6%	120	13.5%	15.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	16.7%	0	0.0%	16.4%	0	0.0%	21.5%	0	0.0%	20.8%			
	Total	7	100%	100%	890	100%	100%	100%	10	100%	2,550	100%	100%	4	100%	100%	681	100%	100%	6	100%	100%	1,869	100%	100%			
REFINANCE	Low	0	0.0%	3.8%	0	0.0%	2.0%	24.0%	1	5.0%	148	6.6%	22.0%	0	0.0%	7.9%	0	0.0%	4.2%	1	9.1%	6.9%	148	13.3%	3.5%			
	Moderate	1	25.0%	12.2%	56	10.7%	8.3%	15.7%	4	20.0%	417	18.7%	17.6%	2	22.2%	18.7%	247	22.1%	13.1%	2	18.2%	17.7%	170	15.3%	12.7%			
	Middle	0	0.0%	18.8%	0	0.0%	15.2%	19.1%	3	15.0%	210	9.4%	19.7%	2	22.2%	22.0%	153	13.7%	19.0%	1	9.1%	24.9%	57	5.1%	21.7%			
	Upper	3	75.0%	40.4%	466	89.3%	49.7%	41.2%	8	40.0%	907	40.7%	40.8%	2	22.2%	37.5%	225	20.1%	48.8%	6	54.5%	34.6%	682	61.4%	44.5%			
	Unknown	0	0.0%	24.7%	0	0.0%	24.7%	0.0%	4	20.0%	546	24.5%	0.0%	3	33.3%	13.9%	493	44.1%	14.9%	1	9.1%	16.0%	53	4.8%	17.6%			
	Total	4	100%	100%	522	100%	100%	100%	20	100%	2,228	100%	100%	9	100%	100%	1,118	100%	100%	11	100%	100%	1,110	100%	100%			
HOME IMPROVEMENT	Low	0	0.0%	6.4%	0	0.0%	3.2%	24.0%	0	0.0%	0	0.0%	22.0%	0	0.0%	5.7%	0	0.0%	3.0%	0	0.0%	8.3%	0	0.0%	4.8%			
	Moderate	0	0.0%	13.6%	0	0.0%	7.7%	15.7%	0	0.0%	0	0.0%	17.6%	0	0.0%	13.8%	0	0.0%	8.9%	0	0.0%	15.9%	0	0.0%	11.9%			
	Middle	0	0.0%	21.2%	0	0.0%	16.4%	19.1%	1	33.3%	160	36.8%	19.7%	0	0.0%	20.6%	0	0.0%	15.3%	1	100.0%	24.6%	160	100.0%	19.5%			
	Upper	0	0.0%	56.2%	0	0.0%	68.6%	41.2%	1	33.3%	150	34.5%	40.8%	1	50.0%	56.1%	150	54.5%	68.6%	0	0.0%	46.8%	0	0.0%	59.0%			
	Unknown	0	0.0%	2.6%	0	0.0%	4.1%	0.0%	1	33.3%	125	28.7%	0.0%	1	50.0%	3.7%	125	45.5%	4.2%	0	0.0%	4.5%	0	0.0%	4.7%			
	Total	0	0.0%	100%	0	0.0%	100%	100%	3	100%	435	100%	100%	2	100%	100%	275	100%	100%	1	100%	100%	160	100%	100%			
MULTI FAMILY	Low	0	0.0%	0.0%	0	0.0%	0.0%	24.0%	0	0.0%	0	0.0%	22.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%			
	Moderate	0	0.0%	0.0%	0	0.0%	0.0%	15.7%	0	0.0%	0	0.0%	17.6%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%			
	Middle	0	0.0%	0.0%	0	0.0%	0.0%	19.1%	0	0.0%	0	0.0%	19.7%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%			
	Upper	0	0.0%	0.0%	0	0.0%	0.0%	41.2%	0	0.0%	0	0.0%	40.8%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	2.5%	0	0.0%	0.2%			
	Unknown	3	100.0%	100.0%	1,849	100.0%	100.0%	0.0%	3	100.0%	2,523	100.0%	0.0%	3	100.0%	100.0%	2,523	100.0%	100.0%	0	0.0%	97.5%	0	0.0%	99.8%			
	Total	3	100%	100%	1,849	100%	100%	100%	3	100%	2,523	100%	100%	3	100%	100%	2,523	100%	100%	0	0.0%	100%	0	0.0%	100%			
OTHER PURPOSE LOC	Low	0	0.0%	6.3%	0	0.0%	3.1%	24.0%	0	0.0%	0	0.0%	22.0%	0	0.0%	4.3%	0	0.0%	2.9%	0	0.0%	4.6%	0	0.0%	2.4%			
	Moderate	0	0.0%	12.2%	0	0.0%	7.4%	15.7%	1	14.3%	40	4.6%	17.6%	1	16.7%	13.7%	40	5.8%	7.7%	0	0.0%	12.5%	0	0.0%	6.6%			
	Middle	0	0.0%	16.4%	0	0.0%	10.4%	19.1%	2	28.6%	160	18.4%	19.7%	2	33.3%	20.0%	160	23.2%	12.7%	0	0.0%	18.7%	0	0.0%	13.0%			
	Upper	0	0.0%	61.7%	0	0.0%	74.0%	41.2%	3	42.9%	470	54.0%	40.8%	2	33.3%	57.5%	290	42.0%	72.2%	1	100.0%	61.5%	180	100.0%	75.1%			
	Unknown	0	0.0%	3.5%	0	0.0%	5.1%	0.0%	1	14.3%	200	23.0%	0.0%	1	16.7%	4.5%	200	29.0%	4.6%	0	0.0%	2.7%	0	0.0%	2.8%			
	Total	0	0.0%	100%	0	0.0%	100%	100%	7	100%	870	100%	100%	6	100%	100%	690	100%	100%	1	100%	100%	180	100%	100%			

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

Borrower Distribution of HMDA Loans - Table 2 of 2
Assessment Area: AL Mobile

PRODUCT TYPE	Borrower Income Levels	Bank & Aggregate Lending; Demographic Data							Bank Lending & Demographic Data					Bank & Aggregate Lending											
		2021							2022, 2023					2022					2023						
		Bank				Families by Family Income	Bank				Families by Family Income	Count			Dollar		Count			Dollar					
		Count	Agg	Dollar	Agg		Count	Dollar	Count	Agg		Bank	Agg	Bank	Agg	Bank	Agg	Bank	Agg						
#	%	%	\$ (000s)	\$ %	%	#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	%			
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	9.7%	0	0.0%	5.3%	24.0%	0	0.0%	0	0.0%	22.0%	0	0.0%	11.7%	0	0.0%	7.2%	0	0.0%	9.2%	0	0.0%	6.7%
	Moderate	0	0.0%	23.4%	0	0.0%	18.4%	15.7%	0	0.0%	0	0.0%	17.6%	0	0.0%	17.5%	0	0.0%	12.9%	0	0.0%	21.1%	0	0.0%	16.1%
	Middle	1	100.0%	21.4%	150	100.0%	18.4%	19.1%	0	0.0%	0	0.0%	19.7%	0	0.0%	26.0%	0	0.0%	15.9%	0	0.0%	15.6%	0	0.0%	14.0%
	Upper	0	0.0%	42.1%	0	0.0%	54.9%	41.2%	0	0.0%	0	0.0%	40.8%	0	0.0%	39.6%	0	0.0%	59.8%	0	0.0%	50.0%	0	0.0%	57.3%
	Unknown	0	0.0%	3.4%	0	0.0%	3.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	5.2%	0	0.0%	4.1%	0	0.0%	4.1%	0	0.0%	6.0%
	Total	1	100%	100%	150	100%	100%	100%	0	0.0%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%
PURPOSE NOT APPLICABLE	Low	0	0.0%	1.9%	0	0.0%	1.4%	24.0%	0	0.0%	0	0.0%	22.0%	0	0.0%	0.7%	0	0.0%	0.6%	0	0.0%	1.2%	0	0.0%	0.6%
	Moderate	0	0.0%	2.9%	0	0.0%	3.2%	15.7%	0	0.0%	0	0.0%	17.6%	0	0.0%	1.3%	0	0.0%	1.0%	0	0.0%	2.4%	0	0.0%	1.8%
	Middle	0	0.0%	0.5%	0	0.0%	0.6%	19.1%	0	0.0%	0	0.0%	19.7%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	1.2%	0	0.0%	1.2%
	Upper	0	0.0%	1.4%	0	0.0%	1.5%	41.2%	0	0.0%	0	0.0%	40.8%	0	0.0%	1.3%	0	0.0%	2.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Unknown	0	0.0%	93.2%	0	0.0%	93.3%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	96.6%	0	0.0%	96.4%	0	0.0%	95.2%	0	0.0%	96.4%
	Total	0	0.0%	100%	0	0.0%	100%	100%	0	0.0%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%
HMDA TOTALS	Low	1	6.7%	4.6%	90	2.6%	2.3%	24.0%	2	4.7%	210	2.4%	22.0%	1	4.2%	5.7%	62	1.2%	2.5%	1	5.3%	5.0%	148	4.5%	2.3%
	Moderate	2	13.3%	15.8%	125	3.7%	11.3%	15.7%	7	16.3%	753	8.7%	17.6%	4	16.7%	18.4%	373	7.1%	11.6%	3	15.8%	16.7%	380	11.4%	11.3%
	Middle	2	13.3%	20.8%	184	5.4%	17.9%	19.1%	7	16.3%	784	9.1%	19.7%	4	16.7%	22.2%	313	5.9%	17.6%	3	15.8%	23.4%	471	14.2%	20.2%
	Upper	6	40.0%	38.5%	1,043	30.6%	46.8%	41.2%	18	41.9%	3,465	40.3%	40.8%	7	29.2%	37.6%	1,198	22.7%	41.3%	11	57.9%	36.0%	2,267	68.3%	42.4%
	Unknown	4	26.7%	20.4%	1,969	57.7%	21.7%	0.0%	9	20.9%	3,394	39.4%	0.0%	8	33.3%	16.1%	3,341	63.2%	27.0%	1	5.3%	18.8%	53	1.6%	23.8%
	Total	15	100%	100%	3,411	100%	100%	100%	43	100%	8,606	100%	100%	24	100%	100%	5,287	100%	100%	19	100%	100%	3,319	100%	100%

Geographic Distribution of Small Business & Small Farm Loans
Assessment Area: AL Mobile

PRODUCT TYPE	Tract Income Levels	Bank & Aggregate Lending; Demographic Data							Bank Lending & Demographic Data					Bank & Aggregate Lending											
		2021							2022, 2023					2022					2023						
				Bank		Dollar		Total Businesses			Bank		Total Businesses	Count			Dollar					Count		Dollar	
		Count	Agg	Agg	\$ (000s)	\$ %	\$ %		Count	Dollar	Bank	Agg		Bank	Agg	Bank	Agg	Bank	Agg	Bank	Dollar				
#	%	%	\$ (000s)	\$ %	\$ %	%	#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %	#	%	\$ (000s)	\$ %				
SMALL BUSINESSES	Low	0	0.0%	6.5%	0	0.0%	8.7%	6.7%	0	0.0%	0	0.0%	3.7%	0	0.0%	3.4%	0	0.0%	4.6%	0	0.0%	0	0.0%		
	Moderate	3	4.9%	17.8%	2,088	19.5%	18.1%	18.8%	5	8.2%	2,547	17.3%	26.4%	3	8.6%	23.5%	1,247	14.8%	25.3%	2	7.7%	1,300	20.5%		
	Middle	41	67.2%	32.4%	3,832	35.9%	31.1%	32.3%	33	54.1%	4,549	30.8%	37.0%	19	54.3%	37.1%	3,312	39.3%	34.2%	14	53.8%	1,237	19.5%		
	Upper	17	27.9%	42.6%	4,761	44.6%	42.0%	42.1%	23	37.7%	7,664	51.9%	32.6%	13	37.1%	35.2%	3,867	45.9%	35.8%	10	38.5%	3,797	59.9%		
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.1%	0	0.0%	0	0.0%	0.2%	0	0.0%	0.1%	0	0.0%	0.0%	0	0.0%	0	0.0%		
	Tr Unknown	0	0.0%	0.8%	0	0.0%	0.1%		0	0.0%	0	0.0%		0	0.0%	0.7%	0	0.0%	0.1%	0	0.0%	0	0.0%		
	Total	61	100%	100%	10,681	100%	100%	100%	61	100%	14,760	100%	100%	35	100%	100%	8,426	100%	100%	26	100%	6,334	100%		
SMALL FARM	Low	0	0.0%	2.2%	0	0.0%	5.1%	1.5%	0	0.0%	0	0.0%	1.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0	0.0%		
	Moderate	0	0.0%	5.9%	0	0.0%	4.4%	6.6%	0	0.0%	0	0.0%	10.0%	0	0.0%	8.8%	0	0.0%	6.6%	0	0.0%	0	0.0%		
	Middle	2	100.0%	60.3%	87	100.0%	64.1%	58.9%	7	87.5%	1,129	83.8%	68.2%	4	100.0%	69.2%	549	100.0%	72.7%	3	75.0%	580	72.6%		
	Upper	0	0.0%	28.7%	0	0.0%	26.2%	33.0%	1	12.5%	219	16.2%	20.9%	0	0.0%	17.6%	0	0.0%	20.1%	1	25.0%	219	27.4%		
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0	0.0%		
	Tr Unknown	0	0.0%	2.9%	0	0.0%	0.2%		0	0.0%	0	0.0%		0	0.0%	4.4%	0	0.0%	0.6%	0	0.0%	0	0.0%		
	Total	2	100%	100%	87	100%	100%	100%	8	100%	1,348	100%	100%	4	100%	100%	549	100%	100%	4	100%	799	100%		

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data; 2021 & 2023 D&B information

Small Business & Small Farm Lending By Revenue & Loan Size
Assessment Area: AL Mobile

PRODUCT TYPE		Bank & Aggregate Lending; Demographic Data							Bank Lending & Demographic Data					Bank & Aggregate Lending											
		2021							2022, 2023					2022					2023						
		Count			Dollar			Total Businesses	Count		Dollar		Total Businesses	Count			Dollar		Agg	Count			Dollar		
		Bank	%	Agg %	Bank	%	Agg \$ %		Bank	%	Bank	%		Bank	%	Agg	Bank	%		Bank	%	Bank	%	Bank	%
		#	%		\$ (000s)	%		#	%	\$ (000s)	%	%	#	%		\$ (000s)	%		#	%		\$ (000s)	%		
SMALL BUSINESS	Revenue	\$1 Million or Less	22	36.1%	38.5%	3,369	31.5%	31.5%	90.6%	37	60.7%	7,603	51.5%	91.5%	21	60.0%	42.9%	4,502	53.4%	33.6%	16	61.5%	3,101	49.0%	49.0%
		Over \$1 Million	13	21.3%		5,932	55.5%		8.6%	21	34.4%	7,099	48.1%	7.7%	13	37.1%		3,904	46.3%		8	30.8%	3,195	50.4%	50.4%
		Total Rev. available	35	57.4%		9,301	87.1%		99.2%	58	95.1%	14,702	99.6%	99.2%	34	97.1%		8,406	99.8%		24	92.3%	6,296	99.4%	99.4%
		Rev. Not Known	26	42.6%		1,380	12.9%		0.8%	3	4.9%	58	0.4%	0.8%	1	2.9%		20	0.2%		2	7.7%	38	0.6%	0.6%
		Total	61	100%		10,681	100%		100.0%	61	100%	14,760	100%	100%	35	100%		8,426	100%		26	100%	6,334	100%	100%
	Loan Size	\$100,000 or Less	40	65.6%	87.6%	1,232	11.5%	27.7%	29	47.5%	1,657	11.2%		16	45.7%	88.4%	930	11.0%	25.5%	13	50.0%	727	11.5%	11.5%	
		\$100,001 - \$250,000	8	13.1%	6.6%	1,664	15.6%	19.3%	13	21.3%	2,363	16.0%		8	22.9%	6.0%	1,445	17.1%	19.4%	5	19.2%	918	14.5%	14.5%	
		\$250,001 - \$1 Million	12	19.7%	5.8%	6,585	61.7%	53.0%	19	31.1%	10,740	72.8%		11	31.4%	5.6%	6,051	71.8%	55.1%	8	30.8%	4,689	74.0%	74.0%	
		Total	61	100%	100.0%	10,681	100%	100.0%	61	100%	14,760	100%		35	100%	100%	8,426	100%	100%	26	100%	6,334	100%	100%	
	Loan Size & Rev \$1 Mill or Less	\$100,000 or Less	12	54.5%		437	13.0%		19	51.4%	1,156	15.2%		11	52.4%		612	13.6%		8	50.0%	544	17.5%	17.5%	
		\$100,001 - \$250,000	6	27.3%		1,283	38.1%		8	21.6%	1,458	19.2%		4	19.0%		740	16.4%		4	25.0%	718	23.2%	23.2%	
		\$250,001 - \$1 Million	4	18.2%		1,649	48.9%		10	27.0%	4,989	65.6%		6	28.6%		3,150	70.0%		4	25.0%	1,839	59.3%	59.3%	
		Total	22	100%		3,369	100%		37	100%	7,603	100%		21	100%		4,502	100%		16	100%	3,101	100%	100%	
SMALL FARM	Revenue	\$1 Million or Less	1	50.0%	54.4%	40	46.0%	46.7%	Total Farms	7	87.5%	1,129	83.8%	92.5%	4	100%	52.7%	549	100%	44.7%	3	75%	580	73%	73%
		Over \$1 Million	0	0.0%		0	0.0%	8.1%	1	12.5%	219	16.2%	7.0%	0	0.0%		0	0.0%		1	25.0%	219	27.4%	27.4%	
		Total Rev. available	1	50.0%		40	46.0%	99.5%	8	100.0%	1,348	100.0%	99.5%	4	100.0%		549	100.0%		4	100.0%	799	100.0%	100.0%	
		Not Known	1	50.0%		47	54.0%	0.5%	0	0.0%	0	0.0%	0.5%	0	0.0%		0	0.0%		0	0.0%	0	0.0%	0.0%	
		Total	2	100%		87	100%	100%	8	100%	1,348	100%	100%	4	100%		549	100%		4	100%	799	100%	100%	
	Loan Size	\$100,000 or Less	2	100.0%	74.3%	87	100.0%	19.6%	4	50.0%	224	16.6%		3	75.0%	78.0%	149	27.1%	26.3%	1	25.0%	75	9.4%	9.4%	
		\$100,001 - \$250,000	0	0.0%	15.4%	0	0.0%	32.8%	2	25.0%	324	24.0%		0	0.0%	14.3%	0	0.0%	30.8%	2	50.0%	324	40.6%	40.6%	
		\$250,001 - \$500,000	0	0.0%	10.3%	0	0.0%	47.7%	2	25.0%	800	59.3%		1	25.0%	7.7%	400	72.9%	42.9%	1	25.0%	400	50.1%	50.1%	
		Total	2	100%	100%	87	100%	100%	8	100%	1,348	100%		4	100%	100%	549	100%	100%	4	100%	799	100%	100%	
	Loan Size & Rev \$1 Mill or Less	\$100,000 or Less	1	100.0%		40	100.0%		4	57.1%	224	19.8%		3	75.0%		149	27.1%		1	33.3%	75	12.9%	12.9%	
		\$100,001 - \$250,000	0	0.0%		0	0.0%		1	14.3%	105	9.3%		0	0.0%		0	0.0%		1	33.3%	105	18.1%	18.1%	
		\$250,001 - \$500,000	0	0.0%		0	0.0%		2	28.6%	800	70.9%		1	25.0%		400	72.9%		1	33.3%	400	69.0%	69.0%	
		Total	1	100%		40	100%		7	100%	1,129	100%		4	100%		549	100%		3	100%	580	100%	100%	

Originations & Purchases

Aggregate data is unavailable for loans to businesses/farms with revenue over \$1 million or revenue unknown, and for loan size by revenue

Based on 2020 FFIEC Census Data; 2011-2015 ACS data; 2022 FFIEC Census Data; 2016-2020 ACS data; 2020 & 2022 D&B information

Geographic Distribution of HMDA Loans - Table 1 of 2

Assessment Area: AL Montgomery

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data					Bank & Aggregate Lending											
		2022, 2023					2022						2023					
		Bank				Owner Occupied Units %	Count			Dollar			Count			Dollar		
		Count #	%	Dollar \$ (000s)	\$ %		Bank #	%	Agg %	Bank \$ (000s)	\$ %	Agg \$ %	Bank #	%	Agg %	Bank \$ (000s)	\$ %	Agg \$ %
HOME PURCHASE	Low	0	0.0%	0	0.0%	7.6%	0	0.0%	1.4%	0	0.0%	0.5%	0	0.0%	2.6%	0	0.0%	0.9%
	Moderate	0	0.0%	0	0.0%	26.0%	0	0.0%	19.5%	0	0.0%	10.2%	0	0.0%	21.5%	0	0.0%	11.3%
	Middle	2	40.0%	298	29.2%	32.5%	0	0.0%	31.4%	0	0.0%	24.7%	2	50.0%	28.8%	298	45.7%	23.7%
	Upper	3	60.0%	722	70.8%	33.6%	1	100.0%	47.5%	368	100.0%	64.4%	2	50.0%	46.8%	354	54.3%	63.8%
	Unknown	0	0.0%	0	0.0%	0.3%	0	0.0%	0.2%	0	0.0%	0.1%	0	0.0%	0.3%	0	0.0%	0.2%
	Total	5	100%	1,020	100%	100.0%	1	100%	100%	368	100%	100%	4	100%	100%	652	100%	100%
REFINANCE	Low	0	0.0%	0	0.0%	7.6%	0	0.0%	1.9%	0	0.0%	1.5%	0	0.0%	2.9%	0	0.0%	1.1%
	Moderate	0	0.0%	0	0.0%	26.0%	0	0.0%	19.5%	0	0.0%	11.4%	0	0.0%	24.2%	0	0.0%	12.8%
	Middle	1	25.0%	318	30.5%	32.5%	0	0.0%	33.8%	0	0.0%	26.5%	1	33.3%	31.6%	318	35.3%	26.8%
	Upper	3	75.0%	723	69.5%	33.6%	1	100.0%	44.6%	141	100.0%	60.3%	2	66.7%	41.0%	582	64.7%	58.9%
	Unknown	0	0.0%	0	0.0%	0.3%	0	0.0%	0.2%	0	0.0%	0.1%	0	0.0%	0.2%	0	0.0%	0.3%
	Total	4	100%	1,041	100%	100.0%	1	100%	100%	141	100%	100%	3	100%	100%	900	100%	100%
HOME IMPROVEMENT	Low	0	0.0%	0	0.0%	7.6%	0	0.0%	3.5%	0	0.0%	1.3%	0	0.0%	1.5%	0	0.0%	0.4%
	Moderate	1	100.0%	25	100.0%	26.0%	1	100.0%	17.1%	25	100.0%	14.2%	0	0.0%	25.2%	0	0.0%	17.8%
	Middle	0	0.0%	0	0.0%	32.5%	0	0.0%	27.1%	0	0.0%	21.0%	0	0.0%	23.7%	0	0.0%	18.4%
	Upper	0	0.0%	0	0.0%	33.6%	0	0.0%	52.4%	0	0.0%	63.5%	0	0.0%	49.6%	0	0.0%	63.4%
	Unknown	0	0.0%	0	0.0%	0.3%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	1	100%	25	100%	100.0%	1	100%	100%	25	100%	100%	0	0.0%	100%	0	0.0%	100%
MULTI FAMILY	Multi-Family Units																	
	Low	0	0.0%	0	0.0%	9.2%	0	0.0%	7.5%	0	0.0%	1.0%	0	0.0%	35.0%	0	0.0%	5.9%
	Moderate	0	0.0%	0	0.0%	42.0%	0	0.0%	52.5%	0	0.0%	70.0%	0	0.0%	40.0%	0	0.0%	33.9%
	Middle	0	0.0%	0	0.0%	24.3%	0	0.0%	15.0%	0	0.0%	6.4%	0	0.0%	20.0%	0	0.0%	53.0%
	Upper	0	0.0%	0	0.0%	20.6%	0	0.0%	22.5%	0	0.0%	21.9%	0	0.0%	5.0%	0	0.0%	7.2%
	Unknown	0	0.0%	0	0.0%	3.8%	0	0.0%	2.5%	0	0.0%	0.6%	0	0.0%	0.0%	0	0.0%	0.0%
Total	0	0%	0	0.0%	100.0%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	
OTHER PURPOSE LOC	Low	0	0.0%	0	0.0%	7.6%	0	0.0%	0.7%	0	0.0%	0.1%	0	0.0%	0.8%	0	0.0%	0.5%
	Moderate	0	0.0%	0	0.0%	26.0%	0	0.0%	6.7%	0	0.0%	3.9%	0	0.0%	9.0%	0	0.0%	4.8%
	Middle	0	0.0%	0	0.0%	32.5%	0	0.0%	22.8%	0	0.0%	16.2%	0	0.0%	24.1%	0	0.0%	22.0%
	Upper	6	100.0%	592	100.0%	33.6%	3	100.0%	69.8%	275	100.0%	79.8%	3	100.0%	66.2%	317	100.0%	72.7%
	Unknown	0	0.0%	0	0.0%	0.3%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	6	100%	592	100%	100.0%	3	100%	100%	275	100%	100%	3	100%	100%	317	100%	100%

Originations & Purchases

Based on 2023 FFIEC Census Data; 2016-2020 ACS data

Geographic Distribution of HMDA Loans - Table 2 of 2

Assessment Area: AL Montgomery

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data					Bank & Aggregate Lending											
		2022, 2023					2022						2023					
		Bank				Owner Occupied Units %	Count			Dollar			Count			Dollar		
		Count		Dollar			Bank	Agg	%	Bank	Agg	%	Bank	Agg	%			
		#	%	\$ (000s)	\$ %											#	%	\$ (000s)
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	0	0.0%	7.6%	0	0.0%	4.3%	0	0.0%	1.7%	0	0.0%	4.0%	0	0.0%	10.0%
	Moderate	0	0.0%	0	0.0%	26.0%	0	0.0%	25.5%	0	0.0%	20.2%	0	0.0%	24.0%	0	0.0%	15.3%
	Middle	0	0.0%	0	0.0%	32.5%	0	0.0%	38.3%	0	0.0%	35.5%	0	0.0%	29.3%	0	0.0%	18.3%
	Upper	0	0.0%	0	0.0%	33.6%	0	0.0%	29.8%	0	0.0%	40.9%	0	0.0%	42.7%	0	0.0%	56.4%
	Unknown	0	0.0%	0	0.0%	0.3%	0	0.0%	2.1%	0	0.0%	1.8%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	0	0.0%	0	0.0%	100.0%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%
PURPOSE NOT APPLICABLE	Low	0	0.0%	0	0.0%	7.6%	0	0.0%	6.9%	0	0.0%	1.8%	0	0.0%	5.9%	0	0.0%	3.1%
	Moderate	0	0.0%	0	0.0%	26.0%	0	0.0%	29.9%	0	0.0%	18.5%	0	0.0%	38.2%	0	0.0%	30.9%
	Middle	0	0.0%	0	0.0%	32.5%	0	0.0%	33.3%	0	0.0%	31.7%	0	0.0%	32.4%	0	0.0%	26.7%
	Upper	0	0.0%	0	0.0%	33.6%	0	0.0%	29.9%	0	0.0%	48.0%	0	0.0%	23.5%	0	0.0%	39.2%
	Unknown	0	0.0%	0	0.0%	0.3%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	0	0.0%	0	0.0%	100.0%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%
HMDA TOTALS	Low	0	0.0%	0	0.0%	7.6%	0	0.0%	1.8%	0	0.0%	0.8%	0	0.0%	2.8%	0	0.0%	1.4%
	Moderate	1	6.3%	25	0.9%	26.0%	1	16.7%	19.5%	25	3.1%	21.5%	0	0.0%	22.1%	0	0.0%	13.5%
	Middle	3	18.8%	616	23.0%	32.5%	0	0.0%	31.6%	0	0.0%	21.6%	3	30.0%	29.1%	616	33.0%	26.5%
	Upper	12	75.0%	2,037	76.1%	33.6%	5	83.3%	46.9%	784	96.9%	55.8%	7	70.0%	45.8%	1,253	67.0%	58.4%
	Unknown	0	0.0%	0	0.0%	0.3%	0	0.0%	0.2%	0	0.0%	0.2%	0	0.0%	0.3%	0	0.0%	0.2%
	Total	16	100%	2,678	100%	100.0%	6	100%	100%	809	100%	100%	10	100%	100%	1,869	100%	100%

Originations & Purchases

Based on 2023 FFIEC Census Data; 2016-2020 ACS data

Borrower Distribution of HMDA Loans - Table 1 of 2

Assessment Area: AL Montgomery

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data					Bank & Aggregate Lending											
		2022, 2023					2022						2023					
		Bank				Families by Family Income %	Count			Dollar			Count			Dollar		
		Count		Dollar			Bank	Agg	%	\$ (000s)	\$ %	\$ %	Bank	Agg	%	\$ (000s)	\$ %	\$ %
#	%	\$ (000s)	\$ %	#	%	%												
HOME PURCHASE	Low	0	0.0%	0	0.0%	25.1%	0	0.0%	8.8%	0	0.0%	4.2%	0	0.0%	5.8%	0	0.0%	2.7%
	Moderate	0	0.0%	0	0.0%	17.2%	0	0.0%	22.9%	0	0.0%	16.5%	0	0.0%	18.0%	0	0.0%	12.0%
	Middle	0	0.0%	0	0.0%	17.6%	0	0.0%	20.2%	0	0.0%	19.9%	0	0.0%	20.7%	0	0.0%	18.9%
	Upper	5	100.0%	1,020	100.0%	40.1%	1	100.0%	33.9%	368	100.0%	45.3%	4	100.0%	38.8%	652	100.0%	50.6%
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	14.3%	0	0.0%	14.1%	0	0.0%	16.7%	0	0.0%	15.8%
	Total	5	100%	1,020	100%	100.0%	1	100%	100%	368	100%	100%	4	100%	100%	652	100%	100%
REFINANCE	Low	0	0.0%	0	0.0%	25.1%	0	0.0%	8.9%	0	0.0%	4.9%	0	0.0%	7.8%	0	0.0%	3.7%
	Moderate	1	25.0%	182	17.5%	17.2%	0	0.0%	19.1%	0	0.0%	14.1%	1	33.3%	16.0%	182	20.2%	9.8%
	Middle	0	0.0%	0	0.0%	17.6%	0	0.0%	21.9%	0	0.0%	20.2%	0	0.0%	21.7%	0	0.0%	18.3%
	Upper	2	50.0%	541	52.0%	40.1%	1	100.0%	33.3%	141	100.0%	43.0%	1	33.3%	34.7%	400	44.4%	45.5%
	Unknown	1	25.0%	318	30.5%	0.0%	0	0.0%	16.7%	0	0.0%	17.8%	1	33.3%	19.7%	318	35.3%	22.8%
	Total	4	100%	1,041	100%	100.0%	1	100%	100%	141	100%	100%	3	100%	100%	900	100%	100%
HOME IMPROVEMENT	Low	0	0.0%	0	0.0%	25.1%	0	0.0%	9.4%	0	0.0%	3.8%	0	0.0%	6.1%	0	0.0%	2.1%
	Moderate	0	0.0%	0	0.0%	17.2%	0	0.0%	15.3%	0	0.0%	7.3%	0	0.0%	12.2%	0	0.0%	7.5%
	Middle	0	0.0%	0	0.0%	17.6%	0	0.0%	25.9%	0	0.0%	22.1%	0	0.0%	24.4%	0	0.0%	17.2%
	Upper	0	0.0%	0	0.0%	40.1%	0	0.0%	43.5%	0	0.0%	53.4%	0	0.0%	51.1%	0	0.0%	63.6%
	Unknown	1	100.0%	25	100.0%	0.0%	1	100.0%	5.9%	25	100.0%	13.4%	0	0.0%	6.1%	0	0.0%	9.6%
	Total	1	100%	25	100%	100.0%	1	100%	100%	25	100%	100%	0	0.0%	100%	0	0.0%	100%
MULTI FAMILY	Low	0	0.0%	0	0.0%	25.1%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	0	0.0%	17.2%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	5.0%	0	0.0%	0.3%
	Middle	0	0.0%	0	0.0%	17.6%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Upper	0	0.0%	0	0.0%	40.1%	0	0.0%	2.5%	0	0.0%	0.1%	0	0.0%	0.0%	0	0.0%	0.0%
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	97.5%	0	0.0%	99.9%	0	0.0%	95.0%	0	0.0%	99.7%
	Total	0	0.0%	0	0.0%	100.0%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%
OTHER PURPOSE LOC	Low	0	0.0%	0	0.0%	25.1%	0	0.0%	5.4%	0	0.0%	2.6%	0	0.0%	5.3%	0	0.0%	4.3%
	Moderate	0	0.0%	0	0.0%	17.2%	0	0.0%	8.1%	0	0.0%	3.5%	0	0.0%	11.3%	0	0.0%	7.3%
	Middle	0	0.0%	0	0.0%	17.6%	0	0.0%	22.8%	0	0.0%	15.5%	0	0.0%	20.3%	0	0.0%	17.1%
	Upper	3	50.0%	417	70.4%	40.1%	1	33.3%	58.4%	150	54.5%	74.5%	2	66.7%	57.9%	267	84.2%	67.2%
	Unknown	3	50.0%	175	29.6%	0.0%	2	66.7%	5.4%	125	45.5%	4.0%	1	33.3%	5.3%	50	15.8%	4.1%
	Total	6	100%	592	100%	100.0%	3	100%	100%	275	100%	100%	3	100%	100%	317	100%	100%

Originations & Purchases

Based on 2023 FFIEC Census Data; 2016-2020 ACS data

Borrower Distribution of HMDA Loans - Table 2 of 2

Assessment Area: AL Montgomery

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data					Bank & Aggregate Lending											
		2022, 2023					2022						2023					
		Bank				Families by Family Income %	Count			Dollar			Count			Dollar		
		Count		Dollar			Bank	Agg	%	Bank	Agg	%	Bank	Agg	%	Bank	Agg	
#	%	\$ (000s)	\$ %	#	%	\$ (000s)												\$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	0	0.0%	25.1%	0	0.0%	14.9%	0	0.0%	10.0%	0	0.0%	14.7%	0	0.0%	8.5%
	Moderate	0	0.0%	0	0.0%	17.2%	0	0.0%	27.7%	0	0.0%	23.3%	0	0.0%	12.0%	0	0.0%	6.8%
	Middle	0	0.0%	0	0.0%	17.6%	0	0.0%	14.9%	0	0.0%	22.6%	0	0.0%	22.7%	0	0.0%	15.6%
	Upper	0	0.0%	0	0.0%	40.1%	0	0.0%	27.7%	0	0.0%	27.4%	0	0.0%	42.7%	0	0.0%	53.0%
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	14.9%	0	0.0%	16.6%	0	0.0%	8.0%	0	0.0%	16.1%
	Total	0	0.0%	0	0.0%	100.0%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%
PURPOSE NOT APPLICABLE	Low	0	0.0%	0	0.0%	25.1%	0	0.0%	2.3%	0	0.0%	1.0%	0	0.0%	5.9%	0	0.0%	6.9%
	Moderate	0	0.0%	0	0.0%	17.2%	0	0.0%	1.1%	0	0.0%	1.0%	0	0.0%	2.9%	0	0.0%	3.8%
	Middle	0	0.0%	0	0.0%	17.6%	0	0.0%	2.3%	0	0.0%	1.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Upper	0	0.0%	0	0.0%	40.1%	0	0.0%	1.1%	0	0.0%	1.1%	0	0.0%	0.0%	0	0.0%	0.0%
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	93.1%	0	0.0%	95.9%	0	0.0%	91.2%	0	0.0%	89.3%
	Total	0	0.0%	0	0.0%	100.0%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%
HMDA TOTALS	Low	0	0.0%	0	0.0%	25.1%	0	0.0%	8.6%	0	0.0%	3.5%	0	0.0%	6.3%	0	0.0%	2.7%
	Moderate	1	6.3%	182	6.8%	17.2%	0	0.0%	20.8%	0	0.0%	12.7%	1	10.0%	16.9%	182	9.7%	10.5%
	Middle	0	0.0%	0	0.0%	17.6%	0	0.0%	20.4%	0	0.0%	16.2%	0	0.0%	20.8%	0	0.0%	17.1%
	Upper	10	62.5%	1,978	73.9%	40.1%	3	50.0%	33.9%	659	81.5%	36.6%	7	70.0%	38.5%	1,319	70.6%	45.9%
	Unknown	5	31.3%	518	19.3%	0.0%	3	50.0%	16.3%	150	18.5%	31.0%	2	20.0%	17.5%	368	19.7%	23.7%
	Total	16	100%	2,678	100%	100.0%	6	100%	100%	809	100%	100%	10	100%	100%	1,869	100%	100%

