

PUBLIC DISCLOSURE

March 18, 2024

**COMMUNITY REINVESTMENT ACT
PERFORMANCE EVALUATION**

**Synovus Bank
1111 Bay Avenue, Suite 500
Columbus, Georgia 31901**

RSSD ID NUMBER: 395238

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

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

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INSTITUTION'S CRA RATING

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

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

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

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

Major factors contributing to this rating include:

- The distribution of borrowers reflects adequate penetration among customers of different income levels and businesses of different sizes.
- The geographic distribution of loans reflects good penetration throughout the assessment areas (AA).
- The bank made a relatively high level of community development (CD) loans.
- The bank made extensive use of innovative and/or flexible lending practices in serving credit needs of its AAs.
- The bank made a significant level of qualified CD investments and grants and is occasionally in a leadership position.
- Retail banking services, which includes accessibility of delivery systems, changes in branch locations, and reasonableness of hours and services, are adequate.
- The bank was a leader in providing CD services.

INSTITUTION

DESCRIPTION OF INSTITUTION

Synovus Bank (Synovus) is a large, interstate bank that is wholly owned by Synovus Financial Corporation; both are headquartered in Columbus, Georgia. As of December 31, 2022, Synovus had \$59.6 billion in assets and operated 246 branch offices and 352 ATMs across Alabama, Florida, Georgia, South Carolina, and Tennessee. Synovus operates numerous subsidiaries, none of which are credit-granting.

Synovus offers a wide range of products to serve customers throughout its footprint, including traditional commercial and retail banking products and a full suite of specialized products and services, some of which are described later in this section of the report under the *Product Innovation* and *Accessibility of Delivery Systems* headings.

For purposes of the CRA, Synovus has defined 58 AAs across 5 states and 2 multistate MSAs, as shown in the following table. Descriptions of each AA can be found in the applicable *Description of AA* sections of this report.

Assessment Areas by State						
Georgia		Florida		Alabama	South Carolina	Tennessee
Albany	Macon	Daytona Beach	Palm Bay	Birmingham	Charleston	Nashville
Athens	Rome	Ft. Lauderdale	Pensacola	Coffee-Dale	Columbia	
Atlanta	Savannah	Ft. Myers	Port St. Lucie	Daphne-Fairhope-Foley	Florence	
Augusta	Sumter	Ft. Walton Beach	Punta Gorda	Dothan	Greenville	
Brunswick	Thomas	Hendry	Sarasota	Huntsville	Hilton Head	
Bulloch-Candler	Tift	Jacksonville	Tallahassee	Mobile	Lee	
Camden	Troup	Miami	Tampa	Montgomery	Myrtle Beach	
Dalton	Valdosta	Naples	Vero Beach	Tuscaloosa	Spartanburg	
Franklin-Hart	Warner Robins	Orlando	West Palm Beach	Walker	Sumter	
Gordon						
Multistate Assessment Areas						
Columbus GA-AL				Chattanooga TN-GA		

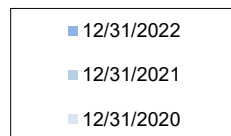
Synovus complies with the requirements of the CRA. No known legal impediments exist that would restrict the bank from meeting the credit needs of its AAs. The bank received a “Satisfactory” rating at its previous evaluation conducted by the Federal Reserve Bank of Atlanta dated January 25, 2021 under the large bank examination procedures.

Loan Portfolio

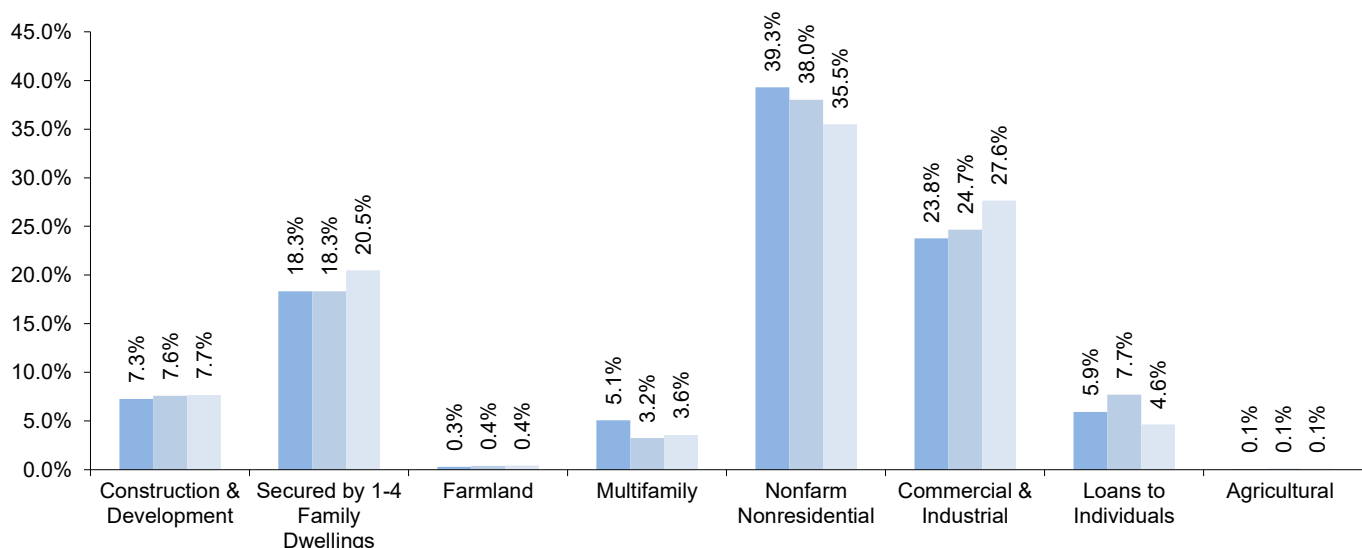
The following table and graphs show the composition of the loan portfolio according to the Consolidated Report of Condition and Income (Call Report). As shown, primary business lines for the bank include commercial real estate, commercial and industrial, and retail lending segments. Retail loans are largely concentrated in consumer mortgages, home equity lines of credit, and third-party relationship loans.

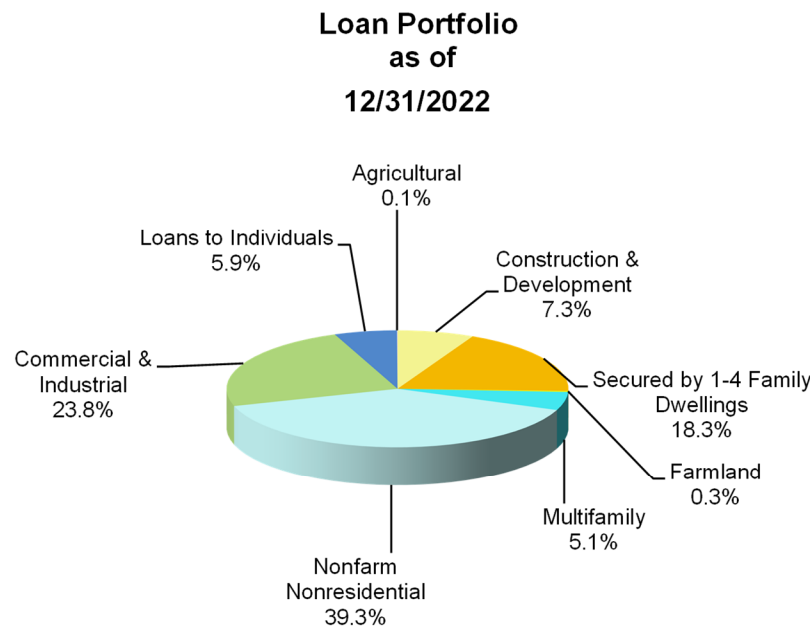
COMPOSITION OF LOAN PORTFOLIO							
Loan Type	12/31/2022		12/31/2021		12/31/2020		% Change
	\$ (000s)	Percent	\$ (000s)	Percent	\$ (000s)	Percent	
Construction and Development	2,902,207	7.3%	2,830,665	7.6%	2,870,979	7.7%	1.1%
Secured by One- to Four- Family Dwellings	7,323,841	18.3%	6,850,270	18.3%	7,680,067	20.5%	-10.8%
Other Real Estate: Farmland	116,523	0.3%	145,580	0.4%	155,174	0.4%	-6.2%
Multifamily	2,020,117	5.1%	1,209,032	3.2%	1,330,981	3.6%	-9.2%
Nonfarm nonresidential	15,717,715	39.3%	14,209,496	38.0%	13,308,823	35.5%	6.8%
Commercial and Industrial	9,510,901	23.8%	9,226,638	24.7%	10,360,509	27.6%	-10.9%
Loans to Individuals	2,369,137	5.9%	2,885,727	7.7%	1,736,664	4.6%	66.2%
Agricultural Loans	25,770	0.1%	30,059	0.1%	33,698	0.1%	-10.8%
Total	\$39,986,211	100.00%	\$37,387,467	100.00%	\$37,476,895	100.00%	

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



Loan Portfolio Trend





COVID-19 Pandemic

The COVID-19 pandemic was a major economic event and created significant challenge for Synovus during much of this review period for all of its AAs. At the onset of the COVID-19 pandemic in 2020, unemployment rates rose exponentially and many businesses experienced unique sets of challenges. As a result of those challenges, the U.S. Congress passed the Coronavirus Aid, Relief, and Economic Security Act, which established the SBA Paycheck Protection Program (PPP). PPP loans were designed to help businesses retain workers and staff during the economic crisis caused by the pandemic. PPP loans in amounts less than \$1.0 million were considered retail loans while loans greater than \$1 million may be considered as CD loans if they also have a primary purpose of CD as defined under the CRA. Generally, loans to small businesses with gross annual revenues of \$1 million or less that create or retain jobs for LMI individuals or in LMI geographies, or that otherwise meet the economic development “size” and “purpose” tests, qualify as CD loans. PPP loans also qualify if they help to revitalize or stabilize LMI geographies or distressed or underserved nonmetropolitan middle-income geographies, by helping to retain businesses in these geographies. Additional details regarding the bank’s pandemic response are discussed in the *Product Innovation* heading of this section of the report.

SCOPE OF EXAMINATION

The CRA performance evaluation assesses the bank’s record of meeting the credit needs of its community, including LMI neighborhoods, within the context of information such as asset size, financial condition of the institution, competitive factors, as well as the economic and demographic characteristics of its defined AAs. Unless otherwise noted, demographic characteristics discussed in the *Description of Operations* section of each AA are derived from 2022 FFIEC Census data and deposit information is taken from the FDIC Deposit Market Share Report data as of June 30, 2022.

Examination Procedures and Full-Scope Reviews

This CRA performance evaluation was based on activities within the bank’s AAs using the Large Institution Examination Procedures. Large bank performance standards consist of three separately rated tests: Lending, Investment, and Service. Full-scope reviews were conducted on 10 of the bank’s 58 AAs: Atlanta and Athens (Georgia); Tampa and Miami (Florida); Columbus, GA-AL (multistate MSA); Birmingham and Tuscaloosa

(Alabama); Charleston (South Carolina); Nashville (Tennessee); and Chattanooga TN-GA (multistate MSA). The remaining AAs were reviewed under limited-scope procedures.

State/Multistate MSA Weighting

When forming overall ratings and conclusions, performance in Georgia, Florida, and the Columbus GA-AL multistate received the greatest weight, followed by performance in Alabama, South Carolina, Tennessee, and the Chattanooga TN-GA multistate. Weighting is the result of branch presence, loan, and deposit volumes of each rated area during the review period as well as the bank's strategic focus and relative importance within each rated area. In this report, the seven rated areas are presented in the order of their significance to the bank's overall operations.

Lending Test

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

Lending Test Performance Criterion	Products Selected for Review ²	Time Period
Level of Lending Activity	<ul style="list-style-type: none"> HMDA-reportable loans CRA Small business loans 	January 1, 2020 – December 31, 2022
AA Concentration		
Geographic Distribution of Loans		
Borrower Distribution of Loans		
CD Lending		January 1, 2020 – September 30, 2023
Product Innovation		January 1, 2020 – December 31, 2022

Lending Test Review Period, Products Reviewed, and Product Weighting

As shown in the previous table, HMDA-reportable and CRA small business loans were selected for review for the period of January 1, 2020 through December 31, 2022; the review period for CD loans was January 1, 2020 through September 30, 2023.

Unless otherwise noted within individual AA, the following criteria apply throughout the report:

- Given the bank's business strategy and total volume originated during the review period, performance in HMDA-reportable and CRA small business loans carried equal significance toward the bank's overall performance conclusions.
- As defined in *Appendix D*, HMDA-reportable loans include various loan categories. Unless otherwise stated, there was sufficient volume for analysis in three of the loan categories: home purchase, home refinance, and home improvement. Weighting of HMDA-reportable loan categories are presented in order of significance within each AA.
- Equal emphasis was placed on lending performance in 2020, 2021, and 2022 in deriving overall conclusions for geographic and borrower distribution.
- When analyzing bank performance by comparing lending activity to both demographic and aggregate data, greater emphasis was placed on the aggregate lending data because it considers additional performance factors impacting lenders within an AA and is updated annually.

² These two products are defined in *Appendix D*.

- The housing affordability ratio referenced in individual AAs throughout the document is calculated by dividing the median household income by the median housing value. It represents the amount of single-family, owner-occupied housing that a dollar of income can purchase for the median household in the census tract. Values closer to 100 percent indicate greater affordability.

Lending Test Analysis Comparisons

Lending Test analyses entail comparisons of bank performance each year to applicable AA demographics and the performance of other lenders for the same year. Under the Lending Test, comparisons to AA demographics for the 2020 and 2021 years are based on 2015 American Community Survey data, while demographics of the 2022 year are based on 2020 U.S. Census data. Certain business demographics are based on Dun & Bradstreet (D&B) data applicable to the year of lending activity being considered. Key demographic data used for the analysis are discussed in the *Description of Institution's Operations* section of each full-scope AA; however, additional demographic tables are found in *Appendix E* (full-scope AAs) and *Appendix G* (limited-scope AAs).

Investment Test

All CD investments, including grants and donations, made between January 1, 2020 and September 30, 2023 were reviewed. In addition, investments made prior to January 1, 2020 but still outstanding as of this review date, were also considered as prior period investments. Qualified investments and grants were evaluated to determine the overall level of activity, use of innovative and/or complex investments, and responsiveness to the credit and CD needs of the bank's AA.

Service Test

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

Service Test Performance Criterion	Time Period
Accessibility of Delivery Systems	January 1, 2020 – December 31, 2022
Changes in Branch Locations	
Reasonableness of Business Hours and Services	
CD Services	January 1, 2020 – September 30, 2023

The Service Test includes analyses of retail banking services and CD services. As shown above, the review period for the characteristics of retail banking services was January 1, 2020 through December 31, 2022 and the review period for CD services being January 1, 2020 through September 30, 2023.

Community Contacts

As part of the CRA evaluation, several community contacts were made with local community, governmental, and economic development representatives familiar with the economic and demographic characteristics as well as CD opportunities in the AAs. Information obtained from the contacts was used to establish a context for the communities in which the bank operates and to gather information on the bank's performance. Specific information obtained from the community contact is included in the applicable section of the evaluation for each full-scope AA. The contacts did not identify any unmet credit needs.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS

LENDING TEST

Performance under the Lending Test is rated High Satisfactory, as reflected in the following table.

Rated Area	Lending Test Rating
Georgia	High Satisfactory
Florida	High Satisfactory
Columbus GA-AL Multistate	High Satisfactory
Alabama	Low Satisfactory
South Carolina	High Satisfactory
Tennessee	Low Satisfactory
Chattanooga TN-GA Multistate	High Satisfactory
OVERALL	HIGH SATISFACTORY

Performance under each of the criteria of the Lending Test is shown in the tables that follow.

Lending Activity

The following tables summarize the bank's lending activity for 2020, 2021, and 2022. Detailed information about lending activity can be found in each of the state and full-scope AA sections of this report.

Rated Area	Lending Activity
Georgia	Excellent
Florida	Good
Columbus GA-AL Multistate	Excellent
Alabama	Good
South Carolina	Excellent
Tennessee	Excellent
Chattanooga TN-GA Multistate	Excellent
OVERALL	EXCELLENT

Summary of Lending Activity

Loan Type	#	%	\$(000s)	%
Total Consumer related	0	0	\$0	0
Home Improvement	3,282	--	\$483,186	--
Home Purchase	15,652	--	\$5,357,965	--
Multi-Family Housing	254	--	\$397,572	--
Refinancing	14,470	--	\$4,566,301	--
Other Purpose Closed-End	551	--	\$182,247	--
Other Purpose LOC	10,285	--	\$1,729,273	--
Total HMDA related	44,494	49	\$12,716,544	63
Total Non-HMDA related	0	0	\$0	0
Small Business	45,949	--	\$7,263,470	--
Total Small Business related	45,949	51	\$7,263,470	36
Small Farm	331	--	\$54,949	--
Total Small Farm related	331	0	\$54,949	0
TOTAL LOANS	90,774	100	\$20,034,963	100

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

AA Concentration

The bank originated a substantial majority of loans to borrowers and businesses residing or located in the bank's AAs. The table below shows the number and percentage of loans reviewed that were located inside and outside of the AAs. As shown, 88.9 percent of the HMDA-reportable loans and 93.8 percent of CRA small business loans by number were to borrowers and businesses residing within the bank's AAs.

Lending Inside and Outside the Assessment Area

Loan Types	Inside				Outside			
	#	%	\$(000s)	%	#	%	\$(000s)	%
Home Improvement	3,046	92.8	\$450,684	93.3	236	7.2	\$32,502	6.7
Home Purchase - Conventional	10,501	85.9	\$3,871,881	84.6	1,730	14.1	\$702,687	15.4
Home Purchase - FHA	2,109	81.1	\$450,905	82.7	493	18.9	\$94,557	17.3
Home Purchase - VA	671	81.9	\$195,385	82.1	148	18.1	\$42,550	17.9
Multi-Family Housing	220	86.6	\$284,422	71.5	34	13.4	\$113,150	28.5
Other Purpose Closed-End	469	85.1	\$151,979	83.4	82	14.9	\$30,268	16.6
Other Purpose LOC	9,526	92.6	\$1,597,632	92.4	759	7.4	\$131,641	7.6
Refinancing	13,001	89.8	\$4,106,352	89.9	1,469	10.2	\$459,949	10.1
Total HMDA related	39,543	88.9	\$11,109,240	87.4	4,951	11.1	\$1,607,304	12.6
Small Business	43,104	93.8	\$6,715,596	92.5	2,845	6.2	\$547,874	7.5
Total Small Bus. related	43,104	93.8	\$6,715,596	92.5	2,845	6.2	\$547,874	7.5
Small Farm	243	73.4	\$38,981	70.9	88	26.6	\$15,968	29.1
Total Small Farm related	243	73.4	\$38,981	70.9	88	26.6	\$15,968	29.1
TOTAL LOANS	82,890	91.3	\$17,863,817	89.2	7,884	8.7	\$2,171,146	10.8

Note: Affiliate loans not included

Geographic and Borrower Distribution

The geographic distribution of HMDA-reportable and CRA small business loans is good and performance by borrower's income or revenue profile is adequate, as shown in the following tables.

Rated Area	Geographic Distribution of Loans
Georgia	Good
Florida	Good
Columbus GA-AL Multistate	Adequate
Alabama	Adequate
South Carolina	Adequate
Tennessee	Adequate
Chattanooga TN-GA Multistate	Adequate
OVERALL	GOOD

Rated Area	Loan Distribution by Borrower's Profile
Georgia	Adequate
Florida	Adequate
Columbus GA-AL Multistate	Good
Alabama	Adequate
South Carolina	Good
Tennessee	Adequate
Chattanooga TN-GA Multistate	Adequate
OVERALL	ADEQUATE

CD Lending

The following table summarizes total dollar volume and conclusions for CD loans by rated area. Individual state totals include loans benefiting AAs and the broader state or regional areas (BSRA) that include the AAs. It also includes loans made outside any AAs within a state if the bank was deemed to have been responsive to the needs of its AAs in that state first.

Community Development Loans in the Bank's Five-State Footprint		
Rated Area	Community Development Loans (\$)	Community Development Lending Activity
Georgia	\$606.5 Million*	Relatively High Level
Florida	\$365.2 Million*	Relatively High Level
Columbus GA-AL Multistate	\$65.9 Million	Relatively High Level
Alabama	\$301.5 Million*	Relatively High Level
South Carolina	\$226.0 Million*	Excellent Level
Tennessee	\$45.4 Million*	Excellent Level
Chattanooga TN-GA Multistate	\$39.1 Million	Excellent Level
BSRA that Include Multiple States in Bank Footprint	\$12.0 Million*	
OVERALL	\$1.7 Billion	RELATIVELY HIGH LEVEL
*Includes \$175.4 million in loans made outside any of the bank's AAs in that state, broken down as follows: \$86.2 million in Georgia; \$2.3 million in Florida; \$64.6 million in Alabama; \$5.4 million in South Carolina; \$13.9 million in Tennessee; and \$3.0 million in the BSRAs of Georgia and Florida.		

As shown in the previous table, Synovus made a relatively high level of qualified CD loans, originating \$1.7 billion in qualified CD loans within its seven rated areas. This volume represents an increase in the volume of CD loans compared to the prior examination. The \$1.7 billion total includes:

- \$1.4 billion in CD loans directly benefiting individual AAs.
- \$9.0 million in CD loans benefiting the BSRA that includes all AAs in the bank's footprint. These loans were working capital loans to a for-profit entity engaged in affordable housing for LMI individuals. The entity targets smaller apartment complexes across the southeastern U.S. that allow and engage in rental assistance programs through HUD.
- \$38.8 million in CD loans benefiting BSRAs that include multiple AAs in Georgia (\$37.2 million), Florida (\$80,457), and South Carolina (\$1.5 million).
- \$175.4 million in CD loans made in Georgia, Florida, Alabama, South Carolina, or Tennessee that were outside of any AA in those states. These loans were considered and included because the bank was responsive to the needs of its AAs in those states first. The previous table contains totals by state under the asterisk.

CD lending was responsive to the needs in the communities that the bank serves, and particularly to the need for affordable rental housing for LMI individuals. Within its AAs, the bank originated \$639.4 million in loans for affordable housing projects developed with low-income housing tax credits (LIHTCs). These projects provided nearly 5,500 units of affordable housing across the bank's footprint.

In addition to the \$1.7 billion in CD lending in the previous table, the bank also originated 22 CD loans totaling \$98.5 million outside its five-state footprint. The bank received credit for these loans because it was determined that Synovus was responsive to the CD needs of its own AAs and rated areas. This performance includes 6 loans totaling \$31.6 million for LIHTC projects throughout Louisiana, Texas, and Virginia; 2 loans totaling \$23.9 million

for redevelopment of LMI apartment complexes in Illinois and Kentucky; and 14 PPP loans totaling \$43.0 million to small businesses throughout Illinois, Mississippi, New Jersey, North Carolina, North Dakota, and Ohio.

Additional details of CD loans are described later within the state and/or AA they impact.

Product Innovation

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

Consumer Lending Practices

- *Online Mortgage Origination System:* In addition to traditional in-person and telephone lending options, the bank utilizes an online mortgage origination system. This flexible lending practice allows consumers to complete a mortgage application entirely online, upload documents, and communicate with a lender. During the review period, the bank received approximately 70.9 percent of its total applications through this channel. Bank data indicates that of the applications originated via this online portal in 2022, 7.1 percent of beneficiaries were low-income borrowers (up from 6.1 percent in 2021) and 19.7 percent were moderate-income borrowers (up from 17.4 percent in 2021). As described, this online mortgage origination system serves LMI borrowers in new ways and offers a more flexible option for lending.

Consumer Real Estate Programs

- *Affordable Mortgage Program (AMP):* This internally developed mortgage program is specially designed for first-time homeowners in the bank's AAs. To qualify for the program, a borrower must be LMI or purchase a home located in an LMI tract and must complete pre-purchase homeownership counseling through a HUD-approved provider. The program includes flexible features such as eligibility of outside down payment assistance (DPA) sources, low down payment/closing costs, LTV limits between 97 and 100 percent, and no private mortgage insurance (PMI) required. During the review period, the bank originated 1,306 loans through this program totaling \$245.3 million.
- *Select Home Program (SHP):* This internally developed mortgage program is a special purpose credit program exclusively available for the Atlanta and Birmingham AAs. The SHP allows the bank to target census tracts in these two markets that have been historically disadvantaged in mortgage lending. The SHP contains the same flexible features of the AMP but builds on the AMP to address the additional challenges faced in these historically disadvantaged areas. During the review period, the bank originated 103 loans through this program totaling \$22.6 million.
- *Home Possible:* This mortgage product through Freddie Mac targets LMI borrowers and offers features such as flexible down payment options, including sweat equity, and high LTV limits. During the review period, Synovus originated 273 loans through this program totaling \$51.6 million.
- *HomeReady:* This mortgage program is offered through Fannie Mae and is available to LMI borrowers. The program features terms that are more flexible than traditional government-insured loans, such as lower down payment, cancellable mortgage insurance, and flexible funding source options such as gifts and grants. During the review period, the bank originated 86 loans totaling \$15.9 million through this program.

- *Federal Housing Administration (FHA)/U.S. Department of Veterans Affairs (VA) Insured Loan Programs:* These government-insured loan programs offer flexible, long-term financing to eligible borrowers with low or no down payment requirements. During the review period, the bank originated 1,508 FHA loans totaling \$346.2 million and 987 VA loans totaling \$281.6 million.
- *USDA Rural Development Loan Program:* This loan program is designed to assist LMI individuals in purchasing affordable housing in rural areas and features no down payment or mortgage insurance requirements. During the review period, the bank originated 416 loans for \$77.9 million through this program.

Consumer Real Estate Bond Loans³ through State and/or County Entities

- *Alabama Housing Finance Authority (HFA):* The Alabama HFA provides homeownership and rental opportunities for LMI Alabamians. This includes single-family financing programs with lower interest rates and entry cost assistance on 30-year, fixed rate mortgage loans for LMI borrowers as well as multifamily programs that create affordable rental housing for low-income families by utilizing tax incentives. Synovus is a participating lender and originated 39 loans totaling \$7.2 million to LMI borrowers during the review period.
- *Florida Housing Finance Corporation (FHFC):* The FHFC provides a wide range of affordable housing opportunities for residents throughout Florida. Programs of the FHFC are designed to be innovative, measurable, and sustainable in responding to affordable housing challenges of the state. Programs include conventional and government loan programs, DPA programs, multifamily programs, and specialized loan programs. Synovus is noted as a leading lender by the FHFC and originated 237 loans totaling \$45.8 million to LMI borrowers during the review period.
- *HFAs of Escambia, Hillsborough, Lee, Manatee, Orange, and Pinellas Counties in Florida:* These six HFAs serve 26 counties throughout Florida and offer homeownership programs to first-time homebuyers, including conventional and government loan programs and DPA programs to LMI families. Minimum credit scores are required, and income limitations vary based on household size and the median family income where the property is located. Synovus is a participating lender in each of these HFA programs and originated 125 loans totaling \$23.9 million to LMI borrowers during the review period.
- *Georgia Department of Community Affairs (DCA):* The Georgia DCA provides a wide range of programs to address a variety of needs faced by businesses and residents throughout the state. Affordable housing is a core mission of the Georgia DCA, including conventional and government loan programs, DPA programs, multifamily programs, rental assistance programs, housing voucher programs, and specialized assistance programs targeted to the needs of homeless. Synovus is a participating lender and originated 133 loans totaling \$18.7 million to LMI borrowers during the review period.
- *South Carolina Housing Finance and Development Authority (SHFA):* The SHFA creates affordable housing opportunities for citizens of South Carolina through a broad range of programs that provide competitive market-based financial products for homeownership; comprehensive home repair programs; supportive housing programs that include need-based services for vulnerable residents; and finance of multifamily projects to increase the availability of quality rental homes. Synovus is a participating lender and originated 24 loans totaling \$4.8 million to LMI borrowers during the review period.

³ Bond loans provide partial government backing for mortgages. Government support means lenders can offer lower interest rates on mortgages to LMI borrowers.

- *Tennessee Housing Development Agency (THDA)*: The THDA provides fixed rate mortgage loans for first-time homebuyers and helps ensure the production of new affordable housing units for very LMI borrowers. The THDA also provides grants to preserve and create homes, offers DPA and rental assistance, and assists in the creation and maintenance of rental housing. Synovus is an approved mortgage lender and originated 11 loans totaling \$2.4 million to LMI borrowers during the review period.

DPA Programs

- Synovus offers DPA to LMI borrowers through a variety of programs administered and funded by government and non-profit entities across its entire footprint. Specifically, Synovus provides DPA by engaging and/or partnering with over 100 different entities serving all of the bank's AAs. DPA is in the form of either an interest-free second mortgage with deferred payments or no additional liens and no repayment required. DPA amounts differ based on the program selected and the state, with some DPA provided as a percentage of the loan amount and some DPA provided as a flat amount ranging anywhere from \$2,000 to \$100,000. During the review period, Synovus originated 708 loans totaling \$6.5 million through various DPA programs across its five-state footprint.

Consumer Credit Builder Program

- *Credit Builder Credit Card*: Synovus offers a secured credit card program that reports to all three major credit reporting agencies. The program is designed to allow consumers who are new to credit or who have credit issues establish new credit history. The credit builder card is issued by Synovus and has no credit history or minimum credit score requirements for approval. As a secured credit card, a security deposit is required from the consumer to open the card, which determines the credit limit assigned to the account. The security deposit amount can be anywhere between \$300 and \$2,000 and is refunded to the consumer if the account is closed in good standing. The bank opened 70,080 of these cards during the review period, of which 9.1 percent were for consumers in low-income geographies and 30.9 percent of which were opened to consumers in moderate-income geographies.

Community Land Trust (CLT) Partnerships

- CLTs are a flexible and innovative strategy for helping LMI individuals build assets through home ownership while mitigating consequences associated with rising home values and gentrification. CLTs are nonprofit organizations that acquire, own, and steward land using one-time public or private investment through partnerships. Through this method, homebuyers in CLT programs purchase only the home and enter into a renewable 99-year ground lease for exclusive use of the land; thus removing the cost of the land from the transaction. In addition, the homeowner may sell the home to another LMI individual at any time for a price that is predetermined by a resale formula designed to balance equity gain for the owner and keep a resale price that remains affordable for future LMI borrowers. CLTs rely on partnerships with public or private funding sources in order to fulfill its mission of ensuring long-term affordability for LMI individuals and families. During the review period, Synovus formalized partnerships with seven CLTs throughout the state of Florida and is approved to originate loans on approved CLTs using its AMP.

SBA Loan Programs

- The bank is a preferred lender of SBA products that provide small businesses access to capital with more flexible terms, lower equity requirements, and longer amortization periods than conventional commercial financing. Synovus offerings through the SBA include 7(a) loans, OneRD Business and Industry loans, International Trade loans, Express lines of credit, Export Express, and Export Working Capital loans. During the review period, the bank originated 203 loans for \$246.9 million through various SBA loan programs.

Activities in Response to the COVID-19 Pandemic

- *SBA PPP:* PPP loans were designed to help businesses retain workers and staff during the economic crisis caused by the pandemic. PPP loans were available to businesses with fewer than 500 employees or businesses that meet SBA industry size standards and were fully forgivable if employee retention criteria are met and the funds are used for eligible purposes. During the review period, the bank originated 26,485 PPP loans totaling \$3.0 billion through this program.
- *Main Street Lending Program:* The U.S. Department of the Treasury established the Main Street Lending Program to expand credit availability to small- and medium-sized businesses that were in sound financial condition before the onset of the COVID-19 pandemic. Loans through the program had five-year terms and were available to businesses with up to 15,000 employees or those with revenues of up to \$5 billion. Loans were designed to help for-profit and nonprofit businesses maintain operations and payroll until conditions normalized. Synovus originated 15 loans through the Main Street Lending Program totaling \$134.2 million.
- *Loan Fee Waivers and Payment Deferrals:* As a result of financial hardships faced by consumers during the pandemic, Synovus waived all fees for three months including late payment, cash advance, and over limit fees upon customer request. Similarly, the bank ceased negative reporting to the credit bureaus upon customer request during the pandemic. Additionally, Synovus offered payment deferrals upon request for borrowers directly impacted by the pandemic. Deferrals were available for three months on all consumer loan account types (except for credit cards) and most commercial loan types.

INVESTMENT TEST

Performance under the Investment Test is rated High Satisfactory. The rating reflects an aggregation of the ratings for each rated area. The following table summarizes the ratings as well as the total dollar amount of qualified investments and donations by rated area. Individual state totals include investments and donations benefiting AAs and BSRAs that include the AAs. Totals also include investments made outside any AAs within a state if the bank was deemed to have been responsive to the needs of its own AAs in that state first.

Investments and Contributions in the Bank’s Five-State Footprint			
Rated Area	Investments (\$)	Contributions (\$)	Investment Test Rating
Georgia	\$232.4 Million*	\$3.2 Million*	High Satisfactory
Florida	\$165.5 Million	\$4.8 Million*	High Satisfactory
Columbus GA-AL Multistate	\$77.3 Million	\$2.2 Million	Outstanding
Alabama	\$127.5 Million*	\$1.5 Million*	Low Satisfactory
South Carolina	\$78.7 Million*	\$579,459*	Low Satisfactory
Tennessee	\$26.2 Million*	\$124,700	High Satisfactory
Chattanooga TN-GA Multistate	\$23.6 Million	\$50,530	Outstanding
BSRA that Include Multiple States in Bank Footprint	\$1.5 Million	\$1.0 Million	
OVERALL	\$732.7 Million	\$13.4 Million	HIGH SATISFACTORY
	\$746.1 Million		
*Includes \$106.0 million in investments and \$32,137 in contributions made outside any of the bank’s AAs in that state, broken down as follows: \$36.5 million (investments) and \$8,500 (contributions) in Georgia; \$1,000 (contributions) in Florida; \$46.2 million (investments) and \$5,137 (contributions) in Alabama; \$5.4 million (investments) and \$17,500 (contributions) in South Carolina; and \$17.9 million (investments) in Tennessee.			

As shown in the previous table, Synovus made \$746.1 million in investments and contributions during the review period within its seven rated areas. The \$746.1 million total includes:

- \$624.4 million in investments and \$11.7 million in contributions directly benefiting individual AAs.
- \$1.0 million in contributions benefiting the BSRA that includes all AAs in the bank's footprint. These contributions supported community service efforts nationwide including scholarship programs for minority LMI students to attend Historically Black Colleges and Universities (HBCUs), workforce development and GED preparation for LMI individuals, and pandemic-related support of food banks.
- \$2.2 million in investments and \$676,845 in contributions benefiting BSRAs that include statewide Georgia (\$381,220), Florida (\$207,350), Alabama (\$28,000), South Carolina (\$555,750), and Tennessee (\$245,000) as well as multiple AAs across both Alabama and Georgia (\$1.5 million).
- \$106.0 million in investments and \$32,137 in contributions made in Georgia, Florida, Alabama, South Carolina, or Tennessee that were outside of any AAs in those states. The majority of the investments were LIHTC projects in rural markets in Georgia, Alabama, and South Carolina. As previously stated, these activities were considered and included because the bank was responsive to the needs of its AAs in those states first. The previous table contains totals by state under the asterisk.

Investments and contributions are separately described below to provide further detail and discuss impact and responsiveness applicable to the bank's AAs.

Investments (not including contributions)

As the previous bulleted list describes, qualified investments benefitting the bank's AAs totaled \$626.6 million⁴, which included \$464.6 million made during the current review period as well as investments made in a prior period with an outstanding balance of \$162.0 million. The largest volume of those investment dollars (\$457.5 million) supported affordable housing through investments into LIHTC projects. Approximately 90 percent of the dollars for LIHTC investments were made during the current review period, with the creation of over 6,300 housing units for LMI individuals and families in the bank's AAs.

The remaining investment types and dollars benefitting the AAs included \$96.9 million in mortgage-backed securities (MBS); \$35.2 million in Small Business Investment Company (SBIC) funds; \$17.3 million in CRA mutual funds with a purpose of supporting LMI borrowers; \$9.1 million in New Market Tax Credits (NMTCs) to revitalize and stabilize LMI geographies; \$6.7 million in deposits to CDFI banks and minority-owned depository institutions (MDIs) to help provide financing that is often unavailable from mainstream financial institutions; and \$3.9 million in equity equivalent investments (EQ2) that supported affordable housing for LMI individuals and economic development for small businesses.

In addition to the \$732.7 million in investments in the previous table, the bank also made two investments totaling \$14.6 million outside its five-state footprint. The bank received credit for these investments because it was considered responsive to the CD needs of its own AAs and rated areas first. Each investment supported a LIHTC project in a non MSA portion of a state, with one LIHTC project creating 72 units of affordable housing in Texas (\$9.4 million) and the other LIHTC project creating 47 units of affordable housing in Louisiana (\$5.2 million).

Contributions

As the previous bulleted list describes, \$11.7 million of contributions directly benefited individual AAs and \$1.7 million benefited a BSRA that included multiple bank AAs. The following table provides a breakdown of that \$13.4 million in contributions by CD purpose during the review period.

Contributions in the Bank's Five-State Footprint by Community Development Purpose		
Contribution Purpose	#	\$
Affordable Housing	163	\$465,497
Community Service	1,823	\$11.5 Million
Economic Development	120	\$1.2 Million
Revitalization & Stabilization	13	\$145,570
More than One Purpose	14	\$34,640
OVERALL	2,133*	\$13.4 Million*
*Includes ten contributions totaling \$32,137 made outside an assessment area but within the bank's five-state footprint.		

As the previous table shows, the largest share of contributions provided support for organizations engaged in community services targeted to or primarily benefiting LMI individuals. Examples included providing access to education, financial literacy, and health and wellness services; fighting homelessness; reducing crime; combating food insecurity through use of food banks; and improving the lives of LMI veterans. Across its footprint, the bank was also a significant supporter of a large organization that partners with local nonprofits to provide community services to LMI individuals, with a primary focus on programs that target basic needs, income, health, and education.

⁴ Calculated as \$624.4 million benefiting individual AAs plus \$2.2 million benefiting BSRA's.

As the previous table also shows, contributions exhibited responsiveness to a number of CD purposes. Of particular note, the bank supported affordable housing initiatives across its footprint including paying rent and utilities for low-income families through local housing authorities. Additionally, the bank supported economic development of small businesses through funding several start-up incubators, some of which focus on women and minority-owned small businesses. Furthermore, the bank supported revitalization and stabilization efforts by funding hurricane disaster relief and Purpose-Built Communities, which follow a holistic approach to community revitalization by combining mixed-income housing with quality educational opportunities for children and adults. Also within the totals in the previous table are in-kind donations valued at \$1.7 million to numerous non-profit organizations. The in-kind donations were in the form of free office space and utilities and/or furniture to non-profit organizations that provide community services or affordable housing to LMI individuals and/or communities and economic development to small businesses.

Additional detail regarding specific investments and contributions can be found in the state and full-scope AA sections.

SERVICE TEST

Rated Area	Service Test Rating
Georgia	High Satisfactory
Florida	High Satisfactory
Columbus GA-AL Multistate	Outstanding
Alabama	High Satisfactory
South Carolina	High Satisfactory
Tennessee	Low Satisfactory
Chattanooga TN-GA Multistate	High Satisfactory
OVERALL	HIGH SATISFACTORY

As described in the following sections, the Service Test rating in each rated area is derived from the bank's performance with retail banking services (overall adequate) and CD services (overall leader).

Retail Banking Services

Rated Area	Retail Banking Services Conclusion
Georgia	Adequate
Florida	Adequate
Columbus GA-AL Multistate	Good
Alabama	Adequate
South Carolina	Adequate
Tennessee	Poor
Chattanooga TN-GA Multistate	Good
OVERALL	ADEQUATE

As shown in the previous table, retail banking services are adequate. Each rated area's retail banking services conclusion includes an analysis of three characteristics: accessibility of delivery systems, including alternative delivery systems for delivering retail banking services to LMI individuals and/or geographies; changes in branch locations; and reasonableness of business hours and services in meeting AA needs. Each of these characteristics is described under the following headings.

Accessibility of Delivery Systems

Delivery systems are reasonably accessible to geographies and individuals throughout the bank's AAs, particularly in light of the alternative delivery systems described below. Branches and ATMs are located across all income tract categories, and delivery systems are centrally located in several AAs. Accessibility is described in greater detail within each state and full-scope AA throughout the report.

In addition to its brick-and-mortar offices and ATM network, Synovus also uses four primary alternative delivery systems for delivering retail banking services. This includes mobile banking, peer-to-peer (P2P) payment through Zelle, fee-free ATM access through the Presto! network, and the Synovus Connections Card. As described below, each of these systems enhance service to LMI geographies or individuals.

Mobile Banking

Synovus offers existing and new customers with access to its suite of products and services completely online through its mobile banking app. The free app allows users streamlined ways to open new accounts, explore bank products, and connect with bankers in real time. The app also allows existing customers to fully access online banking capabilities, including bill pay, internal and external transfers, etc.

P2P through Zelle

Zelle is a relatively new P2P platform that offers an easy way to send money directly to individuals without the need to physically visit a branch to conduct a wire or withdraw cash from an ATM. Customers of Synovus can access Zelle directly through the bank's mobile app or through its website, and funds are delivered within minutes. Zelle allows customers to send or receive funds without disclosing banking details to others and offers several convenient features, including scheduling one-time or recurring payments. Since the bank began using Zelle in October 2020, Synovus has enrolled over 126,000 customers, with approximately 85 percent of those customers conducting transactions via the bank's mobile app.

Presto! Network ATMs

Synovus customers have fee-free access to the nationwide Presto! ATM network to withdraw funds, make transfers and check their balance. Presto! is owned and operated by Publix and offers 24/7 access to cash inside Publix grocery stores throughout Florida, Georgia, Alabama, Tennessee, North Carolina, South Carolina, Virginia, and Kentucky. By being a member of the Presto! network, Synovus vastly expands cash-only access to ATMs to a recognizable and accessible store chain, which provides access and convenience to bank customers to make a free ATM withdrawal. Within the bank's AAs, there are approximately 1,100 ATMs through this network, of which 1.2 percent are in low-income tracts and 14.2 percent are in moderate-income tracts.

Synovus Connections Card

The Synovus Connections Card is a general purpose, reloadable prepaid card that allows individuals to add funds and spend only what is loaded. No checking account is required to use the card, and there are five ways that individuals can load the card, most of which are virtual and/or automatic options that are convenient. Loading options include (1) direct deposit from employers such as payroll and government and state benefit programs such as social security, Supplemental Nutrition Assistance Program, and Temporary Assistance for Needy Families; (2) bank transfers, (3) Visa ReadyLink, (4) Green Dot Network, and (5) cash at any Synovus branch. The card does not allow for overdraft fees, and the monthly maintenance fee for the card (currently \$4) is less expensive

than the monthly fee for all but one of the bank's checking accounts. As such, in addition to being convenient, the cost to consumers is less when compared with the institution's other delivery systems. During the review period, Synovus opened 5,006 Connections Cards, of which 8.6 percent were issued to individuals in low-income tracts and 28.2 percent were issued to individuals in moderate-income tracts.

Changes in Branch Locations

Overall, the bank's record of opening and closing branches has generally not adversely affected the accessibility of delivery systems, particularly to LMI geographies and/or LMI individuals. As described below, changes in branch locations occurred in all seven rated areas.

During the review period, the bank opened 12 branches – 4 in Georgia, 7 in Florida, and 1 in Alabama. Branch openings occurred across all income tract categories, including one branch opening in a low-income tract (Florida); two branch openings in moderate-income tracts (both in Georgia); two branch openings in middle-income tracts (both in Florida); six branch openings in upper-income tracts (four in Florida and one each in Alabama and Georgia); and one branch opening in a census tract designated as unknown-income (Georgia).

During the same timeframe, the bank closed 64 branches – 18 in Georgia, 21 in Florida, 3 in the Columbus GA-AL multistate, 8 in Alabama, 7 in South Carolina, 6 in Tennessee, and 1 in the Chattanooga TN-GA multistate. At the date of closure, branch closings were primarily in middle-income tracts (28 closures) and upper-income tracts (18 closures), with two branch closures occurring in low-income tracts (both in South Carolina); 14 branch closures occurring in moderate-income tracts (six in Georgia, three in Florida, two in South Carolina, and one each in Alabama, Tennessee, and the Columbus GA-AL multistate); and two branch closures occurring in census tracts designated as unknown-income (both in Florida).

Reasonableness of Business Hours and Services

Business hours and services do not vary in a way that inconveniences the bank's AAs, particularly LMI geographies or individuals. Most branch locations operate lobby hours from 9:00 a.m. to 5:00 p.m. Monday through Friday, with some locations remaining open until 6:00 p.m. on Friday. Weekday and Saturday drive-through hours are available at most branches as well, generally from 8:30 a.m. to 5:00 p.m. (weekday) and 8:30 a.m. to noon (Saturday). Branches in Georgia operate more tailored hours, with earlier drive-through hours (generally beginning at 7:45 a.m.), later lobby hours (generally until 6:00 p.m.), and Saturday lobby hours from 9:00 a.m. to noon. While there are subtle differences in hours between branches and AAs, they do not vary in a way that adversely impacts LMI geographies or individuals. Moreover, the bank offers the same suite of loan and deposit products and services throughout its entire branch network, with the exception of the SHP that is available in the Atlanta, Georgia and Birmingham, Alabama AAs as previously described in the *Product Innovation* section.

The following tables outline the geographic distribution of the bank's branches and ATMs by census tract income.

Geographic Distribution of Branches & ATMS 2020 - 2021

All Assessment Areas

Tract Category	Branches							ATMs										
	Total Branches				Drive thrus	Extend- ed Hours	Week- end Hours	Total ATMs			Full Service ATMs				Cash only ATMs			
	#	%	Open #	Closed #					#	%	#	%	Open #	Closed #	#	%	Open #	Closed #
Low	7	4.0%	1	1	2	7	2	Total	6	3.8%	5	4.1%	0	1	1	2.9%	0	0
DTO	0		0	0	0			SA	3		2		0	0	1		0	0
Moderate	61	25.7%	1	6	58	61	21	Total	36	22.9%	31	25.2%	0	4	5	14.7%	1	0
DTO	2		0	0	0			SA	11		6		0	0	5		1	0
Middle	108	35.6%	1	8	99	108	23	Total	73	46.5%	49	39.8%	0	3	24	70.6%	0	1
DTO	0		0	0	0			SA	39		16		0	1	23		0	1
Upper	105	34.7%	4	8	89	103	28	Total	41	26.1%	38	30.9%	0	2	3	8.8%	0	1
DTO	1		0	0	0			SA	7		4		0	0	3		0	0
Unknown	0	0.0%	0	1	0	0	0	Total	1	0.6%	0	0.0%	0	0	1	2.9%	0	0
DTO	0		0	0	0			SA	1		0		0	0	1		0	0
Total	281	100%	7	24	248	279	74	Total	157	100%	123	100%	0	10	34	100%	1	2
DTO	3		0	0	0			SA	61		28		0	1	33		1	1

Based on 2021 FFIEC Census Data

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

DTO - Drive thru only is a subset of total branches

SA = Stand Alone ATM is a subset of total ATMs

Geographic Distribution of Branches & ATMS 2022

All Assessment Areas

Tract Category	Branches							ATMs										
	Total Branches				Drive thrus	Extended Hours	Week-end Hours	Total ATMs			Full Service ATMs				Cash only ATMs			
	#	%	Open	Closed				#	#	%	#	%	Open	Closed	#	%	Open	Closed
	#	%	Open	Closed	#	#	#	#	%	#	%	Open	Closed	#	%	Open	Closed	
Low	7	0.0%	0	1	7	7	2	Total	13	0.0%	11	0.0%	0	1	2	0.0%	0	0
DTO	0		0	0	0			SA	6		4		0	0	2		0	0
Moderate	50	0.0%	1	8	43	49	15	Total	75	0.0%	59	0.0%	2	8	16	0.0%	1	0
DTO	0		0	1	0			SA	27		12		1	0	15		1	0
Middle	80	0.0%	1	20	76	79	13	Total	124	0.0%	107	0.0%	2	18	17	0.0%	1	1
DTO	1		0	0	1			SA	46		29		1	0	17		1	1
Upper	101	0.0%	2	10	85	97	21	Total	131	0.0%	118	0.0%	3	9	13	0.0%	1	1
DTO	1		0	0	1			SA	31		19		1	0	12		1	1
Unknown	8	0.0%	1	1	5	6	1	Total	9	0.0%	8	0.0%	1	1	1	0.0%	0	0
DTO	0		0	0	0			SA	1		0		0	0	1		0	0
Total	246	0.0%	5	40	216	238	52	Total	352	0.0%	303	0.0%	8	37	49	0.0%	3	2
DTO	2		0	1	2			SA	111		64		3	0	47		3	2

Based on 2022 FFIEC Census Data

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

DTO - Drive thru only is a subset of total branches

SA = Stand Alone ATM is a subset of total ATMs

Community Development Services

The bank is a leader in providing CD services throughout its AAs. The table below summarizes the total service activities, hours of CD services by rated area and overall, and CD service conclusions. Totals shown benefit AA and BSRAs that include the AA. It also includes services provided outside any AAs within a state if the bank was deemed to have been responsive to the needs of its own AAs in that state first.

Rated Area	Services (#)	Services (Hours)	Community Development Service Conclusion
Georgia	1,042	12,988*	Leader
Florida	923	9,418*	Leader
Columbus GA-AL Multistate	625	5,480	Leader
Alabama	482	4,175*	Leader
South Carolina	195	3,122*	Leader
Tennessee	56	717	Relatively High Level
Chattanooga TN-GA Multistate	35	199	Relatively High Level
BSRA that includes all rated areas	4	268	
OVERALL	3,362	36,367	LEADER IN PROVIDING
*Includes 158 hours in services outside any of the bank's AAs in that state, broken down as follows: 25 hours in Georgia; 4 hours in Florida; 6 hours in Alabama; and 123 hours in South Carolina.			

As the previous table shows, the bank engaged in 36,367 hours of qualifying CD services during the review period. This total includes:

- 35,027 hours directly benefiting individual AAs.
- 268 hours benefiting the BSRA that includes all of the bank's AAs; all were as a representative of a board of directors for a nationwide affordable housing council specializing in the purchase and creation of LIHTCs.
- 914 hours benefiting BSRAs that include multiple AAs in Georgia (113 hours), Florida (647 hours), Alabama (150 hours), and South Carolina (4 hours).
- 158 hours benefiting areas in Georgia, Florida, Alabama, or South Carolina that were outside of any AA in those states; these hours were considered and included because the bank adequately addressed the needs of its AA in those states first. The previous table contains totals by state under the asterisk.

Additional details of service hours are described later within the state and/or AA they benefit.

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.

GEORGIA

CRA RATING FOR GEORGIA: SATISFACTORY

The Lending Test is rated: High Satisfactory
The Investment Test is rated: High Satisfactory
The Service Test is rated: High Satisfactory

Major factors contributing to this rating include:

- The geographic distribution of loans reflects good penetration throughout Georgia AAs.
- The distribution of borrowers reflects adequate penetration throughout Georgia AAs.
- The bank made a relatively high level of CD loans in Georgia.
- The bank made a significant level of qualified CD investments and grants that exhibit good responsiveness to several identified CD needs in Georgia.
- Retail banking services were adequate throughout Georgia AAs.
- The bank was a leader in providing CD services in Georgia.

SCOPE OF EXAMINATION

Scoping considerations, including time periods and products, applicable to the review of the Georgia AAs are consistent with the overall CRA examination scope as presented in the *Institution, Scope of Examination* section.

Synovus operates in 19 separate AAs in Georgia, and the bank's state rating reflects a composite of performance in these AAs. Full-scope reviews were conducted for the Atlanta and Athens AAs, with the Atlanta AA receiving primary consideration in deriving statewide performance conclusions as a result of branch structure and loan and deposit activity. The remaining 17 AAs in Georgia were reviewed under limited-scope procedures: Albany, Augusta, Brunswick, Bulloch-Candler, Camden, Dalton, Franklin-Hart, Gordon, Macon, Rome, Savannah, Sumter, Thomas, Tift, Troup, Valdosta, and Warner Robins.

DESCRIPTION OF INSTITUTION'S OPERATIONS IN GEORGIA

Of the bank's seven rated areas, most of its operations, including branch offices, deposits, and loans, are found in the state of Georgia. As of December 31, 2022, the bank operates 86 branches in the state, representing 35.0 percent of the bank's total branches. The bank holds \$20.9 billion in deposits accounting for 42.2 percent of the bank's total deposits. During the review period, Synovus reported a total of 34,407 HMDA-reportable and CRA small business loans in Georgia, accounting for 41.6 percent of the bank's total HMDA-reportable and CRA small business loans.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN GEORGIA

LENDING TEST

Overview

The Lending Test rating for the state of Georgia is High Satisfactory. The rating is the result of performance in each characteristic of the Lending Test applicable to the state, including Lending Activity (excellent); Geographic Distribution (good); Borrower Distribution (adequate); and CD Lending (relatively high level). Highlights of each characteristic are found in the sections that follow, with additional descriptions and details within each AA of the state.

Lending Activity

Lending levels reflect excellent responsiveness to the credit needs of Georgia AAs. The total number and dollar volume of HMDA-reportable and CRA small business loans was considered in arriving at Lending Activity conclusions, as well as competitive factors and the bank's overall importance to each AA. Statewide conclusions are derived from conclusions within each AA as detailed in the *Lending Activity* section of the Atlanta and Athens AAs.

The following table displays the volume of lending activity from January 1, 2020 through December 31, 2022, by loan type.

Statewide Summary of Lending Activity
Assessment Areas Located in: Georgia
2020-2022

Loan Type	#	%	\$(000s)	%
HMDA Home Purchase	5,393	15.6%	1,741,199	24.1%
HMDA Refinance	5,706	16.5%	1,619,782	22.5%
HMDA Home Improvement	1,419	4.1%	186,228	2.6%
HMDA Multi-Family	108	0.3%	141,258	2.0%
HMDA Other Purpose LOC	4,353	12.6%	687,446	9.5%
HMDA Other Purpose Closed/Exempt	173	0.5%	49,059	0.7%
HMDA Loan Purpose NA	0	0.0%	0	0.0%
Total HMDA	17,152	49.6%	4,424,972	61.3%
Total Small Business	17,255	49.9%	2,756,477	38.2%
Total Farm	186	0.5%	32,765	0.5%
Total Loans	34,593	100%	7,214,214	100%

Originations & Purchases

Geographic and Borrower Distribution

The geographic distribution of HMDA-reportable and CRA small business loans reflects good dispersion throughout the AAs in Georgia and the distribution of loans by borrower income and revenue size of businesses is adequate. The analyses of HMDA-reportable and CRA small business lending within each full-scope AA in Georgia are discussed in detail later in this report.

CD Lending

Synovus made a relatively high level of loans in Georgia. During the review period, the bank originated \$483.1 million in qualified CD loans directly benefiting Georgia AAs. In addition, the bank received consideration at the state level for CD loans totaling \$37.2 million that benefited all the bank's AAs in the state. Most of the statewide loans were to an entity that helps finance projects developed with LIHTCs across the state. The bank made an excellent level of CD loans in the Atlanta full-scope AA and an adequate level of CD loans in the Athens full-scope AA. More information on CD loans can be found in the full-scope AA sections of this report.

The bank was considered responsive to the CD needs of its AA in the state. Therefore, the bank also received consideration for \$86.2 million in qualified CD loans within the state but that did not benefit the bank's AAs, including loans for \$41.2 million that supported five affordable housing projects financed by LIHTCs.

INVESTMENT TEST

The Investment Test rating for Georgia is High Satisfactory.

The bank made a significant level of qualified CD investments and grants in Georgia, with \$195.9 million in qualified investments and \$2.8 million in qualified contributions directly benefiting Georgia AAs. In addition, the bank received consideration at the state level for contributions totaling \$381,220 that benefited all the bank's AAs in the state, with a primary focus on community service initiatives for LMI individuals including scholarships, technology upgrades, legal services, and childcare. The bank made a significant level of qualified investments and contributions in the Atlanta full-scope AA and an adequate level of investments and contributions in the Athens full-scope AA. Additional details regarding specific investments and contributions can be found in the full-scope AA sections of this report.

The bank was responsive to the CD needs of its AA in the state. Therefore, the bank also received consideration for \$36.5 million of investments and \$8,500 in contributions within the state but that did not benefit the bank's AAs. These included five current period LIHTCs totaling \$34.8 million, which created 284 housing units for LMI individuals and families; one current period NMTC for \$1.7 million creating 22 new jobs and retaining 61 current jobs in an underserved, rural geography; four prior period MBS with a current balance of \$73,077 that support LMI borrowers, and four contributions totaling \$8,500 toward scholarships for LMI students in rural parts of Georgia.

SERVICE TEST

The Service Test rating for Georgia is High Satisfactory.

Retail Services

Delivery systems are unreasonably inaccessible to portions of the AA in Georgia and business hours and services are tailored to convenience and needs of the AAs the state as described in the full-scope Georgia full-scope AA sections. As of December 31, 2022, Synovus operated 86 branches in Georgia. The bank has two branches in low-income tracts and 19 branches in moderate-income tracts, representing 24.4 percent of total branches in the state.

A full array of personal and business banking products and services is offered at all locations in Georgia AAs. In addition, the bank operates its SHP special purpose credit program in the Atlanta AA. Branches in Georgia operate more tailored hours, with earlier drive-through hours (generally beginning at 7:45 a.m.), later lobby hours (generally until 6:00 p.m.), and many with Saturday lobby hours from 9:00 a.m. to noon. Delivery systems include full-service ATMs at nearly all of the branches. In addition to those ATMs, the bank compliments its traditional service delivery methods with alternative delivery systems that provide increased access to banking services, as previously described in the *Institution, Retail Banking Services* section of this report.

During the review period, the bank closed 20 branches and opened 4 branches in the state of Georgia. At the time of closure, six branches were in moderate-income tracts, ten branches were in middle-income tracts, and four branches were in upper-income tracts. Of the branches opened, two were in moderate-income tracts, one was in an upper income tract, and one was in a tract classified as unknown income. The changes to the bank's branch network have generally not adversely affected the accessibility of delivery systems.

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

CD Services

The bank was a leader in providing CD services in Georgia. During the review period, the bank engaged in 12,988 hours of qualifying CD service in Georgia. This total includes:

- 12,850 hours directly benefiting individual AAs in Georgia.
- 113 hours benefiting a BSRA that includes all of the bank's AA in Georgia. These hours include technical assistance and/or board of directors representation for statewide housing agencies, CDFIs, and nonprofits offering college scholarship programs, healthcare, and economic improvements for LMI families.
- 25 hours benefiting areas in Georgia that were outside of any AA in the state; the hours were considered and included because the bank was responsive to the needs of its AAs in Georgia.

Additional details of service hours in Georgia are described later within each individual AA they benefit.

METROPOLITAN AREA – ATLANTA MSA (Full-Scope Review)

DESCRIPTION OF INSTITUTION’S OPERATIONS IN THE ATLANTA AA

Overview

The Atlanta AA consists of the following 20 counties in the Atlanta-Sandy Springs-Alpharetta, GA MSA: Barrow, Bartow, Carroll, Cherokee, Clayton, Cobb, Coweta, Dekalb, Douglas, Fayette, Forsyth, Fulton, Gwinnett, Haralson, Henry, Newton, Paulding, Pickens, Rockdale, and Walton. As of December 31, 2022, the bank operated 41 branches in the AA, representing 47.7 percent of its branches in the state of Georgia and 16.7 percent of total branches. Of the branches in the AA, 1 is in a low-income tract, 9 are in moderate-income tracts, 15 are in middle-income tracts, 15 are in upper-income tracts and 1 is in an unknown-income tract. As a percentage within the state of Georgia, 60.2 percent of deposit dollar volume and 56.2 percent of HMDA-reportable and CRA small business loans by number are located in the Atlanta AA. As described, Atlanta is the bank’s primary AA in the state of Georgia.

The Atlanta banking market is highly competitive with a significant presence of national and multi-regional banks. There are 79 financial institutions operating 1,025 branch locations within the Atlanta AA. Synovus ranked 4th in total deposits, holding 5.2 percent deposit market share with approximately \$12.6 billion in total deposits. Truist Bank holds the largest deposit market share in the Atlanta AA followed by Bank of America and Wells Fargo Bank.

For HMDA-reportable lending, Synovus originated or purchased 1.1 percent, 0.9 percent, and 1.5 percent of total HMDA-reportable loans in the AA in 2020, 2021, and 2022, respectively. Synovus was ranked 19th out of 916 reporters in 2020; 23rd out of 961 reporters in 2021; and 17th out of 959 reporters in 2022. Given the highly competitive nature of lending in this AA, Synovus’ ranking indicates that it is an important contributor for HMDA-reportable lending in the Atlanta AA. Rocket Mortgage (formally known as Quicken Loans) was the top HMDA reporter in the market for 2020, 2021, and 2022.

For CRA small business lending, Synovus ranked 10th out of 329 reporters with 2.5 percent of CRA small business loans in 2020. In 2021, the bank ranked 14th out of 311 reporters with 1.2 percent of CRA small business loans. In 2022, Synovus ranked 19th out of 254 reporters with 0.5 percent of CRA small business loans. Given the highly competitive nature of lending in this AA, Synovus’ ranking indicates that it is an important contributor for CRA small business lending in the AA. American Express was the top CRA small business lender in the market for 2020, 2021, and 2022.

Demographics, Population, and Income Characteristics

The Atlanta AA has a population of 5.9 million as of 2022, having grown over 10.0 percent since 2015. More recently, the Atlanta MSA was ranked the 8th largest MSA in the U.S, with a population over 6.2 million as of 2022.⁵ The most populous county is Fulton County with 1.1 million people, which is home to the city of Atlanta. The other large population centers are in neighboring Gwinnett, Cobb, and DeKalb counties, with a combined population of approximately 2.5 million people. Forsyth County experienced the largest population growth between 2015 and 2020 at 28.1 percent, followed by Cherokee County at 18.0 percent and Barrow County at 16.0 percent. This data indicates that population growth during the review period occurred primarily in suburbs of Atlanta.

⁵“Population of the Largest Metropolitan Areas in the United States in 2022”. Statista, www.statista.com/statistics/183600/population-of-metropolitan-areas-in-the-us/. Access 18 January 2024.

The AA contains 1,441 census tracts: 111 low-income census tracts (7.7 percent), 341 moderate-income census tracts (23.7 percent), 450 middle-income census tracts (31.2 percent), 487 upper-income census tracts (33.8 percent), and 52 tracts with unknown income levels (3.6 percent).

For purposes of classifying borrower income, this evaluation uses the FFIEC estimated median family income for the relevant area. As the following table shows, the median family income increased from \$82,200 in 2020 to \$95,700 in 2022.

Borrower Income Levels
Atlanta-Sandy Springs-Alpharetta, GA MSA

FFIEC Estimated Median Family Income		Low 0 - 49.99%		Moderate 50% - 79.99%		Middle 80% - 119.99%		Upper 120% - & above	
2020	\$82,200	0	- \$41,099	\$41,100	- \$65,759	\$65,760	- \$98,639	\$98,640	- & above
2021	\$85,700	0	- \$42,849	\$42,850	- \$68,559	\$68,560	- \$102,839	\$102,840	- & above
2022	\$95,700	0	- \$47,849	\$47,850	- \$76,559	\$76,560	- \$114,839	\$114,840	- & above

There are 1,387,070 families in the AA, of which 21.6 percent are low-income, 17.0 percent are moderate-income, 19.6 percent are middle-income, and 41.8 percent are upper income. Of the total families, 8.2 percent have incomes below the poverty level. The largest percentage of the families below the poverty level live in moderate-income tracts (36.1 percent) and middle-income tracts (29.5 percent). Moreover, low-income families reside primarily in moderate-income tracts and moderate-income families reside primarily in middle-income tracts. This data suggests that lending challenges and opportunities exist for families residing in moderate- and middle-income tracts.

Housing Characteristics

There are approximately 2.2 million housing units in the AA, of which 59.2 percent are owner-occupied, 33.4 percent are rental units, and 7.5 percent are vacant. Housing units are predominately owner-occupied, which indicates a variety of home lending opportunities available within the AA. However, fewer home lending opportunities exist in low-income tracts where only 24.7 percent of housing units are owner-occupied and 61.9 percent of units are rentals.

The median age of the housing stock in the AA is 36 years, which is older than homes across Georgia (31 years). Housing units in the LMI census tracts were even older, with the median age of housing stock at 46 years for low-income tracts and 39 years for moderate-income tracts. The older age of homes is an indicator of potential opportunity for loans for home improvement purpose in LMI tracts.

The median housing value is \$237,360, which is higher than the median housing value for Georgia (\$190,200). Forsyth County had the highest median housing value at \$362,300 and Clayton County had the lowest median housing value at \$122,100. Moreover, median gross rent in the AA (\$1,215 per month) is higher than the median gross rent for Georgia (\$1,042 per month). As with median housing values, Forsyth County had the highest median gross rent at \$1,432 per month. Additionally, the affordability ratio⁶ for the AA (30.2 percent) is lower

⁶ The housing affordability ratio is calculated by dividing the median household income by the median housing value. It represents the amount of single-family, owner-occupied housing that a dollar of income can purchase for the median household in the census tract. Values closer to 100 percent indicate greater affordability.

than the affordability ratio for Georgia (32.2 percent). Affordability varied throughout the AA, with Fulton County having the lowest affordability ratio at 22.3 percent and Clayton County having the highest affordability ratio at 40.5 percent. Families that are housing cost burdened are defined as renters or homeowners paying 30.0 percent or more of household income toward housing cost. Within the AA, the percentage of renters with rent costs greater than 30 percent of income (47.1 percent) is higher than the state of Georgia at 45.3 percent. More specifically, renters are most cost burdened in Newton, DeKalb, and Gwinnett counties. Families that are housing cost burdened are defined as renters or homeowners paying 30.0 percent or more of household income toward housing cost.

Overall, the data suggests that housing is expensive in the AA relative to the state of Georgia and is not affordable, particularly in Fulton, DeKalb, Cobb, and Gwinnett counties where affordability is lower, and the percentage of cost-burdened families is higher compared to the overall AA and Georgia.

Economic Conditions

The AA includes the city of Atlanta, which is the state capital and largest city in the state of Georgia. Atlanta has access to three major interstate highways (I-75, I-85, and I-20) and is the home of the busiest airport in the world (Hartsfield-Jackson International Airport), making the city a major transportation and logistics hub.⁷ There are 17 Fortune 500 companies headquartered in Atlanta, including The Home Depot, UPS, Delta Air Lines, and Coca-Cola.⁸ The largest employers in metro Atlanta include Delta Air Lines, Emory University, Piedmont Healthcare, Northside Hospital, Publix Supermarkets, and The Home Depot.⁹ According to the Bureau of Labor Statistics during the second quarter of 2022, the largest industries by number of employees include healthcare and social assistance (294,456), accommodation and food services (239,548), and professional and technical services (221,414).

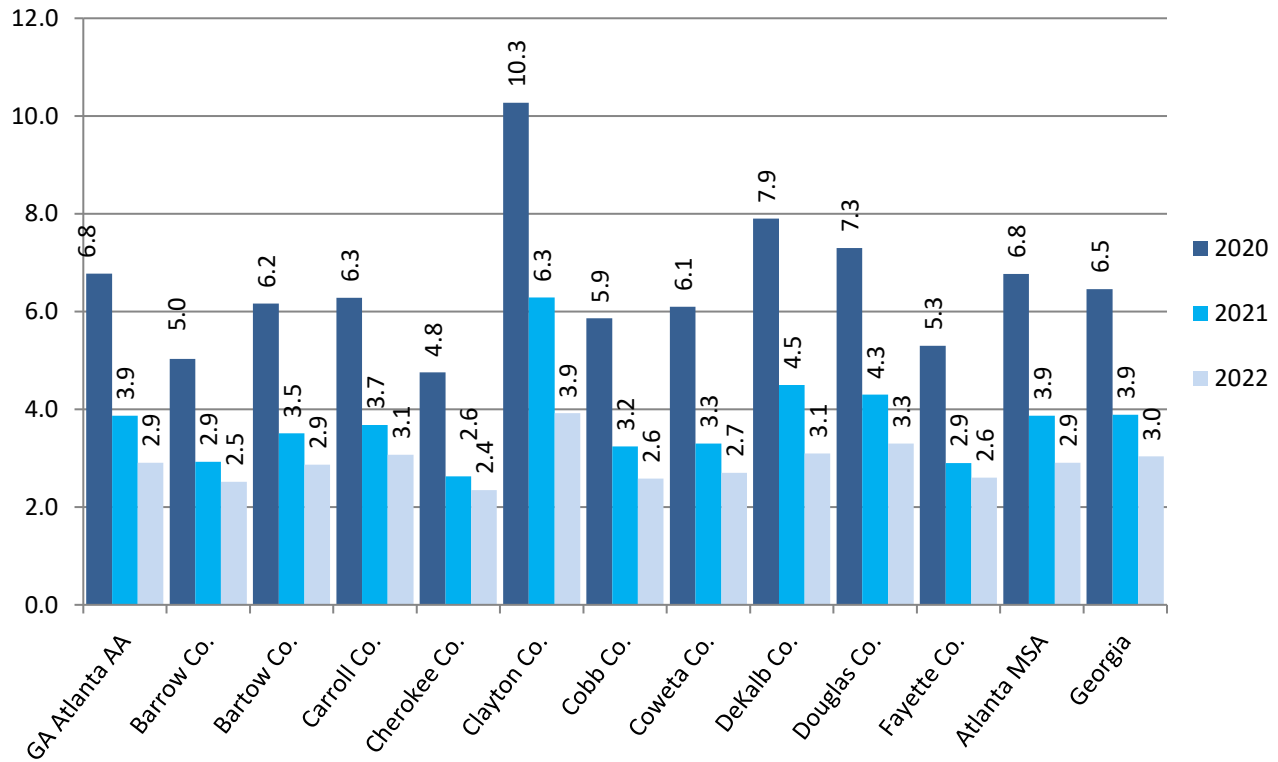
The following tables show the unemployment rate percentages for the AA and the state of Georgia. As shown, unemployment rates in the AA were similar to unemployment rates for the state of Georgia. The AA unemployment rate improved from 6.8 percent in 2020 to 2.9 percent in 2022 while the state's unemployment rate experienced a similar drop from 6.5 percent in 2020 to 3.0 percent in 2022. Forsyth County had the lowest unemployment rate during the review period, while Clayton County had the highest unemployment rate during the review period.

⁷ "The top 10 busiest airports in the world revealed." *Airports Council International*, 11 Apr. 2022, www.aci.aero/2022/04/11/the-top-10-busiest-airports-in-the-world-revealed/. Accessed 10 Jan. 2024.

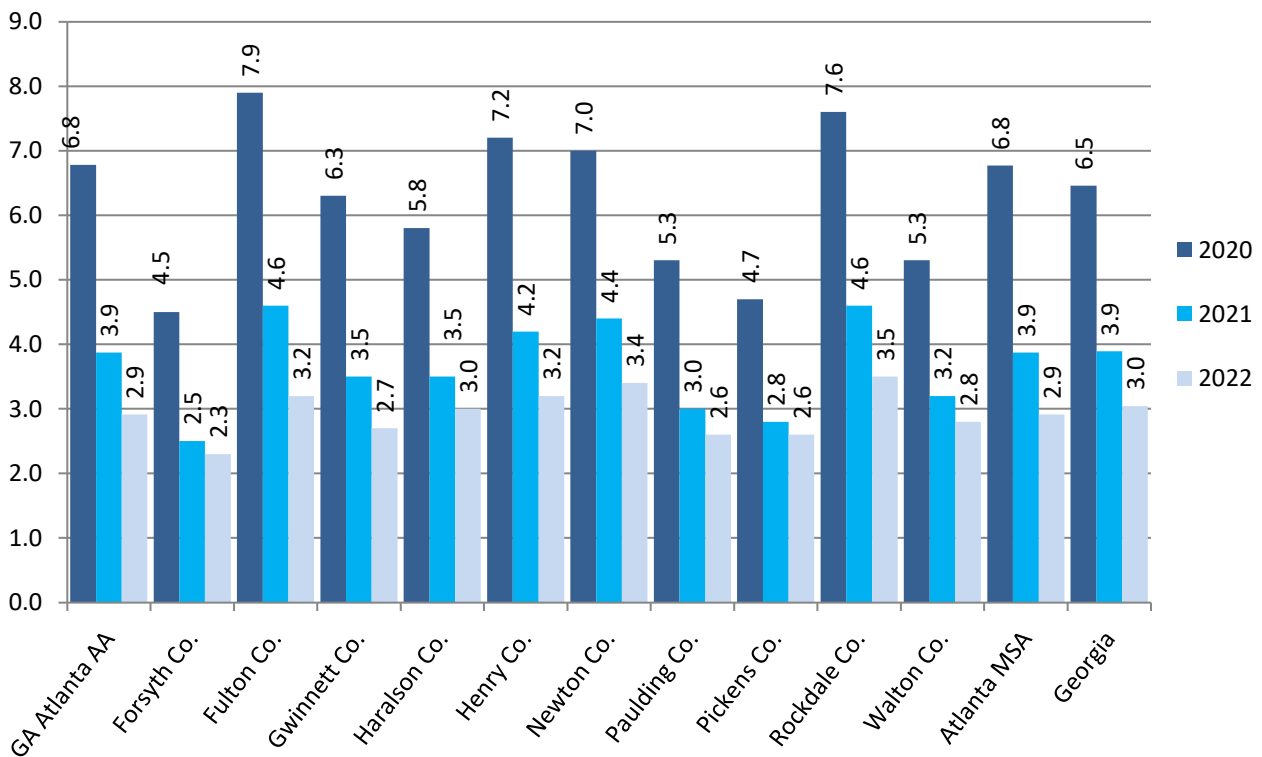
⁸ "Metro Atlanta welcomes Assurant as newest Fortune 500 company." *Metro Atlanta Chamber*, 17 Jul. 2023, www.metroatlantachamber.com/fortune-500-1000-company-assurant/. Accessed 10 Jan. 2024.

⁹ "Metro Atlanta Top Employers (2022-2023)." *Metro Atlanta Chamber*, Aug. 2023, www.metroatlantachamber.com/wp-content/uploads/2023/08/Top-Employer-Final.pdf. Accessed 10 Jan. 2024.

Unemployment Rates - GA Atlanta



Unemployment Rates - GA Atlanta



Not Seasonally Adjusted. Source: Bureau of Labor Statistics

Credit and CD Needs

As part of the CRA examination, information from two recently conducted interviews with contacts engaged in Atlanta-area affordable housing and CD were referenced.

According to a local affordable housing contact, employment opportunities are abundant in the AA. However, there is a major shortage of affordable housing. Most new construction is occurring in the high-end, \$500,000+ market segment. Existing home prices have also skyrocketed. Current market conditions make it tremendously challenging for LMI individuals to purchase homes.

A contact employed by a local CD fund mentioned that there is a need for additional assistance for start-up businesses in the area, especially those that have been in business for less than two years. According to the contact, start-ups often have difficulty obtaining equity and debt financing from traditional sources. The contact also mentioned that rising interest rates have been a challenge for local small businesses.

Based on conversations with these community contacts, numerous opportunities are available in the AA for banks. Opportunities include engaging with nonprofit organizations, developers, and others in a wide range of CD activities, including affordable housing development, workforce development, neighborhood revitalization, small business lending, financial education, and technical assistance to nonprofit organizations and their constituencies.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE ATLANTA AA

LENDING TEST

Lending levels reflect excellent responsiveness to credit needs of the AA. The geographic distribution of loans reflects good penetration throughout the AA and the distribution of loans reflects adequate penetration among borrowers of different income levels and businesses of different revenue sizes. In addition, the bank made an excellent level of CD loans.

The analysis included 10,601 HMDA-reportable loans and 8,751 CRA small business loans reported by the bank in the AA during the review period. Therefore, HMDA-reportable loans received greater weight in determining conclusions. Additionally, during 2020, 2021, and 2022 the bank originated or purchased 3,158 home purchase loans, 2,947 home refinance loans, and 1,052 home improvement loans in the Atlanta AA. Thus, when considering HMDA-reportable loan categories, home purchase loans received slightly greater weight given its relative share of the total HMDA-reportable lending in this AA, followed by home refinance loans and home improvement loans.

Details of the bank's mortgage and small business lending and information regarding lending by peers can be found in *Appendix F*.

Lending Activity

Lending activity is considered excellent. Overall, 26.8 percent of HMDA-reportable loans and 20.3 percent of CRA small business loans were made in the Atlanta AA. The percentage of the bank's HMDA-reportable lending, which is the most heavily weighted product in the AA, exceeds the percentage of its area deposits. In addition, the bank is an important contributor to both HMDA-reportable and CRA small business lending in the area.

Geographic Distribution of Loans

The geographic distribution of loans reflects good penetration when considering the weighting previously noted for the AA. As described in the following sections, overall performance for HMDA-reportable lending is good and small business lending performance is adequate.

Home Purchase Loans – Excellent

Home purchase lending in low-income tracts is excellent. In 2020 and 2021, the bank made 5.4 percent of its home purchase loans in low-income tracts, which was above the percentage of owner-occupied units in these tracts (3.2 percent). In 2020, the bank's lending (6.1 percent) was above aggregate performance (3.7 percent) and in 2021 the bank's lending (4.2 percent) was similar to aggregate performance (3.8 percent). In 2022, the bank made 4.0 percent of its home purchase loans in low-income tracts, which was above the percentage of owner-occupied units (3.0 percent) and similar to aggregate performance (3.7 percent).

Home purchase lending in moderate-income tracts is excellent. In 2020 and 2021, the bank made 26.9 percent of its home purchase loans in moderate-income tracts, which was above the percentage of owner-occupied units in these tracts (19.7 percent). In 2020, the bank's lending (26.0 percent) was above aggregate performance (20.6 percent) and in 2021 the bank's lending (28.4 percent) was also above aggregate performance (19.9 percent). In 2022, the bank made 24.7 percent of its home purchase loans in moderate-income tracts, which was above the percentage of owner-occupied units (19.2 percent) and aggregate performance (20.0 percent).

Home Refinance Loans – Poor

Home refinance lending in low-income tracts is adequate. In 2020 and 2021, the bank made 2.1 percent of its home refinance loans in low-income tracts, which was below the percentage of owner-occupied units in these tracts (3.2 percent). In 2020, the bank's lending (1.8 percent) was similar to aggregate performance (2.0 percent) and in 2021 the bank's lending (2.5 percent) was also similar to aggregate performance (2.3 percent). In 2022, the bank made 0.7 percent of its home refinance loans in low-income tracts, which was below the percentage of owner-occupied units (3.0 percent) and aggregate performance (3.1 percent). The adequate conclusion is supported when considering the heavy competition in the AA and limited supply of owner-occupied units in low-income tracts. This indicates that fewer opportunities exist and there is strong competition for home refinance loans. Additionally, the collective aggregate performance is in line with the percentage of owner-occupied units, which further indicates that needs are being met.

Home refinance lending in moderate-income tracts is poor. In 2020 and 2021, the bank made 10.1 percent of its home refinance loans in moderate-income tracts, which was below the percentage of owner-occupied units in these tracts (19.7 percent). In 2020, the bank's lending (8.2 percent) was below aggregate performance (12.7 percent) and in 2021 the bank's lending (13.1 percent) was also below aggregate performance (15.3 percent). In 2022, the bank made 9.4 percent of its home refinance loans in moderate-income tracts, which was below the percentage of owner-occupied units (19.2 percent) and aggregate performance (20.3 percent).

Home Improvement Loans – Adequate

Home improvement lending in low-income tracts is adequate. In 2020 and 2021, the bank made 1.0 percent of its home improvement loans in low-income tracts, which was below the percentage of owner-occupied units in these tracts (3.2 percent). In 2020, the bank's lending (2.6 percent) was similar to aggregate performance (1.9 percent), and in 2021 the bank's lending (0.8 percent) was below aggregate performance (2.2 percent). In 2022, the bank made 1.7 percent of its home improvement loans in low-income tracts, which was below the percentage of owner-occupied units (3.0 percent) and similar to aggregate performance (1.6 percent).

Home improvement lending in moderate-income tracts is poor. In 2020 and 2021, the bank made 9.4 percent of its home improvement loans in moderate-income tracts, which was below the percentage of owner-occupied units in these tracts (19.7 percent). In 2020, the bank's lending (7.9 percent) was below aggregate performance (12.4 percent) and in 2021 the bank's lending (9.6 percent) was also below aggregate performance (12.0 percent). In 2022, the bank made 7.4 percent of its home improvement loans in moderate-income tracts, which was below the percentage of owner-occupied units (19.2 percent) and aggregate performance (11.9 percent).

Small Business Loans – Adequate

CRA small business lending in low-income tracts is poor. In 2020 and 2021, the bank made 3.7 percent of its CRA small business loans in low-income tracts, which was below the percentage of total businesses located in these tracts (5.6 percent). In 2020, the bank's lending (3.8 percent) was below aggregate performance (4.9 percent) and in 2021 the bank's lending (3.7 percent) was also below aggregate performance (5.5 percent). In 2022, the bank made 3.6 percent of its CRA small business loans in low-income tracts, which was below the percentage of total businesses located in these tracts (5.4 percent) and aggregate performance (4.7 percent).

CRA small business lending in moderate-income tracts is good. In 2020 and 2021, the bank made 23.6 percent of its CRA small business loans in moderate-income tracts, which was similar to the percentage of total businesses located in these tracts (23.1 percent). In 2020, the bank's lending (23.4 percent) was above aggregate performance (20.6 percent) and in 2021 the bank's lending (24.0 percent) was also above aggregate performance (22.4 percent). In 2022, the bank made 25.1 percent of its CRA small business loans in moderate-income tracts, which was above the percentage of total businesses located in these tracts (22.4 percent) and aggregate performance (21.0 percent).

No conspicuous lending gaps were identified based on an analysis of the dispersion of the loan products reviewed. The bank had activity in more than 80 percent of all AA census tracts throughout the review period. Lending data and maps did not indicate an absence of loans across LMI tracts.

Lending to Borrowers of Different Incomes and Businesses of Different Sizes

The distribution of loans based on borrower income or gross annual revenues is adequate. As described in the following sections, overall performance for HMDA-reportable lending is adequate and CRA small business lending performance is also adequate.

Home Purchase Loans – Good

Home purchase lending to low-income borrowers is adequate. In 2020 and 2021, the bank made 6.4 percent of its home purchase loans to low-income borrowers, which was below the percentage of low-income families (22.7 percent). In 2020, the bank's lending (7.5 percent) was similar to aggregate performance (7.9 percent) and in 2021 the bank's lending (4.7 percent) was below aggregate performance (5.7 percent). In 2022, the bank made 4.0 percent of its home purchase loans to low-income borrowers, which was below the percentage of low-income families (21.6 percent) and the same as aggregate performance (4.0 percent).

Home purchase lending to moderate-income borrowers is excellent. In 2020 and 2021, the bank made 26.1 percent of its home purchase loans to moderate-income borrowers, which was above the percentage of moderate-income families (16.7 percent). In 2020, the bank's lending (27.0 percent) was above aggregate performance (22.3 percent) and in 2021 the bank's lending (24.6 percent) was also above aggregate performance (19.0 percent). In 2022, the bank made 22.5 percent of its home purchase loans to moderate-income borrowers, which was above the percentage of moderate-income families (17.0 percent) and aggregate performance (16.9 percent).

Home Refinance Loans – Poor

Home refinance lending to low-income borrowers is poor. In 2020 and 2021, the bank made 5.3 percent of its home refinance loans to low-income borrowers, which was below the percentage of low-income families (22.7 percent). In 2020, the bank's lending (4.8 percent) was similar to aggregate performance (4.5 percent) and in 2021 the bank's lending (6.0 percent) was similar to aggregate performance (6.7 percent). In 2022, the bank made 5.5 percent of its home refinance loans to low-income borrowers, which was below the percentage of low-income families (21.6 percent) and aggregate performance (11.6 percent).

Home refinance lending to moderate-income borrowers is poor. In 2020 and 2021, the bank made 10.6 percent of its home refinance loans to moderate-income borrowers, which was below the percentage of moderate-income families (16.7 percent). In 2020, the bank's lending (9.7 percent) was below aggregate performance (11.6 percent) and in 2021 the bank's lending (12.1 percent) was also below aggregate performance (15.5 percent). In 2022, the bank made 7.9 percent of its home refinance loans to moderate-income borrowers, which was below the percentage of moderate-income families (17.0 percent) and aggregate performance (23.0 percent).

Home Improvement Loans – Poor

Home improvement lending to low-income borrowers is poor. In 2020 and 2021, the bank made 3.6 percent of its home improvement loans to low-income borrowers, which was below the percentage of low-income families (22.7 percent). In 2020, the bank's lending (2.6 percent) was below aggregate performance (5.3 percent) and in 2021 the bank's lending (3.7 percent) was also below aggregate performance (5.7 percent). In 2022, the bank made 3.4 percent of its home improvement loans to low-income borrowers, which was below the percentage of low-income families (21.6 percent) and aggregate performance (5.0 percent).

Home improvement lending to moderate-income borrowers is poor. In 2020 and 2021, the bank made 7.0 percent of its home improvement loans to moderate-income borrowers, which was below the percentage of moderate-income families (16.7 percent). In 2020, the bank's lending (10.5 percent) was below aggregate performance (11.9 percent) and in 2021 the bank's lending (6.6 percent) was also below aggregate performance (12.0 percent). In 2022, the bank made 9.9 percent of its home improvement loans to moderate-income borrowers, which was below the percentage of moderate-income families (17.0 percent) and aggregate performance (13.6 percent).

CRA Small Business Loans – Adequate

CRA small business lending to businesses of different sizes is adequate. In 2020 and 2021, the bank made 60.7 percent of its small business loans to businesses with revenues of \$1 million or less, which was below the percentage of total businesses with revenues of \$1 million or less (93.4 percent). In 2020, the bank's lending (59.6 percent) was above aggregate performance (42.3 percent) and in 2021 the bank's lending (62.5 percent) was also above aggregate performance (42.2 percent). In 2022, the bank made 41.7 percent of its CRA small business loans to businesses with revenues of \$1 million or less, which was below the percentage of total businesses with revenues of \$1 million or less (93.6 percent) and aggregate performance (48.7 percent).

CD Lending

The bank made an excellent level of CD loans in the Atlanta AA. During the review period, the bank made 151 qualified CD loans totaling \$259.8 million. Specifically, the bank provided \$172.3 million for affordable housing for LMI individuals, \$63.5 million for the revitalization and stabilization of LMI communities, \$13.3 million for community services that benefit LMI individuals, and \$10.7 million to support economic development by financing small businesses. Additionally, nearly all of the loans were deemed impactful and/or responsive to AA needs and are described below.

- Eight loans for approximately \$111.2 million to finance four LIHTC projects that provided approximately 680 units of affordable housing for LMI individuals.
- 71 PPP loans totaling \$67.4 million that helped to revitalize and stabilize LMI communities by retaining businesses during the COVID-19 pandemic.
- Two loans totaling \$54.6 million to finance the preservation and renovation of two distressed multifamily housing developments to provide affordable housing for LMI individuals.

- Five SBA 504 loans for \$10.7 million that provide financing for small businesses.
- Two loans for \$3.3 million to a nonprofit organization that provides healthcare services for LMI individuals. The loans supported the refinance of real estate and provided working capital for the organization.
- A \$2.4 million loan to a nonprofit organization that provides legal aid and community services for LMI individuals. The loan was for the acquisition of a new office building.

The Atlanta AA also positively benefited from 15 CD loans totaling \$37.2 million benefiting the BSRA that includes the entire state of Georgia. These loans were previously described under the *CD Lending* heading for the state of Georgia.

INVESTMENT TEST

The bank made a significant level of qualified CD investments and grants in the Atlanta AA totaling \$90.9 million. This amount includes current period investments totaling \$62.0 million, prior period investments still outstanding with a total balance of \$27.9 million, and 246 donations totaling \$925,558.

Investment types varied and addressed a range of CD needs. These included funds to address small business financing needs, LIHTC projects to address affordable housing challenges, MBS supporting LMI borrowers, and a diversity of contributions. The bank exhibited good responsiveness to credit and CD needs.

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

- Five current period LIHTC projects totaling \$60.8 million for the creation of 770 new units of affordable housing to LMI individuals and families.
- One current period deposit into an MDI totaling \$500,000. The bank's deposit was used to address critical financing needs identified by the MDI for LMI individuals and families in the AA.
- 21 donations totaling \$79,200 to various schools, colleges, and nonprofit organizations for scholarships to LMI high school seniors.
- Two donations totaling \$66,667 to a local nonprofit that were part of a three-year, \$100,000 commitment. The donations were used toward creating a community center in a high-crime area for at-risk youth from low-income families. The community center offers specialized programming for youth and is part of a formal stabilization plan in Atlanta's west side involving crime reduction.
- One donation totaling \$50,000 to a local nonprofit for a program to create savings accounts for LMI public school students to help their families develop financial plans for their future. The program also provides financial workshops and coaching for parents and caregivers of those students.
- Ten donations totaling \$35,000 to address affordable housing needs in the AA. The donations were used to provide housing counseling services and rental and utility assistance to LMI homeowners facing eviction.
- Eight donations totaling \$26,600 to nonprofit organizations that provide start-up capital to entrepreneurs and workforce development programs to small businesses. These donations addressed specific small business needs noted by a community contact.

- One donation totaling \$10,000 to a local nonprofit with a mission to improve educational outcomes by providing access to affordable housing and community-based wraparound services designed to mitigate the negative effects of poverty.

The Atlanta AA also positively benefited from \$381,220 in contributions benefiting the BSRA that includes the entire state of Georgia. These contributions were previously described under the *Investment Test* heading for the state of Georgia.

SERVICE TEST

Retail banking services were adequate and the bank was a leader in providing CD services in the Atlanta AA.

Retail Banking Services

Service delivery systems are unreasonably inaccessible to portions of its geographies and individuals of different income levels throughout the Atlanta AA. In deriving this conclusion, the distribution of the bank's branches by census tract income level was compared to the distribution of households and businesses among the tract categories. As the following tables show, the bank operated branches and ATMs in all census tract categories. However, the percentage of the bank's branches and ATMs in low-income tracts is below the percentage of households and businesses in those tracts. Additionally, the bank has accessibility deficiencies in portions of the Atlanta AA, specifically in areas with numerous LMI tracts including south Fulton and DeKalb counties and all of Clayton County. Given the absence of branches or ATM access in a portion of the Atlanta AA with high concentrations of LMI census tracts, the bank's branches and ATMs are unreasonably inaccessible to portions of the area.

The bank closed five branches and opened two branches during the review period. Of the branch closures, two were in moderate-income census tracts, two were in middle-income census tracts and one was in an upper-income census tract. One branch opening was in a moderate-income census tract and the other opening was in an upper-income census tract. Openings and closings have generally not adversely affected accessibility of the bank's delivery systems.

Hours of operation are more tailored compared to other AAs, with earlier drive-through hours (generally beginning at 7:45 a.m.), later lobby hours (generally until 6:00 p.m.), and many with Saturday lobby hours from 9:00 a.m. to noon. The bank offers the same suite of products and services throughout the AA. Thus hours and services are tailored to the convenience and needs of the AA.

The tables below show the distribution of branches and ATMs along with households and businesses by tract category. The first table includes the 2020 and 2021 years, while the second table includes the 2022 year.

Geographic Distribution of Branches & ATMS 2020 - 2021

Assessment Area: GA Atlanta

Tract Category	Branches							ATMs										Demographics				
	Total Branches				Drive thru	Extended Hours	Week-end Hours	Total ATMs			Full Service ATMs				Cash only ATMs				Census Tracts		House holds	Total Businesses
	#	%	Open	Closed				#	%	#	%	Open	Closed	#	%	Open	Closed	#	%			
Low	0	0.0%	0	0	0	0	0	Total	0	0.0%	0	0.0%	0	0	0	0.0%	0	0	98	10.8%	7.4%	5.6%
DTO	0		0	0	0			SA	0		0		0	0	0		0	0				
Moderate	14	31.8%	1	1	14	14	10	Total	14	27.5%	14	28.6%	1	1	0	0.0%	0	0	233	25.6%	25.3%	23.1%
DTO	0		0	0	0			SA	0		0		0	0	0		0	0				
Middle	15	34.1%	0	1	14	15	9	Total	18	35.3%	17	34.7%	0	1	1	50.0%	1	0	274	30.1%	33.2%	31.3%
DTO	0		0	0	0			SA	3		2		0	0	1		1	0				
Upper	15	34.1%	1	0	14	15	7	Total	19	37.3%	18	36.7%	2	0	1	50.0%	0	0	298	32.7%	34.0%	39.5%
DTO	0		0	0	0			SA	4		3		1	0	1		0	0				
Unknown	0	0.0%	0	0	0	0	0	Total	0	0.0%	0	0.0%	0	0	0	0.0%	0	0	8	0.9%	0.1%	0.5%
DTO	0		0	0	0			SA	0		0		0	0	0		0	0				
Total	44	100%	2	2	42	44	26	Total	51	100%	49	100%	3	2	2	100%	1	0	911	100%	100%	100%
DTO	0		0	0	0			SA	7		5		1	0	2		1	0				

Based on 2021 FFIEC Census Data

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

DTO - Drive thru only is a subset of total branches

SA = Stand Alone ATM is a subset of total ATMs

Geographic Distribution of Branches & ATMS - 2022

Assessment Area: GA Atlanta

Tract Category	Branches							ATMs											Demographics			
	Total Branches				Drive thrus #	Extend- ed Hours #	Week-end Hours #	Total ATMs			Full Service ATMs				Cash only ATMs				Census Tracts		House holds %	Total Businesses %
	#	%	Open #	Closed #				#	%	#	#	#	%	Open #	Closed #	#	%	Open #	Closed #	#		
Low	1	2.4%	0	0	1	1	1	Total	1	2.0%	1	2.1%	0	0	0	0.0%	0	0	111	7.7%	6.6%	5.4%
DTO	0		0	0	0			SA	0		0		0	0	0		0	0				
Moderate	9	22.0%	0	1	9	9	5	Total	12	24.0%	11	22.9%	0	1	1	50.0%	0	0	341	23.7%	24.1%	22.4%
DTO	0		0	0	0			SA	3		2		0	0	1		0	0				
Middle	15	36.6%	0	1	15	15	5	Total	16	32.0%	16	33.3%	0	1	0	0.0%	0	0	450	31.2%	32.3%	30.0%
DTO	0		0	0	0			SA	1		1		0	0	0		0	0				
Upper	15	36.6%	0	1	14	15	7	Total	20	40.0%	19	39.6%	0	1	1	50.0%	0	0	487	33.8%	34.5%	39.3%
DTO	0		0	0	0			SA	5		4		0	0	1		0	0				
Unknown	1	2.4%	0	0	1	1	0	Total	1	2.0%	1	2.1%	0	0	0	0.0%	0	0	52	3.6%	2.5%	2.8%
DTO	0		0	0	0			SA	0		0		0	0	0		0	0				
Total	41	100%	0	3	40	41	18	Total	50	100%	48	100%	0	3	2	100%	0	0	1441	100%	100%	100%
DTO	0		0	0	0			SA	9		7		0	0	2		0	0				

Based on 2022 FFIEC Census Data

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

DTO - Drive thru only is a subset of total branches

SA = Stand Alone ATM is a subset of total ATMs

CD Services

The bank is a leader in providing CD services in the AA. During the review period, employees provided 585 CD service activities totaling 5,235 hours to 111 different organizations operating throughout the AA. Bank staff provided financial services in a variety of ways, including financial literacy; homebuyer education courses; memberships on board of directors, finance, and advisory committees; and technical assistance involving human resources.

Noteworthy CD services include:

- 152 hours of service to a local CDFI with a mission to develop and preserve affordable housing for LMI individuals and/or families. The CDFI also provides financing for developers of affordable housing. During the review period, the employee provided the hours to the CDFI as a board member.

- 149 hours of service to 10 different organizations for creation and facilitation of homebuyer education courses.
- 144 hours of service with three nonprofit organizations for revitalization/stabilization efforts in more rural parts of the AA. Both of the organizations have a mission to drive economic growth, preserve historic areas, and create essential infrastructure to retain residents and grow populations. Each bank employee provided the hours to the organizations as a board member.
- 81 hours of service associated with technical assistance involving human resources. Specifically, human resource representatives of Synovus conducted mock interviews, assisted with resume building, discussed job readiness, and assessed interview skills for graduating seniors. These sessions took place at five different colleges/universities operating in the AA and were conducted annually.
- 57 hours of service to three different nonprofit organizations focused on affordable housing initiatives. Both organizations have targeted missions to serve low-income individuals and families. Each employee provided the hours to the organizations as a board member.

The AA also positively benefited from 113 hours of CD service benefiting the BSRA that includes the entire state of Georgia. These services were previously described under the CD services write up for the state of Georgia.

METROPOLITAN AREA – ATHENS MSA (Full-Scope Review)

DESCRIPTION OF INSTITUTION’S OPERATIONS IN THE ATHENS AA

Overview

The Athens AA consist of two of the four counties in the Athens-Clarke County, Georgia MSA including Clarke and Oconee counties. As of December 31, 2022, the bank operated six branches in the AA, representing 7.0 percent of the its branches in the state of Georgia and 2.4 percent of its total branches. Of the branches in the AA, one is in a middle-income census tract and five are in upper-income census tracts. As a percentage within the state of Georgia, 8.1 percent of the bank’s deposit volume and 7.8 percent of its HMDA-reportable and CRA small business loans by number are located in the AA.

The Athens AA is somewhat competitive, with a mixture of local, regional, and nationwide banks. There were 17 financial institutions operating 40 branch locations within the Athens AA. Synovus ranked 1st with 26.8 percent deposit market share and approximately \$1.7 billion in total deposits. Other top financial institutions operating in the AA included Bank of America and Truist Bank.

Synovus originated or purchased 6.0 percent, 5.1 percent, and 8.2 percent of total HMDA-reportable loans in the AA in 2020, 2021 and 2022, respectively. Synovus was ranked 3rd out of 344 reporters in 2020; 4th out of 331 reporters in 2021; and 1st out of 304 reporters in 2022. Truist Bank was the top HMDA reporter in the market for 2020, and Rocket Mortgage was the top HMDA reporter in the market in 2021.

Synovus ranked 1st out of 96 reporters in 2020 with 19.9 percent of CRA small business loans. In 2021, the bank ranked 2nd out of 89 reporters with 10.8 percent of CRA small business loans. In 2022, Synovus ranked 8th out of 69 reporters with 4.1 percent of CRA small business loans. American Express was the top CRA lender in the market for 2021 and 2022.

Demographics, Population, and Income Characteristics

The AA is positioned in northeastern Georgia and includes the principal city of Athens, which is located in Clarke County and home to the state’s oldest university: the University of Georgia (UGA). UGA is a public, 4-year university with a total enrollment of approximately 40,000 as of Fall 2022. The AA has a population of 170,470 and includes a growing student population. Between 2015 and 2020, the AA experienced a 9.8 percent increase in population, which was higher than population growth for the state of Georgia (7.0 percent) over the same time period.

The AA contains 45 census tracts: 5 low-income tracts (11.1 percent), 10 moderate-income tracts (22.2 percent), 9 middle-income tracts (20.0 percent) and 21 upper-income tracts (46.7 percent).

For purposes of classifying borrower income, this evaluation uses the FFIEC estimated median family income for the relevant area. As the following table shows, the median family income increased from \$65,600 in 2020 to \$82,300 in 2022.

Borrower Income Levels
Athens-Clarke County, GA MSA

FFIEC Estimated Median Family Income		Low 0 - 49.99%		Moderate 50% - 79.99%		Middle 80% - 119.99%		Upper 120% - & above	
2020	\$65,600	0	- \$32,799	\$32,800	- \$52,479	\$52,480	- \$78,719	\$78,720	- & above
2021	\$73,100	0	- \$36,549	\$36,550	- \$58,479	\$58,480	- \$87,719	\$87,720	- & above
2022	\$82,300	0	- \$41,149	\$41,150	- \$65,839	\$65,840	- \$98,759	\$98,760	- & above

There were 35,535 families in the AA in 2022. Of those families, 23.3 percent were low-income, 15.8 percent were moderate-income, 15.2 percent were middle-income, and 45.7 percent were upper income. Of the total families, 10.5 percent had incomes below the poverty level. Poverty rates are higher in LMI tracts, with 31.4 percent of the families residing in low-income tracts and 15.7 percent of the families residing in moderate-income tracts living below the poverty level. Moreover, low-income families reside primarily in moderate-income tracts and moderate-income families reside primarily in upper-income tracts. This data indicates that lending opportunities exist throughout the entire AA but that lending challenges likely occur in low-income tracts.

Housing Characteristics

There are 68,030 housing units in the AA, of which 46.7 percent are owner-occupied, 47.5 percent are rental units, and 5.8 percent are vacant. However, fewer home ownership opportunities exist in LMI tracts. Specifically, 68.1 percent of all housing units in low-income tracts are rental and 64.8 percent of all housing units in moderate-income tracts are rental.

The median age of the housing stock in the AA was 40 years, which is older than that of homes in Georgia (31 years). Housing units in the low-income census tracts were older, with a median age of 46 years. The older age of homes is an indicator of potential opportunity for loans for home improvement purpose in low-income tracts.

The median housing value in the AA was \$224,487, which is higher than the median housing value for Georgia (\$190,200). Housing values vary widely by county, with Oconee County having a higher median housing value at \$304,400 and Clarke County's median housing value was \$186,800. Median gross rent in the AA was \$884 per month, which was lower than the median gross rent for the state of Georgia (\$1,042 per month). As with median housing values, the median gross rent varied by county, with Oconee County having a higher median gross rent (\$1,098 per month) and Clarke County having a lower median gross rent (\$872 per month). Additionally, the affordability ratio¹⁰ of the AA (21.7 percent) is much lower than the affordability ratio for the state of Georgia (32.2 percent). Affordability varied throughout the AA as well, with Oconee County and Clarke County having an affordability ratio of 31.2 percent and 21.6 percent, respectively. Housing cost burden is a significant challenge in the AA. Data shows that the percentage of renters with rent costs greater than 30 percent of income is 50.4 percent, which is higher than the state of Georgia at 45.3 percent. More specifically, renters are most cost burdened in Clarke County.

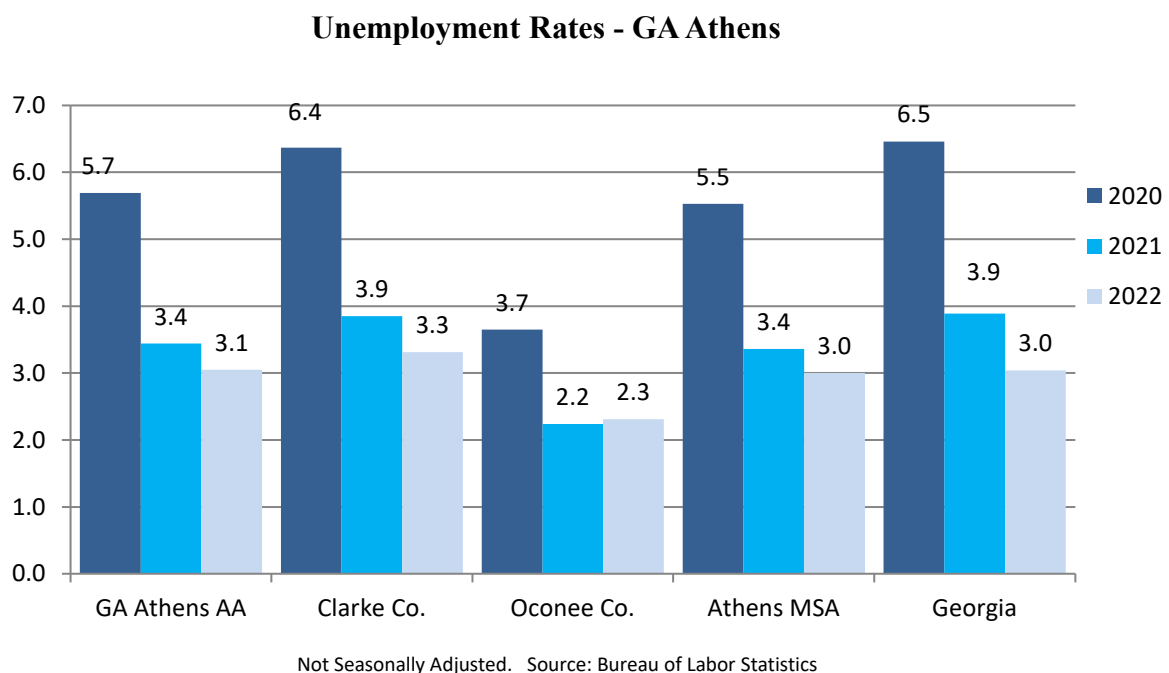
¹⁰ The housing affordability ratio is calculated by dividing the median household income by the median housing value. It represents the amount of single-family, owner-occupied housing that a dollar of income can purchase for the median household in the census tract. Values closer to 100 percent indicate greater affordability.

Housing data suggests that housing is not affordable in the AA, families are cost burdened and challenges persist to save money for down payment toward homeownership or repairs on their homes without assistance.

Economic Conditions

The AA's economy continues to expand, with a variety of private and public employers operating in and around the city of Athens. According to the Bureau of Labor Statistics during the second quarter of 2022, the largest industries by number of employees include healthcare and social assistance (12,146), retail trade (10,135), and accommodation and food services (9,617). More specifically, the top private employers in Athens include Piedmont Athens Regional, St. Mary's Health Care System, Caterpillar Athens Plant, and Pilgrim's, which collectively employ approximately 8,350 people. The top public employer is UGA, which employs approximately 11,540 people.¹¹ Additionally, UGA contributes directly to the region's growth through its operating budget, personnel budget, and student spending as well as economic development and innovation advancements through technology transfer, technical assistance, and research.¹² As described, UGA plays a major role in the economy of the AA.

The following table shows the unemployment rates for 2020, 2021 and 2022 for the AA and the state of Georgia. As shown, the most recent figures for 2022 show the overall unemployment rate for the AA (3.1 percent) to be nearly identical to the statewide figure (3.0 percent).



Credit and CD Needs

As part of the CRA examination, information was obtained from two local economic development specialists. Each of these specialists described the importance of UGA to the area and the impact of the student population to the economy both in spending and as employees to small businesses in the area. According to the contacts, the area struggles with retaining students after graduation due to an absence of job opportunities for middle-income workers. According to both contacts, the area is primarily an entertainment and retail hub with mostly low- and upper-wage jobs. Both contacts stated that nonprofits are working to address the income gaps largely through

¹¹ "Major Employers." *Invest Athens*, www.investathensga.com/site-selection/major-employers/. Accessed 8 Dec. 2023.

¹² "Economy: Athens Rising." *Georgia Trend*, www.georgiatrend.com/2022/02/28/economy-athens-rising/. Accessed 8 Dec. 2023.

partnership programs with city officials and other nonprofits. These efforts have led to new jobs in the biotechnology industry as well as new training and skill-building programs for small businesses.

Both contacts stated that financial literacy is the greatest need in the area, particularly to nonprofit associations and minority-owned businesses. Additionally, both contacts expressed a need for small dollar business loans and specialized loan programs for start-ups and very small businesses.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE ATHENS AA

LENDING TEST

Lending levels reflect excellent responsiveness to credit needs of the AA. The geographic distribution of loans reflects adequate penetration throughout the AA and the distribution of loans reflects adequate penetration among borrowers of different income levels and businesses of different revenue sizes. In addition, the bank made an adequate level of CD loans.

The analysis included 1,257 HMDA-reportable loans and 1,415 CRA small business loans reported by the bank in the AA during the review period. With volumes of the two products being similar, they received equal weight in determining conclusions in the AA. Additionally, the HMDA tables in *Appendix F* show that during 2020, 2021, and 2022, the bank originated or purchased 273 home purchase loans, 517 home refinance loans, and 112 home improvement loans in the Athens AA. Thus, when considering HMDA-reportable loan categories, greatest weight was assigned to home refinance loans given their relative share of the total HMDA-reportable lending, followed by home purchase loans and home improvement loans.

Details of the bank's mortgage and small business lending and information regarding lending by peers can be found in *Appendix F*.

Lending Activity

Lending activity is considered excellent. Overall, 3.2 percent of HMDA-reportable loans and 3.3 percent of CRA small business loans were made in the Athens AA. The percentage of the bank's HMDA-reportable and CRA small business lending is consistent with the percentage of its area deposits. In addition, the bank is an important contributor to both HMDA-reportable and CRA small business lending in the area.

Geographic Distribution of Loans

The geographic distribution of loans reflects adequate penetration throughout the AA. As described in the following sections, overall performance for HMDA-reportable lending is adequate and CRA small business lending performance is good.

Home Refinance Loans – Adequate

Home refinance lending in low-income tracts is adequate. In 2020 and 2021, the bank made 5.5 percent of its home refinance loans in low-income tracts, which is below the percentage of owner-occupied units in these tracts (9.1 percent). In 2020, the bank's lending (6.6 percent) was above aggregate performance (4.5 percent) and in 2021 the bank's lending (4.1 percent) was similar to aggregate performance (4.6 percent). In 2022, the bank made 3.9 percent of its home refinance loans in low-income tracts, which was below the percentage of owner-occupied units (6.2 percent) and aggregate performance (6.9 percent).

Home refinance lending in moderate-income tracts is poor. In 2020 and 2021, the bank made 3.1 percent of its home refinance loans in moderate-income tracts, which is below the percentage of owner-occupied units in these tracts (6.8 percent). In 2020, the bank's lending (3.7 percent) was similar to aggregate performance (3.0 percent), and in 2021 the bank's lending (2.3 percent) was below aggregate performance (4.8 percent). In 2022, the bank

made 6.9 percent of its home refinance loans in moderate-income tracts, which was below the percentage of owner-occupied units (14.3 percent) and aggregate performance (11.5 percent).

Home Purchase Loans – Poor

Home purchase lending in low-income tracts is poor. In 2020 and 2021, the bank made 8.9 percent of its home purchase loans in low-income tracts, which was similar to the percentage of owner-occupied units in these tracts (9.1 percent). In 2020, the bank's lending (8.6 percent) was above aggregate performance (7.2 percent) and in 2021 the bank's lending (9.3 percent) was below aggregate performance (10.6 percent). In 2022, the bank made 1.4 percent of its home purchase loans in low-income tracts, which was below the percentage of owner-occupied units (6.2 percent) and aggregate performance (6.8 percent).

Home purchase lending in moderate-income tracts is poor. In 2020 and 2021, the bank made 6.9 percent of its home purchase loans in moderate-income tracts, which was similar to the percentage of owner-occupied units in these tracts (6.8 percent). In 2020, the bank's lending (10.5 percent) was above aggregate performance (8.0 percent) and in 2021 the bank's lending (3.1 percent) was below aggregate performance (8.5 percent). In 2022, the bank made 11.3 percent of its home purchase loans in moderate-income tracts, which was below the percentage of owner-occupied units (14.3 percent) and aggregate performance (15.1 percent).

Home Improvement Loans – Good

Home improvement lending in low-income tracts is adequate. In 2020 and 2021, the bank made 5.9 percent of its home improvement loans in low-income tracts, which was below the percentage of owner-occupied units in these tracts (9.1 percent). In 2020, the bank's lending (10.0 percent) was above aggregate performance (2.9 percent), and in 2021 lending (4.9 percent) was similar to aggregate performance (4.8 percent). In 2022, the bank made 1.6 percent of its home improvement loans in low-income tracts, which was below the percentage of owner-occupied units (6.2 percent) and aggregate performance (2.9 percent).

Home improvement lending in moderate-income tracts is good. In 2020 and 2021, the bank made 5.9 percent of its home improvement loans in moderate-income tracts, which is similar to the percentage of owner-occupied units in these tracts (6.8 percent). In 2020, the bank made no home improvement loans in moderate-income tracts, whereas aggregate performance was 3.8 percent. In 2021, lending (7.3 percent) was above aggregate performance (2.6 percent). In 2022, the bank made 8.2 percent of its home improvement loans in moderate-income tracts, which was below the percentage of owner-occupied units (14.3 percent) and above aggregate performance (5.5 percent).

CRA Small Business Loans – Good

CRA small business lending in low-income tracts is adequate. In 2020 and 2021, the bank made 12.5 percent of its CRA small business loans in low-income tracts, which was similar to the percentage of total businesses located in these tracts (12.7 percent). In 2020, the bank's lending (12.9 percent) was above aggregate performance (10.8 percent) and in 2021 the bank's lending (11.9 percent) was above aggregate performance (10.9 percent). In 2022, the bank made 6.9 percent of its CRA small business loans in low-income tracts, which was below the percentage of total businesses located in these tracts (8.3 percent) and similar to aggregate performance (7.4 percent).

CRA small business lending in moderate-income tracts is excellent. In 2020 and 2021, the bank made 10.1 percent of its small business loans in moderate-income tracts, which was above the percentage of total businesses located in these tracts (7.0 percent). In 2020, the bank's lending (9.7 percent) was above aggregate performance (8.1 percent) and in 2021 the bank's lending (10.8 percent) was also above aggregate performance (8.5 percent). In 2022, the bank made 24.6 percent of its CRA small business loans in moderate-income tracts,

which was above the percentage of total businesses located in these tracts (16.1 percent) and aggregate performance (16.5 percent).

No conspicuous lending gaps were identified based on an analysis of the dispersion of the loan products reviewed. The bank had activity in nearly all AA census tracts throughout the review period. Lending data and maps did not indicate an absence of loans across LMI tracts.

Lending to Borrowers of Different Incomes and Businesses of Different Sizes

The distribution of loans based on borrower income or gross annual revenues is adequate. As described in the following sections, overall performance for HMDA-reportable lending is adequate while CRA small business lending performance is good.

Home Refinance Loans – Adequate

Home refinance lending to low-income borrowers is adequate. In 2020 and 2021, the bank made 4.3 percent of its home refinance loans to low-income borrowers, which was below the percentage of low-income families (25.2 percent). In 2020, the bank's lending (2.1 percent) was similar to aggregate performance (2.2 percent) and in 2021 the bank's lending (7.6 percent) was above aggregate performance (4.3 percent). In 2022, the bank made 4.9 percent of its home refinance loans to low-income borrowers, which was below the percentage of low-income families (23.3 percent) and aggregate performance (7.8 percent).

Home refinance lending to moderate-income borrowers is adequate. In 2020 and 2021, the bank made 9.2 percent of its home refinance loans to moderate-income borrowers, which was below the percentage of moderate-income families (13.8 percent). In 2020, the bank's lending (10.3 percent) was above aggregate performance (8.5 percent) and in 2021 the bank's lending (7.6 percent) was below aggregate performance (13.6 percent). In 2022, the bank made 17.6 percent of its home refinance loans to moderate-income borrowers, which was above the percentage of moderate-income families (15.8 percent) and similar to aggregate performance (18.1 percent).

Home Purchase Loans – Poor

Home purchase lending to low-income borrowers is poor. In 2020 and 2021, the bank made 3.5 percent of its home purchase loans to low-income borrowers, which was below the percentage of low-income families (25.2 percent). In 2020, the bank's lending (2.9 percent) was similar to aggregate performance (3.8 percent) and in 2021 the bank's lending (4.1 percent) was also similar to aggregate performance (4.5 percent). In 2022, the bank made 2.8 percent of its home purchase loans to low-income borrowers, which was below the percentage of low-income families (23.3 percent) and aggregate performance (4.0 percent).

Home purchase lending to moderate-income borrowers is poor. In 2020 and 2021, the bank made 7.9 percent of its home purchase loans to moderate-income borrowers, which was below the percentage of moderate-income families (13.8 percent). In 2020, the bank's lending (8.6 percent) was below aggregate performance (13.8 percent) and in 2021 the bank's lending (7.2 percent) was also below aggregate performance (13.7 percent). In 2022, the bank made 4.2 percent of its home purchase loans to moderate-income borrowers, which was below the percentage of moderate-income families (15.8 percent) and aggregate performance (13.1 percent).

Home Improvement Loans – Good

Home improvement lending to low-income borrowers is adequate. In 2020 and 2021, the bank made 5.9 percent of its home improvement loans to low-income borrowers, which was below the percentage of low-income families (25.2 percent). In 2020, the bank made no home improvement loans to low-income borrowers, whereas aggregate performance was 1.9 percent, which indicates that peers also struggled in 2020 to make home improvement loans to low-income borrowers. In 2021, the bank's lending (7.3 percent) was above aggregate performance (4.4 percent). In 2022, the bank made 4.9 percent of its home improvement loans to low-income borrowers,

which was below the percentage of low-income families (23.3 percent) and similar to aggregate performance (4.0 percent).

Home improvement lending to moderate-income borrowers is excellent. In 2020 and 2021, the bank made 15.7 percent of its home improvement loans to moderate-income borrowers, which was above the percentage of moderate-income families (13.8 percent). In 2020, the bank's lending (30.0 percent) was above aggregate performance (10.1 percent) and in 2021 the bank's lending (12.2 percent) was also above aggregate performance (11.0 percent). In 2022, the bank made 13.1 percent of its home improvement loans to moderate-income borrowers, which was below the percentage of moderate-income families (15.8 percent) and above aggregate performance (8.8 percent).

CRA Small Business Loans – Good

CRA small business lending to businesses of different sizes is good. In 2020 and 2021, the bank made 69.3 percent of its CRA small business loans to businesses with revenues of \$1 million or less, which was below the percentage of total businesses with revenues of \$1 million or less (92.4 percent). In 2020, the bank's lending (68.9 percent) was above aggregate performance (46.1 percent) and in 2021 the bank's lending (70.0 percent) was also above aggregate performance (48.3 percent). In 2022, the bank made 53.7 percent of its CRA small business loans to businesses with revenues of \$1 million or less, which was below the percentage of total businesses with revenues of \$1 million or less (92.3 percent) and above aggregate performance (46.8 percent). In addition, the majority of CRA small business loans were originated in amounts of \$250,000 or less, indicating a willingness to lend in the smaller amounts that are typically requested by small businesses.

CD Lending

The bank made an adequate level of CD loans in the Athens AA. During the review period, the bank originated 34 qualified CD loans totaling \$22.0 million in its AA. The loans qualified for a variety of CD purposes, including affordable housing for LMI individuals, community services targeting LMI individuals, and revitalization/stabilization of LMI geographies.

Impactful and/or responsive CD loans include:

- 13 PPP loans for \$11.2 million, which helped to stabilize small businesses during the COVID-19 pandemic.
- One loan for \$7.0 million to help preserve or redevelop 190 units of existing affordable housing.

The Athens AA also positively benefited from 15 CD loans totaling \$37.2 million benefiting the BSRA that includes the entire state of Georgia. These loans were previously described under the *CD Lending* heading for the state of Georgia.

INVESTMENT TEST

The bank made an adequate level of qualified CD investments and grants in the Athens AA totaling \$10.1 million. This amount includes current period investments totaling \$8.9 million, prior period investments still outstanding with a total balance of \$712,999, and 101 donations totaling \$489,231.

Investment types varied and addressed a range of CD needs including funds to address small business financing needs, LIHTC projects to address affordable housing challenges, MBS supporting LMI borrowers, and a diversity of contributions. The bank exhibits good responsiveness to credit and CD needs in the Athens AA, as demonstrated by examples of noteworthy investments and grants provided during the review period including:

- One current period NMTC investment for \$2.0 million to provide financing to a small business manufacturing plant to develop strategic workforce practices and train new hires with technical and interpersonal skills necessary for the job.
- One current period LIHTC project totaling \$6.0 million for the creation of affordable housing for LMI individuals and families.
- 51 in-kind donations providing free meeting space to 13 different nonprofit organizations and valued at \$324,481. Nonprofits using the space included a federally qualified health center, a food bank, schools, and various community organizations dedicated to connecting LMI families to charities and foundations specializing in services that can meet their needs.
- Eight donations totaling \$47,500 to three nonprofit organizations offering free services to low-income families, including legal services and preventive healthcare treatments.
- Four donations totaling \$27,500 to a local food bank as a result of increased needs during the pandemic.

The Athens AA also positively benefited from \$381,220 in contributions benefiting the BSRA that includes the entire state of Georgia. These contributions were previously described under the *Investment Test* heading for the state of Georgia.

SERVICE TEST

Retail banking services are adequate and the bank is a leader in providing CD services in the Athens AA.

Retail Banking Services

Service delivery systems are reasonably accessible to the bank's geographies and individuals of different income levels throughout the Athens AA. In deriving this conclusion, the distribution of branches by census tract income level was compared to the distribution of households and businesses among the tract categories in the AA. As the following tables show, the bank operated branches in middle- and upper-income census tracts and operated ATMs in all census tract categories. It is also worth noting that many of the branches and ATMs are located in close proximity to LMI tracts. Furthermore, several LMI tracts are located in the northern portion of the AA where the bank does not have branches; however, the area is sparsely populated and is part of a UGA land trust that restricts usage of the land. Thus, delivery systems are reasonably accessible throughout the AA.

The bank closed two branches and did not open any branches during the review period. One branch closure was in a middle-income census tract and the other closure was in an upper-income census tract. Branch closures have generally not adversely affected accessibility of delivery systems.

Hours of operation are similar across branches, with drive-through hours (generally beginning at 8:30 a.m.), lobby hours (generally until 5:00 p.m.), and some with Saturday lobby hours from 9:00 a.m. to noon. The bank offers the same suite of products and services throughout the AA. Thus, hours and services do not vary in a way that inconveniences the AA.

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

Geographic Distribution of Branches & ATMS 2020 - 2021

Assessment Area: GA Athens

Tract Category	Branches							ATMs										Demographics				
	Total Branches				Drive thrus	Extended Hours	Week-end Hours	Total ATMs			Full Service ATMs				Cash only ATMs				Census Tracts		House holds	Total Businesses
	#	%	Open	Closed				#	%	#	%	Open	Closed	#	%	Open	Closed	#	%			
Low	0	0.0%	0	0	0	0	0	Total	1	7.7%	0	0.0%	0	0	1	33.3%	0	0	7	19.4%	16.8%	12.7%
DTO	0		0	0	0			SA	1		0		0	0	1		0	0				
Moderate	0	0.0%	0	0	0	0	0	Total	1	7.7%	1	10.0%	0	0	0	0.0%	0	0	4	11.1%	10.1%	7.0%
DTO	0		0	0	0			SA	1		1		0	0	0		0	0				
Middle	2	25.0%	0	0	2	2	1	Total	4	30.8%	2	20.0%	0	0	2	66.7%	0	0	10	27.8%	32.3%	30.0%
DTO	0		0	0	0			SA	2		0		0	0	2		0	0				
Upper	6	75.0%	0	0	6	6	3	Total	6	46.2%	6	60.0%	0	0	0	0.0%	0	0	14	38.9%	40.3%	49.3%
DTO	0		0	0	0			SA	0		0		0	0	0		0	0				
Unknown	0	0.0%	0	0	0	0	0	Total	1	7.7%	1	10.0%	0	0	0	0.0%	0	0	1	2.8%	0.5%	0.9%
DTO	0		0	0	0			SA	1		1		0	0	0		0	0				
Total	8	100%	0	0	8	8	4	Total	13	100%	10	100%	0	0	3	100%	0	0	36	100%	100%	100%
DTO	0		0	0	0			SA	5		2		0	0	3		0	0				

Based on 2021 FFIEC Census Data

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

DTO - Drive thru only is a subset of total branches

SA = Stand Alone ATM is a subset of total ATMs

Geographic Distribution of Branches & ATMS - 2022

Assessment Area: GA Athens

Tract Category	Branches							ATMs											Demographics			
	Total Branches				Drive thrus #	Extend- ed Hours #	Week-end Hours #	Total ATMs			Full Service ATMs				Cash only ATMs				Census Tracts		House holds %	Total Businesses %
	#	%	Open #	Closed #				#	#	%	#	%	Open #	Closed #	#	%	Open #	Closed #	#	%		
Low	0	0.0%	0	0	0	0	0	Total	2	15.4%	1	10.0%	0	0	1	33.3%	0	0	5	11.1%	11.6%	8.3%
DTO	0		0	0	0			SA	2		1		0	0	1		0	0				
Moderate	0	0.0%	0	0	0	0	0	Total	1	7.7%	1	10.0%	0	0	0	0.0%	0	0	10	22.2%	22.9%	16.1%
DTO	0		0	0	0			SA	1		1		0	0	0		0	0				
Middle	1	16.7%	0	1	1	1	0	Total	4	30.8%	2	20.0%	0	1	2	66.7%	0	0	9	20.0%	22.3%	21.0%
DTO	0		0	0	0			SA	3		1		0	0	2		0	0				
Upper	5	83.3%	0	1	5	5	2	Total	6	46.2%	6	60.0%	0	1	0	0.0%	0	0	21	46.7%	43.2%	54.6%
DTO	0		0	0	0			SA	1		1		0	0	0		0	0				
Unknown	0	0.0%	0	0	0	0	0	Total	0	0.0%	0	0.0%	0	0	0	0.0%	0	0	0	0.0%	0.0%	0.0%
DTO	0		0	0	0			SA	0		0		0	0	0		0	0				
Total	6	100%	0	2	6	6	2	Total	13	100%	10	100%	0	2	3	100%	0	0	45	100%	100%	100%
DTO	0		0	0	0			SA	7		4		0	0	3		0	0				

Based on 2022 FFIEC Census Data

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

DTO - Drive thru only is a subset of total branches

SA = Stand Alone ATM is a subset of total ATMs

CD Services

The bank was a leader in providing CD services in the AA. During the review period, bank employees provided 92 CD service activities totaling 1,474 hours to 26 organizations operating throughout the AA. Bank staff provided financial services in a variety of ways, including financial literacy; memberships on board of directors and finance committees; and technical assistance involving human resources.

Noteworthy CD services include:

- 266 hours of service to a local nonprofit organization providing food, medical services, and in-home caregiver support for LMI elderly individuals. Each bank employee provided the hours to the organization as a board member.

- 266 hours of service to a local food bank serving the AA. Each bank employee provided the hours to the organization as a board member.
- 143 hours of service to a local organization that assists nonprofit organizations by fundraising and creating grants for benefit throughout the AA. Each bank employee provided the hours to the organization as a board member.
- 62 hours of service to a local nonprofit organization providing scholarships to LMI students. Each bank employee provided the hours to the organization as a board member.
- 44 hours of service to a nonprofit organization providing free medical, dental, and health services to low-income families. Each bank employee provided the hours to the organization as a board member.
- 17 hours of service to a nonprofit organization providing workforce development and life skills for high school dropouts. The bank employee provided the hours to the organization in the form of financial literacy targeted to participants attempting to obtain their GED.

The Athens AA also positively benefited from 113 hours of CD service benefiting the BSRA that includes the entire state of Georgia. These services were previously described under the CD services discussion for the state of Georgia.

METROPOLITAN AREAS LIMITED-SCOPE REVIEW

The following MSA AAs were reviewed using limited-scope examination procedures. Through these procedures, conclusions regarding the institution's CRA performance are drawn from the review of available facts and data, including performance and demographic information. Refer to the tables in Appendices G and H for additional information regarding these AAs.

DESCRIPTION OF INSTITUTION'S OPERATIONS IN GEORGIA MSA AAs

- Albany AA includes Dougherty and Lee counties
- Augusta AA includes Columbia and Richmond counties
- Brunswick AA includes Glynn County
- Dalton AA includes Murray and Whitfield counties
- Macon AA includes Bibb County
- Rome AA includes Floyd County
- Savannah AA includes Chatham County
- Valdosta AA includes Lowndes County
- Warner Robins AA includes Houston and Peach counties

Assessment Area	Branches (as of December 31, 2022)		Deposit Share (as of June 30, 2022)	
	#	Statewide %	\$ (000s)	Statewide %
Albany	3	3.5%	\$437,866	2.1%
Augusta	3	3.5%	\$315,668	1.5%
Brunswick	3	3.5%	\$366,730	1.8%
Dalton	2	2.3%	\$253,041	1.2%
Macon	2	2.3%	\$93,112	0.4%
Rome	1	1.2%	\$359,551	1.7%
Savannah	3	3.5%	\$527,568	2.5%
Valdosta	3	3.5%	\$597,250	2.9%
Warner Robins	4	4.7%	\$683,065	3.3%

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS

The following table compares conclusions regarding performance in each limited-scope MSA AA to overall performance for the state of Georgia.

Performance in the Limited-Scope Review Metropolitan Assessment Areas			
Assessment Area	Lending Test	Investment Test	Service Test
Albany	Consistent	Not Consistent (Below)	Consistent
Augusta	Consistent	Not Consistent (Exceeds)	Consistent
Brunswick	Not Consistent (Below)	Not Consistent (Below)	Not Consistent (Exceeds)

Performance in the Limited-Scope Review Metropolitan Assessment Areas			
Assessment Area	Lending Test	Investment Test	Service Test
Dalton	Not Consistent (Below)	Not Consistent (Below)	Not Consistent (Below)
Macon	Not Consistent (Below)	Not Consistent (Below)	Consistent
Rome	Not Consistent (Below)	Consistent	Not Consistent (Exceeds)
Savannah	Not Consistent (Below)	Not Consistent (Below)	Consistent
Valdosta	Not Consistent (Below)	Not Consistent (Below)	Consistent
Warner Robins	Consistent	Not Consistent (Exceeds)	Consistent

The key performance standards of the Lending Test for limited-scope MSA areas included geographic distribution, borrower distribution, and CD loans. For the geographic distribution of loans, performance was good in the Brunswick and Warner Robins AA and adequate in the remaining AAs. Borrower distribution was good in the Albany, Rome, Valdosta, and Warner Robins AAs and adequate in the remaining AAs. Qualifying amounts and conclusions for CD loans were as follows: \$10.9 million in Albany (relatively high); \$61.9 million in Augusta (excellent); \$3.4 million in Brunswick (low level); \$3.2 million in Dalton (low level); \$4.2 million in Macon (excellent); \$5.6 million in Rome (adequate); \$18.8 million in Savannah (relatively high); \$12.9 million in Valdosta (adequate); and \$34.7 million in Warner Robins (excellent). All limited-scope AAs also positively benefited from 15 CD loans totaling \$37.2 million benefiting the BSRA that includes the entire state of Georgia. These loans were previously described under the *CD Lending* heading for the state of Georgia.

Qualifying amounts and conclusions for the bank's investment and grant activity in limited-scope MSA areas were as follows: \$5.9 million in Albany (adequate); \$34.9 million in Augusta (excellent); \$522,847 in Brunswick (few, if any); \$170,971 in Dalton (few, if any); \$1.1 million in Macon (adequate); \$7.7 million in Rome (significant); \$1.3 million in Savannah (poor); \$1.5 million in Valdosta (poor); and \$21.8 million in Warner-Robins (excellent). All limited-scope AAs also positively benefited from \$381,220 in contributions benefiting the BSRA that includes the entire state of Georgia. These contributions were previously described under the *Investment Test* heading for the state of Georgia.

The performance standards of the Service Test for limited-scope MSA areas included retail banking and CD services. Conclusions for retail banking services were as follows: poor in Augusta; adequate in Albany, Dalton, Macon, Savannah, Valdosta, and Warner Robins; and good in Brunswick and Rome. Qualifying hours and conclusions for CD services were as follows: 304 hours in Albany (leader); 333 hours in Augusta (leader); 458 hours in Brunswick (leader); 75 hours in Dalton (adequate); 868 hours in Macon (leader); 132 hours in Rome (leader); 862 hours in Savannah (leader); 260 hours in Valdosta (leader); and 598 hours in Warner Robins (leader). All MSA AAs reviewed under limited-scope procedures also positively benefited from 113 hours of CD service benefiting the BSRA that includes the entire state of Georgia. These services were previously described under the CD services write up for the state of Georgia.

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

**NONMETROPOLITAN STATEWIDE AREA
LIMITED-SCOPE REVIEW**

The following non-MSA AAs were reviewed using limited-scope examination procedures. Through these procedures, conclusions regarding the institution's CRA performance are drawn from the review of available facts and data, including performance and demographic information. Please refer to the tables in Appendices G and H for additional information regarding these AAs.

DESCRIPTION OF INSTITUTION'S OPERATIONS IN GEORGIA NON-MSA AA

- Bulloch-Candler AA includes Bulloch and Candler counties
- Camden AA includes Camden County
- Franklin-Hart AA includes Franklin and Hart counties
- Gordon AA includes Gordon County
- Sumter AA includes Sumter County
- Thomas AA includes Thomas County
- Tift AA includes Tift County
- Troup AA includes Troup County

Assessment Area	Branches (as of December 31, 2022)		Deposit Share (as of June 30, 2022)	
	#	Statewide %	\$ (000s)	Statewide %
Bulloch-Candler	4	4.7%	\$933,367	4.5%
Camden	1	1.2%	\$95,835	0.5%
Franklin-Hart	1	1.2%	\$166,298	0.8%
Gordon	1	1.2%	\$388,035	1.9%
Sumter	2	2.3%	\$222,554	1.1%
Thomas	3	3.5%	\$362,567	1.7%
Tift	1	1.2%	\$426,412	2.0%
Troup	2	2.3%	\$403,479	1.9%

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS

The following table compares conclusions regarding the bank's performance in each limited-scope non-MSA AA to the bank's overall performance for the state of Georgia.

Performance in the Limited-Scope Review Non MSA Assessment Areas			
Assessment Area	Lending Test	Investment Test	Service Test
Bulloch-Candler	Not Consistent (Below)	Not Consistent (Below)	Not Consistent (Exceeds)
Camden	Not Consistent (Below)	Not Consistent (Exceeds)	Consistent
Franklin-Hart	Not Consistent (Below)	Not Consistent (Below)	Consistent
Gordon	Not Consistent (Below)	Not Consistent (Below)	Not Consistent (Exceeds)
Sumter	Consistent	Not Consistent (Below)	Consistent

Performance in the Limited-Scope Review Non MSA Assessment Areas			
Assessment Area	Lending Test	Investment Test	Service Test
Thomas	Not Consistent (Below)	Not Consistent (Below)	Not Consistent (Below)
Tift	Not Consistent (Below)	Not Consistent (Below)	Not Consistent (Exceeds)
Troup	Consistent	Consistent	Not Consistent (Exceeds)

The key performance standards of the Lending Test for limited-scope non-MSA areas included geographic distribution, borrower distribution, and CD loans. For the geographic distribution of loans, performance was good in the Bulloch-Candler, Tift, and Troup AAs and adequate in the remaining AAs. Borrower distribution was excellent in the Sumter AA, adequate in the Franklin-Hart AA, and good in the remaining AAs. Qualifying amounts and conclusions for CD loans were as follows by AA: \$7.4 million in Bulloch-Candler (low level); \$47,520 in Franklin-Hart (low level); \$2.2 million in Gordon (low level); \$11.8 million in Sumter (leader); \$5.7 million in Thomas (adequate); \$2.8 million in Tift (low level); \$15.7 million in Troup (excellent); and no CD loans in Camden. All limited-scope AAs also positively benefited from 15 CD loans totaling \$37.2 million benefiting the BSRA that includes the entire state of Georgia. These loans were previously described under the *CD Lending* heading for the state of Georgia.

Qualifying amounts and conclusions for investment and grant activity in limited-scope non-MSA areas were as follows: \$565,475 in Bulloch-Candler (few, if any); \$9.8 million in Camden (excellent); \$2.3 million in Franklin-Hart (adequate); \$308,135 in Gordon (few, if any); \$1.9 million in Sumter (poor); \$57,232 in Thomas (few, if any); \$136,275 in Tift (few, if any); and \$7.8 million in Troup (significant). All limited-scope AAs also positively benefited from \$381,220 in contributions benefiting the BSRA that includes the entire state of Georgia. These contributions were previously described under the *Investment Test* heading for the state of Georgia.

The performance standards of the Service Test for limited-scope non MSA areas included retail banking and CD services. Conclusions for retail banking services were as follows by AA: adequate in Franklin-Hart and Thomas; good in Camden, Tift, and Troup; and excellent in Bulloch-Candler, Gordon, and Sumter. Qualifying hours and conclusions for CD services were as follows by AA: 1,342 hours in Bulloch-Candler (leader); 71 hours in Camden (relatively high); 67 hours in Franklin-Hart (relatively high); 153 hours in Gordon (leader); 49 hours in Sumter (adequate); 121 hours in Thomas (adequate); 144 hours in Tift (leader); and 304 hours in Troup (leader). All non-MSA AAs reviewed under limited-scope procedures also positively benefited from 113 hours of CD service benefiting the BSRA that includes the entire state of Georgia. These services were previously described under the CD services write up for the state of Georgia.

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

FLORIDA

CRA RATING FOR FLORIDA: SATISFACTORY

The Lending Test is rated: High Satisfactory
The Investment Test is rated: High Satisfactory
The Service Test is rated: High Satisfactory

Major factors contributing to this rating include:

- The geographic distribution of loans reflects good penetration throughout Florida AAs.
- The distribution of borrowers reflects adequate penetration throughout Florida AAs.
- The bank made a relatively high level of CD loans in Florida.
- The bank made a significant level of CD investments and grants that exhibit good responsiveness to several identified CD needs in Florida.
- Retail banking services were adequate in Florida.
- The bank was a leader in providing CD services in Florida.

SCOPE OF EXAMINATION

Scoping considerations, including time periods and products, applicable to the review of the Florida AAs are consistent with the overall CRA examination scope as presented in the *Institution, Scope of Examination* section.

Synovus operates in 18 separate AAs in Florida, and the state rating reflects a composite of performance in these AAs. Full-scope reviews were conducted for the Tampa and Miami AAs, with the Tampa AA receiving primary consideration in deriving statewide performance conclusions as a result of branch structure and loan and deposit activity. The remaining 16 AAs in Florida were reviewed using limited-scope procedures: Daytona Beach, Fort Lauderdale, Fort Myers, Fort Walton Beach, Hendry, Jacksonville, Naples, Orlando, Palm Bay, Pensacola, Port St. Lucie, Punta Gorda, Sarasota, Tallahassee, Vero Beach, and West Palm Beach.

DESCRIPTION OF INSTITUTION'S OPERATIONS IN FLORIDA

Of the bank's seven rated areas, Florida ranks second in terms of its branch offices, deposits, and loans. As of December 31, 2022, the bank operates 84 branches in the state, representing 34.1 percent of its total branches. Synovus holds \$13.0 billion in deposits accounting for 26.3 percent of its total deposits. During the review period, Synovus reported a total of 20,120 HMDA-reportable and CRA small business loans in Florida, accounting for 24.3 percent of its total HMDA-reportable and CRA small business loans.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN FLORIDA

LENDING TEST

Overview

The Lending Test rating for the state of Florida is High Satisfactory. The rating is the result of performance in each characteristic of the Lending Test applicable to the state, including Lending Activity (good); Geographic Distribution (good); Borrower Distribution (adequate); and CD Lending (relatively high level). Highlights of each characteristic are found in the sections that follow, with additional descriptions and details within each AA of the state.

Lending Activity

Lending levels reflect good responsiveness to the credit needs of Florida AAs. The total number and dollar volume of HMDA-reportable and CRA small business loans was considered in arriving at lending activity conclusions, as well as competitive factors and the bank's overall importance to each AA. Statewide conclusions are derived from conclusions within each AA, as detailed in the *Lending Activity* section of the Tampa and Miami AAs.

The following table displays the volume of lending activity from January 1, 2020 through December 31, 2022 by loan type.

Statewide Summary of Lending Activity
Assessment Areas Located in: Florida
2020-2022

Loan Type	#	%	\$(000s)	%
HMDA Home Purchase	2,877	14.3%	1,217,773	26.3%
HMDA Refinance	2,622	13.0%	1,036,468	22.3%
HMDA Home Improvement	946	4.7%	160,715	3.5%
HMDA Multi-Family	37	0.2%	30,795	0.7%
HMDA Other Purpose LOC	2,455	12.2%	480,948	10.4%
HMDA Other Purpose Closed/Exempt	141	0.7%	57,581	1.2%
HMDA Loan Purpose NA	0	0.0%	0	0.0%
Total HMDA	9,078	45.1%	2,984,280	64.3%
Total Small Business	11,042	54.9%	1,652,646	35.6%
Total Farm	8	0.0%	1,269	0.0%
Total Loans	20,128	100%	4,638,195	100%

Originations & Purchases

Geographic and Borrower Distribution

The geographic distribution of HMDA-reportable and CRA small business loans reflects good dispersion throughout the AAs in Florida and the distribution of loans by borrower income and revenue size of businesses is adequate. The analyses of HMDA-reportable and CRA small business lending within each full-scope AA in Florida are discussed in detail later in this report.

CD Lending

Synovus made a relatively high level of loans in Florida. During the review period, the bank originated \$362.9 million in qualified CD loans in its Florida AAs. The bank also received consideration at the state level for CD loans totaling \$80,457 that benefited all the bank's AA in the state, including two PPP loans to a nonprofit

organization that provides community services to LMI women statewide and one loan to a nonprofit organization that promotes economic development. The bank made an excellent level of CD loans in the Miami full-scope AA and a relatively high level of loans in the Tampa full-scope AA. More information on CD loans can be found in the full-scope AA sections of this report.

The bank was considered responsive to the CD needs of its AAs in the state. Therefore, the bank also received consideration for two loans for \$2.3 million within the state that did not benefit the bank's AAs. Both loans addressed affordable housing challenges; one loan refinanced a LIHTC project and the other loan addressed short-term funding needs for a nonprofit housing organization.

INVESTMENT TEST

The Investment Test rating for Florida is High Satisfactory.

The bank made a significant level of qualified CD investments and grants in Florida, with \$165.5 million in qualified investments and \$4.6 million in qualified contributions directly benefiting its Florida AAs. In addition, the bank received consideration at the state level for contributions totaling \$207,350 that benefited all of its AAs in the state. The bank made a significant level of qualified investments and contributions in the Tampa full-scope AA and an excellent level of investments and contributions in the Miami full-scope AA. Additional details regarding specific investments and contributions can be found in the full-scope AA sections of this report.

The bank was considered responsive to the CD needs of its AAs in the state. Therefore, the bank also received consideration for \$1,000 in contributions to a private middle school exclusively serving low-income students in Polk County that did not benefit the bank's AAs.

SERVICE TEST

The Service Test rating for Florida is High Satisfactory.

Retail Services

Delivery systems are reasonably accessible to the bank's geographies and individuals of different income levels in Florida and business hours and services do not vary in a way that inconveniences the AAs in the state. As of December 31, 2022, Synovus operated 84 branches in Florida. The bank has three branches in low-income tracts and 17 branches in moderate-income tracts, representing 23.8 percent of total branches in the state.

A full array of personal and business banking products and services is offered at all locations in Florida AAs. Across the state of Florida, branch hours vary but not in a way that inconveniences individual AAs. Most branches offer drive-through hours beginning at 8:30 a.m. and lobby hours beginning at 9 a.m. Most branch lobbies are open until 4 p.m. Monday through Thursday and until 6 p.m. on Friday. Most drive-throughs are open until 5 p.m. Monday through Thursday and until 6 p.m. on Friday. Delivery systems include full-service ATMs at nearly all of the branches. In addition to those ATMs, the bank complements its traditional service delivery methods with alternative delivery systems that provide increase access to banking services, as previously discussed in the *Institution, Retail Banking Services* section of this report.

During the review period, the bank closed 21 branches and opened 7 branches in the state of Florida. At the time of closure, three branches were in moderate-income census tracts, seven branches were in middle-income census tracts, nine branches were in upper-income census tracts, and two branches were in tracts classified as unknown-income. Of the branches opened, one was in a low-income census tract, two were in middle-income census tracts, and four were in upper-income census tracts. Changes to the bank's branch network in Florida have generally not adversely affected the accessibility of delivery systems.

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

CD Services

The bank was a leader in providing CD services in Florida. During the review period, the bank engaged in 9,418 hours of qualifying CD service in Florida. This total includes:

- 8,767 hours directly benefiting individual AA in Florida.
- 647 hours benefiting a BSRA that includes all of the bank's AAs in Florida. These hours include technical assistance and/or board of directors' representation for statewide housing agencies, CDCs, and nonprofits offering college scholarship programs for LMI families.
- 4 hours benefiting areas in Florida that were outside of any AA in the state; the hours were considered and included because the bank was responsive to the needs of its AAs in Florida first.

Additional details of service hours in Florida are described later within each individual AA they benefit.

METROPOLITAN AREA – TAMPA MSA (Full-Scope Review)

DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE TAMPA AA

Overview

The AA includes Hernando, Hillsborough, Pasco and Pinellas counties, which comprise the Tampa-St. Petersburg-Clearwater, Florida MSA. As of December 31, 2022, the bank operates 13 branches in the AA, representing 15.5 percent of its branches in the state of Florida and 5.3 percent of its total branches. Of the branches in the AA, one is in a low-income census tract, three are in moderate-income census tracts, two are in middle-income census tracts, and seven are in upper-income census tracts. As a percentage within the state of Florida, 12.8 percent of the bank's deposit volume and 22.2 percent of the bank's HMDA-reportable and CRA small business loans by number are located in the Tampa AA.

The AA is a competitive banking market with a variety of local, regional, and national banks operating in the region. There were 54 depository institutions operating 615 branches in the AA. Synovus ranked 12th in deposit market share at 1.3 percent of total deposits (\$1.7 billion). Raymond James Bank had the largest deposit market share at 28.8 percent, followed by Bank of America and Truist Bank at 13.0 percent and 12.8 percent, respectively.

For HMDA-reportable lending, Synovus originated and/or purchased 0.5 percent, 0.4 percent, and 0.5 percent of total HMDA-reportable loans in the AA in 2020, 2021, and 2022, respectively. Synovus ranked 48th out of 1,107 reporters in 2020; 55th out of 1,175 reporters in 2021; and 49th out of 1,156 reporters in 2022. Rocket Mortgage was the top HMDA reporter in the market for 2020 and 2021 while United Shore Financial Service was the top HMDA reporter in the market for 2022. As described, the bank is not a leading HMDA reporter in the Tampa AA but does maintain volume that keeps it ranked in the top 50 lenders within a highly competitive market.

For CRA small business lending, Synovus ranked 16th out of 290 reporters in 2020 with 1.2 percent of CRA small business loans. In 2021, the bank ranked 21st out of 266 reporters with 0.7 percent of total CRA small business loans. In 2022, Synovus ranked 26th out of 220 reporters with 0.3 percent of total CRA small business loans. American Express was the top CRA reporter in the market for 2020, 2021, and 2022.

AA Demographics, Population, and Income Characteristics

The AA is located on the west coast of central Florida, near the Gulf of Mexico, with a total population of 3.2 million. The individual counties within the AA vary greatly in size, with Hillsborough and Pinellas counties containing a significant portion of the population (1.5 million residents and 959,107 residents, respectively), whereas Hernando County (194,515 residents) is considerably smaller than the other counties. The more heavily populated areas of the AA include the bay and coastal areas to the south and southwest, while the eastern and northern areas are more rural and less populated.

The AA contains 788 census tracts: 37 low-income tracts (4.7 percent), 220 moderate-income tracts (27.9 percent), 289 middle-income tracts (36.7 percent), 217 upper-income tracts (27.5 percent), and 25 unknown-income tracts (3.2 percent).

For purposes of classifying borrower income, this evaluation uses the FFIEC estimated median family income for the relevant area. As the following table shows, the median family income increased from \$69,200 in 2020 to \$82,100 in 2022.

Borrower Income Levels
Tampa-St. Petersburg-Clearwater, FL MSA

FFIEC Estimated Median Family Income		Low 0 - 49.99%		Moderate 50% - 79.99%		Middle 80% - 119.99%		Upper 120% - & above	
2020	\$69,200	0	- \$34,599	\$34,600	- \$55,359	\$55,360	- \$83,039	\$83,040	- & above
2021	\$72,700	0	- \$36,349	\$36,350	- \$58,159	\$58,160	- \$87,239	\$87,240	- & above
2022	\$82,100	0	- \$41,049	\$41,050	- \$65,679	\$65,680	- \$98,519	\$98,520	- & above

There were 762,610 total families in the AA in 2022. Of those families, 21.1 percent were low-income, 18.3 percent were moderate-income, 19.2 percent were middle-income, and 41.4 percent were upper-income. Of the total families, 9.0 percent had incomes below the poverty level. However, poverty rates are higher in low-income tracts, with 31.8 percent of the families residing in low-income tracts living below the poverty level. Moreover, 40 percent of low-income families and 38 percent of moderate-income families reside in moderate-income tracts. This data indicates that lending opportunities exist throughout the entire AA but lending challenges likely occur in LMI tracts.

Housing Characteristics

There were 1,436,297 total housing units in the AA in 2022, of which 56.8 percent are owner-occupied, 29.5 percent are rental units, and 13.7 percent are vacant. However, fewer home ownership opportunities exist in low-income tracts. Specifically, 58.8 percent of all housing units in low-income tracts are rental.

The median age of the housing stock in the AA was 43 years, which is older than that of homes in Florida (34 years). Housing units in LMI census tracts were older, with a median age of housing stock being 47 years in low-income tracts and 45 years in moderate-income tracts. The older age of homes is an indicator of potential opportunity for loans for home improvement purpose in LMI tracts.

The median housing value in the AA was \$210,893, which is lower than the median housing value in Florida (\$232,000). Housing values vary widely by county, with Hillsborough County having a higher median housing value at \$233,200 compared to Hernando County's median housing value at \$158,400. Median gross rent in the AA was \$1,160 per month, which was similar to the median gross rent in the state of Florida (\$1,218 per month). As with median housing values, the median gross rent varied by county, with Hillsborough County having a higher median gross rent (\$1,186 per month) than Hernando County (\$996 per month). Additionally, the affordability ratio¹³ of the AA (27.1 percent) is higher than the affordability ratio for the state of Florida (24.9 percent). Affordability varied throughout the AA as well, with Hernando County having a higher affordability ratio (31.7 percent) and Pinellas County having the lowest affordability ratio (25.7 percent). Housing cost burden is a significant challenge in the AA. Data shows that the percentage of renters with rent costs greater than 30 percent of income is 50.1 percent, which is lower than the state of Florida at 52.6 percent. Renters are most cost burdened in Pinellas County.

¹³ The housing affordability ratio is calculated by dividing the median household income by the median housing value. It represents the amount of single-family, owner-occupied housing that a dollar of income can purchase for the median household in the census tract. Values closer to 100 percent indicate greater affordability.

Data suggests that housing in the AA is more affordable than the state of Florida as a whole. However, housing is still not affordable in the AA, and many families are cost burdened. Thus, families likely struggle to save money for down payment toward homeownership or repairs on their homes without assistance.

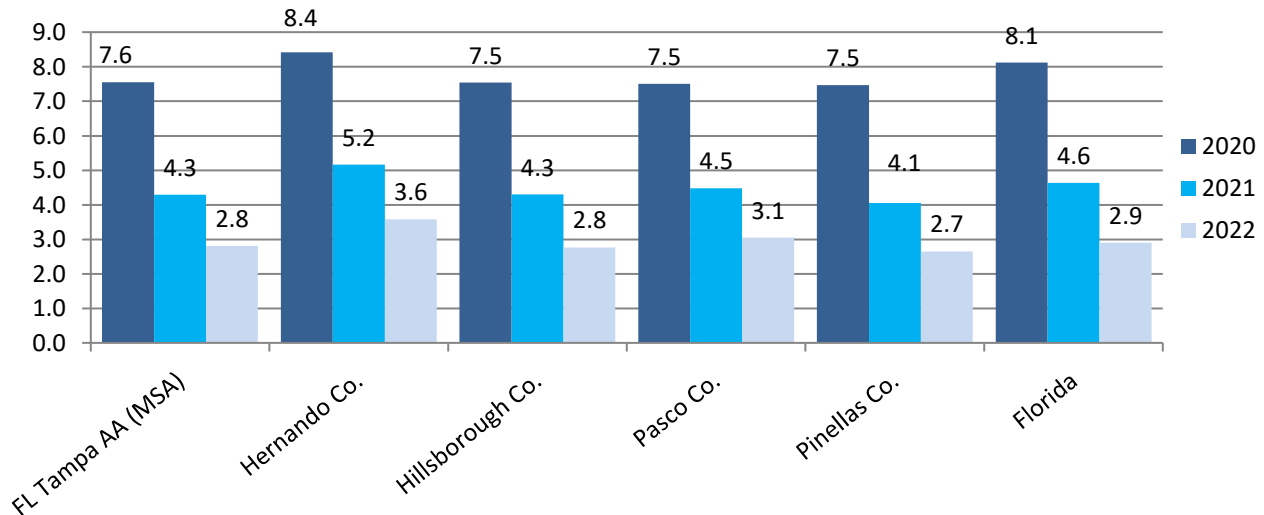
Economic Conditions

Tampa, located in Hillsborough County, is the largest city in the AA and serves as the economic and cultural center of the area. St. Petersburg, a peninsula located between Tampa and the Gulf of Mexico, is known for its beautiful beaches and arts and cultural scene. Clearwater is another coastal city known for its beaches, nature trails, and state parks.¹⁴

According to the Bureau of Labor Statistics during the second quarter of 2022, the largest industries in the AA by number of employees include health care and social assistance (188,266 employees), retail trade (159,304 employees), and government (137,145 employees). Major employers include the State of Florida, MacDill Air Force Base, Baycare Health System and Publix Supermarkets.¹⁵

The following table shows the unemployment rate for the AA overall and the state of Florida for 2020, 2021 and 2022. The unemployment rate was the highest during the pandemic in 2020. However, throughout 2021 and 2022, unemployment rates decreased. As shown, the unemployment rate in the AA decreased from 7.6 percent in 2020 to 2.8 percent in 2022. Within the AA, Hernando County had the highest unemployment rate (8.4 percent in 2020), while each of the remaining counties had an unemployment rate of 7.5 percent in 2020.

Unemployment Rates - FL Tampa



Not Seasonally Adjusted. Source: Bureau of Labor Statistics

¹⁴ "Tampa Bay Metro." *Florida Smart*, www.floridasmart.com/local/metro/tampa-stpete-clearwater. Accessed 18 Dec. 2023.

¹⁵ Chris Erickson. "Largest Employers in Tampa Bay." *Tampa Bay Business Journal*, 15 Nov. 2022, www.bizjournals.com/tampabay/subscriber-only/2022/07/15/largest-employers-in-tampa-bay.html. Accessed 18 Dec. 2023

Credit and CD Needs

As part of the CRA examination, information was obtained from a local affordable housing specialist. The housing specialist described the key challenge faced by LMI families in the bank's AA – a lack of affordable housing. Specifically, the contact noted high land costs for new construction, significant delays with building supplies, rising home sale prices, and rising interest rates. To address these challenges for LMI homebuyers, local governments have increased DPA amounts across all programs, with up to \$50,000 available in some jurisdictions. Additionally, DPA programs are stackable, meaning that lenders may obtain funds from multiple programs if a homebuyer qualifies for more than one. According to the contact, many nonprofits in the area are focusing more on multifamily rental housing. This is due in part to the challenges of developing affordable single-family housing in the area and the increased demand for affordable rental housing. The contact stated that Habitat for Humanity of Pinellas and West Pasco Counties is the largest developer of single-family housing in the area and is essential because nonprofits continue to exit the single-family home creation space. The contact also stated that insurance costs are a significant challenge facing all families in the AA. Nearly all insurance companies have stopped offering homeowner's policies, and flood insurance rates have more than doubled, which is especially challenging given that much of the area is in a flood zone.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE TAMPA AA

LENDING TEST

Lending levels reflect excellent responsiveness to credit needs of the AA. The geographic distribution of loans reflects good penetration throughout the AA, and the distribution of loans reflects adequate penetration among borrowers of different income levels and businesses of different revenue sizes. In addition, the bank made a relatively high level of CD loans in the AA.

The analysis included 2,190 HMDA-reportable loans and 2,269 CRA small business loans reported by the bank in the AA during the review period. With volumes of the two products being similar, they received equal weight in determining conclusions. Additionally, the HMDA tables in *Appendix F* show that during 2020, 2021, and 2022, the bank originated or purchased 754 home purchase loans, 619 home refinance loans, and 224 home improvement loans in the Tampa AA. Thus, when considering HMDA-reportable loan categories, the greatest weight was assigned to home purchase loans given their relative share of the total HMDA-reportable lending in this AA, followed by home refinance loans and, to a lesser extent, home improvement loans. Details of the bank's mortgage and small business lending and information regarding lending by peers can be found in *Appendix F*.

Lending Activity

Lending activity is considered excellent. Overall, 5.5 percent of HMDA-reportable loans and 5.3 percent of CRA small business loans were made in the Tampa AA. The percentage of the bank's HMDA-reportable and CRA small business lending exceeds the percentage of its area deposits.

Geographic Distribution of Loans

The geographic distribution of loans reflects good penetration throughout the AA. As described in the following sections, overall performance for HMDA-reportable lending is good and CRA small business lending performance is excellent.

Home Purchase Loans – Excellent

Home purchase lending in low-income tracts is excellent. In 2020 and 2021, the bank made 3.4 percent of its home purchase loans in low-income tracts, which was greater than the percentage of owner-occupied units in these tracts (1.9 percent). In 2020, the bank's lending (3.5 percent) was greater than aggregate performance (2.1 percent) and in 2021 the bank's lending (3.2 percent) was similar to aggregate performance (2.3 percent). In

2022, the bank made 6.8 percent of its home purchase loans in low-income tracts, which was greater than the percentage of owner-occupied units (1.7 percent) and aggregate performance (1.9 percent).

Home purchase lending in moderate-income tracts is excellent. In 2020 and 2021, the bank made 25.4 percent of its home purchase loans in moderate-income tracts, which was greater than the percentage of owner-occupied units in these tracts (21.9 percent). In 2020, the bank's lending (24.7 percent) was above aggregate performance (19.4 percent) and in 2021, the bank's lending (26.4 percent) was also above aggregate performance (20.6 percent). In 2022, the bank made 33.8 percent of its home purchase loans in moderate-income tracts, which was above the percentage of owner-occupied units (24.4 percent) and aggregate performance (24.1 percent).

Home Refinance Loans – Poor

Home refinance lending in low-income tracts is adequate. In 2020 and 2021, the bank made 1.0 percent of its home refinance loans in low-income tracts, which was below the percentage of owner-occupied units in these tracts (1.9 percent). In 2020, the bank's lending (0.7 percent) was similar to aggregate performance (1.1 percent) and in 2021, the bank's lending (1.4 percent) was the same as aggregate performance (1.4 percent). In 2022, the bank made 0.9 percent of its home refinance loans in low-income tracts, which was below the percentage of owner-occupied units (1.7 percent) and aggregate performance (1.8 percent). Performance was deemed adequate when considering the low percentage of owner-occupied units in low-income tracts and when considering Synovus was similar to aggregate levels for two of the three years of the analysis.

Home refinance lending in moderate-income tracts is poor. In 2020 and 2021, the bank made 9.7 percent of its home refinance loans in moderate-income tracts, which was below the percentage of owner-occupied units in these tracts (21.9 percent). In 2020, the bank's lending (9.1 percent) was below aggregate performance (12.5 percent) and in 2021, the bank's lending (10.5 percent) was also below aggregate performance (15.0 percent). In 2022, the bank made 12.5 percent of its home refinance loans in moderate-income tracts, which was below the percentage of owner-occupied units (24.4 percent) and aggregate performance (21.8 percent).

Home Improvement Loans – Poor

Home improvement lending in low-income tracts is adequate. In 2020 and 2021, the bank made no home improvement loans in low-income tracts, whereas the percentage of owner-occupied units in these tracts was 1.9 percent. Aggregate performance was 1.2 percent in 2020 and 1.1 percent in 2021. In 2022, the bank made 0.7 percent of its home improvement loans in low-income tracts, which was below the percentage of owner-occupied units (1.7 percent) and similar to aggregate performance (1.0 percent). Performance was deemed adequate when considering the low percentage of owner-occupied units in low-income tracts coupled with the performance of aggregate lenders being in line with the percentage of owner-occupied units; this indicates that banks in the AA are fulfilling this need and that there are likely fewer opportunities remaining in this highly competitive market. This is further supported by the fact that Synovus' one loan in 2022 put them in line with aggregate performance.

Home improvement lending in moderate-income tracts is poor. In 2020 and 2021, the bank made 3.5 percent of its home improvement loans in moderate-income tracts, which was below the percentage of owner-occupied units in these tracts (21.9 percent). In 2020, the bank made no home improvement loans in moderate-income tracts, whereas aggregate performance was 14.3 percent. In 2021, the bank's lending (4.0 percent) was below aggregate performance (14.2 percent). In 2022, the bank made 10.1 percent of its home improvement loans in moderate-income tracts, which was below the percentage of owner-occupied units (24.4 percent) and aggregate performance (15.1 percent).

CRA Small Business Loans – Excellent

CRA small business lending in low-income tracts is excellent. In 2020 and 2021, the bank made 5.7 percent of its CRA small business loans in low-income tracts, which was above the percentage of total businesses located in these tracts (4.1 percent). In 2020, the bank's lending (4.6 percent) was similar to aggregate performance (4.7 percent) and in 2021, the bank's lending (7.4 percent) was above aggregate performance (4.5 percent). In 2022, the bank made 5.8 percent of its CRA small business loans in low-income tracts, which was above the percentage of total businesses located in these tracts (3.3 percent) and aggregate performance (3.2 percent).

CRA small business lending in moderate-income tracts is good. In 2020 and 2021, the bank made 23.0 percent of its CRA small business loans in moderate-income tracts, which was above the percentage of total businesses located in these tracts (21.7 percent). In 2020, lending (22.3 percent) was above aggregate performance (20.3 percent) and in 2021, the bank's lending (24.1 percent) was also above aggregate performance (20.4 percent). In 2022, the bank made 21.6 percent of its CRA small business loans in moderate-income tracts, which was below the percentage of total businesses located in these tracts (23.2 percent) and similar to aggregate performance (21.7 percent).

No conspicuous lending gaps were identified based on an analysis of the dispersion of the loan products reviewed. The bank had activity in the majority of census tracts throughout the review period. Lending data and maps did not indicate an absence of loans across LMI tracts.

Lending to Borrowers of Different Incomes and Businesses of Different Sizes

The distribution of loans based on borrower income or gross annual revenues is adequate. As described in the following sections, overall performance for HMDA-reportable lending is good while CRA small business lending performance is adequate.

Home Purchase Loans – Excellent

Home purchase lending to low-income borrowers is excellent. In 2020 and 2021, the bank made 7.5 percent of its home purchase loans to low-income borrowers, which was below the percentage of low-income families (21.6 percent). In 2020, lending (7.0 percent) was above aggregate performance (4.1 percent) and in 2021, the bank's lending (8.3 percent) was more than double aggregate performance (3.8 percent). In 2022, the bank made 18.9 percent of its home purchase loans to low-income borrowers, which was below the percentage of low-income families (21.1 percent) but above aggregate performance (2.8 percent).

Home purchase lending to moderate-income borrowers is excellent. In 2020 and 2021, the bank made 30.1 percent of its home purchase loans to moderate-income borrowers, which was above the percentage of moderate-income families (17.9 percent). In 2020, lending (30.1 percent) was above aggregate performance (18.9 percent) and in 2021, the bank's lending (30.1 percent) was also above aggregate performance (16.1 percent). In 2022, the bank made 41.9 percent of its home purchase loans to moderate-income borrowers, which was above the percentage of moderate-income families (18.3 percent) and aggregate performance (12.9 percent).

Home Refinance Loans – Poor

Home refinance lending to low-income borrowers is adequate. In 2020 and 2021, the bank made 4.9 percent of its home refinance loans to low-income borrowers, which was below the percentage of low-income families (21.6 percent). In 2020, lending (4.4 percent) was similar to aggregate performance (3.4 percent) and in 2021, the bank's lending (5.7 percent) was also similar to aggregate performance (5.0 percent). In 2022, the bank made 7.1 percent of its home refinance loans to low-income borrowers, which was below the percentage of low-income families (21.1 percent) and aggregate performance (9.8 percent).

Home refinance lending to moderate-income borrowers is poor. In 2020 and 2021, the bank made 11.2 percent of its home refinance loans to moderate-income borrowers, which was below the percentage of moderate-income families (17.9 percent). In 2020, lending (10.7 percent) was similar to aggregate performance (10.8 percent) and in 2021, the bank's lending (12.0 percent) was below aggregate performance (14.7 percent). In 2022, the bank made 8.0 percent of its home refinance loans to moderate-income borrowers, which was below the percentage of moderate-income families (18.3 percent) and aggregate performance (20.0 percent).

Home Improvement Loans – Poor

Home improvement lending to low-income borrowers is poor. In 2020 and 2021, the bank made 1.2 percent of its home improvement loans to low-income borrowers, which was below the percentage of low-income families (21.6 percent). In 2020, the bank made no home improvement loans to moderate-income borrowers, whereas aggregate performance was 5.8 percent. In 2021, the bank's lending (1.3 percent) was below aggregate performance (6.0 percent). In 2022, the bank made 2.9 percent of its home improvement loans to low-income borrowers, which was below the percentage of low-income families (21.1 percent) and aggregate performance (6.1 percent).

Home improvement lending to moderate-income borrowers is poor. In 2020 and 2021, the bank made 10.5 percent of its home improvement loans to moderate-income borrowers, which was below the percentage of moderate-income families (17.9 percent). In 2020, lending (9.1 percent) was below aggregate performance (15.2 percent) and in 2021, the bank's lending (10.7 percent) was also below aggregate performance (14.9 percent). In 2022, the bank made 10.1 percent of its home improvement loans to moderate-income borrowers, which was below the percentage of moderate-income families (18.3 percent) and aggregate performance (13.7 percent).

CRA Small Business Loans – Adequate

CRA small business lending to businesses of different sizes is adequate. In 2020 and 2021, the bank made 60.6 percent of its CRA small business loans to businesses with revenues of \$1 million or less, which was below the percentage of total businesses with revenues of \$1 million or less (94.0 percent). In 2020, lending (61.0 percent) was above aggregate performance (42.4 percent) and in 2021, the bank's lending (59.9 percent) was also above aggregate performance (46.7 percent). In 2022, the bank made 40.8 percent of its CRA small business loans to businesses with revenues of \$1 million or less, which was below the percentage of total businesses with revenues of \$1 million or less (93.9 percent) and aggregate performance (52.4 percent). In addition, the majority of CRA small business loans were originated in amounts of \$250,000 or less, indicating a willingness to lend in the smaller amounts that are typically requested by small businesses.

CD Lending

The bank made a relatively high level of CD loans in the Tampa AA. During the review period, the bank originated 27 qualified CD loans totaling \$42.7 million in its AA. The bank's performance exceeded its performance at the previous examination and was generally similar to performance of peers in the area. The loans qualified for all four CD purposes. Impactful and/or responsive CD loans in the Tampa AA include:

- Three loans totaling \$18.0 million for construction of affordable multifamily using LIHTCs, which are complex. The projects will create over 340 new units of affordable housing for LMI individuals and/or families. These loans are responsive given the affordable housing challenges and the need for additional affordable housing units in the AA, as noted by the community contact.
- Two SBA 504 loans for \$8.5 million to provide financing to a small business operating in the AA.

- Eight PPP loans for \$8.4 million.
- One loan totaling \$1.2 million to a nonprofit for the purchase of a vacant building that will allow for increased space and larger enrollment of students. The nonprofit is funded almost exclusively through a program that helps administer scholarships for school children from low-income Florida families.

The Tampa AA also positively benefited from three CD loans totaling \$80,457 benefiting the BSRA that includes the entire state of Florida. These loans were previously described under the *CD Lending* heading for the state of Florida.

INVESTMENT TEST

The bank made a significant level of qualified CD investments and grants in the Tampa AA totaling \$15.9 million. This amount includes current period investments totaling \$9.0 million, prior period investments still outstanding with a total balance of \$6.4 million, and 73 donations totaling \$508,654.

The bank exhibited excellent responsiveness to AA needs. Investment types varied and addressed a wide range of CD needs. These include funds to address small business financing needs, LIHTC projects to address affordable housing challenges, MBS supporting LMI borrowers, and a diversity of impactful contributions. As such, the qualitative impact of investments and contributions was a contributing factor to the conclusions drawn in this AA.

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

- One current period LIHTC project totaling \$7.2 million for the creation of 104 new units of affordable housing to LMI individuals and families.
- One current period NMTC totaling \$1.6 million to restore a 68,000 square foot space that will include restaurants, office space, and public market stalls. The stalls will allow for the availability of fresh and affordable fresh produce, meat, and fish for residents who currently do not live within a mile of a grocery store. Additionally, a local nonprofit will operate a market-style produce, sandwich, salad, and sundry establishment at the project.
- One current period EQ2 investment totaling \$250,000 in a local CDFI to facilitate in the funding of DPA loans.
- Four donations totaling \$304,000 to a national nonprofit that funds educational scholarships for LMI youth. Synovus worked with the nonprofit to earmark the funds for LMI youth in the Tampa area.
- 11 donations totaling \$39,596 to a nonprofit, a CDC, and a CDFI for affordable housing efforts.
- 14 donations totaling \$25,933 for COVID-19 response and recovery funds for nonprofit organizations offering essential services to low-income individuals and families. Services are offered free of charge and include food, clothing, healthcare, and help with substance abuse.
- Five donations totaling \$21,000 to a local nonprofit with the mission of preventing domestic violence and protecting victims, families, and communities. The organization operates a certified domestic violence center in a low-income tract that provides emergency shelter and transitional housing with 174 beds and

an accredited public school so resident families have more options for the safety and emotional support of their children.

- Three donations totaling \$13,500 to a nonprofit providing rental and utility assistance for low-income individuals and families.

The Tampa AA also positively benefited from \$207,350 in contributions benefiting the BSRA that includes the entire state of Florida. These contributions were previously described under the *Investment Test* heading for the state of Florida.

SERVICE TEST

As described, retail banking services were adequate and the bank was a leader in providing CD services in the Tampa AA.

Retail Banking Services

Service delivery systems are reasonably accessible to the bank's geographies and individuals of different income levels throughout the Tampa AA. In deriving this conclusion, the distribution of branches by census tract income level was compared to the distribution of households and businesses among the tract categories in the AA. As the following tables show, the bank operated branches and ATMs in all census tract categories in 2022, with 7.7 percent of branches in low-income tracts and 23.1 percent of branches in moderate-income tracts. The percentage of branches in low-income tracts exceeded households (3.7 percent) and businesses (3.3 percent) in those tracts. The percentage of branches in moderate-income tracts was below households (26.9 percent) but similar to businesses (23.2 percent) in those tracts. Thus, delivery systems are reasonably accessible.

The bank closed four branches and opened one branch during the review period. One branch closure was in a moderate-income census tract and the remaining three closures were in upper-income census tracts. The branch opening occurred in an upper-income census tract. Branch opening and closings have generally not adversely affected accessibility of the bank's delivery systems.

Hours of operation are nearly identical across branches, with drive-through hours beginning at 8:30 a.m., lobby hours from 9 a.m. until 4 p.m. Monday through Thursday and until 6 p.m. on Friday, and one branch with Saturday lobby hours from 9:00 a.m. to noon. The bank offers the same suite of products and services throughout the AA. Hours and services do not vary in a way that inconveniences the AA.

