

**PUBLIC DISCLOSURE**

**October 21, 2024**

**COMMUNITY REINVESTMENT ACT  
PERFORMANCE EVALUATION**

**FNB Picayune Bank  
121 E Canal St.  
Picayune, MS.**

**RSSD ID NUMBER: 568939**

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

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.

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

Major factors supporting the institution's rating include:

- The LTD ratio was reasonable given asset size, financial condition, and assessment area (AA) credit needs.
- A substantial majority of loans are in the AA.
- The geographic distribution of loans reflects reasonable dispersion throughout the bank's AA.
- The distribution of borrowers reflects excellent penetration among individuals of different income levels and businesses of different sizes.
- The bank did not receive any CRA-related complaints during the review period.

## **INSTITUTION**

### **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, and the economic and demographic characteristics of its defined AA. This CRA performance review was based on the bank's lending performance in its AA using the Interagency Small Institution Examination Procedures. The rating was assessed using the following core criteria developed for evaluating CRA lending performance for small banks:

- LTD Ratio
- AA Concentration
- Geographic Distribution of Loans
- Loan Distribution by Borrower's Profile
- Response to Substantiated Complaints

A full-scope review was conducted on one of the bank's two AAs; Pearl River. When determining the overall rating, the greatest weight was placed on performance in Pearl River as the majority of branches and lending are located in this AA. Limited-scope analysis was conducted on the remaining AA: Gulfport-Biloxi. The rating for the limited-scope review did not affect the overall CRA rating for the bank. AA details are described in the *Description of Institution* section for each AA.

The evaluation included an analysis of samples of HMDA-reportable loans, consumer loans, and CRA small business loans originated from January 1, 2022 to December 31, 2023. HMDA-reportable loans are secured by a dwelling and used for home purchase, home improvement or refinancing. A CRA small business loan is defined as a business loan with an original amount of \$1 million or less and typically is either secured by nonfarm or nonresidential real estate or classified as a commercial loan. Consumer loans include motor vehicle, other secured, and unsecured loans made for consumer purpose. In accordance with CRA examination procedures, consumer loans were chosen due to significant volume and as such, an accurate conclusion concerning the bank's lending record could not be reached without their inclusion. Consumer loans were the most heavily weighted product for this evaluation.

As part of this evaluation, one community contact was made with a local economic development representative who is familiar with the economic and demographic characteristics as well as small business opportunities. Information obtained from this contact was used to establish a context for the communities in which the bank operates and to gather information on its performance. Specific information obtained from the community contact is included in the applicable section of the evaluation for each AA. The contact identified the primary credit needs for this area are small business loans for start-ups and assistance for current businesses to expand.

### **DESCRIPTION OF INSTITUTION**

FNB Picayune (FNBP) is a single state community bank headquartered in Picayune, Mississippi that is wholly owned by First National Corporation of Picayune, a one-bank holding company also located in Picayune, Mississippi. The bank offers traditional credit products including residential, consumer, and small business loans as well as deposit services.

Branch Offices

FNB Picayune Bank operates seven banking offices. The main office is located in Picayune, Mississippi in Pearl River County and additional branches are in the cities of Kiln, Wiggins, Poplarville. The bank opened one branch on August 29, 2022 in Hancock County and did not close any branches during the review period. All branch offices, except the main branch, have drive-thru facilities. Additionally, all branches offer extended hours on Fridays. Within the AA, there are six full-service ATMs.

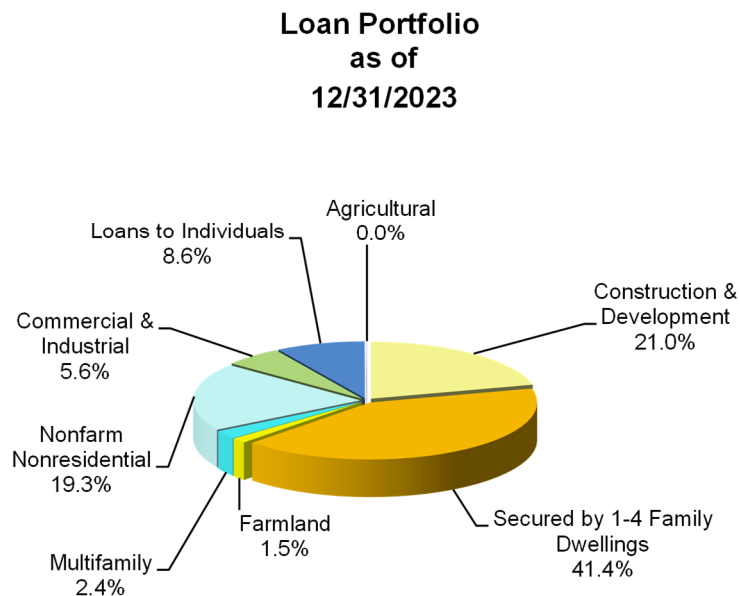
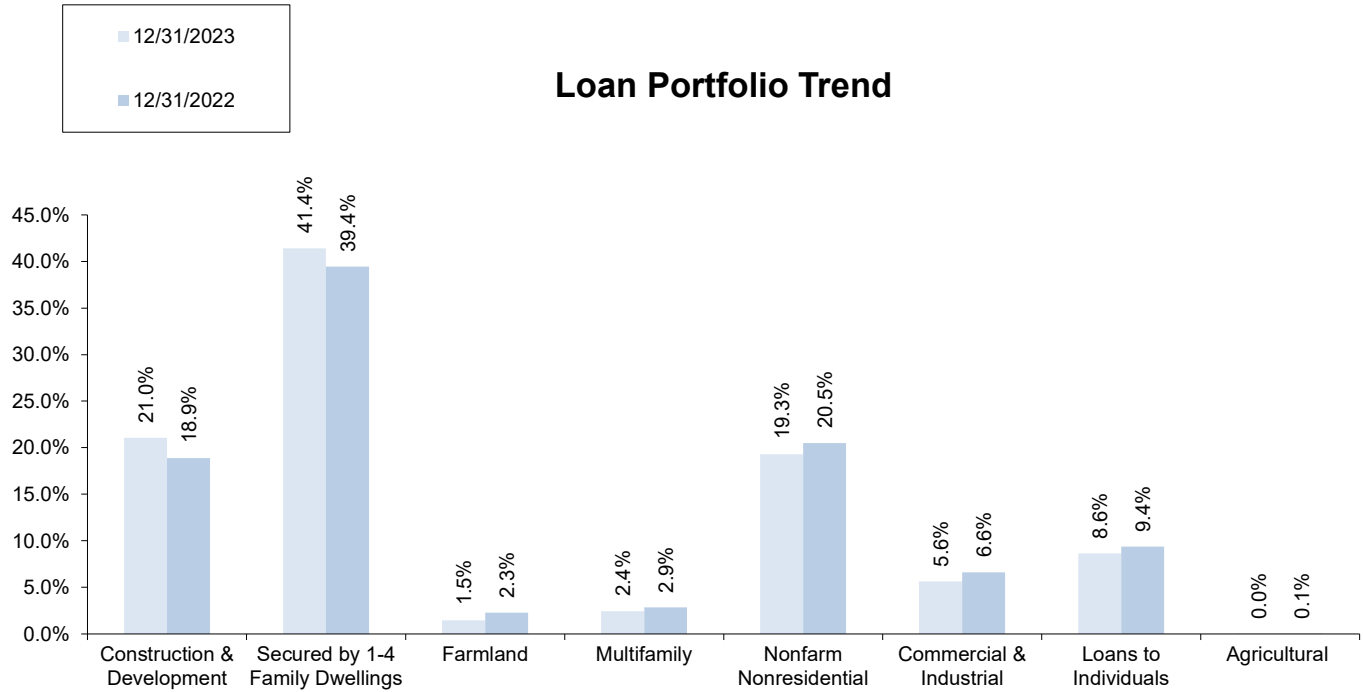
Loan Portfolio

According to the September 30, 2024 Report of Condition (ROC), the bank's assets totaled \$280.9 million, an increase of approximately \$79 million (39 percent) since the bank's last CRA evaluation conducted on December 2, 2019.

The following table and graphs show the composition of the loan portfolio according to the Consolidated Report of Condition and Income (Call Report). As of December 31, 2023, loans secured by one-to-four family dwellings made up the largest percentage of the bank's loan portfolio at 41.4 percent. Construction and development and Other Real Estate: Nonfarm nonresidential lending combined accounted for 40.3 percent of the bank's loan portfolio. Over the review period, other real estate farmland loans experienced the largest percentage decreased by 30.2 percent to comprise 1.5 percent of the portfolio.