Originations & Purchases

Based on 2023 FFIEC Census Data; 2016-2020 ACS data

Geographic Distribution of Small Business & Small Farm Loans

Assessment Area: AL Montgomery

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data					Bank & Aggregate Lending									
		2022, 2023					2022					2023				
		Bank		Dollar		Total Businesses	Count		Dollar			Count		Dollar		
		Count				%	Bank	Agg	Bank	Agg		Bank	Agg	Bank	Agg	
		#	%	\$ (000s)	\$ %	%	#	%	\$ 000s	\$ %	\$ %	#	%	\$ 000s	\$ %	\$ %
SMALL BUSINESSES	Low	0	0.0%	0	0.0%	8.5%	0	0.0%	7.4%	0	0.0%	10.1%	0	0.0%	0	0.0%
	Moderate	2	25.0%	143	5.3%	27.0%	1	100.0%	22.6%	81	100.0%	19.6%	1	14.3%	62	2.4%
	Middle	3	37.5%	1,499	55.7%	28.8%	0	0.0%	28.7%	0	0.0%	29.1%	3	42.9%	1,499	57.4%
	Upper	2	25.0%	800	29.7%	29.8%	0	0.0%	35.4%	0	0.0%	34.6%	2	28.6%	800	30.6%
	Unknown	1	12.5%	250	9.3%	5.8%	0	0.0%	5.3%	0	0.0%	6.5%	1	14.3%	250	9.6%
	Tr Unknown	0	0.0%	0	0.0%		0	0.0%	0.7%	0	0.0%	0.1%	0	0.0%	0	0.0%
	Total	8	100%	2,692	100%	100.0%	1	100%	100%	81	100%	100%	7	100%	2,611	100%
SMALL FARM	Low	0	0.0%	0	0.0%	1.9%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0	0.0%
	Moderate	0	0.0%	0	0.0%	10.3%	0	0.0%	2.1%	0	0.0%	0.8%	0	0.0%	0	0.0%
	Middle	0	0.0%	0	0.0%	50.5%	0	0.0%	39.6%	0	0.0%	38.2%	0	0.0%	0	0.0%
	Upper	0	0.0%	0	0.0%	35.5%	0	0.0%	52.1%	0	0.0%	60.4%	0	0.0%	0	0.0%
	Unknown	0	0.0%	0	0.0%	1.9%	0	0.0%	4.2%	0	0.0%	0.3%	0	0.0%	0	0.0%
	Tr Unknown	0	0.0%	0	0.0%		0	0.0%	2.1%	0	0.0%	0.3%	0	0.0%	0	0.0%
	Total	0	0.0%	0	0.0%	100.0%	0	0.0%	100%	0	0.0%	100%	0	0.0%	0	0.0%

Originations & Purchases

Based on 2023 FFIEC Census Data; 2016-2020 ACS data; 2023 D&B information

Small Business & Small Farm Lending By Revenue & Loan Size

Assessment Area: AL Montgomery

PRODUCT TYPE				Bank Lending & Demographic Data						Bank & Aggregate Lending									
				2022, 2023						2022						2023			
				Bank				Total Businesses	Count			Dollar			Count		Dollar		
				Count		Dollar			Bank	Agg	Bank	Agg	Bank	Bank	Bank	Bank			
#	%	\$ (000s)	\$ %	%	#	%	%	\$ 000s	\$ %	\$ %	#	%	\$ 000s	\$ %					
SMALL BUSINESS	Revenue	\$1 Million or Less	4	50.0%	943	35.0%	90.2%	1	100.0%	44.5%	81	100.0%	31.1%	3	42.9%	862	33.0%		
		Over \$1 Million	4	50.0%	1,749	65.0%	8.3%	0	0.0%		0	0.0%		4	57.1%	1,749	67.0%		
		Total Rev. available	8	100.0%	2,692	100.0%	98.5%	1	100.0%		81	100.0%		7	100.0%	2,611	100.0%		
		Rev. Not Known	0	0.0%	0	0.0%	1.5%	0	0.0%		0	0.0%		0	0.0%	0	0.0%		
		Total	8	100%	2,692	100%	100%	1	100%		81	100%		7	100%	2,611	100%		
	Loan Size	\$100,000 or Less	2	25.0%	143	5.3%		1	100.0%	89.9%	81	100.0%	27.6%	1	14.3%	62	2.4%		
		\$100,001 - \$250,000	2	25.0%	400	14.9%		0	0.0%	5.0%	0	0.0%	17.6%	2	28.6%	400	15.3%		
		\$250,001 - \$1 Million	4	50.0%	2,149	79.8%		0	0.0%	5.1%	0	0.0%	54.8%	4	57.1%	2,149	82.3%		
		Total	8	100%	2,692	100%		1	100%	100%	81	100%	100%	7	100%	2,611	100%		
	Loan Size & Rev \$1 Mill or Less	\$100,000 or Less	2	50.0%	143	15.2%		1	100.0%		81	100.0%		1	33.3%	62	7.2%		
		\$100,001 - \$250,000	1	25.0%	150	15.9%		0	0.0%		0	0.0%		1	33.3%	150	17.4%		
		\$250,001 - \$1 Million	1	25.0%	650	68.9%		0	0.0%		0	0.0%		1	33.3%	650	75.4%		
		Total	4	100%	943	100%		1	100%		81	100%		3	100%	862	100%		
SMALL FARM	Revenue	\$1 Million or Less	0	0.0%	0	0.0%	Total Farms	0	0.0%	66.7%	0	0.0%	69.5%	0	0.0%	0	0.0%		
		Over \$1 Million	0	0.0%	0	0.0%	2.8%	0	0.0%		0	0.0%		0	0.0%	0	0.0%		
		Total Rev. available	0	0.0%	0	0.0%	100.0%	0	0.0%		0	0.0%		0	0.0%	0	0.0%		
		Not Known	0	0.0%	0	0.0%	0.0%	0	0.0%		0	0.0%		0	0.0%	0	0.0%		
		Total	0	0.0%	0	0.0%	100%	0	0.0%		0	0.0%		0	0.0%	0	0.0%		
	Loan Size	\$100,000 or Less	0	0.0%	0	0.0%		0	0.0%	83.3%	0	0.0%	28.6%	0	0.0%	0	0.0%		
		\$100,001 - \$250,000	0	0.0%	0	0.0%		0	0.0%	6.3%	0	0.0%	17.3%	0	0.0%	0	0.0%		
		\$250,001 - \$500,000	0	0.0%	0	0.0%		0	0.0%	10.4%	0	0.0%	54.1%	0	0.0%	0	0.0%		
		Total	0	0.0%	0	0.0%		0	0.0%	100%	0	0.0%	100%	0	0.0%	0	0.0%		
	Loan Size & Rev \$1 Mill or Less	\$100,000 or Less	0	0.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%	0	0.0%		
		\$100,001 - \$250,000	0	0.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%	0	0.0%		
		\$250,001 - \$500,000	0	0.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%	0	0.0%		
		Total	0	0.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%	0	0.0%		

Originations & Purchases

Aggregate data is unavailable for loans to businesses/farms with revenue over \$1 million or revenue unknown, and for loan size by revenue

Based on 2022 FFIEC Census Data; 2016-2020 ACS data; 2022 D&B information

Geographic Distribution of HMDA Loans - Table 1 of 2
Assessment Area: FL Panama City

PRODUCT TYPE		Tract Income Levels		Bank & Aggregate Lending; Demographic Data								Bank Lending & Demographic Data												Bank & Aggregate Lending									
				2021								2022, 2023						2022						2023									
												Bank			Dollar			Owner Occupied Units	Bank			Owner Occupied Units	Count			Dollar			Count			Dollar	
				#	%	Agg	#	%	\$ (000s)	#	%	\$ (000s)	#	%	\$ (000s)	#	%		\$ (000s)	#	%		\$ (000s)	#	%	\$ (000s)	#	%	\$ (000s)				
HOME PURCHASE	Low	1	1.7%	1.1%	363	2.0%	0.9%	2.5%	0	0.0%	0	0.0%	1.6%	0	0.0%	0.8%	0	0.0%	0.6%	0	0.0%	0.6%	0	0.0%	0.4%								
	Moderate	5	8.3%	7.5%	763	4.2%	5.1%	13.3%	3	5.9%	1,056	5.4%	19.2%	1	3.1%	14.9%	352	3.7%	12.2%	2	10.5%	14.5%	704	7.1%	12.1%								
	Middle	28	46.7%	59.6%	8,777	47.8%	58.5%	52.4%	29	56.9%	12,765	65.8%	48.7%	16	50.0%	58.4%	5,146	53.8%	58.7%	13	68.4%	58.2%	7,619	77.4%	57.3%								
	Upper	26	43.3%	31.8%	8,463	46.1%	35.5%	31.8%	19	37.3%	5,587	28.8%	30.5%	15	46.9%	25.9%	4,063	42.5%	28.5%	4	21.1%	26.7%	1,524	15.5%	30.2%								
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%								
	Total	60	100%	100%	18,366	100%	100%	100%	51	100%	19,408	100%	100%	32	100%	100%	9,561	100%	100%	19	100%	100%	9,847	100%	100%								
REFINANCE	Low	0	0.0%	1.2%	0	0.0%	0.7%	2.5%	0	0.0%	0	0.0%	1.6%	0	0.0%	1.1%	0	0.0%	0.6%	0	0.0%	1.4%	0	0.0%	1.4%								
	Moderate	0	0.0%	6.2%	0	0.0%	4.5%	13.3%	1	14.3%	350	15.1%	19.2%	1	14.3%	14.6%	350	15.1%	11.0%	0	0.0%	17.2%	0	0.0%	13.1%								
	Middle	9	32.1%	54.8%	1,936	29.4%	54.4%	52.4%	2	28.6%	972	41.9%	48.7%	2	28.6%	52.9%	972	41.9%	54.5%	0	0.0%	52.2%	0	0.0%	53.4%								
	Upper	19	67.9%	37.8%	4,658	70.6%	40.4%	31.8%	4	57.1%	1,000	43.1%	30.5%	4	57.1%	31.3%	1,000	43.1%	34.0%	0	0.0%	29.3%	0	0.0%	32.1%								
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%								
	Total	28	100%	100%	6,594	100%	100%	100%	7	100%	2,322	100%	100%	7	100%	100%	2,322	100%	100%	0	0.0%	100%	0	0.0%	100%								
HOME IMPROVEMENT	Low	0	0.0%	1.6%	0	0.0%	0.5%	2.5%	0	0.0%	0	0.0%	1.6%	0	0.0%	0.9%	0	0.0%	0.8%	0	0.0%	1.1%	0	0.0%	0.5%								
	Moderate	0	0.0%	6.3%	0	0.0%	7.4%	13.3%	0	0.0%	0	0.0%	19.2%	0	0.0%	11.0%	0	0.0%	7.8%	0	0.0%	13.7%	0	0.0%	11.0%								
	Middle	0	0.0%	57.3%	0	0.0%	59.9%	52.4%	2	66.7%	143	61.4%	48.7%	2	66.7%	54.6%	143	61.4%	57.5%	0	0.0%	53.1%	0	0.0%	53.4%								
	Upper	0	0.0%	34.9%	0	0.0%	32.2%	31.8%	1	33.3%	90	38.6%	30.5%	1	33.3%	33.5%	90	38.6%	33.9%	0	0.0%	32.0%	0	0.0%	35.1%								
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%								
	Total	0	0.0%	100%	0	0.0%	100%	100%	3	100%	233	100%	100%	3	100%	100%	233	100%	100%	0	0.0%	100%	0	0.0%	100%								
MULTI FAMILY	Low	0	0.0%	0.0%	0	0.0%	Multi-Family Units		0	0.0%	0	0.0%	1.7%	0	0.0%	3.7%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%								
	Moderate	0	0.0%	9.5%	0	0.0%	5.6%	10.4%	0	0.0%	0	0.0%	19.7%	0	0.0%	33.3%	0	0.0%	54.0%	0	0.0%	38.5%	0	0.0%	14.0%								
	Middle	0	0.0%	71.4%	0	0.0%	45.0%	62.4%	0	0.0%	0	0.0%	62.0%	0	0.0%	40.7%	0	0.0%	29.4%	0	0.0%	30.8%	0	0.0%	19.1%								
	Upper	0	0.0%	19.0%	0	0.0%	49.4%	22.9%	0	0.0%	0	0.0%	16.6%	0	0.0%	22.2%	0	0.0%	16.6%	0	0.0%	30.8%	0	0.0%	66.9%								
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%								
	Total	0	0.0%	100%	0	0.0%	100%	100%	0	0.0%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%								
OTHER PURPOSE LOC	Low	0	0.0%	1.9%	0	0.0%	0.6%	2.5%	0	0.0%	0	0.0%	1.6%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	2.2%	0	0.0%	1.0%								
	Moderate	0	0.0%	6.5%	0	0.0%	4.8%	13.3%	0	0.0%	0	0.0%	19.2%	0	0.0%	12.1%	0	0.0%	7.4%	0	0.0%	10.8%	0	0.0%	7.6%								
	Middle	0	0.0%	46.7%	0	0.0%	41.0%	52.4%	0	0.0%	0	0.0%	48.7%	0	0.0%	54.4%	0	0.0%	59.6%	0	0.0%	48.5%	0	0.0%	48.5%								
	Upper	0	0.0%	44.9%	0	0.0%	53.7%	31.8%	1	100.0%	805	100.0%	30.5%	1	100.0%	33.5%	805	100.0%	33.0%	0	0.0%	38.5%	0	0.0%	42.9%								
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%								
	Total	0	0.0%	100%	0	0.0%	100%	100%	1	100%	805	100%	100%	1	100%	100%	805	100%	100%	0	0.0%	100%	0	0.0%	100%								

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

Geographic Distribution of HMDA Loans - Table 2 of 2
Assessment Area: FL Panama City

PRODUCT TYPE	Tract Income Levels	Bank & Aggregate Lending; Demographic Data							Bank Lending & Demographic Data													Bank & Aggregate Lending						
		2021							2022, 2023					2022					2023									
		Bank					Owner Occupied Units	Bank				Owner Occupied Units	Count			Dollar		Count			Dollar							
		Count	Agg	Dollar	Agg	Count		%	Dollar	%	Bank		%	Agg	Bank	Agg	Bank	%	Agg	Bank	%	Agg						
#	%	%	\$ (000s)	\$ %	\$ %	%	#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %	#	%	%	\$ (000s)	\$ %	\$ %	\$ %				
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	0.0%	0	0.0%	0.0%	2.5%	0	0.0%	0	0.0%	1.6%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	2.2%	0	0.0%	1.6%			
	Moderate	0	0.0%	9.4%	0	0.0%	6.3%	13.3%	1	50.0%	12	23.1%	19.2%	0	0.0%	10.1%	0	0.0%	7.2%	1	100.0%	11.9%	12	100.0%	6.9%			
	Middle	1	100.0%	50.4%	250	100.0%	52.7%	52.4%	0	0.0%	0	0.0%	48.7%	0	0.0%	52.8%	0	0.0%	52.5%	0	0.0%	54.6%	0	0.0%	60.4%			
	Upper	0	0.0%	40.2%	0	0.0%	41.0%	31.8%	1	50.0%	40	76.9%	30.5%	1	100.0%	37.2%	40	100.0%	40.2%	0	0.0%	31.2%	0	0.0%	31.0%			
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%			
	Total	1	100%	100%	250	100%	100%	100%	2	100%	52	100%	100%	1	100%	100%	40	100%	100%	1	100%	100%	12	100%	100%			
PURPOSE NOT APPLICABLE	Low	0	0.0%	1.7%	0	0.0%	0.5%	2.5%	0	0.0%	0	0.0%	1.6%	0	0.0%	3.3%	0	0.0%	2.4%	0	0.0%	4.3%	0	0.0%	5.2%			
	Moderate	0	0.0%	25.4%	0	0.0%	15.8%	13.3%	0	0.0%	0	0.0%	19.2%	0	0.0%	26.7%	0	0.0%	18.7%	0	0.0%	21.7%	0	0.0%	13.6%			
	Middle	0	0.0%	42.4%	0	0.0%	47.5%	52.4%	0	0.0%	0	0.0%	48.7%	0	0.0%	50.0%	0	0.0%	61.0%	0	0.0%	34.8%	0	0.0%	41.2%			
	Upper	0	0.0%	30.5%	0	0.0%	36.2%	31.8%	0	0.0%	0	0.0%	30.5%	0	0.0%	20.0%	0	0.0%	18.0%	0	0.0%	39.1%	0	0.0%	39.9%			
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%			
	Total	0	0.0%	100%	0	0.0%	100%	100%	0	0.0%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%			
HMDA TOTALS	Low	1	1.1%	1.1%	363	1.4%	0.8%	2.5%	0	0.0%	0	0.0%	1.6%	0	0.0%	0.8%	0	0.0%	0.5%	0	0.0%	0.8%	0	0.0%	0.5%			
	Moderate	5	5.6%	7.1%	763	3.0%	5.0%	13.3%	5	7.8%	1,418	6.2%	19.2%	2	4.5%	14.6%	702	5.4%	14.7%	3	15.0%	14.6%	716	7.3%	12.3%			
	Middle	38	42.7%	57.6%	10,963	43.5%	56.6%	52.4%	33	51.6%	13,880	60.8%	48.7%	20	45.5%	56.9%	6,261	48.3%	55.9%	13	65.0%	56.8%	7,619	77.3%	51.3%			
	Upper	45	50.6%	34.2%	13,121	52.0%	37.6%	31.8%	26	40.6%	7,522	33.0%	30.5%	22	50.0%	27.6%	5,998	46.3%	28.8%	4	20.0%	27.8%	1,524	15.5%	35.9%			
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%			
	Total	89	100%	100%	25,210	100%	100%	100%	64	100%	22,820	100%	100%	44	100%	100%	12,961	100%	100%	20	100%	100%	9,859	100%	100%			

Borrower Distribution of HMDA Loans - Table 1 of 2
Assessment Area: FL Panama City

Product Type	Borrower Income Levels	Bank & Aggregate Lending; Demographic Data							Bank Lending & Demographic Data													Bank & Aggregate Lending									
		2021							2022, 2023					2022					2023												
		Bank					Families by Family Income %	Bank				Families by Family Income %	Count			Dollar			Count			Dollar									
		Count	%	Agg \$ %	Dollar \$ (000s)	\$ %		Count	%	Dollar \$ (000s)	\$ %		Bank	%	Agg \$ %	Bank \$ (000s)	\$ %	Agg \$ %	Bank	%	Agg \$ %	Bank \$ (000s)	\$ %	Agg \$ %							
HOME PURCHASE	Low	1	1.7%	3.0%	128	0.7%	1.4%	21.4%	2	3.9%	195	1.0%	18.3%	2	6.3%	3.7%	195	2.0%	1.6%	0	0.0%	2.1%	0	0.0%	0.9%	0	0.0%	0.9%			
	Moderate	6	10.0%	12.2%	996	5.4%	7.8%	17.9%	5	9.8%	967	5.0%	19.3%	5	15.6%	12.4%	967	10.1%	7.8%	4	0.0%	8.5%	0	0.0%	5.2%	0	0.0%	5.2%			
	Middle	11	18.3%	18.8%	2,600	14.2%	16.4%	20.0%	8	15.7%	1,683	8.7%	21.9%	4	12.5%	19.3%	882	9.2%	16.3%	4	21.1%	20.3%	801	8.1%	16.2%	801	8.1%	16.2%			
	Upper	39	65.0%	47.0%	14,119	76.9%	56.3%	40.7%	32	62.7%	15,887	81.9%	40.5%	17	53.1%	47.2%	6,841	71.6%	56.4%	15	78.9%	45.5%	9,046	91.9%	56.2%	9,046	91.9%	56.2%			
	Unknown	3	5.0%	19.0%	523	2.8%	18.2%	0.0%	4	7.8%	676	3.5%	0.0%	4	12.5%	17.4%	676	7.1%	17.9%	0	0.0%	23.5%	0	0.0%	21.6%	0	0.0%	21.6%			
	Total	60	100%	100%	18,366	100%	100%	100%	51	100%	19,408	100%	100%	32	100%	100%	9,561	100%	100%	19	100%	100%	9,847	100%	100%	9,847	100%	100%			
REFINANCE	Low	1	3.6%	3.5%	32	0.5%	1.7%	21.4%	0	0.0%	0	0.0%	18.3%	0	0.0%	7.5%	0	0.0%	3.9%	0	0.0%	6.3%	0	0.0%	3.0%	0	0.0%	3.0%			
	Moderate	3	10.7%	9.9%	681	10.3%	6.2%	17.9%	1	14.3%	200	8.6%	19.3%	1	14.3%	14.5%	200	8.6%	9.8%	0	0.0%	14.6%	0	0.0%	9.8%	0	0.0%	9.8%			
	Middle	6	21.4%	15.4%	1,264	19.2%	12.2%	20.0%	1	14.3%	200	8.6%	21.9%	1	14.3%	21.1%	200	8.6%	17.7%	0	0.0%	19.9%	0	0.0%	16.6%	0	0.0%	16.6%			
	Upper	18	64.3%	38.7%	4,617	70.0%	42.7%	40.7%	5	71.4%	1,922	82.8%	40.5%	5	71.4%	40.0%	1,922	82.8%	49.0%	0	0.0%	40.7%	0	0.0%	47.0%	0	0.0%	47.0%			
	Unknown	0	0.0%	32.5%	0	0.0%	37.2%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	16.9%	0	0.0%	19.6%	0	0.0%	18.5%	0	0.0%	23.6%	0	0.0%	23.6%			
	Total	28	100%	100%	6,594	100%	100%	100%	7	100%	2,322	100%	100%	7	100%	100%	2,322	100%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%			
HOME IMPROVEMENT	Low	0	0.0%	3.1%	0	0.0%	1.1%	21.4%	1	33.3%	43	18.5%	18.3%	1	33.3%	7.0%	43	18.5%	3.8%	0	0.0%	5.7%	0	0.0%	4.1%	0	0.0%	4.1%			
	Moderate	0	0.0%	10.9%	0	0.0%	5.2%	17.9%	0	0.0%	0	0.0%	19.3%	0	0.0%	13.7%	0	0.0%	7.8%	0	0.0%	11.4%	0	0.0%	7.0%	0	0.0%	7.0%			
	Middle	0	0.0%	17.7%	0	0.0%	15.0%	20.0%	1	33.3%	90	38.6%	21.9%	1	33.3%	23.5%	90	38.6%	13.1%	0	0.0%	23.4%	0	0.0%	18.2%	0	0.0%	18.2%			
	Upper	0	0.0%	61.5%	0	0.0%	69.3%	40.7%	1	33.3%	100	42.9%	40.5%	1	33.3%	52.1%	100	42.9%	70.4%	0	0.0%	55.4%	0	0.0%	67.0%	0	0.0%	67.0%			
	Unknown	0	0.0%	6.8%	0	0.0%	9.3%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	3.7%	0	0.0%	5.0%	0	0.0%	4.0%	0	0.0%	3.7%	0	0.0%	3.7%			
	Total	0	0.0%	100%	0	0.0%	100%	100%	3	100%	233	100%	100%	3	100%	100%	233	100%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%			
MULTI FAMILY	Low	0	0.0%	0.0%	0	0.0%	0.0%	21.4%	0	0.0%	0	0.0%	18.3%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%			
	Moderate	0	0.0%	0.0%	0	0.0%	0.0%	17.9%	0	0.0%	0	0.0%	19.3%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%			
	Middle	0	0.0%	0.0%	0	0.0%	0.0%	20.0%	0	0.0%	0	0.0%	21.9%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%			
	Upper	0	0.0%	4.8%	0	0.0%	0.3%	40.7%	0	0.0%	0	0.0%	40.5%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	7.7%	0	0.0%	0.1%	0	0.0%	0.1%			
	Unknown	0	0.0%	95.2%	0	0.0%	99.7%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	100.0%	0	0.0%	100.0%	0	0.0%	92.3%	0	0.0%	99.9%	0	0.0%	99.9%			
	Total	0	0.0%	100%	0	0.0%	100%	100%	0	0.0%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%			
OTHER PURPOSE LOC	Low	0	0.0%	2.8%	0	0.0%	1.6%	21.4%	0	0.0%	0	0.0%	18.3%	0	0.0%	4.4%	0	0.0%	2.8%	0	0.0%	4.3%	0	0.0%	2.5%	0	0.0%	2.5%			
	Moderate	0	0.0%	6.5%	0	0.0%	3.2%	17.9%	0	0.0%	0	0.0%	19.3%	0	0.0%	12.1%	0	0.0%	7.4%	0	0.0%	14.3%	0	0.0%	9.4%	0	0.0%	9.4%			
	Middle	0	0.0%	18.7%	0	0.0%	10.9%	20.0%	0	0.0%	0	0.0%	21.9%	0	0.0%	21.4%	0	0.0%	14.1%	0	0.0%	18.2%	0	0.0%	10.4%	0	0.0%	10.4%			
	Upper	0	0.0%	68.2%	0	0.0%	83.2%	40.7%	1	100.0%	805	100.0%	40.5%	1	100.0%	56.8%	805	100.0%	72.1%	0	0.0%	55.8%	0	0.0%	71.4%	0	0.0%	71.4%			
	Unknown	0	0.0%	3.7%	0	0.0%	1.1%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	5.3%	0	0.0%	3.7%	0	0.0%	7.4%	0	0.0%	6.2%	0	0.0%	6.2%			
	Total	0	0.0%	100%	0	0.0%	100%	100%	1	100%	805	100%	100%	1	100%	100%	805	100%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%			

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

Borrower Distribution of HMDA Loans - Table 2 of 2
Assessment Area: FL Panama City

PRODUCT TYPE		Borrower Income Levels	Bank & Aggregate Lending; Demographic Data							Bank Lending & Demographic Data									Bank & Aggregate Lending								
			2021							2022, 2023					2022					2023							
			Bank					Families by Family Income %	Bank				Families by Family Income %	Count			Dollar			Count			Dollar				
			Count	Agg %	Dollar \$ (000s)	\$ %			Count	Dollar \$ (000s)	\$ %			Bank	Agg %		Bank	Agg %		Bank	Agg %		Bank	Agg %			
			#	%	%	\$ (000s)	\$ %	%	#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	%		
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	7.1%	0	0.0%	4.1%	21.4%	0	0.0%	0	0.0%	18.3%	0	0.0%	7.0%	0	0.0%	2.7%	0	0.0%	6.7%	0	0.0%	3.0%		
	Moderate	0	0.0%	11.0%	0	0.0%	6.0%	17.9%	0	0.0%	0	0.0%	19.3%	0	0.0%	16.6%	0	0.0%	8.7%	0	0.0%	14.1%	0	0.0%	7.3%		
	Middle	0	0.0%	18.9%	0	0.0%	13.3%	20.0%	2	100.0%	52	100.0%	21.9%	1	100.0%	24.1%	40	100.0%	13.3%	1	100.0%	22.3%	12	100.0%	12.7%		
	Upper	1	100.0%	56.7%	250	100.0%	69.1%	40.7%	0	0.0%	0	0.0%	40.5%	0	0.0%	46.2%	0	0.0%	65.5%	0	0.0%	50.6%	0	0.0%	54.9%		
	Unknown	0	0.0%	6.3%	0	0.0%	7.4%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	6.0%	0	0.0%	9.7%	0	0.0%	6.3%	0	0.0%	22.2%		
	Total	1	100%	100%	250	100%	100%	100%	2	100%	52	100%	100%	1	100%	100%	40	100%	100%	1	100%	100%	12	100%	100%		
PURPOSE NOT APPLICABLE	Low	0	0.0%	0.0%	0	0.0%	0.0%	21.4%	0	0.0%	0	0.0%	18.3%	0	0.0%	3.3%	0	0.0%	2.2%	0	0.0%	0.0%	0	0.0%	0.0%		
	Moderate	0	0.0%	0.0%	0	0.0%	0.0%	17.9%	0	0.0%	0	0.0%	19.3%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%		
	Middle	0	0.0%	1.7%	0	0.0%	3.5%	20.0%	0	0.0%	0	0.0%	21.9%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%		
	Upper	0	0.0%	0.0%	0	0.0%	0.0%	40.7%	0	0.0%	0	0.0%	40.5%	0	0.0%	3.3%	0	0.0%	2.3%	0	0.0%	0.0%	0	0.0%	0.0%		
	Unknown	0	0.0%	98.3%	0	0.0%	96.5%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	93.3%	0	0.0%	95.5%	0	0.0%	100.0%	0	0.0%	100.0%		
	Total	0	0.0%	100%	0	0.0%	100%	100%	0	0.0%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%		
HMDA TOTALS	Low	2	2.2%	3.2%	160	0.6%	1.4%	21.4%	3	4.7%	238	1.0%	18.3%	3	6.8%	4.6%	238	1.8%	2.0%	0	0.0%	3.0%	0	0.0%	1.0%		
	Moderate	9	10.1%	11.2%	1,677	6.7%	7.0%	17.9%	6	9.4%	1,167	5.1%	19.3%	6	13.6%	12.9%	1,167	9.0%	7.6%	0	0.0%	9.7%	0	0.0%	4.9%		
	Middle	17	19.1%	17.5%	3,864	15.3%	14.4%	20.0%	12	18.8%	2,025	8.9%	21.9%	7	15.9%	19.9%	1,212	9.4%	15.3%	5	25.0%	20.3%	813	8.2%	13.7%		
	Upper	58	65.2%	44.2%	18,986	75.3%	50.4%	40.7%	39	60.9%	18,714	82.0%	40.5%	24	54.5%	45.9%	9,668	74.6%	51.7%	15	75.0%	45.8%	9,046	91.8%	47.6%		
	Unknown	3	3.4%	24.0%	523	2.1%	26.8%	0.0%	4	6.3%	676	3.0%	0.0%	4	9.1%	16.8%	676	5.2%	23.5%	0	0.0%	21.3%	0	0.0%	32.8%		
	Total	89	100%	100%	25,210	100%	100%	100%	64	100%	22,820	100%	100%	44	100%	100%	12,961	100%	100%	20	100%	100%	9,859	100%	100%		

Geographic Distribution of Small Business & Small Farm Loans
Assessment Area: FL Panama City

PRODUCT TYPE	Tract Income Levels	Bank & Aggregate Lending; Demographic Data							Bank Lending & Demographic Data											Bank & Aggregate Lending							
		2021							2022, 2023					2022						2023							
		Count		Bank		Dollar		Total Businesses	Count		Dollar		Total Businesses	Count		Dollar		Agg	Count		Dollar		Agg	Count		Dollar	
		#	%	%	\$ (000s)	\$ %	Agg \$ %		#	%	\$ (000s)	\$ %		#	%	%	\$ (000s)	\$ %	#	%	%	\$ (000s)	\$ %	#	%	\$ (000s)	\$ %
SMALL BUSINESSES	Low	1	2.5%	2.6%	21	0.4%	2.8%	3.1%	0	0.0%	0	0.0%	2.5%	0	0.0%	1.8%	0	0.0%	2.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
	Moderate	19	47.5%	15.5%	3,210	58.2%	19.8%	19.0%	4	19.0%	866	14.1%	20.3%	3	20.0%	17.3%	625	14.3%	17.9%	1	16.7%	241	13.8%	1	16.7%	241	13.8%
	Middle	13	32.5%	53.1%	1,188	21.5%	50.1%	53.2%	12	57.1%	4,194	68.5%	50.4%	8	53.3%	53.8%	2,704	61.8%	57.9%	4	66.7%	1,490	85.3%	4	66.7%	1,490	85.3%
	Upper	7	17.5%	28.1%	1,096	19.9%	27.1%	24.7%	5	23.8%	1,064	17.4%	26.8%	4	26.7%	26.5%	1,048	23.9%	22.1%	1	16.7%	16	0.9%	1	16.7%	16	0.9%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
	Tr Unknown	0	0.0%	0.7%	0	0.0%	0.1%		0	0.0%	0	0.0%		0	0.0%	0.6%	0	0.0%	0.1%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
	Total	40	100%	100%	5,515	100%	100%	100%	21	100%	6,124	100%	100%	15	100%	100%	4,377	100%	100%	6	100%	1,747	100%	6	100%	1,747	100%
SMALL FARM	Low	0	0.0%	0.0%	0	0.0%	0.0%	2.8%	0	0.0%	0	0.0%	1.6%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
	Moderate	0	0.0%	0.0%	0	0.0%	0.0%	11.1%	0	0.0%	0	0.0%	11.1%	0	0.0%	33.3%	0	0.0%	15.7%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
	Middle	0	0.0%	78.1%	0	0.0%	79.7%	61.1%	0	0.0%	0	0.0%	55.6%	0	0.0%	26.7%	0	0.0%	49.6%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
	Upper	0	0.0%	21.9%	0	0.0%	20.3%	25.0%	0	0.0%	0	0.0%	31.7%	0	0.0%	40.0%	0	0.0%	34.7%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
	Tr Unknown	0	0.0%	0.0%	0	0.0%	0.0%		0	0.0%	0	0.0%		0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
	Total	0	0.0%	100%	0	0.0%	100%	100%	0	0.0%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	0	0.0%	0	0.0%	0	0.0%

Originations & Purchases
Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data; 2021 & 2023 D&B information

Small Business & Small Farm Lending By Revenue & Loan Size
Assessment Area: FL Panama City

PRODUCT TYPE		Bank & Aggregate Lending; Demographic Data								Bank Lending & Demographic Data					Bank & Aggregate Lending										
		2021							2022, 2023					2022					2023						
		Count		Dollar		Total Businesses	Count	Dollar		Total Businesses	Count		Dollar		Agg	Count		Dollar							
		Bank	Agg	Bank	Agg			Bank	Agg		Bank	Agg	Bank	Agg		Bank	Agg								
#	%	\$ (000s)	\$ %	%	#	%	\$ (000s)	\$ %	%	#	%	\$ (000s)	\$ %	%	#	%	\$ (000s)	\$ %							
SMALL BUSINESS	Revenue	\$1 Million or Less	5	12.5%	40.9%	1,134	20.6%	27.3%	94.5%	12	57.1%	4,037	65.9%	93.9%	6	40.0%	48.7%	2,290	52.3%	38.4%	6	100.0%	1,747	100.0%	
		Over \$1 Million	6	15.0%		2,275	41.3%	4.7%	7	33.3%	1,812	29.6%	5.2%	7	46.7%		1,812	41.4%		0	0.0%	0	0.0%		
		Total Rev. available	11	27.5%		3,409	61.8%	99.2%	19	90.5%	5,849	95.5%	99.1%	13	86.7%		4,102	93.7%		6	100.0%	1,747	100.0%		
		Rev. Not Known	29	72.5%		2,106	38.2%	0.8%	2	9.5%	275	4.5%	0.9%	2	13.3%		275	6.3%		0	0.0%	0	0.0%		
		Total	40	100%		5,515	100%	100.0%	21	100%	6,124	100%	100%	15	100%		4,377	100%		6	100%	1,747	100%		
	Loan Size	\$100,000 or Less	24	60.0%	90.9%	826	15.0%	36.3%	3	14.3%	166	2.7%		2	13.3%	93.2%	150	3.4%	35.3%	1	16.7%	16	0.9%		
		\$100,001 - \$250,000	9	22.5%	5.7%	1,698	30.8%	23.6%	8	38.1%	1,385	22.6%		6	40.0%	3.3%	929	21.2%	15.7%	2	33.3%	456	26.1%		
		\$250,001 - \$1 Million	7	17.5%	3.4%	2,991	54.2%	40.1%	10	47.6%	4,573	74.7%		7	46.7%	3.5%	3,298	75.3%	49.0%	3	50.0%	1,275	73.0%		
		Total	40	100%	100.0%	5,515	100%	100.0%	21	100%	6,124	100%		15	100%	100%	4,377	100%	100%	6	100%	1,747	100%		
	Loan Size & Rev \$1 Mill or Less	\$100,000 or Less	1	20.0%		20	1.8%		1	8.3%	16	0.4%		0	0.0%		0	0.0%		1	16.7%	16	0.9%		
		\$100,001 - \$250,000	3	60.0%		614	54.1%		4	33.3%	887	22.0%		2	33.3%		431	18.8%		2	33.3%	456	26.1%		
		\$250,001 - \$1 Million	1	20.0%		500	44.1%		7	58.3%	3,134	77.6%		4	66.7%		1,859	81.2%		3	50.0%	1,275	73.0%		
		Total	5	100%		1,134	100%		12	100%	4,037	100%		6	100%		2,290	100%		6	100%	1,747	100%		
SMALL FARM	Revenue	\$1 Million or Less	0	0.0%	34.4%	0	0.0%	25.5%	Total Farms	95.8%	0	0.0%	0	0.0%	96.8%	0	0.0%	70.0%	0	0.0%	37.3%	0	0.0%	0	0.0%
		Over \$1 Million	0	0.0%		0	0.0%	4.2%	0	0.0%	0	0.0%	3.2%	0	0.0%		0	0.0%		0	0.0%	0	0.0%		
		Total Rev. available	0	0.0%		0	0.0%	100.0%	0	0.0%	0	0.0%	100.0%	0	0.0%		0	0.0%		0	0.0%	0	0.0%		
		Not Known	0	0.0%		0	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%		0	0.0%		0	0.0%	0	0.0%		
		Total	0	0.0%		0	0.0%	100%	0	0.0%	0	0.0%	100%	0	0.0%		0	0.0%		0	0.0%	0	0.0%		
	Loan Size	\$100,000 or Less	0	0.0%	71.9%	0	0.0%	16.4%		0	0.0%	0	0.0%		0	0.0%	93.3%	0	0.0%	48.2%	0	0.0%	0	0.0%	
		\$100,001 - \$250,000	0	0.0%	21.9%	0	0.0%	54.1%		0	0.0%	0	0.0%		0	0.0%	3.3%	0	0.0%	22.9%	0	0.0%	0	0.0%	
		\$250,001 - \$500,000	0	0.0%	6.3%	0	0.0%	29.5%		0	0.0%	0	0.0%		0	0.0%	3.3%	0	0.0%	28.9%	0	0.0%	0	0.0%	
		Total	0	0.0%	100%	0	0.0%	100%		0	0.0%	0	0.0%		0	0.0%	100%	0	0.0%	100%	0	0.0%	0	0.0%	
	Loan Size & Rev \$1 Mill or Less	\$100,000 or Less	0	0.0%		0	0.0%			0	0.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%	0	0.0%	
		\$100,001 - \$250,000	0	0.0%		0	0.0%			0	0.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%	0	0.0%	
		\$250,001 - \$500,000	0	0.0%		0	0.0%			0	0.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%	0	0.0%	
		Total	0	0.0%		0	0.0%			0	0.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%	0	0.0%	

