



PUBLIC DISCLOSURE

May 27, 2025

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

Bank of the James

Lynchburg, Virginia

**Federal Reserve Bank of Richmond
Richmond, Virginia**

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 this 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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PERFORMANCE EVALUATION**

Bank of the James

2787770

828 Main Street

Lynchburg, VA 24504

**Federal Reserve Bank of Richmond
P. O. Box 27622
Richmond, Virginia 23261**

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INSTITUTION RATING

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

The Lending Test is rated: Satisfactory.

The Community Development Test is rated: Satisfactory.

The major factors supporting this rating include:

- The bank's loan-to-deposit ratio is considered reasonable given the bank's capacity and the demand for credit within the assessment area.
- A majority of the institution's home mortgage disclosure act (HMDA) and small business loans considered in the evaluation originated within the bank's assessment areas.
- The bank's borrower distribution performance (lending to low- and moderate- income borrowers and small businesses having annual revenues of \$1 million or less) is considered reasonable overall.
- The bank's geographic distribution performance (lending in low- and moderate- income census tracts) is considered reasonable overall.
- The bank's responsiveness to the community development needs of its assessment areas through community development loans, qualified investments, donations and services is adequate.
- There have been no complaints regarding the bank's Community Reinvestment Act (CRA) performance since the previous evaluation.

SCOPE OF EXAMINATION

Bank of the James (BOTJ) was evaluated using the interagency examination procedures for intermediate small institutions developed by the Federal Financial Institutions Examination Council (FFIEC). Given its size and branch locations, BOTJ is required to collect and report HMDA data but is not required to collect or report data on its small business lending. Consistent with the procedures, all reported HMDA loans from 2022 and 2023 were reviewed. Additionally, small business loans were a primary product line, and all small business originations and purchases during calendar years 2022 and 2023 were considered in the evaluation.

Qualified community development loans and services are considered since the previous evaluation (May 17, 2021). All qualified investments made during this same period and those outstanding as of the date of this evaluation, regardless of when made, were also considered. To help determine the availability of community development opportunities in the assessment area, the CRA public evaluations of other financial institutions within the bank's assessment area were reviewed. Additionally, a member of the community was contacted to discern information about local economic conditions, local credit needs, performance of banks in the assessment area, and potential community development opportunities.

BOTJ serves five assessment areas located in the Commonwealth of Virginia. Based upon branch locations, loan activity, proportion of bank deposits, and market population, full scope evaluation procedures were applied only to the Lynchburg, VA MSA assessment area. The remaining assessment areas were subject to the limited review procedures and a determination was made as to whether performance was consistent with the assigned overall institutional rating.

An overall rating and ratings under the lending and community development tests were assigned to the institution based on its performance within the assessment area reviewed using full scope procedures, and conclusions also take into consideration relevant performance context factors. **Appendix B** contains information about lending volume, proportion of deposits, and the number of branches in each assessment area.

DESCRIPTION OF INSTITUTION

BOTJ is headquartered in Lynchburg, Virginia, and operates 21 full-service branches, four loan production offices (LPOs) and 19 automated teller machines (ATMs) within the Commonwealth of Virginia. The institution is a wholly-owned subsidiary of Bank of the James Financial Group, a single bank holding company also headquartered in Lynchburg, Virginia. BOTJ received a Satisfactory rating at its prior CRA evaluation dated May 17, 2021. No legal impediment exists that would prevent the bank from meeting the credit needs of its assessment areas.

As of March 31, 2025, BOTJ held assets totaling \$1 billion, of which 64.5% were net loans and 19.6% were securities. As of the same date, deposits totaled \$918 million. Various deposit and loan products are available throughout the institution, including loans for residential mortgage, consumer and small business purposes. The composition of the loan portfolio using gross loans is represented in the following table.

Composition of Loan Portfolio

Loan Type	3/31/2025	
	\$(000s)	%
Secured by 1-4 Family dwellings	181,028	27.7
Multifamily	48,426	7.4
Construction and Development	28,936	4.4
Commercial & Industrial/ NonFarm NonResidential	366,030	56.0
Consumer Loans and Credit Cards	16,038	2.5
Agricultural Loans/ Farmland	13,691	2.1
All Other	0	0.0
Total	654,149	100.0

As shown in the preceding table, the bank's loan portfolio is concentrated in commercial purpose and residential real estate loans. The bank offers other loans, such as consumer and construction and development loans; however, the volume of such lending is relatively small in comparison to its commercial and residential mortgage lending.

Based on branch locations and lending patterns, the bank delineates five assessment areas located in central and western Virginia. The composition of the bank's assessment areas is included in the following table.

Assessment Area Name	County	State	Census Tracts Included
Lynchburg, VA MSA	City of Lynchburg	VA	All
	Amherst County		
	Appomattox County		
	Bedford County		
	Campbell County		
Charlottesville, VA MSA	City of Charlottesville	VA	All
	Albermarle County		
Harrisonburg, VA MSA	City of Harrisonburg	VA	All
	Rockingham County		
Roanoke, VA MSA	City of Roanoke	VA	All
	City of Salem		
	Roanoke County		
Lexington, VA NonMSA	City of Buena Vista	VA	All
	City of Lexington		
	Rockbridge County		

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS:

Overall, the bank is rated “Satisfactory” with both the Lending Test and the Community Development Test rated “Satisfactory”. The Lending Test considers the bank’s loan-to-deposit ratio, proportion of lending within its combined assessment areas, and borrower and geographic distribution performance. The Community Development Test considers the level of community development lending, investments, donations, and services. The components of each test are discussed within the following sections of this report.

When evaluating the bank’s HMDA performance, relevant area demographic data from the American Community Survey (ACS) data is used to estimate potential demand and lending opportunities. While ACS data is collected and published by the U.S. Census Bureau on an annual basis, the demographic data relied upon in this performance evaluation is based on ACS data that is updated once every five years. As such, when evaluating the bank’s performance, relevant area demographic data from the 2020 ACS was used. Additionally, Dun and Bradstreet (D&B) business demographic data from 2022 and 2023 was also used when evaluating BOTJ’s small business lending.

Aggregate loan data is used as a proxy for demand when evaluating the bank’s HMDA lending and includes all activity reported by lenders, subject to report HMDA data, within the bank’s assessment areas. Similarly, the aggregate small business lending data includes all lenders subject to reporting small business data. Because the bank is not required to report small business loan data, BOTJ’s small business loans are not included in the aggregate data.

The geographic and borrower distribution performance of HMDA loans focused on performance for Home Purchase, Home Improvement, Refinancing, and Multi-family loan categories. Performance for the Not Applicable, Other Closed, and Other Line of Credit loan categories was not evaluated because not all HMDA reporters are required to report each loan category, or the category contains relatively few loans overall.

To evaluate the geographic and borrower distribution for a specific loan category within an assessment area, primary emphasis is placed on the number (and corresponding percentage) of loans originated. To arrive at an overall conclusion regarding the distribution of lending performance, each loan category is then generally weighted by dollar volume of such loans made in the assessment area. During 2022 and 2023, the bank originated \$65.9 million in HMDA and \$16 million in small business loans in the Lynchburg, VA MSA assessment area.

Loan-To-Deposit Ratio

The bank’s loan-to-deposit ratio equaled 70.4% and averaged 69.6% for the 16-quarter period ending March 31, 2025. In comparison, the quarterly average loan-to-deposit ratios of a peer group operating in similar areas to BOTJ ranged from 58.3% to 108.1% during the same 16-quarter period. Since the previous examination, BOTJ’s assets, net loans, and deposits have increased by 10.3%, 7.6%, and 11.7%, respectively. The bank’s loan-to-deposit is considered reasonable given the institution’s size, financial condition, and local credit needs.

Lending in Assessment Area

To determine the institution's volume of lending within its assessment areas, the geographic location of the bank's 2022 and 2023 HMDA and small business loans were considered. The lending distribution inside and outside of the bank's assessment areas is represented in the following table.

Comparison of Credit Extended Inside and Outside of Assessment Area(s)

Loan Type	Inside				Outside			
	#	%	\$(000)	%	#	%	\$(000)	%
Home Purchase	101	82.1	31,942	84.3	22	17.9	5,943	15.7
Home Improvement	158	90.8	14,156	91.7	16	9.2	1,279	8.3
Refinancing	163	88.1	29,875	74.9	22	11.9	9,986	25.1
Multi-Family Housing	23	92.0	26,537	69.2	2	8.0	11,794	30.8
Loan Purpose Not Applicable	0	0.0	0	0.0	0	0.0	0	0.0
Other Purpose Closed/Exempt	108	85.7	17,457	81.2	18	14.3	4,051	18.8
Other Purpose LOC	0	0.0	0	0.0	0	0.0	0	0.0
Total HMDA related	553	87.4	119,967	78.4	80	12.6	33,053	21.6
Small Business	107	74.3	24,393	70.3	37	25.7	10,312	29.7
TOTAL LOANS	660	84.9	144,360	76.9	117	15.1	43,365	23.1

As indicated in the above table, a majority of the total number (84.9%) and dollar amount (76.9%) of HMDA and small business loans were extended within the bank's assessment areas. Overall, the institution's level of lending within its assessment areas is considered responsive to community credit needs.

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

The bank's distribution of lending to borrowers of different income levels (lending to low- and moderate-income borrowers) and businesses of different revenue sizes (annual revenues of \$1 million or less) is considered reasonable overall and for both HMDA and small business lending.

Geographic Distribution of Loans

BOTJ's geographic distribution performance is considered reasonable for HMDA lending and excellent for small business lending. On a combined basis the bank's geographic distribution performance is considered reasonable, as greater weight was applied to the bank's HMDA lending.

Community Development Loans, Investments, and Services

BOTJ's performance under the community development test is considered Satisfactory. The bank demonstrates adequate responsiveness to local community needs through qualified community development loans, investments, donations, and services. The bank faces no constraints preventing it from originating community development loans, making qualified investments, and providing community development services.

Overall BOTJ originated five community development loans totaling \$5.3 million during the review period. The community development loans provided community services and affordable housing to organizations within the bank's assessment areas. Additional details about the community development loans are included within the assessment area discussion in which the loan was originated. BOTJ maintains investments that benefit its assessment areas and larger statewide area by holding five qualified investment bonds through the Virginia Housing and Development Authority (VHDA) totaling approximately \$6 million. The VHDA is a public mortgage lender that serves the housing needs of low- and moderate-income individuals throughout the Commonwealth of Virginia, including the bank's assessment areas. In addition to the statewide investments through the VHDA, the bank made donations to affordable housing, economic development, and community service organizations totaling \$196,131.

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. Adequate policies, procedures, and training programs have been developed to support nondiscrimination in lending activities.

METROPOLITAN AREAS

(For metropolitan areas with some or all assessment areas reviewed using full-scope review)

**DESCRIPTION OF INSTITUTION'S OPERATIONS IN LYNCHBURG, VA MSA
ASSESSMENT AREA**

BOTJ's Lynchburg, VA MSA assessment area is in central Virginia consisting of the entire MSA which includes the city of Lynchburg, and the counties of Amherst, Appomattox, Bedford, and Campbell. Within the assessment area, BOTJ operates 12 branches and one loan production office.

As of June 30, 2024, BOTJ ranked 3rd out of 16 financial institutions in local deposit market share according to data compiled by the Federal Deposit Insurance Corporation and held 12.3% of the assessment area deposits (credit union deposits are not included). According to 2023 aggregate HMDA loan data, the institution ranked 8th out of 322 lenders in reported home mortgage lending with a 2.6% market share. Additionally, in 2022, the bank ranked 7th of 371 reporters with a 2.9% market share of reported home mortgage lending.

Based on 2020 American Community Survey (ACS) data, the assessment area served by the bank has a total population of 261,593 and a median housing value of \$173,904. Within the assessment area, the owner-occupancy rate (61.1%) is higher than the owner-occupancy rate for the Commonwealth of Virginia (60%). The percentage of families living below the poverty level in the assessment area (7.6%) is also higher than the rate in the Commonwealth of Virginia (6.8%). The Lynchburg, VA MSA median family income during 2023 and 2024 equaled \$83,000 and \$81,100, respectively. The following tables include pertinent demographic data for the assessment area in 2022 and 2023.