COMPOSITION OF LOAN PORTFOLIO					
Loan Type	12/31/2023		12/31/2022		% Change
	\$ (000s)	Percent	\$ (000s)	Percent	
Construction and Development	31,439	21.0%	25,714	18.9%	22.3%
Secured by One- to Four- Family Dwellings	61,877	41.4%	53,764	39.4%	15.1%
Other Real Estate: Farmland	2,188	1.5%	3,134	2.3%	-30.2%
Multifamily	3,643	2.4%	3,904	2.9%	-6.7%
Nonfarm nonresidential	28,816	19.3%	27,917	20.5%	3.2%
Commercial and Industrial	8,427	5.6%	9,020	6.6%	-6.6%
Loans to Individuals	12,910	8.6%	12,775	9.4%	1.1%
Agricultural Loans	69	0.0%	77	0.1%	-10.4%
<b>Total</b>	<b>\$149,369</b>	<b>100.00%</b>	<b>\$136,305</b>	<b>100.00%</b>	<b>9.6%</b>

\*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.



Products

The bank offers traditional consumer and business deposit accounts to meet the credit needs of individuals and businesses within its AA. Deposit offerings include checking, savings, certificates of deposit, and money market accounts. The bank also offers commercial and consumer loan products including agriculture loans, construction loans, personal loans (both secured and unsecured), real estate loans, and business/commercial loans.

CRA Compliance

FNB Picayune 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 Office of the Comptroller of Currency (OCC) on December 2, 2019. The bank was evaluated under the Small Bank Examination Procedures.

## NON-METROPOLITAN AREA FULL-SCOPE REVIEW

### DESCRIPTION OF INSTITUTION'S OPERATIONS IN PEARL RIVER AA

#### Overview

The AA changed since the previous examination. Previously, the bank had one AA that included two non-MSAs counties; Pearl River and Stone. The current AA only includes Pearl River County, which is not located within an MSA.

#### Population Information

The 2023 population of the AA was estimated at 57,978, a 3.3 percent increase since 2020<sup>2</sup>. This growth rate is more than the Mississippi statewide growth rate which decreased by 0.7 percent during the same timeframe.

#### Income Characteristics

For purposes of classifying borrower income, this evaluation uses the FFIEC estimated median family income (MFI) for the relevant area. The following table sets forth the estimated median family income for 2022 and 2023 for the Mississippi State Non-metro area. It also provides a breakdown of the estimated annual income based on income-level.

#### **Borrower Income Levels Mississippi State Non-metro**

FFIEC Estimated Median Family Income		Low 0 - 49.99%			Moderate 50% - 79.99%			Middle 80% - 119.99%			Upper 120% - & above		
<b>2022</b>	<b>\$58,800</b>	0	-	\$29,399	\$29,400	-	\$47,039	\$47,040	-	\$70,559	\$70,560	-	& above
<b>2023</b>	<b>\$64,200</b>	0	-	\$32,099	\$32,100	-	\$51,359	\$51,360	-	\$77,039	\$77,040	-	& above

As shown in the table above, the estimated MFI for non-MSA Mississippi was \$58,800 in 2022 and \$64,200 in 2023. According to the 2023 Census data, there are 15,738 families in the AA. Of those families, 17.3 percent are low-income and 16.4 percent are moderate-income. Overall, 11.8 percent of families in the AA have incomes below the poverty level.

#### Demographic Data by Census Tracts

There are 16 census tracts in the AA, of which one (6.3 percent) is low-income; one (6.3 percent) is moderate-income; four (25.0 percent) are middle income, and 10 (62.5 percent) are upper income. Additionally, there are 1,835 businesses operating inside the AA, of which 1,734 (94.5 percent) are considered small businesses, meaning they have gross annual revenues of \$1 million or less. D&B data shows that 207 (11.9 percent) of small businesses in the AA are located in low-income tracts, 207 (11.9 percent) are in moderate-income tracts, 458 (26.4 percent) are in middle-income tracts, and 862 (49.7 percent) are in upper-income tracts.

#### Housing Characteristics

According to 2023 census data, there are 25,645 total housing units in the AA, of which 65.6 percent are owner-occupied, 17.6 percent are rental units, and 16.9 percent are vacant. In low-income tracts, 39.2 percent are

<sup>2</sup> [U.S. Census Bureau QuickFacts: United States](#)



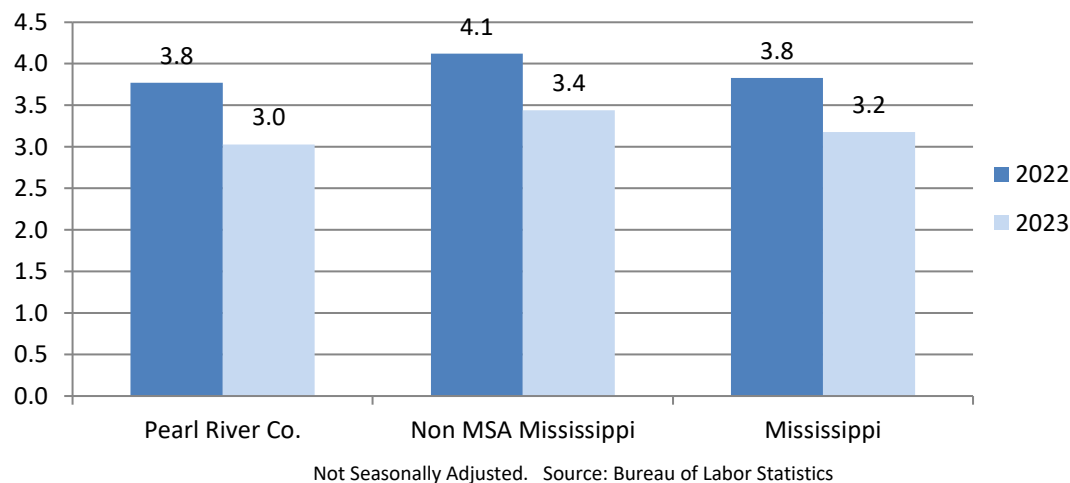
owner-occupied units, 41.5 are rental units and 19.3 percent are vacant. In moderate-income tracts, 44.9 percent are owner-occupied, 36.2 are rental units, and 18.9 percent are vacant. This suggests reduced opportunities for mortgage origination in these geographies.

The median housing value in the AA was \$150,776, which was higher than the median housing value for non-MSA Mississippi at \$100,494. The median housing value was lower in low-income tracts at \$89,224 and \$118,339 in moderate-income tracts. The housing affordability ratio, defined as the median household income divided by the median housing value, is 34.2 for the AA, which is lower than non-MSA Mississippi at 40.0. A higher ratio means the housing is considered more affordable while a lower ratio means the housing is considered less affordable. The median housing value and the affordability ratio indicate that housing in the AA is more expensive and less affordable than in non-MSA Mississippi.

### Employment Statistics

The following table shows the unemployment rates percentages for the AA, the non-MSA, and the state of Mississippi. The declining unemployment rate within the AA is consistent with the trend statewide and in non-MSA Mississippi. The unemployment rate in the AA declined from 3.8 percent in 2022 to 3.0 percent in 2023, mirroring a similar trend for the state of Mississippi. Additionally, the AA unemployment rate remained lower in the AA than non-MSA, which decreased from 4.1 percent to 3.4 percent.

**Unemployment Rates - Pearl River**



### Competition

The bank operates in a market that includes regional and local banks. According to the June 30, 2023 FDIC Deposit Market Share Report, seven financial institutions operated 14 branch offices in the AA. FNB Picayune Bank ranked 2<sup>nd</sup> in deposit market share with \$219.7 million, or 23.7 percent of total deposits. Hancock Whitney Bank held the largest deposit market share at 43.2 percent.

### Community Contacts

As part of the CRA examination, information was obtained from a local non-profit organization that supports small businesses. This organization assists these businesses with buying and selling of property, recruitment, and conducting workshops. The contact stated small business owners in the local community represent a diverse group including a number of veterans and active-duty military personnel. The community has a need for small business loans, particularly for startups and existing businesses seeking to expand. To better address these needs, banks could participate in these workshops and directly engage with local small business owners. This would allow them to discuss the financial options and assistance they can provide to support the community.