Originations & Purchases
Aggregate data is unavailable for loans to businesses/farms with revenue over \$1 million or revenue unknown, and for loan size by revenue
Based on 2020 FFIEC Census Data; 2011-2015 ACS data; 2022 FFIEC Census Data; 2016-2020 ACS data; 2020 & 2022 D&B information

Geographic Distribution of HMDA Loans - Table 1 of 2
Assessment Area: FL Pensacola

PRODUCT TYPE	Tract Income Levels	Bank & Aggregate Lending; Demographic Data							Bank Lending & Demographic Data										Bank & Aggregate Lending												
		2021							2022, 2023					2022					2023												
		Count			Dollar			Owner Occupied Units	Bank			Owner Occupied Units	Count			Dollar			Count			Dollar									
		Bank	Agg	%	Bank	Agg	\$ %		Count	%	Dollar		\$ %	Bank	%	Agg	\$ %	Bank	%	Agg	\$ %	Bank	%	Agg	\$ %	Bank	%	Agg	\$ %		
#	%	#	%	\$ (000s)	\$ %		#	%	\$ (000s)	\$ %		#	%	\$ (000s)	\$ %		#	%	\$ (000s)	\$ %		#	%	\$ (000s)	\$ %		#	%	\$ (000s)	\$ %	
HOME PURCHASE	Low	0	0.0%	1.0%	0	0.0%	0.5%	2.6%	0	0.0%	0	0.0%	4.7%	0	0.0%	3.0%	0	0.0%	1.9%	0	0.0%	4.0%	0	0.0%	2.5%	0	0.0%	0.0%	0.0%	2.5%	
	Moderate	2	25.0%	15.0%	427	17.1%	11.4%	20.4%	3	27.3%	672	12.2%	26.9%	1	20.0%	26.5%	381	9.6%	21.1%	2	33.3%	25.2%	291	18.6%	19.5%	2	33.3%	25.2%	291	18.6%	19.5%
	Middle	3	37.5%	49.8%	1,082	43.3%	44.2%	53.8%	2	18.2%	627	11.4%	42.6%	0	0.0%	42.0%	0	0.0%	39.3%	2	33.3%	40.3%	627	40.0%	38.0%	2	33.3%	40.3%	627	40.0%	38.0%
	Upper	3	37.5%	34.1%	990	39.6%	44.0%	23.1%	6	54.5%	4,220	76.5%	25.8%	4	80.0%	28.5%	3,572	90.4%	37.7%	2	33.3%	30.6%	648	41.4%	39.9%	2	33.3%	30.6%	648	41.4%	39.9%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	8	100%	100%	2,499	100%	100%	100%	11	100%	5,519	100%	100%	5	100%	100%	3,953	100%	100%	6	100%	100%	1,566	100%	100%	6	100%	100%	1,566	100%	100%
REFINANCE	Low	0	0.0%	0.4%	0	0.0%	0.2%	2.6%	0	0.0%	0	0.0%	4.7%	0	0.0%	2.1%	0	0.0%	1.4%	0	0.0%	3.9%	0	0.0%	3.2%	0	0.0%	0.0%	0.0%	3.2%	
	Moderate	0	0.0%	12.3%	0	0.0%	9.4%	20.4%	0	0.0%	0	0.0%	26.9%	0	0.0%	23.1%	0	0.0%	17.6%	0	0.0%	26.8%	0	0.0%	21.8%	0	0.0%	0.0%	0.0%	21.8%	
	Middle	0	0.0%	52.6%	0	0.0%	46.1%	53.8%	0	0.0%	0	0.0%	42.6%	0	0.0%	45.9%	0	0.0%	43.5%	0	0.0%	43.5%	0	0.0%	42.2%	0	0.0%	0.0%	0.0%	42.2%	
	Upper	0	0.0%	34.7%	0	0.0%	44.2%	23.1%	2	100.0%	663	100.0%	25.8%	1	100.0%	28.9%	153	100.0%	37.6%	1	100.0%	25.9%	510	100.0%	32.8%	1	100.0%	25.9%	510	100.0%	32.8%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	0	0.0%	100%	0	0.0%	100%	100%	2	100%	663	100%	100%	1	100%	100%	153	100%	100%	1	100%	100%	510	100%	100%	1	100%	100%	510	100%	100%
HOME IMPROVEMENT	Low	0	0.0%	1.2%	0	0.0%	1.4%	2.6%	0	0.0%	0	0.0%	4.7%	0	0.0%	1.0%	0	0.0%	0.8%	0	0.0%	0.7%	0	0.0%	0.4%	0	0.0%	0.0%	0.0%	0.4%	
	Moderate	1	100.0%	11.6%	20	100.0%	11.4%	20.4%	0	0.0%	0	0.0%	26.9%	0	0.0%	19.7%	0	0.0%	16.0%	0	0.0%	21.1%	0	0.0%	16.3%	0	0.0%	0.0%	0.0%	16.3%	
	Middle	0	0.0%	51.6%	0	0.0%	45.3%	53.8%	0	0.0%	0	0.0%	42.6%	0	0.0%	41.5%	0	0.0%	37.4%	0	0.0%	44.5%	0	0.0%	40.2%	0	0.0%	0.0%	0.0%	40.2%	
	Upper	0	0.0%	35.6%	0	0.0%	41.9%	23.1%	0	0.0%	0	0.0%	25.8%	0	0.0%	37.8%	0	0.0%	45.8%	0	0.0%	33.7%	0	0.0%	43.1%	0	0.0%	0.0%	0.0%	43.1%	
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0.0%	
	Total	1	100%	100%	20	100%	100%	100%	0	0.0%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	0.0%	0.0%	100%	
MULTI FAMILY	Low	0	0.0%	4.0%	0	0.0%	Multi-Family Units		0.8%	0	0.0%	0	0.0%	6.9%	0	0.0%	8.6%	0	0.0%	1.9%	0	0.0%	7.4%	0	0.0%	11.6%	0	0.0%	0.0%	0.0%	11.6%
	Moderate	2	100.0%	28.0%	1,443	100.0%	7.1%	31.3%	0	0.0%	0	0.0%	29.6%	0	0.0%	25.7%	0	0.0%	6.8%	0	0.0%	33.3%	0	0.0%	33.4%	0	0.0%	0.0%	0.0%	33.4%	
	Middle	0	0.0%	56.0%	0	0.0%	63.9%	34.7%	1	100.0%	10,267	100.0%	31.2%	1	100.0%	42.9%	10,267	100.0%	69.0%	0	0.0%	48.1%	0	0.0%	39.4%	0	0.0%	0.0%	0.0%	39.4%	
	Upper	0	0.0%	12.0%	0	0.0%	28.2%	31.7%	0	0.0%	0	0.0%	32.4%	0	0.0%	22.9%	0	0.0%	22.4%	0	0.0%	11.1%	0	0.0%	15.6%	0	0.0%	0.0%	0.0%	15.6%	
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0.0%	
	Total	2	100%	100%	1,443	100%	100%	100%	1	100%	10,267	100%	100%	1	100%	100%	10,267	100%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	0.0%	0.0%	100%	
OTHER PURPOSE LOC	Low	0	0.0%	0.0%	0	0.0%	0.0%	2.6%	0	0.0%	0	0.0%	4.7%	0	0.0%	0.6%	0	0.0%	0.4%	0	0.0%	1.1%	0	0.0%	0.5%	0	0.0%	0.0%	0.0%	0.5%	
	Moderate	0	0.0%	14.2%	0	0.0%	42.2%	20.4%	0	0.0%	0	0.0%	26.9%	0	0.0%	20.4%	0	0.0%	16.1%	0	0.0%	17.2%	0	0.0%	12.6%	0	0.0%	0.0%	0.0%	12.6%	
	Middle	0	0.0%	46.3%	0	0.0%	23.6%	53.8%	1	100.0%	75	100.0%	42.6%	1	100.0%	35.8%	75	100.0%	28.0%	0	0.0%	44.4%	0	0.0%	43.4%	0	0.0%	0.0%	0.0%	43.4%	
	Upper	0	0.0%	39.5%	0	0.0%	34.1%	23.1%	0	0.0%	0	0.0%	25.8%	0	0.0%	43.2%	0	0.0%	55.5%	0	0.0%	37.3%	0	0.0%	43.4%	0	0.0%	0.0%	0.0%	43.4%	
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0.0%	
	Total	0	0.0%	100%	0	0.0%	100%	100%	1	100%	75	100%	100%	1	100%	100%	75	100%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	0.0%	0.0%	100%	

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

Geographic Distribution of HMDA Loans - Table 2 of 2
Assessment Area: FL Pensacola

PRODUCT TYPE	Tract Income Levels	Bank & Aggregate Lending; Demographic Data							Bank Lending & Demographic Data							Bank & Aggregate Lending													
		2021							2022, 2023							2022							2023						
		Bank					Owner Occupied Units	Bank				Owner Occupied Units	Count			Dollar				Count			Dollar						
		Count	Agg	Dollar	Agg	Count		Dollar	Count	Agg	Dollar		Count	Agg	Dollar	Count	Agg	Dollar	Count	Agg	Dollar								
		#	%	%	\$ (000s)	\$ %	%	#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	%					
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	0.0%	0	0.0%	0.0%	2.6%	0	0.0%	0	0.0%	4.7%	0	0.0%	3.0%	0	0.0%	0.9%	0	0.0%	3.0%	0	0.0%	2.3%				
	Moderate	0	0.0%	12.8%	0	0.0%	8.5%	20.4%	0	0.0%	0	0.0%	26.9%	0	0.0%	25.1%	0	0.0%	17.5%	0	0.0%	19.0%	0	0.0%	15.2%				
	Middle	0	0.0%	49.5%	0	0.0%	35.7%	53.8%	1	50.0%	10	3.0%	42.6%	0	0.0%	36.5%	0	0.0%	19.6%	1	100.0%	51.0%	10	100.0%	41.6%				
	Upper	0	0.0%	37.6%	0	0.0%	55.8%	23.1%	1	50.0%	320	97.0%	25.8%	1	100.0%	35.5%	320	100.0%	61.9%	0	0.0%	27.0%	0	0.0%	40.8%				
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%				
	Total	0	0.0%	100%	0	0.0%	100%	100%	2	100%	330	100%	100%	1	100%	100%	320	100%	100%	1	100%	100%	10	100%	100%				
PURPOSE NOT APPLICABLE	Low	0	0.0%	2.3%	0	0.0%	1.0%	2.6%	0	0.0%	0	0.0%	4.7%	0	0.0%	10.7%	0	0.0%	6.5%	0	0.0%	5.9%	0	0.0%	3.8%				
	Moderate	0	0.0%	21.3%	0	0.0%	17.0%	20.4%	0	0.0%	0	0.0%	26.9%	0	0.0%	25.3%	0	0.0%	21.8%	0	0.0%	39.2%	0	0.0%	26.5%				
	Middle	0	0.0%	58.6%	0	0.0%	58.7%	53.8%	0	0.0%	0	0.0%	42.6%	0	0.0%	49.3%	0	0.0%	52.6%	0	0.0%	41.2%	0	0.0%	47.2%				
	Upper	0	0.0%	17.8%	0	0.0%	23.2%	23.1%	0	0.0%	0	0.0%	25.8%	0	0.0%	14.7%	0	0.0%	19.1%	0	0.0%	13.7%	0	0.0%	22.6%				
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%				
	Total	0	0.0%	100%	0	0.0%	100%	100%	0	0.0%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%				
HMDA TOTALS	Low	0	0.0%	0.7%	0	0.0%	0.4%	2.6%	0	0.0%	0	0.0%	4.7%	0	0.0%	2.7%	0	0.0%	1.8%	0	0.0%	3.7%	0	0.0%	3.2%				
	Moderate	5	45.5%	13.9%	1,890	47.7%	10.8%	20.4%	3	17.6%	672	4.0%	26.9%	1	11.1%	25.1%	381	2.6%	19.3%	2	25.0%	24.9%	291	14.0%	20.7%				
	Middle	3	27.3%	51.1%	1,082	27.3%	45.3%	53.8%	5	29.4%	10,979	65.1%	42.6%	2	22.2%	42.8%	10,342	70.0%	41.8%	3	37.5%	41.4%	637	30.5%	38.8%				
	Upper	3	27.3%	34.3%	990	25.0%	43.5%	23.1%	9	52.9%	5,203	30.9%	25.8%	6	66.7%	29.5%	4,045	27.4%	37.2%	3	37.5%	30.0%	1,158	55.5%	37.4%				
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%				
	Total	11	100%	100%	3,962	100%	100%	100%	17	100%	16,854	100%	100%	9	100%	100%	14,768	100%	100%	8	100%	100%	2,086	100%	100%				

Borrower Distribution of HMDA Loans - Table 1 of 2
Assessment Area: FL Pensacola

PRODUCT TYPE		Borrower Income Levels	Bank & Aggregate Lending; Demographic Data							Bank Lending & Demographic Data														Bank & Aggregate Lending									
			2021							2022, 2023					2022					2023													
			Bank			Families by Family Income			Bank			Families by Family Income			Count			Dollar			Count			Dollar									
			Count	Agg	Dollar	Agg			Count		Dollar		Count	Agg		Bank		Agg	Bank		Agg	Bank		Agg									
#	%	\$ (000s)	\$ %	\$ %	%	#	%	\$ (000s)	\$ %	%	#	%	\$ (000s)	\$ %	%	#	%	\$ (000s)	\$ %	%	#	%	\$ (000s)	\$ %	%								
HOME PURCHASE	Low	1	12.5%	5.7%	117	4.7%	3.0%	20.3%	0	0.0%	0	0.0%	22.5%	0	0.0%	4.5%	0	0.0%	2.2%	0	0.0%	3.3%	0	0.0%	1.5%								
	Moderate	0	0.0%	18.7%	0	0.0%	13.7%	20.5%	1	9.1%	157	2.8%	19.9%	0	0.0%	16.7%	0	0.0%	11.6%	1	16.7%	16.2%	157	10.0%	11.5%								
	Middle	0	0.0%	20.9%	0	0.0%	19.3%	22.8%	0	0.0%	0	0.0%	21.1%	0	0.0%	22.2%	0	0.0%	20.0%	0	0.0%	21.6%	0	0.0%	19.9%								
	Upper	3	37.5%	32.7%	1,246	49.9%	43.6%	36.5%	8	72.7%	4,916	89.1%	36.5%	4	80.0%	35.1%	3,641	92.1%	45.4%	4	66.7%	30.2%	1,275	81.4%	41.1%								
	Unknown	4	50.0%	21.9%	1,136	45.5%	20.5%	0.0%	2	18.2%	446	8.1%	0.0%	1	20.0%	21.6%	312	7.9%	20.9%	1	16.7%	28.7%	134	8.6%	26.0%								
	Total	8	100%	100%	2,499	100%	100%	100%	11	100%	5,519	100%	100%	5	100%	100%	3,953	100%	100%	6	100%	100%	1,566	100%	100%								
REFINANCE	Low	0	0.0%	5.8%	0	0.0%	3.2%	20.3%	1	50.0%	153	23.1%	22.5%	1	100.0%	11.1%	153	100.0%	6.4%	0	0.0%	7.4%	0	0.0%	3.9%								
	Moderate	0	0.0%	14.8%	0	0.0%	10.2%	20.5%	0	0.0%	0	0.0%	19.9%	0	0.0%	22.1%	0	0.0%	17.0%	0	0.0%	20.9%	0	0.0%	16.5%								
	Middle	0	0.0%	17.5%	0	0.0%	14.8%	22.8%	0	0.0%	0	0.0%	21.1%	0	0.0%	20.9%	0	0.0%	20.0%	0	0.0%	22.1%	0	0.0%	20.0%								
	Upper	0	0.0%	30.1%	0	0.0%	38.4%	36.5%	1	50.0%	510	76.9%	36.5%	0	0.0%	30.3%	0	0.0%	40.1%	1	100.0%	29.4%	510	100.0%	36.2%								
	Unknown	0	0.0%	31.7%	0	0.0%	33.3%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	15.5%	0	0.0%	16.5%	0	0.0%	20.2%	0	0.0%	23.5%								
	Total	0	0.0%	100%	0	0.0%	100%	100%	2	100%	663	100%	100%	1	100%	100%	153	100%	100%	1	100%	100%	510	100%	100%								
HOME IMPROVEMENT	Low	0	0.0%	5.6%	0	0.0%	3.1%	20.3%	0	0.0%	0	0.0%	22.5%	0	0.0%	7.1%	0	0.0%	4.3%	0	0.0%	6.7%	0	0.0%	3.8%								
	Moderate	0	0.0%	15.1%	0	0.0%	11.7%	20.5%	0	0.0%	0	0.0%	19.9%	0	0.0%	16.6%	0	0.0%	10.6%	0	0.0%	17.8%	0	0.0%	11.2%								
	Middle	1	100.0%	22.6%	20	100.0%	15.9%	22.8%	0	0.0%	0	0.0%	21.1%	0	0.0%	23.9%	0	0.0%	17.3%	0	0.0%	21.6%	0	0.0%	15.7%								
	Upper	0	0.0%	49.9%	0	0.0%	60.9%	36.5%	0	0.0%	0	0.0%	36.5%	0	0.0%	42.0%	0	0.0%	55.1%	0	0.0%	38.9%	0	0.0%	55.3%								
	Unknown	0	0.0%	6.8%	0	0.0%	8.4%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	10.4%	0	0.0%	12.6%	0	0.0%	15.1%	0	0.0%	14.0%								
	Total	1	100%	100%	20	100%	100%	100%	0	0.0%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%								
MULTI FAMILY	Low	0	0.0%	4.0%	0	0.0%	0.1%	20.3%	0	0.0%	0	0.0%	22.5%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%								
	Moderate	0	0.0%	0.0%	0	0.0%	0.0%	20.5%	0	0.0%	0	0.0%	19.9%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%								
	Middle	0	0.0%	0.0%	0	0.0%	0.0%	22.8%	0	0.0%	0	0.0%	21.1%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%								
	Upper	0	0.0%	4.0%	0	0.0%	0.4%	36.5%	0	0.0%	0	0.0%	36.5%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	3.7%	0	0.0%	0.4%								
	Unknown	2	100.0%	92.0%	1,443	100.0%	99.5%	0.0%	1	100.0%	10,267	100.0%	0.0%	1	100.0%	100.0%	10,267	100.0%	100.0%	0	0.0%	96.3%	0	0.0%	99.6%								
	Total	2	100%	100%	1,443	100%	100%	100%	1	100%	10,267	100%	100%	1	100%	100%	10,267	100%	100%	0	0.0%	100%	0	0.0%	100%								
OTHER PURPOSE LOC	Low	0	0.0%	5.3%	0	0.0%	1.4%	20.3%	0	0.0%	0	0.0%	22.5%	0	0.0%	6.5%	0	0.0%	2.8%	0	0.0%	5.7%	0	0.0%	3.4%								
	Moderate	0	0.0%	14.2%	0	0.0%	5.2%	20.5%	0	0.0%	0	0.0%	19.9%	0	0.0%	12.3%	0	0.0%	8.5%	0	0.0%	12.5%	0	0.0%	10.3%								
	Middle	0	0.0%	17.4%	0	0.0%	8.5%	22.8%	1	100.0%	75	100.0%	21.1%	1	100.0%	21.6%	75	100.0%	16.5%	0	0.0%	22.2%	0	0.0%	16.6%								
	Upper	0	0.0%	56.8%	0	0.0%	46.6%	36.5%	0	0.0%	0	0.0%	36.5%	0	0.0%	46.0%	0	0.0%	63.0%	0	0.0%	45.5%	0	0.0%	56.3%								
	Unknown	0	0.0%	6.3%	0	0.0%	38.3%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	13.6%	0	0.0%	9.2%	0	0.0%	14.0%	0	0.0%	13.4%								
	Total	0	0.0%	100%	0	0.0%	100%	100%	1	100%	75	100%	100%	1	100%	100%	75	100%	100%	0	0.0%	100%	0	0.0%	100%								

Originations & Purchases
Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

Borrower Distribution of HMDA Loans - Table 2 of 2
Assessment Area: FL Pensacola

PRODUCT TYPE	Borrower Income Levels	Bank & Aggregate Lending; Demographic Data							Bank Lending & Demographic Data														Bank & Aggregate Lending									
		2021							2022, 2023					2022					2023													
		Bank			Families by Family Income			Bank			Families by Family Income			Count		Dollar			Count		Dollar											
		Count	Agg %	Dollar \$ (000s)	Agg %	Dollar \$ %	Families %	Count	Agg %	Dollar \$ (000s)	Agg %	Dollar \$ %	Families %	Bank	Agg %	Bank \$ (000s)	Agg %	Bank	Agg %	Bank \$ (000s)	Agg %	Bank \$ %	Agg %									
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	10.1%	0	0.0%	8.8%	20.3%	0	0.0%	0	0.0%	22.5%	0	0.0%	12.3%	0	0.0%	7.0%	0	0.0%	7.3%	0	0.0%	4.9%							
	Moderate	0	0.0%	8.3%	0	0.0%	5.2%	20.5%	0	0.0%	0	0.0%	19.9%	0	0.0%	22.2%	0	0.0%	11.4%	0	0.0%	11.7%	0	0.0%	7.7%							
	Middle	0	0.0%	22.9%	0	0.0%	14.8%	22.8%	0	0.0%	0	0.0%	21.1%	0	0.0%	21.7%	0	0.0%	13.7%	0	0.0%	24.0%	0	0.0%	17.9%							
	Upper	0	0.0%	45.9%	0	0.0%	52.8%	36.5%	2	100.0%	330	100.0%	36.5%	1	100.0%	31.0%	320	100.0%	51.9%	1	100.0%	32.7%	10	100.0%	49.4%							
	Unknown	0	0.0%	12.8%	0	0.0%	18.4%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	12.8%	0	0.0%	16.0%	0	0.0%	24.3%	0	0.0%	20.2%							
	Total	0	0.0%	100%	0	0.0%	100%	100%	2	100%	330	100%	100%	1	100%	100%	320	100%	100%	1	100%	100%	10	100%	100%							
PURPOSE NOT APPLICABLE	Low	0	0.0%	1.1%	0	0.0%	0.9%	20.3%	0	0.0%	0	0.0%	22.5%	0	0.0%	4.0%	0	0.0%	2.3%	0	0.0%	3.9%	0	0.0%	2.5%							
	Moderate	0	0.0%	2.9%	0	0.0%	3.1%	20.5%	0	0.0%	0	0.0%	19.9%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	3.9%	0	0.0%	5.6%							
	Middle	0	0.0%	2.3%	0	0.0%	3.3%	22.8%	0	0.0%	0	0.0%	21.1%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	3.9%	0	0.0%	7.9%							
	Upper	0	0.0%	0.0%	0	0.0%	0.0%	36.5%	0	0.0%	0	0.0%	36.5%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	2.0%	0	0.0%	1.6%							
	Unknown	0	0.0%	93.7%	0	0.0%	92.7%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	96.0%	0	0.0%	97.7%	0	0.0%	86.3%	0	0.0%	82.4%							
	Total	0	0.0%	100%	0	0.0%	100%	100%	0	0.0%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%							
HMDA TOTALS	Low	1	9.1%	5.7%	117	3.0%	3.0%	20.3%	1	5.9%	153	0.9%	22.5%	1	11.1%	6.5%	153	1.0%	3.0%	0	0.0%	4.3%	0	0.0%	1.7%							
	Moderate	0	0.0%	16.7%	0	0.0%	11.8%	20.5%	1	5.9%	157	0.9%	19.9%	0	0.0%	17.9%	0	0.0%	11.8%	1	12.5%	16.6%	157	7.5%	11.1%							
	Middle	1	9.1%	19.2%	20	0.5%	16.8%	22.8%	1	5.9%	75	0.4%	21.1%	1	11.1%	21.7%	75	0.5%	18.5%	0	0.0%	21.6%	0	0.0%	18.3%							
	Upper	3	27.3%	31.9%	1,246	31.4%	40.5%	36.5%	11	64.7%	5,756	34.2%	36.5%	5	55.6%	34.1%	3,961	26.8%	41.6%	6	75.0%	30.8%	1,795	86.0%	37.9%							
	Unknown	6	54.5%	26.4%	2,579	65.1%	27.8%	0.0%	3	17.6%	10,713	63.6%	0.0%	2	22.2%	19.8%	10,579	71.6%	25.1%	1	12.5%	26.7%	134	6.4%	31.0%							
	Total	11	100%	100%	3,962	100%	100%	100%	17	100%	16,854	100%	100%	9	100%	100%	14,768	100%	100%	8	100%	100%	2,086	100%	100%							

Originations & Purchases
Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2

Geographic Distribution of Small Business & Small Farm Loans
Assessment Area: FL Pensacola

PRODUCT TYPE		Tract Income Levels		Bank & Aggregate Lending; Demographic Data								Bank Lending & Demographic Data										Bank & Aggregate Lending											
				2021								2022, 2023					2022						2023										
				Count		Bank Agg		Dollar		Agg		Total Businesses	Count		Bank		Dollar		Total Businesses	Count		Bank		Dollar		Agg	Count		Bank		Dollar		Agg
#	%	%	\$ (000s)	\$ %	\$ %	%	#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %	#	%	%	\$ (000s)	\$ %	\$ %	#	%	%	\$ (000s)	\$ %	\$ %				
SMALL BUSINESSES	Low	1	1.8%	3.4%	42	0.4%	2.7%	3.4%	4	9.5%	200	1.9%	5.8%	2	9.1%	5.5%	100	2.6%	7.3%	2	10.0%	100	1.5%										
	Moderate	19	34.5%	25.6%	2,049	20.9%	26.6%	26.8%	11	26.2%	2,325	22.3%	28.8%	7	31.8%	28.1%	937	24.5%	27.3%	4	20.0%	1,388	21.0%										
	Middle	22	40.0%	50.2%	3,115	31.8%	52.1%	50.5%	11	26.2%	2,680	25.7%	37.2%	6	27.3%	34.5%	1,123	29.4%	27.7%	5	25.0%	1,557	23.5%										
	Upper	13	23.6%	20.4%	4,576	46.8%	18.5%	19.3%	16	38.1%	5,240	50.2%	28.2%	7	31.8%	31.6%	1,665	43.5%	37.6%	9	45.0%	3,575	54.0%										
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0	0.0%										
	Tr Unknown	0	0.0%	0.4%	0	0.0%	0.1%		0	0.0%	0	0.0%		0	0.0%	0.3%	0	0.0%	0.1%	0	0.0%	0	0.0%										
	Total	55	100%	100%	9,782	100%	100%	100%	42	100%	10,445	100%	100%	22	100%	100%	3,825	100%	100%	20	100%	6,620	100%										
SMALL FARM	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.6%	0	0.0%	0	0.0%	1.8%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0	0.0%										
	Moderate	0	0.0%	5.0%	0	0.0%	5.9%	8.9%	0	0.0%	0	0.0%	15.9%	0	0.0%	13.3%	0	0.0%	2.2%	0	0.0%	0	0.0%										
	Middle	0	0.0%	85.0%	0	0.0%	82.6%	74.4%	0	0.0%	0	0.0%	64.0%	0	0.0%	71.1%	0	0.0%	87.8%	0	0.0%	0	0.0%										
	Upper	0	0.0%	10.0%	0	0.0%	11.6%	16.1%	0	0.0%	0	0.0%	18.3%	0	0.0%	11.1%	0	0.0%	9.1%	0	0.0%	0	0.0%										
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0	0.0%										
	Tr Unknown	0	0.0%	0.0%	0	0.0%	0.0%		0	0.0%	0	0.0%		0	0.0%	4.4%	0	0.0%	0.9%	0	0.0%	0	0.0%										
	Total	0	0.0%	100%	0	0.0%	100%	100%	0	0.0%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	0	0.0%										

Originations & Purchases
Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data; 2021 & 2023 D&B information

Small Business & Small Farm Lending By Revenue & Loan Size
Assessment Area: FL Pensacola

PRODUCT TYPE		Bank & Aggregate Lending; Demographic Data										Bank Lending & Demographic Data										Bank & Aggregate Lending									
		2021								2022, 2023						2022						2023									
		Count			Dollar			Total Businesses	Count		Dollar		Total Businesses	Count			Dollar			Agg \$ %	Count			Dollar							
		Bank	Agg		Bank	\$ %	Agg		\$ %	Bank	\$ %	Bank		\$ %	Bank	\$ %	Bank	\$ %	Bank		\$ %	Bank	\$ %								
		#	%		\$ (000s)	\$ %			#	%	\$ (000s)	\$ %		#	%		\$ (000s)	\$ %		#	%		\$ (000s)	\$ %							
SMALL BUSINESS	Revenue	\$1 Million or Less	12	21.8%	42.5%	2,649	27.1%	31.6%	94.2%	18	42.9%	3,249	31.1%	94.2%	10	45.5%	47.3%	1,136	29.7%	29.6%	8	40.0%	2,113	31.9%							
		Over \$1 Million	12	21.8%		5,285	54.0%	5.2%	5.2%	23	54.8%	6,996	67.0%	5.0%	12	54.5%		2,689	70.3%		11	55.0%	4,307	65.1%							
		Total Rev. available	24	43.6%		7,934	81.1%	99.3%	99.3%	41	97.6%	10,245	98.1%	99.2%	22	100.0%		3,825	100.0%		19	95.0%	6,420	97.0%							
		Rev. Not Known	31	56.4%		1,848	18.9%		0.7%	1	2.4%	200	1.9%	0.8%	0	0.0%		0	0.0%		1	5.0%	200	3.0%							
		Total	55	100%		9,782	100%		100.0%	42	100%	10,445	100%	100%	22	100%		3,825	100%		20	100%	6,620	100%							
	Loan Size	\$100,000 or Less	36	65.5%	88.8%	1,329	13.6%	28.3%		17	40.5%	1,075	10.3%		11	50.0%	92.1%	650	17.0%	33.2%	6	30.0%	425	6.4%							
		\$100,001 - \$250,000	6	10.9%	5.9%	725	7.4%	19.4%		9	21.4%	1,754	16.8%		4	18.2%	4.2%	666	17.4%	17.8%	5	25.0%	1,088	16.4%							
		\$250,001 - \$1 Million	12	21.8%	5.2%	6,711	68.6%	52.3%		16	38.1%	7,616	72.9%		7	31.8%	3.8%	2,509	65.6%	49.0%	9	45.0%	5,107	77.1%							
		Total	55	100%	100.0%	9,782	100%	100.0%		42	100%	10,445	100%		22	100%	100%	3,825	100%	100%	20	100%	6,620	100%							
	Loan Size & Rev \$1 Mill or Less	\$100,000 or Less	9	75.0%		529	20.0%			12	66.7%	790	24.3%		8	80.0%		515	45.3%		4	50.0%	275	13.0%							
		\$100,001 - \$250,000	1	8.3%		103	3.9%			1	5.6%	238	7.3%		0	0.0%		0	0.0%		1	12.5%	238	11.3%							
		\$250,001 - \$1 Million	1	8.3%		1,000	37.8%			5	27.8%	2,221	68.4%		2	20.0%		621	54.7%		3	37.5%	1,600	75.7%							
		Total	12	100%		2,649	100%			18	100%	3,249	100%		10	100%		1,136	100%		8	100%	2,113	100%							
SMALL FARM	Revenue	\$1 Million or Less	0	0.0%	47.5%	0	0.0%	64.3%	Total Farms	0	0.0%	0	0.0%	Total Farms	0	0.0%	44.4%	0	0.0%	17.6%	0	0.0%	0	0.0%							
		Over \$1 Million	0	0.0%		0	0.0%		98.2%	0	0.0%	0	0.0%	1.8%	0	0.0%		0	0.0%		0	0.0%	0	0.0%							
		Total Rev. available	0	0.0%		0	0.0%		100.0%	0	0.0%	0	0.0%	100.0%	0	0.0%		0	0.0%		0	0.0%	0	0.0%							
		Not Known	0	0.0%		0	0.0%		0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%		0	0.0%		0	0.0%	0	0.0%							
		Total	0	0.0%		0	0.0%		100%	0	0.0%	0	0.0%	100%	0	0.0%		0	0.0%		0	0.0%	0	0.0%							
	Loan Size	\$100,000 or Less	0	0.0%	75.0%	0	0.0%	18.2%		0	0.0%	0	0.0%		0	0.0%	86.7%	0	0.0%	23.5%	0	0.0%	0	0.0%							
		\$100,001 - \$250,000	0	0.0%	15.0%	0	0.0%	32.6%		0	0.0%	0	0.0%		0	0.0%	8.9%	0	0.0%	31.6%	0	0.0%	0	0.0%							
		\$250,001 - \$500,000	0	0.0%	10.0%	0	0.0%	49.2%		0	0.0%	0	0.0%		0	0.0%	4.4%	0	0.0%	44.9%	0	0.0%	0	0.0%							
		Total	0	0.0%	100%	0	0.0%	100%		0	0.0%	0	0.0%		0	0.0%	100%	0	0.0%	100%	0	0.0%	0	0.0%							
	Loan Size & Rev \$1 Mill or Less	\$100,000 or Less	0	0.0%		0	0.0%			0	0.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%	0	0.0%							
		\$100,001 - \$250,000	0	0.0%		0	0.0%			0	0.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%	0	0.0%							
		\$250,001 - \$500,000	0	0.0%		0	0.0%			0	0.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%	0	0.0%							
		Total	0	0.0%		0	0.0%			0	0.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%	0	0.0%							

Originations & Purchases
Aggregate data is unavailable for loans to businesses/farms with revenue over \$1 million or revenue unknown, and for loan size by revenue
Based on 2020 FFIEC Census Data; 2011-2015 ACS data; 2022 FFIEC Census Data; 2016-2020 ACS data; 2020 & 2022 D&B information

Geographic Distribution of HMDA Loans - Table 1 of 2

Assessment Area: FL Tallahassee

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data					Bank & Aggregate Lending					
		2023					2023					
		Bank				Owner Occupied Units %	Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg
#	%	\$ (000s)	\$ %		#	%	%	\$ (000s)	\$ %	\$ %		
HOME PURCHASE	Low	0	0.0%	0	0.0%	4.6%	0	0.0%	7.6%	0	0.0%	4.3%
	Moderate	0	0.0%	0	0.0%	12.1%	0	0.0%	16.3%	0	0.0%	10.6%
	Middle	1	50.0%	115	29.1%	33.3%	1	50.0%	39.9%	115	29.1%	34.0%
	Upper	1	50.0%	280	70.9%	50.0%	1	50.0%	35.8%	280	70.9%	50.6%
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.3%	0	0.0%	0.4%
	Total	2	100%	395	100%	100.0%	2	100%	100%	395	100%	100%
REFINANCE	Low	0	0.0%	0	0.0%	4.6%	0	0.0%	4.8%	0	0.0%	2.6%
	Moderate	0	0.0%	0	0.0%	12.1%	0	0.0%	16.2%	0	0.0%	12.8%
	Middle	1	100.0%	21	100.0%	33.3%	1	100.0%	36.7%	21	100.0%	32.4%
	Upper	0	0.0%	0	0.0%	50.0%	0	0.0%	41.8%	0	0.0%	51.7%
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.5%	0	0.0%	0.4%
	Total	1	100%	21	100%	100.0%	1	100%	100%	21	100%	100%
HOME IMPROVEMENT	Low	0	0.0%	0	0.0%	4.6%	0	0.0%	1.6%	0	0.0%	1.5%
	Moderate	0	0.0%	0	0.0%	12.1%	0	0.0%	6.2%	0	0.0%	4.3%
	Middle	1	100.0%	30	100.0%	33.3%	1	100.0%	31.0%	30	100.0%	24.6%
	Upper	0	0.0%	0	0.0%	50.0%	0	0.0%	60.8%	0	0.0%	67.5%
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.3%	0	0.0%	2.1%
	Total	1	100%	30	100%	100.0%	1	100%	100%	30	100%	100%
MULTI FAMILY	Low	0	0.0%	0	0.0%	31.1%	0	0.0%	25.8%	0	0.0%	54.6%
	Moderate	0	0.0%	0	0.0%	25.0%	0	0.0%	32.3%	0	0.0%	25.7%
	Middle	0	0.0%	0	0.0%	25.6%	0	0.0%	38.7%	0	0.0%	19.5%
	Upper	0	0.0%	0	0.0%	10.4%	0	0.0%	0.0%	0	0.0%	0.0%
	Unknown	0	0.0%	0	0.0%	7.9%	0	0.0%	3.2%	0	0.0%	0.2%
	Total	0	0%	0	0.0%	100.0%	0	0.0%	100%	0	0.0%	100%
OTHER PURPOSE LOC	Low	1	100.0%	82	100.0%	4.6%	1	100.0%	2.7%	82	100.0%	2.0%
	Moderate	0	0.0%	0	0.0%	12.1%	0	0.0%	7.3%	0	0.0%	3.9%
	Middle	0	0.0%	0	0.0%	33.3%	0	0.0%	25.6%	0	0.0%	17.3%
	Upper	0	0.0%	0	0.0%	50.0%	0	0.0%	64.4%	0	0.0%	76.7%
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	1	100%	82	100%	100.0%	1	100%	100%	82	100%	100%