2022 Lynchburg, VA MSA AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	2	2.9	1,270	1.9	401	31.6	13,132	19.4
Moderate	11	15.9	8,501	12.6	1,378	16.2	12,791	18.9
Middle	43	62.3	42,368	62.6	2,774	6.5	14,734	21.8
Upper	11	15.9	15,422	22.8	546	3.5	27,023	39.9
Unknown	2	2.9	119	0.2	42	35.3	0	0.0
T otal AA	69	100.0	67,680	100.0	5,141	7.6	67,680	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	2,691	840	1.2	31.2	1,333	49.5	518	19.2
Moderate	15,781	7,138	10.0	45.2	6,056	38.4	2,587	16.4
Middle	74,056	46,031	64.3	62.2	17,024	23.0	11,001	14.9
Upper	23,971	17,488	24.4	73.0	4,752	19.8	1,731	7.2
Unknown	560	66	0.1	11.8	395	70.5	99	17.7
T otal AA	117,059	71,563	100.0	61.1	29,560	25.3	15,936	13.6
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	311	3.1	287	3.1	20	3.1	4	3.6
Moderate	1,264	12.5	1,146	12.3	107	16.3	11	9.8
Middle	5,689	56.4	5,311	57.0	315	48.1	63	56.3
Upper	2,387	23.7	2,222	23.8	137	20.9	28	25.0
Unknown	438	4.3	356	3.8	76	11.6	6	5.4
T otal AA	10,089	100.0	9,322	100.0	655	100.0	112	100.0
Percentage of Total Businesses:				92.4		6.5		1.1
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	2	0.6	2	0.6	0	0.0	0	0.0
Moderate	41	12.9	41	13.1	0	0.0	0	0.0
Middle	223	70.3	219	70.0	2	100.0	2	100.0
Upper	51	16.1	51	16.3	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
T otal AA	317	100.0	313	100.0	2	100.0	2	100.0
Percentage of Total Farms:				98.7		0.6		0.6
Source: 2022 FFIEC Census Data 2022 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.								

2023 Lynchburg, VA MSA AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by T tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	2	2.9	1,270	1.9	401	31.6	13,132	19.4
Moderate	11	15.9	8,501	12.6	1,378	16.2	12,791	18.9
Middle	43	62.3	42,368	62.6	2,774	6.5	14,734	21.8
Upper	11	15.9	15,422	22.8	546	3.5	27,023	39.9
Unknown	2	2.9	119	0.2	42	35.3	0	0.0
T total AA	69	100.0	67,680	100.0	5,141	7.6	67,680	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	2,691	840	1.2	31.2	1,333	49.5	518	19.2
Moderate	15,781	7,138	10.0	45.2	6,056	38.4	2,587	16.4
Middle	74,056	46,031	64.3	62.2	17,024	23.0	11,001	14.9
Upper	23,971	17,488	24.4	73.0	4,752	19.8	1,731	7.2
Unknown	560	66	0.1	11.8	395	70.5	99	17.7
T total AA	117,059	71,563	100.0	61.1	29,560	25.3	15,936	13.6
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	306	3.0	284	3.0	18	2.8	4	3.7
Moderate	1,269	12.6	1,155	12.4	104	16.2	10	9.3
Middle	5,687	56.3	5,318	56.9	308	48.0	61	56.5
Upper	2,393	23.7	2,230	23.9	136	21.2	27	25.0
Unknown	442	4.4	360	3.9	76	11.8	6	5.6
T total AA	10,097	100.0	9,347	100.0	642	100.0	108	100.0
Percentage of Total Businesses:				92.6		6.4		1.1
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	2	0.6	2	0.6	0	0.0	0	0.0
Moderate	42	13.2	42	13.4	0	0.0	0	0.0
Middle	222	70.0	218	69.6	2	100.0	2	100.0
Upper	51	16.1	51	16.3	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
T total AA	317	100.0	313	100.0	2	100.0	2	100.0
Percentage of Total Farms:				98.7		0.6		0.6
Source: 2023 FFIEC Census Data 2023 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.								

Locally, a large portion of the employment opportunities in the area are with local and state governments, colleges and universities. Aside from the large number of government employees in the area, manufacturing, retail and health care and social services jobs are the largest employment industries in the area.

Historical unemployment rates since the previous evaluation are included in the following table.

Lynchburg, VA MSA Unemployment Rates					
Area	2019	2020	2021	2022	2023
Lynchburg, VA MSA 24	3.2%	6.2%	4.0%	3.2%	3.5%
Amherst County, VA	3.2%	5.8%	3.7%	3.0%	3.2%
Appomattox County, VA	3.4%	5.9%	3.8%	3.1%	3.6%
Bedford County, VA	2.8%	5.3%	3.4%	2.8%	2.9%
Campbell County, VA	3.1%	6.0%	3.8%	3.0%	3.3%
Lynchburg city, VA	3.7%	7.5%	5.0%	3.8%	4.2%
Virginia	2.8%	6.4%	3.9%	2.8%	2.9%
<i>Source: Bureau of Labor Statistics (BLS), Local Area Unemployment Statistics</i>					

As indicated in the preceding table, prior to the COVID-19 pandemic, the assessment area's unemployment rates in each locality were generally low. Following the COVID-19 pandemic, assessment area unemployment rates in each locality were generally trending downward. Since the previous examination, unemployment rates began to rise across the assessment area and state-wide.

A local community development official was contacted to assist in evaluating the bank's CRA performance. The contact stated that the institutions remain active and engaged in lending practices to meet the credit needs of the community. The contact also stated that local investment has decreased in recent years and that partnering with local financial institutions would support the needs of the area. The contact stated performance of local financial institutions in meeting the credit needs of the community has been reasonable.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS:

During 2022 and 2023, the bank originated \$65.9 million in HMDA loans and \$16 million in small business loans within the assessment area. Accordingly, the bank's HMDA lending performance is given more weight than its small business performance when evaluating the bank's overall lending performance.

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

BOTJ's borrower distribution performance of both HMDA and small business lending are each considered reasonable.

HMDA Lending

The borrower distribution performance of HMDA lending is considered reasonable overall. From a product category perspective, performance for home purchase and refinance were each considered poor and home improvement was considered excellent.

Distribution of 2022 and 2023 Home Mortgage Lending By Borrower Income Level													
Assessment Area: Lynchburg, VA MSA													
Borrower Income Level	Bank And Aggregate Loans By Year												Families by Family Income %
	2022						2023						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	#	%	%	\$(000)	%	%	
Home Purchase Loans													
Low	1	2.3	8.8	261	2.1	4.6	0	0.0	5.9	0	0.0	2.9	19.4
Moderate	3	7.0	21.5	590	4.8	15.9	3	15.8	20.6	477	7.8	14.6	18.9
Middle	2	4.7	20.0	205	1.7	19.0	1	5.3	22.1	300	4.9	19.8	21.8
Upper	19	44.2	32.8	6,401	52.3	44.5	9	47.4	31.2	3,808	62.1	42.4	39.9
Unknown	18	41.9	16.9	4,791	39.1	16.0	6	31.6	20.3	1,550	25.3	20.3	0.0
Total	43	100.0	100.0	12,248	100.0	100.0	19	100.0	100.0	6,135	100.0	100.0	100.0
Refinance Loans													
Low	5	7.6	11.7	325	3.2	7.0	3	4.7	12.8	103	1.1	7.4	19.4
Moderate	9	13.6	21.1	1,033	10.1	16.7	7	10.9	21.6	374	4.0	17.1	18.9
Middle	10	15.2	23.2	1,504	14.7	20.6	10	15.6	21.4	876	9.3	19.8	21.8
Upper	37	56.1	30.5	6,204	60.8	41.2	32	50.0	29.3	6,079	64.3	37.5	39.9
Unknown	5	7.6	13.4	1,138	11.2	14.5	12	18.8	15.0	2,017	21.3	18.2	0.0
Total	66	100.0	100.0	10,204	100.0	100.0	64	100.0	100.0	9,449	100.0	100.0	100.0
Home Improvement Loans													
Low	7	10.6	7.0	203	3.5	3.8	2	4.8	8.0	60	1.9	4.1	19.4
Moderate	10	15.2	14.5	400	6.8	8.8	7	16.7	13.0	515	16.3	9.3	18.9
Middle	9	13.6	23.6	403	6.9	18.6	10	23.8	19.8	550	17.4	14.5	21.8
Upper	36	54.5	49.9	3,305	56.4	60.4	21	50.0	40.9	1,991	63.1	47.9	39.9
Unknown	4	6.1	5.0	1,551	26.5	8.4	2	4.8	18.3	40	1.3	24.3	0.0
Total	66	100.0	100.0	5,862	100.0	100.0	42	100.0	100.0	3,156	100.0	100.0	100.0
Total Home Mortgage Loans													
Low	14	6.3	9.5	839	2.3	5.3	7	4.5	7.8	229	1.0	3.9	19.4
Moderate	32	14.5	20.6	2,555	7.0	15.7	25	16.2	20.0	1,874	8.3	14.8	18.9
Middle	25	11.3	21.2	2,483	6.8	19.4	24	15.6	21.9	1,856	8.3	19.6	21.8
Upper	121	54.8	33.3	23,131	63.1	44.3	77	50.0	32.4	14,854	66.0	42.1	39.9
Unknown	29	13.1	15.4	7,640	20.8	15.3	21	13.6	18.0	3,683	16.4	19.6	0.0
Total	221	100.0	100.0	36,648	100.0	100.0	154	100.0	100.0	22,496	100.0	100.0	100.0
Source: 2023 FFIEC Census Data													
2016-2020 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													
Multifamily loans are not included in the borrower distribution analysis.													

Home Purchase Lending

During 2022, home purchase lending to low-income borrowers (2.3%) lagged the percentage of area low-income families (19.4%) and the aggregate level of lending (8.8%) in the assessment area. Bank lending to moderate-income borrowers (7%) lagged both the percentage of area moderate-income families (18.9%) and the aggregate level of lending (21.5%). The bank's performance during 2022 is considered poor.

During 2023, home purchase lending to low-income borrowers (0.0%) lagged both the percentage of area low-income families (19.4%) and the aggregate level of lending (5.9%) in the assessment area.

Bank lending to moderate-income borrowers (15.8%) lagged both the percentage of area moderate-income families (18.9%) and the aggregate level of lending (20.6%). The bank's performance during 2023 is considered reasonable.

Overall the bank's home purchase performance is considered poor. In arriving at the overall performance conclusion, more weight was placed on the bank's performance during 2022 because of the larger dollar volume of home purchase lending during the year.

Refinance Lending

During 2022, refinance lending to low-income borrowers (7.6%) lagged the percentage of low-income families (19.4%) and the aggregate level of lending (11.7%) in the assessment area. Bank lending to moderate-income borrowers (13.6%) lagged the percentage of moderate-income families in the assessment area (18.9%) as well as the aggregate level of lending (21.1%). The bank's performance during 2022 is considered reasonable.

During 2023, refinance lending to low-income borrowers (4.7%) lagged the percentage of area low-income families (19.4%) and the aggregate level of lending (12.8%). Bank lending to moderate-income borrowers (10.9%) lagged the percentage of area moderate-income families (18.9%) and the aggregate level of lending (21.6%). The bank's performance during 2023 is poor primarily because of its lending to low-income borrowers.

While the bank's performance when lending to low- and moderate-income borrowers varied somewhat between 2022 and 2023, the bank's refinance borrower distribution performance is poor overall.

Home Improvement Lending

During 2022, home improvement lending to low-income borrowers (10.6%) lagged the percentage of low-income families (19.4%) but outpaced the aggregate level of lending (7%) in the assessment area. Bank lending to moderate-income borrowers (15.2%) lagged the percentage of moderate-income families in the assessment area (18.9%) but exceeded the aggregate level of lending (14.5%). The bank's performance during 2022 is considered excellent.

During 2023, home improvement lending to low-income borrowers (4.8%) lagged the percentage of area low-income families (19.4%) and the aggregate level of lending (8%). Bank lending to moderate-income borrowers (16.7%) lagged the percentage of area moderate-income families (18.9%) but exceeded the aggregate level of lending (13%). The bank's performance during 2023 is reasonable.

Overall the bank's home improvement performance is considered reasonable. In arriving at the overall performance conclusion, more weight was placed on the bank's performance during 2022 because of the slightly larger dollar volume of home improvement lending that year.

Small Business Lending

BOTJ's small business loan performance is considered reasonable.

