

PUBLIC DISCLOSURE

March 3, 2025

**COMMUNITY REINVESTMENT ACT
PERFORMANCE EVALUATION**

AuburnBank
100 North Gay Street
Auburn, Alabama 36830

RSSD ID NUMBER: 749635

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

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

The Lending Test is rated: Satisfactory

The Community Development Test is rated: Satisfactory

The following table indicates the performance level of AuburnBank with respect to the Lending and Community Development tests.

AuburnBank		
Performance Levels	Performance Tests*	
	Lending Test	Community Development Test
Outstanding		
Satisfactory	X	X
Needs to Improve		
Substantial Noncompliance		
OVERALL RATING		

*The Lending Test and the Community Development Test are weighted equally when arriving at an overall rating.

Major factors contributing to this rating include:

- The bank's LTD ratio is reasonable.
- A majority of loans were made inside the assessment areas (AAs).
- The geographic distribution of loans reflects reasonable dispersion throughout the AA.
- The distribution of loans reflects reasonable penetration among individuals of different income levels and businesses of different sizes.
- The bank's CD performance demonstrates adequate responsive to CD needs of its AAs through CD loans, qualified investments, and CD services, considering the bank's capacity and the need and availability of such opportunities for CD in the bank's AAs.
- Neither the bank nor Reserve Bank has received any CRA-related complaints since the previous evaluation.

INSTITUTION

DESCRIPTION OF INSTITUTION

AuburnBank is a community bank headquartered in Auburn, Alabama. The bank is a wholly-owned subsidiary of Auburn National Bancorporation, Inc., which is also headquartered in Auburn, Alabama.

During the review period, the bank operated eight branches in its AAs: one branch in a low-income tract, two branches in moderate income tracts, two branches in middle-income tracts, two branches in upper-income tracts, and one branch in an unknown-income tract. Additionally, AuburnBank operated two Loan Production Offices (LPOs) in its AAs. Seven branches had ATMs, and the bank operated four stand-alone ATMs in its AA. During the review period, one stand-alone ATM and one LPO were closed.

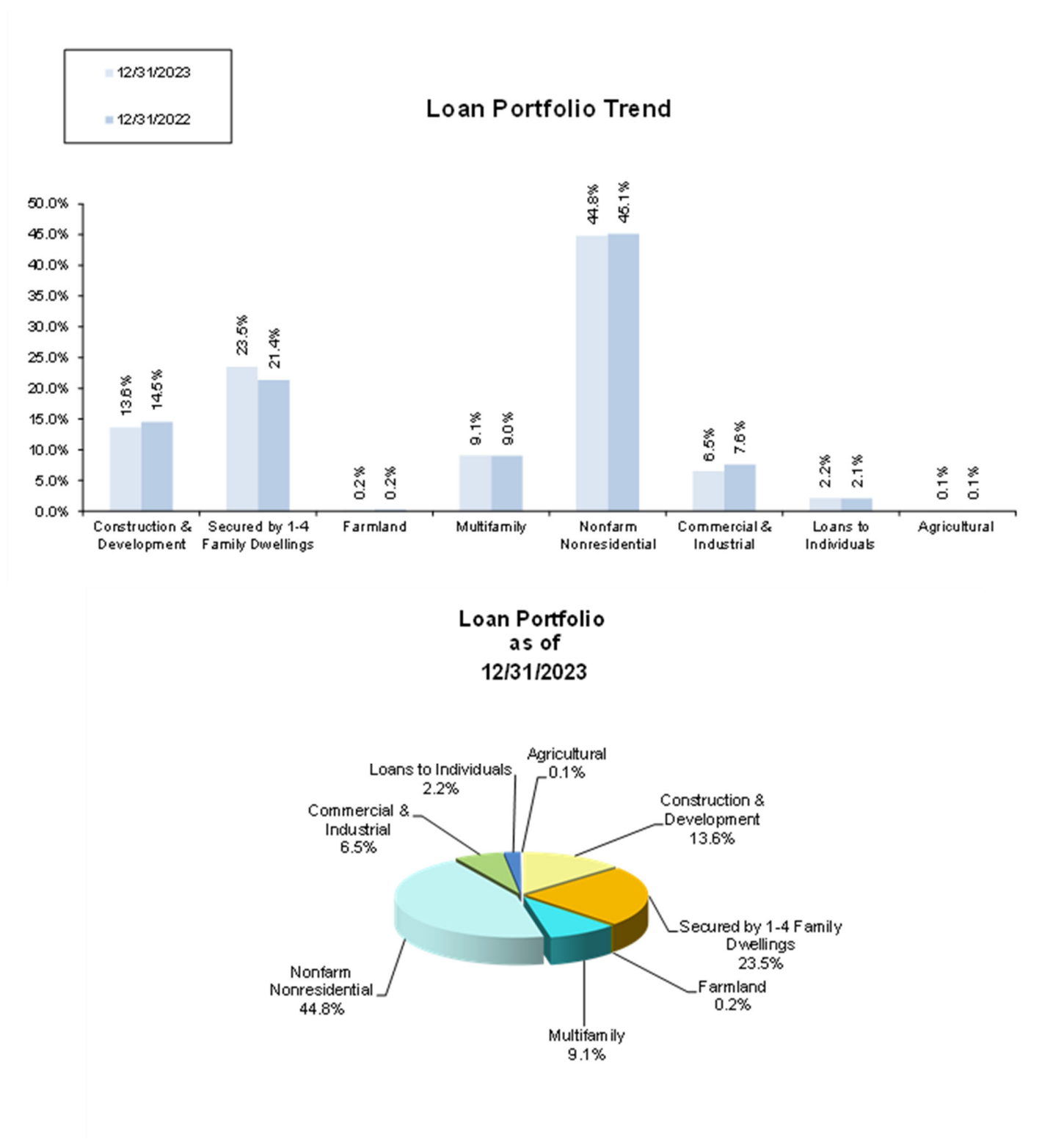
Loan Portfolio

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		% Change
	\$ (000s)	Percent	\$ (000s)	Percent	
Construction and Development	68,572	13.6%	66,479	14.5%	3.1%
Secured by One- to Four- Family Dwellings	118,189	23.5%	97,668	21.4%	21.0%
Other Real Estate: Farmland	834	0.2%	1,015	0.2%	-17.8%
Multifamily	45,912	9.1%	41,181	9.0%	11.5%
Nonfarm nonresidential	225,201	44.8%	206,225	45.1%	9.2%
Commercial and Industrial	32,748	6.5%	34,601	7.6%	-5.4%
Loans to Individuals	10,822	2.2%	9,547	2.1%	13.4%
Agricultural Loans	381	0.1%	403	0.1%	-5.5%
Total	\$502,659	100.00%	\$457,119	100.00%	10.0%

*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.

As shown, the loan portfolio experienced an increase of \$45.5 million (or 10 percent) from 2022 to 2023. As of December 31, 2023, loans secured by nonfarm nonresidential made up the largest percentage of the loan portfolio at 44.8 percent, followed by loans secured by one-to four-family dwellings at 23.5 percent and construction and development loans at 13.6 percent.



AuburnBank offers a variety of consumer and commercial loan products to meet the credit needs of individuals and businesses in its AAs. The bank offers the following types of credit products: personal loans (including installment loans, home equity lines of credit, automobile, land, and construction), agricultural loans, commercial loans (including SBA loans, automobile loans, commercial real estate, and construction loans), mortgage loans in-house (single family and multifamily), and mortgage loans for sale on the secondary market.

For purposes of the CRA, AuburnBank has defined the following two AAs in Alabama:

- Auburn - Includes Lee County, which comprises the Auburn MSA.
- Chambers-Macon-Tallapoosa - Includes Chambers, Macon, and Tallapoosa counties, which are not in an MSA.

AuburnBank 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 February 28, 2022 using the Intermediate Small 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 AAs. AuburnBank’s CRA performance evaluation was based on CRA activities within its AAs using the Intermediate Small Institution Examination Procedures. Under these procedures, institutions are evaluated using two separately rated tests: a Lending Test and a CD Test that includes an evaluation of CD loans, qualified investments, and services in light of community needs within its AAs and the capacity of the bank.

A full-scope review was conducted on one of the bank’s two AAs; Auburn. When determining the overall rating, the greatest weight was placed on the bank’s performance in the Auburn AA because the majority of its branches and lending are in this AA.

Lending Test

The Lending Test evaluation includes an analysis of HMDA-reportable, small business, and consumer lending. Given the bank’s asset size and offices located in an MSA, it submits 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. A 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 commercial loans. In accordance with CRA examination procedures, consumer loans were also chosen due to volume and as such, an accurate conclusion concerning the bank’s lending record could not be reached without their inclusion. Consumer loans include motor vehicle, secured, and unsecured loans.