#### General Economic and Business Characteristics

According to bank management, Pearl River County's economy has maintained a steady growth rate. The establishment of the NASA Stennis Space Center has bolstered the economy and the migration of residents relocating to the area since Hurricane Katrina has increased residential lending. The county experienced population growth of 3.3 percent since 2020<sup>3</sup> and is close to major markets such as the Gulfport/Biloxi MSA and New Orleans. Major employers are the Picayune School District, the Pearl River County School District, Pearl River County Hospital, and Walmart<sup>4</sup>. The largest industries are Retail Trade, Health Care and Social Assistance, and Construction<sup>5</sup>. According to the 2023 D&B information, 1,835 businesses are in the AA, of which 94.5 percent have total annual revenues of \$1 million or less and considered to be small businesses.

During the review period, the State of Mississippi announced the continued support of development efforts within Pearl River County through two site development grants from the Mississippi Development Authority. These grants to develop the Pearl River Technology Park and the Pearl River County Industrial Park are expected to support the future workforce development efforts in creating high paying jobs for the people of Pearl River County.

#### AA Demographics

The following table provides demographic characteristics of the bank's AA based on the 2023 FFIEC Census Data used to analyze the bank's CRA performance. Certain components of the data in the table are discussed in this evaluation as they apply to specific parts of the analysis.

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<sup>3</sup> [U.S. Census Bureau QuickFacts: Pearl River County, Mississippi; Mississippi; United States](#)

<sup>4</sup> [Pearl River County Business Climate 2020 | Pearl River County Economic Development District](#)

<sup>5</sup> [Pearl River County, MS | Data USA](#)

## Combined Demographics Report

### Assessment Area: Pearl River

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	1	6.3%	632	4.0%	301	47.6%	2,720	17.3%
Moderate-income	1	6.3%	1,157	7.4%	229	19.8%	2,581	16.4%
Middle-income	4	25.0%	3,393	21.6%	438	12.9%	2,706	17.2%
Upper-income	10	62.5%	10,556	67.1%	894	8.5%	7,731	49.1%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	16	100.0%	15,738	100.0%	1,862	11.8%	15,738	100.0%
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied		Rental		Vacant		
		#	%	%	#	%	#	%
Low-income	1,200	470	2.8%	39.2%	498	41.5%	232	19.3%
Moderate-income	2,019	906	5.4%	44.9%	731	36.2%	382	18.9%
Middle-income	6,194	3,802	22.6%	61.4%	1,573	25.4%	819	13.2%
Upper-income	16,232	11,639	69.2%	71.7%	1,702	10.5%	2,891	17.8%
Unknown-income	0	0	0.0%	0.0%	0	0.0%	0	0.0%
Total Assessment Area	25,645	16,817	100.0%	65.6%	4,504	17.6%	4,324	16.9%
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	223	12.2%	207	11.9%	14	16.5%	2	12.5%
Moderate-income	216	11.8%	207	11.9%	7	8.2%	2	12.5%
Middle-income	498	27.1%	458	26.4%	34	40.0%	6	37.5%
Upper-income	898	48.9%	862	49.7%	30	35.3%	6	37.5%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	1,835	100.0%	1,734	100.0%	85	100.0%	16	100.0%
	Percentage of Total Businesses:			94.5%		4.6%		0.9%
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	1	1.6%	1	1.6%	0	0.0%	0	0.0%
Moderate-income	3	4.8%	3	4.8%	0	0.0%	0	0.0%
Middle-income	20	32.3%	20	32.3%	0	0.0%	0	0.0%
Upper-income	38	61.3%	38	61.3%	0	0.0%	0	0.0%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	62	100.0%	62	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

## CONCLUSIONS WITH RESPECT TO PERFORMANCE CRITERIA

The rating for the Lending Test is Satisfactory. Lending performance was evaluated by analyzing samples of HMDA-reportable, consumer, and CRA small business loans originated between January 1, 2022 and December 31, 2023. The LTD ratio is reasonable. The geographic distribution of loans reflects reasonable dispersion throughout the AA and bank performance represents excellent penetration among individuals of different income levels and businesses of different sizes. A substantial majority of the loans by number and dollar amount were originated inside the AA. The bank has not received any CRA-related complaints since the previous examination. Performance context factors such as economic conditions, competition, and demographics were considered when evaluating the lending performance.

### Loan-to-Deposit Ratio

The net LTD ratio shows the bank's level of lending activity and is reasonable given its size, financial condition and AA credit needs. The bank's average LTD ratio for the 17 quarters ending December 31, 2023 was 62.4 percent, which was compared to the ratios of two other financial institutions of similar asset size with branch offices in the AA. The average LTD ratios for these two banks ranged from 55.0 percent to 65.1 percent.

### AA Concentration

The bank originated a substantial majority (91.1 percent) of the total loans sampled to borrowers and businesses in its AA. The table below shows, by product type, the number, and percentage of loans reviewed that were located inside and outside of the bank's AA.

**Lending Inside and Outside the Assessment Area**

Loan Types	Inside				Outside			
	#	%	\$(000s)	%	#	%	\$(000s)	%
Other Loan Data	155	86.1	\$1,773	93.5	25	13.9	\$124	6.5
<b>Total Consumer related</b>	<b>155</b>	<b>86.1</b>	<b>\$1,773</b>	<b>93.5</b>	<b>25</b>	<b>13.9</b>	<b>\$124</b>	<b>6.5</b>
Home Improvement	18	100	\$1,229	100	0	0	\$0	0
Home Purchase - Conventional	101	92.7	\$15,200	91.4	8	7.3	\$1,439	8.6
Multi-Family Housing	2	100	\$248	100	0	0	\$0	0
Other Purpose Closed-End	19	95	\$580	97.2	1	5	\$17	2.8
Refinancing	75	93.8	\$8,750	94.5	5	6.3	\$505	5.5
<b>Total HMDA related</b>	<b>215</b>	<b>93.9</b>	<b>\$26,007</b>	<b>93</b>	<b>14</b>	<b>6.1</b>	<b>\$1,961</b>	<b>7</b>
Small Business	123	93.2	\$9,766	95.6	9	6.8	\$453	4.4
<b>Total Small Bus. related</b>	<b>123</b>	<b>93.2</b>	<b>\$9,766</b>	<b>95.6</b>	<b>9</b>	<b>6.8</b>	<b>\$453</b>	<b>4.4</b>
<b>TOTAL LOANS</b>	<b>493</b>	<b>91.1</b>	<b>\$37,546</b>	<b>93.7</b>	<b>48</b>	<b>8.9</b>	<b>\$2,539</b>	<b>6.3</b>

Note: Affiliate loans not included

As shown in the table, 86.1 percent of the consumer loans, 93.9 percent of HMDA-reportable loans, and 93.2 percent of CRA small business loans were to borrowers and businesses in the AA. This indicates the bank's willingness to originate loans that meet the credit needs of its AA.

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

Based on the following analysis, the overall geographic distribution of HMDA-reportable, consumer, and CRA small business loans reflects reasonable dispersion throughout the bank's AA and does not reveal any unexplained gaps in lending patterns.

Residential Real Estate (HMDA) Lending

The following table shows the geographic distribution of FNB Picayune Bank's HMDA-reportable loans within its Pearl River AA and includes a comparison to the aggregate HMDA reporters within the AA. The aggregate lender data represent 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: Pearl River**