Distribution of 2022 and 2023 Small Business Lending By Revenue Size of Businesses													
Assessment Area: Lynchburg, VA MSA													
	Bank And Aggregate Loans By Year												Total Businesses %
	2022						2023						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	\$%	\$%	#	%	%	\$(000)	\$%	\$%	
By Revenue													
\$1 Million or Less	31	68.9	59.3	8,247	74.2	42.6	13	54.2	62.6	2,819	57.3	41.6	92.6
Over \$1 Million	12	26.7		2,503	22.5		8	33.3		1,793	36.4		6.4
Revenue Unknown	2	4.4		370	3.3		3	12.5		310	6.3		1.1
Total	45	100.0		11,119	100.0		24	100.0		4,922	100.0		100.0
By Loan Size													
\$100,000 or Less	14	31.1	93.7	737	6.6	37.4	10	41.7	94.9	553	11.2	44.1	
\$100,001 - \$250,000	12	26.7	3.3	2,200	19.8	16.1	8	33.3	2.9	1,271	25.8	16.0	
\$250,001 - \$1 Million	19	42.2	3.1	8,182	73.6	46.5	6	25.0	2.3	3,098	62.9	39.9	
Total	45	100.0	100.0	11,119	100.0	100.0	24	100.0	100.0	4,922	100.0	100.0	
By Loan Size and Revenues \$1 Million or Less													
\$100,000 or Less	7	22.6		310	3.8		5	38.5		288	10.2		
\$100,001 - \$250,000	9	29.0		1,616	19.6		5	38.5		698	24.8		
\$250,001 - \$1 Million	15	48.4		6,321	76.6		3	23.1		1,833	65.0		
Total	31	100.0		8,247	100.0		13	100.0		2,819	100.0		
Source: 2023 FFIEC Census Data 2023 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													

During 2022, D&B data indicates that 92.6% of all local businesses have revenues of \$1 million per year or less. The bank's lending to businesses with annual revenues of \$1 million or less (68.9%) exceeded the aggregate lenders (59.3%) but lagged the percentage of area businesses having revenues of \$1 million or less. The bank's performance during 2022 is considered reasonable and its performance during 2023 is similar.

Geographic Distribution of Loans

BOTJ's geographic distribution performance for HMDA lending is considered reasonable, while small business lending is considered excellent. Overall, the bank's performance is considered reasonable. In reaching the overall conclusion, greater weight was given to HMDA lending as there was a significantly larger dollar volume of such lending during the review period.

Distribution of 2022 and 2023 Home Mortgage Lending By Income Level of Geography													
Assessment Area: Lynchburg, VA MSA													
Geographic Income Level	Bank And Aggregate Loans By Year												Owner Occupied Units %
	2022						2023						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	#	#%	#%	\$(000)	\$%	\$%	
Home Purchase Loans													
Low	1	2.3	17	1200	9.8	12	0	0.0	19	0	0.0	12	12
Moderate	4	9.3	115	960	7.8	8.0	1	5.3	15.2	250	4.1	11.7	10.0
Middle	19	44.2	60.4	4,308	35.2	58.8	10	52.6	58.3	2,753	44.9	56.9	64.3
Upper	17	39.5	25.4	5,595	45.7	31.1	7	36.8	23.8	2,517	41.0	29.4	24.4
Unknown	2	4.7	10	185	1.5	0.9	1	5.3	0.7	615	10.0	0.8	0.1
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	43	100.0	100.0	12,248	100.0	100.0	19	100.0	100.0	6,135	100.0	100.0	100.0
Refinance Loans													
Low	1	15	0.8	54	0.5	0.5	0	0.0	18	0	0.0	16	12
Moderate	5	7.6	8.6	599	5.9	7.0	4	6.3	8.4	668	7.1	6.9	10.0
Middle	35	53.0	64.8	5,054	49.5	63.5	33	51.6	65.8	3,918	41.5	65.4	64.3
Upper	24	36.4	24.4	4,047	39.7	27.8	27	42.2	23.6	4,863	51.5	25.6	24.4
Unknown	1	15	14	450	4.4	13	0	0.0	0.4	0	0.0	0.5	0.1
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	66	100.0	100.0	10,204	100.0	100.0	64	100.0	100.0	9,449	100.0	100.0	100.0
Home Improvement Loans													
Low	2	3.0	0.9	33	0.6	0.4	0	0.0	2.1	0	0.0	17	12
Moderate	6	9.1	7.5	460	7.8	5.8	5	11.9	10.5	215	6.8	11.0	10.0
Middle	36	54.5	60.5	3,627	61.9	62.9	19	45.2	56.8	1,477	46.8	53.5	64.3
Upper	22	33.3	30.8	1,742	29.7	30.6	18	42.9	28.6	1,464	46.4	32.0	24.4
Unknown	0	0.0	0.2	0	0.0	0.3	0	0.0	2.1	0	0.0	18	0.1
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	66	100.0	100.0	5,862	100.0	100.0	42	100.0	100.0	3,156	100.0	100.0	100.0
Multifamily Loans													Multi-family Units %
Low	0	0.0	3.4	0	0.0	4.2	0	0.0	6.5	0	0.0	2.4	4.8
Moderate	1	16.7	23.0	50	14	10.1	0	0.0	16.1	0	0.0	18.9	23.5
Middle	4	66.7	50.6	2,967	83.4	52.5	5	100.0	67.7	3,214	100.0	66.3	47.5
Upper	1	16.7	14.9	540	15.2	26.7	0	0.0	3.2	0	0.0	4.5	21.5
Unknown	0	0.0	8.0	0	0.0	6.5	0	0.0	6.5	0	0.0	7.9	2.7
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	6	100.0	100.0	3,557	100.0	100.0	5	100.0	100.0	3,214	100.0	100.0	100.0
Total Home Mortgage Loans													Owner Occupied Units %
Low	4	18	14	1287	3.2	14	0	0.0	19	0	0.0	13	12
Moderate	16	7.0	10.2	2,069	5.1	7.9	11	6.9	12.7	1153	4.5	10.9	10.0
Middle	120	52.9	62.0	20,121	50.0	59.4	82	51.6	60.4	12,847	50.0	58.7	64.3
Upper	84	37.0	25.4	16,093	40.0	29.7	65	40.9	24.3	11,095	43.2	28.0	24.4
Unknown	3	13	11	635	1.6	17	1	0.6	0.8	615	2.4	11	0.1
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	227	100.0	100.0	40,205	100.0	100.0	159	100.0	100.0	25,710	100.0	100.0	100.0
Source: 2023 FFIEC Census Data													
2016-2020 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													

HMDA Lending

The geographic distribution performance of HMDA lending is considered reasonable overall. Home purchase and refinance lending are considered reasonable while home improvement lending is considered excellent.

Home Purchase Lending

During 2022, home purchase lending in low-income tracts (2.3%) exceeded the percentage of area owner occupied units (1.2%) and the aggregate level of lending (1.7%) in the assessment area. Bank lending in moderate-income tracts (9.3%) lagged the percentage of area owner occupied units (10%) and was comparable to the aggregate level of lending (11.5%) in the assessment area. The bank's performance during 2022 is considered reasonable.

During 2023, home purchase lending in low-income tracts (0.0%) lagged the percentage of area owner occupied units (1.2%) and the aggregate level of lending (1.9%) in the assessment area. Bank lending in moderate-income tracts (5.3%) lagged the percentage of area owner occupied units (10.0%) and the aggregate level of lending (15.2%) in the assessment area. The bank's performance during 2023 is considered poor.

Overall the bank's home purchase performance is considered reasonable. In arriving at the overall performance conclusion, more weight was placed on the bank's performance during 2022 because of the larger dollar volume of home purchase lending during the year.

Refinance Lending

During 2022, refinance lending in low-income tracts (1.5%) exceeded the percentage of area owner occupied units (1.2%) and the aggregate level of lending (0.8%) in the assessment area. Bank lending in moderate-income tracts (7.6%) lagged the percentage of area owner occupied units (10%) and was comparable to aggregate level of lending (8.6%) in the assessment area. The bank's performance during 2022 is considered reasonable and its performance during 2023 is similar.

Home Improvement Lending

During 2022, home improvement lending in low-income tracts (3%) exceeded the percentage of area owner occupied units (1.2%) and the aggregate level of lending (0.9%) in the assessment area. Bank lending in moderate-income tracts (9.1%) lagged the percentage of area owner occupied units (10%) but exceeded the aggregate level of lending (7.5%) in the assessment area. The bank's performance during 2022 is considered excellent.

During 2023, home improvement lending in low-income tracts (0%) lagged the percentage of area owner occupied units (1.2%) and the aggregate level of lending (2.1%) in the assessment area. Lending in moderate-income tracts (11.9%) exceeded the percentage of area owner occupied units (10%) and the aggregate level of lending (10.5%) in the assessment area. The bank's performance during 2023 is considered reasonable.

While the bank's lending performance in low- and moderate-income tracts varied slightly between 2022 and 2023, the geographic distribution of the banks refinance lending is excellent overall, as more weight was placed on the bank's performance during 2022, given a larger dollar volume of lending.

Small Business Lending

The bank's small business lending performance is considered excellent.

Distribution of 2022 and 2023 Small Business Lending By Income Level of Geography													
Assessment Area: Lynchburg, VA MSA													
Geographic Income Level	Bank And Aggregate Loans By Year												Total Businesses %
	2022						2023						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	#	#%	#%	\$(000)	\$%	\$%	
Low	0	0.0	2.1	0	0.0	3.3	0	0.0	2.6	0	0.0	4.4	3.0
Moderate	7	15.6	9.6	1,580	14.2	11.8	3	12.5	9.0	450	9.1	9.0	12.6
Middle	27	60.0	58.2	6,484	58.3	52.9	9	37.5	58.9	2,258	45.9	53.8	56.3
Upper	9	20.0	25.8	2,865	25.8	27.2	11	45.8	25.5	1,864	37.9	25.8	23.7
Unknown	2	4.4	3.6	190	1.7	4.6	1	4.2	3.5	350	7.1	6.8	4.4
Tract-Unk	0	0.0	0.8	0	0.0	0.2	0	0.0	0.5	0	0.0	0.1	
Total	45	100.0	100.0	11,119	100.0	100.0	24	100.0	100.0	4,922	100.0	100.0	100.0
Source: 2023 FFIEC Census Data 2023 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													

During 2022, demographic and aggregate data indicates that opportunities to lend in low-income census tracts are limited with only 3.0% of area businesses and 2.1% of aggregate reported loans being in the assessment area's two low-income census tracts. Consequently, the bank's lack of small business lending in low-income census tracts is not considered a critical deficiency. BOTJ's lending in moderate-income tracts (15.6%) exceeded both the percentage of area businesses within a moderate-income tract (12.6%) and the aggregate level of lending (9.6%). The bank's performance during 2022 is considered excellent, primarily due to the strength of the bank's lending to businesses in moderate-income tracts.

During 2023, and similar to 2022, the bank made no (0%) small business loans in low-income tracts while demographic and aggregate data indicate that opportunities to lend in low-income census tracts are limited with only 3% of area businesses and 2.6% of aggregate reported loans within low-income tracts. Lending in moderate-income tracts (12.5%) approximated the percentage of area businesses within a moderate-income tract (12.6%) and exceeded the aggregate level of lending (9%). The bank's performance during 2023 is considered reasonable.

Overall, BOTJ's small business performance is considered excellent as more weight was placed on the bank's performance during 2022 because of the larger dollar volume of small business lending during that year.

Community Development Loans, Investments, and Services

BOTJ's performance under the community development test is considered satisfactory. The bank demonstrates adequate responsiveness to local community needs through qualified community development loans, investments, and services. During the review period, BOTJ originated three community development loans totaling approximately \$2.5 million within the assessment area.

BOTJ also supports community development initiatives and organizations that benefit its assessment areas and larger statewide area by holding five qualified investment bonds through the Virginia Housing and Development Authority (VHDA) totaling approximately \$6 million. The VHDA is a public mortgage lender that serves the housing needs of low- and moderate-income individuals throughout the Commonwealth of Virginia, including the bank's assessment areas. In addition to the statewide investments through the VHDA, the bank made donations to affordable housing, economic development, and community service organizations totaling \$125,498.

Since the previous examination the bank has opened one full-service branch in a middle-income census tract, within the assessment area. The bank maintains one branch, (8.3%) located within a moderate-income area and no branches in low-income areas.

METROPOLITAN AREAS

(For each metropolitan area reviewed using limited scope review)

DESCRIPTION OF INSTITUTION'S OPERATIONS IN METROPOLITAN AREAS

Certain assessment areas, which are noted in the table below, were reviewed using the limited review examination procedures. Information detailing the composition of the assessment areas, including selected demographic data, is included in **APPENDIX A** of this report.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS

Facts and data reviewed for each assessment area, including performance and demographic information, can be found in **APPENDIX A** of this evaluation. A conclusion regarding performance, which did not impact the institution's overall rating, is included in the following table. For each test, the conclusion conveys whether performance in an assessment area was generally below, consistent with, or exceeded the institution's overall rating.