The review period for HMDA-reportable lending was January 1, 2022 through December 31, 2023. Equal weight was placed on lending performance in 2022 and 2023 when deriving conclusions for geographic and borrower distribution. The review period for small business and consumer lending was January 1, 2023 through December 31, 2023. Given the bank’s business strategy and total volume originated during the review period, HMDA-reportable, small business, and consumer loans carried equal weight for overall performance conclusions.

Lending Test Analysis Comparisons

Lending Test analyses entail comparisons of bank performance each year to applicable AA demographics and the performance of other lenders for the same year. Under the Lending Test, comparisons to AA demographics for the 2022 and 2023 years are based on 2023 FFIEC Census data. Certain business demographics are based on the 2023 Dun & Bradstreet (D&B) data. Key demographic data used for analysis is discussed in the *Description of Institution’s Operations* section of each full-scope AA. Additional demographic tables are found in *Appendix D* (full-scope AA) and *Appendix F* (limited-scope AA).

CD Test

The examination included CD loans, qualified investments, and CD services from January 1, 2022 through September 30, 2024. The CRA defines a CD activity as having a primary purpose of providing any of the following: affordable housing or community services for LMI persons, economic development through the financing of small businesses, revitalizing or stabilizing LMI geographies, designated disaster areas, or distressed or underserved nonmetropolitan middle-income geographies. Such activities must benefit the AA or a broader statewide or regional area that includes the AA.

Community Contacts

As part of the CRA evaluation, one community contact was made with a local economic development representative familiar with the economic and demographic characteristics and CD opportunities in the AA. Information obtained from the contact 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 contact is included in the applicable section of the evaluation for the Auburn AA. The contact identified the need for nontraditional lending products that benefit LMI individuals who are in need of affordable mortgage products.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS

LENDING TEST

Overview

The overall Lending Test rating is Satisfactory. The bank's LTD ratio is reasonable. The bank originated a majority of the loans to borrowers and businesses in its AAs. The geographic distribution of loans reflects reasonable penetration throughout the AAs given the opportunity and competition in these markets. The distribution of loans reflects reasonable penetration among customers of different income levels and to businesses of different sizes.

LTD Ratio

AuburnBank's average LTD ratio for the 12 quarters ending December 31, 2023 was 50.2 percent, which is considered reasonable given the bank's size, financial condition, and AA credit needs. The bank's average LTD ratio was compared with average LTD ratios of two depository institutions of comparable asset size with branch offices in the AAs. The average LTD ratios for these institutions ranged from 57.4 percent to 65.7 percent. The bank's LTD is slightly lower than the comparable institutions, which is deemed reasonable given that the bank sells a large portion of its loans on the secondary market. The bank's LTD is trending upwards, increasing from 51.7 percent as of March 31, 2021 to a high of 61.3 percent as of December 31, 2023.

AA Concentration

The bank originated a majority of loans to borrowers and businesses residing in or located within the bank's AA. The table below shows, by product type, the number, and percentage of loans inside and outside of the bank's AAs.

Lending Inside and Outside the Assessment Area

Loan Types	Inside				Outside			
	#	%	\$(000s)	%	#	%	\$(000s)	%
Other Loan Data	120	90.9	\$1,849	88.9	12	9.1	\$232	11.1
Total Consumer related	120	90.9	\$1,849	88.9	12	9.1	\$232	11.1
Home Improvement	22	81.5	\$2,856	79.9	5	18.5	\$718	20.1
Home Purchase - Conventional	134	79.3	\$40,617	82.5	35	20.7	\$8,637	17.5
Multi-Family Housing	10	41.7	\$10,207	25.8	14	58.3	\$29,306	74.2
Other Purpose Closed-End	20	100	\$3,512	100	0	0	\$0	0
Refinancing	89	76.1	\$14,434	82.3	28	23.9	\$3,100	17.7
Total HMDA related	275	77	\$71,626	63.2	82	23	\$41,761	36.8
Small Business	154	87.5	\$18,195	80.9	22	12.5	\$4,294	19.1
Total Small Bus. related	154	87.5	\$18,195	80.9	22	12.5	\$4,294	19.1
TOTAL LOANS	549	82.6	\$91,670	66.4	116	17.4	\$46,286	33.6

Note: Affiliate loans not included

As reflected in the table above, 82.6 percent of total loans by number were originated inside the AA, which further breakdown as follows: 77.0 percent of HMDA-reportable loans, 87.5 percent of small business loans, and 90.9 percent of consumer loans are 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 and by Borrower Income and Business Size

The geographic distribution of HMDA-reportable, small business, and consumer loans reflects reasonable penetration throughout the AAs, given the opportunity and competition in these markets. The analyses of HMDA-reportable, small business, and consumer lending within each AA are discussed in detail later in this report. Performance context was also taken into consideration.

The distribution of loans reflects reasonable penetration among businesses of different sizes and borrowers of different income levels. The analysis of HMDA-reportable, small business, and consumer lending within each AA are discussed in detail later in this report. Performance context was also taken into consideration.

Responsiveness to Substantiated Complaints

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

CD TEST

The overall CD Test rating is Satisfactory. Considering the bank's capacity, competition, and the opportunities in the AAs, the bank demonstrates adequate responsiveness to CD needs through a combination of CD loans, qualified donations, and CD services. Performance is summarized in the following table.

Summary of Community Development Activities					
	Loans		Donations		Service Hours
Assessment Area	#	\$	#	\$	
Auburn	4	\$ 7,450,000	34	\$76,922	390
Chambers-Macon-Tallapoosa	0	\$ -	2	\$1,045	148
BSRA, includes AAs*	4	\$ 11,905,000	2	\$5,733	62
Outside Alabama**	1	\$ 6,765,000	0	0	0
Total	9	\$ 26,120,000	38	\$83,700	600

*Broader Statewide or Regional Area (BSRA) that includes one or more of the bank's AAs. The BSRA activities above benefitted one or more of the Auburn AA and Chambers AA. Conclusions in these AAs were positively impacted by BSRA totals. ** Benefitted states that are outside the bank's AAs and do not include the state of Alabama

During the review period, the bank originated nine CD loans totaling \$26.1 million; provided 38 qualified donations totaling \$83,700; and engaged in 600 hours of CD services. Activities qualified for a variety of CD purposes, including affordable housing and community services for LMI people and promoting economic development.

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.

METROPOLITAN AREA
FULL-SCOPE REVIEW

DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE AUBURN AA

Overview

The Auburn AA includes the entirety of Lee County, which makes up the Auburn MSA. The AA consists of 48 census tracts: two are low-income (4.2 percent), 12 are moderate-income (25.0 percent), 18 are middle-income (37.5 percent), 10 are upper-income (20.8 percent), and six are unknown-income (12.5 percent).

AuburnBank operates seven branches, including the main office, in the Auburn AA. As of 2023, one branch was located in a low-income tract, two in moderate-income tracts, one in a middle-income tract, two in upper-income tracts, and one in an unknown income tract. For the review period, 83.3 percent of the bank's HMDA-reportable lending by number, 91.6 percent of small business lending, and 80.0 percent of consumer lending occurred in the Auburn AA.

Population and Income Characteristics

The population in the Auburn MSA was estimated at 183,215 in 2023, representing an increase of 5.15 percent from the 2020 census. This growth rate was higher than the Alabama statewide growth rate of 1.65 percent. The estimated population in the MSA in 2023 represents 3.6 percent of the state of Alabama's estimated population of 5,108,468 in 2023.

Income Characteristics

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 decreased by 6.8 percent from \$90,000 in 2022 to \$83,900 in 2023.

Borrower Income Levels
Auburn-Opelika, AL MSA

FFIEC Estimated Median Family Income		Low 0 - 49.99%		Moderate 50% - 79.99%		Middle 80% - 119.99%		Upper 120% - & above	
2022	\$90,000	0	- \$44,999	\$45,000	- \$71,999	\$72,000	- \$107,999	\$108,000	- & above
2023	\$83,900	0	- \$41,949	\$41,950	- \$67,119	\$67,120	- \$100,679	\$100,680	- & above

According to 2020 FFIEC census data, there were 37,681 families in the AA. Of those families, 23.5 percent were low-income, 15.5 percent were moderate-income, 19.7 percent were middle-income, and 41.2 percent were upper-income. Of the total families, 10.5 percent had incomes below the poverty level. Of the total families in the AA, 2.9 percent live in low-income tracts; 21.1 percent live in moderate income tracts; 50.4 percent live in middle-income tracts; 23.3 percent live in upper-income tracts; and 2.3 percent live in unknown-income tracts.