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

Geographic Distribution of Branches & ATMS 2020 - 2021

Assessment Area: FL Tampa

Tract Category	Branches							ATMs										Demographics				
	Total Branches				Drive thrus	Extended Hours	Week-end Hours	Total ATMs			Full Service ATMs				Cash only ATMs				Census Tracts		House holds	Total Businesses
	#	%	Open	Closed				#	%	#	%	Open	Closed	#	%	Open	Closed	#	%			
Low	0	0.0%	0	0	0	0	0	Total	0	0.0%	0	0.0%	0	0	0	0.0%	0	0	41	5.5%	4.3%	4.1%
DTO	0		0	0	0			SA	0		0		0	0	0		0	0				
Moderate	3	20.0%	0	0	3	3	0	Total	3	20.0%	3	20.0%	0	0	0	0.0%	0	0	195	26.1%	24.5%	21.7%
DTO	0		0	0	0			SA	0		0		0	0	0		0	0				
Middle	7	46.7%	0	0	7	7	0	Total	7	46.7%	7	46.7%	0	0	0	0.0%	0	0	271	36.3%	39.3%	35.3%
DTO	0		0	0	0			SA	0		0		0	0	0		0	0				
Upper	5	33.3%	1	2	5	5	1	Total	5	33.3%	5	33.3%	1	2	0	0.0%	0	0	222	29.8%	31.8%	38.6%
DTO	0		0	0	0			SA	0		0		0	0	0		0	0				
Unknown	0	0.0%	0	0	0	0	0	Total	0	0.0%	0	0.0%	0	0	0	0.0%	0	0	17	2.3%	0.2%	0.3%
DTO	0		0	0	0			SA	0		0		0	0	0		0	0				
Total	15	100%	1	2	15	15	1	Total	15	100%	15	100%	1	2	0	0.0%	0	0	746	100%	100%	100%
DTO	0		0	0	0			SA	0		0		0	0	0		0	0				

Based on 2021 FFIEC Census Data

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

DTO - Drive thru only is a subset of total branches

SA = Stand Alone ATM is a subset of total ATMs

Geographic Distribution of Branches & ATMS - 2022

Assessment Area: FL Tampa

Tract Category	Branches							ATMs											Demographics			
	Total Branches				Drive thrus #	Extend- ed Hours #	Week-end Hours #	Total ATMs			Full Service ATMs				Cash only ATMs				Census Tracts		House holds %	Total Businesses %
	#	%	Open #	Closed #				#	#	%	#	%	Open #	Closed #	#	%	Open #	Closed #	#	%		
Low	1	7.7%	0	0	1	1	0	Total	1	7.7%	1	7.7%	0	0	0	0.0%	0	0	37	4.7%	3.7%	3.3%
DTO	0		0	0	0			SA	0		0		0	0	0		0	0				
Moderate	3	23.1%	0	1	3	3	0	Total	3	23.1%	3	23.1%	0	1	0	0.0%	0	0	220	27.9%	26.9%	23.2%
DTO	0		0	0	0			SA	0		0		0	0	0		0	0				
Middle	2	15.4%	0	0	2	2	0	Total	2	15.4%	2	15.4%	0	0	0	0.0%	0	0	289	36.7%	38.1%	35.4%
DTO	0		0	0	0			SA	0		0		0	0	0		0	0				
Upper	7	53.8%	0	1	7	7	1	Total	7	53.8%	7	53.8%	0	1	0	0.0%	0	0	217	27.5%	30.3%	36.5%
DTO	0		0	0	0			SA	0		0		0	0	0		0	0				
Unknown	0	0.0%	0	0	0	0	0	Total	0	0.0%	0	0.0%	0	0	0	0.0%	0	0	25	3.2%	1.0%	1.7%
DTO	0		0	0	0			SA	0		0		0	0	0		0	0				
Total	13	100%	0	2	13	13	1	Total	13	100%	13	100%	0	2	0	0.0%	0	0	788	100%	100%	100%
DTO	0		0	0	0			SA	0		0		0	0	0		0	0				

Based on 2022 FFIEC Census Data

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

DTO - Drive thru only is a subset of total branches

SA = Stand Alone ATM is a subset of total ATMs

CD Services

The bank was a leader in providing CD services in the AA. During the review period, bank employees provided 96 CD service activities totaling 1,478 hours to 30 organizations operating throughout the AA. Bank staff provided financial services in a variety of ways, including financial literacy; memberships on board of directors, finance, and advisory committees; and homebuyer education courses.

Noteworthy CD services include:

- 297 hours of service to various housing nonprofits and CDCs offering a variety of affordable housing services to LMI individuals, including down payment assistance. Bank employees provided the hours to the organizations as developing and facilitating homebuyer education courses.

- 266 hours of service to three different affordable housing organizations serving the AA. The organizations specialize in identifying affordable housing opportunities for first-time homebuyers who are LMI. Bank employees provided the hours to the organizations as board and/or committee members.
- One employee provided 228 hours of service to a nonprofit organization that provides rent and utility assistance along with food, clothing, and other basic necessities to low-income families. The employee provided the hours to the organization annually as a board member.
- 50 hours of service to a CDC focused on originating microloans for small businesses. One bank employee provided the hours to the organization as a board member and another bank employee provided hours to the organization as a member of the CDC's loan review committee.

The Tampa AA also positively benefited from 647 hours of CD service benefiting the BSRA that includes the entire state of Florida. These services were previously described under the CD services write up for the state of Florida.

METROPOLITAN AREA – MIAMI MSA (Full-Scope Review)

DESCRIPTION OF INSTITUTION’S OPERATIONS IN THE MIAMI AA

Overview

The AA includes Miami-Dade County, which comprises the entire Miami-Miami-Beach-Kendall, Florida MD. As of December 31, 2022, the bank operated seven branches in the AA, representing 8.3 percent of its branches in the state of Florida and 2.8 percent of its total branches. Of the branches in the AA, three were in moderate-income census tracts and four were in upper-income census tracts. As a percentage within the state of Florida, 9.2 percent of the bank’s deposit volume and 5.8 percent of its HMDA-reportable and CRA small business loans by number were located in the Miami AA.

The AA is a competitive banking market with 56 depository institutions operating 591 branches. Synovus ranked 24th in deposit market share with 0.6 percent of total deposits (\$1.2 billion). Bank of America had the largest deposit market share at 15.7 percent, followed by JPMorgan Chase Bank and Wells Fargo Bank at 11.2 percent and 11.1 percent, respectively.

For HMDA-reportable lending, Synovus originated and/or purchased 0.2 percent, 0.1 percent, and 0.2 percent of total HMDA-reportable loans in the AA in 2020, 2021, and 2022, respectively. Synovus was ranked 94th out of 737 reporters in 2020; 113th out of 811 reporters in 2021; and 100th out of 743 reporters in 2022. Rocket Mortgage was the top HMDA reporter in 2020, while United Shore Financial Service was the top HMDA reporter for 2021 and 2022. As described, Synovus is not a primary HMDA reporter in this AA.

For CRA small business lending, Synovus ranked 32nd out of 255 reporters in 2020 with 0.3 percent of CRA small business loans. In 2021, the bank ranked 32nd out of 238 reporters with 0.2 percent of total CRA small business loans. In 2022, Synovus ranked 56th out of 187 reporters with less than 0.1 percent of total CRA small business loans. American Express was the top CRA reporter in the market for 2020, 2021, and 2022. As with HMDA-reportable lending, Synovus is not a primary CRA small business reporter for this AA.

AA Demographics, Population, and Income Characteristics

The AA is located in the southeastern tip of the state along the Atlantic Ocean and is the most populous county in the state of Florida. The AA also borders and includes portions of The Everglades and is densely populated, with a total population of 2.7 million.

The AA contains 707 census tracts: 34 low-income tracts (4.8 percent), 176 moderate-income tracts (24.9 percent), 221 middle-income tracts (31.2 percent), 243 upper-income tracts (34.4 percent), and 33 unknown-income tracts (4.7 percent).

For purposes of classifying borrower income, this evaluation uses the FFIEC estimated median family income for the relevant area. As the following table shows, the median family income increased from \$59,100 in 2020 to \$68,300 in 2022.

Borrower Income Levels
Miami-Miami Beach-Kendall, FL MD

FFIEC Estimated Median Family Income		Low 0 - 49.99%		Moderate 50% - 79.99%		Middle 80% - 119.99%		Upper 120% - & above	
2020	\$59,100	0	- \$29,549	\$29,550	- \$47,279	\$47,280	- \$70,919	\$70,920	- & above
2021	\$61,000	0	- \$30,499	\$30,500	- \$48,799	\$48,800	- \$73,199	\$73,200	- & above
2022	\$68,300	0	- \$34,149	\$34,150	- \$54,639	\$54,640	- \$81,959	\$81,960	- & above

There were 619,475 total families in the AA in 2022. Of these families, 23.1 percent are low-income, 17.3 percent are moderate-income, 17.7 percent are middle-income, and 42.0 percent are upper-income. Of the total families, 12.7 percent have incomes below the poverty level, which is higher than the state of Florida (9.5 percent). Additionally, poverty rates are higher in LMI tracts, with 31.1 percent of the families residing in low-income tracts living below the poverty level and 19.5 percent of the families residing in moderate-income tracts living below the poverty level. Moreover, 39.0 percent of low-income families and 40.0 percent of moderate-income families reside in moderate-income tracts. This data suggests that lending challenges likely occur in moderate-income tracts.

Housing Characteristics

There were 1,032,310 total housing units in the AA in 2022, of which 45.1 percent are owner-occupied, 42.3 percent are rental units, and 12.6 percent are vacant. However, fewer home ownership opportunities exist in LMI tracts. Specifically, 72.4 percent of housing units in low-income tracts and 60.0 percent of housing units in moderate-income tracts are rentals.

The median age of the housing stock across the AA is 47 years, which is older than that of homes across Florida (34 years). Housing units in LMI census tracts are older, with a median age of housing stock being 54 years in low-income tracts and 56 years in moderate-income tracts. The older age of homes is an indicator of potential opportunity for loans for home improvement purpose in LMI tracts.

The median housing value in the AA is \$310,663, which is higher than the median housing value in Florida (\$232,000). Median gross rent in the AA is \$1,373 per month, which is higher than the median gross rent for the state of Florida (\$1,218 per month). Additionally, the affordability ratio¹⁶ for the AA (17.4 percent) is lower than the affordability ratio for the state of Florida (24.9 percent). Housing cost burden is a challenge in the AA. The percentage of renters with rent costs greater than 30 percent of income is 59.9 percent, which is higher than the state of Florida at 52.6 percent.

According to the Florida Realtors, the median sale price of a single-family home in the larger Miami MSA as of October 2022 was \$570,000, representing a 52.0 percent increase compared to December 2019.¹⁷ Interest from foreign buyers continues to drive home sales, with housing prices being out of reach for even middle-income households. This means that more households are seeking out rental housing, driving rents up further.

¹⁶ The housing affordability ratio is calculated by dividing the median household income by the median housing value. It represents the amount of single-family, owner-occupied housing that a dollar of income can purchase for the median household in the census tract. Values closer to 100 percent indicate greater affordability.

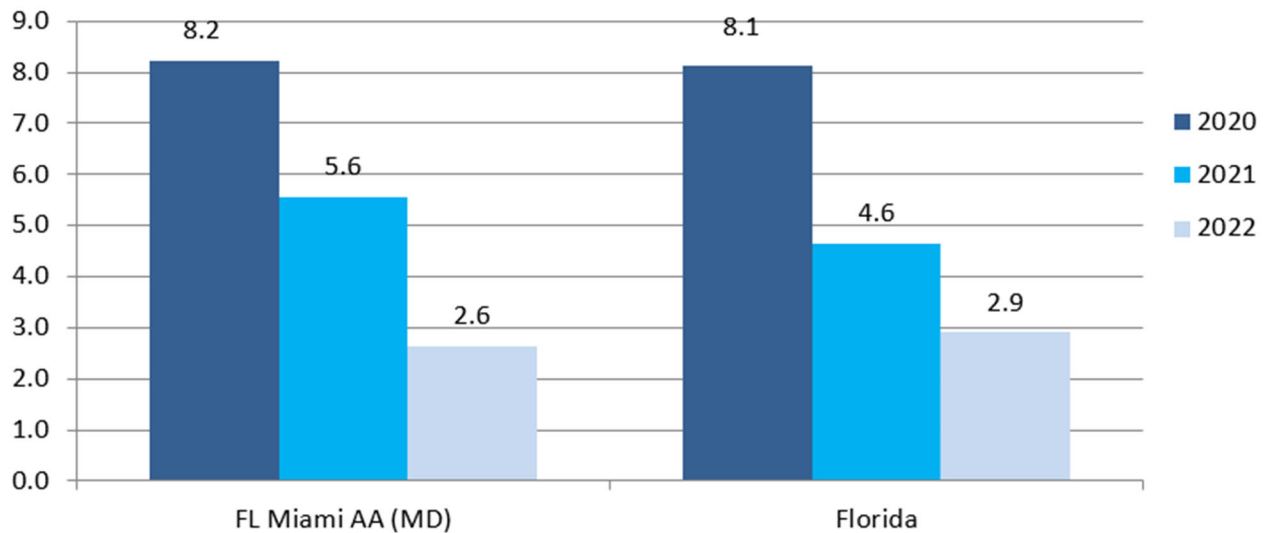
¹⁷ "Florida Residential Market Sales Activity." *Florida Realtors*, www.floridarealtors.org/sites/default/files/2022-10/3Q-2022-Fla-MSA-summary.pdf. Accessed 7 May 2024.

Economic Conditions

Miami is a major transportation hub with the Port of Miami providing access to international shipping and Miami International Airport serving as a major travel hub. Miami also serves as a financial center with several international banks. According to the Bureau of Labor Statistics, during the second quarter of 2022, the largest industries in the AA by number of employees were healthcare and social assistance (160,940 employees), retail trade (136,028 employees), and government (131,409 employees). Major private employers in the AA are the University of Miami, Baptist Health South Florida, American Airlines, Carnival Cruise Lines, and Miami Children's Hospital.¹⁸ Major public employers include Miami-Dade County Public Schools, Miami-Dade County, Federal Government, Florida State Government, and Jackson Health System.¹⁹

The following table shows the unemployment rate for the AA overall and the state of Florida for 2020, 2021, and 2022. The unemployment rate was the highest during the pandemic in 2020. The unemployment rate in the AA decreased from 8.2 percent in 2020 to 2.6 percent in 2022. The unemployment rate for the AA is similar to rates for the state of Florida.

Unemployment Rates - FL Miami



Not Seasonally Adjusted. Source: Bureau of Labor Statistics

¹⁸ "Top Employers." *Miami-Dade Beacon Council*, www.beaconcouncil.com/data/economic-overview/top-employers/. Accessed 7 May 2024.

¹⁹ Ibid.

Credit and CD Needs

As part of the CRA examination, information was obtained from a local affordable housing specialist and an individual specializing in economic development for the area. The housing specialist stated that there is a considerable shortage of affordable housing units driven by an influx of residents over the past five years. As a result, housing prices rose sharply, especially during the pandemic, making it even more difficult for LMI individuals to become homeowners. With the rising interest rates and high housing prices, LMI individuals are not able to afford a home purchase, which they may have previously been able to buy. Rental rates have also increased sharply in the area. The shortage and affordability of houses is causing many LMI individuals to leave the county and/or state and relocate to areas where housing is more affordable.

The economic development specialist stated that the main challenge facing small business owners is an absence of financial literacy for how commercial credit works. Oftentimes, small business owners start the application for credit with financial institutions but do not complete the process either because they do not understand what documents are needed to obtain a loan or because they cannot provide the appropriate level of documentation required by financial institutions.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE MIAMI AA

LENDING TEST

Lending levels reflect adequate responsiveness to credit needs of the AA. The geographic distribution of loans reflects adequate penetration throughout the AA and the distribution of loans reflects adequate penetration among borrowers of different income levels and businesses of different revenue sizes. In addition, the bank made an excellent level of CD loans in the AA.

The analysis included 331 HMDA-reportable loans and 840 CRA small business loans reported by the bank in the AA during the review period. Therefore, CRA small business loans received greater weight in determining conclusions. Additionally, the HMDA tables in *Appendix F* show that during 2020, 2021, and 2022, the bank originated or purchased 67 home purchase loans, 97 home refinance loans, and 51 home improvement loans in the Miami AA. Thus, when considering HMDA-reportable loan categories, greatest weight was assigned to home refinance loans given their relative share of the total HMDA-reportable lending, followed by home purchase loans and home improvement loans.

Details of the bank's mortgage and small business lending and information regarding lending by peers can be found in *Appendix F*.

Lending Activity

Lending activity is considered adequate. Overall, 0.8 percent of HMDA-reportable loans and 1.9 percent of CRA small business loans were made in the Miami AA. The percentage of the bank's CRA small business lending, which is the most heavily weighted product in the AA, is similar to the percentage of its area deposits.

Geographic Distribution of Loans

The geographic distribution of loans reflects adequate penetration throughout the AA. As described in the following sections, CRA small business lending performance is good and overall performance for HMDA-reportable lending is poor. While CRA small business loans were given greater weight in deriving conclusions, the bank's poor performance in HMDA-reportable lending was also considered in deriving an overall geographic distribution conclusion of adequate, especially when considering that community contacts noted affordable housing as the primary need in the AA.

CRA Small Business Loans – Good

CRA small business lending in low-income tracts is excellent. In 2020 and 2021, the bank made 3.5 percent of its CRA small business loans in low-income tracts, which was similar to the percentage of total businesses located in these tracts (3.4 percent). In 2020, the bank's lending (3.4 percent) was similar to aggregate performance (3.0 percent). In 2021, the bank's lending (3.6 percent) was also similar to aggregate performance (3.1 percent). In 2022, the bank made 8.5 percent of its CRA small business loans in low-income tracts, which is three times higher than both the percentage of total businesses located in these tracts (2.7 percent) and aggregate performance (2.4 percent). In addition to the bank outperforming comparison figures, the excellent conclusion is supported by 21 of the 27 CRA small business loans made in low-income tracts in 2020 and 2021 (or 77.8 percent) were PPP loans, which helped stabilize businesses in low-income communities.

CRA small business lending in moderate-income tracts is adequate. In 2020 and 2021, the bank made 19.5 percent of its CRA small business loans in moderate-income tracts, which was below the percentage of total businesses located in these tracts (22.4 percent). In 2020, the bank's lending (19.4 percent) was below aggregate performance (21.3 percent) and in 2021, the bank's lending (19.5 percent) was also below aggregate performance (22.2 percent). In 2022, the bank made 11.9 percent of its CRA small business loans in moderate-income tracts, which was below the percentage of total businesses located in these tracts (20.6 percent) and aggregate performance (18.5 percent). While this performance is below comparison figures for much of the review period, the adequate conclusion is supported by 119 of the 152 CRA small business loans made in moderate-income tracts in 2020 and 2021 (or 78.3 percent) were PPP loans, which helped stabilize businesses in moderate-income communities.

Home Refinance Loans – Poor

Home refinance lending in low-income tracts is very poor. Synovus did not make any home purchase loans in low-income tracts during the review period despite opportunities available for such loans, as shown by owner-occupied percentages and aggregate performance.

Home refinance lending in moderate-income tracts is poor. In 2020 and 2021, the bank made 11.0 percent of its home refinance loans in moderate-income tracts, which was below the percentage of owner-occupied units in these tracts (21.4 percent). In 2020, the bank's lending (13.7 percent) was similar to aggregate performance (14.6 percent) and in 2021, the bank's lending (6.5 percent) was below aggregate performance (16.5 percent). In 2022, the bank made no home refinance loans in moderate-income tracts, whereas the percentage of owner-occupied units was 18.3 percent and aggregate performance was 15.5 percent.

Home Purchase Loans – Poor

Home purchase lending in low-income tracts is very poor. Synovus did not make any home purchase loans in low-income tracts during the review period despite opportunities available for such loans, as shown by owner-occupied percentages and aggregate performance.

Home purchase lending in moderate-income tracts is poor. In 2020 and 2021, the bank made 8.2 percent of its home purchase loans in moderate-income tracts, which was below the percentage of owner-occupied units in these tracts (21.4 percent). In 2020, the bank's lending (4.8 percent) was below aggregate performance (18.9 percent) and in 2021, the bank's lending (10.7 percent) was also below aggregate performance (18.4 percent). In 2022, the bank made 16.7 percent of its home purchase loans in moderate-income tracts, which was below the percentage of owner-occupied units (18.3 percent) and above aggregate performance (15.7 percent). While performance improved in 2022, the bank's performance throughout the bulk of the review period was poor.

Home Improvement Loans – Poor

Home improvement lending in low-income tracts is very poor. Synovus did not make any home purchase loans in low-income tracts during the review period despite opportunities available for such loans, as shown by owner-occupied percentages and aggregate performance.

Home improvement lending in moderate-income tracts is poor. In 2020 and 2021, the bank made 6.3 percent of its home improvement loans in moderate-income tracts, which was below the percentage of owner-occupied units in these tracts (21.4 percent). In 2020, the bank made no home improvement loans in moderate-income tracts, whereas aggregate performance was 11.0 percent. In 2021, the bank's lending (7.7 percent) was below aggregate performance (9.9 percent). In 2022, the bank made 5.7 percent of its home improvement loans in moderate-income tracts, which was below the percentage of owner-occupied units (18.3 percent) and aggregate performance (9.4 percent).

No conspicuous lending gaps were identified based on an analysis of the dispersion of the loan products reviewed. As noted earlier, Synovus is not a primary HMDA or CRA small business reporter in this AA. Lending data and maps did not indicate an absence of loans across LMI tracts.

Lending to Borrowers of Different Incomes and Businesses of Different Sizes

The distribution of loans based on borrower income or gross annual revenues is adequate. As described in the following sections, CRA small business and HMDA-reportable lending performance is both adequate.

CRA Small Business Loans – Adequate

CRA small business lending to businesses of different sizes is adequate. In 2020 and 2021, the bank made 56.6 percent of its CRA small business loans to businesses with revenues of \$1 million or less, which was below the percentage of total businesses with revenues of \$1 million or less (93.2 percent). In 2020, the bank's lending (56.7 percent) was above aggregate performance (38.2 percent) and in 2021, the bank's lending (56.5 percent) was also above aggregate performance (42.3 percent). In 2022, the bank made 33.9 percent of its CRA small business loans to businesses with revenues of \$1 million or less, which was below the percentage of total businesses with revenues of \$1 million or less (93.1 percent) and aggregate performance (52.0 percent). The majority of CRA small business loans were originated in amounts of \$250,000 or less, indicating a willingness to lend in the smaller amounts that are typically requested by small businesses.

Home Refinance Loans – Poor

Home refinance lending to low-income borrowers is adequate. In 2020 and 2021, the bank made 2.4 percent of its home refinance loans to low-income borrowers, which was below the percentage of low-income families (24.0 percent). In 2020, the bank's lending (3.9 percent) was above aggregate performance (1.3 percent) and in 2021, the bank made no home refinance loans to low-income borrowers, whereas aggregate performance was 1.3 percent. In 2022, the bank made 6.7 percent of its home refinance loans to low-income borrowers, which was below the percentage of low-income families (23.1 percent) and above aggregate performance (2.8 percent).

Home refinance lending to moderate-income borrowers is poor. In 2020 and 2021, the bank made 2.4 percent of its home refinance loans to moderate-income borrowers, which was below the percentage of moderate-income families (16.6 percent). In 2020, the bank made no home refinance loans to moderate-income borrowers, whereas aggregate performance was 4.8 percent. In 2021, the bank's lending (6.5 percent) was similar to aggregate performance (6.0 percent). In 2022, the bank made no home refinance loans to moderate-income borrowers, whereas the percentage of moderate-income families was 17.3 percent and aggregate performance was 8.1 percent.

Home Purchase Loans – Good

Although Synovus did not make any home purchase loans to low-income borrowers in 2020, 2021, or 2022, home purchase lending to low-income borrowers was not rated given performance context factors including the high cost of homeownership, high cost of living, sharply rising home prices, and shortage of affordable houses. In 2020 and 2021, the percentage of low-income families was 24.0 percent, and in 2022, the percentage was 23.1 percent. Aggregate performance was 0.5 percent in 2020, 0.5 percent in 2021, and 0.6 percent in 2022, indicating that all lenders were challenged to make home purchase loans to low-income borrowers in this market.

Home purchase lending to moderate-income borrowers is good. In 2020 and 2021, the bank made 8.2 percent of its home purchase loans to moderate-income borrowers, which was below the percentage of moderate-income families (16.6 percent). In 2020, the bank's lending (4.8 percent) was similar to aggregate performance (5.7 percent) and in 2021, the bank's lending (10.7 percent) was more than twice aggregate performance (4.4 percent). In 2022, the bank made 11.1 percent of its home purchase loans to moderate-income borrowers, which was below the percentage of moderate-income families (17.3 percent) but nearly four times higher than aggregate performance (3.0 percent).

Home Improvement Loans – Adequate

Home improvement lending to low-income borrowers is adequate. In 2020 and 2021, the bank made 12.5 percent of its home improvement loans to low-income borrowers, which was below the percentage of low-income families (24.0 percent). In 2020, the bank made no home improvement loans to low-income borrowers, whereas aggregate performance was 1.6 percent. In 2021, the bank's lending (15.4 percent) was above aggregate performance (1.4 percent). In 2022, the bank made no home improvement loans to low-income borrowers, whereas the percentage of low-income families was 23.1 percent and aggregate performance was 1.7 percent. The aggregate data indicates that all banks in the AA face hurdles in providing these types of loans to low-income borrowers.

Home improvement lending to moderate-income borrowers is adequate. In 2020 and 2021, the bank made 12.5 percent of its home improvement loans to moderate-income borrowers, which was below the percentage of moderate-income families (16.6 percent). In 2020, the bank's lending (33.3 percent) was above aggregate performance (5.1 percent) and in 2021, the bank's lending (7.7 percent) was also above aggregate performance (3.8 percent). In 2022, the bank made 2.9 percent of its home improvement loans to moderate-income borrowers, which was below the percentage of moderate-income families (17.3 percent) and similar to aggregate performance (3.8 percent).

CD Lending

The bank made an excellent level of CD loans in the Miami AA given the bank's size and capacity and the high level of competition with larger financial institutions. During the review period, the bank made 11 qualified CD loans totaling \$81.9 million. Specifically, the bank provided \$62.6 million for affordable housing for LMI individuals, \$17.7 million for the revitalization and stabilization of LMI communities, and \$1.7 million for community services that target LMI individuals. Nearly all of the loans were deemed impactful and/or responsive to AA needs and are described below.

- Two loans for approximately \$33.8 million to finance two LIHTC projects that will provide approximately 315 units of affordable housing for LMI individuals. These loans are responsive to the need for more affordable rental housing in Miami, as noted by the community contacts.
- One loan totaling \$28.8 million for the construction of 231 new apartment units exclusively for LMI individuals and families.

- One loan through the Main Street Lending Program for \$9.8 million.
- Five PPP loans totaling \$8.6 million.

The Miami AA also positively benefited from three CD loans totaling \$80,457 benefiting the BSRA that includes the entire state of Florida. These loans were previously described under the *CD Lending* heading for the state of Florida.

INVESTMENT TEST

The bank made an excellent level of qualified CD investments and grants in the Miami AA, totaling \$30.2 million. This amount includes current period investments totaling \$20.8 million, prior period investments still outstanding with a total balance of \$9.0 million, and 45 donations totaling \$341,421. The bank's current investment and contribution dollars exceeded its performance at the previous examination and are in line with peer performance in the area.

Furthermore, the bank exhibits excellent responsiveness to the credit and CD needs of the AA. Investment types varied and were responsive to a range of CD needs. These include funds to address small business financing needs, LIHTC projects to address affordable housing challenges, MBS supporting LMI borrowers, and a diversity of contributions.

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

- One current period LIHTC project totaling \$19.8 million for the creation of 144 new units of affordable housing for LMI individuals and families.
- Two deposits totaling \$1.0 million into two MDIs, which enable the institutions to lend to LMI borrowers and small businesses.
- Four donations totaling \$228,788 to a national nonprofit that funds educational scholarships for LMI youth. Synovus worked with the nonprofit to earmark the funds for LMI youth in the Miami area.
- Ten donations totaling \$20,500 to nonprofits and CDCs providing support for affordable housing, including DPA and improvements to homes occupied by low-income individuals and families.
- Two donations totaling \$9,500 to a local non-profit with a mission to identify and solve issues adversely affecting low-income communities throughout Miami-Dade County. Their comprehensive programs work to lower poverty and financial insecurity; reduce the number of unbanked and underbanked residents; decrease the number of people with no health insurance; lower unemployment and underemployment; and increase access to income support.
- Two donations totaling \$7,500 to a local CDC for support and recovery efforts associated with the pandemic.

The Miami AA also positively benefited from \$207,350 in contributions benefiting the BSRA that includes the entire state of Florida. These contributions were previously described under the *Investment Test* heading for the state of Florida.

SERVICE TEST

Retail banking services were poor and the bank provides a relatively high level of CD services in the Miami AA.

Retail Banking Services

Service delivery systems are unreasonably inaccessible to portions of the bank's geographies and individuals of different income levels throughout the Miami AA. In deriving this conclusion, the distribution of the bank's branches by census tract income level was compared to the distribution of households and businesses among the tract categories in the AA. As the following tables show, the bank operated branches and ATMs only in moderate- and upper-income tracts in 2022, with 42.9 percent of branches in moderate-income tracts, which exceeds households (27.2 percent) and businesses (20.6 percent) in those tracts. While branches and ATMs are located in and accessible to some moderate-income tracts, the bank has no branches or ATMs in low-income tracts. Additionally, the bank's branches and ATMs in this AA are not accessible to numerous LMI tracts concentrated in downtown Miami, south of North Miami Beach, east of Hialeah Gardens, and north of Coral Gables. Thus, delivery systems are unreasonably inaccessible to portions of the AA.

The bank closed one branch and did not open any branches during the review period. The branch closure was in an upper-income census tract in downtown Miami close to several LMI tracts. Thus, the branch closure had an adverse effect on accessibility of the bank's delivery systems, particularly in LMI geographies and/or to LMI individuals.

Lobby hours of operation are nearly identical across branches, with all branch lobbies opening at 9 a.m. and five of the seven branch lobbies closing at 4 p.m. Monday through Thursday; two branches in moderate-income tracts are open until 5 p.m. All branch lobbies are open until 6 p.m. on Friday. Drive-through hours are offered at two of the seven branches from 8:30 a.m. to 4:30 p.m. Monday through Thursday and until 6 p.m. on Friday. No branches offer Saturday hours. The bank offers the same suite of products and services throughout the AA. While some variances exist, hours and services do not vary in a way that inconveniences the AA.

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

Geographic Distribution of Branches & ATMS 2020 - 2021
Assessment Area: FL Miami

Tract Category	Branches							ATMs										Demographics				
	Total Branches				Drive thrus	Extend- ed Hours	Week- end Hours	Total ATMs			Full Service ATMs				Cash only ATMs				Census Tracts		House holds	Total Businesses
	#	%	Open	Closed				#	%	#	#	#	%	Open	Closed	#	%					
	#	%	Open	Closed	#	%	#	%	Open	Closed	#	%	Open	Closed	#	%						
Low	1	12.5%	0	0	0	1	0	Total	1	12.5%	1	12.5%	0	0	0	0.0%	0	0	30	5.8%	5.5%	3.4%
DTO	0		0	0	0			SA	0		0		0	0	0		0	0				
Moderate	1	12.5%	0	0	0	1	0	Total	1	12.5%	1	12.5%	0	0	0	0.0%	0	0	144	27.7%	29.0%	22.4%
DTO	0		0	0	0			SA	0		0		0	0	0		0	0				
Middle	1	12.5%	0	0	1	1	0	Total	1	12.5%	1	12.5%	0	0	0	0.0%	0	0	150	28.9%	30.2%	26.5%
DTO	0		0	0	0			SA	0		0		0	0	0		0	0				
Upper	5	62.5%	0	0	1	5	0	Total	5	62.5%	5	62.5%	0	0	0	0.0%	0	0	177	34.1%	34.7%	45.4%
DTO	0		0	0	0			SA	0		0		0	0	0		0	0				
Unknown	0	0.0%	0	0	0	0	0	Total	0	0.0%	0	0.0%	0	0	0	0.0%	0	0	18	3.5%	0.5%	2.4%
DTO	0		0	0	0			SA	0		0		0	0	0		0	0				
Total	8	100%	0	0	2	8	0	Total	8	100%	8	100%	0	0	0	0.0%	0	0	519	100%	100%	100%
DTO	0		0	0	0			SA	0		0		0	0	0		0	0				

Based on 2021 FFIEC Census Data

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

DTO - Drive thru only is a subset of total branches

SA = Stand Alone ATM is a subset of total ATMs

Geographic Distribution of Branches & ATMS - 2022
Assessment Area: FL Miami

Tract Category	Branches							ATMs											Demographics			
	Total Branches				Drive thrus	Extend- ed Hours	Week- end Hours	Total ATMs			Full Service ATMs				Cash only ATMs				Census Tracts		House holds	Total Businesses
	#	%	Open	Closed				#	%	#	#	#	%	Open	Closed	#	%	Open	Closed	#		
	#	%	Open	Closed	#	#	#	#	%	#	%	Open	Closed	#	%	Open	Closed	#	%			
Low	0	0.0%	0	0	0	0	0	Total	0	0.0%	0	0.0%	0	0	0	0.0%	0	0	34	4.8%	4.9%	2.7%
DTO	0		0	0	0			SA	0		0		0	0	0		0	0				
Moderate	3	42.9%	0	0	1	3	0	Total	2	33.3%	2	33.3%	0	0	0	0.0%	0	0	176	24.9%	27.2%	20.6%
DTO	0		0	0	0			SA	0		0		0	0	0		0	0				
Middle	0	0.0%	0	0	0	0	0	Total	0	0.0%	0	0.0%	0	0	0	0.0%	0	0	221	31.3%	32.3%	29.1%
DTO	0		0	0	0			SA	0		0		0	0	0		0	0				
Upper	4	57.1%	0	1	1	4	0	Total	4	66.7%	4	66.7%	0	0	0	0.0%	0	0	243	34.4%	33.9%	44.1%
DTO	0		0	0	0			SA	0		0		0	0	0		0	0				
Unknown	0	0.0%	0	0	0	0	0	Total	0	0.0%	0	0.0%	0	0	0	0.0%	0	0	33	4.7%	1.7%	3.5%
DTO	0		0	0	0			SA	0		0		0	0	0		0	0				
Total	7	100%	0	1	2	7	0	Total	6	100%	6	100%	0	0	0	0.0%	0	0	707	100%	100%	100%
DTO	0		0	0	0			SA	0		0		0	0	0		0	0				

Based on 2022 FFIEC Census Data
Closed branches/ATMs are only included in "closed" columns and are not included in any other totals.
DTO - Drive thru only is a subset of total branches
SA = Stand Alone ATM is a subset of total ATMs

CD Services

The bank provided a relatively high level of CD services in the AA. During the review period, bank employees provided 72 CD service activities totaling 584 hours to 23 organizations operating throughout the AA. Bank staff provided financial services in a variety of ways, including financial literacy; memberships on board of directors, finance, and advisory committees; homebuyer education courses; and technical assistance involving human resources.

Noteworthy CD services include:

- 215 hours of service to a local nonprofit organization providing basic necessities and essential services to low-income children, teens, and young adults. Bank employees taught financial literacy that was part of a larger in-house financial literacy program created by Synovus.
- 21 hours of service to a local housing agency that creates housing opportunities for first-time LMI homebuyers. Bank employees provided the hours to the clients of the housing agency in the form of financial literacy surrounding the costs associated with homeownership.
- 20 hours of service to affordable housing organizations serving the AA. The organizations specialize in identifying affordable housing opportunities for first-time homebuyers who are LMI. The bank employees provided the hours to the organizations as board members.
- 16 hours of service associated with technical assistance involving human resources. Specifically, human resource representatives of Synovus conducted mock interviews, assisted with resume building, discussed job readiness, and assessed interview skills for graduating seniors at a local university where a majority of students receive Pell grants.

The Miami AA also positively benefited from 647 hours of CD services benefiting the BSRA that includes the entire state of Florida. These services were previously described under the CD services write up for the state of Florida.

**METROPOLITAN AREAS
LIMITED-SCOPE REVIEW**

The following MSA AAs were reviewed using limited-scope examination procedures. Through these procedures, conclusions regarding the institution's CRA performance are drawn from the review of available facts and data, including performance and demographic information. Please refer to the tables in Appendices G and H for additional information regarding these AAs.

DESCRIPTION OF INSTITUTION'S OPERATIONS IN FLORIDA MSA AAs

- Daytona Beach AA includes Volusia County
- Ft. Lauderdale AA includes Broward County
- Ft. Myers AA includes Lee County
- Ft. Walton Beach AA includes Okaloosa and Walton counties
- Jacksonville AA includes Clay, Duval, and Nassau counties
- Naples AA includes Collier County
- Orlando AA includes Orange, Osceola, and Seminole counties
- Palm Bay AA includes Brevard County
- Pensacola AA includes Escambia and Santa Rosa counties
- Port St. Lucie AA includes Martin and St. Lucie counties
- Punta Gorda AA includes Charlotte County
- Sarasota AA includes Manatee and Sarasota counties
- Tallahassee AA includes Leon County
- Vero Beach AA includes Indian River County
- West Palm Beach AA includes Palm Beach County

Assessment Area	Branches (as of December 31, 2022)		Deposit Share (as of June 30, 2022)	
	#	Statewide %	\$ (000s)	Statewide %
Daytona Beach	2	2.4%	\$272,342	2.1%
Ft. Lauderdale	6	7.1%	\$1,990,381	15.3%
Ft. Myers	4	4.8%	\$412,342	3.2%
Ft. Walton Beach	5	6.0%	\$831,693	6.4%
Jacksonville	5	6.0%	\$687,514	5.3%
Naples	3	3.6%	\$691,652	5.3%
Orlando	6	7.1%	\$1,063,653	8.2%
Palm Bay	1	1.2%	\$137,844	1.1%
Pensacola	7	8.3%	\$1,042,648	8.0%
Port St. Lucie	3	3.6%	\$307,432	2.4%
Punta Gorda	3	3.6%	\$321,273	2.5%
Sarasota	6	7.1%	\$673,814	5.2%
Tallahassee	4	4.8%	\$361,016	2.8%
Vero Beach	1	1.2%	\$67,487	0.5%

Assessment Area	Branches (as of December 31, 2022)		Deposit Share (as of June 30, 2022)	
	#	Statewide %	\$ (000s)	Statewide %
West Palm Beach	7	8.3%	\$1,207,000	9.3%

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS

The following table compares conclusions regarding the bank's performance in each limited-scope MSA AA to its overall performance for the state of Florida.

Performance in the Limited-Scope Review Metropolitan Assessment Areas			
Assessment Area	Lending Test	Investment Test	Service Test
Daytona Beach	Not Consistent (Below)	Not Consistent (Exceeds)	Consistent
Ft. Lauderdale	Not Consistent (Below)	Not Consistent (Below)	Consistent
Ft. Myers	Not Consistent (Below)	Not Consistent (Below)	Not Consistent (Exceeds)
Ft. Walton Beach	Not Consistent (Below)	Not Consistent (Below)	Consistent
Jacksonville	Consistent	Consistent	Consistent
Naples	Not Consistent (Below)	Not Consistent (Below)	Not Consistent (Exceeds)
Orlando	Not Consistent (Below)	Not Consistent (Below)	Consistent
Palm Bay	Not Consistent (Below)	Not Consistent (Exceeds)	Not Consistent (Below)
Pensacola	Consistent	Not Consistent (Below)	Consistent
Port St. Lucie	Not Consistent (Below)	Not Consistent (Below)	Consistent
Punta Gorda	Consistent	Not Consistent (Below)	Not Consistent (Below)
Sarasota	Not Consistent (Below)	Not Consistent (Below)	Consistent
Tallahassee	Consistent	Not Consistent (Exceeds)	Not Consistent (Below)
Vero Beach	Not Consistent (Below)	Not Consistent (Exceeds)	Consistent
West Palm Beach	Not Consistent (Below)	Not Consistent (Below)	Consistent

The key performance standards of the Lending Test for limited-scope MSA areas included geographic distribution, borrower distribution, and CD loans. For the geographic distribution of loans, performance was good in the Daytona Beach, Ft. Lauderdale, Jacksonville, Punta Gorda, and Tallahassee AAs, adequate in the Ft. Myers, Naples, Orlando, Pensacola, Port St. Lucie, Sarasota, and West Palm Beach AAs, and poor in the Ft. Walton Beach, Palm Bay, and Vero Beach AAs. Borrower distribution was good in the Ft. Walton Beach, Pensacola, Punta Gorda, and Tallahassee AAs, poor in the Orlando AA, and adequate in the remaining AAs. Qualifying amounts and conclusions for CD loans by AA were as follows: \$1.0 million in Daytona Beach (low level); \$12.3 million in Ft. Lauderdale (low level); \$4.2 million in Ft. Myers (low level); \$1.1 million in Ft. Walton Beach (low level); \$75.3 million in Jacksonville (excellent); \$7.4 million in Naples (low level); \$43.6 million in Orlando (excellent); \$10.3 million in Palm Bay (excellent); \$22.6 million in Pensacola (adequate); \$250,000 in Port St. Lucie (few, if any); \$5.1 million in Punta Gorda (adequate); \$25.2 million in Sarasota (excellent); \$16.6 million in Tallahassee (excellent); \$4.7 million in Vero Beach (excellent); and \$7.5 million in West Palm Beach (low level). All limited-scope AAs also positively benefited from three CD loans totaling \$80,457 benefiting the BSRA that includes the entire state of Florida. These loans were previously described under the *CD Lending* heading for the state of Florida.

Qualifying amounts and conclusions for the bank's investment and grant activity in limited-scope MSA areas were as follows: \$16.5 million in Daytona Beach (excellent); \$6.4 million in Ft. Lauderdale (poor); \$3.2 million in Ft. Myers (poor); \$2.3 million in Ft. Walton Beach (poor); \$17.4 million in Jacksonville (significant); \$3.9 million in Naples (poor); \$13.4 million in Orlando (adequate); \$14.6 million in Palm Bay (excellent); \$3.4 million in Pensacola (poor); \$1.7 million in Port St. Lucie (poor); \$1.3 million in Punta Gorda (poor); \$4.6 million in Sarasota (poor); \$15.4 million in Tallahassee (excellent); \$4.7 million in Vero Beach (excellent); and \$14.6 million in West Palm Beach (adequate). All limited-scope AAs also positively benefited from \$207,350 in contributions benefiting the BSRA that includes the entire state of Florida. These contributions were previously described under the *Investment Test* heading for the state of Florida.

The performance standards of the Service Test for limited-scope MSA areas included retail banking and CD services. Conclusions for retail banking services by AA were as follows: poor in Ft Walton Beach and Palm Bay; adequate in Ft. Lauderdale, Jacksonville, Orlando, Pensacola, Sarasota, Vero Beach, and West Palm Beach; good in Daytona Beach, Ft. Myers, Naples, Punta Gorda, and Tallahassee; and excellent in Port St. Lucie . Qualifying hours and conclusions for CD services by AA were as follows: 100 hours in Daytona Beach (relatively high); 1,412 hours in Ft. Lauderdale (leader); 548 hours in Ft. Myers (leader); 392 hours in Ft. Walton Beach (leader); 709 hours in Jacksonville (leader); 419 hours in Naples (leader); 587 hours in Orlando (leader); 62 hours in Palm Bay (relatively high); 586 hours in Pensacola (leader); 164 hours in Port St. Lucie (relatively high); 101 hours in Punta Gorda (adequate); 536 hours in Sarasota (leader); 199 hours in Tallahassee (adequate); 83 hours in Vero Beach (relatively high); and 692 hours in West Palm Beach (leader). All MSA AAs reviewed under limited-scope procedures also positively benefited from 647 hours of CD service benefiting the BSRA that includes the entire state of Florida. These services were previously described under the CD services write up for the state of Florida.

Performance in the limited-scope AA did not impact overall performance for the state of Florida.

**NONMETROPOLITAN STATEWIDE AREA
LIMITED-SCOPE REVIEW**

The following non-MSA AA was reviewed using limited-scope examination procedures. Through these procedures, conclusions regarding the institution's CRA performance are drawn from the review of available facts and data, including performance and demographic information. Please refer to the tables in Appendices G and H for additional information regarding this AAs.

DESCRIPTION OF INSTITUTION'S OPERATIONS IN FLORIDA NON-MSA AA

- Hendry AA includes Hendry County

Assessment Area	Branches (as of December 31, 2022)		Deposit Share (as of June 30, 2022)	
	#	Statewide %	\$ (000s)	Statewide %
Hendry	1	1.2%	\$100,937	0.8%

CONCLUSION(S) WITH RESPECT TO PERFORMANCE TESTS

The following table compares conclusions regarding the bank's performance in the limited-scope non-MSA AA to the bank's overall performance for the state of Florida.

Performance in the Limited-Scope Review Non MSA Assessment Area			
Assessment Area	Lending Test	Investment Test	Service Test
Hendry	Not Consistent (Below)	Not Consistent (Below)	Not Consistent (Exceeds)

The performance standards of the Lending Test for the Hendry non-MSA area included geographic distribution, borrower distribution, and CD loans. Geographic distribution was poor, borrower distribution was good, and the bank made a low level of CD loans totaling \$1.0 million. The limited-scope AA also positively benefited from three CD loans totaling \$80,457 benefiting the BSRA that includes the entire state of Florida. These loans were previously described under the *CD Lending* heading for the state of Florida.

Synovus had a poor level of investments and grants in the Hendry AA, with \$531,500 in investments and contributions during the review period. The limited-scope AA also positively benefited from \$207,350 in contributions benefiting the BSRA that includes the entire state of Florida. These contributions were previously described under the *Investment Test* heading for the state of Florida.

The performance standards of the Service Test for the Hendry AA included retail banking and CD services. Retail banking services for Hendry were good, and the bank was a leader in providing CD services with 115 hours of qualifying service during the review period. The Hendry AA also positively benefited from 647 hours of CD service benefiting the BSRA that includes the entire state of Florida. These services were previously described under the CD services write up for the state of Florida.

Performance in the limited-scope AA did not impact overall performance for the state of Florida.

COLUMBUS GA-AL MULTISTATE MSA

CRA RATING FOR COLUMBUS GA-AL MULTISTATE²⁰: **OUTSTANDING**

The Lending Test is rated: High Satisfactory
The Investment Test is rated: Outstanding
The Service Test is rated: Outstanding

Major factors contributing to this rating include:

- The geographic distribution of loans reflects adequate penetration throughout the AA.
- The distribution of borrowers reflects good penetration throughout the AA.
- The bank made a relatively high level of CD loans in the AA.
- The bank made an excellent level of qualified CD investments and grants that exhibit excellent responsiveness to several identified CD needs in the AA.
- Retail banking services are good in the AA.
- The bank was a leader in providing CD services in the AA.

SCOPE OF EXAMINATION

Scoping considerations, including time periods and products, applicable to the review of the Columbus AA are consistent with the overall CRA examination scope as presented in the *Institution, Scope of Examination* section. Because the bank operates in both states of the multistate MSA, the Columbus AA was reviewed under full-scope examination procedures. To augment the evaluation, an interview was conducted with a local community housing specialist, and one recently conducted community contact interview was referenced. Details from the interviews are included in the *Description of Institution's Operations* section that follows.

DESCRIPTION OF INSTITUTION'S OPERATIONS IN COLUMBUS MULTISTATE MSA

Overview

The Columbus multistate AA consists of Chattahoochee, Harris and Muscogee counties in Georgia and Russell County in Alabama; four of the seven counties making up the Columbus, GA-AL MSA. Columbus, the principal city, is located in Muscogee County.

This is one of the bank's primary AAs, with the bank operating its headquarters and maintaining a strategic focus in the area. As of December 31, 2022, Synovus operated 14 branch offices in the AA, representing 5.7 percent of its total branches. Of these branches, one is in a low-income census tract, two are in moderate-income census tracts, two are in middle-income census tracts, eight are in upper-income census tracts, and one is in an unknown-income census tract. The Columbus GA-AL multistate MSA AA accounts for approximately 8.9 percent of the bank's deposit volume by dollar and 6.4 percent of the bank's total HMDA-reportable and CRA small business

²⁰ This rating reflects performance within the multistate MSA. The statewide evaluations are adjusted and do not reflect performance in the parts of those states contained within the multistate MSA.

lending volume by number. It is worth noting that of the bank's 58 AAs, Columbus accounts for the second highest volume of branches, deposits, and HMDA-reportable and CRA small business loans; only the Atlanta AA has higher volume.

The Columbus AA is somewhat competitive, with 14 financial institutions operating 46 branch locations within the AA. With \$4.4 billion in deposits and deposit market share of 53.7 percent, Synovus is the leader of the Columbus AA. Truist Bank ranked second with 16.0 percent of total deposits in the AA.

Synovus is a major HMDA reporter in this AA, which is to be expected given its deposit market share and strategic focus within this area. In 2020, Synovus originated 10.3 percent of the HMDA-reportable loans in the AA, ranking 1st out of 332 reporters. In 2021, Synovus originated 7.9 percent of the HMDA-reportable loans in the AA, ranking 2nd out of 364 reporters. In 2022, Synovus originated 7.3 percent of the HMDA-reportable loans in the AA, ranking 1st out of 338 reporters. Synovus was HMDA market leader in two of the three years of the analysis, with Rocket Mortgage as the top HMDA reporter in the market in 2021. However, it is worth noting that Synovus reported nearly the same amount of HMDA loans as Rocket Mortgage in 2021 and ranked a close 2nd.

Similar to HMDA-reportable lending, Synovus is also a major CRA small business lender in the AA. Synovus ranked 1st out of 94 reporters in 2020 with 26.1 percent of CRA small business loans. In 2021, the bank ranked 2nd out of 97 reporters with 13.8 percent of total CRA small business loans. In 2022, Synovus ranked 4th out of 85 reporters with 6.7 percent of total CRA small business loans. Synovus (2020) and American Express (2021 and 2022) were the top CRA reporters in the market.

AA Demographics, Population, and Income Characteristics

The Columbus AA had a population of 310,338 in 2022. Between 2015 and 2020, the AA experienced a 2.3 percent population increase, which is less than the state of Georgia (7.0 percent increase) and Alabama (4.0 percent increase) during the same period. The AA contains 89 census tracts: 12 low-income tracts (13.5 percent), 26 moderate-income tracts (29.2 percent), 22 middle-income tracts (24.7 percent), 26 upper-income tracts (29.2 percent) and 3 unknown income tracts (3.4 percent).

For purposes of classifying borrower income, this evaluation uses the FFIEC estimated median family income for the Columbus, GA-AL MSA as shown in the following table. The table also provides a breakdown of the estimated annual income by category (low, moderate, middle, and upper). As shown, the median family income increased slightly from \$59,100 in 2020 to \$67,500 in 2022.

Borrower Income Levels **Columbus, GA-AL MSA**

FFIEC Estimated Median Family Income		Low		Moderate		Middle		Upper	
		0	- 49.99%	50%	- 79.99%	80%	- 119.99%	120%	- & above
2020	\$59,100	0	- \$29,549	\$29,550	- \$47,279	\$47,280	- \$70,919	\$70,920	- & above
2021	\$60,900	0	- \$30,449	\$30,450	- \$48,719	\$48,720	- \$73,079	\$73,080	- & above
2022	\$67,500	0	- \$33,749	\$33,750	- \$53,999	\$54,000	- \$80,999	\$81,000	- & above

There are 71,794 families in the AA. Of those families, 23.8 percent were low-income, 15.7 percent were moderate-income, 18.6 percent were middle-income, and 41.9 percent were upper-income. Of the total families, 13.9 percent had incomes below the poverty level, with the largest number of those families with incomes below poverty residing in moderate-income geographies.

Housing Characteristics

There were 130,601 housing units in the AA in 2022, of which 47.6 percent are owner-occupied, 38.4 percent are rental units, and 14.0 percent are vacant. As described, housing units in the AA are predominately owner-occupied, which indicates a variety of home lending opportunities available overall. However, fewer home lending opportunities exist in portions of the AA, specifically in LMI tracts as well as in Chattahoochee County. Specifically, only 24.8 percent of housing units in low-income tracts and 38.5 percent of housing units in moderate-income tracts are owner-occupied. Additionally, only 18.5 percent of housing units in Chattahoochee County are owner-occupied.

The median age of the housing stock in the AA is 45 years. Housing units in the low-income census tracts are older with the median age of 56 years. Housing units in moderate-income tracts are also older at 54 years for the median age of stock. The older age of homes is an indicator of potential opportunity for loans for home improvement purpose in LMI tracts.

The median housing value in the AA is \$150,494. Median housing values in the AA varied widely by county, with Harris County having the highest median housing value at \$230,400 and Chattahoochee County having the lowest median housing value at \$82,000. Median gross rent in the AA is \$907 per month, which is higher than the median gross rent in the state of Alabama (\$811 per month) and lower than the median gross rent in the state of Georgia (\$1,042 per month). Median gross rent within the AA also varied by county, with Chattahoochee County having the highest median gross rent (\$1,135 per month) and Russell County having the lowest median gross rent (\$798 per month). Additionally, the affordability ratio²¹ of the AA (32.9 percent) is lower than the affordability ratio for the state of Alabama (34.8 percent) and similar to the affordability ratio for the state of Georgia (32.2 percent). Affordability was highest in Chattahoochee County (55.7 percent) and lowest in Muscogee County (33.2 percent). Housing cost burden is a challenge. Data shows that the percentage of renters with rent costs greater than 30 percent of income is 45.9 percent, which is higher than the state of Alabama at 40.8 percent and similar to the state of Georgia at 45.3 percent.

As described, housing data suggests that housing in the AA is of similar affordability as Georgia and slightly less affordable than Alabama. However, individual counties of the AA have varying levels of affordability. Chattahoochee County is most affordable while affordability is lowest in Muscogee County, which contains the city of Columbus. Data indicates that housing in suburban areas may be more affordable and thus, more attractive to borrowers within the AA.

Economic Conditions

The AA spans across two states and is located along the Chattahoochee River in west central Georgia and east central Alabama. It includes the city of Columbus and is home to U.S. Army Post Fort Moore (formally known as Fort Benning). Several major corporations are headquartered in Columbus, including Aflac, TSYs, Synovus, and WC Bradley Corporation.²² The largest employers include Fort Moore, Muscogee County School District,

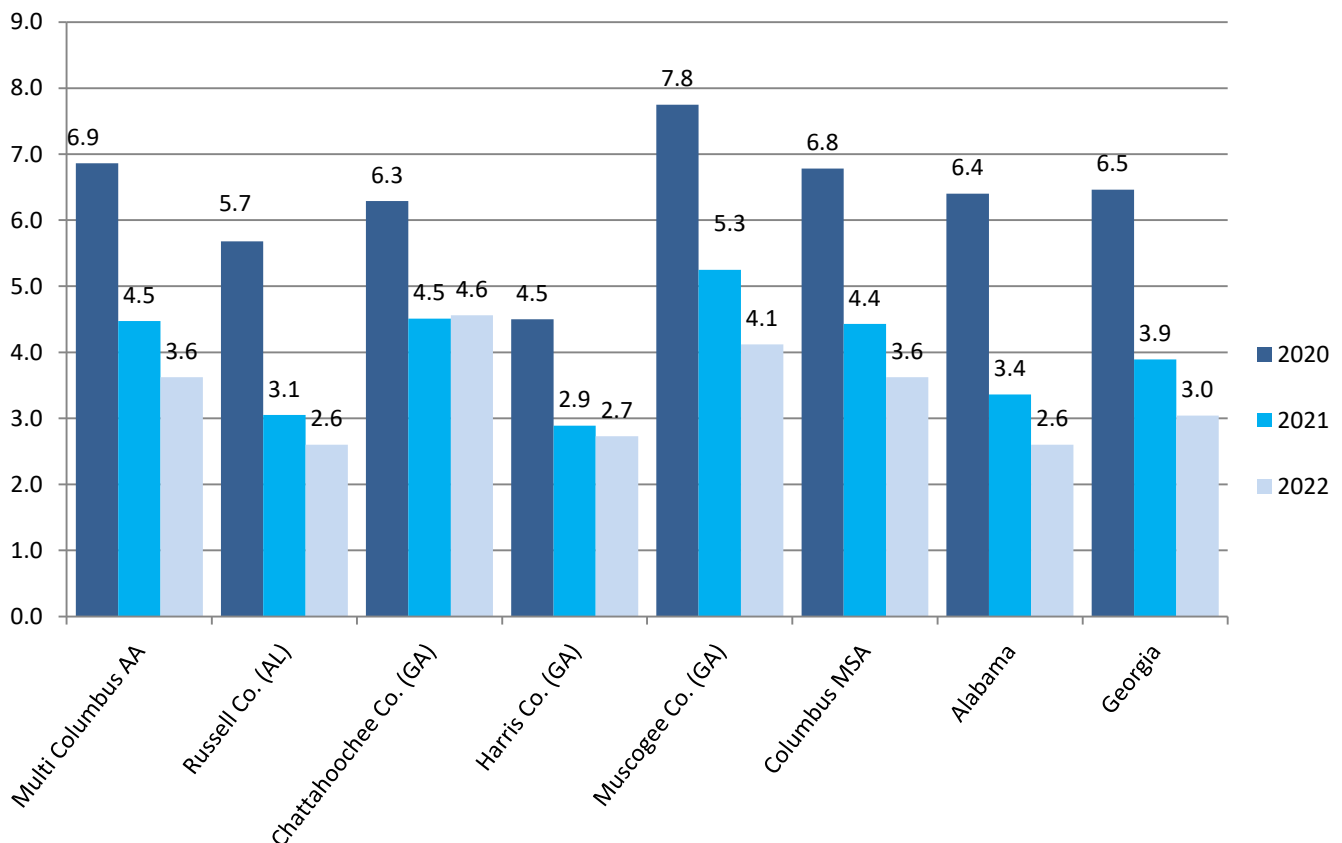
²¹ The housing affordability ratio is calculated by dividing the median household income by the median housing value. It represents the amount of single-family, owner-occupied housing that a dollar of income can purchase for the median household in the census tract. Values closer to 100 percent indicate greater affordability.

²² "Who We Are." *Choose Columbus*, www.choosecolumbusga.com/about. Accessed 8 May 2024.

TSYS, Aflac, and Kia Motors.²³ According to the Bureau of Labor Statistics during the second quarter of 2022, the largest industries by number of employees include government (21,673), healthcare and social assistance (14,452), retail trade (12,566), and accommodation and food services (10,785).

The following table shows the unemployment rate percentages for the Columbus AA, the state of Georgia, and the state of Alabama. As shown, unemployment rates for the combined AA were higher than unemployment rates for the states of Georgia and Alabama. Unemployment rates were consistently highest in Muscogee County, GA throughout the review period. The AA's overall unemployment rate improved from 6.9 percent in 2020 to 3.6 percent in 2022; the unemployment rate in both Georgia and Alabama had a similar improvement across the review period.

Unemployment Rates -Multi Columbus



Not Seasonally Adjusted. Source: Bureau of Labor Statistics

Credit and CD Needs

As part of the CRA examination, information was obtained from a local affordable housing specialist. Additionally, information from a recently conducted interview with a contact engaged in economic development for the area was referenced. As described, there are numerous opportunities in Synovus Bank's home market for banks to partner with nonprofits, developers, and CD organizations to engage in a wide range of CD activities,

²³ "Major Employers." Choose Columbus, www.choosecolumbusga.com/site-selectors/major-employers. Accessed 8 May 2024.

including affordable housing development, small business lending, and provision of technical assistance to nonprofit organizations and their constituencies.

The community contact involved in affordable housing stated that the MSA has several areas that have been disinvested. According to the contact, LMI families have historically had two choices when it comes to housing – either obtain housing that is above their means in order to have a decent place to live and a better school district for their children, or live in a property that is in subpar condition. The inventory for affordable homes continues to be slim, with an abundance of luxury rentals and single-family homes. Although banks have started to become more engaged in affordable housing, there is still a need for them to have more flexible guidelines to assist LMI families looking to obtain home loans. There are also opportunities for banks to work with organizations that have DPA programs. The contact noted that Synovus was a leader in this market and works with organizations to address housing needs.

The individual engaged in economic development stated that small business lending is a need in the area, along with technical assistance and education for entrepreneurs. The contact noted that local government programs are plentiful in the area and there is excess capital available for businesses in the MSA. Unique investment opportunities also exist in the area, with tax credits in place for manufacturing, research, and workforce training. The contact further stated that local banks like Synovus do an excellent job fulfilling the small business credit needs of the area, with less participation from large, national banks.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE COLUMBUS MULTISTATE MSA

LENDING TEST

The Lending Test rating for the Columbus multistate AA is High Satisfactory. Lending levels reflect excellent responsiveness to credit needs of the AA. The geographic distribution of loans reflects adequate penetration throughout the AA and the distribution of loans reflects good penetration among borrowers of different income levels and businesses of different revenue sizes. In addition, the bank made a relatively high level of CD loans in the AA.

The analysis included 2,729 HMDA-reportable loans and 2,545 CRA small business loans reported by the bank in the AA during the review period. Therefore, HMDA-reportable loans received slightly greater weight in determining conclusions. Additionally, the HMDA tables in *Appendix F* show that during 2020, 2021, and 2022, the bank originated or purchased 1,334 home purchase loans, 935 home refinance loans, and 105 home improvement loans in the Columbus AA. Thus, when considering HMDA-reportable loan categories, greatest weight was assigned to home purchase loans given their relative share of the total HMDA-reportable lending, followed by home refinance loans and, to a much lesser extent, home improvement loans.

Details of the bank's mortgage and small business lending and information regarding lending by peers can be found in *Appendix F*.

Lending Activity

Lending activity is excellent. Overall, 6.9 percent of HMDA-reportable loans and 5.9 percent of CRA small business loans were made in the Columbus AA. The percentage of the bank's HMDA-reportable lending, which is the most heavily weighted product in the AA, is below the percentage of its area deposits. However, lending activity is enhanced because the bank ranked first or second throughout the review period in originating both HMDA-reportable and CRA small business lending in the area.

Geographic Distribution of Loans

The bank's geographic distribution of loans reflects adequate penetration throughout the AA. As described in the following sections, overall performance for HMDA-reportable lending is adequate and CRA small business lending performance is good.

Home Purchase Loans – Adequate

Home purchase lending in low-income tracts is adequate. In 2020 and 2021, the bank made 1.0 percent of its home purchase loans in low-income tracts, which was below the percentage of owner-occupied units in these tracts (3.0 percent). In 2020, the bank's lending (0.6 percent) was similar to aggregate performance (0.7 percent) and in 2021, the bank's lending (1.3 percent) was also similar to aggregate performance (1.9 percent). In 2022, the bank made 1.4 percent of its home purchase loans in low-income tracts, which was below the percentage of owner-occupied units (4.9 percent) and similar to aggregate performance (1.8 percent).

Home purchase lending in moderate-income tracts is adequate. In 2020 and 2021, the bank made 11.4 percent of its home purchase loans in moderate-income tracts, which was below the percentage of owner-occupied units in these tracts (24.2 percent). In 2020, the bank's lending (9.0 percent) was below aggregate performance (12.3 percent) and in 2021, the bank's lending (13.8 percent) was also below aggregate performance (14.9 percent). In 2022, the bank made 16.2 percent of its home purchase loans in moderate-income tracts, which was below the percentage of owner-occupied units (22.0 percent) and similar to aggregate performance (15.7 percent).

Home Refinance Loans – Poor

Home refinance lending in low-income tracts is adequate. In 2020 and 2021, the bank made 0.5 percent of its home refinance loans in low-income tracts, which was below the percentage of owner-occupied units in these tracts (3.0 percent). In 2020, the bank's lending (0.2 percent) was the same as aggregate performance (0.2 percent) and in 2021, the bank's lending (1.0 percent) was also similar to aggregate performance (0.4 percent). In 2022, the bank made 1.6 percent of its home refinance loans in low-income tracts, which was below the percentage of owner-occupied units (4.9 percent) and similar to aggregate performance (2.3 percent).

Home refinance lending in moderate-income tracts is poor. In 2020 and 2021, the bank made 5.4 percent of its home refinance loans in moderate-income tracts, which was below the percentage of owner-occupied units in these tracts (24.2 percent). In 2020, the bank's lending (4.7 percent) was below aggregate performance (9.0 percent) and in 2021, the bank's lending (6.6 percent) was also below aggregate performance (11.7 percent). In 2022, the bank made 9.8 percent of its home refinance loans in moderate-income tracts, which was below the percentage of owner-occupied units (22.0 percent) and aggregate performance (14.3 percent).

Home Improvement Loans – Adequate

Home improvement lending in low-income tracts is good. In 2020 and 2021, the bank made 2.7 percent of its home improvement loans in low-income tracts, which was similar to the percentage of owner-occupied units in these tracts (3.0 percent). In 2020, neither Synovus nor aggregate lenders made any home improvement loans in low-income tracts. In 2021, the bank's lending (3.1 percent) was similar to aggregate performance (3.2 percent). In 2022, the bank made 5.9 percent of its home improvement loans in low-income tracts, which was above the percentage of owner-occupied units (4.9 percent) and aggregate performance (3.9 percent).

Home improvement lending in moderate-income tracts is poor. In 2020 and 2021 combined, the bank made 10.8 percent of its home improvement loans in moderate-income tracts, which was below the percentage of owner-occupied units in these tracts (24.2 percent). In 2020, Synovus made no home improvement loans in moderate-income tracts, whereas aggregate performance was 13.3 percent. In 2021, the bank's lending (12.5 percent) was above aggregate performance (10.3 percent). In 2022, the bank made 4.4 percent of its home improvement loans

in moderate-income tracts, which was below the percentage of owner-occupied units (22.0 percent) and aggregate performance (12.1 percent).

CRA Small Business Loans – Good

CRA small business lending in low-income tracts is excellent. In 2020 and 2021, the bank made 9.6 percent of its CRA small business loans in low-income tracts, which was above the percentage of total businesses located in these tracts (8.4 percent). In 2020, the bank's lending (10.1 percent) was above aggregate performance (7.4 percent) and in 2021, the bank's lending (8.7 percent) was also above aggregate performance (6.4 percent). In 2022, the bank made 11.1 percent of its CRA small business loans in low-income tracts, which was above the percentage of total businesses located in these tracts (7.9 percent) and aggregate performance (6.6 percent).

CRA small business lending in moderate-income tracts is adequate. In 2020 and 2021, the bank made 18.4 percent of its CRA small business loans in moderate-income tracts, which was below the percentage of total businesses located in these tracts (21.0 percent). In 2020, the bank's lending (18.1 percent) was similar to aggregate performance (18.9 percent) and in 2021, the bank's lending (19.1 percent) was below aggregate performance (20.1 percent). In 2022, the bank made 22.2 percent of its CRA small business loans in moderate-income tracts, which was similar to the percentage of total businesses located in these tracts (22.1 percent) and above aggregate performance (17.9 percent).

No conspicuous lending gaps were identified based on an analysis of the dispersion of the loan products reviewed. The bank had activity in nearly all AA census tracts during the review period. Lending data and maps did not indicate an absence of loans across LMI tracts.

Lending to Borrowers of Different Incomes and Businesses of Different Sizes

The distribution of loans based on borrower income or gross annual revenues is good. As described in the following sections, overall performance for both HMDA-reportable and CRA small business lending is good.

Home Purchase Loans – Excellent

Home purchase lending to low-income borrowers is good. In 2020 and 2021, the bank made 4.7 percent of its home purchase loans to low-income borrowers, which was below the percentage of low-income families (22.0 percent). In 2020, the bank's lending (3.8 percent) was the same as aggregate performance (3.8 percent) and in 2021, the bank's lending (5.5 percent) was above aggregate performance (3.6 percent). In 2022, the bank made 6.2 percent of its home purchase loans to low-income borrowers, which was below the percentage of low-income families (23.8 percent) and above aggregate performance (3.6 percent).

Home purchase lending to moderate-income borrowers is excellent. In 2020 and 2021, the bank made 21.2 percent of its home purchase loans to moderate-income borrowers, which was above the percentage of moderate-income families (17.7 percent). In 2020, the bank's lending (22.5 percent) was above aggregate performance (14.4 percent) and in 2021, the bank's lending (19.9 percent) was also above aggregate performance (14.0 percent). In 2022, the bank made 23.1 percent of its home purchase loans to moderate-income borrowers, which was above the percentage of moderate-income families (15.7 percent) and nearly double aggregate performance (11.8 percent).

Home Refinance Loans – Adequate

Home refinance lending to low-income borrowers is good. In 2020 and 2021, the bank made 3.9 percent of its home refinance loans to low-income borrowers, which was below the percentage of low-income families (22.0 percent). In 2020, the bank's lending (3.3 percent) was above aggregate performance (1.4 percent) and in 2021, the bank's lending (5.0 percent) was also above aggregate performance (2.8 percent). In 2022, the bank

made 4.9 percent of its home refinance loans to low-income borrowers, which was below the percentage of low-income families (23.8 percent) and similar to aggregate performance (5.4 percent).

Home refinance lending to moderate-income borrowers is adequate. In 2020 and 2021, the bank made 9.0 percent of its home refinance loans to moderate-income borrowers, which was below the percentage of moderate-income families (17.7 percent). In 2020, the bank's lending (6.9 percent) was above aggregate performance (5.0 percent) and in 2021, the bank's lending (12.6 percent) was also above aggregate performance (8.0 percent). In 2022, the bank made 10.6 percent of its home refinance loans to moderate-income borrowers, which was below the percentage of moderate-income families (15.7 percent) and aggregate performance (13.6 percent).

Home Improvement Loans – Adequate

Home improvement lending to low-income borrowers is poor. In 2020 and 2021, the bank made 8.1 percent of its home improvement loans to low-income borrowers, which was below the percentage of low-income families (22.0 percent). In 2020, Synovus made no home improvement loans to low-income borrowers, whereas aggregate performance was at 3.8 percent. In 2021, the bank's lending (9.4 percent) was above aggregate performance (5.8 percent). In 2022, the bank made 1.5 percent of its home improvement loans to low-income borrowers, which was below the percentage of low-income families (23.8 percent) and aggregate performance (6.1 percent).

Home improvement lending to moderate-income borrowers is adequate. In 2020 and 2021, the bank made 10.8 percent of its home improvement loans to moderate-income borrowers, which was below the percentage of moderate-income families (17.7 percent). In 2020, Synovus made no home improvement loans to moderate-income borrowers, whereas aggregate performance was 9.5 percent. In 2021, the bank's lending (12.5 percent) was above aggregate performance (10.9 percent). In 2022, the bank made 13.2 percent of its home improvement loans to moderate-income borrowers, which was below the percentage of moderate-income families (15.7 percent) and above aggregate performance (10.8 percent).

Small Business Loans – Good

CRA small business lending to businesses of different sizes is good. In 2020 and 2021, the bank made 64.7 percent of its CRA small business loans to businesses with revenues of \$1 million or less, which was below the percentage of total businesses with revenues of \$1 million or less (92.4 percent). In 2020, the bank's lending (64.1 percent) was above aggregate performance (46.1 percent) and in 2021, the bank's lending (65.6 percent) was also above aggregate performance (43.9 percent). In 2022, the bank made 55.1 percent of its CRA small business loans to businesses with revenues of \$1 million or less, which was below the percentage of total businesses with revenues of \$1 million or less (92.7 percent) and above aggregate performance (47.8 percent).

CD Lending

The bank made a relatively high level of CD loans in the Columbus AA. During the review period, the bank originated 45 qualified CD loans totaling \$65.9 million. Specifically, the bank made 12 loans for \$48.4 million for affordable housing for LMI individuals, 24 loans for \$7.1 million for community services that target LMI individuals, 3 loans for \$3.6 million that promote economic development by financing small businesses, and 6 loans for \$6.8 million for the revitalization and stabilization of LMI communities.

Of the 45 qualifying loans, 35 were deemed impactful and/or particularly responsive, including:

- Six loans totaling \$36.9 million for LIHTC projects that provided approximately 350 units of affordable housing.

- Three loans totaling \$9.7 million to a nonprofit housing developer to finance the construction of new multifamily and single-family housing that is affordable to LMI individuals.
- 20 PPP loans for \$8.0 million, which included loans to nonprofit partners engaged in CD.
- Three SBA 504 loans totaling \$3.6 million that provide financing to small businesses.
- Two loans totaling \$1.6 million to support a project that provides housing for very low-income and single homeless individuals.
- One loan totaling \$400,000 to a local food bank for the purchase of equipment used to address food insecurity in three food deserts.

Being a multistate MSA, the Columbus AA also positively benefited from 15 CD loans totaling \$37.2 million benefiting the BSRA that includes the entire state of Georgia. These loans were previously described under the *CD Lending* heading for the state of Georgia.

INVESTMENT TEST

The Investment Test is rated Outstanding for the Columbus multistate AA.

The bank made an excellent level of qualified CD investments and grants totaling \$79.5 million. This amount includes current period investments totaling \$59.4 million, prior period investments still outstanding with a total balance of \$18.0 million, and 130 donations totaling \$2.2 million.

Investment types varied and addressed a range of CD needs. These included SBIC funds to address small business financing needs, LIHTC projects to address affordable housing challenges, MBS supporting LMI borrowers, and a diversity of contributions. The bank's efforts exhibited excellent responsiveness to credit and CD needs.

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

- Three current period LIHTC projects and two prior period LIHTC projects totaling \$39.6 million for the creation of approximately 300 new units of affordable housing to LMI individuals and families.
- One current period investment and two prior period investments totaling \$35.2 million in SBICs.
- Two current period EQ2 investments totaling \$1.0 million in a CDFI focused on providing affordable housing to, and building financial assets for, LMI individuals and families.
- Four annual donations of \$200,000 (total of \$800,000) toward the establishment of a four-year medical school campus in Columbus. The donations were part of a five-year commitment from Synovus and were the result of state and city plans to expand medical education that is currently provided through a two-year university with limited offerings. Students commit to practice medicine in rural and impoverished areas of Georgia upon graduation.
- Four annual donations of \$105,000 (total of \$420,000) to a local nonprofit to provide credit counseling, financial literacy training, and job program services to LMI individuals and families in the AA.

- Three donations totaling \$75,000 to a local nonprofit to support start-up businesses and promote workforce development in underserved communities.
- Nine in-kind donations providing free meeting space and/or furniture to nonprofit organizations and valued at \$30,529. The nonprofit using the meeting space was a credit counseling service for LMI individuals while the furniture was provided to nonprofits serving LMI individuals and families including a domestic violence shelter, two schools, a homeless shelter, and a church.

Being a multistate MSA, the AA also positively benefited from \$381,220 in contributions benefiting the BSRA that includes the entire state of Georgia and \$28,000 in contributions benefiting the BSRA that includes the entire state of Alabama. These contributions are described under the *Investment Test* heading for each state.

SERVICE TEST

The Service Test rating for the Columbus multistate is Outstanding. As described, retail banking services were good and the bank was a leader in providing CD services in the AA.

Retail Banking Services

Service delivery systems are accessible to the geographies and individuals of different income levels throughout the AA. In deriving this conclusion, the distribution of the bank's branches by census tract income level was compared to the distribution of households and businesses among the tract categories in the AA. As the following tables show, the bank operated branches and ATMs in all census tract categories, with 7.1 percent of branches in low-income tracts and 14.3 percent of branches in moderate-income tracts in 2022. The percentage of branches in low-income tracts was below households (8.3 percent) but similar to total businesses (7.9 percent) in those tracts. The percentage of branches in moderate-income tracts was below households (26.5 percent) and businesses (22.1 percent) in those tracts. Moreover, branches and ATMs are centralized in the AA, and several branches located in middle- and upper-income tracts are in close proximity and adjacent to LMI tracts. Thus, delivery systems are accessible.

The bank closed three branches and did not open any branches during the review period. One branch closure was in a moderate-income census tract and the remaining two closures were in middle-income census tracts. While branch closures did occur, the closings did not adversely affect accessibility of delivery systems because the bank had existing branches less than half a mile from each branch closure, with one closure happening across the street from an existing Synovus branch.

Hours of operation are similar across branches, with lobby hours from 9 a.m. to 5 p.m. Monday through Friday for all but one of the branches and lobby hours on Saturday from 9 a.m. to noon at six branches. Drive-through hours are offered at most branches and are generally from 8:30 a.m. until 5 p.m. Monday through Friday, with some drive-through hours until 6 p.m. and some Saturday hours until noon. While not all branches offer extended drive-through and Saturday hours, the branches that do offer them are located in low-, moderate-, middle-, and upper-income tracts. The bank offers the same suite of products and services throughout the AA. Thus, hours and services do not vary in a way that inconveniences the AA.

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

Geographic Distribution of Branches & ATMS 2020 - 2021
Assessment Area: Multi Columbus

Tract Category	Branches							ATMs											Demographics			
	Total Branches				Drive thru	Extend- ed Hours	Week- end Hours	Total ATMs			Full Service ATMs				Cash only ATMs				Census Tracts		House holds	Total Businesses
	#	%	Open	Closed				#	%	#	#	#	%	Open	Closed	#	%	Open	Closed	#		
Low	2	13.3%	0	0	1	2	1	Total	3	5.7%	3	10.7%	0	0	0	0.0%	0	0	11	14.5%	8.9%	8.4%
DTO	0		0	0	0			SA	1		1		0	0	0		0	0				
Moderate	1	6.7%	0	1	1	1	0	Total	5	9.4%	3	10.7%	0	1	2	8.0%	0	0	22	28.9%	26.4%	21.0%
DTO	0		0	0	0			SA	4		2		0	0	2		0	0				
Middle	7	46.7%	0	1	5	7	3	Total	37	69.8%	15	53.6%	0	1	22	88.0%	0	1	25	32.9%	31.8%	35.2%
DTO	0		0	0	0			SA	30		8		0	0	22		0	1				
Upper	5	33.3%	0	0	4	4	3	Total	7	13.2%	7	25.0%	0	0	0	0.0%	0	0	16	21.1%	32.9%	35.3%
DTO	0		0	0	0			SA	3		3		0	0	0		0	0				
Unknown	0	0.0%	0	0	0	0	0	Total	1	1.9%	0	0.0%	0	0	1	4.0%	0	0	2	2.6%	0.0%	0.2%
DTO	0		0	0	0			SA	1		0		0	0	1		0	0				
Total	15	100%	0	2	11	14	7	Total	53	100%	28	100%	0	2	25	100%	0	1	76	100%	100%	100%
DTO	0		0	0	0			SA	39		14		0	0	25		0	1				

Based on 2021 FFIEC Census Data

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

DTO - Drive thru only is a subset of total branches

SA = Stand Alone ATM is a subset of total ATMs

Geographic Distribution of Branches & ATMS - 2022
Assessment Area: Multi Columbus

Tract Category	Branches							ATMs										Demographics				
	Total Branches				Drive thrus #	Extend- ed Hours #	Week- end Hours #	Total ATMs			Full Service ATMs				Cash only ATMs				Census Tracts		House holds %	Total Businesses %
	#	%	Open #	Closed #					#	%	#	%	Open #	Closed #	#	%	Open #	Closed #	#	%		
Low	1	7.1%	0	0	1	1	1	Total	2	3.7%	2	7.1%	0	0	0	0.0%	0	0	12	13.5%	8.3%	7.9%
DTO	0		0	0	0			SA	1		1		0	0	0		0	0				
Moderate	2	14.3%	0	0	1	2	1	Total	11	20.4%	4	14.3%	0	0	7	26.9%	1	0	26	29.2%	26.5%	22.1%
DTO	0		0	0	0			SA	9		2		0	0	7		1	0				
Middle	2	14.3%	0	1	2	2	0	Total	20	37.0%	7	25.0%	0	1	13	50.0%	0	1	22	24.7%	30.7%	26.1%
DTO	0		0	0	0			SA	18		5		0	0	13		0	1				
Upper	8	57.1%	0	0	6	7	3	Total	19	35.2%	14	50.0%	0	0	5	19.2%	1	0	26	29.2%	33.4%	43.1%
DTO	0		0	0	0			SA	12		7		0	0	5		1	0				
Unknown	1	7.1%	0	0	0	1	0	Total	2	3.7%	1	3.6%	0	0	1	3.8%	0	0	3	3.4%	1.1%	0.8%
DTO	0		0	0	0			SA	1		0		0	0	1		0	0				
Total	14	100%	0	1	10	13	5	Total	54	100%	28	100%	0	1	26	100%	2	1	89	100%	100%	100%
DTO	0		0	0	0			SA	41		15		0	0	26		2	1				

Based on 2022 FFIEC Census Data

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

DTO - Drive thru only is a subset of total branches

SA = Stand Alone ATM is a subset of total ATMs

CD Services

The bank was a leader in providing CD services in the AA. During the review period, employees provided 625 CD service activities totaling 5,480 hours to 60 organizations operating throughout the AA. Staff provided financial services in numerous ways, including financial literacy; memberships on board of directors, finance, and advisory committees; homebuyer education courses, accounting, budgeting, and bookkeeping; technical assistance surrounding investments; and career and workforce development.

Noteworthy CD services in the AA include:

- 1,100 hours of service to revitalization efforts throughout the AA. Specifically, the efforts were coordinated with three different nonprofit organizations focused on redevelopment of the city's entertainment district and upkeep of the city's historic district. Both areas are part of a formal revitalization plan for the city, and employees provided hours annually as board members.

- One employee provided 225 hours of service toward a multi-year program designed to attract small businesses, seek out capital investments, and create programs that attract and retain talent for a sustainable workforce. The bank employee provided hours annually as a board member.
- 113 hours of service to three nonprofit organizations offering career and workforce development to LMI teens and college students. Employees provided the hours to the organizations in various roles, including information technology, human resources, and job placement.
- 111 hours of service to two nonprofit housing agencies providing access to affordable housing to LMI individuals and families. Employees provided the hours annually as board members.
- One employee provided 32 hours of service to a nonprofit housing counseling agency that provides access to affordable housing to LMI individuals and families. The employee provided the hours to the organization annually in the form of technical assistance surrounding the nonprofit's investment portfolio and also reviewed financial reports.
- One employee provided 29 hours of service to a nonprofit law firm providing free legal services to LMI individuals and families. The employee provided the hours to the organization annually as a board member.
- One employee provided 17 hours of service to a nonprofit offering free tax services to LMI individuals and families. The bank employee provided the hours as part of the Volunteer Income Tax Assistance (VITA) program.

Being a multistate MSA, the AA also positively benefited from 208 hours of CD service benefiting the BSRA that includes the entire states of Georgia (113 hours) and Alabama (95 hours). These services are described under the CD services write ups for the state of Georgia and Alabama.

ALABAMA

CRA RATING FOR ALABAMA: SATISFACTORY

The Lending Test is rated: Low Satisfactory
The Investment Test is rated: Low Satisfactory
The Service Test is rated: High Satisfactory

Major factors contributing to this rating include:

- The geographic distribution of loans reflects adequate penetration throughout Alabama AAs.
- The distribution of borrowers reflects adequate penetration among customers of different income levels and businesses of different sizes throughout Alabama AAs.
- The bank made a relatively high level of CD loans in Alabama.
- The bank made an adequate level of qualified CD investments and grants in Alabama AAs.
- Retail banking services are adequate in Alabama.
- The bank was a leader in providing CD services in Alabama.

SCOPE OF EXAMINATION

Scoping considerations, including time periods and products, applicable to the review of the Alabama AA are consistent with the overall CRA examination scope as presented in the *Institution, Scope of Examination* section.

Synovus operates in nine AAs in Alabama, and the state rating reflects a composite of performance in these AAs. Full-scope reviews were conducted for the Birmingham and Tuscaloosa AAs, with the Birmingham AA receiving greater weight in deriving statewide performance conclusions as a result of branch structure and loan and deposit activity. The remaining seven AAs in Alabama were reviewed under limited-scope procedures: Coffee-Dale, Daphne-Fairhope-Foley, Dothan, Huntsville, Mobile, Montgomery, and Walker.

DESCRIPTION OF INSTITUTION'S OPERATIONS IN ALABAMA

As of December 31, 2022, the bank operated 27 branches in the state, representing 11.0 percent of its total branches. The bank holds \$5.9 billion in deposits accounting for 11.9 percent of its total deposits. During the review period, Synovus reported a total of 10,527 HMDA-reportable and CRA small business loans in Alabama, accounting for 12.7 percent of its total HMDA-reportable and CRA small business loans. Of the bank's seven rated areas, Alabama ranks third in overall branch, deposit, and loan volumes. However, it is weighted fourth in deriving the overall institution rating given the greater volumes in Georgia and Florida and the volume and strategic focus associated with the bank's Columbus GA-AL multistate MSA.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN ALABAMA

LENDING TEST

Overview

The Lending Test rating for the state of Alabama is Low Satisfactory. The rating is the result of performance in each component of the Lending Test applicable to the state, including Lending Activity (good); Geographic Distribution (adequate); Borrower Distribution (adequate); and CD Lending (relatively high level). Highlights of each characteristic are found in the sections that follow, with additional descriptions and details within each AA of the state.

Lending Activity

Lending levels reflect good responsiveness to the credit needs of Alabama AA. The total number and dollar volume of HMDA-reportable and CRA small business loans was considered in arriving at Lending Activity conclusions, as well as competitive factors and the bank's overall importance to each AA. Statewide conclusions are derived from conclusions within each full AA, as detailed in the *Lending Activity* section for the Birmingham and Tuscaloosa AAs.

The following table displays the volume of lending activity from January 1, 2020 through December 31, 2022, by loan type.

Statewide Summary of Lending Activity
Assessment Areas Located in: Alabama
2020-2022

Loan Type	#	%	\$(000s)	%
HMDA Home Purchase	1,954	18.5%	577,672	25.5%
HMDA Refinance	1,747	16.6%	516,630	22.8%
HMDA Home Improvement	151	1.4%	17,688	0.8%
HMDA Multi-Family	18	0.2%	17,064	0.8%
HMDA Other Purpose LOC	744	7.1%	109,402	4.8%
HMDA Other Purpose Closed/Exempt	57	0.5%	14,900	0.7%
HMDA Loan Purpose NA	0	0.0%	0	0.0%
Total HMDA	4,671	44.3%	1,253,356	55.3%
Total Small Business	5,856	55.5%	1,010,032	44.6%
Total Farm	19	0.2%	1,617	0.1%
Total Loans	10,546	100%	2,265,005	100%

Originations & Purchases

Geographic and Borrower Distribution

The geographic distribution of HMDA-reportable and CRA small business loans reflects adequate dispersion throughout the AAs in Alabama, and the distribution of loans by borrower income and revenue size of businesses is adequate. The analyses of HMDA-reportable and CRA small business lending within each full-scope AA in Alabama are discussed in detail later in this report.

CD Lending

The bank made a relatively high level of CD loans in Alabama. During the review period, the bank originated 126 qualified CD loans totaling \$236.9 million in its Alabama AAs. The bank made an adequate level of CD loans in the Birmingham full-scope AA and an excellent level of loans in the Tuscaloosa full-scope AA. The statewide

conclusion was formed by considering performance across the entire state. While Birmingham carried the greatest weight, the bank was a leader in making CD loans in Tuscaloosa and numerous limited-scope AAs, resulting in a statewide conclusion of relatively high. More information on CD loans can be found in the full-scope AA sections of this report.

Synovus was considered responsive to the CD needs of its AAs in Alabama. Therefore, the bank received consideration for six loans totaling \$64.6 million within the state, but without a direct benefit to the bank's AAs. Three of these loans for \$25.7 million were for LIHTC projects that provide affordable multifamily rental housing in rural areas within the state.

INVESTMENT TEST

The Investment Test rating in Alabama is Low Satisfactory.

The bank made an adequate level of qualified CD investments and grants in Alabama, with \$81.2 million in qualified investments and \$1.4 million in qualified contributions directly benefiting its Alabama AAs. In addition, the bank received consideration at the state level for contributions totaling \$28,000 that benefited all of its AAs in the state. The bank made a poor level of investments and grants in its Birmingham full-scope AA but made a significant level of investments and grants in its Tuscaloosa full-scope AA. While Birmingham was given greater weight in deriving overall conclusions, the bank's statewide performance was better and thus enhanced by a significant level of investments and grants in Tuscaloosa as well as either significant or excellent levels of investments and grants in four of the seven AAs in Alabama reviewed under limited-scope procedures. Additional details regarding specific investments and contributions can be found in the following sections of this report.

The bank was considered responsive to the CD needs of its AAs in the state. Therefore, the bank also received consideration for \$46.2 million of investments and \$5,137 in contributions within the state that did not benefit the bank's AAs. These included current period LIHTCs totaling \$42.6 million, a current period NMTC totaling \$1.9 million, prior period deposits totaling \$1.5 million in two CDFI banks, 11 prior period MBS with a current balance of \$216,944 supporting LMI borrowers, and two contributions totaling \$5,137 for furniture and essentials such as food, clothing, and hygiene items for LMI children.

SERVICE TEST

The Service Test rating for Alabama is High Satisfactory.

Retail Services

Delivery systems are unreasonably inaccessible to portions of the bank's geographies and individuals of different income levels in Alabama. Business hours and services do not vary in a way that inconveniences the AAs in the state. As of December 31, 2022, Synovus operated 27 branches in Alabama. The bank has one branch in a low-income tract and one branch in a moderate-income tract, representing 7.4 percent of total branches in the state.

A full array of personal and business banking products and services is offered at all locations in Alabama AAs. In addition, the bank operates its SHP special purpose credit program in the Birmingham AA. Across the state of Alabama, branch hours vary but not in a way that inconveniences individual AAs. Most branches offer drive-through hours beginning at 8:30 a.m. and lobby hours beginning at 9 a.m. Most branch lobbies are open until 5 p.m. Monday through Friday and most drive-throughs are open until 5 p.m. Monday through Friday. Seven of the branches in the state offer Saturday lobby hours from 9 a.m. to noon. Delivery systems include full-service ATMs at nearly all of the branches. In addition to those ATMs, the bank complements its traditional service delivery methods with alternative delivery systems that provide increased access to banking services, as previously discussed in the *Institution, Retail Banking Services* section of this report.

During the review period, the bank closed eight branches and opened one branch in the state of Alabama. At the time of closure, one branch was in a moderate-income census tract, four branches were in middle-income census tracts, and three branches were in upper-income census tracts. The branch opened was in an upper-income census tract. Changes to the bank's branch network in Alabama have generally not adversely affected the accessibility of delivery systems.

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

CD Services

The bank was a leader in providing CD services in Alabama. During the review period, the bank engaged in 4,175 hours of qualifying CD service in Alabama. This total includes:

- 4,019 hours directly benefiting individual AAs in Alabama.
- 95 hours benefiting a BSRA that includes all of the bank's AAs in Alabama. These hours include technical assistance and/or board of directors' representation for statewide housing agencies and nonprofits offering counseling and childcare for LMI families.
- 33 hours benefiting a BSRA that includes the Dothan and Coffee-Dale AAs in Alabama. These hours include board of director's representation for a LMI children's home serving the entire southeastern portion of Alabama.
- 22 hours benefiting a BSRA that includes the Montgomery, Dothan, and Coffee-Dale AAs in Alabama. These hours include representation on finance and investment committees of a nonprofit offering education, health, and human services to LMI families in central Alabama.
- Six hours benefiting areas in Alabama that were outside of any AA in the state; the hours were considered and included because the bank adequately addressed the needs of its AAs in Alabama.

Additional details of service hours in Alabama are described later within each individual AA they benefit.

METROPOLITAN AREA – BIRMINGHAM MSA (Full-Scope Review)

DESCRIPTION OF INSTITUTION’S OPERATIONS IN THE BIRMINGHAM AA

Overview

The AA includes Jefferson and Shelby counties, which are two of the six counties that comprise the Birmingham-Hoover, Alabama MSA. As of December 31, 2022, the bank operated nine branches in the AA, representing 33.3 percent of its branches in the state of Alabama and 3.7 percent of its total branches. Of the branches in the AA, one is in a middle-income census tract and eight are in upper-income census tracts. As a percentage within the state of Alabama, 41.1 percent of the bank’s deposit volume and 37.0 percent of its HMDA-reportable and CRA small business loans by number are located in the Birmingham AA.

The AA is a competitive banking market with local, regional, and national institutions and several local and regional institutions with headquarters in the area. There are 39 depository institutions operating 238 branches in the AA. Synovus ranked 5th in deposit market share with 5.2 percent of total deposits (\$2.4 billion). Regions Bank had the largest deposit market share with 33.9 percent, followed by PNC Bank, and Servisfirst Bank with 18.1 percent and 11.1 percent, respectively.

For HMDA-reportable lending, Synovus originated and/or purchased 2.1 percent, 1.5 percent, and 1.8 percent of total HMDA-reportable loans in the AA in 2020, 2021 and 2022, respectively. Synovus was ranked 8th out of 512 reporters in 2020; 18th out of 535 reporters in 2021; and 14th out of 500 reporters in 2022. Regions Bank was the top HMDA reporter in the market for 2020, 2021, and 2022.

For CRA small business lending, Synovus ranked 6th out of 155 reporters in 2020 with 3.8 percent of CRA small business loans. In 2021, the bank ranked 13th out of 148 reporters with 2.3 percent of total CRA small business loans. In 2022, Synovus ranked 19th out of 129 reporters with 1.2 percent of total CRA small business loans. American Express was the top CRA reporter in the market for 2020, 2021 and 2022.

AA Demographics, Population, and Income Characteristics

The AA is located in central Alabama, with a total population of 897,745. The individual counties within the AA vary greatly in size, with Jefferson County containing a significant portion of the population (674,721 residents).

The AA contains 244 census tracts: 26 low-income tracts (10.7 percent), 58 moderate-income tracts (23.8 percent), 76 middle-income tracts (31.1 percent), 77 upper-income tracts (31.5 percent), and 7 unknown-income tracts (2.9 percent).

For purposes of classifying borrower income, this evaluation uses the FFIEC estimated median family income for the relevant area. As the following table shows, the median family income increased from \$71,100 in 2020 to \$83,300 in 2022.

Borrower Income Levels
Birmingham-Hoover, AL MSA

FFIEC Estimated Median Family Income		Low 0 - 49.99%		Moderate 50% - 79.99%		Middle 80% - 119.99%		Upper 120% - & above	
2020	\$71,100	0	- \$35,549	\$35,550	- \$56,879	\$56,880	- \$85,319	\$85,320	- & above
2021	\$73,300	0	- \$36,649	\$36,650	- \$58,639	\$58,640	- \$87,959	\$87,960	- & above
2022	\$83,300	0	- \$41,649	\$41,650	- \$66,639	\$66,640	- \$99,959	\$99,960	- & above

There were 220,596 total families in the AA in 2022. Of these families, 21.4 percent were low-income, 16.4 percent were moderate-income, 18.3 percent were middle-income, and 43.9 percent were upper-income. Families with income below the poverty level were 9.4 percent, which was lower than 11.6 percent poverty level for the state of Alabama. Within the AA, the families below poverty for Jefferson County was higher at 11.2 percent compared to Shelby County at 4.3 percent. Additionally, poverty rates are higher in LMI census tracts, with 32.2 percent of the families residing in low-income tracts living below the poverty level and 17.3 percent of the families residing in moderate-income tracts living below the poverty level. Moreover, 35 percent of low-income families and 31.0 percent of moderate-income families reside in moderate-income tracts. This data indicates that lending challenges likely occur in moderate-income tracts.

Housing Characteristics

There are 396,915 total housing units in the AA, of which 58.4 percent are owner-occupied, 28.4 percent are rental units, and 13.2 percent are vacant. Fewer home ownership opportunities exist in low-income tracts. Specifically, only 29.1 percent of housing units in low-income tracts are owner-occupied.

The median age of housing stock across the AA was 46 years, which is older than the median age of the housing stock for the state of Alabama (36 years). Housing units in LMI census tracts were older, with a median age of housing stock being 61 years in low-income tracts and 59 years in moderate-income tracts. The older age of homes is an indicator of potential opportunity for loans for home improvement purpose in LMI tracts.

The median housing value across the AA is \$182,170, which is higher than the median housing value for Alabama (\$149,600). Median gross rent in the AA was \$956 per month, which is higher than the median gross rent for the state of Alabama (\$811 per month). Additionally, the affordability ratio²⁴ of the AA (33.2 percent) is lower than the affordability ratio for the state of Alabama (34.8 percent). Housing cost burden is a challenge in the AA. Data shows that the percentage of renters with rent costs greater than 30 percent of income is 43.8 percent, which is higher than the state of Alabama at 40.8 percent. This data suggests that housing in the AA is less affordable than housing in the state of Alabama.

Economic Conditions

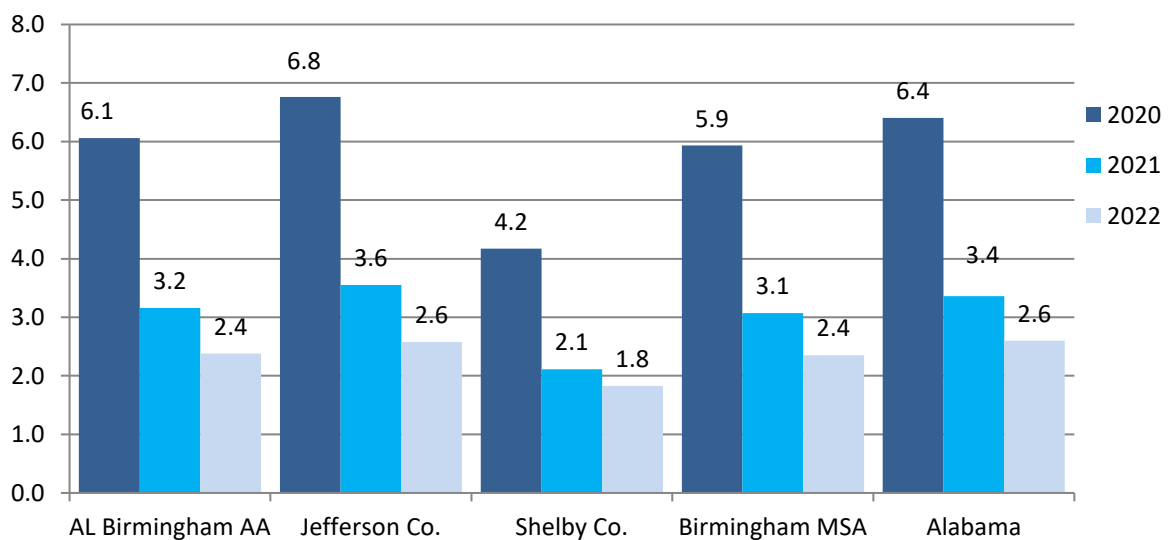
Several large corporations are headquartered in the AA, including Regions Financial Corporation, Blue Cross Blue Shield of Alabama, and Alabama Power. Major employers include University of Alabama at Birmingham,

²⁴ The housing affordability ratio is calculated by dividing the median household income by the median housing value. It represents the amount of single-family, owner-occupied housing that a dollar of income can purchase for the median household in the census tract. Values closer to 100 percent indicate greater affordability.

Regions Financial Corporation, St. Vincent’s Health System, and Children’s of Alabama.²⁵ According to the Bureau of Labor Statistics during the second quarter of 2022, the largest industries by number of employees include government (67,822), healthcare and social assistance (57,081), and retail trade (46,788).

The following table shows the unemployment rate percentages for the bank’s Birmingham AA and the state of Alabama. As shown, unemployment rates in the AA were similar to unemployment rates for the state of Alabama. The AA unemployment rate improved from 6.1 percent in 2020 to 2.4 percent in 2022 while the state’s unemployment rate similarly dropped from 6.4 percent in 2020 to 2.6 percent in 2022. Shelby County had the lowest unemployment rate in the AA during the review period and Jefferson County had the highest.

Unemployment Rates - AL Birmingham



Not Seasonally Adjusted. Source: Bureau of Labor Statistics

Credit and CD Needs

As part of the CRA examination, information was obtained from an individual specializing in small business financing and economic development.

The contact described the economic conditions of Birmingham as declining, with affordable housing to LMI individuals and access to capital for small businesses being the primary challenges faced by residents in the city. The contact explained that two scenarios have negatively impacted LMI individuals and communities: predatory lending practices are on the rise, and real estate investors have been purchasing homes in bulk in order to rent to individuals at higher prices. In addition, limited access to start-up capital has hindered entrepreneurial growth and existing small businesses have struggled to expand and sustain operations with few banks in the area offering small dollar loans for short-term needs.

The contact stated that there are few banking locations in or in close proximity to LMI communities. As a result, individuals in those communities have to travel longer distances to have access to banking services. The contact further explained that some financial institutions have recently expanded mobile banking and alternative banking systems in an attempt to better serve LMI communities.

²⁵ “Major Employers.” *Birmingham Business Alliance*, www.birminghambusinessalliance.com/major-employers. Accessed 8 May 2024.

The contact also stated that flexible credit programs for LMI individuals and microloan programs for small businesses are primary lending needs for the area. As described by the contact, these programs help level the playing field by making access to financing easier for groups that do not meet traditional qualifying guidelines for loans. The contact stated that many financial institutions in the area do not offer flexible credit or microloan programs directly, but instead tend to donate or lend to CDFIs in the area who do offer such programs. The contact noted that CDFIs cannot do it alone and encouraged financial institutions with greater capacity to further support the area by offering more flexible credit programs directly.

The contact stated that numerous CD opportunities exist in the area. However, the contact expressed concern that some financial institutions do not seek out CD efforts that are impactful and thus, many CD efforts do not result in real change or improvement to LMI individuals and communities.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE BIRMINGHAM AA

LENDING TEST

Lending levels reflect good responsiveness to credit needs of the AA. The geographic distribution of loans reflects adequate penetration throughout the AA, and the distribution of loans reflects adequate penetration among borrowers of different income levels and businesses of different revenue sizes. In addition, the bank made an adequate level of CD loans in the AA.

The analysis included 2,185 HMDA-reportable loans and 1,706 CRA small business loans reported by the bank in the AA during the review period. Therefore, HMDA-reportable loans received greater weight in determining conclusions in the AA. Additionally, the HMDA tables in *Appendix F* show that during 2020, 2021, and 2022, the bank originated or purchased 744 home purchase loans, 903 home refinance loans, and 72 home improvement loans in the Birmingham AA. Thus, when considering HMDA-reportable loan categories, greatest weight was assigned to home refinance loans given their relative share of the total HMDA-reportable lending in this AA, followed by home purchase loans and, to a lesser extent, home improvement loans.

Details of the bank's mortgage and small business lending and information regarding lending by peers can be found in *Appendix F*.

Lending Activity

Lending activity is considered good. Overall, 5.5 percent of HMDA-reportable loans and 4.0 percent of CRA small business loans were made in the Birmingham AA. The percentage of the bank's HMDA-reportable lending, which is the most heavily weighted product in the AA as previously noted, is consistent with the percentage of its area deposits.

Geographic Distribution of Loans

The bank's geographic distribution of loans reflects adequate penetration throughout the AA. As described in the following sections, overall performance for HMDA-reportable lending is adequate and CRA small business lending performance is good.

Home Refinance Loans – Poor

Home refinance lending in low-income tracts is poor. In 2020 and 2021, the bank made 0.6 percent of its home refinance loans in low-income tracts, which was below the percentage of owner-occupied units in these tracts (6.4 percent). In 2020, the bank's lending (0.7 percent) was similar to aggregate performance (1.0 percent) and in 2021, the bank's lending (0.4 percent) was below aggregate performance (1.3 percent). In 2022, the bank made no home refinance loans in low-income tracts, whereas the percentage of owner-occupied units was 4.8 percent and aggregate performance was 2.1 percent.

Home refinance lending in moderate-income tracts is poor. In 2020 and 2021, the bank made 2.9 percent of its home refinance loans in moderate-income tracts, which was below the percentage of owner-occupied units in these tracts (18.0 percent). In 2020, the bank's lending (2.4 percent) was below aggregate performance (4.8 percent) and in 2021, the bank's lending (3.7 percent) was also below aggregate performance (7.2 percent). In 2022, the bank made 8.2 percent of its home refinance loans in moderate-income tracts, which was below the percentage of owner-occupied units (18.3 percent) and aggregate performance (13.2 percent).

Home Purchase Loans – Good

Home purchase lending in low-income tracts is excellent. In 2020 and 2021, the bank made 3.4 percent of its home purchase loans in low-income tracts, which was below the percentage of owner-occupied units in these tracts (6.4 percent). In 2020, the bank's lending (2.6 percent) was above aggregate performance (1.6 percent) and in 2021, the bank's lending (4.5 percent) was above aggregate performance (2.4 percent). In 2022, the bank made 4.7 percent of its home purchase loans in low-income tracts, which was similar to the percentage of owner-occupied units (4.8 percent) and above aggregate performance (2.8 percent).

Home purchase lending in moderate-income tracts is adequate. In 2020 and 2021, the bank made 9.7 percent of its home purchase loans in moderate-income tracts, which was below the percentage of owner-occupied units in these tracts (18.0 percent). In 2020, the bank's lending (8.3 percent) was below aggregate performance (10.0 percent) and in 2021, the bank's lending (11.6 percent) was similar to aggregate performance (11.8 percent). In 2022, the bank made 18.9 percent of its home purchase loans in moderate-income tracts, which was similar to the percentage of owner-occupied units (18.3 percent) and above aggregate performance (13.1 percent).

Home Improvement Loans – Poor

Home improvement lending in low-income tracts is poor. In 2020 and 2021, the bank made 4.2 percent of its home improvement loans in low-income tracts, which was below the percentage of owner-occupied units in these tracts (6.4 percent). In 2020, Synovus made no home improvement loans in low-income tracts, whereas aggregate performance was 1.8 percent. In 2021, the bank's lending (4.8 percent) was above aggregate performance (2.5 percent). In 2022, the bank made no home improvement loans in low-income tracts, whereas the percentage of owner-occupied units was 4.8 percent and aggregate performance was 1.7 percent.

Home improvement lending in moderate-income tracts is poor. In 2020 and 2021, the bank made 12.5 percent of its home improvement loans in moderate-income tracts, which was below the percentage of owner-occupied units in these tracts (18.0 percent). In 2020, Synovus made no home improvement loans in moderate-income tracts, whereas aggregate performance was 8.3 percent. In 2021, the bank's lending (14.3 percent) was above aggregate performance (7.5 percent). In 2022, the bank made 2.1 percent of its home improvement loans in moderate-income tracts, which was below the percentage of owner-occupied units (18.3 percent) and aggregate performance (8.5 percent).

CRA Small Business Loans – Good

CRA small business lending in low-income tracts is good. In 2020 and 2021, the bank made 8.6 percent of its CRA small business loans in low-income tracts, which was similar to the percentage of total businesses located in these tracts (8.1 percent). In 2020, the bank's lending (8.2 percent) was similar to aggregate performance (7.9 percent) and in 2021, the bank's lending (9.2 percent) was above aggregate performance (7.6 percent). In 2022, the bank made 9.4 percent of its CRA small business loans in low-income tracts, which was similar to the percentage of total businesses located in these tracts (8.7 percent) and above aggregate performance (7.2 percent).

CRA small business lending in moderate-income tracts is adequate. In 2020 and 2021, the bank made 17.0 percent of its CRA small business loans in moderate-income tracts, which was below the percentage of total businesses located in these tracts (19.7 percent). In 2020, the bank's lending (16.8 percent) was similar to aggregate

performance (16.4 percent) and in 2021, the bank's lending (17.4 percent) was also similar to aggregate performance (17.2 percent). In 2022, the bank made 10.6 percent of its CRA small business loans in moderate-income tracts, which was below the percentage of total businesses located in these tracts (15.6 percent) and aggregate performance (13.5 percent).

No conspicuous lending gaps were identified based on an analysis of the dispersion of the loan products reviewed. The bank had activity in nearly all AA census tracts throughout the review period, and lending data and maps did not indicate an absence of loans across LMI tracts.

Lending to Borrowers of Different Incomes and Businesses of Different Sizes

The distribution of loans based on borrower income or gross annual revenues is adequate. As described in the following sections, overall performance for HMDA-reportable lending is poor while CRA small business lending performance is good.

Home Refinance Loans – Poor

Home refinance lending to low-income borrowers is poor. In 2020 and 2021, the bank made 2.0 percent of its home refinance loans to low-income borrowers, which was below the percentage of low-income families (23.5 percent). In 2020, the bank's lending (1.7 percent) was below aggregate performance (3.2 percent) and in 2021, the bank's lending (2.6 percent) was also below aggregate performance (5.0 percent). In 2022, the bank made 6.1 percent of its home refinance loans to low-income borrowers, which was below the percentage of low-income families (21.4 percent) and below aggregate performance (10.3 percent).

Home refinance lending to moderate-income borrowers is poor. In 2020 and 2021, the bank made 7.6 percent of its home refinance loans to moderate-income borrowers, which was below the percentage of moderate-income families (15.2 percent). In 2020, the bank's lending (6.5 percent) was below aggregate performance (10.3 percent) and in 2021, the bank's lending (9.7 percent) was also below aggregate performance (13.2 percent). In 2022, the bank made 3.1 percent of its home refinance loans to moderate-income borrowers, which was below the percentage of moderate-income families (16.4 percent) and aggregate performance (20.1 percent).

Home Purchase Loans – Adequate

Home purchase lending to low-income borrowers is adequate. In 2020 and 2021, the bank made 5.6 percent of its home purchase loans to low-income borrowers, which was below the percentage of low-income families (23.5 percent). In 2020, the bank's lending (5.4 percent) was similar to aggregate performance (6.2 percent) and in 2021, the bank's lending (5.8 percent) was also similar to aggregate performance (6.1 percent). In 2022, the bank made 12.6 percent of its home purchase loans to low-income borrowers, which was below the percentage of low-income families (21.4 percent) and above aggregate performance (7.4 percent).

Home purchase lending to moderate-income borrowers is adequate. In 2020 and 2021, the bank made 15.0 percent of its home purchase loans to moderate-income borrowers, which was similar to the percentage of moderate-income families (15.2 percent). In 2020, the bank's lending (15.4 percent) was below aggregate performance (20.6 percent) and in 2021, the bank's lending (14.5 percent) was also below aggregate performance (20.1 percent). In 2022, the bank made 25.8 percent of its home purchase loans to moderate-income borrowers, which was above the percentage of moderate-income families (16.4 percent) and aggregate performance (20.8 percent).

Home Improvement Loans – Poor

Home improvement lending to low-income borrowers is very poor. Synovus did not make any home improvement loans to low-income borrowers during the review period despite opportunities available for such loans as shown by owner-occupied percentages and aggregate performance.

Home improvement lending to moderate-income borrowers is poor. In 2020 and 2021, the bank made 8.3 percent of its home improvement loans to moderate-income borrowers, which was below the percentage of moderate-income families (15.2 percent). In 2020, Synovus made no home improvement loans to moderate-income borrowers, whereas aggregate performance was 11.0 percent. In 2021, the bank's lending (9.5 percent) was below aggregate performance (12.2 percent). In 2022, the bank made 4.2 percent of its home improvement loans to moderate-income borrowers, which was below the percentage of moderate-income families (16.4 percent) and aggregate performance (13.8 percent).

CRA Small Business Loans – Good

CRA small business lending to businesses of different sizes is good. In 2020 and 2021, the bank made 55.9 percent of its CRA small business loans to businesses with revenues of \$1 million or less, which was below the percentage of total businesses with revenues of \$1 million or less (90.4 percent). In 2020, the bank's lending (54.7 percent) was above aggregate performance (37.5 percent) and in 2021, the bank's lending (57.9 percent) was also above aggregate performance (41.4 percent). In 2022, the bank made 46.5 percent of its CRA small business loans to businesses with revenues of \$1 million or less, which was below the percentage of total businesses with revenues of \$1 million or less (90.7 percent) and above aggregate performance (43.3 percent).

CD Lending

The bank made an adequate level of CD loans in the Birmingham AA. During the review period, the bank originated 21 qualified CD loans totaling \$39.1 million in the Birmingham AA. Specifically, the bank made 14 loans for \$36.8 million to revitalize and stabilize LMI communities, 5 loans for \$1.8 million for community services that target LMI individuals, and 2 loans for \$503,397 that promote economic development by financing small businesses.

The bank made 11 PPP loans for \$8.9 million during the review period, which included several loans to nonprofit organizations engaged in CD activities. The bank also provided \$10.8 million in financing for the construction of a charter school that is part of a larger revitalization effort of a low-income neighborhood. The remainder of the bank's CD lending demonstrated limited responsiveness to CD needs in the Birmingham AA.

INVESTMENT TEST

The bank made a poor level of qualified CD investments and grants in the Birmingham AA totaling \$10.7 million. This amount includes current period investments totaling \$4.1 million, prior period investments still outstanding with a total balance of \$6.4 million, and 44 donations totaling \$270,381.

Investment types were primarily prior period MBS supporting LMI borrowers. Additional funds addressed small business financing needs and affordable housing challenges. Given the low level of investments relative to the bank's presence in the market and the lack of diversity, especially during the current period, the bank exhibits poor responsiveness to credit and CD needs.

While responsiveness was poor, a few noteworthy investments and grants were noted, including:

- A prior period LIHTC project from 2019 totaling \$1.8 million for the creation of 104 new units of affordable housing for LMI individuals and families.
- One current period EQ2 investment in a CDFI for \$100,000 to provide capital, advisory services, and other resources to technology startups founded by people of color and women.
- Three donations totaling \$75,000 toward small business development and partnerships, including innovation engines for entrepreneurs.

- Eight donations totaling \$47,800 to a local income-restricted high school to support a work-study, internship program for LMI youth.

The Birmingham AA also positively benefited from \$28,000 in contributions benefiting the BSRA that includes the entire state of Alabama. These contributions were previously described under the *Investment Test* heading for the state of Alabama.

SERVICE TEST

Retail banking services were adequate and the bank was a leader in providing CD services in the Birmingham AA.

Retail Banking Services

Service delivery systems are unreasonably inaccessible to portions of the bank's geographies and individuals of different income levels throughout the Birmingham AA. In deriving this conclusion, the distribution of the bank's branches by census tract income level was compared to the distribution of households and businesses among the tract categories in the AA. As the following tables show, the bank operated branches and ATMs only in middle- and upper-income tracts in 2022. Branches and ATMs are concentrated in one area while northern portions of Jefferson County, including several LMI tracts, do not have reasonable access to a branch. Thus, delivery systems are unreasonably inaccessible to portions of the AA.

The bank closed one branch and did not open any branches during the review period. The branch closure was in a moderate-income census tract and was located within a few miles of two other branches in the area. The branch closing generally did not adversely affect the accessibility of the bank's delivery systems in the Birmingham AA.

As shown in the table below for 2022, the bank operates 8 full-service branches and one drive-through only branch in the Birmingham AA. Weekday lobby and drive-through hours of operation are nearly identical across the full-service branches, with lobbies and drive-throughs opening at 9 a.m. and closing at 5 p.m. Monday through Friday. Four of the full-service branch lobbies are open on Saturday from 9 a.m. to noon. The drive-through only branch operates from 9 a.m. to 5 p.m. Monday through Friday. The bank offers the same suite of products and services throughout the AA. Hours and services do not vary in a way that inconveniences the AA.

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

Geographic Distribution of Branches & ATMS 2020 - 2021

Assessment Area: AL Birmingham

Tract Category	Branches							ATMs										Demographics				
	Total Branches				Drive thrus	Extended Hours	Week-end Hours	Total ATMs			Full Service ATMs				Cash only ATMs				Census Tracts		House holds	Total Businesses
	#	%	Open	Closed				#	%	#	%	Open	Closed	#	%	Open	Closed	#	%			
Low	0	0.0%	0	0	0	0	0	Total	1	9.1%	0	0.0%	0	0	1	50.0%	0	0	31	14.7%	11.2%	8.1%
DTO	0		0	0	0			SA	1		0		0	0	1		0	0				
Moderate	1	10.0%	0	0	1	1	0	Total	1	9.1%	0	0.0%	0	0	1	50.0%	0	0	52	24.6%	21.7%	19.7%
DTO	0		0	0	0			SA	0		0		0	0	0		0	0				
Middle	2	20.0%	0	0	2	2	0	Total	2	18.2%	2	22.2%	0	0	0	0.0%	0	0	57	27.0%	27.8%	25.4%
DTO	0		0	0	0			SA	0		0		0	0	0		0	0				
Upper	7	70.0%	0	0	7	7	4	Total	7	63.6%	7	77.8%	0	0	0	0.0%	0	0	69	32.7%	38.9%	45.5%
DTO	1		0	0	0			SA	0		0		0	0	0		0	0				
Unknown	0	0.0%	0	0	0	0	0	Total	0	0.0%	0	0.0%	0	0	0	0.0%	0	0	2	0.9%	0.4%	1.3%
DTO	0		0	0	0			SA	0		0		0	0	0		0	0				
Total	10	100%	0	0	10	10	4	Total	11	100%	9	100%	0	0	2	100%	0	0	211	100%	100%	100%
DTO	1		0	0	0			SA	1		0		0	0	1		0	0				

Based on 2021 FFIEC Census Data

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

DTO - Drive thru only is a subset of total branches

SA = Stand Alone ATM is a subset of total ATMs

Geographic Distribution of Branches & ATMS - 2022

Assessment Area: AL Birmingham

Tract Category	Branches							ATMs										Demographics				
	Total Branches				Drive thru	Extend Hours	Week-end Hours	Total ATMs			Full Service ATMs				Cash only ATMs				Census Tracts		House holds	Total Businesses
	#	%	Open	Closed				#	%	#	#	#	%	Open	Closed	#	%					
	#	%	#	#	#	#	#	#	%	#	%	Open	Closed	#	%	Open	Closed	#	%	%	%	
Low	0	0.0%	0	0	0	0	0	Total	1	9.1%	0	0.0%	0	0	1	50.0%	0	0	26	10.7%	8.4%	8.7%
DTO	0		0	0	0			SA	1		0		0	0	1		0	0				
Moderate	0	0.0%	0	1	0	0	0	Total	1	9.1%	1	11.1%	0	1	0	0.0%	0	0	58	23.8%	22.0%	15.6%
DTO	0		0	0	0			SA	1		1		0	0	0		0	0				
Middle	1	11.1%	0	0	1	1	0	Total	1	9.1%	1	11.1%	0	0	0	0.0%	0	0	76	31.1%	32.1%	28.6%
DTO	0		0	0	0			SA	0		0		0	0	0		0	0				
Upper	8	88.9%	0	0	8	8	4	Total	8	72.7%	7	77.8%	0	0	1	50.0%	0	0	77	31.6%	36.1%	45.8%
DTO	1		0	0	1			SA	0		0		0	0	0		0	0				
Unknown	0	0.0%	0	0	0	0	0	Total	0	0.0%	0	0.0%	0	0	0	0.0%	0	0	7	2.9%	1.4%	1.4%
DTO	0		0	0	0			SA	0		0		0	0	0		0	0				
Total	9	100%	0	1	9	9	4	Total	11	100%	9	100%	0	1	2	100%	0	0	244	100%	100%	100%
DTO	1		0	0	1			SA	2		1		0	0	1		0	0				

Based on 2022 FFIEC Census Data

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

DTO - Drive thru only is a subset of total branches

SA = Stand Alone ATM is a subset of total ATMs

CD Services

The bank was a leader in providing CD services in the AA. During the review period, bank employees provided 244 CD service activities totaling 1,988 hours to 54 organizations operating throughout the AA. Bank staff provided financial services in a variety of ways, including financial literacy; memberships on board of directors, finance, and advisory committees; homebuyer education courses, and accounting, budgeting, and bookkeeping.

Noteworthy CD services include:

- 158 hours of service to several nonprofit organizations focused on daycare, education, and literacy for LMI children. Bank employees provided the hours as board members.

- One employee provided 60 hours of service to a nonprofit with a mission of preserving long-term, permanent affordability in the Woodlawn Historic District. The bank employee provided the hours annually as a board member.
- 42 hours of service to affordable housing organizations serving the AA. The organizations specialize in identifying affordable housing opportunities for homebuyers who are LMI. The bank employees provided the hours by conducting homebuyer education courses for potential homebuyers.
- One employee provided 39 hours of service to a nonprofit organization offering health services exclusively to Medicaid recipients. The employee provided the hours as a board member.
- One employee provided 4 hours of service to a nonprofit offering free tax services to LMI individuals and families. The bank employee provided the hours as part of the VITA program.

The Birmingham AA also positively benefited from 95 hours of CD service benefiting the BSRA that includes the entire state of Alabama. These services were previously described under the CD services write up for the state of Alabama.

METROPOLITAN AREA – TUSCALOOSA MSA
(Full-Scope Review)

DESCRIPTION OF INSTITUTION’S OPERATIONS IN THE TUSCALOOSA AA

Overview

The AA includes Tuscaloosa County, which is one of the four counties that comprise the Tuscaloosa, Alabama MSA. As of December 31, 2022, the bank operated three branches in the AA, representing 11.1 percent of the its branches in the state of Alabama and 1.2 percent of its total branches. Of the bank’s branches in this AA, one is in a middle-income census tract, one is in an upper-income census tract, and one is located in an unknown-income census tract. As a percentage within the state of Alabama, 9.8 percent of the bank’s deposit volume and 10.7 percent of its HMDA-reportable and CRA small business loans by number are located in the Tuscaloosa AA.

The Tuscaloosa MSA is a not a competitive banking market with 21 depository institutions operating 47 branches in the AA. Synovus ranked 3rd in deposit market share at 12.2 percent of total deposits (\$578.5 million). Regions Bank had the largest deposit market share with 23.8 percent, followed by Bryant Bank with 17.6 percent.

For HMDA-reportable lending, Synovus originated and/or purchased 0.9 percent, 1.3 percent, and 1.7 percent of total HMDA-reportable loans in the AA in 2020, 2021 and 2022 respectively. Synovus was ranked 25th out of 309 reporters in 2020, 22nd out of 330 reporters in 2021, and 16th out of 303 reporters in 2022. First Federal Bank was the top HMDA reporter in the market for 2020, 2021, and 2022.

For CRA small business lending, Synovus ranked 3rd out of 95 reporters in 2020 with 9.0 percent of CRA small business loans. In 2021, the bank ranked 4th out of 90 reporters with 5.8 percent of total CRA small business loans. In 2022, Synovus ranked 6th out of 85 reporters with 3.6 percent of total CRA small business loans. Bryant Bank was the top CRA reporter in the market for 2020, while American Express was the top CRA reporter in the market for 2021 and 2022.

AA Demographics, Population, and Income Characteristics

The AA is located in west central Alabama and has a population of 227,036. In 2022, the AA contained 59 census tracts: 5 low-income tracts (8.5 percent), 9 moderate-income tracts (15.3 percent), 24 middle-income tracts (40.7 percent), 17 upper-income tracts (28.8 percent), and 4 unknown-income tracts (6.8 percent).

For purposes of classifying borrower income, this evaluation uses the FFIEC estimated median family income for the relevant area. As the following table shows, the median family income increased from \$63,900 in 2020 to \$73,000 in 2022.

**Borrower Income Levels
Tuscaloosa, AL MSA**

FFIEC Estimated Median Family Income		Low 0 - 49.99%		Moderate 50% - 79.99%		Middle 80% - 119.99%		Upper 120% - & above	
2020	\$63,900	0	- \$31,949	\$31,950	- \$51,119	\$51,120	- \$76,679	\$76,680	- & above
2021	\$66,100	0	- \$33,049	\$33,050	- \$52,879	\$52,880	- \$79,319	\$79,320	- & above
2022	\$73,000	0	- \$36,499	\$36,500	- \$58,399	\$58,400	- \$87,599	\$87,600	- & above

There were 47,980 total families in the AA in 2022. Of these families, 21.4 percent were low-income, 16.3 percent were moderate-income, 18.8 percent were middle-income, and 43.5 percent were upper-income. Families with income below the poverty level were 11.1 percent, which is similar to the percentage of families below poverty in the state of Alabama (11.6 percent). Additionally, poverty rates are higher in LMI census tracts, with 31.7 percent of the families residing in low-income tracts living below the poverty level and 24.7 percent of the families residing in moderate-income tracts living below the poverty level. Moreover, 40 percent of low-income families and 45 percent of moderate-income families reside in middle-income tracts. This data indicates that significant lending challenges likely occur in LMI as well as middle-income tracts.

Housing Characteristics

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

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

The median housing value across the AA is \$178,994, which is higher than the median housing value in Alabama (\$149,600). Median gross rent in the AA was \$861 per month, which is higher than the median gross rent in Alabama (\$811 per month). Additionally, the affordability ratio²⁶ of the AA (30.4 percent) is lower than the affordability ratio for Alabama (34.8 percent). Housing cost burden is a challenge in the AA; the percentage of renters with rent costs greater than 30 percent of income is 46.0 percent, which is higher than the state of Alabama at 40.8 percent. Housing data suggests that housing in the AA is less affordable than housing statewide.

Economic Conditions

Tuscaloosa is home to the University of Alabama, which is a major employer in the area. Additional major employers include DCH Regional Medical Center and the County and City Boards of Education.²⁷ The area is also a large manufacturing hub, with several large manufacturing employers including Mercedes-Benz U.S.

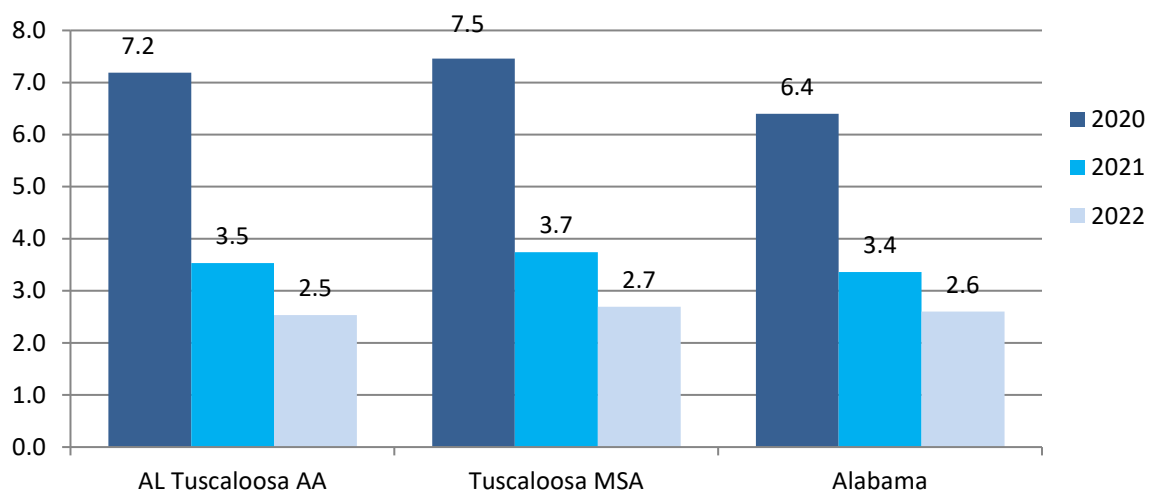
²⁶ The housing affordability ratio is calculated by dividing the median household income by the median housing value. It represents the amount of single-family, owner-occupied housing that a dollar of income can purchase for the median household in the census tract. Values closer to 100 percent indicate greater affordability.

²⁷ "Largest Employers in Tuscaloosa County." *The Chamber of Commerce of West Alabama*, www.westalabamachamber.com/largest-employers-in-tuscaloosa-county. Accessed 23 Jan. 2024

International, Warrior Met Coal, Michelin/BFGoodrich Tire Manufacturing and Phifer Incorporated.²⁸ According to the Bureau of Labor Statistics during the second quarter of 2022, the largest industries in the AA by number of employees include government (21,959), manufacturing (16,920), and retail trade (10,525).

The following table shows the unemployment rates for the Tuscaloosa AA and the state of Alabama. As shown, unemployment rates in the AA were similar to unemployment rates for the state of Alabama in 2021 and 2022. The AA unemployment rate improved from 7.2 percent in 2020 to 2.5 percent in 2022 while the state's unemployment rate similarly dropped from 6.4 percent in 2020 to 2.6 percent in 2022.

Unemployment Rates - AL Tuscaloosa



Not Seasonally Adjusted. Source: Bureau of Labor Statistics

Credit and CD Needs

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

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

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

²⁸ Ibid.

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

The contact noted that there are numerous opportunities for involvement by financial institutions, further explaining that nonprofits engaged in affordable housing are active in the area, including the Tuscaloosa Housing Authority and Habitat for Humanity. The contact stated that there is a need for stronger partnerships between financial institutions and nonprofits in the area because there is uncertainty surrounding what offerings are available. Specifically, the contact explained that financial institutions oftentimes create programs that they think are new when they are actually similar to existing programs offered by nonprofits (and vice versa). This creates competition between financial institutions and nonprofits instead of the entities trying to leverage or adapt existing programs or offering something new to the area that could better serve LMI individuals.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE TUSCALOOSA AA

LENDING TEST

Lending levels reflect excellent responsiveness to credit needs of the AA. The geographic distribution of loans reflects adequate penetration throughout the AA and the distribution of loans reflects adequate penetration among borrowers of different income levels and businesses of different revenue sizes. In addition, the bank made an excellent level of CD loans in the AA.

The analysis included 318 HMDA-reportable loans and 810 CRA small business loans reported by the bank in the AA during the review period. Therefore, CRA small business loans received more weight in determining conclusions in the AA. Additionally, the HMDA tables in *Appendix F* show that during 2020, 2021, and 2022, the bank originated or purchased 144 home purchase loans, 113 home refinance loans, and 11 home improvement loans in the Tuscaloosa AA. When considering HMDA-reportable loan categories, equal weight was assigned to home purchase and home refinance loans given their similar share of the total HMDA-reportable lending. Additionally, given the insufficient volume to derive conclusions, home improvement loans were not analyzed for this AA.

Details of the bank's mortgage and small business lending and information regarding lending by peers can be found in *Appendix F*.

Lending Activity

Lending activity is considered excellent. Overall, 0.8 percent of HMDA-reportable loans and 1.9 percent of CRA small business loans were made in the Tuscaloosa AA. The percentage of the bank's CRA small business lending, which is the most heavily weighted product in the AA, exceeds the percentage of its area deposits.

Geographic Distribution of Loans

The geographic distribution of loans reflects adequate penetration throughout the AA. As described in the following sections, CRA small business lending performance is adequate while overall performance for HMDA-reportable loans is good.

As the tables in Appendix E show, there was only one low-income tract in the Tuscaloosa AA in 2020 and 2021 and five low-income tracts in the AA in 2022. Therefore, performance in low-income tracts during 2020 and 2021 was given less weight than performance in low-income tracts during 2022 when deriving geographic distribution conclusions for HMDA-reportable and CRA small business lending.

CRA Small Business Loans – Adequate

CRA small business lending in low-income tracts is poor. In 2020 and 2021, the bank made 1.4 percent of its CRA small business loans in the low-income tract, which was the same as the percentage of total businesses located in that tract (1.4 percent). In 2020, the bank's lending (1.5 percent) was similar to aggregate performance (1.2 percent) and in 2021, the bank's lending (1.1 percent) was also similar to aggregate performance (1.3 percent). In 2022, the bank made 2.1 percent of its CRA small business loans in low-income tracts, which was below the percentage of total businesses in these tracts (5.9 percent) and aggregate performance (5.3 percent).

CRA small business lending in moderate-income tracts is adequate. In 2020 and 2021, the bank made 18.1 percent of its CRA small business loans in moderate-income tracts, which was below the percentage of total businesses located in these tracts (25.5 percent). In 2020, the bank's lending (19.7 percent) was below aggregate performance (22.6 percent) and in 2021, the bank's lending (15.7 percent) was below aggregate performance (23.5 percent). In 2022, the bank made 11.6 percent of its CRA small business loans in moderate-income tracts, which was above the percentage of total businesses located in these tracts (10.7 percent) and aggregate performance (9.8 percent). While bank performance is below comparison figures for 2020 and 2021, the adequate conclusion is supported by 78 of the 120 (65.0 percent) CRA small business loans that were made in moderate-income tracts in 2020 and 2021 were PPP loans, which helped stabilize businesses in moderate-income communities.

Home Purchase Loans – Good

Home purchase lending in low-income tracts is excellent. In 2020 and 2021, the bank made 1.1 percent of its home purchase loans in the only low-income tract in the AA, which was similar to the percentage of owner-occupied units (1.2 percent). In 2020, neither Synovus nor aggregate lenders made home purchase loans in the low-income tract. In 2021, the bank's lending (1.5 percent) was above aggregate performance (0.1 percent). In 2022, the bank made 9.4 percent of its home purchase loans in low-income tracts, which was more than double the percentage of owner-occupied units (4.5 percent) and over four times higher than aggregate performance (2.2 percent).

Home purchase lending in moderate-income tracts is adequate. In 2020 and 2021, the bank made 6.6 percent of its home purchase loans in moderate-income tracts, which was below the percentage of owner-occupied units in these tracts (12.0 percent). In 2020, Synovus made no home purchase loans in moderate-income tracts, whereas aggregate performance was 7.0 percent. In 2021, the bank's lending (9.1 percent) was similar to aggregate performance (8.7 percent). In 2022, the bank made 11.3 percent of its home purchase loans in moderate-income tracts, which was above the percentage of owner-occupied units (7.6 percent) and aggregate performance (6.2 percent).

Home Refinance Loans – Good

Home refinance lending in low-income tracts is adequate. In 2020 and 2021, the bank made no home refinance loans in the one low-income tract, whereas the percentage of owner-occupied units in that tract was 1.2 percent. Bank performance was similar to aggregate performance (0.1 percent in both 2020 and 2021). In 2022, the bank made 3.6 percent of its home refinance loans in low-income tracts, which was below the percentage of owner-occupied units (4.5 percent) and above aggregate performance (2.1 percent).

Home refinance lending in moderate-income tracts is good. In 2020 and 2021, the bank made 15.3 percent of its home refinance loans in moderate-income tracts, which was above the percentage of owner-occupied units in these tracts (12.0 percent). In 2020, the bank's lending (15.2 percent) was above aggregate performance (4.7 percent) and in 2021, the bank's lending (15.4 percent) was also above aggregate performance (5.9 percent). In 2022, the bank made 3.6 percent of its home refinance loans in moderate-income tracts, which was below the percentage of owner-occupied units (7.6 percent) and aggregate performance (7.1 percent).

No conspicuous lending gaps were identified based on an analysis of the dispersion of the loan products reviewed. The bank had activity in nearly all AA census tracts throughout the review period. Lending data and maps did not indicate an absence of loans across LMI tracts.

Lending to Borrowers of Different Incomes and Businesses of Different Sizes

The distribution of loans based on borrower income or gross annual revenues is adequate. As described in the following sections, CRA small business lending performance is adequate and overall performance for HMDA-reportable lending is good.

CRA Small Business Loans – Adequate

CRA small business lending to businesses of different sizes is adequate. In 2020 and 2021, the bank made 52.9 percent of its CRA small business loans to businesses with revenues of \$1 million or less, which was below the percentage of total businesses with revenues of \$1 million or less (90.7 percent). In 2020, the bank's lending (53.5 percent) was above aggregate performance (36.2 percent) and in 2021, the bank's lending (51.9 percent) was also above aggregate performance (42.6 percent). In 2022, the bank made 43.2 percent of its CRA small business loans to businesses with revenues of \$1 million or less, which was below the percentage of total businesses with revenues of \$1 million or less (91.2 percent) and aggregate performance (48.0 percent).

Home Purchase Loans – Good

Home purchase lending to low-income borrowers is adequate. In 2020 and 2021, the bank made 7.7 percent of its home purchase loans to low-income borrowers, which was below the percentage of low-income families (21.7 percent). In 2020, the bank made no home purchase loans to low-income borrowers, whereas aggregate performance was 3.9 percent. In 2021, the bank's lending (10.6 percent) was above aggregate performance (4.1 percent). In 2022, the bank made 1.9 percent of its home purchase loans to low-income borrowers, which was below the percentage of low-income families (21.4 percent) and aggregate performance (3.3 percent).

Home purchase lending to moderate-income borrowers is excellent. In 2020 and 2021, the bank made 30.8 percent of its home purchase loans to moderate-income borrowers, which was above the percentage of moderate-income families (14.9 percent). In 2020, the bank's lending (12.0 percent) was below aggregate performance (21.8 percent) and in 2021, the bank's lending (37.9 percent) was above aggregate performance (16.9 percent). In 2022, the bank made 35.8 percent of its home purchase loans to moderate-income borrowers, which was above both the percentage of moderate-income families (16.3 percent) and aggregate performance (17.6 percent).

Home Refinance Loans – Good

Home refinance lending to low-income borrowers is good. In 2020 and 2021, the bank made 4.7 percent of its home refinance loans to low-income borrowers, which was below the percentage of low-income families (21.7 percent). In 2020, the bank's lending (4.3 percent) was above aggregate performance (2.5 percent) and in 2021, the bank's lending (5.1 percent) was also above aggregate performance (3.2 percent). In 2022, the bank made 7.1 percent of its home refinance loans to low-income borrowers, which was below the percentage of low-income families (21.4 percent) and similar to aggregate performance (6.9 percent).

Home refinance lending to moderate-income borrowers is adequate. In 2020 and 2021, the bank made 10.6 percent of its home refinance loans to moderate-income borrowers, which was below the percentage of moderate-income families (14.9 percent). In 2020, the bank's lending (10.9 percent) was above aggregate performance (9.2 percent) and in 2021, the bank's lending (10.3 percent) was similar to aggregate performance (10.0 percent). In 2022, the bank made 7.1 percent of its home refinance loans to moderate-income borrowers, which was below the percentage of moderate-income families (16.3 percent) and aggregate performance (15.3 percent).

CD Lending

The bank made an excellent level of CD loans in the Tuscaloosa AA. During the review period, the bank originated 16 qualified CD loans totaling \$32.7 million. Specifically, the bank made 5 loans for \$22.3 million that financed affordable housing, 10 loans for \$7.5 million for community services that target LMI individuals, and one loan for \$3.0 million to revitalize and stabilize LMI communities.

Impactful and/or responsive CD loans include:

- Three loans for \$14.2 million to finance two LIHTC projects that provided 114 units of affordable housing for LMI individuals.
- \$8.1 million in financing for two additional affordable housing projects that provided approximately 100 units of affordable housing. As noted by the community contact, affordable housing is one of the most significant AA concerns so the bank's lending for affordable housing was responsive to this CD need.
- Three PPP loans totaling \$3.2 million.

INVESTMENT TEST

The bank made a significant level of qualified CD investments and grants in the Tuscaloosa AA totaling \$9.5 million. This amount includes current period investments totaling \$8.3 million, prior period investments still outstanding with a total balance of \$1.1 million, and 46 donations totaling \$99,868.

Investment dollars were derived primarily from a LIHTC project to address affordable housing challenges, with additional support in the form of MBS and a diversity of contributions. The bank exhibits good responsiveness to credit and CD needs.

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

- One LIHTC project totaling \$8.2 million for the creation of 56 new units of affordable housing to LMI individuals and families.
- 11 in-kind donations providing furniture to nonprofit organizations valued at \$25,480. The furniture was provided to nonprofits serving LMI individuals and families including a substance abuse facility, six schools, a crisis center, a temporary homeless shelter, and after-school community centers.
- Seven donations totaling \$11,150 for support to a family resource center during the pandemic.
- One donation totaling \$10,000 to a local nonprofit to establish a small business relief fund to assist small businesses affected by COVID-19.
- One donation totaling \$5,000 to a local nonprofit to renovate homes in a low-income neighborhood, bring them up to code, weatherize, and add handicap accessibility for individuals and families that have limited mobility. The goal is to provide these services to 30 homes.

The Tuscaloosa AA also positively benefited from \$28,000 in contributions benefiting the BSRA that includes the entire state of Alabama. These contributions were previously described under the *Investment Test* heading for the state of Alabama.

SERVICE TEST

Retail banking services were adequate and the bank was a leader in providing CD services in the Tuscaloosa AA.

Retail Banking Services

Service delivery systems are reasonably accessible to the bank's geographies and individuals of different income levels throughout the Tuscaloosa AA. In deriving this conclusion, the distribution of the bank's branches by census tract income level was compared to the distribution of households and businesses among the tract categories in the AA. As the following tables show, the bank operated one branch each in a middle-, upper-, and unknown-income tract in 2022. However, branches and ATMs are centrally located in Tuscaloosa County and in close proximity to LMI tracts.

The bank closed two branches and did not open any branches during the review period. One of the branch closures was in a middle-income census tract and the other closure was in an upper-income census tract. Both closures were in less populated portions of eastern Tuscaloosa County. The branch closings generally did not adversely affect the accessibility of the bank's delivery systems in the Tuscaloosa AA.

Weekday lobby and drive-through hours of operation are similar across the branches, with all branch lobbies opening at 9 a.m. and drive-throughs opening at 8:30 a.m. One branch drive-through is open on Saturday from 9 a.m. to noon. The bank offers the same suite of products and services throughout the AA. Hours and services do not vary in a way that inconveniences the AA.

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

Geographic Distribution of Branches & ATMS 2020 - 2021
Assessment Area: AL Tuscaloosa

Tract Category	Branches							ATMs										Demographics				
	Total Branches				Drive thru #	Extend- ed Hours #	Week- end Hours #	Total ATMs			Full Service ATMs				Cash only ATMs				Census Tracts		House holds %	Total Businesses %
	#	%	Open #	Closed #				#	%	#	#	#	%	Open #	Closed #	#	%	Open #	Closed #	#		
Low	0	0.0%	0	0	0	0	0	Total	0	0.0%	0	0.0%	0	0	0	0.0%	0	0	1	2.1%	1.6%	1.4%
DTO	0		0	0	0			SA	0		0		0	0	0		0	0				
Moderate	1	20.0%	0	0	1	1	0	Total	1	20.0%	1	20.0%	0	0	0	0.0%	0	0	12	25.5%	18.9%	25.5%
DTO	0		0	0	0			SA	0		0		0	0	0		0	0				
Middle	1	20.0%	0	0	1	1	0	Total	1	20.0%	1	20.0%	0	0	0	0.0%	0	0	19	40.4%	42.8%	37.2%
DTO	0		0	0	0			SA	0		0		0	0	0		0	0				
Upper	3	60.0%	0	0	3	3	2	Total	3	60.0%	3	60.0%	0	0	0	0.0%	0	0	13	27.7%	35.2%	33.7%
DTO	0		0	0	0			SA	0		0		0	0	0		0	0				
Unknown	0	0.0%	0	0	0	0	0	Total	0	0.0%	0	0.0%	0	0	0	0.0%	0	0	2	4.3%	1.4%	2.3%
DTO	0		0	0	0			SA	0		0		0	0	0		0	0				
Total	5	100%	0	0	5	5	2	Total	5	100%	5	100%	0	0	0	0.0%	0	0	47	100%	100%	100%
DTO	0		0	0	0			SA	0		0		0	0	0		0	0				

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

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

Tract Category	Branches							ATMs										Demographics				
	Total Branches				Drive thrus #	Extend- ed Hours #	Week- end Hours #	Total ATMs			Full Service ATMs				Cash only ATMs				Census Tracts		House holds %	Total Businesses %
	#	%	Open #	Closed #				#	%	#	#	#	%	Open #	Closed #	#	%	Open #	Closed #	#		
Low	0	0.0%	0	0	0	0	0	Total	0	0.0%	0	0.0%	0	0	0	0.0%	0	0	5	8.5%	7.4%	5.9%
DTO	0		0	0	0			SA	0		0		0	0	0		0	0				
Moderate	0	0.0%	0	0	0	0	0	Total	0	0.0%	0	0.0%	0	0	0	0.0%	0	0	9	15.3%	11.2%	10.7%
DTO	0		0	0	0			SA	0		0		0	0	0		0	0				
Middle	1	33.3%	0	1	1	1	0	Total	2	40.0%	2	40.0%	0	1	0	0.0%	0	0	24	40.7%	45.5%	45.7%
DTO	0		0	0	0			SA	1		1		0	0	0		0	0				
Upper	1	33.3%	0	1	1	1	0	Total	2	40.0%	2	40.0%	0	1	0	0.0%	0	0	17	28.8%	31.6%	31.9%
DTO	0		0	0	0			SA	1		1		0	0	0		0	0				
Unknown	1	33.3%	0	0	1	1	0	Total	1	20.0%	1	20.0%	0	0	0	0.0%	0	0	4	6.8%	4.3%	5.9%
DTO	0		0	0	0			SA	0		0		0	0	0		0	0				
Total	3	100%	0	2	3	3	0	Total	5	100%	5	100%	0	2	0	0.0%	0	0	59	100%	100%	100%
DTO	0		0	0	0			SA	2		2		0	0	0		0	0				

Based on 2022 FFIEC Census Data

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

DTO - Drive thru only is a subset of total branches

SA = Stand Alone ATM is a subset of total ATMs

CD Services

The bank was a leader in providing CD services in the AA. During the review period, bank employees provided 55 CD service activities totaling 443 hours to 19 organizations operating throughout the AA. Bank staff provided financial services in a variety of ways, including financial literacy; memberships on board of directors, finance, and advisory committees; homebuyer education courses, and technical assistance in grant proposals and grant writing.

Noteworthy CD services include:

- One employee provided 105 hours of service to a nonprofit organization that provides school supplies, backpacks, and other school essentials for LMI children. The employee provided the hours as a board member.
- One employee provided 41 hours of service to a nonprofit providing basic necessities and essential items to impoverished families. The employee provided the hours annually as a board member.
- One employee provided 19 hours of service to a nonprofit that worked with other organizations to create a community soup kitchen in a food desert. The employee provided the hours annually as a board member for the nonprofit.

The Tuscaloosa AA also positively benefited from 95 hours of CD service benefiting the BSRA that includes the entire state of Alabama. These services were previously described under the CD services write up for the state of Alabama.

METROPOLITAN AREAS LIMITED-SCOPE REVIEW

The following MSA AAs were reviewed using limited-scope examination procedures. Through these procedures, conclusions regarding the institution's CRA performance are drawn from the review of available facts and data, including performance and demographic information. Please refer to the tables in Appendices G and H for additional information regarding these AAs.

DESCRIPTION OF INSTITUTION'S OPERATIONS IN ALABAMA MSA AAS

- Daphne-Fairhope-Foley AA includes Baldwin County
- Dothan AA includes Houston County
- Huntsville AA includes Madison and Limestone counties
- Mobile AA includes Mobile County
- Montgomery AA includes Autauga, Elmore, and Montgomery counties

Assessment Area	Branches (as of December 31, 2022)		Deposit Share (as of June 30, 2022)	
	#	Statewide %	\$ (000s)	Statewide %
Daphne-Fairhope-Foley	1	3.7%	\$105,128	1.8%
Dothan	1	3.7%	\$126,560	2.1%
Huntsville	4	14.8%	\$888,633	15.0%
Mobile	1	3.7%	\$34,139	0.6%
Montgomery	3	11.1%	\$885,145	15.0%

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS

The following table compares conclusions regarding the bank's performance in each limited-scope MSA AA to the bank's overall performance for the state of Alabama.

Performance in the Limited-Scope Review Metropolitan Assessment Areas			
Assessment Area	Lending Test	Investment Test	Service Test
Daphne-Fairhope-Foley	Not Consistent (Exceeds)	Not Consistent (Exceeds)	Consistent
Dothan	Consistent	Not Consistent (Exceeds)	Not Consistent (Below)
Huntsville	Not Consistent (Exceeds)	Not Consistent (Exceeds)	Consistent
Mobile	Not Consistent (Exceeds)	Not Consistent (Exceeds)	Consistent
Montgomery	Not Consistent (Exceeds)	Consistent	Consistent

The performance standards of the Lending Test for limited-scope MSA areas included geographic distribution, borrower distribution, and CD loans. For the geographic distribution of loans, performance was good in the Huntsville and Montgomery AAs, adequate in the Daphne-Fairhope-Foley and Mobile AAs and poor in the Dothan AA. Borrower distribution was adequate in the Dothan AA and good in the remaining AAs. Qualifying amounts and conclusions for CD loans were as follows by AA: \$14.6 million in Daphne-Fairhope-Foley (excellent); \$19.0 million in Dothan (excellent); \$100.9 million in Huntsville (excellent); \$1.5 million in Mobile (excellent); and \$20.1 million in Montgomery (adequate).

Qualifying amounts and conclusions for the bank's investment and grant activity in limited-scope MSA areas were as follows: \$12.1 million in Daphne-Fairhope-Foley (excellent); \$13.9 million in Dothan (excellent); \$22.7 million in Huntsville (significant); \$577,533 in Mobile (significant); and \$9.7 million in Montgomery (adequate). All limited-scope AAs also positively benefited from \$28,000 in contributions benefiting the BSRA that includes the entire state of Alabama. These contributions were previously described under the *Investment Test* heading for the state of Alabama.

The performance standards of the Service Test for limited-scope MSA areas included retail banking and CD services. Conclusions for retail banking services were adequate for all five MSA AAs reviewed under limited-scope procedures. Qualifying hours and conclusions for CD services were as follows by AA: 144 hours in Daphne-Fairhope-Foley (leader); no hours in Dothan (limited level); 466 hours in Huntsville (leader); 159 hours in Mobile (leader); and 392 hours in Montgomery (leader). All MSA AAs reviewed under limited-scope procedures also positively benefited from 95 hours of CD service benefiting the BSRA that includes the entire state of Alabama. In addition, the Dothan AA also benefited from 55 hours of CD service and the Montgomery AA benefited from 22 hours of CD service benefiting the BSRA that includes those AA along with other Alabama AAs. These services were previously described under the CD services write up for the state of Alabama.

As noted previously in the statewide conclusions for CD loans, performance in the limited-scope AAs did impact overall performance for the state of Alabama.

NONMETROPOLITAN STATEWIDE AREAS LIMITED-SCOPE REVIEW

The following non-MSA AAs were reviewed using limited-scope examination procedures. Through these procedures, conclusions regarding the institution's CRA performance are drawn from the review of available facts and data, including performance and demographic information. Please refer to the tables in Appendices G and H for additional information regarding these AAs.

DESCRIPTION OF INSTITUTION'S OPERATIONS IN ALABAMA NON-MSA AA

- Coffee-Dale AA include Coffee and Dale counties
- Walker AA includes Walker County

Assessment Area	Branches (as of December 31, 2022)		Deposit Share (as of June 30, 2022)	
	#	Statewide %	\$ (000s)	Statewide %
Coffee-Dale	2	7.4%	\$363,416	6.1%
Walker	3	11.1%	\$500,042	8.5%

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS

The following table compares conclusions regarding the bank's performance in each limited-scope non-MSA AA to the bank's overall performance for the state of Alabama.

Performance in the Limited-Scope Review Non MSA Assessment Areas			
Assessment Area	Lending Test	Investment Test	Service Test
Coffee-Dale	Consistent	Not Consistent (Below)	Consistent
Walker	Consistent	Not Consistent (Below)	Consistent

The performance standards of the Lending Test for limited-scope non-MSA areas included geographic distribution, borrower distribution, and CD loans. For the geographic distribution of loans, performance was adequate in both AAs. Borrower distribution was good in both AAs. Qualifying amounts and conclusions for CD loans were as follows: \$1.4 million in Coffee-Dale (low level) and \$7.6 million in Walker (adequate).

Qualifying amounts and conclusions for investment and grant activity in limited-scope non-MSA areas were as follows: \$3.2 million Coffee-Dale (poor) and \$192,646 in Walker (few, if any). Both limited-scope AAs also positively benefited from \$28,000 in contributions benefiting the BSRA that includes the entire state of Alabama. These contributions were previously described under the *Investment Test* heading for the state of Alabama.

The performance standards of the Service Test for limited-scope non MSA areas included retail banking and CD services. Conclusions for retail banking services were adequate for both non-MSA AAs reviewed under limited-scope procedures. Qualifying hours and conclusions for CD services were as follows by AA: 120 hours in Coffee-Dale (leader) and 307 hours in Walker (leader). All non-MSA AAs reviewed under limited-scope procedures also positively benefited from 95 hours of CD service benefiting the BSRA that includes the entire state of Alabama. In addition, the Coffee-Dale AA also benefited from 55 hours of CD service benefiting the

BSRA that includes it along with other Alabama AAs. These services were previously described under the CD services write up for the state of Alabama.

Performance in the limited-scope AAs did impact overall performance for the state of Alabama.

SOUTH CAROLINA

CRA RATING FOR SOUTH CAROLINA: SATISFACTORY

The Lending Test is rated: High Satisfactory
The Investment Test is rated: Low Satisfactory
The Service Test is rated: High Satisfactory

Major factors contributing to this rating include:

- The geographic distribution of loans reflects adequate penetration throughout South Carolina AAs areas.
- The distribution of borrowers reflects good penetration throughout South Carolina AAs.
- The bank made an excellent level of CD loans in South Carolina.
- The bank made an adequate level of qualified CD investments and grants in South Carolina AAs.
- Retail banking services are adequate in South Carolina.
- The bank was a leader in providing CD services in South Carolina.

SCOPE OF EXAMINATION

Scoping considerations, including time periods and products, applicable to the review of the South Carolina AAs are consistent with the overall CRA examination scope as presented in the *Institution, Scope of Examination* section.

Synovus operates in nine AAs in South Carolina, and the state rating reflects a composite of performance for these AAs. A full-scope review was conducted for the Charleston AA as a result of branch structure and loan and deposit activity. The remaining eight AAs were reviewed under limited-scope procedures: Columbia, Florence, Greenville, Hilton Head, Lee, Myrtle Beach, Spartanburg, and Sumter.

DESCRIPTION OF INSTITUTION'S OPERATIONS IN SOUTH CAROLINA

As of December 31, 2022, the bank operated 30 branches in the state, representing 12.2 percent of its total branches. The bank holds \$4.5 billion in deposits accounting for 9.1 percent of its total deposits. During the review period, Synovus reported a total of 9,312 HMDA-reportable and CRA small business loans in South Carolina, accounting for 11.2 percent of its total HMDA-reportable and CRA small business loans.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN SOUTH CAROLINA

LENDING TEST

Overview

The Lending Test rating for the state of South Carolina is High Satisfactory. The rating is the result of performance in each characteristic of the Lending Test applicable to the state, including Lending Activity (excellent); Geographic Distribution (adequate); Borrower Distribution (good); and CD Lending (excellent).

Highlights of each characteristic are found in the sections that follow, with additional descriptions and details within each AA of the state.

Lending Activity

Lending levels reflect excellent responsiveness to the credit needs of South Carolina AAs. The total number and dollar volume of HMDA-reportable and CRA small business loans was considered in arriving at lending activity conclusions, as well as competitive factors and the bank's overall importance to each AA. Statewide conclusions are derived from conclusions within each AA, as detailed in the *Lending Activity* section of the Charleston AA.

The following table displays the volume of lending activity from January 1, 2020 through December 31, 2022, by loan type.

Statewide Summary of Lending Activity
Assessment Areas Located in: South Carolina
2020-2022

Loan Type	#	%	\$(000s)	%
HMDA Home Purchase	1,149	12.3%	397,230	19.9%
HMDA Refinance	1,289	13.8%	451,841	22.6%
HMDA Home Improvement	286	3.1%	46,153	2.3%
HMDA Multi-Family	36	0.4%	85,135	4.3%
HMDA Other Purpose LOC	1,171	12.5%	197,445	9.9%
HMDA Other Purpose Closed/Exempt	35	0.4%	17,194	0.9%
HMDA Loan Purpose NA	0	0.0%	0	0.0%
Total HMDA	3,966	42.5%	1,194,998	59.9%
Total Small Business	5,346	57.3%	798,119	40.0%
Total Farm	24	0.3%	2,615	0.1%
Total Loans	9,336	100%	1,995,732	100%

Originations & Purchases

Geographic and Borrower Distribution

The geographic distribution of HMDA-reportable and CRA small business loans reflects adequate dispersion throughout the AAs in South Carolina, and the distribution of loans by borrower income and revenue size of businesses is good. The analyses of HMDA-reportable and CRA small business lending within the full-scope AAs in South Carolina are discussed in detail later in this report.

CD Lending

Synovus made an excellent level of CD loans in South Carolina. During the review period, the bank originated 103 loans for \$219.1 million in the South Carolina AAs. The bank also received consideration at the state level for loans totaling \$1.5 million that benefited all AAs in the state, including a loan to a statewide CDFI that provides financing for small businesses. The bank made a relatively high level of CD loans in the Charleston full scope AA. The bank's statewide performance was enhanced by excellent performance in several limited scope AAs, including Columbia, where the bank maintains a large presence and made an excellent level of CD loans. As such, performance in limited-scope areas was considered in the assessment of the bank's overall CD lending performance.

for the state of South Carolina. More information on CD loans can be found in the full-scope AAs section of this report.

The bank was considered responsive to the CD needs of its AAs in the state. Therefore, the bank also received consideration for loans totaling \$5.4 million within the state that did not benefit the bank's AAs. The loans were all PPP loans.

INVESTMENT TEST

The Investment Test rating for South Carolina is Low Satisfactory.

The bank made an adequate level of qualified CD investments and grants in South Carolina, with \$72.8 million in qualified investments and \$506,209 in qualified contributions directly benefiting its South Carolina AAs. In addition, the bank received consideration at the state level for investments totaling \$500,000 and contributions totaling \$55,750 that benefited all of the AAs in the state. The bank made a poor level of investments and grants in its Charleston full-scope AA. The bank's statewide performance was enhanced by significant and excellent levels of investments and grants in three of the eight AAs reviewed under limited-scope procedures and also by adequate performance in Columbia, where the bank maintains a large presence and made an adequate level of investments and grants. Additional details regarding specific investments and contributions can be found in the full-scope AA section of this report.

The bank was considered responsive to the CD needs of its AAs in the state. Therefore, the bank also received consideration for \$5.4 million of investments and \$17,500 in contributions within the state that did not benefit the AAs. These included current period LIHTCs totaling \$3.9 million, which created 120 housing units for LMI individuals and families; prior period LIHTCs totaling \$840,400, which created 104 housing units for LMI individuals and families; prior period MBS supporting LMI borrowers; and three donations totaling \$17,500 for scholarships to LMI students.

SERVICE TEST

The Service Test rating for South Carolina is High Satisfactory.

Retail Services

Delivery systems are reasonably accessible to the bank's geographies and individuals of different income levels in South Carolina. Business hours and services do not vary in a way that inconveniences the AAs in the state. As of December 31, 2022, Synovus operated 30 branches in South Carolina. The bank had no branches in low-income tracts and ten branches in moderate-income tracts, representing 33.3 percent of total branches in the state.

A full array of personal and business banking products and services is offered at all locations in South Carolina AAs. The bank operates 29 full-service branches and one limited-service branch across the state of South Carolina. Branch hours are similar throughout the state and do not in a way that inconveniences individual AAs. Most branches offer drive-through hours beginning at 8:30 a.m. and all lobby hours begin at 9 a.m. All full-service branch lobbies are open until 5 p.m. Monday through Thursday, with nearly all of those branch lobbies open until 6 p.m. on Friday. Nearly all drive-throughs are open until 5 p.m. Monday through Thursday, with several open until 6 p.m. on Friday. None of the branches in the state offer Saturday hours. Delivery systems include full-service ATMs at nearly all of the branches. In addition to those ATMs, the bank compliments its traditional service delivery methods with alternative delivery systems that provide increased access to banking services, as previously discussed in the *Institution, Retail Banking Services* section of this report.

During the review period, the bank closed seven branches and did not open any branches in the state of South Carolina. At the time of closure, two branches were in low-income census tracts, two branches were in moderate-

income census tracts, and three branches were in middle-income census tracts. Changes to the bank's branch network in South Carolina have adversely affected the accessibility of delivery systems in the state.

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

CD Services

The bank was a leader in providing CD services in South Carolina. During the review period, the bank engaged in 3,122 hours of qualifying CD service in South Carolina. This total includes:

- 2,995 hours directly benefiting individual AAs in South Carolina.
- 4 hours benefiting a BSRA that includes all of the bank's AA in South Carolina. These hours include board of directors' representation for a statewide CDFI offering affordable housing and small business opportunities.
- 123 hours benefiting areas in South Carolina that were outside of any AA in the state; the hours were considered and included because the bank was responsive to the needs of its AAs in South Carolina first.

Additional details of service hours in South Carolina are described later within each individual AA they benefit.

METROPOLITAN AREA – CHARLESTON MSA (Full-Scope Review)

DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE CHARLESTON AA

Overview

The Charleston AA consist of three counties in the Charleston-North Charleston, SC MSA: Berkeley, Charleston, and Dorchester. As of December 31, 2022, the bank operated eight branch offices in the AA, representing 26.7 percent of its branches in the state and 3.3 percent of its total branches. The bank had no branches in low-income tracts, two branches in moderate-income census tracts, three in middle-income census tracts, and three in upper-income census tracts. As a percentage within the state of South Carolina, 25.5 percent of the bank's deposit volume and 27.5 percent of its HMDA-reportable and CRA small business loans by number are located in the Charleston AA.

There were 34 financial institutions operating 184 branch locations within the Charleston AA. Synovus ranked 6th with 5.1 percent deposit market share and approximately \$1.2 billion in total deposits. Wells Fargo Bank, Bank of America, and SouthState Bank held the largest share of deposits.

For HMDA-reportable lending, Synovus originated or purchased less than 1.0 percent of total HMDA-reportable loans in the AA for each year in the review period. Synovus was ranked 32nd out of 653 reporters in 2020; 45th out of 718 reporters in 2021; and 30th out of 695 reporters in 2022. HMDA-reportable lending was led by mortgage company Rocket Mortgage for all three years of the review period.

For CRA small business lending, Synovus ranked 11th out of 194 CRA loan reporters in 2020 with 3.0 percent of CRA small business loans. In 2021, the bank ranked 15th out of 166 reporters with 1.7 percent of total loans. In 2022, Synovus ranked 18th out of 127 reporters with 0.6 percent of total loans. American Express was the top CRA small business lender in the market for all three years of the review period.

AA Demographics, Population, and Income Characteristics

The Charleston AA has a population of 799,636 as of 2022, which represented a 12.3 percent over the population in 2015. Charleston County is the largest county in the AA and grew by 9.5 percent between 2015 and 2020. The population growth in all three counties was higher than the state of South Carolina, which experienced a 7.1 percent change in population growth during the same time period.

In 2022, the AA contained 178 census tracts: 13 low-income tracts (7.3 percent), 48 moderate-income tracts (27.0 percent), 56 middle-income tracts (31.5 percent), 56 upper-income tracts (31.5 percent), and 5 unknown-income tracts (2.8 percent).

For purposes of classifying borrower income, this evaluation uses the FFIEC estimated median family income for the relevant area. As the following table shows, the median family income increased by nearly 20 percent from \$81,000 in 2020 to \$96,400 in 2022.

Borrower Income Levels
Charleston-North Charleston, SC MSA

FFIEC Estimated Median Family Income		Low 0 - 49.99%		Moderate 50% - 79.99%		Middle 80% - 119.99%		Upper 120% - & above	
2020	\$81,000	0	- \$40,499	\$40,500	- \$64,799	\$64,800	- \$97,199	\$97,200	- & above
2021	\$82,100	0	- \$41,049	\$41,050	- \$65,679	\$65,680	- \$98,519	\$98,520	- & above
2022	\$96,400	0	- \$48,199	\$48,200	- \$77,119	\$77,120	- \$115,679	\$115,680	- & above

There were 189,753 families in the AA in 2022, of which 22.1 percent were low-income, 17.2 percent were moderate-income, 20.1 percent were middle-income, and 40.6 percent were upper-income. Within the AA, 8.2 percent of families fell below the poverty level.

Housing Characteristics

There were 339,240 housing units in the AA in 2022, of which 59.1 percent were owner-occupied, 29.3 percent were rental units, and 11.6 percent re vacant. In low-income tracts, 42.8 percent of total units were rental units and 15.1 percent were vacant while in moderate-income tracts, 38.2 percent of units were rental units and 10.2 percent were vacant. The median age of the housing stock in the AA was 36 years; however, housing units in low-income tracts was significantly older at 45 years. This data indicates that mortgage lending opportunities may be more limited, particularly in low-income tracts.

The median housing value in the AA was \$249,841. Of the three counties in the AA, Charleston County had a higher median housing value at \$334,600 while Dorchester County's median housing value was \$213,000 and Berkeley County's median housing value was \$197,300. Overall, housing in the AA is less affordable than elsewhere in the state where the median housing value was \$170,100.

Housing cost burden for renters is an issue for LMI households in the AA. Approximately 43.3 percent of all renters in the AA were cost-burdened in 2022, meaning these households paid more than 30 percent of household income for their housing cost. The issue of housing cost burden is particularly acute for low-income households, where data shows that 72.8 percent of low-income renters were cost-burdened.²⁹ This data indicates that there is a need for more rental units across the AA that are priced affordably for LMI renters.

Economic Conditions

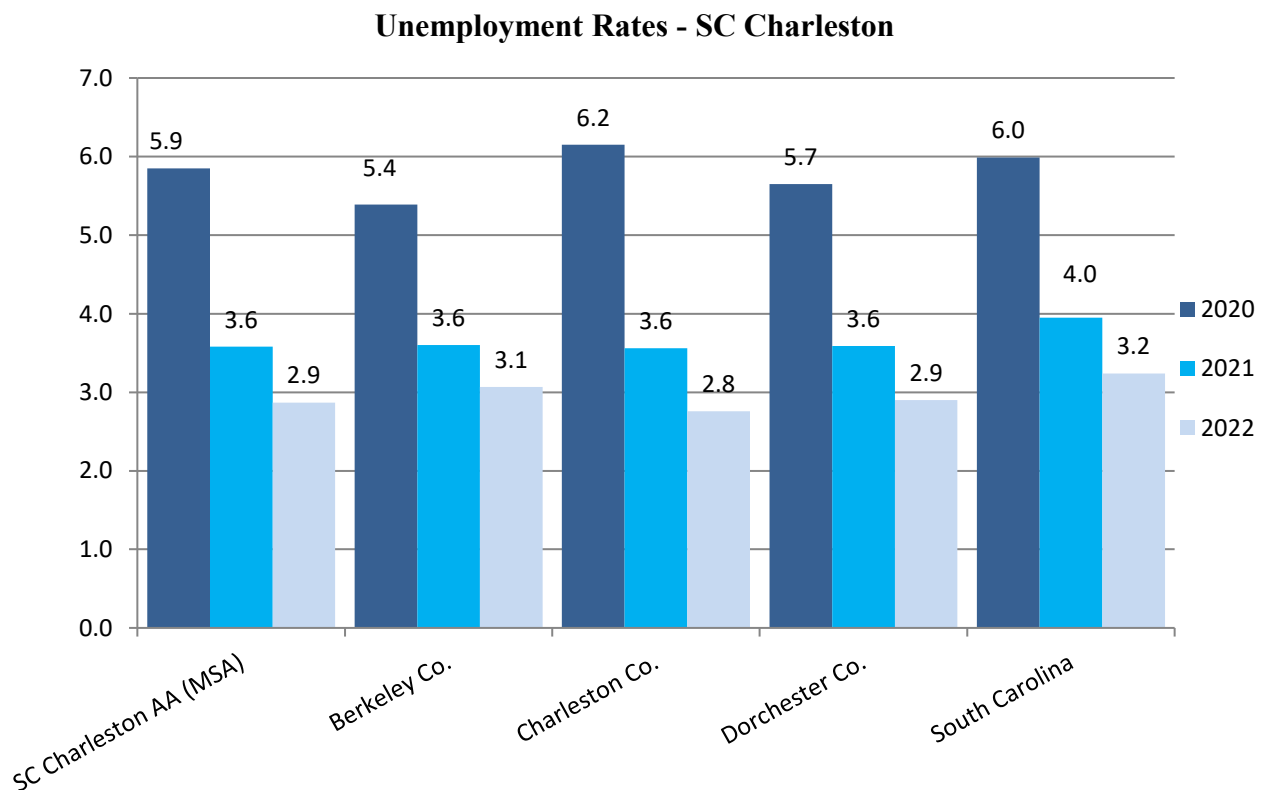
The city of Charleston is the second-largest city in the state of South Carolina and is the primary economic driver for the region. The city has a robust economy with the presence of many private, public, and multinational firms. Over the last decade, the region has had a number of economic development events to boost the local economy. One major accomplishment was the establishment of six Boeing facilities and business units in the area. In addition, Mercedes-Benz Vans, LLC, which currently employs more than 1,600 people, announced in 2021 that the North Charleston plant was selected to build its next generation eSprinter. The Port of Charleston plays a significant role in the region's economy and is the eighth largest port in the U.S. by cargo value.³⁰

²⁹ U.S. Department of Housing and Urban Development (HUD), 2015-2019 Comprehensive Housing Affordability Strategy

³⁰ Charleston County Development, Economic Data. www.charlestoncountydevelopment.org/data-center/economic-data/ Accessed 12 January 2024.

The economic vibrancy of the region is evidenced in the diversity of top employment sectors and the largest growing employment sectors. In 2021, the top regional industry-sectors by employment included: government, retail trade, accommodation and food service, healthcare and social assistance and professional, scientific and technical services. At the same time, the top industry sectors for job growth included management of companies and enterprises, professional, scientific and technical services, construction, and real estate and rental and leasing. The largest employers in the region include the Joint Base of Charleston, the Medical University of South Carolina, Roper St. Francis Healthcare, the Boeing Company and the Charleston County School District.³¹

The following table shows the unemployment rates for 2020, 2021 and 2022 for the AA, each county in the AA, and the state of South Carolina. As shown, the AA has rebounded strongly from the pandemic, with the unemployment rate falling from 5.9 percent in 2020 to 2.9 percent in 2022, which is below the statewide unemployment rate of 3.2 percent in 2022.



Credit and CD Needs

As part of the CRA examination, information was obtained from an individual engaged in economic development in the city of Charleston. As described, affordable housing is a significant challenge faced in the area.

The interviewee identified that one of the challenges faced is that low-income clients typically lack access to affordable housing options. According to the contact, there are a variety of organization working to bridge this gap by working to increase the stock of affordable housing options in the area. The contact noted that several opportunities for participation from local financial institutions include financial literacy education, general

³¹ Ibid.

funding, or any sort of available mentorship or sponsorship towards job development. The contact stated that employees from local financial institutions have been proactive in reaching out to organizations in the area about opportunities for funding or involvement with nonprofits and affordable housing opportunities.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE CHARLESTON AA

LENDING TEST

Lending levels reflect excellent responsiveness to credit needs of the AA. The geographic distribution of loans reflects adequate penetration throughout the AA, and the distribution of loans reflects good penetration among borrowers of different income levels and businesses of different revenue sizes. In addition, the bank made a relatively high level of CD loans in the AA.

The analysis included 1,304 HMDA-reportable loans and 1,253 CRA small business loans reported by the bank in the AA during the review period. With volumes of the two products being similar, they received equal weight in determining conclusions. Additionally, the HMDA tables in *Appendix F* show that during 2020, 2021, and 2022, the bank originated or purchased 323 home purchase loans, 397 home refinance loans, and 151 home improvement loans in the Charleston AA. Thus, when considering HMDA-reportable loan categories, equal weight was assigned to home purchase and home refinance loans given their relative share of the total HMDA-reportable lending in this AA, followed by home improvement loans.

Details of the bank's mortgage and small business lending and information regarding lending by peers can be found in *Appendix F*.

Lending Activity

Lending activity is considered excellent. Overall, 3.3 percent of HMDA-reportable loans and 2.9 percent of CRA small business loans were made in the Charleston AA. The percentage of the bank's HMDA-reportable and CRA small business lending exceeds the percentage of its area deposits.

Geographic Distribution of Loans

The bank's geographic distribution of loans reflects adequate penetration throughout the AA. As described in the following sections, overall performance for HMDA-reportable lending is adequate and CRA small business lending performance is good.

Home Purchase Loans – Good

Home purchase lending in low-income tracts is poor. In 2020 and 2021, the bank made 2.4 percent of its home purchase loans in low-income tracts, which was below the percentage of owner-occupied units in these tracts (3.3 percent). In 2020, the bank's lending (1.6 percent) was similar to aggregate performance (2.3 percent) and in 2021, the bank's lending (4.3 percent) was above aggregate performance (3.2 percent). In 2022, the bank made no home purchase loans in low-income tracts, whereas the percentage of owner-occupied units was 4.6 percent and aggregate performance was 3.0 percent.

Home purchase lending in moderate-income tracts is excellent. In 2020 and 2021, the bank made 22.7 percent of its home purchase loans in moderate-income tracts, which was above the percentage of owner-occupied units in these tracts (19.1 percent). In 2020, the bank's lending (26.4 percent) was above aggregate performance (11.4 percent) and in 2021, the bank's lending (15.1 percent) was above aggregate performance (12.1 percent). In 2022, the bank made 21.6 percent of its home purchase loans in moderate-income tracts, which was below the percentage of owner-occupied units (22.8 percent) and above aggregate performance (17.9 percent).

Home Refinance Loans – Poor

Home refinance lending in low-income tracts is adequate. In 2020 and 2021, the bank made 2.1 percent of its home refinance loans in low-income tracts, which was below the percentage of owner-occupied units in these tracts (3.3 percent). In 2020, the bank's lending (2.4 percent) was above aggregate performance (1.4 percent) and in 2021, the bank's lending (1.6 percent) was the same as aggregate performance (1.6 percent). In 2022, the bank made no home refinance loans in low-income tracts, whereas the percentage of owner-occupied units was 4.6 percent and aggregate performance was 2.4 percent.

Home refinance lending in moderate-income tracts is poor. In 2020 and 2021, the bank made 3.3 percent of its home refinance loans in moderate-income tracts, which was below the percentage of owner-occupied units in these tracts (19.1 percent). In 2020, the bank's lending (1.4 percent) was below aggregate performance (9.3 percent) and in 2021, the bank's lending (6.4 percent) was also below aggregate performance (10.3 percent). In 2022, the bank made 4.6 percent of its home refinance loans in moderate-income tracts, which was below the percentage of owner-occupied units (22.8 percent) and aggregate performance (17.7 percent).