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	%	\$ (000s)	\$ %		Bank	Agg	%	\$ (000s)	\$ %	Agg	%	Bank	Agg	%					
#	%	#	%	\$ (000s)	\$ %	#	%	Agg	%	\$ (000s)	\$ %	Agg	%	#	%	Agg	%	\$ (000s)	\$ %	Agg	%
HOME PURCHASE	Low	2	2.4%	145	1.1%	2.8%	0	0.0%	2.6%	0	0.0%	1.6%	2	4.1%	3.1%	145	1.7%	1.8%			
	Moderate	7	8.4%	1,131	8.4%	5.4%	3	8.8%	7.7%	542	10.7%	6.1%	4	8.2%	8.2%	589	7.0%	7.2%			
	Middle	14	16.9%	2,407	17.9%	22.6%	7	20.6%	20.3%	1,052	20.8%	20.0%	7	14.3%	19.5%	1,355	16.1%	18.6%			
	Upper	60	72.3%	9,770	72.6%	69.2%	24	70.6%	69.4%	3,464	68.5%	72.3%	36	73.5%	69.2%	6,306	75.1%	72.4%			
	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	83	100%	13,453	100%	100.0%	34	100%	100%	5,058	100%	100%	49	100%	100%	8,395	100%	100%			
REFINANCE	Low	2	3.3%	117	1.5%	2.8%	1	2.8%	2.3%	78	1.7%	1.2%	1	4.0%	3.6%	39	1.2%	1.9%			
	Moderate	6	9.8%	875	11.2%	5.4%	5	13.9%	6.3%	587	12.9%	3.4%	1	4.0%	7.6%	288	8.8%	6.0%			
	Middle	18	29.5%	2,096	26.8%	22.6%	10	27.8%	22.5%	1,218	26.8%	26.3%	8	32.0%	21.8%	878	26.7%	21.2%			
	Upper	35	57.4%	4,740	60.6%	69.2%	20	55.6%	68.9%	2,654	58.5%	69.1%	15	60.0%	66.9%	2,086	63.4%	70.9%			
	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%			
	Total	61	100%	7,828	100%	100.0%	36	100%	100%	4,537	100%	100%	25	100%	100%	3,291	100%	100%			
HOME IMPROVEMENT	Low	1	5.9%	7	0.6%	2.8%	0	0.0%	0.0%	0	0.0%	0.0%	1	5.9%	7.5%	7	0.6%	5.4%			
	Moderate	3	17.6%	240	20.6%	5.4%	0	0.0%	4.3%	0	0.0%	3.0%	3	17.6%	7.5%	240	20.6%	6.4%			
	Middle	0	0.0%	0	0.0%	22.6%	0	0.0%	17.4%	0	0.0%	13.3%	0	0.0%	10.4%	0	0.0%	10.5%			
	Upper	13	76.5%	918	78.8%	69.2%	0	0.0%	78.3%	0	0.0%	83.8%	13	76.5%	74.6%	918	78.8%	77.7%			
	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	17	100%	1,165	100%	100.0%	0	0.0%	100%	0	0.0%	100%	17	100%	100%	1,165	100%	100%			
MULTI-FAMILY						Multi-Family Units															
	Low	0	0.0%	0	0.0%	23.7%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%			
	Moderate	0	0.0%	0	0.0%	27.2%	0	0.0%	16.7%	0	0.0%	17.3%	0	0.0%	33.3%	0	0.0%	31.9%			
	Middle	0	0.0%	0	0.0%	48.1%	0	0.0%	16.7%	0	0.0%	7.4%	0	0.0%	33.3%	0	0.0%	47.8%			
	Upper	2	100.0%	248	100.0%	1.0%	2	100.0%	66.7%	248	100.0%	75.3%	0	0.0%	33.3%	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%			
	Total	2	100%	248	100%	100.0%	2	100%	100%	248	100%	100%	0	0.0%	100%	0	0.0%	100%			
OTHER PURPOSE LOC	Low	0	0.0%	0	0.0%	2.8%	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%	5.4%	0	0.0%	6.3%	0	0.0%	2.2%	0	0.0%	4.8%	0	0.0%	9.7%			
	Middle	0	0.0%	0	0.0%	22.6%	0	0.0%	28.1%	0	0.0%	22.5%	0	0.0%	21.4%	0	0.0%	15.4%			
	Upper	0	0.0%	0	0.0%	69.2%	0	0.0%	65.6%	0	0.0%	75.2%	0	0.0%	73.8%	0	0.0%	74.9%			
	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%			
	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%			

Originations & Purchases

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

Geographic Distribution of HMDA Loans - Table 2 of 2

Assessment Area: Pearl River

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	%	\$ (000s)	\$ %		Bank	%	Agg	Bank	\$ %	Bank	%	Agg	Bank	\$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	0	0.0%	2.8%	0	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%
	Moderate	1	6.3%	21	4.8%	5.4%	0	0.0%	4.3%	0	0.0%	1	10.0%	6.1%	21	7.6%
	Middle	4	25.0%	125	28.8%	22.6%	1	16.7%	13.0%	61	38.4%	3	30.0%	30.3%	64	23.3%
	Upper	11	68.8%	288	66.4%	69.2%	5	83.3%	82.6%	98	61.6%	6	60.0%	63.6%	190	69.1%
	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%
	Total	16	100%	434	100%	100.0%	6	100%	100%	159	100%	10	100%	100%	275	100%
PURPOSE NOT APPLICABLE	Low	0	0.0%	0	0.0%	2.8%	0	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%
	Moderate	0	0.0%	0	0.0%	5.4%	0	0.0%	5.9%	0	0.0%	0	0.0%	16.7%	0	0.0%
	Middle	0	0.0%	0	0.0%	22.6%	0	0.0%	29.4%	0	0.0%	0	0.0%	33.3%	0	0.0%
	Upper	0	0.0%	0	0.0%	69.2%	0	0.0%	64.7%	0	0.0%	0	0.0%	50.0%	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%
	Total	0	0.0%	0	0.0%	100.0%	0	0.0%	100%	0	0.0%	0	0.0%	100%	0	0.0%
HMDA TOTALS	Low	5	2.8%	269	1.2%	2.8%	1	1.3%	2.3%	78	0.8%	4	4.0%	3.2%	191	1.5%
	Moderate	17	9.5%	2,267	9.8%	5.4%	8	10.3%	7.1%	1,129	11.3%	9	8.9%	8.0%	1,138	8.7%
	Middle	36	20.1%	4,628	20.0%	22.6%	18	23.1%	21.0%	2,331	23.3%	18	17.8%	20.0%	2,297	17.5%
	Upper	121	67.6%	15,964	69.0%	69.2%	51	65.4%	69.6%	6,464	64.6%	70	69.3%	68.8%	9,500	72.4%
	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%
	Total	179	100%	23,128	100%	100.0%	78	100%	100%	10,002	100%	101	100%	100%	13,126	100%

Originations & Purchases

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

The geographic distribution of HMDA-reportable loans is reasonable. This analysis is based on the 179 HMDA-reportable loans made during the review period. The bank originated 2.8 percent of its loans in the only low-income tract, which was equal to the percentage of owner-occupied housing units within the tract. In the moderate-income tract, bank performance at 9.5 percent was greater than the percentage of owner-occupied housing units in this tract (5.4 percent). Overall, the geographic distribution of HMDA-reportable loans in LMI tracts is reasonable.

### CRA Small Business Lending

The following table shows the geographic distribution of CRA small business loans compared to the distribution of total businesses in the AA. Considering the demographic data, FNB Picayune bank's overall geographic distribution of CRA small business loans reflects poor dispersion throughout the AA.

### Geographic Distribution of Small Business Loans

Assessment Area: Pearl River

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data				
		2022, 2023				
		Count		Dollar		Total Businesses
		#	%	\$ (000s)	\$ %	%
SMALL BUSINESSES	Low	5	5.2%	714	8.6%	12.2%
	Moderate	4	4.1%	461	5.6%	11.8%
	Middle	29	29.9%	2,355	28.5%	27.1%
	Upper	59	60.8%	4,740	57.3%	48.9%
	Unknown	0	0.0%	0	0.0%	0.0%
	<i>Total</i>	<i>97</i>	<i>100%</i>	<i>8,269</i>	<i>100%</i>	<i>100.0%</i>

Originations & Purchases

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

Percentages may not total 100 percent due to rounding

The bank originated five loans (5.2 percent) in the only low-income census tract, which was below the percentage of total businesses in the low-income tract at 12.2 percent. In the moderate-income tract, the bank made four loans (4.1 percent), which was also below the percentage of total businesses located in this tracts a 11.8 percent. Small business lending was highlighted as an important need within the community by both the community contact and bank management. As such, the geographic distribution of CRA small business loans reflects poor performance that is not responsive to a demonstrated community credit need.

### Consumer Lending

The following table shows the geographic distribution of consumer loans compared to the distribution of households in the AA. Considering the demographic data, FNB Picayune Bank's overall geographic distribution of consumer loans reflects excellent dispersion throughout the AA.

### Geographic Distribution of Consumer Loans

Assessment Area: Pearl River

Tract Income Levels	Bank Lending & Demographic Data				
	2022, 2023				
	Count		Dollar		Households
	#	%	\$ (000s)	\$ %	%
Low	6	5.1%	94	6.4%	4.5%
Moderate	14	12.0%	89	6.0%	7.7%
Middle	27	23.1%	479	32.4%	25.2%
Upper	70	59.8%	815	55.1%	62.6%
Unknown	0	0.0%	0	0.0%	0.0%
<i>Total</i>	<i>117</i>	<i>100%</i>	<i>1,478</i>	<i>100%</i>	<i>100.0%</i>

Originations & Purchases

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

Percentages may not total 100 percent due to rounding

The bank originated six loans (5.1 percent) in the low-income tract, which was higher than the percentage of households in these tracts at 4.5 percent. In the moderate-income tract, the bank originated 14 loans (12.0 percent), which is higher than the percentage of households in these tracts at 7.7 percent. This performance is considered excellent.