Assessment Area	Lending Test	Community Development Test
Charlottesville, VA assessment area	Below	Consistent
Harrisonburg, VA MSA	Below	Consistent
Roanoke, VA assessment area	Consistent	Consistent

DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE CHARLOTTESVILLE, VA ASSESSMENT AREA

A limited-scope review of the bank's CRA performance was conducted in the Charlottesville, VA assessment area. The bank's Lending Test performance in the area was below the institution's overall rating. In contrast, the bank's Community Development Test performance was consistent with the bank's overall rating.

The assessment area consists of Albermarle County and the City of Charlottesville, Virginia. In 2023, the assessment area consisted of two low-, seven moderate-, 17 middle-, and 15 upper-income census tracts, and had a population of 158,948. Since the previous examination the bank opened one full-service branch in a middle-income census tract, within the assessment area. While the bank does not operate a branch in a low-income census tract, it continues to operate one branch within a moderate-income tract. The bank also operates one loan production office within the assessment area.

During the evaluation period the loan volume for the Charlottesville, VA assessment area accounted for 7.7% (by number) and 13.2% (by dollar) of the institution's overall lending. As of June 2024, the bank ranked 14th out of 16 institutions, with 0.7% of the market share in the Charlottesville, VA assessment area.

Community Development Loans, Investments, and Services

BOTJ's community development activities are considered consistent to those discussed in the full scope assessment area. The bank did not originate any community loans during the evaluation and does not hold any qualified community development investments benefitting this assessment area beyond those that benefit the greater statewide or regional area. Within the Charlottesville, VA assessment area, BOTJ made six qualified community development donations totaling \$6,000 to community service organizations.

**DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE HARRISONBURG, VA MSA
ASSESSMENT AREA**

A limited-scope review of the bank's CRA performance was conducted in the Harrisonburg, VA MSA assessment area. The bank's Lending Test performance in the area was below the institution's overall rating. In contrast, the bank's Community Development Test performance was consistent with the bank's overall rating.

The assessment area consists of Rockingham County and the City of Harrisonburg, Virginia. In 2023, the assessment area consisted of no low-, five moderate-, 24 middle-, and four upper-income census tracts, and had a population of 135,571. Since the previous examination the bank has not closed nor opened a branch in the assessment area and continues to operate one full-service branch and one loan production office within an upper-income tract in the assessment area.

During the evaluation period the loan volume for the Harrisonburg, VA MSA assessment area accounted for 11.4% (by number) and 15.4% (by dollar) of the institution's overall lending. As of June 2024, the bank ranked 13th out of 15 institutions, with 1.2% of the market share in the Harrisonburg, VA MSA assessment area.

Community Development Loans, Investments, and Services

BOTJ's community development activities are considered consistent to those discussed in the full scope assessment area. The bank does not hold any qualified community development investments benefiting this assessment area beyond those that benefit the greater statewide or regional area. The bank made one qualified community development loan totaling \$2.7 million for affordable housing and six qualified community development donations totaling \$8,550 to community service organizations within the assessment area.

**DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE ROANOKE, VA ASSESSMENT
AREA**

A limited-scope review of the bank's CRA performance was conducted in the Roanoke, VA assessment area. The bank's Lending Test performance in the area was consistent with the institution's overall rating. Similarly, the bank's Community Development Test performance was also consistent with the bank's overall rating.

The assessment area consists of Roanoke County and the cities of Salem and Roanoke, Virginia. In 2023, the assessment area consisted of four low-, 14 moderate-, 19 middle-, and 15 upper-income census tracts, and had a population of 156,552. Since the previous examination, the bank converted a full-service branch office into a limited-service branch and also operates a loan production office in a middle-income census tract. An additional existing branch office is located in an upper-income tract.

During the evaluation period, the loan volume for the Roanoke, VA assessment area accounted for 7.9% (by number) and 12.1% (by dollar) of the institution's overall lending. As of June 2024, the bank ranked 12th out 13 institutions, with 0.3% of the market share in the Roanoke, VA assessment area.

Community Development Loans, Investments, and Services

BOTJ's community development activities are considered consistent with those discussed in the full scope assessment area. The bank does not hold any qualified community development investments benefiting this assessment area beyond those that benefit the greater statewide or regional area. BOTJ originated one qualified community development loan totaling \$120,567 for affordable housing. The bank also made three donations totaling \$19,400 to community service organizations. Additionally, a senior bank employee sits on the board for a local organization and holds the position of Treasurer, providing financial expertise to the organization.

NONMETROPOLITAN STATEWIDE AREA
(For each nonmetropolitan area reviewed using limited scope review)

DESCRIPTION OF INSTITUTION’S OPERATIONS IN THE NONMETROPOLITAN STATEWIDE AREA

Certain assessment areas, which are noted in the table below, were reviewed using the limited review examination procedures. Information detailing the composition of the assessment areas, including selected demographic data, is included in **APPENDIX A** of this report.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN STATEWIDE NONMETROPOLITAN ASSESSMENT AREA

Facts and data reviewed for each assessment area, including performance and demographic information, can be found in **APPENDIX A** of this evaluation. A conclusion regarding performance, which did not impact the institution’s overall rating, is included in the following table. The conclusion conveys whether performance in an assessment area was generally below, consistent with, or exceeded the institution's overall rating.

Assessment Area	Lending Test	Community Development Test
Lexington, VA NonMSA	Below	Below

DESCRIPTION OF INSTITUTION’S OPERATIONS IN THE ROANOKE, VA MSA ASSESSMENT AREA

A limited-scope review of the bank’s CRA performance was conducted in the Lexington, VA NonMSA assessment area. The bank’s Lending Test performance in the area is below the institution’s overall rating. Additionally, the bank’s Community Development Test performance was also below the bank’s overall rating.

The assessment area consists of Rockbridge County and the cities of Buena Vista and Lexington, Virginia. In 2023, the assessment area consisted of no low-, one moderate-, six middle-, and two upper-income census tracts, and had a population of 36,611. Since the previous examination, the bank has not closed nor opened a new branch in the assessment area. The bank continues to operate one branch within an upper-income tract in the assessment area.

During the evaluation period, the loan volume for Lexington, VA NonMSA assessment area accounted for 4.1% (by number) and 2.6% (by dollar) of the institution’s overall lending. As of June 2024, the bank ranked 8th out of 8 institutions, with 2.1% of the market share in the Lexington, VA NonMSA assessment area.

Community Development Loans, Investments, and Services

The bank’s community development activities are considered below those discussed in the full scope assessment area. The bank did not originate any community loans during the evaluation and does not hold any qualified community development investments benefiting this assessment area beyond those that benefit the greater statewide or regional area. BOTJ made three qualified community development donations totaling \$36,683 to community service organizations.

CRA APPENDIX A
LIMITED REVIEW TABLES

Charlottesville, VA Assessment Area

Assessment Area Demographics Tables

2022 Charlottesville, VA AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	2	4.9	816	2.3	239	29.3	6,780	19.1
Moderate	7	17.1	3,893	11.0	509	13.1	5,491	15.5
Middle	17	41.5	15,322	43.2	746	4.9	7,354	20.7
Upper	15	36.6	15,441	43.5	348	2.3	15,847	44.7
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	41	100.0	35,472	100.0	1,842	5.2	35,472	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	3,288	286	0.8	8.7	2,533	77.0	469	14.3
Moderate	9,651	2,746	7.8	28.5	6,143	63.7	762	7.9
Middle	27,593	15,229	43.3	55.2	9,807	35.5	2,557	9.3
Upper	26,439	16,914	48.1	64.0	7,537	28.5	1,988	7.5
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	66,971	35,175	100.0	52.5	26,020	38.9	5,776	8.6
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	242	2.6	214	2.6	26	3.8	2	2.4
Moderate	1,068	11.7	948	11.3	112	16.5	8	9.4
Middle	3,717	40.6	3,407	40.6	274	40.5	36	42.4
Upper	4,117	45.0	3,813	45.5	265	39.1	39	45.9
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	9,144	100.0	8,382	100.0	677	100.0	85	100.0
Percentage of Total Businesses:				91.7		7.4		0.9
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	2	0.9	2	0.9	0	0.0	0	0.0
Moderate	8	3.7	8	3.7	0	0.0	0	0.0
Middle	90	41.5	88	40.9	1	100.0	1	100.0
Upper	117	53.9	117	54.4	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	217	100.0	215	100.0	1	100.0	1	100.0
Percentage of Total Farms:				99.1		0.5		0.5
Source: 2022 FFIEC Census Data 2022 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.								

2023 Charlottesville, VA AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	2	4.9	816	2.3	239	29.3	6,780	19.1
Moderate	7	17.1	3,893	11.0	509	13.1	5,491	15.5
Middle	17	41.5	15,322	43.2	746	4.9	7,354	20.7
Upper	15	36.6	15,441	43.5	348	2.3	15,847	44.7
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	41	100.0	35,472	100.0	1,842	5.2	35,472	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	3,288	286	0.8	8.7	2,533	77.0	469	14.3
Moderate	9,651	2,746	7.8	28.5	6,143	63.7	762	7.9
Middle	27,593	15,229	43.3	55.2	9,807	35.5	2,557	9.3
Upper	26,439	16,914	48.1	64.0	7,537	28.5	1,988	7.5
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	66,971	35,175	100.0	52.5	26,020	38.9	5,776	8.6
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	246	2.7	220	2.6	24	3.6	2	2.6
Moderate	1,067	11.7	951	11.3	109	16.4	7	9.1
Middle	3,699	40.4	3,397	40.4	268	40.3	34	44.2
Upper	4,143	45.3	3,845	45.7	264	39.7	34	44.2
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	9,155	100.0	8,413	100.0	665	100.0	77	100.0
Percentage of Total Businesses:				91.9		7.3		0.8
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	2	0.9	2	0.9	0	0.0	0	0.0
Moderate	7	3.2	7	3.2	0	0.0	0	0.0
Middle	91	41.0	89	40.6	1	50.0	1	100.0
Upper	122	55.0	121	55.3	1	50.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	222	100.0	219	100.0	2	100.0	1	100.0
Percentage of Total Farms:				98.6		0.9		0.5
Source: 2023 FFIEC Census Data 2023 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.								

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

Distribution of 2022 and 2023 Home Mortgage Lending By Borrower Income Level													
Assessment Area: Charlottesville, VA													
Borrower Income Level	Bank And Aggregate Loans By Year												Families by Family Income %
	2022						2023						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	#	#%	#%	\$(000)	\$%	\$%	
Home Purchase Loans													
Low	0	0.0	6.1	0	0.0	2.3	0	0.0	4.9	0	0.0	2.1	19.1
Moderate	0	0.0	14.5	0	0.0	7.6	0	0.0	12.1	0	0.0	7.5	15.5
Middle	1	16.7	18.5	70	19	12.4	0	0.0	211	0	0.0	16.6	20.7
Upper	3	50.0	43.6	2,845	78.3	45.0	1	100.0	39.9	900	100.0	48.5	44.7
Unknown	2	33.3	17.2	720	19.8	32.8	0	0.0	22.2	0	0.0	25.2	0.0
Total	6	100.0	100.0	3,635	100.0	100.0	1	100.0	100.0	900	100.0	100.0	100.0
Refinance Loans													
Low	0	0.0	12.2	0	0.0	6.2	0	0.0	16.4	0	0.0	8.1	19.1
Moderate	0	0.0	18.2	0	0.0	12.4	0	0.0	17.9	0	0.0	10.6	15.5
Middle	1	14.3	19.6	65	19	16.1	0	0.0	19.2	0	0.0	14.9	20.7
Upper	3	42.9	36.3	935	27.3	47.5	2	40.0	317	955	44.9	39.0	44.7
Unknown	3	42.9	13.7	2,426	70.8	17.9	3	60.0	14.8	1,173	55.1	27.4	0.0
Total	7	100.0	100.0	3,426	100.0	100.0	5	100.0	100.0	2,128	100.0	100.0	100.0
Home Improvement Loans													
Low	0	0.0	4.8	0	0.0	2.1	1	16.7	7.8	98	8.8	5.3	19.1
Moderate	1	9.1	14.8	112	6.1	10.1	0	0.0	16.1	0	0.0	9.7	15.5
Middle	2	18.2	24.3	230	12.4	18.8	0	0.0	28.0	0	0.0	20.2	20.7
Upper	8	72.7	52.4	1,508	81.5	61.8	5	83.3	45.7	1,010	91.2	61.9	44.7
Unknown	0	0.0	3.8	0	0.0	7.3	0	0.0	2.5	0	0.0	2.9	0.0
Total	11	100.0	100.0	1,850	100.0	100.0	6	100.0	100.0	1,108	100.0	100.0	100.0
Total Home Mortgage Loans													
Low	0	0.0	7.7	0	0.0	3.1	1	8.3	7.1	98	2.4	3.0	19.1
Moderate	1	3.7	15.5	112	11	8.6	0	0.0	13.5	0	0.0	7.9	15.5
Middle	5	18.5	19.3	630	6.4	13.2	0	0.0	215	0	0.0	16.3	20.7
Upper	16	59.3	42.8	5,988	60.6	46.7	8	66.7	40.1	2,865	69.3	48.8	44.7
Unknown	5	18.5	14.7	3,146	31.9	28.5	3	25.0	17.8	1,173	28.4	24.1	0.0
Total	27	100.0	100.0	9,876	100.0	100.0	12	100.0	100.0	4,136	100.0	100.0	100.0
Source: 2023 FFIEC Census Data													
2016-2020 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													
Multifamily loans are not included in the borrower distribution analysis.													