Home Improvement Loans – Poor

Home improvement lending in low-income tracts is poor. In 2020 and 2021, the bank made 1.5 percent of its home improvement loans in low-income tracts, which was below the percentage of owner-occupied units in these tracts (3.3 percent). In 2020, the bank's made no home improvement loans in low-income tracts, whereas aggregate performance was 1.5 percent. In 2021, the bank's lending (1.7 percent) was similar to aggregate performance (1.5 percent). In 2022, the bank made no home improvement loans in low-income tracts, whereas the percentage of owner-occupied units was 4.6 percent and aggregate performance was 1.3 percent.

Home improvement lending in moderate-income tracts is poor. In 2020 and 2021, the bank made 4.6 percent of its home improvement loans in moderate-income tracts, which was below the percentage of owner-occupied units in these tracts (19.1 percent). In 2020, the bank made no home improvement loans in moderate-income tracts, whereas aggregate performance was 9.1 percent. In 2021, the bank's lending (5.1 percent) was below aggregate performance (8.4 percent). In 2022, the bank made 3.5 percent of its home improvement loans in moderate-income tracts, which was below the percentage of owner-occupied units (22.8 percent) and below aggregate performance (9.9 percent).

CRA Small Business Loans – Good

CRA small business lending in low-income tracts is excellent. In 2020 and 2021, the bank made 10.9 percent of its CRA small business loans in low-income tracts, which was above the percentage of total businesses located in these tracts (7.5 percent). In 2020, the bank's lending (10.7 percent) was above aggregate performance (7.6 percent) and in 2021, the bank's lending (11.2 percent) was also above aggregate performance (7.0 percent). In 2022, the bank made 7.6 percent of its CRA small business loans in low-income tracts, which was above the percentage of total businesses located in these tracts (6.3 percent) and aggregate performance (5.4 percent).

CRA small business lending in moderate-income tracts is adequate. In 2020 and 2021, the bank made 14.9 percent of its CRA small business loans in moderate-income tracts, which was below the percentage of total businesses located in these tracts (18.4 percent). In 2020, the bank's lending (14.0 percent) was below aggregate performance (15.8 percent) and in 2021, the bank's lending (16.2 percent) was similar to aggregate performance (15.9 percent). In 2022, the bank made 16.0 percent of its CRA small business loans in moderate-income tracts, which was below the percentage of total businesses located in these tracts (22.8 percent) and aggregate performance (19.3 percent). While bank performance is below comparison figures for part of the review period, the adequate conclusion is supported by 106 of the 165 CRA small business loans in moderate-income tracts in 2020 and 2021 (or 64.2 percent) were PPP loans, which helped stabilize businesses in moderate-income communities.

No conspicuous lending gaps were identified based on an analysis of the dispersion of the loan products reviewed. The bank had activity in a large majority of AA census tracts throughout the review period. Lending data and maps did not indicate an absence of loans across LMI tracts.

Lending to Borrowers of Different Incomes and Businesses of Different Sizes

The distribution of loans based on borrower income or gross annual revenues is good. As described in the following sections, overall performance for HMDA-reportable lending is adequate while CRA small business lending performance is good.

Home Purchase Loans – Excellent

Home purchase lending to low-income borrowers is excellent. In 2020 and 2021, the bank made 17.1 percent of its home purchase loans to low-income borrowers, which was below the percentage of low-income families (22.6 percent). However, in 2020 the bank's lending (19.7 percent) was more than three times higher than aggregate performance (6.2 percent) and in 2021, the bank's lending (11.8 percent) was more than double aggregate performance (5.5 percent). In 2022, the bank made 10.8 percent of its home purchase loans to low-income borrowers, which was below the percentage of low-income families (22.1 percent) but above aggregate performance (4.5 percent).

Home purchase lending to moderate-income borrowers is good. In 2020 and 2021, the bank made 36.0 percent of its home purchase loans to moderate-income borrowers, which was above the percentage of moderate-income families (16.7 percent). In 2020, the bank's lending (39.4 percent) was above aggregate performance (21.1 percent) and in 2021, the bank's lending (29.0 percent) was also above aggregate performance (19.0 percent). In 2022, the bank made 10.8 percent of its home purchase loans to moderate-income borrowers, which was below the percentage of moderate-income families (17.2 percent) and aggregate performance (17.9 percent).

Home Refinance Loans – Poor

Home refinance lending to low-income borrowers is poor. In 2020 and 2021, the bank made 1.2 percent of its home refinance loans to low-income borrowers, which was below the percentage of low-income families (22.6 percent). In 2020, the bank's lending (1.4 percent) was below aggregate performance (3.5 percent) and in 2021, the bank's lending (0.8 percent) was also below aggregate performance (5.0 percent). In 2022, the bank made 1.5 percent of its home refinance loans to low-income borrowers, which was below the percentage of low-income families (22.1 percent) and aggregate performance (11.3 percent).

Home refinance lending to moderate-income borrowers is poor. In 2020 and 2021, the bank made 8.1 percent of its home refinance loans to moderate-income borrowers, which was below the percentage of moderate-income families (16.7 percent). In 2020, the bank's lending (7.7 percent) was below aggregate performance (11.7 percent) and in 2021, the bank's lending (8.8 percent) was also below aggregate performance (14.9 percent). In 2022, the bank made 3.1 percent of its home refinance loans to moderate-income borrowers, which was below the percentage of moderate-income families (17.2 percent) and aggregate performance (20.9 percent).

Home Improvement Loans – Adequate

Home improvement lending to low-income borrowers is poor. In 2020 and 2021, the bank made 3.1 percent of its home improvement loans to low-income borrowers, which was below the percentage of low-income families (22.6 percent). In 2020, the bank made no home improvement loans to low-income borrowers, whereas aggregate performance was 4.2 percent. In 2021, the bank's lending (3.4 percent) was similar to aggregate performance (4.3 percent). In 2022, the bank made 1.2 percent of its home improvement loans to low-income borrowers, which was below the percentage of low-income families (22.1 percent) and aggregate performance (4.4 percent).

Home improvement lending to moderate-income borrowers is good. In 2020 and 2021, the bank made 12.3 percent of its home improvement loans to moderate-income borrowers, which was below the percentage of moderate-income families (16.7 percent). In 2020, the bank's lending (16.7 percent) was above aggregate performance (13.7 percent) and in 2021, the bank's lending (11.9 percent) was also above aggregate performance (10.5 percent). In 2022, the bank made 16.3 percent of its home improvement loans to moderate-income borrowers, which was similar to the percentage of moderate-income families (17.2 percent) and above aggregate performance (13.0 percent).

CRA Small Business Loans – Good

CRA small business lending to businesses of different sizes is good. In 2020 and 2021, the bank made 64.3 percent of its CRA small business loans to businesses with revenues of \$1 million or less, which was below the percentage of total businesses with revenues of \$1 million or less (93.0 percent). In 2020, the bank's lending (63.6 percent) was above aggregate performance (38.8 percent) and in 2021, the bank's lending (65.4 percent) was also above aggregate performance (45.3 percent). In 2022, the bank made 37.5 percent of its CRA small business loans to businesses with revenues of \$1 million or less, which was below the percentage of total businesses with revenues of \$1 million or less (93.2 percent) and aggregate performance (49.7 percent).

CD Lending

The bank made a relatively high level of CD loans in the Charleston AA. During the review period, the bank originated 23 qualified CD loans totaling \$35.1 million. Specifically, the bank made 10 loans for \$23.5 for the purpose of revitalizing and stabilizing LMI communities, 10 loans for \$5.1 million for community services that target LMI individuals, and 3 loans for \$6.5 million to promote economic development by financing small businesses.

Several loans were deemed impactful and/or responsive to CD needs, including:

- 12 PPP loans totaling \$20.3 million.
- Two SBA 504 loan for \$4.0 million that provide financing to small businesses.
- A loan for \$3.3 million to redevelop a hotel in a moderate-income tract targeted for revitalization. The project may also qualify for historic and other state tax credits.
- Two loans totaling \$2.4 million to a Federally Qualified Health Center that provides a full range of health care services for LMI individuals.
- A line of credit totaling \$2.5 million to a CDFI that provides access to capital for small businesses.

The Charleston AA also positively benefited from two CD loans totaling \$1.5 million benefiting the BSRA that includes the entire state of South Carolina. These loans were previously described under the *CD Lending* heading for the state of South Carolina.

INVESTMENT TEST

The bank made a poor level of qualified CD investments and grants in the Charleston AA totaling \$5.1 million. This amount includes prior period investments still outstanding with a total balance of \$5.0 million and 27 donations totaling \$94,890. Investment dollars were primarily MBS supporting LMI borrowers. The bank exhibits poor responsiveness to credit and CD needs given the lack of current period investment activity.

While responsiveness was poor, there were a few noteworthy examples of responsive contributions, including:

- One in-kind donation of furniture, including chairs, desks, and file cabinets to a nonprofit organization and valued at \$22,490. The nonprofit offers job coaching and employment connections for LMI parents trying to obtain custody of their children.
- Five donations totaling \$19,000 to an organization that operates a mentoring program designed to prepare high-potential, under-performing African American students for life beyond high school graduation. The mentoring program stresses college exploration and skill acquisition at a local income-restricted high school by supporting a work-study, internship program for LMI youth.
- Three donations totaling \$8,500 to a local food bank for support during the pandemic.
- One donation totaling \$5,000 toward affordable housing efforts. The donation was made in conjunction with a city grant earmarked specifically for construction of homes to low-income residents of Charleston.

The Charleston AA also positively benefited from \$500,000 in investments and \$55,750 in contributions benefiting the BSRA that includes the entire state of South Carolina. These contributions were previously described under the *Investment Test* heading for the state of South Carolina.

SERVICE TEST

Retail banking services were adequate and the bank was a leader in providing CD services in the Charleston AA.

Retail Banking Services

Service delivery systems are reasonably accessible to the bank's geographies and individuals of different income levels throughout the Charleston AA. In deriving this conclusion, the distribution of the bank's branches by census tract income level was compared to the distribution of households and businesses among the tract categories in the AA. As the following tables show, the bank operated branches and ATMs in moderate-, middle-, and upper-income census tracts in 2022. The bank operated no branches or ATMs in low-income tracts, which was below the percentage of households and businesses in those tracts. Similarly, branches in moderate-income tracts (25.0 percent) are below households (26.4 percent) and above businesses (22.8 percent) in those tracts. Branches and ATMs are centrally located in and around the city of Charleston. Thus, delivery systems are reasonably accessible in the AA.

The bank closed one branch and did not open any branches during the review period. The branch closure was in a moderate-income census tract and was the only bank branch in proximity to several LMI tracts in downtown Charleston. Thus, the branch closing adversely affected the accessibility of the bank's delivery systems in the Charleston AA.

Weekday lobby and drive-through hours of operation are similar across the branches, with all branch lobbies opening at 9 a.m. and most drive-throughs opening at 8:30 a.m. The bank operates one limited-service branch in this AA that has lobby hours only and is open from 9 a.m. to noon Monday through Friday. No branches in the AA offers Saturday hours. The bank offers the same suite of products and services throughout the AA, while hours do differ slightly, hours and services do not vary in a way that inconveniences the AA.

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

Geographic Distribution of Branches & ATMS 2020 - 2021

Assessment Area: SC Charleston

Tract Category	Branches							ATMs										Demographics				
	Total Branches				Drive thrus	Extended Hours	Week-end Hours	Total ATMs			Full Service ATMs				Cash only ATMs				Census Tracts		House holds	Total Businesses
	#	%	Open	Closed				#	%	#	%	Open	Closed	#	%	Open	Closed	#	%			
Low	0	0.0%	0	0	0	0	0	Total	0	0.0%	0	0.0%	0	0	0	0.0%	0	0	14	9.0%	6.5%	7.5%
DTO	0		0	0	0			SA	0		0		0	0	0		0	0				
Moderate	3	33.3%	0	0	3	3	0	Total	3	33.3%	3	37.5%	0	0	0	0.0%	0	0	35	22.4%	21.0%	18.4%
DTO	0		0	0	0			SA	0		0		0	0	0		0	0				
Middle	3	33.3%	0	0	2	3	0	Total	3	33.3%	2	25.0%	0	0	1	100.0%	0	0	59	37.8%	41.7%	35.1%
DTO	0		0	0	0			SA	0		0		0	0	0		0	0				
Upper	3	33.3%	0	0	3	3	0	Total	3	33.3%	3	37.5%	0	0	0	0.0%	0	0	44	28.2%	30.1%	37.5%
DTO	0		0	0	0			SA	0		0		0	0	0		0	0				
Unknown	0	0.0%	0	0	0	0	0	Total	0	0.0%	0	0.0%	0	0	0	0.0%	0	0	4	2.6%	0.7%	1.5%
DTO	0		0	0	0			SA	0		0		0	0	0		0	0				
Total	9	100%	0	0	8	9	0	Total	9	100%	8	100%	0	0	1	100%	0	0	156	100%	100%	100%
DTO	0		0	0	0			SA	0		0		0	0	0		0	0				

Based on 2021 FFIEC Census Data

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

DTO - Drive thru only is a subset of total branches

SA = Stand Alone ATM is a subset of total ATMs

Geographic Distribution of Branches & ATMS - 2022

Assessment Area: SC Charleston

Tract Category	Branches							ATMs											Demographics			
	Total Branches				Drive thrus	Extend- ed Hours	Week- end Hours	Total ATMs			Full Service ATMs				Cash only ATMs				Census Tracts		House holds	Total Businesses
	#	%	Open	Closed				#	%	#	#	#	%	Open	Closed	#	%	Open	Closed	#		
Low	0	0.0%	0	0	0	0	0	Total	0	0.0%	0	0.0%	0	0	0	0.0%	0	0	13	7.3%	6.2%	6.3%
DTO	0		0	0	0			SA	0		0		0	0	0		0	0				
Moderate	2	25.0%	0	1	1	2	0	Total	2	25.0%	1	14.3%	0	1	1	100.0%	0	0	48	27.0%	26.4%	22.8%
DTO	0		0	0	0			SA	0		0		0	0	0		0	0				
Middle	3	37.5%	0	0	3	3	0	Total	3	37.5%	3	42.9%	0	0	0	0.0%	0	0	56	31.5%	32.9%	29.7%
DTO	0		0	0	0			SA	0		0		0	0	0		0	0				
Upper	3	37.5%	0	0	3	3	0	Total	3	37.5%	3	42.9%	0	0	0	0.0%	0	0	56	31.5%	33.6%	39.8%
DTO	0		0	0	0			SA	0		0		0	0	0		0	0				
Unknown	0	0.0%	0	0	0	0	0	Total	0	0.0%	0	0.0%	0	0	0	0.0%	0	0	5	2.8%	0.9%	1.3%
DTO	0		0	0	0			SA	0		0		0	0	0		0	0				
Total	8	100%	0	1	7	8	0	Total	8	100%	7	100%	0	1	1	100%	0	0	178	100%	100%	100%
DTO	0		0	0	0			SA	0		0		0	0	0		0	0				

Based on 2022 FFIEC Census Data

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

DTO - Drive thru only is a subset of total branches

SA = Stand Alone ATM is a subset of total ATMs

CD Services

The bank was a leader in providing CD services in the AA. During the review period, bank employees provided 48 CD service activities totaling 869 hours to 21 organizations operating throughout the AA. Bank staff provided financial services in a variety of ways, including financial literacy; memberships on boards of directors; homebuyer education courses, and technical assistance for a nonprofit HUD-approved agency.

Noteworthy CD services include:

- 540 hours of service provided to a nonprofit, HUD-approved agency providing financial and housing counseling services to low-income individuals and families. Bank employees provided the hours monthly throughout the entire review period in the form of technical assistance to the nonprofit for all monthly financial activity.

- 86 hours of service provided to various CDCs, CDFIs, and Small Business Development Corporations (SBDCs) throughout the AA. Bank employees provided the hours as board members.
- One employee provided 48 hours of service to a Federally Qualified Health Center providing health care services to low-income individuals and families. The bank employee provided the hours as a board member.

The Charleston AA also positively benefited from 4 hours of CD service benefiting the BSRA that includes the entire state of South Carolina. These services were previously described under the CD services write up for the state of South Carolina.

METROPOLITAN AREAS LIMITED-SCOPE REVIEW

The following MSA AAs were reviewed using limited-scope examination procedures. Through these procedures, conclusions regarding the institution's CRA performance are drawn from the review of available facts and data, including performance and demographic information. Please refer to the tables in Appendices G and H for additional information regarding these AAs.

DESCRIPTION OF INSTITUTION'S OPERATIONS IN SOUTH CAROLINA MSA AAs

- Columbia AA includes Kershaw, Lexington, and Richland counties
- Florence AA includes Florence County
- Greenville AA includes Anderson and Greenville counties
- Hilton Head AA includes Beaufort County
- Myrtle Beach AA includes Horry County
- Spartanburg AA includes Spartanburg County
- Sumter AA includes Clarendon and Sumter counties

Assessment Area	Branches (as of December 31, 2022)		Deposit Share (as of June 30, 2022)	
	#	Statewide %	\$ (000s)	Statewide %
Columbia	9	30.0%	\$1,533,970	34.0%
Florence	1	3.3%	\$103,882	2.3%
Greenville	2	6.7%	\$290,217	6.4%
Hilton Head	2	6.7%	\$119,850	2.7%
Myrtle Beach	3	10.0%	\$441,514	9.8%
Spartanburg	1	3.3%	\$198,284	4.4%
Sumter	3	10.0%	\$569,322	12.6%

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS

The following table compares conclusions regarding the bank's performance in each limited-scope MSA AA to the bank's overall performance for the state of South Carolina.

Performance in the Limited-Scope Review Metropolitan Assessment Areas			
Assessment Area	Lending Test	Investment Test	Service Test
Columbia	Consistent	Consistent	Consistent
Florence	Consistent	Not Consistent (Exceeds)	Consistent
Greenville	Not Consistent (Below)	Not Consistent (Exceeds)	Not Consistent (Below)
Hilton Head	Not Consistent (Below)	Not Consistent (Exceeds)	Not Consistent (Below)
Myrtle Beach	Not Consistent (Below)	Not Consistent (Below)	Not Consistent (Below)
Spartanburg	Consistent	Not Consistent (Exceeds)	Consistent
Sumter	Consistent	Not Consistent (Below)	Not Consistent (Below)

The performance standards of the Lending Test for limited-scope MSA areas included geographic distribution, borrower distribution, and CD loans. For the geographic distribution of loans, performance was good in the Spartanburg and Sumter AAs and adequate in the remaining AAs. Borrower distribution was good in the Spartanburg AA and adequate in the remaining AAs. Qualifying amounts and conclusions for CD loans were as follows by AA: \$80.2 million in Columbia (excellent); \$11.8 million in Florence (excellent); \$7.0 million in Greenville (relatively high); \$19.8 million in Hilton Head (excellent); \$6.8 million in Myrtle Beach (adequate); \$39.8 million in Spartanburg (excellent); and \$18.5 million in Sumter (relatively high). All limited-scope AAs also positively benefited from two CD loans totaling \$1.5 million benefiting the BSRA that includes the entire state of South Carolina. These loans were previously described under the *CD Lending* heading for the state of South Carolina.

Qualifying amounts and conclusions for the bank's investment and grant activity in limited-scope MSA areas were as follows: \$16.0 million in Columbia (adequate); \$8.6 million in Florence (excellent); \$7.3 million in Greenville (significant); \$11.6 million in Hilton Head (excellent); \$1.7 million in Myrtle Beach (poor); \$20.3 million in Spartanburg (excellent); and \$2.7 million in Sumter (poor). All limited-scope AAs also positively benefited from \$500,000 in investments and \$55,750 in contributions benefiting the BSRA that includes the entire state of South Carolina. These contributions were previously described under the *Investment Test* heading for the state of South Carolina.

The performance standards of the Service Test for limited-scope MSA areas included retail banking and CD services. Conclusions for retail banking services were as follows: poor in Columbia and Hilton Head; adequate in Florence, Greenville, Myrtle Beach, and Spartanburg; and good in Sumter. Qualifying hours and conclusions for CD services were as follows: 1,366 hours in Columbia (leader); 100 hours in Florence (leader); 274 hours in Greenville (leader); 60 hours in Hilton Head (limited level); 178 hours in Myrtle Beach (adequate); 89 hours in Spartanburg (relatively high); and 45 hours in Sumter (limited level). All MSA AAs reviewed under limited-scope procedures also positively benefited from four hours of CD service benefiting the BSRA that includes the entire state of South Carolina. These services were previously described under the CD services write up for the state of South Carolina.

As noted in the *CD Lending* and *Investment Test* sections for the state of South Carolina, performance in limited scope areas enhanced the bank's overall state conclusions for CD loans and the Investment Test.

**NONMETROPOLITAN STATEWIDE AREA
LIMITED-SCOPE REVIEW**

The following non-MSA AA was reviewed using limited-scope examination procedures. Through these procedures, conclusions regarding the institution's CRA performance are drawn from the review of available facts and data, including performance and demographic information. Please refer to the tables in Appendices G and H for additional information regarding this AA.

DESCRIPTION OF INSTITUTION'S OPERATIONS IN SOUTH CAROLINA NON-MSA AA

- *Lee AA* includes Lee County

Assessment Area	Branches (as of December 31, 2022)		Deposit Share (as of June 30, 2022)	
	#	Statewide %	\$ (000s)	Statewide %
Lee	1	3.3%	\$105,890	2.3%

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS

The following table compares conclusions regarding the bank's performance in the limited-scope non-MSA AA to the bank's overall performance for the state of South Carolina.

Performance in the Limited-Scope Review Non MSA Assessment Area			
Assessment Area	Lending Test	Investment Test	Service Test
Lee	Not Consistent (Below)	Not Consistent (Below)	Not Consistent (Below)

The performance standards of the Lending Test for the Lee non-MSA area included geographic distribution, borrower distribution, and CD loans. Geographic distribution was adequate, borrower distribution was good, and the bank made a low level of CD loans totaling \$28,875. The AA also positively benefited from two CD loans totaling \$1.5 million benefiting the BSRA that includes the entire state of South Carolina. These loans were previously described under the *CD Lending* heading for the state of South Carolina.

The bank had few, if any qualifying investments and grants in the Lee AA totaling \$49,981. AA also positively benefited from \$500,000 in investments and \$55,750 in contributions benefiting the BSRA that includes the entire state of South Carolina. These contributions were previously described under the *Investment Test* heading for the state of South Carolina.

The performance standards of the Service Test for the limited-scope non-MSA area included retail banking and CD services. Conclusions for retail banking services in the Lee AA were good while the bank made a limited level of CD services, with only 14 hours of qualifying service. The Lee AA also positively benefited from four hours of CD service benefiting the BSRA that includes the entire state of South Carolina. These services were previously described under the CD services write up for the state of South Carolina.

Performance in this limited-scope AA did not impact overall performance for the state of South Carolina.

TENNESSEE

CRA RATING FOR TENNESSEE: SATISFACTORY

The Lending Test is rated: Low Satisfactory
The Investment Test is rated: High Satisfactory
The Service Test is rated: Low Satisfactory

Major factors contributing to this rating include:

- The geographic distribution of loans reflects adequate penetration in Tennessee.
- The distribution of borrowers reflects adequate penetration in Tennessee.
- The bank made an excellent level of CD loans in Tennessee.
- The bank made a significant level of qualified CD investments and grants that exhibit good responsiveness to CD needs in Tennessee.
- Retail banking services are poor in Tennessee.
- The bank provided a relatively high level of CD services in Tennessee.

SCOPE OF EXAMINATION

Synovus has one AA in Tennessee. As a result, the Nashville AA was evaluated using full-scope examination procedures. Scoping considerations, including time periods and products, applicable to the review of the AA are consistent with the overall CRA examination scope as presented in the *Institution, Scope of Examination* section. To augment this evaluation, two recently conducted community contact interviews were referenced.

DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE NASHVILLE AA

Overview

The Nashville AA consists of four counties in the Nashville-Davidson-Murfreesboro-Franklin, TN MSA including Davidson, Rutherford, Sumner, and Williamson counties. As of December 31, 2022, the bank operated three branch offices in the AA, representing 1.2 percent of the bank's total branches and 1.1 percent of its total deposits. All of the bank's branches in this AA are located in upper-income census tracts.

Nashville has an active banking market where national and regional banks have a strong presence along with a number of local community banks. There were 55 financial institutions operating branch locations within the Nashville AA. Synovus held 0.7 percent deposit market share with approximately \$544 million in total deposits and was ranked 21st in terms of deposit market share. Pinnacle Bank, Bank of America, and Regions Bank are the leaders in deposit market share.

For HMDA-reportable lending, Synovus originated or purchased less than 1.0 percent of total HMDA-reportable loans in the AA in 2020, 2021 and 2022. Synovus was ranked 38th out of 833 reporters in 2020; 55th out of 870 reporters in 2021; and 40th out of 829 reporters in 2022. Rocket Mortgage was the top HMDA reporter in the market for all three years of the review period.

For CRA small business lending, Synovus originated less than one percent of all CRA small business loans during each year of the review period. The bank ranked 23rd out of 247 CRA reporters in 2020; 25th out of 226 in 2021; and 26th out of 185 in 2022. Pinnacle Bank was the top CRA reporter in the market in 2020 and American Express was the top CRA reporter in the market for 2021 and 2022.

AA Demographics, Population, and Income Characteristics

The population of the Nashville AA is 1.5 million people. Between 2015 and 2020, the population of the AA by 14.6 percent, exceeding the Tennessee growth rate of 6.3 percent. While Davidson County is the population center of the AA with a population of 716,000, the largest population increases occurred in Rutherford County (20.9 percent) and Williamson County (24.2 percent).³²

The AA contains 327 census tracts: 19 low-income tracts (5.8 percent), 77 moderate-income tracts (23.5 percent), 120 middle-income tracts (36.7 percent), 102 upper-income tracts (31.2 percent) and 9 unknown income tracts (2.8) percent.

For purposes of classifying borrower income, this evaluation uses the FFIEC estimated median family income for the relevant area. The median family income increased by nearly 25 percent from 2020 to 2022.

Borrower Income Levels **Nashville-Davidson-Murfreesboro-Franklin, TN MSA**

FFIEC Estimated Median Family Income		Low 0 - 49.99%			Moderate 50% - 79.99%			Middle 80% - 119.99%			Upper 120% - & above		
2020	\$76,500	0	-	\$38,249	\$38,250	-	\$61,199	\$61,200	-	\$91,799	\$91,800	-	& above
2021	\$79,200	0	-	\$39,599	\$39,600	-	\$63,359	\$63,360	-	\$95,039	\$95,040	-	& above
2022	\$95,600	0	-	\$47,799	\$47,800	-	\$76,479	\$76,480	-	\$114,719	\$114,720	-	& above

There were 351,777 families in the AA in 2022, of which 19.9 percent were low-income, 17.1 percent were moderate-income, 20.8 percent were middle-income, and 42.2 percent were upper-income. Of the total families, 7.9 percent have incomes below the poverty level. It is worth noting that only 24.7 percent of families in the AA reside in LMI tracts, which indicates that the bulk of lending opportunity is in middle- and upper-income tracts.

Housing Characteristics

There were 599,814 housing units in the AA in 2022, of which 57.9 percent are owner-occupied, 34.5 percent are rental units, and 7.6 percent are vacant. As described, housing units in the AA are predominantly owner-occupied, which indicates that there are a variety of mortgage lending opportunities across the AA. However, in low-income tracts, only 24.5 percent of the housing units are owner-occupied and in moderate-income tracts, 42.8 percent of housing units are owner-occupied. This data indicates that fewer home mortgage lending opportunities exist in LMI tracts, particularly in low-income tracts.

The median age of the housing stock in the AA was 37 years. However, the median age of housing stock in low-income tracts was older at 46 years, while the median age of the housing stock in moderate-income tracts was 45 years. The older age of the housing stock in LMI areas suggests that there is potential for home improvement

³² 2011-2015 U.S. Census Bureau American Community Survey; 2020 U.S. Census Bureau Decennial Census

lending in these tracts. The older housing stock in low-income tracts, particularly in fast-growing Davidson County, also indicates that these tracts may be facing rising pressure for redevelopment.

The median housing value in the AA was \$281,326, which is higher than the median home value for the state of Tennessee (\$177,600). Within the AA, the highest median house value is in Williamson County at \$471,300, while the median home value in the remaining counties ranged from \$234,700 in Rutherford County to \$267,400 in Davidson County. There are more opportunities for LMI individuals to purchase homes outside the urban center of the AA.

Housing cost burden for renters is an issue for LMI households in the AA. Approximately 41.4 percent of all renters in the AA were cost-burdened in 2022, meaning these households paid more than 30 percent of household income for their housing cost. The issue of housing cost burden is particularly acute for low-income households, where data shows that almost 75 percent of low-income renters were cost-burdened.³³ This data indicates that there is a significant need for more rental units across the AA that are priced affordably for LMI renters.

Economic Conditions

Nashville is the largest employment center in the state. Nashville has the largest concentration of the music industry per capita in the United States but is bolstered by other industries, including healthcare and technology. The growth in the tech sector in Nashville far outpaces that growth rate of this sector nationally.³⁴ The top economic drivers in the region are healthcare management, advanced manufacturing, tourism and hospitality, music and entertainment, and technology.³⁵ Leading private sector employers are Vanderbilt University Medical Center, HCA Healthcare, Inc, Nissan North America, Amazon, Vanderbilt University and Saint Thomas Health.³⁶

The following table shows the unemployment rates for the bank's AA, the counties in the AA, the Nashville MSA, and the state of Tennessee during the review period. As shown, the AA unemployment rate was below the state for all three years of the review period. The economy in the AA has rebounded quickly from the pandemic, with the unemployment rate falling from a high of 7.2 percent in 2020 down to 2.7 percent in 2022.

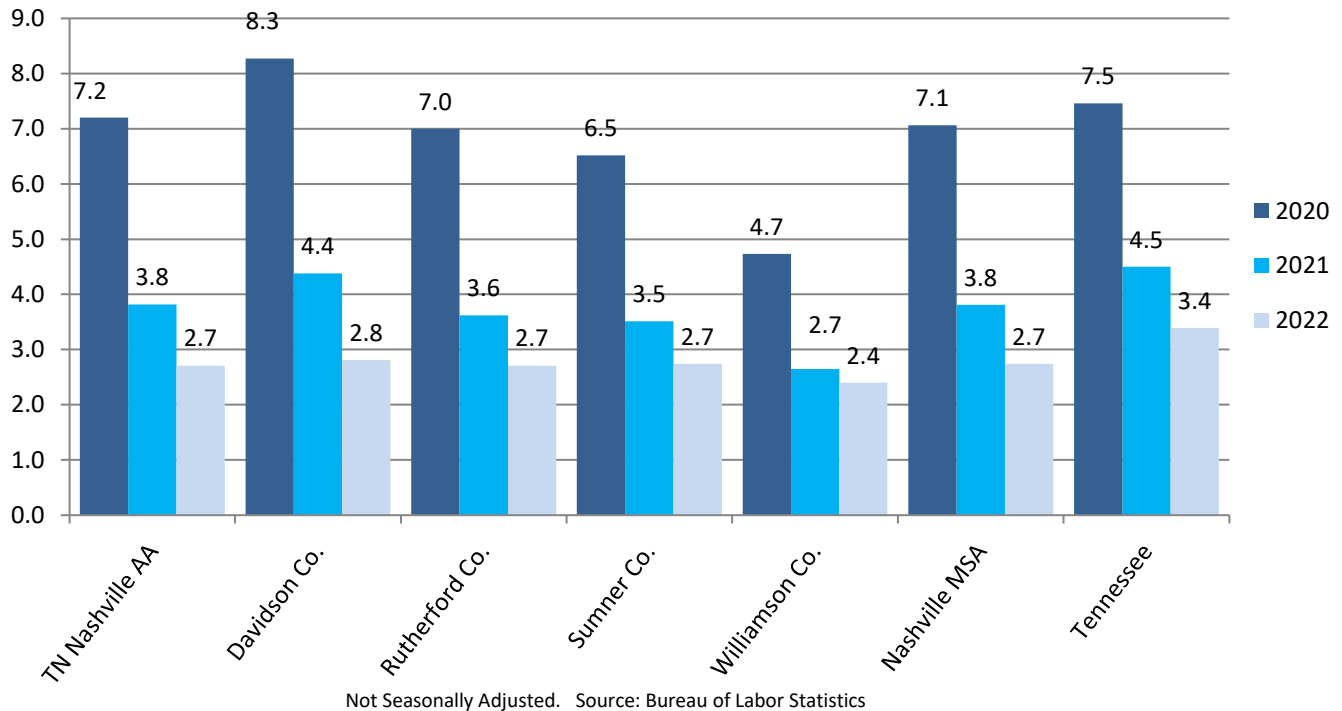
³³ U.S. Department of Housing and Urban Development (HUD), 2015-2019 Comprehensive Housing Affordability Strategy

³⁴ Axios Nashville. "Nashville ranks No.4 in best-performing cities." www.axios.com/local/nashville/2023/05/17/nashville-milken-institute-best-performing-cities. Accessed 9 February 2024.

³⁵ Nashville Chamber of Commerce. *Major Employers*. www.nashvillechamber.com/economic-development/our-region/. Accessed 15 May 2024.

³⁶ Ibid.

Unemployment Rates - TN Nashville



Credit and CD Needs

To better understand the local CD and economic landscape, recent interviews from individuals familiar with the community and with CD opportunities were referenced. These individuals discussed the various opportunities and challenges in the region and how financial institutions can be responsive to local CD needs through lending, investment, and/or service activities. According to these contacts, affordable workforce housing, small business assistance, and predatory lending are concerns for the area.

Contacts indicated that the Nashville area's CD environment is strong, with numerous nonprofits providing financial counseling and CD organizations targeting LMI individuals and families. Additionally, there are several active CDFIs specializing in affordable housing and small business lending. This creates a favorable environment and opportunity for banks to partner with nonprofits, developers, and CDFIs to provide affordable housing, neighborhood revitalization, and small business development. According to the contacts, most banks in the area are active in the CD projects and in lending to LMI communities and individuals, both directly and indirectly through CDFIs and other nonprofits. Contacts also noted that while the economy in the Nashville MSA is strong overall, there are some areas throughout North Nashville that continue to experience significant need and a concentrated level of disinvestment.

One of the community contacts, a specialist engaged in affordable housing initiatives, explained that housing challenges in Nashville are twofold: the area faces a housing shortage in the next few years and the area is losing its naturally occurring affordable housing (NOAH). NOAH refers to residential rental properties that are below market rate rent and affordable to LMI households but unsubsidized by any federal program. According to the housing contact, the older apartment complexes that are currently affordable to LMI individuals are being sold and renovated by investors or cash buyers and converted to luxury apartments with market-rate or above market-

rate rents. With increased demand in the area for these properties by outside investors, nonprofit affordable housing developers have struggled to secure the additional funding needed to compete for these units. These issues have led to some existing LMI homeowners or renters being displaced and prospective LMI homeowners or renters being priced out of housing within the city centers and forced to live farther away from where they work.

The housing contact also stated that rising housing and land costs have further challenged nonprofits in the area, reducing their ability to construct or rehabilitate affordable homes at a rate comparable to prior years. While land is available for development, affordable residential development is not feasible due to cost. Additionally, private investors are targeting high-end price points to maximize profits. This has created an extremely challenging and competitive environment for LMI individuals seeking affordable housing and has also created additional need for down payment and closing costs assistance programs. The contact explained that banks can collaborate with nonprofit affordable housing organizations to help address these challenges, primarily through providing capital or grants. Additional options include seeking housing tax credits or investment opportunities in loan consortiums targeting affordable housing.

The second community contact, a specialist who works with small businesses, indicated that access to capital is a barrier to launching and growing new businesses. According to the contact, many small business owners in the area do not have the collateral or the personal net worth that would allow them to meet traditional bank underwriting standards. The contact added that many local banks do not extend smaller dollar commercial loans even though many small businesses seek funding in smaller amounts. The contact stated that in some instances, banks that are unable to meet these needs will partner with and refer an applicant to a local SBDC or CDFI to address the need. This was noted by the contact as an impactful way to address small business needs. The contact encouraged banks to provide educational services to small businesses and to either partner with SBDCs or CDFIs specializing in small business lending or be more flexible on collateral standards and debt-service coverage ratios with small business lending.

Community contacts also expressed concerns over predatory lending and check cashing businesses, particularly in LMI communities. Contacts encourage banks to find alternative solutions to predatory lending and adjust their approach to financial literacy to also include wealth building and retention for LMI individuals.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE NASHVILLE AA

LENDING TEST

Overview

Lending levels reflect excellent responsiveness to credit needs of the AA. The geographic distribution of loans reflects adequate penetration throughout the AA, and the distribution of loans reflects adequate penetration among borrowers of different income levels and businesses of different revenue sizes. In addition, the bank made an excellent level of CD loans in the AA.

The analysis included 1,582 HMDA-reportable loans and 716 CRA small business loans reported by the bank in the AA during the review period. Therefore, HMDA-reportable loans received greater weight in determining conclusions in the AA. Additionally, the HMDA tables in *Appendix F* show that during 2020, 2021, and 2022, the bank originated or purchased 429 home purchase loans, 574 home refinance loans, and 118 home improvement loans in the Nashville AA. Thus, when considering HMDA-reportable loan categories, greatest weight was assigned to home refinance loans given their relative share of the total HMDA-reportable lending in this AA, followed by home purchase loans and, to a lesser extent, home improvement loans.

Details of the bank's mortgage and small business lending and information regarding lending by peers can be found in *Appendix F*.

Lending Activity

Lending activity is considered excellent. Overall, 4.0 percent of HMDA-reportable loans and 1.7 percent of CRA small business loans were made in the Nashville AA. The percentage of the bank's HMDA-reportable lending, which is the most heavily weighted product in the AA, exceeds the percentage of its area deposits.

Geographic Distribution of Loans

The bank's geographic distribution of loans reflects adequate penetration throughout the AA. As described in the following sections, overall performance for HMDA-reportable lending is poor and CRA small business lending performance is adequate.

Home Refinance Loans – Poor

Home refinance lending in low-income tracts is adequate. In 2020 and 2021, the bank made 4.7 percent of its home refinance loans in low-income tracts, which was similar to the percentage of owner-occupied units in these tracts (3.8 percent). In 2020, the bank's lending (4.1 percent) was the same as aggregate performance (4.1 percent) and in 2021, the bank's lending (5.6 percent) was above aggregate performance (4.2 percent). In 2022, the bank made 2.5 percent of its home refinance loans in low-income tracts, which was similar to the percentage of owner-occupied units (2.3 percent) and aggregate performance (3.1 percent).

Home refinance lending in moderate-income tracts is poor. In 2020 and 2021, the bank made 7.1 percent of its home refinance loans in moderate-income tracts, which was below the percentage of owner-occupied units in these tracts (15.8 percent). In 2020, the bank's lending (4.7 percent) was below aggregate performance (10.5 percent) and in 2021, the bank's lending (11.3 percent) was similar to aggregate performance (12.2 percent). In 2022, the bank made 9.9 percent of its home refinance loans in moderate-income tracts, which was below the percentage of owner-occupied units (16.6 percent) and aggregate performance (15.3 percent).

Home Purchase Loans – Adequate

Home purchase lending in low-income tracts is adequate. In 2020 and 2021, the bank made 10.8 percent of its home purchase loans in low-income tracts, which was above the percentage of owner-occupied units in these tracts (3.8 percent). In 2020, the bank's lending (10.6 percent) was above aggregate performance (6.1 percent) and in 2021, the bank's lending (11.1 percent) was also above aggregate performance (6.4 percent). In 2022, the bank made no home purchase loans in low-income tracts, whereas the percentage of owner-occupied units was 2.3 percent and aggregate performance was 3.3 percent.

Home purchase lending in moderate-income tracts is adequate. In 2020 and 2021, the bank made 11.6 percent of its home purchase loans in moderate-income tracts, which was below the percentage of owner-occupied units in these tracts (15.8 percent). In 2020, the bank's lending (14.0 percent) was similar to aggregate performance (14.1 percent) and in 2021, the bank's lending (6.8 percent) was below aggregate performance (15.3 percent). In 2022, the bank made 15.6 percent of its home purchase loans in moderate-income tracts, which was below the percentage of owner-occupied units (16.6 percent) and aggregate performance (17.0 percent).

Home Improvement Loans – Poor

Home improvement lending in low-income tracts is poor. In 2020 and 2021, the bank made 6.1 percent of its home improvement loans in low-income tracts, which was above the percentage of owner-occupied units in these tracts (3.8 percent). In 2020, the bank made no home improvement loans in low-income tracts, whereas aggregate performance was 3.0 percent. In 2021, the bank's lending (6.7 percent) was above aggregate performance

(3.1 percent). In 2022, the bank made no home improvement loans in low-income tracts, whereas the percentage of owner-occupied units was 2.3 percent and aggregate performance was 1.5 percent.

Home improvement lending in moderate-income tracts is poor. In 2020 and 2021, the bank made 4.1 percent of its home improvement loans in moderate-income tracts, which was below the percentage of owner-occupied units in these tracts (15.8 percent). In 2020, the bank made no home improvement loans in moderate-income tracts whereas aggregate performance was 9.9 percent. In 2021, the bank's lending (4.4 percent) was below aggregate performance (9.6 percent). In 2022, the bank made 7.2 percent of its home improvement loans in moderate-income tracts, which was below the percentage of owner-occupied units (16.6 percent) and aggregate performance (10.1 percent).

CRA Small Business Loans – Adequate

CRA small business lending in low-income tracts is adequate. In 2020 and 2021, the bank made 7.8 percent of its CRA small business loans in low-income tracts, which was similar to the percentage of total businesses located in these tracts (8.0 percent). In 2020, the bank's lending (8.9 percent) was similar to aggregate performance (8.3 percent) and in 2021, the bank's lending (6.3 percent) was below aggregate performance (8.1 percent). In 2022, the bank made 2.6 percent of its CRA small business loans in low-income tracts, which was below the percentage of total businesses located in these tracts (4.1 percent) and aggregate performance (3.5 percent). While bank performance is below comparison figures for part of the review period, the adequate conclusion is supported by 32 of the 47 CRA small business loans made in low-income tracts in 2020 and 2021 (or 68.1 percent) were PPP loans, which helped stabilize businesses in low-income communities.

CRA small business lending in moderate-income tracts is adequate. In 2020 and 2021, the bank made 17.2 percent of its CRA small business loans in moderate-income tracts, which was below the percentage of total businesses located in these tracts (19.6 percent). In 2020, the bank's lending (15.0 percent) was below aggregate performance (17.8 percent) and in 2021, the bank's lending (20.5 percent) was above aggregate performance (18.1 percent). In 2022, the bank made 17.1 percent of its CRA small business loans in moderate-income tracts, which was below the percentage of total businesses located in these tracts (21.1 percent) and aggregate performance (19.7 percent). While bank performance is below comparison figures for part of the review period, the adequate conclusion is supported by 61 of the 103 CRA small business loans made in moderate-income tracts in 2020 and 2021 (or 59.2 percent) were PPP loans, which helped stabilize businesses in moderate-income communities.

No conspicuous lending gaps were identified based on an analysis of the dispersion of the loan products reviewed. The bank had activity in 70.0 percent of all AA census tracts throughout the review period. Lending data and maps did not indicate an absence of loans across LMI tracts.

Lending to Borrowers of Different Incomes and Businesses of Different Sizes

The distribution of loans based on borrower income or gross annual revenues is adequate. As described in the following sections, overall performance for HMDA-reportable lending is poor while CRA small business lending performance is good.

Home Refinance Loans – Poor

Home refinance lending to low-income borrowers is poor. In 2020 and 2021, the bank made 2.0 percent of its home refinance loans to low-income borrowers, which was below the percentage of low-income families (20.0 percent). In 2020, the bank's lending (1.3 percent) was below aggregate performance (4.1 percent) and in 2021, the bank's lending (3.4 percent) was also below aggregate performance (5.4 percent). In 2022, the bank made 3.7 percent of its home refinance loans to low-income borrowers, which was below the percentage of low-income families (19.9 percent) and aggregate performance (11.2 percent).

Home refinance lending to moderate-income borrowers is poor. In 2020 and 2021, the bank made 5.1 percent of its home refinance loans to moderate-income borrowers, which was below the percentage of moderate-income families (16.7 percent). In 2020, the bank's lending (4.1 percent) was below aggregate performance (12.9 percent) and in 2021, the bank's lending (6.8 percent) was also below aggregate performance (15.1 percent). In 2022, the bank made 12.3 percent of its home refinance loans to moderate-income borrowers, which was below the percentage of moderate-income families (17.1 percent) and aggregate performance (21.0 percent).

Home Purchase Loans – Poor

Home purchase lending to low-income borrowers is poor. In 2020 and 2021, the bank made 2.8 percent of its home purchase loans to low-income borrowers, which was below the percentage of low-income families (20.0 percent). In 2020, the bank's lending (2.6 percent) was below aggregate performance (4.6 percent) and in 2021, the bank's lending (3.4 percent) was similar to aggregate performance (3.7 percent). In 2022, the bank made no home purchase loans to low-income borrowers, whereas the percentage of low-income families was 19.9 percent and aggregate performance was 3.6 percent.

Home purchase lending to moderate-income borrowers is poor. In 2020 and 2021, the bank made 15.3 percent of its home purchase loans to moderate-income borrowers, which was below the percentage of moderate-income families (16.7 percent). In 2020, the bank's lending (18.3 percent) was below aggregate performance (19.6 percent) and in 2021, the bank's lending (9.4 percent) was also below aggregate performance (17.1 percent). In 2022, the bank made 10.4 percent of its home purchase loans to moderate-income borrowers, which was below the percentage of moderate-income families (17.1 percent) and aggregate performance (16.1 percent).

Home Improvement Loans – Poor

Home improvement lending to low-income borrowers is very poor. Synovus did not make any home improvement loans to low-income borrowers during the review period despite opportunities available for such loans, as shown by owner-occupied percentages and aggregate performance.

Home improvement lending to moderate-income borrowers is poor. In 2020 and 2021, the bank made 10.2 percent of its home improvement loans to moderate-income borrowers, which was below the percentage of moderate-income families (16.7 percent). In 2020, the bank made no home improvement loans to moderate-income borrowers, whereas aggregate performance was 12.7 percent. In 2021, the bank's lending (11.1 percent) was similar to aggregate performance (11.5 percent). In 2022, the bank made 8.7 percent of its home improvement loans to moderate-income borrowers, which was below the percentage of moderate-income families (17.1 percent) and aggregate performance (13.9 percent).

CRA Small Business Loans – Good

CRA small business lending to businesses of different sizes is good. In 2020 and 2021, the bank made 59.9 percent of its CRA small business loans to businesses with revenues of \$1 million or less, which was below the percentage of total businesses with revenues of \$1 million or less (91.3 percent). In 2020, the bank's lending (58.3 percent) was above aggregate performance (41.3 percent) and in 2021, the bank's lending (62.3 percent) was also above aggregate performance (47.8 percent). In 2022, the bank made 59.8 percent of its CRA small business loans to businesses with revenues of \$1 million or less, which was below the percentage of total businesses with revenues of \$1 million or less (91.3 percent) and above aggregate performance (50.5 percent).

CD Lending

The bank made an excellent level of CD loans given the bank's limited presence in this AA and the level of competition. During the review period, the bank originated seven qualified CD loans totaling \$31.5 million.

All seven loans were impactful and/or responsive to the CD needs, including:

- One loan for \$21.5 million to finance a LIHTC project that will provide 324 units of housing affordable to LMI individuals, which was responsive to the need for affordable rental housing in the AA.
- One loan for \$1.9 million to a nonprofit organization located in a low-income tract that provides training, education, food, housing, and mentoring for LMI individuals.
- Five PPP loans totaling \$8.0 million.

The bank was responsive to the CD needs of its AA in Tennessee. Therefore, the bank also received consideration for three loans for \$13.9 million within the state but that did not benefit the bank's AA. Two of these loans totaling \$12.9 provided financing for a 100-unit Section 8 affordable housing development and the third loan was a PPP loan.

INVESTMENT TEST

The Investment Test rating for the Tennessee is High Satisfactory.

The bank made a significant level of qualified CD investments and grants in the Nashville AA totaling \$8.2 million. This amount includes a current period investment for \$500,000, prior period investments still outstanding with a total balance of \$7.6 million, and 31 donations totaling \$124,700.

Investment types varied and addressed a range of CD needs. These include funds to address small business financing needs, LIHTC projects to address affordable housing challenges, MBS supporting LMI borrowers, and a diversity of contributions.

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

- One current period EQ2 investment for \$500,000 in an affordable housing CDFI to coordinate affordable homeownership opportunities, increase the supply of affordable and subsidized housing, invest additional resources in current housing solutions, and create more incentives to develop property.
- One prior period EQ2 investment for \$500,000 in a CDFI with a mission to provide loans to businesses lacking access to traditional financing options. The loans provided by the CDFI were used by businesses to create new full-time jobs and retain existing jobs with an emphasis on women and minority entrepreneurs and within LMI communities.
- One donation totaling \$25,000 towards economic development. The donation was provided to a nonprofit with a mission of job creation, talent development, and capital investments for small businesses.
- Four donations totaling \$16,000 to a nonprofit providing social services to low-income families. Services offered include a family resource center, no-cost counseling, help navigating public programs such as Temporary Assistance for Needy Families, skill development to obtain a job; and a crisis center for families affected by suicide.
- One donation for \$5,000 to an organization with entrepreneurship and financial literacy programs providing culturally and linguistically relevant coaching and support to Latino and immigrant microentrepreneurs.
- One donation totaling \$5,000 to a local food bank for support during the pandemic.

SERVICE TEST

The Service Test rating for Tennessee is Low Satisfactory. Retail banking services were poor and the bank provided a relatively high level of CD services in the Nashville AA.

Retail Banking Services

Service delivery systems are unreasonably inaccessible to significant portions of the bank's geographies and individuals of different income levels throughout the AA. In deriving this conclusion, the distribution of the bank's branches by census tract income level was compared to the distribution of households and businesses among the tract categories in the AA. As the following tables show, the bank operated three branches and six ATMs in this AA in 2022. All branches and four of the ATMs are located in upper-income census tracts. There is no branch or ATM access in the LMI tracts concentrated in northern and southeastern Davidson County and the only branch in proximity to any LMI tracts is in south Nashville.

The bank closed six branches and did not open any branches during the review period. One branch closure was in a moderate-income census tract, two branch closures were in middle-income tracts, and the remaining three closures were in upper-income census tracts. Branch closures were the result of a change in the bank's business strategy within the AA. Branch closures adversely affected the accessibility of the bank's delivery systems, particularly in LMI geographies and/or to LMI individuals.

Hours of operation are the same across all branches, with lobby hours from 9 a.m. to 4 p.m. Monday through Thursday and until 6 p.m. on Friday. No branches offer drive-through or Saturday hours. The bank offers the same suite of products and services throughout the AA. Hours and services do not vary in a way that inconveniences the AA.

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

Geographic Distribution of Branches & ATMS 2020 - 2021

Assessment Area: TN Nashville

Tract Category	Branches							ATMs										Demographics				
	Total Branches				Drive thrus	Extended Hours	Week-end Hours	Total ATMs			Full Service ATMs				Cash only ATMs				Census Tracts		House holds	Total Businesses
	#	%	Open	Closed				#	%	#	%	Open	Closed	#	%	Open	Closed	#	%			
	#	%	#	#	#	#	#	#	%	#	%	#	#	#	%	#	#	#	%	%	%	
Low	0	0.0%	0	0	0	0	0	Total	0	0.0%	0	0.0%	0	0	0	0.0%	0	0	30	10.4%	7.7%	8.0%
DTO	0		0	0	0			SA	0		0		0	0	0		0	0				
Moderate	1	12.5%	0	0	1	1	0	Total	1	12.5%	1	12.5%	0	0	0	0.0%	0	0	64	22.1%	22.7%	19.6%
DTO	0		0	0	0			SA	0		0		0	0	0		0	0				
Middle	2	25.0%	0	0	2	2	0	Total	2	25.0%	2	25.0%	0	0	0	0.0%	0	0	103	35.6%	37.0%	28.0%
DTO	0		0	0	0			SA	0		0		0	0	0		0	0				
Upper	5	62.5%	0	1	3	5	0	Total	5	62.5%	5	62.5%	0	1	0	0.0%	0	1	87	30.1%	32.5%	43.3%
DTO	0		0	0	0			SA	0		0		0	0	0		0	0				
Unknown	0	0.0%	0	0	0	0	0	Total	0	0.0%	0	0.0%	0	0	0	0.0%	0	0	5	1.7%	0.1%	1.0%
DTO	0		0	0	0			SA	0		0		0	0	0		0	0				
Total	8	100%	0	1	6	8	0	Total	8	100%	8	100%	0	1	0	0.0%	0	1	289	100%	100%	100%
DTO	0		0	0	0			SA	0		0		0	0	0		0	0				

Based on 2021 FFIEC Census Data

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

DTO - Drive thru only is a subset of total branches

SA = Stand Alone ATM is a subset of total ATMs

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

Tract Category	Branches							ATMs										Demographics				
	Total Branches				Drive thrus	Extend- ed Hours	Week- end Hours	Total ATMs			Full Service ATMs				Cash only ATMs				Census Tracts		House holds	Total Businesses
	#	%	Open	Closed				#	%	#	#	#	%	Open	Closed	#	%	Open	Closed	#		
Low	0	0.0%	0	0	0	0	0	Total	0	0.0%	0	0.0%	0	0	0	0.0%	0	0	19	5.8%	5.3%	4.1%
DTO	0		0	0	0			SA	0		0		0	0	0		0	0				
Moderate	0	0.0%	0	1	0	0	0	Total	0	0.0%	0	0.0%	0	1	0	0.0%	0	0	77	23.5%	22.3%	21.1%
DTO	0		0	0	0			SA	0		0		0	0	0		0	0				
Middle	0	0.0%	0	2	0	0	0	Total	2	33.3%	2	33.3%	0	2	0	0.0%	0	0	120	36.7%	38.3%	29.9%
DTO	0		0	0	0			SA	2		2		0	0	0		0	0				
Upper	3	100.0%	0	2	1	3	0	Total	4	66.7%	4	66.7%	0	2	0	0.0%	0	0	102	31.2%	33.2%	42.0%
DTO	0		0	0	0			SA	1		1		0	0	0		0	0				
Unknown	0	0.0%	0	0	0	0	0	Total	0	0.0%	0	0.0%	0	0	0	0.0%	0	0	9	2.8%	1.0%	2.8%
DTO	0		0	0	0			SA	0		0		0	0	0		0	0				
Total	3	100%	0	5	1	3	0	Total	6	100%	6	100%	0	5	0	0.0%	0	0	327	100%	100%	100%
DTO	0		0	0	0			SA	3		3		0	0	0		0	0				

Based on 2022 FFIEC Census Data

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

DTO - Drive thru only is a subset of total branches

SA = Stand Alone ATM is a subset of total ATMs

CD Services

The bank provided a relatively high level of CD services in the AA. During the review period, bank employees provided 56 CD service activities totaling 717 hours to 19 organizations operating throughout the AA. Bank staff provided financial services in a variety of ways, including financial literacy; memberships on board of directors, finance, and advisory committees; homebuyer education courses; and technical assistance surrounding affordable housing programs.

Noteworthy CD services include:

- 89 hours of service to three nonprofit housing agencies providing access to affordable housing to LMI individuals and families. Bank employees provided the hours as instructors of homebuyer education courses, board members, and in a technical assistance capacity for various affordable housing programs.
- 14 hours of service to a small business incubator and a CDFI providing microloans to small businesses. Bank employees provided the hours in a loan review capacity for the organizations.

CHATTANOOGA TN-GA MULTISTATE MSA

CRA RATING FOR CHATTANOOGA TN-GA MULTISTATE³⁷: SATISFACTORY

The Lending Test is rated: High Satisfactory
The Investment Test is rated: Outstanding
The Service Test is rated: High Satisfactory

Major factors contributing to this rating include:

- The geographic distribution of loans reflects adequate penetration in the Chattanooga multistate.
- The distribution of borrowers reflects adequate penetration in the Chattanooga multistate.
- The bank made an excellent level of CD loans in the Chattanooga multistate.
- The bank made an excellent level of qualified CD investments and grants that exhibit excellent responsiveness to CD needs in the Chattanooga multistate.
- Retail banking services were good in the Chattanooga multistate.
- The bank provided a relatively high level of CD services in the Chattanooga multistate.

SCOPE OF EXAMINATION

Scoping considerations, including time periods and products, applicable to the review of the Chattanooga AA are consistent with the overall CRA examination scope as presented in the *Institution, Scope of Examination* section. Because the bank operates in both states of the multistate MSA, the Chattanooga AA was reviewed under full-scope examination procedures. To augment the evaluation, one recently conducted community contact interview was referenced. Details from the interview are included in the *Description of Institution's Operations* section that follows.

DESCRIPTION OF INSTITUTION'S OPERATIONS IN CHATTANOOGA MULTISTATE MSA

Overview

The Chattanooga multistate AA consists of Hamilton County in Tennessee and Catoosa and Walker counties in Georgia. Chattanooga, the principal city, is located in Hamilton County. The AA is part of the six-county Chattanooga, TN-GA MSA. As of December 31, 2022, the bank operated two branches in the AA, representing 0.8 percent of its total branches. The Chattanooga AA accounts for approximately 0.4 percent of the bank's deposit volume by dollar and 0.9 percent of its total HMDA-reportable and CRA small business loan volume by number.

Chattanooga has an active banking market with a significant presence of national and multi-regional banks. There were 24 financial institutions operating 117 branch locations within the AA. Ranked 12th, Synovus Bank held 1.5 percent deposit market share with approximately \$215.0 million in total deposits. Deposit leaders were First

³⁷ This rating reflects performance within the multistate MSA. The statewide evaluations are adjusted and do not reflect performance in the parts of those states contained within the multistate MSA.

Horizon Bank, Truist Bank, and Regions Bank with 23.0 percent, 17.7 percent, and 12.7 percent of deposits, respectively.

HMDA-reportable lending is competitive in the AA; however, Synovus is not a primary lender. In 2020, Synovus originated 0.7 percent of the HMDA-reportable loans in the AA, ranking 35th out of 503 reporters. In 2021, Synovus originated 0.4 percent of the HMDA-reportable loans, ranking 52nd out of 529 reporters. In 2022, Synovus originated 0.5 percent of the HMDA-reportable loans, ranking 48th out of 530 reporters. Quicken Loans, Rocket Mortgage, and Tennessee Valley were the top HMDA reporters in the market for 2020, 2021, and 2022, respectively.

CRA small business lending is also competitive in the AA, although to a lesser extent than HMDA lending. Synovus ranked 17th out of 122 CRA loan reporters in 2020 with 1.6 percent of CRA small business loans. In 2021, the bank ranked 20th out of 127 reporters with 1.0 percent of total CRA small business loans. In 2022, Synovus ranked 22nd out of 113 reporters with 0.6 percent of total CRA small business loans. Pinnacle Bank (2020) and American Express (2021 and 2022) were the top CRA reporters in the market.

AA Demographics, Population, and Income Characteristics

The AA has a population of 501,733. Between 2015 and 2020, the AA experienced a 4.1 percent increase in population, which was less than the state of Georgia (7.0 percent increase) and Tennessee (6.3 percent increase) during the same period.

The AA contains 120 census tracts: 8 low-income tracts (6.7 percent), 26 moderate-income tracts (21.7 percent), 51 middle-income tracts (42.5 percent), 32 upper-income tracts (26.7 percent) and 3 unknown income tracts (2.5 percent).

For purposes of classifying borrower income, this evaluation uses the FFIEC estimated median family income for the Chattanooga, TN-GA MSA as shown in the following table. The table also provides a breakdown of the estimated annual income by category (low, moderate, middle, and upper). As shown, the median family income increased slightly from \$72,600 in 2020 to \$75,200 in 2022.

Borrower Income Levels **Chattanooga, TN-GA MSA**

FFIEC Estimated Median Family Income		Low		Moderate		Middle		Upper	
		0	- 49.99%	50%	- 79.99%	80%	- 119.99%	120%	- & above
2020	\$72,600	0	- \$36,299	\$36,300	- \$58,079	\$58,080	- \$87,119	\$87,120	- & above
2021	\$71,300	0	- \$35,649	\$35,650	- \$57,039	\$57,040	- \$85,559	\$85,560	- & above
2022	\$75,200	0	- \$37,599	\$37,600	- \$60,159	\$60,160	- \$90,239	\$90,240	- & above

There were 126,090 families in the AA in 2022. Of those families, 20.0 percent were low-income, 17.7 percent were moderate-income, 20.2 percent were middle-income, and 42.2 percent were upper-income. Of the total families, 8.4 percent had incomes below the poverty level, with the majority of these families residing in middle- and moderate-income census tracts. It is worth noting that only 4.4 percent of families in the AA reside in low-income tracts while nearly half of the families in the AA reside in middle-income tracts. This data indicates that

the bulk of lending opportunity is in middle- and moderate-income tracts, with less opportunity found in low-income tracts.

Housing Characteristics

There are 221,641 housing units in the AA in 2022, of which 60.0 percent are owner-occupied, 30.2 percent are rental units, and 9.9 percent are vacant. Housing units in the AA are predominately owner-occupied, which indicates a variety of home lending opportunities available within the AA as a whole. However, fewer home lending opportunities exist in low-income tracts where only 28.8 percent of housing units are owner-occupied and 58.3 percent of units are rentals.

The median age of the housing stock in the AA was 46 years, which is older than that of homes in Georgia (31 years) and Tennessee (36 years). Housing units in the LMI census tracts were even older, with the median age of housing stock at 61 years for low-income tracts and 58 years for moderate-income tracts. The older age of homes is an indicator of potential opportunity for loans for home improvement purpose.

The median housing value in the AA was \$173,498, which is below the median housing value in Georgia (\$190,200) and similar to Tennessee (\$177,600). Moreover, median gross rent in the AA (\$876 per month) is lower than that of both Georgia (\$1,042 per month) and Tennessee (\$897 per month). Additionally, the affordability ratio³⁸ of the AA (31.9 percent) is similar to both Georgia (32.2 percent) and Tennessee (30.9 percent). Moreover, the percentage of renters in the AA with rent costs greater than 30 percent of income (42.9 percent) is below the percentage in Georgia (45.3 percent) and similar to the percentage in Tennessee (42.4 percent). This data indicates that housing in the AA is equally affordable when compared to both Georgia and Tennessee. However, housing affordability is still a challenge in the AA, particularly in Hamilton County where housing values and rents are higher, and affordability is lower compared to the overall AA, Georgia, and Tennessee.

Economic Conditions

The AA is located at the border of southeast Tennessee and northwest Georgia. The region is one of the oldest manufacturing areas in the nation and is also a growing technology and entrepreneurial hub. In recent years, the area has landed projects from global companies such as Volkswagen, Amazon, and Google and a number of well-established homegrown companies including Unum (a Fortune 500 service company), Maples Industries, BlueCross BlueShield of Tennessee, McKee Foods, and Shaw Industries.³⁹ Since 2008, the region has benefited from more than \$14 billion in new business investments.⁴⁰ In addition, the city of Chattanooga's location with surrounding mountains, rivers, and lakes attracts businesses, residents and tourists to the area.⁴¹

Infrastructure has been a priority, specifically in the area of transportation. The city of Chattanooga has integrated transportation network systems that support the regional economy and offer an advantage for supply-chain investment.⁴² The region has several modes of transportation including trucking, rail, air and barge that provide

³⁸ The housing affordability ratio is calculated by dividing the median household income by the median housing value. It represents the amount of single-family, owner-occupied housing that a dollar of income can purchase for the median household in the census tract. Values closer to 100 percent indicate greater affordability.

³⁹ "Why Chattanooga." *Greater Chattanooga Economic Partnership*, www.greaterchatt.com/locate-expand/why-chattanooga/. Accessed 14 February 2024.

⁴⁰ Ibid.

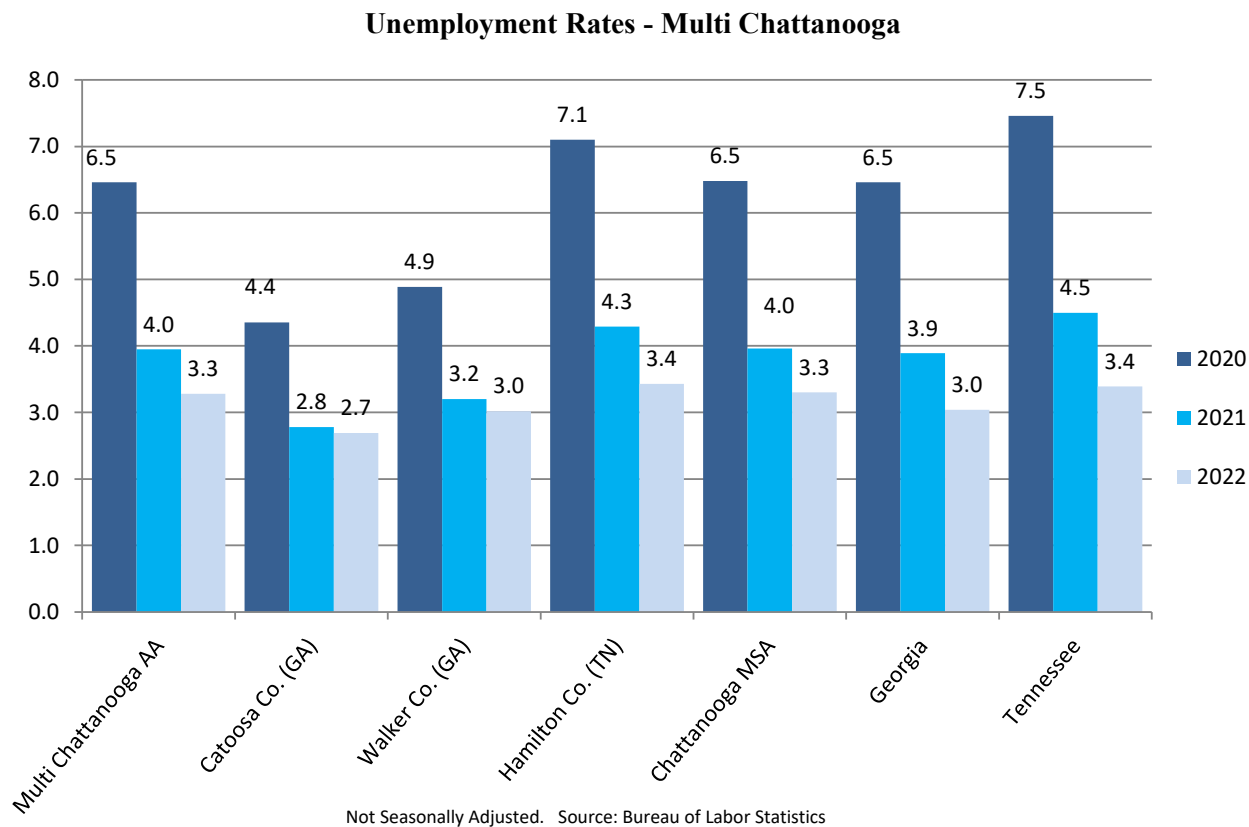
⁴¹ Ibid.

⁴² "Logistics + Infrastructure." *Greater Chattanooga Economic Partnership*, www.greaterchatt.com/locate-expand/logistics-infrastructure/. Accessed 14 February 2024.

easy and cost-effective transportation to major metropolitan markets in the Southeast, Midwest, and Mid-Atlantic area and routes to seaports on both the Gulf Coast and Atlantic Ocean.⁴³

According to the Bureau of Labor Statistics during the second quarter of 2022, manufacturing is the largest employer by industry (33,975 employees), followed by government (31,880 employees), and healthcare and social assistance (26,396 employees). Top employers in the Chattanooga MSA during 2022 included Hamilton County Schools, BlueCross BlueShield of Tennessee, Volkswagen, and Erlanger Health System.⁴⁴

The following table shows the unemployment rates for the bank’s AA and the states of Georgia and Tennessee during the review period. As shown, the AA’s unemployment rate was similar to the unemployment rate for the state of Georgia and below that of Tennessee in 2020, 2021, and 2022. The AA and each state show downward trends in unemployment throughout the review period, with the highest unemployment rates noted in 2020 as a result of the pandemic.



Credit and CD Needs

As part of the CRA examination, information from a recently conducted interview with a contact specializing in small business development was referenced.

⁴³ Ibid.
⁴⁴ “Top Chattanooga Area Employers.” *Choose Chattanooga*, www.choosechatt.com/business/. Accessed 27 February 2024.

The contact stated that there is a strong need for financial technical assistance for small businesses, including resources for entrepreneurs. The contact stated that many small business owners struggle with understanding the basics of banking, including providing the proper documentation to financial institutions. The contact specifically noted that the city of Chattanooga partnered with a variety of organizations including The Urban League, Launch Chattanooga, SCORE, Underprice Center, The Company Lab, and the University of Tennessee at Chattanooga to host a variety of programs on topics such as business planning and understanding financial statements. Donations and investments in programs with these types of organizations was noted as a specific way for banks to address small business needs in the area.

The contact also expressed that many small businesses in the area lack access to capital. In an attempt to address small business lending needs, the contact stated that most banks in the area partner with SBDCs and the SBA. Recently, other organizations in the area began offering new programs and modifying existing features, which has provided additional benefits and flexibility to small businesses in the area. The contact noted that credit unions in the area tend to be the most responsive to microlending directly to small businesses, with specialized programs and features.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE CHATTANOOGA MULTISTATE MSA

LENDING TEST

The Lending Test rating for the Chattanooga multistate MSA is High Satisfactory.

Lending levels reflect excellent responsiveness to credit needs of the AA. The geographic distribution of loans reflects adequate penetration throughout the AA and the distribution of loans reflects adequate penetration among borrowers of different income levels and businesses of different revenue sizes. In addition, the bank made an excellent level of CD loans in the AA.

The analysis included 365 HMDA-reportable loans and 344 CRA small business loans reported by the bank in the AA during the review period. With volumes of the two products being similar, they received equal weight in determining conclusions. Additionally, the HMDA tables in *Appendix F* show that during 2020, 2021, and 2022 the bank originated or purchased 145 home purchase loans, 128 home refinance loans, and 21 home improvement loans in the Chattanooga AA. Thus, when considering HMDA-reportable loan categories, equal weight was assigned to home purchase and home refinance loans given their relatively equal share of the total HMDA-reportable lending in this AA. Additionally, given the insufficient volume to derive conclusions, home improvement loans were not analyzed for this AA.

Details of the bank's mortgage and small business lending and information regarding lending by peers can be found in *Appendix F*.

Lending Activity

Lending activity is considered excellent. Overall, 0.9 percent of HMDA-reportable loans and 0.8 percent of CRA small business loans were made in the Chattanooga AA. The percentage of the bank's HMDA-reportable and CRA small business lending exceeds the percentage of its area deposits.

Geographic Distribution of Loans

The geographic distribution of loans reflects adequate penetration throughout the AA. As described in the following sections, overall performance for both HMDA-reportable and CRA small business lending is adequate.

Home Purchase Loans – Good

Home purchase lending in low-income tracts is adequate. In 2020 and 2021, the bank made 5.5 percent of its home purchase loans in low-income tracts, which was above the percentage of owner-occupied units in these tracts (3.0 percent). In 2020, the bank's lending (7.1 percent) was above aggregate performance (2.4 percent) and in 2021, the bank's lending (2.6 percent) was similar to aggregate performance (3.1 percent). In 2022, the bank made no home purchase loans in low-income tracts, whereas the percentage of owner-occupied units was 3.0 percent and aggregate performance was 3.4 percent.

Home purchase lending in moderate-income tracts is good. In 2020 and 2021, the bank made 20.2 percent of its home purchase loans in moderate-income tracts, which was above the percentage of owner-occupied units in these tracts (17.0 percent). In 2020, the bank's lending (17.1 percent) was above aggregate performance (15.4 percent) and in 2021, the bank's lending (25.6 percent) was also above aggregate performance (14.8 percent). In 2022, the bank made 11.1 percent of its home purchase loans in moderate-income tracts, which was below the percentage of owner-occupied units (15.7 percent) and aggregate performance (16.5 percent).

Home Refinance Loans – Poor

Home refinance lending in low-income tracts is poor. In 2020 and 2021, the bank made 0.9 percent of its home refinance loans in low-income tracts, which was below the percentage of owner-occupied units in these tracts (3.0 percent). In 2020, the bank's lending (1.4 percent) was similar to aggregate performance (1.7 percent). In 2021, the bank made no home refinance loans in low-income tracts, whereas aggregate performance was 2.0 percent. In 2022, the bank made no home refinance loans in low-income tracts, whereas the percentage of owner-occupied units was 3.0 percent and aggregate performance was 2.9 percent.

Home refinance lending in moderate-income tracts is adequate. In 2020 and 2021, the bank made 10.7 percent of its home refinance loans in moderate-income tracts, which was below the percentage of owner-occupied units in these tracts (17.0 percent). In 2020, the bank's lending (11.3 percent) was above aggregate performance (9.6 percent) and in 2021, the bank's performance (9.8 percent) was below aggregate performance (11.2 percent). In 2022, the bank made 12.5 percent of its home refinance loans in moderate-income tracts, which was below the percentage of owner-occupied units (15.7 percent) and aggregate performance (14.6 percent).

CRA Small Business Loans – Adequate

CRA small business lending in low-income tracts is poor. In 2020 and 2021, the bank made 5.0 percent of its CRA small business loans in low-income tracts, which was below the percentage of total businesses located in these tracts (6.9 percent). In 2020, the bank's lending (5.3 percent) was below aggregate performance (8.4 percent) and in 2021, the bank's lending (4.5 percent) was also below aggregate performance (8.1 percent). In 2022, the bank made 4.8 percent of its CRA small business loans in low-income tracts, which was below the percentage of total businesses located in these tracts (6.4 percent) and aggregate performance (6.6 percent).

CRA small business lending in moderate-income tracts is adequate. In 2020 and 2021, the bank made 15.6 percent of its CRA small business loans in moderate-income tracts, which was below the percentage of total businesses located in these tracts (16.9 percent). In 2020, the bank's lending (17.5 percent) was above aggregate performance (15.1 percent) and in 2021, the bank's lending (12.6 percent) was below aggregate performance (15.2 percent). In 2022, the bank made 19.4 percent of its CRA small business loans in moderate-income tracts, which was similar to the percentage of total businesses located in these tracts (19.5 percent) and aggregate performance (18.7 percent).

No conspicuous lending gaps were identified based on an analysis of the dispersion of the loan products reviewed. The bank had activity in 70.0 percent of all AA census tracts throughout the review period. Lending data and maps did not indicate an absence of loans across LMI tracts.

Lending to Borrowers of Different Incomes and Businesses of Different Sizes

The distribution of loans based on borrower income or gross annual revenues is adequate. As described in the following sections, overall performance for HMDA-reportable lending is adequate while CRA small business lending performance is good.

Home Purchase Loans – Adequate

Home purchase lending to low-income borrowers is adequate. In 2020 and 2021, the bank made 8.3 percent of its home purchase loans to low-income borrowers, which was below the percentage of low-income families (20.8 percent). In 2020, the bank's lending (10.0 percent) was above aggregate performance (8.0 percent) and in 2021, the bank's lending (5.1 percent) was similar to aggregate performance (5.5 percent). In 2022, the bank made 2.8 percent of its home purchase loans to low-income borrowers, which was below the percentage of low-income families (20.0 percent) and aggregate performance (3.5 percent).

Home purchase lending to moderate-income borrowers is adequate. In 2020 and 2021, the bank made 27.5 percent of its home purchase loans to moderate-income borrowers, which was above the percentage of moderate-income families (17.2 percent). In 2020, the bank's lending (30.0 percent) was above aggregate performance (22.9 percent) and in 2021, the bank's lending (23.1 percent) was also above aggregate performance (19.7 percent). In 2022, the bank made 8.3 percent of its home purchase loans to moderate-income borrowers, which was below the percentage of moderate-income families (17.7 percent) and aggregate performance (15.8 percent).

Home Refinance Loans – Adequate

Home refinance lending to low-income borrowers is good. In 2020 and 2021, the bank made 9.8 percent of its home refinance loans to low-income borrowers, which was below the percentage of low-income families (20.8 percent). In 2020, the bank's lending (12.7 percent) was more than double aggregate performance (5.1 percent) and in 2021, the bank's lending (4.9 percent) was similar to aggregate performance (5.5 percent). In 2022, the bank made 6.3 percent of its home refinance loans to low-income borrowers, which was below the percentage of low-income families (20.0 percent) and aggregate performance (9.2 percent).

Home refinance lending to moderate-income borrowers is poor. In 2020 and 2021, the bank made 9.8 percent of its home refinance loans to moderate-income borrowers, which was below the percentage of moderate-income families (17.2 percent). In 2020, the bank's lending (11.3 percent) was below aggregate performance (13.9 percent) and in 2021, the bank's lending (7.3 percent) was also below aggregate performance (16.4 percent). In 2022, the bank made 6.3 percent of its home refinance loans to moderate-income borrowers, which was below the percentage of moderate-income families (17.7 percent) and aggregate performance (19.7 percent).

CRA Small Business Loans – Good

CRA small business lending to businesses of different sizes is good. In 2020 and 2021, the bank made 64.9 percent of its CRA small business loans to businesses with revenues of \$1 million or less, which was below the percentage of total businesses with revenues of \$1 million or less (91.8 percent). In 2020, the bank's lending (66.7 percent) was above aggregate performance (37.8 percent) and in 2021, the bank's lending (62.2 percent) was also above aggregate performance (45.8 percent). In 2022, the bank made 50.0 percent of its CRA small business loans to businesses with revenues of \$1 million or less, which was below the percentage of total businesses with revenues of \$1 million or less (91.9 percent) and similar to aggregate performance (50.8 percent).

CD Lending

The bank made an excellent level of CD loans in the Chattanooga AA given its limited presence. During the review period, the bank originated seven qualified CD loans totaling \$39.1 million.

All seven of the qualifying loans were impactful and/or responsive to CD needs, including:

- Three loans totaling \$36.5 million for affordable housing projects financed by LIHTCs that provided 227 units of housing.
- Four PPP loans totaling \$2.6 million.

Being a multistate MSA, the Chattanooga AA also positively benefited from 15 CD loans totaling \$37.2 million benefiting the BSRA that includes the entire state of Georgia. These loans were previously described under the *CD Lending* heading for the state of Georgia.

INVESTMENT TEST

The Investment Test is rated Outstanding for the Chattanooga multistate AA.

The bank made an excellent level of qualified CD investments and grants totaling \$23.7 million. This amount includes current period investments totaling \$22.7 million, prior period investments still outstanding with a total balance of \$977,321, and 25 donations totaling \$50,530.

Investment types addressed vital CD needs, almost exclusively through LIHTC projects to address affordable housing challenges. MBS further supported the investment portfolio in this AA, and the bank had a variety of contributions.

Most of the investments and grants in this AA were impactful and responsive, including:

- Two LIHTC projects totaling \$22.7 million for the creation of 228 new units of affordable housing to LMI individuals and families.
- Four donations totaling \$20,000 to a local small business incubator that focuses on start-ups and small businesses owned by disadvantaged groups.
- Six donations totaling \$11,000 to two nonprofit organizations to develop a college preparatory program for LMI students in historically marginalized communities.
- Three donations totaling \$7,800 to a nonprofit providing access to a variety of community services exclusively for low-income individuals and families. Services provided include workforce development, education, housing, healthcare, and job placement courses.

Being a multistate MSA, the AA also positively benefited from \$381,220 in contributions benefiting the BSRA that includes the entire state of Georgia. These contributions are described under the *Investment Test* heading for the state of Georgia.

SERVICE TEST

The Service Test rating for the Chattanooga multistate is High Satisfactory. As described, retail banking services were good and the bank provided a relatively high level of CD services in the AA.

Retail Banking Services

Service delivery systems are accessible to the bank's geographies and individuals of different income levels throughout the AA. In deriving this conclusion, the distribution of the bank's branches by census tract income

level was compared to the distribution of households and businesses among the tract categories in the AA. The bank operates one branch with an ATM and two stand-alone ATMs in Hamilton County (TN) and one branch with an ATM and one stand-alone ATM in Walker County (GA). As the following tables show, the bank operated branches and ATMs in moderate-, middle-, and upper-income census tracts, with 50.0 percent of branches in moderate-income tracts in 2022. The percentage of branches in moderate-income tracts was above the percentage of households (18.0 percent) and businesses (19.5 percent) in those tracts. The branch in Walker County (GA) is located in a moderate-income tract while the branch in Hamilton County (TN) is located in an upper-income tract surrounded by the cluster of LMI tracts in the county. Moreover, branches and ATMs are centrally located in the AA. Thus, delivery systems are accessible in the AA.

The bank closed one branch and did not open any branches during the review period. The branch closure was in a middle-income census tract in Tennessee. The branch closing did not adversely affect accessibility of the bank's delivery systems.

Hours of operation are similar across both branches, with lobby hours from 9 a.m. to 4 p.m. Monday through Thursday and until 5 p.m. on Friday for both branches. The branch in Walker County (GA), located in a moderate-income tract, offers drive-through hours that match lobby hours and Saturday hours from 8:30 to noon. The bank offers the same suite of products and services throughout the AA. Hours and services do not vary in a way that inconveniences the AA.

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

Geographic Distribution of Branches & ATMS 2020 - 2021
Assessment Area: Multi Chattanooga

Tract Category	Branches							ATMs											Demographics			
	Total Branches				Drive thrus	Extend-ed Hours	Week-end Hours	Total ATMs			Full Service ATMs				Cash only ATMs				Census Tracts		House holds	Total Businesses
	#	%	Open	Closed				#	#	%	#	%	Open	Closed	#	%	Open	Closed	#	%		
Low	0	0.0%	0	0	0	0	0	Total	0	0.0%	0	0.0%	0	0	0	0.0%	0	0	#	%	%	%
DTO	0		0	0	0			SA	0		0		0	0	0		0	0	10	9.4%	6.2%	6.9%
Moderate	1	33.3%	0	0	1	1	1	Total	1	20.0%	1	20.0%	0	0	0	0.0%	0	0				
DTO	0		0	0	0			SA	0		0		0	0	0		0	0	20	18.9%	19.6%	16.9%
Middle	1	33.3%	0	0	1	1	0	Total	3	60.0%	3	60.0%	0	0	0	0.0%	0	0				
DTO	0		0	0	0			SA	2		2		0	0	0		0	0	43	40.6%	40.8%	39.3%
Upper	1	33.3%	0	0	0	1	0	Total	1	20.0%	1	20.0%	0	0	0	0.0%	0	0				
DTO	0		0	0	0			SA	0		0		0	0	0		0	0	31	29.2%	33.4%	36.7%
Unknown	0	0.0%	0	0	0	0	0	Total	0	0.0%	0	0.0%	0	0	0	0.0%	0	0				
DTO	0		0	0	0			SA	0		0		0	0	0		0	0	2	1.9%	0.0%	0.2%
Total	3	100%	0	0	2	3	1	Total	5	100%	5	100%	0	0	0	0.0%	0	0				
DTO	0		0	0	0			SA	2		2		0	0	0		0	0	106	100%	100%	100%

Based on 2021 FFIEC Census Data

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

DTO - Drive thru only is a subset of total branches

SA = Stand Alone ATM is a subset of total ATMs

Geographic Distribution of Branches & ATMS - 2022
Assessment Area: Multi Chattanooga

Tract Category	Branches							ATMs										Demographics				
	Total Branches				Drive thrus	Extend- Hours	Week- end Hours	Total ATMs			Full Service ATMs				Cash only ATMs				Census Tracts		House holds	Total Businesses
	#	%	Open	Closed				#	%	#	#	#	%	Open	Closed	#	%	Open	Closed	#		
Low	0	0.0%	0	0	0	0	0	Total	0	0.0%	0	0.0%	0	0	0	0.0%	0	0	8	6.7%	6.1%	6.4%
DTO	0		0	0	0			SA	0		0		0	0	0		0	0				
Moderate	1	50.0%	0	0	1	1	1	Total	1	20.0%	1	20.0%	0	0	0	0.0%	0	0	26	21.7%	18.0%	19.5%
DTO	0		0	0	0			SA	0		0		0	0	0		0	0				
Middle	0	0.0%	0	1	0	0	0	Total	3	60.0%	3	60.0%	0	1	0	0.0%	0	0	51	42.5%	46.3%	38.6%
DTO	0		0	0	0			SA	3		3		0	0	0		0	0				
Upper	1	50.0%	0	0	0	1	0	Total	1	20.0%	1	20.0%	0	0	0	0.0%	0	0	32	26.7%	28.9%	34.8%
DTO	0		0	0	0			SA	0		0		0	0	0		0	0				
Unknown	0	0.0%	0	0	0	0	0	Total	0	0.0%	0	0.0%	0	0	0	0.0%	0	0	3	2.5%	0.7%	0.7%
DTO	0		0	0	0			SA	0		0		0	0	0		0	0				
Total	2	100%	0	1	1	2	1	Total	5	100%	5	100%	0	1	0	0.0%	0	0	120	100%	100%	100%
DTO	0		0	0	0			SA	3		3		0	0	0		0	0				

Based on 2022 FFIEC Census Data

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

DTO - Drive thru only is a subset of total branches

SA = Stand Alone ATM is a subset of total ATMs

CD Services

The bank provided a relatively high level of CD services in the AA. During the review period, bank employees provided 35 CD service activities totaling 199 hours to 7 organizations operating throughout the AA. Bank staff provided financial services in numerous ways, including financial literacy; memberships on boards of directors; and technical assistance with grant reviews.

Noteworthy CD services include:

- 77 hours of service to a Title 1 charter school located in and serving a moderate-income tract. The school offers college preparatory classes, and bank employees provided the hours in the form of financial literacy for the college preparatory classes.
- 49 hours of service to a nonprofit organization providing grant funding to small businesses in the area. Bank employees volunteered their expertise annually, providing technical assistance to the nonprofit in reviewing and awarding grant funding.
- 20 hours of service to two nonprofits providing microloans and financing to small businesses through partnerships with SBDCs. Bank employees provided the hours as board members.

The AA also positively benefited from 113 hours of CD service benefiting the BSRA that includes the entire state of Georgia. These services are described under the CD services write ups for the state of Georgia.

APPENDIX A – SCOPE OF EXAMINATION

TIME PERIOD REVIEWED		
January 1, 2020 to December 31, 2022 – Lending and Service Tests (non-CD)		
January 1, 2020 to September 30, 2023 – CD Loans, Investments, and Services		
FINANCIAL INSTITUTION		PRODUCTS REVIEWED
Synovus Bank – Columbus, Georgia		HMDA-Reportable & CRA small business loans
AFFILIATE(S)	AFFILIATE RELATIONSHIP	PRODUCTS REVIEWED
N/A	N/A	N/A

LIST OF ASSESSMENT AREAS AND TYPE OF EXAMINATION				
Assessment Area	Rated Area	# of Offices	CRA Review Procedures	Branches Visted
Atlanta	Georgia	41	Full Scope	-
Athens		6	Full Scope	-
Albany		3	Limited Scope	-
Augusta		3	Limited Scope	-
Brunswick		3	Limited Scope	-
Bulloch-Candler		4	Limited Scope	-
Camden		1	Limited Scope	-
Dalton		2	Limited Scope	-
Franklin-Hart		1	Limited Scope	-
Gordon		1	Limited Scope	-
Macon		2	Limited Scope	-
Rome		1	Limited Scope	-
Savannah		3	Limited Scope	-
Sumter		2	Limited Scope	-
Thomas		3	Limited Scope	-
Tift		1	Limited Scope	-
Troup		2	Limited Scope	-
Valdosta		3	Limited Scope	-
Warner Robins		4	Limited Scope	-
Tampa	Florida	13	Full Scope	-
Miami		7	Full Scope	-
Daytona Beach		2	Limited Scope	-
Ft Lauderdale		6	Limited Scope	-
Ft. Myers		4	Limited Scope	-
Ft. Walton Beach		5	Limited Scope	-

LIST OF ASSESSMENT AREAS AND TYPE OF EXAMINATION				
Assessment Area	Rated Area	# of Offices	CRA Review Procedures	Branches Visted
Hendry		1	Limited Scope	-
Jacksonville		5	Limited Scope	-
Naples		3	Limited Scope	-
Orlando		6	Limited Scope	-
Palm Bay		1	Limited Scope	-
Pensacola		7	Limited Scope	-
Port St. Lucie		3	Limited Scope	-
Punta Gorda		3	Limited Scope	-
Sarasota		6	Limited Scope	-
Tallahassee		4	Limited Scope	-
Vero Beach		1	Limited Scope	-
West Palm Beach		7	Limited Scope	-
Columbus GA-AL	Multistate	14	Full Scope	-
Birmingham	Alabama	9	Full Scope	-
Tuscaloosa		3	Full Scope	-
Coffee-Dale		2	Limited Scope	-
Daphne-Fairhope-Foley		1	Limited Scope	-
Dothan		1	Limited Scope	-
Huntsville		4	Limited Scope	-
Mobile		1	Limited Scope	-
Montgomery		3	Limited Scope	-
Walker		3	Limited Scope	-
Charleston	South Carolina	8	Full Scope	-
Columbia		9	Limited Scope	-
Florence		1	Limited Scope	-
Greenville		2	Limited Scope	-
Hilton Head		2	Limited Scope	-
Lee		1	Limited Scope	-
Myrtle Beach		3	Limited Scope	-
Spartanburg		1	Limited Scope	-
Sumter		3	Limited Scope	-
Nashville	Tennessee	3	Full Scope	-
Chattanooga TN-GA	Multistate	2	Full Scope	-
TOTAL	7 Rated Areas	246 Branches	10 Full Scopes	-

APPENDIX B – SUMMARY OF STATE AND MULTISTATE MSA RATINGS

State or Multistate MSA	Lending Test Rating	Investment Test Rating	Service Test Rating	Overall Rating
Georgia	High Satisfactory	High Satisfactory	High Satisfactory	Satisfactory
Florida	High Satisfactory	High Satisfactory	High Satisfactory	Satisfactory
Multistate Columbus	High Satisfactory	Outstanding	Outstanding	Outstanding
Alabama	Low Satisfactory	Low Satisfactory	High Satisfactory	Satisfactory
South Carolina	High Satisfactory	Low Satisfactory	High Satisfactory	Satisfactory
Tennessee	Low Satisfactory	High Satisfactory	Low Satisfactory	Satisfactory
Multistate Chattanooga	High Satisfactory	Outstanding	High Satisfactory	Satisfactory

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

State or Multistate MSA	Lending Test Rating	Investment Test Rating	Service Test Rating	Total Points	Overall Rating
Georgia	9	4	4	17	Satisfactory
Florida	9	4	4	17	Satisfactory
Multistate Columbus	9	6	6	21	Outstanding
Alabama	6	3	4	13	Satisfactory
South Carolina	9	3	4	16	Satisfactory
Tennessee	6	4	3	13	Satisfactory
Multistate Chattanooga	9	6	4	19	Satisfactory

APPENDIX C – DEFINITIONS AND GENERAL INFORMATION

Definitions

ATM	Automated Teller Machine
CDC	Community Development Corporation
CDFI	Community Development Financial Institution
CRA	Community Reinvestment Act (Regulation BB)
FDIC	Federal Deposit Insurance Corporation
FFIEC	Federal Financial Institutions Examination Council
HMDA	Home Mortgage Disclosure Act (Regulation C)
HUD	Department of Housing and Urban Development
LMI	Low- and Moderate-Income
LTD	Loan-to-Deposit
LTV	Loan-to-Value Ratio
MD	Metropolitan Division
MSA	Metropolitan Statistical Area
OMB	Office of Management and Budget
REIS	Regional Economic Information System
SBA	Small Business Administration
USDA	United States Department of Agriculture

Rounding Convention

Because the percentages presented in tables were rounded to the nearest tenth in most cases, some columns may not total exactly 100 percent.

General Information

The CRA requires each federal financial supervisory agency to use its authority when examining financial institutions subject to its supervision to assess the institution's record of meeting the credit needs of its entire community, including low- and moderate-income neighborhoods, consistent with safe and sound operation of the institution. Upon conclusion of such examination, the agency must prepare a written evaluation of the institution's record of meeting the credit needs of its community.

This document is an evaluation of the CRA performance of Synovus Bank prepared by the **Federal Reserve Bank of Atlanta**, the institution's supervisory agency, as of March 18, 2024. The agency rates the CRA performance of an institution consistent with the provisions set forth in Appendix A to 12 CFR Part 228.

APPENDIX 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 MSAs. Census tracts usually have between 2,500 and 8,000 persons, and their physical size varies widely depending upon population density. Census tracts are designed to be homogeneous with respect to population characteristics, economic status, and living conditions to allow for statistical comparisons.

Community development: All Agencies have adopted the following language. Affordable housing (including multi-family rental housing) for low- or moderate-income individuals; community services targeted to low- or moderate-income individuals; activities that promote economic development by financing businesses or farms that meet the size eligibility standards of the Small Business Administration's Development Company or Small Business Investment Company programs (13 CFR 121.301) or have gross annual revenues of \$1 million or less; or, activities that revitalize or stabilize low- or moderate-income geographies.

Effective September 1, 2005, the Board of Governors of the Federal Reserve System (Board), Office of the Comptroller of the Currency (OCC), and the Federal Deposit Insurance Corporation (FDIC) have adopted the following additional language as part of the revitalize or stabilize definition of community development. Activities that revitalize or stabilize-

- I. Low-or moderate-income geographies;
- II. Designated disaster areas; or
- III. Distressed or underserved nonmetropolitan middle-income geographies designated by the Board, FDIC, and OCC, based on-
 - a. Rates of poverty, unemployment, and population loss; or
 - b. Population size, density, and dispersion. Activities that revitalize and stabilize geographies designated based on population size, density, and dispersion if they help to meet essential community needs, including needs of low- and moderate-income individuals.

Consumer loan(s): A loan(s) to one or more individuals for household, family, or other personal expenditures. A consumer loan does not include a home mortgage, small business, or small farm loan. This definition includes the following categories: motor vehicle loans, credit card loans, home equity loans, other secured consumer loans, and other unsecured consumer loans.

Family: Includes a householder and one or more other persons living in the same household who are related to the householder by birth, marriage, or adoption. The number of family households always equals the number of families; however, a family household may also include nonrelatives living with the family. Families are classified by type as either a married-couple family or other family, which is further classified into 'male householder' (a family with a male householder and no wife present) or 'female householder' (a family with a female householder and no husband present).

Full-scope review: Performance under the Lending, Investment, and Service Tests is analyzed considering performance context, quantitative factors (for example, geographic distribution, borrower distribution, and total number and dollar amount of investments), and qualitative factors (for example, innovativeness, complexity, and responsiveness).

APPENDIX D – GLOSSARY (Continued)

Geography: A census tract delineated by the United States Bureau of the Census in the most recent decennial census.

Home Mortgage Disclosure Act (HMDA): The statute that requires certain mortgage lenders that do business or have banking offices in a MSA to file annual summary reports of their mortgage lending activity. The reports include such data as the race, gender, and the income of applications, the amount of loan requested, and the disposition of the application (for example, approved, denied, and withdrawn).

Home mortgage loans: Includes home purchase and home improvement loans as defined in the HMDA regulation. This definition also includes multi-family (five or more families) dwelling loans, loans for the purchase of manufactured homes and refinancings of home improvement and home purchase loans.

Household: Includes all persons occupying a housing unit. Persons not living in households are classified as living in group quarters. In 100 percent tabulations, the count of households always equals the count of occupied housing units.

Limited-scope review: Performance under the Lending, Investment, and Service Tests is analyzed using only quantitative factors (for example, geographic distribution, borrower distribution, total number and dollar amount of investments, and branch distribution).

Low-income: Individual income that is less than 50 percent of the area median income, or a median family income that is less than 50 percent, in the case of a geography.

Market share: The number of loans originated and purchased by the institution as a percentage of the aggregate number of loans originated and purchased by all reporting lenders in the metropolitan area/assessment area.

Metropolitan area (MA): A MSA or a metropolitan division (MD) as defined by the Office of Management and Budget. An MSA is a core area containing at least one urbanized area of 50,000 or more inhabitants, together with adjacent communities having a high degree of economic and social integration with that core. An MD is a division of an MSA based on specific criteria including commuting patterns. Only an MSA that has a population of at least 2.5 million may be divided into MDs.

Middle-income: Individual income that is at least 80 percent and less than 120 percent of the area median income, or a median family income that is at least 80 percent and less than 120 percent, in the case of a geography.

Moderate-income: Individual income that is at least 50 percent and less than 80 percent of the area median income, or a median family income that is at least 50 percent and less than 80 percent, in the case of a geography.

Multi-family: Refers to a residential structure that contains five or more units.

Other products: Includes any unreported optional category of loans for which the institution collects and maintains data for consideration during a CRA examination. Examples of such activity include consumer loans and other loan data an institution may provide concerning its lending performance.

APPENDIX D – GLOSSARY (Continued)

Owner-occupied units: Includes units occupied by the owner or co-owner, even if the unit has not been fully paid for or is mortgaged.

Qualified investment: A qualified investment is defined as any lawful investment, deposit, membership share, or grant that has as its primary purpose community development.

Rated area: A rated area is a state or multistate MA. For an institution with domestic branches in only one state, the institution's CRA rating would be the state rating. If an institution maintains domestic branches in more than one state, the institution will receive a rating for each state in which those branches are located. If an institution maintains domestic branches in two or more states within a multistate MA, the institution will receive a rating for the multistate MA.

Small loan(s) to business(es): A loan included in 'loans to small businesses' as defined in the Call Report and the Thrift Financial Reporting (TFR) instructions. These loans have original amounts of \$1 million or less and typically are either secured by nonfarm or nonresidential real estate or are classified as commercial and industrial loans. However, thrift institutions may also exercise the option to report loans secured by nonfarm residential real estate as "small business loans" if the loans are reported on the TFR as nonmortgage, commercial loans.

Small loan(s) to farm(s): A loan included in 'loans to small farms' as defined in the instructions for preparation of the Call Report. These loans have original amounts of \$500,000 or less and are either secured by farmland, or are classified as loans to finance agricultural production and other loans to farmers.

Upper-income: Individual income that is at least 120 percent of the area median income, or a median family income at least 120 percent, in the case of a geography.

APPENDIX E – FULL SCOPE ASSESSMENT AREA DEMOGRAPHIC TABLES

GEORGIA

Combined Demographics Report - 2020 - 2021

Assessment Area: GA Atlanta

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	98	10.8%	77,939	6.1%	27,953	35.9%	290,465	22.7%
Moderate-income	233	25.6%	303,979	23.8%	59,718	19.6%	212,851	16.7%
Middle-income	274	30.1%	449,651	35.2%	43,694	9.7%	232,373	18.2%
Upper-income	298	32.7%	445,726	34.9%	20,214	4.5%	541,868	42.4%
Unknown-income	8	0.9%	262	0.0%	93	35.5%	0	0.0%
Total Assessment Area	911	100.0%	1,277,557	100.0%	151,672	11.9%	1,277,557	100.0%
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	176,352	38,394	3.2%	21.8%	102,235	58.0%	35,723	20.3%
Moderate-income	549,075	235,485	19.7%	42.9%	241,714	44.0%	71,876	13.1%
Middle-income	689,893	440,099	36.8%	63.8%	186,911	27.1%	62,883	9.1%
Upper-income	694,514	481,611	40.3%	69.3%	160,584	23.1%	52,319	7.5%
Unknown-income	2,621	186	0.0%	7.1%	2,086	79.6%	349	13.3%
Total Assessment Area	2,112,455	1,195,775	100.0%	56.6%	693,530	32.8%	223,150	10.6%
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million			Over \$1 Million		Revenue Not Reported	
		#	%	%	#	%	#	%
Low-income	19,572	5.6%	18,228	5.6%	1,204	6.1%	140	4.5%
Moderate-income	80,365	23.1%	75,166	23.1%	4,552	23.0%	647	20.9%
Middle-income	109,247	31.3%	102,887	31.6%	5,468	27.7%	892	28.7%
Upper-income	137,675	39.5%	128,043	39.3%	8,239	41.7%	1,393	44.9%
Unknown-income	1,758	0.5%	1,438	0.4%	289	1.5%	31	1.0%
Total Assessment Area	348,617	100.0%	325,762	100.0%	19,752	100.0%	3,103	100.0%
Percentage of Total Businesses:				93.4%		5.7%		0.9%
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million			Over \$1 Million		Revenue Not Reported	
		#	%	%	#	%	#	%
Low-income	51	2.7%	50	2.7%	1	3.3%	0	0.0%
Moderate-income	369	19.7%	358	19.4%	11	36.7%	0	0.0%
Middle-income	751	40.1%	744	40.4%	7	23.3%	0	0.0%
Upper-income	695	37.1%	686	37.3%	9	30.0%	0	0.0%
Unknown-income	5	0.3%	3	0.2%	2	6.7%	0	0.0%
Total Assessment Area	1,871	100.0%	1,841	100.0%	30	100.0%	0	0.0%
Percentage of Total Farms:				98.4%		1.6%		0.0%

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

APPENDIX E – FULL SCOPE ASSESSMENT AREA DEMOGRAPHIC TABLES (Continued)

Combined Demographics Report - 2022

Assessment Area: GA Atlanta

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	111	7.7%	76,574	5.5%	19,901	26.0%	299,581	21.6%
Moderate-income	341	23.7%	319,443	23.0%	41,239	12.9%	235,591	17.0%
Middle-income	450	31.2%	475,685	34.3%	33,601	7.1%	271,919	19.6%
Upper-income	487	33.8%	496,249	35.8%	15,302	3.1%	579,979	41.8%
Unknown-income	52	3.6%	19,119	1.4%	4,061	21.2%	0	0.0%
Total Assessment Area	1,441	100.0%	1,387,070	100.0%	114,104	8.2%	1,387,070	100.0%
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	158,589	39,104	3.0%	24.7%	98,201	61.9%	21,284	13.4%
Moderate-income	546,831	254,022	19.2%	46.5%	245,687	44.9%	47,122	8.6%
Middle-income	713,347	469,862	35.5%	65.9%	198,888	27.9%	44,597	6.3%
Upper-income	761,220	543,739	41.1%	71.4%	170,223	22.4%	47,258	6.2%
Unknown-income	57,765	17,063	1.3%	29.5%	33,883	58.7%	6,819	11.8%
Total Assessment Area	2,237,752	1,323,790	100.0%	59.2%	746,882	33.4%	167,080	7.5%
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million			Over \$1 Million		Revenue Not Reported	
		#	%	#	%	#	%	#
Low-income	19,745	5.4%	18,433	5.4%	1,149	5.8%	163	4.8%
Moderate-income	81,499	22.4%	76,455	22.5%	4,363	22.2%	681	20.0%
Middle-income	108,964	30.0%	103,068	30.3%	4,954	25.2%	942	27.6%
Upper-income	142,572	39.3%	132,650	39.0%	8,418	42.8%	1,504	44.1%
Unknown-income	10,304	2.8%	9,402	2.8%	785	4.0%	117	3.4%
Total Assessment Area	363,084	100.0%	340,008	100.0%	19,669	100.0%	3,407	100.0%
	Percentage of Total Businesses:			93.6%		5.4%		0.9%
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million			Over \$1 Million		Revenue Not Reported	
		#	%	#	%	#	%	#
Low-income	46	2.4%	46	2.4%	0	0.0%	0	0.0%
Moderate-income	364	19.1%	357	19.0%	7	22.6%	0	0.0%
Middle-income	791	41.4%	780	41.5%	11	35.5%	0	0.0%
Upper-income	676	35.4%	665	35.4%	11	35.5%	0	0.0%
Unknown-income	32	1.7%	30	1.6%	2	6.5%	0	0.0%
Total Assessment Area	1,909	100.0%	1,878	100.0%	31	100.0%	0	0.0%
	Percentage of Total Farms:			98.4%		1.6%		0.0%

Based on 2022 FRIEC Census Data and 2022 D&B information

APPENDIX E – FULL SCOPE ASSESSMENT AREA DEMOGRAPHIC TABLES (Continued)

Combined Demographics Report - 2020 - 2021

Assessment Area: GA Athens

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	7	19.4%	4,120	13.6%	1,772	43.0%	7,656	25.2%
Moderate-income	4	11.1%	2,943	9.7%	1,004	34.1%	4,182	13.8%
Middle-income	10	27.8%	8,783	29.0%	1,192	13.6%	5,136	16.9%
Upper-income	14	38.9%	14,484	47.7%	1,116	7.7%	13,362	44.0%
Unknown-income	1	2.8%	6	0.0%	4	66.7%	0	0.0%
Total Assessment Area	36	100.0%	30,336	100.0%	5,088	16.8%	30,336	100.0%
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	11,401	2,465	9.1%	21.6%	6,838	60.0%	2,098	18.4%
Moderate-income	6,700	1,839	6.8%	27.4%	3,745	55.9%	1,116	16.7%
Middle-income	20,836	8,134	30.1%	39.0%	9,680	46.5%	3,022	14.5%
Upper-income	25,089	14,564	53.9%	58.0%	7,683	30.6%	2,842	11.3%
Unknown-income	350	0	0.0%	0.0%	288	82.3%	62	17.7%
Total Assessment Area	64,376	27,002	100.0%	41.9%	28,234	43.9%	9,140	14.2%
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
			#	%	#	%	#	%
Low-income	939	12.7%	842	12.4%	85	17.5%	12	15.8%
Moderate-income	517	7.0%	458	6.7%	56	11.5%	3	3.9%
Middle-income	2,208	30.0%	2,032	29.9%	154	31.8%	22	28.9%
Upper-income	3,633	49.3%	3,409	50.1%	185	38.1%	39	51.3%
Unknown-income	69	0.9%	64	0.9%	5	1.0%	0	0.0%
Total Assessment Area	7,366	100.0%	6,805	100.0%	485	100.0%	76	100.0%
	Percentage of Total Businesses:			92.4%		6.6%		1.0%
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
			#	%	#	%	#	%
Low-income	10	6.6%	10	6.8%	0	0.0%	0	0.0%
Moderate-income	6	4.0%	5	3.4%	1	20.0%	0	0.0%
Middle-income	25	16.6%	25	17.1%	0	0.0%	0	0.0%
Upper-income	108	71.5%	105	71.9%	3	60.0%	0	0.0%
Unknown-income	2	1.3%	1	0.7%	1	20.0%	0	0.0%
Total Assessment Area	151	100.0%	146	100.0%	5	100.0%	0	0.0%
	Percentage of Total Farms:			96.7%		3.3%		0.0%

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

APPENDIX E – FULL SCOPE ASSESSMENT AREA DEMOGRAPHIC TABLES (Continued)

Combined Demographics Report - 2022

Assessment Area: GA Athens

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	5	11.1%	3,088	8.7%	971	31.4%	8,267	23.3%
Moderate-income	10	22.2%	6,853	19.3%	1,074	15.7%	5,630	15.8%
Middle-income	9	20.0%	8,011	22.5%	648	8.1%	5,410	15.2%
Upper-income	21	46.7%	17,583	49.5%	1,045	5.9%	16,228	45.7%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	45	100.0%	35,535	100.0%	3,738	10.5%	35,535	100.0%
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	8,038	1,977	6.2%	24.6%	5,470	68.1%	591	7.4%
Moderate-income	15,622	4,552	14.3%	29.1%	10,120	64.8%	950	6.1%
Middle-income	15,043	7,783	24.5%	51.7%	6,470	43.0%	790	5.3%
Upper-income	29,327	17,450	54.9%	59.5%	10,235	34.9%	1,642	5.6%
Unknown-income	0	0	0.0%	0.0%	0	0.0%	0	0.0%
Total Assessment Area	68,030	31,762	100.0%	46.7%	32,295	47.5%	3,973	5.8%
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million			Over \$1 Million		Revenue Not Reported	
		#	%	#	%	#	%	#
Low-income	608	8.3%	559	8.2%	43	8.8%	6	7.8%
Moderate-income	1,185	16.1%	1,057	15.6%	119	24.3%	9	11.7%
Middle-income	1,541	21.0%	1,413	20.8%	108	22.0%	20	26.0%
Upper-income	4,015	54.6%	3,753	55.3%	220	44.9%	42	54.5%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	7,349	100.0%	6,782	100.0%	490	100.0%	77	100.0%
	Percentage of Total Businesses:			92.3%		6.7%		1.0%
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million			Over \$1 Million		Revenue Not Reported	
		#	%	#	%	#	%	#
Low-income	5	3.4%	4	2.9%	1	16.7%	0	0.0%
Moderate-income	14	9.6%	12	8.6%	2	33.3%	0	0.0%
Middle-income	26	17.8%	26	18.6%	0	0.0%	0	0.0%
Upper-income	101	69.2%	98	70.0%	3	50.0%	0	0.0%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	146	100.0%	140	100.0%	6	100.0%	0	0.0%
	Percentage of Total Farms:			95.9%		4.1%		0.0%

Based on 2022 FFIEC Census Data and 2022 D&B information

APPENDIX E – FULL SCOPE ASSESSMENT AREA DEMOGRAPHIC TABLES (Continued)

FLORIDA

Combined Demographics Report - 2020 - 2021

Assessment Area: FL Tampa

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	41	5.5%	25,578	3.6%	10,031	39.2%	151,617	21.6%
Moderate-income	195	26.1%	163,714	23.3%	30,306	18.5%	125,667	17.9%
Middle-income	271	36.3%	268,231	38.2%	26,645	9.9%	134,278	19.1%
Upper-income	222	29.8%	243,900	34.7%	11,670	4.8%	290,682	41.4%
Unknown-income	17	2.3%	821	0.1%	202	24.6%	0	0.0%
Total Assessment Area	746	100.0%	702,244	100.0%	78,854	11.2%	702,244	100.0%
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	59,342	14,061	1.9%	23.7%	34,692	58.5%	10,589	17.8%
Moderate-income	348,136	161,253	21.9%	46.3%	119,764	34.4%	67,119	19.3%
Middle-income	536,375	292,441	39.7%	54.5%	157,352	29.3%	86,582	16.1%
Upper-income	422,818	269,219	36.5%	63.7%	94,753	22.4%	58,846	13.9%
Unknown-income	2,253	437	0.1%	19.4%	1,529	67.9%	287	12.7%
Total Assessment Area	1,368,924	737,411	100.0%	53.9%	408,090	29.8%	223,423	16.3%
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
			#	%	#	%	#	%
Low-income	8,607	4.1%	7,743	4.0%	793	7.5%	71	3.7%
Moderate-income	45,116	21.7%	42,353	21.7%	2,441	22.9%	322	16.6%
Middle-income	73,505	35.3%	68,779	35.2%	4,131	38.8%	595	30.7%
Upper-income	80,334	38.6%	76,167	38.9%	3,223	30.3%	944	48.7%
Unknown-income	582	0.3%	527	0.3%	49	0.5%	6	0.3%
Total Assessment Area	208,144	100.0%	195,569	100.0%	10,637	100.0%	1,938	100.0%
	Percentage of Total Businesses:			94.0%		5.1%		0.9%
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
			#	%	#	%	#	%
Low-income	21	1.4%	19	1.3%	2	3.6%	0	0.0%
Moderate-income	318	20.9%	306	20.9%	12	21.8%	0	0.0%
Middle-income	650	42.7%	621	42.3%	27	49.1%	2	100.0%
Upper-income	535	35.1%	521	35.5%	14	25.5%	0	0.0%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	1,524	100.0%	1,467	100.0%	55	100.0%	2	100.0%
	Percentage of Total Farms:			96.3%		3.6%		0.1%

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

APPENDIX E – FULL SCOPE ASSESSMENT AREA DEMOGRAPHIC TABLES (Continued)

Combined Demographics Report - 2022

Assessment Area: FL Tampa

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	37	4.7%	21,751	2.9%	6,923	31.8%	161,083	21.1%
Moderate-income	220	27.9%	195,478	25.6%	27,079	13.9%	139,270	18.3%
Middle-income	289	36.7%	284,114	37.3%	22,504	7.9%	146,425	19.2%
Upper-income	217	27.5%	256,872	33.7%	11,121	4.3%	315,832	41.4%
Unknown-income	25	3.2%	4,395	0.6%	824	18.7%	0	0.0%
Total Assessment Area	788	100.0%	762,610	100.0%	68,451	9.0%	762,610	100.0%
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied		Rental		Vacant		
		#	%	%	#	%	#	%
Low-income	54,421	13,553	1.7%	24.9%	32,014	58.8%	8,854	16.3%
Moderate-income	391,054	199,223	24.4%	50.9%	133,707	34.2%	58,124	14.9%
Middle-income	542,119	315,543	38.7%	58.2%	156,767	28.9%	69,809	12.9%
Upper-income	431,863	283,487	34.8%	65.6%	92,080	21.3%	56,296	13.0%
Unknown-income	16,840	3,860	0.5%	22.9%	9,115	54.1%	3,865	23.0%
Total Assessment Area	1,436,297	815,666	100.0%	56.8%	423,683	29.5%	196,948	13.7%
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	6,873	3.3%	6,201	3.1%	616	5.8%	56	2.5%
Moderate-income	48,924	23.2%	45,793	23.1%	2,770	26.2%	361	16.2%
Middle-income	74,672	35.4%	70,344	35.5%	3,644	34.4%	684	30.7%
Upper-income	77,093	36.5%	72,823	36.7%	3,190	30.1%	1,080	48.5%
Unknown-income	3,640	1.7%	3,229	1.6%	367	3.5%	44	2.0%
Total Assessment Area	211,202	100.0%	198,390	100.0%	10,587	100.0%	2,225	100.0%
	Percentage of Total Businesses:			93.9%		5.0%		1.1%
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	19	1.3%	18	1.2%	1	1.8%	0	0.0%
Moderate-income	347	22.9%	333	22.9%	13	23.2%	1	50.0%
Middle-income	668	44.1%	638	43.8%	29	51.8%	1	50.0%
Upper-income	472	31.2%	460	31.6%	12	21.4%	0	0.0%
Unknown-income	8	0.5%	7	0.5%	1	1.8%	0	0.0%
Total Assessment Area	1,514	100.0%	1,456	100.0%	56	100.0%	2	100.0%
	Percentage of Total Farms:			96.2%		3.7%		0.1%

Based on 2022 FFIEC Census Data and 2022 D&B information

APPENDIX E – FULL SCOPE ASSESSMENT AREA DEMOGRAPHIC TABLES (Continued)

Combined Demographics Report - 2020 - 2021

Assessment Area: FL Miami

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	30	5.8%	27,891	4.9%	12,291	44.1%	137,489	24.0%
Moderate-income	144	27.7%	164,741	28.8%	42,437	25.8%	94,754	16.6%
Middle-income	150	28.9%	177,461	31.0%	26,545	15.0%	96,605	16.9%
Upper-income	177	34.1%	200,815	35.1%	14,841	7.4%	243,540	42.5%
Unknown-income	18	3.5%	1,480	0.3%	509	34.4%	0	0.0%
Total Assessment Area	519	100.0%	572,388	100.0%	96,623	16.9%	572,388	100.0%
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	53,324	9,001	2.0%	16.9%	37,511	70.3%	6,812	12.8%
Moderate-income	274,713	97,114	21.4%	35.4%	147,255	53.6%	30,344	11.0%
Middle-income	292,995	144,514	31.9%	49.3%	109,954	37.5%	38,527	13.1%
Upper-income	371,417	201,131	44.4%	54.2%	91,389	24.6%	78,897	21.2%
Unknown-income	6,384	1,066	0.2%	16.7%	3,218	50.4%	2,100	32.9%
Total Assessment Area	998,833	452,826	100.0%	45.3%	389,327	39.0%	156,680	15.7%
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	7,836	3.4%	7,287	3.4%	473	3.6%	76	2.9%
Moderate-income	52,190	22.4%	48,651	22.4%	3,146	23.9%	393	14.9%
Middle-income	61,675	26.5%	58,507	26.9%	2,651	20.1%	517	19.6%
Upper-income	105,854	45.4%	98,176	45.2%	6,102	46.3%	1,576	59.6%
Unknown-income	5,534	2.4%	4,658	2.1%	795	6.0%	81	3.1%
Total Assessment Area	233,089	100.0%	217,279	100.0%	13,167	100.0%	2,643	100.0%
	Percentage of Total Businesses:			93.2%		5.6%		1.1%
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	27	2.5%	23	2.2%	4	7.3%	0	0.0%
Moderate-income	150	13.9%	142	13.8%	8	14.5%	0	0.0%
Middle-income	224	20.7%	215	21.0%	8	14.5%	1	100.0%
Upper-income	669	61.8%	634	61.8%	35	63.6%	0	0.0%
Unknown-income	12	1.1%	12	1.2%	0	0.0%	0	0.0%
Total Assessment Area	1,082	100.0%	1,026	100.0%	55	100.0%	1	100.0%
	Percentage of Total Farms:			94.8%		5.1%		0.1%

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

APPENDIX E – FULL SCOPE ASSESSMENT AREA DEMOGRAPHIC TABLES (Continued)

Combined Demographics Report - 2022

Assessment Area: FL Miami

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	34	4.8%	29,196	4.7%	9,066	31.1%	143,114	23.1%
Moderate-income	176	24.9%	161,334	26.0%	31,392	19.5%	106,983	17.3%
Middle-income	221	31.3%	204,206	33.0%	22,651	11.1%	109,355	17.7%
Upper-income	243	34.4%	215,349	34.8%	13,678	6.4%	260,023	42.0%
Unknown-income	33	4.7%	9,390	1.5%	1,985	21.1%	0	0.0%
Total Assessment Area	707	100.0%	619,475	100.0%	78,772	12.7%	619,475	100.0%
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied		Rental		Vacant		
		#	%	%	#	%	#	%
Low-income	48,234	9,359	2.0%	19.4%	34,942	72.4%	3,933	8.2%
Moderate-income	266,262	85,199	18.3%	32.0%	159,803	60.0%	21,260	8.0%
Middle-income	323,604	154,122	33.1%	47.6%	137,220	42.4%	32,262	10.0%
Upper-income	375,214	211,212	45.3%	56.3%	94,778	25.3%	69,224	18.4%
Unknown-income	18,996	5,941	1.3%	31.3%	9,624	50.7%	3,431	18.1%
Total Assessment Area	1,032,310	465,833	100.0%	45.1%	436,367	42.3%	130,110	12.6%
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	6,427	2.7%	5,974	2.7%	378	2.9%	75	2.3%
Moderate-income	49,068	20.6%	45,799	20.7%	2,797	21.2%	472	14.3%
Middle-income	69,297	29.1%	65,391	29.5%	3,130	23.7%	776	23.5%
Upper-income	104,897	44.1%	97,103	43.8%	5,937	45.0%	1,857	56.1%
Unknown-income	8,359	3.5%	7,271	3.3%	960	7.3%	128	3.9%
Total Assessment Area	238,048	100.0%	221,538	100.0%	13,202	100.0%	3,308	100.0%
	Percentage of Total Businesses:			93.1%		5.5%		1.4%
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	27	2.5%	22	2.1%	5	9.3%	0	0.0%
Moderate-income	142	13.0%	134	12.9%	8	14.8%	0	0.0%
Middle-income	222	20.3%	214	20.6%	7	13.0%	1	100.0%
Upper-income	671	61.4%	637	61.4%	34	63.0%	0	0.0%
Unknown-income	30	2.7%	30	2.9%	0	0.0%	0	0.0%
Total Assessment Area	1,092	100.0%	1,037	100.0%	54	100.0%	1	100.0%
	Percentage of Total Farms:			95.0%		4.9%		0.1%

Based on 2022 FFIEC Census Data and 2022 D&B information

APPENDIX E – FULL SCOPE ASSESSMENT AREA DEMOGRAPHIC TABLES (Continued)

COLUMBUS MULTISTATE MSA

Combined Demographics Report - 2020 - 2021

Assessment Area: Multi Columbus

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	11	14.5%	5,274	7.3%	2,751	52.2%	15,771	22.0%
Moderate-income	22	28.9%	17,582	24.5%	3,575	20.3%	12,698	17.7%
Middle-income	25	32.9%	22,864	31.8%	2,412	10.5%	12,965	18.1%
Upper-income	16	21.1%	26,092	36.3%	1,779	6.8%	30,378	42.3%
Unknown-income	2	2.6%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	76	100.0%	71,812	100.0%	10,517	14.6%	71,812	100.0%
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	11,866	1,804	3.0%	15.2%	7,908	66.6%	2,154	18.2%
Moderate-income	34,700	14,447	24.2%	41.6%	14,342	41.3%	5,911	17.0%
Middle-income	40,108	17,767	29.7%	44.3%	16,987	42.4%	5,354	13.3%
Upper-income	40,113	25,718	43.1%	64.1%	10,180	25.4%	4,215	10.5%
Unknown-income	40	3	0.0%	7.5%	14	35.0%	23	57.5%
Total Assessment Area	126,827	59,739	100.0%	47.1%	49,431	39.0%	17,657	13.9%
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million			Over \$1 Million		Revenue Not Reported	
		#	%	#	%	#	%	#
Low-income	887	8.4%	792	8.1%	80	11.3%	15	15.2%
Moderate-income	2,224	21.0%	2,069	21.1%	140	19.9%	15	15.2%
Middle-income	3,737	35.2%	3,438	35.0%	266	37.7%	33	33.3%
Upper-income	3,750	35.3%	3,498	35.7%	218	30.9%	34	34.3%
Unknown-income	17	0.2%	14	0.1%	1	0.1%	2	2.0%
Total Assessment Area	10,615	100.0%	9,811	100.0%	705	100.0%	99	100.0%
	Percentage of Total Businesses:			92.4%		6.6%		0.9%
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million			Over \$1 Million		Revenue Not Reported	
		#	%	#	%	#	%	#
Low-income	1	1.0%	1	1.0%	0	0.0%	0	0.0%
Moderate-income	14	14.0%	13	13.5%	1	25.0%	0	0.0%
Middle-income	39	39.0%	38	39.6%	1	25.0%	0	0.0%
Upper-income	46	46.0%	44	45.8%	2	50.0%	0	0.0%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	100	100.0%	96	100.0%	4	100.0%	0	0.0%
	Percentage of Total Farms:			96.0%		4.0%		0.0%

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

APPENDIX E – FULL SCOPE ASSESSMENT AREA DEMOGRAPHIC TABLES (Continued)

Combined Demographics Report - 2022

Assessment Area: Multi Columbus

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	12	13.5%	4,807	6.7%	1,904	39.6%	17,067	23.8%
Moderate-income	26	29.2%	17,228	24.0%	3,652	21.2%	11,307	15.7%
Middle-income	22	24.7%	22,427	31.2%	2,616	11.7%	13,318	18.6%
Upper-income	26	29.2%	26,892	37.5%	1,568	5.8%	30,102	41.9%
Unknown-income	3	3.4%	440	0.6%	239	54.3%	0	0.0%
Total Assessment Area	89	100.0%	71,794	100.0%	9,979	13.9%	71,794	100.0%
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied		Rental		Vacant		
		#	%	%	#	%	#	%
Low-income	12,371	3,066	4.9%	24.8%	6,278	50.7%	3,027	24.5%
Moderate-income	35,484	13,653	22.0%	38.5%	16,155	45.5%	5,676	16.0%
Middle-income	39,189	19,424	31.2%	49.6%	15,004	38.3%	4,761	12.1%
Upper-income	42,122	25,972	41.8%	61.7%	11,544	27.4%	4,606	10.9%
Unknown-income	1,435	63	0.1%	4.4%	1,162	81.0%	210	14.6%
Total Assessment Area	130,601	62,178	100.0%	47.6%	50,143	38.4%	18,280	14.0%
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low-income	858	7.9%	771	7.7%	74	10.8%	13	12.3%
Moderate-income	2,392	22.1%	2,237	22.3%	135	19.7%	20	18.9%
Middle-income	2,828	26.1%	2,639	26.3%	166	24.2%	23	21.7%
Upper-income	4,666	43.1%	4,324	43.1%	294	42.8%	48	45.3%
Unknown-income	88	0.8%	68	0.7%	18	2.6%	2	1.9%
Total Assessment Area	10,832	100.0%	10,039	100.0%	687	100.0%	106	100.0%
	Percentage of Total Businesses:		92.7%		6.3%		1.0%	
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low-income	5	4.9%	5	5.1%	0	0.0%	0	0.0%
Moderate-income	8	7.8%	7	7.1%	1	25.0%	0	0.0%
Middle-income	32	31.1%	31	31.3%	1	25.0%	0	0.0%
Upper-income	58	56.3%	56	56.6%	2	50.0%	0	0.0%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	103	100.0%	99	100.0%	4	100.0%	0	0.0%
	Percentage of Total Farms:		96.1%		3.9%		0.0%	

Based on 2022 FFIEC Census Data and 2022 D&B information

APPENDIX E – FULL SCOPE ASSESSMENT AREA DEMOGRAPHIC TABLES (Continued)

ALABAMA

Combined Demographics Report - 2020 - 2021

Assessment Area: AL Birmingham

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	31	14.7%	21,614	9.8%	8,559	39.6%	51,787	23.5%
Moderate-income	52	24.6%	43,809	19.9%	9,227	21.1%	33,484	15.2%
Middle-income	57	27.0%	62,501	28.3%	6,289	10.1%	39,116	17.7%
Upper-income	69	32.7%	92,196	41.8%	3,641	3.9%	96,145	43.6%
Unknown-income	2	0.9%	412	0.2%	343	83.3%	0	0.0%
Total Assessment Area	211	100.0%	220,532	100.0%	28,059	12.7%	220,532	100.0%
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	49,012	14,468	6.4%	29.5%	23,222	47.4%	11,322	23.1%
Moderate-income	89,334	40,418	18.0%	45.2%	32,643	36.5%	16,273	18.2%
Middle-income	105,774	67,047	29.9%	63.4%	26,522	25.1%	12,205	11.5%
Upper-income	140,900	102,437	45.6%	72.7%	28,401	20.2%	10,062	7.1%
Unknown-income	1,585	112	0.0%	7.1%	1,193	75.3%	280	17.7%
Total Assessment Area	386,605	224,482	100.0%	58.1%	111,981	29.0%	50,142	13.0%
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million			Over \$1 Million		Revenue Not Reported	
		#	%	#	%	#	%	#
Low-income	3,358	8.1%	2,901	7.7%	437	12.1%	20	5.5%
Moderate-income	8,138	19.7%	7,252	19.4%	814	22.6%	72	19.8%
Middle-income	10,524	25.4%	9,602	25.6%	825	22.9%	97	26.6%
Upper-income	18,828	45.5%	17,204	45.9%	1,453	40.4%	171	47.0%
Unknown-income	556	1.3%	482	1.3%	70	1.9%	4	1.1%
Total Assessment Area	41,404	100.0%	37,441	100.0%	3,599	100.0%	364	100.0%
	Percentage of Total Businesses:			90.4%		8.7%		0.9%
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million			Over \$1 Million		Revenue Not Reported	
		#	%	#	%	#	%	#
Low-income	3	1.2%	3	1.2%	0	0.0%	0	0.0%
Moderate-income	25	9.9%	23	9.5%	2	18.2%	0	0.0%
Middle-income	65	25.7%	62	25.6%	3	27.3%	0	0.0%
Upper-income	159	62.8%	153	63.2%	6	54.5%	0	0.0%
Unknown-income	1	0.4%	1	0.4%	0	0.0%	0	0.0%
Total Assessment Area	253	100.0%	242	100.0%	11	100.0%	0	0.0%
	Percentage of Total Farms:			95.7%		4.3%		0.0%

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

APPENDIX E – FULL SCOPE ASSESSMENT AREA DEMOGRAPHIC TABLES (Continued)

Combined Demographics Report - 2022

Assessment Area: AL Birmingham

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	26	10.7%	14,586	6.6%	4,694	32.2%	47,297	21.4%
Moderate-income	58	23.8%	44,737	20.3%	7,720	17.3%	36,180	16.4%
Middle-income	76	31.1%	72,092	32.7%	4,871	6.8%	40,287	18.3%
Upper-income	77	31.6%	87,153	39.5%	2,735	3.1%	96,832	43.9%
Unknown-income	7	2.9%	2,028	0.9%	714	35.2%	0	0.0%
Total Assessment Area	244	100.0%	220,596	100.0%	20,734	9.4%	220,596	100.0%
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	38,220	11,107	4.8%	29.1%	17,675	46.2%	9,438	24.7%
Moderate-income	92,270	42,485	18.3%	46.0%	33,435	36.2%	16,350	17.7%
Middle-income	124,023	78,740	34.0%	63.5%	31,860	25.7%	13,423	10.8%
Upper-income	136,650	97,518	42.1%	71.4%	27,005	19.8%	12,127	8.9%
Unknown-income	5,752	1,905	0.8%	33.1%	2,827	49.1%	1,020	17.7%
Total Assessment Area	396,915	231,755	100.0%	58.4%	112,802	28.4%	52,358	13.2%
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million			Over \$1 Million		Revenue Not Reported	
		#	%	#	%	#	%	#
Low-income	3,657	8.7%	3,145	8.2%	494	14.1%	18	4.3%
Moderate-income	6,607	15.6%	6,087	15.9%	456	13.0%	64	15.3%
Middle-income	12,069	28.6%	10,970	28.6%	980	28.0%	119	28.4%
Upper-income	19,346	45.8%	17,637	46.0%	1,495	42.7%	214	51.1%
Unknown-income	594	1.4%	514	1.3%	76	2.2%	4	1.0%
Total Assessment Area	42,273	100.0%	38,353	100.0%	3,501	100.0%	419	100.0%
	Percentage of Total Businesses:			90.7%		8.3%		1.0%
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million			Over \$1 Million		Revenue Not Reported	
		#	%	#	%	#	%	#
Low-income	5	1.9%	5	2.0%	0	0.0%	0	0.0%
Moderate-income	16	6.2%	15	6.0%	1	9.1%	0	0.0%
Middle-income	105	40.5%	100	40.3%	5	45.5%	0	0.0%
Upper-income	130	50.2%	125	50.4%	5	45.5%	0	0.0%
Unknown-income	3	1.2%	3	1.2%	0	0.0%	0	0.0%
Total Assessment Area	259	100.0%	248	100.0%	11	100.0%	0	0.0%
	Percentage of Total Farms:			95.8%		4.2%		0.0%

Based on 2022 FFIEC Census Data and 2022 D&B information

APPENDIX E – FULL SCOPE ASSESSMENT AREA DEMOGRAPHIC TABLES (Continued)

Combined Demographics Report - 2020 - 2021

Assessment Area: AL Tuscaloosa

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

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

APPENDIX E – FULL SCOPE ASSESSMENT AREA DEMOGRAPHIC TABLES (Continued)

Combined Demographics Report - 2022

Assessment Area: AL Tuscaloosa

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	5	8.5%	3,017	6.3%	955	31.7%	10,275	21.4%
Moderate-income	9	15.3%	5,153	10.7%	1,273	24.7%	7,806	16.3%
Middle-income	24	40.7%	20,658	43.1%	1,759	8.5%	9,022	18.8%
Upper-income	17	28.8%	17,583	36.6%	946	5.4%	20,877	43.5%
Unknown-income	4	6.8%	1,569	3.3%	414	26.4%	0	0.0%
Total Assessment Area	59	100.0%	47,980	100.0%	5,347	11.1%	47,980	100.0%
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied		Rental		Vacant		
		#	%	%	#	%	#	%
Low-income	6,869	2,096	4.5%	30.5%	3,398	49.5%	1,375	20.0%
Moderate-income	10,383	3,551	7.6%	34.2%	4,827	46.5%	2,005	19.3%
Middle-income	41,687	21,196	45.1%	50.8%	12,823	30.8%	7,668	18.4%
Upper-income	27,793	18,644	39.7%	67.1%	4,982	17.9%	4,167	15.0%
Unknown-income	4,987	1,531	3.3%	30.7%	1,665	33.4%	1,791	35.9%
Total Assessment Area	91,719	47,018	100.0%	51.3%	27,695	30.2%	17,006	18.5%
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	443	5.9%	391	5.7%	51	8.6%	1	1.5%
Moderate-income	802	10.7%	710	10.4%	83	14.0%	9	13.4%
Middle-income	3,426	45.7%	3,108	45.4%	282	47.6%	36	53.7%
Upper-income	2,391	31.9%	2,217	32.4%	154	26.0%	20	29.9%
Unknown-income	439	5.9%	416	6.1%	22	3.7%	1	1.5%
Total Assessment Area	7,501	100.0%	6,842	100.0%	592	100.0%	67	100.0%
	Percentage of Total Businesses:			91.2%		7.9%		0.9%
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	3	2.5%	3	2.6%	0	0.0%	0	0.0%
Moderate-income	12	10.0%	12	10.4%	0	0.0%	0	0.0%
Middle-income	59	49.2%	58	50.4%	1	20.0%	0	0.0%
Upper-income	45	37.5%	41	35.7%	4	80.0%	0	0.0%
Unknown-income	1	0.8%	1	0.9%	0	0.0%	0	0.0%
Total Assessment Area	120	100.0%	115	100.0%	5	100.0%	0	0.0%
	Percentage of Total Farms:			95.8%		4.2%		0.0%

Based on 2022 FFIEC Census Data and 2022 D&B information

APPENDIX E – FULL SCOPE ASSESSMENT AREA DEMOGRAPHIC TABLES (Continued)

SOUTH CAROLINA

Combined Demographics Report - 2020 - 2021

Assessment Area: SC Charleston

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	14	9.0%	9,808	5.7%	3,693	37.7%	39,244	22.6%
Moderate-income	35	22.4%	36,022	20.8%	5,758	16.0%	28,979	16.7%
Middle-income	59	37.8%	73,974	42.6%	7,546	10.2%	34,451	19.9%
Upper-income	44	28.2%	53,062	30.6%	2,546	4.8%	70,851	40.8%
Unknown-income	4	2.6%	659	0.4%	269	40.8%	0	0.0%
Total Assessment Area	156	100.0%	173,525	100.0%	19,812	11.4%	173,525	100.0%
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	20,815	5,728	3.3%	27.5%	11,833	56.8%	3,254	15.6%
Moderate-income	65,623	33,275	19.1%	50.7%	23,148	35.3%	9,200	14.0%
Middle-income	124,182	73,762	42.4%	59.4%	38,413	30.9%	12,007	9.7%
Upper-income	95,998	60,743	34.9%	63.3%	20,172	21.0%	15,083	15.7%
Unknown-income	2,495	491	0.3%	19.7%	1,339	53.7%	665	26.7%
Total Assessment Area	309,113	173,999	100.0%	56.3%	94,905	30.7%	40,209	13.0%
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million			Over \$1 Million		Revenue Not Reported	
		#	%	%	#	%	#	%
Low-income	2,855	7.5%	2,555	7.2%	281	12.0%	19	5.8%
Moderate-income	6,982	18.4%	6,404	18.1%	522	22.2%	56	17.1%
Middle-income	13,356	35.1%	12,584	35.6%	669	28.5%	103	31.4%
Upper-income	14,279	37.5%	13,305	37.6%	831	35.3%	143	43.6%
Unknown-income	564	1.5%	509	1.4%	48	2.0%	7	2.1%
Total Assessment Area	38,036	100.0%	35,357	100.0%	2,351	100.0%	328	100.0%
Percentage of Total Businesses:				93.0%		6.2%		0.9%
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million			Over \$1 Million		Revenue Not Reported	
		#	%	%	#	%	#	%
Low-income	8	2.4%	8	2.5%	0	0.0%	0	0.0%
Moderate-income	74	22.6%	71	22.2%	3	37.5%	0	0.0%
Middle-income	145	44.2%	141	44.1%	4	50.0%	0	0.0%
Upper-income	100	30.5%	99	30.9%	1	12.5%	0	0.0%
Unknown-income	1	0.3%	1	0.3%	0	0.0%	0	0.0%
Total Assessment Area	328	100.0%	320	100.0%	8	100.0%	0	0.0%
Percentage of Total Farms:				97.6%		2.4%		0.0%

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

APPENDIX E – FULL SCOPE ASSESSMENT AREA DEMOGRAPHIC TABLES (Continued)

Combined Demographics Report - 2022

Assessment Area: SC Charleston

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	13	7.3%	10,911	5.8%	2,953	27.1%	41,938	22.1%
Moderate-income	48	27.0%	47,946	25.3%	6,788	14.2%	32,691	17.2%
Middle-income	56	31.5%	62,858	33.1%	3,774	6.0%	38,068	20.1%
Upper-income	56	31.5%	66,900	35.3%	1,827	2.7%	77,056	40.6%
Unknown-income	5	2.8%	1,138	0.6%	174	15.3%	0	0.0%
Total Assessment Area	178	100.0%	189,753	100.0%	15,516	8.2%	189,753	100.0%
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied		Rental		Vacant		
		#	%	%	#	%	#	%
Low-income	21,855	9,212	4.6%	42.2%	9,346	42.8%	3,297	15.1%
Moderate-income	88,303	45,614	22.8%	51.7%	33,705	38.2%	8,984	10.2%
Middle-income	107,910	67,389	33.6%	62.4%	31,268	29.0%	9,253	8.6%
Upper-income	116,205	76,997	38.4%	66.3%	23,788	20.5%	15,420	13.3%
Unknown-income	4,967	1,201	0.6%	24.2%	1,427	28.7%	2,339	47.1%
Total Assessment Area	339,240	200,413	100.0%	59.1%	99,534	29.3%	39,293	11.6%
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	2,518	6.3%	2,290	6.1%	203	8.6%	25	6.5%
Moderate-income	9,177	22.8%	8,481	22.7%	623	26.5%	73	19.1%
Middle-income	11,949	29.7%	11,251	30.1%	581	24.7%	117	30.6%
Upper-income	15,997	39.8%	14,943	39.9%	896	38.1%	158	41.4%
Unknown-income	530	1.3%	470	1.3%	51	2.2%	9	2.4%
Total Assessment Area	40,171	100.0%	37,435	100.0%	2,354	100.0%	382	100.0%
	Percentage of Total Businesses:			93.2%		5.9%		1.0%
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	25	7.2%	24	7.1%	1	16.7%	0	0.0%
Moderate-income	93	26.9%	92	27.1%	1	16.7%	0	0.0%
Middle-income	120	34.7%	118	34.7%	2	33.3%	0	0.0%
Upper-income	106	30.6%	104	30.6%	2	33.3%	0	0.0%
Unknown-income	2	0.6%	2	0.6%	0	0.0%	0	0.0%
Total Assessment Area	346	100.0%	340	100.0%	6	100.0%	0	0.0%
	Percentage of Total Farms:			98.3%		1.7%		0.0%

Based on 2022 FFIEC Census Data and 2022 D&B information

APPENDIX E – FULL SCOPE ASSESSMENT AREA DEMOGRAPHIC TABLES (Continued)

TENNESSEE

Combined Demographics Report - 2020 - 2021

Assessment Area: TN Nashville

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	30	10.4%	20,666	6.5%	7,478	36.2%	63,787	20.0%
Moderate-income	64	22.1%	64,472	20.3%	11,541	17.9%	53,261	16.7%
Middle-income	103	35.6%	119,335	37.5%	8,915	7.5%	63,004	19.8%
Upper-income	87	30.1%	113,442	35.6%	3,634	3.2%	138,182	43.4%
Unknown-income	5	1.7%	319	0.1%	34	10.7%	0	0.0%
Total Assessment Area	289	100.0%	318,234	100.0%	31,602	9.9%	318,234	100.0%
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	43,904	11,758	3.8%	26.8%	26,636	60.7%	5,510	12.6%
Moderate-income	124,304	49,240	15.8%	39.6%	63,369	51.0%	11,695	9.4%
Middle-income	197,553	123,505	39.7%	62.5%	60,366	30.6%	13,682	6.9%
Upper-income	171,633	126,170	40.6%	73.5%	35,277	20.6%	10,186	5.9%
Unknown-income	509	372	0.1%	73.1%	82	16.1%	55	10.8%
Total Assessment Area	537,903	311,045	100.0%	57.8%	185,730	34.5%	41,128	7.6%
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million			Over \$1 Million		Revenue Not Reported	
		#	%	%	#	%	#	%
Low-income	5,515	8.0%	4,762	7.6%	703	12.9%	50	9.2%
Moderate-income	13,514	19.6%	12,261	19.5%	1,187	21.7%	66	12.2%
Middle-income	19,293	28.0%	18,101	28.8%	1,078	19.7%	114	21.0%
Upper-income	29,814	43.3%	27,182	43.3%	2,326	42.6%	306	56.5%
Unknown-income	680	1.0%	508	0.8%	166	3.0%	6	1.1%
Total Assessment Area	68,816	100.0%	62,814	100.0%	5,460	100.0%	542	100.0%
Percentage of Total Businesses:				91.3%		7.9%		0.8%
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million			Over \$1 Million		Revenue Not Reported	
		#	%	%	#	%	#	%
Low-income	19	2.9%	19	3.0%	0	0.0%	0	0.0%
Moderate-income	63	9.7%	59	9.3%	4	50.0%	0	0.0%
Middle-income	238	36.7%	232	36.4%	3	37.5%	3	100.0%
Upper-income	322	49.7%	321	50.4%	1	12.5%	0	0.0%
Unknown-income	6	0.9%	6	0.9%	0	0.0%	0	0.0%
Total Assessment Area	648	100.0%	637	100.0%	8	100.0%	3	100.0%
Percentage of Total Farms:				98.3%		1.2%		0.5%

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

APPENDIX E – FULL SCOPE ASSESSMENT AREA DEMOGRAPHIC TABLES (Continued)

Combined Demographics Report - 2022

Assessment Area: TN Nashville

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	19	5.8%	15,879	4.5%	4,850	30.5%	70,052	19.9%
Moderate-income	77	23.5%	70,944	20.2%	10,678	15.1%	60,001	17.1%
Middle-income	120	36.7%	134,895	38.3%	7,972	5.9%	73,309	20.8%
Upper-income	102	31.2%	127,467	36.2%	3,741	2.9%	148,415	42.2%
Unknown-income	9	2.8%	2,592	0.7%	496	19.1%	0	0.0%
Total Assessment Area	327	100.0%	351,777	100.0%	27,737	7.9%	351,777	100.0%
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	32,471	7,969	2.3%	24.5%	21,191	65.3%	3,311	10.2%
Moderate-income	135,138	57,791	16.6%	42.8%	65,884	48.8%	11,463	8.5%
Middle-income	227,701	140,545	40.5%	61.7%	71,431	31.4%	15,725	6.9%
Upper-income	198,435	139,056	40.0%	70.1%	44,984	22.7%	14,395	7.3%
Unknown-income	6,069	1,872	0.5%	30.8%	3,412	56.2%	785	12.9%
Total Assessment Area	599,814	347,233	100.0%	57.9%	206,902	34.5%	45,679	7.6%
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million			Over \$1 Million		Revenue Not Reported	
		#	%	%	#	%	#	%
Low-income	2,836	4.1%	2,572	4.1%	247	4.6%	17	2.9%
Moderate-income	14,534	21.1%	12,993	20.7%	1,446	26.9%	95	16.0%
Middle-income	20,542	29.9%	19,121	30.5%	1,291	24.0%	130	22.0%
Upper-income	28,875	42.0%	26,472	42.2%	2,073	38.5%	330	55.7%
Unknown-income	1,945	2.8%	1,599	2.5%	326	6.1%	20	3.4%
Total Assessment Area	68,732	100.0%	62,757	100.0%	5,383	100.0%	592	100.0%
	Percentage of Total Businesses:			91.3%		7.8%		0.9%
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million			Over \$1 Million		Revenue Not Reported	
		#	%	%	#	%	#	%
Low-income	7	1.1%	7	1.1%	0	0.0%	0	0.0%
Moderate-income	83	12.9%	81	12.8%	2	28.6%	0	0.0%
Middle-income	215	33.4%	210	33.1%	3	42.9%	2	66.7%
Upper-income	335	52.0%	332	52.4%	2	28.6%	1	33.3%
Unknown-income	4	0.6%	4	0.6%	0	0.0%	0	0.0%
Total Assessment Area	644	100.0%	634	100.0%	7	100.0%	3	100.0%
	Percentage of Total Farms:			98.4%		1.1%		0.5%

Based on 2022 FFIEC Census Data and 2022 D&B information

APPENDIX E – FULL SCOPE ASSESSMENT AREA DEMOGRAPHIC TABLES (Continued)

CHATTANOOGA MULTISTATE MSA

Combined Demographics Report - 2020 - 2021

Assessment Area: Multi Chattanooga

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	10	9.4%	6,571	5.3%	2,965	45.1%	25,843	20.8%
Moderate-income	20	18.9%	22,785	18.3%	3,903	17.1%	21,344	17.2%
Middle-income	43	40.6%	50,321	40.5%	5,154	10.2%	25,158	20.3%
Upper-income	31	29.2%	44,551	35.9%	2,147	4.8%	51,883	41.8%
Unknown-income	2	1.9%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	106	100.0%	124,228	100.0%	14,169	11.4%	124,228	100.0%
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	14,399	3,725	3.0%	25.9%	7,893	54.8%	2,781	19.3%
Moderate-income	42,524	21,181	17.0%	49.8%	15,264	35.9%	6,079	14.3%
Middle-income	85,213	51,254	41.2%	60.1%	24,607	28.9%	9,352	11.0%
Upper-income	68,419	48,325	38.8%	70.6%	13,873	20.3%	6,221	9.1%
Unknown-income	0	0	0.0%	0.0%	0	0.0%	0	0.0%
Total Assessment Area	210,555	124,485	100.0%	59.1%	61,637	29.3%	24,433	11.6%
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million			Over \$1 Million		Revenue Not Reported	
		#	%	#	%	#	%	#
Low-income	1,602	6.9%	1,332	6.2%	264	15.2%	6	3.6%
Moderate-income	3,933	16.9%	3,550	16.7%	361	20.8%	22	13.3%
Middle-income	9,123	39.3%	8,461	39.7%	606	34.9%	56	33.9%
Upper-income	8,526	36.7%	7,957	37.3%	491	28.3%	78	47.3%
Unknown-income	36	0.2%	18	0.1%	15	0.9%	3	1.8%
Total Assessment Area	23,220	100.0%	21,318	100.0%	1,737	100.0%	165	100.0%
	Percentage of Total Businesses:			91.8%		7.5%		0.7%
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million			Over \$1 Million		Revenue Not Reported	
		#	%	#	%	#	%	#
Low-income	5	2.1%	5	2.2%	0	0.0%	0	0.0%
Moderate-income	37	15.9%	36	15.5%	1	100.0%	0	0.0%
Middle-income	106	45.5%	106	45.7%	0	0.0%	0	0.0%
Upper-income	85	36.5%	85	36.6%	0	0.0%	0	0.0%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	233	100.0%	232	100.0%	1	100.0%	0	0.0%
	Percentage of Total Farms:			99.6%		0.4%		0.0%

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

APPENDIX E – FULL SCOPE ASSESSMENT AREA DEMOGRAPHIC TABLES (Continued)

Combined Demographics Report - 2022

Assessment Area: Multi Chattanooga

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	8	6.7%	5,504	4.4%	2,088	37.9%	25,219	20.0%
Moderate-income	26	21.7%	20,581	16.3%	3,130	15.2%	22,262	17.7%
Middle-income	51	42.5%	60,228	47.8%	4,050	6.7%	25,448	20.2%
Upper-income	32	26.7%	39,125	31.0%	1,244	3.2%	53,161	42.2%
Unknown-income	3	2.5%	652	0.5%	18	2.8%	0	0.0%
Total Assessment Area	120	100.0%	126,090	100.0%	10,530	8.4%	126,090	100.0%
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	13,936	4,006	3.0%	28.7%	8,126	58.3%	1,804	12.9%
Moderate-income	41,691	20,832	15.7%	50.0%	15,214	36.5%	5,645	13.5%
Middle-income	100,869	64,241	48.3%	63.7%	28,201	28.0%	8,427	8.4%
Upper-income	63,614	42,839	32.2%	67.3%	14,924	23.5%	5,851	9.2%
Unknown-income	1,531	1,006	0.8%	65.7%	364	23.8%	161	10.5%
Total Assessment Area	221,641	132,924	100.0%	60.0%	66,829	30.2%	21,888	9.9%
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million			Over \$1 Million		Revenue Not Reported	
		#	%	#	%	#	%	#
Low-income	1,486	6.4%	1,278	6.0%	202	11.9%	6	3.5%
Moderate-income	4,501	19.5%	3,984	18.8%	495	29.1%	22	12.9%
Middle-income	8,896	38.6%	8,346	39.4%	493	29.0%	57	33.5%
Upper-income	8,029	34.8%	7,461	35.2%	489	28.7%	79	46.5%
Unknown-income	157	0.7%	129	0.6%	22	1.3%	6	3.5%
Total Assessment Area	23,069	100.0%	21,198	100.0%	1,701	100.0%	170	100.0%
	Percentage of Total Businesses:			91.9%		7.4%		0.7%
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million			Over \$1 Million		Revenue Not Reported	
		#	%	#	%	#	%	#
Low-income	4	1.8%	4	1.8%	0	0.0%	0	0.0%
Moderate-income	26	11.4%	26	11.5%	0	0.0%	0	0.0%
Middle-income	126	55.3%	125	55.1%	1	100.0%	0	0.0%
Upper-income	72	31.6%	72	31.7%	0	0.0%	0	0.0%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	228	100.0%	227	100.0%	1	100.0%	0	0.0%
	Percentage of Total Farms:			99.6%		0.4%		0.0%

Based on 2022 FFIEC Census Data and 2022 D&B information

Atlanta

Assessment Area: GA Atlanta

Originations & Purchases
Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2022 FFIEC Census Data; 2016-2020 ACS data

Assessment Area: GA Atlanta

Originations & Purchases
Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2022 FFIEC Census Data; 2016-2020 ACS data

APPENDIX F – FULL SCOPE LENDING TABLES (Continued)

Borrower Distribution of HMDA Loans - Table 1 of 2

Assessment Area: GA Atlanta

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data										Bank & Aggregate Lending										Bank Lending & Demographic Data									
		2020, 2021					2020					2021					2022					2022									
		Bank				Families by Family Income %	Count			Dollar			Count			Dollar			Count			Dollar			Families by Family Income %						
		#	%	\$ (000s)	%		#	%	%	\$ (000s)	%	%	#	%	%	\$ (000s)	%	%	#	%	%	\$ (000s)	%	%							
HOME PURCHASE	Low	154	6.4%	25,415	3.2%	22.7%	109	7.5%	7.9%	17,145	3.9%	4.4%	45	4.7%	5.7%	8,270	2.4%	3.1%	30	4.0%	4.0%	5,105	1.6%	2.0%	21.6%						
	Moderate	628	26.1%	139,830	17.9%	16.7%	394	27.0%	22.3%	83,871	19.1%	16.4%	234	24.6%	19.0%	55,959	16.3%	13.7%	168	22.5%	16.9%	45,851	14.3%	11.6%	17.0%						
	Middle	631	26.2%	169,882	21.7%	18.2%	359	24.6%	21.9%	92,057	20.9%	20.4%	272	28.6%	20.4%	77,825	22.7%	18.3%	220	29.4%	21.2%	72,408	22.6%	18.7%	19.6%						
	Upper	953	39.5%	434,313	55.5%	42.4%	567	38.9%	34.6%	239,161	54.4%	46.0%	386	40.5%	36.0%	195,152	56.8%	47.0%	311	41.6%	36.3%	185,247	57.8%	46.6%	41.8%						
	Unknown	44	1.8%	13,636	1.7%	0.0%	29	2.0%	13.3%	7,473	1.7%	12.7%	15	1.6%	18.9%	6,163	1.8%	18.0%	19	2.5%	21.6%	11,773	3.7%	21.0%	0.0%						
	Total	2,410	100%	783,076	100%	100%	1,458	100%	100%	439,707	100%	100%	952	100%	100%	343,369	100%	100%	748	100%	100%	320,384	100%	100%	100%						
REFINANCE	Low	124	5.3%	13,813	1.8%	22.7%	68	4.8%	4.5%	6,704	1.4%	2.3%	56	6.0%	6.7%	7,109	2.4%	3.6%	33	5.5%	11.6%	4,689	2.5%	6.8%	21.6%						
	Moderate	249	10.6%	38,892	5.1%	16.7%	136	9.7%	11.6%	20,988	4.5%	7.7%	113	12.1%	15.5%	17,904	6.1%	10.7%	48	7.9%	23.0%	7,354	4.0%	17.9%	17.0%						
	Middle	355	15.2%	69,721	9.2%	18.2%	207	14.7%	17.8%	40,722	8.7%	14.8%	148	15.8%	19.0%	28,999	9.9%	16.3%	68	11.3%	22.2%	12,474	6.7%	20.9%	19.6%						
	Upper	1,517	64.7%	613,577	80.9%	42.4%	937	66.5%	44.4%	382,856	82.2%	54.3%	580	62.1%	37.7%	230,721	78.9%	48.1%	422	69.9%	29.0%	155,046	83.5%	39.5%	41.8%						
	Unknown	98	4.2%	22,288	2.9%	0.0%	61	4.3%	21.7%	14,675	3.1%	21.0%	37	4.0%	21.1%	7,613	2.6%	21.3%	33	5.5%	14.2%	6,084	3.3%	14.9%	0.0%						
	Total	2,343	100%	758,291	100%	100%	1,409	100%	100%	465,945	100%	100%	934	100%	100%	292,346	100%	100%	604	100%	100%	185,647	100%	100%	100%						
HOME IMPROVEMENT	Low	15	3.6%	922	1.8%	22.7%	1	2.6%	5.3%	75	1.3%	2.9%	14	3.7%	5.7%	847	1.8%	3.3%	22	3.4%	5.0%	1,798	1.9%	3.0%	21.6%						
	Moderate	29	7.0%	2,458	4.7%	16.7%	4	10.5%	11.9%	290	4.9%	8.0%	25	6.6%	12.0%	2,168	4.6%	8.5%	63	9.9%	13.6%	5,026	5.2%	9.4%	17.0%						
	Middle	56	13.5%	5,854	11.1%	18.2%	4	10.5%	19.4%	227	3.9%	15.0%	52	13.8%	19.5%	5,627	12.0%	15.6%	103	16.1%	21.4%	10,983	11.4%	16.5%	19.6%						
	Upper	306	73.9%	42,559	80.8%	42.4%	26	68.4%	58.6%	4,830	82.1%	67.2%	280	74.5%	59.1%	37,729	80.7%	68.4%	437	68.5%	56.1%	75,701	78.8%	67.3%	41.8%						
	Unknown	8	1.9%	861	1.6%	0.0%	3	7.9%	4.9%	463	7.9%	6.9%	5	1.3%	3.7%	398	0.9%	4.2%	13	2.0%	3.9%	2,518	2.6%	3.9%	0.0%						
	Total	414	100%	52,654	100%	100%	38	100%	100%	5,885	100%	100%	376	100%	100%	46,769	100%	100%	638	100%	100%	96,026	100%	100%	100%						
MULTI FAMILY	Low	0	0.0%	0	0.0%	22.7%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.3%	0	0.0%	0.0%	21.6%						
	Moderate	0	0.0%	0	0.0%	16.7%	0	0.0%	0.3%	0	0.0%	0.0%	0	0.0%	0.3%	0	0.0%	0.0%	0	0.0%	0.3%	0	0.0%	0.0%	17.0%						
	Middle	0	0.0%	0	0.0%	18.2%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.3%	0	0.0%	0.0%	0	0.0%	0.8%	0	0.0%	0.0%	19.6%						
	Upper	1	10.0%	442	1.1%	42.4%	1	16.7%	0.9%	442	4.0%	0.0%	0	0.0%	0.9%	0	0.0%	0.0%	1	16.7%	0.5%	667	16.4%	0.0%	41.8%						
	Unknown	9	90.0%	38,689	98.9%	0.0%	5	83.3%	98.8%	10,747	96.0%	100.0%	4	100.0%	98.6%	27,942	100.0%	100.0%	5	83.3%	98.1%	3,411	83.6%	100.0%	0.0%						
	Total	10	100%	39,131	100%	100%	6	100%	100%	11,189	100%	100%	4	100%	100%	27,942	100%	100%	6	100%	100%	4,078	100%	100%	100%						
OTHER PURPOSE LOC	Low	65	3.0%	5,190	1.5%	22.7%	41	3.4%	4.5%	3,281	1.9%	2.2%	24	2.4%	4.6%	1,909	1.1%	2.3%	30	2.6%	5.0%	2,230	1.1%	2.8%	21.6%						
	Moderate	149	6.8%	14,435	4.1%	16.7%	70	5.9%	9.2%	6,769	3.9%	5.0%	79	7.9%	10.8%	7,666	4.4%	6.2%	115	10.1%	12.7%	10,696	5.2%	6.9%	17.0%						
	Middle	306	13.9%	30,219	8.6%	18.2%	175	14.7%	17.2%	16,683	9.5%	11.2%	131	13.0%	17.0%	13,536	7.7%	11.4%	198	17.4%	20.6%	23,982	11.7%	13.8%	19.6%						
	Upper	1,622	73.8%	295,077	84.2%	42.4%	879	73.7%	66.3%	147,136	83.8%	79.1%	743	73.9%	63.0%	147,941	84.6%	76.2%	762	67.0%	55.4%	163,809	79.7%	71.2%	41.8%						
	Unknown	56	2.5%	5,415	1.5%	0.0%	27	2.3%	2.7%	1,621	0.9%	2.5%	29	2.9%	4.6%	3,794	2.2%	3.9%	33	2.9%	6.3%	4,894	2.4%	5.3%	0.0%						
	Total	2,198	100%	350,336	100%	100%	1,192	100%	100%	175,490	100%	100%	1,006	100%	100%	174,846	100%	100%	1,138	100%	100%	205,611	100%	100%	100%						

Geographic Distribution of Small Business & Small Farm Loans

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data															Bank Lending & Demographic Data														
		2020, 2021						2020						2021						2022											
		Bank		Total Businesses		Count		Dollar		Count		Dollar		Count		Dollar		Count		Dollar		Total Businesses									
		Count	Dollar			Bank	Agg	Bank	Agg	Bank	Agg	Bank	Agg	Bank	Agg	Bank	Agg	Bank	Agg	Bank	Agg										
		#	%	\$ (000s)	\$ %	%	#	%	%	\$ 000s	\$ %	\$ %	#	%	%	\$ 000s	\$ %	\$ %	#	%	%	\$ 000s	\$ %	\$ %	%						
SMALL BUSINESSES	Low	283	3.7%	53,498	4.5%	5.6%	178	3.8%	4.9%	32,626	4.6%	5.0%	105	3.7%	5.5%	20,872	4.3%	5.6%	42	3.6%	4.7%	15,249	5.2%	5.3%	5.4%						
	Moderate	1,791	23.6%	306,935	25.7%	23.1%	1,105	23.4%	20.6%	176,240	24.8%	21.7%	686	24.0%	22.4%	130,695	26.9%	23.0%	290	25.1%	21.0%	70,180	23.8%	20.5%	22.4%						
	Middle	2,349	30.9%	353,289	29.5%	31.3%	1,457	30.8%	29.7%	209,025	29.4%	28.1%	892	31.1%	31.3%	144,264	29.7%	28.5%	392	33.9%	30.9%	88,023	29.8%	29.0%	30.0%						
	Upper	3,149	41.5%	478,334	40.0%	39.5%	1,975	41.8%	44.1%	289,587	40.8%	44.3%	1,174	41.0%	40.2%	188,747	38.8%	42.1%	409	35.4%	40.7%	114,769	38.9%	42.4%	39.3%						
	Unknown	22	0.3%	3,940	0.3%	0.5%	15	0.3%	0.3%	2,485	0.4%	0.6%	7	0.2%	0.3%	1,455	0.3%	0.6%	24	2.1%	2.5%	6,864	2.3%	2.7%	2.8%						
	Tr Unknown	0	0.0%	0	0.0%		0	0.0%	0.4%	0	0.0%	0.3%	0	0.0%	0.4%	0	0.0%	0.1%	0	0.0%	0.2%	0	0.0%	0.1%							
	Total	7,594	100%	1,195,996	100%	100%	4,730	100%	100%	709,963	100%	100%	2,864	100%	100%	486,033	100%	100%	1,157	100%	100%	295,085	100%	100%	100%						

Product Type		Bank Lending & Demographic Data																		Bank & Aggregate Lending																		Bank Lending & Demographic Data																	
		2020, 2021										2020						2021						2022																															
		Bank				Total Businesses	Count			Dollar			Agg	Count			Dollar			Agg	Count			Dollar			Agg	Total Businesses																											
		#	%	\$ (000s)	\$ %		#	%	%	\$ (000s)	\$ %	%		#	%	%	\$ (000s)	\$ %	%		#	%	%	\$ (000s)	\$ %	%																													
SMALL BUSINESS	Revenue	\$1 Million or Less	4,610	60.7%	421,681	35.3%	93.4%	2,821	59.6%	42.3%	225,249	31.7%	26.9%	1,789	62.5%	42.2%	196,432	40.4%	28.1%	483	41.7%	48.7%	68,572	23.2%	34.4%	93.6%																													
		Over \$1 Million	2,641	34.8%	750,160	62.7%	5.7%	1,719	36.3%		471,068	66.4%		922	32.2%		279,092	57.4%		650	56.2%		218,914	74.2%		5.4%																													
		Total Rev. available	7,251	95.5%	1,171,841	98.0%	99.1%	4,540	96.0%		696,317	98.1%		2,711	94.7%		475,524	97.8%		1,133	97.9%		287,486	97.4%		99.1%																													
		Rev. Not Known	343	4.5%	24,155	2.0%	0.9%	190	4.0%		13,646	1.9%		153	5.3%		10,509	2.2%		24	2.1%		7,599	2.6%		0.9%																													
		Total	7,594	100%	1,195,996	100%	100%	4,730	100%		709,963	100%		2,864	100%		486,033	100%		1,157	100%		295,085	100%		100.0%																													
	Loan Size	\$100,000 or Less	4,628	60.9%	169,898	14.2%		2,959	62.6%	90.1%	106,576	15.0%	35.8%	1,669	58.3%	94.5%	63,322	13.0%	43.0%	495	42.8%	96.2%	27,627	9.4%	49.4%																														
		\$100,001 - \$250,000	1,486	19.6%	253,345	21.2%		885	18.7%	5.7%	148,873	21.0%	19.5%	601	21.0%	3.2%	104,472	21.5%	17.1%	295	25.5%	2.1%	55,217	18.7%	13.7%																														
		\$250,001 - \$1 Million	1,480	19.5%	772,753	64.6%		886	18.7%	4.2%	454,514	64.0%	44.8%	594	20.7%	2.3%	318,239	65.5%	39.9%	367	31.7%	1.7%	212,241	71.9%	37.0%																														
		Total	7,594	100%	1,195,996	100%		4,730	100%	100%	709,963	100%	100%	2,864	100%	100%	486,033	100%	100%	1,157	100%	100%	295,085	100%	100%																														
		Loan Size & Rev. \$1 Mill or Less	\$100,000 or Less	3,522	76.4%	118,117	28.0%		2,257	80.0%		72,341	32.1%		1,265	70.7%		45,776	23.3%		310	64.2%		15,190	22.2%																														
\$100,001 - \$250,000	668		14.5%	106,867	25.3%		354	12.5%		56,192	24.9%		314	17.6%		50,675	25.8%		105	21.7%		17,667	25.8%																																
\$250,001 - \$1 Million	420		9.1%	196,697	46.6%		210	7.4%		96,716	42.9%		210	11.7%		99,981	50.9%		68	14.1%		35,715	52.1%																																
Total	4,610		100%	421,681	100%		2,821	100%		225,249	100%		1,789	100%		196,432	100%		483	100%		68,572	100%																																

APPENDIX F – FULL SCOPE LENDING TABLES (Continued)

Athens

Geographic Distribution of HMDA Loans - Table 1 of 2

Assessment Area: GA Athens

PRODUCT TYPE		Bank Lending & Demographic Data					Bank & Aggregate Lending										Bank Lending & Demographic Data								
		2020, 2021					2020					2021					2022								
		Bank			Owner Occupied Units	Count		Dollar			Count		Dollar			Count		Dollar			Owner Occupied Units				
		Count	Dollar	%		Bank	Agg	\$ (000s)	%	Agg	Bank	Agg	\$ (000s)	%	Agg	Bank	Agg	\$ (000s)	%	Agg					
HOME PURCHASE	Low	18	8.9%	3,042	4.4%	9.1%	9	8.6%	7.2%	1,121	3.4%	4.9%	9	9.3%	10.6%	1,921	5.2%	7.5%	1	1.4%	6.8%	216	0.6%	4.2%	6.2%
	Moderate	14	6.9%	2,326	3.3%	6.8%	11	10.5%	8.0%	1,773	5.3%	5.3%	3	3.1%	8.5%	553	1.5%	5.8%	8	11.3%	15.1%	1,327	3.6%	10.4%	14.3%
	Middle	56	27.7%	14,538	20.8%	30.1%	27	25.7%	35.9%	7,432	22.4%	29.8%	29	29.9%	32.8%	7,106	19.4%	27.9%	14	19.7%	27.5%	4,765	12.8%	21.8%	24.5%
	Upper	114	56.4%	50,008	71.5%	53.9%	58	55.2%	48.9%	22,871	68.9%	60.0%	56	57.7%	48.1%	27,137	73.9%	58.8%	48	67.6%	50.6%	30,891	83.0%	63.7%	54.9%
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	Total	202	100%	69,914	100%	100%	105	100%	100%	33,197	100%	100%	97	100%	100%	36,717	100%	100%	71	100%	100%	37,199	100%	100%	100%
REFINANCE	Low	23	5.5%	4,851	4.2%	9.1%	16	6.6%	4.5%	3,452	5.1%	3.2%	7	4.1%	4.6%	1,399	2.9%	3.2%	4	3.9%	6.9%	346	1.3%	4.7%	6.2%
	Moderate	13	3.1%	3,359	2.9%	6.8%	9	3.7%	3.0%	1,670	2.5%	2.0%	4	2.3%	4.8%	1,689	3.5%	3.1%	7	6.9%	11.5%	909	3.5%	8.0%	14.3%
	Middle	99	23.9%	18,323	15.8%	30.1%	58	23.9%	25.1%	10,762	16.0%	19.3%	41	23.8%	30.3%	7,561	15.5%	23.6%	18	17.6%	24.9%	2,262	8.6%	18.9%	24.5%
	Upper	280	67.5%	89,416	77.1%	53.9%	160	65.8%	67.3%	51,285	76.4%	75.5%	120	69.8%	60.3%	38,131	78.2%	70.0%	73	71.6%	56.7%	22,788	86.6%	68.4%	54.9%
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	Total	415	100%	115,949	100%	100%	243	100%	100%	67,169	100%	100%	172	100%	100%	48,780	100%	100%	102	100%	100%	26,305	100%	100%	100%
HOME IMPROVEMENT	Low	3	5.9%	162	2.5%	9.1%	1	10.0%	2.9%	112	10.2%	3.2%	2	4.9%	4.8%	50	0.9%	3.0%	1	1.6%	2.9%	97	1.4%	1.9%	6.2%
	Moderate	3	5.9%	160	2.4%	6.8%	0	0.0%	3.8%	0	0.0%	2.2%	3	7.3%	2.6%	160	2.9%	1.9%	5	8.2%	5.5%	340	5.0%	4.1%	14.3%
	Middle	15	29.4%	1,365	20.8%	30.1%	6	60.0%	29.3%	712	64.6%	27.6%	9	22.0%	32.2%	653	12.0%	26.1%	10	16.4%	18.6%	907	13.3%	14.4%	24.5%
	Upper	30	58.8%	4,877	74.3%	53.9%	3	30.0%	63.5%	278	25.2%	66.1%	27	65.9%	60.4%	4,599	84.2%	69.0%	45	73.8%	73.0%	5,493	80.3%	79.7%	54.9%
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.5%	0	0.0%	0.9%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	Total	51	100%	6,564	100%	100%	10	100%	100%	1,102	100%	100%	41	100%	100%	5,462	100%	100%	61	100%	100%	6,837	100%	100%	100%
MULTI-FAMILY	Low	0	0.0%	0	0.0%	Multi-Family Units	0	0.0%	27.9%	0	0.0%	18.5%	0	0.0%	39.5%	0	0.0%	24.0%	1	11.1%	14.3%	409	2.0%	10.3%	16.9%
	Moderate	1	14.3%	1,275	7.8%	9.8%	1	16.7%	11.6%	1,275	8.6%	17.7%	0	0.0%	13.2%	0	0.0%	10.1%	3	33.3%	26.8%	2,380	11.5%	22.8%	33.5%
	Middle	2	28.6%	672	4.1%	35.5%	2	33.3%	30.2%	672	4.5%	38.8%	0	0.0%	28.9%	0	0.0%	52.4%	1	11.1%	19.6%	11,000	53.0%	28.5%	16.2%
	Upper	4	57.1%	14,463	88.1%	26.2%	3	50.0%	27.9%	12,893	86.9%	24.8%	1	100.0%	18.4%	1,570	100.0%	13.4%	4	44.4%	39.3%	6,972	33.6%	38.4%	33.5%
	Unknown	0	0.0%	0	0.0%	2.1%	0	0.0%	2.3%	0	0.0%	0.2%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	Total	7	100%	16,410	100%	100%	6	100%	100%	14,840	100%	100%	1	100%	100%	1,570	100%	100%	9	100%	100%	20,761	100%	100%	100%
OTHER PURPOSE LOC	Low	5	2.3%	332	1.2%	9.1%	5	4.0%	4.6%	332	2.1%	2.5%	0	0.0%	3.8%	0	0.0%	4.3%	1	0.9%	1.3%	100	0.7%	1.0%	6.2%
	Moderate	5	2.3%	582	2.1%	6.8%	2	1.6%	2.8%	218	1.4%	1.8%	3	3.3%	4.3%	364	2.8%	3.3%	5	4.6%	6.4%	265	1.9%	3.8%	14.3%
	Middle	46	21.3%	3,962	14.0%	30.1%	24	19.0%	20.8%	2,302	14.9%	17.0%	22	24.4%	28.8%	1,660	12.9%	23.2%	20	18.3%	24.8%	1,831	12.9%	16.6%	24.5%
	Upper	160	74.1%	23,481	82.8%	53.9%	95	75.4%	71.8%	12,640	81.6%	78.7%	65	72.2%	63.0%	10,841	84.3%	69.2%	83	76.1%	67.4%	11,983	84.5%	78.6%	54.9%
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	Total	216	100%	28,357	100%	100%	126	100%	100%	15,492	100%	100%	90	100%	100%	12,865	100%	100%	109	100%	100%	14,179	100%	100%	100%

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2022 FFIEC Census Data; 2016-2020 ACS data

Geographic Distribution of HMDA Loans - Table 2 of 2

Assessment Area: GA Athens

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data										Bank & Aggregate Lending										Bank Lending & Demographic Data									
		2020, 2021					2020					2021					2022														
		Bank				Owner Occupied Units	Count				Dollar				Count				Dollar				Count				Dollar				Owner Occupied Units
		Count		Dollar			Bank		Agg		Bank		Agg		Bank		Agg		Bank		Agg		Bank		Agg						
		#	%	\$ (000s)	\$ %	%	#	%	\$ (000s)	\$ %	\$ %	#	%	\$ (000s)	\$ %	\$ %	#	%	\$ (000s)	\$ %	\$ %	#	%	\$ (000s)	\$ %	\$ %	%				
OTHER PURPOSE CLOSED/EXEMPT	Low	1	8.3%	75	3.3%	9.1%	0	0.0%	3.9%	0	0.0%	4.9%	1	20.0%	4.4%	75	7.8%	2.3%	0	0.0%	7.0%	0	0.0%	4.0%	6.2%						
	Moderate	0	0.0%	0	0.0%	6.8%	0	0.0%	5.9%	0	0.0%	2.2%	0	0.0%	4.4%	0	0.0%	2.6%	1	50.0%	5.3%	130	10.5%	14.1%	14.3%						
	Middle	2	16.7%	282	12.5%	30.1%	2	28.6%	27.5%	282	21.7%	16.4%	0	0.0%	22.2%	0	0.0%	14.9%	0	0.0%	19.3%	0	0.0%	16.6%	24.5%						
	Upper	9	75.0%	1,903	84.2%	53.9%	5	71.4%	62.7%	1,017	78.3%	76.6%	4	80.0%	68.9%	886	92.2%	80.2%	1	50.0%	68.4%	1,110	89.5%	65.3%	54.9%						
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%						
	Total	12	100%	2,260	100%	100%	7	100%	100%	1,299	100%	100%	5	100%	100%	961	100%	100%	2	100%	100%	1,240	100%	100%	100%						
PURPOSE NOT APPLICABLE	Low	0	0.0%	0	0.0%	9.1%	0	0.0%	5.3%	0	0.0%	3.7%	0	0.0%	10.0%	0	0.0%	5.9%	0	0.0%	13.3%	0	0.0%	18.1%	6.2%						
	Moderate	0	0.0%	0	0.0%	6.8%	0	0.0%	18.9%	0	0.0%	12.6%	0	0.0%	22.5%	0	0.0%	20.4%	0	0.0%	13.3%	0	0.0%	5.5%	14.3%						
	Middle	0	0.0%	0	0.0%	30.1%	0	0.0%	40.9%	0	0.0%	36.7%	0	0.0%	32.5%	0	0.0%	31.5%	0	0.0%	40.0%	0	0.0%	27.2%	24.5%						
	Upper	0	0.0%	0	0.0%	53.9%	0	0.0%	34.8%	0	0.0%	47.0%	0	0.0%	35.0%	0	0.0%	42.3%	0	0.0%	33.3%	0	0.0%	49.1%	54.9%						
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%						
	Total	0	0.0%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	100%						
HMDA TOTALS	Low	50	5.5%	8,462	3.5%	9.1%	31	6.2%	5.6%	5,017	3.8%	4.9%	19	4.7%	7.1%	3,445	3.2%	6.6%	8	2.3%	6.3%	1,168	1.1%	4.9%	6.2%						
	Moderate	36	4.0%	7,702	3.2%	6.8%	23	4.6%	5.1%	4,936	3.7%	4.4%	13	3.2%	6.3%	2,766	2.6%	4.7%	29	8.2%	12.7%	5,351	5.0%	10.8%	14.3%						
	Middle	220	24.4%	39,142	16.3%	30.1%	119	23.9%	29.3%	22,162	16.7%	24.5%	101	24.9%	31.3%	16,980	16.0%	27.5%	63	17.8%	25.7%	20,765	19.5%	21.4%	24.5%						
	Upper	597	66.1%	184,148	76.9%	53.9%	324	65.2%	60.0%	100,984	75.9%	66.2%	273	67.2%	55.3%	83,164	78.2%	61.2%	254	71.8%	55.3%	79,237	74.4%	63.0%	54.9%						
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%						
	Total	903	100%	239,454	100%	100%	497	100%	100%	133,099	100%	100%	406	100%	100%	106,355	100%	100%	354	100%	100%	106,521	100%	100%	100%						