Economic Conditions

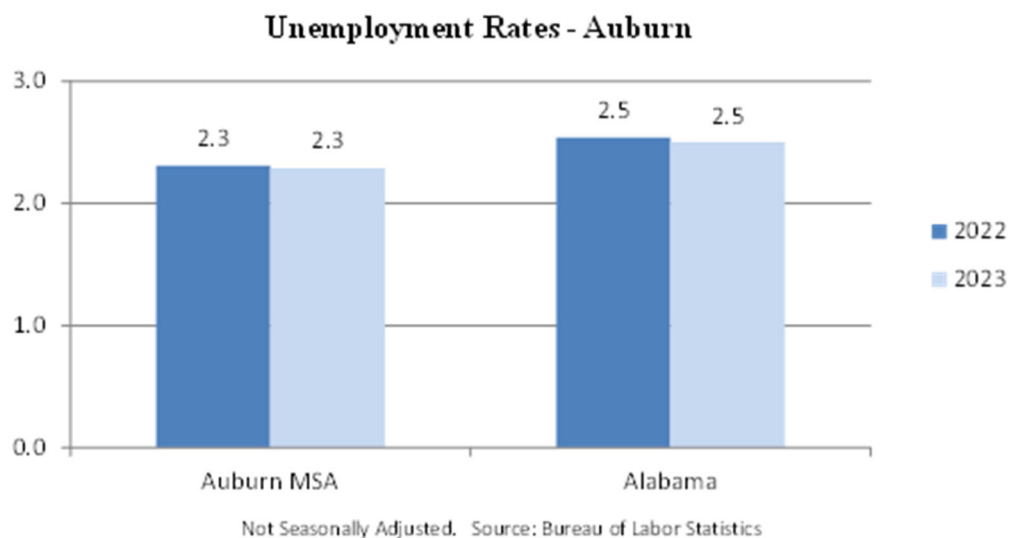
Economic data indicates stability in the Auburn market. Auburn unemployment appears to have hit a low point in the spring of 2023 at 2.0 percent. Public Administration (Government), Manufacturing, Leisure & Hospitality,

and Trade & Transportation are critical industries to the Auburn market, where average employment growth has shown notable gains.

Leading employers in the AA include Auburn University, the region's largest employer with approximately 8,940 employees; East Alabama Medical Center (EAMC), a regional healthcare referral center and hospital with approximately 3,800 employees; and Lee County government with approximately 3,350 employees. Additionally, the City of Auburn, including local manufacturing companies and industrial firms, and local small businesses contribute significantly to the local economy. Auburn's diversified industrial base has been built around small to medium-sized technology based, value added manufacturing companies currently employing approximately 5,000 people in four technology parks. The City's technology parks house 42 manufacturing corporations based in Germany, Israel, Japan, Korea, Portugal, and U.S.¹

D&B data shows that 2.5 percent of businesses in the AA are in low-income tracts; 20.8 percent are in moderate-income tracts; 43.9 percent are in middle-income tracts; 24.3 percent are in upper-income tracts; and 8.5 percent are in tracts with unknown income levels.

The following table shows the unemployment rates for the AA and the state of Alabama. As shown, unemployment rates in the AA are lower than unemployment rate for the state of Alabama.



Housing Characteristics

There were 70,256 total housing units in the AA in 2023, of which 54.8 percent are owner-occupied, 31.7 percent are rental units, and 13.6 percent are vacant. However, fewer home ownership opportunities exist in LMI tracts. Specifically, 51.5 percent of housing units in low-income tracts are rentals. The median age of the housing stock across the AA is 34 years while housing units in LMI census tracts are older, with a median age of 40 years in low-income tracts and 36 years in moderate-income tracts. The older age of homes is an indicator of potential opportunity for loans for home improvement purpose in LMI tracts.

The median housing value in the AA is \$173,737, which is lower than the median housing value in Alabama (\$195,000). Median gross rent in the AA is \$856 per month, which is lower than the median gross rent for the

¹ <https://static.auburnalabama.org/media/apps/www/economic-development/auburn-community-profile/2025-City-of-Auburn-Community-Profile.pdf>

state of Alabama (\$963 per month). However, the affordability ratio² for the AA is 30.4 compared to the state of Alabama at 34.8, which means that housing in the AA is less affordable than in the state of Alabama. This data suggests that housing affordability is a challenge, particularly in low-income census tracts.

Credit and CD Needs

As part of the CRA examination, information was obtained from a local economic development organization. The contact stated that Auburn's housing prices have increased significantly over the past five years and many LMI borrowers are priced out of the housing market. Per the contact, the primary needs of LMI individuals in the AA are affordable housing, non-traditional mortgage products, and assistance with closing costs. The contact specifically mentioned the northwest Auburn quadrant, a historically black neighborhood being an area most in need of assistance. The contact stated that the organization tries to direct Community Development Block Grant (CDBG) funds for road repairs, sewer improvement, and other public improvements to these neighborhoods. The contact mentioned AuburnBank as being responsive to the credit needs of LMI individuals in the AA.

AA Demographics

The demographic characteristics of the Auburn AA are based on the 2023 FFIEC Census data along with 2023 D&B information. Refer to *Appendix D* for the bank's geographic and borrower distribution data, including details of the bank's mortgage and small business lending compared to its peers.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS

LENDING TEST

The geographic distribution of loans reflects reasonable penetration throughout the Auburn AA and the distribution of loans based on borrower income or gross annual revenues is reasonable. The analysis included HMDA-reportable loans (229) and small business loans (141) and a sample of consumer loans (96). Refer to *Appendix E* for additional detail on the distribution of AuburnBank's lending within its Auburn AA.

Geographic Distribution of Loans

Overall, the geographic distribution of loans reflects reasonable penetration throughout the AA. As described in the following sections, overall performance for HMDA-reportable lending is reasonable, small business lending performance is reasonable, and consumer lending performance is reasonable. No conspicuous lending gaps were identified based on an analysis of the dispersion of the loan products reviewed. The bank had activity in the Auburn AA census tracts throughout the review period, and maps did not indicate an absence of loans across LMI tracts.

Residential Real Estate (HMDA-reportable) Loans

The geographic distribution of the bank's HMDA-reportable loans reflects reasonable dispersion throughout the AA. For the combined review period of 2022-2023, the bank originated 229 HMDA-reportable loans in the AA. For the 2022-2023 review period, 11 loans (4.8 percent) were made in low-income tracts, which was above the percentage of owner-occupied units (2.3 percent). In 2022, bank performance (4.7 percent) exceeded the aggregate (1.6 percent) in low-income tracts. In 2023, the bank originated 5.0 percent of loans in low-income tracts, which was above the aggregate (1.9 percent).

For the 2022-2023 review period, the bank made 27 loans (11.8 percent) in moderate-income tracts, which was below the 21.3 percent of owner-occupied housing units in these tracts. In 2022, the bank originated 14.0 percent

² Housing affordability ratio is calculated by dividing the median household income by the median housing value. Values closer to 100 percent indicate greater affordability.

of loans in moderate-income tracts, which was below aggregate lenders (20.1 percent). In 2023, bank performance (9.0 percent) was below the aggregate (23.1 percent) in moderate-income tracts.

Small Business Loans

The geographic distribution of small business loans reflects reasonable dispersion throughout the AA. AuburnBank originated 141 small business loans inside the AA in 2023. Of this total, two loans (1.4 percent) were made to businesses in low-income tracts compared to 2.5 percent of businesses located in these tracts. The bank originated 42 (29.8 percent) of its small business loans in moderate-income tracts, which was above the percentage of businesses located in these tracts (20.8 percent).

Consumer Loans

The geographic distribution of consumer loans reflects reasonable dispersion throughout the AA. Auburn Bank originated 96 consumer loans inside the AA in 2023. Of this total, 4.2 percent of loans were made to borrowers in low-income tracts, which is above the 3.9 percent of households in these tracts. The bank originated 38.5 percent of consumer loans in moderate-income tracts, which was above the percentage of households located in these tracts (21.5 percent).

Lending to Borrowers of Different Incomes and Businesses of Different Sizes

Overall, the distribution of loans based on borrower income or gross annual revenues is reasonable. As described in the following sections, performance for HMDA-reportable lending is poor, small business lending performance is reasonable, and consumer lending performance is reasonable. Performance context was also taken into consideration.