Distribution of 2022 and 2023 Small Business Lending By Revenue Size of Businesses														
Assessment Area: Charlottesville, VA														
	Bank And Aggregate Loans By Year													Total Businesses %
	2022						2023							
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg		
	#	%	%	\$(000)	%	%	#	%	%	\$(000)	%	%		
By Revenue														
\$1 Million or Less	3	75.0	56.1	770	60.4	43.6	3	50.0	57.6	974	53.2	34.8	91.9	
Over \$1 Million	1	25.0		505	39.6		3	50.0		858	46.8		7.3	
Revenue Unknown	0	0.0		0	0.0		0	0.0		0	0.0			
Total	4	100.0		1,275	100.0		6	100.0		1,832	100.0		100.0	
By Loan Size														
\$100,000 or Less	1	25.0	95.5	50	3.9	47.5	1	16.7	94.8	75	4.1	44.5		
\$100,001 - \$250,000	1	25.0	2.6	204	16.0	16.3	2	33.3	2.9	319	17.4	15.5		
\$250,001 - \$1 Million	2	50.0	1.9	1,021	80.1	36.3	3	50.0	2.3	1,439	78.5	40.0		
Total	4	100.0	100.0	1,275	100.0	100.0	6	100.0	100.0	1,832	100.0	100.0		
By Loan Size and Revenues \$1 Million or Less														
\$100,000 or Less	1	33.3		50	6.5		1	33.3		75	7.7			
\$100,001 - \$250,000	1	33.3		204	26.5		0	0.0		0	0.0			
\$250,001 - \$1 Million	1	33.3		516	67.0		2	66.7		899	92.3			
Total	3	100.0		770	100.0		3	100.0		974	100.0			
Source: 2023 FFIEC Census Data 2023 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey														
Note: Percentages may not total 100.0 percent due to rounding.														

Geographic Distribution Tables

Distribution of 2022 and 2023 Home Mortgage Lending By Income Level of Geography													
Assessment Area: Charlottesville, VA													
Geographic Income Level	Bank And Aggregate Loans By Year												Owner Occupied Units %
	2022						2023						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	# %	# %	\$(000)	\$ %	\$ %	#	# %	# %	\$(000)	\$ %	\$ %	
Home Purchase Loans													
Low	0	0.0	14	0	0.0	0.8	0	0.0	12	0	0.0	0.8	0.8
Moderate	1	16.7	6.7	70	19	3.6	0	0.0	7.8	0	0.0	5.0	7.8
Middle	2	33.3	39.9	720	19.8	48.0	0	0.0	40.0	0	0.0	40.7	43.3
Upper	3	50.0	52.0	2,845	78.3	47.6	1	10.0	510	900	10.0	53.5	48.1
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	6	100.0	100.0	3,635	100.0	100.0	1	10.0	100.0	900	10.0	100.0	100.0
Refinance Loans													
Low	0	0.0	10	0	0.0	0.8	0	0.0	0.8	0	0.0	0.7	0.8
Moderate	1	14.3	6.8	226	6.6	4.2	1	20.0	8.3	943	44.3	6.3	7.8
Middle	1	14.3	42.1	65	19	33.6	1	20.0	42.6	50	2.3	30.8	43.3
Upper	5	71.4	50.0	3,135	915	61.4	3	60.0	48.3	1,135	53.3	62.2	48.1
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	7	100.0	100.0	3,426	100.0	100.0	5	10.0	100.0	2,128	10.0	100.0	100.0
Home Improvement Loans													
Low	0	0.0	0.8	0	0.0	14	0	0.0	0.6	0	0.0	0.6	0.8
Moderate	2	16.7	6.0	250	13.5	5.4	1	16.7	3.1	98	8.8	15	7.8
Middle	4	36.4	40.9	716	38.7	40.7	3	50.0	44.1	685	61.8	36.9	43.3
Upper	5	45.5	52.4	884	47.8	52.4	2	33.3	52.2	325	29.3	61.0	48.1
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	11	100.0	100.0	1,850	100.0	100.0	6	10.0	100.0	1,108	10.0	100.0	100.0
Multifamily Loans													Multi-family Units %
Low	1	50.0	15.0	1,105	58.5	4.0	0	0.0	0.0	0	0.0	0.0	13.4
Moderate	0	0.0	25.0	0	0.0	53.9	0	0.0	22.2	0	0.0	19.5	31.7
Middle	1	50.0	40.0	784	415	29.8	0	0.0	44.4	0	0.0	59.5	31.3
Upper	0	0.0	20.0	0	0.0	12.3	0	0.0	33.3	0	0.0	21.0	23.6
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	2	100.0	100.0	1,889	100.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0
Total Home Mortgage Loans													Owner Occupied Units %
Low	1	3.4	12	1,105	9.4	0.9	0	0.0	11	0	0.0	0.8	0.8
Moderate	4	16.8	6.7	546	4.6	5.9	2	16.7	7.1	1,041	25.2	5.7	7.8
Middle	10	34.5	40.5	2,985	25.4	44.0	4	33.3	40.6	735	17.8	40.1	43.3
Upper	14	48.3	51.6	7,129	60.6	49.2	6	50.0	51.1	2,360	57.1	53.5	48.1
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	29	100.0	100.0	11,765	100.0	100.0	12	10.0	100.0	4,136	10.0	100.0	100.0
Source: 2023 FFIEC Census Data													
2016-2020 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													

Distribution of 2022 and 2023 Small Business Lending By Income Level of Geography													
Assessment Area: Charlottesville, VA													
Geographic Income Level	Bank And Aggregate Loans By Year												Total Businesses %
	2022						2023						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	#	#%	#%	\$(000)	\$%	\$%	
Low	0	0.0	2.6	0	0.0	2.9	0	0.0	2.2	0	0.0	1.4	2.7
Moderate	1	25.0	9.1	505	39.6	9.0	2	33.3	8.7	899	49.1	13.0	11.7
Middle	2	50.0	43.2	720	56.5	46.8	3	50.0	40.6	858	46.8	45.6	40.4
Upper	1	25.0	44.8	50	3.9	41.2	1	16.7	48.2	75	4.1	39.8	45.3
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.4	0	0.0	0.1	0	0.0	0.3	0	0.0	0.1	
Total	4	100.0	100.0	1,275	100.0	100.0	6	100.0	100.0	1,832	100.0	100.0	100.0
Source: 2023 FFIEC Census Data													
2023 Dun & Bradstreet Data													
2016-2020 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													

Harrisonburg, VA MSA Assessment Area

Assessment Area Demographics Table

2022 Harrisonburg, VA MSA AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	5,798	18.6
Moderate	5	15.2	4,515	14.5	780	17.3	5,825	18.7
Middle	24	72.7	23,481	75.5	1,432	6.1	7,042	22.6
Upper	4	12.1	3,122	10.0	47	1.5	12,453	40.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	33	100.0	31,118	100.0	2,259	7.3	31,118	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	0	0	0.0	0.0	0	0.0	0	0.0
Moderate	9,301	3,320	11.0	35.7	5,052	54.3	929	10.0
Middle	39,787	23,404	77.8	58.8	11,518	28.9	4,865	12.2
Upper	5,012	3,355	11.2	66.9	1,408	28.1	249	5.0
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	54,100	30,079	100.0	55.6	17,978	33.2	6,043	11.2
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	939	17.5	858	17.3	72	19.7	9	18.0
Middle	3,856	71.8	3,573	72.1	247	67.5	36	72.0
Upper	577	10.7	525	10.6	47	12.8	5	10.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	5,372	100.0	4,956	100.0	366	100.0	50	100.0
Percentage of Total Businesses:				92.3		6.8		0.9
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	15	3.0	13	2.6	2	40.0	0	0.0
Middle	444	88.8	441	89.1	3	60.0	0	0.0
Upper	41	8.2	41	8.3	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	500	100.0	495	100.0	5	100.0	0	0.0
Percentage of Total Farms:				99.0		1.0		0.0
Source: 2022 FFIEC Census Data 2022 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.								

2023 Harrisonburg, VAMSA AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	5,798	18.6
Moderate	5	15.2	4,515	14.5	780	17.3	5,825	18.7
Middle	24	72.7	23,481	75.5	1,432	6.1	7,042	22.6
Upper	4	12.1	3,122	10.0	47	1.5	12,453	40.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
T total AA	33	100.0	31,118	100.0	2,259	7.3	31,118	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	0	0	0.0	0.0	0	0.0	0	0.0
Moderate	9,301	3,320	11.0	35.7	5,052	54.3	929	10.0
Middle	39,787	23,404	77.8	58.8	11,518	28.9	4,865	12.2
Upper	5,012	3,355	11.2	66.9	1,408	28.1	249	5.0
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
T total AA	54,100	30,079	100.0	55.6	17,978	33.2	6,043	11.2
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	942	17.5	860	17.3	75	20.4	7	14.9
Middle	3,863	71.7	3,586	72.1	241	65.5	36	76.6
Upper	584	10.8	528	10.6	52	14.1	4	8.5
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
T total AA	5,389	100.0	4,974	100.0	368	100.0	47	100.0
Percentage of Total Businesses:			92.3		6.8		0.9	
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	15	3.0	14	2.8	1	20.0	0	0.0
Middle	448	88.7	444	88.8	4	80.0	0	0.0
Upper	42	8.3	42	8.4	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
T total AA	505	100.0	500	100.0	5	100.0	0	0.0
Percentage of Total Farms:			99.0		1.0		0.0	
Source: 2023 FFIEC Census Data 2023 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey								
Note: Percentages may not total 100.0 percent due to rounding.								