APPENDIX F – FULL SCOPE LENDING TABLES (Continued)

Borrower Distribution of HMDA Loans - Table 1 of 2

Assessment Area: GA Athens

PRODUCT TYPE		Bank Lending & Demographic Data										Bank & Aggregate Lending										Bank Lending & Demographic Data									
		2020, 2021					2020					2021					2022														
		Bank				Families by Family Income %	Count		Dollar			Count		Dollar			Count		Dollar			Families by Family Income %									
		Count	%	Dollar \$ (000s)	%		Bank	%	Agg	Dollar \$ (000s)	%	Agg	Bank	%	Agg	Dollar \$ (000s)	%	Agg	Bank	%	Agg		Dollar \$ (000s)	%	Agg						
HOME PURCHASE	Low	7	3.5%	691	1.0%	25.2%	3	2.9%	3.8%	350	1.1%	2.1%	4	4.1%	4.5%	341	0.9%	2.5%	2	2.8%	4.0%	258	0.7%	2.1%	23.3%						
	Moderate	16	7.9%	2,859	4.1%	13.8%	9	8.6%	13.8%	1,356	4.1%	9.9%	7	7.2%	13.7%	1,503	4.1%	9.6%	3	4.2%	13.1%	551	1.5%	8.5%	15.8%						
	Middle	28	13.9%	6,100	8.7%	16.9%	15	14.3%	19.4%	2,605	7.8%	16.7%	13	13.4%	17.8%	3,495	9.5%	15.6%	12	16.9%	18.2%	2,940	7.9%	15.2%	15.2%						
	Upper	127	62.9%	53,063	75.9%	44.0%	66	62.9%	49.7%	25,531	76.9%	58.9%	61	62.9%	48.0%	27,532	75.0%	57.3%	50	70.4%	47.6%	30,892	83.0%	58.3%	45.7%						
	Unknown	24	11.9%	7,201	10.3%	0.0%	12	11.4%	13.3%	3,355	10.1%	12.4%	12	12.4%	15.9%	3,846	10.5%	15.0%	4	5.6%	17.0%	2,558	6.9%	15.8%	0.0%						
	Total	202	100%	69,914	100%	100%	105	100%	100%	33,197	100%	100%	97	100%	100%	36,717	100%	100%	71	100%	100%	37,199	100%	100%	100%						
REFINANCE	Low	18	4.3%	1,464	1.3%	25.2%	5	2.1%	2.2%	359	0.5%	0.9%	13	7.6%	4.3%	1,105	2.3%	2.0%	5	4.9%	7.8%	533	2.0%	4.4%	23.3%						
	Moderate	38	9.2%	4,525	3.9%	13.8%	25	10.3%	8.5%	2,915	4.3%	5.1%	13	7.6%	13.6%	1,610	3.3%	9.2%	18	17.6%	18.1%	2,323	8.8%	12.4%	15.8%						
	Middle	66	15.9%	10,429	9.0%	16.9%	42	17.3%	17.1%	6,504	9.7%	13.3%	24	14.0%	20.2%	3,925	8.0%	16.1%	18	17.6%	22.0%	2,694	10.2%	18.0%	15.2%						
	Upper	273	65.8%	93,893	81.0%	44.0%	160	65.8%	58.9%	54,410	81.0%	67.7%	113	65.7%	47.3%	39,483	80.9%	58.1%	46	45.1%	38.1%	17,587	66.9%	51.9%	45.7%						
	Unknown	20	4.8%	5,638	4.9%	0.0%	11	4.5%	13.4%	2,981	4.4%	13.0%	9	5.2%	14.7%	2,657	5.4%	14.6%	15	14.7%	14.1%	3,168	12.0%	13.4%	0.0%						
	Total	415	100%	115,949	100%	100%	243	100%	100%	67,169	100%	100%	172	100%	100%	48,780	100%	100%	102	100%	100%	26,305	100%	100%	100%						
HOME IMPROVEMENT	Low	3	5.9%	107	1.6%	25.2%	0	0.0%	1.9%	0	0.0%	1.2%	3	7.3%	4.4%	107	2.0%	1.8%	3	4.9%	4.0%	250	3.7%	2.7%	23.3%						
	Moderate	8	15.7%	592	9.0%	13.8%	3	30.0%	10.1%	202	18.3%	6.8%	5	12.2%	11.0%	390	7.1%	9.4%	8	13.1%	8.8%	768	11.2%	7.1%	15.8%						
	Middle	14	27.5%	2,238	34.1%	16.9%	2	20.0%	18.8%	377	34.2%	15.8%	12	29.3%	22.0%	1,861	34.1%	20.9%	13	21.3%	18.6%	1,452	21.2%	14.7%	15.2%						
	Upper	21	41.2%	2,456	37.4%	44.0%	3	30.0%	63.9%	268	24.3%	70.7%	18	43.9%	55.1%	2,188	40.1%	54.5%	35	57.4%	66.8%	4,232	61.9%	74.2%	45.7%						
	Unknown	5	9.8%	1,171	17.8%	0.0%	2	20.0%	5.3%	255	23.1%	5.5%	3	7.3%	7.5%	916	16.8%	13.4%	2	3.3%	1.8%	135	2.0%	1.2%	0.0%						
	Total	51	100%	6,564	100%	100%	10	100%	100%	1,102	100%	100%	41	100%	100%	5,462	100%	100%	61	100%	100%	6,837	100%	100%	100%						
MULTI FAMILY	Low	0	0.0%	0	0.0%	25.2%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	1	11.1%	1.8%	104	0.5%	0.1%	23.3%						
	Moderate	0	0.0%	0	0.0%	13.8%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	15.8%						
	Middle	1	14.3%	450	2.7%	16.9%	1	16.7%	2.3%	450	3.0%	0.3%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	15.2%						
	Upper	0	0.0%	0	0.0%	44.0%	0	0.0%	11.6%	0	0.0%	1.4%	0	0.0%	15.8%	0	0.0%	3.6%	0	0.0%	12.5%	0	0.0%	5.7%	45.7%						
	Unknown	6	85.7%	15,960	97.3%	0.0%	5	83.3%	86.0%	14,390	97.0%	98.3%	1	100.0%	84.2%	1,570	100.0%	96.4%	8	88.9%	85.7%	20,657	99.5%	94.2%	0.0%						
	Total	7	100%	16,410	100%	100%	6	100%	100%	14,840	100%	100%	1	100%	100%	1,570	100%	100%	9	100%	100%	20,761	100%	100%	100%						
OTHER PURPOSE LOC	Low	1	0.5%	55	0.2%	25.2%	0	0.0%	0.5%	0	0.0%	0.1%	1	1.1%	2.9%	55	0.4%	1.1%	3	2.8%	4.4%	92	0.6%	2.0%	23.3%						
	Moderate	23	10.6%	1,356	4.8%	13.8%	13	10.3%	10.2%	733	4.7%	5.2%	10	11.1%	11.5%	623	4.8%	5.9%	7	6.4%	8.4%	437	3.1%	5.3%	15.8%						
	Middle	29	13.4%	3,003	10.6%	16.9%	15	11.9%	17.1%	1,838	11.9%	13.6%	14	15.6%	18.8%	1,165	9.1%	12.1%	29	26.6%	23.8%	2,531	17.9%	17.3%	15.2%						
	Upper	150	69.4%	22,075	77.8%	44.0%	89	70.6%	68.1%	11,928	77.0%	76.7%	61	67.8%	64.9%	10,147	78.9%	77.2%	66	60.6%	60.1%	10,622	74.9%	72.2%	45.7%						
	Unknown	13	6.0%	1,868	6.6%	0.0%	9	7.1%	4.2%	993	6.4%	4.4%	4	4.4%	1.9%	875	6.8%	3.6%	4	3.7%	3.4%	497	3.5%	3.2%	0.0%						
	Total	216	100%	28,357	100%	100%	126	100%	100%	15,492	100%	100%	90	100%	100%	12,865	100%	100%	109	100%	100%	14,179	100%	100%	100%						

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2022 FFIEC Census Data; 2016-2020 ACS data

Borrower Distribution of HMDA Loans - Table 2 of 2

Assessment Area: GA Athens

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data										Bank & Aggregate Lending										Bank Lending & Demographic Data									
		2020, 2021					2020					2021					2022														
		Bank			Families by Family Income %	Count		Dollar			Count		Dollar			Count		Dollar			Families by Family Income %										
		Count	Dollar	%		Bank	Agg	Bank	%	Agg	Bank	Agg	Bank	%	Agg	Bank	%	Agg													
#	%	\$ (000s)	%	#	%	%	\$ (000s)	%	%	#	%	%	\$ (000s)	%	%	#	%	%	\$ (000s)	%	%										
OTHER PURPOSE CLOSED/EXEMPT	Low	2	16.7%	170	7.5%	25.2%	1	14.3%	7.8%	80	6.2%	2.5%	1	20.0%	6.7%	90	9.4%	2.5%	0	0.0%	3.5%	0	0.0%	1.3%	23.3%						
	Moderate	2	16.7%	282	12.5%	13.8%	2	28.6%	13.7%	282	21.7%	5.4%	0	0.0%	11.1%	0	0.0%	13.8%	0	0.0%	15.8%	0	0.0%	6.6%	15.8%						
	Middle	0	0.0%	0	0.0%	16.9%	0	0.0%	17.6%	0	0.0%	10.4%	0	0.0%	26.7%	0	0.0%	15.5%	1	50.0%	12.3%	130	10.5%	5.4%	15.2%						
	Upper	8	66.7%	1,808	80.0%	44.0%	4	57.1%	54.9%	937	72.1%	75.9%	4	80.0%	53.3%	871	90.6%	64.9%	1	50.0%	52.6%	1,110	89.5%	70.0%	45.7%						
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	5.9%	0	0.0%	5.9%	0	0.0%	2.2%	0	0.0%	3.4%	0	0.0%	15.8%	0	0.0%	16.6%	0.0%						
	Total	12	100%	2,260	100%	100%	7	100%	100%	1,299	100%	100%	5	100%	100%	961	100%	100%	2	100%	100%	1,240	100%	100%	100%						
PURPOSE NOT APPLICABLE	Low	0	0.0%	0	0.0%	25.2%	0	0.0%	0.8%	0	0.0%	0.3%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	23.3%						
	Moderate	0	0.0%	0	0.0%	13.8%	0	0.0%	1.5%	0	0.0%	1.0%	0	0.0%	2.5%	0	0.0%	0.2%	0	0.0%	0.0%	0	0.0%	0.0%	15.8%						
	Middle	0	0.0%	0	0.0%	16.9%	0	0.0%	0.8%	0	0.0%	0.4%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	15.2%						
	Upper	0	0.0%	0	0.0%	44.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	45.7%						
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	97.0%	0	0.0%	98.3%	0	0.0%	97.5%	0	0.0%	99.8%	0	0.0%	100.0%	0	0.0%	100.0%	0.0%						
	Total	0	0.0%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	100%						
HMDA TOTALS	Low	31	3.4%	2,487	1.0%	25.2%	9	1.8%	2.7%	789	0.6%	1.3%	22	5.4%	4.3%	1,698	1.6%	2.1%	14	4.0%	5.3%	1,237	1.2%	2.5%	23.3%						
	Moderate	87	9.6%	9,614	4.0%	13.8%	52	10.5%	10.3%	5,488	4.1%	6.3%	35	8.6%	13.4%	4,126	3.9%	8.6%	36	10.2%	14.0%	4,079	3.8%	8.5%	15.8%						
	Middle	138	15.3%	22,220	9.3%	16.9%	75	15.1%	17.6%	11,774	8.8%	13.4%	63	15.5%	19.1%	10,446	9.8%	14.6%	73	20.6%	19.5%	9,747	9.2%	14.2%	15.2%						
	Upper	579	64.1%	173,295	72.4%	44.0%	322	64.8%	54.8%	93,074	69.9%	59.4%	257	63.3%	47.9%	80,221	75.4%	53.8%	198	55.9%	46.0%	64,443	60.5%	51.5%	45.7%						
	Unknown	68	7.5%	31,838	13.3%	0.0%	39	7.8%	14.6%	21,974	16.5%	19.6%	29	7.1%	15.3%	9,864	9.3%	20.9%	33	9.3%	15.3%	27,015	25.4%	23.3%	0.0%						
	Total	903	100%	239,454	100%	100%	497	100%	100%	133,099	100%	100%	406	100%	100%	106,355	100%	100%	354	100%	100%	106,521	100%	100%	100%						

APPENDIX F – FULL SCOPE LENDING TABLES (Continued)

Geographic Distribution of Small Business & Small Farm Loans

Assessment Area: GA Athens

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data										Bank & Aggregate Lending										Bank Lending & Demographic Data									
		2020, 2021					2020					2021					2022					2022					Total Businesses				
		Bank		Total Businesses	Dollar		Count		Dollar		Count		Dollar		Count		Dollar		Count		Dollar										
		Count	Dollar		Bank	Agg	Bank	Agg	Bank	Agg	Bank	Agg	Bank	Agg	Bank	Agg	Bank	Agg	Bank	Agg											
		#	%		\$ (000s)	\$ %	%	#	%	%	\$ 000s	\$ %	\$ %	#	%	%	\$ 000s	\$ %	\$ %	#	%	%	\$ 000s	\$ %	\$ %	%					
SMALL BUSINESSES	Low	155	12.5%	27,414	17.4%	12.7%	100	12.9%	10.8%	16,274	17.2%	13.1%	55	11.9%	10.9%	11,140	17.7%	13.0%	12	6.9%	7.4%	2,821	7.5%	8.6%	8.3%						
	Moderate	125	10.1%	19,262	12.2%	7.0%	75	9.7%	8.1%	10,080	10.6%	9.7%	50	10.8%	8.5%	9,182	14.6%	11.2%	43	24.6%	16.5%	13,341	35.5%	22.0%	16.1%						
	Middle	328	26.5%	42,292	26.8%	30.0%	205	26.4%	28.6%	26,187	27.7%	29.2%	123	26.6%	29.9%	16,105	25.6%	28.3%	22	12.6%	19.9%	4,655	12.4%	18.0%	21.0%						
	Upper	630	50.8%	68,335	43.3%	49.3%	395	50.8%	51.9%	41,752	44.1%	47.5%	235	50.8%	49.8%	26,583	42.2%	47.3%	98	56.0%	55.7%	16,811	44.7%	51.3%	54.6%						
	Unknown	2	0.2%	380	0.2%	0.9%	2	0.3%	0.3%	380	0.4%	0.3%	0	0.0%	0.3%	0	0.0%	0.2%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%						
	Tr Unknown	0	0.0%	0	0.0%		0	0.0%	0.4%	0	0.0%	0.2%	0	0.0%	0.6%	0	0.0%	0.1%	0	0.0%	0.5%	0	0.0%	0.1%							
	Total	1,240	100%	157,683	100%	100%	777	100%	100%	94,673	100%	100%	463	100%	100%	63,010	100%	100%	175	100%	100%	37,628	100%	100%	100%						

Small Business & Small Farm Lending By Revenue & Loan Size

Assessment Area: GA Athens

PRODUCT TYPE		Bank Lending & Demographic Data																			Bank & Aggregate Lending																			Bank Lending & Demographic Data										
		2020, 2021							2020						2021						2022							2022				Total Businesses																		
		Bank			Total Businesses				Count			Dollar			Agg			Count			Dollar			Agg			Count			Dollar			Agg			Total Businesses														
		Count	%	\$ (000s)	\$ %	%	Bank	%	Agg	\$ (000s)	\$ %	Agg	\$ %	Bank	%	Agg	\$ %	Bank	%	Agg	\$ %	Bank	%	Agg	\$ %	Bank	%	Agg	\$ (000s)	\$ %	Agg	\$ %	%																	
SMALL BUSINESS	Revenue	\$1 Million or Less	859	69.3%	75,254	47.7%	92.4%	535	68.9%	46.1%	45,238	47.8%	36.8%	324	70.0%	48.3%	30,016	47.6%	39.1%	94	53.7%	46.8%	15,954	42.4%	34.8%	92.3%																								
		Over \$1 Million	325	26.2%	78,699	49.9%	6.6%	216	27.8%		47,072	49.7%		109	23.5%		31,627	50.2%		73	41.7%		20,062	53.3%		6.7%																								
		Total Rev. available	1,184	95.5%	153,953	97.6%	99.0%	751	96.7%		92,310	97.5%		433	93.5%		61,643	97.8%		167	95.4%		36,016	95.7%		99.0%																								
		Rev. Not Known	56	4.5%	3,730	2.4%	1.0%	26	3.3%		2,363	2.5%		30	6.5%		1,367	2.2%		8	4.6%		1,612	4.3%		1.0%																								
		Total	1,240	100%	157,683	100%	100%	777	100%		94,673	100%		463	100%		63,010	100%		175	100%		37,628	100%		100.0%																								
	Loan Size	\$100,000 or Less	840	67.7%	31,318	19.9%		529	68.1%	85.3%	19,734	20.8%	29.2%	311	67.2%	91.7%	11,584	18.4%	35.5%	82	46.9%	93.4%	4,730	12.6%	38.7%																									
		\$100,001 - \$250,000	219	17.7%	37,656	23.9%		139	17.9%	8.6%	23,822	25.2%	23.0%	80	17.3%	4.7%	13,834	22.0%	19.2%	48	27.4%	3.7%	8,945	23.8%	17.9%																									
		\$250,001 - \$1 Million	181	14.6%	88,709	56.3%		109	14.0%	6.0%	51,117	54.0%	47.8%	72	15.6%	3.6%	37,592	59.7%	45.3%	45	25.7%	3.0%	23,953	63.7%	43.3%																									
		Total	1,240	100%	157,683	100%		777	100%	100%	94,673	100%	100%	463	100%	100%	63,010	100%	100%	175	100%	100%	37,628	100%	100%																									
	Loan Size & Rev/ \$1 Mill or Less	\$100,000 or Less	665	77.4%	23,069	30.7%		419	78.3%		14,124	31.2%		246	75.9%		8,945	29.8%		55	58.5%		2,894	18.1%																										
		\$100,001 - \$250,000	124	14.4%	20,667	27.5%		72	13.5%		11,786	26.1%		52	16.0%		8,881	29.6%		22	23.4%		4,164	26.1%																										
		\$250,001 - \$1 Million	70	8.1%	31,518	41.9%		44	8.2%		19,328	42.7%		26	8.0%		12,190	40.6%		17	18.1%		8,896	55.8%																										
		Total	859	100%	75,254	100%		535	100%		45,238	100%		324	100%		30,016	100%		94	100%		15,954	100%																										

APPENDIX F – FULL SCOPE LENDING TABLES (Continued)

Tampa

Geographic Distribution of HMDA Loans - Table 1 of 2

Assessment Area: FL Tampa

PRODUCT TYPE		Bank Lending & Demographic Data										Bank & Aggregate Lending										Bank Lending & Demographic Data									
		2020, 2021					2020					2021					2022														
		Bank				Owner Occupied Units	Count			Dollar		Count			Dollar		Count			Dollar		Owner Occupied Units									
Tract Income Levels		Count		Dollar \$ (000s)	%	%	Bank	%	Agg	Bank \$ (000s)	%	Agg	Bank	%	Agg	Bank \$ (000s)	%	Agg	Bank	%	Agg	Bank \$ (000s)	%	Agg	%						
HOME PURCHASE	Low	18	3.4%	3,064	1.8%	1.9%	11	3.5%	2.1%	1,733	1.8%	1.6%	7	3.2%	2.3%	1,331	1.9%	1.8%	15	6.8%	1.9%	2,670	5.3%	1.3%	1.7%						
	Moderate	135	25.4%	25,348	15.3%	21.9%	78	24.7%	19.4%	14,121	14.5%	14.3%	57	26.4%	20.6%	11,227	16.3%	15.5%	75	33.8%	24.1%	9,804	19.6%	18.2%	24.4%						
	Middle	199	37.4%	46,185	27.8%	39.7%	113	35.8%	37.7%	26,268	27.1%	33.7%	86	39.8%	38.2%	19,917	28.8%	34.2%	96	43.2%	37.2%	16,545	33.0%	33.5%	38.7%						
	Upper	180	33.8%	91,532	55.1%	36.5%	114	36.1%	40.7%	54,966	56.6%	50.3%	66	30.6%	38.8%	36,566	53.0%	48.5%	36	16.2%	36.3%	21,047	42.0%	46.4%	34.8%						
	Unknown	0	0.0%	0	0.0%	0.1%	0	0.0%	0.1%	0	0.0%	0.1%	0	0.0%	0.1%	0	0.0%	0.1%	0	0.0%	0.4%	0	0.0%	0.6%	0.5%						
	Total	532	100%	166,129	100%	100%	316	100%	100%	97,088	100%	100%	216	100%	100%	69,041	100%	100%	222	100%	100%	50,066	100%	100%	100%						
REFINANCE	Low	5	1.0%	962	0.6%	1.9%	2	0.7%	1.1%	300	0.3%	0.8%	3	1.4%	1.4%	662	1.0%	1.1%	1	0.9%	1.8%	151	0.3%	1.2%	1.7%						
	Moderate	49	9.7%	9,318	5.4%	21.9%	27	9.1%	12.5%	4,591	4.4%	8.9%	22	10.5%	15.0%	4,727	6.8%	11.0%	14	12.5%	21.8%	4,357	9.3%	16.4%	24.4%						
	Middle	152	30.0%	39,131	22.5%	39.7%	87	29.2%	36.1%	22,437	21.4%	30.7%	65	31.1%	37.1%	16,694	24.1%	32.3%	30	26.8%	38.7%	12,095	25.8%	34.9%	38.7%						
	Upper	301	59.4%	124,532	71.6%	36.5%	182	61.1%	50.3%	77,275	73.9%	59.5%	119	56.9%	46.4%	47,257	68.2%	55.5%	66	58.9%	37.4%	29,928	63.8%	46.8%	34.8%						
	Unknown	0	0.0%	0	0.0%	0.1%	0	0.0%	0.1%	0	0.0%	0.1%	0	0.0%	0.0%	0	0.0%	0.0%	1	0.9%	0.3%	400	0.9%	0.6%	0.5%						
	Total	507	100%	173,943	100%	100%	298	100%	100%	104,603	100%	100%	209	100%	100%	69,340	100%	100%	112	100%	100%	46,931	100%	100%	100%						
HOME IMPROVEMENT	Low	0	0.0%	0	0.0%	1.9%	0	0.0%	1.2%	0	0.0%	0.8%	0	0.0%	1.1%	0	0.0%	0.9%	1	0.7%	1.0%	67	0.3%	0.7%	1.7%						
	Moderate	3	3.5%	400	3.0%	21.9%	0	0.0%	14.3%	0	0.0%	10.1%	3	4.0%	14.2%	400	3.4%	10.9%	14	10.1%	15.1%	1,279	5.7%	10.7%	24.4%						
	Middle	22	25.6%	2,374	17.8%	39.7%	4	36.4%	36.7%	467	32.5%	32.2%	18	24.0%	35.9%	1,907	16.1%	30.8%	38	27.5%	36.4%	5,292	23.7%	31.7%	38.7%						
	Upper	61	70.9%	10,534	79.2%	36.5%	7	63.6%	47.8%	969	67.5%	56.8%	54	72.0%	48.7%	9,565	80.6%	57.4%	85	61.6%	46.9%	15,730	70.3%	56.2%	34.8%						
	Unknown	0	0.0%	0	0.0%	0.1%	0	0.0%	0.0%	0	0.0%	0.1%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.5%	0	0.0%	0.7%	0.5%						
	Total	86	100%	13,308	100%	100%	11	100%	100%	1,436	100%	100%	75	100%	100%	11,872	100%	100%	138	100%	100%	22,368	100%	100%	100%						
MULTIFAMILY	Low	Multi-Family Units					0	0.0%	18.7%	0	0.0%	12.3%	0	0.0%	16.7%	0	0.0%	10.3%	0	0.0%	12.8%	0	0.0%	8.0%	6.5%						
	Moderate	5	62.5%	1,918	41.3%	22.7%	1	33.3%	30.2%	375	34.9%	23.3%	4	80.0%	33.3%	1,543	43.2%	12.6%	2	100.0%	34.7%	1,436	100.0%	28.0%	22.2%						
	Middle	3	37.5%	2,726	58.7%	40.8%	2	66.7%	33.0%	701	65.1%	39.4%	1	20.0%	32.5%	2,025	56.8%	17.6%	0	0.0%	26.0%	0	0.0%	22.5%	38.6%						
	Upper	0	0.0%	0	0.0%	29.3%	0	0.0%	18.1%	0	0.0%	25.1%	0	0.0%	17.5%	0	0.0%	59.5%	0	0.0%	23.7%	0	0.0%	40.0%	29.4%						
	Unknown	0	0.0%	0	0.0%	0.5%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	2.7%	0	0.0%	1.6%	3.3%						
	Total	8	100%	4,644	100%	100%	3	100%	100%	1,076	100%	100%	5	100%	100%	3,568	100%	100%	2	100%	100%	1,436	100%	100%	100%						
OTHER PURPOSE LOC	Low	4	1.0%	454	0.7%	1.9%	2	0.9%	0.8%	350	1.0%	0.6%	2	1.2%	0.8%	104	0.4%	0.7%	1	0.6%	0.7%	350	1.1%	0.5%	1.7%						
	Moderate	32	8.3%	2,633	4.3%	21.9%	21	9.4%	13.2%	1,555	4.6%	7.8%	11	6.8%	13.6%	1,078	3.9%	9.5%	17	10.1%	15.5%	1,617	4.9%	9.8%	24.4%						
	Middle	123	31.9%	16,779	27.3%	39.7%	76	33.9%	35.8%	10,651	31.7%	28.6%	47	29.2%	34.9%	6,128	21.9%	26.8%	44	26.2%	35.8%	6,957	21.1%	30.2%	38.7%						
	Upper	226	58.7%	41,681	67.7%	36.5%	125	55.8%	50.2%	21,069	62.7%	63.0%	101	62.7%	50.8%	20,612	73.8%	63.0%	104	61.9%	47.3%	23,469	71.1%	58.4%	34.8%						
	Unknown	0	0.0%	0	0.0%	0.1%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	2	1.2%	0.6%	625	1.9%	1.1%	0.5%						
	Total	385	100%	61,547	100%	100%	224	100%	100%	33,625	100%	100%	161	100%	100%	27,922	100%	100%	168	100%	100%	33,018	100%	100%	100%						

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2022 FFIEC Census Data; 2016-2020 ACS data

Geographic Distribution of HMDA Loans - Table 2 of 2

Assessment Area: FL Tampa

PRODUCT TYPE		Tract Income Levels		Bank Lending & Demographic Data												Bank & Aggregate Lending												Bank Lending & Demographic Data											
				2020, 2021						2020						2021						2022																	
				Bank				Owner Occupied Units	Count			Dollar			Count			Dollar			Count			Dollar			Owner Occupied Units												
				Count	%	Dollar \$ (000s)	\$ %		Bank	Agg	\$ (000s)	\$ %	Bank	Agg	Bank	Agg	\$ (000s)	\$ %	Bank	Agg	\$ (000s)	\$ %																	
OTHER PURPOSE CLOSED/EXEMPT	Low	2	8.0%	252	6.1%	1.9%	0	0.0%	1.1%	0	0.0%	1.1%	2	14.3%	1.5%	252	10.1%	0.8%	0	0.0%	1.3%	0	0.0%	0.6%	0	0.0%	1.7%												
	Moderate	8	32.0%	837	20.4%	21.9%	5	45.5%	17.0%	516	31.8%	10.4%	3	21.4%	14.5%	321	12.9%	6.5%	1	20.0%	17.9%	98	4.6%	8.6%	24.4%														
	Middle	9	36.0%	1,325	32.3%	39.7%	5	45.5%	35.3%	865	53.4%	23.6%	4	28.6%	35.1%	460	18.5%	21.8%	0	0.0%	34.5%	0	0.0%	22.8%	38.7%														
	Upper	6	24.0%	1,694	41.2%	36.5%	1	9.1%	46.6%	240	14.8%	64.9%	5	35.7%	48.7%	1,454	58.5%	70.8%	4	80.0%	45.5%	2,018	95.4%	66.2%	34.8%														
	Unknown	0	0.0%	0	0.0%	0.1%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.1%	0	0.0%	0.1%	0	0.0%	0.8%	0	0.0%	1.7%	0.5%														
	Total	25	100%	4,108	100%	100%	11	100%	100%	1,621	100%	100%	14	100%	100%	2,487	100%	100%	5	100%	100%	2,116	100%	100%	100%														
	PURPOSE NOT APPLICABLE	Low	0	0.0%	0	0.0%	1.9%	0	0.0%	2.3%	0	0.0%	1.9%	0	0.0%	2.4%	0	0.0%	2.1%	0	0.0%	2.7%	0	0.0%	1.6%	1.7%													
Moderate		0	0.0%	0	0.0%	21.9%	0	0.0%	24.0%	0	0.0%	17.2%	0	0.0%	26.8%	0	0.0%	21.3%	0	0.0%	30.2%	0	0.0%	21.9%	24.4%														
Middle		0	0.0%	0	0.0%	39.7%	0	0.0%	39.0%	0	0.0%	35.3%	0	0.0%	40.0%	0	0.0%	36.8%	0	0.0%	42.7%	0	0.0%	41.5%	38.7%														
Upper		0	0.0%	0	0.0%	36.5%	0	0.0%	34.7%	0	0.0%	45.5%	0	0.0%	30.8%	0	0.0%	39.8%	0	0.0%	24.0%	0	0.0%	34.5%	34.8%														
Unknown		0	0.0%	0	0.0%	0.1%	0	0.0%	0.1%	0	0.0%	0.1%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.3%	0	0.0%	0.5%	0.5%														
Total		0	0.0%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	100%														
HMDA TOTALS		Low	29	1.9%	4,732	1.1%	1.9%	15	1.7%	1.6%	2,383	1.0%	1.5%	14	2.1%	1.8%	2,349	1.3%	1.9%	18	2.8%	1.8%	3,238	2.1%	1.8%	1.7%													
	Moderate	232	15.0%	40,454	9.5%	21.9%	132	15.3%	16.0%	21,158	8.8%	12.0%	100	14.7%	17.5%	19,296	10.5%	13.1%	123	19.0%	22.3%	18,591	11.9%	18.0%	24.4%														
	Middle	508	32.9%	108,520	25.6%	39.7%	287	33.3%	36.9%	61,389	25.6%	32.4%	221	32.5%	37.5%	47,131	25.6%	32.2%	208	32.1%	37.5%	40,889	26.2%	32.8%	38.7%														
	Upper	774	50.2%	269,973	63.7%	36.5%	429	49.7%	45.5%	154,519	64.5%	54.1%	345	50.7%	43.2%	115,454	62.7%	52.7%	295	45.6%	38.0%	92,192	59.1%	46.7%	34.8%														
	Unknown	0	0.0%	0	0.0%	0.1%	0	0.0%	0.1%	0	0.0%	0.1%	0	0.0%	0.0%	0	0.0%	0.0%	3	0.5%	0.4%	1,025	0.7%	0.7%	0.5%														
	Total	1,543	100%	423,679	100%	100%	863	100%	100%	239,449	100%	100%	680	100%	100%	184,230	100%	100%	647	100%	100%	155,935	100%	100%	100%														

Assessment Area: FL Tampa

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2022 FFIEC Census Data; 2016-2020 ACS data

Assessment Area: FL Tampa

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2022 FFIEC Census Data; 2016-2020 ACS data

APPENDIX F – FULL SCOPE LENDING TABLES (Continued)

Geographic Distribution of Small Business & Small Farm Loans

Assessment Area: FL Tampa

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data										Bank & Aggregate Lending										Bank Lending & Demographic Data									
		2020, 2021					2020					2021					2022					2022									
		Bank		Total Businesses		Count	Count		Dollar		Count	Count		Dollar		Count	Count		Dollar		Total Businesses										
		Count	Dollar	Bank	Agg		Bank	Agg	Bank	Agg		Bank	Agg	Bank	Agg																
		#	%	\$ (000s)	\$ %		%	#	%	%		\$ 000s	\$ %	\$ %	#		%	%	\$ 000s	\$ %		\$ %	#	%	%	\$ 000s	\$ %	\$ %			
SMALL BUSINESSES	Low	113	5.7%	27,380	8.2%	4.1%	56	4.6%	4.7%	12,997	6.9%	6.6%	57	7.4%	4.5%	14,383	9.8%	6.6%	17	5.8%	3.2%	3,298	4.1%	4.7%	3.3%						
	Moderate	455	23.0%	69,683	20.8%	21.7%	269	22.3%	20.3%	37,122	19.8%	20.9%	186	24.1%	20.4%	32,561	22.2%	21.5%	63	21.6%	21.7%	19,590	24.4%	22.8%	23.2%						
	Middle	721	36.5%	132,101	39.5%	35.3%	445	36.9%	34.3%	74,656	39.7%	35.8%	276	35.8%	34.4%	57,445	39.2%	35.3%	124	42.5%	34.1%	35,127	43.8%	32.8%	35.4%						
	Upper	687	34.7%	104,955	31.4%	38.6%	435	36.1%	40.2%	62,967	33.5%	36.1%	252	32.7%	40.1%	41,988	28.7%	36.2%	80	27.4%	39.0%	19,471	24.3%	36.5%	36.5%						
	Unknown	1	0.1%	111	0.0%	0.3%	1	0.1%	0.2%	111	0.1%	0.3%	0	0.0%	0.2%	0	0.0%	0.3%	8	2.7%	1.8%	2,774	3.5%	3.1%	1.7%						
	Tr Unknown	0	0.0%	0	0.0%		0	0.0%	0.3%	0	0.0%	0.3%	0	0.0%	0.4%	0	0.0%	0.1%	0	0.0%	0.3%	0	0.0%	0.1%							
	Total	1,977	100%	334,230	100%	100%	1,206	100%	100%	187,853	100%	100%	771	100%	100%	146,377	100%	100%	292	100%	100%	80,260	100%	100%	100%						

Small Business & Small Farm Lending By Revenue & Loan Size

Assessment Area: FL Tampa

PRODUCT TYPE		Bank Lending & Demographic Data										Bank & Aggregate Lending										Bank Lending & Demographic Data									
		2020, 2021					2020					2021					2022														
		Bank		Dollar	Total Businesses	%	Count		Agg	Dollar		Agg	Count		Agg	Dollar		Agg	Count		Agg	Dollar		Agg	Total Businesses						
		#	%	\$ (000s)	\$ %		#	%		\$ (000s)	\$ %		#	%		\$ (000s)	\$ %		#	%		\$ (000s)	\$ %			#	%	\$ (000s)	\$ %		
SMALL BUSINESS	Revenue	\$1 Million or Less	1,198	60.6%	100,724	30.1%	94.0%	736	61.0%	42.4%	55,746	29.7%	25.4%	462	59.9%	46.7%	44,978	30.7%	28.5%	119	40.8%	52.4%	19,822	24.7%	35.0%	93.9%					
		Over \$1 Million	711	36.0%	229,869	68.8%	5.1%	432	35.8%		130,751	69.6%		279	36.2%		99,118	67.7%		171	58.6%		59,358	74.0%		5.0%					
		Total Rev. available	1,909	96.6%	330,593	98.9%	99.1%	1,168	96.8%		186,497	99.3%		741	96.1%		144,096	98.4%		290	99.3%		79,180	98.7%		98.9%					
		Rev. Not Known	68	3.4%	3,637	1.1%	0.9%	38	3.2%		1,356	0.7%		30	3.9%		2,281	1.6%		2	0.7%		1,080	1.3%		1.1%					
		Total	1,977	100%	334,230	100%	100%	1,206	100%		187,853	100%		771	100%		146,377	100%		292	100%		80,260	100%		100.0%					
	Loan Size	\$100,000 or Less	1,214	61.4%	45,919	13.7%		771	63.9%	90.4%	28,068	14.9%	37.0%	443	57.5%	94.1%	17,851	12.2%	41.8%	103	35.3%	96.0%	6,302	7.9%	49.3%						
		\$100,001 - \$250,000	338	17.1%	57,516	17.2%		194	16.1%	5.7%	32,213	17.1%	20.2%	144	18.7%	3.3%	25,303	17.3%	17.0%	90	30.8%	2.3%	17,381	21.7%	14.8%						
		\$250,001 - \$1 Million	425	21.5%	230,795	69.1%		241	20.0%	3.9%	127,572	67.9%	42.7%	184	23.9%	2.5%	103,223	70.5%	41.2%	99	33.9%	1.7%	56,577	70.5%	36.0%						
		Total	1,977	100%	334,230	100%		1,206	100%	100%	187,853	100%	100%	771	100%	100%	146,377	100%	100%	292	100%	100%	80,260	100%	100%						
	Loan Size & Rev \$1 Mill or Less	\$100,000 or Less	950	79.3%	32,949	32.7%		607	82.5%		20,320	36.5%		343	74.2%		12,629	28.1%		69	58.0%		3,803	19.2%							
		\$100,001 - \$250,000	150	12.5%	24,145	24.0%		74	10.1%		11,603	20.8%		76	16.5%		12,542	27.9%		26	21.8%		4,631	23.4%							
		\$250,001 - \$1 Million	98	8.2%	43,630	43.3%		55	7.5%		23,823	42.7%		43	9.3%		19,807	44.0%		24	20.2%		11,388	57.5%							
		Total	1,198	100%	100,724	100%		736	100%		55,746	100%		462	100%		44,978	100%		119	100%		19,822	100%							

APPENDIX F – FULL SCOPE LENDING TABLES (Continued)

Miami

Geographic Distribution of HMDA Loans - Table 1 of 2

Assessment Area: FL Miami

PRODUCT TYPE		Tract Income Levels		Bank Lending & Demographic Data										Bank & Aggregate Lending										Bank Lending & Demographic Data									
				2020, 2021					2020					2021					2022														
				Bank			Owner Occupied Units	Count		Dollar			Count		Dollar			Count		Dollar			Owner Occupied Units										
				Count	%	\$ (000s)		Bank	Agg	Bank	\$	%	Agg	Bank	%	\$ (000s)	Agg	Bank	%	Agg	Bank	%		Agg									
HOME PURCHASE	Low	0	0.0%	0	0.0%	2.0%	0	0.0%	1.8%	0	0.0%	1.2%	0	0.0%	2.0%	0	0.0%	1.3%	0	0.0%	2.9%	0	0.0%	2.0%	2.0%								
	Moderate	4	8.2%	1,242	3.4%	21.4%	1	4.8%	18.9%	233	1.5%	14.6%	3	10.7%	18.4%	1,009	4.8%	12.9%	3	16.7%	15.7%	644	4.1%	10.6%	18.3%								
	Middle	10	20.4%	5,107	13.9%	31.9%	3	14.3%	32.7%	1,534	9.9%	26.1%	7	25.0%	30.6%	3,573	17.0%	22.6%	6	33.3%	34.8%	4,483	28.6%	27.9%	33.1%								
	Upper	34	69.4%	29,964	81.8%	44.4%	17	81.0%	45.6%	13,801	88.6%	57.3%	17	60.7%	47.6%	16,163	76.8%	62.0%	9	50.0%	44.5%	10,528	67.3%	57.7%	45.3%								
	Unknown	1	2.0%	310	0.8%	0.2%	0	0.0%	0.9%	0	0.0%	0.9%	1	3.6%	1.4%	310	1.5%	1.1%	0	0.0%	2.1%	0	0.0%	1.8%	1.3%								
	Total	49	100%	36,623	100%	100%	21	100%	100%	15,568	100%	100%	28	100%	100%	21,055	100%	100%	18	100%	100%	15,655	100%	100%	100%								
REFINANCE	Low	0	0.0%	0	0.0%	2.0%	0	0.0%	0.9%	0	0.0%	0.6%	0	0.0%	1.1%	0	0.0%	0.8%	0	0.0%	2.2%	0	0.0%	1.2%	2.0%								
	Moderate	9	11.0%	1,406	3.8%	21.4%	7	13.7%	14.6%	1,101	5.0%	11.0%	2	6.5%	16.5%	305	2.1%	12.1%	0	0.0%	15.5%	0	0.0%	9.4%	18.3%								
	Middle	17	20.7%	5,057	13.8%	31.9%	12	23.5%	29.9%	4,311	19.7%	24.0%	5	16.1%	30.6%	746	5.1%	24.0%	2	13.3%	31.2%	705	10.9%	21.6%	33.1%								
	Upper	56	68.3%	30,122	82.3%	44.4%	32	62.7%	54.0%	16,420	75.2%	63.8%	24	77.4%	51.1%	13,702	92.9%	62.5%	13	86.7%	49.7%	5,761	89.1%	66.5%	45.3%								
	Unknown	0	0.0%	0	0.0%	0.2%	0	0.0%	0.5%	0	0.0%	0.6%	0	0.0%	0.6%	0	0.0%	0.6%	0	0.0%	1.3%	0	0.0%	1.2%	1.3%								
	Total	82	100%	36,585	100%	100%	51	100%	100%	21,832	100%	100%	31	100%	100%	14,753	100%	100%	15	100%	100%	6,466	100%	100%	100%								
HOME IMPROVEMENT	Low	0	0.0%	0	0.0%	2.0%	0	0.0%	1.2%	0	0.0%	0.9%	0	0.0%	0.9%	0	0.0%	0.8%	0	0.0%	1.0%	0	0.0%	0.7%	2.0%								
	Moderate	1	6.3%	30	1.5%	21.4%	0	0.0%	11.0%	0	0.0%	7.4%	1	7.7%	9.9%	30	1.9%	7.2%	2	5.7%	9.4%	140	2.4%	6.7%	18.3%								
	Middle	4	25.0%	430	21.9%	31.9%	1	33.3%	26.9%	100	28.6%	20.9%	3	23.1%	26.3%	330	20.5%	21.6%	7	20.0%	27.0%	1,096	18.7%	21.2%	33.1%								
	Upper	10	62.5%	1,432	73.0%	44.4%	2	66.7%	60.8%	250	71.4%	70.8%	8	61.5%	62.5%	1,182	73.3%	69.8%	26	74.3%	61.6%	4,635	78.9%	70.5%	45.3%								
	Unknown	1	6.3%	70	3.6%	0.2%	0	0.0%	0.1%	0	0.0%	0.0%	1	7.7%	0.4%	70	4.3%	0.7%	0	0.0%	1.0%	0	0.0%	1.0%	1.3%								
	Total	16	100%	1,962	100%	100%	3	100%	100%	350	100%	100%	13	100%	100%	1,612	100%	100%	35	100%	100%	5,871	100%	100%	100%								
MULTI-FAMILY	Low	0	0.0%	0	0.0%	Multi-Family Units		0	0.0%	17.5%	0	0.0%	12.2%	0	0.0%	18.5%	0	0.0%	5.2%	0	0.0%	10.6%	0	0.0%	8.6%	5.9%							
	Moderate	0	0.0%	0	0.0%	28.0%	0	0.0%	40.2%	0	0.0%	33.8%	0	0.0%	48.7%	0	0.0%	53.4%	0	0.0%	50.6%	0	0.0%	38.4%	27.9%								
	Middle	0	0.0%	0	0.0%	26.6%	0	0.0%	23.7%	0	0.0%	22.8%	0	0.0%	20.3%	0	0.0%	21.8%	0	0.0%	23.8%	0	0.0%	31.9%	29.6%								
	Upper	0	0.0%	0	0.0%	37.4%	0	0.0%	17.5%	0	0.0%	30.9%	0	0.0%	12.5%	0	0.0%	19.6%	0	0.0%	13.2%	0	0.0%	16.6%	34.0%								
	Unknown	0	0.0%	0	0.0%	1.3%	0	0.0%	1.0%	0	0.0%	0.3%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	1.7%	0	0.0%	4.5%	2.7%								
	Total	0	0.0%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	100%								
OTHER PURPOSE LOC	Low	1	1.2%	53	0.2%	2.0%	1	2.0%	0.6%	53	0.3%	0.3%	0	0.0%	1.0%	0	0.0%	0.4%	0	0.0%	0.8%	0	0.0%	0.4%	2.0%								
	Moderate	8	9.9%	1,096	4.0%	21.4%	6	12.2%	9.9%	731	4.7%	10.3%	2	6.3%	8.6%	365	3.1%	5.4%	1	3.4%	7.6%	75	1.0%	4.4%	18.3%								
	Middle	13	16.0%	3,048	11.1%	31.9%	9	18.4%	26.6%	1,825	11.8%	18.0%	4	12.5%	24.8%	1,223	10.2%	17.3%	6	20.7%	26.4%	819	11.3%	16.6%	33.1%								
	Upper	59	72.8%	23,180	84.7%	44.4%	33	67.3%	62.8%	12,818	83.1%	71.3%	26	81.3%	65.3%	10,362	86.7%	76.8%	22	75.9%	64.0%	6,351	87.7%	77.5%	45.3%								
	Unknown	0	0.0%	0	0.0%	0.2%	0	0.0%	0.2%	0	0.0%	0.1%	0	0.0%	0.3%	0	0.0%	0.1%	0	0.0%	1.2%	0	0.0%	1.1%	1.3%								
	Total	81	100%	27,377	100%	100%	49	100%	100%	15,427	100%	100%	32	100%	100%	11,950	100%	100%	29	100%	100%	7,245	100%	100%	100%								

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2022 FFIEC Census Data; 2016-2020 ACS data

Geographic Distribution of HMDA Loans - Table 2 of 2

Assessment Area: FL Miami

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data					Bank & Aggregate Lending										Bank Lending & Demographic Data								
		2020, 2021					2020					2021					2022								
		Bank				Owner Occupied Units	Count			Dollar		Count			Dollar		Count			Dollar			Owner Occupied Units		
		Count		Dollar		#	%	Bank	Agg	\$ (000s)	\$ %	\$ %	#	%	\$ (000s)	\$ %	#	%	\$ (000s)	\$ %	#	%	\$ %		
		#	%	\$ (000s)	\$ %																			Bank	Agg
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	0	0.0%	2.0%	0	0.0%	0.9%	0	0.0%	0.1%	0	0.0%	0.7%	0	0.0%	0.1%	0	0.0%	0.9%	0	0.0%	0.1%	2.0%
	Moderate	1	50.0%	150	22.7%	21.4%	0	0.0%	11.6%	0	0.0%	8.1%	1	100.0%	11.1%	150	100.0%	4.5%	0	0.0%	10.2%	0	0.0%	1.7%	18.3%
	Middle	0	0.0%	0	0.0%	31.9%	0	0.0%	25.1%	0	0.0%	7.6%	0	0.0%	18.8%	0	0.0%	5.0%	1	25.0%	23.0%	71	3.5%	11.9%	33.1%
	Upper	1	50.0%	510	77.3%	44.4%	1	100.0%	61.5%	510	100.0%	83.7%	0	0.0%	69.0%	0	0.0%	89.4%	3	75.0%	64.2%	1,962	96.5%	85.3%	45.3%
	Unknown	0	0.0%	0	0.0%	0.2%	0	0.0%	0.9%	0	0.0%	0.6%	0	0.0%	0.4%	0	0.0%	0.9%	0	0.0%	1.7%	0	0.0%	1.0%	1.3%
	Total	2	100%	660	100%	100%	1	100%	100%	510	100%	100%	1	100%	100%	150	100%	100%	4	100%	100%	2,033	100%	100%	100%
PURPOSE NOT APPLICABLE	Low	0	0.0%	0	0.0%	2.0%	0	0.0%	1.5%	0	0.0%	1.0%	0	0.0%	2.4%	0	0.0%	1.7%	0	0.0%	2.2%	0	0.0%	0.6%	2.0%
	Moderate	0	0.0%	0	0.0%	21.4%	0	0.0%	22.9%	0	0.0%	18.4%	0	0.0%	27.3%	0	0.0%	21.5%	0	0.0%	20.9%	0	0.0%	13.8%	18.3%
	Middle	0	0.0%	0	0.0%	31.9%	0	0.0%	39.3%	0	0.0%	34.0%	0	0.0%	40.1%	0	0.0%	36.3%	0	0.0%	34.6%	0	0.0%	31.5%	33.1%
	Upper	0	0.0%	0	0.0%	44.4%	0	0.0%	36.1%	0	0.0%	46.3%	0	0.0%	29.7%	0	0.0%	39.6%	0	0.0%	41.5%	0	0.0%	53.3%	45.3%
	Unknown	0	0.0%	0	0.0%	0.2%	0	0.0%	0.2%	0	0.0%	0.2%	0	0.0%	0.5%	0	0.0%	0.8%	0	0.0%	0.8%	0	0.0%	0.7%	1.3%
	Total	0	0.0%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	100%
HMDA TOTALS	Low	1	0.4%	53	0.1%	2.0%	1	0.8%	1.3%	53	0.1%	1.4%	0	0.0%	1.6%	0	0.0%	1.4%	0	0.0%	2.5%	0	0.0%	2.2%	2.0%
	Moderate	23	10.0%	3,924	3.8%	21.4%	14	11.2%	16.6%	2,065	3.8%	13.8%	9	8.6%	17.3%	1,859	3.8%	15.5%	6	5.9%	15.0%	859	2.3%	11.8%	18.3%
	Middle	44	19.1%	13,642	13.2%	31.9%	25	20.0%	31.3%	7,770	14.5%	24.6%	19	18.1%	30.3%	5,872	11.9%	22.4%	22	21.8%	32.7%	7,174	19.2%	25.4%	33.1%
	Upper	160	69.6%	85,208	82.6%	44.4%	85	68.0%	50.1%	43,799	81.6%	59.6%	75	71.4%	49.9%	41,409	83.6%	59.9%	73	72.3%	48.0%	29,237	78.4%	58.9%	45.3%
	Unknown	2	0.9%	380	0.4%	0.2%	0	0.0%	0.7%	0	0.0%	0.7%	2	1.9%	0.9%	380	0.8%	0.8%	0	0.0%	1.7%	0	0.0%	1.8%	1.3%
	Total	230	100%	103,207	100%	100%	125	100%	100%	53,687	100%	100%	105	100%	100%	49,520	100%	100%	101	100%	100%	37,270	100%	100%	100%

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2022 FFIEC Census Data; 2016-2020 ACS data

APPENDIX F – FULL SCOPE LENDING TABLES (Continued)

Borrower Distribution of HMDA Loans - Table 1 of 2

Assessment Area: FL Miami

PRODUCT TYPE		Bank Lending & Demographic Data										Bank & Aggregate Lending										Bank Lending & Demographic Data									
		2020, 2021					2020					2021					2022														
		Bank		Families by Family Income %	Count		Dollar		Count		Dollar		Count		Dollar		Count		Dollar		Families by Family Income %										
Count	Dollar	Bank	%		Agg	Bank	%	Agg	Bank	%	Agg	Bank	%	Agg	Bank	%	Agg	Bank	%	Agg											
HOME PURCHASE	Low	0	0.0%	0	0.0%	24.0%	0	0.0%	0.5%	0	0.0%	0.2%	0	0.0%	0.5%	0	0.0%	0.3%	0	0.0%	0.6%	0	0.0%	0.3%	23.1%						
	Moderate	4	8.2%	692	1.9%	16.6%	1	4.8%	5.7%	138	0.9%	2.9%	3	10.7%	4.4%	554	2.6%	1.8%	2	11.1%	3.0%	300	1.9%	1.1%	17.3%						
	Middle	5	10.2%	1,228	3.4%	16.9%	2	9.5%	19.9%	571	3.7%	14.0%	3	10.7%	16.5%	657	3.1%	10.0%	0	0.0%	12.2%	0	0.0%	6.8%	17.7%						
	Upper	40	81.6%	34,703	94.8%	42.5%	18	85.7%	59.6%	14,859	95.4%	68.2%	22	78.6%	58.7%	19,844	94.2%	67.0%	16	88.9%	61.1%	15,355	98.1%	68.2%	42.0%						
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	14.3%	0	0.0%	14.8%	0	0.0%	19.9%	0	0.0%	20.9%	0	0.0%	23.1%	0	0.0%	23.5%	0.0%						
	Total	49	100%	36,623	100%	100%	21	100%	100%	15,568	100%	100%	28	100%	100%	21,055	100%	100%	18	100%	100%	15,655	100%	100%	100%						
REFINANCE	Low	2	2.4%	190	0.5%	24.0%	2	3.9%	1.3%	190	0.9%	0.7%	0	0.0%	1.3%	0	0.0%	0.7%	1	6.7%	2.8%	22	0.3%	1.6%	23.1%						
	Moderate	2	2.4%	166	0.5%	16.6%	0	0.0%	4.8%	0	0.0%	2.5%	2	6.5%	6.0%	166	1.1%	3.1%	0	0.0%	8.1%	0	0.0%	3.5%	17.3%						
	Middle	8	9.8%	1,683	4.6%	16.9%	4	7.8%	13.5%	816	3.7%	9.0%	4	12.9%	15.6%	867	5.9%	10.3%	1	6.7%	16.5%	196	3.0%	9.3%	17.7%						
	Upper	65	79.3%	33,316	91.1%	42.5%	41	80.4%	62.0%	19,885	91.1%	68.2%	24	77.4%	57.1%	13,431	91.0%	65.3%	13	86.7%	53.6%	6,248	96.6%	62.6%	42.0%						
	Unknown	5	6.1%	1,230	3.4%	0.0%	4	7.8%	18.5%	941	4.3%	19.6%	1	3.2%	19.9%	289	2.0%	20.6%	0	0.0%	19.1%	0	0.0%	23.0%	0.0%						
	Total	82	100%	36,585	100%	100%	51	100%	100%	21,832	100%	100%	31	100%	100%	14,753	100%	100%	15	100%	100%	6,466	100%	100%	100%						
HOME IMPROVEMENT	Low	2	12.5%	100	5.1%	24.0%	0	0.0%	1.6%	0	0.0%	0.9%	2	15.4%	1.4%	100	6.2%	0.7%	0	0.0%	1.7%	0	0.0%	0.9%	23.1%						
	Moderate	2	12.5%	130	6.6%	16.6%	1	33.3%	5.1%	100	28.6%	2.8%	1	7.7%	3.8%	30	1.9%	2.0%	1	2.9%	3.8%	215	3.7%	1.8%	17.3%						
	Middle	1	6.3%	120	6.1%	16.9%	0	0.0%	10.4%	0	0.0%	6.4%	1	7.7%	11.7%	120	7.4%	7.4%	2	5.7%	11.1%	140	2.4%	5.5%	17.7%						
	Upper	11	68.8%	1,612	82.2%	42.5%	2	66.7%	79.1%	250	71.4%	84.7%	9	69.2%	78.8%	1,362	84.5%	82.7%	31	88.6%	79.7%	5,388	91.8%	86.1%	42.0%						
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	3.8%	0	0.0%	5.3%	0	0.0%	4.4%	0	0.0%	7.2%	1	2.9%	3.6%	128	2.2%	5.8%	0.0%						
	Total	16	100%	1,962	100%	100%	3	100%	100%	350	100%	100%	13	100%	100%	1,612	100%	100%	35	100%	100%	5,871	100%	100%	100%						
MULTI FAMILY	Low	0	0.0%	0	0.0%	24.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	23.1%						
	Moderate	0	0.0%	0	0.0%	16.6%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	17.3%						
	Middle	0	0.0%	0	0.0%	16.9%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.4%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	17.7%						
	Upper	0	0.0%	0	0.0%	42.5%	0	0.0%	1.0%	0	0.0%	0.1%	0	0.0%	0.4%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	42.0%						
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	99.0%	0	0.0%	99.9%	0	0.0%	99.1%	0	0.0%	100.0%	0	0.0%	100.0%	0	0.0%	100.0%	0.0%						
	Total	0	0.0%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	100%						
OTHER PURPOSE LOC	Low	1	1.2%	105	0.4%	24.0%	1	2.0%	3.1%	105	0.7%	2.3%	0	0.0%	1.5%	0	0.0%	1.2%	1	3.4%	1.2%	75	1.0%	1.5%	23.1%						
	Moderate	2	2.5%	115	0.4%	16.6%	1	2.0%	4.8%	25	0.2%	2.0%	1	3.1%	3.6%	90	0.8%	1.5%	2	6.9%	3.5%	276	3.8%	1.7%	17.3%						
	Middle	7	8.6%	961	3.5%	16.9%	5	10.2%	10.0%	611	4.0%	4.4%	2	6.3%	10.5%	350	2.9%	4.7%	3	10.3%	9.4%	137	1.9%	3.7%	17.7%						
	Upper	69	85.2%	26,021	95.0%	42.5%	41	83.7%	77.2%	14,636	94.9%	83.8%	28	87.5%	78.3%	11,385	95.3%	87.3%	23	79.3%	79.2%	6,757	93.3%	84.2%	42.0%						
	Unknown	2	2.5%	175	0.6%	0.0%	1	2.0%	4.9%	50	0.3%	7.5%	1	3.1%	6.1%	125	1.0%	5.3%	0	0.0%	6.7%	0	0.0%	8.9%	0.0%						
	Total	81	100%	27,377	100%	100%	49	100%	100%	15,427	100%	100%	32	100%	100%	11,950	100%	100%	29	100%	100%	7,245	100%	100%	100%						

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2022 FFIEC Census Data; 2016-2020 ACS data

Borrower Distribution of HMDA Loans - Table 2 of 2

Assessment Area: FL Miami

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data														Bank & Aggregate Lending														Bank Lending & Demographic Data									
		2020, 2021						2020						2021						2022						2022													
		Bank				Families by Family Income %	Count			Dollar			Count			Dollar			Count			Dollar			Families by Family Income %														
		Count		Dollar			Bank	Agg	\$ (000s)	\$ %	\$ %	Bank	Agg	\$ (000s)	\$ %	\$ %	Bank	Agg	\$ (000s)	\$ %	\$ %																		
		#	%	\$ (000s)	\$ %																	#	%	\$ (000s)		\$ %	#	%	\$ (000s)	\$ %	#	%	\$ (000s)	\$ %					
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	0	0.0%	24.0%	0	0.0%	0.4%	0	0.0%	0.1%	0	0.0%	1.8%	0	0.0%	0.4%	0	0.0%	1.5%	0	0.0%	0.8%	23.1%														
	Moderate	0	0.0%	0	0.0%	16.6%	0	0.0%	6.5%	0	0.0%	1.1%	0	0.0%	4.5%	0	0.0%	0.6%	1	25.0%	5.2%	71	3.5%	0.7%	17.3%														
	Middle	0	0.0%	0	0.0%	16.9%	0	0.0%	12.5%	0	0.0%	3.0%	0	0.0%	10.2%	0	0.0%	1.6%	0	0.0%	9.3%	0	0.0%	1.3%	17.7%														
	Upper	2	100.0%	660	100.0%	42.5%	1	100.0%	67.4%	510	100.0%	69.8%	1	100.0%	69.7%	150	100.0%	67.6%	3	75.0%	64.6%	1,962	96.5%	65.5%	42.0%														
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	13.2%	0	0.0%	26.0%	0	0.0%	13.7%	0	0.0%	29.9%	0	0.0%	19.5%	0	0.0%	31.8%	0.0%														
	Total	2	100%	660	100%	100%	1	100%	100%	510	100%	100%	1	100%	100%	150	100%	100%	4	100%	100%	2,033	100%	100%	100%														
	PURPOSE NOT APPLICABLE	Low	0	0.0%	0	0.0%	24.0%	0	0.0%	0.3%	0	0.0%	0.1%	0	0.0%	0.2%	0	0.0%	0.0%	0	0.0%	0.5%	0	0.0%	0.1%	23.1%													
Moderate		0	0.0%	0	0.0%	16.6%	0	0.0%	0.7%	0	0.0%	0.4%	0	0.0%	0.4%	0	0.0%	0.3%	0	0.0%	1.4%	0	0.0%	0.8%	17.3%														
Middle		0	0.0%	0	0.0%	16.9%	0	0.0%	1.5%	0	0.0%	1.6%	0	0.0%	1.4%	0	0.0%	1.2%	0	0.0%	0.8%	0	0.0%	0.8%	17.7%														
Upper		0	0.0%	0	0.0%	42.5%	0	0.0%	1.7%	0	0.0%	2.2%	0	0.0%	1.1%	0	0.0%	1.4%	0	0.0%	1.1%	0	0.0%	1.5%	42.0%														
Unknown		0	0.0%	0	0.0%	0.0%	0	0.0%	95.8%	0	0.0%	95.7%	0	0.0%	96.9%	0	0.0%	97.1%	0	0.0%	96.2%	0	0.0%	96.7%	0.0%														
Total		0	0.0%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	100%														
HMDA TOTALS		Low	5	2.2%	395	0.4%	24.0%	3	2.4%	0.9%	295	0.5%	0.5%	2	1.9%	0.9%	100	0.2%	0.4%	2	2.0%	1.4%	97	0.3%	0.7%	23.1%													
	Moderate	10	4.3%	1,103	1.1%	16.6%	3	2.4%	5.0%	263	0.5%	2.5%	7	6.7%	5.1%	840	1.7%	2.1%	6	5.9%	4.6%	862	2.3%	1.6%	17.3%														
	Middle	21	9.1%	3,992	3.9%	16.9%	11	8.8%	15.6%	1,998	3.7%	10.4%	10	9.5%	15.7%	1,994	4.0%	8.9%	6	5.9%	13.1%	473	1.3%	6.5%	17.7%														
	Upper	187	81.3%	96,312	93.3%	42.5%	103	82.4%	59.5%	50,140	93.4%	63.9%	84	80.0%	58.2%	46,172	93.2%	61.1%	86	85.1%	60.1%	35,710	95.8%	61.8%	42.0%														
	Unknown	7	3.0%	1,405	1.4%	0.0%	5	4.0%	18.9%	991	1.8%	22.7%	2	1.9%	20.0%	414	0.8%	27.4%	1	1.0%	20.9%	128	0.3%	29.5%	0.0%														
	Total	230	100%	103,207	100%	100%	125	100%	100%	53,687	100%	100%	105	100%	100%	49,520	100%	100%	101	100%	100%	37,270	100%	100%	100%														

Assessment Area: FL Miami

Assessment Area: FL Miami196

APPENDIX F – FULL SCOPE LENDING TABLES (Continued)

Columbus Multistate MSA

Geographic Distribution of HMDA Loans - Table 1 of 2
Assessment Area: Multi Columbus

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data										Bank & Aggregate Lending										Bank Lending & Demographic Data									
		2020, 2021					2020					2021					2022					2022					2022				
		Bank				Owner Occupied Units %	Count			Dollar			Count			Dollar			Count			Dollar			Count			Dollar			Owner Occupied Units %
		Count #	%	\$ (000s)	\$ %		Bank #	%	Agg %	Bank \$ (000s)	\$ %	Agg \$ %	Bank #	%	Agg %	Bank \$ (000s)	\$ %	Agg \$ %	Bank #	%	Agg %	Bank \$ (000s)	\$ %	Agg \$ %	Bank #	%	Agg %	Bank \$ (000s)	\$ %	Agg \$ %	
HOME PURCHASE	Low	10	1.0%	1,163	0.5%	3.0%	3	0.6%	0.7%	224	0.2%	0.4%	7	1.3%	1.9%	939	0.8%	1.0%	4	1.4%	1.8%	415	0.6%	0.8%	4	1.4%	1.8%	415	0.6%	0.8%	4.9%
	Moderate	119	11.4%	16,195	6.9%	24.2%	47	9.0%	12.3%	6,078	5.4%	7.9%	72	13.8%	14.9%	10,117	8.2%	9.6%	47	16.2%	15.7%	5,870	8.3%	9.6%	47	16.2%	15.7%	5,870	8.3%	9.6%	22.0%
	Middle	279	26.7%	47,025	20.0%	29.7%	137	26.3%	27.4%	21,659	19.3%	22.2%	142	27.2%	26.8%	25,366	20.5%	22.2%	66	22.8%	32.4%	10,342	14.7%	27.4%	66	22.8%	32.4%	10,342	14.7%	27.4%	31.2%
	Upper	636	60.9%	171,204	72.7%	43.1%	334	64.1%	59.6%	83,999	75.0%	69.5%	302	57.7%	56.4%	87,205	70.5%	67.2%	173	59.7%	50.1%	53,898	76.4%	62.2%	173	59.7%	50.1%	53,898	76.4%	62.2%	41.8%
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.1%
	Total	1,044	100%	235,587	100%	100%	521	100%	100%	111,960	100%	100%	523	100%	100%	123,627	100%	100%	290	100%	100%	70,525	100%	100%	290	100%	100%	70,525	100%	100%	100%
REFINANCE	Low	4	0.5%	243	0.1%	3.0%	1	0.2%	0.2%	62	0.1%	0.1%	3	1.0%	0.4%	181	0.3%	0.2%	2	1.6%	2.3%	54	0.2%	1.3%	2	1.6%	2.3%	54	0.2%	1.3%	4.9%
	Moderate	44	5.4%	3,406	1.9%	24.2%	24	4.7%	9.0%	1,929	1.7%	5.6%	20	6.6%	11.7%	1,477	2.2%	7.2%	12	9.8%	14.3%	1,084	4.8%	8.7%	12	9.8%	14.3%	1,084	4.8%	8.7%	22.0%
	Middle	115	14.2%	17,106	9.4%	29.7%	69	13.5%	21.4%	10,741	9.2%	17.2%	46	15.2%	23.3%	6,365	9.6%	18.8%	27	22.0%	33.5%	2,809	12.6%	28.6%	27	22.0%	33.5%	2,809	12.6%	28.6%	31.2%
	Upper	649	79.9%	162,070	88.6%	43.1%	416	81.6%	69.3%	104,064	89.1%	77.1%	233	77.2%	64.5%	58,006	87.8%	73.8%	81	65.9%	49.8%	18,363	82.0%	61.3%	81	65.9%	49.8%	18,363	82.0%	61.3%	41.8%
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	1	0.8%	0.2%	72	0.3%	0.1%	1	0.8%	0.2%	72	0.3%	0.1%	0.1%
	Total	812	100%	182,825	100%	100%	510	100%	100%	116,796	100%	100%	302	100%	100%	66,029	100%	100%	123	100%	100%	22,382	100%	100%	123	100%	100%	22,382	100%	100%	100%
HOME IMPROVEMENT	Low	1	2.7%	61	1.8%	3.0%	0	0.0%	0.0%	0	0.0%	0.0%	1	3.1%	3.2%	61	2.1%	1.7%	4	5.9%	3.9%	314	4.8%	2.9%	4	5.9%	3.9%	314	4.8%	2.9%	4.9%
	Moderate	4	10.8%	155	4.6%	24.2%	0	0.0%	13.3%	0	0.0%	7.3%	4	12.5%	10.3%	155	5.4%	4.9%	3	4.4%	12.1%	174	2.6%	9.2%	3	4.4%	12.1%	174	2.6%	9.2%	22.0%
	Middle	7	18.9%	612	18.1%	29.7%	1	20.0%	24.8%	90	17.9%	29.1%	6	18.8%	28.2%	522	18.1%	24.8%	7	10.3%	19.0%	379	5.8%	11.7%	7	10.3%	19.0%	379	5.8%	11.7%	31.2%
	Upper	25	67.6%	2,554	75.5%	43.1%	4	80.0%	61.9%	413	82.1%	63.6%	21	65.6%	58.3%	2,141	74.4%	68.6%	54	79.4%	64.9%	5,710	86.8%	76.2%	54	79.4%	64.9%	5,710	86.8%	76.2%	41.8%
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.1%
	Total	37	100%	3,382	100%	100%	5	100%	100%	503	100%	100%	32	100%	100%	2,879	100%	100%	68	100%	100%	6,577	100%	100%	68	100%	100%	6,577	100%	100%	100%
MULTIFAMILY	Low	3	27.3%	852	12.8%	20.3%	3	37.5%	12.3%	852	30.7%	1.6%	0	0.0%	16.4%	0	0.0%	17.6%	0	0.0%	13.7%	0	0.0%	2.9%	0	0.0%	13.7%	0	0.0%	2.9%	17.4%
	Moderate	1	9.1%	121	1.8%	23.5%	1	12.5%	41.5%	121	4.4%	56.3%	0	0.0%	35.8%	0	0.0%	30.5%	1	20.0%	33.3%	518	31.4%	28.8%	1	20.0%	33.3%	518	31.4%	28.8%	25.7%
	Middle	5	45.5%	5,280	79.4%	31.9%	2	25.0%	33.8%	1,409	50.7%	32.3%	3	100.0%	25.4%	3,871	100.0%	30.1%	1	20.0%	27.5%	314	19.1%	16.1%	1	20.0%	27.5%	314	19.1%	16.1%	23.5%
	Upper	2	18.2%	396	6.0%	24.1%	2	25.0%	12.3%	396	14.3%	9.7%	0	0.0%	22.4%	0	0.0%	21.8%	3	60.0%	23.5%	816	49.5%	29.1%	3	60.0%	23.5%	816	49.5%	29.1%	29.2%
	Unknown	0	0.0%	0	0.0%	0.2%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	2.0%	0	0.0%	23.1%	0	0.0%	2.0%	0	0.0%	23.1%	4.2%
	Total	11	100%	6,649	100%	100%	8	100%	100%	2,778	100%	100%	3	100%	100%	3,871	100%	100%	5	100%	100%	1,648	100%	100%	5	100%	100%	1,648	100%	100%	100%
OTHER PURPOSE LOC	Low	2	0.9%	135	0.6%	3.0%	1	0.9%	0.6%	100	0.8%	0.6%	1	1.0%	0.6%	35	0.3%	0.2%	0	0.0%	0.5%	0	0.0%	0.2%	0	0.0%	0.5%	0	0.0%	0.2%	4.9%
	Moderate	21	9.7%	1,254	5.2%	24.2%	16	13.9%	13.0%	893	7.1%	7.0%	5	5.0%	5.9%	361	3.1%	3.2%	5	6.4%	7.4%	353	4.3%	4.4%	5	6.4%	7.4%	353	4.3%	4.4%	22.0%
	Middle	36	16.7%	3,480	14.4%	29.7%	19	16.5%	19.5%	1,419	11.2%	13.9%	17	16.8%	19.5%	2,061	17.9%	18.2%	10	12.8%	19.8%	760	9.4%	18.2%	10	12.8%	19.8%	760	9.4%	18.2%	31.2%
	Upper	157	72.7%	19,259	79.8%	43.1%	79	68.7%	66.9%	10,226	80.9%	78.6%	78	77.2%	74.0%	9,033	78.6%	78.4%	63	80.8%	72.3%	7,014	86.3%	77.2%	63	80.8%	72.3%	7,014	86.3%	77.2%	41.8%
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.1%
	Total	216	100%	24,128	100%	100%	115	100%	100%	12,638	100%	100%	101	100%	100%	11,490	100%	100%	78	100%	100%	8,127	100%	100%	78	100%	100%	8,127	100%	100%	100%

Originations & Purchases
Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2022 FFIEC Census Data; 2016-2020 ACS data

Geographic Distribution of HMDA Loans - Table 2 of 2
Assessment Area: Multi Columbus

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data										Bank & Aggregate Lending										Bank Lending & Demographic Data									
		2020, 2021					2020					2021					2022														
		Bank				Owner Occupied Units	Count			Dollar		Count			Dollar		Count			Dollar		Owner Occupied Units									
		Count	Dollar				Bank	Agg	Dollar	Bank	Agg	Count	Agg	Dollar	Bank	Agg	Count	Agg	Dollar												
		#	%	\$ (000s)	\$ %	#	%	\$ (000s)	\$ %	#	%	\$ (000s)	\$ %	#	%	\$ (000s)	\$ %	#	%	\$ (000s)	\$ %										
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	0	0.0%	3.0%	0	0.0%	1.2%	0	0.0%	0.6%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	4.0%	0	0.0%	2.0%	4.9%						
	Moderate	5	15.6%	359	7.2%	24.2%	4	21.1%	22.1%	329	10.4%	11.9%	1	7.7%	5.6%	30	1.6%	2.7%	1	7.7%	9.0%	105	4.2%	11.9%	22.0%						
	Middle	8	25.0%	1,058	21.2%	29.7%	3	15.8%	32.6%	319	10.1%	32.0%	5	38.5%	44.4%	739	40.3%	36.0%	3	23.1%	29.0%	333	13.5%	14.1%	31.2%						
	Upper	19	59.4%	3,585	71.7%	43.1%	12	63.2%	44.2%	2,520	79.5%	55.5%	7	53.8%	50.0%	1,065	58.1%	61.3%	8	61.5%	56.0%	1,997	80.7%	71.3%	41.8%						
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	1	7.7%	2.0%	40	1.6%	0.6%	0.1%						
	Total	32	100%	5,002	100%	100%	19	100%	100%	3,168	100%	100%	13	100%	100%	1,834	100%	100%	13	100%	100%	2,475	100%	100%	100%						
	PURPOSE NOT APPLICABLE	Low	0	0.0%	0	0.0%	3.0%	0	0.0%	1.8%	0	0.0%	0.9%	0	0.0%	0.5%	0	0.0%	0.1%	0	0.0%	2.9%	0	0.0%	1.5%	4.9%					
Moderate		0	0.0%	0	0.0%	24.2%	0	0.0%	26.0%	0	0.0%	17.4%	0	0.0%	22.2%	0	0.0%	18.5%	0	0.0%	25.4%	0	0.0%	13.9%	22.0%						
Middle		0	0.0%	0	0.0%	29.7%	0	0.0%	27.0%	0	0.0%	22.2%	0	0.0%	39.9%	0	0.0%	34.7%	0	0.0%	37.0%	0	0.0%	36.7%	31.2%						
Upper		0	0.0%	0	0.0%	43.1%	0	0.0%	45.1%	0	0.0%	59.5%	0	0.0%	37.4%	0	0.0%	46.7%	0	0.0%	34.8%	0	0.0%	47.9%	41.8%						
Unknown		0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.1%						
Total		0	0.0%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	100%						
HMDA TOTALS		Low	20	9.9%	2,454	0.5%	3.0%	8	0.7%	0.6%	1,238	0.5%	0.3%	12	1.2%	1.3%	1,216	0.6%	1.8%	10	1.7%	2.0%	783	0.7%	1.2%	4.9%					
	Moderate	194	9.0%	21,490	4.7%	24.2%	92	7.8%	11.9%	9,350	3.8%	9.5%	102	10.5%	13.5%	12,140	5.8%	10.0%	69	12.0%	15.2%	8,104	7.3%	10.9%	22.0%						
	Middle	450	20.9%	74,561	16.3%	29.7%	231	19.6%	24.5%	35,637	14.4%	20.4%	219	22.5%	25.4%	38,924	18.6%	21.5%	114	19.8%	32.0%	14,937	13.4%	26.4%	31.2%						
	Upper	1,488	69.1%	359,068	78.5%	43.1%	847	71.9%	63.0%	201,618	81.3%	69.7%	641	65.8%	59.8%	157,450	75.1%	66.7%	382	66.2%	50.7%	87,798	78.6%	59.6%	41.8%						
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	2	0.3%	0.1%	112	0.1%	1.9%	0.1%						
	Total	2,152	100%	457,573	100%	100%	1,178	100%	100%	247,843	100%	100%	974	100%	100%	209,730	100%	100%	577	100%	100%	111,734	100%	100%	100%						

Assessment Area: Multi Columbus

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2022 FFIEC Census Data; 2016-2020 ACS data

Assessment Area: Multi Columbus

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2022 FFIEC Census Data; 2016-2020 ACS data

Geographic Distribution of Small Business & Small Farm Loans

Assessment Area: Multi Columbus

PRODUCT TYPE		Bank Lending & Demographic Data														Bank Lending & Demographic Data													
		2020, 2021					Bank & Aggregate Lending										2022												
							2020					2021																	
		Count		Bank		Total Businesses	Count		Bank			Agg		Count		Bank			Agg		Count		Bank			Agg		Total Businesses	
#	%	\$ (000s)	\$ %	#	%		Agg	\$ (000s)	\$ %	Agg	\$ %	#	%	Agg	\$ (000s)	\$ %	Agg	\$ %	#	%	Agg	\$ (000s)	\$ %	Agg	\$ %	%			
SMALL BUSINESS	Revenue	\$1 Million or Less	1,424	64.7%	104,565	40.8%	92.4%	895	64.1%	46.1%	56,700	37.1%	34.9%	529	65.6%	43.9%	47,865	46.3%	41.9%	189	55.1%	47.8%	28,158	39.0%	38.8%	92.7%			
		Over \$1 Million	662	30.1%	145,697	56.9%	6.6%	442	31.7%		92,676	60.6%		220	27.3%		53,021	51.3%		146	42.6%		42,317	58.6%		6.3%			
		Total Rev. available	2,086	94.7%	250,262	97.7%	99.1%	1,337	95.8%		149,376	97.6%		749	92.9%		100,886	97.7%		335	97.7%		70,475	97.6%		99.0%			
		Rev. Not Known	116	5.3%	5,993	2.3%	0.9%	59	4.2%		3,608	2.4%		57	7.1%		2,385	2.3%		8	2.3%		1,713	2.4%		1.0%			
		Total	2,202	100%	256,255	100%	100%	1,396	100%		152,984	100%		806	100%		103,271	100%		343	100%		72,188	100%		100.0%			
	Loan Size	\$100,000 or Less	1,528	69.4%	56,292	22.0%		997	71.4%	87.3%	36,273	23.7%	32.7%	531	65.9%	91.0%	20,019	19.4%	33.1%	162	47.2%	92.1%	8,717	12.1%	31.1%				
		\$100,001 - \$250,000	399	18.1%	65,754	25.7%		243	17.4%	7.6%	40,324	26.4%	22.1%	156	19.4%	5.1%	25,430	24.6%	20.0%	93	27.1%	4.0%	17,218	23.9%	17.5%				
		\$250,001 - \$1 Million	275	12.5%	134,209	52.4%		156	11.2%	5.1%	76,387	49.9%	45.2%	119	14.8%	3.8%	57,822	56.0%	46.9%	88	25.7%	3.9%	46,253	64.1%	51.5%				
		Total	2,202	100%	256,255	100%		1,396	100%	100%	152,984	100%	100%	806	100%	100%	103,271	100%	100%	343	100%	100%	72,188	100%	100%				
	Loan Size & Rev \$1 Mill or Less	\$100,000 or Less	1,165	81.8%	38,964	37.3%		761	85.0%		24,282	42.8%		404	76.4%		14,682	30.7%		118	62.4%		5,568	19.8%					
		\$100,001 - \$250,000	177	12.4%	28,330	27.1%		98	10.9%		15,677	27.6%		79	14.9%		12,653	26.4%		39	20.6%		6,936	24.6%					
		\$250,001 - \$1 Million	82	5.8%	37,271	25.1%		36	4.0%		16,741	29.6%		46	8.7%		20,530	42.9%		32	16.9%		15,654	55.6%					
		Total	1,424	100%	104,565	100%		895	100%		56,700	100%		529	100%		47,865	100%		189	100%		28,158	100%					

Birmingham

Assessment Area: AL Birmingham

Originations & Purchases
Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2022 FFIEC Census Data; 2016-2020 ACS data

Assessment Area: AL Birmingham

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2022 FFIEC Census Data; 2016-2020 ACS data

Assessment Area: AL Birmingham

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2022 FFIEC Census Data; 2016-2020 ACS data

Assessment Area: AL Birmingham

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2022 FFIEC Census Data; 2016-2020 ACS data

Geographic Distribution of Small Business & Small Farm Loans

Assessment Area: AL Birmingham

Small Business & Small Farm Lending By Revenue & Loan Size																									
Assessment Area: AL Birmingham																									
PRODUCT TYPE		Bank Lending & Demographic Data										Bank & Aggregate Lending							Bank Lending & Demographic Data						
		2020, 2021					2020					2021					2022								
		Bank		Total Businesses	Count		Dollar		Count	Dollar		Count	Dollar		Count	Dollar		Total Businesses							
		Count	Dollar		Bank	Agg	Bank	\$		Agg	Bank		\$	Agg		Bank	\$		Agg						
#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	%			
SMALL BUSINESS	Revenue	\$1 Million or Less	816	55.9%	87,090	36.0%	90.4%	503	54.7%	37.5%	50,024	34.3%	23.7%	313	57.9%	41.4%	37,066	38.7%	27.8%	114	46.5%	43.3%	20,921	34.0%	90.7%
		Over \$1 Million	576	39.4%	148,756	61.5%	8.7%	376	40.9%		91,890	62.9%		200	37.0%		56,866	59.4%		126	51.4%		38,309	62.2%	8.3%
		Total Rev. available	1,392	95.3%	235,846	97.5%	99.1%	879	95.5%		141,914	97.2%		513	94.8%		93,932	98.1%		240	98.0%		59,230	96.2%	99.0%
		Rev. Not Known	69	4.7%	5,929	2.5%	0.9%	41	4.5%		4,073	2.8%		28	5.2%		1,856	1.9%		5	2.0%		2,347	3.8%	1.0%
		Total	1,461	100%	241,775	100%	100%	920	100%		145,987	100%		541	100%		95,788	100%		245	100%		61,577	100%	100.0%
	Loan Size	\$100,000 or Less	852	58.3%	33,284	13.8%		543	59.0%	83.5%	20,637	14.1%	25.4%	309	57.1%	87.8%	12,647	13.2%	26.5%	96	39.2%	90.5%	5,483	8.9%	28.6%
		\$100,001 - \$250,000	303	20.7%	50,537	20.9%		190	20.7%	8.7%	31,962	21.9%	20.0%	113	20.9%	6.1%	18,575	19.4%	17.7%	68	27.8%	4.5%	12,695	20.6%	15.7%
		\$250,001 - \$1 Million	306	20.9%	157,954	65.3%		187	20.3%	7.8%	93,388	64.0%	54.6%	119	22.0%	6.1%	64,566	67.4%	55.8%	81	33.1%	5.0%	43,399	70.5%	55.7%
		Total	1,461	100%	241,775	100%		920	100%	100%	145,987	100%	100%	541	100%	100%	95,788	100%	100%	245	100%	100%	61,577	100%	100%
	Loan Size & Rev \$1 Mill or Less	\$100,000 or Less	590	72.3%	19,841	22.8%		380	75.5%		12,158	24.3%		210	67.1%		7,683	20.7%		60	52.6%		2,829	13.5%	
		\$100,001 - \$250,000	131	16.1%	20,893	24.0%		67	13.3%		10,713	21.4%		64	20.4%		10,180	27.5%		27	23.7%		4,957	23.7%	
		\$250,001 - \$1 Million	95	11.6%	46,356	53.2%		56	11.1%		27,153	54.3%		39	12.5%		19,203	51.8%		27	23.7%		13,135	62.8%	
		Total	816	100%	87,090	100%		503	100%		50,024	100%		313	100%		37,066	100%		114	100%		20,921	100%	

APPENDIX F – FULL SCOPE LENDING TABLES (Continued)

Tuscaloosa

Geographic Distribution of HMDA Loans - Table 1 of 2

Assessment Area: AL Tuscaloosa

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data					Bank & Aggregate Lending										Bank Lending & Demographic Data									
		2020, 2021					2020					2021					2022									
		Bank				Owner Occupied Units	Count			Dollar		Count			Dollar		Count			Dollar		Owner Occupied Units				
		Count	%	Dollar \$ (000s)	%	Bank	%	Agg	%	Dollar \$ (000s)	%	Agg	%	Bank	%	Agg	%	Dollar \$ (000s)	%	Agg	%	Bank	%	Agg	%	
HOME PURCHASE	Low	1	1.1%	52	0.2%	1.2%	0	0.0%	0.0%	0	0.0%	0.0%	1	1.5%	0.1%	52	0.3%	0.0%	5	9.4%	2.2%	627	4.4%	1.1%	4.5%	
	Moderate	6	6.6%	964	4.4%	12.0%	0	0.0%	7.0%	0	0.0%	4.9%	6	9.1%	8.7%	964	6.3%	5.8%	6	11.3%	6.2%	846	5.9%	4.4%	7.6%	
	Middle	33	36.3%	7,077	32.3%	41.7%	9	36.0%	36.6%	1,827	28.3%	30.3%	24	36.4%	37.3%	5,250	34.0%	31.8%	24	45.3%	40.3%	5,350	37.5%	34.9%	45.1%	
	Upper	50	54.9%	13,309	60.8%	44.6%	15	60.0%	55.8%	4,155	64.3%	63.9%	35	53.0%	53.0%	9,154	59.4%	61.1%	16	30.2%	45.2%	7,052	49.4%	54.9%	39.7%	
	Unknown	1	1.1%	480	2.2%	0.5%	1	4.0%	0.6%	480	7.4%	0.9%	0	0.0%	0.8%	0	0.0%	1.2%	2	3.8%	6.0%	391	2.7%	4.7%	3.3%	
	Total	91	100%	21,882	100%	100%	25	100%	100%	6,462	100%	100%	66	100%	100%	15,420	100%	100%	53	100%	100%	14,266	100%	100%	100%	
REFINANCE	Low	0	0.0%	0	0.0%	1.2%	0	0.0%	0.1%	0	0.0%	0.0%	0	0.0%	0.1%	0	0.0%	0.0%	1	3.6%	2.1%	83	1.5%	0.8%	4.5%	
	Moderate	13	15.3%	1,941	8.2%	12.0%	7	15.2%	4.7%	912	8.0%	3.5%	6	15.4%	5.9%	1,029	8.2%	4.3%	1	3.6%	7.1%	260	4.7%	4.5%	7.6%	
	Middle	25	29.4%	5,422	22.8%	41.7%	16	34.8%	33.2%	3,566	31.5%	28.4%	9	23.1%	33.6%	1,856	14.9%	29.3%	10	35.7%	42.7%	1,090	19.5%	38.6%	45.1%	
	Upper	43	50.6%	14,812	62.2%	44.6%	21	45.7%	61.1%	6,625	58.5%	66.8%	22	56.4%	59.8%	8,187	65.6%	65.2%	15	53.6%	44.3%	3,945	70.7%	52.8%	39.7%	
	Unknown	4	4.7%	1,636	6.9%	0.5%	2	4.3%	0.9%	228	2.0%	1.4%	2	5.1%	0.5%	1,408	11.3%	1.2%	1	3.6%	3.8%	200	3.6%	3.3%	3.3%	
	Total	85	100%	23,811	100%	100%	46	100%	100%	11,331	100%	100%	39	100%	100%	12,480	100%	100%	28	100%	100%	5,578	100%	100%	100%	
HOME IMPROVEMENT	Low	0	0.0%	0	0.0%	1.2%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	1.0%	0	0.0%	0.4%	0	0.0%	1.0%	0	0.0%	0.6%	4.5%	
	Moderate	1	16.7%	50	5.4%	12.0%	0	0.0%	9.4%	0	0.0%	4.8%	1	25.0%	11.8%	50	8.3%	6.6%	0	0.0%	4.7%	0	0.0%	4.2%	7.6%	
	Middle	2	33.3%	209	22.4%	41.7%	1	50.0%	31.8%	59	17.7%	24.6%	1	25.0%	33.3%	150	25.0%	34.8%	1	20.0%	33.2%	50	11.8%	32.1%	45.1%	
	Upper	2	33.3%	375	40.1%	44.6%	1	50.0%	58.8%	275	82.3%	70.6%	1	25.0%	52.0%	100	16.7%	52.9%	4	80.0%	59.6%	375	88.2%	60.5%	39.7%	
	Unknown	1	16.7%	300	32.1%	0.5%	0	0.0%	0.0%	0	0.0%	0.0%	1	25.0%	2.0%	300	50.0%	5.2%	0	0.0%	1.6%	0	0.0%	2.5%	3.3%	
	Total	6	100%	934	100%	100%	2	100%	100%	334	100%	100%	4	100%	100%	600	100%	100%	5	100%	100%	425	100%	100%	100%	
MULTIFAMILY	Multi-Family Units																									
	Low	0	0.0%	0	0.0%	0.5%	0	0.0%	2.8%	0	0.0%	0.4%	0	0.0%	2.6%	0	0.0%	1.0%	0	0.0%	20.4%	0	0.0%	8.1%	8.4%	
	Moderate	4	66.7%	3,139	76.7%	34.1%	1	50.0%	47.2%	249	33.4%	28.7%	3	75.0%	35.9%	2,890	86.4%	21.6%	1	50.0%	7.4%	200	44.3%	7.3%	15.4%	
	Middle	2	33.3%	951	23.3%	47.8%	1	50.0%	36.1%	496	66.6%	22.9%	1	25.0%	48.7%	455	13.6%	68.7%	1	50.0%	46.3%	251	55.7%	21.4%	48.3%	
	Upper	0	0.0%	0	0.0%	10.3%	0	0.0%	11.1%	0	0.0%	46.0%	0	0.0%	7.7%	0	0.0%	6.7%	0	0.0%	18.5%	0	0.0%	52.2%	16.5%	
	Unknown	0	0.0%	0	0.0%	7.2%	0	0.0%	2.8%	0	0.0%	2.0%	0	0.0%	5.1%	0	0.0%	2.0%	0	0.0%	7.4%	0	0.0%	11.0%	11.4%	
Total	6	100%	4,090	100%	100%	2	100%	100%	745	100%	100%	4	100%	100%	3,345	100%	100%	2	100%	100%	451	100%	100%	100%		
OTHER PURPOSE LOC	Low	0	0.0%	0	0.0%	1.2%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.9%	0	0.0%	0.3%	0	0.0%	0.0%	0	0.0%	0.0%	4.5%	
	Moderate	1	4.3%	17	1.0%	12.0%	0	0.0%	2.3%	0	0.0%	2.0%	1	7.7%	4.5%	17	1.6%	3.5%	0	0.0%	1.8%	0	0.0%	1.1%	7.6%	
	Middle	14	60.9%	1,119	66.0%	41.7%	6	60.0%	33.3%	386	62.7%	34.2%	8	61.5%	33.3%	733	67.9%	28.1%	4	26.7%	30.7%	336	13.9%	25.3%	45.1%	
	Upper	8	34.8%	559	33.0%	44.6%	4	40.0%	64.4%	230	37.3%	63.8%	4	30.8%	61.3%	329	30.5%	68.1%	11	73.3%	65.6%	2,075	86.1%	72.3%	39.7%	
	Unknown	0	0.0%	0	0.0%	0.5%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	1.8%	0	0.0%	1.3%	3.3%	
	Total	23	100%	1,695	100%	100%	10	100%	100%	616	100%	100%	13	100%	100%	1,079	100%	100%	15	100%	100%	2,411	100%	100%	100%	

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2022 FFIEC Census Data; 2016-2020 ACS data

Geographic Distribution of HMDA Loans - Table 2 of 2

Assessment Area: AL Tuscaloosa

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data					Bank & Aggregate Lending										Bank Lending & Demographic Data								
		2020, 2021					2020					2021					2022								
		Bank				Owner Occupied Units	Count		Dollar			Count		Dollar			Count		Dollar			Owner Occupied Units			
		Count	Dollar				Bank	Agg	Bank	Agg	Bank	Agg	Bank	Agg	Bank	Agg	Bank	Agg	Bank	Agg					
#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	%	\$ %	%		
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	0	0.0%	1.2%	0	0.0%	2.0%	0	0.0%	0.8%	0	0.0%	1.3%	0	0.0%	0.1%	0	0.0%	1.8%	0	0.0%	1.2%	4.5%
	Moderate	0	0.0%	0	0.0%	12.0%	0	0.0%	8.9%	0	0.0%	9.8%	0	0.0%	6.3%	0	0.0%	4.4%	1	50.0%	8.0%	114	62.3%	7.2%	7.6%
	Middle	1	50.0%	255	89.5%	41.7%	0	0.0%	40.6%	0	0.0%	46.0%	1	100.0%	36.7%	255	100.0%	26.7%	0	0.0%	27.4%	0	0.0%	24.1%	45.1%
	Upper	1	50.0%	30	10.5%	44.6%	1	100.0%	47.5%	30	100.0%	41.2%	0	0.0%	55.7%	0	0.0%	68.7%	1	50.0%	60.2%	69	37.7%	64.6%	39.7%
	Unknown	0	0.0%	0	0.0%	0.5%	0	0.0%	1.0%	0	0.0%	2.2%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	2.7%	0	0.0%	3.0%	3.3%
	Total	2	100%	285	100%	100%	1	100%	100%	30	100%	100%	1	100%	100%	255	100%	100%	2	100%	100%	183	100%	100%	100%
PURPOSE NOT APPLICABLE	Low	0	0.0%	0	0.0%	1.2%	0	0.0%	0.6%	0	0.0%	0.3%	0	0.0%	0.8%	0	0.0%	0.6%	0	0.0%	5.2%	0	0.0%	2.9%	4.5%
	Moderate	0	0.0%	0	0.0%	12.0%	0	0.0%	15.1%	0	0.0%	10.3%	0	0.0%	12.5%	0	0.0%	7.5%	0	0.0%	12.1%	0	0.0%	10.5%	7.6%
	Middle	0	0.0%	0	0.0%	41.7%	0	0.0%	42.6%	0	0.0%	39.0%	0	0.0%	47.5%	0	0.0%	43.2%	0	0.0%	32.8%	0	0.0%	32.0%	45.1%
	Upper	0	0.0%	0	0.0%	44.6%	0	0.0%	41.4%	0	0.0%	49.9%	0	0.0%	39.2%	0	0.0%	48.7%	0	0.0%	46.6%	0	0.0%	50.3%	39.7%
	Unknown	0	0.0%	0	0.0%	0.5%	0	0.0%	0.3%	0	0.0%	0.5%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	3.4%	0	0.0%	4.2%	3.3%
	Total	0	0.0%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	100%
HMDA TOTALS	Low	1	0.5%	52	0.1%	1.2%	0	0.0%	0.1%	0	0.0%	0.0%	1	0.8%	0.2%	52	0.2%	0.1%	6	5.7%	2.2%	710	3.0%	1.8%	4.5%
	Moderate	25	11.7%	6,111	11.6%	12.0%	8	9.3%	6.4%	1,161	5.9%	5.0%	17	13.4%	7.6%	4,950	14.9%	6.3%	9	8.6%	6.3%	1,420	6.1%	4.8%	7.6%
	Middle	77	36.2%	15,033	28.5%	41.7%	33	38.4%	35.2%	6,334	32.5%	29.5%	44	34.6%	35.8%	8,699	26.2%	33.4%	40	38.1%	40.1%	7,077	30.4%	33.8%	45.1%
	Upper	104	48.8%	29,085	55.2%	44.6%	42	48.8%	57.6%	11,315	58.0%	64.4%	62	48.8%	55.7%	17,770	53.6%	59.0%	47	44.8%	46.2%	13,516	58.0%	54.5%	39.7%
	Unknown	6	2.8%	2,416	4.6%	0.5%	3	3.5%	0.7%	708	3.6%	1.1%	3	2.4%	0.7%	1,708	5.1%	1.3%	3	2.9%	5.1%	591	2.5%	5.1%	3.3%
	Total	213	100%	52,697	100%	100%	86	100%	100%	19,518	100%	100%	127	100%	100%	33,179	100%	100%	105	100%	100%	23,314	100%	100%	100%

Assessment Area: AL Tuscaloosa

Originations & Purchases
Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2022 FFIEC Census Data; 2016-2020 ACS data

Assessment Area: AL Tuscaloosa

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2022 FFIEC Census Data; 2016-2020 ACS data

APPENDIX F – FULL SCOPE LENDING TABLES (Continued)

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

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data										Bank & Aggregate Lending										Bank Lending & Demographic Data									
		2020, 2021					2020					2021					2022					2022									
		Bank		Total Businesses		Count	Count		Dollar		Count	Count		Dollar		Count	Count		Dollar		Total Businesses										
		Count	Dollar	Bank	Agg		Bank	Agg	Bank	Agg		Bank	Agg	Bank	Agg																
		#	%	\$ (000s)	\$ %		%	#	%	%		\$ 000s	\$ %	\$ %	#		%	%	\$ 000s	\$ %		\$ %	#	%	%	\$ 000s	\$ %	\$ %	%		
SMALL BUSINESSES	Low	9	1.4%	1,606	1.7%	1.4%	6	1.5%	1.2%	1,327	2.4%	1.7%	3	1.1%	1.3%	279	0.7%	1.3%	3	2.1%	5.3%	647	1.9%	7.7%	5.9%						
	Moderate	120	18.1%	18,708	20.2%	25.5%	78	19.7%	22.6%	12,184	22.4%	26.7%	42	15.7%	23.5%	6,524	17.1%	26.1%	17	11.6%	9.8%	4,425	13.1%	13.8%	10.7%						
	Middle	283	42.6%	41,176	44.5%	37.2%	162	40.9%	36.0%	23,710	43.7%	37.3%	121	45.1%	35.6%	17,466	45.7%	38.2%	84	57.5%	43.1%	19,437	57.5%	43.2%	45.7%						
	Upper	251	37.8%	30,949	33.5%	33.7%	149	37.6%	38.1%	17,009	31.3%	31.9%	102	38.1%	37.9%	13,940	36.5%	32.6%	37	25.3%	36.4%	9,042	26.7%	31.1%	31.9%						
	Unknown	1	0.2%	54	0.1%	2.3%	1	0.3%	1.5%	54	0.1%	2.2%	0	0.0%	0.9%	0	0.0%	1.7%	5	3.4%	4.8%	281	0.8%	4.1%	5.9%						
	Tr Unknown	0	0.0%	0	0.0%		0	0.0%	0.6%	0	0.0%	0.3%	0	0.0%	0.8%	0	0.0%	0.1%	0	0.0%	0.6%	0	0.0%	0.1%							
	Total	664	100%	92,493	100%	100%	396	100%	100%	54,284	100%	100%	268	100%	100%	38,209	100%	100%	146	100%	100%	33,832	100%	100%	100%						

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

PRODUCT TYPE		Bank Lending & Demographic Data														Bank & Aggregate Lending										Bank Lending & Demographic Data									
		2020, 2021					2020					2021					2022																		
		Bank		Dollar	Total Businesses	Count	Bank		Dollar	Agg	Count	Bank		Dollar	Agg	Bank		Dollar	Agg	Count	Bank		Dollar	Agg	Total Businesses										
		#	%	\$ (000s)	\$ %		%	#	%			\$ %	#	%		\$ %	#	%			\$ %	#	%			\$ %	#	%	\$ %	%					
SMALL BUSINESS	Revenue	\$1 Million or Less	351	52.9%	27,352	29.6%	90.7%	212	53.5%	15,516	28.6%	26.7%	139	51.9%	11,836	31.0%	35.1%	63	43.2%	48.0%	8,225	24.3%	37.2%	91.2%											
		Over \$1 Million	265	39.9%	63,361	68.5%	8.4%	161	40.7%	37,739	69.5%		104	38.8%	25,622	67.1%		78	53.4%		25,308	74.8%		7.9%											
		Total Rev. available	616	92.8%	90,713	98.1%	99.1%	373	94.2%	53,255	98.1%		243	90.7%	37,458	98.0%		141	96.6%		33,533	99.1%		99.1%											
		Rev. Not Known	48	7.2%	1,780	1.9%	0.9%	23	5.8%	1,029	1.9%		25	9.3%	751	2.0%		5	3.4%		299	0.9%		0.9%											
		Total	664	100%	92,493	100%	100%	396	100%	54,284	100%		268	100%	38,209	100%		146	100%		33,832	100%		100.0%											
	Loan Size	\$100,000 or Less	441	66.4%	17,272	18.7%		267	67.4%	81.7%	10,503	19.3%	26.8%	174	64.9%	85.8%	6,769	17.7%	25.7%	75	51.4%	87.2%	4,159	12.3%	26.8%										
		\$100,001 - \$250,000	119	17.9%	19,504	21.1%		67	16.9%	10.8%	10,811	19.9%	22.9%	52	19.4%	7.8%	8,693	22.8%	20.0%	25	17.1%	6.5%	4,389	13.0%	18.7%										
		\$250,001 - \$1 Million	104	15.7%	55,717	60.2%		62	15.7%	7.5%	32,970	60.7%	50.3%	42	15.7%	6.4%	22,747	59.5%	54.3%	46	31.5%	6.4%	25,284	74.7%	54.5%										
		Total	664	100%	92,493	100%		396	100%	100%	54,284	100%	100%	268	100%	100%	38,209	100%	100%	146	100%	100%	33,832	100%	100%										
	Loan Size & Rev \$1 Mill or Less	\$100,000 or Less	278	79.2%	9,507	34.8%		173	81.6%		5,848	37.7%		105	75.5%		3,659	30.9%		43	68.3%		2,240	27.2%											
		\$100,001 - \$250,000	56	16.0%	8,878	32.5%		29	13.7%		4,534	29.2%		27	19.4%		4,344	36.7%		11	17.5%		1,826	22.2%											
		\$250,001 - \$1 Million	17	4.8%	8,967	32.8%		10	4.7%		5,134	33.1%		7	5.0%		3,833	32.4%		9	14.3%		4,159	50.6%											
		Total	351	100%	27,352	100%		212	100%		15,516	100%		139	100%		11,836	100%		63	100%		8,225	100%											

APPENDIX F – FULL SCOPE LENDING TABLES (Continued)

Charleston

Geographic Distribution of HMDA Loans - Table 1 of 2

Assessment Area: SC Charleston

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data										Bank & Aggregate Lending										Bank Lending & Demographic Data									
		2020, 2021					2020					2021					2022														
		Bank			Owner Occupied Units	Count		Dollar			Count		Dollar			Count		Dollar			Owner Occupied Units										
		Count	%	\$ (000s)		Bank	%	Agg	\$ (000s)	%	Agg	Bank	%	Agg	\$ (000s)	%	Agg	Bank	%	Agg											
HOME PURCHASE	Low	7	2.4%	908	1.0%	3.3%	3	1.6%	2.3%	404	0.7%	1.9%	4	4.3%	3.2%	504	1.5%	2.4%	0	0.0%	3.0%	0	0.0%	1.8%	4.6%						
	Moderate	65	22.7%	14,308	15.5%	19.1%	51	26.4%	11.4%	10,796	18.7%	8.0%	14	15.1%	12.1%	3,512	10.2%	8.4%	8	21.6%	17.9%	2,173	9.3%	11.5%	22.8%						
	Middle	123	43.0%	29,818	32.3%	42.4%	87	45.1%	47.1%	19,971	34.5%	38.9%	36	38.7%	47.3%	9,847	28.6%	38.9%	11	29.7%	36.0%	6,676	28.7%	30.8%	33.6%						
	Upper	89	31.1%	46,622	50.6%	34.9%	51	26.4%	38.9%	26,490	45.8%	50.8%	38	40.9%	37.0%	20,132	58.5%	49.7%	17	45.9%	42.4%	14,026	60.2%	54.4%	38.4%						
	Unknown	2	0.7%	556	0.6%	0.3%	1	0.5%	0.3%	156	0.3%	0.4%	1	1.1%	0.4%	400	1.2%	0.6%	1	2.7%	0.7%	426	1.8%	1.5%	0.6%						
	Total	286	100%	92,212	100%	100%	193	100%	100%	57,817	100%	100%	93	100%	100%	34,395	100%	100%	37	100%	100%	23,301	100%	100%	100%						
REFINANCE	Low	7	2.1%	2,079	1.5%	3.3%	5	2.4%	1.4%	879	1.0%	1.2%	2	1.6%	1.6%	1,200	2.3%	1.4%	0	0.0%	2.4%	0	0.0%	1.3%	4.6%						
	Moderate	11	3.3%	2,982	2.2%	19.1%	3	1.4%	9.3%	969	1.1%	6.6%	8	6.4%	10.3%	2,013	3.9%	7.1%	3	4.6%	17.7%	973	3.9%	11.1%	22.8%						
	Middle	81	24.4%	22,767	16.5%	42.4%	49	23.7%	43.1%	14,300	16.5%	36.1%	32	25.6%	44.0%	8,467	16.4%	35.7%	12	18.5%	36.2%	2,591	10.4%	28.9%	33.6%						
	Upper	231	69.6%	109,160	79.0%	34.9%	149	72.0%	45.8%	70,025	81.0%	55.6%	82	65.6%	43.8%	39,135	75.6%	55.4%	47	72.3%	42.9%	20,813	83.4%	56.9%	38.4%						
	Unknown	2	0.6%	1,236	0.9%	0.3%	1	0.5%	0.4%	274	0.3%	0.5%	1	0.8%	0.3%	962	1.9%	0.4%	3	4.6%	0.9%	587	2.4%	1.8%	0.6%						
	Total	332	100%	138,224	100%	100%	207	100%	100%	86,447	100%	100%	125	100%	100%	51,777	100%	100%	65	100%	100%	24,964	100%	100%	100%						
HOME IMPROVEMENT	Low	1	1.5%	20	0.2%	3.3%	0	0.0%	1.5%	0	0.0%	1.8%	1	1.7%	1.5%	20	0.2%	1.5%	0	0.0%	1.3%	0	0.0%	0.9%	4.6%						
	Moderate	3	4.6%	348	3.3%	19.1%	0	0.0%	9.1%	0	0.0%	6.6%	3	5.1%	8.4%	348	3.4%	5.9%	3	3.5%	9.9%	331	2.3%	6.0%	22.8%						
	Middle	17	26.2%	1,393	13.1%	42.4%	2	33.3%	34.1%	354	65.4%	25.0%	15	25.4%	35.5%	1,039	10.3%	24.7%	29	33.7%	31.6%	3,507	23.8%	23.1%	33.6%						
	Upper	44	67.7%	8,879	83.4%	34.9%	4	66.7%	54.8%	187	34.6%	65.8%	40	67.8%	54.1%	8,692	86.1%	67.5%	54	62.8%	56.2%	10,872	73.9%	68.6%	38.4%						
	Unknown	0	0.0%	0	0.0%	0.3%	0	0.0%	0.6%	0	0.0%	0.8%	0	0.0%	0.5%	0	0.0%	0.4%	0	0.0%	1.0%	0	0.0%	1.4%	0.6%						
	Total	65	100%	10,640	100%	100%	6	100%	100%	541	100%	100%	59	100%	100%	10,099	100%	100%	86	100%	100%	14,710	100%	100%	100%						
MULTI-FAMILY	Low	1	14.3%	500	5.9%	10.7%	1	33.3%	25.8%	500	22.2%	22.6%	0	0.0%	22.7%	0	0.0%	16.7%	0	0.0%	16.0%	0	0.0%	12.9%	7.1%						
	Moderate	2	28.6%	1,853	22.0%	20.7%	1	33.3%	22.6%	1,380	61.2%	23.3%	1	25.0%	21.3%	473	7.7%	8.6%	1	33.3%	36.0%	25,000	86.6%	20.4%	26.6%						
	Middle	2	28.6%	3,484	41.3%	39.1%	0	0.0%	27.4%	0	0.0%	38.2%	2	50.0%	33.3%	3,484	56.4%	62.7%	0	0.0%	26.7%	0	0.0%	29.9%	30.0%						
	Upper	1	14.3%	2,220	26.3%	27.6%	0	0.0%	12.9%	0	0.0%	2.1%	1	25.0%	18.7%	2,220	35.9%	11.5%	1	33.3%	18.7%	3,200	11.1%	36.4%	33.6%						
	Unknown	1	14.3%	375	4.4%	2.0%	1	33.3%	11.3%	375	16.6%	13.8%	0	0.0%	4.0%	0	0.0%	0.5%	1	33.3%	2.7%	664	2.3%	0.3%	2.6%						
	Total	7	100%	8,432	100%	100%	3	100%	100%	2,255	100%	100%	4	100%	100%	6,177	100%	100%	3	100%	100%	28,864	100%	100%	100%						
OTHER PURPOSE LOC	Low	4	1.4%	699	1.4%	3.3%	2	1.1%	1.0%	600	2.0%	0.8%	2	1.7%	0.6%	99	0.4%	0.3%	0	0.0%	1.0%	0	0.0%	0.6%	4.6%						
	Moderate	7	2.4%	738	1.4%	19.1%	5	2.9%	7.5%	638	2.2%	4.5%	2	1.7%	5.9%	100	0.5%	3.6%	6	4.8%	9.4%	480	1.7%	5.4%	22.8%						
	Middle	75	25.5%	9,446	18.4%	42.4%	52	29.9%	29.0%	6,284	21.5%	20.9%	23	19.2%	28.4%	3,162	14.3%	16.8%	31	25.0%	26.6%	5,093	17.8%	20.0%	33.6%						
	Upper	205	69.7%	40,276	78.5%	34.9%	113	64.9%	61.8%	21,605	73.8%	73.2%	92	76.7%	64.8%	18,671	84.6%	78.6%	87	70.2%	62.6%	23,100	80.6%	73.3%	38.4%						
	Unknown	3	1.0%	172	0.3%	0.3%	2	1.1%	0.8%	147	0.5%	0.6%	1	0.8%	0.4%	25	0.1%	0.7%	0	0.0%	0.3%	0	0.0%	0.7%	0.6%						
	Total	294	100%	51,331	100%	100%	174	100%	100%	29,274	100%	100%	120	100%	100%	22,057	100%	100%	124	100%	100%	28,673	100%	100%	100%						

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2022 FFIEC Census Data; 2016-2020 ACS data

Geographic Distribution of HMDA Loans - Table 2 of 2

Assessment Area: SC Charleston

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data										Bank & Aggregate Lending										Bank Lending & Demographic Data									
		2020, 2021					2020					2021					2022					2022									
		Bank				Owner Occupied Units	Count		Dollar			Count		Dollar			Count		Dollar			Owner Occupied Units									
		Count	Dollar				Bank	Agg	Bank	Agg	Bank	Agg	Bank	Agg	Bank	Agg	Bank	Agg													
#	%	\$ (000s)	\$ %	%	#	%	\$ (000s)	\$ %	\$ %	#	%	\$ (000s)	\$ %	\$ %	#	%	\$ (000s)	%	\$ %	%											
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	0	0.0%	3.3%	0	0.0%	2.2%	0	0.0%	1.4%	0	0.0%	3.1%	0	0.0%	1.4%	0	0.0%	1.1%	0	0.0%	0.3%	4.6%						
	Moderate	0	0.0%	0	0.0%	19.1%	0	0.0%	11.2%	0	0.0%	5.4%	0	0.0%	7.5%	0	0.0%	3.0%	0	0.0%	10.7%	0	0.0%	4.2%	22.8%						
	Middle	0	0.0%	0	0.0%	42.4%	0	0.0%	39.1%	0	0.0%	17.9%	0	0.0%	31.9%	0	0.0%	11.4%	2	50.0%	32.7%	450	41.9%	13.1%	33.6%						
	Upper	1	100.0%	4,726	100.0%	34.9%	0	0.0%	47.3%	0	0.0%	74.5%	1	100.0%	56.8%	4,726	100.0%	83.8%	2	50.0%	55.1%	625	58.1%	80.3%	38.4%						
	Unknown	0	0.0%	0	0.0%	0.3%	0	0.0%	0.2%	0	0.0%	0.7%	0	0.0%	0.6%	0	0.0%	0.5%	0	0.0%	0.5%	0	0.0%	2.1%	0.6%						
	Total	1	100%	4,726	100%	100%	0	0.0%	100%	0	0.0%	100%	1	100%	100%	4,726	100%	100%	4	100%	100%	1,075	100%	100%	100%						
PURPOSE NOT APPLICABLE	Low	0	0.0%	0	0.0%	3.3%	0	0.0%	1.7%	0	0.0%	0.9%	0	0.0%	3.2%	0	0.0%	1.7%	0	0.0%	2.6%	0	0.0%	2.9%	4.6%						
	Moderate	0	0.0%	0	0.0%	19.1%	0	0.0%	20.5%	0	0.0%	14.2%	0	0.0%	23.2%	0	0.0%	18.6%	0	0.0%	45.8%	0	0.0%	29.9%	22.8%						
	Middle	0	0.0%	0	0.0%	42.4%	0	0.0%	49.8%	0	0.0%	41.7%	0	0.0%	49.0%	0	0.0%	46.5%	0	0.0%	43.2%	0	0.0%	47.1%	33.6%						
	Upper	0	0.0%	0	0.0%	34.9%	0	0.0%	27.8%	0	0.0%	42.9%	0	0.0%	24.2%	0	0.0%	32.5%	0	0.0%	8.4%	0	0.0%	20.1%	38.4%						
	Unknown	0	0.0%	0	0.0%	0.3%	0	0.0%	0.2%	0	0.0%	0.4%	0	0.0%	0.3%	0	0.0%	0.6%	0	0.0%	0.0%	0	0.0%	0.0%	0.6%						
	Total	0	0.0%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	100%						
HMDA TOTALS	Low	20	2.0%	4,206	1.4%	3.3%	11	1.9%	1.8%	2,383	1.4%	2.0%	9	2.2%	2.3%	1,823	1.4%	2.5%	0	0.0%	2.6%	0	0.0%	2.3%	4.6%						
	Moderate	88	8.9%	20,229	6.6%	19.1%	60	10.3%	10.4%	13,783	7.8%	7.7%	28	7.0%	11.1%	6,446	5.0%	7.7%	21	6.6%	17.2%	28,957	23.8%	11.6%	22.8%						
	Middle	298	30.3%	66,908	21.9%	42.4%	190	32.6%	44.4%	40,909	23.2%	37.1%	108	26.9%	45.0%	25,999	20.1%	37.9%	85	26.6%	35.4%	18,317	15.1%	29.7%	33.6%						
	Upper	571	58.0%	211,883	69.3%	34.9%	317	54.4%	43.0%	118,307	67.1%	52.5%	254	63.2%	41.2%	93,576	72.4%	51.3%	208	65.2%	44.0%	72,636	59.7%	54.9%	38.4%						
	Unknown	8	0.8%	2,339	0.8%	0.3%	5	0.9%	0.4%	952	0.5%	0.8%	3	0.7%	0.4%	1,387	1.1%	0.5%	5	1.6%	0.7%	1,677	1.4%	1.5%	0.6%						
	Total	985	100%	305,565	100%	100%	583	100%	100%	176,334	100%	100%	402	100%	100%	129,231	100%	100%	319	100%	100%	121,587	100%	100%	100%						

APPENDIX F – FULL SCOPE LENDING TABLES (Continued)

Borrower Distribution of HMDA Loans - Table 1 of 2

Assessment Area: SC Charleston

PRODUCT TYPE		Bank Lending & Demographic Data										Bank & Aggregate Lending										Bank Lending & Demographic Data									
		2020, 2021					2020					2021					2022					Families by Family Income %									
		Bank		Dollar		Families by Family Income %	Count		Dollar		Count		Dollar		Count		Dollar		Count		Dollar		Count		Dollar		Families by Family Income %				
#	%	\$ (000s)	%	%	#	%	Agg	\$ (000s)	%	Agg	#	%	Agg	\$ (000s)	%	Agg	#	%	Agg	\$ (000s)	%	Agg	#	%	Agg	\$ (000s)	%	Agg	%		
HOME PURCHASE	Low	49	17.1%	8,817	9.6%	22.6%	38	19.7%	6.2%	6,560	11.3%	3.2%	11	11.8%	5.5%	2,257	6.6%	2.6%	4	10.8%	4.5%	648	2.8%	2.0%	22.1%						
	Moderate	103	36.0%	22,089	24.0%	16.7%	76	39.4%	21.1%	16,099	27.8%	14.4%	27	29.0%	19.0%	5,990	17.4%	12.4%	4	10.8%	17.9%	892	3.8%	11.8%	17.2%						
	Middle	38	13.3%	9,941	10.8%	19.9%	27	14.0%	21.6%	6,726	11.6%	18.5%	11	11.8%	20.8%	3,215	9.3%	16.8%	8	21.6%	19.2%	1,832	7.9%	16.1%	20.1%						
	Upper	82	28.7%	46,520	50.4%	40.8%	48	24.9%	34.5%	27,144	46.9%	48.2%	34	36.6%	37.3%	19,376	56.3%	51.7%	13	35.1%	33.0%	12,686	54.4%	48.4%	40.6%						
	Unknown	14	4.9%	4,845	5.3%	0.0%	4	2.1%	16.6%	1,288	2.2%	15.7%	10	10.8%	17.3%	3,557	10.3%	16.5%	8	21.6%	25.4%	7,243	31.1%	21.7%	0.0%						
	Total	286	100%	92,212	100%	100%	193	100%	100%	57,817	100%	100%	93	100%	100%	34,395	100%	100%	37	100%	100%	23,301	100%	100%	100%						
REFINANCE	Low	4	1.2%	368	0.3%	22.6%	3	1.4%	3.5%	276	0.3%	1.8%	1	0.8%	5.0%	92	0.2%	2.5%	1	1.5%	11.3%	191	0.8%	5.8%	22.1%						
	Moderate	27	8.1%	4,848	3.5%	16.7%	16	7.7%	11.7%	2,707	3.1%	7.7%	11	8.8%	14.9%	2,141	4.1%	9.7%	2	3.1%	20.9%	455	1.8%	14.4%	17.2%						
	Middle	37	11.1%	8,919	6.5%	19.9%	26	12.6%	17.6%	5,845	6.8%	14.4%	11	8.8%	19.0%	3,074	5.9%	15.6%	7	10.8%	21.0%	1,424	5.7%	18.1%	20.1%						
	Upper	232	69.9%	111,679	80.8%	40.8%	143	69.1%	36.9%	72,799	84.2%	47.3%	89	71.2%	36.0%	38,880	75.1%	48.3%	43	66.2%	29.9%	14,820	59.4%	44.7%	40.6%						
	Unknown	32	9.6%	12,410	9.0%	0.0%	19	9.2%	30.3%	4,820	5.6%	28.7%	13	10.4%	25.1%	7,590	14.7%	23.9%	12	18.5%	16.8%	8,074	32.3%	17.0%	0.0%						
	Total	332	100%	138,224	100%	100%	207	100%	100%	86,447	100%	100%	125	100%	100%	51,777	100%	100%	65	100%	100%	24,964	100%	100%	100%						
HOME IMPROVEMENT	Low	2	3.1%	50	0.5%	22.6%	0	0.0%	4.2%	0	0.0%	2.1%	2	3.4%	4.3%	50	0.5%	2.0%	1	1.2%	4.4%	75	0.5%	2.3%	22.1%						
	Moderate	8	12.3%	425	4.0%	16.7%	1	16.7%	13.7%	61	11.3%	8.0%	7	11.9%	10.5%	364	3.6%	6.5%	14	16.3%	13.0%	1,336	9.1%	7.1%	17.2%						
	Middle	14	21.5%	1,321	12.4%	19.9%	2	33.3%	20.3%	354	65.4%	14.0%	12	20.3%	20.1%	967	9.6%	13.5%	11	12.8%	20.5%	1,110	7.5%	12.1%	20.1%						
	Upper	40	61.5%	6,874	64.6%	40.8%	3	50.0%	58.4%	126	23.3%	70.0%	37	62.7%	61.0%	6,748	66.8%	69.4%	58	67.4%	59.6%	11,751	79.9%	74.3%	40.6%						
	Unknown	1	1.5%	1,970	18.5%	0.0%	0	0.0%	3.4%	0	0.0%	5.8%	1	1.7%	4.2%	1,970	19.5%	8.5%	2	2.3%	2.7%	438	3.0%	4.2%	0.0%						
	Total	65	100%	10,640	100%	100%	6	100%	100%	541	100%	100%	59	100%	100%	10,099	100%	100%	86	100%	100%	14,710	100%	100%	100%						
MULTI-FAMILY	Low	0	0.0%	0	0.0%	22.6%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	22.1%						
	Moderate	0	0.0%	0	0.0%	16.7%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	17.2%						
	Middle	0	0.0%	0	0.0%	19.9%	0	0.0%	1.6%	0	0.0%	0.1%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	20.1%						
	Upper	0	0.0%	0	0.0%	40.8%	0	0.0%	6.5%	0	0.0%	2.3%	0	0.0%	1.3%	0	0.0%	0.1%	0	0.0%	0.0%	0	0.0%	0.0%	40.6%						
	Unknown	7	100.0%	8,432	100.0%	0.0%	3	100.0%	91.9%	2,255	100.0%	97.6%	4	100.0%	98.7%	6,177	100.0%	99.9%	3	100.0%	100.0%	28,864	100.0%	100.0%	0.0%						
	Total	7	100%	8,432	100%	100%	3	100%	100%	2,255	100%	100%	4	100%	100%	6,177	100%	100%	3	100%	100%	28,864	100%	100%	100%						
OTHER PURPOSE LOC	Low	5	1.7%	447	0.9%	22.6%	5	2.9%	3.3%	447	1.5%	2.5%	0	0.0%	3.6%	0	0.0%	2.6%	3	2.4%	3.8%	262	0.9%	2.2%	22.1%						
	Moderate	17	5.8%	1,476	2.9%	16.7%	10	5.7%	7.7%	1,039	3.5%	4.4%	7	5.8%	8.2%	437	2.0%	3.3%	14	11.3%	10.2%	1,987	6.9%	5.0%	17.2%						
	Middle	59	20.1%	7,104	13.8%	19.9%	37	21.3%	17.5%	4,760	16.3%	11.0%	22	18.3%	12.6%	2,344	10.6%	6.1%	11	8.9%	18.1%	1,231	4.3%	10.1%	20.1%						
	Upper	203	69.0%	41,096	80.1%	40.8%	119	68.4%	69.3%	22,655	77.4%	80.3%	84	70.0%	72.3%	18,441	83.6%	85.8%	94	75.8%	64.3%	25,111	87.6%	79.8%	40.6%						
	Unknown	10	3.4%	1,208	2.4%	0.0%	3	1.7%	2.1%	373	1.3%	1.8%	7	5.8%	3.3%	835	3.8%	2.2%	2	1.6%	3.6%	82	0.3%	2.9%	0.0%						
	Total	294	100%	51,331	100%	100%	174	100%	100%	29,274	100%	100%	120	100%	100%	22,057	100%	100%	124	100%	100%	28,673	100%	100%	100%						

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2022 FFIEC Census Data; 2016-2020 ACS data

Borrower Distribution of HMDA Loans - Table 2 of 2

Assessment Area: SC Charleston

PRODUCT TYPE		Borrower Income Levels	Bank Lending & Demographic Data														Bank & Aggregate Lending														Bank Lending & Demographic Data									
			2020, 2021					2020					2021					2022					Families by Family Income																	
			Bank		Families by Family Income %	Count		Dollar		Count		Dollar		Count		Dollar		Count		Dollar		Families by Family Income %																		
			Count	Dollar		Bank	Agg	Bank	Agg	Bank	Agg	Bank	Agg	Bank	Agg	Bank	Agg																							
																		#	%	\$ (000s)	\$ %		#	%	\$ (000s)	\$ %	#	%	\$ (000s)	\$ %	#	%	\$ (000s)	\$ %						
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	0	0.0%	22.6%	0	0.0%	5.3%	0	0.0%	2.0%	0	0.0%	4.4%	0	0.0%	1.2%	0	0.0%	7.0%	0	0.0%	3.5%	22.1%															
	Moderate	0	0.0%	0	0.0%	16.7%	0	0.0%	14.3%	0	0.0%	6.9%	0	0.0%	11.5%	0	0.0%	3.0%	0	0.0%	17.5%	0	0.0%	6.3%	17.2%															
	Middle	0	0.0%	0	0.0%	19.9%	0	0.0%	20.6%	0	0.0%	10.4%	0	0.0%	19.0%	0	0.0%	5.6%	2	50.0%	21.6%	425	39.5%	8.0%	20.1%															
	Upper	1	100.0%	4,726	100.0%	40.8%	0	0.0%	52.4%	0	0.0%	73.6%	1	100.0%	58.0%	4,726	100.0%	70.2%	2	50.0%	46.4%	650	60.5%	71.0%	40.6%															
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	7.3%	0	0.0%	7.1%	0	0.0%	7.1%	0	0.0%	20.1%	0	0.0%	7.5%	0	0.0%	11.2%	0.0%															
	Total	1	100%	4,726	100%	100%	0	0.0%	100%	0	0.0%	100%	1	100%	100%	4,726	100%	100%	4	100%	100%	1,075	100%	100%	100%															
	PURPOSE NOT APPLICABLE	Low	0	0.0%	0	0.0%	22.6%	0	0.0%	1.6%	0	0.0%	0.9%	0	0.0%	2.2%	0	0.0%	1.4%	0	0.0%	1.9%	0	0.0%	2.0%	22.1%														
Moderate		0	0.0%	0	0.0%	16.7%	0	0.0%	2.3%	0	0.0%	1.8%	0	0.0%	3.2%	0	0.0%	2.8%	0	0.0%	0.6%	0	0.0%	2.2%	17.2%															
Middle		0	0.0%	0	0.0%	19.9%	0	0.0%	1.9%	0	0.0%	2.0%	0	0.0%	0.3%	0	0.0%	0.3%	0	0.0%	0.0%	0	0.0%	0.0%	20.1%															
Upper		0	0.0%	0	0.0%	40.8%	0	0.0%	1.4%	0	0.0%	2.4%	0	0.0%	1.0%	0	0.0%	1.1%	0	0.0%	0.3%	0	0.0%	1.1%	40.6%															
Unknown		0	0.0%	0	0.0%	0.0%	0	0.0%	92.9%	0	0.0%	92.9%	0	0.0%	93.3%	0	0.0%	94.3%	0	0.0%	97.1%	0	0.0%	94.7%	0.0%															
Total		0	0.0%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	100%															
HMDA TOTALS		Low	60	6.1%	9,682	3.2%	22.6%	46	7.9%	4.6%	7,283	4.1%	2.4%	14	3.5%	5.2%	2,399	1.9%	2.4%	9	2.8%	6.2%	1,176	1.0%	2.8%	22.1%														
	Moderate	155	15.7%	28,838	9.4%	16.7%	103	17.7%	15.4%	19,906	11.3%	10.3%	52	12.9%	16.5%	8,932	6.9%	10.5%	34	10.7%	17.9%	4,670	3.8%	11.4%	17.2%															
	Middle	148	15.0%	27,285	8.9%	19.9%	92	15.8%	19.0%	17,685	10.0%	15.7%	56	13.9%	19.6%	9,600	7.4%	15.3%	39	12.2%	19.6%	6,022	5.0%	15.2%	20.1%															
	Upper	558	56.6%	210,895	69.0%	40.8%	313	53.7%	36.2%	122,724	69.6%	46.8%	245	60.9%	37.6%	88,171	68.2%	48.5%	210	65.8%	34.8%	65,018	53.5%	46.2%	40.6%															
	Unknown	64	6.5%	28,865	9.4%	0.0%	29	5.0%	24.7%	8,736	5.0%	24.8%	35	8.7%	21.2%	20,129	15.6%	23.3%	27	8.5%	21.5%	44,701	36.8%	24.5%	0.0%															
	Total	985	100%	305,565	100%	100%	583	100%	100%	176,334	100%	100%	402	100%	100%	129,231	100%	100%	319	100%	100%	121,587	100%	100%	100%															

Assessment Area: SC Charleston

Assessment Area: SC Charleston

PRODUCT TYPE		Bank Lending & Demographic Data																			Bank & Aggregate Lending																			Bank Lending & Demographic Data																		
		2020, 2021										2020										2021										2022																										
		Bank					Total Businesses	Count			Dollar				Agg	Count			Agg	Dollar				Agg	Count			Agg	Dollar				Agg	Total Businesses																								
		Count	%	\$ (000s)	\$ %	%		Bank	Agg	%	\$ (000s)	\$ %	%	Bank		Agg	%	\$ (000s)		\$ %	%	Bank	Agg		%	\$ (000s)	\$ %		%																													
SMALL BUSINESS	Revenue	\$1 Million or Less	713	64.3%	71,794	44.8%	93.0%	426	63.6%	38.8%	37,504	42.2%	28.3%	287	65.4%	45.3%	34,290	48.1%	32.6%	54	37.5%	49.7%	7,491	19.5%	35.9%	93.2%																																
		Over \$1 Million	353	31.8%	83,723	52.3%	6.2%	215	32.1%		48,020	54.0%		138	31.4%		35,703	50.1%		87	60.4%		30,019	77.9%		5.9%																																
		Total Rev. available	1,066	96.1%	155,517	97.1%	99.1%	641	95.7%		85,524	96.2%		425	96.8%		69,993	98.2%		141	97.9%		37,510	97.4%		99.0%																																
		Rev. Not Known	43	3.9%	4,622	2.9%	0.9%	29	4.3%		3,339	3.8%		14	3.2%		1,283	1.8%		3	2.1%		1,004	2.6%		1.0%																																
		Total	1,109	100%	160,139	100%	100%	670	100%		88,863	100%		439	100%		71,276	100%		144	100%		38,514	100%		100.0%																																
	Loan Size	\$100,000 or Less	682	61.5%	26,378	16.5%		430	64.2%	86.6%	16,372	18.4%	30.5%	252	57.4%	90.7%	10,006	14.0%	32.2%	58	40.3%	93.6%	3,153	8.2%	40.4%																																	
		\$100,001 - \$250,000	213	19.2%	35,131	21.9%		122	18.2%	7.5%	19,820	22.3%	20.3%	91	20.7%	5.0%	15,311	21.5%	18.1%	30	20.8%	3.6%	5,607	14.6%	16.7%																																	
		\$250,001 - \$1 Million	214	19.3%	98,630	61.6%		118	17.6%	5.9%	52,671	59.3%	49.2%	96	21.9%	4.3%	45,959	64.5%	49.7%	56	38.9%	2.8%	29,754	77.3%	42.9%																																	
		Total	1,109	100%	160,139	100%		670	100%	100%	88,863	100%	100%	439	100%	100%	71,276	100%	100%	144	100%	100%	38,514	100%	100%																																	
	Loan Size & Rev \$1 Mill or Less	\$100,000 or Less	521	73.1%	18,658	26.0%		327	76.8%		11,259	30.0%		194	67.6%		7,399	21.6%		35	64.8%		1,666	22.2%																																		
		\$100,001 - \$250,000	113	15.8%	18,189	25.3%		63	14.8%		10,120	27.0%		50	17.4%		8,069	23.5%		9	16.7%		1,605	21.4%																																		
		\$250,001 - \$1 Million	79	11.1%	34,947	48.7%		36	8.5%		16,125	43.0%		43	15.0%		18,822	54.9%		10	18.5%		4,220	56.3%																																		
Total		713	100%	71,794	100%		426	100%		37,504	100%		287	100%		34,290	100%		54	100%		7,491	100%																																			

APPENDIX F – FULL SCOPE LENDING TABLES (Continued)

Nashville

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

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data										Bank & Aggregate Lending										Bank Lending & Demographic Data									
		2020, 2021					2020					2021					2022					2022									
		Bank				Owner Occupied Units	Count			Dollar			Count			Dollar			Count			Dollar			Owner Occupied Units						
		Count		Dollar			Bank	%	Agg	\$ (000s)	%	Agg	Bank	%	Agg	\$ (000s)	%	Agg	Bank	%	Agg										
		#	%	\$ (000s)	%																	#	%	%		#	%	%	#	%	%
HOME PURCHASE	Low	38	10.8%	16,334	9.1%	3.8%	25	10.6%	6.1%	10,333	8.9%	5.9%	13	11.1%	6.4%	6,001	9.4%	6.2%	0	0.0%	3.3%	0	0.0%	2.6%	2.3%						
	Moderate	41	11.6%	12,055	6.7%	15.8%	33	14.0%	14.1%	9,737	8.4%	10.7%	8	6.8%	15.3%	2,318	3.6%	11.6%	12	15.6%	17.0%	5,102	9.6%	12.4%	16.6%						
	Middle	83	23.6%	27,414	15.3%	39.7%	54	23.0%	40.2%	16,182	14.0%	33.6%	29	24.8%	39.2%	11,232	17.6%	32.1%	21	27.3%	38.6%	11,061	20.9%	30.8%	40.5%						
	Upper	190	54.0%	123,607	68.9%	40.6%	123	52.3%	39.4%	79,270	68.6%	49.7%	67	57.3%	39.0%	44,337	69.4%	50.0%	44	57.1%	39.9%	36,730	69.4%	53.3%	40.0%						
	Unknown	0	0.0%	0	0.0%	0.1%	0	0.0%	0.2%	0	0.0%	0.1%	0	0.0%	0.1%	0	0.0%	0.1%	0	0.0%	1.2%	0	0.0%	0.9%	0.5%						
	Total	352	100%	179,410	100%	100%	235	100%	100%	115,522	100%	100%	117	100%	100%	63,888	100%	100%	77	100%	100%	52,893	100%	100%	100%						
REFINANCE	Low	23	4.7%	7,410	3.5%	3.8%	13	4.1%	4.1%	3,980	3.0%	3.9%	10	5.6%	4.2%	3,430	4.5%	3.9%	2	2.5%	3.1%	364	1.2%	2.3%	2.3%						
	Moderate	35	7.1%	9,866	4.7%	15.8%	15	4.7%	10.5%	4,826	3.6%	7.7%	20	11.3%	12.2%	5,040	6.6%	8.5%	8	9.9%	15.3%	1,235	4.2%	10.8%	16.6%						
	Middle	103	20.9%	27,132	12.9%	39.7%	66	20.9%	35.6%	17,213	12.8%	28.8%	37	20.9%	37.0%	9,919	13.0%	29.6%	16	19.8%	40.8%	3,689	12.7%	31.5%	40.5%						
	Upper	332	67.3%	166,024	78.9%	40.6%	222	70.3%	49.7%	108,003	80.6%	59.5%	110	62.1%	46.5%	58,021	75.9%	57.9%	53	65.4%	40.2%	23,404	80.3%	54.8%	40.0%						
	Unknown	0	0.0%	0	0.0%	0.1%	0	0.0%	0.1%	0	0.0%	0.1%	0	0.0%	0.1%	0	0.0%	0.1%	2	2.5%	0.6%	470	1.6%	0.6%	0.5%						
	Total	493	100%	210,432	100%	100%	316	100%	100%	134,022	100%	100%	177	100%	100%	76,410	100%	100%	81	100%	100%	29,162	100%	100%	100%						
HOME IMPROVEMENT	Low	3	6.1%	248	2.4%	3.8%	0	0.0%	3.0%	0	0.0%	2.9%	3	6.7%	3.1%	248	2.8%	2.8%	0	0.0%	1.5%	0	0.0%	1.0%	2.3%						
	Moderate	2	4.1%	399	3.9%	15.8%	0	0.0%	9.9%	0	0.0%	6.6%	2	4.4%	9.6%	399	4.4%	6.6%	5	7.2%	10.1%	671	3.8%	7.2%	16.6%						
	Middle	16	32.7%	2,284	22.3%	39.7%	1	25.0%	32.8%	241	19.4%	26.9%	15	33.3%	32.9%	2,043	22.7%	25.8%	13	18.8%	32.9%	2,258	12.8%	23.3%	40.5%						
	Upper	28	57.1%	7,314	71.4%	40.6%	3	75.0%	54.3%	1,003	80.6%	63.7%	25	55.6%	54.3%	6,311	70.1%	64.7%	51	73.9%	54.8%	14,650	83.3%	68.1%	40.0%						
	Unknown	0	0.0%	0	0.0%	0.1%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.1%	0	0.0%	0.1%	0	0.0%	0.6%	0	0.0%	0.4%	0.5%						
	Total	49	100%	10,245	100%	100%	4	100%	100%	1,244	100%	100%	45	100%	100%	9,001	100%	100%	69	100%	100%	17,579	100%	100%	100%						
MULTIFAMILY	Multi-Family Units																														
	Low	0	0.0%	0	0.0%	13.6%	0	0.0%	21.3%	0	0.0%	8.7%	0	0.0%	20.2%	0	0.0%	20.2%	0	0.0%	10.7%	0	0.0%	2.0%	9.0%						
	Moderate	2	100.0%	452	100.0%	34.8%	2	100.0%	34.4%	452	100.0%	18.0%	0	0.0%	38.7%	0	0.0%	38.6%	0	0.0%	39.6%	0	0.0%	27.9%	30.2%						
	Middle	0	0.0%	0	0.0%	29.4%	0	0.0%	32.8%	0	0.0%	59.7%	0	0.0%	28.3%	0	0.0%	31.6%	0	0.0%	32.5%	0	0.0%	32.8%	31.5%						
	Upper	0	0.0%	0	0.0%	22.1%	0	0.0%	11.5%	0	0.0%	13.6%	0	0.0%	12.1%	0	0.0%	9.2%	0	0.0%	14.2%	0	0.0%	31.9%	27.6%						
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.6%	0	0.0%	0.4%	0	0.0%	3.0%	0	0.0%	5.4%	1.7%						
Total	2	100%	452	100%	100%	2	100%	100%	452	100%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	100%							
OTHER PURPOSE LOC	Low	8	2.7%	791	1.6%	3.8%	3	1.9%	2.7%	157	0.6%	1.6%	5	3.8%	2.8%	634	2.8%	1.9%	2	1.3%	1.1%	153	0.5%	0.7%	2.3%						
	Moderate	22	7.5%	1,970	4.1%	15.8%	15	9.3%	7.5%	1,489	5.9%	4.5%	7	5.3%	7.4%	481	2.1%	4.5%	12	7.7%	9.5%	1,340	4.0%	5.9%	16.6%						
	Middle	63	21.5%	6,605	13.7%	39.7%	36	22.2%	30.3%	3,466	13.7%	22.1%	27	20.6%	28.8%	3,139	13.7%	19.9%	32	20.5%	30.5%	4,868	14.7%	20.3%	40.5%						
	Upper	200	68.3%	38,909	80.6%	40.6%	108	66.7%	59.5%	20,193	79.8%	71.7%	92	70.2%	61.0%	18,716	81.5%	73.7%	110	70.5%	58.3%	26,856	80.9%	72.7%	40.0%						
	Unknown	0	0.0%	0	0.0%	0.1%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.6%	0	0.0%	0.4%	0.5%						
	Total	293	100%	48,275	100%	100%	162	100%	100%	25,305	100%	100%	131	100%	100%	22,970	100%	100%	156	100%	100%	33,217	100%	100%	100%						

Originations & Purchases
Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2022 FFIEC Census Data; 2016-2020 ACS data

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

PRODUCT TYPE		Tract Income Levels	Bank Lending & Demographic Data										Bank & Aggregate Lending										Bank Lending & Demographic Data									
			2020, 2021					2020					2021					2022														
			Bank				Owner Occupied Units	Count			Dollar		Count			Dollar		Count			Dollar		Owner Occupied Units									
			Count		Dollar			Bank	Agg	Bank	Agg	Bank	Agg	Bank	Agg	Bank	Agg															
			#	%	\$ (000s)	\$ %												#	%	\$ (000s)	\$ %	#		%	\$ (000s)	\$ %	#	%	\$ (000s)	\$ %		
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	0	0.0%	3.8%	0	0.0%	4.7%	0	0.0%	3.5%	0	0.0%	4.5%	0	0.0%	3.1%	0	0.0%	1.7%	0	0.0%	0.7%	2.3%							
	Moderate	1	11.1%	123	4.9%	15.8%	1	14.3%	14.3%	123	5.6%	6.7%	0	0.0%	10.4%	0	0.0%	4.3%	0	0.0%	12.4%	0	0.0%	7.0%	16.6%							
	Middle	3	33.3%	673	26.6%	39.7%	2	28.6%	32.9%	541	24.6%	17.6%	1	50.0%	29.6%	132	39.8%	13.7%	0	0.0%	34.7%	0	0.0%	16.7%	40.5%							
	Upper	5	55.6%	1,738	68.6%	40.6%	4	57.1%	48.0%	1,538	69.8%	72.1%	1	50.0%	55.3%	200	60.2%	78.8%	1	100.0%	50.6%	500	100.0%	75.2%	40.0%							
	Unknown	0	0.0%	0	0.0%	0.1%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.3%	0	0.0%	0.1%	0	0.0%	0.6%	0	0.0%	0.4%	0.5%							
	Total	9	100%	2,534	100%	100%	7	100%	100%	2,202	100%	100%	2	100%	100%	332	100%	100%	1	100%	100%	500	100%	100%	100%							
PURPOSE NOT APPLICABLE	Low	0	0.0%	0	0.0%	3.8%	0	0.0%	3.9%	0	0.0%	3.3%	0	0.0%	3.9%	0	0.0%	2.5%	0	0.0%	3.6%	0	0.0%	2.0%	2.3%							
	Moderate	0	0.0%	0	0.0%	15.8%	0	0.0%	20.7%	0	0.0%	13.6%	0	0.0%	21.6%	0	0.0%	14.5%	0	0.0%	20.0%	0	0.0%	48.9%	16.6%							
	Middle	0	0.0%	0	0.0%	39.7%	0	0.0%	50.3%	0	0.0%	45.1%	0	0.0%	55.6%	0	0.0%	49.4%	0	0.0%	65.5%	0	0.0%	37.2%	40.5%							
	Upper	0	0.0%	0	0.0%	40.6%	0	0.0%	25.1%	0	0.0%	38.0%	0	0.0%	18.9%	0	0.0%	33.5%	0	0.0%	10.7%	0	0.0%	11.9%	40.0%							
	Unknown	0	0.0%	0	0.0%	0.1%	0	0.0%	0.1%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.3%	0	0.0%	0.0%	0.5%							
	Total	0	0.0%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	100%							
HMDA TOTALS	Low	72	6.0%	24,783	5.5%	3.8%	41	5.6%	4.8%	14,470	5.2%	4.9%	31	6.6%	5.0%	10,313	6.0%	5.5%	4	1.0%	2.9%	517	0.4%	2.3%	2.3%							
	Moderate	103	8.6%	24,865	5.5%	15.8%	66	9.1%	11.9%	16,627	6.0%	9.3%	37	7.8%	13.2%	8,238	4.8%	11.0%	37	9.6%	15.3%	8,348	6.3%	13.2%	16.6%							
	Middle	268	22.4%	64,108	14.2%	39.7%	159	21.9%	37.2%	37,643	13.5%	32.0%	109	23.1%	37.4%	26,465	15.3%	30.5%	82	21.4%	38.3%	21,876	16.4%	30.4%	40.5%							
	Upper	755	63.0%	337,592	74.8%	40.6%	460	63.4%	45.9%	210,007	75.3%	53.7%	295	62.5%	44.3%	127,585	73.9%	53.0%	259	67.4%	42.6%	102,140	76.6%	52.8%	40.0%							
	Unknown	0	0.0%	0	0.0%	0.1%	0	0.0%	0.1%	0	0.0%	0.1%	0	0.0%	0.1%	0	0.0%	0.1%	2	0.5%	0.9%	470	0.4%	1.3%	0.5%							
	Total	1,198	100%	451,348	100%	100%	726	100%	100%	278,747	100%	100%	472	100%	100%	172,601	100%	100%	384	100%	100%	133,351	100%	100%	100%							

APPENDIX F – FULL SCOPE LENDING TABLES (Continued)

Borrower Distribution of HMDA Loans - Table 1 of 2

Assessment Area: TN Nashville

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data										Bank & Aggregate Lending										Bank Lending & Demographic Data									
		2020, 2021					2020					2021					2022					2022									
		Bank			Families by Family Income %	Count			Dollar			Count			Dollar			Count			Dollar			Families by Family Income %							
		Count	%	\$ (000s)		Bank	%	Agg	Bank	%	\$ (000s)	Bank	%	Agg	Bank	%	\$ (000s)	Bank	%	Agg	Bank	%	\$ (000s)								
HOME PURCHASE	Low	10	2.8%	1,952	1.1%	20.0%	6	2.6%	4.6%	1,097	0.9%	2.5%	4	3.4%	3.7%	855	1.3%	1.8%	0	0.0%	3.6%	0	0.0%	1.7%	19.9%						
	Moderate	54	15.3%	12,671	7.1%	16.7%	43	18.3%	19.6%	9,982	8.6%	13.6%	11	9.4%	17.1%	2,689	4.2%	11.2%	8	10.4%	16.1%	2,418	4.6%	9.9%	17.1%						
	Middle	35	9.9%	10,530	5.9%	19.8%	23	9.8%	21.5%	6,113	5.3%	18.4%	12	10.3%	18.6%	4,417	6.9%	15.3%	7	9.1%	19.3%	2,841	5.4%	15.3%	20.8%						
	Upper	251	71.3%	153,644	85.6%	43.4%	161	68.5%	42.7%	97,717	84.6%	54.0%	90	76.9%	42.1%	55,927	87.5%	53.2%	62	80.5%	42.3%	47,634	90.1%	54.9%	42.2%						
	Unknown	2	0.6%	613	0.3%	0.0%	2	0.9%	11.6%	613	0.5%	11.5%	0	0.0%	18.5%	0	0.0%	18.4%	0	0.0%	18.7%	0	0.0%	18.3%	0.0%						
	Total	352	100%	179,410	100%	100%	235	100%	100%	115,522	100%	100%	117	100%	100%	63,888	100%	100%	77	100%	100%	52,893	100%	100%	100%						
REFINANCE	Low	10	2.0%	721	0.3%	20.0%	4	1.3%	4.1%	287	0.2%	2.0%	6	3.4%	5.4%	434	0.6%	2.6%	3	3.7%	11.2%	385	1.3%	5.6%	19.9%						
	Moderate	25	5.1%	4,144	2.0%	16.7%	13	4.1%	12.9%	1,868	1.4%	8.2%	12	6.8%	15.1%	2,276	3.0%	9.8%	10	12.3%	21.0%	1,597	5.5%	14.0%	17.1%						
	Middle	70	14.2%	15,202	7.2%	19.8%	42	13.3%	18.3%	9,600	7.2%	14.9%	28	15.8%	18.8%	5,602	7.3%	15.3%	9	11.1%	20.0%	2,371	8.1%	16.7%	20.8%						
	Upper	373	75.7%	185,834	88.3%	43.4%	246	77.8%	46.0%	118,683	88.6%	55.9%	127	71.8%	40.6%	67,151	87.9%	52.0%	54	66.7%	33.4%	24,419	83.7%	47.3%	42.2%						
	Unknown	15	3.0%	4,531	2.2%	0.0%	11	3.5%	18.7%	3,584	2.7%	19.0%	4	2.3%	20.2%	947	1.2%	20.3%	5	6.2%	14.4%	390	1.3%	16.3%	0.0%						
	Total	493	100%	210,432	100%	100%	316	100%	100%	134,022	100%	100%	177	100%	100%	76,410	100%	100%	81	100%	100%	29,162	100%	100%	100%						
HOME IMPROVEMENT	Low	0	0.0%	0	0.0%	20.0%	0	0.0%	4.1%	0	0.0%	2.0%	0	0.0%	4.8%	0	0.0%	2.3%	0	0.0%	5.8%	0	0.0%	2.7%	19.9%						
	Moderate	5	10.2%	516	5.0%	16.7%	0	0.0%	12.7%	0	0.0%	7.8%	5	11.1%	11.5%	516	5.7%	7.3%	6	8.7%	13.9%	479	2.7%	7.8%	17.1%						
	Middle	7	14.3%	637	6.2%	19.8%	0	0.0%	17.9%	0	0.0%	14.5%	7	15.6%	17.6%	637	7.1%	13.1%	11	15.9%	20.4%	1,913	10.9%	13.6%	20.8%						
	Upper	36	73.5%	8,938	87.2%	43.4%	4	100.0%	59.3%	1,244	100.0%	66.4%	32	71.1%	62.2%	7,694	85.5%	71.9%	52	75.4%	56.9%	15,187	86.4%	70.8%	42.2%						
	Unknown	1	2.0%	154	1.5%	0.0%	0	0.0%	6.1%	0	0.0%	9.3%	1	2.2%	3.9%	154	1.7%	5.3%	0	0.0%	3.0%	0	0.0%	5.2%	0.0%						
	Total	49	100%	10,245	100%	100%	4	100%	100%	1,244	100%	100%	45	100%	100%	9,001	100%	100%	69	100%	100%	17,579	100%	100%	100%						
MULTI-FAMILY	Low	0	0.0%	0	0.0%	20.0%	0	0.0%	0.5%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	19.9%						
	Moderate	0	0.0%	0	0.0%	16.7%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.6%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	17.1%						
	Middle	0	0.0%	0	0.0%	19.8%	0	0.0%	1.1%	0	0.0%	0.1%	0	0.0%	0.6%	0	0.0%	0.0%	0	0.0%	1.0%	0	0.0%	0.0%	20.8%						
	Upper	0	0.0%	0	0.0%	43.4%	0	0.0%	13.7%	0	0.0%	1.2%	0	0.0%	15.0%	0	0.0%	1.9%	0	0.0%	10.7%	0	0.0%	0.8%	42.2%						
	Unknown	2	100.0%	452	100.0%	0.0%	2	100.0%	84.7%	452	100.0%	98.7%	0	0.0%	83.8%	0	0.0%	98.1%	0	0.0%	88.3%	0	0.0%	99.2%	0.0%						
	Total	2	100%	452	100%	100%	2	100%	100%	452	100%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	100%						
OTHER PURPOSE LOC	Low	5	1.7%	600	1.2%	20.0%	3	1.9%	4.2%	503	2.0%	2.1%	2	1.5%	3.2%	97	0.4%	1.7%	0	0.0%	4.7%	0	0.0%	2.4%	19.9%						
	Moderate	16	5.5%	1,706	3.5%	16.7%	10	6.2%	10.3%	1,182	4.7%	5.4%	6	4.6%	9.0%	524	2.3%	4.8%	12	7.7%	11.7%	857	2.6%	5.1%	17.1%						
	Middle	56	19.1%	6,788	14.1%	19.8%	34	21.0%	16.8%	3,877	15.3%	10.5%	22	16.8%	15.6%	2,911	12.7%	9.6%	33	21.2%	19.7%	4,239	12.8%	11.1%	20.8%						
	Upper	210	71.7%	38,507	79.8%	43.4%	112	69.1%	64.6%	19,511	77.1%	77.3%	98	74.8%	69.1%	18,996	82.7%	80.4%	111	71.2%	61.0%	28,121	84.7%	79.3%	42.2%						
	Unknown	6	2.0%	674	1.4%	0.0%	3	1.9%	4.0%	232	0.9%	4.6%	3	2.3%	3.0%	442	1.9%	3.5%	0	0.0%	2.9%	0	0.0%	2.1%	0.0%						
	Total	293	100%	48,275	100%	100%	162	100%	100%	25,305	100%	100%	131	100%	100%	22,970	100%	100%	156	100%	100%	33,217	100%	100%	100%						

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2022 FFIEC Census Data; 2016-2020 ACS data

Borrower Distribution of HMDA Loans - Table 2 of 2

Assessment Area: TN Nashville

PRODUCT TYPE		Borrower Income Levels	Bank Lending & Demographic Data													Bank & Aggregate Lending												Bank Lending & Demographic Data												
			2020, 2021						2020						2021						2022						2022													
			Bank				Families by Family Income	Count			Dollar			Count			Dollar			Count			Dollar			Families by Family Income														
			Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Families by Family Income														
			#	%	\$ (000s)	\$ %		#	%	\$ (000s)	\$ %	#	%	\$ (000s)	\$ %	#	%	\$ (000s)	\$ %	#	%	\$ (000s)	\$ %	#	%	\$ (000s)	\$ %													
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	0	0.0%	20.0%	0	0.0%	6.5%	0	0.0%	2.2%	0	0.0%	6.9%	0	0.0%	2.5%	0	0.0%	7.2%	0	0.0%	2.2%	19.9%															
	Moderate	2	22.2%	328	12.9%	16.7%	2	28.6%	13.5%	328	14.9%	4.9%	0	0.0%	12.9%	0	0.0%	4.9%	0	0.0%	14.9%	0	0.0%	5.1%	17.1%															
	Middle	0	0.0%	0	0.0%	19.8%	0	0.0%	15.3%	0	0.0%	8.2%	0	0.0%	14.8%	0	0.0%	6.6%	0	0.0%	18.1%	0	0.0%	7.4%	20.8%															
	Upper	7	77.8%	2,206	87.1%	43.4%	5	71.4%	47.9%	1,874	85.1%	68.3%	2	100.0%	54.9%	332	100.0%	74.0%	1	100.0%	51.3%	500	100.0%	74.5%	42.2%															
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	16.9%	0	0.0%	16.3%	0	0.0%	10.5%	0	0.0%	12.0%	0	0.0%	8.5%	0	0.0%	10.8%	0.0%															
	Total	9	100%	2,534	100%	100%	7	100%	100%	2,202	100%	100%	2	100%	100%	332	100%	100%	1	100%	100%	500	100%	100%	100%															
PURPOSE NOT APPLICABLE	Low	0	0.0%	0	0.0%	20.0%	0	0.0%	1.6%	0	0.0%	0.8%	0	0.0%	3.1%	0	0.0%	1.5%	0	0.0%	5.2%	0	0.0%	2.3%	19.9%															
	Moderate	0	0.0%	0	0.0%	16.7%	0	0.0%	1.8%	0	0.0%	1.5%	0	0.0%	1.8%	0	0.0%	1.2%	0	0.0%	1.4%	0	0.0%	1.1%	17.1%															
	Middle	0	0.0%	0	0.0%	19.8%	0	0.0%	1.3%	0	0.0%	1.1%	0	0.0%	0.6%	0	0.0%	0.8%	0	0.0%	0.8%	0	0.0%	0.5%	20.8%															
	Upper	0	0.0%	0	0.0%	43.4%	0	0.0%	1.4%	0	0.0%	2.3%	0	0.0%	0.6%	0	0.0%	0.3%	0	0.0%	0.3%	0	0.0%	0.2%	42.2%															
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	93.9%	0	0.0%	94.3%	0	0.0%	94.0%	0	0.0%	94.9%	0	0.0%	92.3%	0	0.0%	95.9%	0.0%															
	Total	0	0.0%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	100%															
HMDA TOTALS	Low	25	2.1%	3,273	0.7%	20.0%	13	1.8%	4.3%	1,887	0.7%	2.1%	12	2.5%	4.6%	1,386	0.8%	2.2%	3	0.8%	6.3%	385	0.3%	2.6%	19.9%															
	Moderate	102	8.5%	19,365	4.3%	16.7%	68	9.4%	15.1%	13,360	4.8%	9.8%	34	7.2%	15.4%	6,005	3.5%	9.8%	36	9.4%	17.0%	5,351	4.0%	9.6%	17.1%															
	Middle	168	14.0%	33,157	7.3%	19.8%	99	13.6%	19.1%	19,590	7.0%	15.4%	69	14.6%	18.5%	13,567	7.9%	14.4%	60	15.6%	19.5%	11,364	8.5%	13.7%	20.8%															
	Upper	877	73.2%	389,129	86.2%	43.4%	528	72.7%	44.9%	239,029	85.8%	52.7%	349	73.9%	42.5%	150,100	87.0%	51.2%	280	72.9%	41.9%	115,861	86.9%	48.9%	42.2%															
	Unknown	26	2.2%	6,424	1.4%	0.0%	18	2.5%	16.6%	4,881	1.8%	20.0%	8	1.7%	18.9%	1,543	0.9%	22.5%	5	1.3%	15.3%	390	0.3%	25.3%	0.0%															
	Total	1,198	100%	451,348	100%	100%	726	100%	100%	278,747	100%	100%	472	100%	100%	172,601	100%	100%	384	100%	100%	133,351	100%	100%	100%															

APPENDIX F – FULL SCOPE LENDING TABLES (Continued)

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

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data										Bank & Aggregate Lending										Bank Lending & Demographic Data									
		2020, 2021					2020					2021					2022					2022					2022				
		Bank		Total Businesses		Count	Count		Dollar		Count	Count		Dollar		Count	Count		Dollar		Count	Count		Dollar		Total Businesses					
		Count	Dollar	Bank	Agg		Bank	Agg	Bank	Agg		Bank	Agg	Bank	Agg		Bank	Agg													
		#	%	\$ (000s)	\$ %		%	#	%	\$ %		#	%	\$ %	#		%	\$ %	#	%		\$ %	#	%	\$ %		%				
SMALL BUSINESSES	Low	47	7.8%	12,020	13.0%	8.0%	32	8.9%	8.3%	7,118	13.4%	11.2%	15	6.3%	8.1%	4,902	12.4%	11.5%	3	2.6%	3.5%	721	3.3%	4.1%	4.1%						
	Moderate	103	17.2%	19,153	20.7%	19.6%	54	15.0%	17.8%	10,044	18.9%	19.9%	49	20.5%	18.1%	9,109	23.0%	19.8%	20	17.1%	19.7%	4,978	23.0%	22.1%	21.1%						
	Middle	116	19.4%	13,910	15.0%	28.0%	70	19.4%	26.1%	8,075	15.2%	20.2%	46	19.2%	27.8%	5,835	14.7%	21.4%	38	32.5%	30.1%	5,302	24.5%	25.3%	29.9%						
	Upper	329	54.9%	46,046	49.7%	43.3%	201	55.8%	46.7%	26,718	50.4%	46.5%	128	53.6%	44.7%	19,328	48.8%	45.2%	55	47.0%	43.9%	10,588	48.9%	44.5%	42.0%						
	Unknown	4	0.7%	1,545	1.7%	1.0%	3	0.8%	0.9%	1,084	2.0%	2.2%	1	0.4%	0.9%	461	1.2%	2.1%	1	0.9%	2.5%	45	0.2%	3.9%	2.8%						
	Tr Unknown	0	0.0%	0	0.0%		0	0.0%	0.2%	0	0.0%	0.1%	0	0.0%	0.3%	0	0.0%	0.0%	0	0.0%	0.3%	0	0.0%	0.1%							
	Total	599	100%	92,674	100%	100%	360	100%	100%	53,039	100%	100%	239	100%	100%	39,635	100%	100%	117	100%	100%	21,634	100%	100%	100%						

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

PRODUCT TYPE		Bank Lending & Demographic Data																			Bank & Aggregate Lending																			Bank Lending & Demographic Data																		
		2020, 2021							2020						2021						2022																																					
		Bank				Total Businesses	Count			Dollar			Agg	Count			Dollar			Agg	Count			Dollar			Agg	Total Businesses																														
		Count	%	\$ (000s)	\$ %		Bank	%	\$ (000s)	\$ %	Agg	\$ %		Bank	%	\$ (000s)	\$ %	Agg	\$ %		Bank	%	\$ (000s)	\$ %	Agg	\$ %																																
		#	%	\$ (000s)	\$ %	%	#	%	Agg	\$ (000s)	\$ %	Agg	\$ %	#	%	Agg	\$ (000s)	\$ %	Agg	\$ %	#	%	Agg	\$ (000s)	\$ %	Agg	\$ %																															
SMALL BUSINESS	Revenue	\$1 Million or Less	359	59.9%	32,554	35.1%	91.3%	210	58.3%	41.3%	16,630	31.4%	27.9%	149	62.3%	47.8%	15,924	40.2%	33.2%	70	59.8%	50.5%	7,673	35.5%	34.9%	91.3%																																
		Over \$1 Million	193	32.2%	57,314	61.8%	7.9%	121	33.6%		34,428	64.9%		72	30.1%		22,886	57.7%		43	36.8%		12,842	59.4%		7.8%																																
		Total Rev. available	552	92.2%	89,868	97.0%	99.2%	331	91.9%		51,058	96.3%		221	92.5%		38,810	97.9%		113	96.6%		20,515	94.8%		99.1%																																
		Rev. Not Known	47	7.8%	2,806	3.0%	0.8%	29	8.1%		1,981	3.7%		18	7.5%		825	2.1%		4	3.4%		1,119	5.2%		0.9%																																
		Total	599	100%	92,674	100%	100%	360	100%		53,039	100%		239	100%		39,635	100%		117	100%		21,634	100%		100.0%																																
	Loan Size	\$100,000 or Less	372	62.1%	13,958	15.1%		230	63.9%	85.2%	8,574	16.2%	27.4%	142	59.4%	89.9%	5,384	13.6%	30.1%	65	55.6%	92.4%	3,640	16.8%	33.0%																																	
		\$100,001 - \$250,000	114	19.0%	20,887	22.5%		66	18.3%	8.2%	11,576	21.8%	20.7%	48	20.1%	5.3%	9,311	23.5%	17.5%	30	25.6%	3.6%	6,058	28.0%	14.5%																																	
		\$250,001 - \$1 Million	113	18.9%	57,829	62.4%		64	17.8%	6.5%	32,889	62.0%	52.0%	49	20.5%	4.9%	24,940	62.9%	52.5%	22	18.8%	4.0%	11,936	55.2%	52.4%																																	
		Total	599	100%	92,674	100%		360	100%	100%	53,039	100%	100%	239	100%	100%	39,635	100%	100%	117	100%	100%	21,634	100%	100%																																	
	Loan Size & Rev \$1 Mill or Less	\$100,000 or Less	281	78.3%	10,259	31.5%		171	81.4%		5,995	36.0%		110	73.8%		4,264	26.8%		52	74.3%		2,754	35.9%																																		
		\$100,001 - \$250,000	50	13.9%	8,941	27.5%		27	12.9%		4,655	28.0%		23	15.4%		4,286	26.9%		12	17.1%		2,079	27.1%																																		
		\$250,001 - \$1 Million	28	7.8%	13,354	41.0%		12	5.7%		5,980	36.0%		16	10.7%		7,374	46.3%		6	8.6%		2,840	37.0%																																		
		Total	359	100%	32,554	100%		210	100%		16,630	100%		149	100%		15,924	100%		70	100%		7,673	100%																																		

APPENDIX F – FULL SCOPE LENDING TABLES (Continued)

Chattanooga Multistate MSA

Geographic Distribution of HMDA Loans - Table 1 of 2

Assessment Area: Multi Chattanooga

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data										Bank & Aggregate Lending										Bank Lending & Demographic Data									
		2020, 2021					2020					2021					2022					2022					2022				
		Bank				Owner Occupied Units %	Count			Dollar			Count			Dollar			Count			Dollar			Owner Occupied Units %	Count			Dollar		
		Count #	%	\$ (000s)	\$ %		Bank #	%	Agg %	Bank \$ (000s)	\$ %	Agg \$ %	Bank #	%	Agg %	Bank \$ (000s)	\$ %	Agg \$ %	Bank #	%	Agg %	Bank \$ (000s)	\$ %	Agg \$ %		Bank #	%	Agg %	Bank \$ (000s)	\$ %	Agg \$ %
HOME PURCHASE	Low	6	5.5%	1,045	3.3%	3.0%	5	7.1%	2.4%	778	4.0%	2.0%	1	2.6%	3.1%	267	2.3%	2.4%	0	0.0%	3.4%	0	0.0%	2.6%	3.0%	0	0.0%	3.4%	0	0.0%	2.6%
	Moderate	22	20.2%	3,567	11.4%	17.0%	12	17.1%	15.4%	2,027	10.4%	10.7%	10	25.6%	14.8%	1,540	13.2%	10.1%	4	11.1%	16.5%	925	6.3%	12.5%	15.7%	4	11.1%	16.5%	925	6.3%	12.5%
	Middle	42	38.5%	10,222	32.8%	41.2%	27	38.6%	39.3%	6,603	33.8%	35.8%	15	38.5%	39.4%	3,619	31.0%	36.3%	18	50.0%	44.0%	6,154	41.9%	40.3%	48.3%	18	50.0%	44.0%	6,154	41.9%	40.3%
	Upper	39	35.8%	16,376	52.5%	38.8%	26	37.1%	42.8%	10,115	51.8%	51.5%	13	33.3%	42.7%	6,261	53.6%	51.2%	14	38.9%	35.5%	7,593	51.8%	44.3%	32.2%	14	38.9%	35.5%	7,593	51.8%	44.3%
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.6%	0	0.0%	0.4%	0.8%	0	0.0%	0.6%	0	0.0%	0.4%
	Total	109	100%	31,210	100%	100%	70	100%	100%	19,523	100%	100%	39	100%	100%	11,687	100%	100%	36	100%	100%	14,672	100%	100%	100%	36	100%	100%	14,672	100%	100%
REFINANCE	Low	1	0.9%	400	1.2%	3.0%	1	1.4%	1.7%	400	1.9%	1.4%	0	0.0%	2.0%	0	0.0%	1.8%	0	0.0%	2.9%	0	0.0%	2.2%	3.0%	0	0.0%	2.9%	0	0.0%	2.2%
	Moderate	12	10.7%	1,326	4.0%	17.0%	8	11.3%	9.6%	760	3.6%	6.5%	4	9.8%	11.2%	566	4.7%	7.6%	2	12.5%	14.6%	462	11.6%	11.4%	15.7%	2	12.5%	14.6%	462	11.6%	11.4%
	Middle	43	38.4%	10,425	31.7%	41.2%	26	36.6%	37.7%	6,674	31.9%	34.0%	17	41.5%	39.2%	3,751	31.5%	35.0%	5	31.3%	46.9%	965	24.2%	43.0%	48.3%	5	31.3%	46.9%	965	24.2%	43.0%
	Upper	56	50.0%	20,684	63.0%	38.8%	36	50.7%	51.0%	13,076	62.5%	58.2%	20	48.8%	47.6%	7,608	63.8%	55.7%	9	56.3%	35.1%	2,568	64.3%	43.1%	32.2%	9	56.3%	35.1%	2,568	64.3%	43.1%
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.5%	0	0.0%	0.3%	0.8%	0	0.0%	0.5%	0	0.0%	0.3%
	Total	112	100%	32,835	100%	100%	71	100%	100%	20,910	100%	100%	41	100%	100%	11,925	100%	100%	16	100%	100%	3,995	100%	100%	100%	16	100%	100%	3,995	100%	100%
HOME IMPROVEMENT	Low	0	0.0%	0	0.0%	3.0%	0	0.0%	2.7%	0	0.0%	2.9%	0	0.0%	2.1%	0	0.0%	1.5%	0	0.0%	2.4%	0	0.0%	2.3%	3.0%	0	0.0%	2.4%	0	0.0%	2.3%
	Moderate	2	18.2%	148	18.7%	17.0%	0	0.0%	10.0%	0	0.0%	7.3%	2	25.0%	10.4%	148	28.3%	8.2%	3	30.0%	12.3%	250	18.9%	10.6%	15.7%	3	30.0%	12.3%	250	18.9%	10.6%
	Middle	5	45.5%	405	51.1%	41.2%	2	66.7%	34.8%	225	83.6%	31.1%	3	37.5%	37.6%	180	34.4%	36.5%	2	20.0%	42.0%	181	13.7%	36.9%	48.3%	2	20.0%	42.0%	181	13.7%	36.9%
	Upper	4	36.4%	239	30.2%	38.8%	1	33.3%	52.4%	44	16.4%	58.7%	3	37.5%	49.9%	195	37.3%	53.8%	5	50.0%	42.6%	894	67.5%	49.7%	32.2%	5	50.0%	42.6%	894	67.5%	49.7%
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.7%	0	0.0%	0.5%	0.8%	0	0.0%	0.7%	0	0.0%	0.5%
	Total	11	100%	792	100%	100%	3	100%	100%	269	100%	100%	8	100%	100%	523	100%	100%	10	100%	100%	1,325	100%	100%	100%	10	100%	100%	1,325	100%	100%
MULTIFAMILY	Low	0	0.0%	0	0.0%	14.4%	0	0.0%	12.6%	0	0.0%	4.1%	0	0.0%	15.8%	0	0.0%	12.4%	0	0.0%	5.1%	0	0.0%	0.8%	12.7%	0	0.0%	5.1%	0	0.0%	0.8%
	Moderate	0	0.0%	0	0.0%	18.6%	0	0.0%	26.1%	0	0.0%	8.6%	0	0.0%	21.7%	0	0.0%	10.2%	0	0.0%	29.9%	0	0.0%	9.7%	14.9%	0	0.0%	29.9%	0	0.0%	9.7%
	Middle	1	100.0%	363	100.0%	36.7%	0	0.0%	47.7%	0	0.0%	53.7%	1	100.0%	40.8%	363	100.0%	45.2%	0	0.0%	42.7%	0	0.0%	18.8%	41.3%	0	0.0%	42.7%	0	0.0%	18.8%
	Upper	0	0.0%	0	0.0%	30.3%	0	0.0%	13.5%	0	0.0%	33.6%	0	0.0%	21.7%	0	0.0%	32.2%	2	100.0%	22.2%	1,058	100.0%	70.7%	30.6%	2	100.0%	22.2%	1,058	100.0%	70.7%
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.4%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	1	100%	363	100%	100%	0	0.0%	100%	0	0.0%	100%	1	100%	100%	363	100%	100%	2	100%	100%	1,058	100%	100%	100%	2	100%	100%	1,058	100%	100%
OTHER PURPOSE LOC	Low	1	2.8%	80	1.9%	3.0%	0	0.0%	1.6%	0	0.0%	2.0%	1	8.3%	1.6%	80	5.1%	1.5%	0	0.0%	1.7%	0	0.0%	1.2%	3.0%	0	0.0%	1.7%	0	0.0%	1.2%
	Moderate	4	11.1%	857	19.9%	17.0%	3	12.5%	7.3%	396	14.4%	3.8%	1	8.3%	8.3%	461	29.6%	6.8%	3	12.5%	10.5%	205	4.7%	7.3%	15.7%	3	12.5%	10.5%	205	4.7%	7.3%
	Middle	13	36.1%	1,242	28.8%	41.2%	9	37.5%	36.3%	791	28.7%	29.6%	4	33.3%	34.0%	451	28.9%	30.2%	5	20.8%	44.0%	409	9.4%	39.0%	48.3%	5	20.8%	44.0%	409	9.4%	39.0%
	Upper	18	50.0%	2,136	49.5%	38.8%	12	50.0%	54.8%	1,569	56.9%	64.6%	6	50.0%	56.0%	567	36.4%	61.5%	16	66.7%	43.4%	3,715	85.8%	52.3%	32.2%	16	66.7%	43.4%	3,715	85.8%	52.3%
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.4%	0	0.0%	0.2%	0.8%	0	0.0%	0.4%	0	0.0%	0.2%
	Total	36	100%	4,315	100%	100%	24	100%	100%	2,756	100%	100%	12	100%	100%	1,559	100%	100%	24	100%	100%	4,329	100%	100%	100%	24	100%	100%	4,329	100%	100%

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2022 FFIEC Census Data; 2016-2020 ACS data