Originations & Purchases

Based on 2023 FFIEC Census Data; 2016-2020 ACS data

Geographic Distribution of HMDA Loans - Table 2 of 2

Assessment Area: FL Tallahassee

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data					Bank & Aggregate Lending					
		2023					2023					
		Bank		Owner Occupied Units			Count			Dollar		
		Count	Dollar				Bank	Agg		Bank	Agg	
		#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	0	0.0%	4.6%	0	0.0%	1.5%	0	0.0%	0.8%
	Moderate	0	0.0%	0	0.0%	12.1%	0	0.0%	9.6%	0	0.0%	7.5%
	Middle	0	0.0%	0	0.0%	33.3%	0	0.0%	38.2%	0	0.0%	33.0%
	Upper	0	0.0%	0	0.0%	50.0%	0	0.0%	50.0%	0	0.0%	58.5%
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.7%	0	0.0%	0.2%
	<i>Total</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	<i>100.0%</i>	<i>0</i>	<i>0.0%</i>	<i>100%</i>	<i>0</i>	<i>0.0%</i>	<i>100%</i>
PURPOSE NOT APPLICABLE	Low	0	0.0%	0	0.0%	4.6%	0	0.0%	9.7%	0	0.0%	8.3%
	Moderate	0	0.0%	0	0.0%	12.1%	0	0.0%	25.8%	0	0.0%	26.7%
	Middle	0	0.0%	0	0.0%	33.3%	0	0.0%	41.9%	0	0.0%	26.7%
	Upper	0	0.0%	0	0.0%	50.0%	0	0.0%	19.4%	0	0.0%	35.0%
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	3.2%	0	0.0%	3.3%
	<i>Total</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	<i>100.0%</i>	<i>0</i>	<i>0.0%</i>	<i>100%</i>	<i>0</i>	<i>0.0%</i>	<i>100%</i>
HMDA TOTALS	Low	1	20.0%	82	15.5%	4.6%	1	20.0%	6.6%	82	15.5%	11.1%
	Moderate	0	0.0%	0	0.0%	12.1%	0	0.0%	15.4%	0	0.0%	12.8%
	Middle	3	60.0%	166	31.4%	33.3%	3	60.0%	38.4%	166	31.4%	31.3%
	Upper	1	20.0%	280	53.0%	50.0%	1	20.0%	39.2%	280	53.0%	44.3%
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.4%	0	0.0%	0.4%
	<i>Total</i>	<i>5</i>	<i>100%</i>	<i>528</i>	<i>100%</i>	<i>100.0%</i>	<i>5</i>	<i>100%</i>	<i>100%</i>	<i>528</i>	<i>100%</i>	<i>100%</i>

Originations & Purchases

Based on 2023 FFIEC Census Data; 2016-2020 ACS data

Borrower Distribution of HMDA Loans - Table 1 of 2

Assessment Area: FL Tallahassee

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data					Bank & Aggregate Lending					
		2023					2023					
		Bank				Families by Family Income %	Count			Dollar		
		Count		Dollar			Bank	Agg	Bank	Agg		
#	%	\$ (000s)	\$ %	#	%	%					\$(000s)	\$ %
HOME PURCHASE	Low	0	0.0%	0	0.0%	20.7%	0	0.0%	5.6%	0	0.0%	2.8%
	Moderate	0	0.0%	0	0.0%	15.7%	0	0.0%	17.5%	0	0.0%	13.1%
	Middle	0	0.0%	0	0.0%	18.8%	0	0.0%	18.6%	0	0.0%	17.8%
	Upper	1	50.0%	280	70.9%	44.8%	1	50.0%	30.6%	280	70.9%	45.3%
	Unknown	1	50.0%	115	29.1%	0.0%	1	50.0%	27.7%	115	29.1%	21.1%
	Total	2	100%	395	100%	100.0%	2	100%	100%	395	100%	100%
REFINANCE	Low	0	0.0%	0	0.0%	20.7%	0	0.0%	8.8%	0	0.0%	5.1%
	Moderate	0	0.0%	0	0.0%	15.7%	0	0.0%	21.6%	0	0.0%	16.6%
	Middle	0	0.0%	0	0.0%	18.8%	0	0.0%	23.7%	0	0.0%	22.9%
	Upper	0	0.0%	0	0.0%	44.8%	0	0.0%	29.2%	0	0.0%	36.3%
	Unknown	1	100.0%	21	100.0%	0.0%	1	100.0%	16.7%	21	100.0%	19.1%
	Total	1	100%	21	100%	100.0%	1	100%	100%	21	100%	100%
HOME IMPROVEMENT	Low	0	0.0%	0	0.0%	20.7%	0	0.0%	5.2%	0	0.0%	3.0%
	Moderate	0	0.0%	0	0.0%	15.7%	0	0.0%	15.0%	0	0.0%	9.3%
	Middle	0	0.0%	0	0.0%	18.8%	0	0.0%	24.5%	0	0.0%	17.2%
	Upper	0	0.0%	0	0.0%	44.8%	0	0.0%	46.7%	0	0.0%	64.1%
	Unknown	1	100.0%	30	100.0%	0.0%	1	100.0%	8.5%	30	100.0%	6.4%
	Total	1	100%	30	100%	100.0%	1	100%	100%	30	100%	100%
MULTI FAMILY	Low	0	0.0%	0	0.0%	20.7%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	0	0.0%	15.7%	0	0.0%	0.0%	0	0.0%	0.0%
	Middle	0	0.0%	0	0.0%	18.8%	0	0.0%	6.5%	0	0.0%	0.2%
	Upper	0	0.0%	0	0.0%	44.8%	0	0.0%	0.0%	0	0.0%	0.0%
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	93.5%	0	0.0%	99.8%
	Total	0	0.0%	0	0.0%	100.0%	0	0.0%	100%	0	0.0%	100%
OTHER PURPOSE LOC	Low	0	0.0%	0	0.0%	20.7%	0	0.0%	5.9%	0	0.0%	3.4%
	Moderate	1	100.0%	82	100.0%	15.7%	1	100.0%	16.4%	82	100.0%	9.4%
	Middle	0	0.0%	0	0.0%	18.8%	0	0.0%	16.9%	0	0.0%	10.2%
	Upper	0	0.0%	0	0.0%	44.8%	0	0.0%	50.7%	0	0.0%	67.1%
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	10.0%	0	0.0%	9.9%
	Total	1	100%	82	100%	100.0%	1	100%	100%	82	100%	100%

Originations & Purchases

Based on 2023 FFIEC Census Data; 2016-2020 ACS data

Borrower Distribution of HMDA Loans - Table 2 of 2

Assessment Area: FL Tallahassee

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data					Bank & Aggregate Lending					
		2023					2023					
		Bank				Families by Family Income	Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg
#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %		
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	0	0.0%	20.7%	0	0.0%	11.0%	0	0.0%	7.6%
	Moderate	0	0.0%	0	0.0%	15.7%	0	0.0%	19.9%	0	0.0%	11.1%
	Middle	0	0.0%	0	0.0%	18.8%	0	0.0%	23.5%	0	0.0%	19.0%
	Upper	0	0.0%	0	0.0%	44.8%	0	0.0%	36.0%	0	0.0%	47.1%
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	9.6%	0	0.0%	15.1%
	Total	0	0.0%	0	0.0%	100.0%	0	0.0%	100%	0	0.0%	100%
PURPOSE NOT APPLICABLE	Low	0	0.0%	0	0.0%	20.7%	0	0.0%	9.7%	0	0.0%	7.1%
	Moderate	0	0.0%	0	0.0%	15.7%	0	0.0%	6.5%	0	0.0%	4.0%
	Middle	0	0.0%	0	0.0%	18.8%	0	0.0%	3.2%	0	0.0%	4.5%
	Upper	0	0.0%	0	0.0%	44.8%	0	0.0%	9.7%	0	0.0%	14.5%
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	71.0%	0	0.0%	69.9%
	Total	0	0.0%	0	0.0%	100.0%	0	0.0%	100%	0	0.0%	100%
HMDA TOTALS	Low	0	0.0%	0	0.0%	20.7%	0	0.0%	6.1%	0	0.0%	2.7%
	Moderate	1	20.0%	82	15.5%	15.7%	1	20.0%	17.8%	82	15.5%	11.4%
	Middle	0	0.0%	0	0.0%	18.8%	0	0.0%	19.5%	0	0.0%	15.6%
	Upper	1	20.0%	280	53.0%	44.8%	1	20.0%	32.0%	280	53.0%	38.6%
	Unknown	3	60.0%	166	31.4%	0.0%	3	60.0%	24.5%	166	31.4%	31.7%
	Total	5	100%	528	100%	100.0%	5	100%	100%	528	100%	100%

Originations & Purchases

Based on 2023 FFIEC Census Data; 2016-2020 ACS data

Geographic Distribution of Small Business & Small Farm Loans
Assessment Area: FL Tallahassee

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data					Bank Lending			
		2023					2023			
		Bank		Total		Businesses	Count		Dollar	
		Count		Dollar			Bank		Bank	
		#	%	\$ (000s)	\$ %	%	#	%	\$ 000s	\$ %
SMALL BUSINESSES	Low	0	0.0%	0	0.0%	7.5%	0	0.0%	0	0.0%
	Moderate	1	100.0%	604	100.0%	13.0%	1	100.0%	604	100.0%
	Middle	0	0.0%	0	0.0%	42.1%	0	0.0%	0	0.0%
	Upper	0	0.0%	0	0.0%	35.7%	0	0.0%	0	0.0%
	Unknown	0	0.0%	0	0.0%	1.7%	0	0.0%	0	0.0%
	Tr Unknown	0	0.0%	0	0.0%		0	0.0%	0	0.0%
	<i>Total</i>	<i>1</i>	<i>100%</i>	<i>604</i>	<i>100%</i>	<i>100.0%</i>	<i>1</i>	<i>100%</i>	<i>604</i>	<i>100%</i>
SMALL FARM						Total Farms				
	Low	0	0.0%	0	0.0%	4.8%	0	0.0%	0	0.0%
	Moderate	0	0.0%	0	0.0%	7.5%	0	0.0%	0	0.0%
	Middle	0	0.0%	0	0.0%	31.3%	0	0.0%	0	0.0%
	Upper	0	0.0%	0	0.0%	56.5%	0	0.0%	0	0.0%
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0	0.0%
	Tr Unknown	0	0.0%	0	0.0%		0	0.0%	0	0.0%
	<i>Total</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	<i>100.0%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>

Originations & Purchases

Based on 2023 FFIEC Census Data; 2016-2020 ACS data; 2023 D&B information

Small Business & Small Farm Lending By Revenue & Loan Size

Assessment Area: FL Tallahassee

PRODUCT TYPE			Bank Lending & Demographic Data					Bank Lending			
			2023					2023			
			Bank				Total Businesses	Count		Dollar	
Count		Dollar		Count	Dollar	Bank		Dollar			
#	%	\$ (000s)	\$ %	%	#	%	\$ 000s	\$ %			
SMALL BUSINESS	Revenue	\$1 Million or Less	0	0.0%	0	0.0%	93.5%	0	0.0%	0	0.0%
		Over \$1 Million	1	100.0%	604	100.0%	5.5%	1	100.0%	604	100.0%
		Total Rev. available	1	100.0%	604	100.0%	99.0%	1	100.0%	604	100.0%
		Rev. Not Known	0	0.0%	0	0.0%	1.0%	0	0.0%	0	0.0%
		Total	1	100%	604	100%	100%	1	100%	604	100%
	Loan Size	\$100,000 or Less	0	0.0%	0	0.0%		0	0.0%	0	0.0%
		\$100,001 - \$250,000	0	0.0%	0	0.0%		0	0.0%	0	0.0%
		\$250,001 - \$1 Million	1	100.0%	604	100.0%		1	100.0%	604	100.0%
		Total	1	100%	604	100%		1	100%	604	100%
	Loan Size & Rev \$1 Mill or Less	\$100,000 or Less	0	0.0%	0	0.0%		0	0.0%	0	0.0%
		\$100,001 - \$250,000	0	0.0%	0	0.0%		0	0.0%	0	0.0%
		\$250,001 - \$1 Million	0	0.0%	0	0.0%		0	0.0%	0	0.0%
		Total	0	0.0%	0	0.0%		0	0.0%	0	0.0%
SMALL FARM	Revenue	\$1 Million or Less	0	0.0%	0	0.0%	Total Farms 100.0%	0	0.0%	0	0.0%
		Over \$1 Million	0	0.0%	0	0.0%	0.0%	0	0.0%	0	0.0%
		Total Rev. available	0	0.0%	0	0.0%	100.0%	0	0.0%	0	0.0%
		Not Known	0	0.0%	0	0.0%	0.0%	0	0.0%	0	0.0%
		Total	0	0.0%	0	0.0%	100%	0	0.0%	0	0.0%
	Loan Size	\$100,000 or Less	0	0.0%	0	0.0%		0	0.0%	0	0.0%
		\$100,001 - \$250,000	0	0.0%	0	0.0%		0	0.0%	0	0.0%
		\$250,001 - \$500,000	0	0.0%	0	0.0%		0	0.0%	0	0.0%
		Total	0	0.0%	0	0.0%		0	0.0%	0	0.0%
	Loan Size & Rev \$1 Mill or Less	\$100,000 or Less	0	0.0%	0	0.0%		0	0.0%	0	0.0%
		\$100,001 - \$250,000	0	0.0%	0	0.0%		0	0.0%	0	0.0%
		\$250,001 - \$500,000	0	0.0%	0	0.0%		0	0.0%	0	0.0%
		Total	0	0.0%	0	0.0%		0	0.0%	0	0.0%

Originations & Purchases

Aggregate data is unavailable for loans to businesses/farms with revenue over \$1 million or revenue unknown, and for loan size by revenue

Based on 2022 FFIEC Census Data; 2016-2020 ACS data; 2022 D&B information

Geographic Distribution of HMDA Loans - Table 1 of 2
Assessment Area: TN Chattanooga

PRODUCT TYPE		Tract Income Levels		Bank & Aggregate Lending; Demographic Data								Bank Lending & Demographic Data												Bank & Aggregate Lending											
				2021								2022, 2023								2022								2023							
				Count				Dollar				Owner Occupied Units	Bank				Owner Occupied Units	Count				Dollar				Count				Dollar					
Bank		Agg		Bank		Agg		Count	Dollar		Count		Dollar		Bank	Agg		Bank	Agg		Bank	Agg		Bank	Agg										
#	%	#	%	\$ (000s)	\$ %	#	%	\$ (000s)	\$ %	#	%	\$ (000s)	\$ %	#	%	\$ (000s)	\$ %	#	%	\$ (000s)	\$ %	#	%	\$ (000s)	\$ %	#	%	\$ (000s)	\$ %						
HOME PURCHASE	Low	6	12.2%	4.1%		780	5.3%	3.0%	4.2%	5	11.1%	729	4.5%	4.2%	4	12.5%	4.6%		584	5.9%	3.2%	1	7.7%	4.4%	145	2.2%	3.3%								
	Moderate	8	16.3%	9.7%		1,618	11.1%	6.6%	11.7%	5	11.1%	872	5.4%	11.2%	3	9.4%	11.5%		520	5.3%	9.4%	2	15.4%	14.7%	352	5.4%	11.3%								
	Middle	12	24.5%	35.4%		2,726	18.6%	31.8%	37.2%	13	28.9%	4,628	28.4%	44.0%	8	25.0%	40.7%		2,134	21.7%	36.5%	5	38.5%	40.8%	2,494	38.5%	37.5%								
	Upper	23	46.9%	50.8%		9,518	65.0%	58.6%	46.9%	22	48.9%	10,062	61.8%	39.5%	17	53.1%	42.5%		6,583	67.0%	50.4%	5	38.5%	39.4%	3,479	53.8%	47.4%								
	Unknown	0	0.0%	0.0%		0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	1.1%	0	0.0%	0.8%		0	0.0%	0.5%	0	0.0%	0.7%	0	0.0%	0.4%								
	Total	49	100%	100%		14,642	100%	100%	100%	45	100%	16,291	100%	100%	32	100%	100%		9,821	100%	100%	13	100%	100%	6,470	100%	100%								
REFINANCE	Low	3	7.7%	2.6%		548	6.0%	2.2%	4.2%	3	7.0%	362	3.2%	4.2%	2	7.1%	4.0%		211	3.1%	2.9%	1	6.7%	4.1%	151	3.4%	2.9%								
	Moderate	3	7.7%	7.9%		296	3.2%	5.3%	11.7%	6	14.0%	780	7.0%	11.2%	5	17.9%	12.0%		635	9.3%	9.4%	1	6.7%	13.0%	145	3.3%	9.4%								
	Middle	18	46.2%	35.1%		2,603	28.4%	30.6%	37.2%	11	25.6%	1,547	13.8%	44.0%	7	25.0%	41.4%		909	13.4%	37.6%	4	26.7%	45.1%	638	14.5%	43.2%								
	Upper	15	38.5%	54.4%		5,734	62.5%	61.9%	46.9%	22	51.2%	8,312	74.1%	39.5%	14	50.0%	41.9%		5,049	74.2%	49.7%	8	53.3%	36.8%	3,263	73.9%	43.5%								
	Unknown	0	0.0%	0.0%		0	0.0%	0.0%	0.0%	1	2.3%	218	1.9%	1.1%	0	0.0%	0.7%		0	0.0%	0.4%	1	6.7%	1.1%	218	4.9%	1.0%								
	Total	39	100%	100%		9,181	100%	100%	100%	43	100%	11,219	100%	100%	28	100%	100%		6,804	100%	100%	15	100%	100%	4,415	100%	100%								
HOME IMPROVEMENT	Low	0	0.0%	2.5%		0	0.0%	1.7%	4.2%	0	0.0%	0	0.0%	4.2%	0	0.0%	3.0%		0	0.0%	2.7%	0	0.0%	2.7%	0	0.0%	3.4%								
	Moderate	1	33.3%	7.9%		100	26.7%	6.8%	11.7%	2	10.0%	147	3.9%	11.2%	0	0.0%	10.8%		0	0.0%	10.0%	2	20.0%	8.7%	147	15.5%	7.3%								
	Middle	1	33.3%	36.2%		115	30.7%	34.8%	37.2%	2	10.0%	205	5.5%	44.0%	1	10.0%	38.5%		175	6.3%	33.0%	1	10.0%	38.8%	30	3.2%	33.6%								
	Upper	1	33.3%	53.4%		160	42.7%	56.7%	46.9%	14	70.0%	3,043	81.6%	39.5%	8	80.0%	46.9%		2,505	90.1%	53.8%	6	60.0%	48.8%	538	56.6%	54.9%								
	Unknown	0	0.0%	0.0%		0	0.0%	0.0%	0.0%	2	10.0%	336	9.0%	1.1%	1	10.0%	0.9%		100	3.6%	0.6%	1	10.0%	0.9%	236	24.8%	0.8%								
	Total	3	100%	100%		375	100%	100%	100%	20	100%	3,731	100%	100%	10	100%	100%		2,780	100%	100%	10	100%	100%	951	100%	100%								
MULTI FAMILY	Low	7	33.3%	19.0%		15,199	47.7%	13.3%	16.1%	1	7.7%	1,600	15.1%	13.9%	1	8.3%	6.0%		1,600	15.4%	0.8%	0	0.0%	19.6%	0	0.0%	30.8%								
	Moderate	7	33.3%	21.4%		9,041	28.4%	9.8%	15.2%	3	23.1%	3,206	30.3%	12.4%	3	25.0%	29.0%		3,206	30.9%	8.6%	0	0.0%	25.0%	0	0.0%	24.1%								
	Middle	6	28.6%	38.1%		6,567	20.6%	44.1%	35.3%	3	23.1%	3,072	29.0%	40.0%	3	25.0%	40.0%		3,072	29.6%	17.4%	0	0.0%	25.0%	0	0.0%	12.9%								
	Upper	1	4.8%	21.4%		1,073	3.4%	32.8%	33.3%	6	46.2%	2,700	25.5%	33.2%	5	41.7%	25.0%		2,500	24.1%	73.1%	1	100.0%	30.4%	200	100.0%	32.1%								
	Unknown	0	0.0%	0.0%		0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.5%	0	0.0%	0.0%		0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%								
	Total	21	100%	100%		31,880	100%	100%	100%	13	100%	10,578	100%	100%	12	100%	100%		10,378	100%	100%	1	100%	100%	200	100%	100%								
OTHER PURPOSE LOC	Low	0	0.0%	1.9%		0	0.0%	1.7%	4.2%	0	0.0%	0	0.0%	4.2%	0	0.0%	2.1%		0	0.0%	1.4%	0	0.0%	2.1%	0	0.0%	1.4%								
	Moderate	0	0.0%	5.6%		0	0.0%	5.0%	11.7%	2	7.4%	83	1.3%	11.2%	1	5.6%	8.5%		25	0.6%	5.8%	1	11.1%	6.5%	58	2.9%	4.6%								
	Middle	0	0.0%	29.7%		0	0.0%	27.0%	37.2%	9	33.3%	2,470	38.2%	44.0%	8	44.4%	39.5%		2,220	49.4%	35.2%	1	11.1%	40.3%	250	12.7%	36.1%								
	Upper	0	0.0%	62.8%		0	0.0%	66.3%	46.9%	16	59.3%	3,913	60.5%	39.5%	9	50.0%	49.3%		2,246	50.0%	57.3%	7	77.8%	50.4%	1,667	84.4%	57.7%								
	Unknown	0	0.0%	0.0%		0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	1.1%	0	0.0%	0.6%		0	0.0%	0.2%	0	0.0%	0.7%	0	0.0%	0.2%								
	Total	0	0.0%	100%		0	0.0%	100%	100%	27	100%	6,466	100%	100%	18	100%	100%		4,491	100%	100%	9	100%	100%	1,975	100%	100%								

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

Geographic Distribution of HMDA Loans - Table 2 of 2
Assessment Area: TN Chattanooga

PRODUCT TYPE	Tract Income Levels	Bank & Aggregate Lending; Demographic Data							Bank Lending & Demographic Data												Bank & Aggregate Lending					
		2021							2022, 2023					2022						2023						
		Bank				Owner Occupied Units		Bank			Owner Occupied Units		Count		Dollar					Count		Dollar				
		Count	Agg	Dollar	Agg			Count	Dollar	Bank			Agg	Bank	Agg	Bank	Agg			Bank	Agg	Bank	Agg			
#	%	%	\$ (000s)	\$ %	\$ %	%	#	%	\$ (000s)	\$ %	\$ %	#	%	%	\$ (000s)	\$ %	\$ %	#	%	%	\$ (000s)	\$ %	\$ %			
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	4.7%	0	0.0%	2.2%	4.2%	0	0.0%	0	0.0%	4.2%	0	0.0%	4.0%	0	0.0%	4.0%	0	0.0%	3.0%	0	0.0%	2.9%	
	Moderate	0	0.0%	9.8%	0	0.0%	6.2%	11.7%	0	0.0%	0	0.0%	11.2%	0	0.0%	6.9%	0	0.0%	4.7%	0	0.0%	9.0%	0	0.0%	6.3%	
	Middle	0	0.0%	40.2%	0	0.0%	39.0%	37.2%	0	0.0%	0	0.0%	44.0%	0	0.0%	43.6%	0	0.0%	40.4%	0	0.0%	40.2%	0	0.0%	34.2%	
	Upper	0	0.0%	45.3%	0	0.0%	52.6%	46.9%	0	0.0%	0	0.0%	39.5%	0	0.0%	44.7%	0	0.0%	50.6%	0	0.0%	47.9%	0	0.0%	56.5%	
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	1.1%	0	0.0%	0.9%	0	0.0%	0.3%	0	0.0%	0.0%	0	0.0%	0.0%	
	Total	0	0.0%	100%	0	0.0%	100%	100%	0	0.0%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	
PURPOSE NOT APPLICABLE	Low	0	0.0%	12.6%	0	0.0%	9.4%	4.2%	0	0.0%	0	0.0%	4.2%	0	0.0%	7.2%	0	0.0%	5.0%	0	0.0%	2.7%	0	0.0%	1.9%	
	Moderate	0	0.0%	20.7%	0	0.0%	14.2%	11.7%	0	0.0%	0	0.0%	11.2%	0	0.0%	9.6%	0	0.0%	7.3%	0	0.0%	13.5%	0	0.0%	9.4%	
	Middle	0	0.0%	31.5%	0	0.0%	29.2%	37.2%	0	0.0%	0	0.0%	44.0%	0	0.0%	54.2%	0	0.0%	48.0%	0	0.0%	51.4%	0	0.0%	43.4%	
	Upper	0	0.0%	35.1%	0	0.0%	47.2%	46.9%	0	0.0%	0	0.0%	39.5%	0	0.0%	26.5%	0	0.0%	38.0%	0	0.0%	29.7%	0	0.0%	41.8%	
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	1.1%	0	0.0%	2.4%	0	0.0%	1.7%	0	0.0%	2.7%	0	0.0%	3.6%	
	Total	0	0.0%	100%	0	0.0%	100%	100%	0	0.0%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	
HMDA TOTALS	Low	16	14.3%	3.4%	16,527	29.5%	3.6%	4.2%	9	6.1%	2,691	5.6%	4.2%	7	7.0%	4.2%	2,395	7.0%	2.7%	2	4.2%	4.1%	296	2.1%	5.3%	
	Moderate	19	17.0%	8.7%	11,055	19.7%	6.3%	11.7%	18	12.2%	5,088	10.5%	11.2%	12	12.0%	11.4%	4,386	12.8%	9.1%	6	12.5%	13.3%	702	5.0%	11.7%	
	Middle	37	33.0%	35.2%	12,011	21.4%	32.4%	37.2%	38	25.7%	11,922	24.7%	44.0%	27	27.0%	40.8%	8,510	24.8%	33.5%	11	22.9%	41.3%	3,412	24.4%	36.2%	
	Upper	40	35.7%	52.7%	16,485	29.4%	57.6%	46.9%	80	54.1%	28,030	58.1%	39.5%	53	53.0%	42.9%	18,883	55.1%	54.3%	27	56.3%	40.5%	9,147	65.3%	46.3%	
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	3	2.0%	554	1.1%	1.1%	1	1.0%	0.7%	100	0.3%	0.4%	2	4.2%	0.8%	454	3.2%	0.5%	
	Total	112	100%	100%	56,078	100%	100%	100%	148	100%	48,285	100%	100%	100	100%	100%	34,274	100%	100%	48	100%	100%	14,011	100%	100%	

Borrower Distribution of HMDA Loans - Table 1 of 2
Assessment Area: TN Chattanooga

PRODUCT TYPE		Borrower Income Levels	Bank & Aggregate Lending; Demographic Data							Bank Lending & Demographic Data										Bank & Aggregate Lending									
			2021							2022, 2023					2022					2023									
			Bank					Families by Family Income %	Bank				Families by Family Income %	Count			Dollar		Agg \$ %	Count			Dollar		Agg \$ %				
			Count	%	Agg \$ %	Dollar \$ (000s)	\$ %		Count	%	Dollar \$ (000s)	\$ %		Bank	%	Agg \$ %	Bank	\$ %		Agg \$ %	Bank	%	Agg \$ %	Bank \$ (000s)		\$ %	Agg \$ %		
HOME PURCHASE	Low	1	2.0%	4.4%	45	0.3%	2.3%	20.2%	1	2.2%	72	0.4%	19.3%	0	0.0%	2.2%	0	0.0%	0.9%	1	7.7%	4.1%	72	1.1%	1.9%				
	Moderate	2	4.1%	17.1%	273	1.9%	12.2%	17.0%	4	8.9%	394	2.4%	16.3%	4	12.5%	13.2%	394	4.0%	8.6%	0	0.0%	16.2%	0	0.0%	10.6%				
	Middle	3	6.1%	19.6%	618	4.2%	17.4%	18.9%	2	4.4%	547	3.4%	19.1%	1	3.1%	19.7%	238	2.4%	16.5%	1	7.7%	21.5%	309	4.8%	19.5%				
	Upper	24	49.0%	42.6%	8,854	60.5%	52.4%	44.0%	27	60.0%	12,645	77.6%	45.3%	18	56.3%	48.5%	6,981	71.1%	58.3%	9	69.2%	39.3%	5,664	87.5%	49.9%				
	Unknown	19	38.8%	16.3%	4,852	33.1%	15.7%	0.0%	11	24.4%	2,633	16.2%	0.0%	9	28.1%	16.4%	2,208	22.5%	15.6%	2	15.4%	18.9%	425	6.6%	18.1%				
	Total	49	100%	100%	14,642	100%	100%	100%	45	100%	16,291	100%	100%	32	100%	100%	9,821	100%	100%	13	100%	100%	6,470	100%	100%				
REFINANCE	Low	1	2.6%	5.0%	200	2.2%	2.7%	20.2%	1	2.3%	45	0.4%	19.3%	1	3.6%	8.3%	45	0.7%	4.4%	0	0.0%	11.1%	0	0.0%	6.2%				
	Moderate	4	10.3%	15.5%	524	5.7%	10.6%	17.0%	4	9.3%	461	4.1%	16.3%	2	7.1%	18.8%	158	2.3%	13.4%	2	13.3%	20.0%	303	6.9%	14.3%				
	Middle	6	15.4%	18.3%	1,360	14.8%	15.8%	18.9%	11	25.6%	1,712	15.3%	19.1%	4	14.3%	21.0%	577	8.5%	18.8%	7	46.7%	21.5%	1,135	25.7%	20.0%				
	Upper	16	41.0%	37.2%	5,208	56.7%	47.2%	44.0%	16	37.2%	7,458	66.5%	45.3%	11	39.3%	35.8%	4,626	68.0%	46.6%	5	33.3%	31.0%	2,832	64.1%	40.3%				
	Unknown	12	30.8%	24.0%	1,889	20.6%	23.6%	0.0%	11	25.6%	1,543	13.8%	0.0%	10	35.7%	16.1%	1,398	20.5%	16.8%	1	6.7%	16.4%	145	3.3%	19.2%				
	Total	39	100%	100%	9,181	100%	100%	100%	43	100%	11,219	100%	100%	28	100%	100%	6,804	100%	100%	15	100%	100%	4,415	100%	100%				
HOME IMPROVEMENT	Low	0	0.0%	9.1%	0	0.0%	4.6%	20.2%	0	0.0%	0	0.0%	19.3%	0	0.0%	7.6%	0	0.0%	3.4%	0	0.0%	7.9%	0	0.0%	4.2%				
	Moderate	1	33.3%	15.4%	100	26.7%	11.3%	17.0%	2	10.0%	266	7.1%	16.3%	0	0.0%	14.7%	0	0.0%	9.2%	2	20.0%	15.6%	266	28.0%	8.5%				
	Middle	1	33.3%	21.3%	160	42.7%	19.1%	18.9%	1	5.0%	100	2.7%	19.1%	1	10.0%	21.5%	100	3.6%	16.6%	0	0.0%	21.9%	0	0.0%	16.2%				
	Upper	0	0.0%	51.2%	0	0.0%	61.4%	44.0%	14	70.0%	3,115	83.5%	45.3%	9	90.0%	53.5%	2,680	96.4%	66.8%	5	50.0%	49.0%	435	45.7%	62.3%				
	Unknown	1	33.3%	3.0%	115	30.7%	3.6%	0.0%	3	15.0%	250	6.7%	0.0%	0	0.0%	2.7%	0	0.0%	3.9%	3	30.0%	5.6%	250	26.3%	8.8%				
	Total	3	100%	100%	375	100%	100%	100%	20	100%	3,731	100%	100%	10	100%	100%	2,780	100%	100%	10	100%	100%	951	100%	100%				
MULTI FAMILY	Low	0	0.0%	0.0%	0	0.0%	0.0%	20.2%	0	0.0%	0	0.0%	19.3%	0	0.0%	1.0%	0	0.0%	0.1%	0	0.0%	0.0%	0	0.0%	0.0%				
	Moderate	0	0.0%	0.0%	0	0.0%	0.0%	17.0%	0	0.0%	0	0.0%	16.3%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%				
	Middle	0	0.0%	0.0%	0	0.0%	0.0%	18.9%	0	0.0%	0	0.0%	19.1%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%				
	Upper	0	0.0%	7.1%	0	0.0%	0.9%	44.0%	0	0.0%	0	0.0%	45.3%	0	0.0%	5.0%	0	0.0%	0.5%	0	0.0%	3.6%	0	0.0%	0.5%				
	Unknown	21	100.0%	92.9%	31,880	100.0%	99.1%	0.0%	13	100.0%	10,578	100.0%	0.0%	12	100.0%	94.0%	10,378	100.0%	99.4%	1	100.0%	96.4%	200	100.0%	99.5%				
	Total	21	100%	100%	31,880	100%	100%	100%	13	100%	10,578	100%	100%	12	100%	100%	10,378	100%	100%	1	100%	100%	200	100%	100%				
OTHER PURPOSE LOC	Low	0	0.0%	5.2%	0	0.0%	2.0%	20.2%	2	7.4%	83	1.3%	19.3%	1	5.6%	5.0%	25	0.6%	2.4%	1	11.1%	4.1%	58	2.9%	1.7%				
	Moderate	0	0.0%	14.0%	0	0.0%	7.1%	17.0%	0	0.0%	0	0.0%	16.3%	0	0.0%	12.7%	0	0.0%	6.2%	0	0.0%	16.3%	0	0.0%	8.7%				
	Middle	0	0.0%	19.8%	0	0.0%	13.4%	18.9%	3	11.1%	347	5.4%	19.1%	2	11.1%	21.5%	272	6.1%	14.8%	1	11.1%	22.6%	75	3.8%	13.7%				
	Upper	0	0.0%	59.1%	0	0.0%	75.2%	44.0%	22	81.5%	6,036	93.3%	45.3%	15	83.3%	58.4%	4,194	93.4%	74.9%	7	77.8%	50.0%	1,842	93.3%	70.0%				
	Unknown	0	0.0%	1.9%	0	0.0%	2.2%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	2.5%	0	0.0%	1.7%	0	0.0%	7.1%	0	0.0%	5.9%				
	Total	0	0.0%	100%	0	0.0%	100%	100%	27	100%	6,466	100%	100%	18	100%	100%	4,491	100%	100%	9	100%	100%	1,975	100%	100%				

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

Borrower Distribution of HMDA Loans - Table 2 of 2
Assessment Area: TN Chattanooga