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

Distribution of 2022 and 2023 Home Mortgage Lending By Borrower Income Level													
Assessment Area: Harrisonburg, VA MSA													
Borrower Income Level	Bank And Aggregate Loans By Year												Families by Family Income %
	2022						2023						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	#	%	%	\$(000)	%	%	
Home Purchase Loans													
Low	0	0.0	4.4	0	0.0	2.6	0	0.0	4.9	0	0.0	2.8	18.6
Moderate	2	25.0	19.8	450	18.3	15.4	0	0.0	19.0	0	0.0	14.3	18.7
Middle	0	0.0	20.6	0	0.0	19.1	0	0.0	24.5	0	0.0	23.8	22.6
Upper	4	50.0	35.4	1,511	61.4	43.3	2	50.0	26.2	645	44.2	33.9	40.0
Unknown	2	25.0	19.8	499	20.3	19.6	2	50.0	25.4	814	55.8	25.3	0.0
Total	8	100.0	100.0	2,460	100.0	100.0	4	100.0	100.0	1,459	100.0	100.0	100.0
Refinance Loans													
Low	0	0.0	9.1	0	0.0	5.2	0	0.0	14.6	0	0.0	7.2	18.6
Moderate	0	0.0	21.6	0	0.0	16.6	1	33.3	26.9	90	13.0	20.1	18.7
Middle	0	0.0	25.0	0	0.0	23.0	0	0.0	20.7	0	0.0	18.4	22.6
Upper	6	75.0	32.0	1,612	66.7	38.8	2	66.7	19.3	600	87.0	23.7	40.0
Unknown	2	25.0	12.3	805	33.3	16.5	0	0.0	18.5	0	0.0	30.6	0.0
Total	8	100.0	100.0	2,417	100.0	100.0	3	100.0	100.0	690	100.0	100.0	100.0
Home Improvement Loans													
Low	1	7.7	7.9	30	3.1	4.2	0	0.0	13.0	0	0.0	7.7	18.6
Moderate	1	7.7	17.1	50	5.2	11.1	0	0.0	24.7	0	0.0	18.1	18.7
Middle	2	15.4	28.2	175	18.2	29.9	0	0.0	27.9	0	0.0	26.7	22.6
Upper	9	69.2	45.4	706	73.5	53.7	2	100.0	31.2	81	100.0	40.9	40.0
Unknown	0	0.0	14	0	0.0	11	0	0.0	3.2	0	0.0	6.6	0.0
Total	13	100.0	100.0	961	100.0	100.0	2	100.0	100.0	81	100.0	100.0	100.0
Total Home Mortgage Loans													
Low	1	2.6	6.0	30	0.4	3.3	1	6.3	7.5	100	3.2	3.7	18.6
Moderate	3	7.7	20.2	500	6.3	15.5	1	6.3	21.0	90	2.9	15.3	18.7
Middle	2	5.1	22.5	175	2.2	20.4	0	0.0	24.3	0	0.0	23.2	22.6
Upper	28	71.8	36.0	5,926	74.5	42.9	12	75.0	27.1	2,153	68.2	33.5	40.0
Unknown	5	12.8	15.3	1,327	16.7	17.9	2	12.5	20.1	814	25.8	24.4	0.0
Total	39	100.0	100.0	7,958	100.0	100.0	16	100.0	100.0	3,157	100.0	100.0	100.0
Source: 2023 FFIEC Census Data													
2016-2020 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													
Multifamily loans are not included in the borrower distribution analysis.													

Distribution of 2022 and 2023 Small Business Lending By Revenue Size of Businesses														
Assessment Area: Harrisonburg, VA MSA														
	Bank And Aggregate Loans By Year													Total Businesses %
	2022						2023							
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg		
	#	%	%	\$(000)	\$%	\$%	#	%	%	\$(000)	\$%	\$%		
By Revenue														
\$1 Million or Less	6	66.7	57.6	1,504	80.8	34.3	2	33.3	62.4	662	44.3	41.8	92.3	
Over \$1 Million	3	33.3		357	19.2		4	66.7		832	55.7		6.8	
Revenue Unknown	0	0.0		0	0.0		0	0.0		0	0.0			
Total	9	100.0		1,861	100.0		6	100.0		1,494	100.0		100.0	
By Loan Size														
\$100,000 or Less	4	44.4	92.7	307	16.5	32.8	1	16.7	95.8	66	4.4	45.8		
\$100,001 - \$250,000	2	22.2	3.7	490	26.3	16.7	2	33.3	2.3	266	17.8	15.4		
\$250,001 - \$1 Million	3	33.3	3.7	1,064	57.2	50.5	3	50.0	1.9	1,162	77.8	38.8		
Total	9	100.0	100.0	1,861	100.0	100.0	6	100.0	100.0	1,494	100.0	100.0		
By Loan Size and Revenues \$1 Million or Less														
\$100,000 or Less	2	33.3		200	13.3		0	0.0		0	0.0			
\$100,001 - \$250,000	1	16.7		240	16.0		0	0.0		0	0.0			
\$250,001 - \$1 Million	3	50.0		1,064	70.7		2	100.0		662	100.0			
Total	6	100.0		1,504	100.0		2	100.0		662	100.0			
Source: 2023 FFIEC Census Data														
2023 Dun & Bradstreet Data														
2016-2020 U.S. Census Bureau: American Community Survey														
Note: Percentages may not total 100.0 percent due to rounding.														

Geographic Distribution Tables

Distribution of 2022 and 2023 Home Mortgage Lending By Income Level of Geography													
Assessment Area: Harrisonburg, VA MSA													
Geographic Income Level	Bank And Aggregate Loans By Year												Owner Occupied Units %
	2022						2023						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	#	%	%	\$(000)	%	%	
Home Purchase Loans													
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	11.8	0	0.0	10.6	1	25.0	12.0	250	17.1	11.1	11.0
Middle	7	87.5	73.6	2,035	82.7	72.3	1	25.0	73.7	315	21.6	72.2	77.8
Upper	1	12.5	14.6	425	17.3	17.2	2	50.0	14.3	894	61.3	16.7	11.2
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	8	100.0	100.0	2,460	100.0	100.0	4	100.0	100.0	1,459	100.0	100.0	100.0
Refinance Loans													
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	1	12.5	9.5	373	15.4	8.4	0	0.0	10.6	0	0.0	9.6	11.0
Middle	5	62.5	77.9	1,150	47.6	76.4	1	33.3	73.9	90	13.0	69.3	77.8
Upper	2	25.0	12.6	894	37.0	15.2	2	66.7	15.4	600	87.0	21.1	11.2
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	8	100.0	100.0	2,417	100.0	100.0	3	100.0	100.0	690	100.0	100.0	100.0
Home Improvement Loans													
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	1	7.7	6.9	50	5.2	6.3	0	0.0	9.7	0	0.0	7.6	11.0
Middle	9	69.2	81.5	706	73.5	77.9	1	50.0	77.3	51	63.0	74.4	77.8
Upper	3	23.1	11.6	205	21.3	15.8	1	50.0	13.0	30	37.0	18.0	11.2
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	13	100.0	100.0	961	100.0	100.0	2	100.0	100.0	81	100.0	100.0	100.0
Multifamily Loans													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
Moderate	4	80.0	33.3	5,005	64.2	20.5	0	0.0	30.0	0	0.0	8.4	40.6
Middle	1	20.0	52.4	2,786	35.8	70.0	0	0.0	60.0	0	0.0	91.0	54.2
Upper	0	0.0	14.3	0	0.0	9.5	0	0.0	10.0	0	0.0	0.6	5.2
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	5	100.0	100.0	7,791	100.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0
Total Home Mortgage Loans													Owner Occupied Units %
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	7	8.9	11.1	5,709	36.2	10.4	1	6.3	11.2	250	7.9	10.5	11.0
Middle	28	63.6	75.4	7,691	48.8	73.3	8	50.0	74.3	1,258	39.8	73.5	77.8
Upper	9	20.5	13.5	2,349	14.9	16.2	7	43.8	14.5	1,649	52.2	16.0	11.2
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	44	100.0	100.0	15,749	100.0	100.0	16	100.0	100.0	3,157	100.0	100.0	100.0
Source: 2023 FFIEC Census Data													
2016-2020 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													

Distribution of 2022 and 2023 Small Business Lending By Income Level of Geography													
Assessment Area: Harrisonburg, VA MSA													
Geographic Income Level	Bank And Aggregate Loans By Year												Total Businesses %
	2022						2023						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	##%	##%	\$(000)	\$%	\$%	#	##%	##%	\$(000)	\$%	\$%	
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	2	22.2	17.3	350	18.8	22.2	1	16.7	16.4	400	26.8	15.9	17.5
Middle	6	66.7	68.9	1,247	67.0	64.7	5	83.3	68.8	1,094	73.2	68.5	71.7
Upper	1	11.1	13.1	264	14.2	12.9	0	0.0	13.7	0	0.0	15.3	10.8
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.6	0	0.0	0.2	0	0.0	1.1	0	0.0	0.3	
Total	9	100.0	100.0	1,861	100.0	100.0	6	100.0	100.0	1,494	100.0	100.0	100.0
Source: 2023 FFIEC Census Data													
2023 Dun & Bradstreet Data													
2016-2020 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													

Roanoke, VA Assessment Area

Assessment Area Demographics Table

2022 Roanoke, VA AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	4	7.7	2,888	5.5	1,145	39.6	11,550	21.8
Moderate	14	26.9	12,964	24.5	1,765	13.6	9,436	17.8
Middle	19	36.5	20,270	38.3	1,386	6.8	10,475	19.8
Upper	15	28.8	16,787	31.7	479	2.9	21,448	40.5
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
T otal AA	52	100.0	52,909	100.0	4,775	9.0	52,909	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	6,315	1,773	3.1	28.1	3,711	58.8	831	13.2
Moderate	25,772	13,026	23.0	50.5	9,907	38.4	2,839	11.0
Middle	38,938	22,292	39.3	57.2	13,373	34.3	3,273	8.4
Upper	27,848	19,613	34.6	70.4	6,109	21.9	2,126	7.6
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
T otal AA	98,873	56,704	100.0	57.4	33,100	33.5	9,069	9.2
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	485	4.8	426	4.6	57	7.0	2	2.9
Moderate	2,214	21.8	2,002	21.6	200	24.4	12	17.1
Middle	4,013	39.6	3,673	39.7	317	38.7	23	32.9
Upper	3,429	33.8	3,151	34.1	245	29.9	33	47.1
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
T otal AA	10,141	100.0	9,252	100.0	819	100.0	70	100.0
Percentage of Total Businesses:				91.2		8.1		0.7
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	2	3.0	2	3.1	0	0.0	0	0.0
Moderate	3	4.5	3	4.6	0	0.0	0	0.0
Middle	27	40.9	26	40.0	1	100.0	0	0.0
Upper	34	51.5	34	52.3	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
T otal AA	66	100.0	65	100.0	1	100.0	0	0.0
Percentage of Total Farms:				98.5		1.5		0.0
Source: 2022 FFIEC Census Data 2022 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.								

2023 Roanoke, VA AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	4	7.7	2,888	5.5	1,145	39.6	11,550	21.8
Moderate	14	26.9	12,964	24.5	1,765	13.6	9,436	17.8
Middle	19	36.5	20,270	38.3	1,386	6.8	10,475	19.8
Upper	15	28.8	16,787	31.7	479	2.9	21,448	40.5
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
T total AA	52	100.0	52,909	100.0	4,775	9.0	52,909	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	6,315	1,773	3.1	28.1	3,711	58.8	831	13.2
Moderate	25,772	13,026	23.0	50.5	9,907	38.4	2,839	11.0
Middle	38,938	22,292	39.3	57.2	13,373	34.3	3,273	8.4
Upper	27,848	19,613	34.6	70.4	6,109	21.9	2,126	7.6
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
T total AA	98,873	56,704	100.0	57.4	33,100	33.5	9,069	9.2
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	484	4.7	424	4.5	58	7.1	2	2.9
Moderate	2,219	21.7	2,010	21.6	196	24.1	13	18.8
Middle	4,050	39.7	3,714	39.8	313	38.5	23	33.3
Upper	3,456	33.9	3,178	34.1	247	30.3	31	44.9
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
T total AA	10,209	100.0	9,326	100.0	814	100.0	69	100.0
Percentage of Total Businesses:				91.4		8.0		0.7
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	2	2.8	2	2.8	0	0.0	0	0.0
Moderate	4	5.6	4	5.6	0	0.0	0	0.0
Middle	31	43.1	30	42.3	1	100.0	0	0.0
Upper	35	48.6	35	49.3	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
T total AA	72	100.0	71	100.0	1	100.0	0	0.0
Percentage of Total Farms:				98.6		1.4		0.0
Source: 2023 FFIEC Census Data 2023 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.								