Residential Real Estate (HMDA-reportable) Loans

HMDA-reportable lending distribution by borrower income is poor. For the combined review period, the bank originated 5.2 percent of its HMDA-reportable loans to low-income borrowers, which was below the percentage of low-income families (23.5 percent). The bank's lending to low-income borrowers in 2022 (7.8 percent) was similar to the aggregate (8.0 percent). In 2023, the bank made 2.0 percent of loans to low-income borrowers, which was below the aggregate (3.3 percent).

HMDA-reportable lending to moderate-income borrowers during the combined review period (10.5 percent) was below the percentage of moderate-income families (15.5 percent). In 2022, lending to moderate-income borrowers at 14.7 percent was below aggregate lender performance at 20.1 percent. In 2023, lending to moderate-income borrowers at 5.0 percent was below aggregate lender performance (15.5 percent).

Small Business Loans

The distribution of loans by business revenue reflects reasonable penetration among businesses of different sizes. The bank made 141 small business loans during the review period. Of these loans, 99 (70.2 percent) were made to businesses with gross annual revenues of \$1 million or less, which is below the percentage of small businesses in the AA (93.0 percent). Additionally, 123 of 141 total originations (87.2 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.

Consumer Loans

The distribution of consumer loans by borrower income is reasonable. The bank made 96 consumer loans in 2023 of which 29 loans (30.2 percent) were to low-income borrowers, which was above the percentage of low-income households in the AA (28.9 percent). Additionally, the bank made 30 loans (31.3 percent) to moderate-income borrowers, which was above the percentage of moderate-income households in the AA (13.5 percent) in 2023.

CD TEST

The bank's CD performance demonstrates adequate responsiveness to the CD needs of its AA through CD loans, qualified investments, and CD services considering the bank's capacity and needs and availability of opportunities in the AA. Examples of impactful CD activities in this AA include but are not limited to:

- Four qualifying CD loans totaling \$7.5 million. One loan for \$4 million to an organization to purchase land that will be used for the development of affordable housing. Two loans totaling \$2,450,000 to community services organizations providing services to LMI children and individuals with disabilities, and a \$1 million loan to an economic development organization benefiting small businesses.
- Thirty four contributions totaling \$76,922 to nonprofit organizations that provide financial literacy, food assistance, domestic violence support, and other services benefiting LMI individuals and families.
- Bank employees used their financial expertise to provide 390 CD hours of service to organizations that focus on affordable housing, economic development, and community services that benefit LMI individuals and families and small businesses in the AA. These employees participated in teaching financial literacy classes, reviewing and managing the organizations' financials, and served as board members.

**NONMETROPOLITAN AREA(S)
LIMITED-SCOPE REVIEW**

The following AA(s) were 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. Refer to the tables in *Appendices F and G* for additional information regarding the AA.

DESCRIPTION OF INSTITUTION'S OPERATIONS IN CHAMBERS-MACON-TALLAPOOSA AA

The AA includes Chambers, Macon, and Tallapoosa counties, which are not in an MSA. According to the 2023 FFIEC Census data information, there are 33 tracts in the AA, of which 3.0 percent are low-income; 21.2 percent are moderate-income; 54.5 percent are middle-income; and 21.2 percent are upper-income. Of the 24,606 families in the AA, 0.9 percent live in low-income tracts; 17.0 percent live in moderate-income tracts; 63.0 percent live in middle-income tracts; and 19.1 percent live in upper-income tracts. In addition, 21.8 percent of families are low-income; 17.7 percent are moderate-income; 20.9 percent are middle-income; and 39.6 percent are upper-income. Of these families, 3,205 or 13.0 percent of families live below the poverty line. According to the D&B data, 4.2 percent of businesses in the AA operate in low-income tracts; 13.0 percent in moderate-income tracts; 55.3 percent in middle-income tracts; and 27.5 percent are in upper-income tracts.

AuburnBank operates one branch in the AA. According to the FDIC Deposit Market Share Report as of June 30, 2023, there were 13 financial institutions operating 20 branch offices in the AA. AuburnBank ranked 7th with a deposit market share of 5.1 percent. Valley National Bank had the highest market share at 25.0 percent followed by Farmers and Merchants Bank with a market share of 17.3 percent.

CONCLUSION(S) WITH RESPECT TO PERFORMANCE TESTS

The following table compares conclusions regarding the Bank's performance in the Chambers-Macon-Tallapoosa AA to the bank's overall performance.

Performance in the Limited-Scope Review Metropolitan AAs		
AA	Lending Test	Community Development Test
Chambers-Macon-Tallapoosa	Consistent	Consistent

The performance standards of the Lending Test for limited-scope areas included geographic and borrower distribution. The bank originated 46 HMDA-reportable loans, 13 small business loans, and 24 consumer loans in the AA. The bank's performance with regard to the level and distribution of lending in the AA is consistent with the bank's overall performance. The geographic distribution of HMDA-reportable, small business, and consumer loans reflects a reasonable penetration throughout the AA, given the opportunity and competition in these markets. The borrower distribution of the three products reflects an overall reasonable penetration among customers of different income levels and to businesses of different sizes.

The CD Test for limited-scope areas included qualifying amounts for CD services and donations. Employees provided 148 hours of CD services to various organizations and contributed \$1,045 in qualified donations. The bank did not originate any CD loans in the AA. However, in light of the limited opportunities available in the

AA, the bank originated \$11.9 million in CD loans supporting affordable housing programs and community services and \$5,733 in donations supporting an organization that provides financial literacy programs to LMI individuals benefiting the BSRA that includes this AA. CD performance in the AA was deemed consistent with the full-scope AA.

Performance in the limited-scope AAs did not impact overall performance for the state.

APPENDIX A – SCOPE OF EXAMINATION

TIME PERIOD REVIEWED			
Lending Test: January 1, 2022 – December 31, 2023 (HMDA); January 1, 2023 – December 31, 2023 (Small Business & Consumer loans)			
CD Test: January 1, 2022 – September 30, 2024			
FINANCIAL INSTITUTION AuburnBank (Auburn, Alabama)		PRODUCTS REVIEWED HMDA-Reportable Loans, Small Business, and Consumer Loans	
AFFILIATE(S) N/A	AFFILIATE RELATIONSHIP N/A	PRODUCTS REVIEWED N/A	
LIST OF AAS AND TYPE OF EXAMINATION			
<i>AAS</i>	<i>TYPE OF EXAMINATION</i>	<i>BRANCHES VISITED</i>	<i>OTHER INFORMATION</i>
<i>Auburn</i>	<i>Full-scope Review</i>	<i>N/A</i>	<i>N/A</i>
<i>Chambers-Macon-Tallapoosa</i>	<i>Limited-scope Review</i>	<i>N/A</i>	<i>N/A</i>

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 AuburnBank prepared by the **Federal Reserve Bank of Atlanta**, the institution's supervisory agency, as of **March 3, 2025**. 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/AA.

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 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/AA.

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 C – 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.