PRODUCT TYPE		Borrower Income Levels	Bank & Aggregate Lending; Demographic Data							Bank Lending & Demographic Data					Bank & Aggregate Lending										
			2021							2022, 2023					2022					2023					
			Bank				Families by Family Income			Bank			Families by Family Income		Count		Dollar			Count		Dollar			
			Count		Agg	Dollar	Agg			Count	Dollar				Bank	Agg	Bank	Agg	Bank	Agg	Bank	Agg			
#	%	%	\$ (000s)	\$ %	\$ %	%	#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %	#	%	%	\$ (000s)	\$ %	\$ %		
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	10.3%	0	0.0%	4.8%	20.2%	0	0.0%	0	0.0%	19.3%	0	0.0%	9.7%	0	0.0%	5.3%	0	0.0%	5.1%	0	0.0%	3.1%
	Moderate	0	0.0%	17.3%	0	0.0%	10.2%	17.0%	0	0.0%	0	0.0%	16.3%	0	0.0%	17.2%	0	0.0%	9.1%	0	0.0%	17.9%	0	0.0%	8.7%
	Middle	0	0.0%	18.7%	0	0.0%	13.7%	18.9%	0	0.0%	0	0.0%	19.1%	0	0.0%	16.9%	0	0.0%	11.2%	0	0.0%	21.8%	0	0.0%	12.3%
	Upper	0	0.0%	39.7%	0	0.0%	54.2%	44.0%	0	0.0%	0	0.0%	45.3%	0	0.0%	49.9%	0	0.0%	68.8%	0	0.0%	51.7%	0	0.0%	73.3%
	Unknown	0	0.0%	14.0%	0	0.0%	17.1%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	6.3%	0	0.0%	5.6%	0	0.0%	3.4%	0	0.0%	2.6%
	Total	0	0.0%	100%	0	0.0%	100%	100%	0	0.0%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%
PURPOSE NOT APPLICABLE	Low	0	0.0%	4.5%	0	0.0%	2.5%	20.2%	0	0.0%	0	0.0%	19.3%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	3.6%	0	0.0%	2.5%	17.0%	0	0.0%	0	0.0%	16.3%	0	0.0%	2.4%	0	0.0%	2.8%	0	0.0%	0.0%	0	0.0%	0.0%
	Middle	0	0.0%	0.9%	0	0.0%	0.8%	18.9%	0	0.0%	0	0.0%	19.1%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Upper	0	0.0%	0.0%	0	0.0%	0.0%	44.0%	0	0.0%	0	0.0%	45.3%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Unknown	0	0.0%	91.0%	0	0.0%	94.3%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	97.6%	0	0.0%	97.2%	0	0.0%	100.0%	0	0.0%	100.0%
	Total	0	0.0%	100%	0	0.0%	100%	100%	0	0.0%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%
HMDA TOTALS	Low	2	1.8%	4.9%	245	0.4%	2.3%	20.2%	4	2.7%	200	0.4%	19.3%	2	2.0%	4.8%	70	0.2%	1.7%	2	4.2%	5.8%	130	0.9%	2.5%
	Moderate	7	6.3%	16.0%	897	1.6%	10.3%	17.0%	10	6.8%	1,121	2.3%	16.3%	6	6.0%	14.9%	552	1.6%	8.2%	4	8.3%	16.8%	569	4.1%	10.2%
	Middle	10	8.9%	18.8%	2,138	3.8%	15.0%	18.9%	17	11.5%	2,706	5.6%	19.1%	8	8.0%	20.0%	1,187	3.5%	14.1%	9	18.8%	21.4%	1,519	10.8%	17.7%
	Upper	40	35.7%	40.0%	14,062	25.1%	45.6%	44.0%	79	53.4%	29,254	60.6%	45.3%	53	53.0%	45.0%	18,481	53.9%	46.7%	26	54.2%	39.2%	10,773	76.9%	45.8%
	Unknown	53	47.3%	20.4%	38,736	69.1%	26.9%	0.0%	38	25.7%	15,004	31.1%	0.0%	31	31.0%	15.3%	13,984	40.8%	29.3%	7	14.6%	16.9%	1,020	7.3%	23.9%
	Total	112	100%	100%	56,078	100%	100%	100%	148	100%	48,285	100%	100%	100	100%	100%	34,274	100%	100%	48	100%	100%	14,011	100%	100%

Geographic Distribution of Small Business & Small Farm Loans
Assessment Area: TN Chattanooga

PRODUCT TYPE		Tract Income Levels		Bank & Aggregate Lending; Demographic Data					Bank Lending & Demographic Data					Bank & Aggregate Lending																	
				2021					2022, 2023					2022					2023												
				Count		Bank		Dollar	Agg	Total Businesses	Count		Bank		Dollar	Agg	Total Businesses	Count		Bank		Dollar	Agg	Total Businesses	Count		Bank		Dollar	Agg	Total Businesses
				#	%	%	\$ (000s)				\$ %	%	#	%				\$ (000s)	\$ %	%	#				%	\$ (000s)	\$ %	%			
SMALL BUSINESSES	Low	35	8.9%	9.4%	6,624	12.9%	15.4%	8.2%	11	6.4%	3,502	7.5%	7.8%	6	6.0%	7.9%	2,023	7.0%	12.3%	5	7.0%	1,479	8.4%								
	Moderate	57	14.4%	13.7%	10,074	19.6%	15.6%	15.0%	46	26.9%	13,448	28.8%	17.4%	29	29.0%	17.8%	8,465	29.2%	22.8%	17	23.9%	4,983	28.2%								
	Middle	165	41.8%	35.0%	22,075	42.9%	34.2%	36.1%	62	36.3%	17,527	37.5%	35.4%	33	33.0%	32.0%	10,521	36.3%	25.8%	29	40.8%	7,006	39.6%								
	Upper	138	34.9%	41.4%	12,681	24.6%	34.5%	40.5%	52	30.4%	12,226	26.2%	38.7%	32	32.0%	41.5%	8,005	27.6%	38.7%	20	28.2%	4,221	23.9%								
	Unknown	0	0.0%	0.1%	0	0.0%	0.3%	0.2%	0	0.0%	0	0.0%	0.9%	0	0.0%	0.5%	0	0.0%	0.3%	0	0.0%	0	0.0%								
	Tr Unknown	0	0.0%	0.3%	0	0.0%	0.0%		0	0.0%	0	0.0%		0	0.0%	0.3%	0	0.0%	0.0%	0	0.0%	0	0.0%								
	Total	395	100%	100%	51,454	100%	100%	100%	171	100%	46,703	100%	100%	100	100%	100%	29,014	100%	100%	71	100%	17,689	100%								
SMALL FARM							Total Farms					Total Farms																			
	Low	0	0.0%	7.0%	0	0.0%	7.1%	4.0%	0	0.0%	0	0.0%	1.6%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0	0.0%								
	Moderate	0	0.0%	11.6%	0	0.0%	6.1%	12.9%	0	0.0%	0	0.0%	8.0%	0	0.0%	3.0%	0	0.0%	5.4%	0	0.0%	0	0.0%								
	Middle	2	100.0%	32.6%	254	100.0%	27.5%	31.5%	0	0.0%	0	0.0%	43.2%	0	0.0%	60.6%	0	0.0%	55.1%	0	0.0%	0	0.0%								
	Upper	0	0.0%	48.8%	0	0.0%	59.3%	51.6%	0	0.0%	0	0.0%	47.2%	0	0.0%	36.4%	0	0.0%	39.4%	0	0.0%	0	0.0%								
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0	0.0%								
	Tr Unknown	0	0.0%	0.0%	0	0.0%	0.0%		0	0.0%	0	0.0%		0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0	0.0%								
	Total	2	100%	100%	254	100%	100%	100%	0	0.0%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	0	0.0%								

Originations & Purchases
Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data; 2021 & 2023 D&B information

Small Business & Small Farm Lending By Revenue & Loan Size
Assessment Area: TN Chattanooga

PRODUCT TYPE		Bank & Aggregate Lending; Demographic Data							Bank Lending & Demographic Data					Bank & Aggregate Lending															
		2021							2022, 2023					2022					2023										
		Count			Dollar			Total Businesses	Count		Dollar		Total Businesses	Count			Dollar		Agg \$ %	Count		Dollar							
		Bank	%	Agg %	Bank	\$ (000s)	\$ %		Agg \$ %	Bank	%	\$ (000s)		\$ %	Bank	%	Agg %	Bank		\$ (000s)	\$ %	Bank	\$ (000s)	\$ %					
SMALL BUSINESS	Revenue	\$1 Million or Less	69	17.5%	44.6%	10,917	21.2%	31.2%	91.3%	106	62.0%	23,136	49.5%	91.2%	63	63.0%	49.4%	15,076	52.0%	36.8%	43	60.6%				43	60.6%	8,060	45.6%
		Over \$1 Million	53	13.4%		23,916	46.5%		8.0%	58	33.9%	22,402	48.0%	8.1%	34	34.0%		13,904	47.9%		24	33.8%				24	33.8%	8,498	48.0%
		Total Rev. available	122	30.9%		34,833	67.7%		99.3%	164	95.9%	45,538	97.5%	99.3%	97	97.0%		28,980	99.9%		67	94.4%				67	94.4%	16,558	93.6%
		Rev. Not Known	273	69.1%		16,621	32.3%		0.7%	7	4.1%	1,165	2.5%	0.7%	3	3.0%		34	0.1%		4	5.6%				4	5.6%	1,131	6.4%
		Total	395	100%		51,454	100%		100.0%	171	100%	46,703	100%	100%	100	100%		29,014	100%		71	100%				71	100%	17,689	100%
	Loan Size	\$100,000 or Less	274	69.4%	85.0%	8,084	15.7%	22.1%		77	45.0%	4,500	9.6%		43	43.0%	88.7%	2,506	8.6%	25.1%	34	47.9%				34	47.9%	1,994	11.3%
		\$100,001 - \$250,000	59	14.9%	7.5%	9,054	17.6%	19.2%		34	19.9%	5,887	12.6%		19	19.0%	5.2%	3,373	11.6%	16.4%	15	21.1%				15	21.1%	2,514	14.2%
		\$250,001 - \$1 Million	62	15.7%	7.4%	34,316	66.7%	58.7%		60	35.1%	36,316	77.8%		38	38.0%	6.1%	23,135	79.7%	58.5%	22	31.0%				22	31.0%	13,181	74.5%
		Total	395	100%	100.0%	51,454	100%	100.0%		171	100%	46,703	100%		100	100%	100%	29,014	100%	100%	71	100%				71	100%	17,689	100%
	Loan Size & Rev \$1 Mill or Less	\$100,000 or Less	34	49.3%		1,702	15.6%			49	46.2%	2,850	12.3%		27	42.9%		1,679	11.1%		22	51.2%				22	51.2%	1,171	14.5%
		\$100,001 - \$250,000	23	33.3%		3,620	33.2%			29	27.4%	4,976	21.5%		16	25.4%		2,791	18.5%		13	30.2%				13	30.2%	2,185	27.1%
		\$250,001 - \$1 Million	12	17.4%		5,595	51.3%			28	26.4%	15,310	66.2%		20	31.7%		10,606	70.4%		8	18.6%				8	18.6%	4,704	58.4%
		Total	69	100%		10,917	100%			106	100%	23,136	100%		63	100%		15,076	100%		43	100%				43	100%	8,060	100%
SMALL FARM	Revenue	\$1 Million or Less	1	50.0%	51.2%	250	98.4%	51.2%	Total Farms 100.0%	0	0.0%	0	0.0%	Total Farms 100.0%	0	0.0%	36.4%	0	0.0%	52.7%	0	0.0%				0	0.0%	0	0.0%
		Over \$1 Million	0	0.0%		0	0.0%		0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%		0	0.0%		0	0.0%				0	0.0%	0	0.0%
		Total Rev. available	1	50.0%		250	98.4%		100.0%	0	0.0%	0	0.0%	100.0%	0	0.0%		0	0.0%		0	0.0%				0	0.0%	0	0.0%
		Not Known	1	50.0%		4	1.6%		0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%		0	0.0%		0	0.0%				0	0.0%	0	0.0%
		Total	2	100%		254	100%		100%	0	0.0%	0	0.0%	100%	0	0.0%		0	0.0%		0	0.0%				0	0.0%	0	0.0%
	Loan Size	\$100,000 or Less	1	50.0%	88.4%	4	1.6%	34.2%		0	0.0%	0	0.0%		0	0.0%	90.9%	0	0.0%	43.2%	0	0.0%				0	0.0%	0	0.0%
		\$100,001 - \$250,000	1	50.0%	7.0%	250	98.4%	29.9%		0	0.0%	0	0.0%		0	0.0%	6.1%	0	0.0%	28.3%	0	0.0%				0	0.0%	0	0.0%
		\$250,001 - \$500,000	0	0.0%	4.7%	0	0.0%	35.9%		0	0.0%	0	0.0%		0	0.0%	3.0%	0	0.0%	28.4%	0	0.0%				0	0.0%	0	0.0%
		Total	2	100%	100%	254	100%	100%		0	0.0%	0	0.0%		0	0.0%	100%	0	0.0%	100%	0	0.0%				0	0.0%	0	0.0%
	Loan Size & Rev \$1 Mill or Less	\$100,000 or Less	0	0.0%		0	0.0%			0	0.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%				0	0.0%	0	0.0%
		\$100,001 - \$250,000	1	100.0%		250	100.0%			0	0.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%				0	0.0%	0	0.0%
		\$250,001 - \$500,000	0	0.0%		0	0.0%			0	0.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%				0	0.0%	0	0.0%
		Total	1	100%		250	100%			0	0.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%				0	0.0%	0	0.0%

Originations & Purchases
Aggregate data is unavailable for loans to businesses/farms with revenue over \$1 million or revenue unknown, and for loan size by revenue
Based on 2020 FFIEC Census Data; 2011-2015 ACS data; 2022 FFIEC Census Data; 2016-2020 ACS data; 2020 & 2022 D&B information

Geographic Distribution of HMDA Loans - Table 1 of 2
Assessment Area: TN Cleveland

PRODUCT TYPE		Tract Income Levels		Bank & Aggregate Lending; Demographic Data								Bank Lending & Demographic Data													Bank & Aggregate Lending									
				2021								2022, 2023					2022					2023												
				Count				Dollar				Owner Occupied Units	Bank				Owner Occupied Units	Count			Dollar		Count			Dollar								
Bank		Agg		Bank		Agg		%	Count		Dollar		%	Bank		%	Agg		Bank		%	Agg		Bank		%	Agg		%					
#	%	#	%	\$ (000s)	\$ %	Agg \$ %	%	#	%	\$ (000s)	\$ %	%	#	%	\$ (000s)	\$ %	%	#	%	\$ (000s)	\$ %	%	#	%	\$ (000s)	\$ %	%	#	%	\$ (000s)	\$ %	%		
HOME PURCHASE	Low	2	7.1%	5.5%	523	8.3%	3.5%	4.7%	0	0.0%	0	0.0%	0.8%	0	0.0%	1.0%	0	0.0%	0.6%	0	0.0%	1.1%	0	0.0%	0.7%	0	0.0%	0.7%	0	0.0%	0.7%			
	Moderate	2	7.1%	4.1%	325	5.1%	3.7%	3.2%	4	10.8%	453	5.4%	7.7%	1	5.6%	12.0%	79	1.9%	9.8%	3	15.8%	13.4%	374	8.6%	10.2%	0	0.0%	0.2%	0	0.0%	0.2%			
	Middle	8	28.6%	42.9%	1,905	30.1%	40.0%	45.6%	21	56.8%	4,566	54.2%	74.2%	12	66.7%	66.5%	2,291	56.2%	65.9%	9	47.4%	69.2%	2,275	52.3%	70.9%	0	0.0%	0.2%	0	0.0%	0.2%			
	Upper	16	57.1%	47.5%	3,567	56.4%	52.8%	46.4%	12	32.4%	3,405	40.4%	17.2%	5	27.8%	20.4%	1,708	41.9%	23.7%	7	36.8%	16.3%	1,697	39.0%	18.3%	0	0.0%	0.2%	0	0.0%	0.2%			
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%			
	Total	28	100%	100%	6,320	100%	100%	100%	37	100%	8,424	100%	100%	18	100%	100%	4,078	100%	100%	19	100%	100%	4,346	100%	100%	0	0.0%	0.2%	0	0.0%	0.2%			
REFINANCE	Low	0	0.0%	3.0%	0	0.0%	1.6%	4.7%	0	0.0%	0	0.0%	0.8%	0	0.0%	0.5%	0	0.0%	0.3%	0	0.0%	0.4%	0	0.0%	0.2%	0	0.0%	0.2%	0	0.0%	0.2%			
	Moderate	3	6.8%	3.3%	302	3.2%	2.6%	3.2%	2	8.3%	115	2.8%	7.7%	1	5.6%	10.3%	30	0.9%	7.6%	1	16.7%	8.1%	85	12.3%	5.8%	0	0.0%	0.2%	0	0.0%	0.2%			
	Middle	22	50.0%	42.8%	4,400	46.2%	39.2%	45.6%	18	75.0%	3,199	78.5%	74.2%	13	72.2%	72.6%	2,593	76.6%	72.5%	5	83.3%	74.1%	606	87.7%	71.7%	0	0.0%	0.2%	0	0.0%	0.2%			
	Upper	19	43.2%	50.9%	4,812	50.6%	56.6%	46.4%	4	16.7%	763	18.7%	17.2%	4	22.2%	16.6%	763	22.5%	19.6%	0	0.0%	17.5%	0	0.0%	22.3%	0	0.0%	0.2%	0	0.0%	0.2%			
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%			
	Total	44	100%	100%	9,514	100%	100%	100%	24	100%	4,077	100%	100%	18	100%	100%	3,386	100%	100%	6	100%	100%	691	100%	100%	0	0.0%	0.2%	0	0.0%	0.2%			
HOME IMPROVEMENT	Low	0	0.0%	2.5%	0	0.0%	1.6%	4.7%	0	0.0%	0	0.0%	0.8%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.5%	0	0.0%	0.2%	0	0.0%	0.2%	0	0.0%	0.2%			
	Moderate	0	0.0%	2.5%	0	0.0%	1.9%	3.2%	2	15.4%	180	13.0%	7.7%	2	28.6%	10.2%	180	25.5%	6.8%	0	0.0%	9.5%	0	0.0%	9.8%	0	0.0%	0.2%	0	0.0%	0.2%			
	Middle	1	100.0%	42.0%	75	100.0%	30.7%	45.6%	8	61.5%	737	53.4%	74.2%	3	42.9%	66.5%	150	21.3%	69.5%	5	83.3%	70.0%	587	87.0%	73.7%	0	0.0%	0.2%	0	0.0%	0.2%			
	Upper	0	0.0%	52.9%	0	0.0%	65.8%	46.4%	3	23.1%	463	33.6%	17.2%	2	28.6%	23.3%	375	53.2%	23.7%	1	16.7%	20.0%	88	13.0%	16.2%	0	0.0%	0.2%	0	0.0%	0.2%			
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%			
	Total	1	100%	100%	75	100%	100%	100%	13	100%	1,380	100%	100%	7	100%	100%	705	100%	100%	6	100%	100%	675	100%	100%	0	0.0%	0.2%	0	0.0%	0.2%			
MULTI-FAMILY	Low	0	0.0%	21.6%	0	0.0%	Multi-Family Units		30.5%	0	0.0%	0	0.0%	13.8%	0	0.0%	9.5%	0	0.0%	3.3%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%		
	Moderate	0	0.0%	5.4%	0	0.0%	5.0%		19.1%	0	0.0%	0	0.0%	44.2%	0	0.0%	42.9%	0	0.0%	59.3%	0	0.0%	42.9%	0	0.0%	65.0%	0	0.0%	0.0%	0	0.0%	0.0%		
	Middle	2	66.7%	62.2%	1,182	30.1%	33.2%		43.5%	0	0.0%	0	0.0%	41.7%	0	0.0%	42.9%	0	0.0%	35.6%	0	0.0%	50.0%	0	0.0%	33.6%	0	0.0%	0.0%	0	0.0%	0.0%		
	Upper	1	33.3%	10.8%	2,750	69.9%	52.7%		6.8%	0	0.0%	0	0.0%	0.4%	0	0.0%	4.8%	0	0.0%	1.8%	0	0.0%	7.1%	0	0.0%	1.4%	0	0.0%	0.0%	0	0.0%	0.0%		
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%		0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%		
	Total	3	100%	100%	3,932	100%	100%		100%	0	0.0%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	0.0%	0	0.0%	0.0%		
OTHER PURPOSE LOC	Low	0	0.0%	0.0%	0	0.0%	0.0%	4.7%	0	0.0%	0	0.0%	0.8%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%			
	Moderate	0	0.0%	5.0%	0	0.0%	4.7%	3.2%	0	0.0%	0	0.0%	7.7%	0	0.0%	6.9%	0	0.0%	4.9%	0	0.0%	7.1%	0	0.0%	4.2%	0	0.0%	0.0%	0	0.0%	0.0%			
	Middle	0	0.0%	40.0%	0	0.0%	33.7%	45.6%	19	95.0%	2,333	86.7%	74.2%	12	92.3%	67.9%	1,743	83.0%	66.5%	7	100.0%	67.7%	590	100.0%	68.2%	0	0.0%	0.0%	0	0.0%	0.0%			
	Upper	0	0.0%	55.0%	0	0.0%	61.6%	46.4%	1	5.0%	358	13.3%	17.2%	1	7.7%	25.2%	358	17.0%	28.6%	0	0.0%	25.2%	0	0.0%	27.7%	0	0.0%	0.0%	0	0.0%	0.0%			
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%			
	Total	0	0.0%	100%	0	0.0%	100%	100%	20	100%	2,691	100%	100%	13	100%	100%	2,101	100%	100%	7	100%	100%	590	100%	100%	0	0.0%	0.0%	0	0.0%	0.0%			

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

Geographic Distribution of HMDA Loans - Table 2 of 2
Assessment Area: TN Cleveland

PRODUCT TYPE	Tract Income Levels	Bank & Aggregate Lending; Demographic Data							Bank Lending & Demographic Data													Bank & Aggregate Lending						
		2021							2022, 2023					2022					2023									
		Bank					Owner Occupied Units	Bank				Owner Occupied Units	Count			Dollar			Count			Dollar						
		Count	Agg	Dollar	Agg	Count		Dollar	Count	Agg	Dollar		Count	Agg	Dollar	Count	Agg	Dollar	Count	Agg	Dollar							
#	%	%	\$ (000s)	\$ %	\$ %	%	#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %	#	%	%	\$ (000s)	\$ %	\$ %					
OTHER PURPOSE CLOSED/EXEMPT	Low	1	100.0%	4.0%	90	100.0%	2.9%	4.7%	0	0.0%	0	0.0%	0.8%	0	0.0%	1.1%	0	0.0%	0.9%	0	0.0%	0.0%	0.0%	1.6%				
	Moderate	0	0.0%	6.0%	0	0.0%	7.1%	3.2%	0	0.0%	0	0.0%	7.7%	0	0.0%	9.0%	0	0.0%	7.6%	0	0.0%	13.1%	0	0.0%	18.8%			
	Middle	0	0.0%	30.0%	0	0.0%	27.2%	45.6%	1	100.0%	49	100.0%	74.2%	1	100.0%	67.4%	49	100.0%	69.0%	0	0.0%	69.2%	0	0.0%	66.6%			
	Upper	0	0.0%	60.0%	0	0.0%	62.9%	46.4%	0	0.0%	0	0.0%	17.2%	0	0.0%	22.5%	0	0.0%	22.3%	0	0.0%	16.8%	0	0.0%	13.1%			
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%			
	Total	1	100%	100%	90	100%	100%	100%	1	100%	49	100%	100%	1	100%	100%	49	100%	100%	0	0.0%	100%	0	0.0%	100%			
PURPOSE NOT APPLICABLE	Low	0	0.0%	11.6%	0	0.0%	7.7%	4.7%	0	0.0%	0	0.0%	0.8%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%			
	Moderate	0	0.0%	2.3%	0	0.0%	1.6%	3.2%	0	0.0%	0	0.0%	7.7%	0	0.0%	8.3%	0	0.0%	4.7%	0	0.0%	7.1%	0	0.0%	4.9%			
	Middle	0	0.0%	46.5%	0	0.0%	42.1%	45.6%	0	0.0%	0	0.0%	74.2%	0	0.0%	79.2%	0	0.0%	84.5%	0	0.0%	78.6%	0	0.0%	74.8%			
	Upper	0	0.0%	39.5%	0	0.0%	48.6%	46.4%	0	0.0%	0	0.0%	17.2%	0	0.0%	12.5%	0	0.0%	10.8%	0	0.0%	14.3%	0	0.0%	20.3%			
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%			
	Total	0	0.0%	100%	0	0.0%	100%	100%	0	0.0%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%			
HMDA TOTALS	Low	3	3.9%	4.3%	613	3.1%	2.9%	4.7%	0	0.0%	0	0.0%	0.8%	0	0.0%	0.9%	0	0.0%	0.6%	0	0.0%	0.8%	0	0.0%	0.6%			
	Moderate	5	6.5%	3.7%	627	3.1%	3.3%	3.2%	8	8.4%	748	4.5%	7.7%	4	7.0%	11.4%	289	2.8%	11.4%	4	10.5%	11.8%	459	7.3%	10.5%			
	Middle	33	42.9%	42.8%	7,562	37.9%	39.1%	45.6%	67	70.5%	10,884	65.5%	74.2%	41	71.9%	68.3%	6,826	66.1%	66.4%	26	68.4%	70.1%	4,058	64.4%	70.3%			
	Upper	36	46.8%	49.2%	11,129	55.8%	54.7%	46.4%	20	21.1%	4,989	30.0%	17.2%	12	21.1%	19.4%	3,204	31.0%	21.5%	8	21.1%	17.3%	1,785	28.3%	18.7%			
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%			
	Total	77	100%	100%	19,931	100%	100%	100%	95	100%	16,621	100%	100%	57	100%	100%	10,319	100%	100%	38	100%	100%	6,302	100%	100%			

Borrower Distribution of HMDA Loans - Table 1 of 2
Assessment Area: TN Cleveland

PRODUCT TYPE	Borrower Income Levels	Bank & Aggregate Lending; Demographic Data							Bank Lending & Demographic Data														Bank & Aggregate Lending						
		2021							2022, 2023					2022					2023										
		Bank					Families by Family Income %	Bank				Families by Family Income %	Count			Dollar			Count			Dollar							
		Count	%	Agg \$ %	Dollar \$ (000s)	\$ %		Count	%	Dollar \$ (000s)	\$ %		Bank	%	Agg %	Bank \$ (000s)	\$ %	Agg %	Bank	%	Agg %	Bank \$ (000s)	\$ %	Agg %					
HOME PURCHASE	Low	1	3.6%	3.1%	125	2.0%	1.6%	22.2%	0	0.0%	0	0.0%	20.4%	0	0.0%	4.7%	0	0.0%	2.5%	0	0.0%	4.5%	0	0.0%	0	0.0%	2.2%		
	Moderate	3	10.7%	18.0%	391	6.2%	12.8%	16.8%	7	18.9%	976	11.6%	18.3%	2	11.1%	18.7%	270	6.6%	13.6%	5	26.3%	20.4%	706	16.2%	15.1%				
	Middle	6	21.4%	21.2%	1,315	20.8%	19.7%	18.4%	9	24.3%	2,424	28.8%	20.4%	4	22.2%	25.1%	1,262	30.9%	23.9%	5	26.3%	27.2%	1,162	26.7%	24.8%				
	Upper	17	60.7%	37.0%	4,312	68.2%	45.0%	42.6%	20	54.1%	4,906	58.2%	40.9%	12	66.7%	34.4%	2,546	62.4%	42.6%	8	42.1%	31.2%	2,360	54.3%	40.4%				
	Unknown	1	3.6%	20.7%	177	2.8%	20.8%	0.0%	1	2.7%	118	1.4%	0.0%	0	0.0%	17.1%	0	0.0%	17.5%	1	5.3%	16.6%	118	2.7%	17.5%				
	Total	28	100%	100%	6,320	100%	100%	100%	37	100%	8,424	100%	100%	18	100%	100%	4,078	100%	100%	19	100%	100%	4,346	100%	100%				
REFINANCE	Low	0	0.0%	3.3%	0	0.0%	1.7%	22.2%	4	16.7%	294	7.2%	20.4%	2	11.1%	9.3%	100	3.0%	5.2%	2	33.3%	11.1%	194	28.1%	5.4%				
	Moderate	5	11.4%	11.3%	654	6.9%	7.7%	16.8%	3	12.5%	290	7.1%	18.3%	3	16.7%	19.5%	290	8.6%	14.8%	0	0.0%	15.0%	0	0.0%	11.3%				
	Middle	6	13.6%	18.5%	1,159	12.2%	15.4%	18.4%	3	12.5%	332	8.1%	20.4%	2	11.1%	24.4%	247	7.3%	22.2%	1	16.7%	25.9%	85	12.3%	24.4%				
	Upper	33	75.0%	41.2%	7,701	80.9%	48.6%	42.6%	13	54.2%	3,084	75.6%	40.9%	11	61.1%	32.1%	2,749	81.2%	42.0%	2	33.3%	34.2%	335	48.5%	44.8%				
	Unknown	0	0.0%	25.7%	0	0.0%	26.6%	0.0%	1	4.2%	77	1.9%	0.0%	0	0.0%	14.6%	0	0.0%	15.9%	1	16.7%	13.7%	77	11.1%	14.0%				
	Total	44	100%	100%	9,514	100%	100%	100%	24	100%	4,077	100%	100%	18	100%	100%	3,386	100%	100%	6	100%	100%	691	100%	100%				
HOME IMPROVEMENT	Low	0	0.0%	5.0%	0	0.0%	2.8%	22.2%	0	0.0%	0	0.0%	20.4%	0	0.0%	7.4%	0	0.0%	3.7%	0	0.0%	7.1%	0	0.0%	0	0.0%	2.7%		
	Moderate	0	0.0%	12.6%	0	0.0%	7.6%	16.8%	1	7.7%	50	3.6%	18.3%	1	14.3%	15.3%	50	7.1%	8.3%	0	0.0%	12.9%	0	0.0%	0	0.0%	8.8%		
	Middle	0	0.0%	20.2%	0	0.0%	23.8%	18.4%	1	7.7%	130	9.4%	20.4%	1	14.3%	25.6%	130	18.4%	23.4%	0	0.0%	23.3%	0	0.0%	0	0.0%	13.4%		
	Upper	1	100.0%	58.0%	75	100.0%	63.0%	42.6%	10	76.9%	1,173	85.0%	40.9%	5	71.4%	48.3%	525	74.5%	62.7%	5	83.3%	54.3%	648	96.0%	72.4%				
	Unknown	0	0.0%	4.2%	0	0.0%	2.7%	0.0%	1	7.7%	27	2.0%	0.0%	0	0.0%	3.4%	0	0.0%	1.9%	1	16.7%	2.4%	27	4.0%	2.7%				
	Total	1	100%	100%	75	100%	100%	100%	13	100%	1,380	100%	100%	7	100%	100%	705	100%	100%	6	100%	100%	675	100%	100%				
MULTI FAMILY	Low	0	0.0%	2.7%	0	0.0%	0.3%	22.2%	0	0.0%	0	0.0%	20.4%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0	0.0%	0.0%		
	Moderate	0	0.0%	2.7%	0	0.0%	1.2%	16.8%	0	0.0%	0	0.0%	18.3%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0	0.0%	0.0%		
	Middle	0	0.0%	2.7%	0	0.0%	0.3%	18.4%	0	0.0%	0	0.0%	20.4%	0	0.0%	4.8%	0	0.0%	1.2%	0	0.0%	0.0%	0	0.0%	0	0.0%	0.0%		
	Upper	0	0.0%	24.3%	0	0.0%	4.2%	42.6%	0	0.0%	0	0.0%	40.9%	0	0.0%	54.8%	0	0.0%	33.1%	0	0.0%	35.7%	0	0.0%	0	0.0%	11.9%		
	Unknown	3	100.0%	67.6%	3,932	100.0%	94.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	40.5%	0	0.0%	65.7%	0	0.0%	64.3%	0	0.0%	0	0.0%	88.1%		
	Total	3	100%	100%	3,932	100%	100%	100%	0	0.0%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	0	0.0%	100%		
OTHER PURPOSE LOC	Low	0	0.0%	5.0%	0	0.0%	1.3%	22.2%	0	0.0%	0	0.0%	20.4%	0	0.0%	2.5%	0	0.0%	1.0%	0	0.0%	8.4%	0	0.0%	0	0.0%	3.4%		
	Moderate	0	0.0%	11.7%	0	0.0%	9.0%	16.8%	4	20.0%	408	15.2%	18.3%	4	30.8%	13.8%	408	19.4%	8.6%	0	0.0%	16.1%	0	0.0%	0	0.0%	9.1%		
	Middle	0	0.0%	15.0%	0	0.0%	9.0%	18.4%	2	10.0%	75	2.8%	20.4%	0	0.0%	26.4%	0	0.0%	18.8%	2	28.6%	29.7%	75	12.7%	26.2%				
	Upper	0	0.0%	61.7%	0	0.0%	69.3%	42.6%	14	70.0%	2,208	82.1%	40.9%	9	69.2%	56.0%	1,693	80.6%	70.4%	5	71.4%	43.9%	515	87.3%	60.5%				
	Unknown	0	0.0%	6.7%	0	0.0%	11.3%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	1.3%	0	0.0%	1.2%	0	0.0%	1.9%	0	0.0%	0	0.0%	0.8%		
	Total	0	0.0%	100%	0	0.0%	100%	100%	20	100%	2,691	100%	100%	13	100%	100%	2,101	100%	100%	7	100%	100%	590	100%	100%				

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

Borrower Distribution of HMDA Loans - Table 2 of 2
Assessment Area: TN Cleveland

PRODUCT TYPE	Borrower Income Levels	Bank & Aggregate Lending; Demographic Data							Bank Lending & Demographic Data					Bank & Aggregate Lending											
		2021							2022, 2023					2022					2023						
		Bank				Families by Family Income %	Bank				Families by Family Income %	Count		Dollar			Count		Dollar						
		Count	Agg %	Dollar	Agg %		Count	Dollar	Count	Agg %		Bank	Agg %	Bank	Agg %	Bank	Agg %	Bank	Agg %						
#	%	\$ (000s)	\$ %	\$ %	#	%	\$ (000s)	\$ %	%	#	%	\$ (000s)	\$ %	%	#	%	\$ (000s)	\$ %	%	#	%	\$ (000s)	\$ %	\$ %	
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	8.0%	0	0.0%	4.5%	22.2%	0	0.0%	0	0.0%	20.4%	0	0.0%	9.0%	0	0.0%	3.8%	0	0.0%	5.6%	0	0.0%	5.2%
	Moderate	0	0.0%	24.0%	0	0.0%	19.8%	16.8%	0	0.0%	0	0.0%	18.3%	0	0.0%	18.0%	0	0.0%	16.4%	0	0.0%	21.5%	0	0.0%	11.8%
	Middle	0	0.0%	20.0%	0	0.0%	15.9%	18.4%	0	0.0%	0	0.0%	20.4%	0	0.0%	30.3%	0	0.0%	27.4%	0	0.0%	26.2%	0	0.0%	23.2%
	Upper	1	100.0%	40.0%	90	100.0%	43.6%	42.6%	1	100.0%	49	100.0%	40.9%	1	100.0%	38.2%	49	100.0%	42.2%	0	0.0%	45.8%	0	0.0%	58.7%
	Unknown	0	0.0%	8.0%	0	0.0%	16.2%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	4.5%	0	0.0%	10.2%	0	0.0%	0.9%	0	0.0%	1.2%
	Total	1	100%	100%	90	100%	100%	100%	1	100%	49	100%	100%	1	100%	100%	49	100%	100%	0	0.0%	100%	0	0.0%	100%
PURPOSE NOT APPLICABLE	Low	0	0.0%	0.0%	0	0.0%	0.0%	22.2%	0	0.0%	0	0.0%	20.4%	0	0.0%	8.3%	0	0.0%	4.7%	0	0.0%	7.1%	0	0.0%	5.5%
	Moderate	0	0.0%	2.3%	0	0.0%	0.5%	16.8%	0	0.0%	0	0.0%	18.3%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Middle	0	0.0%	2.3%	0	0.0%	2.0%	18.4%	0	0.0%	0	0.0%	20.4%	0	0.0%	4.2%	0	0.0%	3.9%	0	0.0%	0.0%	0	0.0%	0.0%
	Upper	0	0.0%	0.0%	0	0.0%	0.0%	42.6%	0	0.0%	0	0.0%	40.9%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Unknown	0	0.0%	95.3%	0	0.0%	97.6%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	87.5%	0	0.0%	91.3%	0	0.0%	92.9%	0	0.0%	94.5%
	Total	0	0.0%	100%	0	0.0%	100%	100%	0	0.0%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%
HMDA TOTALS	Low	1	1.3%	3.3%	125	0.6%	1.6%	22.2%	4	4.2%	294	1.8%	20.4%	2	3.5%	6.3%	100	1.0%	3.1%	2	5.3%	6.2%	194	3.1%	2.9%
	Moderate	8	10.4%	14.3%	1,045	5.2%	9.8%	16.8%	15	15.8%	1,724	10.4%	18.3%	10	17.5%	18.2%	1,018	9.9%	13.1%	5	13.2%	18.4%	706	11.2%	13.7%
	Middle	12	15.6%	19.5%	2,474	12.4%	16.5%	18.4%	15	15.8%	2,961	17.8%	20.4%	7	12.3%	24.7%	1,639	15.9%	22.2%	8	21.1%	26.5%	1,322	21.0%	23.8%
	Upper	52	67.5%	39.5%	12,178	61.1%	44.5%	42.6%	58	61.1%	11,420	68.7%	40.9%	38	66.7%	35.4%	7,562	73.3%	42.8%	20	52.6%	34.8%	3,858	61.2%	42.3%
	Unknown	4	5.2%	23.5%	4,109	20.6%	27.6%	0.0%	3	3.2%	222	1.3%	0.0%	0	0.0%	15.4%	0	0.0%	18.9%	3	7.9%	14.1%	222	3.5%	17.3%
	Total	77	100%	100%	19,931	100%	100%	100%	95	100%	16,621	100%	100%	57	100%	100%	10,319	100%	100%	38	100%	100%	6,302	100%	100%