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

Distribution of 2022 and 2023 Home Mortgage Lending By Borrower Income Level													
Assessment Area: Roanoke, VA													
Borrower Income Level	Bank And Aggregate Loans By Year												Families by Family Income %
	2022						2023						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	%	%	#	#%	#%	\$(000)	%	%	
Home Purchase Loans													
Low	0	0.0	117	0	0.0	7.2	0	0.0	10.0	0	0.0	5.4	218
Moderate	0	0.0	23.5	0	0.0	18.8	0	0.0	24.4	0	0.0	17.8	17.8
Middle	1	9.1	210	380	16.6	20.9	0	0.0	211	0	0.0	210	19.8
Upper	0	0.0	25.2	0	0.0	36.1	0	0.0	24.9	0	0.0	36.3	40.5
Unknown	10	90.9	18.6	1914	83.4	17.0	4	100.0	19.5	1678	100.0	19.5	0.0
Total	11	100.0	100.0	2,294	100.0	100.0	4	100.0	100.0	1,678	100.0	100.0	100.0
Refinance Loans													
Low	1	33.3	16.4	100	30.3	10.7	0	0.0	13.7	0	0.0	8.3	218
Moderate	0	0.0	22.7	0	0.0	19.9	0	0.0	23.2	0	0.0	19.3	17.8
Middle	0	0.0	19.8	0	0.0	19.9	0	0.0	19.3	0	0.0	20.0	19.8
Upper	2	66.7	212	230	69.7	28.5	0	0.0	22.8	0	0.0	28.9	40.5
Unknown	0	0.0	19.9	0	0.0	210	3	100.0	211	372	100.0	23.5	0.0
Total	3	100.0	100.0	330	100.0	100.0	3	100.0	100.0	372	100.0	100.0	100.0
Home Improvement Loans													
Low	2	28.6	10.0	227	45.8	8.0	0	0.0	10.2	0	0.0	6.3	218
Moderate	1	14.3	18.7	16	3.2	11.9	1	14.3	20.6	34	7.9	12.4	17.8
Middle	1	14.3	20.0	48	9.7	16.8	2	28.6	24.6	85	19.9	17.4	19.8
Upper	2	28.6	44.8	170	34.3	55.0	4	57.1	39.2	309	72.2	56.5	40.5
Unknown	1	14.3	6.5	35	7.1	8.3	0	0.0	5.3	0	0.0	7.4	0.0
Total	7	100.0	100.0	496	100.0	100.0	7	100.0	100.0	428	100.0	100.0	100.0
Total Home Mortgage Loans													
Low	3	11.1	12.8	327	9.7	8.1	0	0.0	11.0	0	0.0	6.0	218
Moderate	3	11.1	22.4	68	2.0	18.6	2	11.8	23.6	334	11.8	17.8	17.8
Middle	3	11.1	20.9	495	14.7	20.6	3	17.6	21.6	128	4.5	20.9	19.8
Upper	7	25.9	26.0	528	15.7	35.0	5	29.4	26.6	324	11.4	36.2	40.5
Unknown	11	40.7	17.8	1949	57.9	17.7	7	41.2	17.2	2,050	72.3	19.0	0.0
Total	27	100.0	100.0	3,367	100.0	100.0	17	100.0	100.0	2,836	100.0	100.0	100.0
Source: 2023 FFIEC Census Data													
2016-2020 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													
Multifamily loans are not included in the borrower distribution analysis.													

Distribution of 2022 and 2023 Small Business Lending By Revenue Size of Businesses														
Assessment Area: Roanoke, VA														
	Bank And Aggregate Loans By Year													Total Businesses %
	2022						2023							
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg		
	#	%	%	\$(000)	\$%	\$%	#	%	%	\$(000)	\$%	\$%		
By Revenue														
\$1 Million or Less	1	100.0	53.1	480	100.0	43.3	2	100.0	51.0	639	100.0	37.5	91.4	
Over \$1 Million	0	0.0		0	0.0		0	0.0		0	0.0		8.0	
Revenue Unknown	0	0.0		0	0.0		0	0.0		0.7				
Total	1	100.0		480	100.0		2	100.0		639	100.0		100.0	
By Loan Size														
\$100,000 or Less	0	0.0	89.2	0	0.0	28.8	0	0.0	89.6	0	0.0	30.8		
\$100,001 - \$250,000	0	0.0	5.5	0	0.0	17.7	0	0.0	5.9	0	0.0	21.2		
\$250,001 - \$1 Million	1	100.0	5.3	480	100.0	53.6	2	100.0	4.5	639	100.0	48.0		
Total	1	100.0	100.0	480	100.0	100.0	2	100.0	100.0	639	100.0	100.0		
By Loan Size and Revenues \$1 Million or Less														
\$100,000 or Less	0	0.0		0	0.0		0	0.0		0	0.0			
\$100,001 - \$250,000	0	0.0		0	0.0		0	0.0						
\$250,001 - \$1 Million	1	100.0		480	100.0		2	100.0		639	100.0			
Total	1	100.0		480	100.0		2	100.0		639	100.0			
Source: 2023 FFIEC Census Data														
2023 Dun & Bradstreet Data														
2016-2020 U.S. Census Bureau: American Community Survey														
Note: Percentages may not total 100.0 percent due to rounding.														

Geographic Distribution Tables

Distribution of 2022 and 2023 Home Mortgage Lending By Income Level of Geography													
Assessment Area: Roanoke, VA													
Geographic Income Level	Bank And Aggregate Loans By Year												Owner Occupied Units %
	2022						2023						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	#	#%	#%	\$(000)	\$%	\$%	
Home Purchase Loans													
Low	1	9.1	3.2	211	9.2	2.1	0	0.0	3.6	0	0.0	2.2	3.1
Moderate	3	27.3	26.6	386	16.8	18.8	0	0.0	28.1	0	0.0	20.4	23.0
Middle	5	45.5	38.5	960	41.8	38.0	2	50.0	37.6	530	31.6	37.7	39.3
Upper	2	18.2	31.7	737	32.1	41.1	2	50.0	30.7	1148	68.4	39.8	34.6
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	11	100.0	100.0	2,294	100.0	100.0	4	100.0	100.0	1,678	100.0	100.0	100.0
Refinance Loans													
Low	0	0.0	3.7	0	0.0	3.3	0	0.0	4.9	0	0.0	4.4	3.1
Moderate	0	0.0	27.0	0	0.0	21.2	2	66.7	26.5	222	59.7	22.5	23.0
Middle	0	0.0	36.9	0	0.0	36.4	0	0.0	38.4	0	0.0	39.2	39.3
Upper	3	100.0	32.4	330	100.0	39.0	1	33.3	30.3	150	40.3	33.9	34.6
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	3	100.0	100.0	330	100.0	100.0	3	100.0	100.0	372	100.0	100.0	100.0
Home Improvement Loans													
Low	0	0.0	11	0	0.0	12	0	0.0	3.1	0	0.0	19	3.1
Moderate	1	14.3	14.6	16	3.2	9.8	2	28.6	16.4	109	25.5	113	23.0
Middle	3	42.9	37.6	133	26.8	32.1	1	14.3	40.6	45	10.5	33.7	39.3
Upper	3	42.9	46.7	347	70.0	56.9	4	57.1	39.9	274	64.0	53.2	34.6
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	7	100.0	100.0	496	100.0	100.0	7	100.0	100.0	428	100.0	100.0	100.0
Multifamily Loans													Multi-family Units %
Low	0	0.0	17.7	0	0.0	15.8	1	20.0	12.0	2,600	25.8	6.3	9.7
Moderate	0	0.0	26.0	0	0.0	12.8	3	60.0	32.0	7,100	70.4	41.7	22.2
Middle	0	0.0	31.3	0	0.0	26.5	0	0.0	36.0	0	0.0	43.1	41.1
Upper	0	0.0	25.0	0	0.0	44.8	1	20.0	18.0	386	3.8	4.1	27.0
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	2.0	0	0.0	4.7	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	0	0.0	100.0	0	0.0	100.0	5	100.0	100.0	10,086	100.0	100.0	100.0
Total Home Mortgage Loans													Owner Occupied Units %
Low	1	3.7	3.3	211	6.3	4.6	1	4.5	3.8	2,600	20.1	3.2	3.1
Moderate	5	18.5	25.2	439	13.0	17.9	7	31.8	25.8	7,431	57.5	23.7	23.0
Middle	9	33.3	37.9	1,116	33.1	35.4	4	18.2	38.1	618	4.8	38.6	39.3
Upper	12	44.4	33.6	1,601	47.5	42.1	10	45.5	32.2	2,273	17.6	33.8	34.6
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.8	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	27	100.0	100.0	3,367	100.0	100.0	22	100.0	100.0	12,922	100.0	100.0	100.0
Source: 2023 FFIEC Census Data													
2016-2020 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													

Distribution of 2022 and 2023 Small Business Lending By Income Level of Geography													
Assessment Area: Roanoke, VA													
Geographic Income Level	Bank And Aggregate Loans By Year												Total Businesses %
	2022						2023						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	#	#%	#%	\$(000)	\$%	\$%	
Low	0	0.0	5.2	0	0.0	7.6	1	50.0	4.5	264	41.3	4.8	4.7
Moderate	0	0.0	20.2	0	0.0	18.2	0	0.0	21.6	0	0.0	18.9	21.7
Middle	0	0.0	37.2	0	0.0	38.2	0	0.0	37.9	0	0.0	42.1	39.7
Upper	1	100.0	36.8	480	100.0	35.6	1	50.0	35.7	375	58.7	34.1	33.9
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.6	0	0.0	0.4	0	0.0	0.3	0	0.0	0.0	
Total	1	100.0	100.0	480	100.0	100.0	2	100.0	100.0	639	100.0	100.0	100.0
Source: 2023 FFIEC Census Data													
2023 Dun & Bradstreet Data													
2016-2020 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													

Lexington, VA NonMSA Assessment Area

Assessment Area Demographics Tables

2022 Lexington, VA NonMSA AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	1,602	17.8
Moderate	1	10.0	653	7.2	40	6.1	1,766	19.6
Middle	6	60.0	6,193	68.7	560	9.0	1,789	19.8
Upper	2	20.0	2,112	23.4	87	4.1	3,863	42.8
Unknown	1	10.0	62	0.7	0	0.0	0	0.0
Total AA	10	100.0	9,020	100.0	687	7.6	9,020	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	0	0	0.0	0.0	0	0.0	0	0.0
Moderate	1,355	609	6.3	44.9	454	33.5	292	21.5
Middle	10,729	6,265	65.0	58.4	2,654	24.7	1,810	16.9
Upper	4,444	2,768	28.7	62.3	967	21.8	709	16.0
Unknown	251	0	0.0	0.0	159	63.3	92	36.7
Total AA	16,779	9,642	100.0	57.5	4,234	25.2	2,903	17.3
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	66	4.2	60	4.1	6	7.8	0	0.0
Middle	926	59.1	868	59.1	43	55.8	15	71.4
Upper	514	32.8	487	33.2	21	27.3	6	28.6
Unknown	60	3.8	53	3.6	7	9.1	0	0.0
Total AA	1,566	100.0	1,468	100.0	77	100.0	21	100.0
Percentage of Total Businesses:				93.7		4.9		1.3
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	1	1.2	1	1.2	0	0.0	0	0.0
Middle	62	74.7	60	74.1	0	0.0	2	100.0
Upper	20	24.1	20	24.7	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	83	100.0	81	100.0	0	0.0	2	100.0
Percentage of Total Farms:				97.6		0.0		2.4
Source: 2022 FFIEC Census Data 2022 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.								

2023 Lexington, VA NonMSA AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	1,602	17.8
Moderate	1	10.0	653	7.2	40	6.1	1,766	19.6
Middle	6	60.0	6,193	68.7	560	9.0	1,789	19.8
Upper	2	20.0	2,112	23.4	87	4.1	3,863	42.8
Unknown	1	10.0	62	0.7	0	0.0	0	0.0
Total AA	10	100.0	9,020	100.0	687	7.6	9,020	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	0	0	0.0	0.0	0	0.0	0	0.0
Moderate	1,355	609	6.3	44.9	454	33.5	292	21.5
Middle	10,729	6,265	65.0	58.4	2,654	24.7	1,810	16.9
Upper	4,444	2,768	28.7	62.3	967	21.8	709	16.0
Unknown	251	0	0.0	0.0	159	63.3	92	36.7
Total AA	16,779	9,642	100.0	57.5	4,234	25.2	2,903	17.3
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	68	4.3	62	4.2	6	7.8	0	0.0
Middle	937	59.3	877	59.2	45	58.4	15	71.4
Upper	514	32.6	489	33.0	19	24.7	6	28.6
Unknown	60	3.8	53	3.6	7	9.1	0	0.0
Total AA	1,579	100.0	1,481	100.0	77	100.0	21	100.0
Percentage of Total Businesses:				93.8		4.9		1.3
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	1	1.2	1	1.2	0	0.0	0	0.0
Middle	63	75.0	61	74.4	0	0.0	2	100.0
Upper	20	23.8	20	24.4	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	84	100.0	82	100.0	0	0.0	2	100.0
Percentage of Total Farms:				97.6		0.0		2.4
Source: 2023 FFIEC Census Data 2023 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.								