**Lending to Borrowers of Different Incomes and Businesses of Different Sizes**

Based on the following analysis, the overall distribution of the bank's HMDA-reportable, CRA small business, and consumer loans reflects excellent penetration among individuals of different income (including LMI) levels and businesses of different sizes. The following table shows the distribution of the bank's HMDA-reportable loans by the income level of the borrowers.

**Borrower Distribution of HMDA Loans - Table 1 of 2**

Assessment Area: Pearl River

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)	\$ %	\$ %	#	%	Agg %	\$ (000s)	\$ %	Agg %	
#	%	\$ (000s)	\$ %	#	%	\$ (000s)												\$ %
HOME PURCHASE	Low	3	3.6%	174	1.3%	17.3%	2	5.9%	1.6%	91	1.8%	0.7%	1	2.0%	2.8%	83	1.0%	1.2%
	Moderate	14	16.9%	1,000	7.4%	16.4%	7	20.6%	13.0%	621	12.3%	8.8%	7	14.3%	12.2%	379	4.5%	7.4%
	Middle	21	25.3%	3,403	25.3%	17.2%	10	29.4%	23.0%	1,790	35.4%	20.1%	11	22.4%	25.3%	1,613	19.2%	21.4%
	Upper	38	45.8%	7,593	56.4%	49.1%	15	44.1%	44.6%	2,556	50.5%	52.2%	23	46.9%	41.0%	5,037	60.0%	50.5%
	Unknown	7	8.4%	1,283	9.5%	0.0%	0	0.0%	17.8%	0	0.0%	18.2%	7	14.3%	18.7%	1,283	15.3%	19.5%
	Total	83	100%	13,453	100%	100.0%	34	100%	100%	5,058	100%	100%	49	100%	100%	8,395	100%	100%
REFINANCE	Low	5	8.2%	187	2.4%	17.3%	3	8.3%	3.9%	116	2.6%	1.8%	2	8.0%	4.0%	71	2.2%	1.3%
	Moderate	12	19.7%	960	12.3%	16.4%	8	22.2%	11.0%	623	13.7%	7.1%	4	16.0%	10.9%	337	10.2%	7.4%
	Middle	15	24.6%	1,571	20.1%	17.2%	12	33.3%	21.4%	1,279	28.2%	16.3%	3	12.0%	19.6%	292	8.9%	17.2%
	Upper	27	44.3%	4,868	62.2%	49.1%	12	33.3%	53.0%	2,353	51.9%	56.4%	15	60.0%	54.9%	2,515	76.4%	60.8%
	Unknown	2	3.3%	242	3.1%	0.0%	1	2.8%	10.7%	166	3.7%	18.4%	1	4.0%	10.5%	76	2.3%	13.3%
	Total	61	100%	7,828	100%	100.0%	36	100%	100%	4,537	100%	100%	25	100%	100%	3,291	100%	100%
HOME IMPROVEMENT	Low	3	17.6%	114	9.8%	17.3%	0	0.0%	8.7%	0	0.0%	4.0%	3	17.6%	6.0%	114	9.8%	2.7%
	Moderate	2	11.8%	230	19.7%	16.4%	0	0.0%	15.2%	0	0.0%	13.4%	2	11.8%	10.4%	230	19.7%	8.3%
	Middle	7	41.2%	453	38.9%	17.2%	0	0.0%	21.7%	0	0.0%	22.4%	7	41.2%	20.9%	453	38.9%	19.6%
	Upper	4	23.5%	307	26.4%	49.1%	0	0.0%	52.2%	0	0.0%	59.7%	4	23.5%	59.7%	307	26.4%	66.6%
	Unknown	1	5.9%	61	5.2%	0.0%	0	0.0%	2.2%	0	0.0%	0.4%	1	5.9%	3.0%	61	5.2%	2.7%
	Total	17	100%	1,165	100%	100.0%	0	0.0%	100%	0	0.0%	100%	17	100%	100%	1,165	100%	100%
MULTI FAMILY	Low	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%
	Moderate	0	0.0%	0	0.0%	16.4%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Middle	1	50.0%	57	23.0%	17.2%	1	50.0%	16.7%	57	23.0%	3.3%	0	0.0%	0.0%	0	0.0%	0.0%
	Upper	0	0.0%	0	0.0%	49.1%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Unknown	1	50.0%	191	77.0%	0.0%	1	50.0%	83.3%	191	77.0%	96.7%	0	0.0%	100.0%	0	0.0%	100.0%
	Total	2	100%	248	100%	100.0%	2	100%	100%	248	100%	100%	0	0.0%	100%	0	0.0%	100%
OTHER PURPOSE LOC	Low	0	0.0%	0	0.0%	17.3%	0	0.0%	3.1%	0	0.0%	0.8%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	0	0.0%	16.4%	0	0.0%	9.4%	0	0.0%	4.4%	0	0.0%	4.8%	0	0.0%	1.8%
	Middle	0	0.0%	0	0.0%	17.2%	0	0.0%	12.5%	0	0.0%	15.2%	0	0.0%	11.9%	0	0.0%	10.5%
	Upper	0	0.0%	0	0.0%	49.1%	0	0.0%	75.0%	0	0.0%	79.6%	0	0.0%	78.6%	0	0.0%	80.3%
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	4.8%	0	0.0%	7.5%
	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%

Originations & Purchases

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



**Borrower Distribution of HMDA Loans - Table 2 of 2**

Assessment Area: Pearl River

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	3	18.8%	92	21.2%	17.3%	3	50.0%	30.4%	92	57.9%	23.6%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	0	0.0%	16.4%	0	0.0%	4.3%	0	0.0%	4.5%	0	0.0%	9.1%	0	0.0%	10.9%
	Middle	5	31.3%	128	29.5%	17.2%	2	33.3%	30.4%	31	19.5%	22.8%	3	30.0%	24.2%	97	35.3%	16.5%
	Upper	8	50.0%	214	49.3%	49.1%	1	16.7%	34.8%	36	22.6%	49.1%	7	70.0%	66.7%	178	64.7%	72.6%
	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%
	Total	16	100%	434	100%	100.0%	6	100%	100%	159	100%	100%	10	100%	100%	275	100%	100%
PURPOSE NOT APPLICABLE	Low	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%
	Moderate	0	0.0%	0	0.0%	16.4%	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%	17.2%	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%	49.1%	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%	100.0%	0	0.0%	100.0%	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	14	7.8%	567	2.5%	17.3%	8	10.3%	2.9%	299	3.0%	1.2%	6	5.9%	3.1%	268	2.0%	1.2%
	Moderate	28	15.6%	2,190	9.5%	16.4%	15	19.2%	12.1%	1,244	12.4%	8.3%	13	12.9%	11.4%	946	7.2%	7.4%
	Middle	49	27.4%	5,612	24.3%	17.2%	25	32.1%	22.1%	3,157	31.6%	18.9%	24	23.8%	23.1%	2,455	18.7%	20.1%
	Upper	77	43.0%	12,982	56.1%	49.1%	28	35.9%	46.9%	4,945	49.4%	52.9%	49	48.5%	47.0%	8,037	61.2%	53.5%
	Unknown	11	6.1%	1,777	7.7%	0.0%	2	2.6%	16.0%	357	3.6%	18.6%	9	8.9%	15.5%	1,420	10.8%	17.7%
	Total	179	100%	23,128	100%	100.0%	78	100%	100%	10,002	100%	100%	101	100%	100%	13,126	100%	100%

Originations & Purchases

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

### HMDA-Reportable Lending

HMDA-reportable lending by borrower income in the Pearl River AA is reasonable. The bank's lending was compared to the demographic characteristics of the community, and the performance of aggregate HMDA reporters with loan originations and purchases in the AA. The volume of the specific loan products was considered in light of performance context factors.

The analysis was based on the bank's 179 HMDA reportable loans originated during the review period. The bank made 14 HMDA-reportable loans (7.8 percent) to low-income borrowers, which was less than the 17.3 percent of low-income families in the AA. From 2022 to 2023, the percentage of lending to low-income borrowers decreased from 10.3 percent to 5.9 percent but remained above aggregate performance for both years.

The bank made 28 HMDA-reportable loans (15.6 percent) to moderate-income borrowers during the review period, which was similar to the percentage of moderate-income families in the AA at 16.4 percent. The bank's HMDA-reportable lending to moderate-income borrowers in 2022 (19.2 percent) and 2023 (12.9 percent) exceeded aggregate performance of 12.1 percent and 11.4 percent in 2022 and 2023, respectively.