Geographic Distribution of Small Business & Small Farm Loans
Assessment Area: TN Cleveland

PRODUCT TYPE	Tract Income Levels	Bank & Aggregate Lending; Demographic Data							Bank Lending & Demographic Data											Bank & Aggregate Lending							
		2021							2022, 2023					2022						2023							
		Count		Bank		Dollar		Total Businesses	Count		Bank		Total Businesses	Count		Dollar		Agg	Count		Dollar		Agg				
		#	%	%	\$ (000s)	\$ %	\$ %		#	%	\$ (000s)	\$ %		%	#	%	%		\$ (000s)	\$ %	\$ %	#		%	\$ (000s)	\$ %	
SMALL BUSINESSES	Low	6	9.5%	6.4%	1,705	18.9%	7.3%	8.1%	3	5.1%	400	3.1%	1.1%	2	5.7%	1.3%	250	4.5%	2.3%	1	4.2%	150	2.1%				
	Moderate	6	9.5%	10.2%	727	8.0%	12.1%	10.6%	18	30.5%	3,562	27.8%	25.2%	15	42.9%	21.2%	2,042	36.9%	25.8%	3	12.5%	1,520	20.9%				
	Middle	20	31.7%	43.3%	2,793	30.9%	43.5%	49.5%	31	52.5%	7,431	58.0%	64.1%	16	45.7%	63.8%	2,981	53.9%	60.9%	15	62.5%	4,450	61.2%				
	Upper	31	49.2%	39.1%	3,810	42.2%	36.9%	31.8%	7	11.9%	1,411	11.0%	9.5%	2	5.7%	12.6%	254	4.6%	10.8%	5	20.8%	1,157	15.9%				
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0	0.0%				
	Tr Unknown	0	0.0%	1.0%	0	0.0%	0.2%		0	0.0%	0	0.0%		0	0.0%	1.1%	0	0.0%	0.2%	0	0.0%	0	0.0%				
	Total	63	100%	100%	9,035	100%	100%	100%	59	100%	12,804	100%	100%	35	100%	100%	5,527	100%	100%	24	100%	7,277	100%				
SMALL FARM	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0	0.0%				
	Moderate	0	0.0%	3.4%	0	0.0%	2.0%	0.0%	0	0.0%	0	0.0%	2.7%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0	0.0%				
	Middle	0	0.0%	37.9%	0	0.0%	53.9%	45.6%	0	0.0%	0	0.0%	84.9%	0	0.0%	100.0%	0	0.0%	100.0%	0	0.0%	0	0.0%				
	Upper	0	0.0%	58.6%	0	0.0%	44.1%	54.4%	0	0.0%	0	0.0%	12.3%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0	0.0%				
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0	0.0%				
	Tr Unknown	0	0.0%	0.0%	0	0.0%	0.0%		0	0.0%	0	0.0%		0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0	0.0%				
	Total	0	0.0%	100%	0	0.0%	100%	100%	0	0.0%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	0	0.0%				

Originations & Purchases
Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data; 2021 & 2023 D&B information

Small Business & Small Farm Lending By Revenue & Loan Size
Assessment Area: TN Cleveland

PRODUCT TYPE			Bank & Aggregate Lending; Demographic Data								Bank Lending & Demographic Data											Bank & Aggregate Lending							
			2021								2022, 2023						2022						2023						
			Count			Dollar			Total Businesses	Count			Dollar			Total Businesses	Count			Dollar			Agg	Count			Dollar		
			Bank	Agg	%	Bank	\$ %	Agg		Bank	%	\$ (000s)	\$ %	Bank	%		\$ (000s)	\$ %	Bank	%	\$ (000s)	\$ %		Bank	%	\$ (000s)	\$ %		
SMALL BUSINESS	Revenue	\$1 Million or Less	19	30.2%	49.6%	4,478	49.6%	40.8%	91.8%	40	67.8%	7,316	57.1%	91.8%	24	68.6%	55.9%	3,704	67.0%	37.3%	16	66.7%	3,612	49.6%					
		Over \$1 Million	13	20.6%		2,795	30.9%	7.6%	7.6%	16	27.1%	4,988	39.0%	7.5%	9	25.7%		1,523	27.6%		7	29.2%	3,465	47.6%					
		Total Rev. available	32	50.8%		7,273	80.5%	99.4%	99.4%	56	94.9%	12,304	96.1%	99.3%	33	94.3%		5,227	94.6%		23	95.8%	7,077	97.3%					
		Rev. Not Known	31	49.2%		1,762	19.5%		0.6%	3	5.1%	500	3.9%	0.7%	2	5.7%		300	5.4%		1	4.2%	200	2.7%					
		Total	63	100%		9,035	100%		100.0%	59	100%	12,804	100%	100%	35	100%		5,527	100%		24	100%	7,277	100%					
		Loan Size	\$100,000 or Less	39	61.9%	88.2%	1,145	12.7%	28.1%		24	40.7%	1,235	9.6%		15	42.9%	90.0%	762	13.8%	27.1%	9	37.5%	473	6.5%				
	\$100,001 - \$250,000		10	15.9%	6.7%	1,618	17.9%	21.8%		20	33.9%	3,267	25.5%		14	40.0%	5.3%	2,235	40.4%	19.0%	6	25.0%	1,032	14.2%					
	\$250,001 - \$1 Million		14	22.2%	5.1%	6,272	69.4%	50.0%		15	25.4%	8,302	64.8%		6	17.1%	4.7%	2,530	45.8%	53.9%	9	37.5%	5,772	79.3%					
	Total		63	100%	100.0%	9,035	100%	100.0%		59	100%	12,804	100%		35	100%	100%	5,527	100%	100%	24	100%	7,277	100%					
	Loan Size & Rev \$1 Mill or Less		\$100,000 or Less	7	36.8%		411	9.2%			18	45.0%	822	11.2%		10	41.7%		448	12.1%		8	50.0%	374	10.4%				
			\$100,001 - \$250,000	5	26.3%		815	18.2%			14	35.0%	2,178	29.8%		10	41.7%		1,496	40.4%		4	25.0%	682	18.9%				
		\$250,001 - \$1 Million	7	36.8%		3,252	72.6%			8	20.0%	4,316	59.0%		4	16.7%		1,760	47.5%		4	25.0%	2,556	70.8%					
		Total	19	100%		4,478	100%			40	100%	7,316	100%		24	100%		3,704	100%		16	100%	3,612	100%					
SMALL FARM	Revenue	\$1 Million or Less	0	0.0%	44.8%	0	0.0%	79.1%	Total Farms	0	0.0%	0	0.0%	Total Farms	0	0.0%	54.2%	0	0.0%	66.2%	0	0.0%	0	0.0%					
		Over \$1 Million	0	0.0%		0	0.0%	3.8%	3.8%	0	0.0%	0	0.0%	2.7%	0	0.0%		0	0.0%		0	0.0%	0	0.0%					
		Total Rev. available	0	0.0%		0	0.0%	100.0%	100.0%	0	0.0%	0	0.0%	100.0%	0	0.0%		0	0.0%		0	0.0%	0	0.0%					
		Not Known	0	0.0%		0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%		0	0.0%		0	0.0%	0	0.0%					
		Total	0	0.0%		0	0.0%	100%	100%	0	0.0%	0	0.0%	100%	0	0.0%		0	0.0%		0	0.0%	0	0.0%					
		Loan Size	\$100,000 or Less	0	0.0%	96.6%	0	0.0%	70.6%		0	0.0%	0	0.0%		0	0.0%	95.8%	0	0.0%	70.2%	0	0.0%	0	0.0%				
	\$100,001 - \$250,000		0	0.0%	3.4%	0	0.0%	29.4%		0	0.0%	0	0.0%		0	0.0%	4.2%	0	0.0%	29.8%	0	0.0%	0	0.0%					
	\$250,001 - \$500,000		0	0.0%	0.0%	0	0.0%	0.0%		0	0.0%	0	0.0%		0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0	0.0%					
	Total		0	0.0%	100%	0	0.0%	100%		0	0.0%	0	0.0%		0	0.0%	100%	0	0.0%	100%	0	0.0%	0	0.0%					
	Loan Size & Rev \$1 Mill or Less	\$100,000 or Less	0	0.0%		0	0.0%			0	0.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%	0	0.0%					
		\$100,001 - \$250,000	0	0.0%		0	0.0%			0	0.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%	0	0.0%					
		\$250,001 - \$500,000	0	0.0%		0	0.0%			0	0.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%	0	0.0%					
		Total	0	0.0%		0	0.0%			0	0.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%	0	0.0%					

Originations & Purchases
Aggregate data is unavailable for loans to businesses/farms with revenue over \$1 million or revenue unknown, and for loan size by revenue
Based on 2020 FFIEC Census Data; 2011-2015 ACS data; 2022 FFIEC Census Data; 2016-2020 ACS data; 2020 & 2022 D&B information

Geographic Distribution of HMDA Loans - Table 1 of 2
Assessment Area: TN Coffee

PRODUCT TYPE	Tract Income Levels	Bank & Aggregate Lending; Demographic Data							Bank Lending & Demographic Data										Bank & Aggregate Lending						
		2021							2022, 2023					2022					2023						
		Count			Dollar			Owner Occupied Units	Bank			Owner Occupied Units	Count			Dollar			Count			Dollar			
		Bank	%	Agg	Bank	%	Agg		Count	%	Dollar		Count	%	Agg	Bank	%	Agg	Count	%	Agg	Bank	%	Agg	
#	%	#%	\$ (000s)	%	\$ %	%	#	%	\$ (000s)	%	%	#	%	%	\$ (000s)	%	%	#	%	%	\$ (000s)	%	%		
HOME PURCHASE	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	
	Moderate	0	0.0%	5.9%	0	0.0%	3.5%	4.8%	2	11.1%	340	6.3%	16.0%	1	16.7%	16.0%	135	7.4%	12.8%	1	8.3%	15.3%	205	5.8%	
	Middle	5	41.7%	72.4%	921	28.3%	72.7%	73.4%	6	33.3%	1,401	26.1%	49.1%	2	33.3%	42.6%	480	26.2%	42.1%	4	33.3%	42.7%	921	26.0%	
	Upper	7	58.3%	21.7%	2,335	71.7%	23.8%	21.8%	10	55.6%	3,635	67.6%	34.9%	3	50.0%	41.4%	1,216	66.4%	45.1%	7	58.3%	42.0%	2,419	68.2%	
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	
	Total	12	100%	100%	3,256	100%	100%	100%	18	100%	5,376	100%	100%	6	100%	100%	1,831	100%	100%	12	100%	100%	3,545	100%	100%
REFINANCE	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	
	Moderate	1	7.1%	3.0%	79	3.4%	1.6%	4.8%	3	30.0%	351	22.2%	16.0%	3	50.0%	12.4%	351	39.5%	10.6%	0	0.0%	14.4%	0	0.0%	
	Middle	9	64.3%	74.8%	1,303	55.8%	75.3%	73.4%	4	40.0%	509	32.2%	49.1%	2	33.3%	52.1%	282	31.7%	49.6%	2	50.0%	51.3%	227	32.9%	
	Upper	4	28.6%	22.1%	953	40.8%	22.9%	21.8%	3	30.0%	719	45.5%	34.9%	1	16.7%	35.6%	256	28.8%	39.8%	2	50.0%	34.3%	463	67.1%	
	Unknown	0	0.0%	0.1%	0	0.0%	0.2%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	
	Total	14	100%	100%	2,335	100%	100%	100%	10	100%	1,579	100%	100%	6	100%	100%	889	100%	100%	4	100%	100%	690	100%	100%
HOME IMPROVEMENT	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	
	Moderate	0	0.0%	4.5%	0	0.0%	5.2%	4.8%	0	0.0%	0	0.0%	16.0%	0	0.0%	14.0%	0	0.0%	8.7%	0	0.0%	18.6%	0	0.0%	
	Middle	0	0.0%	77.3%	0	0.0%	76.1%	73.4%	3	60.0%	112	63.3%	49.1%	3	75.0%	49.5%	112	88.2%	48.6%	0	0.0%	45.3%	0	0.0%	
	Upper	0	0.0%	18.2%	0	0.0%	18.7%	21.8%	2	40.0%	65	36.7%	34.9%	1	25.0%	36.6%	15	11.8%	42.7%	1	100.0%	36.0%	50	100.0%	
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	
	Total	0	0.0%	100%	0	0.0%	100%	100%	5	100%	177	100%	100%	4	100%	100%	127	100%	100%	1	100%	100%	50	100%	100%
MULTI FAMILY	Low	0	0.0%	0.0%	0	0.0%	Multi-Family Units		0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	
	Moderate	0	0.0%	10.0%	0	0.0%	11.2%	31.6%	0	0.0%	0	0.0%	28.4%	0	0.0%	41.7%	0	0.0%	62.1%	0	0.0%	0.0%	0	0.0%	
	Middle	0	0.0%	80.0%	0	0.0%	74.7%	57.7%	0	0.0%	0	0.0%	30.4%	0	0.0%	50.0%	0	0.0%	30.3%	0	0.0%	25.0%	0	0.0%	
	Upper	0	0.0%	10.0%	0	0.0%	14.1%	10.8%	0	0.0%	0	0.0%	41.2%	0	0.0%	8.3%	0	0.0%	7.7%	0	0.0%	75.0%	0	0.0%	
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	
	Total	0	0.0%	100%	0	0.0%	100%	100%	0	0.0%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	
OTHER PURPOSE LOC	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	
	Moderate	0	0.0%	11.5%	0	0.0%	9.8%	4.8%	1	50.0%	70	17.8%	16.0%	1	50.0%	10.2%	70	17.8%	7.4%	0	0.0%	12.3%	0	0.0%	
	Middle	0	0.0%	73.1%	0	0.0%	74.1%	73.4%	0	0.0%	0	0.0%	49.1%	0	0.0%	41.8%	0	0.0%	34.5%	0	0.0%	48.5%	0	0.0%	
	Upper	0	0.0%	15.4%	0	0.0%	16.1%	21.8%	1	50.0%	324	82.2%	34.9%	1	50.0%	48.0%	324	82.2%	58.1%	0	0.0%	39.2%	0	0.0%	
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	
	Total	0	0.0%	100%	0	0.0%	100%	100%	2	100%	394	100%	100%	2	100%	100%	394	100%	100%	0	0.0%	100%	0	0.0%	

Originations & Purchases
Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

Geographic Distribution of HMDA Loans - Table 2 of 2
Assessment Area: TN Coffee

PRODUCT TYPE	Tract Income Levels	Bank & Aggregate Lending; Demographic Data							Bank Lending & Demographic Data													Bank & Aggregate Lending						
		2021							2022, 2023					2022					2023									
		Bank					Owner Occupied Units	Bank				Owner Occupied Units	Count			Dollar			Count			Dollar						
		Count	Agg	Dollar	Agg	Count		%	Dollar	%	Bank		Agg	%	Bank	Agg	%	Bank	Agg	%	Bank	Agg	%					
#	%	%	\$ (000s)	\$ %	\$ %	%	#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %					
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%				
	Moderate	0	0.0%	0.0%	0	0.0%	0.0%	4.8%	0	0.0%	0	0.0%	16.0%	0	0.0%	11.1%	0	0.0%	10.1%	0	0.0%	7.7%	0	0.0%				
	Middle	0	0.0%	83.3%	0	0.0%	80.4%	73.4%	0	0.0%	0	0.0%	49.1%	0	0.0%	51.9%	0	0.0%	39.1%	0	0.0%	51.3%	0	0.0%				
	Upper	0	0.0%	16.7%	0	0.0%	19.6%	21.8%	0	0.0%	0	0.0%	34.9%	0	0.0%	37.0%	0	0.0%	50.8%	0	0.0%	41.0%	0	0.0%				
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%				
	Total	0	0.0%	100%	0	0.0%	100%	100%	0	0.0%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%				
PURPOSE NOT APPLICABLE	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%				
	Moderate	0	0.0%	0.0%	0	0.0%	0.0%	4.8%	0	0.0%	0	0.0%	16.0%	0	0.0%	45.5%	0	0.0%	8.6%	0	0.0%	0.0%	0	0.0%				
	Middle	0	0.0%	81.3%	0	0.0%	85.8%	73.4%	0	0.0%	0	0.0%	49.1%	0	0.0%	27.3%	0	0.0%	52.5%	0	0.0%	100.0%	0	0.0%				
	Upper	0	0.0%	18.8%	0	0.0%	14.2%	21.8%	0	0.0%	0	0.0%	34.9%	0	0.0%	27.3%	0	0.0%	38.9%	0	0.0%	0.0%	0	0.0%				
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%				
	Total	0	0.0%	100%	0	0.0%	100%	100%	0	0.0%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%				
HMDA TOTALS	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%				
	Moderate	1	3.8%	4.3%	79	1.4%	2.8%	4.8%	6	17.1%	761	10.1%	16.0%	5	27.8%	14.5%	556	17.2%	13.9%	1	5.9%	14.7%	205	4.8%				
	Middle	14	53.8%	73.9%	2,224	39.8%	74.1%	73.4%	13	37.1%	2,022	26.9%	49.1%	7	38.9%	46.5%	874	27.0%	44.0%	6	35.3%	45.7%	1,148	26.8%				
	Upper	11	42.3%	21.7%	3,288	58.8%	23.0%	21.8%	16	45.7%	4,743	63.0%	34.9%	6	33.3%	39.0%	1,811	55.9%	42.1%	10	58.8%	39.6%	2,932	68.4%				
	Unknown	0	0.0%	0.1%	0	0.0%	0.1%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%				
	Total	26	100%	100%	5,591	100%	100%	100%	35	100%	7,526	100%	100%	18	100%	100%	3,241	100%	100%	17	100%	100%	4,285	100%				

Originations & Purchases
Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

Borrower Distribution of HMDA Loans - Table 1 of 2
Assessment Area: TN Coffee

PRODUCT TYPE		Borrower Income Levels		Bank & Aggregate Lending; Demographic Data							Bank Lending & Demographic Data										Bank & Aggregate Lending										
				2021							2022, 2023							2022							2023						
				Bank					Families by Family Income %	Bank					Families by Family Income %	Count			Dollar				Count			Dollar					
				Count	%	Agg %	Dollar \$ (000s)	\$ %		Count	%	Dollar \$ (000s)	\$ %	Bank		%	Agg %	Bank \$ (000s)	\$ %	Agg %	Bank	%	Agg %	Bank \$ (000s)	\$ %	Agg %					
HOME PURCHASE	Low	0	0.0%	1.9%	0	0.0%	1.0%	18.3%	0	0.0%	0	0.0%	16.3%	0	0.0%	2.8%	0	0.0%	1.2%	0	0.0%	1.2%	0	0.0%	0.5%						
	Moderate	2	16.7%	12.7%	425	13.1%	8.4%	16.4%	1	5.6%	235	4.4%	18.7%	0	0.0%	13.6%	0	0.0%	9.6%	1	8.3%	9.7%	235	6.6%	6.8%						
	Middle	3	25.0%	22.0%	593	18.2%	19.5%	19.6%	4	22.2%	926	17.2%	20.2%	1	16.7%	25.2%	180	9.8%	23.0%	3	25.0%	26.7%	746	21.0%	22.7%						
	Upper	7	58.3%	39.1%	2,238	68.7%	46.3%	45.7%	11	61.1%	3,895	72.5%	44.8%	5	83.3%	36.4%	1,651	90.2%	44.8%	6	50.0%	39.5%	2,244	63.3%	46.9%						
	Unknown	0	0.0%	24.4%	0	0.0%	24.8%	0.0%	2	11.1%	320	6.0%	0.0%	0	0.0%	22.1%	0	0.0%	21.4%	2	16.7%	22.9%	320	9.0%	23.1%						
	Total	12	100%	100%	3,256	100%	100%	100%	18	100%	5,376	100%	100%	6	100%	100%	1,831	100%	100%	12	100%	100%	3,545	100%	100%						
REFINANCE	Low	1	7.1%	2.4%	75	3.2%	1.1%	18.3%	0	0.0%	0	0.0%	16.3%	0	0.0%	6.8%	0	0.0%	3.5%	0	0.0%	5.8%	0	0.0%	2.9%						
	Moderate	2	14.3%	10.6%	205	8.8%	7.1%	16.4%	3	30.0%	380	24.1%	18.7%	1	16.7%	16.6%	102	11.5%	12.4%	2	50.0%	18.7%	278	40.3%	11.6%						
	Middle	3	21.4%	19.9%	379	16.2%	16.9%	19.6%	3	30.0%	409	25.9%	20.2%	2	33.3%	26.7%	282	31.7%	24.5%	1	25.0%	21.2%	127	18.4%	17.0%						
	Upper	8	57.1%	41.3%	1,676	71.8%	45.8%	45.7%	4	40.0%	790	50.0%	44.8%	3	50.0%	34.8%	505	56.8%	42.5%	1	25.0%	33.8%	285	41.3%	44.8%						
	Unknown	0	0.0%	25.8%	0	0.0%	29.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	15.0%	0	0.0%	17.1%	0	0.0%	20.5%	0	0.0%	23.7%						
	Total	14	100%	100%	2,335	100%	100%	100%	10	100%	1,579	100%	100%	6	100%	100%	889	100%	100%	4	100%	100%	690	100%	100%						
HOME IMPROVEMENT	Low	0	0.0%	6.8%	0	0.0%	5.1%	18.3%	0	0.0%	0	0.0%	16.3%	0	0.0%	10.8%	0	0.0%	3.6%	0	0.0%	8.1%	0	0.0%	4.2%						
	Moderate	0	0.0%	13.6%	0	0.0%	11.7%	16.4%	1	20.0%	10	5.6%	18.7%	1	25.0%	14.0%	10	7.9%	10.6%	0	0.0%	7.0%	0	0.0%	3.5%						
	Middle	0	0.0%	13.6%	0	0.0%	17.6%	19.6%	2	40.0%	102	57.6%	20.2%	2	50.0%	24.7%	102	80.3%	25.2%	0	0.0%	22.1%	0	0.0%	17.4%						
	Upper	0	0.0%	61.4%	0	0.0%	62.9%	45.7%	2	40.0%	65	36.7%	44.8%	1	25.0%	45.2%	15	11.8%	52.6%	1	100.0%	52.3%	50	100.0%	62.1%						
	Unknown	0	0.0%	4.5%	0	0.0%	2.7%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	5.4%	0	0.0%	8.0%	0	0.0%	10.5%	0	0.0%	12.8%						
	Total	0	0.0%	100%	0	0.0%	100%	100%	5	100%	177	100%	100%	4	100%	100%	127	100%	100%	1	100%	100%	50	100%	100%						
MULTI-FAMILY	Low	0	0.0%	0.0%	0	0.0%	0.0%	18.3%	0	0.0%	0	0.0%	16.3%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%						
	Moderate	0	0.0%	0.0%	0	0.0%	0.0%	16.4%	0	0.0%	0	0.0%	18.7%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%						
	Middle	0	0.0%	0.0%	0	0.0%	0.0%	19.6%	0	0.0%	0	0.0%	20.2%	0	0.0%	8.3%	0	0.0%	1.2%	0	0.0%	0.0%	0	0.0%	0.0%						
	Upper	0	0.0%	30.0%	0	0.0%	14.8%	45.7%	0	0.0%	0	0.0%	44.8%	0	0.0%	33.3%	0	0.0%	20.9%	0	0.0%	0.0%	0	0.0%	0.0%						
	Unknown	0	0.0%	70.0%	0	0.0%	85.2%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	58.3%	0	0.0%	77.9%	0	0.0%	100.0%	0	0.0%	100.0%						
	Total	0	0.0%	100%	0	0.0%	100%	100%	0	0.0%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%						
OTHER PURPOSE LOC	Low	0	0.0%	0.0%	0	0.0%	0.0%	18.3%	0	0.0%	0	0.0%	16.3%	0	0.0%	7.1%	0	0.0%	5.3%	0	0.0%	3.1%	0	0.0%	1.1%						
	Moderate	0	0.0%	7.7%	0	0.0%	7.0%	16.4%	0	0.0%	0	0.0%	18.7%	0	0.0%	17.3%	0	0.0%	7.6%	0	0.0%	9.2%	0	0.0%	4.4%						
	Middle	0	0.0%	15.4%	0	0.0%	12.1%	19.6%	0	0.0%	0	0.0%	20.2%	0	0.0%	20.4%	0	0.0%	20.0%	0	0.0%	23.8%	0	0.0%	13.1%						
	Upper	0	0.0%	65.4%	0	0.0%	72.9%	45.7%	2	100.0%	394	100.0%	44.8%	2	100.0%	48.0%	394	100.0%	58.7%	0	0.0%	52.3%	0	0.0%	74.8%						
	Unknown	0	0.0%	11.5%	0	0.0%	8.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	7.1%	0	0.0%	8.4%	0	0.0%	11.5%	0	0.0%	6.6%						
	Total	0	0.0%	100%	0	0.0%	100%	100%	2	100%	394	100%	100%	2	100%	100%	394	100%	100%	0	0.0%	100%	0	0.0%	100%						

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

Borrower Distribution of HMDA Loans - Table 2 of 2
Assessment Area: TN Coffee

PRODUCT TYPE	Borrower Income Levels	Bank & Aggregate Lending; Demographic Data							Bank Lending & Demographic Data					Bank & Aggregate Lending											
		2021							2022, 2023					2022					2023						
		Bank				Families by Family Income %	Bank				Families by Family Income %	Count			Dollar		Count			Dollar					
		Count	Agg %	Dollar \$ (000s)	\$ %		Count	Dollar \$ (000s)	\$ %	Bank		Agg %	\$ (000s)	\$ %	Bank	Agg %	\$ (000s)	\$ %							
#	%	%					#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	%		
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	16.7%	0	0.0%	9.8%	18.3%	0	0.0%	0	0.0%	16.3%	0	0.0%	7.4%	0	0.0%	2.8%	0	0.0%	2.6%	0	0.0%	2.0%
	Moderate	0	0.0%	0.0%	0	0.0%	0.0%	16.4%	0	0.0%	0	0.0%	18.7%	0	0.0%	3.7%	0	0.0%	4.9%	0	0.0%	25.6%	0	0.0%	21.0%
	Middle	0	0.0%	16.7%	0	0.0%	15.1%	19.6%	0	0.0%	0	0.0%	20.2%	0	0.0%	25.9%	0	0.0%	23.2%	0	0.0%	12.8%	0	0.0%	16.2%
	Upper	0	0.0%	66.7%	0	0.0%	75.1%	45.7%	0	0.0%	0	0.0%	44.8%	0	0.0%	51.9%	0	0.0%	64.2%	0	0.0%	56.4%	0	0.0%	59.8%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	11.1%	0	0.0%	5.0%	0	0.0%	2.6%	0	0.0%	1.1%
	Total	0	0.0%	100%	0	0.0%	100%	100%	0	0.0%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%
PURPOSE NOT APPLICABLE	Low	0	0.0%	0.0%	0	0.0%	0.0%	18.3%	0	0.0%	0	0.0%	16.3%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	0.0%	0	0.0%	0.0%	16.4%	0	0.0%	0	0.0%	18.7%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Middle	0	0.0%	0.0%	0	0.0%	0.0%	19.6%	0	0.0%	0	0.0%	20.2%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Upper	0	0.0%	0.0%	0	0.0%	0.0%	45.7%	0	0.0%	0	0.0%	44.8%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Unknown	0	0.0%	100.0%	0	0.0%	100.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	100.0%	0	0.0%	100.0%	0	0.0%	100.0%	0	0.0%	100.0%
	Total	0	0.0%	100%	0	0.0%	100%	100%	0	0.0%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%
HMDA TOTALS	Low	1	3.8%	2.3%	75	1.3%	1.1%	18.3%	0	0.0%	0	0.0%	16.3%	0	0.0%	4.9%	0	0.0%	2.0%	0	0.0%	2.9%	0	0.0%	1.2%
	Moderate	4	15.4%	11.4%	630	11.3%	7.6%	16.4%	5	14.3%	625	8.3%	18.7%	2	11.1%	14.7%	112	3.5%	10.0%	3	17.6%	12.1%	513	12.0%	7.8%
	Middle	6	23.1%	20.5%	972	17.4%	17.8%	19.6%	9	25.7%	1,437	19.1%	20.2%	5	27.8%	25.3%	564	17.4%	22.6%	4	23.5%	24.4%	873	20.4%	20.6%
	Upper	15	57.7%	40.7%	3,914	70.0%	45.6%	45.7%	19	54.3%	5,144	68.3%	44.8%	11	61.1%	36.7%	2,565	79.1%	43.6%	8	47.1%	40.2%	2,579	60.2%	47.5%
	Unknown	0	0.0%	25.2%	0	0.0%	28.0%	0.0%	2	5.7%	320	4.3%	0.0%	0	0.0%	18.5%	0	0.0%	21.8%	2	11.8%	20.4%	320	7.5%	22.9%
	Total	26	100%	100%	5,591	100%	100%	100%	35	100%	7,526	100%	100%	18	100%	100%	3,241	100%	100%	17	100%	100%	4,285	100%	100%

Geographic Distribution of Small Business & Small Farm Loans
Assessment Area: TN Coffee

PRODUCT TYPE	Tract Income Levels	Bank & Aggregate Lending; Demographic Data							Bank Lending & Demographic Data												Bank & Aggregate Lending							
		2021							2022, 2023					2022						2023								
		Count		Bank		Dollar		Total Businesses	Count		Dollar		Total Businesses	Count		Dollar		Agg	Count		Dollar		Agg					
		#	%	%	\$ (000s)	\$ %	\$ %		#	%	\$ (000s)	\$ %		%	#	%	%		\$ (000s)	\$ %	\$ %	#		%	\$ (000s)	\$ %		
SMALL BUSINESSES	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0	0.0%					
	Moderate	24	38.1%	12.0%	2,642	40.7%	12.9%	10.7%	30	47.6%	2,587	31.0%	15.3%	21	58.3%	17.0%	1,693	34.2%	21.0%	9	33.3%	894	26.2%					
	Middle	24	38.1%	61.3%	2,218	34.2%	50.8%	65.9%	12	19.0%	1,417	17.0%	50.6%	4	11.1%	47.6%	477	9.6%	50.3%	8	29.6%	940	27.6%					
	Upper	15	23.8%	25.8%	1,626	25.1%	36.2%	23.4%	21	33.3%	4,352	52.1%	34.1%	11	30.6%	34.5%	2,780	56.2%	28.5%	10	37.0%	1,572	46.2%					
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.1%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0	0.0%					
	Tr Unknown	0	0.0%	0.9%	0	0.0%	0.1%		0	0.0%	0	0.0%		0	0.0%	1.0%	0	0.0%	0.1%	0	0.0%	0	0.0%					
	Total	63	100%	100%	6,486	100%	100%	100%	63	100%	8,356	100%	100%	36	100%	100%	4,950	100%	100%	27	100%	3,406	100%					
SMALL FARM							Total Farms					Total Farms																
	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0	0.0%					
	Moderate	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	5.1%	0	0.0%	6.7%	0	0.0%	10.6%	0	0.0%	0	0.0%					
	Middle	0	0.0%	80.4%	0	0.0%	73.8%	93.7%	0	0.0%	0	0.0%	81.4%	0	0.0%	63.3%	0	0.0%	66.8%	0	0.0%	0	0.0%					
	Upper	1	100.0%	19.6%	200	100.0%	26.2%	6.3%	1	100.0%	125	100.0%	13.6%	1	100.0%	30.0%	125	100.0%	22.6%	0	0.0%	0	0.0%					
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0	0.0%					
	Tr Unknown	0	0.0%	0.0%	0	0.0%	0.0%		0	0.0%	0	0.0%		0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0	0.0%					
Total	1	100%	100%	200	100%	100%	100%	1	100%	125	100%	100%	1	100%	100%	125	100%	100%	0	0.0%	0	0.0%						

Originations & Purchases
Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data; 2021 & 2023 D&B information

Small Business & Small Farm Lending By Revenue & Loan Size
Assessment Area: TN Coffee

PRODUCT TYPE			Bank & Aggregate Lending; Demographic Data							Bank Lending & Demographic Data							Bank & Aggregate Lending												
			2021							2022, 2023						2022						2023							
			Count			Dollar			Total Businesses	Count			Dollar			Total Businesses	Count			Dollar			Agg	Count			Dollar		
			Bank	%	Agg	Bank	%	Agg		Bank	%	\$ (000s)	\$ (000s)	%	Bank		%	\$ (000s)	\$ (000s)	%	Bank	%		\$ (000s)	\$ (000s)	%			
SMALL BUSINESS	Revenue	\$1 Million or Less	19	30.2%	52.1%	2,547	39.3%	48.1%	91.2%	26	41.3%	4,191	50.2%	91.0%	15	41.7%	55.5%	1,869	37.8%	42.0%	11	40.7%	2,322	68.2%					
		Over \$1 Million	17	27.0%		2,704	41.7%	7.8%	7.8%	37	58.7%	4,165	49.8%	8.0%	21	58.3%		3,081	62.2%		16	59.3%	1,084	31.8%					
		Total Rev. available	36	57.1%		5,251	81.0%	99.0%	99.0%	63	100.0%	8,356	100.0%	99.0%	36	100.0%		4,950	100.0%		27	100.0%	3,406	100.0%					
		Rev. Not Known	27	42.9%		1,235	19.0%		1.0%	0	0.0%	0	0.0%	1.0%	0	0.0%		0	0.0%		0	0.0%	0	0.0%					
		Total	63	100%		6,486	100%		100.0%	63	100%	8,356	100%	100%	36	100%		4,950	100%		27	100%	3,406	100%					
	Loan Size	\$100,000 or Less	47	74.6%	87.0%	1,572	24.2%		27.9%	44	69.8%	1,831	21.9%		26	72.2%	86.4%	1,145	23.1%	27.7%	18	66.7%	686	20.1%					
		\$100,001 - \$250,000	7	11.1%	7.6%	1,142	17.6%		22.3%	12	19.0%	2,318	27.7%		6	16.7%	7.9%	1,113	22.5%	23.9%	6	22.2%	1,205	35.4%					
		\$250,001 - \$1 Million	9	14.3%	5.5%	3,772	58.2%		49.8%	7	11.1%	4,207	50.3%		4	11.1%	5.7%	2,692	54.4%	48.4%	3	11.1%	1,515	44.5%					
		Total	63	100%	100.0%	6,486	100%	100.0%		63	100%	8,356	100%		36	100%	100%	4,950	100%	100%	27	100%	3,406	100%					
	Loan Size & Rev \$1 Mill or Less	\$100,000 or Less	12	63.2%		442	17.4%			15	57.7%	763	18.2%		10	66.7%		586	31.4%		5	45.5%	177	7.6%					
		\$100,001 - \$250,000	2	10.5%		311	12.2%			7	26.9%	1,313	31.3%		4	26.7%		683	36.5%		3	27.3%	630	27.1%					
		\$250,001 - \$1 Million	5	26.3%		1,794	70.4%			4	15.4%	2,115	50.5%		1	6.7%		600	32.1%		3	27.3%	1,515	65.2%					
		Total	19	100%		2,547	100%			26	100%	4,191	100%		15	100%		1,869	100%		11	100%	2,322	100%					
SMALL FARM	Revenue	\$1 Million or Less	1	100.0%	64.3%	200	100.0%	87.8%	Total Farms 96.8%	1	100.0%	125	100.0%	Total Farms 96.6%	1	100%	55.0%	125	100%	69.6%	0	0.0%	0	0.0%					
		Over \$1 Million	0	0.0%		0	0.0%		3.2%	0	0.0%	0	0.0%	3.4%	0	0.0%		0	0.0%		0	0.0%	0	0.0%					
		Total Rev. available	1	100.0%		200	100.0%		100.0%	1	100.0%	125	100.0%	100.0%	1	100.0%		125	100.0%		0	0.0%	0	0.0%					
		Not Known	0	0.0%		0	0.0%		0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%		0	0.0%		0	0.0%	0	0.0%					
		Total	1	100%		200	100%		100%	1	100%	125	100%	100%	1	100%		125	100%		0	0.0%	0	0.0%					
	Loan Size	\$100,000 or Less	0	0.0%	78.6%	0	0.0%	30.5%		0	0.0%	0	0.0%		0	0.0%	76.7%	0	0.0%	23.9%	0	0.0%	0	0.0%					
		\$100,001 - \$250,000	1	100.0%	17.9%	200	100.0%	48.8%		1	100.0%	125	100.0%		1	100.0%	18.3%	125	100.0%	51.3%	0	0.0%	0	0.0%					
		\$250,001 - \$500,000	0	0.0%	3.6%	0	0.0%	20.6%		0	0.0%	0	0.0%		0	0.0%	5.0%	0	0.0%	24.8%	0	0.0%	0	0.0%					
		Total	1	100%	100%	200	100%	100%		1	100%	125	100%		1	100%	100%	125	100%	100%	0	0.0%	0	0.0%					
	Loan Size & Rev \$1 Mill or Less	\$100,000 or Less	0	0.0%		0	0.0%			0	0.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%	0	0.0%					
		\$100,001 - \$250,000	1	100.0%		200	100.0%			1	100.0%	125	100.0%		1	100.0%		125	100.0%		0	0.0%	0	0.0%					
		\$250,001 - \$500,000	0	0.0%		0	0.0%			0	0.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%	0	0.0%					
		Total	1	100%		200	100%			1	100%	125	100%		1	100%		125	100%		0	0.0%	0	0.0%					