Geographic Distribution of HMDA Loans - Table 2 of 2

Assessment Area: Multi Chattanooga

PRODUCT TYPE		Tract Income Levels	Bank Lending & Demographic Data										Bank & Aggregate Lending										Bank Lending & Demographic Data									
			2020, 2021					2020					2021					2022					2022									
			Bank				Owner Occupied Units	Count			Dollar			Count			Dollar			Count			Dollar			Owner Occupied Units						
			Count	Dollar				Bank	Agg		Bank	Agg		Bank	Agg		Bank	Agg		Bank	Agg		Bank	Agg								
#	%	\$ (000s)	\$ %		#	%	%	\$ (000s)	\$ %	\$ %	#	%	%	\$ (000s)	\$ %	\$ %	#	%	%	\$ (000s)	%	\$ %	%									
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	0	0.0%	3.0%	0	0.0%	0.6%	0	0.0%	0.3%	0	0.0%	3.6%	0	0.0%	1.9%	0	0.0%	3.0%	0	0.0%	3.4%	3.0%							
	Moderate	1	14.3%	135	5.1%	17.0%	0	0.0%	13.5%	0	0.0%	6.8%	1	16.7%	13.9%	135	10.3%	8.9%	0	0.0%	10.8%	0	0.0%	7.4%	15.7%							
	Middle	4	57.1%	409	15.5%	41.2%	0	0.0%	41.9%	0	0.0%	35.9%	4	66.7%	41.6%	409	31.1%	37.8%	1	100.0%	47.7%	100	100.0%	43.1%	48.3%							
	Upper	2	28.6%	2,090	79.3%	38.8%	1	100.0%	43.9%	1,320	100.0%	57.0%	1	16.7%	40.9%	770	58.6%	51.4%	0	0.0%	37.8%	0	0.0%	45.8%	32.2%							
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.6%	0	0.0%	0.2%	0.8%							
	Total	7	100%	2,634	100%	100%	1	100%	100%	1,320	100%	100%	6	100%	100%	1,314	100%	100%	1	100%	100%	100	100%	100%	100%							
PURPOSE NOT APPLICABLE	Low	0	0.0%	0	0.0%	3.0%	0	0.0%	3.5%	0	0.0%	2.0%	0	0.0%	9.0%	0	0.0%	7.3%	0	0.0%	4.1%	0	0.0%	3.2%	3.0%							
	Moderate	0	0.0%	0	0.0%	17.0%	0	0.0%	23.0%	0	0.0%	16.3%	0	0.0%	21.2%	0	0.0%	14.2%	0	0.0%	14.5%	0	0.0%	13.9%	15.7%							
	Middle	0	0.0%	0	0.0%	41.2%	0	0.0%	40.0%	0	0.0%	37.5%	0	0.0%	41.0%	0	0.0%	38.4%	0	0.0%	61.4%	0	0.0%	53.3%	48.3%							
	Upper	0	0.0%	0	0.0%	38.8%	0	0.0%	33.5%	0	0.0%	44.2%	0	0.0%	28.8%	0	0.0%	40.1%	0	0.0%	18.6%	0	0.0%	28.6%	32.2%							
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	1.4%	0	0.0%	1.1%	0.8%							
	Total	0	0.0%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	100%							
HMDA TOTALS	Low	8	2.9%	1,525	2.1%	3.0%	6	3.6%	2.1%	1,178	2.6%	1.8%	2	1.9%	2.6%	347	1.3%	2.9%	0	0.0%	3.1%	0	0.0%	2.2%	3.0%							
	Moderate	41	14.9%	6,033	8.4%	17.0%	23	13.6%	12.4%	3,183	7.1%	8.5%	18	16.8%	12.8%	2,850	10.4%	8.9%	12	13.5%	15.2%	1,842	7.2%	11.6%	15.7%							
	Middle	108	39.1%	23,066	32.0%	41.2%	64	37.9%	38.4%	14,293	31.9%	35.8%	44	41.1%	39.2%	8,773	32.1%	36.4%	31	34.8%	45.1%	7,809	30.6%	37.8%	48.3%							
	Upper	119	43.1%	41,525	57.6%	38.8%	76	45.0%	47.2%	26,124	58.3%	54.0%	43	40.2%	45.5%	15,401	56.3%	51.7%	46	51.7%	36.1%	15,828	62.1%	48.1%	32.2%							
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.5%	0	0.0%	0.3%	0.8%							
	Total	276	100%	72,149	100%	100%	169	100%	100%	44,778	100%	100%	107	100%	100%	27,371	100%	100%	89	100%	100%	25,479	100%	100%	100%							

APPENDIX F – FULL SCOPE LENDING TABLES (Continued)

Borrower Distribution of HMDA Loans - Table 1 of 2

Assessment Area: Multi Chattanooga

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data														Bank & Aggregate Lending														Bank Lending & Demographic Data													
		2020, 2021					2020					2021					2022					2022					Families by Family Income %																
		Bank			Families by Family Income %	Count		Dollar			Count		Dollar			Count		Dollar			Count		Dollar			Families by Family Income %																	
		#	%	\$ (000s)		\$ %	#	%	\$ (000s)	\$ %	#	%	\$ (000s)	\$ %	#	%	\$ (000s)	\$ %	#	%	\$ (000s)	\$ %																					
HOME PURCHASE	Low	9	8.3%	1,294	4.1%	20.8%	7	10.0%	8.0%	1,011	5.2%	4.4%	2	5.1%	5.5%	283	2.4%	2.9%	1	2.8%	3.5%	125	0.9%	1.5%	20.0%																		
	Moderate	30	27.5%	5,151	16.5%	17.2%	21	30.0%	22.9%	3,416	17.5%	17.2%	9	23.1%	19.7%	1,735	14.8%	14.4%	3	8.3%	15.8%	373	2.5%	10.6%	17.7%																		
	Middle	16	14.7%	3,267	10.5%	20.3%	10	14.3%	22.5%	2,174	11.1%	21.3%	6	15.4%	20.3%	1,093	9.4%	18.6%	7	19.4%	20.2%	1,546	10.5%	17.5%	20.2%																		
	Upper	50	45.9%	20,885	66.9%	41.8%	31	44.3%	36.4%	12,887	66.0%	47.5%	19	48.7%	37.8%	7,998	68.4%	48.2%	23	63.9%	43.0%	12,114	82.6%	53.9%	42.2%																		
	Unknown	4	3.7%	613	2.0%	0.0%	1	1.4%	10.2%	35	0.2%	9.6%	3	7.7%	16.6%	578	4.9%	16.0%	2	5.6%	17.5%	514	3.5%	16.5%	0.0%																		
	Total	109	100%	31,210	100%	100%	70	100%	100%	19,523	100%	100%	39	100%	100%	11,687	100%	100%	36	100%	100%	14,672	100%	100%	100%																		
REFINANCE	Low	11	9.8%	632	1.9%	20.8%	9	12.7%	5.1%	548	2.6%	2.6%	2	4.9%	5.5%	84	0.7%	3.0%	1	6.3%	9.2%	80	2.0%	5.0%	20.0%																		
	Moderate	11	9.8%	1,480	4.5%	17.2%	8	11.3%	13.9%	1,222	5.8%	9.4%	3	7.3%	16.4%	258	2.2%	11.6%	1	6.3%	19.7%	130	3.3%	14.6%	17.7%																		
	Middle	20	17.9%	3,556	10.8%	20.3%	9	12.7%	18.8%	1,629	7.8%	15.9%	11	26.8%	19.0%	1,927	16.2%	16.6%	2	12.5%	21.5%	227	5.7%	19.6%	20.2%																		
	Upper	63	56.3%	25,648	78.1%	41.8%	39	54.9%	38.8%	16,312	78.0%	49.1%	24	58.5%	34.9%	9,336	78.3%	44.8%	9	56.3%	33.8%	3,169	79.3%	44.3%	42.2%																		
	Unknown	7	6.3%	1,519	4.6%	0.0%	6	8.5%	23.4%	1,199	5.7%	23.1%	1	2.4%	24.2%	320	2.7%	23.9%	3	18.8%	15.8%	389	9.7%	16.5%	0.0%																		
	Total	112	100%	32,835	100%	100%	71	100%	100%	20,910	100%	100%	41	100%	100%	11,925	100%	100%	16	100%	100%	3,995	100%	100%	100%																		
HOME IMPROVEMENT	Low	2	18.2%	150	18.9%	20.8%	0	0.0%	7.4%	0	0.0%	3.5%	2	25.0%	9.6%	150	28.7%	4.8%	1	10.0%	8.2%	60	4.5%	3.9%	20.0%																		
	Moderate	0	0.0%	0	0.0%	17.2%	0	0.0%	16.8%	0	0.0%	12.3%	0	0.0%	17.3%	0	0.0%	13.3%	1	10.0%	15.0%	77	5.8%	9.9%	17.7%																		
	Middle	3	27.3%	115	14.5%	20.3%	1	33.3%	19.5%	25	9.3%	15.5%	2	25.0%	20.3%	90	17.2%	18.0%	0	0.0%	21.5%	0	0.0%	16.8%	20.2%																		
	Upper	6	54.5%	527	66.5%	41.8%	2	66.7%	52.9%	244	90.7%	64.9%	4	50.0%	49.7%	283	54.1%	60.6%	8	80.0%	52.4%	1,188	89.7%	65.3%	42.2%																		
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	3.4%	0	0.0%	3.8%	0	0.0%	3.1%	0	0.0%	3.4%	0	0.0%	3.0%	0	0.0%	4.2%	0.0%																		
	Total	11	100%	792	100%	100%	3	100%	100%	269	100%	100%	8	100%	100%	523	100%	100%	10	100%	100%	1,325	100%	100%	100%																		
MULTI-FAMILY	Low	0	0.0%	0	0.0%	20.8%	0	0.0%	0.9%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.9%	0	0.0%	0.1%	20.0%																		
	Moderate	0	0.0%	0	0.0%	17.2%	0	0.0%	0.9%	0	0.0%	0.1%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	17.7%																		
	Middle	0	0.0%	0	0.0%	20.3%	0	0.0%	2.7%	0	0.0%	0.2%	0	0.0%	0.7%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	20.2%																		
	Upper	0	0.0%	0	0.0%	41.8%	0	0.0%	15.3%	0	0.0%	3.5%	0	0.0%	11.2%	0	0.0%	1.8%	0	0.0%	5.1%	0	0.0%	0.6%	42.2%																		
	Unknown	1	100.0%	363	100.0%	0.0%	0	0.0%	80.2%	0	0.0%	96.3%	1	100.0%	88.2%	363	100.0%	98.2%	2	100.0%	94.0%	1,058	100.0%	99.3%	0.0%																		
	Total	1	100%	363	100%	100%	0	0.0%	100%	0	0.0%	100%	1	100%	100%	363	100%	100%	2	100%	100%	1,058	100%	100%	100%																		
OTHER PURPOSE LOC	Low	4	11.1%	401	9.3%	20.8%	3	12.5%	8.4%	321	11.6%	4.6%	1	8.3%	5.6%	80	5.1%	2.2%	2	8.3%	5.5%	100	2.3%	2.7%	20.0%																		
	Moderate	8	22.2%	678	15.7%	17.2%	6	25.0%	14.6%	583	21.2%	7.8%	2	16.7%	14.8%	95	6.1%	7.5%	3	12.5%	12.9%	205	4.7%	6.6%	17.7%																		
	Middle	5	13.9%	375	8.7%	20.3%	3	12.5%	19.6%	163	5.9%	13.3%	2	16.7%	19.9%	212	13.6%	13.8%	2	8.3%	22.9%	85	2.0%	15.7%	20.2%																		
	Upper	19	52.8%	2,861	66.3%	41.8%	12	50.0%	55.0%	1,689	61.3%	70.9%	7	58.3%	57.0%	1,172	75.2%	74.1%	16	66.7%	56.3%	3,734	86.3%	73.3%	42.2%																		
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	2.5%	0	0.0%	3.4%	0	0.0%	2.7%	0	0.0%	2.4%	1	4.2%	2.5%	205	4.7%	1.6%	0.0%																		
	Total	36	100%	4,315	100%	100%	24	100%	100%	2,756	100%	100%	12	100%	100%	1,559	100%	100%	24	100%	100%	4,329	100%	100%	100%																		

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2022 FFIEC Census Data; 2016-2020 ACS data

Borrower Distribution of HMDA Loans - Table 2 of 2

Assessment Area: Multi Chattanooga

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data										Bank & Aggregate Lending										Bank Lending & Demographic Data									
		2020, 2021					2020					2021					2022					2022					Families by Family Income %				
		Bank				Families by Family Income %	Count			Dollar			Count			Dollar			Count			Dollar			Families by Family Income %						
		Count		Dollar			Bank	Agg	\$ (000s)	\$ %	\$	%	Bank	Agg	\$ (000s)	\$ %	\$	%	Bank	Agg	\$ (000s)	\$ %	\$	%							
		#	%	\$ (000s)	\$ %																					#	%	\$ (000s)	\$ %	#	%
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	0	0.0%	20.8%	0	0.0%	13.5%	0	0.0%	6.3%	0	0.0%	11.4%	0	0.0%	5.4%	0	0.0%	10.5%	0	0.0%	5.9%	20.0%						
	Moderate	1	14.3%	100	3.8%	17.2%	0	0.0%	12.3%	0	0.0%	6.9%	1	16.7%	19.6%	100	7.6%	11.9%	0	0.0%	19.4%	0	0.0%	10.9%	17.7%						
	Middle	1	14.3%	133	5.0%	20.3%	0	0.0%	11.6%	0	0.0%	9.8%	1	16.7%	19.2%	133	10.1%	14.9%	0	0.0%	16.8%	0	0.0%	11.6%	20.2%						
	Upper	5	71.4%	2,401	91.2%	41.8%	1	100.0%	51.0%	1,320	100.0%	68.9%	4	66.7%	37.4%	1,081	82.3%	51.9%	1	100.0%	47.5%	100	100.0%	66.2%	42.2%						
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	11.6%	0	0.0%	8.0%	0	0.0%	12.5%	0	0.0%	16.0%	0	0.0%	5.8%	0	0.0%	5.4%	0.0%						
	Total	7	100%	2,634	100%	100%	1	100%	100%	1,320	100%	100%	6	100%	100%	1,314	100%	100%	1	100%	100%	100	100%	100%	100%	100%					
PURPOSE NOT APPLICABLE	Low	0	0.0%	0	0.0%	20.8%	0	0.0%	3.0%	0	0.0%	2.2%	0	0.0%	3.2%	0	0.0%	1.9%	0	0.0%	0.7%	0	0.0%	0.2%	20.0%						
	Moderate	0	0.0%	0	0.0%	17.2%	0	0.0%	2.3%	0	0.0%	2.1%	0	0.0%	2.6%	0	0.0%	1.9%	0	0.0%	1.4%	0	0.0%	1.8%	17.7%						
	Middle	0	0.0%	0	0.0%	20.3%	0	0.0%	1.9%	0	0.0%	2.6%	0	0.0%	1.3%	0	0.0%	1.4%	0	0.0%	0.0%	0	0.0%	0.0%	20.2%						
	Upper	0	0.0%	0	0.0%	41.8%	0	0.0%	0.5%	0	0.0%	0.9%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	42.2%						
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	92.3%	0	0.0%	92.2%	0	0.0%	92.9%	0	0.0%	94.8%	0	0.0%	97.9%	0	0.0%	98.0%	0.0%						
	Total	0	0.0%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	100%						
HMDA TOTALS	Low	26	9.4%	2,477	3.4%	20.8%	19	11.2%	6.4%	1,880	4.2%	3.3%	7	6.5%	5.7%	597	2.2%	2.7%	5	5.6%	5.8%	365	1.4%	2.3%	20.0%						
	Moderate	50	18.1%	7,409	10.3%	17.2%	35	20.7%	17.4%	5,221	11.7%	12.1%	15	14.0%	17.6%	2,188	8.0%	11.8%	8	9.0%	16.7%	785	3.1%	9.9%	17.7%						
	Middle	45	16.3%	7,446	10.3%	20.3%	23	13.6%	19.9%	3,991	8.9%	17.1%	22	20.6%	19.4%	3,455	12.6%	16.1%	11	12.4%	20.5%	1,858	7.3%	15.3%	20.2%						
	Upper	143	51.8%	52,322	72.5%	41.8%	85	50.3%	37.7%	32,452	72.5%	45.9%	58	54.2%	36.7%	19,870	72.6%	43.3%	57	64.0%	41.0%	20,305	79.7%	44.7%	42.2%						
	Unknown	12	4.3%	2,495	3.5%	0.0%	7	4.1%	18.7%	1,234	2.8%	21.6%	5	4.7%	20.6%	1,261	4.6%	26.1%	8	9.0%	16.0%	2,166	8.5%	27.7%	0.0%						
	Total	276	100%	72,149	100%	100%	169	100%	100%	44,778	100%	100%	107	100%	100%	27,371	100%	100%	89	100%	100%	25,479	100%	100%	100%						

APPENDIX F – FULL SCOPE LENDING TABLES (Continued)

Geographic Distribution of Small Business & Small Farm Loans

Assessment Area: Multi Chattanooga

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data										Bank & Aggregate Lending										Bank Lending & Demographic Data									
		2020, 2021					2020					2021					2022					Total Businesses									
		Bank				Total Businesses	Count			Dollar		Count			Dollar		Count			Dollar		Total Businesses									
		Count	Dollar				Bank	Agg		Bank	Agg	Bank	Agg	Bank	Agg	Bank	Agg	Bank	Agg												
		#	%	\$ (000s)	\$ %	%	#	%	%	\$ 000s	\$ %	\$ %	#	%	%	\$ 000s	\$ %	\$ %	#	%	%	\$ 000s	\$ %	\$ %	%						
SMALL BUSINESSES	Low	14	5.0%	3,870	9.1%	6.9%	9	5.3%	8.4%	2,769	11.2%	12.8%	5	4.5%	8.1%	1,101	6.1%	14.0%	3	4.8%	6.6%	823	6.4%	11.1%	6.4%						
	Moderate	44	15.6%	6,621	15.5%	16.9%	30	17.5%	15.1%	4,681	19.0%	15.3%	14	12.6%	15.2%	1,940	10.7%	16.4%	12	19.4%	18.7%	3,567	27.8%	23.5%	19.5%						
	Middle	96	34.0%	18,014	42.2%	39.3%	54	31.6%	37.2%	9,048	36.7%	36.8%	42	37.8%	37.7%	8,966	49.5%	36.7%	15	24.2%	36.0%	1,246	9.7%	28.1%	38.6%						
	Upper	126	44.7%	14,057	32.9%	36.7%	77	45.0%	38.7%	8,046	32.7%	34.7%	49	44.1%	38.5%	6,011	33.2%	32.6%	32	51.6%	37.8%	7,203	56.1%	36.9%	34.8%						
	Unknown	2	0.7%	170	0.4%	0.2%	1	0.6%	0.1%	85	0.3%	0.2%	1	0.9%	0.1%	85	0.5%	0.2%	0	0.0%	0.4%	0	0.0%	0.3%	0.7%						
	Tr Unknown	0	0.0%	0	0.0%		0	0.0%	0.3%	0	0.0%	0.1%	0	0.0%	0.4%	0	0.0%	0.1%	0	0.0%	0.5%	0	0.0%	0.1%							
	Total	282	100%	42,732	100%	100%	171	100%	100%	24,629	100%	100%	111	100%	100%	18,103	100%	100%	62	100%	100%	12,839	100%	100%	100%						

Small Business & Small Farm Lending By Revenue & Loan Size

Assessment Area: Multi Chattanooga

PRODUCT TYPE		Bank Lending & Demographic Data														Bank & Aggregate Lending										Bank Lending & Demographic Data									
		2020, 2021						2020						2021						2022						Total Businesses									
		Bank		Dollar		Total Businesses	Bank		Agg	Dollar		Agg	Bank		Agg	Dollar		Agg	Bank		Agg	Dollar		Agg	Total Businesses										
		Count	%	\$ (000s)	\$ %		Count	%		\$ (000s)	\$ %		Count	%		\$ (000s)	\$ %		Count	%		\$ (000s)	\$ %		Count	%	\$ (000s)	\$ %							
		#	%	\$ (000s)	\$ %	%	#	%	Agg	\$ (000s)	\$ %	Agg	\$ %	#	%	Agg	\$ (000s)	\$ %	Agg	\$ %	#	%	Agg	\$ (000s)	\$ %	Agg	\$ %	%							
SMALL BUSINESS	Revenue	\$1 Million or Less	183	64.9%	19,326	45.2%	91.8%	114	66.7%	37.8%	12,367	50.2%	27.0%	69	62.2%	45.8%	6,959	38.4%	31.4%	31	50.0%	50.8%	4,570	35.6%	37.6%	91.9%									
		Over \$1 Million	80	28.4%	22,434	52.5%	7.5%	52	30.4%		11,911	48.4%		28	25.2%		10,523	58.1%		28	45.2%		6,219	48.4%		7.4%									
		Total Rev. available	263	93.3%	41,760	97.7%	99.3%	166	97.1%		24,278	98.6%		97	87.4%		17,482	96.6%		59	95.2%		10,789	84.0%		99.3%									
		Rev. Not Known	19	6.7%	972	2.3%	0.7%	5	2.9%		351	1.4%		14	12.6%		621	3.4%		3	4.8%		2,050	16.0%		0.7%									
		Total	282	100%	42,732	100%	100%	171	100%		24,629	100%		111	100%		18,103	100%		62	100%		12,839	100%		100.0%									
	Loan Size	\$100,000 or Less	168	59.6%	6,065	14.2%		99	57.9%	81.5%	3,591	14.6%	22.3%	69	62.2%	86.1%	2,474	13.7%	22.7%	28	45.2%	89.6%	1,700	13.2%		26.2%									
		\$100,001 - \$250,000	56	19.9%	9,090	21.3%		37	21.6%	9.9%	5,779	23.5%	21.1%	19	17.1%	7.0%	3,311	18.3%	18.9%	19	30.6%	4.8%	3,422	26.7%		16.1%									
		\$250,001 - \$1 Million	58	20.6%	27,577	64.5%		35	20.5%	8.6%	15,259	62.0%	56.6%	23	20.7%	6.9%	12,318	68.0%	58.4%	15	24.2%	5.6%	7,717	60.1%		57.8%									
		Total	282	100%	42,732	100%		171	100%	100%	24,629	100%	100%	111	100%	100%	18,103	100%	100%	62	100%	100%	12,839	100%		100%									
	Loan Size & Rev \$1 Mill or Less	\$100,000 or Less	126	68.9%	4,444	23.0%		77	67.5%		2,564	20.7%		49	71.0%		1,880	27.0%		18	58.1%		975	21.3%											
		\$100,001 - \$250,000	33	18.0%	5,528	28.6%		20	17.5%		3,249	26.3%		13	18.8%		2,279	32.7%		7	22.6%		1,219	26.7%											
		\$250,001 - \$1 Million	24	13.1%	9,354	48.4%		17	14.9%		6,554	53.0%		7	10.1%		2,800	40.2%		6	19.4%		2,376	52.0%											
		Total	183	100%	19,326	100%		114	100%		12,367	100%		69	100%		6,959	100%		31	100%		4,570	100%											

APPENDIX G – LIMITED SCOPE ASSESSMENT AREA DEMOGRAPHIC TABLES

GEORGIA

Combined Demographics Report - 2020 - 2021

Assessment Area: GA Albany

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	4	12.5%	2,369	7.9%	1,330	56.1%	7,177	23.9%
Moderate-income	9	28.1%	8,097	27.0%	2,855	35.3%	4,741	15.8%
Middle-income	8	25.0%	6,202	20.7%	1,157	18.7%	4,939	16.5%
Upper-income	11	34.4%	13,330	44.4%	1,055	7.9%	13,141	43.8%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	32	100.0%	29,998	100.0%	6,397	21.3%	29,998	100.0%
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	4,936	944	4.0%	19.1%	3,183	64.5%	809	16.4%
Moderate-income	16,418	4,389	18.8%	26.7%	9,341	56.9%	2,688	16.4%
Middle-income	11,502	5,095	21.8%	44.3%	5,188	45.1%	1,219	10.6%
Upper-income	18,439	12,945	55.4%	70.2%	4,385	23.8%	1,109	6.0%
Unknown-income	0	0	0.0%	0.0%	0	0.0%	0	0.0%
Total Assessment Area	51,295	23,373	100.0%	45.6%	22,097	43.1%	5,825	11.4%
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	737	14.6%	652	14.1%	75	20.1%	10	23.8%
Moderate-income	1,265	25.1%	1,151	24.9%	107	28.7%	7	16.7%
Middle-income	955	19.0%	887	19.2%	59	15.8%	9	21.4%
Upper-income	2,075	41.2%	1,927	41.7%	132	35.4%	16	38.1%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	5,032	100.0%	4,617	100.0%	373	100.0%	42	100.0%
	Percentage of Total Businesses:			91.8%		7.4%		0.8%
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	7	5.5%	6	5.0%	1	14.3%	0	0.0%
Moderate-income	9	7.0%	9	7.4%	0	0.0%	0	0.0%
Middle-income	27	21.1%	26	21.5%	1	14.3%	0	0.0%
Upper-income	85	66.4%	80	66.1%	5	71.4%	0	0.0%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	128	100.0%	121	100.0%	7	100.0%	0	0.0%
	Percentage of Total Farms:			94.5%		5.5%		0.0%

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

APPENDIX G – LIMITED SCOPE ASSESSMENT AREA DEMOGRAPHIC TABLES (Continued)

Combined Demographics Report - 2022

Assessment Area: GA Albany

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	6	16.2%	2,991	10.5%	1,297	43.4%	7,012	24.7%
Moderate-income	6	16.2%	3,201	11.3%	1,042	32.6%	4,177	14.7%
Middle-income	14	37.8%	9,927	34.9%	1,579	15.9%	5,442	19.1%
Upper-income	10	27.0%	11,145	39.2%	822	7.4%	11,804	41.5%
Unknown-income	1	2.7%	1,171	4.1%	521	44.5%	0	0.0%
Total Assessment Area	37	100.0%	28,435	100.0%	5,261	18.5%	28,435	100.0%
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	6,169	1,225	5.1%	19.9%	3,908	63.3%	1,036	16.8%
Moderate-income	7,761	1,946	8.2%	25.1%	3,981	51.3%	1,834	23.6%
Middle-income	18,550	8,554	35.9%	46.1%	7,347	39.6%	2,649	14.3%
Upper-income	16,771	11,122	46.7%	66.3%	4,776	28.5%	873	5.2%
Unknown-income	2,667	953	4.0%	35.7%	971	36.4%	743	27.9%
Total Assessment Area	51,918	23,800	100.0%	45.8%	20,983	40.4%	7,135	13.7%
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	833	16.7%	746	16.2%	76	21.2%	11	29.7%
Moderate-income	394	7.9%	371	8.1%	21	5.8%	2	5.4%
Middle-income	1,807	36.2%	1,668	36.3%	127	35.4%	12	32.4%
Upper-income	1,770	35.5%	1,639	35.7%	119	33.1%	12	32.4%
Unknown-income	186	3.7%	170	3.7%	16	4.5%	0	0.0%
Total Assessment Area	4,990	100.0%	4,594	100.0%	359	100.0%	37	100.0%
	Percentage of Total Businesses:			92.1%		7.2%		0.7%
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	8	6.5%	7	6.0%	1	14.3%	0	0.0%
Moderate-income	1	0.8%	1	0.9%	0	0.0%	0	0.0%
Middle-income	50	40.3%	47	40.2%	3	42.9%	0	0.0%
Upper-income	65	52.4%	62	53.0%	3	42.9%	0	0.0%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	124	100.0%	117	100.0%	7	100.0%	0	0.0%
	Percentage of Total Farms:			94.4%		5.6%		0.0%

Based on 2022 FFIEC Census Data and 2022 D&B information

APPENDIX G – LIMITED SCOPE ASSESSMENT AREA DEMOGRAPHIC TABLES (Continued)

Combined Demographics Report - 2020 - 2021

Assessment Area: GA Augusta

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	11	16.4%	8,052	10.2%	3,345	41.5%	18,563	23.4%
Moderate-income	15	22.4%	12,719	16.1%	2,773	21.8%	11,626	14.7%
Middle-income	23	34.3%	28,122	35.5%	3,712	13.2%	14,346	18.1%
Upper-income	18	26.9%	30,346	38.3%	1,691	5.6%	34,704	43.8%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	67	100.0%	79,239	100.0%	11,521	14.5%	79,239	100.0%
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	17,296	5,218	7.1%	30.2%	8,736	50.5%	3,342	19.3%
Moderate-income	26,803	11,135	15.1%	41.5%	10,832	40.4%	4,836	18.0%
Middle-income	47,388	26,382	35.8%	55.7%	13,734	29.0%	7,272	15.3%
Upper-income	47,719	30,952	42.0%	64.9%	10,223	21.4%	6,544	13.7%
Unknown-income	0	0	0.0%	0.0%	0	0.0%	0	0.0%
Total Assessment Area	139,206	73,687	100.0%	52.9%	43,525	31.3%	21,994	15.8%
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	1,537	10.5%	1,382	10.1%	140	16.6%	15	13.3%
Moderate-income	2,404	16.4%	2,253	16.5%	135	16.0%	16	14.2%
Middle-income	4,331	29.6%	4,115	30.1%	184	21.8%	32	28.3%
Upper-income	6,346	43.4%	5,911	43.3%	385	45.6%	50	44.2%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	14,618	100.0%	13,661	100.0%	844	100.0%	113	100.0%
	Percentage of Total Businesses:			93.5%		5.8%		0.8%
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	9	9.3%	9	9.4%	0	0.0%	0	0.0%
Moderate-income	4	4.1%	4	4.2%	0	0.0%	0	0.0%
Middle-income	40	41.2%	40	41.7%	0	0.0%	0	0.0%
Upper-income	44	45.4%	43	44.8%	1	100.0%	0	0.0%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	97	100.0%	96	100.0%	1	100.0%	0	0.0%
	Percentage of Total Farms:			99.0%		1.0%		0.0%

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

APPENDIX G – LIMITED SCOPE ASSESSMENT AREA DEMOGRAPHIC TABLES (Continued)

Combined Demographics Report - 2022

Assessment Area: GA Augusta

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	11	13.6%	7,005	8.8%	2,547	36.4%	17,985	22.7%
Moderate-income	20	24.7%	14,605	18.4%	3,298	22.6%	11,553	14.6%
Middle-income	27	33.3%	27,598	34.8%	2,701	9.8%	15,450	19.5%
Upper-income	20	24.7%	29,017	36.6%	840	2.9%	34,205	43.2%
Unknown-income	3	3.7%	968	1.2%	193	19.9%	0	0.0%
Total Assessment Area	81	100.0%	79,193	100.0%	9,579	12.1%	79,193	100.0%
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	14,886	4,374	5.8%	29.4%	7,559	50.8%	2,953	19.8%
Moderate-income	30,710	10,679	14.1%	34.8%	13,967	45.5%	6,064	19.7%
Middle-income	51,508	27,625	36.5%	53.6%	14,175	27.5%	9,708	18.8%
Upper-income	45,131	32,039	42.3%	71.0%	6,230	13.8%	6,862	15.2%
Unknown-income	5,473	1,055	1.4%	19.3%	3,056	55.8%	1,362	24.9%
Total Assessment Area	147,708	75,772	100.0%	51.3%	44,987	30.5%	26,949	18.2%
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	1,504	10.0%	1,347	9.6%	140	17.1%	17	13.4%
Moderate-income	2,486	16.5%	2,365	16.8%	97	11.8%	24	18.9%
Middle-income	5,151	34.3%	4,860	34.5%	258	31.4%	33	26.0%
Upper-income	4,575	30.4%	4,363	31.0%	168	20.5%	44	34.6%
Unknown-income	1,309	8.7%	1,142	8.1%	158	19.2%	9	7.1%
Total Assessment Area	15,025	100.0%	14,077	100.0%	821	100.0%	127	100.0%
	Percentage of Total Businesses:			93.7%		5.5%		0.8%
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	6	5.9%	6	5.9%	0	0.0%	0	0.0%
Moderate-income	11	10.8%	11	10.9%	0	0.0%	0	0.0%
Middle-income	45	44.1%	45	44.6%	0	0.0%	0	0.0%
Upper-income	33	32.4%	33	32.7%	0	0.0%	0	0.0%
Unknown-income	7	6.9%	6	5.9%	1	100.0%	0	0.0%
Total Assessment Area	102	100.0%	101	100.0%	1	100.0%	0	0.0%
	Percentage of Total Farms:			99.0%		1.0%		0.0%

Based on 2022 FFIEC Census Data and 2022 D&B information

APPENDIX G – LIMITED SCOPE ASSESSMENT AREA DEMOGRAPHIC TABLES (Continued)

Combined Demographics Report - 2020 - 2021

Assessment Area: GA Brunswick

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	1	6.3%	861	4.0%	430	49.9%	4,615	21.2%
Moderate-income	4	25.0%	5,450	25.1%	1,306	24.0%	3,324	15.3%
Middle-income	4	25.0%	7,107	32.7%	1,037	14.6%	4,270	19.6%
Upper-income	6	37.5%	8,337	38.3%	428	5.1%	9,546	43.9%
Unknown-income	1	6.3%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	16	100.0%	21,755	100.0%	3,201	14.7%	21,755	100.0%
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	1,736	389	2.0%	22.4%	988	56.9%	359	20.7%
Moderate-income	10,151	3,940	20.0%	38.8%	4,714	46.4%	1,497	14.7%
Middle-income	11,385	6,139	31.1%	53.9%	3,820	33.6%	1,426	12.5%
Upper-income	18,199	9,241	46.9%	50.8%	3,080	16.9%	5,878	32.3%
Unknown-income	0	0	0.0%	0.0%	0	0.0%	0	0.0%
Total Assessment Area	41,471	19,709	100.0%	47.5%	12,602	30.4%	9,160	22.1%
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	345	7.4%	324	7.5%	17	5.5%	4	15.4%
Moderate-income	1,391	29.7%	1,252	28.8%	134	43.6%	5	19.2%
Middle-income	908	19.4%	843	19.4%	62	20.2%	3	11.5%
Upper-income	2,032	43.5%	1,924	44.3%	94	30.6%	14	53.8%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	4,676	100.0%	4,343	100.0%	307	100.0%	26	100.0%
	Percentage of Total Businesses:			92.9%		6.6%		0.6%
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	2	5.4%	2	5.6%	0	0.0%	0	0.0%
Moderate-income	5	13.5%	5	13.9%	0	0.0%	0	0.0%
Middle-income	13	35.1%	12	33.3%	1	100.0%	0	0.0%
Upper-income	17	45.9%	17	47.2%	0	0.0%	0	0.0%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	37	100.0%	36	100.0%	1	100.0%	0	0.0%
	Percentage of Total Farms:			97.3%		2.7%		0.0%

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

APPENDIX G – LIMITED SCOPE ASSESSMENT AREA DEMOGRAPHIC TABLES (Continued)

Combined Demographics Report - 2022

Assessment Area: GA Brunswick

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	1	3.8%	1,211	5.4%	603	49.8%	5,372	23.8%
Moderate-income	7	26.9%	5,770	25.6%	1,408	24.4%	3,295	14.6%
Middle-income	8	30.8%	8,073	35.8%	708	8.8%	3,994	17.7%
Upper-income	8	30.8%	7,216	32.0%	263	3.6%	9,899	43.9%
Unknown-income	2	7.7%	290	1.3%	0	0.0%	0	0.0%
Total Assessment Area	26	100.0%	22,560	100.0%	2,982	13.2%	22,560	100.0%
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	1,784	345	1.6%	19.3%	1,206	67.6%	233	13.1%
Moderate-income	12,745	4,914	22.1%	38.6%	5,804	45.5%	2,027	15.9%
Middle-income	14,656	8,487	38.2%	57.9%	3,116	21.3%	3,053	20.8%
Upper-income	13,488	8,104	36.5%	60.1%	1,751	13.0%	3,633	26.9%
Unknown-income	813	378	1.7%	46.5%	86	10.6%	349	42.9%
Total Assessment Area	43,486	22,228	100.0%	51.1%	11,963	27.5%	9,295	21.4%
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	349	7.4%	327	7.4%	18	6.0%	4	13.3%
Moderate-income	1,570	33.1%	1,419	32.1%	141	46.7%	10	33.3%
Middle-income	1,258	26.5%	1,178	26.7%	75	24.8%	5	16.7%
Upper-income	1,438	30.3%	1,369	31.0%	61	20.2%	8	26.7%
Unknown-income	133	2.8%	123	2.8%	7	2.3%	3	10.0%
Total Assessment Area	4,748	100.0%	4,416	100.0%	302	100.0%	30	100.0%
	Percentage of Total Businesses:			93.0%		6.4%		0.6%
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	2	5.6%	2	5.7%	0	0.0%	0	0.0%
Moderate-income	6	16.7%	6	17.1%	0	0.0%	0	0.0%
Middle-income	13	36.1%	12	34.3%	1	100.0%	0	0.0%
Upper-income	11	30.6%	11	31.4%	0	0.0%	0	0.0%
Unknown-income	4	11.1%	4	11.4%	0	0.0%	0	0.0%
Total Assessment Area	36	100.0%	35	100.0%	1	100.0%	0	0.0%
	Percentage of Total Farms:			97.2%		2.8%		0.0%

Based on 2022 FFIEC Census Data and 2022 D&B information

APPENDIX G – LIMITED SCOPE ASSESSMENT AREA DEMOGRAPHIC TABLES (Continued)

Combined Demographics Report - 2020 - 2021

Assessment Area: GA Bulloch-Candler

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	2	13.3%	1,026	5.5%	392	38.2%	4,599	24.9%
Moderate-income	3	20.0%	3,153	17.0%	872	27.7%	2,911	15.7%
Middle-income	6	40.0%	6,030	32.6%	1,267	21.0%	2,637	14.3%
Upper-income	4	26.7%	8,292	44.8%	1,260	15.2%	8,354	45.2%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	15	100.0%	18,501	100.0%	3,791	20.5%	18,501	100.0%
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	4,570	108	0.7%	2.4%	3,793	83.0%	669	14.6%
Moderate-income	6,073	2,561	16.7%	42.2%	2,667	43.9%	845	13.9%
Middle-income	10,216	4,788	31.2%	46.9%	3,981	39.0%	1,447	14.2%
Upper-income	13,448	7,880	51.4%	58.6%	4,259	31.7%	1,309	9.7%
Unknown-income	0	0	0.0%	0.0%	0	0.0%	0	0.0%
Total Assessment Area	34,307	15,337	100.0%	44.7%	14,700	42.8%	4,270	12.4%
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
			#	%	#	%	#	%
Low-income	272	8.6%	244	8.4%	23	10.8%	5	11.1%
Moderate-income	906	28.5%	817	28.0%	71	33.3%	18	40.0%
Middle-income	782	24.6%	735	25.2%	38	17.8%	9	20.0%
Upper-income	1,216	38.3%	1,122	38.5%	81	38.0%	13	28.9%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	3,176	100.0%	2,918	100.0%	213	100.0%	45	100.0%
	Percentage of Total Businesses:			91.9%		6.7%		1.4%
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
			#	%	#	%	#	%
Low-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate-income	33	15.7%	31	15.2%	2	50.0%	0	0.0%
Middle-income	76	36.2%	74	36.3%	1	25.0%	1	50.0%
Upper-income	101	48.1%	99	48.5%	1	25.0%	1	50.0%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	210	100.0%	204	100.0%	4	100.0%	2	100.0%
	Percentage of Total Farms:			97.1%		1.9%		1.0%

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

APPENDIX G – LIMITED SCOPE ASSESSMENT AREA DEMOGRAPHIC TABLES (Continued)

Combined Demographics Report - 2022

Assessment Area: GA Bulloch-Candler

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	1	4.3%	186	0.9%	28	15.1%	4,146	21.0%
Moderate-income	5	21.7%	4,762	24.1%	1,120	23.5%	2,501	12.7%
Middle-income	6	26.1%	4,946	25.1%	776	15.7%	3,910	19.8%
Upper-income	9	39.1%	9,595	48.6%	553	5.8%	9,167	46.5%
Unknown-income	2	8.7%	235	1.2%	114	48.5%	0	0.0%
Total Assessment Area	23	100.0%	19,724	100.0%	2,591	13.1%	19,724	100.0%
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	647	36	0.2%	5.6%	456	70.5%	155	24.0%
Moderate-income	9,938	3,016	17.2%	30.3%	5,471	55.1%	1,451	14.6%
Middle-income	9,228	4,772	27.2%	51.7%	3,122	33.8%	1,334	14.5%
Upper-income	15,224	9,576	54.7%	62.9%	4,522	29.7%	1,126	7.4%
Unknown-income	1,243	122	0.7%	9.8%	916	73.7%	205	16.5%
Total Assessment Area	36,280	17,522	100.0%	48.3%	14,487	39.9%	4,271	11.8%
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	32	1.0%	30	1.0%	2	0.9%	0	0.0%
Moderate-income	999	31.2%	894	30.4%	80	37.9%	25	52.1%
Middle-income	826	25.8%	772	26.3%	43	20.4%	11	22.9%
Upper-income	1,282	40.1%	1,191	40.5%	79	37.4%	12	25.0%
Unknown-income	60	1.9%	53	1.8%	7	3.3%	0	0.0%
Total Assessment Area	3,199	100.0%	2,940	100.0%	211	100.0%	48	100.0%
	Percentage of Total Businesses:			91.9%		6.6%		1.5%
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate-income	38	18.8%	35	17.8%	2	66.7%	1	50.0%
Middle-income	81	40.1%	80	40.6%	1	33.3%	0	0.0%
Upper-income	83	41.1%	82	41.6%	0	0.0%	1	50.0%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	202	100.0%	197	100.0%	3	100.0%	2	100.0%
	Percentage of Total Farms:			97.5%		1.5%		1.0%

Based on 2022 FFIEC Census Data and 2022 D&B information

APPENDIX G – LIMITED SCOPE ASSESSMENT AREA DEMOGRAPHIC TABLES (Continued)

Combined Demographics Report - 2020 - 2021

Assessment Area: GA Camden

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	0	0.0%	0	0.0%	0	0.0%	2,108	15.0%
Moderate-income	0	0.0%	0	0.0%	0	0.0%	1,685	12.0%
Middle-income	4	36.4%	5,227	37.3%	774	14.8%	2,505	17.9%
Upper-income	6	54.5%	8,796	62.7%	789	9.0%	7,725	55.1%
Unknown-income	1	9.1%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	11	100.0%	14,023	100.0%	1,563	11.1%	14,023	100.0%
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	0	0	0.0%	0.0%	0	0.0%	0	0.0%
Moderate-income	0	0	0.0%	0.0%	0	0.0%	0	0.0%
Middle-income	8,508	4,069	35.7%	47.8%	3,087	36.3%	1,352	15.9%
Upper-income	12,858	7,319	64.3%	56.9%	4,163	32.4%	1,376	10.7%
Unknown-income	0	0	0.0%	0.0%	0	0.0%	0	0.0%
Total Assessment Area	21,366	11,388	100.0%	53.3%	7,250	33.9%	2,728	12.8%
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle-income	747	40.3%	708	40.1%	31	47.0%	8	36.4%
Upper-income	1,105	59.7%	1,056	59.9%	35	53.0%	14	63.6%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	1,852	100.0%	1,764	100.0%	66	100.0%	22	100.0%
	Percentage of Total Businesses:			95.2%		3.6%		1.2%
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle-income	8	47.1%	8	47.1%	0	0.0%	0	0.0%
Upper-income	9	52.9%	9	52.9%	0	0.0%	0	0.0%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	17	100.0%	17	100.0%	0	0.0%	0	0.0%
	Percentage of Total Farms:			100.0%		0.0%		0.0%

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

APPENDIX G – LIMITED SCOPE ASSESSMENT AREA DEMOGRAPHIC TABLES (Continued)

Combined Demographics Report - 2022

Assessment Area: GA Camden

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	0	0.0%	0	0.0%	0	0.0%	2,701	18.9%
Moderate-income	3	17.6%	2,828	19.8%	798	28.2%	2,296	16.1%
Middle-income	4	23.5%	3,392	23.8%	525	15.5%	2,112	14.8%
Upper-income	9	52.9%	8,055	56.4%	606	7.5%	7,166	50.2%
Unknown-income	1	5.9%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	17	100.0%	14,275	100.0%	1,929	13.5%	14,275	100.0%
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied		Rental		Vacant		
		#	%	%	#	%	#	%
Low-income	0	0	0.0%	0.0%	0	0.0%	0	0.0%
Moderate-income	4,538	1,553	12.7%	34.2%	2,267	50.0%	718	15.8%
Middle-income	5,792	3,253	26.6%	56.2%	1,839	31.8%	700	12.1%
Upper-income	11,973	7,421	60.7%	62.0%	3,413	28.5%	1,139	9.5%
Unknown-income	0	0	0.0%	0.0%	0	0.0%	0	0.0%
Total Assessment Area	22,303	12,227	100.0%	54.8%	7,519	33.7%	2,557	11.5%
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate-income	332	17.6%	312	17.4%	17	25.8%	3	12.5%
Middle-income	624	33.2%	588	32.8%	23	34.8%	13	54.2%
Upper-income	926	49.2%	892	49.8%	26	39.4%	8	33.3%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	1,882	100.0%	1,792	100.0%	66	100.0%	24	100.0%
	Percentage of Total Businesses:		95.2%			3.5%		1.3%
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate-income	2	11.1%	2	11.1%	0	0.0%	0	0.0%
Middle-income	6	33.3%	6	33.3%	0	0.0%	0	0.0%
Upper-income	10	55.6%	10	55.6%	0	0.0%	0	0.0%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	18	100.0%	18	100.0%	0	0.0%	0	0.0%
	Percentage of Total Farms:			100.0%		0.0%		0.0%

Based on 2022 FFIEC Census Data and 2022 D&B information

APPENDIX G – LIMITED SCOPE ASSESSMENT AREA DEMOGRAPHIC TABLES (Continued)

Combined Demographics Report - 2020 - 2021

Assessment Area: GA Dalton

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	0	0.0%	0	0.0%	0	0.0%	7,326	20.4%
Moderate-income	5	19.2%	6,138	17.1%	1,627	26.5%	6,979	19.5%
Middle-income	14	53.8%	18,125	50.5%	2,725	15.0%	7,161	20.0%
Upper-income	7	26.9%	11,615	32.4%	1,125	9.7%	14,412	40.2%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	26	100.0%	35,878	100.0%	5,477	15.3%	35,878	100.0%
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	0	0	0.0%	0.0%	0	0.0%	0	0.0%
Moderate-income	10,102	5,119	16.1%	50.7%	3,581	35.4%	1,402	13.9%
Middle-income	27,820	15,986	50.2%	57.5%	8,406	30.2%	3,428	12.3%
Upper-income	17,627	10,761	33.8%	61.0%	4,958	28.1%	1,908	10.8%
Unknown-income	0	0	0.0%	0.0%	0	0.0%	0	0.0%
Total Assessment Area	55,549	31,866	100.0%	57.4%	16,945	30.5%	6,738	12.1%
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate-income	749	16.6%	670	16.8%	74	15.3%	5	12.2%
Middle-income	2,492	55.1%	2,171	54.3%	298	61.6%	23	56.1%
Upper-income	1,284	28.4%	1,159	29.0%	112	23.1%	13	31.7%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	4,525	100.0%	4,000	100.0%	484	100.0%	41	100.0%
	Percentage of Total Businesses:			88.4%		10.7%		0.9%
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate-income	11	11.5%	10	10.6%	1	50.0%	0	0.0%
Middle-income	59	61.5%	58	61.7%	1	50.0%	0	0.0%
Upper-income	26	27.1%	26	27.7%	0	0.0%	0	0.0%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	96	100.0%	94	100.0%	2	100.0%	0	0.0%
	Percentage of Total Farms:			97.9%		2.1%		0.0%

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

APPENDIX G – LIMITED SCOPE ASSESSMENT AREA DEMOGRAPHIC TABLES (Continued)

Combined Demographics Report - 2022

Assessment Area: GA Dalton

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	0	0.0%	0	0.0%	0	0.0%	6,847	18.5%
Moderate-income	6	18.8%	6,571	17.8%	1,084	16.5%	7,403	20.0%
Middle-income	22	68.8%	25,477	68.9%	2,844	11.2%	8,123	22.0%
Upper-income	4	12.5%	4,947	13.4%	309	6.2%	14,622	39.5%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	32	100.0%	36,995	100.0%	4,237	11.5%	36,995	100.0%
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	0	0	0.0%	0.0%	0	0.0%	0	0.0%
Moderate-income	11,106	4,651	13.6%	41.9%	4,777	43.0%	1,678	15.1%
Middle-income	38,191	24,498	71.6%	64.1%	10,443	27.3%	3,250	8.5%
Upper-income	7,128	5,057	14.8%	70.9%	1,506	21.1%	565	7.9%
Unknown-income	0	0	0.0%	0.0%	0	0.0%	0	0.0%
Total Assessment Area	56,425	34,206	100.0%	60.6%	16,726	29.6%	5,493	9.7%
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate-income	1,560	34.9%	1,313	33.2%	231	48.6%	16	40.0%
Middle-income	2,291	51.3%	2,066	52.3%	207	43.6%	18	45.0%
Upper-income	613	13.7%	570	14.4%	37	7.8%	6	15.0%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	4,464	100.0%	3,949	100.0%	475	100.0%	40	100.0%
	Percentage of Total Businesses:		88.5%		10.6%		0.9%	
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate-income	7	7.6%	5	5.6%	2	100.0%	0	0.0%
Middle-income	82	89.1%	82	91.1%	0	0.0%	0	0.0%
Upper-income	3	3.3%	3	3.3%	0	0.0%	0	0.0%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	92	100.0%	90	100.0%	2	100.0%	0	0.0%
	Percentage of Total Farms:			97.8%	2.2%		0.0%	

Based on 2022 FFIEC Census Data and 2022 D&B information

APPENDIX G – LIMITED SCOPE ASSESSMENT AREA DEMOGRAPHIC TABLES (Continued)

Combined Demographics Report - 2020 - 2021

Assessment Area: GA Franklin-Hart

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	0	0.0%	0	0.0%	0	0.0%	3,018	23.7%
Moderate-income	2	20.0%	2,670	20.9%	625	23.4%	2,218	17.4%
Middle-income	6	60.0%	8,386	65.8%	1,444	17.2%	2,242	17.6%
Upper-income	2	20.0%	1,698	13.3%	182	10.7%	5,276	41.4%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	10	100.0%	12,754	100.0%	2,251	17.6%	12,754	100.0%
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	0	0	0.0%	0.0%	0	0.0%	0	0.0%
Moderate-income	4,740	2,575	19.6%	54.3%	1,515	32.0%	650	13.7%
Middle-income	15,323	8,516	64.7%	55.6%	3,194	20.8%	3,613	23.6%
Upper-income	3,380	2,076	15.8%	61.4%	512	15.1%	792	23.4%
Unknown-income	0	0	0.0%	0.0%	0	0.0%	0	0.0%
Total Assessment Area	23,443	13,167	100.0%	56.2%	5,221	22.3%	5,055	21.6%
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate-income	605	31.4%	544	31.0%	48	36.1%	13	34.2%
Middle-income	1,131	58.7%	1,031	58.7%	78	58.6%	22	57.9%
Upper-income	192	10.0%	182	10.4%	7	5.3%	3	7.9%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	1,928	100.0%	1,757	100.0%	133	100.0%	38	100.0%
	Percentage of Total Businesses:			91.1%		6.9%		2.0%
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate-income	20	14.2%	20	14.3%	0	0.0%	0	0.0%
Middle-income	79	56.0%	78	55.7%	1	100.0%	0	0.0%
Upper-income	42	29.8%	42	30.0%	0	0.0%	0	0.0%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	141	100.0%	140	100.0%	1	100.0%	0	0.0%
	Percentage of Total Farms:			99.3%		0.7%		0.0%

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

APPENDIX G – LIMITED SCOPE ASSESSMENT AREA DEMOGRAPHIC TABLES (Continued)

Combined Demographics Report - 2022

Assessment Area: GA Franklin-Hart

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	0	0.0%	0	0.0%	0	0.0%	2,556	19.8%
Moderate-income	1	5.6%	290	2.2%	38	13.1%	2,168	16.8%
Middle-income	13	72.2%	10,881	84.1%	1,748	16.1%	2,407	18.6%
Upper-income	4	22.2%	1,766	13.7%	53	3.0%	5,806	44.9%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	18	100.0%	12,937	100.0%	1,839	14.2%	12,937	100.0%
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	0	0	0.0%	0.0%	0	0.0%	0	0.0%
Moderate-income	630	155	1.2%	24.6%	370	58.7%	105	16.7%
Middle-income	19,215	10,791	80.3%	56.2%	4,168	21.7%	4,256	22.1%
Upper-income	4,130	2,493	18.6%	60.4%	719	17.4%	918	22.2%
Unknown-income	0	0	0.0%	0.0%	0	0.0%	0	0.0%
Total Assessment Area	23,975	13,439	100.0%	56.1%	5,257	21.9%	5,279	22.0%
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million			Over \$1 Million		Revenue Not Reported	
		#	%	#	%	#	%	#
Low-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate-income	83	4.3%	76	4.3%	4	3.0%	3	7.9%
Middle-income	1,493	77.4%	1,354	77.0%	108	81.8%	31	81.6%
Upper-income	352	18.3%	328	18.7%	20	15.2%	4	10.5%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	1,928	100.0%	1,758	100.0%	132	100.0%	38	100.0%
	Percentage of Total Businesses:			91.2%		6.8%		2.0%
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million			Over \$1 Million		Revenue Not Reported	
		#	%	#	%	#	%	#
Low-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle-income	135	95.1%	134	95.0%	1	100.0%	0	0.0%
Upper-income	7	4.9%	7	5.0%	0	0.0%	0	0.0%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	142	100.0%	141	100.0%	1	100.0%	0	0.0%
	Percentage of Total Farms:			99.3%		0.7%		0.0%

Based on 2022 FFIEC Census Data and 2022 D&B information

APPENDIX G – LIMITED SCOPE ASSESSMENT AREA DEMOGRAPHIC TABLES (Continued)

Combined Demographics Report - 2020 - 2021

Assessment Area: GA Gordon

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	0	0.0%	0	0.0%	0	0.0%	2,921	20.3%
Moderate-income	1	11.1%	1,504	10.4%	351	23.3%	2,728	18.9%
Middle-income	7	77.8%	11,230	78.0%	2,010	17.9%	2,764	19.2%
Upper-income	1	11.1%	1,669	11.6%	156	9.3%	5,990	41.6%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	9	100.0%	14,403	100.0%	2,517	17.5%	14,403	100.0%
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	0	0	0.0%	0.0%	0	0.0%	0	0.0%
Moderate-income	2,666	1,048	8.2%	39.3%	1,221	45.8%	397	14.9%
Middle-income	17,276	9,895	77.4%	57.3%	5,333	30.9%	2,048	11.9%
Upper-income	2,278	1,843	14.4%	80.9%	199	8.7%	236	10.4%
Unknown-income	0	0	0.0%	0.0%	0	0.0%	0	0.0%
Total Assessment Area	22,220	12,786	100.0%	57.5%	6,753	30.4%	2,681	12.1%
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate-income	352	20.2%	300	18.9%	48	34.8%	4	21.1%
Middle-income	1,204	69.0%	1,106	69.6%	84	60.9%	14	73.7%
Upper-income	189	10.8%	182	11.5%	6	4.3%	1	5.3%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	1,745	100.0%	1,588	100.0%	138	100.0%	19	100.0%
	Percentage of Total Businesses:			91.0%		7.9%		1.1%
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate-income	6	7.5%	6	7.7%	0	0.0%	0	0.0%
Middle-income	70	87.5%	68	87.2%	2	100.0%	0	0.0%
Upper-income	4	5.0%	4	5.1%	0	0.0%	0	0.0%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	80	100.0%	78	100.0%	2	100.0%	0	0.0%
	Percentage of Total Farms:			97.5%		2.5%		0.0%

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

APPENDIX G – LIMITED SCOPE ASSESSMENT AREA DEMOGRAPHIC TABLES (Continued)

Combined Demographics Report - 2022

Assessment Area: GA Gordon

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	0	0.0%	0	0.0%	0	0.0%	2,673	17.9%
Moderate-income	4	26.7%	3,569	23.9%	518	14.5%	3,097	20.8%
Middle-income	6	40.0%	5,923	39.7%	849	14.3%	2,741	18.4%
Upper-income	5	33.3%	5,413	36.3%	379	7.0%	6,394	42.9%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	15	100.0%	14,905	100.0%	1,746	11.7%	14,905	100.0%
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	0	0	0.0%	0.0%	0	0.0%	0	0.0%
Moderate-income	5,751	2,554	18.7%	44.4%	2,625	45.6%	572	9.9%
Middle-income	9,018	5,673	41.6%	62.9%	2,282	25.3%	1,063	11.8%
Upper-income	7,961	5,406	39.7%	67.9%	1,906	23.9%	649	8.2%
Unknown-income	0	0	0.0%	0.0%	0	0.0%	0	0.0%
Total Assessment Area	22,730	13,633	100.0%	60.0%	6,813	30.0%	2,284	10.0%
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million			Over \$1 Million		Revenue Not Reported	
		#	%	#	%	#	%	#
Low-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate-income	554	31.7%	478	30.0%	72	52.6%	4	20.0%
Middle-income	636	36.4%	582	36.6%	45	32.8%	9	45.0%
Upper-income	558	31.9%	531	33.4%	20	14.6%	7	35.0%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	1,748	100.0%	1,591	100.0%	137	100.0%	20	100.0%
	Percentage of Total Businesses:			91.0%		7.8%		1.1%
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million			Over \$1 Million		Revenue Not Reported	
		#	%	#	%	#	%	#
Low-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate-income	16	19.5%	16	20.3%	0	0.0%	0	0.0%
Middle-income	37	45.1%	35	44.3%	2	66.7%	0	0.0%
Upper-income	29	35.4%	28	35.4%	1	33.3%	0	0.0%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	82	100.0%	79	100.0%	3	100.0%	0	0.0%
	Percentage of Total Farms:			96.3%		3.7%		0.0%

Based on 2022 FFIEC Census Data and 2022 D&B information

APPENDIX G – LIMITED SCOPE ASSESSMENT AREA DEMOGRAPHIC TABLES (Continued)

Combined Demographics Report - 2020 - 2021

Assessment Area: GA Macon

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	14	31.8%	7,715	21.7%	3,940	51.1%	10,465	29.4%
Moderate-income	8	18.2%	7,147	20.1%	2,354	32.9%	5,013	14.1%
Middle-income	7	15.9%	4,284	12.0%	583	13.6%	5,708	16.0%
Upper-income	15	34.1%	16,461	46.2%	1,189	7.2%	14,421	40.5%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	44	100.0%	35,607	100.0%	8,066	22.7%	35,607	100.0%
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	17,152	4,500	14.9%	26.2%	8,230	48.0%	4,422	25.8%
Moderate-income	14,452	4,755	15.7%	32.9%	6,207	42.9%	3,490	24.1%
Middle-income	10,051	4,001	13.2%	39.8%	4,206	41.8%	1,844	18.3%
Upper-income	28,416	17,012	56.2%	59.9%	8,200	28.9%	3,204	11.3%
Unknown-income	0	0	0.0%	0.0%	0	0.0%	0	0.0%
Total Assessment Area	70,071	30,268	100.0%	43.2%	26,843	38.3%	12,960	18.5%
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	1,366	18.1%	1,193	17.4%	160	25.9%	13	20.3%
Moderate-income	1,119	14.8%	1,043	15.2%	62	10.0%	14	21.9%
Middle-income	1,911	25.3%	1,700	24.7%	197	31.9%	14	21.9%
Upper-income	3,158	41.8%	2,936	42.7%	199	32.2%	23	35.9%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	7,554	100.0%	6,872	100.0%	618	100.0%	64	100.0%
	Percentage of Total Businesses:			91.0%		8.2%		0.8%
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	6	10.3%	6	10.5%	0	0.0%	0	0.0%
Moderate-income	1	1.7%	1	1.8%	0	0.0%	0	0.0%
Middle-income	9	15.5%	8	14.0%	1	100.0%	0	0.0%
Upper-income	42	72.4%	42	73.7%	0	0.0%	0	0.0%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	58	100.0%	57	100.0%	1	100.0%	0	0.0%
	Percentage of Total Farms:			98.3%		1.7%		0.0%

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

APPENDIX G – LIMITED SCOPE ASSESSMENT AREA DEMOGRAPHIC TABLES (Continued)

Combined Demographics Report - 2022

Assessment Area: GA Macon

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	11	22.9%	5,813	16.8%	2,732	47.0%	10,011	28.9%
Moderate-income	9	18.8%	6,248	18.0%	1,635	26.2%	5,505	15.9%
Middle-income	10	20.8%	8,357	24.1%	864	10.3%	5,876	17.0%
Upper-income	15	31.3%	13,298	38.4%	987	7.4%	13,243	38.2%
Unknown-income	3	6.3%	919	2.7%	467	50.8%	0	0.0%
Total Assessment Area	48	100.0%	34,635	100.0%	6,685	19.3%	34,635	100.0%
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	15,833	4,113	13.7%	26.0%	7,195	45.4%	4,525	28.6%
Moderate-income	12,442	4,313	14.3%	34.7%	5,306	42.6%	2,823	22.7%
Middle-income	13,587	7,815	26.0%	57.5%	4,635	34.1%	1,137	8.4%
Upper-income	24,942	13,227	44.0%	53.0%	9,025	36.2%	2,690	10.8%
Unknown-income	3,334	623	2.1%	18.7%	1,902	57.0%	809	24.3%
Total Assessment Area	70,138	30,091	100.0%	42.9%	28,063	40.0%	11,984	17.1%
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	1,001	13.1%	938	13.5%	52	8.7%	11	15.7%
Moderate-income	1,415	18.6%	1,247	17.9%	152	25.5%	16	22.9%
Middle-income	1,379	18.1%	1,284	18.5%	87	14.6%	8	11.4%
Upper-income	2,846	37.3%	2,638	37.9%	182	30.5%	26	37.1%
Unknown-income	984	12.9%	851	12.2%	124	20.8%	9	12.9%
Total Assessment Area	7,625	100.0%	6,958	100.0%	597	100.0%	70	100.0%
	Percentage of Total Businesses:			91.3%		7.8%		0.9%
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	2	3.9%	2	4.0%	0	0.0%	0	0.0%
Moderate-income	4	7.8%	3	6.0%	1	100.0%	0	0.0%
Middle-income	11	21.6%	11	22.0%	0	0.0%	0	0.0%
Upper-income	33	64.7%	33	66.0%	0	0.0%	0	0.0%
Unknown-income	1	2.0%	1	2.0%	0	0.0%	0	0.0%
Total Assessment Area	51	100.0%	50	100.0%	1	100.0%	0	0.0%
	Percentage of Total Farms:			98.0%		2.0%		0.0%

Based on 2022 FFIEC Census Data and 2022 D&B information

APPENDIX G – LIMITED SCOPE ASSESSMENT AREA DEMOGRAPHIC TABLES (Continued)

Combined Demographics Report - 2020 - 2021

Assessment Area: GA Rome

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	1	5.0%	748	3.2%	318	42.5%	5,247	22.3%
Moderate-income	6	30.0%	5,633	24.0%	1,416	25.1%	4,106	17.5%
Middle-income	8	40.0%	9,939	42.3%	1,748	17.6%	4,438	18.9%
Upper-income	5	25.0%	7,193	30.6%	368	5.1%	9,722	41.3%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	20	100.0%	23,513	100.0%	3,850	16.4%	23,513	100.0%
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	1,625	306	1.4%	18.8%	972	59.8%	347	21.4%
Moderate-income	11,185	4,101	19.4%	36.7%	5,478	49.0%	1,606	14.4%
Middle-income	16,283	9,328	44.0%	57.3%	4,786	29.4%	2,169	13.3%
Upper-income	11,365	7,447	35.2%	65.5%	2,456	21.6%	1,462	12.9%
Unknown-income	0	0	0.0%	0.0%	0	0.0%	0	0.0%
Total Assessment Area	40,458	21,182	100.0%	52.4%	13,692	33.8%	5,584	13.8%
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	108	3.1%	97	3.0%	9	3.3%	2	5.7%
Moderate-income	1,548	44.2%	1,389	43.5%	143	53.2%	16	45.7%
Middle-income	1,121	32.0%	1,023	32.0%	90	33.5%	8	22.9%
Upper-income	723	20.7%	687	21.5%	27	10.0%	9	25.7%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	3,500	100.0%	3,196	100.0%	269	100.0%	35	100.0%
	Percentage of Total Businesses:			91.3%		7.7%		1.0%
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	1	1.3%	1	1.3%	0	0.0%	0	0.0%
Moderate-income	12	15.2%	11	14.3%	1	50.0%	0	0.0%
Middle-income	29	36.7%	28	36.4%	1	50.0%	0	0.0%
Upper-income	37	46.8%	37	48.1%	0	0.0%	0	0.0%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	79	100.0%	77	100.0%	2	100.0%	0	0.0%
	Percentage of Total Farms:			97.5%		2.5%		0.0%

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

APPENDIX G – LIMITED SCOPE ASSESSMENT AREA DEMOGRAPHIC TABLES (Continued)

Combined Demographics Report - 2022

Assessment Area: GA Rome

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	0	0.0%	0	0.0%	0	0.0%	5,949	23.4%
Moderate-income	7	26.9%	5,766	22.7%	1,457	25.3%	4,170	16.4%
Middle-income	10	38.5%	10,653	41.9%	1,349	12.7%	5,074	20.0%
Upper-income	8	30.8%	8,407	33.1%	584	6.9%	10,212	40.2%
Unknown-income	1	3.8%	579	2.3%	171	29.5%	0	0.0%
Total Assessment Area	26	100.0%	25,405	100.0%	3,561	14.0%	25,405	100.0%
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	0	0	0.0%	0.0%	0	0.0%	0	0.0%
Moderate-income	11,642	4,198	18.6%	36.1%	5,833	50.1%	1,611	13.8%
Middle-income	15,510	9,032	39.9%	58.2%	5,006	32.3%	1,472	9.5%
Upper-income	12,858	8,849	39.1%	68.8%	2,571	20.0%	1,438	11.2%
Unknown-income	703	537	2.4%	76.4%	166	23.6%	0	0.0%
Total Assessment Area	40,713	22,616	100.0%	55.5%	13,576	33.3%	4,521	11.1%
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million			Over \$1 Million		Revenue Not Reported	
		#	%	#	%	#	%	#
Low-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate-income	1,573	45.4%	1,406	44.3%	147	57.4%	20	57.1%
Middle-income	972	28.1%	906	28.5%	61	23.8%	5	14.3%
Upper-income	888	25.6%	830	26.1%	48	18.8%	10	28.6%
Unknown-income	32	0.9%	32	1.0%	0	0.0%	0	0.0%
Total Assessment Area	3,465	100.0%	3,174	100.0%	256	100.0%	35	100.0%
	Percentage of Total Businesses:			91.6%		7.4%		1.0%
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million			Over \$1 Million		Revenue Not Reported	
		#	%	#	%	#	%	#
Low-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate-income	10	13.3%	9	12.3%	1	50.0%	0	0.0%
Middle-income	24	32.0%	23	31.5%	1	50.0%	0	0.0%
Upper-income	38	50.7%	38	52.1%	0	0.0%	0	0.0%
Unknown-income	3	4.0%	3	4.1%	0	0.0%	0	0.0%
Total Assessment Area	75	100.0%	73	100.0%	2	100.0%	0	0.0%
	Percentage of Total Farms:			97.3%		2.7%		0.0%

Based on 2022 FFIEC Census Data and 2022 D&B information

APPENDIX G – LIMITED SCOPE ASSESSMENT AREA DEMOGRAPHIC TABLES (Continued)

Combined Demographics Report - 2020 - 2021

Assessment Area: GA Savannah

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	10	13.9%	5,541	8.6%	2,111	38.1%	16,101	25.1%
Moderate-income	27	37.5%	17,533	27.4%	3,873	22.1%	10,606	16.6%
Middle-income	16	22.2%	19,120	29.8%	2,184	11.4%	12,915	20.2%
Upper-income	16	22.2%	21,875	34.1%	1,026	4.7%	24,447	38.2%
Unknown-income	3	4.2%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	72	100.0%	64,069	100.0%	9,194	14.4%	64,069	100.0%
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	11,913	3,198	5.6%	26.8%	6,374	53.5%	2,341	19.7%
Moderate-income	36,254	12,154	21.2%	33.5%	18,813	51.9%	5,287	14.6%
Middle-income	35,586	19,180	33.5%	53.9%	11,589	32.6%	4,817	13.5%
Upper-income	38,100	22,783	39.8%	59.8%	10,811	28.4%	4,506	11.8%
Unknown-income	24	0	0.0%	0.0%	10	41.7%	14	58.3%
Total Assessment Area	121,877	57,315	100.0%	47.0%	47,597	39.1%	16,965	13.9%
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	1,421	9.4%	1,230	8.9%	182	16.2%	9	6.6%
Moderate-income	3,479	23.1%	3,195	23.1%	260	23.2%	24	17.6%
Middle-income	5,194	34.5%	4,788	34.7%	354	31.6%	52	38.2%
Upper-income	4,940	32.8%	4,578	33.1%	311	27.7%	51	37.5%
Unknown-income	41	0.3%	27	0.2%	14	1.2%	0	0.0%
Total Assessment Area	15,075	100.0%	13,818	100.0%	1,121	100.0%	136	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-income	2	2.7%	2	2.8%	0	0.0%	0	0.0%
Moderate-income	10	13.5%	9	12.5%	1	50.0%	0	0.0%
Middle-income	26	35.1%	26	36.1%	0	0.0%	0	0.0%
Upper-income	36	48.6%	35	48.6%	1	50.0%	0	0.0%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	74	100.0%	72	100.0%	2	100.0%	0	0.0%
	Percentage of Total Farms:			97.3%		2.7%		0.0%

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

APPENDIX G – LIMITED SCOPE ASSESSMENT AREA DEMOGRAPHIC TABLES (Continued)

Combined Demographics Report - 2022

Assessment Area: GA Savannah

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	9	10.2%	5,938	8.9%	1,688	28.4%	16,281	24.3%
Moderate-income	30	34.1%	19,758	29.5%	3,103	15.7%	12,230	18.3%
Middle-income	23	26.1%	22,193	33.2%	1,278	5.8%	12,328	18.4%
Upper-income	21	23.9%	18,059	27.0%	519	2.9%	26,108	39.0%
Unknown-income	5	5.7%	999	1.5%	226	22.6%	0	0.0%
Total Assessment Area	88	100.0%	66,947	100.0%	6,814	10.2%	66,947	100.0%
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	12,515	3,467	5.7%	27.7%	6,854	54.8%	2,194	17.5%
Moderate-income	40,027	15,196	24.9%	38.0%	19,942	49.8%	4,889	12.2%
Middle-income	38,870	21,040	34.5%	54.1%	13,896	35.7%	3,934	10.1%
Upper-income	32,739	20,391	33.4%	62.3%	7,456	22.8%	4,892	14.9%
Unknown-income	2,083	944	1.5%	45.3%	682	32.7%	457	21.9%
Total Assessment Area	126,234	61,038	100.0%	48.4%	48,830	38.7%	16,366	13.0%
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	2,095	13.4%	1,878	13.0%	204	18.2%	13	8.8%
Moderate-income	4,890	31.2%	4,504	31.3%	343	30.6%	43	29.3%
Middle-income	4,751	30.3%	4,383	30.4%	327	29.1%	41	27.9%
Upper-income	3,447	22.0%	3,259	22.6%	143	12.7%	45	30.6%
Unknown-income	488	3.1%	378	2.6%	105	9.4%	5	3.4%
Total Assessment Area	15,671	100.0%	14,402	100.0%	1,122	100.0%	147	100.0%
	Percentage of Total Businesses:			91.9%		7.2%		0.9%
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	8	10.7%	7	9.6%	1	50.0%	0	0.0%
Moderate-income	16	21.3%	15	20.5%	1	50.0%	0	0.0%
Middle-income	19	25.3%	19	26.0%	0	0.0%	0	0.0%
Upper-income	32	42.7%	32	43.8%	0	0.0%	0	0.0%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	75	100.0%	73	100.0%	2	100.0%	0	0.0%
	Percentage of Total Farms:			97.3%		2.7%		0.0%

Based on 2022 FFIEC Census Data and 2022 D&B information

APPENDIX G – LIMITED SCOPE ASSESSMENT AREA DEMOGRAPHIC TABLES (Continued)

Combined Demographics Report - 2020 - 2021

Assessment Area: GA Sumter

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	0	0.0%	0	0.0%	0	0.0%	2,303	31.0%
Moderate-income	2	25.0%	1,871	25.2%	635	33.9%	1,198	16.1%
Middle-income	6	75.0%	5,562	74.8%	1,437	25.8%	1,057	14.2%
Upper-income	0	0.0%	0	0.0%	0	0.0%	2,875	38.7%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	8	100.0%	7,433	100.0%	2,072	27.9%	7,433	100.0%
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	0	0	0.0%	0.0%	0	0.0%	0	0.0%
Moderate-income	3,808	1,556	23.4%	40.9%	1,765	46.3%	487	12.8%
Middle-income	10,049	5,095	76.6%	50.7%	2,987	29.7%	1,967	19.6%
Upper-income	0	0	0.0%	0.0%	0	0.0%	0	0.0%
Unknown-income	0	0	0.0%	0.0%	0	0.0%	0	0.0%
Total Assessment Area	13,857	6,651	100.0%	48.0%	4,752	34.3%	2,454	17.7%
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate-income	428	37.6%	386	37.2%	40	44.9%	2	16.7%
Middle-income	711	62.4%	652	62.8%	49	55.1%	10	83.3%
Upper-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	1,139	100.0%	1,038	100.0%	89	100.0%	12	100.0%
	Percentage of Total Businesses:			91.1%		7.8%		1.1%
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate-income	4	6.0%	3	5.5%	1	8.3%	0	0.0%
Middle-income	63	94.0%	52	94.5%	11	91.7%	0	0.0%
Upper-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	67	100.0%	55	100.0%	12	100.0%	0	0.0%
	Percentage of Total Farms:			82.1%		17.9%		0.0%

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

APPENDIX G – LIMITED SCOPE ASSESSMENT AREA DEMOGRAPHIC TABLES (Continued)

Combined Demographics Report - 2022

Assessment Area: GA Sumter

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	0	0.0%	0	0.0%	0	0.0%	1,842	25.9%
Moderate-income	3	37.5%	3,024	42.5%	669	22.1%	1,351	19.0%
Middle-income	4	50.0%	3,621	50.9%	517	14.3%	1,045	14.7%
Upper-income	1	12.5%	464	6.5%	25	5.4%	2,871	40.4%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	8	100.0%	7,109	100.0%	1,211	17.0%	7,109	100.0%
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	0	0	0.0%	0.0%	0	0.0%	0	0.0%
Moderate-income	6,408	2,475	37.6%	38.6%	2,919	45.6%	1,014	15.8%
Middle-income	6,801	3,667	55.7%	53.9%	1,812	26.6%	1,322	19.4%
Upper-income	668	446	6.8%	66.8%	100	15.0%	122	18.3%
Unknown-income	0	0	0.0%	0.0%	0	0.0%	0	0.0%
Total Assessment Area	13,877	6,588	100.0%	47.5%	4,831	34.8%	2,458	17.7%
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million			Over \$1 Million		Revenue Not Reported	
		#	%	#	%	#	%	#
Low-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate-income	677	58.9%	621	59.0%	52	62.7%	4	28.6%
Middle-income	442	38.5%	402	38.2%	31	37.3%	9	64.3%
Upper-income	30	2.6%	29	2.8%	0	0.0%	1	7.1%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	1,149	100.0%	1,052	100.0%	83	100.0%	14	100.0%
	Percentage of Total Businesses:			91.6%		7.2%		1.2%
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate-income	12	17.1%	9	15.5%	3	25.0%	0	0.0%
Middle-income	48	68.6%	39	67.2%	9	75.0%	0	0.0%
Upper-income	10	14.3%	10	17.2%	0	0.0%	0	0.0%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	70	100.0%	58	100.0%	12	100.0%	0	0.0%
	Percentage of Total Farms:			82.9%		17.1%		0.0%

Based on 2022 FFIEC Census Data and 2022 D&B information

APPENDIX G – LIMITED SCOPE ASSESSMENT AREA DEMOGRAPHIC TABLES (Continued)

Combined Demographics Report - 2020 - 2021

Assessment Area: GA Thomas

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	0	0.0%	0	0.0%	0	0.0%	2,743	23.8%
Moderate-income	3	27.3%	3,274	28.4%	991	30.3%	1,927	16.7%
Middle-income	7	63.6%	7,170	62.2%	1,085	15.1%	2,230	19.4%
Upper-income	1	9.1%	1,076	9.3%	174	16.2%	4,620	40.1%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	11	100.0%	11,520	100.0%	2,250	19.5%	11,520	100.0%
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	0	0	0.0%	0.0%	0	0.0%	0	0.0%
Moderate-income	6,091	2,719	26.1%	44.6%	2,336	38.4%	1,036	17.0%
Middle-income	12,496	6,578	63.1%	52.6%	4,188	33.5%	1,730	13.8%
Upper-income	1,719	1,123	10.8%	65.3%	441	25.7%	155	9.0%
Unknown-income	0	0	0.0%	0.0%	0	0.0%	0	0.0%
Total Assessment Area	20,306	10,420	100.0%	51.3%	6,965	34.3%	2,921	14.4%
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate-income	665	33.0%	585	32.4%	72	38.5%	8	34.8%
Middle-income	1,261	62.5%	1,146	63.5%	101	54.0%	14	60.9%
Upper-income	90	4.5%	75	4.2%	14	7.5%	1	4.3%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	2,016	100.0%	1,806	100.0%	187	100.0%	23	100.0%
	Percentage of Total Businesses:			89.6%		9.3%		1.1%
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate-income	21	21.2%	21	21.6%	0	0.0%	0	0.0%
Middle-income	70	70.7%	68	70.1%	2	100.0%	0	0.0%
Upper-income	8	8.1%	8	8.2%	0	0.0%	0	0.0%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	99	100.0%	97	100.0%	2	100.0%	0	0.0%
	Percentage of Total Farms:			98.0%		2.0%		0.0%

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

APPENDIX G – LIMITED SCOPE ASSESSMENT AREA DEMOGRAPHIC TABLES (Continued)

Combined Demographics Report - 2022

Assessment Area: GA Thomas

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	0	0.0%	0	0.0%	0	0.0%	2,759	22.5%
Moderate-income	1	7.1%	319	2.6%	60	18.8%	1,812	14.7%
Middle-income	8	57.1%	7,283	59.3%	1,221	16.8%	2,106	17.1%
Upper-income	5	35.7%	4,687	38.1%	496	10.6%	5,612	45.7%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	14	100.0%	12,289	100.0%	1,777	14.5%	12,289	100.0%
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	0	0	0.0%	0.0%	0	0.0%	0	0.0%
Moderate-income	604	312	2.8%	51.7%	192	31.8%	100	16.6%
Middle-income	12,050	5,672	51.3%	47.1%	4,506	37.4%	1,872	15.5%
Upper-income	8,128	5,070	45.9%	62.4%	1,998	24.6%	1,060	13.0%
Unknown-income	0	0	0.0%	0.0%	0	0.0%	0	0.0%
Total Assessment Area	20,782	11,054	100.0%	53.2%	6,696	32.2%	3,032	14.6%
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million			Over \$1 Million		Revenue Not Reported	
		#	%	#	%	#	%	#
Low-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate-income	21	1.1%	19	1.1%	1	0.5%	1	4.0%
Middle-income	1,321	67.6%	1,170	67.0%	135	73.8%	16	64.0%
Upper-income	612	31.3%	557	31.9%	47	25.7%	8	32.0%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	1,954	100.0%	1,746	100.0%	183	100.0%	25	100.0%
	Percentage of Total Businesses:			89.4%		9.4%		1.3%
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate-income	7	6.9%	7	6.9%	0	0.0%	0	0.0%
Middle-income	50	49.0%	49	48.5%	1	100.0%	0	0.0%
Upper-income	45	44.1%	45	44.6%	0	0.0%	0	0.0%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	102	100.0%	101	100.0%	1	100.0%	0	0.0%
	Percentage of Total Farms:			99.0%		1.0%		0.0%

Based on 2022 FFIEC Census Data and 2022 D&B information

APPENDIX G – LIMITED SCOPE ASSESSMENT AREA DEMOGRAPHIC TABLES (Continued)

Combined Demographics Report - 2020 - 2021

Assessment Area: GA Tift

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	1	11.1%	1,282	13.5%	607	47.3%	2,504	26.3%
Moderate-income	2	22.2%	1,540	16.2%	506	32.9%	1,425	15.0%
Middle-income	3	33.3%	3,908	41.0%	788	20.2%	1,348	14.1%
Upper-income	3	33.3%	2,801	29.4%	276	9.9%	4,254	44.6%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	9	100.0%	9,531	100.0%	2,177	22.8%	9,531	100.0%
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	2,179	571	7.0%	26.2%	1,317	60.4%	291	13.4%
Moderate-income	3,123	1,287	15.7%	41.2%	1,132	36.2%	704	22.5%
Middle-income	6,884	3,110	37.9%	45.2%	2,873	41.7%	901	13.1%
Upper-income	4,228	3,234	39.4%	76.5%	603	14.3%	391	9.2%
Unknown-income	0	0	0.0%	0.0%	0	0.0%	0	0.0%
Total Assessment Area	16,414	8,202	100.0%	50.0%	5,925	36.1%	2,287	13.9%
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	241	12.9%	214	12.5%	21	14.8%	6	25.0%
Moderate-income	482	25.7%	425	24.9%	49	34.5%	8	33.3%
Middle-income	804	42.9%	738	43.2%	59	41.5%	7	29.2%
Upper-income	346	18.5%	330	19.3%	13	9.2%	3	12.5%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	1,873	100.0%	1,707	100.0%	142	100.0%	24	100.0%
	Percentage of Total Businesses:			91.1%		7.6%		1.3%
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	8	6.4%	7	5.9%	1	14.3%	0	0.0%
Moderate-income	21	16.8%	19	16.1%	2	28.6%	0	0.0%
Middle-income	31	24.8%	29	24.6%	2	28.6%	0	0.0%
Upper-income	65	52.0%	63	53.4%	2	28.6%	0	0.0%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	125	100.0%	118	100.0%	7	100.0%	0	0.0%
	Percentage of Total Farms:			94.4%		5.6%		0.0%

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

APPENDIX G – LIMITED SCOPE ASSESSMENT AREA DEMOGRAPHIC TABLES (Continued)

Combined Demographics Report - 2022

Assessment Area: GA Tift

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	0	0.0%	0	0.0%	0	0.0%	2,315	23.6%
Moderate-income	4	33.3%	2,965	30.2%	965	32.5%	1,803	18.3%
Middle-income	5	41.7%	4,136	42.1%	397	9.6%	1,572	16.0%
Upper-income	3	25.0%	2,727	27.7%	253	9.3%	4,138	42.1%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	12	100.0%	9,828	100.0%	1,615	16.4%	9,828	100.0%
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied		Rental		Vacant		
		#	%	%	#	%	#	%
Low-income	0	0	0.0%	0.0%	0	0.0%	0	0.0%
Moderate-income	5,566	2,135	23.3%	38.4%	2,478	44.5%	953	17.1%
Middle-income	7,288	3,873	42.3%	53.1%	2,720	37.3%	695	9.5%
Upper-income	3,996	3,158	34.5%	79.0%	504	12.6%	334	8.4%
Unknown-income	0	0	0.0%	0.0%	0	0.0%	0	0.0%
Total Assessment Area	16,850	9,166	100.0%	54.4%	5,702	33.8%	1,982	11.8%
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate-income	771	41.8%	683	40.8%	77	53.8%	11	44.0%
Middle-income	734	39.8%	670	40.0%	53	37.1%	11	44.0%
Upper-income	338	18.3%	322	19.2%	13	9.1%	3	12.0%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	1,843	100.0%	1,675	100.0%	143	100.0%	25	100.0%
	Percentage of Total Businesses:			90.9%		7.8%		1.4%
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate-income	9	7.8%	8	7.5%	1	12.5%	0	0.0%
Middle-income	50	43.5%	45	42.1%	5	62.5%	0	0.0%
Upper-income	56	48.7%	54	50.5%	2	25.0%	0	0.0%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	115	100.0%	107	100.0%	8	100.0%	0	0.0%
	Percentage of Total Farms:			93.0%		7.0%		0.0%

Based on 2022 FFIEC Census Data and 2022 D&B information

APPENDIX G – LIMITED SCOPE ASSESSMENT AREA DEMOGRAPHIC TABLES (Continued)

Combined Demographics Report - 2020 - 2021

Assessment Area: GA Troup

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	0	0.0%	0	0.0%	0	0.0%	3,493	20.6%
Moderate-income	3	21.4%	3,167	18.7%	995	31.4%	2,607	15.4%
Middle-income	5	35.7%	7,221	42.5%	1,487	20.6%	3,163	18.6%
Upper-income	6	42.9%	6,583	38.8%	444	6.7%	7,708	45.4%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	14	100.0%	16,971	100.0%	2,926	17.2%	16,971	100.0%
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	0	0	0.0%	0.0%	0	0.0%	0	0.0%
Moderate-income	5,448	1,795	12.6%	32.9%	3,002	55.1%	651	11.9%
Middle-income	12,523	5,836	40.9%	46.6%	5,098	40.7%	1,589	12.7%
Upper-income	10,270	6,634	46.5%	64.6%	2,280	22.2%	1,356	13.2%
Unknown-income	0	0	0.0%	0.0%	0	0.0%	0	0.0%
Total Assessment Area	28,241	14,265	100.0%	50.5%	10,380	36.8%	3,596	12.7%
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate-income	725	25.5%	649	25.3%	72	29.5%	4	12.9%
Middle-income	1,143	40.2%	1,038	40.4%	86	35.2%	19	61.3%
Upper-income	975	34.3%	881	34.3%	86	35.2%	8	25.8%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	2,843	100.0%	2,568	100.0%	244	100.0%	31	100.0%
	Percentage of Total Businesses:			90.3%		8.6%		1.1%
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate-income	4	9.1%	3	7.0%	1	100.0%	0	0.0%
Middle-income	21	47.7%	21	48.8%	0	0.0%	0	0.0%
Upper-income	19	43.2%	19	44.2%	0	0.0%	0	0.0%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	44	100.0%	43	100.0%	1	100.0%	0	0.0%
	Percentage of Total Farms:			97.7%		2.3%		0.0%

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

APPENDIX G – LIMITED SCOPE ASSESSMENT AREA DEMOGRAPHIC TABLES (Continued)

Combined Demographics Report - 2022

Assessment Area: GA Troup

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	0	0.0%	0	0.0%	0	0.0%	3,913	22.9%
Moderate-income	2	11.1%	1,678	9.8%	353	21.0%	2,550	14.9%
Middle-income	10	55.6%	10,507	61.5%	1,952	18.6%	3,043	17.8%
Upper-income	6	33.3%	4,895	28.7%	525	10.7%	7,574	44.3%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	18	100.0%	17,080	100.0%	2,830	16.6%	17,080	100.0%
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	0	0	0.0%	0.0%	0	0.0%	0	0.0%
Moderate-income	3,404	913	6.1%	26.8%	1,939	57.0%	552	16.2%
Middle-income	17,341	9,113	60.8%	52.6%	6,029	34.8%	2,199	12.7%
Upper-income	7,931	4,952	33.1%	62.4%	2,036	25.7%	943	11.9%
Unknown-income	0	0	0.0%	0.0%	0	0.0%	0	0.0%
Total Assessment Area	28,676	14,978	100.0%	52.2%	10,004	34.9%	3,694	12.9%
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate-income	417	14.2%	377	14.1%	38	16.2%	2	5.4%
Middle-income	1,925	65.4%	1,729	64.8%	168	71.5%	28	75.7%
Upper-income	600	20.4%	564	21.1%	29	12.3%	7	18.9%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	2,942	100.0%	2,670	100.0%	235	100.0%	37	100.0%
	Percentage of Total Businesses:			90.8%		8.0%		1.3%
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate-income	1	2.4%	1	2.5%	0	0.0%	0	0.0%
Middle-income	27	65.9%	26	65.0%	1	100.0%	0	0.0%
Upper-income	13	31.7%	13	32.5%	0	0.0%	0	0.0%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	41	100.0%	40	100.0%	1	100.0%	0	0.0%
	Percentage of Total Farms:			97.6%		2.4%		0.0%

Based on 2022 FFIEC Census Data and 2022 D&B information

APPENDIX G – LIMITED SCOPE ASSESSMENT AREA DEMOGRAPHIC TABLES (Continued)

Combined Demographics Report - 2020 - 2021

Assessment Area: GA Valdosta

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	3	12.0%	2,306	9.4%	1,126	48.8%	5,878	23.9%
Moderate-income	7	28.0%	6,162	25.1%	1,703	27.6%	4,018	16.3%
Middle-income	6	24.0%	6,466	26.3%	992	15.3%	4,136	16.8%
Upper-income	9	36.0%	9,657	39.3%	808	8.4%	10,559	42.9%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	25	100.0%	24,591	100.0%	4,629	18.8%	24,591	100.0%
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	4,720	1,259	6.2%	26.7%	2,709	57.4%	752	15.9%
Moderate-income	13,964	3,428	17.0%	24.5%	8,546	61.2%	1,990	14.3%
Middle-income	11,330	6,043	29.9%	53.3%	3,593	31.7%	1,694	15.0%
Upper-income	15,385	9,460	46.9%	61.5%	4,290	27.9%	1,635	10.6%
Unknown-income	0	0	0.0%	0.0%	0	0.0%	0	0.0%
Total Assessment Area	45,399	20,190	100.0%	44.5%	19,138	42.2%	6,071	13.4%
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	480	10.6%	418	10.2%	55	15.7%	7	13.5%
Moderate-income	1,433	31.7%	1,305	31.7%	121	34.5%	7	13.5%
Middle-income	858	19.0%	783	19.0%	62	17.7%	13	25.0%
Upper-income	1,748	38.7%	1,610	39.1%	113	32.2%	25	48.1%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	4,519	100.0%	4,116	100.0%	351	100.0%	52	100.0%
	Percentage of Total Businesses:			91.1%		7.8%		1.2%
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	8	8.4%	8	9.1%	0	0.0%	0	0.0%
Moderate-income	15	15.8%	15	17.0%	0	0.0%	0	0.0%
Middle-income	31	32.6%	28	31.8%	3	42.9%	0	0.0%
Upper-income	41	43.2%	37	42.0%	4	57.1%	0	0.0%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	95	100.0%	88	100.0%	7	100.0%	0	0.0%
	Percentage of Total Farms:			92.6%		7.4%		0.0%

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

APPENDIX G – LIMITED SCOPE ASSESSMENT AREA DEMOGRAPHIC TABLES (Continued)

Combined Demographics Report - 2022

Assessment Area: GA Valdosta

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	4	13.8%	2,474	9.2%	1,075	43.5%	6,478	24.1%
Moderate-income	7	24.1%	5,514	20.5%	1,405	25.5%	3,997	14.9%
Middle-income	7	24.1%	8,549	31.8%	1,051	12.3%	4,873	18.1%
Upper-income	10	34.5%	9,968	37.1%	746	7.5%	11,522	42.9%
Unknown-income	1	3.4%	365	1.4%	190	52.1%	0	0.0%
Total Assessment Area	29	100.0%	26,870	100.0%	4,467	16.6%	26,870	100.0%
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	6,443	1,673	7.5%	26.0%	3,711	57.6%	1,059	16.4%
Moderate-income	11,495	3,159	14.1%	27.5%	6,892	60.0%	1,444	12.6%
Middle-income	12,691	7,351	32.7%	57.9%	4,107	32.4%	1,233	9.7%
Upper-income	17,143	10,037	44.7%	58.5%	5,150	30.0%	1,956	11.4%
Unknown-income	753	234	1.0%	31.1%	441	58.6%	78	10.4%
Total Assessment Area	48,525	22,454	100.0%	46.3%	20,301	41.8%	5,770	11.9%
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	701	15.5%	623	15.1%	71	20.3%	7	14.3%
Moderate-income	1,197	26.5%	1,083	26.3%	109	31.1%	5	10.2%
Middle-income	877	19.4%	810	19.6%	49	14.0%	18	36.7%
Upper-income	1,708	37.8%	1,570	38.1%	119	34.0%	19	38.8%
Unknown-income	41	0.9%	39	0.9%	2	0.6%	0	0.0%
Total Assessment Area	4,524	100.0%	4,125	100.0%	350	100.0%	49	100.0%
	Percentage of Total Businesses:			91.2%		7.7%		1.1%
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	7	7.4%	7	8.0%	0	0.0%	0	0.0%
Moderate-income	14	14.9%	14	15.9%	0	0.0%	0	0.0%
Middle-income	49	52.1%	43	48.9%	6	100.0%	0	0.0%
Upper-income	22	23.4%	22	25.0%	0	0.0%	0	0.0%
Unknown-income	2	2.1%	2	2.3%	0	0.0%	0	0.0%
Total Assessment Area	94	100.0%	88	100.0%	6	100.0%	0	0.0%
	Percentage of Total Farms:			93.6%		6.4%		0.0%

Based on 2022 FFIEC Census Data and 2022 D&B information

APPENDIX G – LIMITED SCOPE ASSESSMENT AREA DEMOGRAPHIC TABLES (Continued)

Combined Demographics Report - 2020 - 2021

Assessment Area: GA Warner Robins

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	2	6.9%	2,233	5.0%	798	35.7%	10,422	23.3%
Moderate-income	8	27.6%	8,496	19.0%	2,295	27.0%	7,012	15.7%
Middle-income	15	51.7%	23,343	52.2%	2,861	12.3%	9,381	21.0%
Upper-income	4	13.8%	10,662	23.8%	621	5.8%	17,919	40.1%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	29	100.0%	44,734	100.0%	6,575	14.7%	44,734	100.0%
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	4,507	984	2.4%	21.8%	2,498	55.4%	1,025	22.7%
Moderate-income	15,062	7,062	17.0%	46.9%	5,966	39.6%	2,034	13.5%
Middle-income	37,148	21,800	52.4%	58.7%	11,778	31.7%	3,570	9.6%
Upper-income	14,495	11,771	28.3%	81.2%	1,853	12.8%	871	6.0%
Unknown-income	0	0	0.0%	0.0%	0	0.0%	0	0.0%
Total Assessment Area	71,212	41,617	100.0%	58.4%	22,095	31.0%	7,500	10.5%
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	351	5.5%	330	5.5%	16	5.4%	5	8.9%
Moderate-income	1,261	19.9%	1,169	19.5%	79	26.4%	13	23.2%
Middle-income	3,526	55.5%	3,327	55.5%	170	56.9%	29	51.8%
Upper-income	1,214	19.1%	1,171	19.5%	34	11.4%	9	16.1%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	6,352	100.0%	5,997	100.0%	299	100.0%	56	100.0%
	Percentage of Total Businesses:			94.4%		4.7%		0.9%
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	1	0.9%	1	0.9%	0	0.0%	0	0.0%
Moderate-income	42	36.8%	37	33.9%	5	100.0%	0	0.0%
Middle-income	51	44.7%	51	46.8%	0	0.0%	0	0.0%
Upper-income	20	17.5%	20	18.3%	0	0.0%	0	0.0%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	114	100.0%	109	100.0%	5	100.0%	0	0.0%
	Percentage of Total Farms:			95.6%		4.4%		0.0%

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

APPENDIX G – LIMITED SCOPE ASSESSMENT AREA DEMOGRAPHIC TABLES (Continued)

Combined Demographics Report - 2022

Assessment Area: GA Warner Robins

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	5	10.9%	3,113	6.6%	1,041	33.4%	11,006	23.2%
Moderate-income	11	23.9%	10,185	21.5%	1,631	16.0%	7,441	15.7%
Middle-income	17	37.0%	18,125	38.3%	1,383	7.6%	9,640	20.4%
Upper-income	12	26.1%	15,226	32.1%	512	3.4%	19,279	40.7%
Unknown-income	1	2.2%	717	1.5%	128	17.9%	0	0.0%
Total Assessment Area	46	100.0%	47,366	100.0%	4,695	9.9%	47,366	100.0%
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	7,155	2,397	5.3%	33.5%	3,344	46.7%	1,414	19.8%
Moderate-income	19,085	8,524	18.9%	44.7%	8,462	44.3%	2,099	11.0%
Middle-income	27,479	17,612	39.1%	64.1%	7,449	27.1%	2,418	8.8%
Upper-income	20,829	15,805	35.1%	75.9%	3,712	17.8%	1,312	6.3%
Unknown-income	1,162	713	1.6%	61.4%	239	20.6%	210	18.1%
Total Assessment Area	75,710	45,051	100.0%	59.5%	23,206	30.7%	7,453	9.8%
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	522	8.1%	498	8.1%	15	5.2%	9	15.0%
Moderate-income	1,656	25.6%	1,564	25.6%	76	26.2%	16	26.7%
Middle-income	2,341	36.2%	2,191	35.8%	128	44.1%	22	36.7%
Upper-income	1,864	28.8%	1,781	29.1%	70	24.1%	13	21.7%
Unknown-income	79	1.2%	78	1.3%	1	0.3%	0	0.0%
Total Assessment Area	6,462	100.0%	6,112	100.0%	290	100.0%	60	100.0%
	Percentage of Total Businesses:			94.6%		4.5%		0.9%
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	4	3.4%	4	3.6%	0	0.0%	0	0.0%
Moderate-income	37	31.6%	33	29.5%	4	80.0%	0	0.0%
Middle-income	30	25.6%	30	26.8%	0	0.0%	0	0.0%
Upper-income	44	37.6%	43	38.4%	1	20.0%	0	0.0%
Unknown-income	2	1.7%	2	1.8%	0	0.0%	0	0.0%
Total Assessment Area	117	100.0%	112	100.0%	5	100.0%	0	0.0%
	Percentage of Total Farms:			95.7%		4.3%		0.0%

Based on 2022 FFIEC Census Data and 2022 D&B information

APPENDIX G – LIMITED SCOPE ASSESSMENT AREA DEMOGRAPHIC TABLES (Continued)

FLORIDA

Combined Demographics Report - 2020 - 2021

Assessment Area: FL Daytona Beach

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	4	3.5%	1,950	1.6%	1,030	52.8%	24,505	19.9%
Moderate-income	23	20.2%	19,855	16.1%	3,912	19.7%	23,630	19.2%
Middle-income	61	53.5%	71,927	58.5%	8,042	11.2%	25,075	20.4%
Upper-income	25	21.9%	29,322	23.8%	1,596	5.4%	49,844	40.5%
Unknown-income	1	0.9%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	114	100.0%	123,054	100.0%	14,580	11.8%	123,054	100.0%
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	5,206	1,267	0.9%	24.3%	2,688	51.6%	1,251	24.0%
Moderate-income	49,519	19,929	14.2%	40.2%	18,472	37.3%	11,118	22.5%
Middle-income	142,363	83,957	59.9%	59.0%	30,557	21.5%	27,849	19.6%
Upper-income	58,349	35,050	25.0%	60.1%	8,260	14.2%	15,039	25.8%
Unknown-income	0	0	0.0%	0.0%	0	0.0%	0	0.0%
Total Assessment Area	255,437	140,203	100.0%	54.9%	59,977	23.5%	55,257	21.6%
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
			#	%	#	%	#	%
Low-income	864	2.4%	773	2.2%	76	5.1%	15	5.9%
Moderate-income	7,729	21.2%	7,190	20.7%	480	32.0%	59	23.1%
Middle-income	19,518	53.5%	18,749	54.0%	658	43.9%	111	43.5%
Upper-income	8,367	22.9%	8,013	23.1%	284	19.0%	70	27.5%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	36,478	100.0%	34,725	100.0%	1,498	100.0%	255	100.0%
	Percentage of Total Businesses:			95.2%		4.1%		0.7%
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
			#	%	#	%	#	%
Low-income	1	0.3%	1	0.3%	0	0.0%	0	0.0%
Moderate-income	44	13.8%	40	12.9%	4	44.4%	0	0.0%
Middle-income	177	55.3%	173	55.6%	4	44.4%	0	0.0%
Upper-income	98	30.6%	97	31.2%	1	11.1%	0	0.0%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	320	100.0%	311	100.0%	9	100.0%	0	0.0%
	Percentage of Total Farms:			97.2%		2.8%		0.0%

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

APPENDIX G – LIMITED SCOPE ASSESSMENT AREA DEMOGRAPHIC TABLES (Continued)

Combined Demographics Report - 2022

Assessment Area: FL Daytona Beach

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	6	4.6%	3,442	2.5%	1,172	34.0%	26,349	19.3%
Moderate-income	24	18.5%	20,427	15.0%	2,802	13.7%	25,879	19.0%
Middle-income	73	56.2%	77,119	56.5%	5,901	7.7%	29,758	21.8%
Upper-income	26	20.0%	35,522	26.0%	1,303	3.7%	54,524	39.9%
Unknown-income	1	0.8%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	130	100.0%	136,510	100.0%	11,178	8.2%	136,510	100.0%
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	8,034	2,784	1.8%	34.7%	3,872	48.2%	1,378	17.2%
Moderate-income	42,669	18,850	12.0%	44.2%	16,983	39.8%	6,836	16.0%
Middle-income	149,160	91,384	58.2%	61.3%	35,193	23.6%	22,583	15.1%
Upper-income	62,575	43,950	28.0%	70.2%	7,370	11.8%	11,255	18.0%
Unknown-income	0	0	0.0%	0.0%	0	0.0%	0	0.0%
Total Assessment Area	262,438	156,968	100.0%	59.8%	63,418	24.2%	42,052	16.0%
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	1,313	3.6%	1,215	3.5%	83	5.5%	15	4.9%
Moderate-income	6,277	17.1%	5,823	16.7%	406	27.1%	48	15.6%
Middle-income	19,677	53.6%	18,802	53.9%	723	48.2%	152	49.4%
Upper-income	9,428	25.7%	9,048	25.9%	287	19.1%	93	30.2%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	36,695	100.0%	34,888	100.0%	1,499	100.0%	308	100.0%
	Percentage of Total Businesses:			95.1%		4.1%		0.8%
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	5	1.6%	5	1.6%	0	0.0%	0	0.0%
Moderate-income	27	8.5%	26	8.4%	1	11.1%	0	0.0%
Middle-income	166	52.0%	159	51.3%	7	77.8%	0	0.0%
Upper-income	121	37.9%	120	38.7%	1	11.1%	0	0.0%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	319	100.0%	310	100.0%	9	100.0%	0	0.0%
	Percentage of Total Farms:			97.2%		2.8%		0.0%

Based on 2022 FFIEC Census Data and 2022 D&B information

APPENDIX G – LIMITED SCOPE ASSESSMENT AREA DEMOGRAPHIC TABLES (Continued)

Combined Demographics Report - 2020 - 2021

Assessment Area: FL Ft. Lauderdale

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	20	5.5%	19,068	4.5%	6,624	34.7%	94,737	22.3%
Moderate-income	106	29.3%	115,664	27.2%	20,670	17.9%	73,759	17.3%
Middle-income	117	32.3%	138,876	32.6%	13,610	9.8%	79,701	18.7%
Upper-income	117	32.3%	152,072	35.7%	6,813	4.5%	177,483	41.7%
Unknown-income	2	0.6%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	362	100.0%	425,680	100.0%	47,717	11.2%	425,680	100.0%
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	44,386	11,885	2.8%	26.8%	22,918	51.6%	9,583	21.6%
Moderate-income	233,847	105,780	24.8%	45.2%	84,517	36.1%	43,550	18.6%
Middle-income	270,180	144,701	34.0%	53.6%	81,157	30.0%	44,322	16.4%
Upper-income	266,041	163,325	38.4%	61.4%	56,001	21.0%	46,715	17.6%
Unknown-income	0	0	0.0%	0.0%	0	0.0%	0	0.0%
Total Assessment Area	814,454	425,691	100.0%	52.3%	244,593	30.0%	144,170	17.7%
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	9,264	5.4%	8,229	5.1%	942	10.9%	93	5.0%
Moderate-income	43,000	25.0%	40,082	24.8%	2,572	29.7%	346	18.5%
Middle-income	52,814	30.7%	50,049	31.0%	2,292	26.5%	473	25.3%
Upper-income	66,940	38.9%	63,138	39.1%	2,843	32.9%	959	51.3%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	172,018	100.0%	161,498	100.0%	8,649	100.0%	1,871	100.0%
	Percentage of Total Businesses:			93.9%		5.0%		1.1%
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	25	4.1%	25	4.2%	0	0.0%	0	0.0%
Moderate-income	129	21.2%	123	20.6%	6	46.2%	0	0.0%
Middle-income	157	25.8%	154	25.8%	3	23.1%	0	0.0%
Upper-income	298	48.9%	294	49.3%	4	30.8%	0	0.0%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	609	100.0%	596	100.0%	13	100.0%	0	0.0%
	Percentage of Total Farms:			97.9%		2.1%		0.0%

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

APPENDIX G – LIMITED SCOPE ASSESSMENT AREA DEMOGRAPHIC TABLES (Continued)

Combined Demographics Report - 2022

Assessment Area: FL Ft. Lauderdale

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	20	4.8%	16,428	3.7%	4,749	28.9%	97,567	21.8%
Moderate-income	120	28.8%	129,009	28.8%	19,287	15.0%	81,935	18.3%
Middle-income	125	30.0%	128,312	28.7%	10,621	8.3%	80,864	18.1%
Upper-income	144	34.5%	169,353	37.8%	7,433	4.4%	187,087	41.8%
Unknown-income	8	1.9%	4,351	1.0%	1,148	26.4%	0	0.0%
Total Assessment Area	417	100.0%	447,453	100.0%	43,238	9.7%	447,453	100.0%
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	37,517	15,738	3.6%	41.9%	15,945	42.5%	5,834	15.6%
Moderate-income	249,756	111,948	25.3%	44.8%	100,377	40.2%	37,431	15.0%
Middle-income	240,961	127,013	28.7%	52.7%	81,819	34.0%	32,129	13.3%
Upper-income	287,847	183,606	41.5%	63.8%	60,509	21.0%	43,732	15.2%
Unknown-income	10,301	4,328	1.0%	42.0%	3,659	35.5%	2,314	22.5%
Total Assessment Area	826,382	442,633	100.0%	53.6%	262,309	31.7%	121,440	14.7%
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	4,618	2.6%	4,186	2.5%	391	4.5%	41	1.9%
Moderate-income	46,635	26.6%	43,240	26.3%	2,928	34.0%	467	21.2%
Middle-income	51,026	29.1%	48,118	29.3%	2,355	27.3%	553	25.1%
Upper-income	71,034	40.5%	67,107	40.8%	2,822	32.7%	1,105	50.2%
Unknown-income	1,916	1.1%	1,754	1.1%	126	1.5%	36	1.6%
Total Assessment Area	175,229	100.0%	164,405	100.0%	8,622	100.0%	2,202	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-income	7	1.2%	7	1.2%	0	0.0%	0	0.0%
Moderate-income	120	19.8%	116	19.5%	4	30.8%	0	0.0%
Middle-income	166	27.3%	162	27.3%	4	30.8%	0	0.0%
Upper-income	307	50.6%	303	51.0%	4	30.8%	0	0.0%
Unknown-income	7	1.2%	6	1.0%	1	7.7%	0	0.0%
Total Assessment Area	607	100.0%	594	100.0%	13	100.0%	0	0.0%
	Percentage of Total Farms:			97.9%		2.1%		0.0%

Based on 2022 FFIEC Census Data and 2022 D&B information

APPENDIX G – LIMITED SCOPE ASSESSMENT AREA DEMOGRAPHIC TABLES (Continued)

Combined Demographics Report - 2020 - 2021

Assessment Area: FL Ft. Myers

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	7	4.2%	5,910	3.6%	1,945	32.9%	34,371	20.8%
Moderate-income	42	25.1%	37,663	22.7%	7,613	20.2%	30,610	18.5%
Middle-income	60	35.9%	71,586	43.2%	6,820	9.5%	32,556	19.7%
Upper-income	56	33.5%	50,476	30.5%	2,045	4.1%	68,098	41.1%
Unknown-income	2	1.2%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	167	100.0%	165,635	100.0%	18,423	11.1%	165,635	100.0%
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	13,065	3,624	2.1%	27.7%	6,678	51.1%	2,763	21.1%
Moderate-income	79,613	32,377	18.6%	40.7%	25,723	32.3%	21,513	27.0%
Middle-income	153,042	76,990	44.2%	50.3%	29,699	19.4%	46,353	30.3%
Upper-income	128,613	61,171	35.1%	47.6%	16,025	12.5%	51,417	40.0%
Unknown-income	0	0	0.0%	0.0%	0	0.0%	0	0.0%
Total Assessment Area	374,333	174,162	100.0%	46.5%	78,125	20.9%	122,046	32.6%
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	1,632	2.9%	1,537	2.9%	79	3.2%	16	3.3%
Moderate-income	12,694	22.4%	11,968	22.3%	649	26.1%	77	16.0%
Middle-income	23,134	40.8%	22,170	41.3%	777	31.2%	187	39.0%
Upper-income	19,134	33.8%	17,958	33.5%	976	39.2%	200	41.7%
Unknown-income	42	0.1%	36	0.1%	6	0.2%	0	0.0%
Total Assessment Area	56,636	100.0%	53,669	100.0%	2,487	100.0%	480	100.0%
	Percentage of Total Businesses:			94.8%		4.4%		0.8%
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	3	0.8%	2	0.6%	1	9.1%	0	0.0%
Moderate-income	69	19.5%	65	19.0%	4	36.4%	0	0.0%
Middle-income	167	47.3%	165	48.2%	2	18.2%	0	0.0%
Upper-income	114	32.3%	110	32.2%	4	36.4%	0	0.0%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	353	100.0%	342	100.0%	11	100.0%	0	0.0%
	Percentage of Total Farms:			96.9%		3.1%		0.0%

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

APPENDIX G – LIMITED SCOPE ASSESSMENT AREA DEMOGRAPHIC TABLES (Continued)

Combined Demographics Report - 2022

Assessment Area: FL Ft. Myers

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	5	2.2%	3,564	1.9%	933	26.2%	36,213	19.3%
Moderate-income	48	21.5%	40,161	21.4%	6,018	15.0%	35,613	19.0%
Middle-income	99	44.4%	87,762	46.7%	5,877	6.7%	39,162	20.8%
Upper-income	66	29.6%	55,937	29.8%	2,072	3.7%	76,889	40.9%
Unknown-income	5	2.2%	453	0.2%	26	5.7%	0	0.0%
Total Assessment Area	223	100.0%	187,877	100.0%	14,926	7.9%	187,877	100.0%
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	6,889	2,001	1.0%	29.0%	3,676	53.4%	1,212	17.6%
Moderate-income	81,494	35,911	17.1%	44.1%	28,874	35.4%	16,709	20.5%
Middle-income	180,253	104,100	49.6%	57.8%	31,852	17.7%	44,301	24.6%
Upper-income	129,183	67,395	32.1%	52.2%	14,325	11.1%	47,463	36.7%
Unknown-income	3,433	498	0.2%	14.5%	284	8.3%	2,651	77.2%
Total Assessment Area	401,252	209,905	100.0%	52.3%	79,011	19.7%	112,336	28.0%
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	1,249	2.2%	1,159	2.2%	78	3.2%	12	2.2%
Moderate-income	11,806	21.0%	11,081	20.8%	627	25.5%	98	17.6%
Middle-income	26,220	46.6%	25,045	47.0%	942	38.3%	233	41.8%
Upper-income	16,611	29.5%	15,634	29.3%	765	31.1%	212	38.0%
Unknown-income	407	0.7%	359	0.7%	45	1.8%	3	0.5%
Total Assessment Area	56,293	100.0%	53,278	100.0%	2,457	100.0%	558	100.0%
	Percentage of Total Businesses:			94.6%		4.4%		1.0%
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	2	0.6%	2	0.6%	0	0.0%	0	0.0%
Moderate-income	50	14.2%	48	14.2%	2	15.4%	0	0.0%
Middle-income	147	41.9%	142	42.0%	5	38.5%	0	0.0%
Upper-income	152	43.3%	146	43.2%	6	46.2%	0	0.0%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	351	100.0%	338	100.0%	13	100.0%	0	0.0%
	Percentage of Total Farms:			96.3%		3.7%		0.0%

Based on 2022 FFIEC Census Data and 2022 D&B information

APPENDIX G – LIMITED SCOPE ASSESSMENT AREA DEMOGRAPHIC TABLES (Continued)

Combined Demographics Report - 2020 - 2021

Assessment Area: FL Hendry

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	0	0.0%	0	0.0%	0	0.0%	2,277	27.8%
Moderate-income	1	14.3%	1,553	19.0%	443	28.5%	1,185	14.5%
Middle-income	3	42.9%	3,047	37.2%	717	23.5%	1,398	17.1%
Upper-income	2	28.6%	3,584	43.8%	668	18.6%	3,324	40.6%
Unknown-income	1	14.3%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	7	100.0%	8,184	100.0%	1,828	22.3%	8,184	100.0%
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	0	0	0.0%	0.0%	0	0.0%	0	0.0%
Moderate-income	2,256	1,439	18.4%	63.8%	520	23.0%	297	13.2%
Middle-income	5,809	2,928	37.5%	50.4%	1,430	24.6%	1,451	25.0%
Upper-income	6,343	3,435	44.0%	54.2%	1,593	25.1%	1,315	20.7%
Unknown-income	0	0	0.0%	0.0%	0	0.0%	0	0.0%
Total Assessment Area	14,408	7,802	100.0%	54.2%	3,543	24.6%	3,063	21.3%
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate-income	165	10.1%	160	10.4%	5	6.8%	0	0.0%
Middle-income	568	34.7%	536	34.8%	24	32.4%	8	38.1%
Upper-income	903	55.2%	845	54.8%	45	60.8%	13	61.9%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	1,636	100.0%	1,541	100.0%	74	100.0%	21	100.0%
	Percentage of Total Businesses:			94.2%		4.5%		1.3%
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate-income	14	14.9%	11	14.3%	3	17.6%	0	0.0%
Middle-income	48	51.1%	36	46.8%	12	70.6%	0	0.0%
Upper-income	32	34.0%	30	39.0%	2	11.8%	0	0.0%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	94	100.0%	77	100.0%	17	100.0%	0	0.0%
	Percentage of Total Farms:			81.9%		18.1%		0.0%

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

APPENDIX G – LIMITED SCOPE ASSESSMENT AREA DEMOGRAPHIC TABLES (Continued)

Combined Demographics Report - 2022

Assessment Area: FL Hendry

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	0	0.0%	0	0.0%	0	0.0%	2,881	30.7%
Moderate-income	3	30.0%	3,635	38.8%	1,231	33.9%	1,925	20.5%
Middle-income	5	50.0%	5,630	60.0%	1,303	23.1%	1,286	13.7%
Upper-income	0	0.0%	0	0.0%	0	0.0%	3,286	35.0%
Unknown-income	2	20.0%	113	1.2%	34	30.1%	0	0.0%
Total Assessment Area	10	100.0%	9,378	100.0%	2,568	27.4%	9,378	100.0%
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	0	0	0.0%	0.0%	0	0.0%	0	0.0%
Moderate-income	6,120	3,893	43.0%	63.6%	1,130	18.5%	1,097	17.9%
Middle-income	8,379	5,020	55.4%	59.9%	2,573	30.7%	786	9.4%
Upper-income	0	0	0.0%	0.0%	0	0.0%	0	0.0%
Unknown-income	433	145	1.6%	33.5%	117	27.0%	171	39.5%
Total Assessment Area	14,932	9,058	100.0%	60.7%	3,820	25.6%	2,054	13.8%
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million			Over \$1 Million		Revenue Not Reported	
		#	%	#	%	#	%	#
Low-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate-income	804	48.9%	749	48.4%	36	51.4%	19	67.9%
Middle-income	801	48.7%	759	49.1%	34	48.6%	8	28.6%
Upper-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown-income	39	2.4%	38	2.5%	0	0.0%	1	3.6%
Total Assessment Area	1,644	100.0%	1,546	100.0%	70	100.0%	28	100.0%
	Percentage of Total Businesses:			94.0%		4.3%		1.7%
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million			Over \$1 Million		Revenue Not Reported	
		#	%	#	%	#	%	#
Low-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate-income	57	58.8%	49	61.3%	8	47.1%	0	0.0%
Middle-income	31	32.0%	25	31.3%	6	35.3%	0	0.0%
Upper-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown-income	9	9.3%	6	7.5%	3	17.6%	0	0.0%
Total Assessment Area	97	100.0%	80	100.0%	17	100.0%	0	0.0%
	Percentage of Total Farms:			82.5%		17.5%		0.0%

Based on 2022 FFIEC Census Data and 2022 D&B information

APPENDIX G – LIMITED SCOPE ASSESSMENT AREA DEMOGRAPHIC TABLES (Continued)

Combined Demographics Report - 2020 - 2021

Assessment Area: FL Ft. Walton Beach

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

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

APPENDIX G – LIMITED SCOPE ASSESSMENT AREA DEMOGRAPHIC TABLES (Continued)

Combined Demographics Report - 2022

Assessment Area: FL Ft. Walton Beach

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	4	5.7%	2,458	3.4%	494	20.1%	14,101	19.7%
Moderate-income	13	18.6%	14,073	19.6%	1,857	13.2%	13,423	18.7%
Middle-income	30	42.9%	32,067	44.7%	2,142	6.7%	15,454	21.5%
Upper-income	20	28.6%	23,155	32.3%	741	3.2%	28,775	40.1%
Unknown-income	3	4.3%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	70	100.0%	71,753	100.0%	5,234	7.3%	71,753	100.0%
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	5,145	1,892	2.6%	36.8%	2,596	50.5%	657	12.8%
Moderate-income	25,128	13,468	18.2%	53.6%	9,284	36.9%	2,376	9.5%
Middle-income	60,018	34,542	46.6%	57.6%	13,229	22.0%	12,247	20.4%
Upper-income	61,148	24,145	32.6%	39.5%	8,714	14.3%	28,289	46.3%
Unknown-income	0	0	0.0%	0.0%	0	0.0%	0	0.0%
Total Assessment Area	151,439	74,047	100.0%	48.9%	33,823	22.3%	43,569	28.8%
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	1,072	5.2%	1,018	5.2%	49	6.1%	5	2.6%
Moderate-income	3,258	15.9%	3,094	15.8%	130	16.2%	34	17.5%
Middle-income	8,569	41.7%	8,159	41.8%	337	42.0%	73	37.6%
Upper-income	7,633	37.2%	7,265	37.2%	286	35.7%	82	42.3%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	20,532	100.0%	19,536	100.0%	802	100.0%	194	100.0%
	Percentage of Total Businesses:			95.1%		3.9%		0.9%
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	4	2.1%	4	2.1%	0	0.0%	0	0.0%
Moderate-income	37	19.3%	37	19.6%	0	0.0%	0	0.0%
Middle-income	106	55.2%	104	55.0%	2	66.7%	0	0.0%
Upper-income	45	23.4%	44	23.3%	1	33.3%	0	0.0%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	192	100.0%	189	100.0%	3	100.0%	0	0.0%
	Percentage of Total Farms:			98.4%		1.6%		0.0%

Based on 2022 FFIEC Census Data and 2022 D&B information

APPENDIX G – LIMITED SCOPE ASSESSMENT AREA DEMOGRAPHIC TABLES (Continued)

Combined Demographics Report - 2020 - 2021

Assessment Area: FL Jacksonville

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	20	9.2%	14,952	5.3%	5,597	37.4%	65,498	23.2%
Moderate-income	62	28.6%	68,874	24.4%	12,637	18.3%	51,278	18.2%
Middle-income	85	39.2%	124,333	44.1%	12,702	10.2%	56,779	20.1%
Upper-income	48	22.1%	73,833	26.2%	2,933	4.0%	108,437	38.5%
Unknown-income	2	0.9%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	217	100.0%	281,992	100.0%	33,869	12.0%	281,992	100.0%
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	35,789	11,615	4.3%	32.5%	15,198	42.5%	8,976	25.1%
Moderate-income	132,266	59,547	21.8%	45.0%	52,001	39.3%	20,718	15.7%
Middle-income	211,917	122,539	44.8%	57.8%	64,016	30.2%	25,362	12.0%
Upper-income	126,168	79,527	29.1%	63.0%	30,816	24.4%	15,825	12.5%
Unknown-income	0	0	0.0%	0.0%	0	0.0%	0	0.0%
Total Assessment Area	506,140	273,228	100.0%	54.0%	162,031	32.0%	70,881	14.0%
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	4,537	5.4%	4,105	5.2%	400	9.2%	32	4.6%
Moderate-income	21,184	25.1%	19,847	25.0%	1,196	27.6%	141	20.3%
Middle-income	31,988	37.9%	30,438	38.4%	1,317	30.4%	233	33.6%
Upper-income	26,613	31.6%	24,904	31.4%	1,421	32.8%	288	41.5%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	84,322	100.0%	79,294	100.0%	4,334	100.0%	694	100.0%
	Percentage of Total Businesses:			94.0%		5.1%		0.8%
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	8	1.6%	7	1.5%	1	7.1%	0	0.0%
Moderate-income	77	15.5%	77	16.0%	0	0.0%	0	0.0%
Middle-income	281	56.7%	273	56.6%	8	57.1%	0	0.0%
Upper-income	130	26.2%	125	25.9%	5	35.7%	0	0.0%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	496	100.0%	482	100.0%	14	100.0%	0	0.0%
	Percentage of Total Farms:			97.2%		2.8%		0.0%

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

APPENDIX G – LIMITED SCOPE ASSESSMENT AREA DEMOGRAPHIC TABLES (Continued)

Combined Demographics Report - 2022

Assessment Area: FL Jacksonville

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	22	7.6%	16,637	5.4%	4,877	29.3%	70,327	22.9%
Moderate-income	82	28.5%	79,263	25.8%	10,866	13.7%	58,170	18.9%
Middle-income	111	38.5%	125,776	41.0%	10,585	8.4%	62,975	20.5%
Upper-income	67	23.3%	83,131	27.1%	3,219	3.9%	115,532	37.6%
Unknown-income	6	2.1%	2,197	0.7%	592	26.9%	0	0.0%
Total Assessment Area	288	100.0%	307,004	100.0%	30,139	9.8%	307,004	100.0%
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	35,792	12,237	4.1%	34.2%	17,606	49.2%	5,949	16.6%
Moderate-income	153,074	66,899	22.6%	43.7%	68,334	44.6%	17,841	11.7%
Middle-income	207,150	123,425	41.6%	59.6%	64,725	31.2%	19,000	9.2%
Upper-income	134,703	92,212	31.1%	68.5%	29,253	21.7%	13,238	9.8%
Unknown-income	4,235	1,850	0.6%	43.7%	1,998	47.2%	387	9.1%
Total Assessment Area	534,954	296,623	100.0%	55.4%	181,916	34.0%	56,415	10.5%
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	4,908	5.7%	4,480	5.5%	391	9.1%	37	4.6%
Moderate-income	21,240	24.6%	20,158	24.9%	912	21.2%	170	21.1%
Middle-income	34,337	39.8%	32,269	39.8%	1,798	41.9%	270	33.5%
Upper-income	23,700	27.5%	22,408	27.6%	1,005	23.4%	287	35.6%
Unknown-income	1,991	2.3%	1,762	2.2%	187	4.4%	42	5.2%
Total Assessment Area	86,176	100.0%	81,077	100.0%	4,293	100.0%	806	100.0%
	Percentage of Total Businesses:			94.1%		5.0%		0.9%
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	11	2.2%	10	2.1%	1	6.7%	0	0.0%
Moderate-income	122	24.5%	118	24.4%	4	26.7%	0	0.0%
Middle-income	223	44.8%	216	44.7%	7	46.7%	0	0.0%
Upper-income	136	27.3%	133	27.5%	3	20.0%	0	0.0%
Unknown-income	6	1.2%	6	1.2%	0	0.0%	0	0.0%
Total Assessment Area	498	100.0%	483	100.0%	15	100.0%	0	0.0%
	Percentage of Total Farms:			97.0%		3.0%		0.0%

Based on 2022 FFIEC Census Data and 2022 D&B information

APPENDIX G – LIMITED SCOPE ASSESSMENT AREA DEMOGRAPHIC TABLES (Continued)

Combined Demographics Report - 2020 - 2021

Assessment Area: FL Naples

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	6	8.1%	4,106	4.7%	1,627	39.6%	18,278	20.8%
Moderate-income	15	20.3%	17,381	19.8%	3,098	17.8%	15,489	17.7%
Middle-income	26	35.1%	35,130	40.1%	2,147	6.1%	16,908	19.3%
Upper-income	26	35.1%	31,048	35.4%	1,147	3.7%	36,990	42.2%
Unknown-income	1	1.4%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	74	100.0%	87,665	100.0%	8,019	9.1%	87,665	100.0%
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	7,284	2,124	2.3%	29.2%	3,424	47.0%	1,736	23.8%
Moderate-income	36,919	15,285	16.3%	41.4%	10,215	27.7%	11,419	30.9%
Middle-income	76,674	38,746	41.3%	50.5%	13,667	17.8%	24,261	31.6%
Upper-income	80,705	37,578	40.1%	46.6%	8,849	11.0%	34,278	42.5%
Unknown-income	0	0	0.0%	0.0%	0	0.0%	0	0.0%
Total Assessment Area	201,582	93,733	100.0%	46.5%	36,155	17.9%	71,694	35.6%
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	1,008	3.0%	954	3.0%	46	3.0%	8	2.2%
Moderate-income	4,678	13.8%	4,540	14.1%	106	6.9%	32	8.9%
Middle-income	13,520	39.7%	12,827	39.9%	557	36.4%	136	37.7%
Upper-income	14,808	43.5%	13,803	43.0%	820	53.6%	185	51.2%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	34,014	100.0%	32,124	100.0%	1,529	100.0%	361	100.0%
	Percentage of Total Businesses:			94.4%		4.5%		1.1%
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	29	11.2%	26	10.6%	3	21.4%	0	0.0%
Moderate-income	44	17.0%	37	15.1%	7	50.0%	0	0.0%
Middle-income	103	39.8%	100	40.8%	3	21.4%	0	0.0%
Upper-income	83	32.0%	82	33.5%	1	7.1%	0	0.0%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	259	100.0%	245	100.0%	14	100.0%	0	0.0%
	Percentage of Total Farms:			94.6%		5.4%		0.0%

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

APPENDIX G – LIMITED SCOPE ASSESSMENT AREA DEMOGRAPHIC TABLES (Continued)

Combined Demographics Report - 2022

Assessment Area: FL Naples

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	8	7.3%	5,236	5.3%	1,381	26.4%	21,523	21.9%
Moderate-income	21	19.3%	20,029	20.4%	2,325	11.6%	17,688	18.0%
Middle-income	44	40.4%	39,169	39.9%	2,069	5.3%	19,185	19.6%
Upper-income	33	30.3%	32,351	33.0%	975	3.0%	39,725	40.5%
Unknown-income	3	2.8%	1,336	1.4%	179	13.4%	0	0.0%
Total Assessment Area	109	100.0%	98,121	100.0%	6,929	7.1%	98,121	100.0%
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	8,244	2,479	2.3%	30.1%	4,636	56.2%	1,129	13.7%
Moderate-income	35,637	19,187	17.4%	53.8%	9,046	25.4%	7,404	20.8%
Middle-income	90,531	44,798	40.7%	49.5%	15,939	17.6%	29,794	32.9%
Upper-income	81,352	42,257	38.4%	51.9%	7,977	9.8%	31,118	38.3%
Unknown-income	2,584	1,362	1.2%	52.7%	296	11.5%	926	35.8%
Total Assessment Area	218,348	110,083	100.0%	50.4%	37,894	17.4%	70,371	32.2%
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million			Over \$1 Million		Revenue Not Reported	
		#	%	#	%	#	%	#
Low-income	891	2.6%	834	2.6%	50	3.3%	7	1.7%
Moderate-income	5,257	15.5%	5,095	15.9%	125	8.2%	37	8.8%
Middle-income	14,827	43.6%	13,948	43.5%	700	46.0%	179	42.5%
Upper-income	12,644	37.2%	11,808	36.9%	643	42.2%	193	45.8%
Unknown-income	368	1.1%	358	1.1%	5	0.3%	5	1.2%
Total Assessment Area	33,987	100.0%	32,043	100.0%	1,523	100.0%	421	100.0%
	Percentage of Total Businesses:			94.3%		4.5%		1.2%
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million			Over \$1 Million		Revenue Not Reported	
		#	%	#	%	#	%	#
Low-income	43	17.5%	33	14.3%	10	62.5%	0	0.0%
Moderate-income	43	17.5%	42	18.3%	1	6.3%	0	0.0%
Middle-income	107	43.5%	104	45.2%	3	18.8%	0	0.0%
Upper-income	52	21.1%	50	21.7%	2	12.5%	0	0.0%
Unknown-income	1	0.4%	1	0.4%	0	0.0%	0	0.0%
Total Assessment Area	246	100.0%	230	100.0%	16	100.0%	0	0.0%
	Percentage of Total Farms:			93.5%		6.5%		0.0%

Based on 2022 FFIEC Census Data and 2022 D&B information

APPENDIX G – LIMITED SCOPE ASSESSMENT AREA DEMOGRAPHIC TABLES (Continued)

Combined Demographics Report - 2020 - 2021

Assessment Area: FL Orlando

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	14	3.6%	11,824	2.2%	4,560	38.6%	114,610	21.5%
Moderate-income	116	29.7%	140,320	26.4%	28,937	20.6%	96,121	18.1%
Middle-income	140	35.9%	199,442	37.5%	22,443	11.3%	102,366	19.2%
Upper-income	118	30.3%	180,699	33.9%	9,814	5.4%	219,319	41.2%
Unknown-income	2	0.5%	131	0.0%	3	2.3%	0	0.0%
Total Assessment Area	390	100.0%	532,416	100.0%	65,757	12.4%	532,416	100.0%
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	25,701	4,787	1.0%	18.6%	16,029	62.4%	4,885	19.0%
Moderate-income	269,765	102,605	21.1%	38.0%	117,849	43.7%	49,311	18.3%
Middle-income	372,591	190,459	39.1%	51.1%	110,590	29.7%	71,542	19.2%
Upper-income	296,013	189,201	38.8%	63.9%	66,487	22.5%	40,325	13.6%
Unknown-income	183	144	0.0%	78.7%	17	9.3%	22	12.0%
Total Assessment Area	964,253	487,196	100.0%	50.5%	310,972	32.3%	166,085	17.2%
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	2,959	1.6%	2,826	1.6%	113	1.4%	20	1.2%
Moderate-income	49,022	26.5%	45,955	26.3%	2,707	32.5%	360	21.9%
Middle-income	64,107	34.7%	60,758	34.8%	2,865	34.4%	484	29.4%
Upper-income	68,515	37.1%	65,084	37.3%	2,650	31.8%	781	47.4%
Unknown-income	68	0.0%	64	0.0%	3	0.0%	1	0.1%
Total Assessment Area	184,671	100.0%	174,687	100.0%	8,338	100.0%	1,646	100.0%
	Percentage of Total Businesses:			94.6%		4.5%		0.9%
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	4	0.4%	4	0.4%	0	0.0%	0	0.0%
Moderate-income	190	16.7%	182	17.0%	8	12.3%	0	0.0%
Middle-income	518	45.6%	483	45.1%	35	53.8%	0	0.0%
Upper-income	419	36.9%	398	37.2%	21	32.3%	0	0.0%
Unknown-income	4	0.4%	3	0.3%	1	1.5%	0	0.0%
Total Assessment Area	1,135	100.0%	1,070	100.0%	65	100.0%	0	0.0%
	Percentage of Total Farms:			94.3%		5.7%		0.0%

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

APPENDIX G – LIMITED SCOPE ASSESSMENT AREA DEMOGRAPHIC TABLES (Continued)

Combined Demographics Report - 2022

Assessment Area: FL Orlando

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	15	3.6%	12,902	2.5%	3,901	30.2%	107,377	21.0%
Moderate-income	117	28.2%	135,498	26.5%	22,190	16.4%	91,549	17.9%
Middle-income	139	33.5%	171,486	33.6%	14,480	8.4%	96,217	18.8%
Upper-income	138	33.3%	186,822	36.6%	8,680	4.6%	215,418	42.2%
Unknown-income	6	1.4%	3,853	0.8%	1,172	30.4%	0	0.0%
Total Assessment Area	415	100.0%	510,561	100.0%	50,423	9.9%	510,561	100.0%
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	28,666	5,563	1.2%	19.4%	16,683	58.2%	6,420	22.4%
Moderate-income	245,560	97,414	21.6%	39.7%	110,175	44.9%	37,971	15.5%
Middle-income	308,884	156,768	34.8%	50.8%	98,643	31.9%	53,473	17.3%
Upper-income	301,561	188,959	42.0%	62.7%	74,204	24.6%	38,398	12.7%
Unknown-income	9,301	1,361	0.3%	14.6%	6,041	65.0%	1,899	20.4%
Total Assessment Area	893,972	450,065	100.0%	50.3%	305,746	34.2%	138,161	15.5%
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	2,900	1.7%	2,764	1.8%	114	1.5%	22	1.3%
Moderate-income	44,199	26.7%	41,447	26.5%	2,411	31.8%	341	20.2%
Middle-income	53,295	32.1%	50,461	32.2%	2,360	31.2%	474	28.0%
Upper-income	63,561	38.3%	60,164	38.4%	2,564	33.9%	833	49.2%
Unknown-income	1,890	1.1%	1,743	1.1%	125	1.7%	22	1.3%
Total Assessment Area	165,845	100.0%	156,579	100.0%	7,574	100.0%	1,692	100.0%
	Percentage of Total Businesses:			94.4%		4.6%		1.0%
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	4	0.5%	4	0.6%	0	0.0%	0	0.0%
Moderate-income	130	16.9%	122	16.9%	8	18.2%	0	0.0%
Middle-income	272	35.4%	258	35.6%	14	31.8%	0	0.0%
Upper-income	358	46.6%	336	46.4%	22	50.0%	0	0.0%
Unknown-income	4	0.5%	4	0.6%	0	0.0%	0	0.0%
Total Assessment Area	768	100.0%	724	100.0%	44	100.0%	0	0.0%
	Percentage of Total Farms:			94.3%		5.7%		0.0%

Based on 2022 FFIEC Census Data and 2022 D&B information

APPENDIX G – LIMITED SCOPE ASSESSMENT AREA DEMOGRAPHIC TABLES (Continued)

Combined Demographics Report - 2020 - 2021

Assessment Area: FL Palm Bay

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	6	5.3%	4,027	2.8%	1,529	38.0%	28,644	20.2%
Moderate-income	26	22.8%	31,232	22.0%	5,185	16.6%	26,358	18.6%
Middle-income	47	41.2%	60,586	42.8%	5,205	8.6%	29,163	20.6%
Upper-income	32	28.1%	45,850	32.4%	2,124	4.6%	57,530	40.6%
Unknown-income	3	2.6%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	114	100.0%	141,695	100.0%	14,043	9.9%	141,695	100.0%
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	10,132	2,547	1.6%	25.1%	5,350	52.8%	2,235	22.1%
Moderate-income	67,176	33,668	21.1%	50.1%	20,546	30.6%	12,962	19.3%
Middle-income	116,027	69,406	43.5%	59.8%	24,143	20.8%	22,478	19.4%
Upper-income	78,319	54,033	33.8%	69.0%	13,098	16.7%	11,188	14.3%
Unknown-income	0	0	0.0%	0.0%	0	0.0%	0	0.0%
Total Assessment Area	271,654	159,654	100.0%	58.8%	63,137	23.2%	48,863	18.0%
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	1,090	2.8%	1,003	2.8%	80	4.4%	7	2.4%
Moderate-income	9,282	24.2%	8,620	23.7%	598	33.1%	64	22.1%
Middle-income	15,179	39.5%	14,434	39.8%	631	34.9%	114	39.3%
Upper-income	12,833	33.4%	12,234	33.7%	494	27.3%	105	36.2%
Unknown-income	9	0.0%	5	0.0%	4	0.2%	0	0.0%
Total Assessment Area	38,393	100.0%	36,296	100.0%	1,807	100.0%	290	100.0%
	Percentage of Total Businesses:			94.5%		4.7%		0.8%
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	4	1.9%	4	1.9%	0	0.0%	0	0.0%
Moderate-income	30	14.4%	30	14.5%	0	0.0%	0	0.0%
Middle-income	94	45.0%	93	44.9%	1	50.0%	0	0.0%
Upper-income	81	38.8%	80	38.6%	1	50.0%	0	0.0%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	209	100.0%	207	100.0%	2	100.0%	0	0.0%
	Percentage of Total Farms:			99.0%		1.0%		0.0%

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

APPENDIX G – LIMITED SCOPE ASSESSMENT AREA DEMOGRAPHIC TABLES (Continued)

Combined Demographics Report - 2022

Assessment Area: FL Palm Bay

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	5	3.4%	3,119	2.1%	965	30.9%	29,832	20.0%
Moderate-income	34	23.0%	29,437	19.8%	3,832	13.0%	27,511	18.5%
Middle-income	61	41.2%	65,379	43.9%	4,494	6.9%	30,031	20.2%
Upper-income	41	27.7%	50,292	33.8%	2,032	4.0%	61,560	41.3%
Unknown-income	7	4.7%	707	0.5%	99	14.0%	0	0.0%
Total Assessment Area	148	100.0%	148,934	100.0%	11,422	7.7%	148,934	100.0%
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	7,855	1,510	0.8%	19.2%	4,615	58.8%	1,730	22.0%
Moderate-income	60,002	32,772	18.4%	54.6%	17,399	29.0%	9,831	16.4%
Middle-income	125,363	81,442	45.6%	65.0%	23,166	18.5%	20,755	16.6%
Upper-income	86,225	61,798	34.6%	71.7%	12,219	14.2%	12,208	14.2%
Unknown-income	1,203	947	0.5%	78.7%	137	11.4%	119	9.9%
Total Assessment Area	280,648	178,469	100.0%	63.6%	57,536	20.5%	44,643	15.9%
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	1,222	3.2%	1,124	3.1%	89	4.9%	9	2.6%
Moderate-income	8,041	20.8%	7,426	20.3%	548	30.4%	67	19.2%
Middle-income	16,045	41.5%	15,235	41.7%	673	37.3%	137	39.3%
Upper-income	13,122	34.0%	12,506	34.3%	481	26.7%	135	38.7%
Unknown-income	218	0.6%	205	0.6%	12	0.7%	1	0.3%
Total Assessment Area	38,648	100.0%	36,496	100.0%	1,803	100.0%	349	100.0%
	Percentage of Total Businesses:			94.4%		4.7%		0.9%
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	6	2.9%	6	3.0%	0	0.0%	0	0.0%
Moderate-income	32	15.7%	30	14.9%	2	66.7%	0	0.0%
Middle-income	71	34.8%	71	35.3%	0	0.0%	0	0.0%
Upper-income	91	44.6%	90	44.8%	1	33.3%	0	0.0%
Unknown-income	4	2.0%	4	2.0%	0	0.0%	0	0.0%
Total Assessment Area	204	100.0%	201	100.0%	3	100.0%	0	0.0%
	Percentage of Total Farms:			98.5%		1.5%		0.0%

Based on 2022 FFIEC Census Data and 2022 D&B information

APPENDIX G – LIMITED SCOPE ASSESSMENT AREA DEMOGRAPHIC TABLES (Continued)

Combined Demographics Report - 2020 - 2021

Assessment Area: FL Pensacola

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	4	4.1%	2,016	1.8%	629	31.2%	20,642	18.6%
Moderate-income	21	21.4%	18,181	16.3%	3,473	19.1%	21,247	19.1%
Middle-income	51	52.0%	60,191	54.1%	5,297	8.8%	25,237	22.7%
Upper-income	20	20.4%	30,844	27.7%	1,572	5.1%	44,106	39.7%
Unknown-income	2	2.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	98	100.0%	111,232	100.0%	10,971	9.9%	111,232	100.0%
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	5,193	1,843	1.6%	35.5%	2,211	42.6%	1,139	21.9%
Moderate-income	40,974	17,040	15.2%	41.6%	17,384	42.4%	6,550	16.0%
Middle-income	106,415	61,397	54.7%	57.7%	29,908	28.1%	15,110	14.2%
Upper-income	52,382	31,996	28.5%	61.1%	10,535	20.1%	9,851	18.8%
Unknown-income	0	0	0.0%	0.0%	0	0.0%	0	0.0%
Total Assessment Area	204,964	112,276	100.0%	54.8%	60,038	29.3%	32,650	15.9%
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	682	2.3%	633	2.2%	44	3.4%	5	2.5%
Moderate-income	6,062	20.3%	5,605	19.7%	422	32.4%	35	17.2%
Middle-income	15,189	50.8%	14,427	50.8%	666	51.2%	96	47.3%
Upper-income	7,979	26.7%	7,742	27.3%	170	13.1%	67	33.0%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	29,912	100.0%	28,407	100.0%	1,302	100.0%	203	100.0%
	Percentage of Total Businesses:			95.0%		4.4%		0.7%
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	1	0.3%	1	0.4%	0	0.0%	0	0.0%
Moderate-income	19	6.6%	18	6.3%	1	16.7%	0	0.0%
Middle-income	213	73.4%	209	73.6%	4	66.7%	0	0.0%
Upper-income	57	19.7%	56	19.7%	1	16.7%	0	0.0%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	290	100.0%	284	100.0%	6	100.0%	0	0.0%
	Percentage of Total Farms:			97.9%		2.1%		0.0%

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

APPENDIX G – LIMITED SCOPE ASSESSMENT AREA DEMOGRAPHIC TABLES (Continued)

Combined Demographics Report - 2022

Assessment Area: FL Pensacola

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	7	6.0%	4,248	3.5%	1,270	29.9%	25,048	20.5%
Moderate-income	29	25.0%	26,091	21.4%	3,846	14.7%	22,506	18.5%
Middle-income	45	38.8%	50,809	41.7%	3,714	7.3%	25,151	20.6%
Upper-income	33	28.4%	40,811	33.5%	1,995	4.9%	49,254	40.4%
Unknown-income	2	1.7%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	116	100.0%	121,959	100.0%	10,825	8.9%	121,959	100.0%
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	8,752	3,625	2.8%	41.4%	4,015	45.9%	1,112	12.7%
Moderate-income	51,535	24,984	19.6%	48.5%	19,806	38.4%	6,745	13.1%
Middle-income	85,981	52,092	40.9%	60.6%	25,406	29.5%	8,483	9.9%
Upper-income	69,211	46,741	36.7%	67.5%	11,197	16.2%	11,273	16.3%
Unknown-income	0	0	0.0%	0.0%	0	0.0%	0	0.0%
Total Assessment Area	215,479	127,442	100.0%	59.1%	60,424	28.0%	27,613	12.8%
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	1,161	3.9%	1,061	3.8%	95	7.6%	5	2.1%
Moderate-income	6,852	23.1%	6,416	22.8%	387	31.1%	49	20.3%
Middle-income	10,693	36.1%	10,231	36.4%	368	29.5%	94	39.0%
Upper-income	10,900	36.8%	10,411	37.0%	396	31.8%	93	38.6%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	29,606	100.0%	28,119	100.0%	1,246	100.0%	241	100.0%
	Percentage of Total Businesses:			95.0%		4.2%		0.8%
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	3	1.1%	3	1.1%	0	0.0%	0	0.0%
Moderate-income	29	10.3%	28	10.1%	1	20.0%	0	0.0%
Middle-income	174	61.7%	171	61.7%	3	60.0%	0	0.0%
Upper-income	76	27.0%	75	27.1%	1	20.0%	0	0.0%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	282	100.0%	277	100.0%	5	100.0%	0	0.0%
	Percentage of Total Farms:			98.2%		1.8%		0.0%

Based on 2022 FFIEC Census Data and 2022 D&B information

APPENDIX G – LIMITED SCOPE ASSESSMENT AREA DEMOGRAPHIC TABLES (Continued)

Combined Demographics Report - 2020 - 2021

Assessment Area: FL Port St. Lucie

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	4	4.9%	3,334	3.0%	1,586	47.6%	21,870	19.8%
Moderate-income	17	21.0%	18,475	16.7%	4,248	23.0%	20,671	18.7%
Middle-income	33	40.7%	57,704	52.2%	5,449	9.4%	22,014	19.9%
Upper-income	23	28.4%	31,016	28.1%	1,214	3.9%	45,974	41.6%
Unknown-income	4	4.9%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	81	100.0%	110,529	100.0%	12,497	11.3%	110,529	100.0%
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	7,373	2,040	1.6%	27.7%	3,754	50.9%	1,579	21.4%
Moderate-income	36,646	16,347	13.0%	44.6%	14,454	39.4%	5,845	15.9%
Middle-income	107,124	68,235	54.4%	63.7%	18,642	17.4%	20,247	18.9%
Upper-income	64,766	38,753	30.9%	59.8%	7,625	11.8%	18,388	28.4%
Unknown-income	0	0	0.0%	0.0%	0	0.0%	0	0.0%
Total Assessment Area	215,909	125,375	100.0%	58.1%	44,475	20.6%	46,059	21.3%
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	1,110	3.3%	1,043	3.2%	52	3.9%	15	4.4%
Moderate-income	6,827	20.1%	6,359	19.7%	420	31.5%	48	14.2%
Middle-income	16,268	47.9%	15,619	48.4%	506	38.0%	143	42.3%
Upper-income	9,700	28.6%	9,221	28.6%	348	26.1%	131	38.8%
Unknown-income	38	0.1%	30	0.1%	7	0.5%	1	0.3%
Total Assessment Area	33,943	100.0%	32,272	100.0%	1,333	100.0%	338	100.0%
	Percentage of Total Businesses:			95.1%		3.9%		1.0%
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	5	1.4%	5	1.5%	0	0.0%	0	0.0%
Moderate-income	76	21.9%	70	21.5%	6	28.6%	0	0.0%
Middle-income	137	39.5%	129	39.6%	8	38.1%	0	0.0%
Upper-income	129	37.2%	122	37.4%	7	33.3%	0	0.0%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	347	100.0%	326	100.0%	21	100.0%	0	0.0%
	Percentage of Total Farms:			93.9%		6.1%		0.0%

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

APPENDIX G – LIMITED SCOPE ASSESSMENT AREA DEMOGRAPHIC TABLES (Continued)

Combined Demographics Report - 2022

Assessment Area: FL Port St. Lucie

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	4	3.6%	2,523	2.1%	1,079	42.8%	22,945	18.8%
Moderate-income	21	18.9%	24,050	19.7%	2,456	10.2%	23,667	19.4%
Middle-income	47	42.3%	56,153	46.1%	4,268	7.6%	24,446	20.1%
Upper-income	31	27.9%	37,262	30.6%	1,986	5.3%	50,752	41.7%
Unknown-income	8	7.2%	1,822	1.5%	171	9.4%	0	0.0%
Total Assessment Area	111	100.0%	121,810	100.0%	9,960	8.2%	121,810	100.0%
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	5,477	1,107	0.8%	20.2%	3,250	59.3%	1,120	20.4%
Moderate-income	46,677	25,655	18.3%	55.0%	13,485	28.9%	7,537	16.1%
Middle-income	95,878	63,522	45.2%	66.3%	18,179	19.0%	14,177	14.8%
Upper-income	73,318	47,708	33.9%	65.1%	7,710	10.5%	17,900	24.4%
Unknown-income	3,015	2,542	1.8%	84.3%	239	7.9%	234	7.8%
Total Assessment Area	224,365	140,534	100.0%	62.6%	42,863	19.1%	40,968	18.3%
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	1,245	3.6%	1,117	3.4%	115	8.8%	13	3.4%
Moderate-income	7,234	21.1%	6,853	21.0%	335	25.6%	46	11.9%
Middle-income	14,198	41.4%	13,634	41.8%	407	31.1%	157	40.5%
Upper-income	11,175	32.6%	10,573	32.4%	437	33.4%	165	42.5%
Unknown-income	451	1.3%	429	1.3%	15	1.1%	7	1.8%
Total Assessment Area	34,303	100.0%	32,606	100.0%	1,309	100.0%	388	100.0%
	Percentage of Total Businesses:			95.1%		3.8%		1.1%
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	5	1.5%	4	1.2%	1	5.0%	0	0.0%
Moderate-income	78	22.9%	73	22.7%	5	25.0%	0	0.0%
Middle-income	88	25.8%	84	26.2%	4	20.0%	0	0.0%
Upper-income	158	46.3%	148	46.1%	10	50.0%	0	0.0%
Unknown-income	12	3.5%	12	3.7%	0	0.0%	0	0.0%
Total Assessment Area	341	100.0%	321	100.0%	20	100.0%	0	0.0%
	Percentage of Total Farms:			94.1%		5.9%		0.0%

Based on 2022 FFIEC Census Data and 2022 D&B information

APPENDIX G – LIMITED SCOPE ASSESSMENT AREA DEMOGRAPHIC TABLES (Continued)

Combined Demographics Report - 2020 - 2021

Assessment Area: FL Punta Gorda

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	0	0.0%	0	0.0%	0	0.0%	8,117	17.3%
Moderate-income	6	15.4%	5,373	11.5%	945	17.6%	9,682	20.7%
Middle-income	23	59.0%	33,172	70.8%	2,553	7.7%	10,219	21.8%
Upper-income	9	23.1%	8,331	17.8%	395	4.7%	18,858	40.2%
Unknown-income	1	2.6%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	39	100.0%	46,876	100.0%	3,893	8.3%	46,876	100.0%
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	0	0	0.0%	0.0%	0	0.0%	0	0.0%
Moderate-income	13,286	6,016	10.7%	45.3%	3,729	28.1%	3,541	26.7%
Middle-income	67,598	39,572	70.6%	58.5%	10,461	15.5%	17,565	26.0%
Upper-income	20,311	10,431	18.6%	51.4%	1,647	8.1%	8,233	40.5%
Unknown-income	0	0	0.0%	0.0%	0	0.0%	0	0.0%
Total Assessment Area	101,195	56,019	100.0%	55.4%	15,837	15.6%	29,339	29.0%
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate-income	2,111	16.6%	2,008	16.5%	91	20.0%	12	13.5%
Middle-income	8,582	67.4%	8,234	67.6%	301	66.3%	47	52.8%
Upper-income	2,038	16.0%	1,946	16.0%	62	13.7%	30	33.7%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	12,731	100.0%	12,188	100.0%	454	100.0%	89	100.0%
	Percentage of Total Businesses:			95.7%		3.6%		0.7%
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate-income	52	48.1%	51	47.7%	1	100.0%	0	0.0%
Middle-income	42	38.9%	42	39.3%	0	0.0%	0	0.0%
Upper-income	14	13.0%	14	13.1%	0	0.0%	0	0.0%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	108	100.0%	107	100.0%	1	100.0%	0	0.0%
	Percentage of Total Farms:			99.1%		0.9%		0.0%

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

APPENDIX G – LIMITED SCOPE ASSESSMENT AREA DEMOGRAPHIC TABLES (Continued)

Combined Demographics Report - 2022

Assessment Area: FL Punta Gorda

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	0	0.0%	0	0.0%	0	0.0%	8,529	16.7%
Moderate-income	8	17.0%	7,705	15.1%	1,160	15.1%	10,424	20.4%
Middle-income	29	61.7%	34,204	67.0%	2,094	6.1%	11,634	22.8%
Upper-income	9	19.1%	9,107	17.9%	514	5.6%	20,429	40.0%
Unknown-income	1	2.1%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	47	100.0%	51,016	100.0%	3,768	7.4%	51,016	100.0%
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	0	0	0.0%	0.0%	0	0.0%	0	0.0%
Moderate-income	17,778	9,653	14.8%	54.3%	4,471	25.1%	3,654	20.6%
Middle-income	69,321	43,759	67.2%	63.1%	8,681	12.5%	16,881	24.4%
Upper-income	18,758	11,698	18.0%	62.4%	1,527	8.1%	5,533	29.5%
Unknown-income	0	0	0.0%	0.0%	0	0.0%	0	0.0%
Total Assessment Area	105,857	65,110	100.0%	61.5%	14,679	13.9%	26,068	24.6%
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate-income	2,181	17.4%	2,075	17.3%	94	21.3%	12	11.7%
Middle-income	8,260	66.0%	7,910	66.1%	290	65.6%	60	58.3%
Upper-income	2,071	16.6%	1,982	16.6%	58	13.1%	31	30.1%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	12,512	100.0%	11,967	100.0%	442	100.0%	103	100.0%
	Percentage of Total Businesses:			95.6%		3.5%		0.8%
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate-income	19	18.4%	19	18.4%	0	0.0%	0	0.0%
Middle-income	40	38.8%	40	38.8%	0	0.0%	0	0.0%
Upper-income	44	42.7%	44	42.7%	0	0.0%	0	0.0%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	103	100.0%	103	100.0%	0	0.0%	0	0.0%
	Percentage of Total Farms:			100.0%		0.0%		0.0%

Based on 2022 FFIEC Census Data and 2022 D&B information

APPENDIX G – LIMITED SCOPE ASSESSMENT AREA DEMOGRAPHIC TABLES (Continued)

Combined Demographics Report - 2020 - 2021

Assessment Area: FL Sarasota

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	4	2.3%	3,985	2.0%	1,609	40.4%	37,816	19.4%
Moderate-income	43	24.7%	40,142	20.6%	6,281	15.6%	37,216	19.1%
Middle-income	79	45.4%	94,159	48.3%	6,073	6.4%	40,920	21.0%
Upper-income	46	26.4%	56,588	29.0%	2,458	4.3%	78,922	40.5%
Unknown-income	2	1.1%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	174	100.0%	194,874	100.0%	16,421	8.4%	194,874	100.0%
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	7,369	2,319	1.0%	31.5%	3,924	53.3%	1,126	15.3%
Moderate-income	91,418	40,715	18.3%	44.5%	29,679	32.5%	21,024	23.0%
Middle-income	193,422	112,636	50.7%	58.2%	38,420	19.9%	42,366	21.9%
Upper-income	114,987	66,323	29.9%	57.7%	15,894	13.8%	32,770	28.5%
Unknown-income	0	0	0.0%	0.0%	0	0.0%	0	0.0%
Total Assessment Area	407,196	221,993	100.0%	54.5%	87,917	21.6%	97,286	23.9%
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	868	1.4%	808	1.4%	57	1.9%	3	0.5%
Moderate-income	12,370	19.6%	11,626	19.5%	645	21.6%	99	17.6%
Middle-income	28,877	45.7%	27,428	46.0%	1,256	42.1%	193	34.3%
Upper-income	21,096	33.4%	19,807	33.2%	1,022	34.3%	267	47.5%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	63,211	100.0%	59,669	100.0%	2,980	100.0%	562	100.0%
	Percentage of Total Businesses:			94.4%		4.7%		0.9%
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	2	0.4%	2	0.4%	0	0.0%	0	0.0%
Moderate-income	75	13.6%	72	13.9%	3	9.1%	0	0.0%
Middle-income	171	31.1%	166	32.1%	5	15.2%	0	0.0%
Upper-income	302	54.9%	277	53.6%	25	75.8%	0	0.0%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	550	100.0%	517	100.0%	33	100.0%	0	0.0%
	Percentage of Total Farms:			94.0%		6.0%		0.0%

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

APPENDIX G – LIMITED SCOPE ASSESSMENT AREA DEMOGRAPHIC TABLES (Continued)

Combined Demographics Report - 2022

Assessment Area: FL Sarasota

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	5	2.3%	3,742	1.7%	869	23.2%	40,741	18.8%
Moderate-income	48	22.1%	44,489	20.5%	5,071	11.4%	42,538	19.6%
Middle-income	99	45.6%	96,391	44.5%	4,873	5.1%	44,220	20.4%
Upper-income	62	28.6%	71,645	33.1%	2,460	3.4%	89,190	41.2%
Unknown-income	3	1.4%	422	0.2%	13	3.1%	0	0.0%
Total Assessment Area	217	100.0%	216,689	100.0%	13,286	6.1%	216,689	100.0%
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	7,835	3,123	1.2%	39.9%	3,288	42.0%	1,424	18.2%
Moderate-income	92,599	46,173	18.1%	49.9%	26,695	28.8%	19,731	21.3%
Middle-income	198,833	119,091	46.7%	59.9%	36,211	18.2%	43,531	21.9%
Upper-income	140,053	86,306	33.8%	61.6%	18,190	13.0%	35,557	25.4%
Unknown-income	550	431	0.2%	78.4%	65	11.8%	54	9.8%
Total Assessment Area	439,870	255,124	100.0%	58.0%	84,449	19.2%	100,297	22.8%
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	771	1.2%	714	1.2%	54	1.8%	3	0.4%
Moderate-income	9,818	15.4%	9,351	15.6%	388	13.0%	79	11.7%
Middle-income	30,643	48.1%	28,901	48.1%	1,450	48.7%	292	43.2%
Upper-income	22,279	35.0%	20,897	34.8%	1,081	36.3%	301	44.5%
Unknown-income	166	0.3%	160	0.3%	5	0.2%	1	0.1%
Total Assessment Area	63,677	100.0%	60,023	100.0%	2,978	100.0%	676	100.0%
	Percentage of Total Businesses:			94.3%		4.7%		1.1%
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	1	0.2%	1	0.2%	0	0.0%	0	0.0%
Moderate-income	68	12.4%	66	12.8%	2	6.1%	0	0.0%
Middle-income	235	42.8%	221	42.8%	14	42.4%	0	0.0%
Upper-income	243	44.3%	226	43.8%	17	51.5%	0	0.0%
Unknown-income	2	0.4%	2	0.4%	0	0.0%	0	0.0%
Total Assessment Area	549	100.0%	516	100.0%	33	100.0%	0	0.0%
	Percentage of Total Farms:			94.0%		6.0%		0.0%

Based on 2022 FFIEC Census Data and 2022 D&B information

APPENDIX G – LIMITED SCOPE ASSESSMENT AREA DEMOGRAPHIC TABLES (Continued)

Combined Demographics Report - 2020 - 2021

Assessment Area: FL Tallahassee

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	13	19.1%	5,307	8.7%	2,157	40.6%	12,861	21.1%
Moderate-income	16	23.5%	11,547	19.0%	2,262	19.6%	9,484	15.6%
Middle-income	18	26.5%	17,987	29.5%	1,390	7.7%	11,178	18.3%
Upper-income	19	27.9%	25,430	41.7%	650	2.6%	27,398	45.0%
Unknown-income	2	2.9%	650	1.1%	180	27.7%	0	0.0%
Total Assessment Area	68	100.0%	60,921	100.0%	6,639	10.9%	60,921	100.0%
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	22,256	2,919	5.0%	13.1%	15,387	69.1%	3,950	17.7%
Moderate-income	26,251	8,299	14.3%	31.6%	13,878	52.9%	4,074	15.5%
Middle-income	36,137	17,788	30.7%	49.2%	14,212	39.3%	4,137	11.4%
Upper-income	37,420	28,530	49.2%	76.2%	6,378	17.0%	2,512	6.7%
Unknown-income	3,851	472	0.8%	12.3%	2,971	77.1%	408	10.6%
Total Assessment Area	125,915	58,008	100.0%	46.1%	52,826	42.0%	15,081	12.0%
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	1,592	8.0%	1,509	8.0%	70	6.7%	13	6.3%
Moderate-income	4,133	20.6%	3,837	20.4%	258	24.6%	38	18.4%
Middle-income	6,971	34.8%	6,437	34.3%	465	44.4%	69	33.5%
Upper-income	7,110	35.5%	6,781	36.1%	244	23.3%	85	41.3%
Unknown-income	213	1.1%	201	1.1%	11	1.0%	1	0.5%
Total Assessment Area	20,019	100.0%	18,765	100.0%	1,048	100.0%	206	100.0%
	Percentage of Total Businesses:			93.7%		5.2%		1.0%
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	7	4.6%	7	4.7%	0	0.0%	0	0.0%
Moderate-income	16	10.6%	16	10.7%	0	0.0%	0	0.0%
Middle-income	46	30.5%	46	30.7%	0	0.0%	0	0.0%
Upper-income	82	54.3%	81	54.0%	1	100.0%	0	0.0%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	151	100.0%	150	100.0%	1	100.0%	0	0.0%
	Percentage of Total Farms:			99.3%		0.7%		0.0%

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

APPENDIX G – LIMITED SCOPE ASSESSMENT AREA DEMOGRAPHIC TABLES (Continued)

Combined Demographics Report - 2022

Assessment Area: FL Tallahassee

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	13	16.5%	4,670	7.5%	1,783	38.2%	12,835	20.7%
Moderate-income	14	17.7%	10,321	16.7%	1,707	16.5%	9,752	15.7%
Middle-income	22	27.8%	20,058	32.4%	1,650	8.2%	11,627	18.8%
Upper-income	25	31.6%	26,715	43.1%	854	3.2%	27,747	44.8%
Unknown-income	5	6.3%	197	0.3%	91	46.2%	0	0.0%
Total Assessment Area	79	100.0%	61,961	100.0%	6,085	9.8%	61,961	100.0%
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	20,814	2,810	4.6%	13.5%	14,068	67.6%	3,936	18.9%
Moderate-income	24,694	7,437	12.1%	30.1%	14,118	57.2%	3,139	12.7%
Middle-income	43,331	20,397	33.3%	47.1%	18,164	41.9%	4,770	11.0%
Upper-income	39,338	30,617	50.0%	77.8%	6,453	16.4%	2,268	5.8%
Unknown-income	3,164	22	0.0%	0.7%	2,444	77.2%	698	22.1%
Total Assessment Area	131,341	61,283	100.0%	46.7%	55,247	42.1%	14,811	11.3%
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	1,466	7.5%	1,352	7.3%	104	10.1%	10	4.7%
Moderate-income	2,619	13.3%	2,501	13.6%	88	8.5%	30	14.2%
Middle-income	8,219	41.8%	7,570	41.1%	566	55.0%	83	39.3%
Upper-income	7,030	35.7%	6,688	36.3%	256	24.9%	86	40.8%
Unknown-income	340	1.7%	322	1.7%	16	1.6%	2	0.9%
Total Assessment Area	19,674	100.0%	18,433	100.0%	1,030	100.0%	211	100.0%
	Percentage of Total Businesses:			93.7%		5.2%		1.1%
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	7	4.6%	7	4.6%	0	0.0%	0	0.0%
Moderate-income	12	7.9%	12	7.9%	0	0.0%	0	0.0%
Middle-income	49	32.5%	49	32.5%	0	0.0%	0	0.0%
Upper-income	83	55.0%	83	55.0%	0	0.0%	0	0.0%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	151	100.0%	151	100.0%	0	0.0%	0	0.0%
	Percentage of Total Farms:			100.0%		0.0%		0.0%

Based on 2022 FFIEC Census Data and 2022 D&B information

APPENDIX G – LIMITED SCOPE ASSESSMENT AREA DEMOGRAPHIC TABLES (Continued)

Combined Demographics Report - 2020 - 2021

Assessment Area: FL Vero Beach

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	1	3.2%	827	2.3%	155	18.7%	7,463	20.6%
Moderate-income	5	16.1%	6,207	17.1%	1,362	21.9%	6,753	18.6%
Middle-income	15	48.4%	18,906	52.2%	1,361	7.2%	6,726	18.6%
Upper-income	8	25.8%	10,307	28.4%	376	3.6%	15,305	42.2%
Unknown-income	2	6.5%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	31	100.0%	36,247	100.0%	3,254	9.0%	36,247	100.0%
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	2,220	605	1.4%	27.3%	1,173	52.8%	442	19.9%
Moderate-income	12,198	5,796	13.4%	47.5%	4,055	33.2%	2,347	19.2%
Middle-income	39,798	23,356	54.1%	58.7%	7,125	17.9%	9,317	23.4%
Upper-income	22,843	13,411	31.1%	58.7%	2,304	10.1%	7,128	31.2%
Unknown-income	0	0	0.0%	0.0%	0	0.0%	0	0.0%
Total Assessment Area	77,059	43,168	100.0%	56.0%	14,657	19.0%	19,234	25.0%
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	728	5.8%	665	5.6%	56	9.4%	7	6.7%
Moderate-income	1,789	14.2%	1,705	14.4%	70	11.8%	14	13.3%
Middle-income	6,029	48.0%	5,753	48.5%	238	40.0%	38	36.2%
Upper-income	3,993	31.8%	3,724	31.4%	223	37.5%	46	43.8%
Unknown-income	31	0.2%	23	0.2%	8	1.3%	0	0.0%
Total Assessment Area	12,570	100.0%	11,870	100.0%	595	100.0%	105	100.0%
	Percentage of Total Businesses:			94.4%		4.7%		0.8%
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	4	2.2%	3	1.9%	1	4.0%	0	0.0%
Moderate-income	47	26.1%	40	25.8%	7	28.0%	0	0.0%
Middle-income	86	47.8%	76	49.0%	10	40.0%	0	0.0%
Upper-income	43	23.9%	36	23.2%	7	28.0%	0	0.0%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	180	100.0%	155	100.0%	25	100.0%	0	0.0%
	Percentage of Total Farms:			86.1%		13.9%		0.0%

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

APPENDIX G – LIMITED SCOPE ASSESSMENT AREA DEMOGRAPHIC TABLES (Continued)

Combined Demographics Report - 2022

Assessment Area: FL Vero Beach

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	2	4.4%	606	1.6%	203	33.5%	7,164	19.0%
Moderate-income	10	22.2%	7,774	20.6%	664	8.5%	6,985	18.6%
Middle-income	15	33.3%	15,831	42.1%	920	5.8%	8,105	21.5%
Upper-income	16	35.6%	13,436	35.7%	382	2.8%	15,393	40.9%
Unknown-income	2	4.4%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	45	100.0%	37,647	100.0%	2,169	5.8%	37,647	100.0%
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	1,822	885	1.8%	48.6%	520	28.5%	417	22.9%
Moderate-income	16,939	8,736	17.9%	51.6%	3,468	20.5%	4,735	28.0%
Middle-income	33,288	21,056	43.2%	63.3%	5,442	16.3%	6,790	20.4%
Upper-income	29,136	18,090	37.1%	62.1%	2,762	9.5%	8,284	28.4%
Unknown-income	0	0	0.0%	0.0%	0	0.0%	0	0.0%
Total Assessment Area	81,185	48,767	100.0%	60.1%	12,192	15.0%	20,226	24.9%
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	243	1.9%	236	2.0%	6	1.0%	1	0.9%
Moderate-income	2,899	23.0%	2,723	22.9%	157	26.5%	19	17.1%
Middle-income	5,307	42.1%	5,041	42.3%	231	39.0%	35	31.5%
Upper-income	4,145	32.8%	3,898	32.7%	191	32.2%	56	50.5%
Unknown-income	25	0.2%	17	0.1%	8	1.3%	0	0.0%
Total Assessment Area	12,619	100.0%	11,915	100.0%	593	100.0%	111	100.0%
	Percentage of Total Businesses:		94.4%			4.7%		0.9%
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	3	1.6%	2	1.3%	1	4.2%	0	0.0%
Moderate-income	44	23.9%	37	23.1%	7	29.2%	0	0.0%
Middle-income	59	32.1%	52	32.5%	7	29.2%	0	0.0%
Upper-income	78	42.4%	69	43.1%	9	37.5%	0	0.0%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	184	100.0%	160	100.0%	24	100.0%	0	0.0%
	Percentage of Total Farms:			87.0%		13.0%		0.0%

Based on 2022 FFIEC Census Data and 2022 D&B information

APPENDIX G – LIMITED SCOPE ASSESSMENT AREA DEMOGRAPHIC TABLES (Continued)

Combined Demographics Report - 2020 - 2021

Assessment Area: FL West Palm Beach

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	26	7.7%	19,292	5.8%	7,117	36.9%	75,778	22.8%
Moderate-income	94	27.8%	82,482	24.8%	14,460	17.5%	57,664	17.3%
Middle-income	92	27.2%	104,384	31.4%	7,979	7.6%	59,302	17.8%
Upper-income	115	34.0%	125,809	37.8%	5,343	4.2%	139,981	42.1%
Unknown-income	11	3.3%	758	0.2%	99	13.1%	0	0.0%
Total Assessment Area	338	100.0%	332,725	100.0%	34,998	10.5%	332,725	100.0%
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	40,022	11,598	3.1%	29.0%	20,247	50.6%	8,177	20.4%
Moderate-income	184,776	86,275	23.3%	46.7%	59,215	32.0%	39,286	21.3%
Middle-income	204,366	120,910	32.7%	59.2%	49,258	24.1%	34,198	16.7%
Upper-income	240,165	149,887	40.6%	62.4%	35,765	14.9%	54,513	22.7%
Unknown-income	1,988	851	0.2%	42.8%	599	30.1%	538	27.1%
Total Assessment Area	671,317	369,521	100.0%	55.0%	165,084	24.6%	136,712	20.4%
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	7,463	5.5%	6,835	5.3%	551	8.4%	77	4.8%
Moderate-income	28,890	21.2%	27,211	21.2%	1,459	22.3%	220	13.8%
Middle-income	41,171	30.2%	39,099	30.5%	1,670	25.6%	402	25.3%
Upper-income	57,850	42.5%	54,215	42.3%	2,757	42.2%	878	55.2%
Unknown-income	893	0.7%	781	0.6%	98	1.5%	14	0.9%
Total Assessment Area	136,267	100.0%	128,141	100.0%	6,535	100.0%	1,591	100.0%
	Percentage of Total Businesses:			94.0%		4.8%		1.2%
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	33	3.7%	27	3.2%	6	15.4%	0	0.0%
Moderate-income	110	12.3%	102	11.9%	8	20.5%	0	0.0%
Middle-income	301	33.6%	294	34.3%	7	17.9%	0	0.0%
Upper-income	447	49.9%	429	50.1%	18	46.2%	0	0.0%
Unknown-income	5	0.6%	5	0.6%	0	0.0%	0	0.0%
Total Assessment Area	896	100.0%	857	100.0%	39	100.0%	0	0.0%
	Percentage of Total Farms:			95.6%		4.4%		0.0%

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

APPENDIX G – LIMITED SCOPE ASSESSMENT AREA DEMOGRAPHIC TABLES (Continued)

Combined Demographics Report - 2022

Assessment Area: FL West Palm Beach

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	25	6.7%	17,217	4.9%	4,530	26.3%	77,925	22.1%
Moderate-income	98	26.3%	88,674	25.2%	11,939	13.5%	61,437	17.5%
Middle-income	110	29.5%	118,476	33.7%	6,481	5.5%	65,412	18.6%
Upper-income	125	33.5%	124,372	35.3%	4,897	3.9%	147,113	41.8%
Unknown-income	15	4.0%	3,148	0.9%	342	10.9%	0	0.0%
Total Assessment Area	373	100.0%	351,887	100.0%	28,189	8.0%	351,887	100.0%
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied		Rental		Vacant		
		#	%	%	#	%	#	%
Low-income	36,945	12,790	3.3%	34.6%	17,180	46.5%	6,975	18.9%
Moderate-income	182,161	86,363	22.1%	47.4%	66,124	36.3%	29,674	16.3%
Middle-income	221,918	135,944	34.7%	61.3%	51,412	23.2%	34,562	15.6%
Upper-income	241,161	153,147	39.1%	63.5%	37,186	15.4%	50,828	21.1%
Unknown-income	7,890	3,029	0.8%	38.4%	2,423	30.7%	2,438	30.9%
Total Assessment Area	690,075	391,273	100.0%	56.7%	174,325	25.3%	124,477	18.0%
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	5,553	4.0%	5,156	4.0%	337	5.1%	60	3.3%
Moderate-income	29,734	21.5%	27,855	21.4%	1,603	24.4%	276	15.1%
Middle-income	41,972	30.4%	40,005	30.8%	1,482	22.5%	485	26.6%
Upper-income	57,788	41.8%	54,265	41.8%	2,578	39.2%	945	51.9%
Unknown-income	3,235	2.3%	2,598	2.0%	581	8.8%	56	3.1%
Total Assessment Area	138,282	100.0%	129,879	100.0%	6,581	100.0%	1,822	100.0%
	Percentage of Total Businesses:			93.9%		4.8%		1.3%
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	27	3.0%	21	2.4%	6	13.6%	0	0.0%
Moderate-income	120	13.2%	111	12.8%	9	20.5%	0	0.0%
Middle-income	303	33.3%	294	33.9%	9	20.5%	0	0.0%
Upper-income	455	49.9%	436	50.3%	19	43.2%	0	0.0%
Unknown-income	6	0.7%	5	0.6%	1	2.3%	0	0.0%
Total Assessment Area	911	100.0%	867	100.0%	44	100.0%	0	0.0%
	Percentage of Total Farms:			95.2%		4.8%		0.0%

Based on 2022 FFIEC Census Data and 2022 D&B information

APPENDIX G – LIMITED SCOPE ASSESSMENT AREA DEMOGRAPHIC TABLES (Continued)