APPENDIX D – FULL SCOPE AA DEMOGRAPHIC TABLES

Combined Demographics Report

Assessment Area: 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

APPENDIX E – FULL SCOPE LENDING TABLES

Geographic Distribution of HMDA Loans - Table 1 of 2

Assessment Area: 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 %	\$ (000s)	\$ %	\$ %	#	%	Agg %	\$ (000s)	\$ %	\$ %
#	%	\$ (000s)	\$ %															
HOME PURCHASE	Low	6	5.7%	2,100	6.5%	2.3%	2	3.6%	1.6%	348	2.4%	0.9%	4	8.0%	2.0%	1,752	9.9%	1.2%
	Moderate	10	9.5%	2,587	8.0%	21.3%	8	14.5%	21.5%	2,042	13.8%	18.8%	2	4.0%	25.0%	545	3.1%	20.9%
	Middle	37	35.2%	9,128	28.1%	48.4%	18	32.7%	46.1%	3,544	24.0%	44.2%	19	38.0%	46.6%	5,584	31.5%	46.6%
	Upper	46	43.8%	17,000	52.3%	25.2%	23	41.8%	28.3%	8,021	54.3%	34.6%	23	46.0%	23.5%	8,979	50.6%	29.3%
	Unknown	6	5.7%	1,698	5.2%	2.8%	4	7.3%	2.4%	822	5.6%	1.6%	2	4.0%	2.9%	876	4.9%	1.9%
	Total	105	100%	32,513	100%	100.0%	55	100%	100%	14,777	100%	100%	50	100%	100%	17,736	100%	100%
REFINANCE	Low	4	4.9%	427	3.3%	2.3%	3	5.7%	1.1%	321	3.7%	0.5%	1	3.4%	2.2%	106	2.4%	0.7%
	Moderate	11	13.4%	718	5.5%	21.3%	8	15.1%	18.4%	581	6.8%	17.1%	3	10.3%	21.5%	137	3.1%	13.3%
	Middle	29	35.4%	4,693	36.2%	48.4%	19	35.8%	54.2%	3,165	36.8%	54.2%	10	34.5%	51.6%	1,528	34.9%	33.7%
	Upper	35	42.7%	6,989	53.9%	25.2%	21	39.6%	24.8%	4,404	51.2%	27.3%	14	48.3%	22.7%	2,585	59.1%	14.6%
	Unknown	3	3.7%	141	1.1%	2.8%	2	3.8%	1.5%	123	1.4%	0.9%	1	3.4%	2.0%	18	0.4%	37.7%
	Total	82	100%	12,968	100%	100.0%	53	100%	100%	8,594	100%	100%	29	100%	100%	4,374	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	2	11.8%	267	12.2%	21.3%	1	14.3%	11.7%	150	16.6%	6.4%	1	10.0%	14.0%	117	9.1%	14.1%
	Middle	7	41.2%	869	39.9%	48.4%	3	42.9%	51.9%	537	59.6%	48.3%	4	40.0%	41.9%	332	26.0%	34.6%
	Upper	8	47.1%	1,044	47.9%	25.2%	3	42.9%	34.6%	214	23.8%	44.2%	5	50.0%	42.8%	830	64.9%	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	17	100%	2,180	100%	100.0%	7	100%	100%	901	100%	100%	10	100%	100%	1,279	100%	100%
MULTI-FAMILY	Low	Multi-Family Units																
	Moderate	1	10.0%	189	1.9%	6.8%	1	16.7%	10.0%	189	4.9%	3.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Middle	6	60.0%	7,893	77.3%	39.3%	4	66.7%	50.0%	3,177	81.6%	34.3%	2	50.0%	60.0%	4,716	74.7%	93.0%
	Upper	2	20.0%	1,525	14.9%	11.3%	1	16.7%	16.7%	525	13.5%	24.5%	1	25.0%	20.0%	1,000	15.8%	4.7%
	Unknown	0	0.0%	0	0.0%	22.7%	0	0.0%	10.0%	0	0.0%	4.7%	0	0.0%	6.7%	0	0.0%	1.2%
	Total	10	100%	10,207	100%	100.0%	6	100%	100%	3,891	100%	100%	4	100%	100%	6,316	100%	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%	0.5%	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%	11.5%	0	0.0%	11.8%
	Middle	0	0.0%	0	0.0%	48.4%	0	0.0%	41.0%	0	0.0%	41.0%	0	0.0%	44.0%	0	0.0%	36.3%
	Upper	0	0.0%	0	0.0%	25.2%	0	0.0%	42.8%	0	0.0%	42.3%	0	0.0%	42.9%	0	0.0%	49.8%
	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	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 E – FULL SCOPE LENDING TABLES (Continued)

Geographic Distribution of HMDA Loans - Table 2 of 2

Assessment Area: Auburn

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data					Bank & Aggregate Lending									
		2022, 2023					2022					2023				
		Bank		Owner Occupied Units		Count	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%	3.3%	0	0.0%	3.7%	0	0.0%	1.4%	1.0%
	Moderate	3	20.0%	794	27.1%	21.3%	1	12.5%	18.0%	249	17.5%	12.7%	2	28.6%	24.3%	20.2%
	Middle	5	33.3%	1,122	38.4%	48.4%	3	37.5%	37.7%	992	69.9%	43.9%	2	28.6%	51.4%	37.9%
	Upper	6	40.0%	377	12.9%	25.2%	4	50.0%	37.7%	179	12.6%	29.9%	2	28.6%	20.3%	29.0%
	Unknown	1	6.7%	632	21.6%	2.8%	0	0.0%	3.3%	0	0.0%	9.7%	1	14.3%	2.7%	12.0%
	<i>Total</i>	<i>15</i>	<i>100%</i>	<i>2,925</i>	<i>100%</i>	<i>100.0%</i>	<i>8</i>	<i>100%</i>	<i>100%</i>	<i>1,420</i>	<i>100%</i>	<i>100%</i>	<i>7</i>	<i>100%</i>	<i>100%</i>	<i>100%</i>
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%	0.0%
	Moderate	0	0.0%	0	0.0%	21.3%	0	0.0%	16.7%	0	0.0%	19.0%	0	0.0%	36.4%	31.1%
	Middle	0	0.0%	0	0.0%	48.4%	0	0.0%	61.1%	0	0.0%	62.5%	0	0.0%	45.5%	31.9%
	Upper	0	0.0%	0	0.0%	25.2%	0	0.0%	11.1%	0	0.0%	11.2%	0	0.0%	9.1%	27.1%
	Unknown	0	0.0%	0	0.0%	2.8%	0	0.0%	5.6%	0	0.0%	3.7%	0	0.0%	9.1%	9.8%
	<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>	<i>0</i>	<i>0.0%</i>	<i>100%</i>	<i>100%</i>
HMDA TOTALS	Low	11	4.8%	2,716	4.5%	2.3%	6	4.7%	1.6%	858	2.9%	1.1%	5	5.0%	1.9%	1.0%
	Moderate	27	11.8%	4,966	8.2%	21.3%	18	14.0%	20.1%	3,022	10.2%	20.4%	9	9.0%	23.1%	18.0%
	Middle	84	36.7%	23,705	39.0%	48.4%	47	36.4%	48.1%	11,415	38.6%	44.6%	37	37.0%	47.2%	46.5%
	Upper	97	42.4%	26,935	44.3%	25.2%	52	40.3%	28.1%	13,343	45.1%	31.9%	45	45.0%	25.2%	25.7%
	Unknown	10	4.4%	2,471	4.1%	2.8%	6	4.7%	2.2%	945	3.2%	2.0%	4	4.0%	2.6%	8.8%
	<i>Total</i>	<i>229</i>	<i>100%</i>	<i>60,793</i>	<i>100%</i>	<i>100.0%</i>	<i>129</i>	<i>100%</i>	<i>100%</i>	<i>29,583</i>	<i>100%</i>	<i>100%</i>	<i>100</i>	<i>100%</i>	<i>100%</i>	<i>100%</i>

Originations & Purchases

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

Geographic Distribution of Small Business Loans

Assessment Area: Auburn

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data				
		2023				
		Count		Dollar		Total Businesses
		#	%	\$ (000s)	\$ %	%
SMALL BUSINESSES	Low	2	1.4%	450	2.7%	2.5%
	Moderate	42	29.8%	4,667	27.7%	20.8%
	Middle	48	34.0%	6,905	41.0%	43.9%
	Upper	37	26.2%	3,431	20.4%	24.3%
	Unknown	12	8.5%	1,396	8.3%	8.5%
	<i>Total</i>	<i>141</i>	<i>100%</i>	<i>16,849</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

APPENDIX E – FULL SCOPE LENDING TABLES (Continued)

Geographic Distribution of Consumer Loans

Assessment Area: Auburn

Tract Income Levels	Bank Lending & Demographic Data				
	2023				
	Count		Dollar		Households
	#	%	\$ (000s)	\$ %	%
Low	4	4.2%	36	2.4%	3.9%
Moderate	37	38.5%	495	33.1%	21.5%
Middle	36	37.5%	709	47.4%	47.0%
Upper	16	16.7%	228	15.2%	21.5%
Unknown	3	3.1%	29	1.9%	6.1%
<i>Total</i>	96	<i>100%</i>	1,497	<i>100%</i>	100.0%

Originations & Purchases

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

Percentages may not total 100 percent due to rounding

APPENDIX E – FULL SCOPE LENDING TABLES (Continued)