### CRA Small Business Lending

The following table shows by business revenue and loan size, the number and dollar volume of CRA small business loans originated by FNB Picayune bank in the AA.

**Small Business Loans by Business Revenue & Loan Size**

Assessment Area: Pearl River

		Bank Lending & Demographic Data				
		2022, 2023				
		Count		Dollar		Total Businesses
		#	%	\$ (000s)	\$ %	%
Revenue	\$1 Million or Less	88	90.7%	6,999	84.6%	94.5%
	Over \$1 Million	3	3.1%	599	7.2%	4.6%
	<i>Total Rev. available</i>	91	93.8%	7,598	91.9%	99.1%
	Rev. Not Known	6	6.2%	671	8.1%	0.9%
	<i>Total</i>	97	100%	8,269	100%	100%
Loan Size	\$100,000 or Less	74	76.3%	3,081	37.3%	
	\$100,001 - \$250,000	16	16.5%	2,312	28.0%	
	\$250,001 - \$1 Million	7	7.2%	2,876	34.8%	
	<i>Total</i>	97	100%	8,269	100%	
Loan Size & Rev \$1 Mill or Less	\$100,000 or Less	70	79.5%	2,970	42.4%	
	\$100,001 - \$250,000	13	14.8%	1,793	25.6%	
	\$250,001 - \$1 Million	5	5.7%	2,235	31.9%	
	<i>Total</i>	88	100%	6,999	100%	

Originations & Purchases

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

Percentages may not total 100 percent due to rounding

Of the 97 total loans, 88 (90.7 percent) were made to businesses with gross annual revenues of \$1 million or less. This is less than the percentage of businesses in the AA that are small businesses (94.5 percent). However, 90 of 97 originations (92.8 percent) were in amounts of \$250,000 or less, showing the bank's willingness to make small dollar loans to help meet the credit needs of businesses in its community. Given performance context factors such as market conditions and competition, penetration of loans to businesses of different sizes is considered reasonable.

Consumer Lending

The following table shows the distribution of consumer loans by the income level of the borrowers.

**Borrower Distribution of Consumer Loans**  
**Assessment Area: Pearl River**

Household Income Levels	Bank Lending & Demographic Data				
	2022, 2023				
					Households by Household Income
	Count		Dollar		
	#	%	\$ (000s)	\$ %	
Low	40	34.2%	196	13.3%	19.4%
Moderate	21	17.9%	284	19.2%	12.9%
Middle	21	17.9%	222	15.0%	15.5%
Upper	24	20.5%	640	43.3%	52.2%
Unknown	11	9.4%	135	9.1%	0.0%
Total	117	100.0%	1,478	100.0%	100.0%

Originations & Purchases

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

Percentages may not total 100 percent due to rounding

The distribution of the consumer loans reflects excellent penetration among borrowers of different income levels. As shown, the bank made 40 loans (34.2 percent) to low-income borrowers, exceeding the 19.4 percent of low-income households in the AA. Additionally, the bank originated 21 consumer loans (17.9 percent) to moderate-income borrowers which was above the 12.9 percent of moderate-income households in the AA. This reflects excellent performance for LMI borrowers for the review period.

Responsiveness to the Credit Needs of LMI Individuals and to Small Businesses

Considering the reasonable geographic distribution of loans and the excellent distribution of loans by borrower income and business revenue, the bank exhibits a satisfactory record of serving the credit needs of LMI individuals and geographies and small businesses.

**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**

No evidence of discriminatory or other illegal credit practices inconsistent with helping to meet community credit needs was identified.

METROPOLITIAN AREA(S)  
LIMITED-SCOPE REVIEW

The following AA was reviewed using limited-scope examination procedures. 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. The limited-scope review revealed the bank’s CRA performance in this AA is consistent with the area that received a full-scope review. Please refer to the tables in Appendix D for additional information.

DESCRIPTION OF INSTITUTION’S OPERATIONS IN THE GULFPORT-BILOXI AA

The Gulfport-Biloxi AA consists of Stone and Hancock Counties, two of the four counties in the Gulfport-Biloxi MSA. Stone County became part of the Gulfport-Biloxi MSA in 2019, and Hancock County was added in 2022. FNB Picayune operates two branches within the AA. The bank’s deposits in this AA totaled \$18.4 million as of June 30, 2023. The FDIC Deposit Market Share report from June 30, 2023 indicates that eight institutions operate 18 branches within the AA. This represents a change from the previous evaluation in 2019, which showed seven institutions operating 19 branches in the AA. FNB Picayune is ranked 6<sup>th</sup> in deposit market share with 1.74 percent of total deposits. Hancock Whitney Bank ranked first with deposit market share of 35.5 percent.

According to 2023 FFIEC census data, the AA contains 23 census tracts, of which one (4.3 percent) is low-income; four (17.4 percent) are moderate-income; ten (43.5 percent) are middle-income; six (26.1 percent) are upper-income; and two (8.7 percent) have an unknown-income level. Of the families in the AA, 39.4 percent are LMI and 12.6 percent live below the poverty level.

CONCLUSION(S) WITH RESPECT TO PERFORMANCE CRITERIA IN GULFPORT-BILOXI AA

The geographic distribution of HMDA-reportable, consumer, and CRA small business loans and penetration among individuals of different income levels and businesses of different sizes were generally consistent with performance in the full-scope AA. The bank made 36 HMDA-reportable loans, 26 CRA small business loans, and 38 consumer loans in the AA during the review period. Conclusions regarding the bank’s performance in the Gulfport-Biloxi AA did not affect the overall rating.

The following table compares conclusions regarding the Bank’s performance in the Gulfport-Biloxi AA to the bank’s overall performance.

Performance in the Limited-Scope Review Metropolitan Assessment Areas	
Assessment Area	Lending Test
Gulfport-Biloxi - Stone and Hancock County	Consistent

-

**APPENDIX A – SCOPE OF EXAMINATION**

TIME PERIOD REVIEWED			
January 1, 2022 to December 31, 2023 – Lending Test			
December 31, 2019 to December 31, 2023 – LTD Ratio			
December 2, 2019 to October 21, 2024 – Responsiveness to Substantial Complaints			
FINANCIAL INSTITUTION		PRODUCTS REVIEWED	
FNB Picayune Bank (Picayune, Mississippi)		Consumer loans, HMDA-reportable loans, and CRA Small Business Loans	
AFFILIATE(S)	AFFILIATE RELATIONSHIP	PRODUCTS REVIEWED	
N/A	N/A	N/A	
LIST OF ASSESSMENT AREAS AND TYPE OF EXAMINATION			
ASSESSMENT AREA	TYPE OF EXAMINATION	BRANCHES VISITED	OTHER INFORMATION
Pearl River County, MS	Full-Scope Review	None	N/A
Gulfport-Biloxi MSA – (Stone and Hancock Counties)	Limited-Scope Review	None	N/A

## APPENDIX B – 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 FNB Picayune Bank prepared by the **Federal Reserve Bank of Atlanta**, the institution's supervisory agency as of October 21 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 C – 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).

## APPENDIX C – GLOSSARY (Continued)

**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 C – 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.

**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.



## APPENDIX C – GLOSSARY (Continued)

**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.

**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.

APPENDIX D – DEMOGRAPHIC AND LENDING TABLE FOR LIMITED SCOPE AA

Geographic Distribution of HMDA Loans - Table 1 of 2  
Assessment Area: Gulfport-Biloxi