ALABAMA

Combined Demographics Report - 2020 - 2021

Assessment Area: AL Coffee-Dale

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	0	0.0%	0	0.0%	0	0.0%	4,142	16.2%
Moderate-income	1	3.6%	878	3.4%	370	42.1%	3,530	13.8%
Middle-income	12	42.9%	8,531	33.3%	1,543	18.1%	4,227	16.5%
Upper-income	15	53.6%	16,214	63.3%	1,599	9.9%	13,724	53.6%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	28	100.0%	25,623	100.0%	3,512	13.7%	25,623	100.0%
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	0	0	0.0%	0.0%	0	0.0%	0	0.0%
Moderate-income	1,922	482	1.9%	25.1%	1,148	59.7%	292	15.2%
Middle-income	15,964	8,903	36.0%	55.8%	4,448	27.9%	2,613	16.4%
Upper-income	27,712	15,367	62.1%	55.5%	7,830	28.3%	4,515	16.3%
Unknown-income	0	0	0.0%	0.0%	0	0.0%	0	0.0%
Total Assessment Area	45,598	24,752	100.0%	54.3%	13,426	29.4%	7,420	16.3%
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million			Over \$1 Million		Revenue Not Reported	
		#	%	%	#	%	#	%
Low-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate-income	282	10.1%	246	9.6%	34	16.3%	2	4.5%
Middle-income	1,020	36.4%	901	35.3%	97	46.4%	22	50.0%
Upper-income	1,502	53.6%	1,404	55.0%	78	37.3%	20	45.5%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	2,804	100.0%	2,551	100.0%	209	100.0%	44	100.0%
Percentage of Total Businesses:				91.0%		7.5%		1.6%
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million			Over \$1 Million		Revenue Not Reported	
		#	%	%	#	%	#	%
Low-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate-income	5	3.2%	5	3.3%	0	0.0%	0	0.0%
Middle-income	79	50.6%	74	49.0%	5	100.0%	0	0.0%
Upper-income	72	46.2%	72	47.7%	0	0.0%	0	0.0%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	156	100.0%	151	100.0%	5	100.0%	0	0.0%
Percentage of Total Farms:				96.8%		3.2%		0.0%

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

APPENDIX G – LIMITED SCOPE ASSESSMENT AREA DEMOGRAPHIC TABLES (Continued)

Combined Demographics Report - 2022

Assessment Area: AL Coffee-Dale

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	1	3.3%	732	2.8%	157	21.4%	5,263	20.1%
Moderate-income	3	10.0%	2,443	9.3%	748	30.6%	3,832	14.7%
Middle-income	15	50.0%	11,637	44.5%	1,740	15.0%	4,822	18.4%
Upper-income	11	36.7%	11,337	43.4%	836	7.4%	12,232	46.8%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	30	100.0%	26,149	100.0%	3,481	13.3%	26,149	100.0%
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied		Rental		Vacant		
		#	%	%	#	%	#	%
Low-income	1,741	451	1.8%	25.9%	890	51.1%	400	23.0%
Moderate-income	5,207	1,793	7.2%	34.4%	2,528	48.6%	886	17.0%
Middle-income	21,297	10,403	41.8%	48.8%	7,095	33.3%	3,799	17.8%
Upper-income	18,219	12,260	49.2%	67.3%	3,936	21.6%	2,023	11.1%
Unknown-income	0	0	0.0%	0.0%	0	0.0%	0	0.0%
Total Assessment Area	46,464	24,907	100.0%	53.6%	14,449	31.1%	7,108	15.3%
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	130	4.6%	118	4.5%	12	5.7%	0	0.0%
Moderate-income	552	19.4%	499	19.2%	47	22.5%	6	15.0%
Middle-income	1,123	39.4%	1,011	38.8%	93	44.5%	19	47.5%
Upper-income	1,047	36.7%	975	37.5%	57	27.3%	15	37.5%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	2,852	100.0%	2,603	100.0%	209	100.0%	40	100.0%
	Percentage of Total Businesses:			91.3%		7.3%		1.4%
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	2	1.3%	1	0.7%	1	20.0%	0	0.0%
Moderate-income	6	3.8%	6	3.9%	0	0.0%	0	0.0%
Middle-income	79	50.3%	76	50.0%	3	60.0%	0	0.0%
Upper-income	70	44.6%	69	45.4%	1	20.0%	0	0.0%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	157	100.0%	152	100.0%	5	100.0%	0	0.0%
	Percentage of Total Farms:			96.8%		3.2%		0.0%

Based on 2022 FFIEC Census Data and 2022 D&B information

APPENDIX G – LIMITED SCOPE ASSESSMENT AREA DEMOGRAPHIC TABLES (Continued)

Combined Demographics Report - 2020 - 2021

Assessment Area: AL Daphne-Fairhope-Foley

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

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

APPENDIX G – LIMITED SCOPE ASSESSMENT AREA DEMOGRAPHIC TABLES (Continued)

Combined Demographics Report - 2022

Assessment Area: AL Daphne-Fairhope-Foley

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	0	0.0%	0	0.0%	0	0.0%	11,001	19.6%
Moderate-income	9	20.5%	9,697	17.3%	964	9.9%	10,719	19.1%
Middle-income	24	54.5%	32,680	58.3%	2,110	6.5%	11,815	21.1%
Upper-income	9	20.5%	13,233	23.6%	378	2.9%	22,557	40.2%
Unknown-income	2	4.5%	482	0.9%	76	15.8%	0	0.0%
Total Assessment Area	44	100.0%	56,092	100.0%	3,528	6.3%	56,092	100.0%
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	0	0	0.0%	0.0%	0	0.0%	0	0.0%
Moderate-income	18,112	11,231	17.4%	62.0%	4,256	23.5%	2,625	14.5%
Middle-income	66,692	38,439	59.4%	57.6%	11,226	16.8%	17,027	25.5%
Upper-income	26,678	14,566	22.5%	54.6%	3,632	13.6%	8,480	31.8%
Unknown-income	5,265	480	0.7%	9.1%	217	4.1%	4,568	86.8%
Total Assessment Area	116,747	64,716	100.0%	55.4%	19,331	16.6%	32,700	28.0%
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate-income	1,554	14.5%	1,454	14.6%	78	11.8%	22	20.8%
Middle-income	6,114	57.0%	5,665	56.9%	385	58.2%	64	60.4%
Upper-income	2,860	26.7%	2,649	26.6%	191	28.9%	20	18.9%
Unknown-income	203	1.9%	196	2.0%	7	1.1%	0	0.0%
Total Assessment Area	10,731	100.0%	9,964	100.0%	661	100.0%	106	100.0%
	Percentage of Total Businesses:		92.9%			6.2%		1.0%
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate-income	35	18.5%	34	18.8%	1	12.5%	0	0.0%
Middle-income	123	65.1%	119	65.7%	4	50.0%	0	0.0%
Upper-income	29	15.3%	26	14.4%	3	37.5%	0	0.0%
Unknown-income	2	1.1%	2	1.1%	0	0.0%	0	0.0%
Total Assessment Area	189	100.0%	181	100.0%	8	100.0%	0	0.0%
	Percentage of Total Farms:			95.8%		4.2%		0.0%

Based on 2022 FFIEC Census Data and 2022 D&B information

APPENDIX G – LIMITED SCOPE ASSESSMENT AREA DEMOGRAPHIC TABLES (Continued)

Combined Demographics Report - 2020 - 2021

Assessment Area: AL Dothan

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	2	9.1%	915	3.5%	414	45.2%	5,640	21.6%
Moderate-income	6	27.3%	4,830	18.5%	1,261	26.1%	4,377	16.8%
Middle-income	10	45.5%	13,404	51.4%	1,800	13.4%	4,923	18.9%
Upper-income	4	18.2%	6,933	26.6%	338	4.9%	11,142	42.7%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	22	100.0%	26,082	100.0%	3,813	14.6%	26,082	100.0%
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	2,337	485	1.9%	20.8%	1,278	54.7%	574	24.6%
Moderate-income	9,048	4,027	15.9%	44.5%	3,499	38.7%	1,522	16.8%
Middle-income	23,678	13,929	54.9%	58.8%	6,081	25.7%	3,668	15.5%
Upper-income	11,034	6,918	27.3%	62.7%	2,980	27.0%	1,136	10.3%
Unknown-income	0	0	0.0%	0.0%	0	0.0%	0	0.0%
Total Assessment Area	46,097	25,359	100.0%	55.0%	13,838	30.0%	6,900	15.0%
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	489	10.9%	440	11.0%	46	10.7%	3	7.0%
Moderate-income	858	19.2%	697	17.4%	155	36.1%	6	14.0%
Middle-income	1,690	37.8%	1,541	38.5%	122	28.4%	27	62.8%
Upper-income	1,439	32.1%	1,326	33.1%	106	24.7%	7	16.3%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	4,476	100.0%	4,004	100.0%	429	100.0%	43	100.0%
	Percentage of Total Businesses:			89.5%		9.6%		1.0%
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate-income	10	8.6%	9	7.9%	1	50.0%	0	0.0%
Middle-income	77	66.4%	77	67.5%	0	0.0%	0	0.0%
Upper-income	29	25.0%	28	24.6%	1	50.0%	0	0.0%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	116	100.0%	114	100.0%	2	100.0%	0	0.0%
	Percentage of Total Farms:			98.3%		1.7%		0.0%

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

APPENDIX G – LIMITED SCOPE ASSESSMENT AREA DEMOGRAPHIC TABLES (Continued)

Combined Demographics Report - 2022

Assessment Area: AL Dothan

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	2	7.7%	676	2.6%	306	45.3%	5,580	21.3%
Moderate-income	6	23.1%	5,172	19.7%	1,156	22.4%	4,548	17.3%
Middle-income	10	38.5%	10,480	39.9%	1,291	12.3%	4,820	18.4%
Upper-income	8	30.8%	9,921	37.8%	543	5.5%	11,301	43.1%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	26	100.0%	26,249	100.0%	3,296	12.6%	26,249	100.0%
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	2,407	413	1.6%	17.2%	1,263	52.5%	731	30.4%
Moderate-income	10,537	4,276	16.3%	40.6%	4,274	40.6%	1,987	18.9%
Middle-income	19,212	11,187	42.7%	58.2%	4,503	23.4%	3,522	18.3%
Upper-income	15,642	10,353	39.5%	66.2%	3,515	22.5%	1,774	11.3%
Unknown-income	0	0	0.0%	0.0%	0	0.0%	0	0.0%
Total Assessment Area	47,798	26,229	100.0%	54.9%	13,555	28.4%	8,014	16.8%
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	522	11.4%	473	11.4%	45	10.9%	4	8.9%
Moderate-income	1,016	22.1%	846	20.5%	166	40.1%	4	8.9%
Middle-income	1,284	28.0%	1,176	28.4%	78	18.8%	30	66.7%
Upper-income	1,771	38.6%	1,639	39.6%	125	30.2%	7	15.6%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	4,593	100.0%	4,134	100.0%	414	100.0%	45	100.0%
	Percentage of Total Businesses:			90.0%		9.0%		1.0%
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate-income	6	4.9%	6	5.0%	0	0.0%	0	0.0%
Middle-income	79	64.2%	78	64.5%	1	50.0%	0	0.0%
Upper-income	38	30.9%	37	30.6%	1	50.0%	0	0.0%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	123	100.0%	121	100.0%	2	100.0%	0	0.0%
	Percentage of Total Farms:			98.4%		1.6%		0.0%

Based on 2022 FFIEC Census Data and 2022 D&B information

APPENDIX G – LIMITED SCOPE ASSESSMENT AREA DEMOGRAPHIC TABLES (Continued)

Combined Demographics Report - 2020 - 2021

Assessment Area: AL Huntsville

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	12	13.5%	7,785	6.9%	2,900	37.3%	26,832	23.8%
Moderate-income	29	32.6%	28,959	25.7%	4,374	15.1%	19,122	16.9%
Middle-income	26	29.2%	36,895	32.7%	2,979	8.1%	19,559	17.3%
Upper-income	22	24.7%	39,205	34.7%	1,374	3.5%	47,331	41.9%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	89	100.0%	112,844	100.0%	11,627	10.3%	112,844	100.0%
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	18,758	4,736	4.0%	25.2%	10,633	56.7%	3,389	18.1%
Moderate-income	52,338	28,868	24.5%	55.2%	17,873	34.1%	5,597	10.7%
Middle-income	61,144	39,887	33.8%	65.2%	15,617	25.5%	5,640	9.2%
Upper-income	55,837	44,398	37.7%	79.5%	7,968	14.3%	3,471	6.2%
Unknown-income	0	0	0.0%	0.0%	0	0.0%	0	0.0%
Total Assessment Area	188,077	117,889	100.0%	62.7%	52,091	27.7%	18,097	9.6%
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	2,111	11.1%	1,851	10.5%	255	19.4%	5	3.4%
Moderate-income	4,653	24.4%	4,191	23.8%	425	32.3%	37	25.3%
Middle-income	5,696	29.8%	5,342	30.3%	307	23.4%	47	32.2%
Upper-income	6,633	34.7%	6,249	35.4%	327	24.9%	57	39.0%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	19,093	100.0%	17,633	100.0%	1,314	100.0%	146	100.0%
	Percentage of Total Businesses:			92.4%		6.9%		0.8%
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	3	0.9%	3	1.0%	0	0.0%	0	0.0%
Moderate-income	126	38.7%	123	39.0%	3	27.3%	0	0.0%
Middle-income	127	39.0%	122	38.7%	5	45.5%	0	0.0%
Upper-income	70	21.5%	67	21.3%	3	27.3%	0	0.0%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	326	100.0%	315	100.0%	11	100.0%	0	0.0%
	Percentage of Total Farms:			96.6%		3.4%		0.0%

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

APPENDIX G – LIMITED SCOPE ASSESSMENT AREA DEMOGRAPHIC TABLES (Continued)

Combined Demographics Report - 2022

Assessment Area: AL Huntsville

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	15	12.7%	11,287	9.5%	3,502	31.0%	27,496	23.1%
Moderate-income	27	22.9%	21,738	18.2%	2,223	10.2%	19,391	16.3%
Middle-income	35	29.7%	41,474	34.8%	2,681	6.5%	23,297	19.5%
Upper-income	40	33.9%	44,421	37.2%	1,552	3.5%	49,073	41.1%
Unknown-income	1	0.8%	337	0.3%	131	38.9%	0	0.0%
Total Assessment Area	118	100.0%	119,257	100.0%	10,089	8.5%	119,257	100.0%
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	25,662	7,758	6.1%	30.2%	14,746	57.5%	3,158	12.3%
Moderate-income	39,937	22,290	17.4%	55.8%	13,646	34.2%	4,001	10.0%
Middle-income	64,816	44,713	35.0%	69.0%	15,430	23.8%	4,673	7.2%
Upper-income	68,616	52,943	41.4%	77.2%	11,588	16.9%	4,085	6.0%
Unknown-income	1,347	82	0.1%	6.1%	1,157	85.9%	108	8.0%
Total Assessment Area	200,378	127,786	100.0%	63.8%	56,567	28.2%	16,025	8.0%
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	2,791	14.2%	2,495	13.7%	283	21.8%	13	8.5%
Moderate-income	3,434	17.4%	3,170	17.4%	238	18.3%	26	17.0%
Middle-income	5,361	27.2%	5,100	27.9%	218	16.8%	43	28.1%
Upper-income	7,589	38.5%	7,107	38.9%	414	31.8%	68	44.4%
Unknown-income	529	2.7%	378	2.1%	148	11.4%	3	2.0%
Total Assessment Area	19,704	100.0%	18,250	100.0%	1,301	100.0%	153	100.0%
	Percentage of Total Businesses:			92.6%		6.6%		0.8%
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	5	1.5%	5	1.6%	0	0.0%	0	0.0%
Moderate-income	69	20.8%	67	21.0%	2	15.4%	0	0.0%
Middle-income	162	48.8%	154	48.3%	8	61.5%	0	0.0%
Upper-income	92	27.7%	90	28.2%	2	15.4%	0	0.0%
Unknown-income	4	1.2%	3	0.9%	1	7.7%	0	0.0%
Total Assessment Area	332	100.0%	319	100.0%	13	100.0%	0	0.0%
	Percentage of Total Farms:			96.1%		3.9%		0.0%

Based on 2022 FFIEC Census Data and 2022 D&B information

APPENDIX G – LIMITED SCOPE ASSESSMENT AREA DEMOGRAPHIC TABLES (Continued)

Combined Demographics Report - 2020 - 2021

Assessment Area: AL Mobile

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	19	16.5%	7,740	7.5%	3,381	43.7%	24,834	24.0%
Moderate-income	27	23.5%	17,894	17.3%	5,046	28.2%	16,146	15.6%
Middle-income	37	32.2%	38,772	37.4%	5,279	13.6%	19,670	19.0%
Upper-income	30	26.1%	39,148	37.8%	2,553	6.5%	42,904	41.4%
Unknown-income	2	1.7%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	115	100.0%	103,554	100.0%	16,259	15.7%	103,554	100.0%
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	16,560	5,807	5.7%	35.1%	6,774	40.9%	3,979	24.0%
Moderate-income	34,844	15,357	15.0%	44.1%	12,813	36.8%	6,674	19.2%
Middle-income	66,447	39,525	38.5%	59.5%	17,203	25.9%	9,719	14.6%
Upper-income	63,081	41,919	40.9%	66.5%	14,790	23.4%	6,372	10.1%
Unknown-income	0	0	0.0%	0.0%	0	0.0%	0	0.0%
Total Assessment Area	180,932	102,608	100.0%	56.7%	51,580	28.5%	26,744	14.8%
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	1,107	6.9%	952	6.5%	148	10.6%	7	6.5%
Moderate-income	3,091	19.2%	2,746	18.8%	326	23.4%	19	17.6%
Middle-income	4,955	30.8%	4,525	31.0%	399	28.6%	31	28.7%
Upper-income	6,913	43.0%	6,350	43.5%	512	36.8%	51	47.2%
Unknown-income	19	0.1%	11	0.1%	8	0.6%	0	0.0%
Total Assessment Area	16,085	100.0%	14,584	100.0%	1,393	100.0%	108	100.0%
	Percentage of Total Businesses:			90.7%		8.7%		0.7%
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	3	2.1%	3	2.3%	0	0.0%	0	0.0%
Moderate-income	13	9.0%	11	8.5%	2	14.3%	0	0.0%
Middle-income	63	43.8%	55	42.6%	7	50.0%	1	100.0%
Upper-income	65	45.1%	60	46.5%	5	35.7%	0	0.0%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	144	100.0%	129	100.0%	14	100.0%	1	100.0%
	Percentage of Total Farms:			89.6%		9.7%		0.7%

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

APPENDIX G – LIMITED SCOPE ASSESSMENT AREA DEMOGRAPHIC TABLES (Continued)

Combined Demographics Report - 2022

Assessment Area: AL Mobile

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	9	6.7%	3,189	3.1%	1,584	49.7%	22,463	21.9%
Moderate-income	42	31.1%	25,189	24.5%	5,111	20.3%	18,027	17.5%
Middle-income	48	35.6%	43,653	42.5%	5,124	11.7%	20,405	19.9%
Upper-income	33	24.4%	30,413	29.6%	1,480	4.9%	41,872	40.7%
Unknown-income	3	2.2%	323	0.3%	115	35.6%	0	0.0%
Total Assessment Area	135	100.0%	102,767	100.0%	13,414	13.1%	102,767	100.0%
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	7,441	2,150	2.1%	28.9%	3,473	46.7%	1,818	24.4%
Moderate-income	51,734	20,927	20.7%	40.5%	21,748	42.0%	9,059	17.5%
Middle-income	74,188	44,599	44.2%	60.1%	20,173	27.2%	9,416	12.7%
Upper-income	50,323	33,002	32.7%	65.6%	10,994	21.8%	6,327	12.6%
Unknown-income	635	277	0.3%	43.6%	214	33.7%	144	22.7%
Total Assessment Area	184,321	100,955	100.0%	54.8%	56,602	30.7%	26,764	14.5%
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	641	3.8%	562	3.7%	76	5.6%	3	2.5%
Moderate-income	4,455	26.7%	3,993	26.2%	439	32.2%	23	19.5%
Middle-income	5,958	35.7%	5,493	36.1%	417	30.6%	48	40.7%
Upper-income	5,598	33.5%	5,131	33.7%	423	31.0%	44	37.3%
Unknown-income	43	0.3%	35	0.2%	8	0.6%	0	0.0%
Total Assessment Area	16,695	100.0%	15,214	100.0%	1,363	100.0%	118	100.0%
	Percentage of Total Businesses:			91.1%		8.2%		0.7%
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	2	1.4%	2	1.5%	0	0.0%	0	0.0%
Moderate-income	18	12.2%	17	12.7%	1	7.7%	0	0.0%
Middle-income	87	58.8%	77	57.5%	10	76.9%	0	0.0%
Upper-income	41	27.7%	38	28.4%	2	15.4%	1	100.0%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	148	100.0%	134	100.0%	13	100.0%	1	100.0%
	Percentage of Total Farms:			90.5%		8.8%		0.7%

Based on 2022 FFIEC Census Data and 2022 D&B information

APPENDIX G – LIMITED SCOPE ASSESSMENT AREA DEMOGRAPHIC TABLES (Continued)

Combined Demographics Report - 2020 - 2021

Assessment Area: AL Montgomery

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	11	12.0%	7,855	8.6%	3,345	42.6%	22,028	24.0%
Moderate-income	21	22.8%	17,098	18.6%	4,159	24.3%	14,700	16.0%
Middle-income	32	34.8%	33,697	36.7%	4,185	12.4%	16,704	18.2%
Upper-income	27	29.3%	32,997	36.0%	2,062	6.2%	38,279	41.7%
Unknown-income	1	1.1%	64	0.1%	27	42.2%	0	0.0%
Total Assessment Area	92	100.0%	91,711	100.0%	13,778	15.0%	91,711	100.0%
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	15,119	5,475	6.1%	36.2%	6,573	43.5%	3,071	20.3%
Moderate-income	33,837	15,108	16.9%	44.6%	13,341	39.4%	5,388	15.9%
Middle-income	58,777	34,492	38.5%	58.7%	17,315	29.5%	6,970	11.9%
Upper-income	50,768	34,428	38.5%	67.8%	11,627	22.9%	4,713	9.3%
Unknown-income	291	33	0.0%	11.3%	187	64.3%	71	24.4%
Total Assessment Area	158,792	89,536	100.0%	56.4%	49,043	30.9%	20,213	12.7%
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	961	6.8%	833	6.5%	124	11.0%	4	1.9%
Moderate-income	2,353	16.7%	2,101	16.4%	217	19.3%	35	17.0%
Middle-income	5,334	37.8%	4,858	38.0%	389	34.6%	87	42.2%
Upper-income	4,931	34.9%	4,578	35.8%	310	27.6%	43	20.9%
Unknown-income	539	3.8%	418	3.3%	84	7.5%	37	18.0%
Total Assessment Area	14,118	100.0%	12,788	100.0%	1,124	100.0%	206	100.0%
	Percentage of Total Businesses:			90.6%		8.0%		1.5%
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	4	1.9%	3	1.5%	1	9.1%	0	0.0%
Moderate-income	39	18.4%	37	18.4%	2	18.2%	0	0.0%
Middle-income	102	48.1%	96	47.8%	6	54.5%	0	0.0%
Upper-income	64	30.2%	62	30.8%	2	18.2%	0	0.0%
Unknown-income	3	1.4%	3	1.5%	0	0.0%	0	0.0%
Total Assessment Area	212	100.0%	201	100.0%	11	100.0%	0	0.0%
	Percentage of Total Farms:			94.8%		5.2%		0.0%

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

APPENDIX G – LIMITED SCOPE ASSESSMENT AREA DEMOGRAPHIC TABLES (Continued)

Combined Demographics Report - 2022

Assessment Area: AL Montgomery

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	11	10.2%	5,279	5.8%	2,196	41.6%	21,154	23.2%
Moderate-income	25	23.1%	19,840	21.8%	3,987	20.1%	14,810	16.3%
Middle-income	43	39.8%	37,875	41.6%	3,965	10.5%	17,067	18.7%
Upper-income	27	25.0%	27,663	30.4%	1,408	5.1%	38,042	41.8%
Unknown-income	2	1.9%	416	0.5%	207	49.8%	0	0.0%
Total Assessment Area	108	100.0%	91,073	100.0%	11,763	12.9%	91,073	100.0%
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	13,159	3,914	4.3%	29.7%	5,666	43.1%	3,579	27.2%
Moderate-income	41,472	18,375	20.4%	44.3%	16,950	40.9%	6,147	14.8%
Middle-income	64,233	39,487	43.8%	61.5%	17,136	26.7%	7,610	11.8%
Upper-income	42,665	28,122	31.2%	65.9%	10,096	23.7%	4,447	10.4%
Unknown-income	1,563	178	0.2%	11.4%	940	60.1%	445	28.5%
Total Assessment Area	163,092	90,076	100.0%	55.2%	50,788	31.1%	22,228	13.6%
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	881	6.0%	771	5.8%	108	10.0%	2	0.9%
Moderate-income	3,426	23.5%	3,091	23.3%	261	24.1%	74	35.1%
Middle-income	5,476	37.6%	5,017	37.8%	403	37.2%	56	26.5%
Upper-income	4,188	28.7%	3,924	29.5%	224	20.7%	40	19.0%
Unknown-income	602	4.1%	477	3.6%	86	7.9%	39	18.5%
Total Assessment Area	14,573	100.0%	13,280	100.0%	1,082	100.0%	211	100.0%
	Percentage of Total Businesses:			91.1%		7.4%		1.4%
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	2	1.0%	1	0.5%	1	9.1%	0	0.0%
Moderate-income	30	14.4%	28	14.1%	2	18.2%	0	0.0%
Middle-income	122	58.4%	116	58.6%	6	54.5%	0	0.0%
Upper-income	53	25.4%	51	25.8%	2	18.2%	0	0.0%
Unknown-income	2	1.0%	2	1.0%	0	0.0%	0	0.0%
Total Assessment Area	209	100.0%	198	100.0%	11	100.0%	0	0.0%
	Percentage of Total Farms:			94.7%		5.3%		0.0%

Based on 2022 FFIEC Census Data and 2022 D&B information

APPENDIX G – LIMITED SCOPE ASSESSMENT AREA DEMOGRAPHIC TABLES (Continued)

Combined Demographics Report - 2020 - 2021

Assessment Area: AL Walker

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	0	0.0%	0	0.0%	0	0.0%	4,040	22.5%
Moderate-income	1	5.6%	1,086	6.0%	286	26.3%	2,987	16.6%
Middle-income	15	83.3%	15,097	84.0%	2,552	16.9%	3,324	18.5%
Upper-income	2	11.1%	1,794	10.0%	224	12.5%	7,626	42.4%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	18	100.0%	17,977	100.0%	3,062	17.0%	17,977	100.0%
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	0	0	0.0%	0.0%	0	0.0%	0	0.0%
Moderate-income	1,753	1,201	6.3%	68.5%	286	16.3%	266	15.2%
Middle-income	25,836	15,905	84.0%	61.6%	5,574	21.6%	4,357	16.9%
Upper-income	3,084	1,837	9.7%	59.6%	799	25.9%	448	14.5%
Unknown-income	0	0	0.0%	0.0%	0	0.0%	0	0.0%
Total Assessment Area	30,673	18,943	100.0%	61.8%	6,659	21.7%	5,071	16.5%
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate-income	43	2.4%	40	2.5%	2	1.4%	1	2.3%
Middle-income	1,415	77.7%	1,271	77.9%	106	73.1%	38	86.4%
Upper-income	363	19.9%	321	19.7%	37	25.5%	5	11.4%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	1,821	100.0%	1,632	100.0%	145	100.0%	44	100.0%
	Percentage of Total Businesses:			89.6%		8.0%		2.4%
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate-income	6	15.0%	6	16.2%	0	0.0%	0	0.0%
Middle-income	32	80.0%	30	81.1%	2	66.7%	0	0.0%
Upper-income	2	5.0%	1	2.7%	1	33.3%	0	0.0%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	40	100.0%	37	100.0%	3	100.0%	0	0.0%
	Percentage of Total Farms:			92.5%		7.5%		0.0%

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

APPENDIX G – LIMITED SCOPE ASSESSMENT AREA DEMOGRAPHIC TABLES (Continued)

Combined Demographics Report - 2022

Assessment Area: AL Walker

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	0	0.0%	0	0.0%	0	0.0%	3,287	18.7%
Moderate-income	1	5.0%	918	5.2%	90	9.8%	3,171	18.1%
Middle-income	16	80.0%	14,156	80.6%	1,677	11.8%	3,371	19.2%
Upper-income	3	15.0%	2,479	14.1%	282	11.4%	7,724	44.0%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	20	100.0%	17,553	100.0%	2,049	11.7%	17,553	100.0%
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	0	0	0.0%	0.0%	0	0.0%	0	0.0%
Moderate-income	1,844	1,016	5.1%	55.1%	420	22.8%	408	22.1%
Middle-income	24,894	16,135	81.4%	64.8%	4,063	16.3%	4,696	18.9%
Upper-income	4,500	2,673	13.5%	59.4%	1,133	25.2%	694	15.4%
Unknown-income	0	0	0.0%	0.0%	0	0.0%	0	0.0%
Total Assessment Area	31,238	19,824	100.0%	63.5%	5,616	18.0%	5,798	18.6%
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate-income	35	1.9%	28	1.7%	4	2.9%	3	6.7%
Middle-income	1,269	70.5%	1,142	70.6%	91	65.9%	36	80.0%
Upper-income	497	27.6%	448	27.7%	43	31.2%	6	13.3%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	1,801	100.0%	1,618	100.0%	138	100.0%	45	100.0%
	Percentage of Total Businesses:		89.8%			7.7%		2.5%
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate-income	3	7.1%	3	7.7%	0	0.0%	0	0.0%
Middle-income	35	83.3%	33	84.6%	2	66.7%	0	0.0%
Upper-income	4	9.5%	3	7.7%	1	33.3%	0	0.0%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	42	100.0%	39	100.0%	3	100.0%	0	0.0%
	Percentage of Total Farms:		92.9%			7.1%		0.0%

Based on 2022 FFIEC Census Data and 2022 D&B information

APPENDIX G – LIMITED SCOPE ASSESSMENT AREA DEMOGRAPHIC TABLES (Continued)

SOUTH CAROLINA

Combined Demographics Report - 2020 - 2021

Assessment Area: SC Columbia

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	15	8.4%	7,844	4.4%	3,261	41.6%	39,530	22.2%
Moderate-income	48	27.0%	42,085	23.7%	7,960	18.9%	29,223	16.4%
Middle-income	56	31.5%	62,573	35.2%	6,129	9.8%	34,682	19.5%
Upper-income	54	30.3%	65,258	36.7%	3,191	4.9%	74,329	41.8%
Unknown-income	5	2.8%	4	0.0%	0	0.0%	0	0.0%
Total Assessment Area	178	100.0%	177,764	100.0%	20,541	11.6%	177,764	100.0%
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	19,022	4,299	2.3%	22.6%	11,859	62.3%	2,864	15.1%
Moderate-income	82,732	40,111	21.9%	48.5%	30,927	37.4%	11,694	14.1%
Middle-income	105,635	65,853	35.9%	62.3%	29,153	27.6%	10,629	10.1%
Upper-income	103,347	73,239	39.9%	70.9%	20,447	19.8%	9,661	9.3%
Unknown-income	277	4	0.0%	1.4%	8	2.9%	265	95.7%
Total Assessment Area	311,013	183,506	100.0%	59.0%	92,394	29.7%	35,113	11.3%
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million			Over \$1 Million		Revenue Not Reported	
		#	%	%	#	%	#	%
Low-income	2,709	8.3%	2,374	7.8%	290	13.9%	45	15.2%
Moderate-income	7,163	21.9%	6,582	21.7%	531	25.4%	50	16.8%
Middle-income	10,763	32.9%	9,922	32.8%	733	35.0%	108	36.4%
Upper-income	11,889	36.4%	11,283	37.3%	520	24.9%	86	29.0%
Unknown-income	142	0.4%	116	0.4%	18	0.9%	8	2.7%
Total Assessment Area	32,666	100.0%	30,277	100.0%	2,092	100.0%	297	100.0%
Percentage of Total Businesses:				92.7%		6.4%		0.9%
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million			Over \$1 Million		Revenue Not Reported	
		#	%	%	#	%	#	%
Low-income	6	1.5%	6	1.5%	0	0.0%	0	0.0%
Moderate-income	111	27.3%	107	27.4%	4	26.7%	0	0.0%
Middle-income	170	41.9%	161	41.2%	9	60.0%	0	0.0%
Upper-income	118	29.1%	116	29.7%	2	13.3%	0	0.0%
Unknown-income	1	0.2%	1	0.3%	0	0.0%	0	0.0%
Total Assessment Area	406	100.0%	391	100.0%	15	100.0%	0	0.0%
Percentage of Total Farms:				96.3%		3.7%		0.0%

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

APPENDIX G – LIMITED SCOPE ASSESSMENT AREA DEMOGRAPHIC TABLES (Continued)

Combined Demographics Report - 2022

Assessment Area: SC Columbia

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	10	4.8%	5,297	2.8%	1,941	36.6%	41,873	22.3%
Moderate-income	52	25.0%	40,802	21.7%	7,291	17.9%	31,048	16.5%
Middle-income	77	37.0%	78,258	41.6%	7,463	9.5%	36,388	19.4%
Upper-income	62	29.8%	62,640	33.3%	2,743	4.4%	78,736	41.9%
Unknown-income	7	3.4%	1,048	0.6%	196	18.7%	0	0.0%
Total Assessment Area	208	100.0%	188,045	100.0%	19,634	10.4%	188,045	100.0%
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	10,787	3,428	1.7%	31.8%	5,652	52.4%	1,707	15.8%
Moderate-income	84,685	39,740	19.9%	46.9%	33,642	39.7%	11,303	13.3%
Middle-income	133,256	83,086	41.5%	62.4%	36,487	27.4%	13,683	10.3%
Upper-income	98,979	72,507	36.2%	73.3%	18,814	19.0%	7,658	7.7%
Unknown-income	3,030	1,420	0.7%	46.9%	1,215	40.1%	395	13.0%
Total Assessment Area	330,737	200,181	100.0%	60.5%	95,810	29.0%	34,746	10.5%
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	1,111	3.2%	1,038	3.2%	69	3.4%	4	1.3%
Moderate-income	8,597	24.8%	7,787	24.1%	723	35.4%	87	27.4%
Middle-income	13,465	38.9%	12,628	39.2%	728	35.7%	109	34.3%
Upper-income	10,860	31.4%	10,280	31.9%	476	23.3%	104	32.7%
Unknown-income	580	1.7%	521	1.6%	45	2.2%	14	4.4%
Total Assessment Area	34,613	100.0%	32,254	100.0%	2,041	100.0%	318	100.0%
	Percentage of Total Businesses:			93.2%		5.9%		0.9%
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	1	0.2%	1	0.2%	0	0.0%	0	0.0%
Moderate-income	118	27.8%	113	27.7%	5	31.3%	0	0.0%
Middle-income	202	47.5%	195	47.8%	6	37.5%	1	100.0%
Upper-income	102	24.0%	97	23.8%	5	31.3%	0	0.0%
Unknown-income	2	0.5%	2	0.5%	0	0.0%	0	0.0%
Total Assessment Area	425	100.0%	408	100.0%	16	100.0%	1	100.0%
	Percentage of Total Farms:			96.0%		3.8%		0.2%

Based on 2022 FFIEC Census Data and 2022 D&B information

APPENDIX G – LIMITED SCOPE ASSESSMENT AREA DEMOGRAPHIC TABLES (Continued)

Combined Demographics Report - 2020 - 2021

Assessment Area: SC Florence

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	2	6.1%	1,367	3.8%	610	44.6%	7,967	22.4%
Moderate-income	6	18.2%	5,651	15.9%	1,438	25.4%	5,484	15.4%
Middle-income	15	45.5%	17,169	48.2%	2,767	16.1%	6,977	19.6%
Upper-income	9	27.3%	11,423	32.1%	562	4.9%	15,182	42.6%
Unknown-income	1	3.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	33	100.0%	35,610	100.0%	5,377	15.1%	35,610	100.0%
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	2,913	684	2.0%	23.5%	1,536	52.7%	693	23.8%
Moderate-income	10,387	4,876	14.2%	46.9%	3,735	36.0%	1,776	17.1%
Middle-income	27,642	17,151	49.9%	62.0%	7,302	26.4%	3,189	11.5%
Upper-income	18,065	11,635	33.9%	64.4%	4,924	27.3%	1,506	8.3%
Unknown-income	4	0	0.0%	0.0%	4	100.0%	0	0.0%
Total Assessment Area	59,011	34,346	100.0%	58.2%	17,501	29.7%	7,164	12.1%
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	280	5.0%	228	4.4%	49	11.9%	3	5.6%
Moderate-income	1,091	19.4%	990	19.1%	86	20.8%	15	27.8%
Middle-income	2,299	40.8%	2,150	41.6%	133	32.2%	16	29.6%
Upper-income	1,962	34.8%	1,799	34.8%	143	34.6%	20	37.0%
Unknown-income	6	0.1%	4	0.1%	2	0.5%	0	0.0%
Total Assessment Area	5,638	100.0%	5,171	100.0%	413	100.0%	54	100.0%
	Percentage of Total Businesses:			91.7%		7.3%		1.0%
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate-income	24	20.5%	24	21.1%	0	0.0%	0	0.0%
Middle-income	68	58.1%	66	57.9%	2	66.7%	0	0.0%
Upper-income	25	21.4%	24	21.1%	1	33.3%	0	0.0%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	117	100.0%	114	100.0%	3	100.0%	0	0.0%
	Percentage of Total Farms:			97.4%		2.6%		0.0%

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

APPENDIX G – LIMITED SCOPE ASSESSMENT AREA DEMOGRAPHIC TABLES (Continued)

Combined Demographics Report - 2022

Assessment Area: SC Florence

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	1	2.8%	583	1.7%	333	57.1%	7,133	20.7%
Moderate-income	7	19.4%	5,851	17.0%	1,505	25.7%	5,682	16.5%
Middle-income	17	47.2%	15,233	44.3%	1,888	12.4%	6,659	19.3%
Upper-income	10	27.8%	12,756	37.1%	776	6.1%	14,949	43.4%
Unknown-income	1	2.8%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	36	100.0%	34,423	100.0%	4,502	13.1%	34,423	100.0%
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	1,138	310	0.9%	27.2%	529	46.5%	299	26.3%
Moderate-income	11,303	4,931	14.2%	43.6%	4,273	37.8%	2,099	18.6%
Middle-income	27,859	15,947	45.9%	57.2%	7,934	28.5%	3,978	14.3%
Upper-income	21,053	13,562	39.0%	64.4%	5,394	25.6%	2,097	10.0%
Unknown-income	0	0	0.0%	0.0%	0	0.0%	0	0.0%
Total Assessment Area	61,353	34,750	100.0%	56.6%	18,130	29.6%	8,473	13.8%
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	146	2.5%	120	2.2%	25	6.0%	1	1.8%
Moderate-income	687	11.6%	623	11.5%	51	12.3%	13	23.2%
Middle-income	2,837	48.1%	2,624	48.3%	190	45.9%	23	41.1%
Upper-income	2,221	37.7%	2,056	37.9%	146	35.3%	19	33.9%
Unknown-income	7	0.1%	5	0.1%	2	0.5%	0	0.0%
Total Assessment Area	5,898	100.0%	5,428	100.0%	414	100.0%	56	100.0%
	Percentage of Total Businesses:			92.0%		7.0%		0.9%
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate-income	26	21.7%	26	22.4%	0	0.0%	0	0.0%
Middle-income	65	54.2%	62	53.4%	2	66.7%	1	100.0%
Upper-income	29	24.2%	28	24.1%	1	33.3%	0	0.0%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	120	100.0%	116	100.0%	3	100.0%	1	100.0%
	Percentage of Total Farms:			96.7%		2.5%		0.8%

Based on 2022 FFIEC Census Data and 2022 D&B information

APPENDIX G – LIMITED SCOPE ASSESSMENT AREA DEMOGRAPHIC TABLES (Continued)

Combined Demographics Report - 2020 - 2021

Assessment Area: SC Greenville

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income		
	#	%	#	%	#	%	#	%	
Low-income	15	10.0%	10,276	6.0%	4,134	40.2%	37,811	22.0%	
Moderate-income	35	23.3%	31,351	18.2%	7,097	22.6%	28,193	16.4%	
Middle-income	56	37.3%	67,205	39.1%	6,516	9.7%	31,782	18.5%	
Upper-income	44	29.3%	63,020	36.7%	3,148	5.0%	74,066	43.1%	
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
Total Assessment Area	150	100.0%	171,852	100.0%	20,895	12.2%	171,852	100.0%	
	Housing Units by Tract	Housing Types by Tract							
		Owner-Occupied			Rental		Vacant		
		#	%	%	#	%	#	%	
Low-income	21,086	6,915	4.0%	32.8%	10,572	50.1%	3,599	17.1%	
Moderate-income	56,504	28,375	16.5%	50.2%	20,788	36.8%	7,341	13.0%	
Middle-income	111,770	67,980	39.6%	60.8%	31,166	27.9%	12,624	11.3%	
Upper-income	95,305	68,567	39.9%	71.9%	19,522	20.5%	7,216	7.6%	
Unknown-income	0	0	0.0%	0.0%	0	0.0%	0	0.0%	
Total Assessment Area	284,665	171,837	100.0%	60.4%	82,048	28.8%	30,780	10.8%	
	Total Businesses by Tract		Businesses by Tract & Revenue Size						
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
			#	%	#	%	#	%	
Low-income	2,271	7.3%	2,004	7.1%	248	10.3%	19	6.4%	
Moderate-income	4,664	15.0%	4,203	14.8%	425	17.6%	36	12.2%	
Middle-income	11,141	35.9%	10,231	36.1%	820	33.9%	90	30.4%	
Upper-income	12,962	41.8%	11,887	42.0%	924	38.2%	151	51.0%	
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
Total Assessment Area	31,038	100.0%	28,325	100.0%	2,417	100.0%	296	100.0%	
	Percentage of Total Businesses:			91.3%		7.8%		1.0%	
	Total Farms by Tract		Farms by Tract & Revenue Size						
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
			#	%	#	%	#	%	
Low-income	5	1.5%	5	1.5%	0	0.0%	0	0.0%	
Moderate-income	45	13.6%	43	13.2%	2	50.0%	0	0.0%	
Middle-income	176	53.3%	175	53.7%	1	25.0%	0	0.0%	
Upper-income	104	31.5%	103	31.6%	1	25.0%	0	0.0%	
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
Total Assessment Area	330	100.0%	326	100.0%	4	100.0%	0	0.0%	
	Percentage of Total Farms:			98.8%		1.2%		0.0%	

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

APPENDIX G – LIMITED SCOPE ASSESSMENT AREA DEMOGRAPHIC TABLES (Continued)

Combined Demographics Report - 2022

Assessment Area: SC Greenville

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	13	7.5%	9,403	5.0%	2,745	29.2%	37,646	20.2%
Moderate-income	42	24.1%	34,099	18.3%	4,819	14.1%	31,823	17.1%
Middle-income	64	36.8%	72,101	38.7%	5,151	7.1%	37,334	20.0%
Upper-income	53	30.5%	69,822	37.4%	2,529	3.6%	79,732	42.7%
Unknown-income	2	1.1%	1,110	0.6%	195	17.6%	0	0.0%
Total Assessment Area	174	100.0%	186,535	100.0%	15,439	8.3%	186,535	100.0%
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	17,412	7,010	3.6%	40.3%	8,273	47.5%	2,129	12.2%
Moderate-income	62,957	32,757	17.0%	52.0%	23,476	37.3%	6,724	10.7%
Middle-income	114,730	74,556	38.8%	65.0%	29,586	25.8%	10,588	9.2%
Upper-income	105,976	77,011	40.1%	72.7%	21,593	20.4%	7,372	7.0%
Unknown-income	2,805	915	0.5%	32.6%	1,474	52.5%	416	14.8%
Total Assessment Area	303,880	192,249	100.0%	63.3%	84,402	27.8%	27,229	9.0%
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	1,636	5.1%	1,455	4.9%	165	6.9%	16	4.7%
Moderate-income	5,818	18.1%	5,256	17.8%	517	21.6%	45	13.1%
Middle-income	11,166	34.7%	10,246	34.8%	807	33.6%	113	32.9%
Upper-income	13,171	40.9%	12,135	41.2%	872	36.3%	164	47.8%
Unknown-income	413	1.3%	370	1.3%	38	1.6%	5	1.5%
Total Assessment Area	32,204	100.0%	29,462	100.0%	2,399	100.0%	343	100.0%
	Percentage of Total Businesses:			91.5%		7.4%		1.1%
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	3	0.9%	3	0.9%	0	0.0%	0	0.0%
Moderate-income	63	18.6%	63	18.8%	0	0.0%	0	0.0%
Middle-income	148	43.8%	146	43.6%	2	66.7%	0	0.0%
Upper-income	119	35.2%	118	35.2%	1	33.3%	0	0.0%
Unknown-income	5	1.5%	5	1.5%	0	0.0%	0	0.0%
Total Assessment Area	338	100.0%	335	100.0%	3	100.0%	0	0.0%
	Percentage of Total Farms:			99.1%		0.9%		0.0%

Based on 2022 FFIEC Census Data and 2022 D&B information

APPENDIX G – LIMITED SCOPE ASSESSMENT AREA DEMOGRAPHIC TABLES (Continued)

Combined Demographics Report - 2020 - 2021

Assessment Area: SC Hilton Head

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	0	0.0%	0	0.0%	0	0.0%	7,964	17.7%
Moderate-income	11	26.8%	9,541	21.2%	1,746	18.3%	8,149	18.1%
Middle-income	16	39.0%	22,685	50.5%	1,751	7.7%	9,539	21.2%
Upper-income	13	31.7%	12,685	28.2%	413	3.3%	19,259	42.9%
Unknown-income	1	2.4%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	41	100.0%	44,911	100.0%	3,910	8.7%	44,911	100.0%
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	0	0	0.0%	0.0%	0	0.0%	0	0.0%
Moderate-income	20,265	7,829	16.9%	38.6%	6,792	33.5%	5,644	27.9%
Middle-income	42,409	23,757	51.4%	56.0%	9,691	22.9%	8,961	21.1%
Upper-income	31,184	14,618	31.6%	46.9%	3,288	10.5%	13,278	42.6%
Unknown-income	0	0	0.0%	0.0%	0	0.0%	0	0.0%
Total Assessment Area	93,858	46,204	100.0%	49.2%	19,771	21.1%	27,883	29.7%
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate-income	1,742	16.2%	1,606	16.0%	123	20.1%	13	14.3%
Middle-income	5,904	55.0%	5,544	55.2%	309	50.4%	51	56.0%
Upper-income	3,096	28.8%	2,888	28.8%	181	29.5%	27	29.7%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	10,742	100.0%	10,038	100.0%	613	100.0%	91	100.0%
	Percentage of Total Businesses:			93.4%		5.7%		0.8%
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate-income	23	30.7%	19	27.5%	4	66.7%	0	0.0%
Middle-income	34	45.3%	32	46.4%	2	33.3%	0	0.0%
Upper-income	18	24.0%	18	26.1%	0	0.0%	0	0.0%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	75	100.0%	69	100.0%	6	100.0%	0	0.0%
	Percentage of Total Farms:			92.0%		8.0%		0.0%

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

APPENDIX G – LIMITED SCOPE ASSESSMENT AREA DEMOGRAPHIC TABLES (Continued)

Combined Demographics Report - 2022

Assessment Area: SC Hilton Head

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	1	2.3%	764	1.5%	151	19.8%	9,652	19.0%
Moderate-income	8	18.6%	8,941	17.6%	859	9.6%	8,683	17.1%
Middle-income	16	37.2%	25,822	50.8%	2,001	7.7%	10,763	21.2%
Upper-income	16	37.2%	15,330	30.1%	490	3.2%	21,760	42.8%
Unknown-income	2	4.7%	1	0.0%	0	0.0%	0	0.0%
Total Assessment Area	43	100.0%	50,858	100.0%	3,501	6.9%	50,858	100.0%
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	1,703	660	1.2%	38.8%	672	39.5%	371	21.8%
Moderate-income	15,073	7,579	13.6%	50.3%	5,506	36.5%	1,988	13.2%
Middle-income	45,719	28,353	51.1%	62.0%	9,423	20.6%	7,943	17.4%
Upper-income	38,558	18,939	34.1%	49.1%	3,097	8.0%	16,522	42.8%
Unknown-income	6	2	0.0%	33.3%	0	0.0%	4	66.7%
Total Assessment Area	101,059	55,533	100.0%	55.0%	18,698	18.5%	26,828	26.5%
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	459	4.1%	401	3.8%	56	9.3%	2	1.9%
Moderate-income	1,263	11.4%	1,192	11.4%	61	10.1%	10	9.4%
Middle-income	5,380	48.4%	5,080	48.8%	247	41.0%	53	50.0%
Upper-income	4,020	36.1%	3,742	35.9%	237	39.4%	41	38.7%
Unknown-income	5	0.0%	4	0.0%	1	0.2%	0	0.0%
Total Assessment Area	11,127	100.0%	10,419	100.0%	602	100.0%	106	100.0%
	Percentage of Total Businesses:			93.6%		5.4%		1.0%
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate-income	22	26.8%	18	23.7%	4	66.7%	0	0.0%
Middle-income	42	51.2%	40	52.6%	2	33.3%	0	0.0%
Upper-income	18	22.0%	18	23.7%	0	0.0%	0	0.0%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	82	100.0%	76	100.0%	6	100.0%	0	0.0%
	Percentage of Total Farms:			92.7%		7.3%		0.0%

Based on 2022 FFIEC Census Data and 2022 D&B information

APPENDIX G – LIMITED SCOPE ASSESSMENT AREA DEMOGRAPHIC TABLES (Continued)

Combined Demographics Report - 2020 - 2021

Assessment Area: SC Lee

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	0	0.0%	0	0.0%	0	0.0%	1,180	28.1%
Moderate-income	1	14.3%	1,066	25.4%	264	24.8%	769	18.3%
Middle-income	5	71.4%	3,136	74.6%	614	19.6%	787	18.7%
Upper-income	0	0.0%	0	0.0%	0	0.0%	1,466	34.9%
Unknown-income	1	14.3%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	7	100.0%	4,202	100.0%	878	20.9%	4,202	100.0%
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	0	0	0.0%	0.0%	0	0.0%	0	0.0%
Moderate-income	2,166	1,238	26.2%	57.2%	557	25.7%	371	17.1%
Middle-income	5,539	3,482	73.8%	62.9%	1,108	20.0%	949	17.1%
Upper-income	0	0	0.0%	0.0%	0	0.0%	0	0.0%
Unknown-income	0	0	0.0%	0.0%	0	0.0%	0	0.0%
Total Assessment Area	7,705	4,720	100.0%	61.3%	1,665	21.6%	1,320	17.1%
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate-income	174	32.0%	163	32.3%	10	41.7%	1	6.7%
Middle-income	369	68.0%	341	67.7%	14	58.3%	14	93.3%
Upper-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	543	100.0%	504	100.0%	24	100.0%	15	100.0%
	Percentage of Total Businesses:			92.8%		4.4%		2.8%
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate-income	9	14.8%	9	15.5%	0	0.0%	0	0.0%
Middle-income	52	85.2%	49	84.5%	3	100.0%	0	0.0%
Upper-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	61	100.0%	58	100.0%	3	100.0%	0	0.0%
	Percentage of Total Farms:			95.1%		4.9%		0.0%

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

APPENDIX G – LIMITED SCOPE ASSESSMENT AREA DEMOGRAPHIC TABLES (Continued)

Combined Demographics Report - 2022

Assessment Area: SC Lee

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	0	0.0%	0	0.0%	0	0.0%	1,037	26.6%
Moderate-income	2	22.2%	1,090	28.0%	257	23.6%	652	16.7%
Middle-income	4	44.4%	2,197	56.4%	404	18.4%	818	21.0%
Upper-income	1	11.1%	315	8.1%	16	5.1%	1,390	35.7%
Unknown-income	2	22.2%	295	7.6%	35	11.9%	0	0.0%
Total Assessment Area	9	100.0%	3,897	100.0%	712	18.3%	3,897	100.0%
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	0	0	0.0%	0.0%	0	0.0%	0	0.0%
Moderate-income	2,396	1,269	25.5%	53.0%	641	26.8%	486	20.3%
Middle-income	3,979	2,713	54.4%	68.2%	698	17.5%	568	14.3%
Upper-income	685	465	9.3%	67.9%	117	17.1%	103	15.0%
Unknown-income	725	536	10.8%	73.9%	16	2.2%	173	23.9%
Total Assessment Area	7,785	4,983	100.0%	64.0%	1,472	18.9%	1,330	17.1%
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate-income	193	34.0%	177	33.6%	11	45.8%	5	29.4%
Middle-income	295	51.9%	274	52.0%	12	50.0%	9	52.9%
Upper-income	36	6.3%	34	6.5%	1	4.2%	1	5.9%
Unknown-income	44	7.7%	42	8.0%	0	0.0%	2	11.8%
Total Assessment Area	568	100.0%	527	100.0%	24	100.0%	17	100.0%
	Percentage of Total Businesses:			92.8%		4.2%		3.0%
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate-income	19	30.2%	17	27.9%	2	100.0%	0	0.0%
Middle-income	34	54.0%	34	55.7%	0	0.0%	0	0.0%
Upper-income	6	9.5%	6	9.8%	0	0.0%	0	0.0%
Unknown-income	4	6.3%	4	6.6%	0	0.0%	0	0.0%
Total Assessment Area	63	100.0%	61	100.0%	2	100.0%	0	0.0%
	Percentage of Total Farms:			96.8%		3.2%		0.0%

Based on 2022 FFIEC Census Data and 2022 D&B information

APPENDIX G – LIMITED SCOPE ASSESSMENT AREA DEMOGRAPHIC TABLES (Continued)

Combined Demographics Report - 2020 - 2021

Assessment Area: SC Myrtle Beach

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	2	2.8%	1,171	1.5%	456	38.9%	15,885	20.8%
Moderate-income	13	18.1%	12,893	16.8%	3,058	23.7%	14,449	18.9%
Middle-income	44	61.1%	52,968	69.2%	5,838	11.0%	16,572	21.7%
Upper-income	10	13.9%	9,246	12.1%	570	6.2%	29,617	38.7%
Unknown-income	3	4.2%	245	0.3%	74	30.2%	0	0.0%
Total Assessment Area	72	100.0%	76,523	100.0%	9,996	13.1%	76,523	100.0%
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	4,023	489	0.6%	12.2%	1,731	43.0%	1,803	44.8%
Moderate-income	22,640	12,129	14.8%	53.6%	6,949	30.7%	3,562	15.7%
Middle-income	126,140	57,663	70.3%	45.7%	23,927	19.0%	44,550	35.3%
Upper-income	37,933	11,479	14.0%	30.3%	4,060	10.7%	22,394	59.0%
Unknown-income	366	206	0.3%	56.3%	105	28.7%	55	15.0%
Total Assessment Area	191,102	81,966	100.0%	42.9%	36,772	19.2%	72,364	37.9%
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	863	5.4%	762	5.1%	98	11.0%	3	2.5%
Moderate-income	2,223	13.8%	2,081	13.8%	129	14.4%	13	10.7%
Middle-income	10,217	63.5%	9,667	64.1%	462	51.7%	88	72.7%
Upper-income	2,692	16.7%	2,482	16.5%	193	21.6%	17	14.0%
Unknown-income	103	0.6%	91	0.6%	12	1.3%	0	0.0%
Total Assessment Area	16,098	100.0%	15,083	100.0%	894	100.0%	121	100.0%
	Percentage of Total Businesses:			93.7%		5.6%		0.8%
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	2	1.1%	2	1.1%	0	0.0%	0	0.0%
Moderate-income	54	28.6%	52	28.1%	2	50.0%	0	0.0%
Middle-income	124	65.6%	122	65.9%	2	50.0%	0	0.0%
Upper-income	7	3.7%	7	3.8%	0	0.0%	0	0.0%
Unknown-income	2	1.1%	2	1.1%	0	0.0%	0	0.0%
Total Assessment Area	189	100.0%	185	100.0%	4	100.0%	0	0.0%
	Percentage of Total Farms:			97.9%		2.1%		0.0%

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

APPENDIX G – LIMITED SCOPE ASSESSMENT AREA DEMOGRAPHIC TABLES (Continued)

Combined Demographics Report - 2022

Assessment Area: SC Myrtle Beach

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	3	3.8%	2,554	2.9%	732	28.7%	18,407	21.2%
Moderate-income	15	19.2%	16,590	19.1%	2,563	15.4%	16,721	19.2%
Middle-income	46	59.0%	55,614	64.0%	4,712	8.5%	18,936	21.8%
Upper-income	13	16.7%	12,172	14.0%	440	3.6%	32,866	37.8%
Unknown-income	1	1.3%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	78	100.0%	86,930	100.0%	8,447	9.7%	86,930	100.0%
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	5,588	1,877	1.9%	33.6%	2,365	42.3%	1,346	24.1%
Moderate-income	33,246	16,736	16.6%	50.3%	10,426	31.4%	6,084	18.3%
Middle-income	124,453	66,013	65.6%	53.0%	18,787	15.1%	39,653	31.9%
Upper-income	47,067	15,946	15.9%	33.9%	4,069	8.6%	27,052	57.5%
Unknown-income	0	0	0.0%	0.0%	0	0.0%	0	0.0%
Total Assessment Area	210,354	100,572	100.0%	47.8%	35,647	16.9%	74,135	35.2%
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	1,146	6.9%	1,019	6.5%	123	14.0%	4	3.0%
Moderate-income	3,256	19.6%	3,049	19.6%	179	20.4%	28	20.7%
Middle-income	9,258	55.8%	8,805	56.5%	382	43.6%	71	52.6%
Upper-income	2,942	17.7%	2,717	17.4%	193	22.0%	32	23.7%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	16,602	100.0%	15,590	100.0%	877	100.0%	135	100.0%
	Percentage of Total Businesses:			93.9%		5.3%		0.8%
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	3	1.6%	3	1.6%	0	0.0%	0	0.0%
Moderate-income	42	21.9%	40	21.4%	2	40.0%	0	0.0%
Middle-income	135	70.3%	133	71.1%	2	40.0%	0	0.0%
Upper-income	12	6.3%	11	5.9%	1	20.0%	0	0.0%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	192	100.0%	187	100.0%	5	100.0%	0	0.0%
	Percentage of Total Farms:			97.4%		2.6%		0.0%

Based on 2022 FFIEC Census Data and 2022 D&B information

APPENDIX G – LIMITED SCOPE ASSESSMENT AREA DEMOGRAPHIC TABLES (Continued)

Combined Demographics Report - 2020 - 2021

Assessment Area: SC Spartanburg

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income		
	#	%	#	%	#	%	#	%	
Low-income	6	8.7%	3,354	4.4%	1,510	45.0%	16,513	21.6%	
Moderate-income	17	24.6%	14,029	18.3%	3,263	23.3%	13,669	17.9%	
Middle-income	28	40.6%	34,478	45.1%	4,391	12.7%	14,457	18.9%	
Upper-income	18	26.1%	24,593	32.2%	1,156	4.7%	31,815	41.6%	
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
Total Assessment Area	69	100.0%	76,454	100.0%	10,320	13.5%	76,454	100.0%	
	Housing Units by Tract	Housing Types by Tract							
		Owner-Occupied			Rental		Vacant		
		#	%	%	#	%	#	%	
Low-income	6,601	1,698	2.3%	25.7%	3,676	55.7%	1,227	18.6%	
Moderate-income	26,681	11,776	15.6%	44.1%	10,719	40.2%	4,186	15.7%	
Middle-income	54,247	35,482	47.1%	65.4%	13,394	24.7%	5,371	9.9%	
Upper-income	36,402	26,422	35.1%	72.6%	6,725	18.5%	3,255	8.9%	
Unknown-income	0	0	0.0%	0.0%	0	0.0%	0	0.0%	
Total Assessment Area	123,931	75,378	100.0%	60.8%	34,514	27.8%	14,039	11.3%	
	Total Businesses by Tract		Businesses by Tract & Revenue Size						
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
	#	%	#	%	#	%	#	%	
Low-income	251	2.2%	232	2.2%	17	1.8%	2	1.7%	
Moderate-income	2,380	20.6%	2,105	20.1%	257	27.6%	18	15.3%	
Middle-income	4,692	40.7%	4,280	40.8%	359	38.6%	53	44.9%	
Upper-income	4,208	36.5%	3,865	36.9%	298	32.0%	45	38.1%	
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
Total Assessment Area	11,531	100.0%	10,482	100.0%	931	100.0%	118	100.0%	
	Percentage of Total Businesses:			90.9%		8.1%		1.0%	
	Total Farms by Tract		Farms by Tract & Revenue Size						
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
	#	%	#	%	#	%	#	%	
Low-income	1	0.6%	1	0.6%	0	0.0%	0	0.0%	
Moderate-income	28	17.3%	27	17.1%	1	33.3%	0	0.0%	
Middle-income	90	55.6%	88	55.7%	1	33.3%	1	100.0%	
Upper-income	43	26.5%	42	26.6%	1	33.3%	0	0.0%	
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
Total Assessment Area	162	100.0%	158	100.0%	3	100.0%	1	100.0%	
	Percentage of Total Farms:			97.5%		1.9%		0.6%	

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

APPENDIX G – LIMITED SCOPE ASSESSMENT AREA DEMOGRAPHIC TABLES (Continued)

Combined Demographics Report - 2022

Assessment Area: SC Spartanburg

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	5	5.7%	3,131	3.9%	1,304	41.6%	16,162	20.1%
Moderate-income	17	19.5%	10,664	13.3%	1,851	17.4%	14,674	18.2%
Middle-income	44	50.6%	45,059	56.0%	4,136	9.2%	16,741	20.8%
Upper-income	19	21.8%	20,906	26.0%	1,017	4.9%	32,890	40.9%
Unknown-income	2	2.3%	707	0.9%	330	46.7%	0	0.0%
Total Assessment Area	87	100.0%	80,467	100.0%	8,638	10.7%	80,467	100.0%
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	5,608	1,967	2.3%	35.1%	2,900	51.7%	741	13.2%
Moderate-income	21,302	8,558	10.1%	40.2%	9,354	43.9%	3,390	15.9%
Middle-income	73,226	50,495	59.6%	69.0%	15,964	21.8%	6,767	9.2%
Upper-income	30,439	23,251	27.5%	76.4%	5,218	17.1%	1,970	6.5%
Unknown-income	1,150	418	0.5%	36.3%	663	57.7%	69	6.0%
Total Assessment Area	131,725	84,689	100.0%	64.3%	34,099	25.9%	12,937	9.8%
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	310	2.6%	267	2.4%	40	4.3%	3	2.5%
Moderate-income	1,886	15.7%	1,673	15.3%	195	20.9%	18	14.8%
Middle-income	6,180	51.5%	5,707	52.1%	412	44.2%	61	50.0%
Upper-income	3,458	28.8%	3,159	28.8%	260	27.9%	39	32.0%
Unknown-income	171	1.4%	144	1.3%	26	2.8%	1	0.8%
Total Assessment Area	12,005	100.0%	10,950	100.0%	933	100.0%	122	100.0%
	Percentage of Total Businesses:			91.2%		7.8%		1.0%
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	2	1.2%	2	1.3%	0	0.0%	0	0.0%
Moderate-income	9	5.5%	9	5.7%	0	0.0%	0	0.0%
Middle-income	112	68.7%	108	67.9%	3	100.0%	1	100.0%
Upper-income	39	23.9%	39	24.5%	0	0.0%	0	0.0%
Unknown-income	1	0.6%	1	0.6%	0	0.0%	0	0.0%
Total Assessment Area	163	100.0%	159	100.0%	3	100.0%	1	100.0%
	Percentage of Total Farms:			97.5%		1.8%		0.6%

Based on 2022 FFIEC Census Data and 2022 D&B information

APPENDIX G – LIMITED SCOPE ASSESSMENT AREA DEMOGRAPHIC TABLES (Continued)

Combined Demographics Report - 2020 - 2021

Assessment Area: SC Sumter

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	0	0.0%	0	0.0%	0	0.0%	7,713	21.1%
Moderate-income	9	25.7%	7,739	21.2%	2,239	28.9%	6,640	18.2%
Middle-income	18	51.4%	18,668	51.0%	2,598	13.9%	6,962	19.0%
Upper-income	7	20.0%	10,172	27.8%	832	8.2%	15,264	41.7%
Unknown-income	1	2.9%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	35	100.0%	36,579	100.0%	5,669	15.5%	36,579	100.0%
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	0	0	0.0%	0.0%	0	0.0%	0	0.0%
Moderate-income	15,531	6,063	16.8%	39.0%	6,670	42.9%	2,798	18.0%
Middle-income	32,584	19,435	53.8%	59.6%	7,969	24.5%	5,180	15.9%
Upper-income	15,985	10,616	29.4%	66.4%	2,979	18.6%	2,390	15.0%
Unknown-income	0	0	0.0%	0.0%	0	0.0%	0	0.0%
Total Assessment Area	64,100	36,114	100.0%	56.3%	17,618	27.5%	10,368	16.2%
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate-income	1,782	34.5%	1,629	33.7%	128	47.4%	25	40.3%
Middle-income	2,348	45.5%	2,212	45.8%	115	42.6%	21	33.9%
Upper-income	1,035	20.0%	992	20.5%	27	10.0%	16	25.8%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	5,165	100.0%	4,833	100.0%	270	100.0%	62	100.0%
	Percentage of Total Businesses:			93.6%		5.2%		1.2%
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate-income	30	14.4%	30	15.0%	0	0.0%	0	0.0%
Middle-income	162	77.9%	154	77.0%	8	100.0%	0	0.0%
Upper-income	16	7.7%	16	8.0%	0	0.0%	0	0.0%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	208	100.0%	200	100.0%	8	100.0%	0	0.0%
	Percentage of Total Farms:			96.2%		3.8%		0.0%

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

APPENDIX G – LIMITED SCOPE ASSESSMENT AREA DEMOGRAPHIC TABLES (Continued)

Combined Demographics Report - 2022

Assessment Area: SC Sumter

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	1	2.6%	716	2.0%	312	43.6%	8,045	22.4%
Moderate-income	9	23.7%	6,657	18.5%	1,826	27.4%	6,210	17.3%
Middle-income	21	55.3%	21,820	60.7%	2,507	11.5%	7,156	19.9%
Upper-income	6	15.8%	6,731	18.7%	527	7.8%	14,513	40.4%
Unknown-income	1	2.6%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	38	100.0%	35,924	100.0%	5,172	14.4%	35,924	100.0%
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	1,241	407	1.1%	32.8%	605	48.8%	229	18.5%
Moderate-income	13,906	5,499	14.9%	39.5%	5,763	41.4%	2,644	19.0%
Middle-income	40,066	22,870	62.2%	57.1%	9,602	24.0%	7,594	19.0%
Upper-income	11,078	8,017	21.8%	72.4%	1,716	15.5%	1,345	12.1%
Unknown-income	0	0	0.0%	0.0%	0	0.0%	0	0.0%
Total Assessment Area	66,291	36,793	100.0%	55.5%	17,686	26.7%	11,812	17.8%
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	84	1.6%	77	1.5%	7	2.6%	0	0.0%
Moderate-income	1,712	31.7%	1,582	31.2%	105	39.0%	25	40.3%
Middle-income	2,611	48.4%	2,471	48.8%	113	42.0%	27	43.5%
Upper-income	987	18.3%	933	18.4%	44	16.4%	10	16.1%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	5,394	100.0%	5,063	100.0%	269	100.0%	62	100.0%
	Percentage of Total Businesses:		93.9%			5.0%		1.1%
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate-income	25	11.6%	24	11.6%	1	12.5%	0	0.0%
Middle-income	147	68.4%	140	67.6%	7	87.5%	0	0.0%
Upper-income	43	20.0%	43	20.8%	0	0.0%	0	0.0%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	215	100.0%	207	100.0%	8	100.0%	0	0.0%
	Percentage of Total Farms:			96.3%		3.7%		0.0%

Based on 2022 FFIEC Census Data and 2022 D&B information

APPENDIX H - LIMITED SCOPE LENDING TABLES

GEORGIA

Geographic Distribution of HMDA Loans - Table 1 of 2

Assessment Area: GA Albany

PRODUCT TYPE		Tract Income Levels		Bank Lending & Demographic Data										Bank & Aggregate Lending										Bank & Aggregate Lending; Demographic Data									
				2020, 2021					2020					2021					2022														
				Bank			Owner Occupied Units	Count		Dollar			Count		Dollar			Count		Dollar			Owner Occupied Units										
				Count	%	Dollar		%	Bank	%	Agg	\$ (000s)	%	Agg	%	Bank	%	Agg	\$ (000s)	%	Agg	%											
		#	%	\$ (000s)	%	#	%	Agg	\$ (000s)	%	Agg	%	#	%	Agg	\$ (000s)	%	Agg	%	#	%	Agg	\$ (000s)	%	Agg	%							
HOME PURCHASE	Low	0	0.0%	0	0.0%	4.0%	0	0.0%	0.9%	0	0.0%	0.5%	0	0.0%	0.7%	0	0.0%	0.4%	0	0.0%	1.7%	0	0.0%	0.0%	1.1%	5.1%							
	Moderate	8	13.3%	1,268	11.5%	18.8%	5	13.5%	11.3%	912	14.1%	7.9%	3	13.0%	10.7%	356	7.9%	7.1%	0	0.0%	2.6%	0	0.0%	1.0%	8.2%								
	Middle	9	15.0%	1,308	11.9%	21.8%	6	16.2%	16.2%	759	11.7%	12.2%	3	13.0%	16.4%	549	12.2%	12.8%	4	25.0%	35.9%	844	23.2%	30.4%	35.9%								
	Upper	43	71.7%	8,413	76.6%	55.4%	26	70.3%	71.6%	4,805	74.2%	79.4%	17	73.9%	72.1%	3,608	79.9%	79.7%	11	68.8%	57.7%	2,694	74.0%	66.7%	46.7%								
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	1	6.3%	2.1%	102	2.8%	0.9%	4.0%								
	Total	60	100%	10,989	100%	100%	37	100%	100%	6,476	100%	100%	23	100%	100%	4,513	100%	100%	16	100%	100%	3,640	100%	100%	100%								
REFINANCE	Low	0	0.0%	0	0.0%	4.0%	0	0.0%	0.9%	0	0.0%	0.3%	0	0.0%	0.9%	0	0.0%	0.3%	0	0.0%	2.1%	0	0.0%	0.6%	5.1%								
	Moderate	10	11.6%	721	4.5%	18.8%	5	10.2%	10.0%	512	7.7%	5.4%	5	13.5%	9.3%	209	2.2%	5.4%	0	0.0%	4.3%	0	0.0%	1.6%	8.2%								
	Middle	13	15.1%	1,956	12.1%	21.8%	8	16.3%	13.5%	1,095	16.4%	10.1%	5	13.5%	14.2%	861	9.1%	11.0%	6	25.0%	37.0%	401	15.8%	33.9%	35.9%								
	Upper	63	73.3%	13,507	83.5%	55.4%	36	73.5%	75.6%	5,084	76.0%	84.2%	27	73.0%	75.5%	8,423	88.7%	83.2%	17	70.8%	54.5%	2,096	82.6%	63.0%	46.7%								
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.1%	0	0.0%	0.0%	1	4.2%	2.1%	42	1.7%	0.8%	4.0%								
	Total	86	100%	16,184	100%	100%	49	100%	100%	6,691	100%	100%	37	100%	100%	9,493	100%	100%	24	100%	100%	2,539	100%	100%	100%								
HOME IMPROVEMENT	Low	0	0.0%	0	0.0%	4.0%	0	0.0%	3.7%	0	0.0%	1.7%	0	0.0%	2.9%	0	0.0%	1.4%	0	0.0%	2.6%	0	0.0%	1.9%	5.1%								
	Moderate	2	40.0%	58	31.9%	18.8%	1	100.0%	18.5%	10	100.0%	12.4%	1	25.0%	14.5%	48	27.9%	10.7%	0	0.0%	3.9%	0	0.0%	4.0%	8.2%								
	Middle	1	20.0%	15	8.2%	21.8%	0	0.0%	27.8%	0	0.0%	26.2%	1	25.0%	15.9%	15	8.7%	12.0%	2	15.4%	34.2%	92	11.9%	31.0%	35.9%								
	Upper	2	40.0%	109	59.9%	55.4%	0	0.0%	50.0%	0	0.0%	59.6%	2	50.0%	66.7%	109	63.4%	75.8%	9	69.2%	52.6%	576	74.8%	56.4%	46.7%								
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	2	15.4%	6.6%	102	13.2%	6.8%	4.0%								
	Total	5	100%	182	100%	100%	1	100%	100%	10	100%	100%	4	100%	100%	172	100%	100%	13	100%	100%	770	100%	100%	100%								
MULTI-FAMILY	Low	Multi-Family Units					1	20.0%	7.9%	215	5.9%	1.2%	0	0.0%	14.5%	0	0.0%	11.8%	0	0.0%	21.4%	0	0.0%	20.1%	19.3%								
	Moderate	1	14.3%	521	13.1%	48.4%	1	20.0%	41.3%	521	14.2%	44.5%	0	0.0%	44.9%	0	0.0%	35.5%	0	0.0%	19.6%	0	0.0%	3.5%	15.6%								
	Middle	3	42.9%	1,270	31.9%	32.1%	1	20.0%	27.0%	951	25.9%	37.5%	2	100.0%	27.5%	319	100.0%	48.0%	2	66.7%	32.1%	1,600	70.3%	24.9%	38.8%								
	Upper	2	28.6%	1,978	49.6%	11.2%	2	40.0%	23.8%	1,978	54.0%	16.8%	0	0.0%	13.0%	0	0.0%	4.6%	1	33.3%	19.6%	677	29.7%	50.3%	21.7%								
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	7.1%	0	0.0%	1.3%	4.6%								
	Total	7	100%	3,984	100%	100%	5	100%	100%	3,665	100%	100%	2	100%	100%	319	100%	100%	3	100%	100%	2,277	100%	100%	100%								
OTHER PURPOSE LOC	Low	0	0.0%	0	0.0%	4.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	2.0%	0	0.0%	0.4%	0	0.0%	0.0%	0	0.0%	0.0%	5.1%								
	Moderate	1	5.3%	29	1.7%	18.8%	1	9.1%	9.8%	29	3.1%	4.7%	0	0.0%	2.0%	0	0.0%	1.3%	0	0.0%	1.5%	0	0.0%	0.2%	8.2%								
	Middle	2	10.5%	325	19.2%	21.8%	1	9.1%	19.5%	195	20.8%	22.8%	1	12.5%	16.3%	130	17.3%	18.0%	2	50.0%	28.8%	270	75.0%	24.8%	35.9%								
	Upper	16	84.2%	1,336	79.1%	55.4%	9	81.8%	70.7%	713	76.1%	72.5%	7	87.5%	79.6%	623	82.7%	80.3%	2	50.0%	68.2%	90	25.0%	73.7%	46.7%								
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	1.5%	0	0.0%	1.3%	4.0%								
	Total	19	100%	1,690	100%	100%	11	100%	100%	937	100%	100%	8	100%	100%	753	100%	100%	4	100%	100%	360	100%	100%	100%								

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2022 FFIEC Census Data; 2016-2020 ACS data

Geographic Distribution of HMDA Loans - Table 2 of 2

Assessment Area: GA Albany

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data															Bank & Aggregate Lending										Bank & Aggregate Lending; Demographic Data							
		2020, 2021					2020					2021					2022																	
		Bank				Owner Occupied Units	Count			Dollar		Count			Dollar		Count			Dollar		Owner Occupied Units												
		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg													
		#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %	#	%	%	\$ (000s)	\$ %	\$ %	#	%	%	\$ (000s)	%	\$ %	%									
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	0	0.0%	4.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	5.1%									
	Moderate	0	0.0%	0	0.0%	18.8%	0	0.0%	36.4%	0	0.0%	34.7%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	8.2%									
	Middle	0	0.0%	0	0.0%	21.8%	0	0.0%	18.2%	0	0.0%	18.8%	0	0.0%	14.3%	0	0.0%	2.1%	0	0.0%	33.3%	0	0.0%	23.8%	35.9%									
	Upper	0	0.0%	0	0.0%	55.4%	0	0.0%	45.5%	0	0.0%	46.6%	0	0.0%	85.7%	0	0.0%	97.9%	0	0.0%	66.7%	0	0.0%	76.2%	46.7%									
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	4.0%									
	Total	0	0.0%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	100%									
PURPOSE NOT APPLICABLE	Low	0	0.0%	0	0.0%	4.0%	0	0.0%	1.8%	0	0.0%	1.0%	0	0.0%	3.2%	0	0.0%	0.9%	0	0.0%	2.8%	0	0.0%	0.6%	5.1%									
	Moderate	0	0.0%	0	0.0%	18.8%	0	0.0%	11.7%	0	0.0%	7.1%	0	0.0%	14.3%	0	0.0%	8.2%	0	0.0%	8.3%	0	0.0%	2.5%	8.2%									
	Middle	0	0.0%	0	0.0%	21.8%	0	0.0%	29.1%	0	0.0%	24.3%	0	0.0%	22.2%	0	0.0%	22.8%	0	0.0%	44.4%	0	0.0%	39.8%	35.9%									
	Upper	0	0.0%	0	0.0%	55.4%	0	0.0%	57.4%	0	0.0%	67.7%	0	0.0%	60.3%	0	0.0%	68.1%	0	0.0%	41.7%	0	0.0%	55.2%	46.7%									
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	2.8%	0	0.0%	1.8%	4.0%									
	Total	0	0.0%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	100%									
HMDA TOTALS	Low	1	0.6%	215	0.7%	4.0%	1	1.0%	1.1%	215	1.2%	0.5%	0	0.0%	1.2%	0	0.0%	1.9%	0	0.0%	2.2%	0	0.0%	3.5%	5.1%									
	Moderate	22	12.4%	2,597	7.9%	18.8%	13	12.6%	11.6%	1,984	11.2%	11.2%	9	12.2%	10.8%	613	4.0%	10.2%	0	0.0%	3.5%	0	0.0%	1.5%	8.2%									
	Middle	28	15.8%	4,874	14.8%	21.8%	16	15.5%	16.5%	3,000	16.9%	15.0%	12	16.2%	15.8%	1,874	12.3%	16.8%	16	26.7%	36.0%	3,207	33.5%	30.4%	35.9%									
	Upper	126	71.2%	25,343	76.7%	55.4%	73	70.9%	70.8%	12,580	70.8%	73.2%	53	71.6%	72.3%	12,763	83.7%	71.2%	40	66.7%	55.9%	6,133	64.0%	63.6%	46.7%									
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	4	6.7%	2.3%	246	2.6%	1.0%	4.0%									
	Total	177	100%	33,029	100%	100%	103	100%	100%	17,779	100%	100%	74	100%	100%	15,250	100%	100%	60	100%	100%	9,586	100%	100%	100%									

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2022 FFIEC Census Data; 2016-2020 ACS data

Assessment Area: GA Albany

Originations & Purchases
Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2022 FFIEC Census Data; 2016-2020 ACS data

Assessment Area: GA Albany

Originations & Purchases
Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2022 FFIEC Census Data; 2016-2020 ACS data

APPENDIX H - LIMITED SCOPE LENDING TABLES (Continued)

Geographic Distribution of Small Business & Small Farm Loans

Assessment Area: GA Albany

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data										Bank & Aggregate Lending										Bank & Aggregate Lending; Demographic Data							
		2020, 2021					2020					2021					2022												
		Bank		Dollar		Total Businesses	Count		Dollar		Agg	Count		Dollar		Agg	Count		Dollar		Agg	Total Businesses							
		Count	Dollar	Bank	Agg		Bank	Agg	Bank	Agg		Bank	Agg	Bank	Agg														
		#	%	\$ (000s)	\$ %	%	#	%	%	\$ 000s	\$ %	\$ %	#	%	%	\$ 000s	\$ %	\$ %	#	%	%	\$ 000s	\$ %	\$ %	%				
SMALL BUSINESSES	Low	79	19.4%	13,901	21.2%	14.6%	49	19.2%	12.5%	7,436	18.8%	15.3%	30	19.7%	11.7%	6,465	24.9%	15.3%	14	19.2%	13.3%	4,048	22.7%	18.7%	16.7%				
	Moderate	71	17.4%	11,846	18.0%	25.1%	45	17.6%	23.8%	7,846	19.8%	24.9%	26	17.1%	24.8%	4,000	15.4%	21.5%	2	2.7%	6.2%	546	3.1%	4.1%	7.9%				
	Middle	74	18.2%	12,432	18.9%	19.0%	48	18.8%	19.2%	8,115	20.5%	16.3%	26	17.1%	18.9%	4,317	16.6%	19.1%	21	28.8%	37.6%	4,955	27.7%	37.7%	36.2%				
	Upper	183	45.0%	27,476	41.8%	41.2%	113	44.3%	44.3%	16,260	41.0%	43.5%	70	46.1%	44.3%	11,216	43.1%	44.0%	32	43.8%	39.2%	7,688	43.1%	34.4%	35.5%				
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	4	5.5%	3.4%	620	3.5%	5.1%	3.7%				
	Tr Unknown	0	0.0%	0	0.0%		0	0.0%	0.1%	0	0.0%	0.0%	0	0.0%	0.4%	0	0.0%	0.0%	0	0.0%	0.3%	0	0.0%	0.0%					
	Total	407	100%	65,655	100%	100%	255	100%	100%	39,657	100%	100%	152	100%	100%	25,998	100%	100%	73	100%	100%	17,857	100%	100%	100%				

Small Business & Small Farm Lending By Revenue & Loan Size

Assessment Area: GA Albany

PRODUCT TYPE		Bank Lending & Demographic Data															Bank & Aggregate Lending										Bank & Aggregate Lending; Demographic Data						
		2020, 2021					2020					2021					2022																
		Bank		Dollar		Total Businesses	Count		Dollar		Agg	Count		Dollar		Agg	Count		Dollar		Agg	Count		Dollar		Agg	Total Businesses						
		#	%	\$ (000s)	\$ %		#	%	%	\$ (000s)		\$ %	%	#	%		%	\$ (000s)	\$ %	%		#	%	%	\$ (000s)			\$ %	%				
SMALL BUSINESS	Revenue	\$1 Million or Less	257	63.1%	26,076	39.7%	91.8%	161	63.1%	41.2%	14,871	37.5%	33.9%	96	63.2%	43.4%	11,205	43.1%	36.2%	37	50.7%	50.2%	6,115	34.2%	33.9%	92.1%							
		Over \$1 Million	130	31.9%	38,407	58.5%	7.4%	83	32.5%		23,737	59.9%		47	30.9%		14,670	56.4%		34	46.6%		10,655	59.7%		7.2%							
		Total Rev. available	387	95.1%	64,483	98.2%	99.2%	244	95.7%		38,608	97.4%		143	94.1%		25,875	99.5%		71	97.3%		16,770	93.9%		99.3%							
		Rev. Not Known	20	4.9%	1,172	1.8%	0.8%	11	4.3%		1,049	2.6%		9	5.9%		123	0.5%		2	2.7%		1,087	6.1%		0.7%							
		Total	407	100%	65,655	100%	100%	255	100%		39,657	100%		152	100%		25,998	100%		73	100%		17,857	100%		100.0%							
	Loan Size	\$100,000 or Less	254	62.4%	9,966	15.2%		159	62.4%	85.5%	6,041	15.2%	27.2%	95	62.5%	92.1%	3,925	15.1%	34.6%	30	41.1%	92.3%	1,836	10.3%	31.9%								
		\$100,001 - \$250,000	82	20.1%	13,243	20.2%		54	21.2%	8.8%	8,708	22.0%	23.3%	28	18.4%	4.3%	4,535	17.4%	17.2%	26	35.6%	4.5%	4,614	25.8%	19.1%								
		\$250,001 - \$1 Million	71	17.4%	42,446	64.7%		42	16.5%	5.8%	24,908	62.8%	49.6%	29	19.1%	3.6%	17,538	67.5%	48.2%	17	23.3%	3.3%	11,407	63.9%	49.0%								
		Total	407	100%	65,655	100%		255	100%	100%	39,657	100%	100%	152	100%	100%	25,998	100%	100%	73	100%	100%	17,857	100%	100%								
	Loan Size & Rev \$1 Mill or Less	\$100,000 or Less	191	74.3%	7,050	27.0%		118	73.3%		4,158	28.0%		73	76.0%		2,892	25.8%		21	56.8%		1,215	19.9%									
		\$100,001 - \$250,000	42	16.3%	6,453	24.7%		30	18.6%		4,662	31.3%		12	12.5%		1,791	16.0%		11	29.7%		2,008	32.8%									
		\$250,001 - \$1 Million	24	9.3%	12,573	48.2%		13	8.1%		6,051	40.7%		11	11.5%		6,522	58.2%		5	13.5%		2,892	47.3%									
		Total	257	100%	26,076	100%		161	100%		14,871	100%		96	100%		11,205	100%		37	100%		6,115	100%									

APPENDIX H - LIMITED SCOPE LENDING TABLES (Continued)

Geographic Distribution of HMDA Loans - Table 1 of 2

Assessment Area: GA Augusta

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data					Bank & Aggregate Lending										Bank & Aggregate Lending; Demographic Data								
		2020, 2021					2020					2021					2022								
		Bank				Owner Occupied Units	Count		Dollar			Count		Dollar			Count		Dollar			Owner Occupied Units			
		Count	%	Dollar \$ (000s)	%		Bank	%	Agg \$	Bank	%	Agg \$	Bank	%	Agg \$	Bank	%	Agg \$	Bank	%	Agg \$				
HOME PURCHASE	Low	6	2.2%	693	1.0%	7.1%	4	2.5%	2.6%	470	1.2%	1.4%	2	1.7%	2.5%	223	0.8%	1.3%	3	3.3%	3.4%	316	1.3%	1.6%	5.8%
	Moderate	27	9.9%	3,810	5.7%	15.1%	13	8.2%	8.4%	1,402	3.7%	4.8%	14	12.2%	8.7%	2,408	8.4%	5.2%	10	11.0%	10.8%	1,208	4.9%	6.6%	14.1%
	Middle	98	35.8%	18,211	27.4%	35.8%	53	33.3%	35.8%	9,690	25.6%	31.4%	45	39.1%	35.4%	8,521	29.8%	31.2%	30	33.0%	37.0%	5,877	23.6%	33.1%	36.5%
	Upper	143	52.2%	43,777	65.8%	42.0%	89	56.0%	53.1%	26,302	69.5%	62.4%	54	47.0%	53.4%	17,475	61.0%	62.3%	46	50.5%	47.8%	17,134	68.9%	57.9%	42.3%
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	2	2.2%	1.1%	328	1.3%	0.7%	1.4%
	Total	274	100%	66,491	100%	100%	159	100%	100%	37,864	100%	100%	115	100%	100%	28,627	100%	100%	91	100%	100%	24,863	100%	100%	100%
REFINANCE	Low	2	1.3%	425	0.9%	7.1%	1	1.0%	1.4%	321	1.1%	0.9%	1	1.8%	2.0%	104	0.6%	1.2%	1	3.0%	3.2%	1,400	14.7%	1.9%	5.8%
	Moderate	8	5.2%	1,111	2.3%	15.1%	3	3.1%	3.7%	319	1.1%	1.9%	5	9.1%	5.4%	792	4.3%	2.9%	4	12.1%	10.7%	381	4.0%	6.5%	14.1%
	Middle	29	19.0%	6,558	13.6%	35.8%	21	21.4%	30.7%	4,537	15.3%	25.3%	8	14.5%	33.5%	2,021	10.9%	27.3%	8	24.2%	42.5%	1,143	12.0%	38.1%	36.5%
	Upper	114	74.5%	40,155	83.2%	42.0%	73	74.5%	64.3%	24,527	82.6%	71.9%	41	74.5%	59.1%	15,628	84.3%	68.5%	20	60.6%	42.2%	6,627	69.4%	52.4%	42.3%
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	1.3%	0	0.0%	1.1%	1.4%
	Total	153	100%	48,249	100%	100%	98	100%	100%	29,704	100%	100%	55	100%	100%	18,545	100%	100%	33	100%	100%	9,551	100%	100%	100%
HOME IMPROVEMENT	Low	2	12.5%	104	5.6%	7.1%	2	18.2%	4.0%	104	8.6%	1.8%	0	0.0%	5.2%	0	0.0%	3.6%	1	14.3%	2.3%	80	5.4%	1.5%	5.8%
	Moderate	6	37.5%	302	16.2%	15.1%	5	45.5%	11.2%	276	22.8%	8.9%	1	20.0%	8.5%	26	4.0%	5.6%	0	0.0%	9.8%	0	0.0%	7.6%	14.1%
	Middle	4	25.0%	638	34.2%	35.8%	1	9.1%	24.4%	108	8.9%	20.0%	3	60.0%	26.6%	530	80.8%	22.8%	1	14.3%	33.3%	253	17.0%	31.1%	36.5%
	Upper	4	25.0%	823	44.1%	42.0%	3	27.3%	60.4%	723	59.7%	69.3%	1	20.0%	59.7%	100	15.2%	68.0%	5	71.4%	53.8%	1,156	77.6%	59.3%	42.3%
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.9%	0	0.0%	0.6%	1.4%
	Total	16	100%	1,867	100%	100%	11	100%	100%	1,211	100%	100%	5	100%	100%	656	100%	100%	7	100%	100%	1,489	100%	100%	100%
MULTI FAMILY	Low	2	28.6%	1,547	21.4%	20.4%	0	0.0%	25.0%	0	0.0%	9.1%	2	40.0%	18.2%	1,547	48.2%	9.5%	0	0.0%	10.2%	0	0.0%	23.5%	14.6%
	Moderate	3	42.9%	1,462	20.3%	21.2%	1	50.0%	31.8%	212	5.3%	27.3%	2	40.0%	38.6%	1,250	38.9%	22.1%	0	0.0%	32.2%	0	0.0%	14.0%	30.6%
	Middle	2	28.6%	4,205	58.3%	29.3%	1	50.0%	20.5%	3,792	94.7%	20.6%	1	20.0%	22.7%	413	12.9%	23.0%	0	0.0%	27.1%	0	0.0%	26.7%	29.6%
	Upper	0	0.0%	0	0.0%	29.1%	0	0.0%	22.7%	0	0.0%	43.0%	0	0.0%	20.5%	0	0.0%	45.4%	0	0.0%	20.3%	0	0.0%	14.8%	11.3%
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	10.2%	0	0.0%	21.0%	13.9%
	Total	7	100%	7,214	100%	100%	2	100%	100%	4,004	100%	100%	5	100%	100%	3,210	100%	100%	0	0.0%	100%	0	0.0%	100%	100%
OTHER PURPOSE LOC	Low	0	0.0%	0	0.0%	7.1%	0	0.0%	3.1%	0	0.0%	1.0%	0	0.0%	3.7%	0	0.0%	1.7%	0	0.0%	1.4%	0	0.0%	0.6%	5.8%
	Moderate	1	3.0%	55	1.0%	15.1%	0	0.0%	4.3%	0	0.0%	1.7%	1	9.1%	5.6%	55	3.2%	3.1%	0	0.0%	8.8%	0	0.0%	4.4%	14.1%
	Middle	6	18.2%	933	16.4%	35.8%	5	22.7%	27.8%	833	21.0%	19.5%	1	9.1%	25.9%	100	5.7%	18.7%	4	28.6%	33.5%	465	22.8%	24.6%	36.5%
	Upper	26	78.8%	4,718	82.7%	42.0%	17	77.3%	64.8%	3,130	79.0%	77.8%	9	81.8%	64.8%	1,588	91.1%	76.5%	10	71.4%	55.3%	1,576	77.2%	70.0%	42.3%
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.9%	0	0.0%	0.5%	1.4%
	Total	33	100%	5,706	100%	100%	22	100%	100%	3,963	100%	100%	11	100%	100%	1,743	100%	100%	14	100%	100%	2,041	100%	100%	100%

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2022 FFIEC Census Data; 2016-2020 ACS data

Geographic Distribution of HMDA Loans - Table 2 of 2

Assessment Area: GA Augusta

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data						Bank & Aggregate Lending										Bank & Aggregate Lending; Demographic Data							
		2020, 2021						2020					2021					2022							
		Bank				Owner Occupied Units	Count			Dollar		Count			Dollar		Count			Dollar		Owner Occupied Units			
		Count		Dollar			Bank	Agg	\$ (000s)	\$ %	Bank	Agg	\$ (000s)	\$ %	Bank	Agg	\$ (000s)	\$ %							
		#	%	\$ (000s)	\$ %														#	%	%		#	%	%
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	0	0.0%	7.1%	0	0.0%	8.6%	0	0.0%	5.9%	0	0.0%	4.2%	0	0.0%	1.5%	0	0.0%	2.7%	0	0.0%	1.2%	5.8%
	Moderate	0	0.0%	0	0.0%	15.1%	0	0.0%	2.9%	0	0.0%	1.4%	0	0.0%	12.5%	0	0.0%	8.4%	0	0.0%	11.7%	0	0.0%	11.4%	14.1%
	Middle	0	0.0%	0	0.0%	35.8%	0	0.0%	31.4%	0	0.0%	21.3%	0	0.0%	29.2%	0	0.0%	22.7%	0	0.0%	34.1%	0	0.0%	31.2%	36.5%
	Upper	2	100.0%	425	100.0%	42.0%	2	100.0%	57.1%	425	100.0%	71.4%	0	0.0%	54.2%	0	0.0%	67.4%	0	0.0%	50.2%	0	0.0%	55.5%	42.3%
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	1.3%	0	0.0%	0.7%	1.4%
	Total	2	100%	425	100%	100%	2	100%	100%	425	100%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	100%
PURPOSE NOT APPLICABLE	Low	0	0.0%	0	0.0%	7.1%	0	0.0%	3.8%	0	0.0%	1.8%	0	0.0%	4.0%	0	0.0%	2.3%	0	0.0%	6.6%	0	0.0%	3.1%	5.8%
	Moderate	0	0.0%	0	0.0%	15.1%	0	0.0%	14.7%	0	0.0%	8.2%	0	0.0%	17.1%	0	0.0%	11.1%	0	0.0%	12.6%	0	0.0%	7.4%	14.1%
	Middle	0	0.0%	0	0.0%	35.8%	0	0.0%	44.9%	0	0.0%	42.1%	0	0.0%	43.3%	0	0.0%	41.6%	0	0.0%	52.1%	0	0.0%	53.4%	36.5%
	Upper	0	0.0%	0	0.0%	42.0%	0	0.0%	36.6%	0	0.0%	47.9%	0	0.0%	35.6%	0	0.0%	45.0%	0	0.0%	28.7%	0	0.0%	36.0%	42.3%
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	1.4%
	Total	0	0.0%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	100%
HMDA TOTALS	Low	12	2.5%	2,769	2.1%	7.1%	7	2.4%	2.2%	895	1.2%	1.4%	5	2.6%	2.4%	1,874	3.6%	1.6%	5	3.4%	3.3%	1,796	4.7%	3.6%	5.8%
	Moderate	45	9.3%	6,740	5.2%	15.1%	22	7.5%	6.7%	2,209	2.9%	4.4%	23	12.0%	7.4%	4,531	8.6%	4.9%	14	9.7%	10.8%	1,589	4.2%	7.3%	14.1%
	Middle	139	28.7%	30,545	23.5%	35.8%	81	27.6%	33.8%	18,960	24.6%	28.5%	58	30.4%	34.4%	11,585	21.9%	29.3%	43	29.7%	38.3%	7,738	20.4%	33.6%	36.5%
	Upper	289	59.6%	89,898	69.2%	42.0%	184	62.6%	57.4%	55,107	71.4%	65.7%	105	55.0%	55.8%	34,791	65.9%	64.2%	81	55.9%	46.3%	26,493	69.8%	53.0%	42.3%
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	2	1.4%	1.2%	328	0.9%	2.5%	1.4%
	Total	485	100%	129,952	100%	100%	294	100%	100%	77,171	100%	100%	191	100%	100%	52,781	100%	100%	145	100%	100%	37,944	100%	100%	100%

APPENDIX H - LIMITED SCOPE LENDING TABLES (Continued)

Borrower Distribution of HMDA Loans - Table 1 of 2

Assessment Area: GA Augusta

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data						Bank & Aggregate Lending												Bank & Aggregate Lending; Demographic Data					
		2020, 2021					2020					2021					2022					Families by Family Income %			
		Bank		Families by Family Income %	Count		Dollar		Count		Dollar		Count		Dollar										
		Count	%		Dollar \$ (000s)	\$ %	Bank	%	Agg	\$ (000s)	\$ %	Agg	Bank	%	Agg	\$ (000s)	\$ %	Agg							
HOME PURCHASE	Low	17	6.2%	2,198	3.3%	23.4%	9	5.7%	3.7%	944	2.5%	1.9%	8	7.0%	3.7%	1,254	4.4%	2.0%	0	0.0%	3.0%	0	0.0%	1.4%	22.7%
	Moderate	84	30.7%	12,769	19.2%	14.7%	48	30.2%	17.2%	6,833	18.0%	12.2%	36	31.3%	15.5%	5,936	20.7%	11.2%	27	29.7%	14.8%	3,745	15.1%	10.0%	14.6%
	Middle	58	21.2%	12,347	18.6%	18.1%	32	20.1%	24.7%	6,816	18.0%	22.7%	26	22.6%	22.9%	5,531	19.3%	21.2%	22	24.2%	21.9%	5,026	20.2%	19.9%	19.5%
	Upper	105	38.3%	37,139	55.9%	43.8%	65	40.9%	40.7%	22,389	59.1%	49.5%	40	34.8%	37.5%	14,750	51.5%	45.1%	35	38.5%	38.3%	14,805	59.5%	46.5%	43.2%
	Unknown	10	3.6%	2,038	3.1%	0.0%	5	3.1%	13.8%	882	2.3%	13.7%	5	4.3%	20.4%	1,156	4.0%	20.6%	7	7.7%	21.9%	1,287	5.2%	22.2%	0.0%
	Total	274	100%	66,491	100%	100%	159	100%	100%	37,864	100%	100%	115	100%	100%	28,627	100%	100%	91	100%	100%	24,863	100%	100%	100%
REFINANCE	Low	3	2.0%	272	0.6%	23.4%	3	3.1%	1.7%	272	0.9%	0.8%	0	0.0%	3.2%	0	0.0%	1.5%	2	6.1%	6.9%	120	1.3%	3.4%	22.7%
	Moderate	12	7.8%	1,460	3.0%	14.7%	7	7.1%	5.6%	846	2.8%	3.3%	5	9.1%	9.4%	614	3.3%	6.1%	4	12.1%	15.4%	490	5.1%	10.9%	14.6%
	Middle	13	8.5%	2,264	4.7%	18.1%	10	10.2%	10.4%	1,873	6.3%	7.7%	3	5.5%	14.5%	391	2.1%	11.4%	3	9.1%	22.3%	548	5.7%	19.9%	19.5%
	Upper	105	68.6%	39,505	81.9%	43.8%	65	66.3%	31.2%	23,818	80.2%	35.3%	40	72.7%	31.9%	15,687	84.6%	37.7%	14	42.4%	36.4%	5,336	55.9%	46.1%	43.2%
	Unknown	20	13.1%	4,748	9.8%	0.0%	13	13.3%	51.1%	2,895	9.7%	52.9%	7	12.7%	41.0%	1,853	10.0%	43.4%	10	30.3%	19.1%	3,057	32.0%	19.7%	0.0%
	Total	153	100%	48,249	100%	100%	98	100%	100%	29,704	100%	100%	55	100%	100%	18,545	100%	100%	33	100%	100%	9,551	100%	100%	100%
HOME IMPROVEMENT	Low	0	0.0%	0	0.0%	23.4%	0	0.0%	2.0%	0	0.0%	1.1%	0	0.0%	6.2%	0	0.0%	3.5%	0	0.0%	5.0%	0	0.0%	3.6%	22.7%
	Moderate	1	6.3%	49	2.6%	14.7%	1	9.1%	6.0%	49	4.0%	4.2%	0	0.0%	11.1%	0	0.0%	7.3%	0	0.0%	10.5%	0	0.0%	7.9%	14.6%
	Middle	0	0.0%	0	0.0%	18.1%	0	0.0%	19.6%	0	0.0%	14.0%	0	0.0%	19.3%	0	0.0%	15.9%	0	0.0%	19.8%	0	0.0%	14.4%	19.5%
	Upper	4	25.0%	823	44.1%	43.8%	3	27.3%	64.4%	723	59.7%	72.8%	1	20.0%	55.4%	100	15.2%	64.9%	5	71.4%	59.0%	1,156	77.6%	68.3%	43.2%
	Unknown	11	68.8%	995	53.3%	0.0%	7	63.6%	8.0%	439	36.3%	7.9%	4	80.0%	7.9%	556	84.8%	8.3%	2	28.6%	5.7%	333	22.4%	5.7%	0.0%
	Total	16	100%	1,867	100%	100%	11	100%	100%	1,211	100%	100%	5	100%	100%	656	100%	100%	7	100%	100%	1,489	100%	100%	100%
MULTI FAMILY	Low	0	0.0%	0	0.0%	23.4%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	22.7%
	Moderate	0	0.0%	0	0.0%	14.7%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	14.6%
	Middle	0	0.0%	0	0.0%	18.1%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	19.5%
	Upper	0	0.0%	0	0.0%	43.8%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	6.8%	0	0.0%	0.4%	43.2%
	Unknown	7	100.0%	7,214	100.0%	0.0%	2	100.0%	100.0%	4,004	100.0%	100.0%	5	100.0%	100.0%	3,210	100.0%	100.0%	0	0.0%	93.2%	0	0.0%	99.6%	0.0%
	Total	7	100%	7,214	100%	100%	2	100%	100%	4,004	100%	100%	5	100%	100%	3,210	100%	100%	0	0.0%	100%	0	0.0%	100%	100%
OTHER PURPOSE LOC	Low	0	0.0%	0	0.0%	23.4%	0	0.0%	6.2%	0	0.0%	2.4%	0	0.0%	4.3%	0	0.0%	1.8%	0	0.0%	4.7%	0	0.0%	1.6%	22.7%
	Moderate	3	9.1%	336	5.9%	14.7%	2	9.1%	9.3%	281	7.1%	5.4%	1	9.1%	12.3%	55	3.2%	6.8%	3	21.4%	13.5%	193	9.5%	8.0%	14.6%
	Middle	4	12.1%	280	4.9%	18.1%	3	13.6%	14.8%	262	6.6%	9.4%	1	9.1%	14.8%	18	1.0%	8.6%	1	7.1%	16.7%	94	4.6%	13.0%	19.5%
	Upper	23	69.7%	4,738	83.0%	43.8%	15	68.2%	65.4%	3,160	79.7%	77.6%	8	72.7%	64.2%	1,578	90.5%	79.3%	9	64.3%	57.7%	1,713	83.9%	71.9%	43.2%
	Unknown	3	9.1%	352	6.2%	0.0%	2	9.1%	4.3%	260	6.6%	5.2%	1	9.1%	4.3%	92	5.3%	3.6%	1	7.1%	7.4%	41	2.0%	5.4%	0.0%
	Total	33	100%	5,706	100%	100%	22	100%	100%	3,963	100%	100%	11	100%	100%	1,743	100%	100%	14	100%	100%	2,041	100%	100%	100%

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2022 FFIEC Census Data; 2016-2020 ACS data

Borrower Distribution of HMDA Loans - Table 2 of 2

Assessment Area: GA Augusta

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data					Bank & Aggregate Lending												Bank & Aggregate Lending; Demographic Data							
		2020, 2021					2020					2021							2022							
		Bank			Families by Family Income %	Count		Dollar			Count		Dollar			Count		Dollar			Families by Family Income %					
		Count	Dollar	Bank		Agg	Bank	Agg	Bank	Agg	Bank	Agg	Bank	Agg	Bank	Agg										
#	%	\$ (000s)	\$ %	#	%	\$ (000s)	\$ %	#	%	\$ (000s)	\$ %	#	%	\$ (000s)	\$ %	#	%	\$ (000s)	\$ %	#	%					
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	0	0.0%	23.4%	0	0.0%	8.6%	0	0.0%	7.0%	0	0.0%	16.7%	0	0.0%	10.0%	0	0.0%	6.7%	0	0.0%	5.1%	22.7%	
	Moderate	1	50.0%	190	44.7%	14.7%	1	50.0%	12.9%	190	44.7%	7.4%	0	0.0%	11.1%	0	0.0%	7.6%	0	0.0%	14.8%	0	0.0%	11.5%	14.6%	
	Middle	1	50.0%	235	55.3%	18.1%	1	50.0%	15.7%	235	55.3%	10.0%	0	0.0%	22.2%	0	0.0%	13.0%	0	0.0%	26.5%	0	0.0%	23.8%	19.5%	
	Upper	0	0.0%	0	0.0%	43.8%	0	0.0%	44.3%	0	0.0%	49.4%	0	0.0%	40.3%	0	0.0%	55.0%	0	0.0%	47.1%	0	0.0%	50.6%	43.2%	
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	18.6%	0	0.0%	26.2%	0	0.0%	9.7%	0	0.0%	14.4%	0	0.0%	4.9%	0	0.0%	9.0%	0.0%	
	Total	2	100%	425	100%	100%	2	100%	100%	425	100%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	100%	
PURPOSE NOT APPLICABLE	Low	0	0.0%	0	0.0%	23.4%	0	0.0%	1.3%	0	0.0%	0.7%	0	0.0%	2.3%	0	0.0%	1.2%	0	0.0%	1.8%	0	0.0%	1.2%	22.7%	
	Moderate	0	0.0%	0	0.0%	14.7%	0	0.0%	1.9%	0	0.0%	1.6%	0	0.0%	2.3%	0	0.0%	2.2%	0	0.0%	3.6%	0	0.0%	4.5%	14.6%	
	Middle	0	0.0%	0	0.0%	18.1%	0	0.0%	1.9%	0	0.0%	2.3%	0	0.0%	1.3%	0	0.0%	1.4%	0	0.0%	1.2%	0	0.0%	2.2%	19.5%	
	Upper	0	0.0%	0	0.0%	43.8%	0	0.0%	1.6%	0	0.0%	2.6%	0	0.0%	1.0%	0	0.0%	1.5%	0	0.0%	0.6%	0	0.0%	0.7%	43.2%	
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	93.3%	0	0.0%	92.8%	0	0.0%	93.0%	0	0.0%	93.7%	0	0.0%	92.8%	0	0.0%	91.4%	0.0%	
	Total	0	0.0%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	100%	
HMDA TOTALS	Low	20	4.1%	2,470	1.9%	23.4%	12	4.1%	2.7%	1,216	1.6%	1.3%	8	4.2%	3.6%	1,254	2.4%	1.7%	2	1.4%	4.1%	120	0.3%	1.8%	22.7%	
	Moderate	101	20.8%	14,804	11.4%	14.7%	59	20.1%	10.8%	8,199	10.6%	7.3%	42	22.0%	12.4%	6,605	12.5%	8.6%	34	23.4%	14.6%	4,428	11.7%	9.3%	14.6%	
	Middle	76	15.7%	15,126	11.6%	18.1%	46	15.6%	16.7%	9,186	11.9%	14.3%	30	15.7%	18.6%	5,940	11.3%	16.2%	26	17.9%	21.5%	5,668	14.9%	18.0%	19.5%	
	Upper	237	48.9%	82,205	63.3%	43.8%	148	50.3%	34.7%	50,090	64.9%	40.1%	89	46.6%	34.8%	32,115	60.8%	40.4%	63	43.4%	38.4%	23,010	60.6%	42.7%	43.2%	
	Unknown	51	10.5%	15,347	11.8%	0.0%	29	9.9%	35.1%	8,480	11.0%	37.0%	22	11.5%	30.6%	6,867	13.0%	33.1%	20	13.8%	21.3%	4,718	12.4%	28.3%	0.0%	
	Total	485	100%	129,952	100%	100%	294	100%	100%	77,171	100%	100%	191	100%	100%	52,781	100%	100%	145	100%	100%	37,944	100%	100%	100%	

APPENDIX H - LIMITED SCOPE LENDING TABLES (Continued)

Geographic Distribution of Small Business & Small Farm Loans

Assessment Area: GA Augusta

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data										Bank & Aggregate Lending										Bank & Aggregate Lending; Demographic Data						
		2020, 2021					2020					2021					2022					Total Businesses						
		Bank		Total Businesses	Count		Dollar		Agg	Count		Dollar		Agg	Count		Dollar		Agg									
		Count	Dollar		Bank	Agg	Bank	Agg		Bank	Agg	Bank	Agg		Bank	Agg												
		#	%		\$ (000s)	\$ %	#	%		\$ (000s)	\$ %	#	%		\$ (000s)	\$ %	#	%		\$ (000s)	\$ %							
SMALL BUSINESSES	Low	45	8.0%	8,489	8.3%	10.5%	25	7.4%	9.1%	4,600	8.4%	12.4%	20	9.1%	8.4%	3,889	8.2%	12.9%	8	5.9%	7.2%	1,382	4.6%	10.1%	10.0%			
	Moderate	45	8.0%	8,780	8.5%	16.4%	24	7.1%	12.7%	3,220	5.9%	11.8%	21	9.5%	13.8%	5,560	11.7%	12.3%	10	7.4%	13.6%	1,903	6.3%	9.8%	16.5%			
	Middle	136	24.3%	25,094	24.4%	29.6%	87	25.6%	28.1%	13,473	24.5%	22.9%	49	22.3%	29.5%	11,621	24.4%	24.7%	46	33.8%	34.5%	11,585	38.4%	34.9%	34.3%			
	Upper	334	59.6%	60,338	58.8%	43.4%	204	60.0%	49.5%	33,739	61.3%	52.5%	130	59.1%	47.5%	26,599	55.8%	50.0%	57	41.9%	38.3%	11,554	38.3%	34.7%	30.4%			
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	15	11.0%	5.9%	3,715	12.3%	10.4%	8.7%			
	Tr Unknown	0	0.0%	0	0.0%		0	0.0%	0.5%	0	0.0%	0.4%	0	0.0%	0.8%	0	0.0%	0.1%	0	0.0%	0.6%	0	0.0%	0.1%				
	Total	560	100%	102,701	100%	100%	340	100%	100%	55,032	100%	100%	220	100%	100%	47,669	100%	100%	136	100%	100%	30,139	100%	100%	100%			

Small Business & Small Farm Lending By Revenue & Loan Size

Assessment Area: GA Augusta

PRODUCT TYPE		Bank Lending & Demographic Data														Bank & Aggregate Lending														Bank & Aggregate Lending; Demographic Data									
		2020, 2021					2020					2021					2022																						
		Bank		Total Businesses	Count		Dollar		Agg	Count		Dollar		Agg	Count		Dollar		Agg	Count		Dollar		Agg	Total Businesses														
		#	%		#	%	#	%		#	%	#	%		#	%	#	%		#	%	#	%																
SMALL BUSINESS	Revenue	\$1 Million or Less	265	47.3%	31,234	30.4%	93.5%	175	51.5%	33.8%	17,727	32.2%	26.0%	90	40.9%	42.6%	13,507	28.3%	28.3%	54	39.7%	51.0%	10,257	34.0%	37.8%	93.7%													
		Over \$1 Million	282	50.4%	68,077	66.3%	5.8%	159	46.8%		35,698	64.9%		123	55.9%		32,379	67.9%		80	58.8%		18,975	63.0%		5.5%													
		Total Rev. available	547	97.7%	99,311	96.7%	99.2%	334	98.2%		53,425	97.1%		213	96.8%		45,886	96.3%		134	98.5%		29,232	97.0%		99.2%													
		Rev. Not Known	13	2.3%	3,390	3.3%	0.8%	6	1.8%		1,607	2.9%		7	3.2%		1,783	3.7%		2	1.5%		907	3.0%		0.8%													
		Total	560	100%	102,701	100%	100%	340	100%		55,032	100%		220	100%		47,669	100%		136	100%		30,139	100%		100.0%													
	Loan Size	\$100,000 or Less	291	52.0%	13,881	13.5%		194	57.1%	85.8%	8,874	16.1%	29.8%	97	44.1%	92.9%	5,007	10.5%	36.4%	54	39.7%	93.1%	3,309	11.0%	34.8%														
		\$100,001 - \$250,000	146	26.1%	24,205	23.6%		83	24.4%	8.2%	13,772	25.0%	21.6%	63	28.6%	3.9%	10,433	21.9%	18.5%	36	26.5%	3.4%	6,683	22.2%	16.0%														
		\$250,001 - \$1 Million	123	22.0%	64,615	62.9%		63	18.5%	6.0%	32,386	58.8%	48.7%	60	27.3%	3.1%	32,229	67.6%	45.1%	46	33.8%	3.4%	20,147	66.8%	49.2%														
		Total	560	100%	102,701	100%		340	100%	100%	55,032	100%	100%	220	100%	100%	47,669	100%	100%	136	100%	100%	30,139	100%	100%														
	Loan Size & Rev \$1 Mill or	\$100,000 or Less	186	70.2%	8,118	26.0%		131	74.9%		5,437	30.7%		55	61.1%		2,681	19.8%		24	44.4%		1,539	15.0%															
		\$100,001 - \$250,000	48	18.1%	7,995	25.6%		28	16.0%		4,649	26.2%		20	22.2%		3,346	24.8%		14	25.9%		2,477	24.1%															
		\$250,001 - \$1 Million	31	11.7%	15,121	48.4%		16	9.1%		7,641	43.1%		15	16.7%		7,480	55.4%		16	29.6%		6,241	60.8%															
		Total	265	100%	31,234	100%		175	100%		17,727	100%		90	100%		13,507	100%		54	100%		10,257	100%															

APPENDIX H - LIMITED SCOPE LENDING TABLES (Continued)

Geographic Distribution of HMDA Loans - Table 1 of 2

Assessment Area: GA Brunswick

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data										Bank & Aggregate Lending										Bank & Aggregate Lending; Demographic Data									
		2020, 2021					2020					2021					2022					2022					2022				
		Bank				Owner Occupied Units %	Count			Dollar			Count			Dollar			Count			Dollar			Owner Occupied Units %	Count			Dollar		
		#	%	\$ (000s)	\$ %		#	%	Agg %	\$ (000s)	\$ %	Agg %	#	%	Agg %	\$ (000s)	\$ %	Agg %	#	%	Agg %	\$ (000s)	\$ %	Agg %		#	%	Agg %	\$ (000s)	\$ %	Agg %
HOME PURCHASE	Low	0	0.0%	0	0.0%	2.0%	0	0.0%	0.2%	0	0.0%	0.1%	0	0.0%	0.8%	0	0.0%	0.3%	0	0.0%	1.0%	0	0.0%	0.3%	1.6%	0	0.0%	1.0%	0	0.0%	0.3%
	Moderate	3	4.6%	387	0.9%	20.0%	1	2.2%	8.0%	62	0.2%	3.5%	2	10.0%	9.9%	325	2.0%	5.0%	1	14.3%	14.3%	201	8.2%	6.7%	22.1%	2	28.6%	37.6%	564	22.9%	33.2%
	Middle	7	10.8%	1,650	3.8%	31.1%	4	8.9%	30.1%	928	3.4%	19.9%	3	15.0%	29.8%	722	4.4%	20.0%	2	28.6%	37.6%	564	22.9%	33.2%	38.2%	2	28.6%	37.6%	564	22.9%	33.2%
	Upper	55	84.6%	41,744	95.3%	46.9%	40	88.9%	61.7%	26,374	96.4%	76.5%	15	75.0%	59.4%	15,370	93.6%	74.7%	3	42.9%	43.3%	1,429	58.1%	54.7%	36.5%	3	42.9%	43.3%	1,429	58.1%	54.7%
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	1	14.3%	3.8%	264	10.7%	5.2%	1.7%	1	14.3%	3.8%	264	10.7%	5.2%
	Total	65	100%	43,781	100%	100%	45	100%	100%	27,364	100%	100%	20	100%	100%	16,417	100%	100%	7	100%	100%	2,458	100%	100%	100%	7	100%	100%	2,458	100%	100%
REFINANCE	Low	0	0.0%	0	0.0%	2.0%	0	0.0%	0.3%	0	0.0%	0.1%	0	0.0%	0.2%	0	0.0%	0.0%	0	0.0%	1.1%	0	0.0%	0.6%	1.6%	0	0.0%	1.1%	0	0.0%	0.6%
	Moderate	2	1.6%	108	0.2%	20.0%	0	0.0%	7.5%	0	0.0%	4.0%	2	4.8%	7.3%	108	0.8%	3.5%	2	8.0%	14.4%	38	0.5%	7.1%	22.1%	2	8.0%	14.4%	38	0.5%	7.1%
	Middle	10	7.9%	1,568	2.6%	31.1%	5	5.9%	26.3%	959	2.0%	18.7%	5	11.9%	26.7%	609	4.4%	17.3%	3	12.0%	37.7%	220	2.8%	28.5%	38.2%	3	12.0%	37.7%	220	2.8%	28.5%
	Upper	115	90.6%	59,579	97.3%	46.9%	80	94.1%	66.0%	46,507	98.0%	77.2%	35	83.3%	65.8%	13,072	94.8%	79.2%	16	64.0%	43.9%	5,262	67.1%	59.4%	36.5%	16	64.0%	43.9%	5,262	67.1%	59.4%
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	4	16.0%	2.8%	2,321	29.6%	4.5%	1.7%	4	16.0%	2.8%	2,321	29.6%	4.5%
	Total	127	100%	61,255	100%	100%	85	100%	100%	47,466	100%	100%	42	100%	100%	13,789	100%	100%	25	100%	100%	7,841	100%	100%	100%	25	100%	100%	7,841	100%	100%
HOME IMPROVEMENT	Low	0	0.0%	0	0.0%	2.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	1.3%	0	0.0%	0.4%	0	0.0%	4.7%	0	0.0%	2.5%	1.6%	0	0.0%	4.7%	0	0.0%	2.5%
	Moderate	1	12.5%	120	9.9%	20.0%	0	0.0%	11.8%	0	0.0%	5.4%	1	16.7%	12.5%	120	27.9%	6.7%	1	25.0%	9.3%	30	8.0%	2.6%	22.1%	1	25.0%	9.3%	30	8.0%	2.6%
	Middle	0	0.0%	0	0.0%	31.1%	0	0.0%	14.0%	0	0.0%	9.3%	0	0.0%	16.3%	0	0.0%	8.3%	2	50.0%	27.1%	95	25.3%	20.5%	38.2%	2	50.0%	27.1%	95	25.3%	20.5%
	Upper	7	87.5%	1,090	90.1%	46.9%	2	100.0%	74.2%	780	100.0%	85.3%	5	83.3%	70.0%	310	72.1%	84.6%	0	0.0%	53.3%	0	0.0%	61.2%	36.5%	0	0.0%	53.3%	0	0.0%	61.2%
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	1	25.0%	5.6%	250	66.7%	13.1%	1.7%	1	25.0%	5.6%	250	66.7%	13.1%
	Total	8	100%	1,210	100%	100%	2	100%	100%	780	100%	100%	6	100%	100%	430	100%	100%	4	100%	100%	375	100%	100%	100%	4	100%	100%	375	100%	100%
MULTI FAMILY	Low	0	0.0%	0	0.0%	4.8%	0	0.0%	20.0%	0	0.0%	16.1%	0	0.0%	13.3%	0	0.0%	2.8%	0	0.0%	18.8%	0	0.0%	1.3%	4.0%	0	0.0%	18.8%	0	0.0%	1.3%
	Moderate	2	100.0%	362	100.0%	31.9%	2	100.0%	30.0%	362	100.0%	24.7%	0	0.0%	26.7%	0	0.0%	38.7%	0	0.0%	43.8%	0	0.0%	31.5%	31.2%	0	0.0%	43.8%	0	0.0%	31.5%
	Middle	0	0.0%	0	0.0%	24.9%	0	0.0%	40.0%	0	0.0%	57.4%	0	0.0%	20.0%	0	0.0%	10.7%	0	0.0%	31.3%	0	0.0%	21.8%	29.0%	0	0.0%	31.3%	0	0.0%	21.8%
	Upper	0	0.0%	0	0.0%	38.4%	0	0.0%	10.0%	0	0.0%	1.9%	0	0.0%	40.0%	0	0.0%	47.8%	0	0.0%	6.3%	0	0.0%	45.5%	32.6%	0	0.0%	6.3%	0	0.0%	45.5%
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	3.2%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	2	100%	362	100%	100%	2	100%	100%	362	100%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	100%	0	0.0%	100%	0	0.0%	100%
OTHER PURPOSE LOC	Low	0	0.0%	0	0.0%	2.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	1.6%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	1	4.3%	279	4.4%	20.0%	0	0.0%	10.3%	0	0.0%	5.2%	1	7.7%	5.4%	279	5.7%	2.2%	4	12.9%	12.1%	342	6.4%	4.9%	22.1%	4	12.9%	12.1%	342	6.4%	4.9%
	Middle	1	4.3%	78	1.2%	31.1%	0	0.0%	16.2%	0	0.0%	10.4%	1	7.7%	23.2%	78	1.6%	5.3%	6	19.4%	22.0%	1,351	25.5%	30.0%	38.2%	6	19.4%	22.0%	1,351	25.5%	30.0%
	Upper	21	91.3%	5,968	94.4%	46.9%	10	100.0%	73.5%	1,414	100.0%	84.4%	11	84.6%	71.4%	4,554	92.7%	92.6%	20	64.5%	62.6%	3,310	62.4%	57.7%	36.5%	20	64.5%	62.6%	3,310	62.4%	57.7%
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	1	3.2%	3.3%	300	5.7%	7.3%	1.7%	1	3.2%	3.3%	300	5.7%	7.3%
	Total	23	100%	6,325	100%	100%	10	100%	100%	1,414	100%	100%	13	100%	100%	4,911	100%	100%	31	100%	100%	5,303	100%	100%	100%	31	100%	100%	5,303	100%	100%

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2022 FFIEC Census Data; 2016-2020 ACS data

Geographic Distribution of HMDA Loans - Table 2 of 2

Assessment Area: GA Brunswick

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data										Bank & Aggregate Lending										Bank & Aggregate Lending; Demographic Data									
		2020, 2021					2020					2021					2022					2022									
		Bank				Owner Occupied Units	Count			Dollar			Count			Dollar			Count			Dollar			Owner Occupied Units						
		Count		Dollar			Bank	Agg	\$ (000s)	\$ %	\$ %	Bank	Agg	\$ (000s)	\$ %	\$ %	Bank	Agg	\$ (000s)	\$ %	\$ %										
		#	%	\$ (000s)	\$ %	#																%	\$ (000s)	\$ %	#	%	\$ (000s)	\$ %	#	%	\$ (000s)
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	0	0.0%	2.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	1.6%						
	Moderate	0	0.0%	0	0.0%	20.0%	0	0.0%	6.5%	0	0.0%	1.2%	0	0.0%	7.5%	0	0.0%	0.7%	0	0.0%	6.6%	0	0.0%	0.8%	22.1%						
	Middle	0	0.0%	0	0.0%	31.1%	0	0.0%	16.1%	0	0.0%	2.9%	0	0.0%	5.0%	0	0.0%	0.3%	0	0.0%	29.5%	0	0.0%	17.6%	38.2%						
	Upper	7	100.0%	2,998	100.0%	46.9%	5	100.0%	77.4%	1,073	100.0%	95.9%	2	100.0%	87.5%	1,925	100.0%	98.9%	0	0.0%	57.4%	0	0.0%	70.8%	36.5%						
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	1	100.0%	6.6%	1,560	100.0%	10.9%	1.7%						
	Total	7	100%	2,998	100%	100%	5	100%	100%	1,073	100%	100%	2	100%	100%	1,925	100%	100%	1	100%	100%	1,560	100%	100%	100%						
PURPOSE NOT APPLICABLE	Low	0	0.0%	0	0.0%	2.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	1.6%						
	Moderate	0	0.0%	0	0.0%	20.0%	0	0.0%	23.4%	0	0.0%	14.6%	0	0.0%	32.0%	0	0.0%	20.1%	0	0.0%	11.1%	0	0.0%	6.8%	22.1%						
	Middle	0	0.0%	0	0.0%	31.1%	0	0.0%	44.7%	0	0.0%	38.9%	0	0.0%	32.0%	0	0.0%	41.3%	0	0.0%	44.4%	0	0.0%	46.8%	38.2%						
	Upper	0	0.0%	0	0.0%	46.9%	0	0.0%	31.9%	0	0.0%	46.5%	0	0.0%	36.0%	0	0.0%	44.4%	0	0.0%	44.4%	0	0.0%	46.5%	36.5%						
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	1.7%						
	Total	0	0.0%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	100%						
HMDA TOTALS	Low	0	0.0%	0	0.0%	2.0%	0	0.0%	0.3%	0	0.0%	0.6%	0	0.0%	0.5%	0	0.0%	0.3%	0	0.0%	1.2%	0	0.0%	0.5%	1.6%						
	Moderate	9	3.9%	1,256	1.1%	20.0%	3	2.0%	8.2%	424	0.5%	4.6%	6	7.2%	8.8%	832	2.2%	5.7%	8	11.8%	14.1%	611	3.5%	8.1%	22.1%						
	Middle	18	7.8%	3,296	2.8%	31.1%	9	6.0%	27.9%	1,887	2.4%	20.5%	9	10.8%	27.9%	1,409	3.8%	17.9%	13	19.1%	36.6%	2,230	12.7%	30.8%	38.2%						
	Upper	205	88.4%	111,379	96.1%	46.9%	137	91.9%	63.5%	76,148	97.1%	74.2%	68	81.9%	62.8%	35,231	94.0%	76.1%	39	57.4%	44.6%	10,001	57.0%	55.7%	36.5%						
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	8	11.8%	3.6%	4,695	26.8%	4.9%	1.7%						
	Total	232	100%	115,931	100%	100%	149	100%	100%	78,459	100%	100%	83	100%	100%	37,472	100%	100%	68	100%	100%	17,537	100%	100%	100%						

APPENDIX H - LIMITED SCOPE LENDING TABLES (Continued)

Borrower Distribution of HMDA Loans - Table 1 of 2

Assessment Area: GA Brunswick

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data										Bank & Aggregate Lending										Bank & Aggregate Lending; Demographic Data									
		2020, 2021					2020					2021					2022														
		Bank			Families by Family Income %	Count		Dollar			Count		Dollar			Count		Dollar			Families by Family Income %										
		Count	%	\$ (000s)		Bank	%	Agg	\$ (000s)	\$ %	Agg	Bank	%	Agg	\$ (000s)	\$ %	Agg	Bank	%	Agg		\$ (000s)	\$ %	Agg							
HOME PURCHASE	Low	2	3.1%	235	0.5%	21.2%	2	4.4%	5.3%	235	0.9%	2.2%	0	0.0%	4.3%	0	0.0%	1.7%	0	0.0%	3.4%	0	0.0%	1.1%	23.8%						
	Moderate	5	7.7%	663	1.5%	15.3%	2	4.4%	15.5%	278	1.0%	8.5%	3	15.0%	14.5%	385	2.3%	7.9%	0	0.0%	11.7%	0	0.0%	5.7%	14.6%						
	Middle	7	10.8%	1,883	4.3%	19.6%	6	13.3%	19.2%	1,703	6.2%	13.7%	1	5.0%	17.5%	180	1.1%	11.9%	1	14.3%	17.1%	201	8.2%	11.1%	17.7%						
	Upper	47	72.3%	38,904	88.9%	43.9%	34	75.6%	49.5%	24,604	89.9%	64.9%	13	65.0%	49.2%	14,300	87.1%	61.8%	4	57.1%	50.7%	1,588	64.6%	65.8%	43.9%						
	Unknown	4	6.2%	2,096	4.8%	0.0%	1	2.2%	10.5%	544	2.0%	10.7%	3	15.0%	14.5%	1,552	9.5%	16.7%	2	28.6%	17.1%	669	27.2%	16.4%	0.0%						
	Total	65	100%	43,781	100%	100%	45	100%	100%	27,364	100%	100%	20	100%	100%	16,417	100%	100%	7	100%	100%	2,458	100%	100%	100%						
REFINANCE	Low	3	2.4%	337	0.6%	21.2%	1	1.2%	4.0%	200	0.4%	1.8%	2	4.8%	3.2%	137	1.0%	1.2%	1	4.0%	8.0%	100	1.3%	3.5%	23.8%						
	Moderate	7	5.5%	1,015	1.7%	15.3%	3	3.5%	10.1%	590	1.2%	5.6%	4	9.5%	10.7%	425	3.1%	5.8%	7	28.0%	15.1%	1,433	18.3%	8.1%	14.6%						
	Upper	22	17.3%	4,318	7.0%	19.6%	14	16.5%	17.0%	3,098	6.5%	12.3%	8	19.0%	17.6%	1,220	8.8%	11.6%	3	12.0%	20.3%	280	3.6%	13.6%	17.7%						
	Middle	86	67.7%	51,102	83.4%	43.9%	61	71.8%	43.5%	40,533	85.4%	55.1%	25	59.5%	44.3%	10,569	76.6%	59.3%	9	36.0%	40.5%	3,929	50.1%	54.1%	43.9%						
	Unknown	9	7.1%	4,483	7.3%	0.0%	6	7.1%	25.5%	3,045	6.4%	25.3%	3	7.1%	24.3%	1,438	10.4%	22.1%	5	20.0%	16.2%	2,099	26.8%	20.8%	0.0%						
	Total	127	100%	61,255	100%	100%	85	100%	100%	47,466	100%	100%	42	100%	100%	13,789	100%	100%	25	100%	100%	7,841	100%	100%	100%						
HOME IMPROVEMENT	Low	0	0.0%	0	0.0%	21.2%	0	0.0%	8.6%	0	0.0%	2.1%	0	0.0%	5.0%	0	0.0%	2.4%	1	25.0%	7.5%	30	8.0%	2.9%	23.8%						
	Moderate	0	0.0%	0	0.0%	15.3%	0	0.0%	12.9%	0	0.0%	6.9%	0	0.0%	7.5%	0	0.0%	3.8%	1	25.0%	5.6%	25	6.7%	2.2%	14.6%						
	Middle	3	37.5%	175	14.5%	19.6%	0	0.0%	12.9%	0	0.0%	6.0%	3	50.0%	23.8%	175	40.7%	12.9%	0	0.0%	19.6%	0	0.0%	8.2%	17.7%						
	Upper	5	62.5%	1,035	85.5%	43.9%	2	100.0%	61.3%	780	100.0%	81.0%	3	50.0%	60.0%	255	59.3%	75.6%	2	50.0%	60.7%	320	85.3%	56.1%	43.9%						
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	4.3%	0	0.0%	4.0%	0	0.0%	3.8%	0	0.0%	5.3%	0	0.0%	6.5%	0	0.0%	30.6%	0.0%						
	Total	8	100%	1,210	100%	100%	2	100%	100%	780	100%	100%	6	100%	100%	430	100%	100%	4	100%	100%	375	100%	100%	100%						
MULTI FAMILY	Low	0	0.0%	0	0.0%	21.2%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	23.8%						
	Moderate	0	0.0%	0	0.0%	15.3%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	14.6%						
	Middle	0	0.0%	0	0.0%	19.6%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	17.7%						
	Upper	0	0.0%	0	0.0%	43.9%	0	0.0%	5.0%	0	0.0%	3.1%	0	0.0%	6.7%	0	0.0%	2.3%	0	0.0%	0.0%	0	0.0%	0.0%	43.9%						
	Unknown	2	100.0%	362	100.0%	0.0%	2	100.0%	95.0%	362	100.0%	96.9%	0	0.0%	93.3%	0	0.0%	97.7%	0	0.0%	100.0%	0	0.0%	100.0%	0.0%						
	Total	2	100%	362	100%	100%	2	100%	100%	362	100%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	100%						
OTHER PURPOSE LOC	Low	2	8.7%	209	3.3%	21.2%	1	10.0%	8.8%	164	11.6%	6.2%	1	7.7%	7.1%	45	0.9%	1.6%	1	3.2%	4.4%	45	0.8%	1.1%	23.8%						
	Moderate	0	0.0%	0	0.0%	15.3%	0	0.0%	7.4%	0	0.0%	12.9%	0	0.0%	5.4%	0	0.0%	1.8%	3	9.7%	6.6%	305	5.8%	3.9%	14.6%						
	Middle	2	8.7%	70	1.1%	19.6%	1	10.0%	17.6%	40	2.8%	11.2%	1	7.7%	14.3%	30	0.6%	4.8%	4	12.9%	17.6%	585	11.0%	11.1%	17.7%						
	Upper	19	82.6%	6,046	95.6%	43.9%	8	80.0%	64.7%	1,210	85.6%	69.2%	11	84.6%	71.4%	4,836	98.5%	91.7%	22	71.0%	62.6%	3,868	72.9%	77.3%	43.9%						
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	1.5%	0	0.0%	0.6%	0	0.0%	1.8%	0	0.0%	0.1%	1	3.2%	8.8%	500	9.4%	6.6%	0.0%						
	Total	23	100%	6,325	100%	100%	10	100%	100%	1,414	100%	100%	13	100%	100%	4,911	100%	100%	31	100%	100%	5,303	100%	100%	100%						

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2022 FFIEC Census Data; 2016-2020 ACS data

Borrower Distribution of HMDA Loans - Table 2 of 2

Assessment Area: GA Brunswick

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data										Bank & Aggregate Lending										Bank & Aggregate Lending; Demographic Data									
		2020, 2021					2020					2021					2022														
		Bank			Families by Family Income	Count		Dollar			Count		Dollar			Count		Dollar			Families by Family Income										
		Count	Dollar			Bank	Agg	Bank	Agg	Bank	Agg	Bank	Agg	Bank	Agg	Bank	Agg	Bank	Agg												
#	%	\$ (000s)	\$ %	#	%	\$ (000s)	\$ %	#	%	\$ (000s)	\$ %	#	%	\$ (000s)	\$ %	#	%	\$ (000s)	\$ %	\$ %											
OTHER PURPOSE CLOSED/EXEMPT	Low	1	14.3%	50	1.7%	21.2%	1	20.0%	9.7%	50	4.7%	21.0%	0	0.0%	2.5%	0	0.0%	0.3%	0	0.0%	4.9%	0	0.0%	0.6%	23.8%						
	Moderate	3	42.9%	512	17.1%	15.3%	3	60.0%	19.4%	512	47.7%	5.6%	0	0.0%	7.5%	0	0.0%	1.2%	0	0.0%	13.1%	0	0.0%	4.0%	14.6%						
	Middle	0	0.0%	0	0.0%	19.6%	0	0.0%	9.7%	0	0.0%	1.5%	0	0.0%	10.0%	0	0.0%	2.4%	0	0.0%	11.5%	0	0.0%	1.5%	17.7%						
	Upper	3	42.9%	2,436	81.3%	43.9%	1	20.0%	58.1%	511	47.6%	54.3%	2	100.0%	75.0%	1,925	100.0%	95.2%	1	100.0%	60.7%	1,560	100.0%	84.1%	43.9%						
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	3.2%	0	0.0%	17.7%	0	0.0%	5.0%	0	0.0%	1.0%	0	0.0%	9.8%	0	0.0%	9.8%	0.0%						
	Total	7	100%	2,998	100%	100%	5	100%	100%	1,073	100%	100%	2	100%	100%	1,925	100%	100%	1	100%	100%	1,560	100%	100%	100%						
PURPOSE NOT APPLICABLE	Low	0	0.0%	0	0.0%	21.2%	0	0.0%	2.1%	0	0.0%	1.4%	0	0.0%	4.0%	0	0.0%	2.1%	0	0.0%	0.0%	0	0.0%	0.0%	23.8%						
	Moderate	0	0.0%	0	0.0%	15.3%	0	0.0%	3.2%	0	0.0%	2.5%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	14.6%						
	Middle	0	0.0%	0	0.0%	19.6%	0	0.0%	3.2%	0	0.0%	4.3%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	17.7%						
	Upper	0	0.0%	0	0.0%	43.9%	0	0.0%	2.1%	0	0.0%	4.8%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	43.9%						
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	89.4%	0	0.0%	87.1%	0	0.0%	96.0%	0	0.0%	97.9%	0	0.0%	100.0%	0	0.0%	100.0%	0.0%						
	Total	0	0.0%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	100%						
HMDA TOTALS	Low	8	3.4%	831	0.7%	21.2%	5	3.4%	4.7%	649	0.8%	2.1%	3	3.6%	3.8%	182	0.5%	1.4%	3	4.4%	4.9%	175	1.0%	1.6%	23.8%						
	Moderate	15	6.5%	2,190	1.9%	15.3%	8	5.4%	12.3%	1,380	1.8%	6.7%	7	8.4%	12.3%	810	2.2%	6.4%	11	16.2%	12.2%	1,763	10.1%	5.7%	14.6%						
	Middle	34	14.7%	6,446	5.6%	19.6%	21	14.1%	17.5%	4,841	6.2%	12.2%	13	15.7%	17.4%	1,605	4.3%	11.1%	8	11.8%	17.8%	1,066	6.1%	10.6%	17.7%						
	Upper	160	69.0%	99,523	85.8%	43.9%	106	71.1%	45.9%	67,638	86.2%	57.5%	54	65.1%	47.1%	31,885	85.1%	59.1%	38	55.9%	48.1%	11,265	64.2%	59.1%	43.9%						
	Unknown	15	6.5%	6,941	6.0%	0.0%	9	6.0%	19.6%	3,951	5.0%	21.4%	6	7.2%	19.5%	2,990	8.0%	22.0%	8	11.8%	17.0%	3,268	18.6%	22.9%	0.0%						
	Total	232	100%	115,931	100%	100%	149	100%	100%	78,459	100%	100%	83	100%	100%	37,472	100%	100%	68	100%	100%	17,537	100%	100%	100%						

APPENDIX H - LIMITED SCOPE LENDING TABLES (Continued)

Geographic Distribution of Small Business & Small Farm Loans

Assessment Area: GA Brunswick

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data										Bank & Aggregate Lending										Bank & Aggregate Lending; Demographic Data									
		2020, 2021					2020					2021					2022					2022					2022				
		Bank		Total Businesses	Count		Dollar		Count		Dollar		Count		Dollar		Count		Dollar		Count		Dollar		Count		Dollar		Total Businesses		
		Count	Dollar		Bank	Agg	Bank	Agg	Bank	Agg	Bank	Agg	Bank	Agg	Bank	Agg	Bank	Agg	Bank	Agg	Bank	Agg									
																							#	%	\$ (000s)	%	#	%		\$ 000s	\$ %
SMALL BUSINESSES	Low	26	7.1%	2,829	6.5%	7.4%	18	7.6%	6.2%	1,765	7.1%	4.8%	8	6.2%	5.8%	1,064	5.7%	5.2%	7	11.9%	5.4%	1,363	13.5%	5.9%	7.4%						
	Moderate	102	27.9%	16,865	38.8%	29.7%	64	27.1%	26.3%	9,022	36.1%	32.3%	38	29.2%	23.3%	7,843	42.3%	30.7%	23	39.0%	28.0%	5,058	50.0%	29.9%	33.1%						
	Middle	28	7.7%	5,194	11.9%	19.4%	19	8.1%	15.8%	3,374	13.5%	16.4%	9	6.9%	19.0%	1,820	9.8%	15.7%	7	11.9%	26.4%	1,405	13.9%	24.0%	26.5%						
	Upper	210	57.4%	18,624	42.8%	43.5%	135	57.2%	51.6%	10,811	43.3%	46.4%	75	57.7%	51.3%	7,813	42.1%	48.3%	20	33.9%	36.0%	1,887	18.6%	36.5%	30.3%						
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	2	3.4%	3.6%	409	4.0%	3.6%	2.8%						
	Tr Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.2%	0	0.0%	0.1%	0	0.0%	0.6%	0	0.0%	0.1%	0	0.0%	0.6%	0	0.0%	0.2%							
	Total	366	100%	43,512	100%	100%	236	100%	100%	24,972	100%	100%	130	100%	100%	18,540	100%	100%	59	100%	100%	10,122	100%	100%	100%						

Small Business & Small Farm Lending By Revenue & Loan Size

Assessment Area: GA Brunswick

PRODUCT TYPE		Bank Lending & Demographic Data														Bank & Aggregate Lending														Bank & Aggregate Lending; Demographic Data									
		2020, 2021					2020					2021					2022					2022					2022												
		Bank			Total Businesses	Count			Dollar			Agg	Count			Dollar			Agg	Count			Dollar			Agg	Count			Dollar			Agg	Total Businesses					
		Count	Dollar	%		Bank	%	%	Bank	%	%		Bank	%	%	Bank	%	%		Bank	%	%	Bank	%	%		Bank	%	%										
SMALL BUSINESS	Revenue	\$1 Million or Less	236	64.5%	20,039	46.1%	92.9%	156	66.1%	35.8%	11,006	44.1%	30.5%	80	61.5%	42.9%	9,033	48.7%	35.5%	26	44.1%	50.5%	3,894	38.5%	35.7%	93.0%													
		Over \$1 Million	105	28.7%	22,761	52.3%	6.6%	67	28.4%		13,802	55.3%		38	29.2%		8,959	48.3%		31	52.5%		6,103	60.3%		6.4%													
		Total Rev. available	341	93.2%	42,800	98.4%	99.4%	223	94.5%		24,808	99.3%		118	90.8%		17,992	97.0%		57	96.6%		9,997	98.8%		99.4%													
		Rev. Not Known	25	6.8%	712	1.6%	0.6%	13	5.5%		164	0.7%		12	9.2%		548	3.0%		2	3.4%		125	1.2%		0.6%													
		Total	366	100%	43,512	100%	100%	236	100%		24,972	100%		130	100%		18,540	100%		59	100%		10,122	100%		100.0%													
	Loan Size	\$100,000 or Less	246	67.2%	10,370	23.8%		168	71.2%	88.1%	6,880	27.6%	36.6%	78	60.0%	91.7%	3,490	18.8%	38.6%	24	40.7%	94.2%	1,438	14.2%	44.9%														
		\$100,001 - \$250,000	77	21.0%	12,499	28.7%		45	19.1%	7.6%	6,897	27.6%	23.2%	32	24.6%	5.0%	5,602	30.2%	21.2%	27	45.8%	3.7%	4,882	48.2%	20.1%														
		\$250,001 - \$1 Million	43	11.7%	20,643	47.4%		23	9.7%	4.3%	11,195	44.8%	40.2%	20	15.4%	3.3%	9,448	51.0%	40.2%	8	13.6%	2.0%	3,802	37.6%	35.0%														
		Total	366	100%	43,512	100%		236	100%	100%	24,972	100%	100%	130	100%	100%	18,540	100%	100%	59	100%	100%	10,122	100%	100%														
	Loan Size & Rev \$1 Mill or Less	\$100,000 or Less	181	76.7%	7,468	37.3%		127	81.4%		4,986	45.3%		54	67.5%		2,482	27.5%		11	42.3%		536	13.8%															
		\$100,001 - \$250,000	42	17.8%	6,880	34.3%		25	16.0%		3,943	35.8%		17	21.3%		2,937	32.5%		13	50.0%		2,404	61.7%															
		\$250,001 - \$1 Million	13	5.5%	5,691	28.4%		4	2.6%		2,077	18.9%		9	11.3%		3,614	40.0%		2	7.7%		954	24.5%															
		Total	236	100%	20,039	100%		156	100%		11,006	100%		80	100%		9,033	100%		26	100%		3,894	100%															

APPENDIX H - LIMITED SCOPE LENDING TABLES (Continued)

Geographic Distribution of HMDA Loans - Table 1 of 2

Assessment Area: GA Bulloch-Candler

PRODUCT TYPE		Tract Income Levels		Bank Lending & Demographic Data										Bank & Aggregate Lending										Bank & Aggregate Lending; Demographic Data									
				2020, 2021					2020					2021					2022														
				Bank			Owner Occupied Units	Count			Dollar		Count			Dollar		Count			Dollar		Owner Occupied Units										
				Count	%	Dollar		Bank	%	Agg	Bank	%	Agg	Bank	%	Agg	Bank	%	Agg	Bank	%	Agg											
		#	%	\$ (000s)	%		#	%	%	\$ (000s)	%	%	#	%	%	\$ (000s)	%	%	#	%	%	\$ (000s)	%	%									
HOME PURCHASE	Low	5	3.6%	286	1.0%	0.7%	2	2.4%	3.2%	102	0.6%	2.4%	3	5.3%	2.3%	184	1.5%	1.6%	1	2.8%	0.6%	216	2.4%	0.6%	0.2%								
	Moderate	14	10.1%	1,987	6.8%	16.7%	9	11.0%	10.4%	1,159	6.7%	8.3%	5	8.8%	10.4%	828	7.0%	8.7%	4	11.1%	18.6%	806	8.9%	14.9%	17.2%								
	Middle	30	21.6%	5,334	18.3%	31.2%	14	17.1%	28.5%	2,253	13.1%	25.3%	16	28.1%	25.5%	3,081	25.9%	23.4%	5	13.9%	20.9%	1,390	15.3%	21.5%	27.2%								
	Upper	90	64.7%	21,478	73.8%	51.4%	57	69.5%	57.9%	13,689	79.6%	64.0%	33	57.9%	61.8%	7,789	65.6%	66.3%	26	72.2%	59.2%	6,692	73.5%	62.5%	54.7%								
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.7%	0	0.0%	0.6%	0.7%								
	Total	139	100%	29,085	100%	100%	82	100%	100%	17,203	100%	100%	57	100%	100%	11,882	100%	100%	36	100%	100%	9,104	100%	100%	100%								
REFINANCE	Low	0	0.0%	0	0.0%	0.7%	0	0.0%	0.3%	0	0.0%	0.3%	0	0.0%	1.2%	0	0.0%	0.9%	1	1.7%	0.2%	154	1.8%	0.2%	0.2%								
	Moderate	21	11.1%	3,800	9.3%	16.7%	15	11.3%	9.2%	3,013	10.2%	7.1%	6	10.5%	9.9%	787	6.9%	8.4%	8	13.6%	16.5%	1,638	19.4%	15.2%	17.2%								
	Middle	41	21.6%	8,873	21.7%	31.2%	28	21.1%	25.4%	6,337	21.5%	24.0%	13	22.8%	27.2%	2,536	22.3%	24.1%	10	16.9%	28.0%	1,096	13.0%	27.8%	27.2%								
	Upper	128	67.4%	28,162	69.0%	51.4%	90	67.7%	65.1%	20,106	68.3%	68.7%	38	66.7%	61.7%	8,056	70.8%	66.6%	40	67.8%	55.1%	5,568	65.8%	56.6%	54.7%								
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.2%	0	0.0%	0.2%	0.7%								
	Total	190	100%	40,835	100%	100%	133	100%	100%	29,456	100%	100%	57	100%	100%	11,379	100%	100%	59	100%	100%	8,456	100%	100%	100%								
HOME IMPROVEMENT	Low	0	0.0%	0	0.0%	0.7%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.2%								
	Moderate	3	15.0%	159	12.2%	16.7%	0	0.0%	21.7%	0	0.0%	15.5%	3	15.0%	14.6%	159	12.2%	10.3%	3	15.8%	12.3%	284	17.1%	18.5%	17.2%								
	Middle	4	20.0%	192	14.8%	31.2%	0	0.0%	17.4%	0	0.0%	26.1%	4	20.0%	26.8%	192	14.8%	27.1%	5	26.3%	22.8%	361	21.7%	19.0%	27.2%								
	Upper	13	65.0%	950	73.0%	51.4%	0	0.0%	60.9%	0	0.0%	58.4%	13	65.0%	58.5%	950	73.0%	62.6%	11	57.9%	64.9%	1,017	61.2%	62.5%	54.7%								
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.7%								
	Total	20	100%	1,301	100%	100%	0	0.0%	100%	0	0.0%	100%	20	100%	100%	1,301	100%	100%	19	100%	100%	1,662	100%	100%	100%								
MULTI-FAMILY	Multi-Family Units																																
	Low	2	33.3%	459	6.5%	60.8%	2	66.7%	26.9%	459	50.9%	9.2%	0	0.0%	7.1%	0	0.0%	6.6%	0	0.0%	0.0%	0	0.0%	0.0%	12.2%								
	Moderate	1	16.7%	522	7.4%	7.8%	0	0.0%	11.5%	0	0.0%	14.3%	1	33.3%	17.9%	522	8.4%	9.3%	0	0.0%	19.0%	0	0.0%	67.4%	52.9%								
	Middle	2	33.3%	4,678	66.0%	24.8%	1	33.3%	38.5%	443	49.1%	59.3%	1	33.3%	53.6%	4,235	68.4%	79.3%	1	100.0%	14.3%	711	100.0%	8.5%	18.3%								
	Upper	1	16.7%	1,430	20.2%	6.7%	0	0.0%	23.1%	0	0.0%	17.3%	1	33.3%	21.4%	1,430	23.1%	4.8%	0	0.0%	57.1%	0	0.0%	16.9%	2.4%								
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	9.5%	0	0.0%	7.2%	14.2%								
Total	6	100%	7,089	100%	100%	3	100%	100%	902	100%	100%	3	100%	100%	6,187	100%	100%	1	100%	100%	711	100%	100%	100%									
OTHER PURPOSE LOC	Low	0	0.0%	0	0.0%	0.7%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.2%								
	Moderate	5	10.6%	383	11.6%	16.7%	4	13.8%	12.5%	355	16.5%	13.8%	1	5.6%	4.7%	28	2.4%	2.9%	2	6.1%	8.8%	224	7.2%	5.7%	17.2%								
	Middle	13	27.7%	872	26.4%	31.2%	8	27.6%	35.7%	517	24.1%	35.8%	5	27.8%	25.6%	355	30.8%	20.2%	7	21.2%	25.0%	541	17.4%	22.7%	27.2%								
	Upper	29	61.7%	2,048	62.0%	51.4%	17	58.6%	51.8%	1,277	59.4%	50.4%	12	66.7%	69.8%	771	66.8%	76.9%	24	72.7%	64.7%	2,336	75.3%	69.8%	54.7%								
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	1.5%	0	0.0%	1.7%	0.7%								
	Total	47	100%	3,303	100%	100%	29	100%	100%	2,149	100%	100%	18	100%	100%	1,154	100%	100%	33	100%	100%	3,101	100%	100%	100%								

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2022 FFIEC Census Data; 2016-2020 ACS data

Geographic Distribution of HMDA Loans - Table 2 of 2

Assessment Area: GA Bulloch-Candler

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data										Bank & Aggregate Lending										Bank & Aggregate Lending; Demographic Data									
		2020, 2021					2020					2021					2022					Owner Occupied Units									
		Bank				Owner Occupied Units	Count			Dollar		Count			Dollar		Count			Dollar		Owner Occupied Units									
		Count	Dollar				Bank	Agg		Bank	Agg		Bank	Agg		Bank	Agg		Bank	Agg			Bank	Agg		Bank	Agg		Bank	Agg	
#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %	#	%	%	\$ (000s)	\$ %	\$ %	#	%	%	\$ (000s)	\$ %	\$ %	#	%	%	\$ (000s)	\$ %	\$ %	#	%	%
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	0	0.0%	0.7%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.2%
	Moderate	0	0.0%	0	0.0%	16.7%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	18.7%	0	0.0%	18.7%	0	0.0%	20.8%	0	0.0%	23.8%	0	0.0%	17.2%	
	Middle	0	0.0%	0	0.0%	31.2%	0	0.0%	45.5%	0	0.0%	23.7%	0	0.0%	30.0%	0	0.0%	16.3%	0	0.0%	16.3%	0	0.0%	25.0%	0	0.0%	21.8%	0	0.0%	27.2%	
	Upper	1	100.0%	65	100.0%	51.4%	1	100.0%	54.5%	65	100.0%	76.3%	0	0.0%	50.0%	0	0.0%	65.0%	0	0.0%	65.0%	0	0.0%	54.2%	0	0.0%	54.4%	54.7%			
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0.7%		
	Total	1	100%	65	100%	100%	1	100%	100%	65	100%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	100%
PURPOSE NOT APPLICABLE	Low	0	0.0%	0	0.0%	0.7%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.2%
	Moderate	0	0.0%	0	0.0%	16.7%	0	0.0%	6.5%	0	0.0%	4.5%	0	0.0%	18.2%	0	0.0%	18.0%	0	0.0%	18.0%	0	0.0%	18.8%	0	0.0%	8.8%	0	0.0%	17.2%	
	Middle	0	0.0%	0	0.0%	31.2%	0	0.0%	27.3%	0	0.0%	24.1%	0	0.0%	36.4%	0	0.0%	27.1%	0	0.0%	27.1%	0	0.0%	18.8%	0	0.0%	10.4%	0	0.0%	27.2%	
	Upper	0	0.0%	0	0.0%	51.4%	0	0.0%	66.2%	0	0.0%	71.4%	0	0.0%	45.5%	0	0.0%	54.9%	0	0.0%	54.9%	0	0.0%	62.5%	0	0.0%	80.8%	54.7%			
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0.7%		
	Total	0	0.0%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	100%
HMDA TOTALS	Low	7	1.7%	745	0.9%	0.7%	4	1.6%	1.9%	561	1.1%	1.9%	3	1.9%	1.7%	184	0.6%	1.8%	2	1.4%	0.4%	370	1.6%	0.4%	0.2%						
	Moderate	44	10.9%	6,851	8.4%	16.7%	28	11.3%	9.9%	4,527	9.1%	8.2%	16	10.3%	10.3%	2,324	7.3%	8.7%	17	11.5%	17.5%	2,952	12.8%	22.4%	17.2%						
	Middle	90	22.3%	19,949	24.4%	31.2%	51	20.6%	27.3%	9,550	19.2%	27.6%	39	25.2%	26.7%	10,399	32.6%	28.9%	28	18.9%	23.1%	4,099	17.8%	21.0%	27.2%						
	Upper	262	65.0%	54,133	66.3%	51.4%	165	66.5%	60.9%	35,137	70.6%	62.3%	97	62.6%	61.3%	18,996	59.5%	60.7%	101	68.2%	58.3%	15,613	67.8%	54.8%	54.7%						
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.6%	0	0.0%	1.4%	0.7%						
	Total	403	100%	81,678	100%	100%	248	100%	100%	49,775	100%	100%	155	100%	100%	31,903	100%	100%	148	100%	100%	23,034	100%	100%	100%						

APPENDIX H - LIMITED SCOPE LENDING TABLES (Continued)

Borrower Distribution of HMDA Loans - Table 1 of 2

Assessment Area: GA Bulloch-Candler

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data					Bank & Aggregate Lending										Bank & Aggregate Lending; Demographic Data					
		2020, 2021					2020					2021					2022					
		Bank		Families by Family Income %	Count			Dollar			Count			Dollar			Count			Dollar		
		Count	Dollar		Bank	Agg		Bank	Agg		Bank	Agg		Bank	Agg		Bank	Agg		Bank	Agg	
		#	%	\$ (000s)	%	#	%	\$ (000s)	%	#	%	\$ (000s)	%	#	%	\$ (000s)	%	%	%	\$ (000s)	%	%
HOME PURCHASE	Low	1	0.7%	100	0.3%	24.9%	0	0.0%	1.4%	0	0.0%	0.6%	1	1.8%	1.3%	100	0.8%	0.7%	0	0.0%	0.6%	21.0%
	Moderate	9	6.5%	1,395	4.8%	15.7%	2	2.4%	11.2%	297	1.7%	7.9%	7	12.3%	12.0%	1,098	9.2%	8.1%	4	11.1%	13.4%	12.7%
	Middle	35	25.2%	5,211	17.9%	14.3%	27	32.9%	22.3%	3,867	22.5%	19.0%	8	14.0%	22.4%	1,344	11.3%	20.0%	8	22.2%	21.6%	19.4%
	Upper	82	59.0%	20,533	70.6%	45.2%	47	57.3%	49.4%	11,956	69.5%	57.4%	35	61.4%	45.6%	8,577	72.2%	53.3%	17	47.2%	43.6%	51.0%
	Unknown	12	8.6%	1,846	6.3%	0.0%	6	7.3%	15.8%	1,083	6.3%	15.0%	6	10.5%	18.7%	763	6.4%	17.9%	7	19.4%	19.9%	19.8%
	Total	139	100%	29,085	100%	100%	82	100%	100%	17,203	100%	100%	57	100%	100%	11,882	100%	100%	36	100%	100%	100%
REFINANCE	Low	7	3.7%	406	1.0%	24.9%	3	2.3%	1.2%	231	0.8%	0.5%	4	7.0%	1.6%	175	1.5%	0.7%	2	3.4%	5.5%	21.0%
	Moderate	7	3.7%	669	1.6%	15.7%	6	4.5%	4.3%	594	2.0%	2.4%	1	1.8%	5.9%	75	0.7%	3.6%	3	5.1%	15.2%	12.7%
	Middle	22	11.6%	2,819	6.9%	14.3%	16	12.0%	13.5%	2,226	7.6%	9.6%	6	10.5%	14.4%	593	5.2%	11.7%	15	25.4%	25.2%	19.8%
	Upper	141	74.2%	34,375	84.2%	45.2%	99	74.4%	53.9%	25,114	85.3%	59.8%	42	73.7%	53.2%	9,261	81.4%	57.8%	22	37.3%	36.0%	45.5%
	Unknown	13	6.8%	2,566	6.3%	0.0%	9	6.8%	27.2%	1,291	4.4%	27.8%	4	7.0%	25.0%	1,275	11.2%	26.2%	17	28.8%	18.1%	16.8%
	Total	190	100%	40,835	100%	100%	133	100%	100%	29,456	100%	100%	57	100%	100%	11,379	100%	100%	59	100%	100%	100%
HOME IMPROVEMENT	Low	0	0.0%	0	0.0%	24.9%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	2.4%	0	0.0%	1.4%	2	10.5%	7.0%	21.0%
	Moderate	1	5.0%	75	5.8%	15.7%	0	0.0%	0.0%	0	0.0%	4.7%	1	5.0%	7.3%	75	5.8%	4.8%	3	15.8%	12.3%	12.7%
	Middle	2	10.0%	150	11.5%	14.3%	0	0.0%	21.7%	0	0.0%	37.7%	2	10.0%	9.8%	150	11.5%	7.5%	1	5.3%	22.8%	19.8%
	Upper	13	65.0%	912	70.1%	45.2%	0	0.0%	69.6%	0	0.0%	57.6%	13	65.0%	70.7%	912	70.1%	80.1%	10	52.6%	49.1%	46.5%
	Unknown	4	20.0%	164	12.6%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	4	20.0%	9.8%	164	12.6%	6.1%	3	15.8%	8.8%	0.0%
	Total	20	100%	1,301	100%	100%	0	0.0%	100%	0	0.0%	100%	20	100%	100%	1,301	100%	100%	19	100%	100%	100%
MULTI FAMILY	Low	0	0.0%	0	0.0%	24.9%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	21.0%
	Moderate	0	0.0%	0	0.0%	15.7%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	7.1%	0	0.0%	0.5%	0	0.0%	0.0%	12.7%
	Middle	0	0.0%	0	0.0%	14.3%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	3.6%	0	0.0%	0.1%	0	0.0%	0.0%	19.8%
	Upper	1	16.7%	443	6.2%	45.2%	1	33.3%	15.4%	443	49.1%	1.9%	0	0.0%	14.3%	0	0.0%	2.6%	1	100.0%	9.5%	46.5%
	Unknown	5	83.3%	6,646	93.8%	0.0%	2	66.7%	84.6%	459	50.9%	98.1%	3	100.0%	75.0%	6,187	100.0%	96.8%	0	0.0%	90.5%	0.0%
	Total	6	100%	7,089	100%	100%	3	100%	100%	902	100%	100%	3	100%	100%	6,187	100%	100%	1	100%	100%	100%
OTHER PURPOSE LOC	Low	2	4.3%	55	1.7%	24.9%	1	3.4%	3.6%	20	0.9%	0.8%	1	5.6%	7.0%	35	3.0%	4.4%	2	6.1%	4.4%	21.0%
	Moderate	1	2.1%	28	0.8%	15.7%	0	0.0%	0.0%	0	0.0%	0.0%	1	5.6%	4.7%	28	2.4%	1.9%	4	12.1%	13.2%	12.7%
	Middle	2	4.3%	72	2.2%	14.3%	2	6.9%	7.1%	72	3.4%	4.0%	0	0.0%	11.6%	0	0.0%	7.5%	4	12.1%	16.2%	17.0%
	Upper	41	87.2%	3,107	94.1%	45.2%	25	86.2%	83.9%	2,016	93.8%	89.4%	16	88.9%	74.4%	1,091	94.5%	84.9%	20	60.6%	60.3%	46.5%
	Unknown	1	2.1%	41	1.2%	0.0%	1	3.4%	5.4%	41	1.9%	5.8%	0	0.0%	2.3%	0	0.0%	1.3%	3	9.1%	5.9%	0.0%
	Total	47	100%	3,303	100%	100%	29	100%	100%	2,149	100%	100%	18	100%	100%	1,154	100%	100%	33	100%	100%	100%

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2022 FFIEC Census Data; 2016-2020 ACS data

Borrower Distribution of HMDA Loans - Table 2 of 2

Assessment Area: GA Bulloch-Candler

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data					Bank & Aggregate Lending										Bank & Aggregate Lending; Demographic Data					
		2020, 2021					2020					2021					2022					
		Bank		Families by Family Income %	Count			Dollar			Count			Dollar			Count			Dollar		
		Count	Dollar		Bank	Agg		Bank	Agg		Bank	Agg		Bank	Agg		Bank	Agg		Bank	Agg	
		#	%	\$ (000s)	%	#	%	\$ (000s)	%	#	%	\$ (000s)	%	#	%	\$ (000s)	%	%	%	\$ (000s)	%	%
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	0	0.0%	24.9%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	8.3%	0	0.0%	11.5%	21.0%
	Moderate	1	100.0%	65	100.0%	15.7%	1	100.0%	36.4%	65	100.0%	15.2%	0	0.0%	0.0%	0	0.0%	25.0%	0	0.0%	23.7%	12.7%
	Middle	0	0.0%	0	0.0%	14.3%	0	0.0%	18.2%	0	0.0%	15.3%	0	0.0%	10.0%	0	0.0%	20.8%	0	0.0%	19.6%	19.8%
	Upper	0	0.0%	0	0.0%	45.2%	0	0.0%	45.5%	0	0.0%	69.5%	0	0.0%	50.0%	0	0.0%	41.7%	0	0.0%	43.0%	46.5%
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	40.0%	0	0.0%	36.3%	0	0.0%	2.1%	0.0%
	Total	1	100%	65	100%	100%	1	100%	100%	65	100%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	100%
PURPOSE NOT APPLICABLE	Low	0	0.0%	0	0.0%	24.9%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	21.0%
	Moderate	0	0.0%	0	0.0%	15.7%	0	0.0%	2.6%	0	0.0%	2.1%	0	0.0%	4.5%	0	0.0%	1.9%	0	0.0%	0.0%	12.7%
	Middle	0	0.0%	0	0.0%	14.3%	0	0.0%	2.6%	0	0.0%	2.9%	0	0.0%	0.0%	0	0.0%	6.3%	0	0.0%	7.0%	19.8%
	Upper	0	0.0%	0	0.0%	45.2%	0	0.0%	1.3%	0	0.0%	2.2%	0	0.0%	4.5%	0	0.0%	7.5%	0	0.0%	0.0%	46.5%
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	93.5%	0	0.0%	92.9%	0	0.0%	90.9%	0	0.0%	93.8%	0	0.0%	93.0%	0.0%
	Total	0	0.0%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	100%
HMDA TOTALS	Low	10	2.5%	561	0.7%	24.9%	4	1.6%	1.3%	251	0.5%	0.5%	6	3.9%	1.5%	310	1.0%	0.6%	6	4.1%	2.9%	21.0%
	Moderate	19	4.7%	2,232	2.7%	15.7%	9	3.6%	7.5%	956	1.9%	4.6%	10	6.5%	9.0%	1,276	4.0%	5.6%	14	9.5%	13.8%	12.7%
	Middle	61	15.1%	8,252	10.1%	14.3%	45	18.1%	17.2%	6,165	12.4%	12.8%	16	10.3%	18.1%	2,087	6.5%	14.7%	28	18.9%	22.1%	19.8%
	Upper	278	69.0%	59,370	72.7%	45.2%	172	69.4%	50.6%	39,529	79.4%	53.2%	106	68.4%	49.1%	19,841	62.2%	50.4%	70	47.3%	41.4%	46.5%
	Unknown	35	8.7%	11,263	13.8%	0.0%	18	7.3%	23.5%	2,874	5.8%	28.9%	17	11.0%	22.3%	8,389	26.3%	28.8%	30	20.3%	19.7%	30.2%
	Total	403	100%	81,678	100%	100%	248	100%	100%	49,775	100%	100%	155	100%	100%	31,903	100%	100%	148	100%	100%	100%

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2022 FFIEC Census Data; 2016-2020 ACS data

APPENDIX H - LIMITED SCOPE LENDING TABLES (Continued)

Geographic Distribution of Small Business & Small Farm Loans
Assessment Area: GA Bulloch-Candler

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data										Bank & Aggregate Lending										Bank & Aggregate Lending: Demographic Data						
		2020, 2021					2020					2021					2022					2022					Total Businesses	
		Bank		Total Businesses	Count		Dollar		Count		Dollar		Count		Dollar		Count		Dollar									
		Count	Dollar		Bank	Agg	Bank	Agg	Bank	Agg	Bank	Agg	Bank	Agg	Bank	Agg	Bank	Agg										
		#	%		\$ (000s)	\$ %	#	%	\$ (000s)	\$ %	#	%	\$ (000s)	\$ %	#	%	\$ (000s)	\$ %	#	%	\$ (000s)	\$ %						
SMALL BUSINESSES	Low	103	11.3%	14,606	13.1%	8.6%	65	11.9%	8.0%	8,270	11.9%	10.4%	38	10.4%	7.5%	6,336	15.1%	14.3%	2	1.3%	0.7%	423	1.3%	0.9%	1.0%			
	Moderate	280	30.6%	27,246	24.4%	28.5%	175	32.0%	25.2%	17,996	25.9%	24.6%	105	28.6%	21.5%	9,250	22.0%	18.1%	63	39.6%	26.4%	13,113	41.3%	31.5%	31.2%			
	Middle	226	24.7%	21,088	18.9%	24.6%	119	21.8%	25.4%	12,741	18.4%	20.7%	107	29.2%	26.7%	8,347	19.8%	21.6%	45	28.3%	25.4%	8,082	25.5%	21.9%	25.8%			
	Upper	305	33.4%	48,503	43.5%	38.3%	188	34.4%	40.6%	30,367	43.8%	44.2%	117	31.9%	43.5%	18,136	43.1%	45.8%	49	30.8%	45.1%	10,126	31.9%	43.8%	40.1%			
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	1.2%	0	0.0%	1.6%	1.9%			
	Tr Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.8%	0	0.0%	0.2%	0	0.0%	0.8%	0	0.0%	0.1%	0	0.0%	1.1%	0	0.0%	0.3%				
	Total	914	100%	111,443	100%	100%	547	100%	100%	69,374	100%	100%	367	100%	100%	42,069	100%	100%	159	100%	100%	31,744	100%	100%	100%			

Small Business & Small Farm Lending By Revenue & Loan Size
Assessment Area: GA Bulloch-Candler

PRODUCT TYPE		Bank Lending & Demographic Data										Bank & Aggregate Lending										Bank & Aggregate Lending; Demographic Data									
		2020, 2021					2020					2021					2022														
		Bank		Dollar		Total Businesses	Count		Agg	Dollar		Agg	Count		Agg	Dollar		Agg	Count		Agg	Dollar		Agg	Total Businesses						
		#	%	\$ (000s)	\$ %		#	%		\$ (000s)	\$ %		#	%		\$ (000s)	\$ %		#	%		\$ (000s)	\$ %			#	%	\$ (000s)	\$ %		
SMALL BUSINESS	Revenue	\$1 Million or Less	574	62.8%	42,509	38.1%	91.9%	362	66.2%	48.4%	28,853	41.6%	42.7%	212	57.8%	49.8%	13,656	32.5%	36.2%	109	68.6%	54.5%	15,374	48.4%	46.2%	91.9%					
		Over \$1 Million	268	29.3%	66,127	59.3%	6.7%	167	30.5%		39,692	57.2%		101	27.5%		26,435	62.8%		42	26.4%		13,423	42.3%		6.6%					
		Total Rev. available	842	92.1%	108,636	97.5%	98.6%	529	96.7%		68,545	98.8%		313	85.3%		40,091	95.3%		151	95.0%		28,797	90.7%		98.5%					
		Rev. Not Known	72	7.9%	2,807	2.5%	1.4%	18	3.3%		829	1.2%		54	14.7%		1,978	4.7%		8	5.0%		2,947	9.3%		1.5%					
		Total	914	100%	111,443	100%	100%	547	100%		69,374	100%		367	100%		42,069	100%		159	100%		31,744	100%		100.0%					
	Loan Size	\$100,000 or Less	630	68.9%	22,146	19.9%		361	66.0%	84.3%	13,157	19.0%	30.6%	269	73.3%	90.2%	8,989	21.4%	31.5%	84	52.8%	90.7%	3,878	12.2%	32.7%						
		\$100,001 - \$250,000	160	17.5%	27,021	24.2%		108	19.7%	9.6%	18,108	26.1%	25.1%	52	14.2%	5.4%	8,913	21.2%	19.2%	33	20.8%	4.9%	5,719	18.0%	17.8%						
		\$250,001 - \$1 Million	124	13.6%	62,276	55.9%		78	14.3%	6.1%	38,109	54.9%	44.4%	46	12.5%	4.4%	24,167	57.4%	49.3%	42	26.4%	4.4%	22,147	69.8%	49.5%						
		Total	914	100%	111,443	100%		547	100%	100%	69,374	100%	100%	367	100%	100%	42,069	100%	100%	159	100%	100%	31,744	100%	100%						
	Loan Size & Rev \$1 Mil or Less	\$100,000 or Less	456	79.4%	14,999	35.3%		277	76.5%		8,904	30.9%		179	84.4%		6,095	44.6%		68	62.4%		3,112	20.2%							
		\$100,001 - \$250,000	85	14.8%	14,301	33.6%		60	16.6%		10,080	34.9%		25	11.8%		4,221	30.9%		21	19.3%		3,656	23.8%							
		\$250,001 - \$1 Million	33	5.7%	13,209	31.1%		25	6.9%		9,869	34.2%		8	3.8%		3,340	24.5%		20	18.3%		8,606	56.0%							
		Total	574	100%	42,509	100%		362	100%		28,853	100%		212	100%		13,656	100%		109	100%		15,374	100%							

APPENDIX H - LIMITED SCOPE LENDING TABLES (Continued)

Geographic Distribution of HMDA Loans - Table 1 of 2

Assessment Area: GA Camden

PRODUCT TYPE		Tract Income Levels		Bank Lending & Demographic Data												Bank & Aggregate Lending												Bank & Aggregate Lending; Demographic Data											
				2020, 2021						2020						2021						2022																	
				Bank				Owner Occupied Units	Count			Dollar			Count			Dollar			Count			Dollar			Owner Occupied Units												
				Count	Dollar				Bank	Agg	Dollar	Bank	Agg	Dollar	Bank	Agg	Dollar	Bank	Agg	Dollar																			
#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	%	%																	
HOME PURCHASE	Low	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%															
	Moderate	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	10.8%	0	0.0%	9.2%	12.7%																	
	Middle	3	21.4%	351	8.1%	35.7%	3	33.3%	26.7%	351	13.3%	24.3%	0	0.0%	22.3%	0	0.0%	21.4%	0	0.0%	24.9%	26.6%																	
	Upper	11	78.6%	3,980	91.9%	64.3%	6	66.7%	73.3%	2,290	86.7%	75.7%	5	100.0%	77.7%	1,690	100.0%	78.6%	0	0.0%	65.9%	60.7%																	
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%																	
	Total	14	100%	4,331	100%	100%	9	100%	100%	2,641	100%	100%	5	100%	100%	1,690	100%	100%	0	0.0%	100%	100%	100%																
REFINANCE	Low	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%																	
	Moderate	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	11.0%	0	0.0%	9.3%	12.7%																	
	Middle	17	43.6%	3,049	38.9%	35.7%	10	43.5%	23.9%	1,417	33.5%	22.7%	7	43.8%	25.0%	1,632	45.3%	24.1%	2	50.0%	29.1%	26.6%																	
	Upper	22	56.4%	4,780	61.1%	64.3%	13	56.5%	76.1%	2,811	66.5%	77.3%	9	56.3%	75.0%	1,969	54.7%	75.9%	2	50.0%	59.9%	60.7%																	
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%																	
	Total	39	100%	7,829	100%	100%	23	100%	100%	4,228	100%	100%	16	100%	100%	3,601	100%	100%	4	100%	100%	100%	100%																
HOME IMPROVEMENT	Low	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%																	
	Moderate	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	5.3%	40	100.0%	2.8%	12.7%																	
	Middle	0	0.0%	0	0.0%	35.7%	0	0.0%	42.1%	0	0.0%	45.8%	0	0.0%	35.7%	0	0.0%	36.4%	0	0.0%	29.3%	26.6%																	
	Upper	0	0.0%	0	0.0%	64.3%	0	0.0%	57.9%	0	0.0%	54.2%	0	0.0%	64.3%	0	0.0%	63.6%	0	0.0%	67.9%	60.7%																	
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%																	
	Total	0	0.0%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	40	100%	100%	100%	100%																
MULTI FAMILY	Low	0	0.0%	Multi-Family Units				0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%																
	Moderate	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	29.9%																	
	Middle	0	0.0%	0	0.0%	38.6%	0	0.0%	42.9%	0	0.0%	24.3%	0	0.0%	63.6%	0	0.0%	27.7%	0	0.0%	36.4%	27.0%																	
	Upper	0	0.0%	0	0.0%	61.4%	0	0.0%	57.1%	0	0.0%	75.7%	0	0.0%	36.4%	0	0.0%	72.3%	0	0.0%	63.6%	43.1%																	
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%																	
	Total	0	0.0%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	100%	100%																
OTHER PURPOSE LOC	Low	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%																	
	Moderate	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	4.8%	0	0.0%	6.8%	12.7%																	
	Middle	4	50.0%	270	27.3%	35.7%	4	57.1%	33.3%	270	30.1%	23.6%	0	0.0%	11.1%	0	0.0%	13.7%	0	0.0%	21.1%	26.6%																	
	Upper	4	50.0%	718	72.7%	64.3%	3	42.9%	66.7%	628	69.9%	76.4%	1	100.0%	88.9%	90	100.0%	86.3%	6	100.0%	72.1%	60.7%																	
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%																	
	Total	8	100%	988	100%	100%	7	100%	100%	898	100%	100%	1	100%	100%	90	100%	100%	6	100%	100%	100%	100%																