Borrower Distribution of HMDA Loans - Table 1 of 2

Assessment Area: 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 %	\$ (000s)	\$ %	\$ %	Bank	Agg %	\$ (000s)	\$ %	\$ %		
#	%	\$ (000s)	\$ %	#	%	%											\$ (000s)	\$ %
HOME PURCHASE	Low	6	5.7%	735	2.3%	23.5%	5	9.1%	7.9%	640	4.3%	4.0%	1	2.0%	2.5%	95	0.5%	1.0%
	Moderate	8	7.6%	1,710	5.3%	15.5%	5	9.1%	20.7%	1,123	7.6%	16.4%	3	6.0%	16.2%	587	3.3%	10.6%
	Middle	20	19.0%	5,051	15.5%	19.7%	14	25.5%	23.5%	3,692	25.0%	23.4%	6	12.0%	22.2%	1,359	7.7%	19.8%
	Upper	52	49.5%	19,745	60.7%	41.2%	24	43.6%	32.9%	7,912	53.5%	40.8%	28	56.0%	43.0%	11,833	66.7%	52.7%
	Unknown	19	18.1%	5,272	16.2%	0.0%	7	12.7%	15.1%	1,410	9.5%	15.4%	12	24.0%	16.2%	3,862	21.8%	15.8%
	Total	105	100%	32,513	100%	100.0%	55	100%	100%	14,777	100%	100%	50	100%	100%	17,736	100%	100%
REFINANCE	Low	5	6.1%	360	2.8%	23.5%	4	7.5%	9.4%	332	3.9%	5.2%	1	3.4%	5.7%	28	0.6%	1.4%
	Moderate	13	15.9%	1,729	13.3%	15.5%	11	20.8%	21.2%	1,443	16.8%	15.5%	2	6.9%	16.5%	286	6.5%	7.4%
	Middle	14	17.1%	2,145	16.5%	19.7%	11	20.8%	22.3%	1,705	19.8%	21.7%	3	10.3%	24.4%	440	10.1%	13.6%
	Upper	26	31.7%	4,908	37.8%	41.2%	14	26.4%	31.4%	2,970	34.6%	41.6%	12	41.4%	38.7%	1,938	44.3%	30.5%
	Unknown	24	29.3%	3,826	29.5%	0.0%	13	24.5%	15.6%	2,144	24.9%	16.1%	11	37.9%	14.6%	1,682	38.5%	47.1%
	Total	82	100%	12,968	100%	100.0%	53	100%	100%	8,594	100%	100%	29	100%	100%	4,374	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	1	5.9%	169	7.8%	15.5%	1	14.3%	14.0%	169	18.8%	9.0%	0	0.0%	10.6%	0	0.0%	6.0%
	Middle	6	35.3%	472	21.7%	19.7%	1	14.3%	24.3%	50	5.5%	19.8%	5	50.0%	16.5%	422	33.0%	10.4%
	Upper	10	58.8%	1,539	70.6%	41.2%	5	71.4%	53.7%	682	75.7%	66.9%	5	50.0%	63.1%	857	67.0%	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	17	100%	2,180	100%	100.0%	7	100%	100%	901	100%	100%	10	100%	100%	1,279	100%	100%
MULTI FAMILY	Low	1	10.0%	196	1.9%	23.5%	1	16.7%	3.3%	196	5.0%	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	9	90.0%	10,011	98.1%	0.0%	5	83.3%	86.7%	3,695	95.0%	99.4%	4	100.0%	100.0%	6,316	100.0%	100.0%
	Total	10	100%	10,207	100%	100.0%	6	100%	100%	3,891	100%	100%	4	100%	100%	6,316	100%	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%	9.3%	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%	18.7%	0	0.0%	15.3%
	Upper	0	0.0%	0	0.0%	41.2%	0	0.0%	54.8%	0	0.0%	65.7%	0	0.0%	59.3%	0	0.0%	67.5%
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	5.4%	0	0.0%	4.7%	0	0.0%	8.2%	0	0.0%	7.2%
	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%

Originations & Purchases

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

APPENDIX E – FULL SCOPE LENDING TABLES (Continued)

Borrower Distribution of HMDA Loans - Table 2 of 2

Assessment Area: Auburn

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					Bank	Agg	Bank			Bank	Agg	Bank		Agg
		#	%	\$ (000s)	\$ %	%	#	%	\$ (000s)	\$ %	\$ %	#	%	\$ (000s)	\$ %	\$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	0	0.0%	23.5%	0	0.0%	6.6%	0	0.0%	6.1%	0	0.0%	9.5%	6.5%
	Moderate	2	13.3%	287	9.8%	15.5%	2	25.0%	23.0%	287	20.2%	15.3%	0	0.0%	17.6%	16.2%
	Middle	4	26.7%	499	17.1%	19.7%	2	25.0%	16.4%	349	24.6%	12.2%	2	28.6%	28.4%	18.6%
	Upper	9	60.0%	2,139	73.1%	41.2%	4	50.0%	47.5%	784	55.2%	57.6%	5	71.4%	41.9%	54.7%
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	6.6%	0	0.0%	8.8%	0	0.0%	2.7%	4.0%
	<i>Total</i>	<i>15</i>	<i>100%</i>	<i>2,925</i>	<i>100%</i>	<i>100.0%</i>	<i>8</i>	<i>100%</i>	<i>100%</i>	<i>1,420</i>	<i>100%</i>	<i>100%</i>	<i>7</i>	<i>100%</i>	<i>100%</i>	<i>100%</i>
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%
	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%
	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%
	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%
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	83.3%	0	0.0%	77.2%	0	0.0%	100.0%	100.0%
	<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>100%</i>	<i>0</i>	<i>0.0%</i>	<i>100%</i>	<i>0</i>	<i>0.0%</i>	<i>100%</i>	<i>100%</i>
HMDA TOTALS	Low	12	5.2%	1,291	2.1%	23.5%	10	7.8%	8.0%	1,168	3.9%	3.6%	2	2.0%	3.3%	1.1%
	Moderate	24	10.5%	3,895	6.4%	15.5%	19	14.7%	20.1%	3,022	10.2%	13.7%	5	5.0%	15.5%	9.2%
	Middle	44	19.2%	8,167	13.4%	19.7%	28	21.7%	23.0%	5,796	19.6%	19.5%	16	16.0%	22.0%	17.1%
	Upper	97	42.4%	28,331	46.6%	41.2%	47	36.4%	33.9%	12,348	41.7%	35.7%	50	50.0%	43.9%	45.9%
	Unknown	52	22.7%	19,109	31.4%	0.0%	25	19.4%	15.2%	7,249	24.5%	27.6%	27	27.0%	15.3%	26.6%
	<i>Total</i>	<i>229</i>	<i>100%</i>	<i>60,793</i>	<i>100%</i>	<i>100.0%</i>	<i>129</i>	<i>100%</i>	<i>100%</i>	<i>29,583</i>	<i>100%</i>	<i>100%</i>	<i>100</i>	<i>100%</i>	<i>100%</i>	<i>100%</i>

Originations & Purchases

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

APPENDIX E – FULL SCOPE LENDING TABLES (Continued)

Small Business Loans by Business Revenue & Loan Size

Assessment Area: Auburn

		Bank Lending & Demographic Data				
		2023				
		Count		Dollar		Total Businesses
		#	%	\$ (000s)	\$ %	%
Revenue	\$1 Million or Less	99	70.2%	11,718	69.5%	93.0%
	Over \$1 Million	32	22.7%	3,717	22.1%	6.2%
	Total Rev. available	131	92.9%	15,434	91.6%	99.1%
	Rev. Not Known	10	7.1%	1,415	8.4%	0.9%
	Total	141	100%	16,849	100%	100%
Loan Size	\$100,000 or Less	86	61.0%	4,137	24.6%	
	\$100,001 - \$250,000	37	26.2%	6,503	38.6%	
	\$250,001 - \$1 Million	18	12.8%	6,209	36.9%	
	Total	141	100%	16,849	100%	
Loan Size & Rev \$1 Mill or Less	\$100,000 or Less	61	61.6%	2,672	22.8%	
	\$100,001 - \$250,000	26	26.3%	4,761	40.6%	
	\$250,001 - \$1 Million	12	12.1%	4,285	36.6%	
	Total	99	100%	11,718	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

Borrower Distribution of Consumer Loans

Assessment Area: Auburn

Household Income Levels	Bank Lending & Demographic Data				
	2023				
	Count		Dollar		Households by Household Income
	#	%	\$ (000s)	\$ %	%
Low	29	30.2%	290	19.4%	28.9%
Moderate	30	31.3%	375	25.1%	13.5%
Middle	16	16.7%	182	12.2%	14.0%
Upper	18	18.8%	616	41.1%	43.6%
Unknown	3	3.1%	34	2.3%	
Total	96	100.0%	1,497	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