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

Distribution of 2022 and 2023 Home Mortgage Lending By Borrower Income Level													
Assessment Area: Lexington, VA NonMSA													
Borrower Income Level	Bank And Aggregate Loans By Year												Families by Family Income %
	2022						2023						
	Bank		Agg		Bank		Agg		Bank		Agg		
	#	#%	#%	\$(000)	\$%	\$%	#	#%	#%	\$(000)	\$%	\$%	
Home Purchase Loans													
Low	0	0.0	4.8	0	0.0	2.2	0	0.0	5.2	0	0.0	2.3	17.8
Moderate	1	25.0	16.2	102	9.7	9.8	0	0.0	14.1	0	0.0	9.4	19.6
Middle	1	25.0	19.8	293	27.8	16.9	0	0.0	19.1	0	0.0	15.6	19.8
Upper	2	50.0	40.2	660	62.6	54.5	1	100.0	38.1	78	100.0	48.9	42.8
Unknown	0	0.0	19.0	0	0.0	16.6	0	0.0	23.5	0	0.0	23.8	0.0
Total	4	100.0	100.0	1055	100.0	100.0	1	100.0	100.0	78	100.0	100.0	100.0
Refinance Loans													
Low	0	0.0	7.1	0	0.0	3.7	0	0.0	13.2	0	0.0	5.8	17.8
Moderate	0	0.0	24.5	0	0.0	16.3	0	0.0	20.2	0	0.0	13.4	19.6
Middle	0	0.0	20.9	0	0.0	17.6	0	0.0	23.7	0	0.0	21.6	19.8
Upper	2	66.7	38.7	205	59.9	52.1	0	0.0	24.6	0	0.0	35.8	42.8
Unknown	1	33.3	8.7	137	40.1	10.4	1	100.0	18.4	517	100.0	23.5	0.0
Total	3	100.0	100.0	342	100.0	100.0	1	100.0	100.0	517	100.0	100.0	100.0
Home Improvement Loans													
Low	0	0.0	2.0	0	0.0	1.6	0	0.0	2.3	0	0.0	0.7	17.8
Moderate	0	0.0	13.7	0	0.0	7.6	0	0.0	27.3	0	0.0	24.8	19.6
Middle	0	0.0	35.3	0	0.0	34.0	2	66.7	29.5	164	86.8	25.3	19.8
Upper	1	100.0	47.1	25	100.0	56.0	1	33.3	36.4	25	13.2	45.7	42.8
Unknown	0	0.0	2.0	0	0.0	0.8	0	0.0	4.5	0	0.0	3.4	0.0
Total	1	100.0	100.0	25	100.0	100.0	3	100.0	100.0	189	100.0	100.0	100.0
Total Home Mortgage Loans													
Low	0	0.0	5.2	0	0.0	2.6	0	0.0	6.3	0	0.0	2.8	17.8
Moderate	1	11.1	18.7	102	7.0	11.7	0	0.0	16.8	0	0.0	10.4	19.6
Middle	2	22.2	20.7	323	22.2	17.5	2	25.0	21.0	164	10.9	17.0	19.8
Upper	5	55.6	39.9	890	61.3	53.6	5	62.5	36.8	823	54.7	48.0	42.8
Unknown	1	11.1	15.5	137	9.4	14.6	1	12.5	19.2	517	34.4	21.8	0.0
Total	9	100.0	100.0	1452	100.0	100.0	8	100.0	100.0	1504	100.0	100.0	100.0
Source: 2023 FFIEC Census Data													
2016-2020 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													
Multifamily loans are not included in the borrower distribution analysis.													

Distribution of 2022 and 2023 Small Business Lending By Revenue Size of Businesses												
Assessment Area: Lexington, VA NonMSA												
	Bank And Aggregate Loans By Year											
	2022						2023					
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
	#	#%	#%	\$(000)	\$%	\$%	#	#%	#%	\$(000)	\$%	\$%
By Revenue												
\$1 Million or Less	2	40.0	69.9	285	48.4	54.6	4	80.0	68.5	117	63.9	50.7
Over \$1 Million	3	60.0		304	51.6		1	20.0		66	36.1	
Revenue Unknown	0	0.0		0	0.0		0	0.0		0	0.0	
Total	5	100.0		589	100.0		5	100.0		183	100.0	
By Loan Size												
\$100,000 or Less	2	40.0	95.8	100	17.0	41.3	5	100.0	97.1	183	100.0	58.9
\$100,001 - \$250,000	3	60.0	2.4	489	83.0	18.0	0	0.0	1.9	0	0.0	16.1
\$250,001 - \$1 Million	0	0.0	1.8	0	0.0	40.6	0	0.0	1.0	0	0.0	25.0
Total	5	100.0	100.0	589	100.0	100.0	5	100.0	100.0	183	100.0	100.0
By Loan Size and Revenues \$1 Million or Less												
\$100,000 or Less	1	50.0		50	17.5		4	100.0		117	100.0	
\$100,001 - \$250,000	1	50.0		235	82.5		0	0.0		0	0.0	
\$250,001 - \$1 Million	0	0.0		0	0.0		0	0.0		0	0.0	
Total	2	100.0		285	100.0		4	100.0		117	100.0	
Source: 2023 FFIEC Census Data												
2023 Dun & Bradstreet Data												
2016-2020 U.S. Census Bureau: American Community Survey												
Note: Percentages may not total 100.0 percent due to rounding.												

Geographic Distribution Tables

Distribution of 2022 and 2023 Home Mortgage Lending By Income Level of Geography													
Assessment Area: Lexington, VA NonMSA													
Geographic Income Level	Bank And Aggregate Loans By Year												Owner Occupied Units %
	2022						2023						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	#	#%	#%	\$(000)	\$%	\$%	
Home Purchase Loans													
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	9.0	0	0.0	6.6	0	0.0	7.7	0	0.0	5.4	6.3
Middle	1	25.0	61.2	520	49.3	58.9	0	0.0	66.9	0	0.0	67.3	65.0
Upper	3	75.0	29.6	535	50.7	34.2	1	10.0	24.9	78	10.0	26.9	28.7
Unknown	0	0.0	0.2	0	0.0	0.3	0	0.0	0.6	0	0.0	0.4	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	4	100.0	100.0	1055	100.0	100.0	1	10.0	100.0	78	10.0	100.0	100.0
Refinance Loans													
Low	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	8.7	0	0.0	6.1	1	10.0	6.1	517	10.0	8.1	6.3
Middle	2	66.7	66.4	207	60.5	70.3	0	0.0	67.5	0	0.0	69.0	65.0
Upper	1	33.3	24.9	135	39.5	23.7	0	0.0	26.3	0	0.0	22.9	28.7
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	3	100.0	100.0	342	100.0	100.0	1	10.0	100.0	517	10.0	100.0	100.0
Home Improvement Loans													
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	3.9	0	0.0	3.1	0	0.0	2.3	0	0.0	2.1	6.3
Middle	1	100.0	56.9	25	100.0	57.3	2	66.7	70.5	125	66.1	69.1	65.0
Upper	0	0.0	39.2	0	0.0	39.7	1	33.3	27.3	64	33.9	28.8	28.7
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	1	100.0	100.0	25	100.0	100.0	3	10.0	100.0	189	10.0	100.0	100.0
Multifamily Loans													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
Moderate	0	0.0	33.3	0	0.0	8.8	0	0.0	0.0	0	0.0	0.0	12.9
Middle	0	0.0	0.0	0	0.0	0.0	0	0.0	33.3	0	0.0	13.5	43.4
Upper	0	0.0	66.7	0	0.0	91.2	0	0.0	33.3	0	0.0	12.6	32.9
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	33.3	0	0.0	73.9	10.7
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0
Total Home Mortgage Loans													Owner Occupied Units %
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	9.3	0	0.0	6.6	1	12.5	6.9	517	34.4	5.4	6.3
Middle	5	55.6	62.7	782	53.9	60.9	4	50.0	66.6	725	48.2	62.7	65.0
Upper	4	44.4	27.9	670	46.1	32.3	3	37.5	26.0	262	17.4	26.2	28.7
Unknown	0	0.0	0.1	0	0.0	0.2	0	0.0	0.5	0	0.0	5.6	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	9	100.0	100.0	1452	100.0	100.0	8	10.0	100.0	1504	10.0	100.0	100.0
Source: 2023 FFIEC Census Data													
2016-2020 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													

Distribution of 2022 and 2023 Small Business Lending By Income Level of Geography													
Assessment Area: Lexington, VA NonMSA													
Geographic Income Level	Bank And Aggregate Loans By Year												Total Businesses %
	2022						2023						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	#	#%	#%	\$(000)	\$%	\$%	
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	4.4	0	0.0	8.1	0	0.0	8.4	0	0.0	5.1	4.3
Middle	3	60.0	64.9	304	51.6	67.9	5	100.0	66.0	183	100.0	63.0	59.3
Upper	2	40.0	27.9	285	48.4	18.2	0	0.0	22.6	0	0.0	22.9	32.6
Unknown	0	0.0	2.0	0	0.0	5.6	0	0.0	2.3	0	0.0	8.9	3.8
Tract-Unk	0	0.0	0.8	0	0.0	0.3	0	0.0	0.8	0	0.0	0.2	
Total	5	100.0	100.0	589	100.0	100.0	5	100.0	100.0	183	100.0	100.0	100.0
Source: 2023 FFIEC Census Data													
2023 Dun & Bradstreet Data													
2016-2020 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													

CRA APPENDIX B

Loan, Branch, and Deposit Volume by Assessment Area

The table below Shows the distribution of branch offices as well as loan and deposit volume in each assessment area. Branch information is current as of the evaluation date, and loan volume includes all HMDA and Small Business loans considered in the evaluation. Deposit volume includes all bank deposits and its current as of June 30, 2024.

LOAN, BRANCH, AND DEPOSIT VOLUME BY ASSESSMENT AREA

Assessment Area	Loan Volume				Branches		Deposit Volume	
	#	%	\$ 000s	%	#	%	\$ 000s	%
Lexington, VA NonMSA	27	4.1%	\$3,728	2.6%	1	5.3%	\$17,411	2.0%
Roanoke, VA	52	7.9%	\$17,408	12.1%	2	10.5%	\$19,270	2.2%
Harrisonburg, VA MSA	75	11.4%	\$22,261	15.4%	1	5.3%	\$42,932	4.8%
Charlottesville, VA	51	7.7%	\$19,008	13.2%	3	15.8%	\$36,585	4.1%
Lynchburg, VA MSA	455	68.9%	\$81,956	56.8%	12	63.2%	\$771,629	86.9%
Total	660		\$144,361		19		\$887,827	

**CRA APPENDIX C
Branching Activity**

Assessment Area	Address	City	State	County	Tract income Level	Opened/Closed/Existing	Branch Type
Roanoke, VA MSA	19792 Main Street	Buchanan	VA	Botetourt County	Middle	Opened	Full Service
Lynchburg, VA MSA	4105 Boonsboro Rd	Lynchburg	VA	City of Lynchburg	Upper	Opened	Full Service
Lynchburg, VA MSA	20795 Timberlake Rd	Lynchburg	VA	Campbell County	Middle	Opened	Full Service
Charlottesville, VA MSA	2773 Rockfish Valley Hwy	Nellysford	VA	Nelson County	Middle	Opened	Full Service

Roanoke, VA MSA	3562 Electric Rd	Roanoke	VA	Roanoke County	Middle	Opened	Limited Service
NA (Outside of MSA)	800 South Main Street	Blacksburg	VA	Montgomery County	Upper	Opened	LPO
NA (Outside of MSA)	189 Jackson Street	Bland	VA	Bland County	Middle (underserved and distressed)	Opened	LPO
Lynchburg, VA MSA	17000 Forest Rd, Suite B	Forest	VA	Bedford County	Upper	Opened	LPO
NA (Outside of MSA)	445 West Stuart Drive	Hillsville	VA	Carroll County	Middle	Opened	LPO
NA (Outside of MSA)	305 N. 4th Street	Wytheville	VA	Wythe County	Upper	Opened	LPO

APPENDIX D

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 metropolitan statistical areas. 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 multifamily 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, Office of the Comptroller of the Currency, and the Federal Deposit Insurance Corporation 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, Federal Deposit Insurance Corporation, and Office of the Comptroller of the Currency, 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 non-relatives 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 and Community Development 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).

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 metropolitan statistical area 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 multifamily (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 and Community Development 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 metropolitan statistical area (MSA) or a metropolitan division (MD) as defined by the Office of Management and Budget. A 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. A MD is a division of a MSA based on specific criteria including commuting patterns. Only a 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.

Multifamily: 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.

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 metropolitan area. 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 metropolitan area, the institution will receive a rating for the multistate metropolitan area.

Small loan(s) to business(es): A loan included in 'loans to small businesses' as defined in the Consolidated Report of Condition and Income (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 Consolidated Report of Condition and Income (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 more than 120 percent of the area median income, or a median family income that is more than 120 percent, in the case of a geography.