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2022 FFIEC Census Data; 2016-2020 ACS data

Geographic Distribution of HMDA Loans - Table 2 of 2

Assessment Area: GA Camden

PRODUCT TYPE		Tract Income Levels	Bank Lending & Demographic Data										Bank & Aggregate Lending										Bank & Aggregate Lending; Demographic Data									
			2020, 2021					2020					2021					2022														
			Bank				Owner Occupied Units	Count			Dollar		Count			Dollar		Count			Dollar		Owner Occupied Units									
			Count		Dollar			Bank	Agg	Bank	Agg	Bank	Agg	Bank	Agg	Bank	Agg															
			#	%	\$ (000s)	\$ %												#	%	%	\$ (000s)	\$ %		#	%	%	\$ (000s)	\$ %	#	%	%	\$ (000s)
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%		
	Moderate	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	16.7%	0	0.0%	20.1%	12.7%	26.6%	26.6%	26.6%	26.6%			
	Middle	0	0.0%	0	0.0%	35.7%	0	0.0%	46.7%	0	0.0%	50.4%	0	0.0%	50.0%	0	0.0%	59.5%	0	0.0%	13.3%	0	0.0%	8.2%	26.6%	26.6%	26.6%	26.6%	26.6%			
	Upper	0	0.0%	0	0.0%	64.3%	0	0.0%	53.3%	0	0.0%	49.6%	0	0.0%	50.0%	0	0.0%	40.5%	0	0.0%	70.0%	0	0.0%	71.7%	60.7%	60.7%	60.7%	60.7%	60.7%			
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%			
	Total	0	0.0%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	100%	100%	100%	100%	100%			
PURPOSE NOT APPLICABLE	Low	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%		
	Moderate	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	6.3%	0	0.0%	8.4%	12.7%	26.6%	26.6%	26.6%	26.6%			
	Middle	0	0.0%	0	0.0%	35.7%	0	0.0%	23.2%	0	0.0%	22.4%	0	0.0%	51.9%	0	0.0%	42.9%	0	0.0%	50.0%	0	0.0%	43.8%	26.6%	26.6%	26.6%	26.6%	26.6%			
	Upper	0	0.0%	0	0.0%	64.3%	0	0.0%	76.8%	0	0.0%	77.6%	0	0.0%	48.1%	0	0.0%	57.1%	0	0.0%	43.8%	0	0.0%	47.8%	60.7%	60.7%	60.7%	60.7%	60.7%			
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%			
	Total	0	0.0%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	100%	100%	100%	100%	100%			
HMDA TOTALS	Low	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%		
	Moderate	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	1	9.1%	10.6%	40	2.7%	8.9%	12.7%	26.6%	26.6%	26.6%	26.6%			
	Middle	24	39.3%	3,670	27.9%	35.7%	17	43.6%	25.5%	2,038	26.2%	23.6%	7	31.8%	24.0%	1,632	30.3%	23.0%	2	18.2%	26.9%	174	11.9%	25.8%	26.6%	26.6%	26.6%	26.6%	26.6%			
	Upper	37	60.7%	9,478	72.1%	64.3%	22	56.4%	74.5%	5,729	73.8%	76.4%	15	68.2%	76.0%	3,749	69.7%	77.0%	8	72.7%	62.5%	1,253	85.4%	65.3%	60.7%	60.7%	60.7%	60.7%				
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%				
	Total	61	100%	13,148	100%	100%	39	100%	100%	7,767	100%	100%	22	100%	100%	5,381	100%	100%	11	100%	100%	1,467	100%	100%	100%	100%	100%	100%				

Assessment Area: GA Camden

Originations & Purchases
Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2022 FFIEC Census Data; 2016-2020 ACS data

Assessment Area: GA Camden

Originations & Purchases
Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2022 FFIEC Census Data; 2016-2020 ACS data

APPENDIX H - LIMITED SCOPE LENDING TABLES (Continued)

Geographic Distribution of Small Business & Small Farm Loans

Assessment Area: GA Camden

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data										Bank & Aggregate Lending										Bank & Aggregate Lending; Demographic Data									
		2020, 2021					2020					2021					2022														
		Bank		Dollar		Total Businesses	Count		Dollar		Total Businesses	Count		Dollar		Total Businesses	Count		Dollar		Total Businesses										
		Count	Dollar	Bank	Agg		Bank	Agg	Bank	Agg		Bank	Agg	Bank	Agg																
		#	%	\$ (000s)	\$ %	#	%	\$ 000s	\$ %	#	%	\$ 000s	\$ %	#	%	\$ 000s	\$ %	#	%	\$ 000s	\$ %										
SMALL BUSINESSES	Low	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%									
	Moderate	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	2	16.7%	13.4%	125	16.0%	25.7%	17.6%									
	Middle	32	31.1%	2,368	36.8%	40.3%	20	31.3%	34.9%	1,791	42.7%	40.5%	12	30.8%	36.4%	577	25.8%	33.6%	5	41.7%	30.4%	195	25.0%	38.6%	33.2%						
	Upper	71	68.9%	4,067	63.2%	59.7%	44	68.8%	64.5%	2,404	57.3%	59.2%	27	69.2%	62.7%	1,663	74.2%	64.9%	5	41.7%	55.3%	460	59.0%	35.3%	49.2%						
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%						
	Tr Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.6%	0	0.0%	0.2%	0	0.0%	0.8%	0	0.0%	1.5%	0	0.0%	1.0%	0	0.0%	0.3%	0.0%						
	Total	103	100%	6,435	100%	100%	64	100%	100%	4,195	100%	100%	39	100%	100%	2,240	100%	100%	12	100%	100%	780	100%	100%	100%						

Small Business & Small Farm Lending By Revenue & Loan Size

Assessment Area: GA Camden

PRODUCT TYPE		Bank Lending & Demographic Data														Bank & Aggregate Lending										Bank & Aggregate Lending; Demographic Data									
		2020, 2021					2020					2021					2022																		
		Bank		Dollar		Total Businesses	Bank		Dollar		Agg	Bank		Dollar		Agg	Bank		Dollar		Agg	Total Businesses													
		Count	%	\$ (000s)	\$ %	%	Count	%	\$ (000s)	\$ %	%	Count	%	\$ (000s)	\$ %	%	Count	%	\$ (000s)	\$ %	%	%													
SMALL BUSINESS	Revenue	\$1 Million or Less	80	77.7%	4,119	64.0%	95.2%	50	78.1%	2,577	61.4%	31.0%	30	76.9%	50.2%	1,542	68.8%	36.4%	9	75.0%	58.4%	445	57.1%	52.4%	95.2%										
		Over \$1 Million	14	13.6%	1,641	25.5%	3.6%	10	15.6%	1,225	29.2%		4	10.3%		416	18.6%		2	16.7%		298	38.2%		3.5%										
		Total Rev. available	94	91.3%	5,760	89.5%	98.8%	60	93.8%	3,802	90.6%		34	87.2%		1,958	87.4%		11	91.7%		743	95.3%		98.7%										
		Rev. Not Known	9	8.7%	675	10.5%	1.2%	4	6.3%	393	9.4%		5	12.8%		282	12.6%		1	8.3%		37	4.7%		1.3%										
		Total	103	100%	6,435	100%	100%	64	100%	4,195	100%		39	100%		2,240	100%		12	100%		780	100%		100.0%										
	Loan Size	\$100,000 or Less	84	81.6%	3,118	48.5%		51	79.7%	1,837	43.8%	52.9%	33	84.6%	94.9%	1,281	57.2%	43.2%	11	91.7%	96.8%	580	74.4%	45.2%											
		\$100,001 - \$250,000	18	17.5%	2,896	45.0%		12	18.8%	1,937	46.2%	23.4%	6	15.4%	2.8%	959	42.8%	16.2%	1	8.3%	1.4%	200	25.6%	10.2%											
		\$250,001 - \$1 Million	1	1.0%	421	6.5%		1	1.6%	1.3%	421	10.0%	23.7%	0	0.0%	2.2%	0	0.0%	40.7%	0	0.0%	1.8%	0	0.0%	44.6%										
		Total	103	100%	6,435	100%		64	100%	100%	4,195	100%	100%	39	100%	100%	2,240	100%	100%	12	100%	100%	780	100%	100%										
	Loan Size & Rev \$1 Mill or Less	\$100,000 or Less	70	87.5%	2,491	60.5%		44	88.0%	1,491	57.9%		26	86.7%		1,000	64.9%		9	100.0%		445	100.0%												
		\$100,001 - \$250,000	10	12.5%	1,628	39.5%		6	12.0%	1,086	42.1%		4	13.3%		542	35.1%		0	0.0%		0	0.0%												
		\$250,001 - \$1 Million	0	0.0%	0	0.0%		0	0.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%		0	0.0%												
		Total	80	100%	4,119	100%		50	100%		2,577	100%		30	100%		1,542	100%		9	100%		445	100%											

APPENDIX H - LIMITED SCOPE LENDING TABLES (Continued)

Geographic Distribution of HMDA Loans - Table 1 of 2

Assessment Area: GA Dalton

PRODUCT TYPE		Bank Lending & Demographic Data										Bank & Aggregate Lending										Bank & Aggregate Lending; Demographic Data									
		2020, 2021					2020					2021					2022														
																						Owner Occupied Units									
		Count		Dollar		%	Count		Dollar		%	Count		Dollar		%	Count		Dollar		%	Owner Occupied Units									
Tract Income Levels		#	%	\$ (000s)	%	%	#	%	Agg	\$ (000s)	%	%	#	%	Agg	\$ (000s)	%	%	#	%	Agg	\$ (000s)	%	%							
HOME PURCHASE	Low	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%							
	Moderate	2	15.4%	179	7.5%	16.1%	2	28.6%	9.9%	179	16.5%	7.8%	0	0.0%	9.7%	0	0.0%	7.7%	0	0.0%	16.9%	0	0.0%	15.8%	13.6%						
	Middle	4	30.8%	757	31.6%	50.2%	1	14.3%	47.6%	44	4.1%	45.5%	3	50.0%	49.4%	713	54.3%	48.3%	9	100.0%	67.5%	2,412	100.0%	66.2%	71.6%						
	Upper	7	53.8%	1,462	61.0%	33.8%	4	57.1%	42.5%	861	79.4%	46.7%	3	50.0%	40.9%	601	45.7%	44.0%	0	0.0%	15.6%	0	0.0%	17.9%	14.8%						
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%						
	Total	13	100%	2,398	100%	100%	7	100%	100%	1,084	100%	100%	6	100%	100%	1,314	100%	100%	9	100%	100%	2,412	100%	100%	100%						
REFINANCE	Low	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%						
	Moderate	2	6.3%	171	4.6%	16.1%	2	8.7%	7.3%	171	6.3%	5.5%	0	0.0%	9.9%	0	0.0%	7.3%	2	12.5%	10.6%	83	3.9%	9.0%	13.6%						
	Middle	17	53.1%	2,260	60.9%	50.2%	12	52.2%	48.8%	1,788	65.5%	46.7%	5	55.6%	47.6%	472	48.2%	46.5%	10	62.5%	73.0%	1,101	52.4%	71.9%	71.6%						
	Upper	13	40.6%	1,279	34.5%	33.8%	9	39.1%	43.9%	771	28.2%	47.9%	4	44.4%	42.6%	508	51.8%	46.1%	4	25.0%	16.4%	919	43.7%	19.1%	14.8%						
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%						
	Total	32	100%	3,710	100%	100%	23	100%	100%	2,730	100%	100%	9	100%	100%	980	100%	100%	16	100%	100%	2,103	100%	100%	100%						
HOME IMPROVEMENT	Low	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%						
	Moderate	1	12.5%	103	16.0%	16.1%	0	0.0%	6.6%	0	0.0%	4.9%	1	12.5%	14.7%	103	16.0%	9.8%	0	0.0%	9.8%	0	0.0%	8.3%	13.6%						
	Middle	5	62.5%	381	59.2%	50.2%	0	0.0%	38.7%	0	0.0%	41.2%	5	62.5%	41.3%	381	59.2%	37.2%	5	62.5%	63.4%	485	77.6%	67.2%	71.6%						
	Upper	2	25.0%	160	24.8%	33.8%	0	0.0%	54.7%	0	0.0%	53.9%	2	25.0%	44.0%	160	24.8%	53.0%	3	37.5%	26.8%	140	22.4%	24.4%	14.8%						
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%						
	Total	8	100%	644	100%	100%	0	0.0%	100%	0	0.0%	100%	8	100%	100%	644	100%	100%	8	100%	100%	625	100%	100%	100%						
MULTI FAMILY	Low	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%						
	Moderate	1	25.0%	450	17.3%	18.7%	1	33.3%	32.1%	450	33.5%	46.0%	0	0.0%	45.0%	0	0.0%	18.3%	0	0.0%	26.3%	0	0.0%	33.1%	41.5%						
	Middle	2	50.0%	892	34.3%	43.1%	2	66.7%	57.1%	892	66.5%	47.1%	0	0.0%	20.0%	0	0.0%	34.9%	1	50.0%	63.2%	493	16.8%	42.0%	52.2%						
	Upper	1	25.0%	1,262	48.5%	38.1%	0	0.0%	10.7%	0	0.0%	7.0%	1	100.0%	35.0%	1,262	100.0%	46.9%	1	50.0%	10.5%	2,441	83.2%	24.9%	6.3%						
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%						
	Total	4	100%	2,604	100%	100%	3	100%	100%	1,342	100%	100%	1	100%	100%	1,262	100%	100%	2	100%	100%	2,934	100%	100%	100%						
OTHER PURPOSE LOC	Low	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%						
	Moderate	2	16.7%	155	11.5%	16.1%	1	16.7%	12.0%	55	11.3%	17.9%	1	16.7%	10.5%	100	11.6%	8.2%	0	0.0%	9.1%	0	0.0%	7.9%	13.6%						
	Middle	4	33.3%	455	33.7%	50.2%	2	33.3%	46.7%	115	23.7%	28.8%	2	33.3%	38.6%	340	39.3%	38.8%	8	72.7%	72.0%	566	46.5%	67.8%	71.6%						
	Upper	6	50.0%	741	54.8%	33.8%	3	50.0%	41.3%	316	65.0%	53.3%	3	50.0%	50.9%	425	49.1%	53.1%	3	27.3%	18.8%	651	53.5%	24.4%	14.8%						
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%						
	Total	12	100%	1,351	100%	100%	6	100%	100%	486	100%	100%	6	100%	100%	865	100%	100%	11	100%	100%	1,217	100%	100%	100%						

APPENDIX H - LIMITED SCOPE LENDING TABLES (Continued)

Borrower Distribution of HMDA Loans - Table 1 of 2

Assessment Area: GA Dalton

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data										Bank & Aggregate Lending										Bank & Aggregate Lending; Demographic Data									
		2020, 2021					2020					2021					2022														
		Bank			Families by Family Income %	Count		Dollar			Count		Dollar			Count		Dollar			Families by Family Income %										
		Count	Dollar			Bank	Agg	Bank	Agg	Bank	Agg	Bank	Agg	Bank	Agg																
			%	\$ (000s)												%	\$ (000s)	%	\$ (000s)	%		\$ (000s)	%	\$ (000s)	%	\$ (000s)					
#	%	\$ (000s)	%	#	%	Agg	\$ (000s)	%	Agg	#	%	Agg	\$ (000s)	%	Agg	#	%	Agg	\$ (000s)	%	Agg										
HOME PURCHASE	Low	0	0.0%	0	0.0%	20.4%	0	0.0%	4.0%	0	0.0%	2.6%	0	0.0%	4.7%	0	0.0%	2.5%	18.5%												
	Moderate	3	23.1%	354	14.8%	19.5%	2	28.6%	24.6%	179	16.5%	19.3%	1	16.7%	24.9%	175	13.3%	19.0%	1	11.1%	24.4%	164	6.8%	18.7%	20.0%						
	Middle	3	23.1%	353	14.7%	20.0%	2	28.6%	26.3%	174	16.1%	24.5%	1	16.7%	23.6%	179	13.6%	22.6%	3	33.3%	26.7%	658	27.3%	25.7%	22.0%						
	Upper	7	53.8%	1,691	70.5%	40.2%	3	42.9%	34.1%	731	67.4%	43.2%	4	66.7%	30.8%	960	73.1%	39.6%	4	44.4%	27.5%	1,490	61.8%	35.9%	39.5%						
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	10.9%	0	0.0%	10.5%	0	0.0%	16.3%	0	0.0%	16.3%	1	11.1%	16.8%	100	4.1%	17.2%	0.0%						
	Total	13	100%	2,398	100%	100%	7	100%	100%	1,084	100%	100%	6	100%	100%	1,314	100%	100%	9	100%	100%	2,412	100%	100%	100%						
REFINANCE	Low	2	6.3%	83	2.2%	20.4%	1	4.3%	3.4%	33	1.2%	1.5%	1	11.1%	4.4%	50	5.1%	2.5%	0	0.0%	8.5%	0	0.0%	5.2%	18.5%						
	Moderate	3	9.4%	216	5.8%	19.5%	1	4.3%	11.3%	10	0.4%	7.0%	2	22.2%	17.4%	206	21.0%	12.3%	3	18.8%	23.7%	183	8.7%	17.6%	20.0%						
	Middle	7	21.9%	671	18.1%	20.0%	4	17.4%	18.5%	323	11.8%	14.5%	3	33.3%	22.0%	348	35.5%	19.2%	3	18.8%	24.8%	416	19.8%	23.4%	22.0%						
	Upper	18	56.3%	2,561	69.0%	40.2%	15	65.2%	46.9%	2,185	80.0%	55.3%	3	33.3%	39.1%	376	38.4%	48.4%	9	56.3%	33.1%	1,415	67.3%	42.9%	39.5%						
	Unknown	2	6.3%	179	4.8%	0.0%	2	8.7%	20.0%	179	6.6%	21.8%	0	0.0%	17.1%	0	0.0%	17.5%	1	6.3%	9.9%	89	4.2%	11.0%	0.0%						
	Total	32	100%	3,710	100%	100%	23	100%	100%	2,730	100%	100%	9	100%	100%	980	100%	100%	16	100%	100%	2,103	100%	100%	100%						
HOME IMPROVEMENT	Low	0	0.0%	0	0.0%	20.4%	0	0.0%	7.5%	0	0.0%	3.9%	0	0.0%	10.7%	0	0.0%	6.2%	0	0.0%	9.8%	0	0.0%	7.3%	18.5%						
	Moderate	1	12.5%	75	11.6%	19.5%	0	0.0%	15.1%	0	0.0%	14.7%	1	12.5%	13.3%	75	11.6%	9.6%	2	25.0%	18.8%	105	16.8%	15.3%	20.0%						
	Middle	3	37.5%	267	41.5%	20.0%	0	0.0%	20.8%	0	0.0%	18.7%	3	37.5%	29.3%	267	41.5%	32.6%	5	62.5%	18.8%	320	51.2%	19.0%	22.0%						
	Upper	4	50.0%	302	46.9%	40.2%	0	0.0%	51.9%	0	0.0%	59.6%	4	50.0%	45.3%	302	46.9%	50.7%	1	12.5%	49.1%	200	32.0%	53.8%	39.5%						
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	4.7%	0	0.0%	3.0%	0	0.0%	1.3%	0	0.0%	0.9%	0	0.0%	3.6%	0	0.0%	4.5%	0.0%						
	Total	8	100%	644	100%	100%	0	0.0%	100%	0	0.0%	100%	8	100%	100%	644	100%	100%	8	100%	100%	625	100%	100%	100%						
MULTIFAMILY	Low	0	0.0%	0	0.0%	20.4%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	5.3%	0	0.0%	0.1%	18.5%						
	Moderate	0	0.0%	0	0.0%	19.5%	0	0.0%	3.6%	0	0.0%	0.1%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	20.0%						
	Middle	0	0.0%	0	0.0%	20.0%	0	0.0%	3.6%	0	0.0%	0.4%	0	0.0%	5.0%	0	0.0%	0.8%	0	0.0%	5.3%	0	0.0%	2.4%	22.0%						
	Upper	1	25.0%	837	32.1%	40.2%	1	33.3%	32.1%	837	62.4%	20.3%	0	0.0%	15.0%	0	0.0%	5.5%	0	0.0%	5.3%	0	0.0%	4.2%	39.5%						
	Unknown	3	75.0%	1,767	67.9%	0.0%	2	66.7%	60.7%	505	37.6%	79.2%	1	100.0%	80.0%	1,262	100.0%	93.7%	2	100.0%	84.2%	2,934	100.0%	93.3%	0.0%						
	Total	4	100%	2,604	100%	100%	3	100%	100%	1,342	100%	100%	1	100%	100%	1,262	100%	100%	2	100%	100%	2,934	100%	100%	100%						
OTHER PURPOSE LOC	Low	1	8.3%	55	4.1%	20.4%	1	16.7%	4.0%	55	11.3%	2.0%	0	0.0%	6.1%	0	0.0%	3.0%	0	0.0%	5.4%	0	0.0%	3.0%	18.5%						
	Moderate	2	16.7%	125	9.3%	19.5%	0	0.0%	14.7%	0	0.0%	7.5%	2	33.3%	21.1%	125	14.5%	15.3%	2	18.2%	17.7%	105	8.6%	14.8%	20.0%						
	Middle	2	16.7%	191	14.1%	20.0%	1	16.7%	20.0%	91	18.7%	14.7%	1	16.7%	18.4%	100	11.6%	16.7%	1	9.1%	22.0%	286	23.5%	16.0%	22.0%						
	Upper	7	58.3%	980	72.5%	40.2%	4	66.7%	61.3%	340	70.0%	75.8%	3	50.0%	51.8%	640	74.0%	61.6%	7	63.6%	52.7%	726	59.7%	64.5%	39.5%						
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	2.6%	0	0.0%	3.4%	1	9.1%	2.2%	100	8.2%	1.6%	0.0%						
	Total	12	100%	1,351	100%	100%	6	100%	100%	486	100%	100%	6	100%	100%	865	100%	100%	11	100%	100%	1,217	100%	100%	100%						

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2022 FFIEC Census Data; 2016-2020 ACS data

Borrower Distribution of HMDA Loans - Table 2 of 2

Assessment Area: GA Dalton

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data										Bank & Aggregate Lending										Bank & Aggregate Lending: Demographic Data									
		2020, 2021					2020					2021					2022					2022									
		Bank				Families by Family Income	Count			Dollar			Count			Dollar			Count			Dollar			Families by Family Income						
		Count	Dollar	Families by Family Income	Bank		Agg	Dollar	Agg	Bank	Agg	Dollar	Agg	Bank	Agg	Dollar	Agg	Bank	Agg	Dollar	Agg										
																						#	%	\$ (000s)		\$ %	#	%	\$ (000s)	\$ %	#
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	0	0.0%	20.4%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	11.1%	0	0.0%	6.0%	1	50.0%	11.6%	50	32.9%	9.3%	18.5%						
	Moderate	0	0.0%	0	0.0%	19.5%	0	0.0%	19.1%	0	0.0%	16.8%	0	0.0%	11.1%	0	0.0%	5.6%	1	50.0%	18.6%	102	67.1%	14.1%	20.0%						
	Middle	1	100.0%	100	100.0%	20.0%	0	0.0%	29.8%	0	0.0%	29.9%	1	100.0%	33.3%	100	100.0%	25.4%	0	0.0%	34.9%	0	0.0%	26.8%	22.0%						
	Upper	0	0.0%	0	0.0%	40.2%	0	0.0%	48.9%	0	0.0%	52.6%	0	0.0%	40.7%	0	0.0%	59.1%	0	0.0%	25.6%	0	0.0%	40.1%	39.5%						
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	2.1%	0	0.0%	0.7%	0	0.0%	3.7%	0	0.0%	3.8%	0	0.0%	9.3%	0	0.0%	9.6%	0.0%						
	Total	1	100%	100	100%	100%	0	0.0%	100%	0	0.0%	100%	1	100%	100%	100	100%	100%	2	100%	100%	152	100%	100%	100%						
	PURPOSE NOT APPLICABLE	Low	0	0.0%	0	0.0%	20.4%	0	0.0%	0.7%	0	0.0%	0.3%	0	0.0%	10.0%	0	0.0%	9.1%	0	0.0%	0.0%	0	0.0%	0.0%	18.5%					
Moderate		0	0.0%	0	0.0%	19.5%	0	0.0%	6.4%	0	0.0%	5.0%	0	0.0%	5.0%	0	0.0%	3.9%	0	0.0%	5.4%	0	0.0%	5.0%	20.0%						
Middle		0	0.0%	0	0.0%	20.0%	0	0.0%	5.0%	0	0.0%	4.9%	0	0.0%	2.5%	0	0.0%	2.9%	0	0.0%	0.0%	0	0.0%	0.0%	22.0%						
Upper		0	0.0%	0	0.0%	40.2%	0	0.0%	0.7%	0	0.0%	0.6%	0	0.0%	2.5%	0	0.0%	1.3%	0	0.0%	2.7%	0	0.0%	4.6%	39.5%						
Unknown		0	0.0%	0	0.0%	0.0%	0	0.0%	87.2%	0	0.0%	89.3%	0	0.0%	80.0%	0	0.0%	82.8%	0	0.0%	91.9%	0	0.0%	90.3%	0.0%						
Total		0	0.0%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	100%						
HMDA TOTALS		Low	3	4.3%	138	1.3%	20.4%	2	5.1%	3.6%	88	1.6%	1.9%	1	3.2%	4.6%	50	1.0%	2.5%	1	2.1%	6.1%	50	0.5%	3.3%	18.5%					
	Moderate	9	12.9%	770	7.1%	19.5%	3	7.7%	17.6%	189	3.3%	12.9%	6	19.4%	20.6%	581	11.2%	14.9%	9	18.8%	23.2%	659	7.0%	17.8%	20.0%						
	Middle	16	22.9%	1,582	14.6%	20.0%	7	17.9%	21.8%	588	10.4%	18.9%	9	29.0%	22.6%	994	19.2%	20.0%	12	25.0%	25.2%	1,680	17.8%	24.1%	22.0%						
	Upper	37	52.9%	6,371	59.0%	40.2%	23	59.0%	39.5%	4,093	72.5%	47.4%	14	45.2%	35.4%	2,278	44.1%	42.1%	21	43.8%	31.0%	3,831	40.6%	38.2%	39.5%						
	Unknown	5	7.1%	1,946	18.0%	0.0%	4	10.3%	17.5%	684	12.1%	18.9%	1	3.2%	16.9%	1,262	24.4%	20.4%	5	10.4%	14.5%	3,223	34.1%	16.6%	0.0%						
	Total	70	100%	10,807	100%	100%	39	100%	100%	5,642	100%	100%	31	100%	100%	5,165	100%	100%	48	100%	100%	9,443	100%	100%	100%						

APPENDIX H - LIMITED SCOPE LENDING TABLES (Continued)

Geographic Distribution of Small Business & Small Farm Loans

Assessment Area: GA Dalton

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data										Bank & Aggregate Lending										Bank & Aggregate Lending; Demographic Data									
		2020, 2021					2020					2021					2022					2022									
		Bank				Total Businesses	Count		Dollar			Count		Dollar			Count		Dollar			Total Businesses									
		Count	Dollar				Bank	Agg	Bank	Agg		Bank	Agg	Bank	Agg		Bank	Agg	Bank	Agg											
		#	%	\$ (000s)	\$ %	#	%	0.0%	\$ 000s	\$ %	\$ %	#	%	0.0%	\$ 000s	\$ %	\$ %	#	%	0.0%	\$ 000s	\$ %	\$ %	%							
SMALL BUSINESSES	Low	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%								
	Moderate	35	21.7%	4,319	19.8%	16.6%	21	22.3%	16.1%	2,458	19.6%	13.7%	14	20.9%	15.1%	11.8%	14	45.2%	28.8%	3,805	59.7%	39.3%	34.9%								
	Middle	88	54.7%	14,279	65.5%	55.1%	48	51.1%	53.3%	7,869	62.9%	59.3%	40	59.7%	53.8%	6,410	69.1%	61.7%	14	45.2%	55.4%	2,196	34.5%	47.8%	51.3%						
	Upper	38	23.6%	3,197	14.7%	28.4%	25	26.6%	29.4%	2,187	17.5%	26.5%	13	19.4%	29.4%	1,010	10.9%	26.0%	3	9.7%	15.0%	370	5.8%	12.8%	13.7%						
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%						
	Tr Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	1.2%	0	0.0%	0.5%	0	0.0%	1.8%	0	0.0%	0.5%	0	0.0%	0.9%	0	0.0%	0.9%	0.2%						
	Total	161	100%	21,795	100%	100%	94	100%	100%	12,514	100%	100%	67	100%	100%	9,281	100%	100%	31	100%	100%	6,371	100%	100%	100%						

Small Business & Small Farm Lending By Revenue & Loan Size

Assessment Area: GA Dalton

PRODUCT TYPE		Bank Lending & Demographic Data															Bank & Aggregate Lending										Bank & Aggregate Lending; Demographic Data									
		2020, 2021					2020					2021					2022																			
		Bank		Dollar	Total Businesses	Count		Bank	Agg	Dollar		Bank	Agg	Dollar		Agg	Count		Bank	Agg	Dollar		Agg	Total Businesses												
		#	%			#	%			#	%			#	%		#	%			#	%														
SMALL BUSINESS	Revenue	\$1 Million or Less	98	60.9%	8,386	38.5%	88.4%	58	61.7%	38.2%	4,482	35.8%	20.7%	40	59.7%	47.3%	3,904	42.1%	31.0%	16	51.6%	48.6%	1,863	29.2%	25.7%	88.5%										
		Over \$1 Million	55	34.2%	12,955	59.4%	10.7%	32	34.0%		7,647	61.1%		23	34.3%		5,308	57.2%		14	45.2%		4,416	69.3%		10.6%										
		Total Rev. available	153	95.0%	21,341	97.9%	99.1%	90	95.7%		12,129	96.9%		63	94.0%		9,212	99.3%		30	96.8%		6,279	98.6%		99.1%										
		Rev. Not Known	8	5.0%	454	2.1%	0.9%	4	4.3%		385	3.1%		4	6.0%		69	0.7%		1	3.2%		92	1.4%		0.9%										
		Total	161	100%	21,795	100%	100%	94	100%		12,514	100%		67	100%		9,281	100%		31	100%		6,371	100%		100.0%										
	Loan Size	\$100,000 or Less	103	64.0%	4,477	20.5%		61	64.9%	83.3%	2,786	22.3%	22.3%	42	62.7%	89.5%	1,691	18.2%	24.9%	14	45.2%	92.3%	789	12.4%	28.6%											
		\$100,001 - \$250,000	36	22.4%	6,108	28.0%		21	22.3%	8.3%	3,553	28.4%	17.6%	15	22.4%	4.6%	2,555	27.5%	15.1%	9	29.0%	3.4%	1,539	24.2%	13.6%											
		\$250,001 - \$1 Million	22	13.7%	11,210	51.4%		12	12.8%	8.3%	6,175	49.3%	60.2%	10	14.9%	5.9%	5,035	54.3%	59.9%	8	25.8%	4.3%	4,043	63.5%	57.8%											
		Total	161	100%	21,795	100%		94	100%	100%	12,514	100%	100%	67	100%	100%	9,281	100%	100%	31	100%	100%	6,371	100%	100%											
	Loan Size & Rev \$1 Mill or Less	\$100,000 or Less	77	78.6%	3,081	36.7%		47	81.0%		1,864	41.6%		30	75.0%		1,217	31.2%		11	68.8%		521	28.0%												
		\$100,001 - \$250,000	15	15.3%	2,190	26.1%		8	13.8%		1,114	24.9%		7	17.5%		1,076	27.6%		4	25.0%		596	32.0%												
		\$250,001 - \$1 Million	6	6.1%	3,115	37.1%		3	5.2%		1,504	33.6%		3	7.5%		1,611	41.3%		1	6.3%		746	40.0%												
		Total	98	100%	8,386	100%		58	100%		4,482	100%		40	100%		3,904	100%		16	100%		1,863	100%												

Geographic Distribution of HMDA Loans - Table 1 of 2
Assessment Area: GA Franklin-Hart

Originations & Purchases
Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2022 FFIEC Census Data; 2016-2020 ACS data

Geographic Distribution of HMDA Loans - Table 2 of 2
Assessment Area: GA Franklin-Hart

Originations & Purchases
Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2022 FFIEC Census Data; 2016-2020 ACS data

APPENDIX H - LIMITED SCOPE LENDING TABLES (Continued)

Borrower Distribution of HMDA Loans - Table 1 of 2

Assessment Area: GA Franklin-Hart

PRODUCT TYPE		Bank Lending & Demographic Data										Bank & Aggregate Lending										Bank & Aggregate Lending: Demographic Data									
		2020, 2021					2020					2021					2022														
		Bank		Families by Family Income	Count		Dollar		Count		Dollar		Count		Dollar		Count		Dollar		Families by Family Income										
#	%	\$ (000s)	%	#	%	Agg	\$ (000s)	%	Agg	#	%	Agg	\$ (000s)	%	Agg	#	%	Agg	\$ (000s)	%	Agg	%									
HOME PURCHASE	Low	1	4.0%	64	0.9%	23.7%	0	0.0%	2.0%	0	0.0%	0.7%	1	7.1%	2.0%	64	1.4%	0.9%	0	0.0%	3.0%	0	0.0%	1.4%	19.8%						
	Moderate	0	0.0%	0	0.0%	17.4%	0	0.0%	11.9%	0	0.0%	7.5%	0	0.0%	12.2%	0	0.0%	7.3%	1	7.7%	14.4%	292	5.2%	9.3%	16.8%						
	Middle	3	12.0%	457	6.6%	17.6%	2	18.2%	20.2%	287	12.6%	14.7%	1	7.1%	21.1%	170	3.7%	16.7%	2	15.4%	22.5%	443	7.9%	18.7%	18.6%						
	Upper	19	76.0%	6,107	88.4%	41.4%	9	81.8%	49.7%	1,997	87.4%	63.4%	10	71.4%	43.3%	4,110	88.8%	55.0%	10	76.9%	38.7%	4,854	86.8%	50.2%	44.9%						
	Unknown	2	8.0%	284	4.1%	0.0%	0	0.0%	16.3%	0	0.0%	13.6%	2	14.3%	21.4%	284	6.1%	20.1%	0	0.0%	21.4%	0	0.0%	20.4%	0.0%						
	Total	25	100%	6,912	100%	100%	11	100%	100%	2,284	100%	100%	14	100%	100%	4,628	100%	100%	13	100%	100%	5,589	100%	100%	100%						
REFINANCE	Low	1	1.6%	35	0.3%	23.7%	0	0.0%	1.5%	0	0.0%	0.5%	1	3.8%	2.7%	35	0.8%	1.2%	0	0.0%	5.3%	0	0.0%	2.5%	19.8%						
	Moderate	6	9.8%	431	4.1%	17.4%	1	2.9%	5.0%	40	0.7%	2.5%	5	19.2%	8.2%	391	8.6%	4.2%	3	15.0%	16.5%	124	4.0%	9.9%	16.8%						
	Middle	13	21.3%	1,980	18.7%	17.6%	9	25.7%	15.3%	1,423	23.4%	10.2%	4	15.4%	20.2%	557	12.3%	15.7%	3	15.0%	20.8%	265	8.5%	19.2%	18.6%						
	Upper	38	62.3%	7,812	73.6%	41.4%	24	68.6%	58.2%	4,445	73.2%	63.5%	14	53.8%	49.5%	3,367	74.3%	57.8%	12	60.0%	45.6%	2,607	83.7%	57.0%	44.9%						
	Unknown	3	4.9%	351	3.3%	0.0%	1	2.9%	20.0%	168	2.8%	23.4%	2	7.7%	19.4%	183	4.0%	21.0%	2	10.0%	11.8%	118	3.8%	11.4%	0.0%						
	Total	61	100%	10,609	100%	100%	35	100%	100%	6,076	100%	100%	26	100%	100%	4,533	100%	100%	20	100%	100%	3,114	100%	100%	100%						
HOME IMPROVEMENT	Low	1	33.3%	30	15.0%	23.7%	0	0.0%	3.1%	0	0.0%	1.6%	1	50.0%	6.9%	30	37.5%	2.6%	1	50.0%	4.5%	125	71.4%	3.2%	19.8%						
	Moderate	1	33.3%	50	25.0%	17.4%	0	0.0%	6.3%	0	0.0%	3.0%	1	50.0%	13.8%	50	62.5%	8.6%	0	0.0%	11.4%	0	0.0%	6.6%	16.8%						
	Middle	0	0.0%	0	0.0%	17.6%	0	0.0%	15.6%	0	0.0%	20.2%	0	0.0%	17.2%	0	0.0%	15.2%	0	0.0%	15.9%	0	0.0%	9.5%	18.6%						
	Upper	1	33.3%	120	60.0%	41.4%	1	100.0%	75.0%	120	100.0%	75.2%	0	0.0%	58.6%	0	0.0%	70.8%	1	50.0%	65.9%	50	28.6%	79.6%	44.9%						
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	3.4%	0	0.0%	2.9%	0	0.0%	2.3%	0	0.0%	1.1%	0.0%						
	Total	3	100%	200	100%	100%	1	100%	100%	120	100%	100%	2	100%	100%	80	100%	100%	2	100%	100%	175	100%	100%	100%						
MULTI FAMILY	Low	0	0.0%	0	0.0%	23.7%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	19.8%						
	Moderate	0	0.0%	0	0.0%	17.4%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	16.8%						
	Middle	0	0.0%	0	0.0%	17.6%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	18.6%						
	Upper	0	0.0%	0	0.0%	41.4%	0	0.0%	100.0%	0	0.0%	100.0%	0	0.0%	16.7%	0	0.0%	5.3%	0	0.0%	16.7%	0	0.0%	1.1%	44.9%						
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	83.3%	0	0.0%	94.7%	1	100.0%	83.3%	525	100.0%	98.9%	0.0%						
	Total	0	0.0%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	1	100%	100%	525	100%	100%	100%						
OTHER PURPOSE LOC	Low	0	0.0%	0	0.0%	23.7%	0	0.0%	2.4%	0	0.0%	1.6%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	5.4%	56	1.9%	2.0%	19.8%						
	Moderate	2	7.4%	110	4.0%	17.4%	1	5.6%	4.9%	75	4.5%	2.3%	1	11.1%	12.5%	35	3.2%	8.9%	2	9.1%	7.1%	150	5.0%	6.2%	16.8%						
	Middle	3	11.1%	345	12.6%	17.6%	2	11.1%	9.8%	300	18.1%	9.8%	1	11.1%	25.0%	45	4.1%	17.2%	1	4.5%	21.4%	65	2.2%	13.7%	18.6%						
	Upper	22	81.5%	2,290	83.4%	41.4%	15	83.3%	80.5%	1,282	77.4%	83.9%	7	77.8%	62.5%	1,008	92.6%	74.0%	16	72.7%	64.3%	2,680	88.7%	77.1%	44.9%						
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	2.4%	0	0.0%	2.4%	0	0.0%	0.0%	0	0.0%	0.0%	1	4.5%	1.8%	69	2.3%	1.1%	0.0%						
	Total	27	100%	2,745	100%	100%	18	100%	100%	1,657	100%	100%	9	100%	100%	1,088	100%	100%	22	100%	100%	3,020	100%	100%	100%						

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2022 FFIEC Census Data; 2016-2020 ACS data

Borrower Distribution of HMDA Loans - Table 2 of 2

Assessment Area: GA Franklin-Hart

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data														Bank & Aggregate Lending														Bank & Aggregate Lending; Demographic Data									
		2020, 2021					2020					2021					2022																						
		Bank				Families by Family Income %	Count			Dollar		Count			Dollar		Count			Dollar		Families by Family Income %																	
		Count		Dollar			Bank	Agg	Bank	Agg	Bank	Agg	Bank	Agg	Bank	Agg																							
		#	%	\$ (000s)	\$ %												#	%	\$ (000s)	\$ %	#		%	\$ (000s)	\$ %	#	%	\$ (000s)	\$ %										
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	0	0.0%	23.7%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	4.3%	0	0.0%	2.3%	1	50.0%	26.9%	111	52.6%	22.8%	19.8%														
	Moderate	1	50.0%	160	31.0%	17.4%	1	100.0%	23.1%	160	100.0%	17.1%	0	0.0%	13.0%	0	0.0%	5.0%	0	0.0%	11.5%	0	0.0%	10.5%	16.8%														
	Middle	0	0.0%	0	0.0%	17.6%	0	0.0%	38.5%	0	0.0%	25.8%	0	0.0%	4.3%	0	0.0%	3.7%	1	50.0%	26.9%	100	47.4%	21.8%	18.6%														
	Upper	1	50.0%	356	69.0%	41.4%	0	0.0%	38.5%	0	0.0%	57.1%	1	100.0%	78.3%	356	100.0%	89.1%	0	0.0%	30.8%	0	0.0%	42.0%	44.9%														
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	3.8%	0	0.0%	2.8%	0.0%														
	Total	2	100%	516	100%	100%	1	100%	100%	160	100%	100%	1	100%	100%	356	100%	100%	2	100%	100%	211	100%	100%	100%														
PURPOSE NOT APPLICABLE	Low	0	0.0%	0	0.0%	23.7%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	16.7%	0	0.0%	10.7%	19.8%														
	Moderate	0	0.0%	0	0.0%	17.4%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	16.8%														
	Middle	0	0.0%	0	0.0%	17.6%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	18.6%														
	Upper	0	0.0%	0	0.0%	41.4%	0	0.0%	3.1%	0	0.0%	11.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	44.9%														
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	96.9%	0	0.0%	89.0%	0	0.0%	100.0%	0	0.0%	100.0%	0	0.0%	83.3%	0	0.0%	89.3%	0.0%														
	Total	0	0.0%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	100%														
HMDA TOTALS	Low	3	2.5%	129	0.6%	23.7%	0	0.0%	1.7%	0	0.0%	0.6%	3	5.8%	2.4%	129	1.2%	1.0%	4	6.7%	4.2%	292	2.3%	1.8%	19.8%														
	Moderate	10	8.5%	751	3.6%	17.4%	3	4.5%	8.3%	275	2.7%	5.0%	7	13.5%	10.3%	476	4.5%	5.9%	6	10.0%	14.4%	566	4.5%	8.7%	16.8%														
	Middle	19	16.1%	2,782	13.3%	17.6%	13	19.7%	17.3%	2,010	19.5%	12.4%	6	11.5%	20.3%	772	7.2%	16.0%	7	11.7%	21.7%	873	6.9%	17.2%	18.6%														
	Upper	81	68.6%	16,685	79.5%	41.4%	49	74.2%	53.9%	7,844	76.2%	63.3%	32	61.5%	46.7%	8,841	82.7%	56.1%	39	65.0%	41.9%	10,191	80.7%	49.1%	44.9%														
	Unknown	5	4.2%	635	3.0%	0.0%	1	1.5%	18.7%	168	1.6%	18.7%	4	7.7%	20.3%	467	4.4%	21.0%	4	6.7%	17.7%	712	5.6%	23.2%	0.0%														
	Total	118	100%	20,982	100%	100%	66	100%	100%	10,297	100%	100%	52	100%	100%	10,685	100%	100%	60	100%	100%	12,634	100%	100%	100%														

APPENDIX H - LIMITED SCOPE LENDING TABLES (Continued)

Geographic Distribution of Small Business & Small Farm Loans
Assessment Area: GA Franklin-Hart

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data										Bank & Aggregate Lending										Bank & Aggregate Lending; Demographic Data							
		2020, 2021					2020					2021					2022					Total Businesses							
		Bank		Total Businesses	Count		Dollar		Count		Dollar		Count		Dollar														
		Count	Dollar		Bank	Agg	Bank	Agg	Bank	Agg	Bank	Agg	Bank	Agg															
		#	%		\$ (000s)	\$ %	#	%	\$ 000s	\$ %	#	%	\$ 000s	\$ %	#	%	\$ 000s	\$ %											
SMALL BUSINESSES	Low	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0.0%			
	Moderate	16	13.7%	1,824	22.4%	31.4%	13	21.7%	25.2%	1,629	38.8%	21.2%	3	5.3%	25.3%	195	5.0%	20.0%	0	0.0%	2.7%	0	0.0%	1.8%	4.3%				
	Middle	83	70.9%	5,738	70.6%	58.7%	40	66.7%	58.9%	2,355	56.1%	66.9%	43	75.4%	58.2%	3,383	86.2%	67.9%	17	89.5%	81.1%	1,011	69.7%	87.4%	77.4%				
	Upper	18	15.4%	563	6.9%	10.0%	7	11.7%	15.0%	216	5.1%	11.5%	11	19.3%	15.1%	347	8.8%	11.9%	2	10.5%	15.6%	440	30.3%	10.6%	18.3%				
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%				
	Tr Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.9%	0	0.0%	0.4%	0	0.0%	1.4%	0	0.0%	0.2%	0	0.0%	0.6%	0	0.0%	0.2%					
	Total	117	100%	8,125	100%	100%	60	100%	100%	4,200	100%	100%	57	100%	100%	3,925	100%	100%	19	100%	100%	1,451	100%	100%	100%				

Small Business & Small Farm Lending By Revenue & Loan Size
Assessment Area: GA Franklin-Hart

PRODUCT TYPE		Bank Lending & Demographic Data															Bank & Aggregate Lending										Bank & Aggregate Lending; Demographic Data						
		2020, 2021					2020					2021					2022					2022											
		Bank				Total Businesses	Count			Dollar		Agg	Count			Dollar		Agg	Count			Dollar		Agg	Count			Dollar		Agg	Total Businesses		
		#	%	\$ (000s)	\$ %		Bank	%	Agg	\$ (000s)	\$ %		Bank	%	Agg	\$ (000s)	\$ %		Bank	%	Agg	\$ (000s)	\$ %		Bank	%	Agg	\$ (000s)	\$ %		Agg	\$ %	\$ %
SMALL BUSINESS	Revenue	\$1 Million or Less	82	70.1%	3,852	47.4%	91.1%	48	80.0%	45.0%	1,681	40.0%	28.3%	34	59.6%	50.3%	2,171	55.3%	33.7%	14	73.7%	54.8%	909	62.6%	36.8%	91.2%							
		Over \$1 Million	16	13.7%	3,819	47.0%	6.9%	8	13.3%		2,224	53.0%		8	14.0%		1,595	40.6%		5	26.3%		542	37.4%		6.8%							
		Total Rev. available	98	83.8%	7,671	94.4%	98.0%	56	93.3%		3,905	93.0%		42	73.7%		3,766	95.9%		19	100.0%		1,451	100.0%		98.0%							
		Rev. Not Known	19	16.2%	454	5.6%	2.0%	4	6.7%		295	7.0%		15	26.3%		159	4.1%		0	0.0%		0	0.0%		2.0%							
		Total	117	100%	8,125	100%	100%	60	100%		4,200	100%		57	100%		3,925	100%		19	100%		1,451	100%		100.0%							
	Loan Size	\$100,000 or Less	97	82.9%	2,659	32.7%		51	85.0%	92.2%	1,404	33.4%	43.0%	46	80.7%	92.6%	1,255	32.0%	44.3%	17	89.5%	89.8%	781	53.8%	37.9%								
		\$100,001 - \$250,000	12	10.3%	2,095	25.8%		4	6.7%	4.7%	654	15.6%	17.0%	8	14.0%	4.9%	1,441	36.7%	20.2%	1	5.3%	6.7%	250	17.2%	23.4%								
		\$250,001 - \$1 Million	8	6.8%	3,371	41.5%		5	8.3%	3.1%	2,142	51.0%	40.0%	3	5.3%	2.5%	1,229	31.3%	35.5%	1	5.3%	3.5%	420	28.9%	38.8%								
		Total	117	100%	8,125	100%		60	100%	100%	4,200	100%	100%	57	100%	100%	3,925	100%	100%	19	100%	100%	1,451	100%	100%								
	Loan Size & Rev \$1 Mill or Less	\$100,000 or Less	74	90.2%	2,208	57.3%		45	93.8%		1,224	72.8%		29	85.3%		984	45.3%		13	92.9%		489	53.8%									
		\$100,001 - \$250,000	7	8.5%	1,091	28.3%		3	6.3%		457	27.2%		4	11.8%		634	29.2%		0	0.0%		0	0.0%									
		\$250,001 - \$1 Million	1	1.2%	553	14.4%		0	0.0%		0	0.0%		1	2.9%		553	25.5%		1	7.1%		420	46.2%									
		Total	82	100%	3,852	100%		48	100%		1,681	100%		34	100%		2,171	100%		14	100%		909	100%									

Assessment Area: GA Gordon

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2022 FFIEC Census Data; 2016-2020 ACS data

Assessment Area: GA Gordon

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2022 FFIEC Census Data; 2016-2020 ACS data

APPENDIX H - LIMITED SCOPE LENDING TABLES (Continued)

Borrower Distribution of HMDA Loans - Table 1 of 2

Assessment Area: GA Gordon

PRODUCT TYPE		Bank Lending & Demographic Data										Bank & Aggregate Lending										Bank & Aggregate Lending: Demographic Data									
		2020, 2021					2020					2021					2022														
		Bank		Families by Family Income	Count		Dollar		Count		Dollar		Count		Dollar		Count		Dollar		Families by Family Income										
#	%	\$ (000s)	\$ %	%	#	%	Agg	\$ (000s)	\$ %	Agg	#	%	Agg	\$ (000s)	\$ %	Agg	#	%	Agg	\$ (000s)	\$ %	Agg	%								
HOME PURCHASE	Low	2	1.9%	238	1.1%	20.3%	0	0.0%	2.0%	0	0.0%	1.3%	2	5.1%	2.6%	238	3.2%	1.5%	3	9.7%	2.5%	392	6.2%	1.3%	17.9%						
	Moderate	14	13.0%	2,105	10.1%	18.9%	12	17.4%	20.8%	1,819	13.5%	16.2%	2	5.1%	17.2%	286	3.9%	13.2%	4	12.9%	15.4%	784	12.4%	11.4%	20.8%						
	Middle	32	29.6%	5,703	27.3%	19.2%	22	31.9%	26.3%	3,954	29.3%	24.2%	10	25.6%	23.1%	1,749	23.7%	21.1%	11	35.5%	25.6%	2,534	40.1%	24.6%	18.4%						
	Upper	58	53.7%	12,467	59.7%	41.6%	33	47.8%	33.8%	7,353	54.5%	41.7%	25	64.1%	35.8%	5,114	69.2%	43.3%	12	38.7%	32.5%	2,533	40.0%	38.0%	42.9%						
	Unknown	2	1.9%	369	1.8%	0.0%	2	2.9%	17.2%	369	2.7%	16.6%	0	0.0%	21.4%	0	0.0%	20.8%	1	3.2%	24.0%	82	1.3%	24.7%	0.0%						
	Total	108	100%	20,882	100%	100%	69	100%	100%	13,495	100%	100%	39	100%	100%	7,387	100%	100%	31	100%	100%	6,325	100%	100%	100%						
REFINANCE	Low	3	3.3%	218	1.7%	20.3%	1	2.1%	2.6%	75	1.0%	1.3%	2	4.7%	3.2%	143	2.5%	1.6%	1	3.3%	7.7%	120	3.6%	3.7%	17.9%						
	Moderate	13	14.4%	851	6.5%	18.9%	2	4.3%	8.4%	149	2.1%	5.2%	11	25.6%	11.8%	702	12.1%	8.2%	6	20.0%	20.3%	499	14.9%	14.1%	20.8%						
	Middle	21	23.3%	2,294	17.6%	19.2%	9	19.1%	18.0%	840	11.6%	14.1%	12	27.9%	20.3%	1,454	25.0%	16.4%	8	26.7%	25.0%	982	29.3%	22.8%	18.4%						
	Upper	46	51.1%	9,037	69.4%	41.6%	31	66.0%	48.6%	5,787	80.3%	56.5%	15	34.9%	42.8%	3,250	55.9%	50.4%	12	40.0%	37.0%	1,672	49.8%	46.7%	42.9%						
	Unknown	7	7.8%	620	4.8%	0.0%	4	8.5%	22.4%	360	5.0%	23.0%	3	7.0%	21.9%	260	4.5%	23.4%	3	10.0%	10.0%	83	2.5%	12.7%	0.0%						
	Total	90	100%	13,020	100%	100%	47	100%	100%	7,211	100%	100%	43	100%	100%	5,809	100%	100%	30	100%	100%	3,356	100%	100%	100%						
HOME IMPROVEMENT	Low	0	0.0%	0	0.0%	20.3%	0	0.0%	2.4%	0	0.0%	0.8%	0	0.0%	6.4%	0	0.0%	3.8%	2	15.4%	6.8%	120	16.8%	7.2%	17.9%						
	Moderate	1	16.7%	20	6.6%	18.9%	0	0.0%	2.4%	0	0.0%	0.9%	1	25.0%	10.6%	20	15.2%	5.3%	2	15.4%	13.5%	80	11.2%	12.5%	20.8%						
	Middle	3	50.0%	112	37.0%	19.2%	1	50.0%	23.8%	50	29.2%	19.3%	2	50.0%	23.4%	62	47.0%	15.9%	5	38.5%	28.4%	275	38.5%	20.6%	18.4%						
	Upper	2	33.3%	171	56.4%	41.6%	1	50.0%	66.7%	121	70.8%	68.1%	1	25.0%	55.3%	50	37.9%	71.3%	4	30.8%	48.6%	239	33.5%	56.4%	42.9%						
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	4.8%	0	0.0%	11.0%	0	0.0%	4.3%	0	0.0%	3.7%	0	0.0%	2.7%	0	0.0%	3.3%	0.0%						
	Total	6	100%	303	100%	100%	2	100%	100%	171	100%	100%	4	100%	100%	132	100%	100%	13	100%	100%	714	100%	100%	100%						
MULTI-FAMILY	Low	0	0.0%	0	0.0%	20.3%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	17.9%						
	Moderate	0	0.0%	0	0.0%	18.9%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	20.8%						
	Middle	0	0.0%	0	0.0%	19.2%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	18.4%						
	Upper	0	0.0%	0	0.0%	41.6%	0	0.0%	70.6%	0	0.0%	25.2%	0	0.0%	16.7%	0	0.0%	0.8%	0	0.0%	20.0%	0	0.0%	7.0%	42.9%						
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	29.4%	0	0.0%	74.8%	0	0.0%	83.3%	0	0.0%	99.2%	0	0.0%	80.0%	0	0.0%	93.0%	0.0%						
	Total	0	0.0%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	100%						
OTHER PURPOSE LOC	Low	0	0.0%	0	0.0%	20.3%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	2.6%	0	0.0%	0.7%	0	0.0%	4.5%	0	0.0%	1.9%	17.9%						
	Moderate	3	8.8%	380	13.5%	18.9%	1	6.3%	9.3%	40	3.4%	3.9%	2	11.1%	17.9%	340	20.8%	17.9%	4	21.1%	14.5%	290	11.4%	8.7%	20.8%						
	Middle	7	20.6%	336	12.0%	19.2%	4	25.0%	16.3%	201	17.1%	10.9%	3	16.7%	15.4%	135	8.3%	12.5%	6	31.6%	23.6%	805	31.5%	22.7%	18.4%						
	Upper	23	67.6%	2,066	73.5%	41.6%	11	68.8%	72.1%	936	79.5%	83.1%	12	66.7%	61.5%	1,130	69.2%	68.1%	9	47.4%	52.7%	1,460	57.1%	63.8%	42.9%						
	Unknown	1	2.9%	28	1.0%	0.0%	0	0.0%	2.3%	0	0.0%	2.2%	1	5.6%	2.6%	28	1.7%	0.8%	0	0.0%	4.5%	0	0.0%	2.8%	0.0%						
	Total	34	100%	2,810	100%	100%	16	100%	100%	1,177	100%	100%	18	100%	100%	1,633	100%	100%	19	100%	100%	2,555	100%	100%	100%						

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2022 FFIEC Census Data; 2016-2020 ACS data

Borrower Distribution of HMDA Loans - Table 2 of 2

Assessment Area: GA Gordon

PRODUCT TYPE		Borrower Income Levels	Bank Lending & Demographic Data										Bank & Aggregate Lending										Bank & Aggregate Lending: Demographic Data									
			2020, 2021					2020					2021					2022														
			Bank				Families by Family Income	Count		Dollar			Count		Dollar			Count		Dollar			Families by Family Income									
			Count	Dollar				Bank	Agg	Bank	Agg	Bank	Agg	Bank	Agg	Bank	Agg															
				#	%	\$(000s)												\$ %	#	%	\$(000s)	\$ %		#	%	\$(000s)	\$ %	#	%	\$(000s)	\$ %	
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	0	0.0%	20.3%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	3.6%	0	0.0%	0.8%	0	0.0%	0.0%	0	0.0%	0.0%	17.9%							
	Moderate	1	33.3%	68	15.6%	18.9%	1	50.0%	37.5%	68	28.7%	40.1%	0	0.0%	14.3%	0	0.0%	7.1%	0	0.0%	13.6%	0	0.0%	9.9%	20.8%							
	Middle	0	0.0%	0	0.0%	19.2%	0	0.0%	25.0%	0	0.0%	13.2%	0	0.0%	17.9%	0	0.0%	16.5%	0	0.0%	31.8%	0	0.0%	26.9%	18.4%							
	Upper	2	66.7%	368	84.4%	41.6%	1	50.0%	37.5%	169	71.3%	46.7%	1	100.0%	50.0%	199	100.0%	58.3%	0	0.0%	40.9%	0	0.0%	52.7%	42.9%							
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	14.3%	0	0.0%	17.4%	0	0.0%	13.6%	0	0.0%	10.6%	0.0%							
	Total	3	100%	436	100%	100%	2	100%	100%	237	100%	100%	1	100%	100%	199	100%	100%	0	0.0%	100%	0	0.0%	100%	100%							
PURPOSE NOT APPLICABLE	Low	0	0.0%	0	0.0%	20.3%	0	0.0%	1.5%	0	0.0%	0.6%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	17.9%							
	Moderate	0	0.0%	0	0.0%	18.9%	0	0.0%	3.0%	0	0.0%	3.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	5.6%	0	0.0%	5.2%	20.8%							
	Middle	0	0.0%	0	0.0%	19.2%	0	0.0%	1.5%	0	0.0%	1.0%	0	0.0%	5.6%	0	0.0%	9.4%	0	0.0%	0.0%	0	0.0%	0.0%	18.4%							
	Upper	0	0.0%	0	0.0%	41.6%	0	0.0%	3.0%	0	0.0%	3.1%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	42.9%							
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	90.9%	0	0.0%	92.3%	0	0.0%	94.4%	0	0.0%	90.6%	0	0.0%	94.4%	0	0.0%	94.8%	0.0%							
	Total	0	0.0%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	100%							
HMDA TOTALS	Low	5	2.1%	456	1.2%	20.3%	1	0.7%	2.1%	75	0.3%	1.2%	4	3.8%	2.9%	381	2.5%	1.5%	6	6.5%	4.2%	632	4.9%	2.1%	17.9%							
	Moderate	32	13.3%	3,424	9.1%	18.9%	16	11.8%	14.7%	2,076	9.3%	11.1%	16	15.2%	14.3%	1,348	8.9%	10.0%	16	17.2%	16.6%	1,653	12.8%	12.0%	20.8%							
	Middle	63	26.1%	8,445	22.5%	19.2%	36	26.5%	21.8%	5,045	22.6%	19.0%	27	25.7%	21.4%	3,400	22.4%	17.3%	30	32.3%	25.2%	4,596	35.5%	23.6%	18.4%							
	Upper	131	54.4%	24,109	64.4%	41.6%	77	56.6%	40.4%	14,366	64.4%	47.1%	54	51.4%	39.6%	9,743	64.3%	43.1%	37	39.8%	35.3%	5,904	45.6%	40.7%	42.9%							
	Unknown	10	4.1%	1,017	2.7%	0.0%	6	4.4%	20.9%	729	3.3%	21.6%	4	3.8%	21.7%	288	1.9%	28.1%	4	4.3%	18.7%	165	1.3%	21.7%	0.0%							
	Total	241	100%	37,451	100%	100%	136	100%	100%	22,291	100%	100%	105	100%	100%	15,160	100%	100%	93	100%	100%	12,950	100%	100%	100%							

APPENDIX H - LIMITED SCOPE LENDING TABLES (Continued)

Geographic Distribution of Small Business & Small Farm Loans

Assessment Area: GA Gordon

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data										Bank & Aggregate Lending										Bank & Aggregate Lending; Demographic Data									
		2020, 2021					2020					2021					2022					2022									
		Bank		Dollar		Total Businesses	Count		Dollar		Count		Dollar		Count		Dollar		Count		Dollar		Total Businesses								
		Count	Dollar	Bank	Agg		Bank	Agg	Bank	Agg	Bank	Agg	Bank	Agg	Bank	Agg															
																	#	%	\$ (000s)	\$ %	#	%		\$ (000s)	\$ %	#	%	\$ (000s)	\$ %	#	%
SMALL BUSINESSES	Low	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%							
	Moderate	44	16.5%	7,206	20.4%	20.2%	29	18.0%	18.0%	2,653	14.9%	23.8%	15	14.3%	19.6%	4,553	26.0%	29.2%	17	34.0%	32.8%	3,986	31.3%	34.1%	31.7%						
	Middle	205	77.1%	26,713	75.5%	69.0%	122	75.8%	69.5%	14,816	83.0%	67.8%	83	79.0%	68.0%	11,897	67.9%	57.9%	21	42.0%	34.5%	4,894	38.4%	36.9%	36.4%						
	Upper	17	6.4%	1,454	4.1%	10.8%	10	6.2%	11.5%	384	2.2%	7.7%	7	6.7%	11.3%	1,070	6.1%	12.7%	12	24.0%	32.2%	3,857	30.3%	28.8%	31.9%						
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%						
	Tr Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	1.0%	0	0.0%	0.7%	0	0.0%	1.1%	0	0.0%	0.2%	0	0.0%	0.6%	0	0.0%	0.2%	0.0%						
	Total	266	100%	35,373	100%	100%	161	100%	100%	17,853	100%	100%	105	100%	100%	17,520	100%	100%	50	100%	100%	12,737	100%	100%	100%						

Small Business & Small Farm Lending By Revenue & Loan Size

Assessment Area: GA Gordon

PRODUCT TYPE		Bank Lending & Demographic Data																			Bank & Aggregate Lending										Bank & Aggregate Lending; Demographic Data									
		2020, 2021					2020					2021					2022					2022					2022													
		Bank		Dollar		Total Businesses	Count		Agg	Dollar		Agg	Count		Agg	Dollar		Agg	Count		Agg	Dollar		Agg	Total Businesses															
		#	%	\$ (000s)	\$ %		#	%		\$ (000s)	\$ %		#	%		\$ (000s)	\$ %		#	%		\$ (000s)	\$ %			#	%	\$ (000s)	\$ %											
SMALL BUSINESS	Revenue	\$1 Million or Less	179	67.3%	14,550	41.1%	91.0%	124	77.0%	48.1%	9,821	55.0%	35.1%	55	52.4%	41.4%	4,729	27.0%	22.9%	26	52.0%	43.0%	3,803	29.9%	28.2%	91.0%														
		Over \$1 Million	59	22.2%	19,958	56.4%	7.9%	27	16.8%		7,378	41.3%		32	30.5%		12,580	71.8%		20	40.0%		8,823	69.3%	7.8%															
		Total Rev. available	238	89.5%	34,508	97.6%	98.9%	151	93.8%		17,199	96.3%		87	82.9%		17,309	98.8%		46	92.0%		12,626	99.1%	98.9%															
		Rev. Not Known	28	10.5%	865	2.4%	1.1%	10	6.2%		654	3.7%		18	17.1%		211	1.2%		4	8.0%		111	0.9%	1.1%															
		Total	266	100%	35,373	100%	100%	161	100%		17,853	100%		105	100%		17,520	100%		50	100%		12,737	100%	100.0%															
	Loan Size	\$100,000 or Less	189	71.1%	5,621	15.9%		118	73.3%	87.0%	3,582	20.1%	28.6%	71	67.6%	90.6%	2,039	11.6%	28.7%	25	50.0%	93.3%	1,042	8.2%	34.4%															
		\$100,001 - \$250,000	29	10.9%	4,747	13.4%		18	11.2%	5.8%	2,788	15.6%	14.8%	11	10.5%	4.1%	1,959	11.2%	13.0%	8	16.0%	3.1%	1,368	10.7%	12.1%															
		\$250,001 - \$1 Million	48	18.0%	25,005	70.7%		25	15.5%	7.3%	11,483	64.3%	56.6%	23	21.9%	5.3%	13,522	77.2%	58.3%	17	34.0%	3.6%	10,327	81.1%	53.4%															
		Total	266	100%	35,373	100%		161	100%	100%	17,853	100%	100%	105	100%	100%	17,520	100%	100%	50	100%	100%	12,737	100%	100%															
		Loan Size & Rev \$1 Mill or Less	\$100,000 or Less	146	81.6%	4,468	30.7%		103	83.1%		3,124	31.8%		43	78.2%		1,344	28.4%		18	69.2%		746	19.6%															
	\$100,001 - \$250,000		17	9.5%	2,725	18.7%		11	8.9%		1,741	17.7%		6	10.9%		984	20.8%		3	11.5%		368	9.7%																
	\$250,001 - \$1 Million		16	8.9%	7,357	50.6%		10	8.1%		4,956	50.5%		6	10.9%		2,401	50.8%		5	19.2%		2,689	70.7%																
Total	179		100%	14,550	100%		124	100%		9,821	100%		55	100%		4,729	100%		26	100%		3,803	100%																	

APPENDIX H - LIMITED SCOPE LENDING TABLES (Continued)

Geographic Distribution of HMDA Loans - Table 1 of 2

Assessment Area: GA Macon

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data					Bank & Aggregate Lending												Bank & Aggregate Lending: Demographic Data						
		2020, 2021					2020					2021							2022						
		Bank				Owner Occupied Units	Count			Dollar		Count			Dollar		Count			Dollar		Owner Occupied Units			
		Count	Dollar	%	%		Bank	Agg	%	%	Bank	Agg	%	%	Bank	Agg	%	%							
																			#	%	\$ (000s)		\$ %	#	%
HOME PURCHASE	Low	2	2.2%	143	0.6%	14.9%	0	0.0%	3.1%	0	0.0%	0.9%	2	5.3%	4.7%	143	1.5%	1.8%	2	10.0%	9.6%	428	8.3%	5.1%	13.7%
	Moderate	8	8.6%	1,031	4.3%	15.7%	5	9.1%	10.2%	732	5.2%	6.9%	3	7.9%	9.5%	299	3.1%	6.5%	1	5.0%	14.0%	149	2.9%	9.9%	14.3%
	Middle	12	12.9%	1,683	7.1%	13.2%	7	12.7%	16.4%	948	6.7%	13.4%	5	13.2%	13.6%	735	7.6%	12.6%	8	40.0%	31.2%	1,869	36.3%	30.0%	26.0%
	Upper	71	76.3%	20,885	88.0%	56.2%	43	78.2%	70.4%	12,432	88.1%	78.7%	28	73.7%	72.3%	8,453	87.8%	79.1%	9	45.0%	44.3%	2,698	52.4%	54.4%	44.0%
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.8%	0	0.0%	0.5%	2.1%
	Total	93	100%	23,742	100%	100%	55	100%	100%	14,112	100%	100%	38	100%	100%	9,630	100%	100%	20	100%	100%	5,144	100%	100%	100%
REFINANCE	Low	1	1.8%	20	0.1%	14.9%	1	2.4%	1.6%	20	0.2%	0.5%	0	0.0%	2.0%	0	0.0%	0.8%	0	0.0%	7.8%	0	0.0%	5.1%	13.7%
	Moderate	1	1.8%	166	1.0%	15.7%	1	2.4%	5.9%	166	1.4%	5.1%	0	0.0%	7.4%	0	0.0%	7.4%	0	0.0%	9.8%	0	0.0%	5.9%	14.3%
	Middle	5	8.9%	888	5.4%	13.2%	5	11.9%	11.4%	888	7.3%	8.6%	0	0.0%	11.6%	0	0.0%	9.2%	1	11.1%	27.6%	154	7.8%	22.9%	26.0%
	Upper	49	87.5%	15,421	93.5%	56.2%	35	83.3%	81.1%	11,069	91.2%	85.8%	14	100.0%	79.0%	4,352	100.0%	82.6%	8	88.9%	53.3%	1,829	92.2%	65.0%	44.0%
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	1.5%	0	0.0%	1.0%	2.1%
	Total	56	100%	16,495	100%	100%	42	100%	100%	12,143	100%	100%	14	100%	100%	4,352	100%	100%	9	100%	100%	1,983	100%	100%	100%
HOME IMPROVEMENT	Low	0	0.0%	0	0.0%	14.9%	0	0.0%	5.5%	0	0.0%	4.0%	0	0.0%	6.5%	0	0.0%	2.9%	0	0.0%	9.3%	0	0.0%	5.8%	13.7%
	Moderate	1	50.0%	70	14.9%	15.7%	0	0.0%	7.0%	0	0.0%	6.0%	1	50.0%	8.1%	70	14.9%	4.7%	1	25.0%	5.4%	20	4.8%	2.8%	14.3%
	Middle	0	0.0%	0	0.0%	13.2%	0	0.0%	10.2%	0	0.0%	8.1%	0	0.0%	14.6%	0	0.0%	13.3%	1	25.0%	27.3%	65	15.4%	22.3%	26.0%
	Upper	1	50.0%	400	85.1%	56.2%	0	0.0%	77.3%	0	0.0%	81.8%	1	50.0%	70.7%	400	85.1%	79.1%	2	50.0%	56.1%	336	79.8%	66.8%	44.0%
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	2.0%	0	0.0%	2.2%	2.1%
	Total	2	100%	470	100%	100%	0	0.0%	100%	0	0.0%	100%	2	100%	100%	470	100%	100%	4	100%	100%	421	100%	100%	100%
MULTI FAMILY	Low	Multi-Family Units					0	0.0%	12.5%	0	0.0%	1.0%	0	0.0%	20.3%	0	0.0%	7.9%	1	100.0%	17.0%	186	100.0%	5.7%	14.4%
	Moderate	1	100.0%	5,000	100.0%	24.7%	1	100.0%	20.8%	5,000	100.0%	23.0%	0	0.0%	23.4%	0	0.0%	17.2%	0	0.0%	18.9%	0	0.0%	15.6%	9.9%
	Middle	0	0.0%	0	0.0%	22.2%	0	0.0%	18.8%	0	0.0%	17.4%	0	0.0%	21.9%	0	0.0%	16.1%	0	0.0%	11.3%	0	0.0%	26.5%	18.1%
	Upper	0	0.0%	0	0.0%	41.0%	0	0.0%	47.9%	0	0.0%	58.6%	0	0.0%	34.4%	0	0.0%	58.7%	0	0.0%	41.5%	0	0.0%	48.0%	48.3%
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	11.3%	0	0.0%	4.2%	9.3%
	Total	1	100%	5,000	100%	100%	1	100%	100%	5,000	100%	100%	0	0.0%	100%	0	0.0%	100%	1	100%	100%	186	100%	100%	100%
OTHER PURPOSE LOC	Low	0	0.0%	0	0.0%	14.9%	0	0.0%	4.7%	0	0.0%	1.3%	0	0.0%	2.1%	0	0.0%	0.5%	0	0.0%	4.2%	0	0.0%	7.7%	13.7%
	Moderate	0	0.0%	0	0.0%	15.7%	0	0.0%	13.1%	0	0.0%	10.1%	0	0.0%	9.5%	0	0.0%	3.9%	0	0.0%	4.2%	0	0.0%	1.9%	14.3%
	Middle	0	0.0%	0	0.0%	13.2%	0	0.0%	12.1%	0	0.0%	9.0%	0	0.0%	12.6%	0	0.0%	10.4%	1	33.3%	18.8%	450	46.9%	15.8%	26.0%
	Upper	15	100.0%	1,562	100.0%	56.2%	11	100.0%	70.1%	1,335	100.0%	79.6%	4	100.0%	75.8%	227	100.0%	85.2%	2	66.7%	71.9%	509	53.1%	74.3%	44.0%
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	1.0%	0	0.0%	0.4%	2.1%
	Total	15	100%	1,562	100%	100%	11	100%	100%	1,335	100%	100%	4	100%	100%	227	100%	100%	3	100%	100%	959	100%	100%	100%

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2022 FFIEC Census Data; 2016-2020 ACS data

Geographic Distribution of HMDA Loans - Table 2 of 2

Assessment Area: GA Macon

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data										Bank & Aggregate Lending										Bank & Aggregate Lending; Demographic Data									
		2020, 2021					2020					2021					2022					2022									
		Bank				Owner Occupied Units	Count			Dollar		Count			Dollar		Count			Dollar		Owner Occupied Units									
		Count		Dollar	Bank		Agg	Bank	Agg	Bank	Agg	Bank	Agg	Bank	Agg	Bank	Agg														
		#	%	\$ (000s)	\$ %		#	%	\$ (000s)	\$ %	#	%	\$ (000s)	\$ %	#	%	\$ (000s)	\$ %													
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	0	0.0%	14.9%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	16.7%	0	0.0%	12.8%	0	0.0%	8.3%	0	0.0%	3.7%	13.7%						
	Moderate	0	0.0%	0	0.0%	15.7%	0	0.0%	25.0%	0	0.0%	14.4%	0	0.0%	12.5%	0	0.0%	15.4%	0	0.0%	2.8%	0	0.0%	0.9%	14.3%						
	Middle	0	0.0%	0	0.0%	13.2%	0	0.0%	10.7%	0	0.0%	7.5%	0	0.0%	12.5%	0	0.0%	24.9%	0	0.0%	38.9%	0	0.0%	26.1%	26.0%						
	Upper	2	100.0%	505	100.0%	56.2%	2	100.0%	64.3%	505	100.0%	78.1%	0	0.0%	58.3%	0	0.0%	46.8%	0	0.0%	50.0%	0	0.0%	69.3%	44.0%						
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	2.1%						
	Total	2	100%	505	100%	100%	2	100%	100%	505	100%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	100%						
PURPOSE NOT APPLICABLE	Low	0	0.0%	0	0.0%	14.9%	0	0.0%	8.3%	0	0.0%	3.4%	0	0.0%	7.3%	0	0.0%	52.9%	0	0.0%	18.9%	0	0.0%	9.0%	13.7%						
	Moderate	0	0.0%	0	0.0%	15.7%	0	0.0%	19.4%	0	0.0%	11.4%	0	0.0%	19.5%	0	0.0%	7.1%	0	0.0%	20.8%	0	0.0%	12.1%	14.3%						
	Middle	0	0.0%	0	0.0%	13.2%	0	0.0%	12.4%	0	0.0%	11.1%	0	0.0%	9.8%	0	0.0%	5.5%	0	0.0%	34.0%	0	0.0%	34.3%	26.0%						
	Upper	0	0.0%	0	0.0%	56.2%	0	0.0%	59.9%	0	0.0%	74.1%	0	0.0%	63.4%	0	0.0%	34.5%	0	0.0%	24.5%	0	0.0%	43.1%	44.0%						
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	1.9%	0	0.0%	1.4%	2.1%						
	Total	0	0.0%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	100%						
HMDA TOTALS	Low	3	1.8%	163	0.3%	14.9%	1	0.9%	3.0%	20	0.1%	0.9%	2	3.4%	4.0%	143	1.0%	3.1%	3	8.1%	9.3%	614	7.1%	5.3%	13.7%						
	Moderate	11	6.5%	6,267	13.1%	15.7%	7	6.3%	9.3%	5,898	17.8%	9.3%	4	6.9%	9.0%	369	2.5%	8.4%	2	5.4%	12.3%	169	1.9%	10.5%	14.3%						
	Middle	17	10.1%	2,571	5.4%	13.2%	12	10.8%	14.0%	1,836	5.5%	12.3%	5	8.6%	12.9%	735	5.0%	11.8%	11	29.7%	29.6%	2,538	29.2%	27.6%	26.0%						
	Upper	138	81.7%	38,773	81.2%	56.2%	91	82.0%	73.7%	25,341	76.6%	77.5%	47	81.0%	74.2%	13,432	91.5%	76.7%	21	56.8%	47.5%	5,372	61.8%	55.0%	44.0%						
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	1.2%	0	0.0%	1.6%	2.1%						
	Total	169	100%	47,774	100%	100%	111	100%	100%	33,095	100%	100%	58	100%	100%	14,679	100%	100%	37	100%	100%	8,693	100%	100%	100%						

APPENDIX H - LIMITED SCOPE LENDING TABLES (Continued)

Borrower Distribution of HMDA Loans - Table 1 of 2

Assessment Area: GA Macon

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data										Bank & Aggregate Lending										Bank & Aggregate Lending; Demographic Data									
		2020, 2021					2020					2021					2022					2022					2022				
		Bank				Families by Family Income %	Count			Dollar		Count			Dollar		Count			Dollar		Count			Dollar		Families by Family Income %				
		Count	%	\$ (000s)	\$ %		Bank	%	Agg	\$ (000s)	\$ %	Agg	#	Bank	%	Agg	\$ (000s)	\$ %	Agg	#	Bank	%	Agg	\$ (000s)	\$ %	Agg					
HOME PURCHASE	Low	3	3.2%	278	1.2%	29.4%	0	0.0%	6.0%	0	0.0%	3.1%	3	7.9%	4.8%	278	2.9%	2.3%	1	5.0%	4.6%	140	2.7%	2.3%	28.9%						
	Moderate	19	20.4%	2,637	11.1%	14.1%	7	12.7%	18.7%	908	6.4%	13.4%	12	31.6%	19.3%	1,729	18.0%	13.9%	2	10.0%	18.0%	350	6.8%	14.3%	15.9%						
	Middle	16	17.2%	2,518	10.6%	16.0%	9	16.4%	27.2%	1,417	10.0%	24.3%	7	18.4%	22.6%	1,101	11.4%	20.9%	4	20.0%	22.5%	841	16.3%	22.6%	17.0%						
	Upper	55	59.1%	18,309	77.1%	40.5%	39	70.9%	35.4%	11,787	83.5%	47.3%	16	42.1%	35.8%	6,522	67.7%	45.0%	12	60.0%	30.5%	3,652	71.0%	39.6%	38.2%						
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	12.8%	0	0.0%	11.9%	0	0.0%	17.5%	0	0.0%	17.9%	1	5.0%	24.4%	161	3.1%	21.2%	0.0%						
	Total	93	100%	23,742	100%	100%	55	100%	100%	14,112	100%	100%	38	100%	100%	9,630	100%	100%	20	100%	100%	5,144	100%	100%	100%						
REFINANCE	Low	0	0.0%	0	0.0%	29.4%	0	0.0%	1.8%	0	0.0%	0.8%	0	0.0%	2.1%	0	0.0%	1.0%	0	0.0%	7.3%	0	0.0%	3.5%	28.9%						
	Moderate	2	3.6%	237	1.4%	14.1%	0	0.0%	6.8%	0	0.0%	3.9%	2	14.3%	9.5%	237	5.4%	5.4%	0	0.0%	17.4%	0	0.0%	12.7%	15.9%						
	Middle	10	17.9%	1,573	9.5%	16.0%	10	23.8%	15.1%	1,573	13.0%	11.0%	0	0.0%	16.5%	0	0.0%	11.5%	1	11.1%	24.3%	154	7.8%	22.0%	17.0%						
	Upper	39	69.6%	13,760	83.4%	40.5%	30	71.4%	48.8%	10,523	86.7%	57.8%	9	64.3%	45.0%	3,237	74.4%	53.0%	8	88.9%	36.6%	1,829	92.2%	48.8%	38.2%						
	Unknown	5	8.9%	925	5.6%	0.0%	2	4.8%	27.5%	47	0.4%	26.5%	3	21.4%	27.0%	878	20.2%	29.2%	0	0.0%	14.4%	0	0.0%	13.1%	0.0%						
	Total	56	100%	16,495	100%	100%	42	100%	100%	12,143	100%	100%	14	100%	100%	4,352	100%	100%	9	100%	100%	1,983	100%	100%	100%						
HOME IMPROVEMENT	Low	0	0.0%	0	0.0%	29.4%	0	0.0%	4.7%	0	0.0%	2.5%	0	0.0%	2.4%	0	0.0%	1.7%	0	0.0%	5.9%	0	0.0%	3.2%	28.9%						
	Moderate	0	0.0%	0	0.0%	14.1%	0	0.0%	3.9%	0	0.0%	3.5%	0	0.0%	10.6%	0	0.0%	7.5%	0	0.0%	8.8%	0	0.0%	4.8%	15.9%						
	Middle	0	0.0%	0	0.0%	16.0%	0	0.0%	19.5%	0	0.0%	13.3%	0	0.0%	13.0%	0	0.0%	10.2%	0	0.0%	19.5%	0	0.0%	16.5%	17.0%						
	Upper	2	100.0%	470	100.0%	40.5%	0	0.0%	62.5%	0	0.0%	66.6%	2	100.0%	69.1%	470	100.0%	68.5%	3	75.0%	56.6%	401	95.2%	64.9%	38.2%						
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	9.4%	0	0.0%	14.1%	0	0.0%	4.9%	0	0.0%	12.1%	1	25.0%	9.3%	20	4.8%	10.6%	0.0%						
	Total	2	100%	470	100%	100%	0	0.0%	100%	0	0.0%	100%	2	100%	100%	470	100%	100%	4	100%	100%	421	100%	100%	100%						
MULTI FAMILY	Low	0	0.0%	0	0.0%	29.4%	0	0.0%	2.1%	0	0.0%	0.2%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	28.9%						
	Moderate	0	0.0%	0	0.0%	14.1%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	15.9%						
	Middle	0	0.0%	0	0.0%	16.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	17.0%						
	Upper	0	0.0%	0	0.0%	40.5%	0	0.0%	6.3%	0	0.0%	0.7%	0	0.0%	7.8%	0	0.0%	0.9%	0	0.0%	3.8%	0	0.0%	0.2%	38.2%						
	Unknown	1	100.0%	5,000	100.0%	0.0%	1	100.0%	91.7%	5,000	100.0%	99.1%	0	0.0%	92.2%	0	0.0%	99.1%	1	100.0%	96.2%	186	100.0%	99.8%	0.0%						
	Total	1	100%	5,000	100%	100%	1	100%	100%	5,000	100%	100%	0	0.0%	100%	0	0.0%	100%	1	100%	100%	186	100%	100%	100%						
OTHER PURPOSE LOC	Low	0	0.0%	0	0.0%	29.4%	0	0.0%	4.7%	0	0.0%	1.5%	0	0.0%	2.1%	0	0.0%	0.5%	0	0.0%	8.3%	0	0.0%	2.6%	28.9%						
	Moderate	1	6.7%	19	1.2%	14.1%	0	0.0%	14.0%	0	0.0%	6.7%	1	25.0%	14.7%	19	8.4%	4.9%	0	0.0%	11.5%	0	0.0%	6.5%	15.9%						
	Middle	1	6.7%	10	0.6%	16.0%	1	9.1%	18.7%	10	0.7%	10.9%	0	0.0%	11.6%	0	0.0%	8.0%	0	0.0%	17.7%	0	0.0%	9.3%	17.0%						
	Upper	11	73.3%	1,363	87.3%	40.5%	9	81.8%	60.7%	1,175	88.0%	78.7%	2	50.0%	65.3%	188	82.8%	83.6%	3	100.0%	61.5%	959	100.0%	81.0%	38.2%						
	Unknown	2	13.3%	170	10.9%	0.0%	1	9.1%	1.9%	150	11.2%	2.2%	1	25.0%	6.3%	20	8.8%	3.0%	0	0.0%	1.0%	0	0.0%	0.7%	0.0%						
	Total	15	100%	1,562	100%	100%	11	100%	100%	1,335	100%	100%	4	100%	100%	227	100%	100%	3	100%	100%	959	100%	100%	100%						

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2022 FFIEC Census Data; 2016-2020 ACS data

Borrower Distribution of HMDA Loans - Table 2 of 2

Assessment Area: GA Macon

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data										Bank & Aggregate Lending										Bank & Aggregate Lending; Demographic Data									
		2020, 2021					2020					2021					2022					2022									
		Bank				Families by Family Income	Count			Dollar		Count			Dollar		Count			Dollar		Families by Family Income									
		Count		Dollar			Bank		Agg		Bank		Agg	Bank		Agg		Bank		Agg		Bank		Agg							
#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %	#	%	%	\$ (000s)	\$ %	\$ %	#	%	%	\$ (000s)	\$ %	\$ %	#	%	%						
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	0	0.0%	29.4%	0	0.0%	3.6%	0	0.0%	2.2%	0	0.0%	8.3%	0	0.0%	4.0%	0	0.0%	13.9%	0	0.0%	8.6%	28.9%						
	Moderate	0	0.0%	0	0.0%	14.1%	0	0.0%	14.3%	0	0.0%	7.6%	0	0.0%	37.5%	0	0.0%	24.9%	0	0.0%	25.0%	0	0.0%	16.6%	15.9%						
	Middle	0	0.0%	0	0.0%	16.0%	0	0.0%	10.7%	0	0.0%	10.1%	0	0.0%	20.8%	0	0.0%	33.7%	0	0.0%	19.4%	0	0.0%	11.0%	17.0%						
	Upper	2	100.0%	505	100.0%	40.5%	2	100.0%	57.1%	505	100.0%	70.8%	0	0.0%	20.8%	0	0.0%	21.1%	0	0.0%	36.1%	0	0.0%	57.5%	38.2%						
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	14.3%	0	0.0%	9.3%	0	0.0%	12.5%	0	0.0%	16.3%	0	0.0%	5.6%	0	0.0%	6.3%	0.0%						
	Total	2	100%	505	100%	100%	2	100%	100%	505	100%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	100%						
PURPOSE NOT APPLICABLE	Low	0	0.0%	0	0.0%	29.4%	0	0.0%	2.8%	0	0.0%	0.9%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	5.7%	0	0.0%	3.7%	28.9%						
	Moderate	0	0.0%	0	0.0%	14.1%	0	0.0%	5.5%	0	0.0%	4.1%	0	0.0%	3.7%	0	0.0%	2.0%	0	0.0%	1.9%	0	0.0%	1.8%	15.9%						
	Middle	0	0.0%	0	0.0%	16.0%	0	0.0%	0.5%	0	0.0%	0.3%	0	0.0%	3.7%	0	0.0%	1.3%	0	0.0%	0.0%	0	0.0%	0.0%	17.0%						
	Upper	0	0.0%	0	0.0%	40.5%	0	0.0%	0.9%	0	0.0%	2.1%	0	0.0%	1.2%	0	0.0%	1.2%	0	0.0%	0.0%	0	0.0%	0.0%	38.2%						
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	90.3%	0	0.0%	92.6%	0	0.0%	91.5%	0	0.0%	95.5%	0	0.0%	92.5%	0	0.0%	94.6%	0.0%						
	Total	0	0.0%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	100%						
HMDA TOTALS	Low	3	1.8%	278	0.6%	29.4%	0	0.0%	4.1%	0	0.0%	1.7%	3	5.2%	3.0%	278	1.9%	1.5%	1	2.7%	5.4%	140	1.6%	1.9%	28.9%						
	Moderate	22	13.0%	2,893	6.1%	14.1%	7	6.3%	12.8%	908	2.7%	7.4%	15	25.9%	14.6%	1,985	13.5%	8.7%	2	5.4%	16.7%	350	4.0%	10.1%	15.9%						
	Middle	27	16.0%	4,101	8.6%	16.0%	20	18.0%	20.3%	3,000	9.1%	14.6%	7	12.1%	19.0%	1,101	7.5%	14.1%	5	13.5%	21.9%	995	11.4%	16.2%	17.0%						
	Upper	109	64.5%	34,407	72.0%	40.5%	80	72.1%	39.8%	23,990	72.5%	42.1%	29	50.0%	39.8%	10,417	71.0%	41.2%	26	70.3%	33.5%	6,841	78.7%	31.9%	38.2%						
	Unknown	8	4.7%	6,095	12.8%	0.0%	4	3.6%	23.0%	5,197	15.7%	34.3%	4	6.9%	23.0%	898	6.1%	34.6%	3	8.1%	22.5%	367	4.2%	39.9%	0.0%						
	Total	169	100%	47,774	100%	100%	111	100%	100%	33,095	100%	100%	58	100%	100%	14,679	100%	100%	37	100%	100%	8,693	100%	100%	100%						

APPENDIX H - LIMITED SCOPE LENDING TABLES (Continued)

Geographic Distribution of Small Business & Small Farm Loans

Assessment Area: GA Macon

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data										Bank & Aggregate Lending										Bank & Aggregate Lending; Demographic Data																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																										
		2020, 2021					2020					2021					2022					2022					2022																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																					
		Bank		Total Businesses		Count	Dollar		Count	Dollar		Count	Dollar		Count	Dollar		Count	Dollar		Count	Dollar		Count	Dollar		Count	Dollar		Count	Dollar		Count	Dollar		Count	Dollar		Count	Dollar		Count	Dollar		Count	Dollar		Count	Dollar		Count	Dollar		Count	Dollar		Count	Dollar		Count	Dollar		Count	Dollar		Count	Dollar		Count	Dollar		Count	Dollar		Count	Dollar		Count	Dollar		Count	Dollar		Count	Dollar		Count	Dollar		Count	Dollar		Count	Dollar		Count	Dollar		Count	Dollar		Count	Dollar		Count	Dollar		Count	Dollar		Count	Dollar		Count	Dollar		Count	Dollar		Count	Dollar		Count	Dollar		Count	Dollar		Count	Dollar		Count	Dollar		Count	Dollar		Count	Dollar		Count	Dollar		Count	Dollar		Count	Dollar		Count	Dollar		Count	Dollar		Count	Dollar		Count	Dollar		Count	Dollar		Count	Dollar		Count	Dollar		Count	Dollar		Count	Dollar		Count	Dollar		Count	Dollar		Count	Dollar		Count	Dollar		Count	Dollar		Count	Dollar		Count	Dollar		Count	Dollar		Count	Dollar		Count	Dollar		Count	Dollar		Count	Dollar		Count	Dollar		Count	Dollar		Count	Dollar		Count	Dollar		Count	Dollar		Count	Dollar		Count	Dollar		Count	Dollar		Count	Dollar		Count	Dollar		Count	Dollar		Count	Dollar		Count	Dollar		Count	Dollar		Count	Dollar		Count	Dollar		Count	Dollar		Count	Dollar		Count	Dollar		Count	Dollar		Count	Dollar		Count	Dollar		Count	Dollar		Count	Dollar		Count	Dollar		Count	Dollar		Count	Dollar		Count	Dollar		Count	Dollar		Count	Dollar		Count	Dollar		Count	Dollar		Count	Dollar		Count	Dollar		Count	Dollar		Count	Dollar		Count	Dollar		Count	Dollar		Count	Dollar		Count	Dollar		Count	Dollar		Count	Dollar		Count	Dollar		Count	Dollar		Count	Dollar		Count	Dollar		Count	Dollar		Count	Dollar		Count	Dollar		Count	Dollar		Count	Dollar		Count	Dollar		Count	Dollar		Count	Dollar		Count	Dollar		Count	Dollar		Count	Dollar		Count	Dollar		Count	Dollar		Count	Dollar		Count	Dollar		Count	Dollar		Count	Dollar		Count	Dollar		Count	Dollar		Count	Dollar		Count	Dollar		Count	Dollar		Count	Dollar		Count	Dollar		Count	Dollar		Count	Dollar		Count	Dollar		Count	Dollar		Count	Dollar		Count	Dollar		Count	Dollar		Count	Dollar		Count	Dollar		Count	Dollar		Count	Dollar		Count	Dollar		Count	Dollar		Count	Dollar		Count	Dollar		Count	Dollar		Count	Dollar		Count	Dollar		Count	Dollar		Count	Dollar		Count	Dollar		Count	Dollar		Count	Dollar		Count	Dollar		Count	Dollar		Count	Dollar		Count	Dollar		Count	Dollar		Count	Dollar		Count	Dollar		Count	Dollar		Count	Dollar		Count	Dollar		Count	Dollar		Count	Dollar		Count	Dollar		Count	Dollar		Count	Dollar		Count	Dollar		Count	Dollar		Count	Dollar		Count	Dollar		Count	Dollar		Count	Dollar		Count	Dollar		Count	Dollar		Count	Dollar		Count	Dollar		Count	Dollar		Count	Dollar		Count	Dollar		Count	Dollar		Count	Dollar		Count	Dollar		Count	Dollar		Count	Dollar		Count	Dollar		Count	Dollar		Count	Dollar		Count	Dollar		Count	Dollar		Count	Dollar		Count	Dollar		Count	Dollar		Count	Dollar		Count	Dollar		Count	Dollar		Count	Dollar		Count	Dollar		Count	Dollar		Count	Dollar		Count	Dollar		Count	Dollar		Count	Dollar		Count	Dollar		Count	Dollar		Count	Dollar		Count	Dollar		Count	Dollar		Count	Dollar		Count	Dollar		Count	Dollar		Count	Dollar		Count

Small Business & Small Farm Lending By Revenue & Loan Size

Assessment Area: GA Macon

PRODUCT TYPE		Bank Lending & Demographic Data															Bank & Aggregate Lending										Bank & Aggregate Lending; Demographic Data						
		2020, 2021					2020					2021					2022																
		Bank		Total Businesses	Count		Dollar		Agg	Count		Dollar		Agg	Count		Dollar		Agg	Count		Dollar		Agg	Total Businesses								
		#	%		#	%	#	%		#	%	#	%		#	%	#	%		#	%	#	%										
SMALL BUSINESS	Revenue	\$1 Million or Less	49	42.6%	5,463	22.5%	91.0%	36	47.4%	35.9%	3,785	24.6%	24.9%	13	33.3%	37.9%	1,678	18.8%	31.6%	8	22.9%	49.1%	1,711	16.1%	37.6%	91.3%							
		Over \$1 Million	61	53.0%	17,953	73.8%	8.2%	36	47.4%		10,899	70.9%		25	64.1%		7,054	78.9%		26	74.3%		8,887	83.5%		7.8%							
		Total Rev. available	110	95.7%	23,416	96.3%	99.2%	72	94.7%		14,684	95.5%		38	97.4%		8,732	97.6%		34	97.1%		10,598	99.5%		99.1%							
		Rev. Not Known	5	4.3%	900	3.7%	0.8%	4	5.3%		686	4.5%		1	2.6%		214	2.4%		1	2.9%		50	0.5%		0.9%							
		Total	115	100%	24,316	100%	100%	76	100%		15,370	100%		39	100%		8,946	100%		35	100%		10,648	100%		100.0%							
	Loan Size	\$100,000 or Less	51	44.3%	2,654	10.9%		36	47.4%	83.5%	1,567	10.2%	27.4%	15	38.5%	91.3%	1,087	12.2%	33.7%	7	20.0%	93.0%	505	4.7%	35.8%								
		\$100,001 - \$250,000	23	20.0%	3,910	16.1%		12	15.8%	9.7%	2,142	13.9%	23.4%	11	28.2%	5.0%	1,768	19.8%	20.1%	14	40.0%	3.8%	2,486	23.3%	18.1%								
		\$250,001 - \$1 Million	41	35.7%	17,752	73.0%		28	36.8%	6.8%	11,661	75.9%	49.2%	13	33.3%	3.7%	6,091	68.1%	46.2%	14	40.0%	3.2%	7,657	71.9%	46.1%								
		Total	115	100%	24,316	100%		76	100%	100%	15,370	100%	100%	39	100%	100%	8,946	100%	100%	35	100%	100%	10,648	100%	100%								
	Loan Size & Rev \$1 Million or Less	\$100,000 or Less	34	69.4%	1,504	27.5%		26	72.2%		975	25.8%		8	61.5%		529	31.5%		2	25.0%		162	9.5%									
		\$100,001 - \$250,000	8	16.3%	1,321	24.2%		5	13.9%		971	25.7%		3	23.1%		350	20.9%		5	62.5%		833	48.7%									
		\$250,001 - \$1 Million	7	14.3%	2,638	48.3%		5	13.9%		1,839	48.6%		2	15.4%		799	47.6%		1	12.5%		716	41.8%									
		Total	49	100%	5,463	100%		36	100%		3,785	100%		13	100%		1,678	100%		8	100%		1,711	100%									

APPENDIX H - LIMITED SCOPE LENDING TABLES (Continued)

Geographic Distribution of HMDA Loans - Table 1 of 2

Assessment Area: GA Rome

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data										Bank & Aggregate Lending										Bank & Aggregate Lending; Demographic Data									
		2020, 2021					2020					2021					2022														
		Bank			Owner Occupied Units	Count			Dollar			Count			Dollar			Count			Dollar			Owner Occupied Units							
		Count	Dollar	\$ %		Bank	%	Agg	Bank	\$ %	Agg	Bank	%	Agg	Bank	\$ %	Agg	Bank	%	Agg											
#	%	\$ (000s)	\$ %	%	#	%	Agg	\$ (000s)	\$ %	Agg	#	%	Agg	\$ (000s)	\$ %	Agg	#	%	Agg	\$ (000s)	\$ %	Agg	%								
HOME PURCHASE	Low	0	0.0%	0	0.0%	1.4%	0	0.0%	1.7%	0	0.0%	1.1%	0	0.0%	1.9%	0	0.0%	1.1%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%						
	Moderate	43	35.5%	7,340	26.5%	19.4%	23	36.5%	23.2%	4,209	32.1%	21.0%	20	34.5%	22.8%	3,131	21.4%	20.6%	9	18.0%	21.7%	1,709	14.8%	16.6%	18.6%						
	Middle	53	43.8%	13,368	48.2%	44.0%	24	38.1%	46.1%	4,672	35.6%	45.1%	29	50.0%	46.1%	8,696	59.4%	45.6%	15	30.0%	39.2%	3,056	26.5%	38.1%	39.9%						
	Upper	25	20.7%	7,038	25.4%	35.2%	16	25.4%	29.0%	4,230	32.3%	32.8%	9	15.5%	29.2%	2,808	19.2%	32.7%	26	52.0%	36.9%	6,750	58.6%	42.2%	39.1%						
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	2.2%	0	0.0%	3.1%	2.4%						
	Total	121	100%	27,746	100%	100%	63	100%	100%	13,111	100%	100%	58	100%	100%	14,635	100%	100%	50	100%	100%	11,515	100%	100%	100%						
REFINANCE	Low	0	0.0%	0	0.0%	1.4%	0	0.0%	0.8%	0	0.0%	0.5%	0	0.0%	0.9%	0	0.0%	0.6%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%						
	Moderate	13	14.4%	1,772	9.8%	19.4%	8	13.8%	13.5%	977	8.3%	11.8%	5	15.6%	15.4%	795	12.6%	13.4%	3	13.6%	17.3%	522	15.6%	14.3%	18.6%						
	Middle	31	34.4%	5,198	28.8%	44.0%	18	31.0%	44.1%	3,159	26.9%	40.7%	13	40.6%	43.9%	2,039	32.2%	40.6%	5	22.7%	39.0%	532	15.9%	38.3%	39.9%						
	Upper	46	51.1%	11,099	61.4%	35.2%	32	55.2%	41.6%	7,600	64.8%	47.0%	14	43.8%	39.8%	3,499	55.3%	45.5%	13	59.1%	40.7%	1,857	55.5%	42.4%	39.1%						
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	1	4.5%	3.0%	435	13.0%	5.1%	2.4%						
	Total	90	100%	18,069	100%	100%	58	100%	100%	11,736	100%	100%	32	100%	100%	6,333	100%	100%	22	100%	100%	3,346	100%	100%	100%						
HOME IMPROVEMENT	Low	0	0.0%	0	0.0%	1.4%	0	0.0%	5.4%	0	0.0%	6.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%						
	Moderate	0	0.0%	0	0.0%	19.4%	0	0.0%	14.3%	0	0.0%	12.0%	0	0.0%	21.0%	0	0.0%	18.7%	0	0.0%	16.5%	0	0.0%	11.8%	18.6%						
	Middle	3	50.0%	149	41.5%	44.0%	2	66.7%	37.5%	79	53.0%	24.9%	1	33.3%	40.3%	70	33.3%	37.6%	2	100.0%	36.1%	150	100.0%	33.2%	39.9%						
	Upper	3	50.0%	210	58.5%	35.2%	1	33.3%	42.9%	70	47.0%	57.1%	2	66.7%	38.7%	140	66.7%	43.7%	0	0.0%	43.3%	0	0.0%	50.4%	39.1%						
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	4.1%	0	0.0%	4.7%	2.4%						
	Total	6	100%	359	100%	100%	3	100%	100%	149	100%	100%	3	100%	100%	210	100%	100%	2	100%	100%	150	100%	100%	100%						
MULTI FAMILY	Low	0	0.0%	Multi-Family Units			0	0.0%	16.7%	0	0.0%	2.6%	0	0.0%	7.7%	0	0.0%	1.2%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%						
	Moderate	1	100.0%	1,380	100.0%	49.7%	0	0.0%	33.3%	0	0.0%	54.3%	1	100.0%	61.5%	1,380	100.0%	72.8%	0	0.0%	71.4%	0	0.0%	45.1%	56.9%						
	Middle	0	0.0%	0	0.0%	19.6%	0	0.0%	50.0%	0	0.0%	43.1%	0	0.0%	23.1%	0	0.0%	8.9%	0	0.0%	28.6%	0	0.0%	54.9%	28.1%						
	Upper	0	0.0%	0	0.0%	25.2%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	7.7%	0	0.0%	17.1%	0	0.0%	0.0%	0	0.0%	0.0%	15.0%						
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%						
	Total	1	100%	1,380	100%	100%	0	0.0%	100%	0	0.0%	100%	1	100%	100%	1,380	100%	100%	0	0.0%	100%	0	0.0%	100%	100%						
OTHER PURPOSE LOC	Low	0	0.0%	0	0.0%	1.4%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	1.6%	0	0.0%	0.8%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%						
	Moderate	4	16.0%	619	27.4%	19.4%	2	13.3%	11.4%	159	12.5%	14.8%	2	20.0%	17.2%	460	46.5%	30.1%	0	0.0%	14.0%	0	0.0%	11.5%	18.6%						
	Middle	7	28.0%	432	19.1%	44.0%	3	20.0%	47.7%	182	14.3%	44.1%	4	40.0%	43.8%	250	25.3%	34.8%	1	9.1%	38.3%	50	4.8%	34.6%	39.9%						
	Upper	14	56.0%	1,207	53.5%	35.2%	10	66.7%	40.9%	928	73.1%	41.1%	4	40.0%	37.5%	279	28.2%	34.3%	10	90.9%	43.9%	1,002	95.2%	48.5%	39.1%						
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	3.7%	0	0.0%	5.4%	2.4%						
	Total	25	100%	2,258	100%	100%	15	100%	100%	1,269	100%	100%	10	100%	100%	989	100%	100%	11	100%	100%	1,052	100%	100%	100%						

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2022 FFIEC Census Data; 2016-2020 ACS data

Geographic Distribution of HMDA Loans - Table 2 of 2

Assessment Area: GA Rome

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data										Bank & Aggregate Lending										Bank & Aggregate Lending; Demographic Data									
		2020, 2021					2020					2021					2022														
		Bank			Owner Occupied Units	Count		Dollar			Count		Dollar			Count		Dollar			Owner Occupied Units										
		Count	Dollar	Bank		Agg	Bank	Agg	Bank	Agg	Bank	Agg	Bank	Agg	Bank	Agg															
#	%	\$ (000s)	\$ %	%	#	%	\$ (000s)	\$ %	\$ %	#	%	%	\$ (000s)	\$ %	\$ %	#	%	%	\$ (000s)	%	\$ %	%									
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	0	0.0%	1.4%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%									
	Moderate	0	0.0%	0	0.0%	19.4%	0	0.0%	10.5%	0	0.0%	4.5%	0	0.0%	6.3%	0	0.0%	15.0%	0	0.0%	24.4%	0	0.0%								
	Middle	2	100.0%	155	100.0%	44.0%	0	0.0%	57.9%	0	0.0%	66.2%	2	100.0%	37.5%	155	100.0%	32.6%	2	66.7%	43.9%	95	48.5%								
	Upper	0	0.0%	0	0.0%	35.2%	0	0.0%	31.6%	0	0.0%	29.3%	0	0.0%	56.3%	0	0.0%	52.5%	1	33.3%	31.7%	101	51.5%								
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%								
	Total	2	100%	155	100%	100%	0	0.0%	100%	0	0.0%	100%	2	100%	100%	155	100%	100%	3	100%	100%	196	100%								
PURPOSE NOT APPLICABLE	Low	0	0.0%	0	0.0%	1.4%	0	0.0%	1.6%	0	0.0%	0.7%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%								
	Moderate	0	0.0%	0	0.0%	19.4%	0	0.0%	24.4%	0	0.0%	19.6%	0	0.0%	22.6%	0	0.0%	13.6%	0	0.0%	13.0%	0	0.0%								
	Middle	0	0.0%	0	0.0%	44.0%	0	0.0%	39.0%	0	0.0%	41.5%	0	0.0%	32.3%	0	0.0%	40.3%	0	0.0%	43.5%	0	0.0%								
	Upper	0	0.0%	0	0.0%	35.2%	0	0.0%	35.0%	0	0.0%	38.3%	0	0.0%	45.2%	0	0.0%	46.1%	0	0.0%	43.5%	0	0.0%								
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%								
	Total	0	0.0%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%								
HMDA TOTALS	Low	0	0.0%	0	0.0%	1.4%	0	0.0%	1.4%	0	0.0%	0.9%	0	0.0%	1.4%	0	0.0%	0.9%	0	0.0%	0.0%	0	0.0%								
	Moderate	61	24.9%	11,111	22.2%	19.4%	33	23.7%	18.9%	5,345	20.4%	18.2%	28	26.4%	19.4%	5,766	24.3%	21.1%	12	13.6%	20.1%	2,231	13.7%								
	Middle	96	39.2%	19,302	38.6%	44.0%	47	33.8%	45.0%	8,092	30.8%	43.0%	49	46.2%	44.6%	11,210	47.3%	40.9%	25	28.4%	39.1%	3,883	23.9%								
	Upper	88	35.9%	19,554	39.1%	35.2%	59	42.4%	34.7%	12,828	48.8%	37.9%	29	27.4%	34.5%	6,726	28.4%	37.1%	50	56.8%	38.3%	9,710	59.7%								
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	1	1.1%	2.5%	435	2.7%								
	Total	245	100%	49,967	100%	100%	139	100%	100%	26,265	100%	100%	106	100%	100%	23,702	100%	100%	88	100%	100%	16,259	100%								

APPENDIX H - LIMITED SCOPE LENDING TABLES (Continued)

Borrower Distribution of HMDA Loans - Table 1 of 2

Assessment Area: GA Rome

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data										Bank & Aggregate Lending										Bank & Aggregate Lending; Demographic Data									
		2020, 2021					2020					2021					2022														
		Bank				Families by Family Income %	Count			Dollar		Count			Dollar		Count			Dollar		Families by Family Income %									
		Count	%	\$ (000s)	%		Bank	%	Agg	\$ (000s)	%	Agg	Bank	%	Agg	\$ (000s)	%	Agg	#	Bank	%		Agg	\$ (000s)	%	Agg					
HOME PURCHASE	Low	3	2.5%	309	1.1%	22.3%	3	4.8%	5.3%	309	2.4%	2.9%	0	0.0%	2.4%	0	0.0%	1.2%	2	4.0%	6.5%	183	1.6%	3.3%	23.4%						
	Moderate	31	25.6%	4,282	15.4%	17.5%	21	33.3%	21.2%	2,810	21.4%	15.5%	10	17.2%	15.9%	1,472	10.1%	10.7%	6	12.0%	19.6%	1,174	10.2%	14.7%	16.4%						
	Middle	25	20.7%	4,678	16.9%	18.9%	14	22.2%	24.0%	2,510	19.1%	22.8%	11	19.0%	21.4%	2,168	14.8%	18.3%	16	32.0%	21.2%	3,628	31.5%	20.6%	20.0%						
	Upper	59	48.8%	16,442	59.3%	41.3%	24	38.1%	34.4%	7,431	56.7%	44.7%	35	60.3%	38.8%	9,011	61.6%	47.2%	26	52.0%	28.9%	6,530	56.7%	39.0%	40.2%						
	Unknown	3	2.5%	2,035	7.3%	0.0%	1	1.6%	15.0%	51	0.4%	14.0%	2	3.4%	21.5%	1,984	13.6%	22.6%	0	0.0%	23.8%	0	0.0%	22.4%	0.0%						
	Total	121	100%	27,746	100%	100%	63	100%	100%	13,111	100%	100%	58	100%	100%	14,635	100%	100%	50	100%	100%	11,515	100%	100%	100%						
REFINANCE	Low	3	3.3%	80	0.4%	22.3%	3	5.2%	2.7%	80	0.7%	1.0%	0	0.0%	2.9%	0	0.0%	1.4%	4	18.2%	8.7%	110	3.3%	4.7%	23.4%						
	Moderate	10	11.1%	700	3.9%	17.5%	9	15.5%	9.5%	513	4.4%	5.3%	1	3.1%	9.8%	187	3.0%	6.0%	3	13.6%	19.5%	317	9.5%	14.0%	16.4%						
	Middle	16	17.8%	2,168	12.0%	18.9%	10	17.2%	19.1%	1,563	13.3%	15.2%	6	18.8%	16.7%	605	9.6%	12.3%	4	18.2%	22.8%	390	11.7%	19.9%	20.0%						
	Upper	60	66.7%	14,911	82.5%	41.3%	35	60.3%	47.0%	9,370	79.8%	56.4%	25	78.1%	50.2%	5,541	87.5%	59.8%	10	45.5%	32.5%	2,482	74.2%	45.4%	40.2%						
	Unknown	1	1.1%	210	1.2%	0.0%	1	1.7%	21.7%	210	1.8%	22.0%	0	0.0%	20.4%	0	0.0%	20.5%	1	4.5%	16.5%	47	1.4%	16.0%	0.0%						
	Total	90	100%	18,069	100%	100%	58	100%	100%	11,736	100%	100%	32	100%	100%	6,333	100%	100%	22	100%	100%	3,346	100%	100%	100%						
HOME IMPROVEMENT	Low	0	0.0%	0	0.0%	22.3%	0	0.0%	3.6%	0	0.0%	1.1%	0	0.0%	3.2%	0	0.0%	1.8%	0	0.0%	7.2%	0	0.0%	4.8%	23.4%						
	Moderate	0	0.0%	0	0.0%	17.5%	0	0.0%	3.6%	0	0.0%	2.5%	0	0.0%	12.1%	0	0.0%	10.2%	0	0.0%	15.5%	0	0.0%	10.9%	16.4%						
	Middle	1	16.7%	70	19.5%	18.9%	1	33.3%	26.8%	70	47.0%	18.7%	0	0.0%	17.7%	0	0.0%	17.2%	1	50.0%	25.8%	100	66.7%	31.9%	20.0%						
	Upper	5	83.3%	289	80.5%	41.3%	2	66.7%	64.3%	79	53.0%	77.1%	3	100.0%	64.5%	210	100.0%	68.5%	1	50.0%	48.5%	50	33.3%	49.1%	40.2%						
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	1.8%	0	0.0%	0.6%	0	0.0%	2.4%	0	0.0%	2.4%	0	0.0%	3.1%	0	0.0%	3.3%	0.0%						
	Total	6	100%	359	100%	100%	3	100%	100%	149	100%	100%	3	100%	100%	210	100%	100%	2	100%	100%	150	100%	100%	100%						
MULTI FAMILY	Low	0	0.0%	0	0.0%	22.3%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	23.4%						
	Moderate	0	0.0%	0	0.0%	17.5%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	16.4%						
	Middle	0	0.0%	0	0.0%	18.9%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	20.0%						
	Upper	0	0.0%	0	0.0%	41.3%	0	0.0%	16.7%	0	0.0%	2.6%	0	0.0%	15.4%	0	0.0%	0.9%	0	0.0%	0.0%	0	0.0%	0.0%	40.2%						
	Unknown	1	100.0%	1,380	100.0%	0.0%	0	0.0%	83.3%	0	0.0%	97.4%	1	100.0%	84.6%	1,380	100.0%	99.1%	0	0.0%	100.0%	0	0.0%	100.0%	0.0%						
	Total	1	100%	1,380	100%	100%	0	0.0%	100%	0	0.0%	100%	1	100%	100%	1,380	100%	100%	0	0.0%	100%	0	0.0%	100%	100%						
OTHER PURPOSE LOC	Low	1	4.0%	75	3.3%	22.3%	1	6.7%	4.5%	75	5.9%	4.3%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	4.7%	0	0.0%	2.6%	23.4%						
	Moderate	4	16.0%	201	8.9%	17.5%	3	20.0%	11.4%	176	13.9%	8.8%	1	10.0%	10.9%	25	2.5%	5.9%	1	9.1%	14.0%	25	2.4%	10.6%	16.4%						
	Middle	5	20.0%	384	17.0%	18.9%	1	6.7%	22.7%	90	7.1%	17.5%	4	40.0%	15.6%	294	29.7%	11.8%	3	27.3%	27.1%	200	19.0%	25.8%	20.0%						
	Upper	15	60.0%	1,598	70.8%	41.3%	10	66.7%	61.4%	928	73.1%	69.4%	5	50.0%	71.9%	670	67.7%	78.4%	7	63.6%	49.5%	827	78.6%	54.1%	40.2%						
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	1.6%	0	0.0%	3.9%	0	0.0%	4.7%	0	0.0%	6.9%	0.0%						
	Total	25	100%	2,258	100%	100%	15	100%	100%	1,269	100%	100%	10	100%	100%	989	100%	100%	11	100%	100%	1,052	100%	100%	100%						

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2022 FFIEC Census Data; 2016-2020 ACS data

Borrower Distribution of HMDA Loans - Table 2 of 2

Assessment Area: GA Rome

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data														Bank & Aggregate Lending														Bank & Aggregate Lending: Demographic Data									
		2020, 2021					2020					2021					2022					2022																	
		Bank				Families by Family Income	Count			Dollar		Count			Dollar		Count			Dollar		Families by Family Income																	
		Count		Dollar	Bank		Agg	Bank	Agg	Bank	Agg	Bank	Agg	Bank	Agg	Bank	Agg																						
		#	%	\$ (000s)	\$ %		#	%	\$ (000s)	\$ %	#	%	\$ (000s)	\$ %	#	%	\$ (000s)	\$ %																					
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	0	0.0%	22.3%	0	0.0%	5.3%	0	0.0%	1.9%	0	0.0%	6.3%	0	0.0%	2.4%	1	33.3%	14.6%	25	12.8%	10.3%	23.4%														
	Moderate	0	0.0%	0	0.0%	17.5%	0	0.0%	15.8%	0	0.0%	21.5%	0	0.0%	6.3%	0	0.0%	6.4%	0	0.0%	17.1%	0	0.0%	12.7%	16.4%														
	Middle	2	100.0%	155	100.0%	18.9%	0	0.0%	36.8%	0	0.0%	24.6%	2	100.0%	25.0%	155	100.0%	14.5%	1	33.3%	24.4%	101	51.5%	20.0%	20.0%														
	Upper	0	0.0%	0	0.0%	41.3%	0	0.0%	31.6%	0	0.0%	40.6%	0	0.0%	43.8%	0	0.0%	54.2%	1	33.3%	36.6%	70	35.7%	52.1%	40.2%														
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	10.5%	0	0.0%	11.4%	0	0.0%	18.8%	0	0.0%	22.4%	0	0.0%	7.3%	0	0.0%	4.9%	0.0%														
	Total	2	100%	155	100%	100%	0	0.0%	100%	0	0.0%	100%	2	100%	100%	155	100%	100%	3	100%	100%	196	100%	100%	100%														
	PURPOSE NOT APPLICABLE	Low	0	0.0%	0	0.0%	22.3%	0	0.0%	1.6%	0	0.0%	1.1%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	23.4%													
Moderate		0	0.0%	0	0.0%	17.5%	0	0.0%	2.4%	0	0.0%	2.9%	0	0.0%	3.2%	0	0.0%	3.0%	0	0.0%	4.3%	0	0.0%	27.5%	16.4%														
Middle		0	0.0%	0	0.0%	18.9%	0	0.0%	1.6%	0	0.0%	1.7%	0	0.0%	3.2%	0	0.0%	5.4%	0	0.0%	0.0%	0	0.0%	0.0%	20.0%														
Upper		0	0.0%	0	0.0%	41.3%	0	0.0%	1.6%	0	0.0%	1.9%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	40.2%														
Unknown		0	0.0%	0	0.0%	0.0%	0	0.0%	92.7%	0	0.0%	92.5%	0	0.0%	93.5%	0	0.0%	91.6%	0	0.0%	95.7%	0	0.0%	72.5%	0.0%														
Total		0	0.0%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	100%														
HMDA TOTALS		Low	7	2.9%	464	0.9%	22.3%	7	5.0%	4.0%	464	1.8%	2.0%	0	0.0%	2.6%	0	0.0%	1.2%	7	8.0%	7.1%	318	2.0%	3.5%	23.4%													
	Moderate	45	18.4%	5,183	10.4%	17.5%	33	23.7%	15.2%	3,499	13.3%	10.2%	12	11.3%	12.8%	1,684	7.1%	8.0%	10	11.4%	19.0%	1,516	9.3%	13.8%	16.4%														
	Middle	49	20.0%	7,455	14.9%	18.9%	26	18.7%	21.2%	4,233	16.1%	18.3%	23	21.7%	18.9%	3,222	13.6%	14.6%	25	28.4%	21.8%	4,419	27.2%	19.6%	20.0%														
	Upper	139	56.7%	33,240	66.5%	41.3%	71	51.1%	39.1%	17,808	67.8%	47.6%	68	64.2%	44.9%	15,432	65.1%	49.6%	45	51.1%	31.2%	9,959	61.3%	39.0%	40.2%														
	Unknown	5	2.0%	3,625	7.3%	0.0%	2	1.4%	20.5%	261	1.0%	22.0%	3	2.8%	20.9%	3,364	14.2%	26.6%	1	1.1%	20.9%	47	0.3%	24.1%	0.0%														
	Total	245	100%	49,967	100%	100%	139	100%	100%	26,265	100%	100%	106	100%	100%	23,702	100%	100%	88	100%	100%	16,239	100%	100%	100%														

APPENDIX H - LIMITED SCOPE LENDING TABLES (Continued)

Geographic Distribution of Small Business & Small Farm Loans

Assessment Area: GA Rome

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data										Bank & Aggregate Lending										Bank & Aggregate Lending; Demographic Data									
		2020, 2021					2020					2021					2022														
		Bank		Total Businesses		Count		Dollar		Count		Dollar		Count		Dollar		Count		Dollar		Total Businesses									
		Count	Dollar	Count	Dollar	Bank	Agg	Bank	Agg	Bank	Agg	Bank	Agg	Bank	Agg	Bank	Agg	Bank	Agg	Bank	Agg	Count	Dollar								
		#	%	\$ (000s)	\$ %	#	%	\$ (000s)	\$ %	#	%	\$ (000s)	\$ %	#	%	\$ (000s)	\$ %	#	%	\$ (000s)	\$ %	#	%	\$ (000s)	\$ %						
SMALL BUSINESSES	Low	3	1.7%	159	0.5%	3.1%	2	1.8%	2.5%	148	0.8%	2.3%	1	1.5%	3.4%	11	0.1%	3.7%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%						
	Moderate	117	64.6%	22,809	68.7%	44.2%	71	62.3%	40.5%	12,855	70.6%	47.9%	46	68.7%	39.3%	9,954	66.5%	47.9%	25	78.1%	35.4%	6,004	79.3%	44.0%	45.4%						
	Middle	32	17.7%	8,074	24.3%	32.0%	20	17.5%	31.4%	4,267	23.4%	34.5%	12	17.9%	33.4%	3,807	25.4%	33.9%	2	6.3%	32.9%	915	12.1%	34.2%	28.1%						
	Upper	29	16.0%	2,146	6.5%	20.7%	21	18.4%	25.0%	950	5.2%	14.9%	8	11.9%	23.3%	1,196	8.0%	14.4%	5	15.6%	29.3%	651	8.6%	20.9%	25.6%						
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	1.6%	0	0.0%	0.6%	0.9%						
	Tr Unknown	0	0.0%	0	0.0%		0	0.0%	0.7%	0	0.0%	0.3%	0	0.0%	0.7%	0	0.0%	0.1%	0	0.0%	0.7%	0	0.0%	0.3%							
	Total	181	100%	33,188	100%	100%	114	100%	100%	18,220	100%	100%	67	100%	100%	14,968	100%	100%	32	100%	100%	7,570	100%	100%	100%						

Small Business & Small Farm Lending By Revenue & Loan Size

Assessment Area: GA Rome

PRODUCT TYPE		Bank Lending & Demographic Data															Bank & Aggregate Lending															Bank & Aggregate Lending; Demographic Data									
		2020, 2021					2020					2021					2022																								
		Bank		Total Businesses	Count		Dollar		Agg	Count		Dollar		Agg	Count		Dollar		Agg	Count		Dollar		Agg	Count		Dollar		Agg	Total Businesses											
		#	%		#	%	#	%		#	%	#	%		#	%	#	%		#	%	#	%		#	%	#	%		#	%	#	%	#	%						
SMALL BUSINESS	Revenue	\$1 Million or Less	120	66.3%	13,190	39.7%	91.3%	75	65.8%	42.7%	7,016	38.5%	34.0%	45	67.2%	41.3%	6,174	41.2%	31.7%	19	59.4%	50.4%	2,703	35.7%	28.7%	91.6%															
		Over \$1 Million	57	31.5%	19,742	59.5%	7.7%	37	32.5%		11,173	61.3%		20	29.9%		8,569	57.2%		12	37.5%		4,792	63.3%		7.4%															
		Total Rev. available	177	97.8%	32,932	99.2%	99.0%	112	98.2%		18,189	99.8%		65	97.0%		14,743	98.5%		31	96.9%		7,495	99.0%		99.0%															
		Rev. Not Known	4	2.2%	256	0.8%	1.0%	2	1.8%		31	0.2%		2	3.0%		225	1.5%		1	3.1%		75	1.0%		1.0%															
		Total	181	100%	33,188	100%	100%	114	100%		18,220	100%		67	100%		14,968	100%		32	100%		7,570	100%		100.0%															
	Loan Size	\$100,000 or Less	91	50.3%	3,312	10.0%		60	52.6%	85.6%	2,038	11.2%	27.7%	31	46.3%	91.5%	1,274	8.5%	35.8%	13	40.6%	93.1%	693	9.2%	37.0%																
		\$100,001 - \$250,000	47	26.0%	7,657	23.1%		30	26.3%	8.9%	4,740	26.0%	23.9%	17	25.4%	4.9%	2,917	19.5%	20.3%	10	31.3%	3.9%	1,892	25.0%	19.5%																
		\$250,001 - \$1 Million	43	23.8%	22,219	66.9%		24	21.1%	5.5%	11,442	62.8%	48.4%	19	28.4%	3.6%	10,777	72.0%	43.9%	9	28.1%	3.0%	4,985	65.9%	43.5%																
		Total	181	100%	33,188	100%		114	100%	100%	18,220	100%	100%	67	100%	100%	14,968	100%	100%	32	100%	100%	7,570	100%	100%																
	Loan Size & Rev \$1 Mill or Less	\$100,000 or Less	81	67.5%	2,904	22.0%		52	69.3%		1,704	24.3%		29	64.4%		1,200	19.4%		10	52.6%		512	18.9%																	
		\$100,001 - \$250,000	23	19.2%	3,604	27.3%		15	20.0%		2,367	33.7%		8	17.8%		1,237	20.0%		7	36.8%		1,276	47.2%																	
		\$250,001 - \$1 Million	16	13.3%	6,682	50.7%		8	10.7%		2,945	42.0%		8	17.8%		3,737	60.5%		2	10.5%		915	33.9%																	
		Total	120	100%	13,190	100%		75	100%		7,016	100%		45	100%		6,174	100%		19	100%		2,703	100%																	

APPENDIX H - LIMITED SCOPE LENDING TABLES (Continued)

Geographic Distribution of HMDA Loans - Table 1 of 2

Assessment Area: GA Savannah

PRODUCT TYPE		Tract Income Levels		Bank Lending & Demographic Data										Bank & Aggregate Lending										Bank & Aggregate Lending; Demographic Data									
				2020, 2021					2020					2021					2022														
				Bank			Owner Occupied Units	Count			Dollar			Count			Dollar			Count			Dollar			Owner Occupied Units							
				Count	Dollar	%		Bank	%	Agg	Bank	%	Agg	Bank	%	Agg	Bank	%	Agg	Bank	%	Agg											
#	%	\$ (000s)	%		#	%	%	\$ (000s)	%	%	#	%	%	\$ (000s)	%	%	#	%	%	\$ (000s)	%	%											
HOME PURCHASE	Low	5	2.8%	615	0.8%	5.6%	4	4.2%	2.7%	556	1.4%	2.3%	1	1.2%	3.3%	59	0.2%	2.8%	4	6.1%	5.0%	3,129	8.2%	4.2%	5.7%								
	Moderate	29	16.3%	10,748	14.3%	21.2%	16	16.7%	15.1%	5,593	14.6%	12.3%	13	15.9%	16.8%	5,155	13.9%	13.4%	7	10.6%	19.7%	2,344	6.2%	15.3%	24.9%								
	Middle	50	28.1%	18,599	24.7%	33.5%	25	26.0%	32.1%	8,331	21.7%	30.9%	25	30.5%	30.2%	10,268	27.8%	28.9%	14	21.2%	45.2%	5,344	14.0%	41.1%	34.5%								
	Upper	94	52.8%	45,431	60.3%	39.8%	51	53.1%	50.1%	23,915	62.3%	54.5%	43	52.4%	49.7%	21,516	58.2%	54.8%	41	62.1%	27.1%	27,286	71.6%	36.6%	33.4%								
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	3.0%	0	0.0%	2.8%	1.5%								
	Total	178	100%	75,393	100%	100%	96	100%	100%	38,395	100%	100%	82	100%	100%	36,998	100%	100%	66	100%	100%	38,103	100%	100%	100%								
REFINANCE	Low	9	3.1%	1,631	1.4%	5.6%	8	4.2%	2.4%	1,387	1.9%	2.0%	1	1.0%	2.2%	244	0.6%	1.9%	0	0.0%	4.9%	0	0.0%	4.0%	5.7%								
	Moderate	33	11.5%	11,251	9.6%	21.2%	19	10.1%	11.8%	7,481	10.2%	9.1%	14	14.4%	13.5%	3,770	8.6%	10.0%	4	8.5%	23.9%	853	5.4%	17.7%	24.9%								
	Middle	87	30.4%	29,096	24.8%	33.5%	56	29.6%	33.0%	16,469	22.4%	29.8%	31	32.0%	33.8%	12,627	28.9%	31.2%	10	21.3%	38.7%	3,321	21.0%	32.3%	34.5%								
	Upper	157	54.9%	75,261	64.2%	39.8%	106	56.1%	52.7%	48,201	65.5%	59.0%	51	52.6%	50.5%	27,060	61.9%	56.9%	32	68.1%	30.9%	11,350	71.7%	44.4%	33.4%								
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	1	2.1%	1.6%	299	1.9%	1.5%	1.5%								
	Total	286	100%	117,239	100%	100%	189	100%	100%	73,538	100%	100%	97	100%	100%	43,701	100%	100%	47	100%	100%	15,823	100%	100%	100%								
HOME IMPROVEMENT	Low	0	0.0%	0	0.0%	5.6%	0	0.0%	1.6%	0	0.0%	0.9%	0	0.0%	1.9%	0	0.0%	2.4%	1	7.7%	3.3%	84	4.1%	3.0%	5.7%								
	Moderate	1	10.0%	50	3.3%	21.2%	0	0.0%	18.1%	0	0.0%	12.3%	1	12.5%	14.2%	50	4.3%	12.0%	0	0.0%	15.6%	0	0.0%	12.5%	24.9%								
	Middle	4	40.0%	634	42.3%	33.5%	1	50.0%	34.5%	40	12.3%	33.6%	3	37.5%	30.0%	594	50.6%	25.0%	5	38.5%	33.4%	435	21.1%	23.1%	34.5%								
	Upper	5	50.0%	816	54.4%	39.8%	1	50.0%	45.8%	285	87.7%	53.1%	4	50.0%	53.9%	531	45.2%	60.6%	7	53.8%	46.9%	1,544	74.8%	60.3%	33.4%								
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.8%	0	0.0%	1.1%	1.5%								
	Total	10	100%	1,500	100%	100%	2	100%	100%	325	100%	100%	8	100%	100%	1,175	100%	100%	13	100%	100%	2,063	100%	100%	100%								
MULTI FAMILY	Low	0	0.0%	0	0.0%	Multi-Family Units		0	0.0%	6.5%	0	0.0%	20.7%	0	0.0%	13.0%	0	0.0%	3.0%	0	0.0%	18.8%	0	0.0%	2.2%	12.1%							
	Moderate	2	33.3%	1,215	25.6%	32.4%	1	50.0%	39.1%	420	33.4%	13.2%	1	25.0%	48.1%	795	22.7%	47.9%	0	0.0%	34.4%	0	0.0%	30.2%	32.6%								
	Middle	2	33.3%	1,822	38.3%	27.5%	0	0.0%	17.4%	0	0.0%	13.2%	2	50.0%	18.5%	1,822	52.1%	31.2%	0	0.0%	21.9%	0	0.0%	41.0%	33.7%								
	Upper	2	33.3%	1,716	36.1%	30.8%	1	50.0%	37.0%	837	66.6%	52.8%	1	25.0%	20.4%	879	25.1%	18.0%	1	100.0%	21.9%	1,986	100.0%	26.2%	19.3%								
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	3.1%	0	0.0%	0.3%	2.4%								
	Total	6	100%	4,753	100%	100%	2	100%	100%	1,257	100%	100%	4	100%	100%	3,496	100%	100%	1	100%	100%	1,986	100%	100%	100%								
OTHER PURPOSE LOC	Low	1	1.2%	150	1.1%	5.6%	1	1.9%	0.8%	150	1.8%	0.6%	0	0.0%	2.9%	0	0.0%	1.5%	3	5.7%	5.5%	611	5.4%	4.7%	5.7%								
	Moderate	9	10.7%	1,277	9.4%	21.2%	7	13.0%	13.3%	729	8.6%	8.8%	2	6.7%	8.7%	548	10.8%	8.1%	10	18.9%	14.1%	968	8.5%	9.0%	24.9%								
	Middle	26	31.0%	4,279	31.6%	33.5%	15	27.8%	29.8%	2,194	25.9%	23.4%	11	36.7%	34.7%	2,085	41.2%	37.6%	13	24.5%	35.8%	2,304	20.3%	23.2%	34.5%								
	Upper	48	57.1%	7,842	57.9%	39.8%	31	57.4%	56.0%	5,412	63.8%	67.3%	17	56.7%	53.8%	2,430	48.0%	52.8%	25	47.2%	42.8%	6,360	56.1%	59.4%	33.4%								
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	2	3.8%	1.8%	1,090	9.6%	3.8%	1.5%								
	Total	84	100%	13,548	100%	100%	54	100%	100%	8,485	100%	100%	30	100%	100%	5,063	100%	100%	53	100%	100%	11,333	100%	100%	100%								

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2022 FFIEC Census Data; 2016-2020 ACS data

Geographic Distribution of HMDA Loans - Table 2 of 2

Assessment Area: GA Savannah

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data					Bank & Aggregate Lending										Bank & Aggregate Lending; Demographic Data								
		2020, 2021					2020					2021					2022								
		Bank				Owner Occupied Units	Count			Dollar		Count			Dollar		Count			Dollar		Owner Occupied Units			
		Count		Dollar	Bank		Agg	\$ (000s)	\$ %	Bank	Agg	\$ (000s)	\$ %	Bank	Agg	\$ (000s)	\$ %								
		#	%	\$ (000s)														\$ %							
OTHER PURPOSE CLOSED/EXEMPT	Low	1	7.1%	140	4.0%	5.6%	0	0.0%	0.0%	0	0.0%	0.0%	1	10.0%	1.9%	140	5.6%	1.7%	0	0.0%	4.3%	0	0.0%	2.0%	5.7%
	Moderate	3	21.4%	241	6.8%	21.2%	1	25.0%	16.7%	30	2.9%	10.9%	2	20.0%	23.3%	211	8.4%	18.2%	1	25.0%	18.8%	125	9.3%	7.6%	24.9%
	Middle	3	21.4%	1,094	31.0%	33.5%	0	0.0%	13.6%	0	0.0%	9.3%	3	30.0%	30.1%	1,094	43.6%	25.0%	0	0.0%	30.8%	0	0.0%	20.7%	34.5%
	Upper	7	50.0%	2,057	58.2%	39.8%	3	75.0%	69.7%	990	97.1%	79.7%	4	40.0%	44.7%	1,067	42.5%	55.2%	2	50.0%	43.6%	979	72.6%	66.5%	33.4%
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	1	25.0%	2.6%	244	18.1%	3.2%	1.5%
	Total	14	100%	3,532	100%	100%	4	100%	100%	1,020	100%	100%	10	100%	100%	2,512	100%	100%	4	100%	100%	1,348	100%	100%	100%
	PURPOSE NOT APPLICABLE	Low	0	0.0%	0	0.0%	5.6%	0	0.0%	3.4%	0	0.0%	1.5%	0	0.0%	3.6%	0	0.0%	2.5%	0	0.0%	7.8%	0	0.0%	5.2%
Moderate		0	0.0%	0	0.0%	21.2%	0	0.0%	24.8%	0	0.0%	17.2%	0	0.0%	19.7%	0	0.0%	11.0%	0	0.0%	29.5%	0	0.0%	19.7%	24.9%
Middle		0	0.0%	0	0.0%	33.5%	0	0.0%	27.7%	0	0.0%	26.9%	0	0.0%	34.3%	0	0.0%	32.9%	0	0.0%	33.3%	0	0.0%	35.1%	34.5%
Upper		0	0.0%	0	0.0%	39.8%	0	0.0%	44.0%	0	0.0%	54.0%	0	0.0%	42.3%	0	0.0%	53.7%	0	0.0%	29.5%	0	0.0%	40.0%	33.4%
Unknown		0	0.0%	0	0.0%	0.0%	0	0.0%	0.2%	0	0.0%	0.4%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	1.5%
Total		0	0.0%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	100%
HMDA TOTALS		Low	16	2.8%	2,536	1.2%	5.6%	13	3.7%	2.6%	2,093	1.7%	3.8%	3	1.3%	2.8%	443	0.5%	2.5%	8	4.3%	5.0%	3,824	5.4%	3.9%
	Moderate	77	13.3%	24,782	11.5%	21.2%	44	12.7%	14.2%	14,253	11.6%	11.1%	33	14.3%	15.4%	10,529	11.3%	14.7%	22	12.0%	20.5%	4,290	6.1%	16.9%	24.9%
	Middle	172	29.8%	55,524	25.7%	33.5%	97	28.0%	32.2%	27,034	22.0%	28.7%	75	32.5%	31.8%	28,490	30.7%	30.0%	42	22.8%	42.3%	11,404	16.1%	38.5%	34.5%
	Upper	313	54.2%	133,123	61.6%	39.8%	193	55.6%	51.0%	79,640	64.7%	56.4%	120	51.9%	50.0%	53,483	57.5%	52.8%	108	58.7%	29.7%	49,505	70.1%	38.5%	33.4%
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	4	2.2%	2.5%	1,633	2.3%	2.3%	1.5%
	Total	578	100%	215,965	100%	100%	347	100%	100%	123,020	100%	100%	231	100%	100%	92,945	100%	100%	184	100%	100%	70,656	100%	100%	100%

APPENDIX H - LIMITED SCOPE LENDING TABLES (Continued)

Borrower Distribution of HMDA Loans - Table 1 of 2

Assessment Area: GA Savannah

PRODUCT TYPE		Borrower Income Levels	Bank Lending & Demographic Data					Bank & Aggregate Lending										Bank & Aggregate Lending; Demographic Data							
			2020, 2021					2020					2021					2022							
			Bank			Families by Family Income %	Count		Dollar			Count		Dollar			Count		Dollar			Families by Family Income %			
			#	%	\$ (000s)		%	#	%	Agg	\$ (000s)	%	Agg	#	%	Agg	\$ (000s)	%	Agg	#	%		Agg	\$ (000s)	%
HOME PURCHASE	Low	5	2.8%	604	0.8%	25.1%	2	2.1%	4.3%	180	0.5%	2.1%	3	3.7%	4.6%	424	1.1%	2.5%	1	1.5%	2.7%	150	0.4%	1.3%	24.3%
	Moderate	20	11.2%	3,654	4.8%	16.6%	8	8.3%	19.1%	1,306	3.4%	13.5%	12	14.6%	20.4%	2,348	6.3%	15.0%	6	9.1%	16.7%	1,136	3.0%	11.5%	18.3%
	Middle	21	11.8%	4,934	6.5%	20.2%	14	14.6%	24.6%	3,348	8.7%	21.7%	7	8.5%	22.0%	1,586	4.3%	19.7%	4	6.1%	21.8%	1,269	3.3%	18.8%	18.4%
	Upper	122	68.5%	64,722	85.8%	38.2%	67	69.8%	37.8%	32,972	85.9%	49.2%	55	67.1%	33.5%	31,750	85.8%	43.9%	48	72.7%	38.1%	33,513	88.0%	48.6%	39.0%
	Unknown	10	5.6%	1,479	2.0%	0.0%	5	5.2%	14.2%	589	1.5%	13.5%	5	6.1%	19.6%	890	2.4%	18.9%	7	10.6%	20.7%	2,035	5.3%	19.8%	0.0%
	Total	178	100%	75,393	100%	100%	96	100%	100%	38,395	100%	100%	82	100%	100%	36,998	100%	100%	66	100%	100%	38,103	100%	100%	100%
REFINANCE	Low	7	2.4%	595	0.5%	25.1%	5	2.6%	2.4%	368	0.5%	1.3%	2	2.1%	5.1%	227	0.5%	2.7%	2	4.3%	8.6%	200	1.3%	4.1%	24.3%
	Moderate	17	5.9%	2,696	2.3%	16.6%	11	5.8%	8.6%	1,836	2.5%	5.2%	6	6.2%	13.0%	860	2.0%	8.9%	1	2.1%	17.8%	80	0.5%	12.4%	18.3%
	Middle	38	13.3%	8,542	7.3%	20.2%	26	13.8%	15.1%	6,189	8.4%	11.8%	12	12.4%	17.7%	2,353	5.4%	15.0%	3	6.4%	23.7%	406	2.6%	20.1%	18.4%
	Upper	208	72.7%	100,654	85.9%	38.2%	135	71.4%	38.0%	61,756	84.0%	46.1%	73	75.3%	33.0%	38,898	89.0%	42.7%	31	66.0%	34.6%	13,225	83.6%	47.3%	39.0%
	Unknown	16	5.6%	4,752	4.1%	0.0%	12	6.3%	35.9%	3,389	4.6%	35.6%	4	4.1%	31.1%	1,363	3.1%	30.6%	10	21.3%	15.3%	1,912	12.1%	16.1%	0.0%
	Total	286	100%	117,239	100%	100%	189	100%	100%	73,538	100%	100%	97	100%	100%	43,701	100%	100%	47	100%	100%	15,823	100%	100%	100%
HOME IMPROVEMENT	Low	1	10.0%	50	3.3%	25.1%	0	0.0%	5.5%	0	0.0%	3.9%	1	12.5%	6.7%	50	4.3%	3.8%	0	0.0%	4.6%	0	0.0%	2.9%	24.3%
	Moderate	1	10.0%	30	2.0%	16.6%	0	0.0%	11.6%	0	0.0%	6.6%	1	12.5%	15.0%	30	2.6%	8.8%	1	7.7%	12.0%	60	2.9%	5.9%	18.3%
	Middle	1	10.0%	25	1.7%	20.2%	0	0.0%	17.7%	0	0.0%	13.0%	1	12.5%	18.1%	25	2.1%	14.3%	3	23.1%	18.5%	248	12.0%	11.5%	18.4%
	Upper	6	60.0%	1,241	82.7%	38.2%	2	100.0%	58.4%	325	100.0%	66.9%	4	50.0%	57.2%	916	78.0%	70.3%	9	69.2%	59.1%	1,755	85.1%	72.0%	39.0%
	Unknown	1	10.0%	154	10.3%	0.0%	0	0.0%	6.8%	0	0.0%	9.6%	1	12.5%	3.1%	154	13.1%	2.8%	0	0.0%	5.8%	0	0.0%	7.7%	0.0%
	Total	10	100%	1,500	100%	100%	2	100%	100%	325	100%	100%	8	100%	100%	1,175	100%	100%	13	100%	100%	2,063	100%	100%	100%
MULTI FAMILY	Low	0	0.0%	0	0.0%	25.1%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	1.9%	0	0.0%	0.1%	0	0.0%	0.0%	0	0.0%	0.0%	24.3%
	Moderate	0	0.0%	0	0.0%	16.6%	0	0.0%	2.2%	0	0.0%	0.1%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	18.3%
	Middle	0	0.0%	0	0.0%	20.2%	0	0.0%	2.2%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	3.1%	0	0.0%	0.2%	18.4%
	Upper	0	0.0%	0	0.0%	38.2%	0	0.0%	8.7%	0	0.0%	0.6%	0	0.0%	9.3%	0	0.0%	0.7%	0	0.0%	3.1%	0	0.0%	0.4%	39.0%
	Unknown	6	100.0%	4,753	100.0%	0.0%	2	100.0%	87.0%	1,257	100.0%	99.3%	4	100.0%	88.9%	3,496	100.0%	99.2%	1	100.0%	93.8%	1,986	100.0%	99.3%	0.0%
	Total	6	100%	4,753	100%	100%	2	100%	100%	1,257	100%	100%	4	100%	100%	3,496	100%	100%	1	100%	100%	1,986	100%	100%	100%
OTHER PURPOSE LOC	Low	3	3.6%	381	2.8%	25.1%	2	3.7%	6.0%	331	3.9%	3.3%	1	3.3%	6.9%	50	1.0%	4.7%	2	3.8%	5.8%	105	0.9%	2.6%	24.3%
	Moderate	6	7.1%	538	4.0%	16.6%	4	7.4%	11.3%	458	5.4%	8.0%	2	6.7%	9.2%	80	1.6%	4.1%	7	13.2%	14.7%	926	8.2%	9.2%	18.3%
	Middle	8	9.5%	1,189	8.8%	20.2%	7	13.0%	16.5%	1,155	13.6%	10.8%	1	3.3%	21.4%	34	0.7%	13.0%	3	5.7%	21.7%	619	5.5%	14.5%	18.4%
	Upper	62	73.8%	11,109	82.0%	38.2%	40	74.1%	65.3%	6,484	76.4%	77.1%	22	73.3%	58.4%	4,625	91.3%	76.6%	39	73.6%	52.6%	9,348	82.5%	70.1%	39.0%
	Unknown	5	6.0%	331	2.4%	0.0%	1	1.9%	0.8%	57	0.7%	0.8%	4	13.3%	4.0%	274	5.4%	1.6%	2	3.8%	5.2%	335	3.0%	3.7%	0.0%
	Total	84	100%	13,548	100%	100%	54	100%	100%	8,485	100%	100%	30	100%	100%	5,063	100%	100%	53	100%	100%	11,333	100%	100%	100%

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2022 FFIEC Census Data; 2016-2020 ACS data

Borrower Distribution of HMDA Loans - Table 2 of 2

Assessment Area: GA Savannah

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data										Bank & Aggregate Lending										Bank & Aggregate Lending; Demographic Data									
		2020, 2021					2020					2021					2022														
		Bank				Families by Family Income	Count		Dollar			Count		Dollar			Count		Dollar			Families by Family Income									
		Count		Dollar		#	%	Bank	Agg	\$ (000s)	\$ %	#	%	Bank	Agg	\$ (000s)	\$ %	#	%	Bank	Agg	\$ (000s)	\$ %	#	%	Bank	Agg	\$ (000s)	\$ %		
		#	%	\$ (000s)	\$ %																										
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	0	0.0%	25.1%	0	0.0%	6.1%	0	0.0%	2.9%	0	0.0%	6.8%	0	0.0%	2.7%	0	0.0%	9.4%	0	0.0%	3.4%	24.3%						
	Moderate	1	7.1%	535	15.1%	16.6%	0	0.0%	9.1%	0	0.0%	5.9%	1	10.0%	11.7%	535	21.3%	6.4%	1	25.0%	19.7%	125	9.3%	8.8%	18.3%						
	Middle	9	64.3%	1,476	41.8%	20.2%	3	75.0%	21.2%	505	49.5%	17.4%	6	60.0%	24.3%	971	38.7%	18.6%	1	25.0%	18.8%	175	13.0%	12.9%	18.4%						
	Upper	4	28.6%	1,521	43.1%	38.2%	1	25.0%	47.0%	515	50.5%	60.3%	3	30.0%	47.6%	1,006	40.0%	62.7%	2	50.0%	42.7%	1,048	77.7%	67.2%	39.0%						
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	16.7%	0	0.0%	13.4%	0	0.0%	9.7%	0	0.0%	9.6%	0	0.0%	9.4%	0	0.0%	7.6%	0.0%						
	Total	14	100%	3,532	100%	100%	4	100%	100%	1,020	100%	100%	10	100%	100%	2,512	100%	100%	4	100%	100%	1,348	100%	100%	100%						
	PURPOSE NOT APPLICABLE	Low	0	0.0%	0	0.0%	25.1%	0	0.0%	2.3%	0	0.0%	1.3%	0	0.0%	1.5%	0	0.0%	1.2%	0	0.0%	1.6%	0	0.0%	0.8%	24.3%					
Moderate		0	0.0%	0	0.0%	16.6%	0	0.0%	4.4%	0	0.0%	3.2%	0	0.0%	2.9%	0	0.0%	2.1%	0	0.0%	2.3%	0	0.0%	2.4%	18.3%						
Middle		0	0.0%	0	0.0%	20.2%	0	0.0%	0.8%	0	0.0%	0.9%	0	0.0%	0.7%	0	0.0%	1.1%	0	0.0%	2.3%	0	0.0%	2.6%	18.4%						
Upper		0	0.0%	0	0.0%	38.2%	0	0.0%	0.7%	0	0.0%	1.2%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	39.0%						
Unknown		0	0.0%	0	0.0%	0.0%	0	0.0%	91.8%	0	0.0%	93.4%	0	0.0%	94.9%	0	0.0%	95.5%	0	0.0%	93.8%	0	0.0%	94.2%	0.0%						
Total		0	0.0%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	100%						
HMDA TOTALS		Low	16	2.8%	1,630	0.8%	25.1%	9	2.6%	3.4%	879	0.7%	1.6%	7	3.0%	4.9%	751	0.8%	2.4%	5	2.7%	4.4%	455	0.6%	1.8%	24.3%					
	Moderate	45	7.8%	7,453	3.5%	16.6%	23	6.6%	13.3%	3,600	2.9%	8.4%	22	9.5%	16.7%	3,853	4.1%	11.3%	16	8.7%	16.5%	2,327	3.3%	10.5%	18.3%						
	Middle	77	13.3%	16,166	7.5%	20.2%	50	14.4%	18.9%	11,197	9.1%	14.8%	27	11.7%	19.8%	4,969	5.3%	16.2%	14	7.6%	21.7%	2,717	3.8%	17.2%	18.4%						
	Upper	402	69.6%	179,247	83.0%	38.2%	245	70.6%	37.2%	102,052	83.0%	42.9%	157	68.0%	33.8%	77,195	83.1%	40.5%	129	70.1%	38.2%	58,889	83.3%	45.0%	39.0%						
	Unknown	38	6.6%	11,469	5.3%	0.0%	20	5.8%	27.2%	5,292	4.3%	32.3%	18	7.8%	24.9%	6,177	6.6%	29.5%	20	10.9%	19.2%	6,268	8.9%	25.4%	0.0%						
	Total	578	100%	215,965	100%	100%	347	100%	100%	123,020	100%	100%	231	100%	100%	92,945	100%	100%	184	100%	100%	70,656	100%	100%	100%						

APPENDIX H - LIMITED SCOPE LENDING TABLES (Continued)

Geographic Distribution of Small Business & Small Farm Loans
Assessment Area: GA Savannah

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data										Bank & Aggregate Lending										Bank & Aggregate Lending; Demographic Data										
		2020, 2021					2020					2021					2022					Count					Dollar					Total Businesses
		Bank		Total Businesses	Count		Dollar		Count		Dollar		Count		Dollar		Bank		Agg		Bank		Agg		Bank		Agg					
		Count	Dollar		Bank	Agg	Bank	Agg	Bank	Agg	Bank	Agg	Bank	Agg	Bank	Agg	Bank	Agg	Bank	Agg	Bank	Agg	Bank	Agg	Bank	Agg						
		#	%	\$ (000s)	\$ %	#	%	\$ %	#	%	\$ %	#	%	\$ %	#	%	\$ %	#	%	\$ %	#	%	\$ %	#	%	\$ %	#	%	\$ %	#	%	
SMALL BUSINESSES	Low	94	12.0%	31,581	21.5%	9.4%	58	12.5%	9.1%	16,652	21.1%	14.0%	36	11.2%	8.5%	14,929	21.9%	13.5%	10	6.1%	12.3%	4,134	10.3%	15.5%		13.4%						
	Moderate	142	18.1%	25,090	17.0%	23.1%	80	17.3%	20.9%	13,159	16.7%	20.8%	62	19.3%	22.5%	11,931	17.5%	18.2%	37	22.6%	28.3%	7,304	18.1%	29.3%		31.2%						
	Middle	288	36.7%	50,753	34.5%	34.5%	169	36.5%	33.8%	28,458	36.1%	34.9%	119	37.1%	32.1%	22,295	32.7%	34.2%	65	39.6%	31.2%	16,961	42.1%	27.9%		30.3%						
	Upper	260	33.2%	39,741	27.0%	32.8%	156	33.7%	35.4%	20,643	26.2%	29.1%	104	32.4%	36.1%	19,098	28.0%	33.3%	41	25.0%	25.4%	8,118	20.2%	23.1%		22.0%						
	Unknown	0	0.0%	0	0.0%	0.3%	0	0.0%	0.2%	0	0.0%	0.8%	0	0.0%	0.1%	0	0.0%	0.6%	11	6.7%	2.4%	3,761	9.3%	4.1%		3.1%						
	Tr Unknown	0	0.0%	0	0.0%		0	0.0%	0.6%	0	0.0%	0.3%	0	0.0%	0.8%	0	0.0%	0.3%	0	0.0%	0.5%	0	0.0%	0.1%								
	Total	784	100%	147,165	100%	100%	463	100%	100%	78,912	100%	100%	321	100%	100%	68,253	100%	100%	164	100%	100%	40,278	100%	100%		100%						

Small Business & Small Farm Lending By Revenue & Loan Size
Assessment Area: GA Savannah

PRODUCT TYPE		Bank Lending & Demographic Data														Bank & Aggregate Lending										Bank & Aggregate Lending; Demographic Data							
		2020, 2021					2020					2021					2022					Count				Dollar				Total Businesses			
		Bank		Dollar	Total Businesses	Count		Agg	Dollar		Agg	Count		Agg	Dollar		Agg	Count		Agg	Dollar		Agg										
		#	%			#	%		#	%		#	%		#	%		#	%		#	%		#	%	#	%						
SMALL BUSINESS	Revenue	\$1 Million or Less	455	58.0%	53,047	36.0%	91.7%	274	59.2%	38.7%	26,570	33.7%	28.0%	181	56.4%	41.5%	26,477	38.8%	28.5%	59	36.0%	47.9%	10,389	25.8%	32.7%	91.9%							
		Over \$1 Million	292	37.2%	91,030	61.9%	7.4%	171	36.9%		50,100	63.5%		121	37.7%		40,930	60.0%		101	61.6%		28,664	71.2%		7.2%							
		Total Rev. available	747	95.3%	144,077	97.9%	99.1%	445	96.1%		76,670	97.2%		302	94.1%		67,407	98.8%		160	97.6%		39,053	97.0%		99.1%							
		Rev. Not Known	37	4.7%	3,088	2.1%	0.9%	18	3.9%		2,242	2.8%		19	5.9%		846	1.2%		4	2.4%		1,225	3.0%		0.9%							
		Total	784	100%	147,165	100%	100%	463	100%		78,912	100%		321	100%		68,253	100%		164	100%		40,278	100%		100.0%							
	Loan Size	\$100,000 or Less	401	51.1%	16,675	11.3%		253	54.6%	85.4%	10,266	13.0%	27.5%	148	46.1%	89.9%	6,409	9.4%	28.8%	67	40.9%	91.9%	4,455	11.1%	31.2%								
		\$100,001 - \$250,000	207	26.4%	33,503	22.8%		120	25.9%	7.9%	19,221	24.4%	19.7%	87	27.1%	5.4%	14,282	20.9%	18.2%	45	27.4%	3.8%	8,124	20.2%	15.3%								
		\$250,001 - \$1 Million	176	22.4%	96,987	65.9%		90	19.4%	6.7%	49,425	62.6%	52.9%	86	26.8%	4.8%	47,562	69.7%	53.0%	52	31.7%	4.3%	27,699	68.8%	53.5%								
		Total	784	100%	147,165	100%		463	100%	100%	78,912	100%	100%	321	100%	100%	68,253	100%	100%	164	100%	100%	40,278	100%	100%								
	Loan Size & Rev \$1 Mill or Less	\$100,000 or Less	299	65.7%	11,159	21.0%		192	70.1%		6,770	25.5%		107	59.1%		4,389	16.6%		37	62.7%		2,091	20.1%									
		\$100,001 - \$250,000	103	22.6%	16,430	31.0%		57	20.8%		8,555	32.2%		46	25.4%		7,875	29.7%		9	15.3%		1,763	17.0%									
		\$250,001 - \$1 Million	53	11.6%	25,458	48.0%		25	9.1%		11,245	42.3%		28	15.5%		14,213	53.7%		13	22.0%		6,535	62.9%									
		Total	455	100%	53,047	100%		274	100%		26,570	100%		181	100%		26,477	100%		59	100%		10,389	100%									

APPENDIX H - LIMITED SCOPE LENDING TABLES (Continued)

Geographic Distribution of HMDA Loans - Table 1 of 2

Assessment Area: GA Sumter

PRODUCT TYPE		Tract Income Levels		Bank Lending & Demographic Data														Bank & Aggregate Lending														Bank & Aggregate Lending; Demographic Data													
				2020, 2021						2020						2021						2022																							
				Bank				Owner Occupied Units	Count			Dollar			Count			Dollar			Count			Dollar			Owner Occupied Units																		
				Count	Dollar		%		Bank	Agg	%	Bank	Agg	%	Bank	Agg	%	Bank	Agg	%	Bank	Agg	%																						
#	%	\$ (000s)	%	%	#	%	%	\$ (000s)	%	%	#	%	%	\$ (000s)	%	%	#	%	%	\$ (000s)	%	%																							
HOME PURCHASE	Low	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%																					
	Moderate	3	25.0%	358	21.8%	23.4%	1	14.3%	22.4%	116	11.8%	17.1%	2	40.0%	29.1%	242	36.7%	25.3%	0	0.0%	38.2%	0	0.0%	35.4%	37.6%																				
	Middle	9	75.0%	1,282	78.2%	76.6%	6	85.7%	77.6%	864	88.2%	82.9%	3	60.0%	70.9%	418	63.3%	74.7%	1	100.0%	59.7%	109	100.0%	62.2%	55.7%																				
	Upper	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	2.1%	0	0.0%	2.3%	6.8%																				
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%																				
	Total	12	100%	1,640	100%	100%	7	100%	100%	980	100%	100%	5	100%	100%	660	100%	100%	1	100%	100%	109	100%	100%	100%																				
REFINANCE	Low	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%																				
	Moderate	9	32.1%	529	19.4%	23.4%	4	25.0%	19.7%	151	13.2%	19.6%	5	41.7%	21.7%	378	23.9%	20.4%	6	50.0%	45.9%	414	53.2%	39.3%	37.6%																				
	Middle	19	67.9%	2,191	80.6%	76.6%	12	75.0%	80.3%	990	86.8%	80.4%	7	58.3%	78.3%	1,201	76.1%	79.6%	6	50.0%	51.6%	364	46.8%	57.5%	55.7%																				
	Upper	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	2.5%	0	0.0%	3.2%	6.8%																				
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%																				
	Total	28	100%	2,720	100%	100%	16	100%	100%	1,141	100%	100%	12	100%	100%	1,579	100%	100%	12	100%	100%	778	100%	100%	100%																				
HOME IMPROVEMENT	Low	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%																				
	Moderate	0	0.0%	0	0.0%	23.4%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	14.3%	0	0.0%	14.3%	1	50.0%	42.9%	20	50.0%	26.7%	37.6%																				
	Middle	2	100.0%	75	100.0%	76.6%	0	0.0%	100.0%	0	0.0%	100.0%	2	100.0%	85.7%	75	100.0%	85.7%	1	50.0%	57.1%	20	50.0%	73.3%	55.7%																				
	Upper	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	6.8%																				
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%																				
	Total	2	100%	75	100%	100%	0	0.0%	100%	0	0.0%	100%	2	100%	100%	75	100%	100%	2	100%	100%	40	100%	100%	100%																				
MULTI FAMILY	Multi-Family Units																							Multi-Family Units																					
	Low	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%																				
	Moderate	0	0.0%	0	0.0%	68.3%	0	0.0%	23.8%	0	0.0%	43.0%	0	0.0%	20.0%	0	0.0%	49.0%	0	0.0%	21.4%	0	0.0%	15.0%	55.5%																				
	Middle	2	100.0%	185	100.0%	31.7%	1	100.0%	76.2%	99	100.0%	57.0%	1	100.0%	80.0%	86	100.0%	51.0%	0	0.0%	78.6%	0	0.0%	85.0%	43.6%																				
	Upper	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.9%																				
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%																				
Total	2	100%	185	100%	100%	1	100%	100%	99	100%	100%	1	100%	100%	86	100%	100%	0	0.0%	100%	0	0.0%	100%	100%																					
OTHER PURPOSE LOC	Low	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%																				
	Moderate	0	0.0%	0	0.0%	23.4%	0	0.0%	100.0%	0	0.0%	100.0%	0	0.0%	0.0%	0	0.0%	0.0%	1	50.0%	60.0%	40	53.3%	42.1%	37.6%																				
	Middle	1	100.0%	50	100.0%	76.6%	0	0.0%	0.0%	0	0.0%	0.0%	1	100.0%	100.0%	50	100.0%	100.0%	1	50.0%	40.0%	35	46.7%	57.9%	55.7%																				
	Upper	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	6.8%																				
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%																				
	Total	1	100%	50	100%	100%	0	0.0%	100%	0	0.0%	100%	1	100%	100%	50	100%	100%	2	100%	100%	75	100%	100%	100%																				

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2022 FFIEC Census Data; 2016-2020 ACS data

Geographic Distribution of HMDA Loans - Table 2 of 2

Assessment Area: GA Sumter

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data										Bank & Aggregate Lending										Bank & Aggregate Lending; Demographic Data									
		2020, 2021					2020					2021					2022														
		Bank				Owner Occupied Units	Count			Dollar		Count			Dollar		Count			Dollar		Owner Occupied Units									
		Count	Dollar				Bank	Agg		Bank	Agg		Bank	Agg		Bank	Agg														
		#	%	\$ (000s)	\$ %	%	#	%	0.0%	\$ (000s)	\$ %	\$ %	#	%	0.0%	\$ (000s)	\$ %	\$ %	#	%	0.0%	\$ (000s)	%	\$ %	%						
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%						
	Moderate	0	0.0%	0	0.0%	23.4%	0	0.0%	16.7%	0	0.0%	7.1%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	33.3%	0	0.0%	14.6%	37.6%						
	Middle	0	0.0%	0	0.0%	76.6%	0	0.0%	83.3%	0	0.0%	92.9%	0	0.0%	100.0%	0	0.0%	100.0%	0	0.0%	66.7%	0	0.0%	85.4%	55.7%						
	Upper	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	6.8%						
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%						
	Total	0	0.0%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	100%						
PURPOSE NOT APPLICABLE	Low	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%						
	Moderate	0	0.0%	0	0.0%	23.4%	0	0.0%	13.3%	0	0.0%	15.7%	0	0.0%	33.3%	0	0.0%	54.8%	0	0.0%	33.3%	0	0.0%	59.0%	37.6%						
	Middle	0	0.0%	0	0.0%	76.6%	0	0.0%	86.7%	0	0.0%	84.3%	0	0.0%	66.7%	0	0.0%	45.2%	0	0.0%	33.3%	0	0.0%	24.8%	55.7%						
	Upper	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	33.3%	0	0.0%	16.2%	6.8%						
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%						
	Total	0	0.0%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	100%						
HMDA TOTALS	Low	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%						
	Moderate	12	26.7%	887	19.0%	23.4%	5	20.8%	21.0%	267	12.0%	18.8%	7	33.3%	25.0%	620	25.3%	23.7%	8	47.1%	40.4%	474	47.3%	35.6%	37.6%						
	Middle	33	73.3%	3,783	81.0%	76.6%	19	79.2%	79.0%	1,953	88.0%	81.2%	14	66.7%	75.0%	1,830	74.7%	76.3%	9	52.9%	57.4%	528	52.7%	62.0%	55.7%						
	Upper	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	2.2%	0	0.0%	2.5%	6.8%						
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%						
	Total	45	100%	4,670	100%	100%	24	100%	100%	2,220	100%	100%	21	100%	100%	2,450	100%	100%	17	100%	100%	1,002	100%	100%	100%						

APPENDIX H - LIMITED SCOPE LENDING TABLES (Continued)

Borrower Distribution of HMDA Loans - Table 1 of 2

Assessment Area: GA Sumter

PRODUCT TYPE		Bank Lending & Demographic Data					Bank & Aggregate Lending										Bank & Aggregate Lending; Demographic Data									
		2020, 2021					2020					2021					2022									
		Bank				Families by Family Income %	Count			Dollar		Count			Dollar		Count			Dollar		Families by Family Income %				
		Count	%	Dollar \$ (000s)	%		Bank	%	Agg	Bank \$ (000s)	%	Agg \$	Bank	%	Agg	Bank \$ (000s)	%	Agg \$	Bank	%	Agg					
HOME PURCHASE	Low	0	0.0%	0	0.0%	31.0%	0	0.0%	3.8%	0	0.0%	2.1%	0	0.0%	3.5%	0	0.0%	1.6%	0	0.0%	4.3%	0	0.0%	2.4%	25.9%	
	Moderate	4	33.3%	355	21.6%	16.1%	2	28.6%	16.7%	113	11.5%	10.8%	2	40.0%	17.6%	242	36.7%	10.9%	1	100.0%	19.7%	109	100.0%	14.7%	19.0%	
	Middle	1	8.3%	137	8.4%	14.2%	1	14.3%	19.5%	137	14.0%	19.4%	0	0.0%	23.5%	0	0.0%	20.1%	0	0.0%	23.2%	0	0.0%	20.6%	14.7%	
	Upper	6	50.0%	1,092	66.6%	38.7%	4	57.1%	40.0%	730	74.5%	48.8%	2	40.0%	32.9%	362	54.8%	41.4%	0	0.0%	31.3%	0	0.0%	42.0%	40.4%	
	Unknown	1	8.3%	56	3.4%	0.0%	0	0.0%	20.0%	0	0.0%	18.9%	1	20.0%	22.5%	56	8.5%	26.1%	0	0.0%	21.5%	0	0.0%	20.3%	0.0%	
	Total	12	100%	1,640	100%	100%	7	100%	100%	980	100%	100%	5	100%	100%	660	100%	100%	1	100%	100%	109	100%	100%	100%	
REFINANCE	Low	3	10.7%	136	5.0%	31.0%	2	12.5%	1.5%	51	4.5%	0.4%	1	8.3%	4.1%	85	5.4%	2.4%	0	0.0%	8.2%	0	0.0%	4.1%	25.9%	
	Moderate	4	14.3%	174	6.4%	16.1%	2	12.5%	3.9%	34	3.0%	2.1%	2	16.7%	10.2%	140	8.9%	6.0%	3	25.0%	21.3%	133	17.1%	15.6%	19.0%	
	Middle	3	10.7%	427	15.7%	14.2%	1	6.3%	14.3%	244	21.4%	11.8%	2	16.7%	19.7%	183	11.6%	16.4%	4	33.3%	22.1%	185	23.8%	18.3%	14.7%	
	Upper	9	32.1%	1,445	53.1%	38.7%	5	31.3%	45.3%	512	44.9%	53.1%	4	33.3%	44.3%	933	59.1%	53.8%	5	41.7%	37.7%	460	59.1%	48.0%	40.4%	
	Unknown	9	32.1%	538	19.8%	0.0%	6	37.5%	35.0%	300	26.3%	32.5%	3	25.0%	21.7%	238	15.1%	21.5%	0	0.0%	10.7%	0	0.0%	14.0%	0.0%	
	Total	28	100%	2,720	100%	100%	16	100%	100%	1,141	100%	100%	12	100%	100%	1,579	100%	100%	12	100%	100%	778	100%	100%	100%	
HOME IMPROVEMENT	Low	0	0.0%	0	0.0%	31.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	4.8%	0	0.0%	1.9%	0	0.0%	0.0%	0	0.0%	0.0%	25.9%	
	Moderate	0	0.0%	0	0.0%	16.1%	0	0.0%	33.3%	0	0.0%	32.4%	0	0.0%	9.5%	0	0.0%	3.6%	1	50.0%	23.8%	20	50.0%	18.4%	19.0%	
	Middle	1	50.0%	25	33.3%	14.2%	0	0.0%	33.3%	0	0.0%	23.0%	1	50.0%	14.3%	25	33.3%	8.3%	1	50.0%	19.0%	20	50.0%	13.1%	14.7%	
	Upper	1	50.0%	50	66.7%	38.7%	0	0.0%	33.3%	0	0.0%	44.6%	1	50.0%	66.7%	50	66.7%	72.0%	0	0.0%	47.6%	0	0.0%	63.0%	40.4%	
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	4.8%	0	0.0%	14.2%	0	0.0%	9.5%	0	0.0%	5.5%	0.0%	
	Total	2	100%	75	100%	100%	0	0.0%	100%	0	0.0%	100%	2	100%	100%	75	100%	100%	2	100%	100%	40	100%	100%	100%	
MULTI FAMILY	Low	0	0.0%	0	0.0%	31.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	25.9%	
	Moderate	0	0.0%	0	0.0%	16.1%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	7.1%	0	0.0%	8.6%	19.0%	
	Middle	0	0.0%	0	0.0%	14.2%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	20.0%	0	0.0%	22.9%	0	0.0%	14.3%	0	0.0%	11.6%	14.7%	
	Upper	0	0.0%	0	0.0%	38.7%	0	0.0%	90.5%	0	0.0%	65.2%	0	0.0%	40.0%	0	0.0%	60.1%	0	0.0%	35.7%	0	0.0%	34.3%	40.4%	
	Unknown	2	100.0%	185	100.0%	0.0%	1	100.0%	9.5%	99	100.0%	34.8%	1	100.0%	40.0%	86	100.0%	17.0%	0	0.0%	42.9%	0	0.0%	45.4%	0.0%	
	Total	2	100%	185	100%	100%	1	100%	100%	99	100%	100%	1	100%	100%	86	100%	100%	0	0.0%	100%	0	0.0%	100%	100%	
OTHER PURPOSE LOC	Low	0	0.0%	0	0.0%	31.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	20.0%	0	0.0%	11.2%	25.9%	
	Moderate	0	0.0%	0	0.0%	16.1%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	19.0%	
	Middle	0	0.0%	0	0.0%	14.2%	0	0.0%	100.0%	0	0.0%	100.0%	0	0.0%	25.0%	0	0.0%	18.1%	0	0.0%	0.0%	0	0.0%	0.0%	14.7%	
	Upper	1	100.0%	50	100.0%	38.7%	0	0.0%	0.0%	0	0.0%	0.0%	1	100.0%	75.0%	50	100.0%	81.9%	1	50.0%	60.0%	35	46.7%	71.7%	40.4%	
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	1	50.0%	20.0%	40	53.3%	17.2%	0.0%	
	Total	1	100%	50	100%	100%	0	0.0%	100%	0	0.0%	100%	1	100%	100%	50	100%	100%	2	100%	100%	75	100%	100%	100%	

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2022 FFIEC Census Data; 2016-2020 ACS data

Borrower Distribution of HMDA Loans - Table 2 of 2

Assessment Area: GA Sumter

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data										Bank & Aggregate Lending										Bank & Aggregate Lending; Demographic Data									
		2020, 2021					2020					2021					2022					2022									
		Bank				Families by Family Income %	Count			Dollar		Count			Dollar		Count			Dollar		Families by Family Income %									
		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg													
		#	%	\$ (000s)	\$ %		#	%	%	\$ (000s)	\$ %	\$ %	#	%	%	\$ (000s)	\$ %	\$ %	#	%	%		\$ (000s)	\$ %	\$ %						
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	0	0.0%	31.0%	0	0.0%	16.7%	0	0.0%	5.5%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	25.9%						
	Moderate	0	0.0%	0	0.0%	16.1%	0	0.0%	33.3%	0	0.0%	6.8%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	33.3%	0	0.0%	14.6%	19.0%						
	Middle	0	0.0%	0	0.0%	14.2%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	33.3%	0	0.0%	37.5%	0	0.0%	0.0%	0	0.0%	0.0%	14.7%						
	Upper	0	0.0%	0	0.0%	38.7%	0	0.0%	33.3%	0	0.0%	80.5%	0	0.0%	66.7%	0	0.0%	62.5%	0	0.0%	33.3%	0	0.0%	71.1%	40.4%						
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	16.7%	0	0.0%	7.1%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	33.3%	0	0.0%	14.2%	0.0%						
	Total	0	0.0%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	100%						
PURPOSE NOT APPLICABLE	Low	0	0.0%	0	0.0%	31.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	25.9%						
	Moderate	0	0.0%	0	0.0%	16.1%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	19.0%						
	Middle	0	0.0%	0	0.0%	14.2%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	14.7%						
	Upper	0	0.0%	0	0.0%	38.7%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	40.4%						
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	100.0%	0	0.0%	100.0%	0	0.0%	100.0%	0	0.0%	100.0%	0	0.0%	100.0%	0	0.0%	100.0%	0.0%						
	Total	0	0.0%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	100%						
HMDA TOTALS	Low	3	6.7%	136	2.9%	31.0%	2	8.3%	2.6%	51	2.3%	1.2%	1	4.8%	3.7%	85	3.5%	1.8%	0	0.0%	5.2%	0	0.0%	2.7%	25.9%						
	Moderate	8	17.8%	529	11.3%	16.1%	4	16.7%	10.2%	147	6.6%	6.3%	4	19.0%	13.6%	382	15.6%	8.3%	5	29.4%	19.7%	262	26.1%	14.7%	19.0%						
	Middle	5	11.1%	589	12.6%	14.2%	2	8.3%	16.0%	381	17.2%	15.0%	3	14.3%	21.2%	208	8.5%	18.3%	5	29.4%	21.7%	205	20.5%	19.2%	14.7%						
	Upper	17	37.8%	2,637	56.5%	38.7%	9	37.5%	43.0%	1,242	55.9%	50.5%	8	38.1%	39.0%	1,395	56.9%	47.2%	6	35.3%	34.4%	495	49.4%	44.1%	40.4%						
	Unknown	12	26.7%	779	16.7%	0.0%	7	29.2%	28.3%	399	18.0%	27.1%	5	23.8%	22.6%	380	15.5%	24.5%	1	5.9%	19.0%	40	4.0%	19.3%	0.0%						
	Total	45	100%	4,670	100%	100%	24	100%	100%	2,220	100%	100%	21	100%	100%	2,450	100%	100%	17	100%	100%	1,002	100%	100%	100%						