APPENDIX F – LIMITED SCOPE AA DEMOGRAPHIC TABLES

Combined Demographics Report

Assessment Area: Chambers-Macon-Tallapoosa

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	1	3.0%	212	0.9%	91	42.9%	5,358	21.8%
Moderate-income	7	21.2%	4,181	17.0%	890	21.3%	4,359	17.7%
Middle-income	18	54.5%	15,511	63.0%	1,872	12.1%	5,135	20.9%
Upper-income	7	21.2%	4,702	19.1%	352	7.5%	9,754	39.6%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	33	100.0%	24,606	100.0%	3,205	13.0%	24,606	100.0%
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	706	163	0.6%	23.1%	260	36.8%	283	40.1%
Moderate-income	8,026	4,588	17.4%	57.2%	1,855	23.1%	1,583	19.7%
Middle-income	29,751	16,186	61.5%	54.4%	7,615	25.6%	5,950	20.0%
Upper-income	11,378	5,361	20.4%	47.1%	1,505	13.2%	4,512	39.7%
Unknown-income	0	0	0.0%	0.0%	0	0.0%	0	0.0%
Total Assessment Area	49,861	26,298	100.0%	52.7%	11,235	22.5%	12,328	24.7%
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	131	4.2%	113	3.9%	12	6.7%	6	8.7%
Moderate-income	408	13.0%	382	13.2%	11	6.2%	15	21.7%
Middle-income	1,733	55.3%	1,594	55.2%	108	60.7%	31	44.9%
Upper-income	863	27.5%	799	27.7%	47	26.4%	17	24.6%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	3,135	100.0%	2,888	100.0%	178	100.0%	69	100.0%
	Percentage of Total Businesses:			92.1%		5.7%		2.2%
	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	30	23.4%	30	24.6%	0	0.0%	0	0.0%
Middle-income	81	63.3%	77	63.1%	4	66.7%	0	0.0%
Upper-income	15	11.7%	13	10.7%	2	33.3%	0	0.0%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	128	100.0%	122	100.0%	6	100.0%	0	0.0%
	Percentage of Total Farms:			95.3%		4.7%		0.0%

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

APPENDIX G – LIMITED SCOPE LENDING TABLES

Geographic Distribution of HMDA Loans - Table 1 of 2

Assessment Area: Chambers-Macon-Tallapoosa

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)	%	%
HOME PURCHASE	Low	0	0.0%	0	0.0%	0.6%	0	0.0%	0.3%	0	0.0%	0.1%	0	0.0%	0.3%	0.1%
	Moderate	3	10.3%	319	3.9%	17.4%	3	25.0%	12.0%	319	11.2%	7.7%	0	0.0%	14.8%	10.0%
	Middle	15	51.7%	2,317	28.6%	61.5%	4	33.3%	55.4%	254	9.0%	35.7%	11	64.7%	52.6%	33.1%
	Upper	11	37.9%	5,468	67.5%	20.4%	5	41.7%	32.4%	2,264	79.8%	56.5%	6	35.3%	32.3%	56.8%
	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%
	Total	29	100%	8,104	100%	100.0%	12	100%	100%	2,837	100%	100%	17	100%	100%	100%
REFINANCE	Low	0	0.0%	0	0.0%	0.6%	0	0.0%	0.7%	0	0.0%	0.4%	0	0.0%	1.7%	0.7%
	Moderate	1	14.3%	60	4.1%	17.4%	1	14.3%	15.0%	60	4.1%	11.0%	0	0.0%	12.4%	10.0%
	Middle	3	42.9%	614	41.9%	61.5%	3	42.9%	50.9%	614	41.9%	36.0%	0	0.0%	52.8%	40.7%
	Upper	3	42.9%	792	54.0%	20.4%	3	42.9%	33.4%	792	54.0%	52.6%	0	0.0%	33.1%	48.5%
	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%
	Total	7	100%	1,466	100%	100.0%	7	100%	100%	1,466	100%	100%	0	0.0%	100%	100%
HOME IMPROVEMENT	Low	0	0.0%	0	0.0%	0.6%	0	0.0%	2.0%	0	0.0%	1.1%	0	0.0%	2.3%	2.2%
	Moderate	1	20.0%	30	4.4%	17.4%	0	0.0%	8.2%	0	0.0%	4.1%	1	25.0%	9.1%	4.2%
	Middle	2	40.0%	86	12.7%	61.5%	0	0.0%	42.9%	0	0.0%	21.0%	2	50.0%	48.9%	29.2%
	Upper	2	40.0%	560	82.8%	20.4%	1	100.0%	46.9%	475	100.0%	73.8%	1	25.0%	39.8%	64.4%
	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%
	Total	5	100%	676	100%	100.0%	1	100%	100%	475	100%	100%	4	100%	100%	100%
MULTIFAMILY	Multi-Family Units															
	Low	0	0.0%	0	0.0%	3.6%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	Moderate	0	0.0%	0	0.0%	6.9%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	Middle	0	0.0%	0	0.0%	66.2%	0	0.0%	83.3%	0	0.0%	97.8%	0	0.0%	66.7%	57.1%
	Upper	0	0.0%	0	0.0%	23.4%	0	0.0%	16.7%	0	0.0%	2.2%	0	0.0%	33.3%	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%
	Total	0	0.0%	0	0.0%	100.0%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	100%
OTHER PURPOSE LOC	Low	0	0.0%	0	0.0%	0.6%	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%	3.8%	0	0.0%	2.2%	0	0.0%	11.5%	4.8%
	Middle	0	0.0%	0	0.0%	61.5%	0	0.0%	44.2%	0	0.0%	29.2%	0	0.0%	50.8%	39.5%
	Upper	0	0.0%	0	0.0%	20.4%	0	0.0%	51.9%	0	0.0%	68.6%	0	0.0%	37.7%	55.6%
	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%
	Total	0	0.0%	0	0.0%	100.0%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	100%

Originations & Purchases

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

APPENDIX G – LIMITED SCOPE LENDING TABLES (Continued)

Geographic Distribution of HMDA Loans - Table 2 of 2

Assessment Area: Chambers-Macon-Tallapoosa

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%	0.6%	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%	8.1%	0	0.0%	2.1%	0	0.0%	13.8%	6.2%
	Middle	4	80.0%	477	81.3%	61.5%	2	66.7%	48.6%	250	69.4%	20.7%	2	100.0%	58.6%	45.2%
	Upper	1	20.0%	110	18.7%	20.4%	1	33.3%	43.2%	110	30.6%	77.2%	0	0.0%	27.6%	48.6%
	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%
	Total	5	100%	557	100%	100.0%	3	100%	100%	360	100%	100%	2	100%	100%	100%
PURPOSE NOT APPLICABLE	Low	0	0.0%	0	0.0%	0.6%	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%	28.6%	45.3%
	Middle	0	0.0%	0	0.0%	61.5%	0	0.0%	81.8%	0	0.0%	70.6%	0	0.0%	71.4%	54.7%
	Upper	0	0.0%	0	0.0%	20.4%	0	0.0%	18.2%	0	0.0%	29.4%	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%
	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%	0.6%	0	0.0%	0.5%	0	0.0%	0.2%	0	0.0%	0.7%	0.3%
	Moderate	5	10.9%	409	3.8%	17.4%	4	17.4%	12.2%	379	7.4%	8.2%	1	4.3%	13.9%	9.7%
	Middle	24	52.2%	3,494	32.3%	61.5%	9	39.1%	53.4%	1,118	21.8%	36.5%	15	65.2%	52.6%	34.6%
	Upper	17	37.0%	6,930	64.0%	20.4%	10	43.5%	33.9%	3,641	70.9%	55.2%	7	30.4%	32.9%	55.4%
	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%
	Total	46	100%	10,533	100%	100.0%	23	100%	100%	5,135	100%	100%	23	100%	100%	100%

Originations & Purchases

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

Geographic Distribution of Small Business Loans

Assessment Area: Chambers-Macon-Tallapoosa

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data				
		2023				
		Count		Dollar		Total Businesses
		#	%	\$ (000s)	%	%
SMALL BUSINESSES	Low	0	0.0%	0	0.0%	4.2%
	Moderate	2	15.4%	244	18.1%	13.0%
	Middle	9	69.2%	894	66.4%	55.3%
	Upper	2	15.4%	208	15.5%	27.5%
	Unknown	0	0.0%	0	0.0%	0.0%
	Total	13	100%	1,346	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 G – LIMITED SCOPE LENDING TABLES (Continued)

Geographic Distribution of Consumer Loans

Assessment Area: Chambers-Macon-Tallapoosa

Tract Income Levels	Bank Lending & Demographic Data				
	2023				
	Count		Dollar		Households
	#	%	\$ (000s)	\$ %	%
Low	3	12.5%	32	9.1%	1.1%
Moderate	5	20.8%	96	27.3%	17.2%
Middle	13	54.2%	199	56.5%	63.4%
Upper	3	12.5%	24	6.8%	18.3%
Unknown	0	0.0%	0	0.0%	0.0%
<i>Total</i>	24	100%	352	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 G – LIMITED SCOPE LENDING TABLES (Continued)