Originations & Purchases
Aggregate data is unavailable for loans to businesses/farms with revenue over \$1 million or revenue unknown, and for loan size by revenue
Based on 2020 FFIEC Census Data; 2011-2015 ACS data; 2022 FFIEC Census Data; 2016-2020 ACS data; 2020 & 2022 D&B information

Geographic Distribution of HMDA Loans - Table 1 of 2
Assessment Area: TN East TN

PRODUCT TYPE		Tract Income Levels		Bank & Aggregate Lending; Demographic Data								Bank Lending & Demographic Data														Bank & Aggregate Lending									
				2021								2022, 2023								2022								2023							
				Count				Dollar				Owner Occupied Units		Bank				Owner Occupied Units		Count				Dollar				Count				Dollar			
Bank		Agg		Bank		\$ %		Agg \$ %		Count				Dollar		Bank				Agg		Bank		\$ %		Agg \$ %		Bank		Agg		Bank		\$ %	
HOME PURCHASE	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%			
	Moderate	9	29.0%	14.0%	1,509	29.2%	11.4%	15.4%	6	14.0%	888	7.2%	10.6%	2	10.0%	11.9%	195	3.7%	10.0%	4	17.4%	12.4%	693	9.7%	9.9%	11	47.8%	73.7%	3,233	45.3%	74.6%				
	Middle	16	51.6%	64.2%	2,578	49.9%	64.1%	64.3%	26	60.5%	7,393	59.6%	73.6%	15	75.0%	73.8%	4,160	78.8%	74.8%	11	47.8%	73.7%	3,233	45.3%	74.6%	11	47.8%	73.7%	3,233	45.3%	74.6%				
	Upper	6	19.4%	21.8%	1,078	20.9%	24.5%	20.3%	11	25.6%	4,132	33.3%	15.8%	3	15.0%	14.3%	922	17.5%	15.3%	8	34.8%	14.0%	3,210	45.0%	15.4%	8	34.8%	14.0%	3,210	45.0%	15.4%				
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%				
	Total	31	100%	100%	5,165	100%	100%	100%	43	100%	12,413	100%	100%	20	100%	100%	5,277	100%	100%	23	100%	100%	7,136	100%	100%	23	100%	100%	7,136	100%	100%				
REFINANCE	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%				
	Moderate	12	22.6%	10.7%	1,763	19.7%	9.6%	15.4%	10	16.9%	1,272	12.9%	10.6%	7	17.5%	10.1%	977	14.0%	9.4%	3	15.8%	11.5%	295	10.3%	10.9%	15	78.9%	72.2%	2,495	86.8%	70.8%				
	Middle	32	60.4%	65.3%	5,895	65.9%	63.4%	64.3%	44	74.6%	8,147	82.8%	73.6%	29	72.5%	73.5%	5,652	81.1%	73.9%	15	78.9%	72.2%	2,495	86.8%	70.8%	15	78.9%	72.2%	2,495	86.8%	70.8%				
	Upper	9	17.0%	24.0%	1,294	14.5%	27.0%	20.3%	5	8.5%	426	4.3%	15.8%	4	10.0%	16.3%	342	4.9%	16.7%	1	5.3%	16.2%	84	2.9%	18.3%	1	5.3%	16.2%	84	2.9%	18.3%				
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%				
	Total	53	100%	100%	8,952	100%	100%	100%	59	100%	9,845	100%	100%	40	100%	100%	6,971	100%	100%	19	100%	100%	2,874	100%	100%	19	100%	100%	2,874	100%	100%				
HOME IMPROVEMENT	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%				
	Moderate	1	50.0%	10.2%	75	82.4%	11.7%	15.4%	6	11.3%	645	10.2%	10.6%	4	11.1%	7.2%	540	12.7%	5.7%	2	11.8%	4.9%	105	5.1%	3.6%	2	11.8%	4.9%	105	5.1%	3.6%				
	Middle	1	50.0%	58.6%	16	17.6%	58.4%	64.3%	37	69.8%	3,732	59.1%	73.6%	27	75.0%	75.9%	2,808	66.1%	77.2%	10	58.8%	75.3%	924	44.8%	69.8%	10	58.8%	75.3%	924	44.8%	69.8%				
	Upper	0	0.0%	31.3%	0	0.0%	29.8%	20.3%	10	18.9%	1,934	30.6%	15.8%	5	13.9%	16.9%	900	21.2%	17.1%	5	29.4%	19.8%	1,034	50.1%	26.7%	5	29.4%	19.8%	1,034	50.1%	26.7%				
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%				
	Total	2	100%	100%	91	100%	100%	100%	53	100%	6,311	100%	100%	36	100%	100%	4,248	100%	100%	17	100%	100%	2,063	100%	100%	17	100%	100%	2,063	100%	100%				
MULTI FAMILY	Low	0	0.0%	0.0%	0	0.0%	Multi-Family Units		0	0.0%	0	0.0%	Multi-Family Units		0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%			
	Moderate	1	100.0%	61.1%	150	100.0%	82.6%	57.4%	2	40.0%	422	13.9%	36.3%	2	66.7%	37.5%	422	40.5%	39.8%	0	0.0%	12.5%	0	0.0%	6.8%	0	0.0%	12.5%	0	0.0%	6.8%				
	Middle	0	0.0%	38.9%	0	0.0%	17.4%	33.6%	2	40.0%	2,120	69.7%	44.2%	1	33.3%	58.3%	620	59.5%	56.4%	1	50.0%	75.0%	1,500	75.0%	82.8%	1	50.0%	75.0%	1,500	75.0%	82.8%				
	Upper	0	0.0%	0.0%	0	0.0%	0.0%	9.0%	1	20.0%	500	16.4%	19.4%	0	0.0%	4.2%	0	0.0%	3.8%	1	50.0%	12.5%	500	25.0%	10.4%	1	50.0%	12.5%	500	25.0%	10.4%				
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%				
	Total	1	100%	100%	150	100%	100%	100%	5	100%	3,042	100%	100%	3	100%	100%	1,042	100%	100%	2	100%	100%	2,000	100%	100%	2	100%	100%	2,000	100%	100%				
OTHER PURPOSE LOC	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%				
	Moderate	0	0.0%	4.4%	0	0.0%	3.4%	15.4%	5	10.9%	385	8.6%	10.6%	3	12.5%	7.0%	155	6.1%	3.6%	2	9.1%	6.8%	230	11.9%	6.6%	2	9.1%	6.8%	230	11.9%	6.6%				
	Middle	0	0.0%	53.3%	0	0.0%	52.6%	64.3%	36	78.3%	3,301	74.0%	73.6%	19	79.2%	74.6%	1,765	69.8%	76.2%	17	77.3%	75.3%	1,536	79.5%	73.6%	17	77.3%	75.3%	1,536	79.5%	73.6%				
	Upper	0	0.0%	42.2%	0	0.0%	43.9%	20.3%	5	10.9%	775	17.4%	15.8%	2	8.3%	18.3%	610	24.1%	20.2%	3	13.6%	17.8%	165	8.5%	19.8%	3	13.6%	17.8%	165	8.5%	19.8%				
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%				
	Total	0	0.0%	100%	0	0.0%	100%	100%	46	100%	4,461	100%	100%	24	100%	100%	2,530	100%	100%	22	100%	100%	1,931	100%	100%	22	100%	100%	1,931	100%	100%				

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

Geographic Distribution of HMDA Loans - Table 2 of 2
Assessment Area: TN East TN

PRODUCT TYPE	Tract Income Levels	Bank & Aggregate Lending; Demographic Data							Bank Lending & Demographic Data														Bank & Aggregate Lending													
		2021							2022, 2023						2022						2023															
		Bank					Owner Occupied Units	Bank				Owner Occupied Units	Count			Dollar			Count				Dollar													
		Count	Agg	%	Dollar	\$ (000s)		%	Count	%	\$ (000s)		%	Count	%	\$ (000s)	%	Bank	Agg	%	Bank	Agg	%	Bank	Agg	%	Bank	Agg	%							
#	%	%	%	%	%	%	#	%	%	%	%	#	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%									
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%								
	Moderate	2	100.0%	8.6%	54	100.0%	4.6%	15.4%	0	0.0%	0	0.0%	10.6%	0	0.0%	7.8%	0	0.0%	2.7%	0	0.0%	12.8%	0	0.0%	0.0%	0	0.0%	11.5%								
	Middle	0	0.0%	58.6%	0	0.0%	55.3%	64.3%	2	100.0%	921	100.0%	73.6%	2	100.0%	73.3%	921	100.0%	75.7%	0	0.0%	66.0%	0	0.0%	0.0%	0	0.0%	71.9%								
	Upper	0	0.0%	32.8%	0	0.0%	40.1%	20.3%	0	0.0%	0	0.0%	15.8%	0	0.0%	18.9%	0	0.0%	21.6%	0	0.0%	21.3%	0	0.0%	0.0%	0	0.0%	16.6%								
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%								
	Total	2	100%	100%	54	100%	100%	100%	2	100%	921	100%	100%	2	100%	100%	921	100%	100%	0	0.0%	100%	0	0.0%	0.0%	0	0.0%	100%								
PURPOSE NOT APPLICABLE	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%								
	Moderate	0	0.0%	17.2%	0	0.0%	16.8%	15.4%	0	0.0%	0	0.0%	10.6%	0	0.0%	14.3%	0	0.0%	13.5%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%								
	Middle	0	0.0%	65.5%	0	0.0%	67.9%	64.3%	0	0.0%	0	0.0%	73.6%	0	0.0%	85.7%	0	0.0%	86.5%	0	0.0%	70.0%	0	0.0%	0.0%	0	0.0%	79.3%								
	Upper	0	0.0%	17.2%	0	0.0%	15.4%	20.3%	0	0.0%	0	0.0%	15.8%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	30.0%	0	0.0%	0.0%	0	0.0%	20.7%								
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%								
	Total	0	0.0%	100%	0	0.0%	100%	100%	0	0.0%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	0.0%	0	0.0%	100%								
HMDA TOTALS	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%								
	Moderate	25	28.1%	12.2%	3,551	24.6%	14.1%	15.4%	29	13.9%	3,612	9.8%	10.6%	18	14.4%	10.8%	2,289	10.9%	10.1%	11	13.3%	11.2%	1,323	8.3%	9.8%	9.8%	9.8%									
	Middle	49	55.1%	64.3%	8,489	58.9%	61.3%	64.3%	147	70.7%	25,614	69.2%	73.6%	93	74.4%	73.9%	15,926	75.9%	74.3%	54	65.1%	73.3%	9,688	60.5%	73.6%	73.6%										
	Upper	15	16.9%	23.5%	2,372	16.5%	24.6%	20.3%	32	15.4%	7,767	21.0%	15.8%	14	11.2%	15.3%	2,774	13.2%	15.6%	18	21.7%	15.4%	4,993	31.2%	16.5%	16.5%										
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%								
	Total	89	100%	100%	14,412	100%	100%	100%	208	100%	36,993	100%	100%	125	100%	100%	20,989	100%	100%	83	100%	100%	16,004	100%	100%	100%										

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

Borrower Distribution of HMDA Loans - Table 1 of 2
Assessment Area: TN East TN

PRODUCT TYPE	Borrower Income Levels	Bank & Aggregate Lending; Demographic Data							Bank Lending & Demographic Data										Bank & Aggregate Lending									
		2021							2022, 2023					2022					2023									
		Bank					Families by Family Income %	Bank				Families by Family Income %	Count			Dollar			Count			Dollar						
		Count	%	Agg \$ %	Dollar \$ (000s)	\$ %		Count	%	Dollar \$ (000s)	\$ %		Bank	%	Agg \$ %	Bank	\$ %	Agg \$ %	Bank	%	Agg \$ %	Bank	\$ %	Agg \$ %				
HOME PURCHASE	Low	0	0.0%	2.8%	0	0.0%	1.4%	21.9%	2	4.7%	463	3.7%	18.2%	1	5.0%	2.8%	343	6.5%	1.3%	1	4.3%	3.3%	120	1.7%	1.5%			
	Moderate	8	25.8%	12.8%	1,155	22.4%	8.4%	17.9%	2	4.7%	381	3.1%	19.2%	2	10.0%	12.9%	381	7.2%	8.5%	0	0.0%	11.8%	0	0.0%	7.3%			
	Middle	7	22.6%	21.6%	1,203	23.3%	18.6%	20.2%	3	7.0%	499	4.0%	21.6%	2	10.0%	20.9%	335	6.3%	17.3%	1	4.3%	22.5%	164	2.3%	18.7%			
	Upper	16	51.6%	44.6%	2,807	54.3%	52.6%	39.9%	24	55.8%	8,415	67.8%	41.1%	14	70.0%	43.2%	4,109	77.9%	52.5%	10	43.5%	40.8%	4,306	60.3%	50.7%			
	Unknown	0	0.0%	18.2%	0	0.0%	19.1%	0.0%	12	27.9%	2,655	21.4%	0.0%	1	5.0%	20.2%	109	2.1%	20.4%	11	47.8%	21.7%	2,546	35.7%	21.7%			
	Total	31	100%	100%	5,165	100%	100%	100%	43	100%	12,413	100%	100%	20	100%	100%	5,277	100%	100%	23	100%	100%	7,136	100%	100%			
REFINANCE	Low	1	1.9%	3.8%	84	0.9%	1.9%	21.9%	7	11.9%	376	3.8%	18.2%	5	12.5%	8.6%	292	4.2%	4.5%	2	10.5%	7.9%	84	2.9%	4.2%			
	Moderate	7	13.2%	13.9%	595	6.6%	9.5%	17.9%	10	16.9%	566	5.7%	19.2%	5	12.5%	19.3%	331	4.7%	13.7%	5	26.3%	18.4%	235	8.2%	12.4%			
	Middle	7	13.2%	20.9%	1,027	11.5%	17.9%	20.2%	15	25.4%	1,739	17.7%	21.6%	11	27.5%	23.6%	1,188	17.0%	21.9%	4	21.1%	23.3%	551	19.2%	21.0%			
	Upper	38	71.7%	40.2%	7,246	80.9%	48.0%	39.9%	25	42.4%	6,965	70.7%	41.1%	19	47.5%	35.6%	5,160	74.0%	46.9%	6	31.6%	37.1%	1,805	62.8%	45.1%			
	Unknown	0	0.0%	21.2%	0	0.0%	22.6%	0.0%	2	3.4%	199	2.0%	0.0%	0	0.0%	12.9%	0	0.0%	13.1%	2	10.5%	13.3%	199	6.9%	17.3%			
	Total	53	100%	100%	8,952	100%	100%	100%	59	100%	9,845	100%	100%	40	100%	100%	6,971	100%	100%	19	100%	100%	2,874	100%	100%			
HOME IMPROVEMENT	Low	0	0.0%	0.8%	0	0.0%	0.1%	21.9%	4	7.5%	200	3.2%	18.2%	4	11.1%	7.6%	200	4.7%	4.4%	0	0.0%	4.9%	0	0.0%	2.3%			
	Moderate	1	50.0%	18.0%	75	82.4%	14.0%	17.9%	6	11.3%	369	5.8%	19.2%	5	13.9%	14.8%	339	8.0%	8.5%	1	5.9%	13.0%	30	1.5%	8.4%			
	Middle	0	0.0%	23.4%	0	0.0%	20.2%	20.2%	13	24.5%	1,018	16.1%	21.6%	6	16.7%	23.8%	379	8.9%	16.1%	7	41.2%	31.2%	639	31.0%	23.8%			
	Upper	1	50.0%	53.1%	16	17.6%	59.1%	39.9%	29	54.7%	4,634	73.4%	41.1%	21	58.3%	52.4%	3,330	78.4%	69.7%	8	47.1%	47.4%	1,304	63.2%	62.8%			
	Unknown	0	0.0%	4.7%	0	0.0%	6.7%	0.0%	1	1.9%	90	1.4%	0.0%	0	0.0%	1.4%	0	0.0%	1.3%	1	5.9%	3.6%	90	4.4%	2.7%			
	Total	2	100%	100%	91	100%	100%	100%	53	100%	6,311	100%	100%	36	100%	100%	4,248	100%	100%	17	100%	100%	2,063	100%	100%			
MULTI FAMILY	Low	0	0.0%	0.0%	0	0.0%	0.0%	21.9%	0	0.0%	0	0.0%	18.2%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%			
	Moderate	0	0.0%	5.6%	0	0.0%	0.1%	17.9%	0	0.0%	0	0.0%	19.2%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%			
	Middle	0	0.0%	5.6%	0	0.0%	0.2%	20.2%	0	0.0%	0	0.0%	21.6%	0	0.0%	4.2%	0	0.0%	0.5%	0	0.0%	0.0%	0	0.0%	0.0%			
	Upper	0	0.0%	5.6%	0	0.0%	2.6%	39.9%	0	0.0%	0	0.0%	41.1%	0	0.0%	16.7%	0	0.0%	4.1%	0	0.0%	50.0%	0	0.0%	40.3%			
	Unknown	1	100.0%	83.3%	150	100.0%	97.2%	0.0%	5	100.0%	3,042	100.0%	0.0%	3	100.0%	79.2%	1,042	100.0%	95.4%	2	100.0%	50.0%	2,000	100.0%	59.7%			
	Total	1	100%	100%	150	100%	100%	100%	5	100%	3,042	100%	100%	3	100%	100%	1,042	100%	100%	2	100%	100%	2,000	100%	100%			
OTHER PURPOSE LOC	Low	0	0.0%	3.0%	0	0.0%	0.5%	21.9%	4	8.7%	119	2.7%	18.2%	1	4.2%	5.3%	30	1.2%	2.0%	3	13.6%	4.6%	89	4.6%	1.9%			
	Moderate	0	0.0%	12.6%	0	0.0%	5.4%	17.9%	10	21.7%	632	14.2%	19.2%	5	20.8%	11.6%	300	11.9%	6.7%	5	22.7%	16.0%	332	17.2%	9.7%			
	Middle	0	0.0%	15.6%	0	0.0%	9.8%	20.2%	9	19.6%	525	11.8%	21.6%	6	25.0%	18.3%	395	15.6%	12.4%	3	13.6%	18.3%	130	6.7%	15.1%			
	Upper	0	0.0%	64.4%	0	0.0%	78.4%	39.9%	23	50.0%	3,185	71.4%	41.1%	12	50.0%	60.6%	1,805	71.3%	75.1%	11	50.0%	55.7%	1,380	71.5%	63.8%			
	Unknown	0	0.0%	4.4%	0	0.0%	5.9%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	4.2%	0	0.0%	3.8%	0	0.0%	5.5%	0	0.0%	9.4%			
	Total	0	0.0%	100%	0	0.0%	100%	100%	46	100%	4,461	100%	100%	24	100%	100%	2,530	100%	100%	22	100%	100%	1,931	100%	100%			

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

Borrower Distribution of HMDA Loans - Table 2 of 2
Assessment Area: TN East TN

PRODUCT TYPE	Borrower Income Levels	Bank & Aggregate Lending; Demographic Data							Bank Lending & Demographic Data					Bank & Aggregate Lending											
		2021							2022, 2023					2022					2023						
		Bank					Families by Family Income %	Bank				Families by Family Income %	Count			Dollar		Count			Dollar				
		Count	Agg %	Dollar \$ (000s)	\$ %			Count	Dollar \$ (000s)	\$ %			Bank	Agg %		Bank	Agg %	Bank	Agg %	Bank	Agg %				
#	%	%			%	#	%	\$ (000s)	\$ %		#	%	%	\$ (000s)	\$ %	\$ %	#	%	%	\$ (000s)	\$ %	\$ %			
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	8.6%	0	0.0%	4.6%	21.9%	0	0.0%	0	0.0%	18.2%	0	0.0%	4.4%	0	0.0%	1.7%	0	0.0%	9.6%	0	0.0%	5.6%
	Moderate	1	50.0%	10.3%	13	24.1%	3.6%	17.9%	0	0.0%	0	0.0%	19.2%	0	0.0%	18.9%	0	0.0%	12.9%	0	0.0%	18.1%	0	0.0%	11.7%
	Middle	0	0.0%	31.0%	0	0.0%	17.7%	20.2%	1	50.0%	155	16.8%	21.6%	1	50.0%	22.2%	155	16.8%	16.4%	0	0.0%	21.3%	0	0.0%	16.3%
	Upper	1	50.0%	50.0%	41	75.9%	74.2%	39.9%	1	50.0%	766	83.2%	41.1%	1	50.0%	47.8%	766	83.2%	63.2%	0	0.0%	47.9%	0	0.0%	61.5%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	6.7%	0	0.0%	5.7%	0	0.0%	3.2%	0	0.0%	4.8%
	Total	2	100%	100%	54	100%	100%	100%	2	100%	921	100%	100%	2	100%	100%	921	100%	100%	0	0.0%	100%	0	0.0%	100%
PURPOSE NOT APPLICABLE	Low	0	0.0%	0.0%	0	0.0%	0.0%	21.9%	0	0.0%	0	0.0%	18.2%	0	0.0%	14.3%	0	0.0%	7.5%	0	0.0%	20.0%	0	0.0%	17.5%
	Moderate	0	0.0%	3.4%	0	0.0%	1.0%	17.9%	0	0.0%	0	0.0%	19.2%	0	0.0%	7.1%	0	0.0%	6.0%	0	0.0%	10.0%	0	0.0%	7.5%
	Middle	0	0.0%	0.0%	0	0.0%	0.0%	20.2%	0	0.0%	0	0.0%	21.6%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Upper	0	0.0%	0.0%	0	0.0%	0.0%	39.9%	0	0.0%	0	0.0%	41.1%	0	0.0%	7.1%	0	0.0%	15.5%	0	0.0%	0.0%	0	0.0%	0.0%
	Unknown	0	0.0%	96.6%	0	0.0%	99.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	71.4%	0	0.0%	71.0%	0	0.0%	70.0%	0	0.0%	75.1%
	Total	0	0.0%	100%	0	0.0%	100%	100%	0	0.0%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%
HMDA TOTALS	Low	1	1.1%	3.2%	84	0.6%	1.5%	21.9%	17	8.2%	1,158	3.1%	18.2%	11	8.8%	5.0%	865	4.1%	2.2%	6	7.2%	4.8%	293	1.8%	2.2%
	Moderate	17	19.1%	13.3%	1,838	12.8%	8.4%	17.9%	28	13.5%	1,948	5.3%	19.2%	17	13.6%	14.9%	1,351	6.4%	9.7%	11	13.3%	13.8%	597	3.7%	8.5%
	Middle	14	15.7%	21.1%	2,230	15.5%	17.3%	20.2%	41	19.7%	3,936	10.6%	21.6%	26	20.8%	21.6%	2,452	11.7%	17.9%	15	18.1%	22.9%	1,484	9.3%	19.1%
	Upper	56	62.9%	42.8%	10,110	70.1%	48.5%	39.9%	102	49.0%	23,965	64.8%	41.1%	67	53.6%	42.4%	15,170	72.3%	51.1%	35	42.2%	41.5%	8,795	55.0%	50.4%
	Unknown	1	1.1%	19.5%	150	1.0%	24.3%	0.0%	20	9.6%	5,986	16.2%	0.0%	4	3.2%	16.1%	1,151	5.5%	19.0%	16	19.3%	17.0%	4,835	30.2%	19.8%
	Total	89	100%	100%	14,412	100%	100%	100%	208	100%	36,993	100%	100%	125	100%	100%	20,989	100%	100%	83	100%	100%	16,004	100%	100%

Geographic Distribution of Small Business & Small Farm Loans
Assessment Area: TN East TN

PRODUCT TYPE		Tract Income Levels		Bank & Aggregate Lending; Demographic Data								Bank Lending & Demographic Data								Bank & Aggregate Lending															
				2021								2022, 2023								2022								2023							
				Bank				Total Businesses	Bank				Total Businesses	Count				Dollar				Count				Dollar									
Count		Agg	Dollar		Agg	Count			Dollar		Agg	Bank		Agg	Bank		Agg	Bank		Dollar		Agg													
#	%	%	\$ (000s)	\$ %	\$ %	%	#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %	#	%	\$ (000s)	\$ %														
SMALL BUSINESSES	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0	0.0%												
	Moderate	76	37.1%	25.8%	6,046	42.8%	38.9%	34.3%	34	34.7%	5,505	40.5%	25.5%	18	36.0%	18.0%	2,979	40.9%	19.5%	16	33.3%	2,526	40.0%												
	Middle	101	49.3%	51.2%	5,939	42.1%	42.5%	42.7%	54	55.1%	7,013	51.6%	58.1%	29	58.0%	67.4%	3,956	54.3%	63.3%	25	52.1%	3,057	48.4%												
	Upper	28	13.7%	22.2%	2,134	15.1%	18.4%	23.1%	10	10.2%	1,082	8.0%	16.4%	3	6.0%	13.7%	350	4.8%	16.8%	7	14.6%	732	11.6%												
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0	0.0%												
	Tr Unknown	0	0.0%	0.7%	0	0.0%	0.2%		0	0.0%	0	0.0%		0	0.0%	0.9%	0	0.0%	0.3%	0	0.0%	0	0.0%												
	Total	205	100%	100%	14,119	100%	100%	100%	98	100%	13,600	100%	100%	50	100%	100%	7,285	100%	100%	48	100%	6,315	100%												
SMALL FARM					Total Farms							Total Farms																							
	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0	0.0%												
	Moderate	2	28.6%	11.7%	155	41.8%	11.1%	15.7%	2	40.0%	175	21.2%	15.5%	1	33.3%	13.4%	10	2.4%	18.1%	1	50.0%	165	39.8%												
	Middle	4	57.1%	68.3%	169	45.6%	71.3%	65.7%	3	60.0%	650	78.8%	72.5%	2	66.7%	73.1%	400	97.6%	59.6%	1	50.0%	250	60.2%												
	Upper	1	14.3%	20.0%	47	12.7%	17.6%	18.6%	0	0.0%	0	0.0%	12.0%	0	0.0%	13.4%	0	0.0%	22.3%	0	0.0%	0	0.0%												
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0	0.0%												
	Tr Unknown	0	0.0%	0.0%	0	0.0%	0.0%		0	0.0%	0	0.0%		0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0	0.0%												
Total	7	100%	100%	371	100%	100%	100%	5	100%	825	100%	100%	3	100%	100%	410	100%	100%	2	100%	415	100%													

Originations & Purchases
Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data; 2021 & 2023 D&B information

Small Business & Small Farm Lending By Revenue & Loan Size
Assessment Area: TN East TN

PRODUCT TYPE		Bank & Aggregate Lending; Demographic Data								Bank Lending & Demographic Data								Bank & Aggregate Lending															
		2021								2022, 2023								2022								2023							
		Count			Dollar			Total Businesses	Count			Dollar			Total Businesses	Count			Dollar			Agg	Count			Dollar							
		Bank	%	Agg	Bank	%	Agg		Bank	%	\$ (000s)	Bank	%	\$ (000s)		Bank	%	\$ (000s)	Bank	%	\$ (000s)		Bank	%	\$ (000s)								
SMALL BUSINESS	Revenue	\$1 Million or Less	57	27.8%	52.5%	5,875	41.6%	37.0%	92.0%	65	66.3%	8,129	59.8%	91.9%	34	68.0%	61.8%	4,125	56.6%	48.5%	31	64.6%	4,004	63.4%									
		Over \$1 Million	13	6.3%		2,753	19.5%	7.1%	7.1%	21	21.4%	3,813	28.0%	7.2%	10	20.0%		2,494	34.2%		11	22.9%	1,319	20.9%									
		Total Rev. available	70	34.1%		8,628	61.1%	99.2%	86	87.8%	11,942	87.8%	99.1%	44	88.0%		6,619	90.9%		42	87.5%	5,323	84.3%										
		Rev. Not Known	135	65.9%		5,491	38.9%	0.8%	0.8%	12	12.2%	1,658	12.2%	0.9%	6	12.0%		666	9.1%		6	12.5%	992	15.7%									
		Total	205	100%		14,119	100%	100.0%	98	100%	13,600	100%	100%	50	100%		7,285	100%	100%	48	100%	6,315	100%										
	Loan Size	\$100,000 or Less	161	78.5%	92.1%	4,023	28.5%	33.9%		62	63.3%	2,611	19.2%		33	66.0%	94.1%	1,443	19.8%	36.9%	29	60.4%	1,168	18.5%									
		\$100,001 - \$250,000	33	16.1%	4.3%	5,415	38.4%	17.7%		21	21.4%	3,763	27.7%		9	18.0%	3.2%	1,762	24.2%	16.9%	12	25.0%	2,001	31.7%									
		\$250,001 - \$1 Million	11	5.4%	3.6%	4,681	33.2%	48.4%		15	15.3%	7,226	53.1%		8	16.0%	2.8%	4,080	56.0%	46.2%	7	14.6%	3,146	49.8%									
		Total	205	100%	100.0%	14,119	100%	100.0%	98	100%	13,600	100%		50	100%	100%	7,285	100%	100%	48	100%	6,315	100%										
	Loan Size & Rev \$1 Mill or Less	\$100,000 or Less	36	63.2%		1,461	24.9%		42	64.6%	1,621	19.9%		24	70.6%		952	23.1%		18	58.1%	669	16.7%										
		\$100,001 - \$250,000	16	28.1%		2,719	46.3%		14	21.5%	2,522	31.0%		6	17.6%		1,213	29.4%		8	25.8%	1,309	32.7%										
		\$250,001 - \$1 Million	5	8.8%		1,695	28.9%		9	13.8%	3,986	49.0%		4	11.8%		1,960	47.5%		5	16.1%	2,026	50.6%										
		Total	57	100%		5,875	100%		65	100%	8,129	100%		34	100%		4,125	100%		31	100%	4,004	100%										
SMALL FARM	Revenue	\$1 Million or Less	6	85.7%	43.3%	221	59.6%	52.8%	Total Farms	4	80.0%	625	75.8%	Total Farms	2	67%	44.8%	210	51%	50.8%	2	100%	415	100%									
		Over \$1 Million	0	0.0%		0	0.0%	1.4%	1.4%	0	0.0%	0	0.0%	1.4%	0	0.0%		0	0.0%		0	0.0%	0	0.0%									
		Total Rev. available	6	85.7%		221	59.6%	100.0%	100.0%	4	80.0%	625	75.8%	100.0%	2	66.7%		210	51.2%		2	100.0%	415	100.0%									
		Not Known	1	14.3%		150	40.4%	0.0%	0.0%	1	20.0%	200	24.2%	0.0%	1	33.3%		200	48.8%		0	0.0%	0	0.0%									
		Total	7	100%		371	100%	100%	100%	5	100%	825	100%	100%	3	100%		410	100%		2	100%	415	100%									
	Loan Size	\$100,000 or Less	5	71.4%	91.7%	93	25.1%	49.3%		1	20.0%	10	1.2%		1	33.3%	86.6%	10	2.4%	31.6%	0	0.0%	0	0.0%									
		\$100,001 - \$250,000	2	28.6%	5.0%	278	74.9%	25.0%		4	80.0%	815	98.8%		2	66.7%	7.5%	400	97.6%	23.1%	2	100.0%	415	100.0%									
		\$250,001 - \$500,000	0	0.0%	3.3%	0	0.0%	25.7%		0	0.0%	0	0.0%		0	0.0%	6.0%	0	0.0%	45.2%	0	0.0%	0	0.0%									
		Total	7	100%	100%	371	100%	100%		5	100%	825	100%		3	100%	100%	410	100%	100%	2	100%	415	100%									
	Loan Size & Rev \$1 Mill or Less	\$100,000 or Less	5	83.3%		93	42.1%			1	25.0%	10	1.6%		1	50.0%		10	4.8%		0	0.0%	0	0.0%									
		\$100,001 - \$250,000	1	16.7%		128	57.9%			3	75.0%	615	98.4%		1	50.0%		200	95.2%		2	100.0%	415	100.0%									
		\$250,001 - \$500,000	0	0.0%		0	0.0%			0	0.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%	0	0.0%									
		Total	6	100%		221	100%			4	100%	625	100%		2	100%		210	100%		2	100%	415	100%									

Originations & Purchases
Aggregate data is unavailable for loans to businesses/farms with revenue over \$1 million or revenue unknown, and for loan size by revenue
Based on 2020 FFIEC Census Data; 2011-2015 ACS data; 2022 FFIEC Census Data; 2016-2020 ACS data; 2020 & 2022 D&B information

Geographic Distribution of HMDA Loans - Table 1 of 2
Assessment Area: TN Rutherford-Williamson

PRODUCT TYPE		Tract Income Levels		Bank & Aggregate Lending; Demographic Data							Bank Lending & Demographic Data										Bank & Aggregate Lending									
				2021							2022, 2023					2022					2023									
				Count			Dollar			Owner Occupied Units	Bank			Owner Occupied Units	Count			Dollar			Count			Dollar						
				Bank	%	Agg #%	Bank \$ (000s)	%	Agg \$ %		Count	%	Dollar \$ (000s)		%	Count	%	Agg \$ %	Bank \$ (000s)	%	Agg \$ %	Count	%	Agg \$ %	Bank \$ (000s)	%	Agg \$ %			
HOME PURCHASE	Low	0	0.0%	1.3%	0	0.0%	1.0%	1.2%	2	6.1%	288	1.9%	0.6%	1	4.5%	0.7%	170	1.9%	0.4%	1	9.1%	0.8%	118	2.0%	0.4%					
	Moderate	4	44.4%	13.0%	346	23.0%	10.6%	17.2%	4	12.1%	2,482	16.6%	7.3%	2	9.1%	6.6%	1,252	13.9%	4.0%	2	18.2%	7.2%	1,230	20.5%	4.9%					
	Middle	3	33.3%	59.7%	618	41.0%	59.0%	57.4%	16	48.5%	5,955	39.8%	39.4%	11	50.0%	37.8%	3,858	43.0%	27.2%	5	45.5%	39.6%	2,097	34.9%	29.9%					
	Upper	2	22.2%	26.0%	542	36.0%	29.4%	24.2%	9	27.3%	5,811	38.8%	52.4%	6	27.3%	54.6%	3,253	36.2%	68.3%	3	27.3%	52.1%	2,558	42.6%	64.6%					
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	2	6.1%	443	3.0%	0.3%	2	9.1%	0.3%	443	4.9%	0.2%	0	0.0%	0.3%	0	0.0%	0.2%					
	Total	9	100%	100%	1,506	100%	100%	100%	33	100%	14,979	100%	100%	22	100%	100%	8,976	100%	100%	11	100%	100%	6,003	100%	100%					
REFINANCE	Low	0	0.0%	0.7%	0	0.0%	0.6%	1.2%	0	0.0%	0	0.0%	0.6%	0	0.0%	0.8%	0	0.0%	0.4%	0	0.0%	0.8%	0	0.0%	0.5%					
	Moderate	1	12.5%	11.7%	81	6.3%	9.5%	17.2%	0	0.0%	0	0.0%	7.3%	0	0.0%	6.3%	0	0.0%	3.8%	0	0.0%	6.5%	0	0.0%	4.4%					
	Middle	6	75.0%	60.4%	838	65.6%	60.2%	57.4%	1	14.3%	1,600	50.0%	39.4%	0	0.0%	39.5%	0	0.0%	29.0%	1	100.0%	40.0%	1,600	100.0%	32.7%					
	Upper	1	12.5%	27.2%	359	28.1%	29.8%	24.2%	5	71.4%	1,448	45.3%	52.4%	5	83.3%	53.3%	1,448	90.6%	66.6%	0	0.0%	52.5%	0	0.0%	62.3%					
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	1	14.3%	150	4.7%	0.3%	1	16.7%	0.2%	150	9.4%	0.1%	0	0.0%	0.2%	0	0.0%	0.1%					
	Total	8	100%	100%	1,278	100%	100%	100%	7	100%	3,198	100%	100%	6	100%	100%	1,598	100%	100%	1	100%	100%	1,600	100%	100%					
HOME IMPROVEMENT	Low	0	0.0%	1.2%	0	0.0%	1.2%	1.2%	0	0.0%	0	0.0%	0.6%	0	0.0%	0.3%	0	0.0%	0.2%	0	0.0%	0.5%	0	0.0%	0.2%					
	Moderate	0	0.0%	12.2%	0	0.0%	11.5%	17.2%	0	0.0%	0	0.0%	7.3%	0	0.0%	3.7%	0	0.0%	2.1%	0	0.0%	3.9%	0	0.0%	2.8%					
	Middle	0	0.0%	58.4%	0	0.0%	57.1%	57.4%	4	30.8%	282	13.9%	39.4%	2	22.2%	28.0%	175	11.1%	19.0%	2	50.0%	31.6%	107	23.3%	22.3%					
	Upper	0	0.0%	28.3%	0	0.0%	30.2%	24.2%	9	69.2%	1,749	86.1%	52.4%	7	77.8%	67.9%	1,397	88.9%	78.6%	2	50.0%	63.7%	352	76.7%	74.5%					
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.3%	0	0.0%	0.1%	0	0.0%	0.0%	0	0.0%	0.3%	0	0.0%	0.2%					
	Total	0	0.0%	100%	0	0.0%	100%	100%	13	100%	2,031	100%	100%	9	100%	100%	1,572	100%	100%	4	100%	100%	459	100%	100%					
MULTI FAMILY	Low	0	0.0%	2.9%	0	0.0%	Multi-Family Units		0	0.0%	0	0.0%	5.4%	0	0.0%	4.7%	0	0.0%	0.3%	0	0.0%	10.5%	0	0.0%	15.8%					
	Moderate	0	0.0%	61.8%	0	0.0%	6.2%	9.4%	0	0.0%	0	0.0%	25.3%	0	0.0%	34.9%	0	0.0%	24.1%	0	0.0%	23.7%	0	0.0%	8.2%					
	Middle	0	0.0%	29.4%	0	0.0%	44.8%	53.1%	0	0.0%	0	0.0%	40.9%	0	0.0%	41.9%	0	0.0%	51.4%	0	0.0%	50.0%	0	0.0%	40.0%					
	Upper	0	0.0%	5.9%	0	0.0%	47.9%	33.9%	0	0.0%	0	0.0%	27.4%	0	0.0%	16.3%	0	0.0%	24.0%	0	0.0%	13.2%	0	0.0%	36.0%					
	Unknown	0	0.0%	0.0%	0	0.0%	1.1%	3.5%	0	0.0%	0	0.0%	1.0%	0	0.0%	2.3%	0	0.0%	0.1%	0	0.0%	2.6%	0	0.0%	0.1%					
	Total	0	0.0%	100%	0	0.0%	100%	100%	0	0.0%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%					
OTHER PURPOSE LOC	Low	0	0.0%	0.6%	0	0.0%	0.9%	1.2%	0	0.0%	0	0.0%	0.6%	0	0.0%	0.3%	0	0.0%	0.2%	0	0.0%	0.3%	0	0.0%	0.1%					
	Moderate	0	0.0%	9.8%	0	0.0%	10.0%	17.2%	2	5.6%	162	1.7%	7.3%	1	5.3%	3.4%	62	1.5%	2.4%	1	5.9%	3.5%	100	1.8%	2.0%					
	Middle	0	0.0%	61.0%	0	0.0%	55.4%	57.4%	10	27.8%	1,877	19.3%	39.4%	6	31.6%	26.5%	1,342	32.5%	17.6%	4	23.5%	35.6%	535	9.5%	23.0%					
	Upper	0	0.0%	28.6%	0	0.0%	33.7%	24.2%	24	66.7%	7,698	79.1%	52.4%	12	63.2%	69.7%	2,725	66.0%	79.7%	12	70.6%	60.2%	4,973	88.7%	74.5%					
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.3%	0	0.0%	0.2%	0	0.0%	0.0%	0	0.0%	0.4%	0	0.0%	0.3%					
	Total	0	0.0%	100%	0	0.0%	100%	100%	36	100%	9,737	100%	100%	19	100%	100%	4,129	100%	100%	17	100%	100%	5,608	100%	100%					