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%	4.7%	0	0.0%	3.3%	0	0.0%	2.6%	0	0.0%	2.7%	0	0.0%	2.6%
	Moderate	1	5.6%	68	3.9%	12.0%	0	0.0%	12.7%	0	0.0%	8.5%	1	11.1%	15.8%	68	9.3%	11.2%
	Middle	16	88.9%	1,492	85.4%	53.3%	9	100.0%	50.5%	1,013	100.0%	51.7%	7	77.8%	52.8%	479	65.3%	52.7%
	Upper	1	5.6%	187	10.7%	21.5%	0	0.0%	30.2%	0	0.0%	32.1%	1	11.1%	25.0%	187	25.5%	27.4%
	Unknown	0	0.0%	0	0.0%	8.5%	0	0.0%	3.3%	0	0.0%	5.2%	0	0.0%	3.7%	0	0.0%	6.2%
	Total	18	100%	1,747	100%	100.0%	9	100%	100%	1,013	100%	100%	9	100%	100%	734	100%	100%
REFINANCE	Low	4	28.6%	165	17.9%	4.7%	2	22.2%	3.8%	89	15.3%	2.9%	2	40.0%	7.9%	76	22.3%	6.5%
	Moderate	4	28.6%	376	40.8%	12.0%	3	33.3%	9.5%	247	42.5%	7.0%	1	20.0%	14.1%	129	37.8%	10.1%
	Middle	6	42.9%	381	41.3%	53.3%	4	44.4%	49.6%	245	42.2%	49.1%	2	40.0%	44.7%	136	39.9%	44.6%
	Upper	0	0.0%	0	0.0%	21.5%	0	0.0%	33.2%	0	0.0%	34.7%	0	0.0%	26.8%	0	0.0%	28.4%
	Unknown	0	0.0%	0	0.0%	8.5%	0	0.0%	3.9%	0	0.0%	6.3%	0	0.0%	6.5%	0	0.0%	10.4%
	Total	14	100%	922	100%	100.0%	9	100%	100%	581	100%	100%	5	100%	100%	341	100%	100%
HOME IMPROVEMENT	Low	0	0.0%	0	0.0%	4.7%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	1	100.0%	64	100.0%	12.0%	0	0.0%	4.0%	0	0.0%	7.3%	1	100.0%	16.7%	64	100.0%	12.9%
	Middle	0	0.0%	0	0.0%	53.3%	0	0.0%	54.0%	0	0.0%	45.5%	0	0.0%	42.6%	0	0.0%	45.6%
	Upper	0	0.0%	0	0.0%	21.5%	0	0.0%	36.0%	0	0.0%	34.6%	0	0.0%	29.6%	0	0.0%	27.7%
	Unknown	0	0.0%	0	0.0%	8.5%	0	0.0%	6.0%	0	0.0%	12.7%	0	0.0%	11.1%	0	0.0%	13.8%
	Total	1	100%	64	100%	100.0%	0	0.0%	100%	0	0.0%	100%	1	100%	100%	64	100%	100%
MULTI-FAMILY				Multi-Family Units														
	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%
	Moderate	0	0.0%	0	0.0%	18.1%	0	0.0%	20.0%	0	0.0%	20.5%	0	0.0%	0.0%	0	0.0%	0.0%
	Middle	0	0.0%	0	0.0%	46.3%	0	0.0%	80.0%	0	0.0%	79.5%	0	0.0%	50.0%	0	0.0%	41.1%
	Upper	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%
	Unknown	0	0.0%	0	0.0%	20.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	50.0%	0	0.0%	58.9%
	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%
OTHER PURPOSE LOC	Low	0	0.0%	0	0.0%	4.7%	0	0.0%	3.6%	0	0.0%	0.9%	0	0.0%	2.0%	0	0.0%	1.1%
	Moderate	0	0.0%	0	0.0%	12.0%	0	0.0%	9.1%	0	0.0%	8.6%	0	0.0%	5.9%	0	0.0%	4.9%
	Middle	0	0.0%	0	0.0%	53.3%	0	0.0%	49.1%	0	0.0%	53.0%	0	0.0%	60.8%	0	0.0%	59.7%
	Upper	0	0.0%	0	0.0%	21.5%	0	0.0%	34.5%	0	0.0%	33.6%	0	0.0%	31.4%	0	0.0%	34.3%
	Unknown	0	0.0%	0	0.0%	8.5%	0	0.0%	3.6%	0	0.0%	3.9%	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%

Originations & Purchases

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

APPENDIX D – DEMOGRAPHIC AND LENDING TABLE FOR LIMITED SCOPE AA (Continued)

Geographic Distribution of HMDA Loans - Table 2 of 2  
Assessment Area: Gulfport-Biloxi

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%	4.7%	0	0.0%	3.4%	0	0.0%	0.8%	0	0.0%	7.9%	0	0.0%	5.9%
	Moderate	1	33.3%	19	13.0%	12.0%	1	33.3%	6.9%	19	13.0%	1.0%	0	0.0%	15.8%	0	0.0%	13.2%
	Middle	1	33.3%	27	18.5%	53.3%	1	33.3%	48.3%	27	18.5%	52.4%	0	0.0%	52.6%	0	0.0%	66.4%
	Upper	1	33.3%	100	68.5%	21.5%	1	33.3%	34.5%	100	68.5%	34.3%	0	0.0%	21.1%	0	0.0%	13.0%
	Unknown	0	0.0%	0	0.0%	8.5%	0	0.0%	6.9%	0	0.0%	11.6%	0	0.0%	2.6%	0	0.0%	1.5%
	Total	3	100%	146	100%	100.0%	3	100%	100%	146	100%	100%	0	0.0%	100%	0	0.0%	100%
PURPOSE NOT APPLICABLE	Low	0	0.0%	0	0.0%	4.7%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	12.5%	0	0.0%	27.4%
	Moderate	0	0.0%	0	0.0%	12.0%	0	0.0%	25.0%	0	0.0%	21.6%	0	0.0%	37.5%	0	0.0%	30.8%
	Middle	0	0.0%	0	0.0%	53.3%	0	0.0%	50.0%	0	0.0%	58.8%	0	0.0%	25.0%	0	0.0%	18.5%
	Upper	0	0.0%	0	0.0%	21.5%	0	0.0%	25.0%	0	0.0%	19.6%	0	0.0%	12.5%	0	0.0%	23.2%
	Unknown	0	0.0%	0	0.0%	8.5%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	12.5%	0	0.0%	0.1%
	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%
HMDA TOTALS	Low	4	11.1%	165	5.7%	4.7%	2	9.5%	3.3%	89	5.1%	2.5%	2	13.3%	4.0%	76	6.7%	3.4%
	Moderate	7	19.4%	527	18.3%	12.0%	4	19.0%	11.4%	266	15.3%	8.1%	3	20.0%	15.2%	261	22.9%	10.8%
	Middle	23	63.9%	1,900	66.0%	53.3%	14	66.7%	50.3%	1,285	73.9%	51.1%	9	60.0%	50.6%	615	54.0%	51.0%
	Upper	2	5.6%	287	10.0%	21.5%	1	4.8%	31.3%	100	5.7%	32.7%	1	6.7%	25.6%	187	16.4%	27.0%
	Unknown	0	0.0%	0	0.0%	8.5%	0	0.0%	3.6%	0	0.0%	5.6%	0	0.0%	4.6%	0	0.0%	7.9%
	Total	36	100%	2,879	100%	100.0%	21	100%	100%	1,740	100%	100%	15	100%	100%	1,139	100%	100%

Originations & Purchases

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

APPENDIX D- DEMOGRPAHIC AND LENDING TABLES FOR LIMITED-SCOPE AA (Continued)