Borrower Distribution of HMDA Loans - Table 1 of 2

Assessment Area: Chambers-Macon-Tallapoosa

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%	21.8%	0	0.0%	4.6%	0	0.0%	1.7%	0	0.0%	4.7%	0	0.0%	1.4%
	Moderate	2	6.9%	176	2.2%	17.7%	2	16.7%	21.6%	176	6.2%	10.5%	0	0.0%	17.5%	0	0.0%	7.7%
	Middle	3	10.3%	436	5.4%	20.9%	2	16.7%	17.5%	141	5.0%	11.0%	1	5.9%	19.8%	295	5.6%	12.3%
	Upper	17	58.6%	5,628	69.4%	39.6%	5	41.7%	40.1%	2,264	79.8%	63.5%	12	70.6%	41.5%	3,364	63.9%	65.9%
	Unknown	7	24.1%	1,864	23.0%	0.0%	3	25.0%	16.1%	256	9.0%	13.3%	4	23.5%	16.5%	1,608	30.5%	12.7%
	Total	29	100%	8,104	100%	100.0%	12	100%	100%	2,837	100%	100%	17	100%	100%	5,267	100%	100%
REFINANCE	Low	0	0.0%	0	0.0%	21.8%	0	0.0%	7.7%	0	0.0%	3.1%	0	0.0%	7.9%	0	0.0%	3.6%
	Moderate	2	28.6%	112	7.6%	17.7%	2	28.6%	16.2%	112	7.6%	8.2%	0	0.0%	19.0%	0	0.0%	10.1%
	Middle	1	14.3%	160	10.9%	20.9%	1	14.3%	22.7%	160	10.9%	17.3%	0	0.0%	20.7%	0	0.0%	14.1%
	Upper	3	42.9%	604	41.2%	39.6%	3	42.9%	43.2%	604	41.2%	59.4%	0	0.0%	42.4%	0	0.0%	59.3%
	Unknown	1	14.3%	590	40.2%	0.0%	1	14.3%	10.2%	590	40.2%	12.1%	0	0.0%	10.0%	0	0.0%	12.9%
	Total	7	100%	1,466	100%	100.0%	7	100%	100%	1,466	100%	100%	0	0.0%	100%	0	0.0%	100%
HOME IMPROVEMENT	Low	0	0.0%	0	0.0%	21.8%	0	0.0%	7.1%	0	0.0%	2.4%	0	0.0%	11.4%	0	0.0%	6.0%
	Moderate	1	20.0%	31	4.6%	17.7%	0	0.0%	9.2%	0	0.0%	3.9%	1	25.0%	8.0%	31	15.4%	2.8%
	Middle	1	20.0%	30	4.4%	20.9%	0	0.0%	17.3%	0	0.0%	9.4%	1	25.0%	21.6%	30	14.9%	12.1%
	Upper	3	60.0%	615	91.0%	39.6%	1	100.0%	63.3%	475	100.0%	80.2%	2	50.0%	56.8%	140	69.7%	78.6%
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	3.1%	0	0.0%	4.1%	0	0.0%	2.3%	0	0.0%	0.5%
	Total	5	100%	676	100%	100.0%	1	100%	100%	475	100%	100%	4	100%	100%	201	100%	100%
MULTI FAMILY	Low	0	0.0%	0	0.0%	21.8%	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%	17.7%	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%	20.9%	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%	39.6%	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%	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%
OTHER PURPOSE LOC	Low	0	0.0%	0	0.0%	21.8%	0	0.0%	9.6%	0	0.0%	1.9%	0	0.0%	4.9%	0	0.0%	2.4%
	Moderate	0	0.0%	0	0.0%	17.7%	0	0.0%	1.9%	0	0.0%	0.3%	0	0.0%	13.1%	0	0.0%	12.9%
	Middle	0	0.0%	0	0.0%	20.9%	0	0.0%	21.2%	0	0.0%	12.8%	0	0.0%	18.0%	0	0.0%	11.6%
	Upper	0	0.0%	0	0.0%	39.6%	0	0.0%	65.4%	0	0.0%	84.6%	0	0.0%	60.7%	0	0.0%	71.0%
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	1.9%	0	0.0%	0.3%	0	0.0%	3.3%	0	0.0%	2.1%
	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%

Originations & Purchases

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

APPENDIX G – LIMITED SCOPE LENDING TABLES (Continued)

Borrower Distribution of HMDA Loans - Table 2 of 2

Assessment Area: Chambers-Macon-Tallapoosa

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%	21.8%	0	0.0%	13.5%	0	0.0%	5.7%	0	0.0%	20.7%	0	0.0%	10.0%
	Moderate	2	40.0%	250	42.6%	17.7%	2	66.7%	21.6%	250	69.4%	8.6%	0	0.0%	13.8%	0	0.0%	9.5%
	Middle	1	20.0%	58	9.9%	20.9%	0	0.0%	8.1%	0	0.0%	4.9%	1	50.0%	24.1%	58	25.6%	14.2%
	Upper	2	40.0%	279	47.5%	39.6%	1	33.3%	48.6%	110	30.6%	78.3%	1	50.0%	37.9%	169	74.4%	61.7%
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	8.1%	0	0.0%	2.5%	0	0.0%	3.4%	0	0.0%	4.6%
	Total	5	100%	557	100%	100.0%	3	100%	100%	360	100%	100%	2	100%	100%	227	100%	100%
PURPOSE NOT APPLICABLE	Low	0	0.0%	0	0.0%	21.8%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	14.3%	0	0.0%	9.4%
	Moderate	0	0.0%	0	0.0%	17.7%	0	0.0%	4.5%	0	0.0%	6.5%	0	0.0%	0.0%	0	0.0%	0.0%
	Middle	0	0.0%	0	0.0%	20.9%	0	0.0%	4.5%	0	0.0%	9.1%	0	0.0%	0.0%	0	0.0%	0.0%
	Upper	0	0.0%	0	0.0%	39.6%	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%	0.0%	0	0.0%	90.9%	0	0.0%	84.4%	0	0.0%	85.7%	0	0.0%	90.6%
	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%
HMDA TOTALS	Low	0	0.0%	0	0.0%	21.8%	0	0.0%	5.9%	0	0.0%	2.1%	0	0.0%	6.1%	0	0.0%	2.0%
	Moderate	7	15.2%	569	5.3%	17.7%	6	26.1%	18.6%	538	10.5%	9.3%	1	4.3%	16.9%	31	0.5%	8.1%
	Middle	6	13.0%	684	6.3%	20.9%	3	13.0%	18.8%	301	5.9%	12.4%	3	13.0%	20.0%	383	6.7%	12.6%
	Upper	25	54.3%	7,126	65.8%	39.6%	10	43.5%	42.5%	3,453	67.2%	61.9%	15	65.2%	43.0%	3,673	64.5%	65.0%
	Unknown	8	17.4%	2,454	22.7%	0.0%	4	17.4%	14.2%	846	16.5%	14.3%	4	17.4%	14.1%	1,608	28.2%	12.3%
	Total	46	100%	10,333	100%	100.0%	23	100%	100%	5,135	100%	100%	23	100%	100%	5,695	100%	100%

Originations & Purchases

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

Small Business Loans by Business Revenue & Loan Size

Assessment Area: Chambers-Macon-Tallapoosa

		Bank Lending & Demographic Data				
		2023				
		Count		Dollar		Total Businesses
		#	%	\$ (000s)	%	%
Revenue	\$1 Million or Less	11	84.6%	1,225	91.0%	92.1%
	Over \$1 Million	2	15.4%	120	8.9%	5.7%
	Total Rev. available	13	100.0%	1,346	100.0%	97.8%
	Rev. Not Known	0	0.0%	0	0.0%	2.2%
	Total	13	100%	1,346	100%	100%
Loan Size	\$100,000 or Less	9	69.2%	320	23.8%	
	\$100,001 - \$250,000	3	23.1%	526	39.1%	
	\$250,001 - \$1 Million	1	7.7%	500	37.1%	
	Total	13	100%	1,346	100%	
Loan Size & Rev \$1 Mill or Less	\$100,000 or Less	7	63.6%	200	16.3%	
	\$100,001 - \$250,000	3	27.3%	526	42.9%	
	\$250,001 - \$1 Million	1	9.1%	500	40.8%	
	Total	11	100%	1,226	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

APPENDIX G – LIMITED SCOPE LENDING TABLES (Continued)

Borrower Distribution of Consumer Loans

Assessment Area: Chambers-Macon-Tallapoosa

Household Income Levels	Bank Lending & Demographic Data				
	2023				
	Count		Dollar		Households by Household Income
	#	%	\$ (000s)	\$ %	%
Low	6	25.0%	107	30.4%	24.6%
Moderate	6	25.0%	64	18.2%	16.6%
Middle	6	25.0%	86	24.4%	14.9%
Upper	4	16.7%	70	19.9%	43.8%
Unknown	2	8.3%	25	7.1%	
<i>Total</i>	24	100.0%	352	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