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

Geographic Distribution of HMDA Loans - Table 2 of 2
Assessment Area: TN Rutherford-Williamson

PRODUCT TYPE	Tract Income Levels	Bank & Aggregate Lending; Demographic Data							Bank Lending & Demographic Data														Bank & Aggregate Lending								
		2021							2022, 2023					2022					2023												
		Bank				Owner Occupied Units	Bank				Owner Occupied Units	Count			Dollar		Count			Dollar		Count			Dollar						
		Count	Agg	Dollar	Agg		Count	Dollar	Count	Agg		Bank	Agg	Bank	Agg	Bank	Agg	Bank	Agg	Bank	Agg										
#	%	\$ (000s)	\$ %	\$ %	%	#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %	#	%	%	\$ (000s)	\$ %	\$ %									
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	1.1%	0	0.0%	0.9%	1.2%	0	0.0%	0	0.0%	0.6%	0	0.0%	0.8%	0	0.0%	0.2%	0	0.0%	1.0%	0	0.0%	0.4%						
	Moderate	0	0.0%	9.8%	0	0.0%	9.1%	17.2%	0	0.0%	0	0.0%	7.3%	0	0.0%	4.6%	0	0.0%	3.1%	0	0.0%	4.0%	0	0.0%	1.4%						
	Middle	0	0.0%	58.7%	0	0.0%	57.3%	57.4%	1	100.0%	344	100.0%	39.4%	0	0.0%	31.2%	0	0.0%	15.3%	1	100.0%	37.2%	344	100.0%	23.7%						
	Upper	0	0.0%	30.4%	0	0.0%	32.7%	24.2%	0	0.0%	0	0.0%	52.4%	0	0.0%	63.4%	0	0.0%	81.4%	0	0.0%	57.8%	0	0.0%	74.4%						
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.3%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%						
	Total	0	0.0%	100%	0	0.0%	100%	100%	1	100%	344	100%	100%	0	0.0%	100%	0	0.0%	100%	1	100%	100%	344	100%	100%						
PURPOSE NOT APPLICABLE	Low	0	0.0%	0.0%	0	0.0%	0.0%	1.2%	0	0.0%	0	0.0%	0.6%	0	0.0%	1.4%	0	0.0%	1.8%	0	0.0%	0.0%	0	0.0%	0.0%						
	Moderate	0	0.0%	19.4%	0	0.0%	13.8%	17.2%	0	0.0%	0	0.0%	7.3%	0	0.0%	11.7%	0	0.0%	3.7%	0	0.0%	12.5%	0	0.0%	15.9%						
	Middle	0	0.0%	65.6%	0	0.0%	65.7%	57.4%	0	0.0%	0	0.0%	39.4%	0	0.0%	74.8%	0	0.0%	67.3%	0	0.0%	66.7%	0	0.0%	55.2%						
	Upper	0	0.0%	15.0%	0	0.0%	20.5%	24.2%	0	0.0%	0	0.0%	52.4%	0	0.0%	12.1%	0	0.0%	27.1%	0	0.0%	20.8%	0	0.0%	29.0%						
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.3%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%						
	Total	0	0.0%	100%	0	0.0%	100%	100%	0	0.0%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%						
HMDA TOTALS	Low	0	0.0%	0.9%	0	0.0%	1.0%	1.2%	2	2.2%	288	1.0%	0.6%	1	1.8%	0.7%	170	1.0%	0.4%	1	2.9%	0.8%	118	0.8%	1.4%						
	Moderate	5	29.4%	12.3%	427	15.3%	11.4%	17.2%	6	6.7%	2,644	8.7%	7.3%	3	5.4%	6.0%	1,314	8.1%	4.7%	3	8.8%	6.4%	1,330	9.5%	4.8%						
	Middle	9	52.9%	60.1%	1,456	52.3%	59.1%	57.4%	32	35.6%	10,058	33.2%	39.4%	19	33.9%	36.6%	5,375	33.0%	28.0%	13	38.2%	38.6%	4,683	33.4%	30.4%						
	Upper	3	17.6%	26.7%	901	32.4%	28.5%	24.2%	47	52.2%	16,706	55.2%	52.4%	30	53.6%	56.6%	8,823	54.2%	66.8%	17	50.0%	53.9%	7,883	56.3%	63.2%						
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	3	3.3%	593	2.0%	0.3%	3	5.4%	0.2%	593	3.6%	0.1%	0	0.0%	0.3%	0	0.0%	0.2%						
	Total	17	100%	100%	2,784	100%	100%	100%	90	100%	30,289	100%	100%	56	100%	100%	16,275	100%	100%	34	100%	100%	14,014	100%	100%						

Borrower Distribution of HMDA Loans - Table 1 of 2
Assessment Area: TN Rutherford-Williamson

Product Type	Borrower Income Levels	Bank & Aggregate Lending; Demographic Data						Bank Lending & Demographic Data						Bank & Aggregate Lending											
		2021						2022, 2023						2022						2023					
		Bank					Families by Family Income %	Bank				Families by Family Income %	Count			Dollar			Agg %	Count			Dollar		
		Count	%	Agg %	Dollar \$ (000s)	%		Count	%	Dollar \$ (000s)	%		Bank	%	Agg %	Bank \$ (000s)	%	Bank		%	Agg %	Bank \$ (000s)	%	Agg %	
HOME PURCHASE	Low	0	0.0%	5.0%	0	0.0%	3.2%	17.5%	0	0.0%	0	0.0%	15.0%	0	0.0%	2.8%	0	0.0%	1.3%	0	0.0%	2.5%	0	0.0%	1.1%
	Moderate	2	22.2%	23.6%	321	21.3%	19.8%	19.3%	2	6.1%	515	3.4%	15.6%	2	9.1%	14.0%	515	5.7%	8.1%	0	0.0%	13.9%	0	0.0%	8.0%
	Middle	3	33.3%	22.0%	266	17.7%	22.3%	23.0%	5	15.2%	1,502	10.0%	20.2%	4	18.2%	19.1%	1,074	12.0%	14.4%	1	9.1%	19.9%	428	7.1%	14.8%
	Upper	4	44.4%	28.7%	919	61.0%	33.5%	40.2%	23	69.7%	12,425	82.9%	49.2%	15	68.2%	45.7%	7,099	79.1%	59.1%	8	72.7%	42.7%	5,326	88.7%	55.6%
	Unknown	0	0.0%	20.7%	0	0.0%	21.1%	0.0%	3	9.1%	537	3.6%	0.0%	1	4.5%	18.4%	288	3.2%	17.1%	2	18.2%	21.1%	249	4.1%	20.5%
	Total	9	100%	100%	1,506	100%	100%	100%	33	100%	14,979	100%	100%	22	100%	100%	8,976	100%	100%	11	100%	100%	6,003	100%	100%
REFINANCE	Low	0	0.0%	6.6%	0	0.0%	4.0%	17.5%	0	0.0%	0	0.0%	15.0%	0	0.0%	9.1%	0	0.0%	4.4%	0	0.0%	8.4%	0	0.0%	4.2%
	Moderate	0	0.0%	19.8%	0	0.0%	15.9%	19.3%	2	28.6%	403	12.6%	15.6%	2	33.3%	19.5%	403	25.2%	12.6%	0	0.0%	18.1%	0	0.0%	11.6%
	Middle	2	25.0%	21.3%	225	17.6%	20.3%	23.0%	0	0.0%	0	0.0%	20.2%	0	0.0%	20.4%	0	0.0%	16.9%	0	0.0%	20.1%	0	0.0%	16.0%
	Upper	4	50.0%	27.9%	831	65.0%	33.2%	40.2%	5	71.4%	2,795	87.4%	49.2%	4	66.7%	38.0%	1,195	74.8%	51.3%	1	100.0%	41.5%	1,600	100.0%	53.2%
	Unknown	2	25.0%	24.4%	222	17.4%	26.6%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	13.0%	0	0.0%	15.0%	0	0.0%	11.9%	0	0.0%	15.0%
	Total	8	100%	100%	1,278	100%	100%	100%	7	100%	3,198	100%	100%	6	100%	100%	1,598	100%	100%	1	100%	100%	1,600	100%	100%
HOME IMPROVEMENT	Low	0	0.0%	6.7%	0	0.0%	3.9%	17.5%	1	7.7%	92	4.5%	15.0%	1	11.1%	4.1%	92	5.9%	1.5%	0	0.0%	4.3%	0	0.0%	1.7%
	Moderate	0	0.0%	16.4%	0	0.0%	13.9%	19.3%	2	15.4%	175	8.6%	15.6%	2	22.2%	11.3%	175	11.1%	6.2%	0	0.0%	11.9%	0	0.0%	6.1%
	Middle	0	0.0%	23.5%	0	0.0%	22.9%	23.0%	1	7.7%	25	1.2%	20.2%	1	11.1%	18.0%	25	1.6%	11.5%	0	0.0%	20.8%	0	0.0%	12.3%
	Upper	0	0.0%	49.0%	0	0.0%	54.0%	40.2%	9	69.2%	1,739	85.6%	49.2%	5	55.6%	64.0%	1,280	81.4%	76.8%	4	100.0%	59.8%	459	100.0%	75.6%
	Unknown	0	0.0%	4.5%	0	0.0%	5.4%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	2.6%	0	0.0%	4.0%	0	0.0%	3.1%	0	0.0%	4.3%
	Total	0	0.0%	100%	0	0.0%	100%	100%	13	100%	2,031	100%	100%	9	100%	100%	1,572	100%	100%	4	100%	100%	459	100%	100%
MULTI FAMILY	Low	0	0.0%	0.0%	0	0.0%	0.0%	17.5%	0	0.0%	0	0.0%	15.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	0.0%	0	0.0%	0.0%	19.3%	0	0.0%	0	0.0%	15.6%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Middle	0	0.0%	2.9%	0	0.0%	0.1%	23.0%	0	0.0%	0	0.0%	20.2%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Upper	0	0.0%	23.5%	0	0.0%	2.5%	40.2%	0	0.0%	0	0.0%	49.2%	0	0.0%	9.3%	0	0.0%	1.4%	0	0.0%	7.9%	0	0.0%	0.4%
	Unknown	0	0.0%	73.5%	0	0.0%	97.4%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	90.7%	0	0.0%	98.6%	0	0.0%	92.1%	0	0.0%	99.6%
	Total	0	0.0%	100%	0	0.0%	100%	100%	0	0.0%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%
OTHER PURPOSE LOC	Low	0	0.0%	5.6%	0	0.0%	3.8%	17.5%	0	0.0%	0	0.0%	15.0%	0	0.0%	3.8%	0	0.0%	1.8%	0	0.0%	4.0%	0	0.0%	1.8%
	Moderate	0	0.0%	14.7%	0	0.0%	10.5%	19.3%	5	13.9%	780	8.0%	15.6%	3	15.8%	10.6%	589	14.3%	4.4%	2	11.8%	13.3%	191	3.4%	6.0%
	Middle	0	0.0%	25.1%	0	0.0%	22.6%	23.0%	5	13.9%	829	8.5%	20.2%	5	26.3%	17.4%	829	20.1%	9.4%	0	0.0%	19.6%	0	0.0%	11.1%
	Upper	0	0.0%	50.6%	0	0.0%	58.5%	40.2%	25	69.4%	7,878	80.9%	49.2%	11	57.9%	65.5%	2,711	65.7%	82.4%	14	82.4%	57.6%	5,167	92.1%	76.3%
	Unknown	0	0.0%	4.1%	0	0.0%	4.7%	0.0%	1	2.8%	250	2.6%	0.0%	0	0.0%	2.8%	0	0.0%	2.1%	1	5.9%	5.6%	250	4.5%	4.8%
	Total	0	0.0%	100%	0	0.0%	100%	100%	36	100%	9,737	100%	100%	19	100%	100%	4,129	100%	100%	17	100%	100%	5,608	100%	100%

Originations & Purchases
Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

Borrower Distribution of HMDA Loans - Table 2 of 2
Assessment Area: TN Rutherford-Williamson

PRODUCT TYPE	Borrower Income Levels	Bank & Aggregate Lending; Demographic Data							Bank Lending & Demographic Data										Bank & Aggregate Lending										
		2021							2022, 2023							2022							2023						
		Bank			Families by Family Income		Bank			Families by Family Income		Count			Dollar		Count			Dollar									
		Count	Agg	Dollar	Agg		Count	Dollar		Count	Agg	Bank	Agg	Bank	Agg	Bank	Agg	Bank	Agg	Bank	Agg								
		#	%	\$ (000s)	\$ %	%	#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	%						
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	9.8%	0	0.0%	7.9%	17.5%	0	0.0%	0	0.0%	15.0%	0	0.0%	5.4%	0	0.0%	1.8%	0	0.0%	7.3%	0	0.0%	4.7%				
	Moderate	0	0.0%	17.4%	0	0.0%	14.4%	19.3%	0	0.0%	0	0.0%	15.6%	0	0.0%	12.6%	0	0.0%	3.6%	0	0.0%	14.3%	0	0.0%	4.5%				
	Middle	0	0.0%	16.3%	0	0.0%	11.9%	23.0%	0	0.0%	0	0.0%	20.2%	0	0.0%	15.1%	0	0.0%	5.2%	0	0.0%	17.3%	0	0.0%	5.6%				
	Upper	0	0.0%	50.0%	0	0.0%	59.2%	40.2%	1	100.0%	344	100.0%	49.2%	0	0.0%	58.4%	0	0.0%	78.4%	1	100.0%	54.8%	344	100.0%	75.6%				
	Unknown	0	0.0%	6.5%	0	0.0%	6.7%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	8.6%	0	0.0%	11.0%	0	0.0%	6.3%	0	0.0%	9.6%				
	Total	0	0.0%	100%	0	0.0%	100%	100%	1	100%	344	100%	100%	0	0.0%	100%	0	0.0%	100%	1	100%	100%	344	100%	100%				
PURPOSE NOT APPLICABLE	Low	0	0.0%	1.9%	0	0.0%	1.1%	17.5%	0	0.0%	0	0.0%	15.0%	0	0.0%	6.1%	0	0.0%	3.8%	0	0.0%	4.2%	0	0.0%	2.9%				
	Moderate	0	0.0%	0.6%	0	0.0%	0.4%	19.3%	0	0.0%	0	0.0%	15.6%	0	0.0%	1.4%	0	0.0%	2.0%	0	0.0%	0.0%	0	0.0%	0.0%				
	Middle	0	0.0%	0.0%	0	0.0%	0.0%	23.0%	0	0.0%	0	0.0%	20.2%	0	0.0%	0.5%	0	0.0%	0.8%	0	0.0%	2.1%	0	0.0%	2.0%				
	Upper	0	0.0%	0.0%	0	0.0%	0.0%	40.2%	0	0.0%	0	0.0%	49.2%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	2.1%	0	0.0%	0.1%				
	Unknown	0	0.0%	97.5%	0	0.0%	98.5%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	92.1%	0	0.0%	93.4%	0	0.0%	91.7%	0	0.0%	95.1%				
	Total	0	0.0%	100%	0	0.0%	100%	100%	0	0.0%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%				
HMDA TOTALS	Low	0	0.0%	5.9%	0	0.0%	3.5%	17.5%	1	1.1%	92	0.3%	15.0%	1	1.8%	5.0%	92	0.6%	2.1%	0	0.0%	4.0%	0	0.0%	1.5%				
	Moderate	2	11.8%	21.0%	321	11.5%	16.9%	19.3%	11	12.2%	1,873	6.2%	15.6%	9	16.1%	15.0%	1,682	10.3%	8.6%	2	5.9%	14.4%	191	1.4%	7.7%				
	Middle	5	29.4%	21.5%	491	17.6%	20.4%	23.0%	11	12.2%	2,356	7.8%	20.2%	10	17.9%	19.0%	1,928	11.8%	13.8%	1	2.9%	19.8%	428	3.1%	13.7%				
	Upper	8	47.1%	29.1%	1,750	62.9%	32.6%	40.2%	63	70.0%	25,181	83.1%	49.2%	35	62.5%	46.7%	12,285	75.5%	56.2%	28	82.4%	45.4%	12,896	92.0%	53.3%				
	Unknown	2	11.8%	22.5%	222	8.0%	26.6%	0.0%	4	4.4%	787	2.6%	0.0%	1	1.8%	14.3%	288	1.8%	19.3%	3	8.8%	16.4%	499	3.6%	23.8%				
	Total	17	100%	100%	2,784	100%	100%	100%	90	100%	30,289	100%	100%	56	100%	100%	16,275	100%	100%	34	100%	100%	14,014	100%	100%				

Geographic Distribution of Small Business & Small Farm Loans
Assessment Area: TN Rutherford-Williamson

PRODUCT TYPE	Tract Income Levels	Bank & Aggregate Lending; Demographic Data								Bank Lending & Demographic Data												Bank & Aggregate Lending							
		2021								2022, 2023					2022							2023							
		Count		Bank		Dollar		Agg	Total Businesses	Count		Dollar		Total Businesses	Count		Dollar		Agg	Count		Dollar							
		#	%	%	\$ (000s)	\$ %	\$ %			#	%	\$ (000s)	\$ %		%	#	%	%		\$ (000s)	\$ %	\$ %	#	%	\$ (000s)	\$ %			
SMALL BUSINESSES	Low	3	2.5%	5.9%	443	5.4%	10.2%	6.6%	0	0.0%	0	0.0%	0.8%	0	0.0%	0.6%	0	0.0%	0.5%	0	0.0%	0	0.0%						
	Moderate	16	13.2%	22.7%	1,188	14.4%	26.5%	27.2%	18	35.3%	3,763	28.0%	11.4%	11	39.3%	9.7%	1,965	27.7%	11.0%	7	30.4%	1,798	28.3%						
	Middle	82	67.8%	53.2%	4,872	59.1%	49.6%	49.6%	22	43.1%	7,030	52.3%	31.0%	12	42.9%	29.8%	3,834	54.1%	26.9%	10	43.5%	3,196	50.3%						
	Upper	20	16.5%	17.7%	1,740	21.1%	13.7%	16.4%	6	11.8%	1,708	12.7%	54.9%	3	10.7%	58.4%	1,040	14.7%	60.3%	3	13.0%	668	10.5%						
	Unknown	0	0.0%	0.1%	0	0.0%	0.0%	0.1%	5	9.8%	940	7.0%	2.0%	2	7.1%	1.1%	250	3.5%	1.2%	3	13.0%	690	10.9%						
	Tr Unknown	0	0.0%	0.3%	0	0.0%	0.1%		5	9.8%	940	7.0%		0	0.0%	0.3%	0	0.0%	0.1%	0	0.0%	0	0.0%						
	Total	121	100%	100%	8,243	100%	100%	100%	51	100%	13,441	100%	100%	28	100%	100%	7,089	100%	100%	23	100%	6,352	100%						
SMALL FARM							Total Farms					Total Farms																	
	Low	0	0.0%	3.6%	0	0.0%	6.5%	5.0%	0	0.0%	0	0.0%	0.3%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0	0.0%						
	Moderate	0	0.0%	4.8%	0	0.0%	8.9%	12.9%	0	0.0%	0	0.0%	5.8%	0	0.0%	2.0%	0	0.0%	5.3%	0	0.0%	0	0.0%						
	Middle	0	0.0%	78.6%	0	0.0%	68.9%	61.4%	0	0.0%	0	0.0%	32.9%	0	0.0%	38.8%	0	0.0%	36.6%	0	0.0%	0	0.0%						
	Upper	0	0.0%	13.1%	0	0.0%	15.8%	20.7%	0	0.0%	0	0.0%	60.6%	0	0.0%	58.2%	0	0.0%	57.9%	0	0.0%	0	0.0%						
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.3%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0	0.0%						
	Tr Unknown	0	0.0%	0.0%	0	0.0%	0.0%		0	0.0%	0	0.0%		0	0.0%	1.0%	0	0.0%	0.2%	0	0.0%	0	0.0%						
Total	0	0.0%	100%	0	0.0%	100%	100%	0	0.0%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	0	0.0%							

Originations & Purchases
Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data; 2021 & 2023 D&B information

Small Business & Small Farm Lending By Revenue & Loan Size
Assessment Area: TN Rutherford-Williamson

PRODUCT TYPE		Bank & Aggregate Lending; Demographic Data								Bank Lending & Demographic Data						Bank & Aggregate Lending												
		2021								2022, 2023						2022						2023						
		Count			Dollar			Total Businesses	Count			Dollar			Total Businesses	Count			Dollar			Total Businesses	Count			Dollar		
		Bank	%	Agg %	Bank	%	Agg \$		Bank	%	Agg \$	Bank	%	Agg \$		Bank	%	Agg \$	Bank	%	Agg \$		Bank	%	Agg \$	Bank	%	Agg \$
#	%		\$ (000s)	%		%	#	%	\$ (000s)	%		%	#	%		\$ (000s)	%		%	#	%		\$ (000s)	%		%		
SMALL BUSINESS	Revenue	\$1 Million or Less	15	12.4%	49.4%	2,520	30.6%	41.5%	93.8%	25	49.0%	6,649	49.5%	92.0%	16	57.1%	51.8%	4,577	64.6%	36.9%	9	39.1%	2,072	32.6%				
		Over \$1 Million	7	5.8%		2,226	27.0%		5.6%	23	45.1%	5,666	42.2%	7.2%	12	42.9%		2,512	35.4%		11	47.8%	3,154	49.7%				
		Total Rev. available	22	18.2%		4,746	57.6%		99.4%	48	94.1%	12,315	91.6%	99.3%	28	100.0%		7,089	100.0%		20	87.0%	5,226	82.3%				
		Rev. Not Known	99	81.8%		3,497	42.4%		0.6%	3	5.9%	1,126	8.4%	0.7%	0	0.0%		0	0.0%		3	13.0%	1,126	17.7%				
		Total	121	100%		8,243	100%		100.0%	51	100%	13,441	100%	100%	28	100%		7,089	100%		23	100%	6,352	100%				
	Loan Size	\$100,000 or Less	101	83.5%	91.6%	2,296	27.9%	34.6%		19	37.3%	1,186	8.8%		12	42.9%	92.6%	713	10.1%	35.9%	7	30.4%	473	7.4%				
		\$100,001 - \$250,000	12	9.9%	4.6%	1,788	21.7%	17.7%		14	27.5%	2,557	19.0%		8	28.6%	3.7%	1,394	19.7%	15.9%	6	26.1%	1,163	18.3%				
		\$250,001 - \$1 Million	8	6.6%	3.8%	4,159	50.5%	47.6%		18	35.3%	9,698	72.2%		8	28.6%	3.7%	4,982	70.3%	48.2%	10	43.5%	4,716	74.2%				
		Total	121	100%	100.0%	8,243	100%	100.0%		51	100%	13,441	100%		28	100%	100%	7,089	100%	100%	23	100%	6,352	100%				
	Loan Size & Rev \$1 Mill or Less	\$100,000 or Less	7	46.7%		310	12.3%			12	48.0%	733	10.1%		8	50.0%		450	9.8%		4	44.4%	223	10.8%				
		\$100,001 - \$250,000	5	33.3%		791	31.4%			4	16.0%	749	11.3%		2	12.5%		400	8.7%		2	22.2%	349	16.8%				
		\$250,001 - \$1 Million	3	20.0%		1,419	56.3%			9	36.0%	5,227	78.6%		6	37.5%		3,727	81.4%		3	33.3%	1,500	72.4%				
		Total	15	100%		2,520	100%			25	100%	6,649	100%		16	100%		4,577	100%		9	100%	2,072	100%				
	SMALL FARM	Revenue	\$1 Million or Less	0	0.0%	59.5%	0	0.0%	53.6%	Total Farms 97.1%	0	0.0%	0	0.0%	Total Farms 98.8%	0	0.0%	50.0%	0	0.0%	58.9%	0	0.0%	0	0.0%			
			Over \$1 Million	0	0.0%		0	0.0%		1.4%	0	0.0%	0	0.0%	0.6%	0	0.0%		0	0.0%		0	0.0%	0	0.0%			
Total Rev. available			0	0.0%		0	0.0%		98.6%	0	0.0%	0	0.0%	99.4%	0	0.0%		0	0.0%		0	0.0%	0	0.0%				
Not Known			0	0.0%		0	0.0%		1.4%	0	0.0%	0	0.0%	0.6%	0	0.0%		0	0.0%		0	0.0%	0	0.0%				
Total			0	0.0%		0	0.0%		100%	0	0.0%	0	0.0%	100%	0	0.0%		0	0.0%		0	0.0%	0	0.0%				
Loan Size		\$100,000 or Less	0	0.0%	91.7%	0	0.0%	57.0%		0	0.0%	0	0.0%		0	0.0%	89.8%	0	0.0%	30.8%	0	0.0%	0	0.0%				
		\$100,001 - \$250,000	0	0.0%	8.3%	0	0.0%	43.0%		0	0.0%	0	0.0%		0	0.0%	5.1%	0	0.0%	20.1%	0	0.0%	0	0.0%				
		\$250,001 - \$500,000	0	0.0%	0.0%	0	0.0%	0.0%		0	0.0%	0	0.0%		0	0.0%	5.1%	0	0.0%	49.1%	0	0.0%	0	0.0%				
		Total	0	0.0%	100%	0	0.0%	100%		0	0.0%	0	0.0%		0	0.0%	100%	0	0.0%	100%	0	0.0%	0	0.0%				
Loan Size & Rev \$1 Mill or Less		\$100,000 or Less	0	0.0%		0	0.0%			0	0.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%	0	0.0%				
		\$100,001 - \$250,000	0	0.0%		0	0.0%			0	0.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%	0	0.0%				
		\$250,001 - \$500,000	0	0.0%		0	0.0%			0	0.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%	0	0.0%				
		Total	0	0.0%		0	0.0%			0	0.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%	0	0.0%				

Originations & Purchases
Aggregate data is unavailable for loans to businesses/farms with revenue over \$1 million or revenue unknown, and for loan size by revenue
Based on 2020 FFIEC Census Data; 2011-2015 ACS data; 2022 FFIEC Census Data; 2016-2020 ACS data; 2020 & 2022 D&B information

APPENDIX D – DEFINITIONS AND GENERAL INFORMATION

Definitions

ATM	Automated Teller Machine
CDC	Community Development Corporation
CDFI	Community Development Financial Institution
CRA	Community Reinvestment Act (Regulation BB)
FDIC	Federal Deposit Insurance Corporation
FFIEC	Federal Financial Institutions Examination Council
HMDA	Home Mortgage Disclosure Act (Regulation C)
HUD	Department of Housing and Urban Development
LMI	Low- and Moderate-Income
LTD	Loan-to-Deposit
LTV	Loan-to-Value Ratio
MD	Metropolitan Division
MSA	Metropolitan Statistical Area
OMB	Office of Management and Budget
REIS	Regional Economic Information System
SBA	Small Business Administration
USDA	United States Department of Agriculture

Rounding Convention

Because the percentages presented in tables were rounded to the nearest tenth in most cases, some columns may not total exactly 100 percent.

General Information

The CRA requires each federal financial supervisory agency to use its authority when examining financial institutions subject to its supervision to assess the institution's record of meeting the credit needs of its entire community, including low- and moderate-income neighborhoods, consistent with safe and sound operation of the institution. Upon conclusion of such examination, the agency must prepare a written evaluation of the institution's record of meeting the credit needs of its community.

This document is an evaluation of the CRA performance of SmartBank prepared by the **Federal Reserve Bank of Atlanta**, the institution's supervisory agency, as of **July 22, 2024**. The agency rates the CRA performance of an institution consistent with the provisions set forth in Appendix A to 12 CFR Part 228.

APPENDIX E – GLOSSARY

Aggregate lending: The number of loans originated and purchased by all reporting lenders in specified income categories as a percentage of the aggregate number of loans originated and purchased by all reporting lenders in the metropolitan area/assessment area.

Census tract: A small subdivision of metropolitan and other densely populated counties. Census tract boundaries do not cross county lines; however, they may cross the boundaries of MSAs. Census tracts usually have between 2,500 and 8,000 persons, and their physical size varies widely depending upon population density. Census tracts are designed to be homogeneous with respect to population characteristics, economic status, and living conditions to allow for statistical comparisons.

Community development: All Agencies have adopted the following language. Affordable housing (including multi-family rental housing) for low- or moderate-income individuals; community services targeted to low- or moderate-income individuals; activities that promote economic development by financing businesses or farms that meet the size eligibility standards of the Small Business Administration's Development Company or Small Business Investment Company programs (13 CFR 121.301) or have gross annual revenues of \$1 million or less; or, activities that revitalize or stabilize low- or moderate-income geographies.

Effective September 1, 2005, the Board of Governors of the Federal Reserve System (Board), Office of the Comptroller of the Currency (OCC), and the Federal Deposit Insurance Corporation (FDIC) have adopted the following additional language as part of the revitalize or stabilize definition of community development. Activities that revitalize or stabilize-

- I. Low-or moderate-income geographies;
- II. Designated disaster areas; or
- III. Distressed or underserved nonmetropolitan middle-income geographies designated by the Board, FDIC, and OCC, based on-
 - a. Rates of poverty, unemployment, and population loss; or
 - b. Population size, density, and dispersion. Activities that revitalize and stabilize geographies designated based on population size, density, and dispersion if they help to meet essential community needs, including needs of low- and moderate-income individuals.

Consumer loan(s): A loan(s) to one or more individuals for household, family, or other personal expenditures. A consumer loan does not include a home mortgage, small business, or small farm loan. This definition includes the following categories: motor vehicle loans, credit card loans, home equity loans, other secured consumer loans, and other unsecured consumer loans.

Family: Includes a householder and one or more other persons living in the same household who are related to the householder by birth, marriage, or adoption. The number of family households always equals the number of families; however, a family household may also include nonrelatives living with the family. Families are classified by type as either a married-couple family or other family, which is further classified into 'male householder' (a family with a male householder and no wife present) or 'female householder' (a family with a female householder and no husband present).

Full-scope review: Performance under the Lending, Investment, and Service Tests is analyzed considering performance context, quantitative factors (for example, geographic distribution, borrower distribution, and total number and dollar amount of investments), and qualitative factors (for example, innovativeness, complexity, and responsiveness).

APPENDIX E – GLOSSARY (Continued)

Geography: A census tract delineated by the United States Bureau of the Census in the most recent decennial census.

Home Mortgage Disclosure Act (HMDA): The statute that requires certain mortgage lenders that do business or have banking offices in a MSA to file annual summary reports of their mortgage lending activity. The reports include such data as the race, gender, and the income of applications, the amount of loan requested, and the disposition of the application (for example, approved, denied, and withdrawn).

Home mortgage loans: Includes home purchase and home improvement loans as defined in the HMDA regulation. This definition also includes multi-family (five or more families) dwelling loans, loans for the purchase of manufactured homes and refinancings of home improvement and home purchase loans.

Household: Includes all persons occupying a housing unit. Persons not living in households are classified as living in group quarters. In 100 percent tabulations, the count of households always equals the count of occupied housing units.

Housing Affordability Ratio: Is calculated by dividing the median household income by the median housing value. It represents the amount of single family, owner-occupied housing that a dollar of income can purchase for the media household in the census tract. Values closer to 100 percent indicate greater affordability.

Limited-scope review: Performance under the Lending, Investment, and Service Tests is analyzed using only quantitative factors (for example, geographic distribution, borrower distribution, total number and dollar amount of investments, and branch distribution).

Low-income: Individual income that is less than 50 percent of the area median income, or a median family income that is less than 50 percent, in the case of a geography.

Market share: The number of loans originated and purchased by the institution as a percentage of the aggregate number of loans originated and purchased by all reporting lenders in the metropolitan area/assessment area.

Metropolitan area (MA): A MSA or a metropolitan division (MD) as defined by the Office of Management and Budget. An MSA is a core area containing at least one urbanized area of 50,000 or more inhabitants, together with adjacent communities having a high degree of economic and social integration with that core. An MD is a division of an MSA based on specific criteria including commuting patterns. Only an MSA that has a population of at least 2.5 million may be divided into MDs.

Middle-income: Individual income that is at least 80 percent and less than 120 percent of the area median income, or a median family income that is at least 80 percent and less than 120 percent, in the case of a geography.

Moderate-income: Individual income that is at least 50 percent and less than 80 percent of the area median income, or a median family income that is at least 50 percent and less than 80 percent, in the case of a geography.

Multi-family: Refers to a residential structure that contains five or more units.

Other products: Includes any unreported optional category of loans for which the institution collects and maintains data for consideration during a CRA examination. Examples of such activity include consumer loans and other loan data an institution may provide concerning its lending performance.

APPENDIX E – GLOSSARY (Continued)

Owner-occupied units: Includes units occupied by the owner or co-owner, even if the unit has not been fully paid for or is mortgaged.

Qualified investment: A qualified investment is defined as any lawful investment, deposit, membership share, or grant that has as its primary purpose community development.

Rated area: A rated area is a state or multistate MA. For an institution with domestic branches in only one state, the institution's CRA rating would be the state rating. If an institution maintains domestic branches in more than one state, the institution will receive a rating for each state in which those branches are located. If an institution maintains domestic branches in two or more states within a multistate MA, the institution will receive a rating for the multistate MA.

Small loan(s) to business(es): A loan included in 'loans to small businesses' as defined in the Call Report and the Thrift Financial Reporting (TFR) instructions. These loans have original amounts of \$1 million or less and typically are either secured by nonfarm or nonresidential real estate or are classified as commercial and industrial loans. However, thrift institutions may also exercise the option to report loans secured by nonfarm residential real estate as "small business loans" if the loans are reported on the TFR as nonmortgage, commercial loans.

Small loan(s) to farm(s): A loan included in 'loans to small farms' as defined in the instructions for preparation of the Call Report. These loans have original amounts of \$500,000 or less and are either secured by farmland, or are classified as loans to finance agricultural production and other loans to farmers.

Upper-income: Individual income that is at least 120 percent of the area median income, or a median family income at least 120 percent, in the case of a geography.