Borrower Distribution of HMDA Loans - Table 1 of 2

Assessment Area: Gulfport-Biloxi

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data					Bank & Aggregate Lending												
		2022, 2023					2022						2023						
		Bank				Families by Family Income %	Count			Dollar			Agg %	Count			Dollar		
		Count	%	Dollar \$ (000s)	\$ %		Bank	%	Agg %	\$ (000s)	%	%		Bank	%	Agg %	\$ (000s)	%	Agg %
HOME PURCHASE	Low	2	11.1%	138	7.9%	23.6%	1	11.1%	4.0%	84	8.3%	1.9%	1	11.1%	4.1%	54	7.4%	1.7%	
	Moderate	3	16.7%	110	6.3%	15.8%	2	22.2%	16.2%	65	6.4%	10.7%	1	11.1%	14.7%	45	6.1%	9.0%	
	Middle	6	33.3%	745	42.6%	16.7%	3	33.3%	20.0%	449	44.3%	16.7%	3	33.3%	22.2%	296	40.3%	17.7%	
	Upper	7	38.9%	754	43.2%	43.9%	3	33.3%	42.8%	415	41.0%	53.9%	4	44.4%	41.4%	339	46.2%	53.7%	
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	17.1%	0	0.0%	16.7%	0	0.0%	17.6%	0	0.0%	17.9%	
	Total	18	100%	1,747	100%	100.0%	9	100%	100%	1,013	100%	100%	9	100%	100%	734	100%	100%	
REFINANCE	Low	5	35.7%	217	23.5%	23.6%	3	33.3%	7.5%	70	12.0%	3.7%	2	40.0%	9.4%	147	43.1%	4.1%	
	Moderate	1	7.1%	36	3.9%	15.8%	1	11.1%	17.0%	36	6.2%	11.5%	0	0.0%	15.3%	0	0.0%	12.4%	
	Middle	4	28.6%	422	45.8%	16.7%	4	44.4%	20.6%	422	72.6%	17.0%	0	0.0%	19.4%	0	0.0%	16.9%	
	Upper	4	28.6%	247	26.8%	43.9%	1	11.1%	42.3%	53	9.1%	51.6%	3	60.0%	40.0%	194	56.9%	47.1%	
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	12.5%	0	0.0%	16.2%	0	0.0%	15.9%	0	0.0%	19.6%	
	Total	14	100%	922	100%	100.0%	9	100%	100%	581	100%	100%	5	100%	100%	341	100%	100%	
HOME IMPROVEMENT	Low	0	0.0%	0	0.0%	23.6%	0	0.0%	2.0%	0	0.0%	1.1%	0	0.0%	9.3%	0	0.0%	4.4%	
	Moderate	0	0.0%	0	0.0%	15.8%	0	0.0%	8.0%	0	0.0%	4.7%	0	0.0%	11.1%	0	0.0%	6.6%	
	Middle	1	100.0%	64	100.0%	16.7%	0	0.0%	22.0%	0	0.0%	17.2%	1	100.0%	22.2%	64	100.0%	25.2%	
	Upper	0	0.0%	0	0.0%	43.9%	0	0.0%	64.0%	0	0.0%	70.5%	0	0.0%	53.7%	0	0.0%	53.8%	
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	4.0%	0	0.0%	6.5%	0	0.0%	3.7%	0	0.0%	10.0%	
	Total	1	100%	64	100%	100.0%	0	0.0%	100%	0	0.0%	100%	1	100%	100%	64	100%	100%	
MULTI FAMILY	Low	0	0.0%	0	0.0%	23.6%	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%	15.8%	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%	16.7%	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%	43.9%	0	0.0%	20.0%	0	0.0%	34.7%	0	0.0%	0.0%	0	0.0%	0.0%	
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	80.0%	0	0.0%	65.3%	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%	23.6%	0	0.0%	7.3%	0	0.0%	2.3%	0	0.0%	2.0%	0	0.0%	3.4%	
	Moderate	0	0.0%	0	0.0%	15.8%	0	0.0%	9.1%	0	0.0%	3.7%	0	0.0%	13.7%	0	0.0%	14.5%	
	Middle	0	0.0%	0	0.0%	16.7%	0	0.0%	18.2%	0	0.0%	16.5%	0	0.0%	21.6%	0	0.0%	18.2%	
	Upper	0	0.0%	0	0.0%	43.9%	0	0.0%	60.0%	0	0.0%	74.2%	0	0.0%	54.9%	0	0.0%	48.4%	
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	5.5%	0	0.0%	3.3%	0	0.0%	7.8%	0	0.0%	15.5%	
	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%	

Originations & Purchases

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

APPENDIX D- DEMOGRPAHIC AND LENDING TABLES FOR LIMITED-SCOPE AA (Continued)

Borrower Distribution of HMDA Loans - Table 2 of 2

Assessment Area: Gulfport-Biloxi

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%	23.6%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	5.3%	0	0.0%	3.2%
	Moderate	1	33.3%	27	18.5%	15.8%	1	33.3%	10.3%	27	18.5%	3.5%	0	0.0%	21.1%	0	0.0%	17.5%
	Middle	2	66.7%	119	81.5%	16.7%	2	66.7%	27.6%	119	81.5%	20.7%	0	0.0%	21.1%	0	0.0%	15.4%
	Upper	0	0.0%	0	0.0%	43.9%	0	0.0%	62.1%	0	0.0%	75.8%	0	0.0%	47.4%	0	0.0%	44.5%
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	5.3%	0	0.0%	19.4%
	Total	3	100%	146	100%	100.0%	3	100%	100%	146	100%	100%	0	0.0%	100%	0	0.0%	100%
PURPOSE NOT APPLICABLE	Low	0	0.0%	0	0.0%	23.6%	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%	15.8%	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%	16.7%	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%	43.9%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Unknown	0	0.0%	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%	0	0.0%	100.0%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%
HMDA TOTALS	Low	7	19.4%	355	12.3%	23.6%	4	19.0%	4.9%	154	8.9%	2.4%	3	20.0%	5.5%	201	17.6%	2.3%
	Moderate	5	13.9%	173	6.0%	15.8%	4	19.0%	15.8%	128	7.4%	10.6%	1	6.7%	14.7%	45	4.0%	9.6%
	Middle	13	36.1%	1,350	46.9%	16.7%	9	42.9%	20.1%	990	56.9%	16.7%	4	26.7%	21.3%	360	31.6%	17.3%
	Upper	11	30.6%	1,001	34.8%	43.9%	4	19.0%	43.6%	468	26.9%	53.8%	7	46.7%	41.8%	533	46.8%	51.1%
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	15.5%	0	0.0%	16.5%	0	0.0%	16.7%	0	0.0%	19.7%
	Total	36	100%	2,879	100%	100.0%	21	100%	100%	1,740	100%	100%	15	100%	100%	1,139	100%	100%

Originations & Purchases

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

Geographic Distribution of Small Business Loans

Assessment Area: Gulfport-Biloxi

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data				
		2022, 2023				
		Count		Dollar		Total Businesses
		#	%	\$ (000s)	\$ %	%
SMALL BUSINESSES	Low	2	7.7%	33	2.2%	4.1%
	Moderate	2	7.7%	28	1.9%	20.0%
	Middle	20	76.9%	1,391	92.9%	43.5%
	Upper	2	7.7%	45	3.0%	22.8%
	Unknown	0	0.0%	0	0.0%	9.6%
	Total	26	100%	1,497	100%	100.0%

Originations & Purchases

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

Percentages may not total 100 percent due to rounding

**APPENDIX D- DEMOGRPAHIC AND LENDING TABLES FOR LIMITED-SCOPE AA (Continued)**

**Small Business Loans by Business Revenue & Loan Size**

Assessment Area: Gulfport-Biloxi

		Bank Lending & Demographic Data				
		2022, 2023				
		Count		Dollar		Total Businesses
		#	%	\$ (000s)	\$ %	%
Revenue	\$1 Million or Less	24	92.3%	1,467	98.0%	94.4%
	Over \$1 Million	0	0.0%	0	0.0%	4.3%
	<i>Total Rev. available</i>	24	92.3%	1,467	98.0%	98.7%
	Rev. Not Known	2	7.7%	30	2.0%	1.3%
	<i>Total</i>	26	100%	1,497	100%	100%
Loan Size	\$100,000 or Less	22	84.6%	606	40.5%	
	\$100,001 - \$250,000	3	11.5%	440	29.4%	
	\$250,001 - \$1 Million	1	3.8%	452	30.2%	
	<i>Total</i>	26	100%	1,497	100%	
Loan Size & Rev \$1 Mill or Less	\$100,000 or Less	20	83.3%	576	39.3%	
	\$100,001 - \$250,000	3	12.5%	440	30.0%	
	\$250,001 - \$1 Million	1	4.2%	452	30.8%	
	<i>Total</i>	24	100%	1,467	100%	

Originations & Purchases

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

Percentages may not total 100 percent due to rounding

**Geographic Distribution of Consumer Loans**

Assessment Area: Gulfport-Biloxi

Tract Income Levels	Bank Lending & Demographic Data				
	2022, 2023				
	Count		Dollar		Households
	#	%	\$ (000s)	\$ %	%
Low	11	28.9%	65	22.0%	4.8%
Moderate	7	18.4%	74	25.1%	15.1%
Middle	20	52.6%	156	52.9%	49.6%
Upper	0	0.0%	0	0.0%	21.3%
Unknown	0	0.0%	0	0.0%	9.2%
<i>Total</i>	38	100%	295	100%	100.0%

Originations & Purchases

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

Percentages may not total 100 percent due to rounding

**APPENDIX D- DEMOGRPAHIC AND LENDING TABLES FOR LIMITED-SCOPE AA (Continued)**

**Borrower Distribution of Consumer Loans**

Assessment Area: Gulfport-Biloxi

Household Income Levels	Bank Lending & Demographic Data				
	2022, 2023				
					Households by Household Income
	Count		Dollar		
	#	%	\$ (000s)	\$ %	
Low	17	44.7%	35	11.9%	24.7%
Moderate	6	15.8%	67	22.7%	15.8%
Middle	3	7.9%	18	6.1%	15.6%
Upper	7	18.4%	83	28.1%	43.9%
Unknown	5	13.2%	92	31.2%	0.0%
<i>Total</i>	38	100.0%	295	100.0%	100.0%

Originations & Purchases

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

Percentages may not total 100 percent due to rounding