APPENDIX H - LIMITED SCOPE LENDING TABLES (Continued)

Geographic Distribution of Small Business & Small Farm Loans

Assessment Area: GA Sumter

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data										Bank & Aggregate Lending										Bank & Aggregate Lending; Demographic Data									
		2020, 2021					2020					2021					2022					2022									
		Bank		Dollar		Total Businesses	Count		Dollar		Agg	Count		Dollar		Agg	Count		Dollar		Agg	Count		Dollar		Agg	Total Businesses				
		Count	Dollar	Bank	Agg		Bank	Agg	Bank	Agg		Bank	Agg	Bank	Agg		Bank	Agg													
		#	%	\$ (000s)	\$ %	%	#	%	\$ 000s	\$ %	\$ %	#	%	\$ 000s	\$ %	\$ %	#	%	\$ 000s	\$ %	\$ %	#	%	\$ 000s	\$ %	\$ %	%				
SMALL BUSINESSES	Low	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%			
	Moderate	79	46.2%	6,801	52.0%	37.6%	48	47.5%	36.7%	3,622	47.0%	37.2%	31	44.3%	33.8%	3,179	59.2%	38.7%	11	52.4%	49.2%	1,039	58.9%	51.2%	58.9%	51.2%	58.9%				
	Middle	92	53.8%	6,279	48.0%	62.4%	53	52.5%	61.7%	4,092	53.0%	60.8%	39	55.7%	64.8%	2,187	40.8%	61.0%	8	38.1%	44.5%	635	36.0%	45.0%	45.0%	38.5%					
	Upper	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	2	9.5%	4.6%	90	5.1%	2.8%	2.6%	2.6%					
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0.0%					
	Tr Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	1.6%	0	0.0%	2.0%	0	0.0%	1.4%	0	0.0%	0.3%	0	0.0%	1.7%	0	0.0%	1.1%	1.1%	1.1%					
	Total	171	100%	13,080	100%	100%	101	100%	100%	7,714	100%	100%	70	100%	100%	5,366	100%	100%	21	100%	100%	1,764	100%	100%	100%	100%					

Small Business & Small Farm Lending By Revenue & Loan Size

Assessment Area: GA Sumter

PRODUCT TYPE		Bank Lending & Demographic Data																			Bank & Aggregate Lending										Bank & Aggregate Lending; Demographic Data									
		2020, 2021					2020					2021					2022																							
		Count		Dollar		Total Businesses	Count		Dollar		Agg	Count		Dollar		Agg	Count		Dollar		Agg	Count		Dollar		Agg	Total Businesses													
		#	%	\$ (000s)	\$ %	%	#	%	Agg %	\$ (000s)	\$ %	Agg \$ %	#	%	Agg %	\$ (000s)	\$ %	Agg \$ %	#	%	Agg %	\$ (000s)	\$ %	Agg %	%															
SMALL BUSINESS	Revenue	\$1 Million or Less	119	69.6%	6,065	46.4%	91.1%	72	71.3%	37.9%	3,750	48.6%	34.2%	47	67.1%	40.1%	2,315	43.1%	34.2%	16	76.2%	54.4%	1,185	67.2%	43.1%	91.6%														
		Over \$1 Million	38	22.2%	6,462	49.4%	7.8%	24	23.8%		3,885	50.4%		14	20.0%		2,577	48.0%		3	14.3%		150	8.5%		7.2%														
		Total Rev. available	157	91.8%	12,527	95.8%	98.9%	96	95.0%		7,635	99.0%		61	87.1%		4,892	91.2%		19	90.5%		1,335	75.7%		98.8%														
		Rev. Not Known	14	8.2%	553	4.2%	1.1%	5	5.0%		79	1.0%		9	12.9%		474	8.8%		2	9.5%		429	24.3%		1.2%														
		Total	171	100%	13,080	100%	100%	101	100%		7,714	100%		70	100%		5,366	100%		21	100%		1,764	100%		100.0%														
	Loan Size	\$100,000 or Less	140	81.9%	4,662	35.6%		81	80.2%	90.2%	2,714	35.2%	38.6%	59	84.3%	94.1%	1,948	36.3%	46.8%	18	85.7%	96.9%	736	41.7%		57.5%														
		\$100,001 - \$250,000	19	11.1%	3,204	24.5%		13	12.9%	6.6%	2,193	28.4%	28.7%	6	8.6%	3.6%	1,011	18.8%	18.6%	0	0.0%	1.9%	0	0.0%		14.2%														
		\$250,001 - \$1 Million	12	7.0%	5,214	39.9%		7	6.9%	3.2%	2,807	36.4%	32.7%	5	7.1%	2.4%	2,407	44.9%	34.7%	3	14.3%	1.1%	1,028	58.3%		28.2%														
		Total	171	100%	13,080	100%		101	100%	100%	7,714	100%	100%	70	100%	100%	5,366	100%	100%	21	100%	100%	1,764	100%	100%															
	Loan Size & Rev \$1 Mill or Less	\$100,000 or Less	107	89.9%	3,413	56.3%		64	88.9%		1,972	52.6%		43	91.5%		1,441	62.2%		14	87.5%		557	47.0%																
		\$100,001 - \$250,000	9	7.6%	1,538	25.4%		6	8.3%		975	26.0%		3	6.4%		563	24.3%		0	0.0%		0	0.0%																
		\$250,001 - \$1 Million	3	2.5%	1,114	18.4%		2	2.8%		803	21.4%		1	2.1%		311	13.4%		2	12.5%		628	53.0%																
		Total	119	100%	6,065	100%		72	100%		3,750	100%		47	100%		2,315	100%		16	100%		1,185	100%																

APPENDIX H - LIMITED SCOPE LENDING TABLES (Continued)

Geographic Distribution of HMDA Loans - Table 1 of 2

Assessment Area: GA Thomas

PRODUCT TYPE		Tract Income Levels		Bank Lending & Demographic Data												Bank & Aggregate Lending												Bank & Aggregate Lending; Demographic Data																		
				2020, 2021						2020						2021						2022																								
				Bank				Owner Occupied Units	Count			Dollar			Count			Dollar			Count			Dollar			Owner Occupied Units																			
				Count	Dollar				Bank	%	Agg	Bank	%	Agg	Bank	%	Agg	Bank	%	Agg	Bank	%	Agg																							
#	%	\$ (000s)	%	%	#	%	%	\$ (000s)	%	%	#	%	%	\$ (000s)	%	%	#	%	%	\$ (000s)	%	%	%																							
HOME PURCHASE	Low	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%																						
	Moderate	3	13.0%	1,457	25.1%	26.1%	2	15.4%	18.2%	357	11.9%	17.5%	1	10.0%	20.7%	1,100	39.1%	21.2%	1	11.1%	1.1%	137	8.6%	0.6%	2.8%																					
	Middle	14	60.9%	2,512	43.3%	63.1%	5	38.5%	71.8%	798	26.7%	71.2%	9	90.0%	71.6%	1,714	60.9%	70.1%	6	66.7%	54.2%	968	60.8%	53.1%	51.3%																					
	Upper	6	26.1%	1,833	31.6%	10.8%	6	46.2%	10.0%	1,833	61.3%	11.3%	0	0.0%	7.7%	0	0.0%	8.7%	2	22.2%	44.7%	488	30.6%	46.2%	45.9%																					
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%																					
	Total	23	100%	5,802	100%	100%	13	100%	100%	2,988	100%	100%	10	100%	100%	2,814	100%	100%	9	100%	100%	1,593	100%	100%	100%																					
REFINANCE	Low	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%																					
	Moderate	17	21.8%	2,851	25.5%	26.1%	10	20.8%	24.4%	2,393	29.1%	25.4%	7	23.3%	22.7%	458	15.6%	22.7%	0	0.0%	2.0%	0	0.0%	2.1%	2.8%																					
	Middle	53	67.9%	6,502	58.3%	63.1%	32	66.7%	65.4%	4,624	56.2%	62.0%	21	70.0%	66.2%	1,878	64.2%	62.8%	14	58.3%	60.6%	1,201	58.2%	72.2%	51.3%																					
	Upper	8	10.3%	1,809	16.2%	10.8%	6	12.5%	10.2%	1,218	14.8%	12.6%	2	6.7%	11.1%	591	20.2%	14.5%	10	41.7%	37.4%	864	41.8%	25.7%	45.9%																					
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%																					
	Total	78	100%	11,162	100%	100%	48	100%	100%	8,235	100%	100%	30	100%	100%	2,927	100%	100%	24	100%	100%	2,065	100%	100%	100%																					
HOME IMPROVEMENT	Low	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%																					
	Moderate	3	50.0%	122	46.4%	26.1%	0	0.0%	28.0%	0	0.0%	28.4%	3	60.0%	31.0%	122	49.4%	29.4%	0	0.0%	1.9%	0	0.0%	0.9%	2.8%																					
	Middle	3	50.0%	141	53.6%	63.1%	1	100.0%	56.0%	16	100.0%	51.1%	2	40.0%	50.0%	125	50.6%	42.3%	2	66.7%	45.3%	580	89.2%	50.4%	51.3%																					
	Upper	0	0.0%	0	0.0%	10.8%	0	0.0%	16.0%	0	0.0%	20.5%	0	0.0%	19.0%	0	0.0%	28.4%	1	33.3%	52.8%	70	10.8%	48.8%	45.9%																					
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%																					
	Total	6	100%	263	100%	100%	1	100%	100%	16	100%	100%	5	100%	100%	247	100%	100%	3	100%	100%	650	100%	100%	100%																					
MULTI FAMILY	Multi-Family Units																							Multi-Family Units																						
	Low	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%																					
	Moderate	1	100.0%	1,319	100.0%	34.6%	1	100.0%	45.5%	1,319	100.0%	28.4%	0	0.0%	64.7%	0	0.0%	53.8%	0	0.0%	0.0%	0	0.0%	0.0%	0.9%																					
	Middle	0	0.0%	0	0.0%	65.4%	0	0.0%	54.5%	0	0.0%	71.6%	0	0.0%	29.4%	0	0.0%	6.6%	0	0.0%	85.7%	0	0.0%	99.1%	85.7%																					
	Upper	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	5.9%	0	0.0%	39.5%	0	0.0%	14.3%	0	0.0%	0.9%	13.4%																					
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%																					
Total	1	100%	1,319	100%	100%	1	100%	100%	1,319	100%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	100%																						
OTHER PURPOSE LOC	Low	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%																					
	Moderate	1	12.5%	200	31.6%	26.1%	0	0.0%	0.0%	0	0.0%	0.0%	1	14.3%	22.2%	200	34.4%	29.0%	0	0.0%	0.0%	0	0.0%	0.0%	2.8%																					
	Middle	6	75.0%	377	59.7%	63.1%	1	100.0%	75.0%	50	100.0%	76.0%	5	71.4%	66.7%	327	56.2%	58.6%	3	75.0%	40.9%	549	82.1%	43.8%	51.3%																					
	Upper	1	12.5%	55	8.7%	10.8%	0	0.0%	25.0%	0	0.0%	24.0%	1	14.3%	11.1%	55	9.5%	12.3%	1	25.0%	59.1%	120	17.9%	56.2%	45.9%																					
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%																					
	Total	8	100%	632	100%	100%	1	100%	100%	50	100%	100%	7	100%	100%	582	100%	100%	4	100%	100%	669	100%	100%	100%																					

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2022 FFIEC Census Data; 2016-2020 ACS data

Geographic Distribution of HMDA Loans - Table 2 of 2

Assessment Area: GA Thomas

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data					Bank & Aggregate Lending										Bank & Aggregate Lending; Demographic Data								
		2020, 2021					2020					2021					2022								
		Bank				Owner Occupied Units	Count			Dollar		Count			Dollar		Count			Dollar		Owner Occupied Units			
		Count		Dollar			Bank	Agg	\$ (000s)	\$ %	Bank	Agg	\$ (000s)	\$ %	Bank	Agg	\$ (000s)	\$ %							
		#	%	\$ (000s)	\$ %														#	%	\$ (000s)		\$ %	#	%
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	Moderate	0	0.0%	0	0.0%	26.1%	0	0.0%	16.7%	0	0.0%	31.6%	0	0.0%	8.3%	0	0.0%	4.6%	0	0.0%	5.9%	0	0.0%	1.0%	2.8%
	Middle	1	100.0%	150	100.0%	63.1%	1	100.0%	75.0%	150	100.0%	66.2%	0	0.0%	91.7%	0	0.0%	95.4%	0	0.0%	47.1%	0	0.0%	56.4%	51.3%
	Upper	0	0.0%	0	0.0%	10.8%	0	0.0%	8.3%	0	0.0%	2.2%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	47.1%	0	0.0%	42.6%	45.9%
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	Total	1	100%	150	100%	100%	1	100%	100%	150	100%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	100%
PURPOSE NOT APPLICABLE	Low	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	Moderate	0	0.0%	0	0.0%	26.1%	0	0.0%	24.4%	0	0.0%	21.0%	0	0.0%	17.6%	0	0.0%	19.1%	0	0.0%	0.0%	0	0.0%	0.0%	2.8%
	Middle	0	0.0%	0	0.0%	63.1%	0	0.0%	68.3%	0	0.0%	69.6%	0	0.0%	82.4%	0	0.0%	80.9%	0	0.0%	37.5%	0	0.0%	34.2%	51.3%
	Upper	0	0.0%	0	0.0%	10.8%	0	0.0%	7.3%	0	0.0%	9.4%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	62.5%	0	0.0%	65.8%	45.9%
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	Total	0	0.0%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	100%
HMDA TOTALS	Low	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	Moderate	25	21.4%	5,949	30.8%	26.1%	13	20.0%	21.7%	4,069	31.9%	22.0%	12	23.1%	22.3%	1,880	28.6%	24.1%	1	2.5%	1.5%	137	2.8%	1.2%	2.8%
	Middle	77	65.8%	9,682	50.1%	63.1%	40	61.5%	68.2%	5,638	44.2%	66.3%	37	71.2%	68.2%	4,044	61.6%	62.4%	25	62.5%	55.6%	3,298	66.3%	62.2%	51.3%
	Upper	15	12.8%	3,697	19.1%	10.8%	12	18.5%	10.1%	3,051	23.9%	11.6%	3	5.8%	9.5%	646	9.8%	13.5%	14	35.0%	43.0%	1,542	31.0%	36.6%	45.9%
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	Total	117	100%	19,328	100%	100%	65	100%	100%	12,758	100%	100%	52	100%	100%	6,570	100%	100%	40	100%	100%	4,977	100%	100%	100%

APPENDIX H - LIMITED SCOPE LENDING TABLES (Continued)

Borrower Distribution of HMDA Loans - Table 1 of 2

Assessment Area: GA Thomas

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data										Bank & Aggregate Lending										Bank & Aggregate Lending; Demographic Data									
		2020, 2021					2020					2021					2022														
		Bank				Families by Family Income	Count			Dollar		Agg	Count			Dollar		Agg	Count			Dollar		Agg	Families by Family Income						
		Count	%	Dollar \$ (000s)	\$ %		Bank	%	Agg	\$ (000s)	\$ %		Agg	Bank	%	Agg	Bank		\$ %	Agg	Bank	%	Agg			\$ (000s)	\$ %	Agg			
HOME PURCHASE	Low	0	0.0%	0	0.0%	23.8%	0	0.0%	1.5%	0	0.0%	0.7%	0	0.0%	1.2%	0	0.0%	0.6%	1	11.1%	4.2%	98	6.2%	2.2%	22.5%						
	Moderate	3	13.0%	316	5.4%	16.7%	1	7.7%	12.4%	111	3.7%	8.6%	2	20.0%	12.5%	205	7.3%	8.0%	1	11.1%	11.3%	137	8.6%	7.4%	14.7%						
	Middle	5	21.7%	697	12.0%	19.4%	3	23.1%	24.2%	447	15.0%	19.9%	2	20.0%	22.8%	250	8.9%	18.5%	1	11.1%	18.9%	177	11.1%	17.4%	17.1%						
	Upper	12	52.2%	4,145	71.4%	40.1%	7	53.8%	48.0%	2,061	69.0%	59.1%	5	50.0%	46.3%	2,084	74.1%	57.6%	5	55.6%	40.1%	1,097	68.9%	50.0%	45.7%						
	Unknown	3	13.0%	644	11.1%	0.0%	2	15.4%	13.9%	369	12.3%	11.8%	1	10.0%	17.2%	275	9.8%	15.3%	1	11.1%	25.5%	84	5.3%	23.0%	0.0%						
	Total	23	100%	5,802	100%	100%	13	100%	100%	2,988	100%	100%	10	100%	100%	2,814	100%	100%	9	100%	100%	1,593	100%	100%	100%						
REFINANCE	Low	1	1.3%	54	0.5%	23.8%	1	2.1%	2.5%	54	0.7%	1.1%	0	0.0%	1.4%	0	0.0%	0.7%	1	4.2%	4.5%	29	1.4%	1.2%	22.5%						
	Moderate	14	17.9%	674	6.0%	16.7%	5	10.4%	6.9%	161	2.0%	3.6%	9	30.0%	7.3%	513	17.5%	3.8%	3	12.5%	14.2%	216	10.5%	5.7%	14.7%						
	Middle	14	17.9%	1,403	12.6%	19.4%	10	20.8%	14.8%	1,097	13.3%	10.4%	4	13.3%	15.4%	306	10.5%	11.8%	4	16.7%	22.3%	160	7.7%	13.0%	17.1%						
	Upper	37	47.4%	7,451	66.8%	40.1%	23	47.9%	54.5%	5,599	68.0%	65.0%	14	46.7%	53.0%	1,852	63.3%	61.0%	12	50.0%	44.1%	1,383	67.0%	70.5%	45.7%						
	Unknown	12	15.4%	1,580	14.2%	0.0%	9	18.8%	21.3%	1,324	16.1%	19.9%	3	10.0%	22.8%	256	8.7%	22.7%	4	16.7%	14.8%	277	13.4%	9.6%	0.0%						
	Total	78	100%	11,162	100%	100%	48	100%	100%	8,235	100%	100%	30	100%	100%	2,927	100%	100%	24	100%	100%	2,065	100%	100%	100%						
HOME IMPROVEMENT	Low	0	0.0%	0	0.0%	23.8%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	7.1%	0	0.0%	4.7%	1	33.3%	9.4%	30	4.6%	5.6%	22.5%						
	Moderate	0	0.0%	0	0.0%	16.7%	0	0.0%	4.0%	0	0.0%	0.7%	0	0.0%	4.8%	0	0.0%	3.8%	0	0.0%	13.2%	0	0.0%	8.7%	14.7%						
	Middle	0	0.0%	0	0.0%	19.4%	0	0.0%	24.0%	0	0.0%	33.8%	0	0.0%	19.0%	0	0.0%	14.6%	0	0.0%	13.2%	0	0.0%	7.8%	17.1%						
	Upper	4	66.7%	190	72.2%	40.1%	0	0.0%	52.0%	0	0.0%	53.6%	4	80.0%	61.9%	190	76.9%	73.7%	2	66.7%	58.5%	620	95.4%	73.4%	45.7%						
	Unknown	2	33.3%	73	27.8%	0.0%	1	100.0%	20.0%	16	100.0%	12.0%	1	20.0%	7.1%	57	23.1%	3.2%	0	0.0%	5.7%	0	0.0%	4.6%	0.0%						
	Total	6	100%	263	100%	100%	1	100%	100%	16	100%	100%	5	100%	100%	247	100%	100%	3	100%	100%	650	100%	100%	100%						
MULTI FAMILY	Low	0	0.0%	0	0.0%	23.8%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	22.5%						
	Moderate	0	0.0%	0	0.0%	16.7%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	14.7%						
	Middle	0	0.0%	0	0.0%	19.4%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	17.1%						
	Upper	0	0.0%	0	0.0%	40.1%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	45.7%						
	Unknown	1	100.0%	1,319	100.0%	0.0%	1	100.0%	100.0%	1,319	100.0%	100.0%	0	0.0%	100.0%	0	0.0%	100.0%	0	0.0%	100.0%	0	0.0%	100.0%	0.0%						
	Total	1	100%	1,319	100%	100%	1	100%	100%	1,319	100%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	100%						
OTHER PURPOSE LOC	Low	0	0.0%	0	0.0%	23.8%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	4.5%	0	0.0%	2.1%	22.5%						
	Moderate	2	25.0%	134	21.2%	16.7%	0	0.0%	0.0%	0	0.0%	0.0%	2	28.6%	11.1%	134	23.0%	10.7%	0	0.0%	4.5%	0	0.0%	2.1%	14.7%						
	Middle	2	25.0%	103	16.3%	19.4%	0	0.0%	25.0%	0	0.0%	13.2%	2	28.6%	22.2%	103	17.7%	18.1%	1	25.0%	13.6%	15	2.2%	5.0%	17.1%						
	Upper	4	50.0%	395	62.5%	40.1%	1	100.0%	75.0%	50	100.0%	86.8%	3	42.9%	66.7%	345	59.3%	71.2%	3	75.0%	77.3%	654	97.8%	90.9%	45.7%						
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%						
	Total	8	100%	632	100%	100%	1	100%	100%	50	100%	100%	7	100%	100%	582	100%	100%	4	100%	100%	669	100%	100%	100%						

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2022 FFIEC Census Data; 2016-2020 ACS data

Borrower Distribution of HMDA Loans - Table 2 of 2

Assessment Area: GA Thomas

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data					Bank & Aggregate Lending										Bank & Aggregate Lending; Demographic Data								
		2020, 2021					2020					2021					2022								
		Bank				Families by Family Income %	Count			Dollar		Count			Dollar		Count			Dollar		Families by Family Income %			
		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg							
		#	%	\$ (000s)	\$ %		#	%	%	\$ (000s)	\$ %	\$ %	#	%	%	\$ (000s)	\$ %	\$ %	#	%	%		\$ (000s)	\$ %	\$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	0	0.0%	23.8%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	17.6%	0	0.0%	15.6%	22.5%
	Moderate	0	0.0%	0	0.0%	16.7%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	17.6%	0	0.0%	13.0%	14.7%
	Middle	1	100.0%	150	100.0%	19.4%	1	100.0%	8.3%	150	100.0%	10.0%	0	0.0%	41.7%	0	0.0%	15.5%	0	0.0%	11.8%	0	0.0%	7.9%	17.1%
	Upper	0	0.0%	0	0.0%	40.1%	0	0.0%	83.3%	0	0.0%	83.4%	0	0.0%	58.3%	0	0.0%	84.5%	0	0.0%	52.9%	0	0.0%	63.5%	45.7%
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	8.3%	0	0.0%	6.6%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	Total	1	100%	150	100%	100%	1	100%	100%	150	100%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	100%
PURPOSE NOT APPLICABLE	Low	0	0.0%	0	0.0%	23.8%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	5.9%	0	0.0%	2.5%	0	0.0%	0.0%	0	0.0%	0.0%	22.5%
	Moderate	0	0.0%	0	0.0%	16.7%	0	0.0%	2.4%	0	0.0%	1.7%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	14.7%
	Middle	0	0.0%	0	0.0%	19.4%	0	0.0%	7.3%	0	0.0%	7.1%	0	0.0%	5.9%	0	0.0%	5.3%	0	0.0%	12.5%	0	0.0%	5.1%	17.1%
	Upper	0	0.0%	0	0.0%	40.1%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	45.7%
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	90.2%	0	0.0%	91.1%	0	0.0%	88.2%	0	0.0%	92.2%	0	0.0%	87.5%	0	0.0%	94.9%	0.0%
	Total	0	0.0%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	100%
HMDA TOTALS	Low	1	0.9%	54	0.3%	23.8%	1	1.5%	1.9%	54	0.4%	0.9%	0	0.0%	1.5%	0	0.0%	0.7%	3	7.5%	4.7%	157	3.2%	1.8%	22.5%
	Moderate	19	16.2%	1,124	5.8%	16.7%	6	9.2%	9.0%	272	2.1%	5.5%	13	25.0%	9.4%	852	13.0%	5.4%	4	10.0%	12.2%	353	7.1%	6.5%	14.7%
	Middle	22	18.8%	2,353	12.2%	19.4%	14	21.5%	18.8%	1,694	13.3%	14.3%	8	15.4%	18.8%	659	10.0%	14.1%	6	15.0%	19.3%	352	7.1%	14.7%	17.1%
	Upper	57	48.7%	12,181	63.0%	40.1%	31	47.7%	49.9%	7,710	60.4%	59.5%	26	50.0%	49.3%	4,471	68.1%	55.6%	22	55.0%	42.7%	3,754	75.4%	57.5%	45.7%
	Unknown	18	15.4%	3,616	18.7%	0.0%	13	20.0%	20.4%	3,028	23.7%	19.8%	5	9.6%	20.9%	588	8.9%	24.2%	5	12.5%	21.1%	361	7.3%	19.5%	0.0%
	Total	117	100%	19,328	100%	100%	65	100%	100%	12,758	100%	100%	52	100%	100%	6,570	100%	100%	40	100%	100%	4,977	100%	100%	100%

APPENDIX H - LIMITED SCOPE LENDING TABLES (Continued)

Geographic Distribution of Small Business & Small Farm Loans

Assessment Area: GA Thomas

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data										Bank & Aggregate Lending										Bank & Aggregate Lending; Demographic Data									
		2020, 2021					2020					2021					2022														
		Bank		Total Businesses	Count		Dollar		Count		Dollar		Count		Dollar		Count		Dollar		Total Businesses										
		Count	Dollar		Bank	Agg	Bank	Agg	Bank	Agg	Bank	Agg	Bank	Agg	Bank	Agg															
																	#	%	\$ (000s)	\$ %		#	%	\$ 000s	\$ %	#	%	\$ 000s	\$ %	#	%
SMALL BUSINESSES	Low	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0.0%		
	Moderate	77	30.6%	9,750	28.9%	33.0%	43	29.3%	30.8%	5,406	28.2%	24.5%	34	32.4%	30.3%	4,344	29.9%	28.5%	0	0.0%	1.4%	0	0.0%	3.9%	0	0.0%	0.0%	1.1%			
	Middle	153	60.7%	21,064	62.5%	62.5%	90	61.2%	62.7%	13,158	68.7%	69.6%	63	60.0%	62.5%	7,906	54.4%	62.5%	28	63.6%	60.5%	7,382	66.2%	57.6%	67.6%						
	Upper	22	8.7%	2,879	8.5%	4.5%	14	9.5%	6.4%	593	3.1%	5.9%	8	7.6%	6.9%	2,286	15.7%	9.0%	16	36.4%	37.2%	3,765	33.8%	38.4%	31.3%						
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%						
	Tr Unknown	0	0.0%	0	0.0%		0	0.0%	0.2%	0	0.0%	0.0%	0	0.0%	0.3%	0	0.0%	0.0%	0	0.0%	1.0%	0	0.0%	0.1%							
	Total	252	100%	33,693	100%	100%	147	100%	100%	19,157	100%	100%	105	100%	100%	14,536	100%	100%	44	100%	100%	11,147	100%	100%	100%						

Small Business & Small Farm Lending By Revenue & Loan Size

Assessment Area: GA Thomas

PRODUCT TYPE		Bank Lending & Demographic Data															Bank & Aggregate Lending										Bank & Aggregate Lending; Demographic Data									
		2020, 2021					2020					2021					2022																			
		Count		Dollar		Total Businesses	Count		Dollar		Agg	Count		Dollar		Agg	Count		Dollar		Agg	Count		Dollar		Agg	Total Businesses									
#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	%	#	%	%											
SMALL BUSINESS	Revenue	\$1 Million or Less	163	64.7%	14,208	42.2%	89.6%	93	63.3%	41.5%	7,213	37.7%	42.2%	70	66.7%	47.9%	6,995	48.1%	39.7%	22	50.0%	53.9%	3,207	28.8%	42.4%	89.4%										
		Over \$1 Million	75	29.8%	17,895	53.1%	9.3%	46	31.3%		11,294	59.0%		29	27.6%		6,601	45.4%		19	43.2%		6,508	58.4%		9.4%										
		Total Rev. available	238	94.4%	32,103	95.3%	98.9%	139	94.6%		18,507	96.6%		99	94.3%		13,596	93.5%		41	93.2%		9,715	87.2%		98.7%										
		Rev. Not Known	14	5.6%	1,590	4.7%	1.1%	8	5.4%		650	3.4%		6	5.7%		940	6.5%		3	6.8%		1,432	12.8%		1.3%										
		Total	252	100%	33,693	100%	100%	147	100%		19,157	100%		105	100%		14,536	100%		44	100%		11,147	100%		100.0%										
	Loan Size	\$100,000 or Less	172	68.3%	6,282	18.6%		102	69.4%	88.1%	3,461	18.1%	29.8%	70	66.7%	92.8%	2,821	19.4%	42.8%	18	40.9%	92.7%	727	6.5%	33.9%											
		\$100,001 - \$250,000	44	17.5%	7,361	21.8%		25	17.0%	6.8%	4,221	22.0%	20.5%	19	18.1%	4.4%	3,140	21.6%	18.8%	9	20.5%	4.0%	1,634	14.7%	17.4%											
		\$250,001 - \$1 Million	36	14.3%	20,050	59.5%		20	13.6%	5.1%	11,475	59.9%	49.6%	16	15.2%	2.8%	8,575	59.0%	38.4%	17	38.6%	3.3%	8,786	78.8%	48.7%											
		Total	252	100%	33,693	100%		147	100%	100%	19,157	100%	100%	105	100%	100%	14,536	100%	100%	44	100%	100%	11,147	100%	100%											
	Loan Size & Rev \$1 Mill or Less	\$100,000 or Less	131	80.4%	4,221	29.7%		76	81.7%		2,205	30.6%		55	78.6%		2,016	28.8%		13	59.1%		446	13.9%												
		\$100,001 - \$250,000	19	11.7%	3,334	23.5%		11	11.8%		1,957	27.1%		8	11.4%		1,377	19.7%		4	18.2%		690	21.5%												
		\$250,001 - \$1 Million	13	8.0%	6,653	46.8%		6	6.5%		3,051	42.3%		7	10.0%		3,602	51.5%		5	22.7%		2,071	64.6%												
		Total	163	100%	14,208	100%		93	100%		7,213	100%		70	100%		6,995	100%		22	100%		3,207	100%												

APPENDIX H - LIMITED SCOPE LENDING TABLES (Continued)

Geographic Distribution of HMDA Loans - Table 1 of 2

Assessment Area: GA Tift

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data										Bank & Aggregate Lending										Bank & Aggregate Lending; Demographic Data									
		2020, 2021					2020					2021					2022					2022									
		Bank			Owner Occupied Units	Count			Dollar			Count			Dollar			Count			Dollar			Owner Occupied Units							
		Count	Dollar	\$ %		Bank	%	Agg	Bank	\$ %	Agg	Bank	%	Agg	Bank	\$ %	Agg	Bank	%	Agg	Bank	\$ %	Agg								
#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %	#	%	%	\$ (000s)	\$ %	\$ %	#	%	%	\$ (000s)	\$ %	\$ %									
HOME PURCHASE	Low	0	0.0%	0	0.0%	7.0%	0	0.0%	2.8%	0	0.0%	1.2%	0	0.0%	2.0%	0	0.0%	0.8%	0	0.0%	0.0%	0	0.0%	0.0%							
	Moderate	3	9.7%	409	5.0%	15.7%	3	14.3%	11.5%	409	6.9%	10.0%	0	0.0%	13.7%	0	0.0%	12.0%	3	20.0%	18.9%	651	14.9%	14.8%	23.3%						
	Middle	15	48.4%	2,772	33.8%	37.9%	8	38.1%	56.9%	1,507	25.6%	53.4%	7	70.0%	59.1%	1,265	54.7%	57.8%	8	53.3%	58.7%	1,720	39.4%	57.5%	42.3%						
	Upper	13	41.9%	5,020	61.2%	39.4%	10	47.6%	28.8%	3,973	67.5%	35.4%	3	30.0%	25.3%	1,047	45.3%	29.4%	4	26.7%	22.4%	1,989	45.6%	27.7%	34.5%						
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%						
	Total	31	100%	8,201	100%	100%	21	100%	100%	5,889	100%	100%	10	100%	100%	2,312	100%	100%	15	100%	100%	4,360	100%	100%	100%						
REFINANCE	Low	2	5.7%	119	1.8%	7.0%	0	0.0%	2.5%	0	0.0%	1.4%	2	11.8%	2.9%	119	3.7%	1.6%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%						
	Moderate	5	14.3%	738	11.2%	15.7%	1	5.6%	9.1%	34	1.0%	6.5%	4	23.5%	11.3%	704	22.0%	9.5%	3	33.3%	12.7%	309	30.1%	9.0%	23.3%						
	Middle	13	37.1%	1,809	27.3%	37.9%	8	44.4%	46.2%	1,397	40.9%	44.0%	5	29.4%	48.5%	412	12.9%	44.5%	2	22.2%	52.7%	409	39.9%	48.3%	42.3%						
	Upper	15	42.9%	3,949	59.7%	39.4%	9	50.0%	42.1%	1,982	58.1%	48.2%	6	35.3%	37.3%	1,967	61.4%	44.4%	4	44.4%	34.5%	307	30.0%	42.7%	34.5%						
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%						
	Total	35	100%	6,615	100%	100%	18	100%	100%	3,413	100%	100%	17	100%	100%	3,202	100%	100%	9	100%	100%	1,025	100%	100%	100%						
HOME IMPROVEMENT	Low	1	20.0%	36	5.6%	7.0%	1	33.3%	8.7%	36	11.7%	5.1%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%						
	Moderate	0	0.0%	0	0.0%	15.7%	0	0.0%	8.7%	0	0.0%	4.7%	0	0.0%	14.3%	0	0.0%	5.9%	0	0.0%	15.4%	0	0.0%	19.5%	23.3%						
	Middle	4	80.0%	612	94.4%	37.9%	2	66.7%	34.8%	272	88.3%	45.9%	2	100.0%	42.9%	340	100.0%	53.8%	1	16.7%	42.3%	75	12.5%	42.2%	42.3%						
	Upper	0	0.0%	0	0.0%	39.4%	0	0.0%	47.8%	0	0.0%	44.2%	0	0.0%	42.9%	0	0.0%	40.3%	5	83.3%	42.3%	524	87.5%	38.3%	34.5%						
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%						
	Total	5	100%	648	100%	100%	3	100%	100%	308	100%	100%	2	100%	100%	340	100%	100%	6	100%	100%	599	100%	100%	100%						
MULTI FAMILY	Low	Multi-Family Units					0	0.0%	6.7%	0	0.0%	1.5%	0	0.0%	20.0%	0	0.0%	42.7%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%						
	Moderate	0	0.0%	0	0.0%	16.4%	0	0.0%	13.3%	0	0.0%	7.2%	0	0.0%	5.0%	0	0.0%	6.1%	1	100.0%	66.7%	865	100.0%	84.6%	34.8%						
	Middle	2	100.0%	940	100.0%	56.8%	0	0.0%	73.3%	0	0.0%	90.2%	2	100.0%	75.0%	940	100.0%	51.2%	0	0.0%	33.3%	0	0.0%	15.4%	65.2%						
	Upper	0	0.0%	0	0.0%	0.0%	0	0.0%	6.7%	0	0.0%	1.2%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%						
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%						
	Total	2	100%	940	100%	100%	0	0.0%	100%	0	0.0%	100%	2	100%	100%	940	100%	100%	1	100%	100%	865	100%	100%	100%						
OTHER PURPOSE LOC	Low	0	0.0%	0	0.0%	7.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%						
	Moderate	1	7.1%	25	1.5%	15.7%	0	0.0%	5.9%	0	0.0%	1.4%	1	16.7%	23.5%	25	4.7%	17.5%	0	0.0%	10.5%	0	0.0%	3.4%	23.3%						
	Middle	4	28.6%	338	20.3%	37.9%	2	25.0%	29.4%	217	19.2%	19.8%	2	33.3%	23.5%	121	22.7%	15.5%	0	0.0%	36.8%	0	0.0%	27.1%	42.3%						
	Upper	9	64.3%	1,302	78.2%	39.4%	6	75.0%	64.7%	915	80.8%	78.8%	3	50.0%	52.9%	387	72.6%	67.0%	3	100.0%	52.6%	302	100.0%	69.5%	34.5%						
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%						
	Total	14	100%	1,665	100%	100%	8	100%	100%	1,132	100%	100%	6	100%	100%	533	100%	100%	3	100%	100%	302	100%	100%	100%						

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2022 FFIEC Census Data; 2016-2020 ACS data

Geographic Distribution of HMDA Loans - Table 2 of 2

Assessment Area: GA Tift

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data										Bank & Aggregate Lending										Bank & Aggregate Lending; Demographic Data									
		2020, 2021					2020					2021					2022					2022					Owner Occupied Units				
		Bank		Owner Occupied Units	Count		Dollar			Count		Dollar			Count		Dollar														
		Count	Dollar		Bank	Agg	Bank	Agg	Bank	Agg	Bank	Agg	Bank	Agg	Bank	Agg															
#	%	\$ (000s)	%	#	%	%	\$ (000s)	%	%	#	%	%	\$ (000s)	%	%	#	%	%	\$ (000s)	%	%										
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	0	0.0%	7.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%										
	Moderate	0	0.0%	0	0.0%	15.7%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	1	50.0%	18.2%	55	9.5%	10.5%										
	Middle	0	0.0%	0	0.0%	37.9%	0	0.0%	42.9%	0	0.0%	40.5%	0	0.0%	20.0%	0	0.0%	4.2%	0	0.0%	38.9%										
	Upper	1	100.0%	252	100.0%	39.4%	1	100.0%	57.1%	252	100.0%	59.5%	0	0.0%	80.0%	0	0.0%	95.8%	1	50.0%	36.4%										
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%										
	Total	1	100%	252	100%	100%	1	100%	100%	252	100%	100%	0	0.0%	100%	0	0.0%	100%	2	100%	100%										
PURPOSE NOT APPLICABLE	Low	0	0.0%	0	0.0%	7.0%	0	0.0%	8.6%	0	0.0%	8.7%	0	0.0%	18.2%	0	0.0%	10.6%	0	0.0%	0.0%										
	Moderate	0	0.0%	0	0.0%	15.7%	0	0.0%	17.1%	0	0.0%	12.3%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%										
	Middle	0	0.0%	0	0.0%	37.9%	0	0.0%	57.1%	0	0.0%	58.1%	0	0.0%	54.5%	0	0.0%	64.3%	0	0.0%	90.0%										
	Upper	0	0.0%	0	0.0%	39.4%	0	0.0%	17.1%	0	0.0%	20.8%	0	0.0%	27.3%	0	0.0%	25.1%	0	0.0%	10.0%										
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%										
	Total	0	0.0%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%										
HMDA TOTALS	Low	3	3.4%	155	0.8%	7.0%	1	2.0%	3.0%	36	0.3%	1.4%	2	5.4%	2.8%	119	1.6%	3.6%	0	0.0%	0.0%										
	Moderate	9	10.2%	1,172	6.4%	15.7%	4	7.8%	10.5%	443	4.0%	8.1%	5	13.5%	12.4%	729	9.9%	10.4%	8	22.2%	17.2%										
	Middle	38	43.2%	6,471	35.3%	37.9%	20	39.2%	51.6%	3,393	30.9%	54.2%	18	48.6%	53.5%	3,078	42.0%	51.0%	11	30.6%	55.9%										
	Upper	38	43.2%	10,523	57.4%	39.4%	26	51.0%	34.9%	7,122	64.8%	36.2%	12	32.4%	31.3%	3,401	46.4%	34.9%	17	47.2%	27.0%										
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%										
	Total	88	100%	18,321	100%	100%	51	100%	100%	10,994	100%	100%	37	100%	100%	7,327	100%	100%	36	100%	100%										

APPENDIX H - LIMITED SCOPE LENDING TABLES (Continued)

Borrower Distribution of HMDA Loans - Table 1 of 2

Assessment Area: GA Tift

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data										Bank & Aggregate Lending										Bank & Aggregate Lending; Demographic Data									
		2020, 2021					2020										2021										2022				
		Count		Dollar		Families by Family Income %	Count			Dollar		Agg %	Count			Dollar		Agg %	Count			Dollar		Agg %	Count			Dollar		Agg %	Families by Family Income %
		#	%	\$ (000s)	\$ %	%	Bank #	%	%	Bank \$ (000s)	\$ %		Bank #	%	%	Bank \$ (000s)	\$ %		Bank #	%	%	Bank \$ (000s)	\$ %		Bank #	%	%	Bank \$ (000s)	\$ %		%
HOME PURCHASE	Low	0	0.0%	0	0.0%	26.3%	0	0.0%	1.6%	0	0.0%	0.9%	0	0.0%	2.3%	0	0.0%	1.1%	0	0.0%	3.1%	0	0.0%	1.6%	0	0.0%	3.1%	0	0.0%	1.6%	23.6%
	Moderate	2	6.5%	253	3.1%	15.0%	1	4.8%	11.5%	131	2.2%	8.0%	1	10.0%	11.4%	122	5.3%	7.8%	3	20.0%	14.7%	357	8.2%	10.4%	3	20.0%	14.7%	357	8.2%	10.4%	18.3%
	Middle	7	22.6%	911	11.1%	14.1%	4	19.0%	21.7%	521	8.8%	19.1%	3	30.0%	21.9%	390	16.9%	19.0%	2	13.3%	21.6%	319	7.3%	21.6%	2	13.3%	21.6%	319	7.3%	21.6%	16.0%
	Upper	20	64.5%	5,858	71.4%	44.6%	14	66.7%	41.2%	4,058	68.9%	50.3%	6	60.0%	39.9%	1,800	77.9%	49.6%	5	33.3%	33.6%	2,737	62.8%	42.5%	5	33.3%	33.6%	2,737	62.8%	42.5%	42.1%
	Unknown	2	6.5%	1,179	14.4%	0.0%	2	9.5%	23.9%	1,179	20.0%	21.7%	0	0.0%	24.6%	0	0.0%	22.5%	5	33.3%	27.1%	947	21.7%	24.0%	5	33.3%	27.1%	947	21.7%	24.0%	0.0%
	Total	31	100%	8,201	100%	100%	21	100%	100%	5,889	100%	100%	10	100%	100%	2,312	100%	100%	15	100%	100%	4,360	100%	100%	15	100%	100%	4,360	100%	100%	100%
REFINANCE	Low	0	0.0%	0	0.0%	26.3%	0	0.0%	2.1%	0	0.0%	0.7%	0	0.0%	3.3%	0	0.0%	1.4%	1	11.1%	6.4%	18	1.8%	2.9%	1	11.1%	6.4%	18	1.8%	2.9%	23.6%
	Moderate	0	0.0%	0	0.0%	15.0%	0	0.0%	4.3%	0	0.0%	2.5%	0	0.0%	7.6%	0	0.0%	4.3%	0	0.0%	12.7%	0	0.0%	8.9%	0	0.0%	12.7%	0	0.0%	8.9%	18.3%
	Middle	11	31.4%	1,194	18.0%	14.1%	6	33.3%	14.8%	588	17.2%	10.7%	5	29.4%	16.9%	606	18.9%	12.5%	1	11.1%	23.2%	200	19.5%	23.2%	1	11.1%	23.2%	200	19.5%	23.2%	16.0%
	Upper	20	57.1%	5,228	79.0%	44.6%	11	61.1%	48.5%	2,791	81.8%	53.5%	9	52.9%	46.9%	2,437	76.1%	55.2%	4	44.4%	39.1%	589	57.5%	48.1%	4	44.4%	39.1%	589	57.5%	48.1%	42.1%
	Unknown	4	11.4%	193	2.9%	0.0%	1	5.6%	30.3%	34	1.0%	32.6%	3	17.6%	25.3%	159	5.0%	26.6%	3	33.3%	18.6%	218	21.3%	16.9%	3	33.3%	18.6%	218	21.3%	16.9%	0.0%
	Total	35	100%	6,615	100%	100%	18	100%	100%	3,413	100%	100%	17	100%	100%	3,202	100%	100%	9	100%	100%	1,025	100%	100%	9	100%	100%	1,025	100%	100%	100%
HOME IMPROVEMENT	Low	0	0.0%	0	0.0%	26.3%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	7.1%	0	0.0%	5.3%	0	0.0%	7.7%	0	0.0%	4.3%	0	0.0%	7.7%	0	0.0%	4.3%	23.6%
	Moderate	0	0.0%	0	0.0%	15.0%	0	0.0%	4.3%	0	0.0%	4.4%	0	0.0%	21.4%	0	0.0%	9.9%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	18.3%
	Middle	1	20.0%	90	13.9%	14.1%	0	0.0%	21.7%	0	0.0%	19.7%	1	50.0%	14.3%	90	26.5%	8.5%	0	0.0%	23.1%	0	0.0%	23.0%	0	0.0%	23.1%	0	0.0%	23.0%	16.0%
	Upper	3	60.0%	522	80.6%	44.6%	2	66.7%	56.5%	272	88.3%	63.2%	1	50.0%	57.1%	250	73.5%	76.4%	6	100.0%	65.4%	599	100.0%	64.2%	6	100.0%	65.4%	599	100.0%	64.2%	42.1%
	Unknown	1	20.0%	36	5.6%	0.0%	1	33.3%	17.4%	36	11.7%	12.8%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	3.8%	0	0.0%	8.5%	0	0.0%	3.8%	0	0.0%	8.5%	0.0%
	Total	5	100%	648	100%	100%	3	100%	100%	308	100%	100%	2	100%	100%	340	100%	100%	6	100%	100%	599	100%	100%	6	100%	100%	599	100%	100%	100%
MULTI FAMILY	Low	0	0.0%	0	0.0%	26.3%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	23.6%
	Moderate	0	0.0%	0	0.0%	15.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	18.3%
	Middle	0	0.0%	0	0.0%	14.1%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	16.0%
	Upper	0	0.0%	0	0.0%	44.6%	0	0.0%	13.3%	0	0.0%	1.7%	0	0.0%	15.0%	0	0.0%	8.6%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	42.1%
	Unknown	2	100.0%	940	100.0%	0.0%	0	0.0%	86.7%	0	0.0%	98.3%	2	100.0%	85.0%	940	100.0%	91.4%	1	100.0%	100.0%	865	100.0%	####	1	100.0%	100.0%	865	100.0%	####	0.0%
	Total	2	100%	940	100%	100%	0	0.0%	100%	0	0.0%	100%	2	100%	100%	940	100%	100%	1	100%	100%	865	100%	100%	1	100%	100%	865	100%	100%	100%
OTHER PURPOSE LOC	Low	0	0.0%	0	0.0%	26.3%	0	0.0%	5.9%	0	0.0%	1.6%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	23.6%
	Moderate	2	14.3%	75	4.5%	15.0%	2	25.0%	17.6%	75	6.6%	8.7%	0	0.0%	5.9%	0	0.0%	1.4%	1	33.3%	5.3%	20	6.6%	1.1%	1	33.3%	5.3%	20	6.6%	1.1%	18.3%
	Middle	0	0.0%	0	0.0%	14.1%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	11.8%	0	0.0%	8.7%	0	0.0%	21.1%	0	0.0%	17.4%	0	0.0%	21.1%	0	0.0%	17.4%	16.0%
	Upper	12	85.7%	1,590	95.5%	44.6%	6	75.0%	76.5%	1,057	93.4%	89.7%	6	100.0%	82.4%	533	100.0%	89.9%	2	66.7%	63.2%	282	93.4%	76.0%	2	66.7%	63.2%	282	93.4%	76.0%	42.1%
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	10.5%	0	0.0%	5.5%	0	0.0%	10.5%	0	0.0%	5.5%	0.0%
	Total	14	100%	1,665	100%	100%	8	100%	100%	1,132	100%	100%	6	100%	100%	533	100%	100%	3	100%	100%	302	100%	100%	3	100%	100%	302	100%	100%	100%

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2022 FFIEC Census Data; 2016-2020 ACS data

Borrower Distribution of HMDA Loans - Table 2 of 2

Assessment Area: GA Tift

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data															Bank & Aggregate Lending															Bank & Aggregate Lending; Demographic Data									
		2020, 2021					2020					2021					2022																								
		Bank				Families by Family Income	Count			Dollar		Count			Dollar		Count			Dollar		Families by Family Income																			
		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg																	
		#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %	#	%	%	\$ (000s)	\$ %	\$ %	#	%	%	\$ (000s)	\$ %	\$ %																	
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	0	0.0%	26.3%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	20.0%	0	0.0%	4.2%	1	50.0%	9.1%	55	9.5%	3.8%	23.6%																
	Moderate	0	0.0%	0	0.0%	15.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	45.5%	0	0.0%	28.9%	18.3%																
	Middle	0	0.0%	0	0.0%	14.1%	0	0.0%	14.3%	0	0.0%	5.7%	0	0.0%	40.0%	0	0.0%	11.4%	0	0.0%	27.3%	0	0.0%	29.2%	16.0%																
	Upper	1	100.0%	252	100.0%	44.6%	1	100.0%	71.4%	252	100.0%	75.6%	0	0.0%	40.0%	0	0.0%	84.3%	1	50.0%	18.2%	521	90.5%	38.1%	42.1%																
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	14.3%	0	0.0%	18.7%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%																
	Total	1	100%	252	100%	100%	1	100%	100%	252	100%	100%	0	0.0%	100%	0	0.0%	100%	2	100%	100%	576	100%	100%	100%																
PURPOSE NOT APPLICABLE	Low	0	0.0%	0	0.0%	26.3%	0	0.0%	2.9%	0	0.0%	1.0%	0	0.0%	9.1%	0	0.0%	4.4%	0	0.0%	0.0%	0	0.0%	0.0%	23.6%																
	Moderate	0	0.0%	0	0.0%	15.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	10.0%	0	0.0%	13.0%	18.3%																
	Middle	0	0.0%	0	0.0%	14.1%	0	0.0%	2.9%	0	0.0%	0.9%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	16.0%																
	Upper	0	0.0%	0	0.0%	44.6%	0	0.0%	2.9%	0	0.0%	2.7%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	42.1%																
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	91.4%	0	0.0%	95.4%	0	0.0%	90.9%	0	0.0%	95.6%	0	0.0%	90.0%	0	0.0%	87.0%	0.0%																
	Total	0	0.0%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	100%																
HMDA TOTALS	Low	0	0.0%	0	0.0%	26.3%	0	0.0%	1.8%	0	0.0%	0.7%	0	0.0%	2.9%	0	0.0%	1.2%	2	5.6%	4.1%	73	0.9%	1.6%	23.6%																
	Moderate	4	4.5%	328	1.8%	15.0%	3	5.9%	7.7%	206	1.9%	4.7%	1	2.7%	9.3%	122	1.7%	5.7%	4	11.1%	13.6%	377	4.9%	8.3%	18.3%																
	Middle	19	21.6%	2,195	12.0%	14.1%	10	19.6%	17.4%	1,109	10.1%	12.8%	9	24.3%	18.8%	1,086	14.8%	14.8%	3	8.3%	21.6%	519	6.7%	18.2%	16.0%																
	Upper	56	63.6%	13,450	73.4%	44.6%	34	66.7%	43.8%	8,430	76.7%	44.9%	22	59.5%	43.2%	5,020	68.5%	50.1%	18	50.0%	35.9%	4,728	61.2%	36.9%	42.1%																
	Unknown	9	10.2%	2,348	12.8%	0.0%	4	7.8%	29.2%	1,249	11.4%	36.9%	5	13.5%	25.8%	1,099	15.0%	28.2%	9	25.0%	24.8%	2,030	26.3%	35.0%	0.0%																
	Total	88	100%	18,321	100%	100%	51	100%	100%	10,994	100%	100%	37	100%	100%	7,327	100%	100%	36	100%	100%	7,727	100%	100%	100%																

APPENDIX H - LIMITED SCOPE LENDING TABLES (Continued)

Geographic Distribution of Small Business & Small Farm Loans

Assessment Area: GA Tift

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data					Bank & Aggregate Lending										Bank & Aggregate Lending; Demographic Data								
		2020, 2021					2020					2021					2022								
		Bank		Total Businesses	Count		Dollar		Count		Dollar		Count		Dollar		Count		Dollar		Total Businesses				
		Count	Dollar		Bank	Agg	Bank	Agg	Bank	Agg	Bank	Agg	Bank	Agg	Bank	Agg									
		#	%		\$ (000s)	\$ %	#	%	%	\$ 000s	\$ %	\$ %	#	%	%	\$ 000s	\$ %	\$ %	#	%		%	\$ 000s	\$ %	\$ %
SMALL BUSINESSES	Low	40	16.0%	2,911	11.3%	12.9%	24	15.1%	12.1%	998	5.8%	6.6%	16	17.6%	12.1%	1,913	22.3%	17.3%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	Moderate	70	28.0%	9,402	36.6%	25.7%	47	29.6%	25.5%	6,511	38.1%	31.2%	23	25.3%	23.8%	2,891	33.7%	29.9%	14	50.0%	35.6%	2,224	46.0%	34.0%	41.8%
	Middle	86	34.4%	11,201	43.7%	42.9%	59	37.1%	40.7%	8,150	47.7%	48.7%	27	29.7%	39.1%	3,051	35.5%	35.9%	6	21.4%	33.1%	764	15.8%	34.8%	39.8%
	Upper	54	21.6%	2,144	8.4%	18.5%	29	18.2%	21.4%	1,411	8.3%	13.4%	25	27.5%	23.5%	733	8.5%	16.6%	8	28.6%	29.2%	1,847	38.2%	30.1%	18.3%
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	Tr Unknown	0	0.0%	0	0.0%		0	0.0%	0.3%	0	0.0%	0.1%	0	0.0%	1.6%	0	0.0%	0.2%	0	0.0%	2.1%	0	0.0%	1.1%	
	Total	250	100%	25,658	100%	100%	159	100%	100%	17,070	100%	100%	91	100%	100%	8,588	100%	100%	28	100%	100%	4,835	100%	100%	100%

Small Business & Small Farm Lending By Revenue & Loan Size

Assessment Area: GA Tift

PRODUCT TYPE		Bank Lending & Demographic Data															Bank & Aggregate Lending										Bank & Aggregate Lending; Demographic Data									
		2020, 2021					2020						2021						2022																	
		Bank			Total Businesses	Count			Dollar			Count			Dollar			Count			Dollar			Total Businesses												
		Count	Dollar			Bank	Agg	Dollar	Agg	Bank	Agg	Dollar	Agg	Bank	Agg	Dollar	Agg																			
#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %	#	%	%	\$ (000s)	\$ %	\$ %	#	%	Agg %	\$ (000s)	\$ %	Agg %	%													
SMALL BUSINESS	Revenue	\$1 Million or Less	162	64.8%	10,366	40.4%	91.1%	103	64.8%	30.9%	5,440	31.9%	22.1%	59	64.8%	43.9%	4,926	57.4%	42.9%	17	60.7%	60.6%	1,919	39.7%	35.2%	90.9%										
		Over \$1 Million	56	22.4%	14,006	54.6%	7.6%	44	27.7%		11,127	65.2%		12	13.2%		2,879	33.5%		9	32.1%		2,621	54.2%		7.8%										
		Total Rev. available	218	87.2%	24,372	95.0%	98.7%	147	92.5%		16,567	97.1%		71	78.0%		7,805	90.9%		26	92.9%		4,540	93.9%		98.6%										
		Rev. Not Known	32	12.8%	1,286	5.0%	1.3%	12	7.5%		503	2.9%		20	22.0%		783	9.1%		2	7.1%		295	6.1%		1.4%										
		Total	250	100%	25,658	100%	100%	159	100%		17,070	100%		91	100%		8,588	100%		28	100%		4,835	100%		100.0%										
	Loan Size	\$100,000 or Less	181	72.4%	6,099	23.8%		114	71.7%	87.1%	3,986	23.4%	31.5%	67	73.6%	90.8%	2,113	24.6%	36.5%	15	53.6%	94.5%	797	16.5%	41.7%											
		\$100,001 - \$250,000	45	18.0%	7,378	28.8%		28	17.6%	7.9%	4,448	26.1%	23.4%	17	18.7%	5.3%	2,930	34.1%	20.1%	9	32.1%	3.0%	1,491	30.8%	16.8%											
		\$250,001 - \$1 Million	24	9.6%	12,181	47.5%		17	10.7%	5.0%	8,636	50.6%	45.1%	7	7.7%	3.9%	3,545	41.3%	43.4%	4	14.3%	2.4%	2,547	52.7%	41.5%											
		Total	250	100%	25,658	100%		159	100%	100%	17,070	100%	100%	91	100%	100%	8,588	100%	100%	28	100%	100%	4,835	100%	100%											
	Loan Size & Rev \$1 Mill or Less	\$100,000 or Less	133	82.1%	4,259	41.1%		88	85.4%		2,708	49.8%		45	76.3%		1,551	31.5%		11	64.7%		549	28.6%												
		\$100,001 - \$250,000	23	14.2%	3,636	35.1%		12	11.7%		1,846	33.9%		11	18.6%		1,790	36.3%		4	23.5%		573	29.9%												
		\$250,001 - \$1 Million	6	3.7%	2,471	23.8%		3	2.9%		886	16.3%		3	5.1%		1,585	32.2%		2	11.8%		797	41.5%												
		Total	162	100%	10,366	100%		103	100%		5,440	100%		59	100%		4,926	100%		17	100%		1,919	100%												

APPENDIX H - LIMITED SCOPE LENDING TABLES (Continued)

Geographic Distribution of HMDA Loans - Table 1 of 2

Assessment Area: GA Troup

PRODUCT TYPE		Tract Income Levels	Bank Lending & Demographic Data					Bank & Aggregate Lending										Bank & Aggregate Lending; Demographic Data														
			2020, 2021				2020					2021					2022															
			Bank			Owner Occupied Units	Count		Dollar			Count		Dollar			Count		Dollar			Owner Occupied Units										
			Count	%	Dollar		%	Bank	Agg	\$ (000s)	%	Agg	Bank	Agg	\$ (000s)	%	Agg	Bank	Agg	\$ (000s)	%		Agg									
HOME PURCHASE	Low	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	
	Moderate	10	11.5%	1,102	5.6%	12.6%	5	10.6%	8.7%	522	4.5%	7.7%	5	12.5%	9.4%	580	7.2%	8.0%	3	13.0%	4.1%	370	6.8%	2.3%	6.1%	3	13.0%	4.1%	370	6.8%	2.3%	6.1%
	Middle	21	24.1%	3,118	15.8%	40.9%	6	12.8%	40.5%	704	6.1%	37.2%	15	37.5%	45.2%	2,414	29.8%	42.0%	14	60.9%	53.6%	3,463	63.7%	52.5%	60.8%	14	60.9%	53.6%	3,463	63.7%	52.5%	60.8%
	Upper	56	64.4%	15,505	78.6%	46.5%	36	76.6%	50.7%	10,396	89.5%	55.2%	20	50.0%	45.5%	5,109	63.1%	50.0%	6	26.1%	42.3%	1,600	29.4%	45.1%	33.1%	6	26.1%	42.3%	1,600	29.4%	45.1%	33.1%
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	Total	87	100%	19,725	100%	100%	47	100%	100%	11,622	100%	100%	40	100%	100%	8,103	100%	100%	23	100%	100%	5,433	100%	100%	100%	23	100%	100%	5,433	100%	100%	100%
REFINANCE	Low	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	
	Moderate	6	4.3%	1,414	4.9%	12.6%	4	4.3%	7.4%	1,141	5.5%	6.9%	2	4.2%	7.6%	273	3.5%	6.7%	2	5.1%	4.8%	61	1.0%	3.5%	6.1%	2	5.1%	4.8%	61	1.0%	3.5%	6.1%
	Middle	25	17.7%	3,004	10.5%	40.9%	14	15.1%	35.3%	1,794	8.6%	30.1%	11	22.9%	36.8%	1,210	15.4%	33.8%	23	59.0%	57.2%	3,185	50.4%	56.1%	60.8%	23	59.0%	57.2%	3,185	50.4%	56.1%	60.8%
	Upper	110	78.0%	24,313	84.6%	46.5%	75	80.6%	57.4%	17,944	85.9%	63.1%	35	72.9%	55.7%	6,369	81.1%	59.5%	14	35.9%	38.0%	3,068	48.6%	40.4%	33.1%	14	35.9%	38.0%	3,068	48.6%	40.4%	33.1%
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	Total	141	100%	28,731	100%	100%	93	100%	100%	20,879	100%	100%	48	100%	100%	7,852	100%	100%	39	100%	100%	6,314	100%	100%	100%	39	100%	100%	6,314	100%	100%	100%
HOME IMPROVEMENT	Low	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	
	Moderate	3	20.0%	219	11.1%	12.6%	2	33.3%	13.3%	149	33.5%	13.4%	1	11.1%	17.1%	70	4.6%	13.5%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	6.1%	
	Middle	5	33.3%	787	39.8%	40.9%	1	16.7%	33.3%	36	8.1%	29.2%	4	44.4%	36.6%	751	49.0%	42.5%	7	50.0%	61.6%	531	54.1%	59.8%	60.8%	7	50.0%	61.6%	531	54.1%	59.8%	60.8%
	Upper	7	46.7%	972	49.1%	46.5%	3	50.0%	53.3%	260	58.4%	57.4%	4	44.4%	46.3%	712	46.4%	44.1%	7	50.0%	38.4%	450	45.9%	40.2%	33.1%	7	50.0%	38.4%	450	45.9%	40.2%	33.1%
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	Total	15	100%	1,978	100%	100%	6	100%	100%	445	100%	100%	9	100%	100%	1,533	100%	100%	14	100%	100%	981	100%	100%	100%	14	100%	100%	981	100%	100%	100%
MULTI FAMILY	Low	0	0.0%	0	0.0%	Multi-Family Units		0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	Moderate	1	12.5%	1,906	36.7%	18.5%	1	16.7%	31.3%	1,906	48.5%	51.9%	0	0.0%	30.0%	0	0.0%	50.8%	1	20.0%	18.8%	272	18.5%	6.0%	20.9%	1	20.0%	18.8%	272	18.5%	6.0%	20.9%
	Middle	3	37.5%	1,630	31.4%	50.9%	2	33.3%	25.0%	733	18.7%	11.4%	1	50.0%	50.0%	897	70.5%	32.1%	3	60.0%	56.3%	697	47.4%	77.5%	54.5%	3	60.0%	56.3%	697	47.4%	77.5%	54.5%
	Upper	4	50.0%	1,663	32.0%	30.7%	3	50.0%	43.8%	1,287	32.8%	36.7%	1	50.0%	20.0%	376	29.5%	17.1%	1	20.0%	25.0%	500	34.0%	16.5%	24.6%	1	20.0%	25.0%	500	34.0%	16.5%	24.6%
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	Total	8	100%	5,199	100%	100%	6	100%	100%	3,926	100%	100%	2	100%	100%	1,273	100%	100%	5	100%	100%	1,469	100%	100%	100%	5	100%	100%	1,469	100%	100%	100%
OTHER PURPOSE LOC	Low	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	
	Moderate	3	7.1%	144	4.7%	12.6%	2	11.1%	12.2%	91	8.6%	8.9%	1	4.2%	5.4%	53	2.7%	2.3%	1	5.6%	1.7%	120	7.2%	2.0%	6.1%	1	5.6%	1.7%	120	7.2%	2.0%	6.1%
	Middle	5	11.9%	270	8.9%	40.9%	1	5.6%	24.4%	75	7.1%	19.0%	4	16.7%	26.8%	195	9.8%	19.2%	9	50.0%	40.0%	1,052	63.0%	44.9%	60.8%	9	50.0%	40.0%	1,052	63.0%	44.9%	60.8%
	Upper	34	81.0%	2,632	86.4%	46.5%	15	83.3%	63.4%	888	84.3%	72.1%	19	79.2%	67.9%	1,744	87.6%	78.5%	8	44.4%	58.3%	497	29.8%	53.0%	33.1%	8	44.4%	58.3%	497	29.8%	53.0%	33.1%
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	Total	42	100%	3,046	100%	100%	18	100%	100%	1,054	100%	100%	24	100%	100%	1,992	100%	100%	18	100%	100%	1,669	100%	100%	100%	18	100%	100%	1,669	100%	100%	100%

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2022 FFIEC Census Data; 2016-2020 ACS data

Geographic Distribution of HMDA Loans - Table 2 of 2

Assessment Area: GA Troup

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data														Bank & Aggregate Lending
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APPENDIX H - LIMITED SCOPE LENDING TABLES (Continued)

Borrower Distribution of HMDA Loans - Table 1 of 2

Assessment Area: GA Troup

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data					Bank & Aggregate Lending										Bank & Aggregate Lending; Demographic Data								
		2020, 2021					2020					2021					2022								
		Bank			Families by Family Income %	Count		Dollar			Count		Dollar			Count		Dollar			Families by Family Income %				
		Count	%	\$ (000s)		Bank	%	Agg	Bank	%	Agg	#	Bank	%	Agg	Bank	%	Agg	#	Bank		%	Agg	Bank	%
HOME PURCHASE	Low	4	4.6%	359	1.8%	20.6%	1	2.1%	1.5%	87	0.7%	0.8%	3	7.5%	2.8%	272	3.4%	1.5%	1	4.3%	2.8%	24	0.4%	1.4%	22.9%
	Moderate	11	12.6%	1,151	5.8%	15.4%	3	6.4%	15.7%	329	2.8%	11.1%	8	20.0%	15.5%	822	10.1%	10.2%	3	13.0%	16.2%	389	7.2%	11.2%	14.9%
	Middle	16	18.4%	2,694	13.7%	18.6%	8	17.0%	24.3%	1,408	12.1%	21.1%	8	20.0%	23.8%	1,286	15.9%	21.0%	5	21.7%	22.5%	1,429	26.3%	20.5%	17.8%
	Upper	43	49.4%	13,481	68.3%	45.4%	26	55.3%	43.8%	8,600	74.0%	53.0%	17	42.5%	39.8%	4,881	60.2%	48.9%	10	43.5%	38.0%	3,308	60.9%	47.4%	44.3%
	Unknown	13	14.9%	2,040	10.3%	0.0%	9	19.1%	14.6%	1,198	10.3%	13.9%	4	10.0%	18.0%	842	10.4%	18.4%	4	17.4%	20.5%	283	5.2%	19.5%	0.0%
	Total	87	100%	19,725	100%	100%	47	100%	100%	11,622	100%	100%	40	100%	100%	8,103	100%	100%	23	100%	100%	5,433	100%	100%	100%
REFINANCE	Low	5	3.5%	366	1.3%	20.6%	1	1.1%	2.0%	86	0.4%	0.9%	4	8.3%	1.8%	280	3.6%	0.8%	5	12.8%	6.0%	342	5.4%	3.4%	22.9%
	Moderate	11	7.8%	734	2.6%	15.4%	9	9.7%	6.4%	664	3.2%	3.6%	2	4.2%	8.5%	70	0.9%	5.5%	2	5.1%	15.4%	234	3.7%	12.0%	14.9%
	Middle	14	9.9%	1,492	5.2%	18.6%	7	7.5%	14.3%	755	3.6%	10.4%	7	14.6%	16.8%	737	9.4%	12.8%	3	7.7%	26.2%	362	5.7%	25.0%	17.8%
	Upper	89	63.1%	21,127	73.5%	45.4%	62	66.7%	48.6%	15,658	75.0%	55.2%	27	56.3%	46.7%	5,469	69.7%	53.5%	12	30.8%	37.2%	2,809	44.5%	43.8%	44.3%
	Unknown	22	15.6%	5,012	17.4%	0.0%	14	15.1%	28.6%	3,716	17.8%	29.9%	8	16.7%	26.1%	1,296	16.5%	27.3%	17	43.6%	15.2%	2,567	40.7%	15.8%	0.0%
	Total	141	100%	28,731	100%	100%	93	100%	100%	20,879	100%	100%	48	100%	100%	7,852	100%	100%	39	100%	100%	6,314	100%	100%	100%
HOME IMPROVEMENT	Low	0	0.0%	0	0.0%	20.6%	0	0.0%	2.2%	0	0.0%	2.9%	0	0.0%	2.4%	0	0.0%	0.7%	0	0.0%	4.1%	0	0.0%	1.9%	22.9%
	Moderate	0	0.0%	0	0.0%	15.4%	0	0.0%	15.6%	0	0.0%	12.8%	0	0.0%	7.3%	0	0.0%	2.9%	2	14.3%	12.3%	150	15.3%	10.8%	14.9%
	Middle	1	6.7%	150	7.6%	18.6%	1	16.7%	6.7%	150	33.7%	9.6%	0	0.0%	22.0%	0	0.0%	16.5%	1	7.1%	27.4%	59	6.0%	22.7%	17.8%
	Upper	9	60.0%	1,531	77.4%	45.4%	2	33.3%	62.2%	176	39.6%	62.1%	7	77.8%	58.5%	1,355	88.4%	70.8%	8	57.1%	49.3%	616	62.8%	59.1%	44.3%
	Unknown	5	33.3%	297	15.0%	0.0%	3	50.0%	13.3%	119	26.7%	12.6%	2	22.2%	9.8%	178	11.6%	9.1%	3	21.4%	6.8%	156	15.9%	5.5%	0.0%
	Total	15	100%	1,978	100%	100%	6	100%	100%	445	100%	100%	9	100%	100%	1,533	100%	100%	14	100%	100%	981	100%	100%	100%
MULTI FAMILY	Low	0	0.0%	0	0.0%	20.6%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	22.9%
	Moderate	0	0.0%	0	0.0%	15.4%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	14.9%
	Middle	0	0.0%	0	0.0%	18.6%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	17.8%
	Upper	2	25.0%	2,273	43.7%	45.4%	2	33.3%	18.8%	2,273	57.9%	4.0%	0	0.0%	10.0%	0	0.0%	1.6%	2	40.0%	12.5%	547	37.2%	2.1%	44.3%
	Unknown	6	75.0%	2,926	56.3%	0.0%	4	66.7%	81.3%	1,653	42.1%	96.0%	2	100.0%	90.0%	1,273	100.0%	98.4%	3	60.0%	87.5%	922	62.8%	97.9%	0.0%
	Total	8	100%	5,199	100%	100%	6	100%	100%	3,926	100%	100%	2	100%	100%	1,273	100%	100%	5	100%	100%	1,469	100%	100%	100%
OTHER PURPOSE LOC	Low	3	7.1%	175	5.7%	20.6%	2	11.1%	4.9%	75	7.1%	2.3%	1	4.2%	3.6%	100	5.0%	2.7%	1	5.6%	3.3%	147	8.8%	3.3%	22.9%
	Moderate	0	0.0%	0	0.0%	15.4%	0	0.0%	4.9%	0	0.0%	4.3%	0	0.0%	5.4%	0	0.0%	2.0%	2	11.1%	16.7%	173	10.4%	11.5%	14.9%
	Middle	7	16.7%	665	21.8%	18.6%	2	11.1%	14.6%	60	5.7%	10.0%	5	20.8%	23.2%	605	30.4%	30.6%	3	16.7%	15.0%	182	10.9%	14.4%	17.8%
	Upper	25	59.5%	1,765	57.9%	45.4%	12	66.7%	68.3%	815	77.3%	76.4%	13	54.2%	57.1%	950	47.7%	56.7%	12	66.7%	61.7%	1,167	69.9%	65.8%	44.3%
	Unknown	7	16.7%	441	14.5%	0.0%	2	11.1%	7.3%	104	9.9%	6.9%	5	20.8%	10.7%	337	16.9%	8.0%	0	0.0%	3.3%	0	0.0%	5.0%	0.0%
	Total	42	100%	3,046	100%	100%	18	100%	100%	1,054	100%	100%	24	100%	100%	1,992	100%	100%	18	100%	100%	1,669	100%	100%	100%

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2022 FFIEC Census Data; 2016-2020 ACS data

Borrower Distribution of HMDA Loans - Table 2 of 2

Assessment Area: GA Troup

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data										Bank & Aggregate Lending										Bank & Aggregate Lending; Demographic Data									
		2020, 2021					2020					2021					2022					2022									
		Bank				Families by Family Income	Count			Dollar		Count				Dollar		Count				Dollar		Families by Family Income							
		Count		Dollar			Bank	Agg	\$ (000s)	\$ %	Bank	Agg	\$ (000s)	\$ %	Bank	Agg	\$ (000s)	\$ %													
		#	%	\$ (000s)	\$ %														#	%	\$ (000s)	\$ %	#		%	\$ (000s)	\$ %	#	%	\$ (000s)	\$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	0	0.0%	20.6%	0	0.0%	5.6%	0	0.0%	1.6%	0	0.0%	0.0%	0	0.0%	0.0%	1	33.3%	17.6%	92	13.7%	8.3%	22.9%						
	Moderate	0	0.0%	0	0.0%	15.4%	0	0.0%	27.8%	0	0.0%	13.7%	0	0.0%	12.5%	0	0.0%	0.0%	1	33.3%	23.5%	120	17.8%	16.1%	14.9%						
	Middle	0	0.0%	0	0.0%	18.6%	0	0.0%	22.2%	0	0.0%	32.2%	0	0.0%	37.5%	0	0.0%	23.5%	0	0.0%	11.8%	0	0.0%	12.6%	17.8%						
	Upper	1	100.0%	69	100.0%	45.4%	1	100.0%	38.9%	69	100.0%	43.0%	0	0.0%	50.0%	0	0.0%	68.5%	1	33.3%	47.1%	461	68.5%	62.9%	44.3%						
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	5.6%	0	0.0%	9.5%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%						
	Total	1	100%	69	100%	100%	1	100%	100%	69	100%	100%	0	0.0%	100%	0	0.0%	100%	3	100%	100%	673	100%	100%	100%						
	PURPOSE NOT APPLICABLE	Low	0	0.0%	0	0.0%	20.6%	0	0.0%	1.6%	0	0.0%	0.9%	0	0.0%	2.5%	0	0.0%	0.7%	0	0.0%	3.4%	0	0.0%	2.6%	22.9%					
Moderate		0	0.0%	0	0.0%	15.4%	0	0.0%	7.0%	0	0.0%	6.5%	0	0.0%	7.5%	0	0.0%	7.4%	0	0.0%	3.4%	0	0.0%	2.2%	14.9%						
Middle		0	0.0%	0	0.0%	18.6%	0	0.0%	5.5%	0	0.0%	5.4%	0	0.0%	7.5%	0	0.0%	6.5%	0	0.0%	0.0%	0	0.0%	0.0%	17.8%						
Upper		0	0.0%	0	0.0%	45.4%	0	0.0%	2.3%	0	0.0%	2.6%	0	0.0%	5.0%	0	0.0%	8.3%	0	0.0%	3.4%	0	0.0%	4.9%	44.3%						
Unknown		0	0.0%	0	0.0%	0.0%	0	0.0%	83.6%	0	0.0%	84.6%	0	0.0%	77.5%	0	0.0%	77.2%	0	0.0%	89.7%	0	0.0%	90.4%	0.0%						
Total		0	0.0%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	100%						
HMDA TOTALS		Low	12	4.1%	900	1.5%	20.6%	4	2.3%	1.8%	248	0.7%	0.8%	8	6.5%	2.4%	652	3.1%	1.2%	8	7.8%	3.9%	605	3.7%	1.9%	22.9%					
	Moderate	22	7.5%	1,885	3.2%	15.4%	12	7.0%	11.2%	993	2.6%	6.7%	10	8.1%	11.9%	892	4.3%	7.9%	10	9.8%	15.5%	1,066	6.4%	10.5%	14.9%						
	Middle	38	12.9%	5,001	8.5%	18.6%	18	10.5%	18.5%	2,373	6.2%	13.9%	20	16.3%	20.4%	2,628	12.7%	17.2%	12	11.8%	22.8%	2,032	12.3%	19.8%	17.8%						
	Upper	169	57.5%	40,246	68.5%	45.4%	105	61.4%	44.3%	27,591	72.6%	46.9%	64	52.0%	42.9%	12,655	61.0%	49.7%	45	44.1%	38.3%	8,908	53.9%	43.8%	44.3%						
	Unknown	53	18.0%	10,716	18.2%	0.0%	32	18.7%	24.2%	6,790	17.9%	31.7%	21	17.1%	22.4%	3,926	18.9%	24.0%	27	26.5%	19.4%	3,928	23.7%	24.0%	0.0%						
	Total	294	100%	58,748	100%	100%	171	100%	100%	37,995	100%	100%	123	100%	100%	20,753	100%	100%	102	100%	100%	16,539	100%	100%	100%						

APPENDIX H - LIMITED SCOPE LENDING TABLES (Continued)

Geographic Distribution of Small Business & Small Farm Loans

Assessment Area: GA Troup

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data										Bank & Aggregate Lending										Bank & Aggregate Lending; Demographic Data									
		2020, 2021					2020					2021					2022														
		Bank		Total Businesses	Count		Dollar		Count		Dollar		Count		Dollar		Count		Dollar		Total Businesses										
		Count	Dollar		Bank	Agg	Bank	Agg	Bank	Agg	Bank	Agg	Bank	Agg	Bank	Agg															
		#	%		\$ (000s)	\$ %	#	%	\$ 000s	\$ %	#	%	\$ 000s	\$ %	#	%	\$ 000s	\$ %	#	%		\$ 000s	\$ %								
SMALL BUSINESSES	Low	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%									
	Moderate	181	40.5%	23,971	37.3%	25.5%	110	40.9%	28.1%	12,942	37.0%	36.2%	71	39.9%	26.1%	11,029	37.7%	28.1%	16	16.5%	11.1%	4,102	19.1%	14.2%	14.2%						
	Middle	98	21.9%	15,067	23.5%	40.2%	62	23.0%	37.3%	9,396	26.9%	31.9%	36	20.2%	42.3%	5,671	19.4%	39.0%	61	62.9%	64.0%	11,445	53.4%	66.1%	65.4%						
	Upper	168	37.6%	25,196	39.2%	34.3%	97	36.1%	33.9%	12,648	36.2%	31.4%	71	39.9%	31.3%	12,548	42.9%	32.9%	20	20.6%	24.5%	5,885	27.5%	19.7%	20.4%						
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%						
	Tr Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.6%	0	0.0%	0.4%	0	0.0%	0.4%	0	0.0%	0.1%	0	0.0%	0.5%	0	0.0%	0.1%	0.1%						
	Total	447	100%	64,234	100%	100%	269	100%	100%	34,986	100%	100%	178	100%	100%	29,248	100%	100%	97	100%	100%	21,432	100%	100%	100%						

Small Business & Small Farm Lending By Revenue & Loan Size

Assessment Area: GA Troup

PRODUCT TYPE		Bank Lending & Demographic Data														Bank & Aggregate Lending										Bank & Aggregate Lending; Demographic Data									
		2020, 2021					2020					2021					2022																		
		Bank		Total Businesses	Count		Dollar		Agg	Count		Dollar		Agg	Count		Dollar		Agg	Count		Dollar		Agg	Total Businesses										
		#	%		#	%	\$ (000s)	\$ %		#	%	\$ (000s)	\$ %		#	%	\$ (000s)	\$ %		#	%	\$ (000s)	\$ %												
SMALL BUSINESS	Revenue	\$1 Million or Less	264	59.1%	26,966	42.0%	90.3%	168	62.5%	38.9%	14,968	42.8%	30.1%	96	53.9%	31.3%	11,998	41.0%	25.5%	42	43.3%	46.0%	5,438	25.4%	27.3%	90.8%									
		Over \$1 Million	162	36.2%	35,832	55.8%	8.6%	91	33.8%		18,855	53.9%		71	39.9%		16,977	58.0%		51	52.6%		14,063	65.6%		8.0%									
		Total Rev. available	426	95.3%	62,798	97.8%	98.9%	259	96.3%		33,823	96.7%		167	93.8%		28,975	99.1%		93	95.9%		19,501	91.0%		98.7%									
		Rev. Not Known	21	4.7%	1,436	2.2%	1.1%	10	3.7%		1,163	3.3%		11	6.2%		273	0.9%		4	4.1%		1,931	9.0%		1.3%									
		Total	447	100%	64,234	100%	100%	269	100%		34,986	100%		178	100%		29,248	100%		97	100%		21,432	100%		100.0%									
	Loan Size	\$100,000 or Less	288	64.4%	12,287	19.1%		177	65.8%	85.1%	7,520	21.5%	29.0%	111	62.4%	90.2%	4,767	16.3%	33.9%	41	42.3%	88.5%	2,041	9.5%	25.3%										
		\$100,001 - \$250,000	92	20.6%	14,737	22.9%		59	21.9%	8.7%	9,288	26.5%	21.4%	33	18.5%	5.0%	5,449	18.6%	16.7%	28	28.9%	5.9%	5,293	24.7%	19.8%										
		\$250,001 - \$1 Million	67	15.0%	37,210	57.9%		33	12.3%	6.2%	18,178	52.0%	49.6%	34	19.1%	4.8%	19,032	65.1%	49.4%	28	28.9%	5.6%	14,098	65.8%	54.9%										
		Total	447	100%	64,234	100%		269	100%	100%	34,986	100%	100%	178	100%	100%	29,248	100%	100%	97	100%	100%	21,432	100%	100%										
	Loan Size & Rev \$1 Mill or Less	\$100,000 or Less	195	73.9%	8,023	29.8%		127	75.6%		5,166	34.5%		68	70.8%		2,857	23.8%		25	59.5%		967	17.8%											
		\$100,001 - \$250,000	48	18.2%	7,587	28.1%		31	18.5%		4,841	32.3%		17	17.7%		2,746	22.9%		11	26.2%		2,028	37.3%											
		\$250,001 - \$1 Million	21	8.0%	11,356	42.1%		10	6.0%		4,961	33.1%		11	11.5%		6,395	53.3%		6	14.3%		2,443	44.9%											
		Total	264	100%	26,966	100%		168	100%		14,968	100%		96	100%		11,998	100%		42	100%		5,438	100%											

Assessment Area: GA Valdosta

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2022 FFIEC Census Data; 2016-2020 ACS data

Assessment Area: GA Valdosta

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2022 FFIEC Census Data; 2016-2020 ACS data

APPENDIX H - LIMITED SCOPE LENDING TABLES (Continued)

Borrower Distribution of HMDA Loans - Table 1 of 2

Assessment Area: GA Valdosta

PRODUCT TYPE		Bank Lending & Demographic Data										Bank & Aggregate Lending										Bank & Aggregate Lending; Demographic Data									
		2020, 2021					2020					2021					2022														
		Bank		Families by Family Income %	Count		Dollar		Count		Dollar		Count		Dollar		Count		Dollar		Families by Family Income %										
		Count	Dollar		Bank	Agg	Bank	Agg	Bank	Agg	Bank	Agg	Bank	Agg	Bank	Agg	Bank	Agg													
#	%	\$ (000s)	%	#	%	%	\$ (000s)	%	%	#	%	%	\$ (000s)	%	%	#	%	%	\$ (000s)	%	%										
HOME PURCHASE	Low	4	4.4%	305	1.7%	23.9%	2	4.1%	2.9%	151	1.6%	1.4%	2	4.8%	3.2%	154	1.8%	1.6%	2	11.8%	3.1%	116	3.4%	1.5%	24.1%						
	Moderate	17	18.7%	1,931	10.5%	16.3%	13	26.5%	15.2%	1,420	14.7%	10.8%	4	9.5%	12.6%	511	5.9%	9.0%	1	5.9%	12.8%	184	5.4%	9.2%	14.9%						
	Middle	26	28.6%	4,314	23.5%	16.8%	17	34.7%	24.1%	2,878	29.8%	22.4%	9	21.4%	25.0%	1,436	16.5%	23.5%	5	29.4%	23.9%	826	24.3%	22.4%	18.1%						
	Upper	41	45.1%	10,355	56.4%	42.9%	16	32.7%	40.6%	4,218	43.6%	50.2%	25	59.5%	38.0%	6,137	70.6%	44.9%	9	52.9%	35.8%	2,278	66.9%	44.0%	42.9%						
	Unknown	3	3.3%	1,460	7.9%	0.0%	1	2.0%	17.3%	1,000	10.3%	15.2%	2	4.8%	21.2%	460	5.3%	20.9%	0	0.0%	24.3%	0	0.0%	22.9%	0.0%						
	Total	91	100%	18,365	100%	100%	49	100%	100%	9,667	100%	100%	42	100%	100%	8,698	100%	100%	17	100%	100%	3,404	100%	100%	100%						
REFINANCE	Low	5	3.5%	393	1.8%	23.9%	4	4.3%	1.5%	278	1.9%	0.7%	1	2.0%	2.1%	115	1.6%	1.2%	3	7.9%	3.3%	209	4.5%	1.7%	24.1%						
	Moderate	9	6.3%	838	3.9%	16.3%	7	7.4%	4.5%	763	5.3%	2.6%	2	4.1%	7.5%	75	1.0%	5.1%	1	2.6%	11.5%	200	4.3%	7.8%	14.9%						
	Middle	32	22.4%	3,482	16.1%	16.8%	18	19.1%	10.7%	1,988	13.9%	7.6%	14	28.6%	14.8%	1,494	20.2%	11.8%	2	5.3%	19.8%	318	6.9%	18.7%	18.1%						
	Upper	88	61.5%	15,616	72.0%	42.9%	59	62.8%	40.0%	10,666	74.7%	46.8%	29	59.2%	38.0%	4,950	66.9%	45.0%	19	50.0%	40.0%	2,634	57.2%	48.8%	42.9%						
	Unknown	9	6.3%	1,348	6.2%	0.0%	6	6.4%	43.2%	578	4.0%	42.3%	3	6.1%	37.5%	770	10.4%	36.9%	13	34.2%	25.3%	1,243	27.0%	22.9%	0.0%						
	Total	143	100%	21,677	100%	100%	94	100%	100%	14,273	100%	100%	49	100%	100%	7,404	100%	100%	38	100%	100%	4,604	100%	100%	100%						
HOME IMPROVEMENT	Low	0	0.0%	0	0.0%	23.9%	0	0.0%	5.9%	0	0.0%	4.1%	0	0.0%	9.8%	0	0.0%	4.5%	0	0.0%	5.2%	0	0.0%	2.0%	24.1%						
	Moderate	0	0.0%	0	0.0%	16.3%	0	0.0%	14.7%	0	0.0%	6.0%	0	0.0%	13.7%	0	0.0%	12.1%	0	0.0%	9.1%	0	0.0%	5.0%	14.9%						
	Middle	0	0.0%	0	0.0%	16.8%	0	0.0%	11.8%	0	0.0%	5.0%	0	0.0%	15.7%	0	0.0%	15.5%	2	50.0%	22.1%	117	45.9%	16.0%	18.1%						
	Upper	5	83.3%	309	93.9%	42.9%	0	0.0%	61.8%	0	0.0%	82.3%	5	100.0%	51.0%	309	100.0%	60.4%	1	25.0%	58.4%	38	14.9%	70.1%	42.9%						
	Unknown	1	16.7%	20	6.1%	0.0%	1	100.0%	5.9%	20	100.0%	2.5%	0	0.0%	9.8%	0	0.0%	7.4%	1	25.0%	5.2%	100	39.2%	6.9%	0.0%						
	Total	6	100%	329	100%	100%	1	100%	100%	20	100%	100%	5	100%	100%	309	100%	100%	4	100%	100%	255	100%	100%	100%						
MULTIFAMILY	Low	0	0.0%	0	0.0%	23.9%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	1.2%	0	0.0%	0.1%	0	0.0%	0.0%	0	0.0%	0.0%	24.1%						
	Moderate	0	0.0%	0	0.0%	16.3%	0	0.0%	2.4%	0	0.0%	0.6%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	14.9%						
	Middle	0	0.0%	0	0.0%	16.8%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	1.9%	0	0.0%	0.2%	18.1%						
	Upper	2	25.0%	1,112	21.0%	42.9%	2	40.0%	15.9%	1,112	28.7%	4.7%	0	0.0%	12.2%	0	0.0%	2.1%	0	0.0%	9.3%	0	0.0%	1.4%	42.9%						
	Unknown	6	75.0%	4,194	79.0%	0.0%	3	60.0%	81.7%	2,762	71.3%	94.7%	3	100.0%	86.6%	1,432	100.0%	97.8%	5	100.0%	88.9%	3,865	100.0%	98.4%	0.0%						
	Total	8	100%	5,306	100%	100%	5	100%	100%	3,874	100%	100%	3	100%	100%	1,432	100%	100%	5	100%	100%	3,865	100%	100%	100%						
OTHER PURPOSE LOC	Low	1	4.8%	30	1.9%	23.9%	0	0.0%	3.3%	0	0.0%	2.5%	1	9.1%	13.3%	30	5.2%	4.2%	0	0.0%	1.5%	0	0.0%	0.6%	24.1%						
	Moderate	4	19.0%	240	15.1%	16.3%	2	20.0%	6.7%	150	14.8%	4.6%	2	18.2%	10.0%	90	15.6%	4.6%	1	10.0%	8.8%	30	4.5%	5.9%	14.9%						
	Middle	2	9.5%	80	5.0%	16.8%	1	10.0%	16.7%	50	4.9%	10.1%	1	9.1%	10.0%	30	5.2%	3.4%	0	0.0%	10.3%	0	0.0%	9.6%	18.1%						
	Upper	13	61.9%	1,190	74.8%	42.9%	7	70.0%	73.3%	813	80.3%	82.8%	6	54.5%	53.3%	377	65.3%	81.5%	9	90.0%	70.6%	632	95.5%	73.3%	42.9%						
	Unknown	1	4.8%	50	3.1%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	1	9.1%	13.3%	50	8.7%	6.2%	0	0.0%	8.8%	0	0.0%	10.8%	0.0%						
	Total	21	100%	1,590	100%	100%	10	100%	100%	1,013	100%	100%	11	100%	100%	577	100%	100%	10	100%	100%	662	100%	100%	100%						

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2022 FFIEC Census Data; 2016-2020 ACS data

Borrower Distribution of HMDA Loans - Table 2 of 2

Assessment Area: GA Valdosta

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data										Bank & Aggregate Lending										Bank & Aggregate Lending: Demographic Data									
		2020, 2021					2020					2021					2022														
		Bank				Families by Family Income	Count		Dollar			Count		Dollar			Count		Dollar			Families by Family Income									
		Count		Dollar			Bank	Agg	Bank	Agg	Bank	Agg	Bank	Agg	Bank	Agg															
		#	%	\$ (000s)	\$ %												#	%	\$ (000s)	\$ %	#		%	\$ (000s)	\$ %	#	%	\$ (000s)	\$ %		
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	0	0.0%	23.9%	0	0.0%	9.5%	0	0.0%	3.6%	0	0.0%	7.7%	0	0.0%	2.9%	0	0.0%	10.5%	0	0.0%	4.6%	24.1%						
	Moderate	1	33.3%	107	12.3%	16.3%	1	33.3%	14.3%	107	12.3%	13.8%	0	0.0%	15.4%	0	0.0%	9.9%	0	0.0%	2.6%	0	0.0%	2.1%	14.9%						
	Middle	0	0.0%	0	0.0%	16.8%	0	0.0%	33.3%	0	0.0%	21.1%	0	0.0%	19.2%	0	0.0%	20.5%	0	0.0%	23.7%	0	0.0%	13.3%	18.1%						
	Upper	2	66.7%	760	87.7%	42.9%	2	66.7%	42.9%	760	87.7%	61.4%	0	0.0%	42.3%	0	0.0%	40.5%	0	0.0%	50.0%	0	0.0%	69.5%	42.9%						
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	15.4%	0	0.0%	26.2%	0	0.0%	13.2%	0	0.0%	10.5%	0.0%						
	Total	3	100%	867	100%	100%	3	100%	100%	867	100%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	100%						
	PURPOSE NOT APPLICABLE	Low	0	0.0%	0	0.0%	23.9%	0	0.0%	0.5%	0	0.0%	0.1%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	3.3%	0	0.0%	1.6%	24.1%					
Moderate		0	0.0%	0	0.0%	16.3%	0	0.0%	1.0%	0	0.0%	0.4%	0	0.0%	3.0%	0	0.0%	2.6%	0	0.0%	0.0%	0	0.0%	0.0%	14.9%						
Middle		0	0.0%	0	0.0%	16.8%	0	0.0%	1.0%	0	0.0%	1.3%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	18.1%						
Upper		0	0.0%	0	0.0%	42.9%	0	0.0%	0.5%	0	0.0%	1.2%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	13.3%	0	0.0%	5.7%	42.9%						
Unknown		0	0.0%	0	0.0%	0.0%	0	0.0%	97.4%	0	0.0%	96.9%	0	0.0%	97.0%	0	0.0%	97.4%	0	0.0%	83.3%	0	0.0%	92.7%	0.0%						
Total		0	0.0%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	100%						
HMDA TOTALS		Low	10	3.7%	728	1.5%	23.9%	6	3.7%	2.2%	429	1.4%	1.0%	4	3.6%	2.8%	299	1.6%	1.3%	5	6.8%	3.2%	325	2.5%	1.4%	24.1%					
	Moderate	31	11.4%	3,116	6.5%	16.3%	23	14.2%	9.8%	2,440	8.2%	6.4%	8	7.3%	10.3%	676	3.7%	6.8%	3	4.1%	12.0%	414	3.2%	7.7%	14.9%						
	Middle	60	22.1%	7,876	16.4%	16.8%	36	22.2%	17.0%	4,916	16.5%	14.0%	24	21.8%	20.0%	2,960	16.1%	17.2%	9	12.2%	22.0%	1,261	9.9%	18.8%	18.1%						
	Upper	151	55.5%	29,342	61.0%	42.9%	86	53.1%	38.7%	17,569	59.1%	44.2%	65	59.1%	37.4%	11,773	63.9%	41.1%	38	51.4%	37.6%	5,582	43.6%	40.6%	42.9%						
	Unknown	20	7.4%	7,072	14.7%	0.0%	11	6.8%	32.3%	4,360	14.7%	34.4%	9	8.2%	29.5%	2,712	14.7%	33.6%	19	25.7%	25.2%	5,208	40.7%	31.5%	0.0%						
	Total	272	100%	48,134	100%	100%	162	100%	100%	29,714	100%	100%	110	100%	100%	18,420	100%	100%	74	100%	100%	12,790	100%	100%	100%						

APPENDIX H - LIMITED SCOPE LENDING TABLES (Continued)

Geographic Distribution of Small Business & Small Farm Loans

Assessment Area: GA Valdosta

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data					Bank & Aggregate Lending										Bank & Aggregate Lending; Demographic Data								
		2020, 2021					2020					2021					2022								
		Bank				Total Businesses	Count			Dollar		Count			Dollar		Count			Dollar		Total Businesses			
		Count	Dollar				Bank	Agg	Bank	Agg	Bank	Agg	Bank	Agg	Bank	Agg	Bank	Agg							
		#	%	\$ (000s)	\$ %	%	#	%	%	\$ 000s	\$ %	\$ %	#	%	%	\$ 000s	\$ %	\$ %	#	%	%	\$ 000s	\$ %	\$ %	%
SMALL BUSINESSES	Low	64	12.5%	8,357	14.3%	10.6%	41	12.2%	10.8%	5,382	13.7%	11.2%	23	13.0%	9.8%	2,975	15.5%	10.5%	15	19.2%	14.6%	2,210	15.8%	16.0%	15.5%
	Moderate	135	26.4%	15,214	26.0%	31.7%	89	26.6%	28.4%	8,610	22.0%	22.7%	46	26.0%	29.0%	6,604	34.3%	29.4%	24	30.8%	23.7%	5,462	39.1%	25.2%	26.5%
	Middle	93	18.2%	11,411	19.5%	19.0%	60	17.9%	20.9%	8,814	22.5%	22.5%	33	18.6%	21.8%	2,597	13.5%	18.5%	8	10.3%	18.6%	893	6.4%	12.6%	19.4%
	Upper	220	43.0%	23,459	40.1%	38.7%	145	43.3%	39.7%	16,407	41.8%	43.5%	75	42.4%	38.9%	7,052	36.7%	41.5%	30	38.5%	41.6%	5,079	36.4%	45.0%	37.8%
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	1	1.3%	0.9%	323	2.3%	1.0%	0.9%
	Tr Unknown	0	0.0%	0	0.0%		0	0.0%	0.3%	0	0.0%	0.1%	0	0.0%	0.5%	0	0.0%	0.1%	0	0.0%	0.7%	0	0.0%	0.2%	
	Total	512	100%	58,441	100%	100%	335	100%	100%	39,213	100%	100%	177	100%	100%	19,228	100%	100%	78	100%	100%	13,967	100%	100%	100%

Small Business & Small Farm Lending By Revenue & Loan Size

Assessment Area: GA Valdosta

PRODUCT TYPE		Bank Lending & Demographic Data															Bank & Aggregate Lending										Bank & Aggregate Lending; Demographic Data									
		2020, 2021					2020					2021					2022																			
		Bank		Total Businesses	Count		Dollar		Agg	Count		Dollar		Agg	Count		Dollar		Agg	Count		Dollar		Agg	Total Businesses											
		#	%		#	%	\$ (000s)	\$ %		#	%	\$ (000s)	\$ %		#	%	\$ (000s)	\$ %		#	%	\$ (000s)	\$ %													
SMALL BUSINESS	Revenue	\$1 Million or Less	332	64.8%	27,553	47.1%	91.1%	232	69.3%	39.1%	18,679	47.6%	35.5%	100	56.5%	43.7%	8,874	46.2%	41.5%	35	44.9%	51.2%	3,880	27.8%	39.2%	91.2%										
		Over \$1 Million	147	28.7%	29,434	50.4%	7.8%	87	26.0%		19,948	50.9%		60	33.9%		9,486	49.3%		38	48.7%		9,127	65.3%		7.7%										
		Total Rev. available	479	93.6%	56,987	97.5%	98.8%	319	95.2%		38,627	98.5%		160	90.4%		18,360	95.5%		73	93.6%		13,007	93.1%		98.9%										
		Rev. Not Known	33	6.4%	1,454	2.5%	1.2%	16	4.8%		586	1.5%		17	9.6%		868	4.5%		5	6.4%		960	6.9%		1.1%										
		Total	512	100%	58,441	100%	100%	335	100%		39,213	100%		177	100%		19,228	100%		78	100%		13,967	100%		100.0%										
	Loan Size	\$100,000 or Less	361	70.5%	13,150	22.5%		235	70.1%	87.0%	8,506	21.7%	32.9%	126	71.2%	92.3%	4,644	24.2%	38.5%	36	46.2%	92.5%	2,041	14.6%	35.6%											
		\$100,001 - \$250,000	92	18.0%	15,673	26.8%		59	17.6%	7.9%	9,951	25.4%	23.5%	33	18.6%	4.7%	5,722	29.8%	21.1%	28	35.9%	4.2%	5,242	37.5%	20.1%											
		\$250,001 - \$1 Million	59	11.5%	29,618	50.7%		41	12.2%	5.1%	20,756	52.9%	43.6%	18	10.2%	2.9%	8,862	46.1%	40.4%	14	17.9%	3.3%	6,684	47.9%	44.3%											
		Total	512	100%	58,441	100%		335	100%	100%	39,213	100%	100%	177	100%	100%	19,228	100%	100%	78	100%	100%	13,967	100%	100%											
	Loan Size & Rev \$1 Mill or	\$100,000 or Less	266	80.1%	8,845	32.1%		186	80.2%		6,105	32.7%		80	80.0%		2,740	30.9%		24	68.6%		1,276	32.9%												
		\$100,001 - \$250,000	42	12.7%	6,995	25.4%		30	12.9%		4,940	26.4%		12	12.0%		2,055	23.2%		7	20.0%		1,104	28.5%												
		\$250,001 - \$1 Million	24	7.2%	11,713	42.5%		16	6.9%		7,634	40.9%		8	8.0%		4,079	46.0%		4	11.4%		1,500	38.7%												
		Total	332	100%	27,553	100%		232	100%		18,679	100%		100	100%		8,874	100%		35	100%		3,880	100%												

APPENDIX H - LIMITED SCOPE LENDING TABLES (Continued)

Geographic Distribution of HMDA Loans - Table 1 of 2

Assessment Area: Ga Warner Robins

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data										Bank & Aggregate Lending										Bank & Aggregate Lending; Demographic Data									
		2020, 2021					2020					2021					2022														
		Bank			Owner Occupied Units	Count			Dollar			Count			Dollar			Count			Dollar			Owner Occupied Units							
		Count	Dollar	\$ %		Bank	%	Agg	Bank	\$ %	Agg	Bank	Agg	Bank	\$ %	Agg	Bank	%	Agg	Bank	\$ %	Agg									
HOME PURCHASE	Low	4	2.2%	192	0.6%	2.4%	1	1.0%	0.8%	25	0.1%	0.2%	3	3.8%	1.1%	167	1.2%	0.4%	2	4.7%	3.8%	220	2.2%	2.2%	5.3%						
	Moderate	16	8.8%	2,064	6.6%	17.0%	8	7.8%	9.4%	1,004	5.6%	6.6%	8	10.3%	11.6%	1,060	7.9%	8.4%	9	20.9%	16.8%	1,869	19.0%	12.7%	18.9%						
	Middle	113	62.4%	18,793	60.2%	52.4%	64	62.1%	50.7%	10,403	58.3%	47.0%	49	62.8%	51.6%	8,390	62.6%	48.0%	17	39.5%	42.3%	3,736	37.9%	41.9%	39.1%						
	Upper	48	26.5%	10,188	32.6%	28.3%	30	29.1%	39.1%	6,409	35.9%	46.1%	18	23.1%	35.7%	3,779	28.2%	43.1%	13	30.2%	35.7%	3,536	35.9%	41.8%	35.1%						
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	2	4.7%	1.3%	493	5.0%	1.4%	1.6%						
	Total	181	100%	31,237	100%	100%	103	100%	100%	17,841	100%	100%	78	100%	100%	13,396	100%	100%	43	100%	100%	9,854	100%	100%	100%						
REFINANCE	Low	1	0.5%	100	0.3%	2.4%	1	1.0%	0.5%	100	0.5%	0.2%	0	0.0%	0.6%	0	0.0%	0.2%	0	0.0%	2.8%	0	0.0%	1.0%	5.3%						
	Moderate	28	15.3%	4,393	12.9%	17.0%	18	17.5%	7.1%	2,843	13.6%	5.7%	10	12.5%	8.0%	1,550	11.8%	6.0%	4	30.8%	14.8%	262	17.1%	10.7%	18.9%						
	Middle	85	46.4%	14,501	42.6%	52.4%	43	41.7%	46.1%	7,794	37.3%	41.4%	42	52.5%	47.5%	6,707	50.9%	43.9%	5	38.5%	40.6%	310	20.2%	39.2%	39.1%						
	Upper	69	37.7%	15,064	44.2%	28.3%	41	39.8%	46.4%	10,156	48.6%	52.7%	28	35.0%	43.8%	4,908	37.3%	49.9%	4	30.8%	39.6%	964	62.8%	46.9%	35.1%						
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	2.3%	0	0.0%	2.3%	1.6%						
	Total	183	100%	34,058	100%	100%	103	100%	100%	20,893	100%	100%	80	100%	100%	13,165	100%	100%	13	100%	100%	1,536	100%	100%	100%						
HOME IMPROVEMENT	Low	0	0.0%	0	0.0%	2.4%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	1.0%	0	0.0%	0.5%	0	0.0%	2.3%	0	0.0%	1.7%	5.3%						
	Moderate	3	23.1%	324	32.1%	17.0%	0	0.0%	13.0%	0	0.0%	13.9%	3	25.0%	13.8%	324	35.1%	11.1%	1	11.1%	12.3%	141	17.6%	10.7%	18.9%						
	Middle	5	38.5%	367	36.4%	52.4%	1	100.0%	50.0%	85	100.0%	42.5%	4	33.3%	43.9%	282	30.6%	42.0%	4	44.4%	34.5%	457	57.1%	31.9%	39.1%						
	Upper	5	38.5%	317	31.4%	28.3%	0	0.0%	37.0%	0	0.0%	43.6%	5	41.7%	41.2%	317	34.3%	46.3%	4	44.4%	47.8%	203	25.3%	52.0%	35.1%						
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	3.1%	0	0.0%	3.6%	1.6%						
	Total	13	100%	1,008	100%	100%	1	100%	100%	85	100%	100%	12	100%	100%	923	100%	100%	9	100%	100%	801	100%	100%	100%						
MULTI FAMILY	Low	Multi-Family Units					0	0.0%	13.3%	0	0.0%	0.8%	0	0.0%	5.0%	0	0.0%	9.0%	0	0.0%	23.1%	0	0.0%	22.7%	13.2%						
	Moderate	0	0.0%	0	0.0%	24.0%	0	0.0%	26.7%	0	0.0%	4.9%	0	0.0%	42.5%	0	0.0%	22.0%	1	100.0%	46.2%	725	100.0%	15.1%	44.3%						
	Middle	0	0.0%	0	0.0%	55.7%	0	0.0%	60.0%	0	0.0%	94.3%	0	0.0%	50.0%	0	0.0%	69.0%	0	0.0%	26.9%	0	0.0%	61.3%	24.9%						
	Upper	0	0.0%	0	0.0%	10.2%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	2.5%	0	0.0%	0.0%	0	0.0%	3.8%	0	0.0%	0.9%	17.6%						
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%						
	Total	0	0.0%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	1	100%	100%	725	100%	100%	100%						
OTHER PURPOSE LOC	Low	0	0.0%	0	0.0%	2.4%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	1.6%	0	0.0%	0.6%	5.3%						
	Moderate	4	18.2%	712	27.3%	17.0%	4	28.6%	16.8%	712	42.7%	22.0%	0	0.0%	9.3%	0	0.0%	5.4%	2	15.4%	15.2%	90	4.4%	11.2%	18.9%						
	Middle	12	54.5%	1,109	42.5%	52.4%	7	50.0%	54.4%	580	34.8%	48.5%	5	62.5%	59.3%	529	56.0%	58.9%	6	46.2%	38.0%	1,013	49.7%	39.2%	39.1%						
	Upper	6	27.3%	789	30.2%	28.3%	3	21.4%	28.9%	374	22.4%	29.5%	3	37.5%	31.4%	415	44.0%	35.7%	5	38.5%	44.0%	935	45.9%	47.8%	35.1%						
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	1.1%	0	0.0%	1.2%	1.6%						
	Total	22	100%	2,610	100%	100%	14	100%	100%	1,666	100%	100%	8	100%	100%	944	100%	100%	13	100%	100%	2,038	100%	100%	100%						

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2022 FFIEC Census Data; 2016-2020 ACS data

Geographic Distribution of HMDA Loans - Table 2 of 2

Assessment Area: Ga Warner Robins

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data										Bank & Aggregate Lending										Bank & Aggregate Lending; Demographic Data									
		2020, 2021					2020					2021					2022														
		Bank				Owner Occupied Units	Count			Dollar		Count			Dollar		Count			Dollar		Owner Occupied Units									
		Count		Dollar			Bank	Agg	\$ (000s)	\$	Bank	Agg	Bank	Agg	\$ (000s)	\$	Bank	Agg	\$ (000s)	\$											
		#	%	\$ (000s)	\$																#		%	\$ (000s)	\$	#	%	\$ (000s)	\$	#	%
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	0	0.0%	2.4%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	3.5%	0	0.0%	1.5%	0	0.0%	3.9%	0	0.0%	3.2%	5.3%						
	Moderate	0	0.0%	0	0.0%	17.0%	0	0.0%	9.6%	0	0.0%	5.7%	0	0.0%	14.0%	0	0.0%	5.9%	0	0.0%	22.1%	0	0.0%	23.5%	18.9%						
	Middle	7	77.8%	742	72.9%	52.4%	3	100.0%	46.2%	258	100.0%	46.5%	4	66.7%	57.9%	484	63.7%	67.0%	1	100.0%	29.9%	103	100.0%	28.6%	39.1%						
	Upper	2	22.2%	276	27.1%	28.3%	0	0.0%	44.2%	0	0.0%	47.8%	2	33.3%	24.6%	276	36.3%	25.6%	0	0.0%	44.2%	0	0.0%	44.7%	35.1%						
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	1.6%						
	Total	9	100%	1,018	100%	100%	3	100%	100%	258	100%	100%	6	100%	100%	760	100%	100%	1	100%	100%	103	100%	100%	100%						
PURPOSE NOT APPLICABLE	Low	0	0.0%	0	0.0%	2.4%	0	0.0%	1.6%	0	0.0%	0.5%	0	0.0%	2.5%	0	0.0%	4.6%	0	0.0%	2.2%	0	0.0%	0.6%	5.3%						
	Moderate	0	0.0%	0	0.0%	17.0%	0	0.0%	13.4%	0	0.0%	8.5%	0	0.0%	8.2%	0	0.0%	5.5%	0	0.0%	16.5%	0	0.0%	9.9%	18.9%						
	Middle	0	0.0%	0	0.0%	52.4%	0	0.0%	49.8%	0	0.0%	48.0%	0	0.0%	50.8%	0	0.0%	46.3%	0	0.0%	48.4%	0	0.0%	51.0%	39.1%						
	Upper	0	0.0%	0	0.0%	28.3%	0	0.0%	35.3%	0	0.0%	43.0%	0	0.0%	38.5%	0	0.0%	43.6%	0	0.0%	30.8%	0	0.0%	35.8%	35.1%						
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	2.2%	0	0.0%	2.7%	1.6%						
	Total	0	0.0%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	100%						
HMDA TOTALS	Low	5	1.2%	292	0.4%	2.4%	2	0.9%	0.7%	125	0.3%	0.2%	3	1.6%	0.9%	167	0.6%	0.8%	2	2.5%	3.5%	220	1.5%	4.1%	5.3%						
	Moderate	51	12.5%	7,493	10.7%	17.0%	30	13.4%	8.8%	4,559	11.2%	6.3%	21	11.4%	10.1%	2,934	10.1%	8.2%	17	21.3%	16.2%	3,087	20.5%	12.5%	18.9%						
	Middle	222	54.4%	35,512	50.8%	52.4%	118	52.7%	48.7%	19,120	46.9%	46.6%	104	56.5%	49.6%	16,392	56.2%	47.5%	33	41.3%	41.2%	5,619	37.3%	43.2%	39.1%						
	Upper	130	31.9%	26,634	38.1%	28.3%	74	33.0%	41.7%	16,939	41.6%	46.8%	56	30.4%	39.3%	9,695	33.2%	43.5%	26	32.5%	37.5%	5,638	37.4%	38.7%	35.1%						
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	2	2.5%	1.6%	493	3.3%	1.5%	1.6%						
	Total	408	100%	69,931	100%	100%	224	100%	100%	40,743	100%	100%	184	100%	100%	29,188	100%	100%	80	100%	100%	15,057	100%	100%	100%						

APPENDIX H - LIMITED SCOPE LENDING TABLES (Continued)

Borrower Distribution of HMDA Loans - Table 1 of 2

Assessment Area: Ga Warner Robins

Product Type	Borrower Income Levels	Bank Lending & Demographic Data										Bank & Aggregate Lending										Bank & Aggregate Lending; Demographic Data									
		2020, 2021					2020					2021					2022														
		Bank				Families by Family Income %	Count			Dollar		Count			Dollar		Count			Dollar		Families by Family Income %									
		Count	%	\$ (000s)	%		Bank	%	Agg	Bank	%	Agg	#	Bank	%	Agg	Bank	%	Agg	#	Bank		%	Agg	Bank	%	Agg				
HOME PURCHASE	Low	17	9.4%	2,062	6.6%	23.3%	5	4.9%	5.1%	518	2.9%	2.7%	12	15.4%	6.2%	1,544	11.5%	3.4%	6	14.0%	6.3%	761	7.7%	3.5%	23.2%						
	Moderate	51	28.2%	7,259	23.2%	15.7%	27	26.2%	19.3%	3,603	20.2%	14.4%	19	24.4%	18.8%	3,656	27.3%	14.7%	11	25.6%	20.1%	1,930	19.6%	15.8%	15.7%						
	Middle	50	27.6%	8,982	28.8%	21.0%	31	30.1%	27.2%	5,747	32.2%	26.4%	19	24.4%	25.9%	3,235	24.1%	25.4%	15	34.9%	23.9%	3,517	35.7%	24.1%	20.4%						
	Upper	60	33.1%	12,626	40.4%	40.1%	37	35.9%	35.6%	7,665	43.0%	44.1%	23	29.5%	31.6%	4,961	37.0%	39.2%	9	20.9%	28.4%	3,155	32.0%	35.2%	40.7%						
	Unknown	3	1.7%	308	1.0%	0.0%	3	2.9%	12.8%	308	1.7%	12.4%	0	0.0%	17.5%	0	0.0%	17.4%	2	4.7%	21.4%	491	5.0%	21.4%	0.0%						
	Total	181	100%	31,237	100%	100%	103	100%	100%	17,841	100%	100%	78	100%	100%	13,396	100%	100%	43	100%	100%	9,854	100%	100%	100%						
REFINANCE	Low	8	4.4%	799	2.3%	23.3%	2	1.9%	1.6%	289	1.4%	0.7%	6	7.5%	3.0%	510	3.9%	1.5%	3	23.1%	7.4%	193	12.6%	4.0%	23.2%						
	Moderate	16	8.7%	1,747	5.1%	15.7%	6	5.8%	6.4%	592	2.8%	3.9%	10	12.5%	8.4%	1,155	8.8%	5.6%	1	7.7%	17.2%	16	1.0%	13.1%	15.7%						
	Middle	33	18.0%	5,171	15.2%	21.0%	14	13.6%	11.1%	2,116	10.1%	8.2%	19	23.8%	16.2%	3,055	23.2%	13.3%	3	23.1%	26.3%	574	37.4%	24.2%	20.4%						
	Upper	114	62.3%	23,732	69.7%	40.1%	71	68.9%	29.0%	15,665	75.0%	30.8%	43	53.8%	28.4%	8,067	61.3%	31.7%	4	30.8%	31.7%	689	44.9%	41.1%	40.7%						
	Unknown	12	6.6%	2,609	7.7%	0.0%	10	9.7%	52.0%	2,231	10.7%	56.4%	2	2.5%	44.0%	378	2.9%	47.9%	2	15.4%	17.4%	64	4.2%	17.6%	0.0%						
	Total	183	100%	34,058	100%	100%	103	100%	100%	20,893	100%	100%	80	100%	100%	13,165	100%	100%	13	100%	100%	1,536	100%	100%	100%						
HOME IMPROVEMENT	Low	1	7.7%	105	10.4%	23.3%	0	0.0%	5.4%	0	0.0%	2.9%	1	8.3%	3.1%	105	11.4%	3.0%	1	11.1%	5.1%	50	6.2%	3.3%	23.2%						
	Moderate	1	7.7%	60	6.0%	15.7%	0	0.0%	8.7%	0	0.0%	6.7%	1	8.3%	11.8%	60	6.5%	8.7%	2	22.2%	12.3%	122	15.2%	8.8%	15.7%						
	Middle	4	30.8%	263	26.1%	21.0%	0	0.0%	22.1%	0	0.0%	17.8%	4	33.3%	25.6%	263	28.5%	18.8%	1	11.1%	25.6%	31	3.9%	21.5%	20.4%						
	Upper	7	53.8%	580	57.5%	40.1%	1	100.0%	61.6%	85	100.0%	68.2%	6	50.0%	56.4%	495	53.6%	63.0%	4	44.4%	55.2%	457	57.1%	63.4%	40.7%						
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	2.2%	0	0.0%	4.4%	0	0.0%	3.1%	0	0.0%	6.4%	1	11.1%	1.8%	141	17.6%	3.0%	0.0%						
	Total	13	100%	1,008	100%	100%	1	100%	100%	85	100%	100%	12	100%	100%	923	100%	100%	9	100%	100%	801	100%	100%	100%						
MULTI-FAMILY	Low	0	0.0%	0	0.0%	23.3%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	23.2%						
	Moderate	0	0.0%	0	0.0%	15.7%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	15.7%						
	Middle	0	0.0%	0	0.0%	21.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	20.4%						
	Upper	0	0.0%	0	0.0%	40.1%	0	0.0%	13.3%	0	0.0%	0.6%	0	0.0%	15.0%	0	0.0%	1.6%	0	0.0%	0.0%	0	0.0%	0.0%	40.7%						
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	86.7%	0	0.0%	99.4%	0	0.0%	85.0%	0	0.0%	98.4%	1	100.0%	100.0%	725	100.0%	100.0%	0.0%						
	Total	0	0.0%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	1	100%	100%	725	100%	100%	100%						
OTHER PURPOSE LOC	Low	1	4.5%	50	1.9%	23.3%	1	7.1%	2.0%	50	3.0%	1.4%	0	0.0%	4.7%	0	0.0%	1.9%	0	0.0%	6.0%	0	0.0%	3.0%	23.2%						
	Moderate	2	9.1%	182	7.0%	15.7%	1	7.1%	7.4%	20	1.2%	4.7%	1	12.5%	14.0%	162	17.2%	10.8%	4	30.8%	19.6%	340	16.7%	15.3%	15.7%						
	Middle	6	27.3%	883	33.8%	21.0%	3	21.4%	28.9%	288	17.3%	22.6%	3	37.5%	25.6%	595	63.0%	25.4%	3	23.1%	26.6%	221	10.8%	21.0%	20.4%						
	Upper	13	59.1%	1,495	57.3%	40.1%	9	64.3%	61.7%	1,308	78.5%	71.3%	4	50.0%	53.5%	187	19.8%	60.1%	5	38.5%	46.7%	1,411	69.2%	60.1%	40.7%						
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	2.3%	0	0.0%	1.8%	1	7.7%	1.1%	66	3.2%	0.7%	0.0%						
	Total	22	100%	2,610	100%	100%	14	100%	100%	1,666	100%	100%	8	100%	100%	944	100%	100%	13	100%	100%	2,038	100%	100%	100%						

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2022 FFIEC Census Data; 2016-2020 ACS data

Borrower Distribution of HMDA Loans - Table 2 of 2

Assessment Area: Ga Warner Robins

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data										Bank & Aggregate Lending										Bank & Aggregate Lending: Demographic Data									
		2020, 2021					2020					2021					2022														
		Bank				Families by Family Income	Count			Dollar		Count			Dollar		Count			Dollar		Families by Family Income									
		Count		Dollar			Bank	%	Agg	\$ (000s)	\$	%	Agg	Bank	%	Agg	Bank	%	Agg												
		#	%	\$ (000s)	\$															#	%		\$ (000s)	\$	#	%	\$ (000s)	\$	#	%	\$ (000s)
OTHER PURPOSE CLOSED/EXEMPT	Low	2	22.2%	161	15.8%	23.3%	1	33.3%	7.7%	107	41.5%	11.2%	1	16.7%	12.3%	54	7.1%	5.6%	0	0.0%	13.0%	0	0.0%	11.3%	23.2%						
	Moderate	2	22.2%	163	16.0%	15.7%	1	33.3%	9.6%	88	34.1%	9.3%	1	16.7%	26.3%	75	9.9%	21.4%	1	100.0%	13.0%	103	100.0%	15.4%	15.7%						
	Middle	2	22.2%	328	32.2%	21.0%	0	0.0%	25.0%	0	0.0%	21.4%	2	33.3%	21.1%	328	43.2%	13.7%	0	0.0%	22.1%	0	0.0%	26.7%	20.4%						
	Upper	3	33.3%	366	36.0%	40.1%	1	33.3%	42.3%	63	24.4%	39.7%	2	33.3%	38.6%	303	39.9%	57.8%	0	0.0%	41.6%	0	0.0%	38.7%	40.7%						
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	15.4%	0	0.0%	18.4%	0	0.0%	1.8%	0	0.0%	1.5%	0	0.0%	10.4%	0	0.0%	7.9%	0.0%						
	Total	9	100%	1,018	100%	100%	3	100%	100%	258	100%	100%	6	100%	100%	760	100%	100%	1	100%	100%	103	100%	100%	100%						
PURPOSE NOT APPLICABLE	Low	0	0.0%	0	0.0%	23.3%	0	0.0%	2.5%	0	0.0%	1.1%	0	0.0%	3.3%	0	0.0%	1.7%	0	0.0%	2.2%	0	0.0%	1.3%	23.2%						
	Moderate	0	0.0%	0	0.0%	15.7%	0	0.0%	2.7%	0	0.0%	1.8%	0	0.0%	6.6%	0	0.0%	4.7%	0	0.0%	2.2%	0	0.0%	1.8%	15.7%						
	Middle	0	0.0%	0	0.0%	21.0%	0	0.0%	2.2%	0	0.0%	2.3%	0	0.0%	0.8%	0	0.0%	0.8%	0	0.0%	2.2%	0	0.0%	4.1%	20.4%						
	Upper	0	0.0%	0	0.0%	40.1%	0	0.0%	0.9%	0	0.0%	1.0%	0	0.0%	2.5%	0	0.0%	3.2%	0	0.0%	0.0%	0	0.0%	0.0%	40.7%						
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	91.7%	0	0.0%	93.8%	0	0.0%	86.9%	0	0.0%	89.7%	0	0.0%	93.4%	0	0.0%	92.8%	0.0%						
	Total	0	0.0%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	100%						
HMDA TOTALS	Low	29	7.1%	3,177	4.5%	23.3%	9	4.0%	3.4%	964	2.4%	1.7%	20	10.9%	4.6%	2,213	7.6%	2.4%	10	12.5%	6.5%	1,004	6.7%	3.2%	23.2%						
	Moderate	72	17.6%	9,411	13.5%	15.7%	35	15.6%	12.3%	4,303	10.6%	8.6%	37	20.1%	13.7%	5,108	17.5%	10.0%	19	23.8%	18.5%	2,511	16.7%	13.4%	15.7%						
	Middle	95	23.3%	15,627	22.3%	21.0%	48	21.4%	18.9%	8,151	20.0%	16.4%	47	25.5%	21.1%	7,476	25.6%	18.7%	22	27.5%	24.3%	4,343	28.8%	21.4%	20.4%						
	Upper	197	48.3%	38,799	55.5%	40.1%	119	53.1%	32.2%	24,786	60.8%	35.3%	78	42.4%	30.7%	14,013	48.0%	34.0%	22	27.5%	30.9%	5,712	37.9%	33.1%	40.7%						
	Unknown	15	3.7%	2,917	4.2%	0.0%	13	5.8%	33.1%	2,539	6.2%	38.1%	2	1.1%	29.9%	378	1.3%	34.9%	7	8.8%	19.8%	1,487	9.9%	28.9%	0.0%						
	Total	408	100%	69,931	100%	100%	224	100%	100%	40,743	100%	100%	184	100%	100%	29,188	100%	100%	80	100%	100%	15,057	100%	100%	100%						

APPENDIX H - LIMITED SCOPE LENDING TABLES (Continued)

Geographic Distribution of Small Business & Small Farm Loans

Assessment Area: Ga Warner Robins

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data										Bank & Aggregate Lending										Bank & Aggregate Lending: Demographic Data						
		2020, 2021					2020					2021					2022											
		Bank				Total Businesses	Count		Dollar			Count		Dollar			Count		Dollar			Total Businesses						
		Count	Dollar				Bank	Agg	Bank	Agg		Bank	Agg		Bank	Agg		Bank	Agg									
		#	%	\$ (000s)	\$ %	#	%	Agg	\$ 000s	\$ %	#	%	Agg	\$ 000s	\$ %	#	%	Agg	\$ 000s	\$ %	#	%	Agg	\$ 000s	\$ %			
SMALL BUSINESSES	Low	24	6.2%	2,640	6.7%	5.5%	15	6.2%	4.4%	891	3.8%	3.1%	9	6.1%	3.6%	1,749	11.1%	4.2%	5	9.1%	4.8%	1,683	12.9%	5.1%	8.1%			
	Moderate	78	20.0%	7,952	20.2%	19.9%	47	19.3%	17.7%	4,298	18.2%	21.2%	31	21.1%	18.4%	3,654	23.2%	19.9%	19	34.5%	20.6%	4,161	31.9%	24.5%	25.6%			
	Middle	216	55.4%	23,541	59.8%	55.5%	132	54.3%	54.6%	14,707	62.4%	60.7%	84	57.1%	53.7%	8,834	56.0%	60.2%	22	40.0%	38.9%	5,347	40.9%	42.5%	36.2%			
	Upper	72	18.5%	5,236	13.3%	19.1%	49	20.2%	22.8%	3,690	15.6%	14.8%	23	15.6%	23.9%	1,546	9.8%	15.6%	9	16.4%	33.6%	1,869	14.3%	26.0%	28.8%			
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	1.7%	0	0.0%	1.6%	1.2%			
	Tr Unknown	0	0.0%	0	0.0%		0	0.0%	0.4%	0	0.0%	0.2%	0	0.0%	0.5%	0	0.0%	0.2%	0	0.0%	0.5%	0	0.0%	0.3%				
	Total	390	100%	39,369	100%	100%	243	100%	100%	23,586	100%	100%	147	100%	100%	15,783	100%	100%	55	100%	100%	13,060	100%	100%	100%			

Small Business & Small Farm Lending By Revenue & Loan Size

Assessment Area: Ga Warner Robins

PRODUCT TYPE		Bank Lending & Demographic Data															Bank & Aggregate Lending										Bank & Aggregate Lending; Demographic Data						
		2020, 2021					2020						2021						2022														
							Bank			Total Businesses	Count			Dollar			Agg	Count			Dollar			Agg	Count			Dollar			Agg	Total Businesses	
		#	%	\$ (000s)	\$ %	#	%	%	\$ (000s)		\$ %	\$ %	#	%	%	\$ (000s)		\$ %	\$ %	#	%	%	\$ (000s)		\$ %	\$ %							
SMALL BUSINESS	Revenue	\$1 Million or Less	282	72.3%	22,020	55.9%	94.4%	178	73.3%	41.1%	13,122	55.6%	35.5%	104	70.7%	41.6%	8,898	56.4%	30.4%	28	50.9%	51.2%	5,099	39.0%	39.7%	94.6%							
		Over \$1 Million	81	20.8%	16,217	41.2%	4.7%	52	21.4%		9,817	41.6%		29	19.7%		6,400	40.5%		26	47.3%		7,884	60.4%		4.5%							
		Total Rev. available	363	93.1%	38,237	97.1%	99.1%	230	94.7%		22,939	97.3%		133	90.5%		15,298	96.9%		54	98.2%		12,983	99.4%		99.1%							
		Rev. Not Known	27	6.9%	1,132	2.9%	0.9%	13	5.3%		647	2.7%		14	9.5%		485	3.1%		1	1.8%		77	0.6%		0.9%							
		Total	390	100%	39,369	100%	100%	243	100%		23,586	100%		147	100%		15,783	100%		55	100%		13,060	100%		100.0%							
	Loan Size	\$100,000 or Less	290	74.4%	9,106	23.1%		185	76.1%	91.1%	5,990	25.4%	37.7%	105	71.4%	94.9%	3,116	19.7%	44.1%	23	41.8%	95.8%	1,445	11.1%	46.5%								
		\$100,001 - \$250,000	56	14.4%	9,100	23.1%		31	12.8%	5.2%	5,007	21.2%	19.6%	25	17.0%	2.9%	4,093	25.9%	17.0%	17	30.9%	2.3%	3,218	24.6%	15.4%								
		\$250,001 - \$1 Million	44	11.3%	21,163	53.8%		27	11.1%	3.6%	12,589	53.4%	42.7%	17	11.6%	2.3%	8,574	54.3%	38.9%	15	27.3%	1.9%	8,397	64.3%	38.1%								
		Total	390	100%	39,369	100%		243	100%	100%	23,586	100%	100%	147	100%	100%	15,783	100%	100%	55	100%	100%	13,060	100%	100%								
	Loan Size & Rev \$1 Mill or Less	\$100,000 or Less	232	82.3%	6,700	30.4%		149	83.7%		4,264	32.5%		83	79.8%		2,436	27.4%		15	53.6%		898	17.6%									
		\$100,001 - \$250,000	28	9.9%	4,494	20.4%		16	9.0%		2,447	18.6%		12	11.5%		2,047	23.0%		7	25.0%		1,326	26.0%									
		\$250,001 - \$1 Million	22	7.8%	10,826	49.2%		13	7.3%		6,411	48.9%		9	8.7%		4,415	49.6%		6	21.4%		2,875	56.4%									
		Total	282	100%	22,020	100%		178	100%		13,122	100%		104	100%		8,898	100%		28	100%		5,099	100%									

APPENDIX H - LIMITED SCOPE LENDING TABLES (Continued)

FLORIDA

Geographic Distribution of HMDA Loans - Table 1 of 2

Assessment Area: FL Daytona Beach

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data										Bank & Aggregate Lending										Bank & Aggregate Lending; Demographic Data							
		2020, 2021					2020					2021					2022					2022							
		Bank				Owner Occupied Units	Count			Dollar		Count			Dollar		Count			Dollar		Owner Occupied Units							
		Count	%	Dollar \$ (000s)	\$ %		Bank	%	Agg	Bank \$ (000s)	\$ %	Agg \$ %	Bank	%	Agg %	Bank \$ (000s)	\$ %	Agg \$ %	Bank	%	Agg %		Bank \$ (000s)	\$ %	Agg \$ %				
HOME PURCHASE	Low	0	0.0%	0	0.0%	0.9%	0	0.0%	0.4%	0	0.0%	0.2%	0	0.0%	0.7%	0	0.0%	0.4%	0	0.0%	1.6%	0	0.0%	1.1%	1.8%				
	Moderate	4	15.4%	849	9.3%	14.2%	2	11.8%	11.9%	459	8.4%	9.2%	2	22.2%	11.9%	390	10.7%	9.4%	1	100.0%	10.1%	152	100.0%	7.8%	12.0%				
	Middle	11	42.3%	3,692	40.6%	59.9%	8	47.1%	56.4%	1,957	35.9%	52.6%	3	33.3%	56.1%	1,735	47.6%	52.9%	0	0.0%	56.3%	0	0.0%	52.8%	58.2%				
	Upper	11	42.3%	4,546	50.0%	25.0%	7	41.2%	31.3%	3,029	55.6%	37.9%	4	44.4%	31.3%	1,517	41.7%	37.3%	0	0.0%	32.1%	0	0.0%	38.3%	28.0%				
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%				
	Total	26	100%	9,087	100%	100%	17	100%	100%	5,445	100%	100%	9	100%	100%	3,642	100%	100%	1	100%	100%	152	100%	100%	100%				
REFINANCE	Low	0	0.0%	0	0.0%	0.9%	0	0.0%	0.2%	0	0.0%	0.1%	0	0.0%	0.3%	0	0.0%	0.2%	0	0.0%	1.4%	0	0.0%	1.1%	1.8%				
	Moderate	3	18.8%	394	7.8%	14.2%	0	0.0%	9.0%	0	0.0%	7.0%	3	33.3%	10.9%	394	20.2%	8.6%	0	0.0%	10.0%	0	0.0%	8.3%	12.0%				
	Middle	3	18.8%	1,615	32.1%	59.9%	1	14.3%	56.4%	816	26.5%	51.8%	2	22.2%	58.4%	799	40.9%	54.4%	3	60.0%	61.0%	1,053	92.9%	57.2%	58.2%				
	Upper	10	62.5%	3,018	60.0%	25.0%	6	85.7%	34.3%	2,259	73.5%	41.1%	4	44.4%	30.4%	759	38.9%	36.9%	2	40.0%	27.5%	80	7.1%	33.3%	28.0%				
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%				
	Total	16	100%	5,027	100%	100%	7	100%	100%	3,075	100%	100%	9	100%	100%	1,952	100%	100%	5	100%	100%	1,133	100%	100%	100%				
HOME IMPROVEMENT	Low	0	0.0%	0	0.0%	0.9%	0	0.0%	0.1%	0	0.0%	0.1%	0	0.0%	0.3%	0	0.0%	0.1%	0	0.0%	0.5%	0	0.0%	0.6%	1.8%				
	Moderate	0	0.0%	0	0.0%	14.2%	0	0.0%	10.3%	0	0.0%	8.4%	0	0.0%	8.4%	0	0.0%	7.6%	0	0.0%	8.6%	0	0.0%	9.0%	12.0%				
	Middle	3	50.0%	332	33.9%	59.9%	0	0.0%	53.3%	0	0.0%	51.7%	3	50.0%	55.2%	332	33.9%	51.6%	4	80.0%	56.7%	331	68.8%	51.6%	58.2%				
	Upper	3	50.0%	646	66.1%	25.0%	0	0.0%	36.4%	0	0.0%	39.8%	3	50.0%	36.1%	646	66.1%	40.7%	1	20.0%	34.2%	150	31.2%	38.7%	28.0%				
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%				
	Total	6	100%	978	100%	100%	0	0.0%	100%	0	0.0%	100%	6	100%	100%	978	100%	100%	5	100%	100%	481	100%	100%	100%				
MULTI FAMILY	Low	0	0.0%	Multi-Family Units			0	0.0%	6.7%	0	0.0%	0.6%	0	0.0%	1.8%	0	0.0%	0.1%	0	0.0%	Multi-Family Units			2.1%	4.5%				
	Moderate	0	0.0%	0	0.0%	29.7%	0	0.0%	33.3%	0	0.0%	48.0%	0	0.0%	60.7%	0	0.0%	49.1%	0	0.0%	0.0%	38.5%	24.7%						
	Middle	0	0.0%	0	0.0%	43.3%	0	0.0%	51.1%	0	0.0%	40.3%	0	0.0%	30.4%	0	0.0%	27.1%	0	0.0%	0.0%	52.0%	49.6%						
	Upper	0	0.0%	0	0.0%	23.5%	0	0.0%	8.9%	0	0.0%	11.1%	0	0.0%	7.1%	0	0.0%	23.7%	0	0.0%	4.4%	0	0.0%	21.2%					
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0.0%						
	Total	0	0.0%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%					
OTHER PURPOSE LOC	Low	0	0.0%	0	0.0%	0.9%	0	0.0%	0.2%	0	0.0%	0.1%	0	0.0%	0.2%	0	0.0%	0.2%	0	0.0%	0.4%	0	0.0%	0.5%	1.8%				
	Moderate	0	0.0%	0	0.0%	14.2%	0	0.0%	7.1%	0	0.0%	5.6%	0	0.0%	10.1%	0	0.0%	8.0%	1	7.1%	6.2%	150	5.9%	4.7%	12.0%				
	Middle	9	42.9%	621	20.3%	59.9%	6	42.9%	49.1%	257	12.8%	39.4%	3	42.9%	51.1%	364	35.0%	43.0%	9	64.3%	52.1%	1,341	52.5%	43.0%	58.2%				
	Upper	12	57.1%	2,431	79.7%	25.0%	8	57.1%	43.6%	1,756	87.2%	54.8%	4	57.1%	38.6%	675	65.0%	48.9%	4	28.6%	41.3%	1,061	41.6%	51.8%	28.0%				
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%				
	Total	21	100%	3,052	100%	100%	14	100%	100%	2,013	100%	100%	7	100%	100%	1,039	100%	100%	14	100%	100%	2,552	100%	100%	100%				

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2022 FFIEC Census Data; 2016-2020 ACS data

Geographic Distribution of HMDA Loans - Table 2 of 2

Assessment Area: FL Daytona Beach

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data										Bank & Aggregate Lending										Bank & Aggregate Lending; Demographic Data							
		2020, 2021					2020					2021					2022					2022							
		Bank			Owner Occupied Units	Count		Dollar			Count		Dollar			Count		Dollar			Owner Occupied Units								
		Count	%	\$ (000s)		Bank	%	Agg	Bank	%	Agg	Bank	%	Agg	Bank	%	Agg	Bank	%	Agg									
		#	%	\$ (000s)	%	#	%	Agg	\$ (000s)	%	Agg	%	\$ (000s)	%	Agg	%	#	%	Agg	%	\$ (000s)	%	Agg	%					
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	0	0.0%	0.9%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	1.7%	0	0.0%	1.9%	1.8%							
	Moderate	0	0.0%	0	0.0%	14.2%	0	0.0%	13.4%	0	0.0%	8.9%	0	0.0%	10.3%	0	0.0%	5.7%	0	0.0%	4.4%	12.0%							
	Middle	0	0.0%	0	0.0%	59.9%	0	0.0%	58.0%	0	0.0%	45.5%	0	0.0%	53.6%	0	0.0%	57.8%	0	0.0%	47.0%	58.2%							
	Upper	2	100.0%	3,975	100.0%	25.0%	1	100.0%	28.6%	600	100.0%	45.6%	1	100.0%	36.0%	3,375	100.0%	47.2%	0	0.0%	46.7%	28.0%							
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%							
	Total	2	100%	3,975	100%	100%	1	100%	100%	600	100%	100%	1	100%	100%	3,375	100%	100%	0	0.0%	100%	100%							
PURPOSE NOT APPLICABLE	Low	0	0.0%	0	0.0%	0.9%	0	0.0%	0.4%	0	0.0%	0.3%	0	0.0%	0.0%	0	0.0%	3.8%	0	0.0%	1.5%	1.8%							
	Moderate	0	0.0%	0	0.0%	14.2%	0	0.0%	15.5%	0	0.0%	10.9%	0	0.0%	18.9%	0	0.0%	12.1%	0	0.0%	10.7%	12.0%							
	Middle	0	0.0%	0	0.0%	59.9%	0	0.0%	66.5%	0	0.0%	64.7%	0	0.0%	69.1%	0	0.0%	67.4%	0	0.0%	67.7%	58.2%							
	Upper	0	0.0%	0	0.0%	25.0%	0	0.0%	17.5%	0	0.0%	24.1%	0	0.0%	12.0%	0	0.0%	16.7%	0	0.0%	20.1%	28.0%							
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%							
	Total	0	0.0%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	100%							
HMDA TOTALS	Low	0	0.0%	0	0.0%	0.9%	0	0.0%	0.3%	0	0.0%	0.2%	0	0.0%	0.5%	0	0.0%	1.5%	0	0.0%	1.2%	1.8%							
	Moderate	7	9.9%	1,243	5.6%	14.2%	2	5.1%	10.6%	459	4.1%	10.2%	5	15.6%	11.4%	784	7.1%	11.4%	2	8.0%	9.8%	302	7.0%	10.9%	12.0%				
	Middle	26	36.6%	6,260	28.3%	59.9%	15	38.5%	56.4%	3,030	27.2%	51.6%	11	34.4%	57.1%	3,230	29.4%	51.9%	16	64.0%	57.6%	2,725	63.1%	53.6%	58.2%				
	Upper	38	53.5%	14,616	66.1%	25.0%	22	56.4%	32.7%	7,644	68.7%	38.0%	16	50.0%	31.0%	6,972	63.5%	36.5%	7	28.0%	31.1%	1,291	29.9%	34.3%	28.0%				
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0.0%	0.0%					
Total	71	100%	22,119	100%	100%	39	100%	100%	11,133	100%	100%	32	100%	100%	10,986	100%	100%	25	100%	100%	4,318	100%	100%	100%					

Assessment Area: FL Daytona Beach

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2022 FFIEC Census Data; 2016-2020 ACS data

Assessment Area: FL Daytona Beach

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2022 FFIEC Census Data; 2016-2020 ACS data

APPENDIX H - LIMITED SCOPE LENDING TABLES (Continued)

Geographic Distribution of Small Business & Small Farm Loans

Assessment Area: FL Daytona Beach

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data															Bank & Aggregate Lending															Bank & Aggregate Lending; Demographic Data									
		2020, 2021					2020										2021										2022														
		Bank		Total Businesses		Count	Count		Dollar		Agg	Count		Dollar		Agg	Count		Dollar		Agg	Count		Dollar		Agg	Count		Dollar		Agg	Total Businesses									
		Count	Dollar	Bank	Agg		Bank	Agg	Bank	Agg		Bank	Agg	Bank	Agg		Bank	Agg	Bank	Agg		Bank	Agg																		
		#	%	\$ (000s)	\$ %		#	%	\$ (000s)	\$ %		#	%	\$ (000s)	\$ %		#	%	\$ (000s)	\$ %		#	%	\$ (000s)	\$ %		#	%	\$ (000s)	\$ %			#	%	\$ (000s)	\$ %					
SMALL BUSINESSES	Low	16	9.2%	1,037	7.0%	2.4%	11	9.3%	2.8%	679	7.4%	4.2%	5	9.1%	2.4%	358	6.3%	2.9%	2	22.2%	4.0%	549	21.0%	6.3%	3.6%																
	Moderate	48	27.7%	2,524	16.9%	21.2%	32	27.1%	22.1%	1,300	14.1%	26.2%	16	29.1%	21.2%	1,224	21.6%	24.3%	1	11.1%	16.2%	500	19.1%	18.8%	17.1%																
	Middle	75	43.4%	9,353	62.8%	53.5%	52	44.1%	50.0%	6,184	67.0%	46.6%	23	41.8%	50.4%	3,169	55.9%	49.5%	5	55.6%	52.0%	1,405	53.8%	46.9%	53.6%																
	Upper	34	19.7%	1,986	13.3%	22.9%	23	19.5%	24.8%	1,071	11.6%	22.6%	11	20.0%	25.5%	915	16.1%	23.1%	1	11.1%	27.4%	157	6.0%	27.8%	25.7%																
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%																
	Tr Unknown	0	0.0%	0	0.0%		0	0.0%	0.3%	0	0.0%	0.3%	0	0.0%	0.5%	0	0.0%	0.1%	0	0.0%	0.4%	0	0.0%	0.2%																	
	Total	173	100%	14,900	100%	100%	118	100%	100%	9,234	100%	100%	55	100%	100%	5,666	100%	100%	9	100%	100%	2,611	100%	100%	100%																

Small Business & Small Farm Lending By Revenue & Loan Size

Assessment Area: FL Daytona Beach

PRODUCT TYPE			Bank Lending & Demographic Data															Bank & Aggregate Lending															Bank & Aggregate Lending; Demographic Data									
			2020, 2021					2020					2021					2022																								
			Bank			Total Businesses	Count			Dollar		Agg	Count			Dollar		Agg	Count			Dollar		Agg	Count			Dollar		Agg	Total Businesses											
			Count	%	\$ (000s)		\$ %	%	#	%	%		\$ (000s)	\$ %	%	#	%		%	\$ (000s)	\$ %	%	#		%	%	\$ (000s)	\$ %	%													
#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %	#	%	%	\$ (000s)	\$ %	\$ %	#	%	%	\$ (000s)	\$ %	\$ %																				
SMALL BUSINESS	Revenue	\$1 Million or Less	110	63.6%	4,714	31.6%	95.2%	80	67.8%	46.7%	3,507	38.0%	27.5%	30	54.5%	50.0%	1,207	21.3%	30.4%	2	22.2%	54.3%	352	13.5%	37.8%	95.1%																
		Over \$1 Million	38	22.0%	9,146	61.4%	4.1%	23	19.5%		5,520	59.8%		15	27.3%		3,626	64.0%		5	55.6%		1,952	74.8%		4.1%																
		Total Rev. available	148	85.5%	13,860	93.0%	99.3%	103	87.3%		9,027	97.8%		45	81.8%		4,833	85.3%		7	77.8%		2,304	88.2%		99.2%																
		Rev. Not Known	25	14.5%	1,040	7.0%	0.7%	15	12.7%		207	2.2%		10	18.2%		833	14.7%		2	22.2%		307	11.8%		0.8%																
		Total	173	100%	14,900	100%	100%	118	100%		9,234	100%		55	100%		5,666	100%		9	100%		2,611	100%		100.0%																
	Loan Size	\$100,000 or Less	138	79.8%	4,059	27.2%		98	83.1%	92.0%	2,947	31.9%	41.2%	40	72.7%	95.2%	1,112	19.6%	46.5%	1	11.1%	96.6%	100	3.8%	52.8%																	
		\$100,001 - \$250,000	20	11.6%	3,342	22.4%		11	9.3%	5.0%	1,810	19.6%	20.5%	9	16.4%	2.9%	1,532	27.0%	17.5%	5	55.6%	1.9%	844	32.3%	14.0%																	
		\$250,001 - \$1 Million	15	8.7%	7,499	50.3%		9	7.6%	3.1%	4,477	48.5%	38.2%	6	10.9%	1.9%	3,022	53.3%	36.0%	3	33.3%	1.5%	1,667	63.8%	33.2%																	
		Total	173	100%	14,900	100%		118	100%	100%	9,234	100%	100%	55	100%	100%	5,666	100%	100%	9	100%	100%	2,611	100%	100%																	
	Loan Size & Rev \$1 Mill or Less	\$100,000 or Less	101	91.8%	2,867	60.8%		74	92.5%		2,197	62.6%		27	90.0%		670	55.5%		0	0.0%		0	0.0%																		
		\$100,001 - \$250,000	8	7.3%	1,547	32.8%		5	6.3%		1,010	28.8%		3	10.0%		537	44.5%		2	100.0%		352	100.0%																		
		\$250,001 - \$1 Million	1	0.9%	300	6.4%		1	1.3%		300	8.6%		0	0.0%		0	0.0%		0	0.0%		0	0.0%																		
		Total	110	100%	4,714	100%		80	100%		3,507	100%		30	100%		1,207	100%		2	100%		352	100%																		

APPENDIX H - LIMITED SCOPE LENDING TABLES (Continued)

Geographic Distribution of HMDA Loans - Table 1 of 2

Assessment Area: FL Ft. Lauderdale

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data										Bank & Aggregate Lending										Bank & Aggregate Lending: Demographic Data									
		2020, 2021					2020					2021					2022														
		Bank				Owner Occupied Units	Count			Dollar		Count			Dollar		Count			Dollar		Owner Occupied Units									
		Count	%	\$ (000s)	\$ %	#	%	Agg	\$ (000s)	\$ %	Agg	#	%	Agg	\$ (000s)	\$ %	Agg	#	%	Agg	\$ (000s)	%	Agg	\$ %							
		#	%	\$ (000s)	\$ %	#	%	Agg	\$ (000s)	\$ %	Agg	#	%	Agg	\$ (000s)	\$ %	Agg	#	%	Agg	\$ (000s)	%	Agg	\$ %							
HOME PURCHASE	Low	3	3.6%	753	1.4%	2.8%	2	4.7%	2.5%	443	1.5%	1.9%	1	2.5%	3.2%	310	1.3%	2.4%	0	0.0%	2.7%	0	0.0%	1.5%	3.6%						
	Moderate	11	13.3%	2,097	4.0%	24.8%	5	11.6%	24.3%	1,078	3.7%	18.0%	6	15.0%	24.0%	1,019	4.3%	17.3%	3	15.0%	27.8%	1,278	7.6%	19.4%	25.3%						
	Middle	30	36.1%	12,457	23.7%	34.0%	16	37.2%	33.5%	6,687	22.9%	28.7%	14	35.0%	33.8%	5,770	24.6%	28.4%	2	10.0%	29.1%	957	5.7%	25.0%	28.7%						
	Upper	39	47.0%	37,361	70.9%	38.4%	20	46.5%	39.6%	20,976	71.9%	51.4%	19	47.5%	38.9%	16,385	69.8%	51.9%	15	75.0%	39.6%	14,509	86.7%	53.2%	41.5%						
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.9%	0	0.0%	0.9%	1.0%						
	Total	83	100%	52,668	100%	100%	43	100%	100%	29,184	100%	100%	40	100%	100%	23,484	100%	100%	20	100%	100%	16,744	100%	100%	100%						
REFINANCE	Low	2	1.9%	721	1.3%	2.8%	2	3.2%	1.5%	721	2.3%	1.2%	0	0.0%	1.8%	0	0.0%	1.4%	1	5.6%	1.4%	111	1.1%	0.8%	3.6%						
	Moderate	12	11.5%	2,559	4.4%	24.8%	5	8.1%	15.0%	1,612	5.2%	11.0%	7	16.7%	18.1%	947	3.6%	13.1%	1	5.6%	22.5%	236	2.4%	15.9%	25.3%						
	Middle	18	17.3%	6,688	11.6%	34.0%	12	19.4%	32.3%	3,188	10.2%	27.5%	6	14.3%	33.1%	3,500	13.3%	28.1%	3	16.7%	29.5%	657	6.6%	24.5%	28.7%						
	Upper	72	69.2%	47,604	82.7%	38.4%	43	69.4%	51.3%	25,688	82.3%	60.4%	29	69.0%	47.0%	21,916	83.1%	57.5%	13	72.2%	45.8%	8,879	89.8%	57.8%	41.5%						
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.8%	0	0.0%	0.9%	1.0%						
	Total	104	100%	57,572	100%	100%	62	100%	100%	31,209	100%	100%	42	100%	100%	26,363	100%	100%	18	100%	100%	9,883	100%	100%	100%						
HOME IMPROVEMENT	Low	1	5.3%	200	5.8%	2.8%	0	0.0%	1.0%	0	0.0%	0.9%	1	5.6%	1.9%	200	6.9%	1.6%	0	0.0%	1.1%	0	0.0%	0.8%	3.6%						
	Moderate	2	10.5%	400	11.5%	24.8%	0	0.0%	14.0%	0	0.0%	9.4%	2	11.1%	12.6%	400	13.7%	8.5%	6	15.4%	15.2%	801	8.8%	10.6%	25.3%						
	Middle	4	21.1%	612	17.6%	34.0%	0	0.0%	28.7%	0	0.0%	22.9%	4	22.2%	27.1%	612	21.0%	19.6%	8	20.5%	25.3%	1,695	18.6%	20.6%	28.7%						
	Upper	12	63.2%	2,265	65.1%	38.4%	1	100.0%	56.3%	565	100.0%	66.8%	11	61.1%	58.4%	1,700	58.4%	70.2%	24	61.5%	57.4%	6,606	72.3%	67.1%	41.5%						
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	1	2.6%	0.9%	30	0.3%	0.9%	1.0%						
	Total	19	100%	3,477	100%	100%	1	100%	100%	565	100%	100%	18	100%	100%	2,912	100%	100%	39	100%	100%	9,132	100%	100%	100%						
MULTI FAMILY	Low	0	0.0%	Multi-Family Units			0	0.0%	19.1%	0	0.0%	9.5%	0	0.0%	10.8%	0	0.0%	5.1%	0	0.0%	5.6%	0	0.0%	4.9%	7.8%						
	Moderate	0	0.0%	0	0.0%	33.1%	0	0.0%	37.4%	0	0.0%	31.8%	0	0.0%	47.1%	0	0.0%	23.3%	0	0.0%	40.8%	0	0.0%	45.0%	36.1%						
	Middle	0	0.0%	0	0.0%	35.1%	0	0.0%	23.5%	0	0.0%	31.2%	0	0.0%	21.7%	0	0.0%	35.3%	1	100.0%	24.6%	1,068	100.0%	29.9%	28.5%						
	Upper	0	0.0%	0	0.0%	25.1%	0	0.0%	20.0%	0	0.0%	27.5%	0	0.0%	20.4%	0	0.0%	36.3%	0	0.0%	24.6%	0	0.0%	19.3%	26.0%						
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	4.2%	0	0.0%	0.9%	1.5%						
	Total	0	0.0%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	1	100%	100%	1,068	100%	100%	100%						
OTHER PURPOSE LOC	Low	1	1.9%	95	0.6%	2.8%	1	3.6%	1.1%	95	1.6%	0.5%	0	0.0%	1.2%	0	0.0%	1.0%	1	2.3%	1.3%	50	0.4%	0.7%	3.6%						
	Moderate	5	9.4%	423	2.5%	24.8%	3	10.7%	10.7%	290	4.8%	6.7%	2	8.0%	10.8%	133	1.3%	6.4%	6	13.6%	15.3%	557	4.9%	9.1%	25.3%						
	Middle	8	15.1%	1,559	9.3%	34.0%	4	14.3%	29.0%	489	8.0%	20.3%	4	16.0%	25.5%	1,070	10.1%	19.8%	7	15.9%	25.5%	737	6.5%	20.1%	28.7%						
	Upper	39	73.6%	14,633	87.6%	38.4%	20	71.4%	59.2%	5,219	85.7%	72.4%	19	76.0%	62.6%	9,414	88.7%	72.8%	30	68.2%	57.0%	10,004	88.2%	69.4%	41.5%						
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.8%	0	0.0%	0.7%	1.0%						
	Total	53	100%	16,710	100%	100%	28	100%	100%	6,093	100%	100%	25	100%	100%	10,617	100%	100%	44	100%	100%	11,348	100%	100%	100%						

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2022 FFIEC Census Data; 2016-2020 ACS data

Geographic Distribution of HMDA Loans - Table 2 of 2

Assessment Area: FL Ft. Lauderdale

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data					Bank & Aggregate Lending										Bank & Aggregate Lending; Demographic Data									
		2020, 2021					2020					2021					2022									
		Bank			Owner Occupied Units	Count			Dollar			Count			Dollar			Count			Dollar			Owner Occupied Units		
		Count	%	Dollar		Bank	%	Agg	Bank	%	Agg	Bank	%	Agg	Bank	%	Agg	Bank	%	Agg						
		#	%	\$ (000s)	%	#	%	%	\$ (000s)	%	%	#	%	%	\$ (000s)	%	%	#	%	%	\$ (000s)	%	%			
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	0	0.0%	2.8%	0	0.0%	2.8%	0	0.0%	0.7%	0	0.0%	1.9%	0	0.0%	0.5%	0	0.0%	1.9%	0	0.0%	0.5%	3.6%	
	Moderate	0	0.0%	0	0.0%	24.8%	0	0.0%	17.3%	0	0.0%	6.5%	0	0.0%	16.0%	0	0.0%	5.7%	0	0.0%	20.0%	0	0.0%	7.1%	25.3%	
	Middle	0	0.0%	0	0.0%	34.0%	0	0.0%	30.9%	0	0.0%	18.3%	0	0.0%	29.0%	0	0.0%	13.3%	0	0.0%	27.4%	0	0.0%	22.8%	28.7%	
	Upper	5	100.0%	1,424	100.0%	38.4%	3	100.0%	49.1%	994	100.0%	74.4%	2	100.0%	53.0%	430	100.0%	49.8%	1	100.0%	49.8%	595	100.0%	68.8%	41.5%	
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.8%	0	0.0%	0.7%	1.0%	
	Total	5	100%	1,424	100%	100%	3	100%	100%	994	100%	100%	2	100%	100%	430	100%	100%	1	100%	100%	595	100%	100%	100%	
PURPOSE NOT APPLICABLE	Low	0	0.0%	0	0.0%	2.8%	0	0.0%	3.1%	0	0.0%	2.3%	0	0.0%	3.5%	0	0.0%	2.8%	0	0.0%	0.8%	0	0.0%	0.5%	3.6%	
	Moderate	0	0.0%	0	0.0%	24.8%	0	0.0%	29.3%	0	0.0%	21.7%	0	0.0%	29.3%	0	0.0%	20.8%	0	0.0%	31.0%	0	0.0%	23.1%	25.3%	
	Middle	0	0.0%	0	0.0%	34.0%	0	0.0%	39.9%	0	0.0%	36.8%	0	0.0%	43.3%	0	0.0%	41.7%	0	0.0%	37.1%	0	0.0%	35.9%	28.7%	
	Upper	0	0.0%	0	0.0%	38.4%	0	0.0%	27.8%	0	0.0%	39.2%	0	0.0%	24.0%	0	0.0%	34.7%	0	0.0%	29.9%	0	0.0%	38.3%	41.5%	
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	1.1%	0	0.0%	2.1%	1.0%	
	Total	0	0.0%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	100%	
HMDA TOTALS	Low	7	2.7%	1,769	1.3%	2.8%	5	3.6%	2.0%	1,259	1.9%	1.8%	2	1.6%	2.4%	510	0.8%	2.0%	2	1.6%	2.1%	161	0.3%	1.5%	3.6%	
	Moderate	30	11.4%	5,479	4.2%	24.8%	13	9.5%	19.3%	2,980	4.4%	14.9%	17	13.4%	20.7%	2,499	3.9%	15.4%	16	13.0%	24.7%	2,872	5.9%	19.7%	25.3%	
	Middle	60	22.7%	21,316	16.2%	34.0%	32	23.4%	32.9%	10,364	15.2%	28.2%	28	22.0%	33.2%	10,952	17.2%	28.2%	21	17.1%	28.8%	5,114	10.5%	25.0%	28.7%	
	Upper	167	63.3%	103,287	78.3%	38.4%	87	63.5%	45.8%	53,442	78.5%	55.1%	80	63.0%	43.7%	49,845	78.1%	54.4%	83	67.5%	43.6%	40,593	83.2%	52.9%	41.5%	
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	1	0.8%	0.9%	30	0.1%	0.9%	1.0%	
	Total	264	100%	131,851	100%	100%	137	100%	100%	68,045	100%	100%	127	100%	100%	63,806	100%	100%	123	100%	100%	48,770	100%	100%	100%	

APPENDIX H - LIMITED SCOPE LENDING TABLES (Continued)

Borrower Distribution of HMDA Loans - Table 1 of 2

Assessment Area: FL Ft. Lauderdale

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data										Bank & Aggregate Lending										Bank & Aggregate Lending; Demographic Data									
		2020, 2021					2020					2021					2022														
		Bank			Families by Family Income %	Count			Dollar			Count			Dollar			Count			Dollar			Families by Family Income %							
		Count	Dollar			Bank	Agg	Bank	Agg	Bank	Agg	Bank	Agg	Bank	Agg																
			%	\$ (000s)												%	%	%	%	%	%	%	%		%	%					
HOME PURCHASE	Low	2	2.4%	221	0.4%	22.3%	0	0.0%	2.9%	0	0.0%	1.0%	2	5.0%	2.3%	221	0.9%	0.7%	0	0.0%	2.4%	0	0.0%	0.7%	21.8%						
	Moderate	9	10.8%	1,755	3.3%	17.3%	6	14.0%	15.5%	1,056	3.6%	9.5%	3	7.5%	11.7%	699	3.0%	6.3%	2	10.0%	9.9%	237	1.4%	4.6%	18.3%						
	Middle	14	16.9%	3,312	6.3%	18.7%	7	16.3%	23.8%	1,604	5.5%	20.0%	7	17.5%	21.1%	1,708	7.3%	16.3%	2	10.0%	18.9%	558	3.3%	13.5%	18.1%						
	Upper	56	67.5%	46,441	88.2%	41.7%	29	67.4%	45.8%	25,788	88.4%	57.7%	27	67.5%	48.4%	20,653	87.9%	60.0%	15	75.0%	50.2%	15,149	90.5%	62.0%	41.8%						
	Unknown	2	2.4%	939	1.8%	0.0%	1	2.3%	12.1%	736	2.5%	11.8%	1	2.5%	16.6%	203	0.9%	16.7%	1	5.0%	18.6%	800	4.8%	19.2%	0.0%						
	Total	83	100%	52,668	100%	100%	43	100%	100%	29,184	100%	100%	40	100%	100%	23,484	100%	100%	20	100%	100%	16,744	100%	100%	100%						
REFINANCE	Low	2	1.9%	107	0.2%	22.3%	0	0.0%	2.2%	0	0.0%	1.0%	2	4.8%	2.3%	107	0.4%	1.0%	0	0.0%	5.7%	0	0.0%	3.0%	21.8%						
	Moderate	4	3.8%	650	1.1%	17.3%	2	3.2%	9.0%	276	0.9%	5.3%	2	4.8%	10.3%	374	1.4%	6.1%	1	5.6%	13.8%	236	2.4%	8.1%	18.3%						
	Middle	11	10.6%	3,064	5.3%	18.7%	5	8.1%	18.4%	1,703	5.5%	14.4%	6	14.3%	19.2%	1,361	5.2%	14.7%	2	11.1%	21.6%	473	4.8%	16.6%	18.1%						
	Upper	84	80.8%	52,402	91.0%	41.7%	53	85.5%	52.3%	28,226	90.4%	60.2%	31	73.8%	49.6%	24,176	91.7%	59.1%	14	77.8%	44.2%	9,067	91.7%	54.9%	41.8%						
	Unknown	3	2.9%	1,349	2.3%	0.0%	2	3.2%	18.1%	1,004	3.2%	19.0%	1	2.4%	18.5%	345	1.3%	19.1%	1	5.6%	14.8%	107	1.1%	17.4%	0.0%						
	Total	104	100%	57,572	100%	100%	62	100%	100%	31,209	100%	100%	42	100%	100%	26,363	100%	100%	18	100%	100%	9,883	100%	100%	100%						
HOME IMPROVEMENT	Low	2	10.5%	194	5.6%	22.3%	0	0.0%	4.0%	0	0.0%	1.9%	2	11.1%	2.5%	194	6.7%	1.5%	0	0.0%	3.0%	0	0.0%	1.8%	21.8%						
	Moderate	0	0.0%	0	0.0%	17.3%	0	0.0%	10.4%	0	0.0%	6.8%	0	0.0%	7.1%	0	0.0%	3.9%	2	5.1%	7.4%	195	2.1%	3.9%	18.3%						
	Middle	4	21.1%	419	12.1%	18.7%	0	0.0%	16.5%	0	0.0%	12.3%	4	22.2%	15.5%	419	14.4%	10.2%	5	12.8%	16.9%	387	4.2%	11.0%	18.1%						
	Upper	13	68.4%	2,864	82.4%	41.7%	1	100.0%	65.6%	565	100.0%	74.4%	12	66.7%	71.3%	2,299	78.9%	81.3%	31	79.5%	69.2%	8,490	93.0%	77.8%	41.8%						
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	3.5%	0	0.0%	4.6%	0	0.0%	3.7%	0	0.0%	3.2%	1	2.6%	3.5%	60	0.7%	5.5%	0.0%						
	Total	19	100%	3,477	100%	100%	1	100%	100%	565	100%	100%	18	100%	100%	2,912	100%	100%	39	100%	100%	9,132	100%	100%	100%						
MULTI FAMILY	Low	0	0.0%	0	0.0%	22.3%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	21.8%						
	Moderate	0	0.0%	0	0.0%	17.3%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	18.3%						
	Middle	0	0.0%	0	0.0%	18.7%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	18.1%						
	Upper	0	0.0%	0	0.0%	41.7%	0	0.0%	3.5%	0	0.0%	0.4%	0	0.0%	0.6%	0	0.0%	0.1%	0	0.0%	0.7%	0	0.0%	0.0%	41.8%						
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	96.5%	0	0.0%	99.6%	0	0.0%	99.4%	0	0.0%	99.9%	1	100.0%	99.3%	1,068	100.0%	100.0%	0.0%						
	Total	0	0.0%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	1	100%	100%	1,068	100%	100%	100%						
OTHER PURPOSE LOC	Low	0	0.0%	0	0.0%	22.3%	0	0.0%	4.7%	0	0.0%	2.1%	0	0.0%	3.4%	0	0.0%	2.0%	3	6.8%	3.5%	120	1.1%	1.9%	21.8%						
	Moderate	4	7.5%	374	2.2%	17.3%	2	7.1%	9.1%	241	4.0%	4.7%	2	8.0%	8.0%	133	1.3%	4.4%	0	0.0%	7.8%	0	0.0%	3.9%	18.3%						
	Middle	8	15.1%	1,109	6.6%	18.7%	6	21.4%	14.7%	914	15.0%	8.3%	2	8.0%	14.5%	195	1.8%	8.8%	7	15.9%	15.8%	520	4.6%	9.4%	18.1%						
	Upper	39	73.6%	14,964	89.6%	41.7%	19	67.9%	67.3%	4,881	80.1%	79.5%	20	80.0%	69.7%	10,083	95.0%	82.0%	33	75.0%	66.7%	10,583	93.3%	79.2%	41.8%						
	Unknown	2	3.8%	263	1.6%	0.0%	1	3.6%	4.2%	57	0.9%	5.4%	1	4.0%	4.4%	206	1.9%	2.7%	1	2.3%	6.1%	125	1.1%	5.6%	0.0%						
	Total	53	100%	16,710	100%	100%	28	100%	100%	6,093	100%	100%	25	100%	100%	10,617	100%	100%	44	100%	100%	11,348	100%	100%	100%						

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2022 FFIEC Census Data; 2016-2020 ACS data

Borrower Distribution of HMDA Loans - Table 2 of 2

Assessment Area: FL Ft. Lauderdale

PRODUCT TYPE		Borrower Income Levels	Bank Lending & Demographic Data										Bank & Aggregate Lending										Bank & Aggregate Lending; Demographic Data									
			2020, 2021					2020					2021					2022														
			Bank			Families by Family Income %	Count		Dollar			Count		Dollar			Count		Dollar			Families by Family Income %										
			Count	Dollar			Bank	Agg	Bank	Agg	Bank	Agg	Bank	Agg	Bank	Agg																
#	%	\$ (000s)	\$ %	#	%	Agg %	\$ (000s)	\$ %	Agg %	#	%	Agg %	\$ (000s)	\$ %	Agg %	#	%	Agg %	\$ (000s)	\$ %	Agg %											
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	0	0.0%	22.3%	0	0.0%	5.0%	0	0.0%	1.3%	0	0.0%	5.2%	0	0.0%	1.6%	0	0.0%	6.3%	0	0.0%	1.2%	21.8%							
	Moderate	0	0.0%	0	0.0%	17.3%	0	0.0%	12.8%	0	0.0%	4.3%	0	0.0%	10.2%	0	0.0%	2.7%	0	0.0%	8.9%	0	0.0%	2.0%	18.3%							
	Middle	1	20.0%	215	15.1%	18.7%	0	0.0%	16.1%	0	0.0%	7.3%	1	50.0%	16.0%	215	50.0%	6.1%	0	0.0%	16.2%	0	0.0%	5.1%	18.1%							
	Upper	4	80.0%	1,209	84.9%	41.7%	3	100.0%	52.8%	994	100.0%	69.7%	1	50.0%	59.0%	215	50.0%	73.9%	1	100.0%	54.9%	595	100.0%	64.8%	41.8%							
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	13.3%	0	0.0%	17.3%	0	0.0%	9.5%	0	0.0%	15.7%	0	0.0%	13.7%	0	0.0%	27.0%	0.0%							
	Total	5	100%	1,424	100%	100%	3	100%	100%	994	100%	100%	2	100%	100%	430	100%	100%	1	100%	100%	595	100%	100%	100%							
PURPOSE NOT APPLICABLE	Low	0	0.0%	0	0.0%	22.3%	0	0.0%	1.3%	0	0.0%	0.8%	0	0.0%	1.3%	0	0.0%	0.5%	0	0.0%	4.2%	0	0.0%	2.9%	21.8%							
	Moderate	0	0.0%	0	0.0%	17.3%	0	0.0%	2.7%	0	0.0%	2.3%	0	0.0%	1.7%	0	0.0%	0.9%	0	0.0%	1.4%	0	0.0%	1.4%	18.3%							
	Middle	0	0.0%	0	0.0%	18.7%	0	0.0%	2.5%	0	0.0%	2.8%	0	0.0%	1.7%	0	0.0%	1.8%	0	0.0%	1.1%	0	0.0%	1.4%	18.1%							
	Upper	0	0.0%	0	0.0%	41.7%	0	0.0%	1.7%	0	0.0%	2.5%	0	0.0%	0.5%	0	0.0%	0.7%	0	0.0%	0.6%	0	0.0%	0.8%	41.8%							
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	91.8%	0	0.0%	91.7%	0	0.0%	94.9%	0	0.0%	96.1%	0	0.0%	92.8%	0	0.0%	93.6%	0.0%							
	Total	0	0.0%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	100%							
HMDA TOTALS	Low	6	2.3%	522	0.4%	22.3%	0	0.0%	2.5%	0	0.0%	1.0%	6	4.7%	2.3%	522	0.8%	0.9%	3	2.4%	3.5%	120	0.2%	1.3%	21.8%							
	Moderate	17	6.4%	2,779	2.1%	17.3%	10	7.3%	11.5%	1,573	2.3%	6.9%	7	5.5%	10.7%	1,206	1.9%	5.8%	5	4.1%	10.7%	668	1.4%	5.0%	18.3%							
	Middle	38	14.4%	8,119	6.2%	18.7%	18	13.1%	20.1%	4,221	6.2%	16.0%	20	15.7%	19.7%	3,898	6.1%	14.6%	16	13.0%	19.2%	1,938	4.0%	12.9%	18.1%							
	Upper	196	74.2%	117,880	89.4%	41.7%	105	76.6%	48.5%	60,454	88.8%	56.3%	91	71.7%	49.5%	57,426	90.0%	57.4%	94	76.4%	50.2%	43,884	90.0%	56.4%	41.8%							
	Unknown	7	2.7%	2,551	1.9%	0.0%	4	2.9%	17.4%	1,797	2.6%	19.7%	3	2.4%	17.7%	754	1.2%	21.3%	5	4.1%	16.4%	2,160	4.4%	24.4%	0.0%							
	Total	264	100%	131,851	100%	100%	137	100%	100%	68,045	100%	100%	127	100%	100%	63,806	100%	100%	123	100%	100%	48,770	100%	100%	100%							

APPENDIX H - LIMITED SCOPE LENDING TABLES (Continued)

Geographic Distribution of Small Business & Small Farm Loans

Assessment Area: FL Ft. Lauderdale

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data														Bank & Aggregate Lending														Bank & Aggregate Lending; Demographic Data									
		2020, 2021						2020						2021						2022																			
		Bank		Total Businesses		Count		Dollar		Count		Dollar		Count		Dollar		Count		Dollar		Total Businesses																	
		Count	Dollar			Bank	Agg	Bank	Agg	Bank	Agg	Bank	Agg	Bank	Agg	Bank	Agg	Bank	Agg	Bank	Agg																		
		#	%	\$ (000s)	\$ %			\$ 000s	\$ %	\$ %	#	%	%	\$ 000s	\$ %	\$ %	#	%	%	\$ 000s	\$ %	\$ %	#	%	%														
SMALL BUSINESSES	Low	57	10.2%	12,616	18.4%	5.4%	26	8.6%	6.0%	6,410	17.7%	8.4%	31	12.2%	5.5%	6,206	19.2%	7.6%	2	4.2%	2.9%	1,400	8.3%	3.5%	2.6%														
	Moderate	154	27.6%	15,287	22.3%	25.0%	85	28.0%	24.1%	7,304	20.2%	26.5%	69	27.2%	25.4%	7,983	24.7%	27.6%	18	37.5%	25.8%	6,079	36.0%	28.1%	26.6%														
	Middle	122	21.9%	15,872	23.2%	30.7%	66	21.7%	29.3%	10,314	28.5%	27.8%	56	22.0%	30.1%	5,558	17.2%	28.5%	14	29.2%	28.6%	5,516	32.7%	28.1%	29.1%														
	Upper	223	40.0%	23,909	34.9%	38.9%	126	41.4%	40.4%	11,717	32.4%	37.0%	97	38.2%	38.8%	12,192	37.7%	36.1%	14	29.2%	41.4%	3,897	23.1%	38.9%	40.5%														
	Unknown	2	0.4%	874	1.3%	0.0%	1	0.3%	0.0%	462	1.3%	0.0%	1	0.4%	0.0%	412	1.3%	0.0%	0	0.0%	1.1%	0	0.0%	1.3%	1.1%														
	Tr Unknown	0	0.0%	0	0.0%		0	0.0%	0.2%	0	0.0%	0.2%	0	0.0%	0.2%	0	0.0%	0.1%	0	0.0%	0.2%	0	0.0%	0.1%															
	Total	558	100%	68,558	100%	100%	304	100%	100%	36,207	100%	100%	254	100%	100%	32,351	100%	100%	48	100%	100%	16,892	100%	100%	100%														

Geographic Distribution of Small Business & Small Farm Loans

Assessment Area: FL Ft. Lauderdale

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data					Bank & Aggregate Lending												Bank & Aggregate Lending; Demographic Data							
		2020, 2021					2020						2021						2022							
		Bank		Total Businesses	Count		Dollar		Count		Dollar		Count		Dollar		Count		Dollar		Total Businesses					
		Count	Dollar		Bank	Agg	Bank	Agg	Bank	Agg	Bank	Agg	Bank	Agg	Bank	Agg										
		#	%		\$ (000s)	\$ %	%	#	%	%	\$ 000s	\$ %	\$ %	#	%	%	\$ 000s	\$ %	\$ %	#		%	%	\$ 000s	\$ %	\$ %
SMALL BUSINESSES	Low	57	10.2%	12,616	18.4%	5.4%	26	8.6%	6.0%	6,410	17.7%	8.4%	31	12.2%	5.5%	6,206	19.2%	7.6%	2	4.2%	2.9%	1,400	8.3%	3.5%	2.6%	
	Moderate	154	27.6%	15,287	22.3%	25.0%	85	28.0%	24.1%	7,304	20.2%	26.5%	69	27.2%	25.4%	7,983	24.7%	27.6%	18	37.5%	25.8%	6,079	36.0%	28.1%	26.6%	
	Middle	122	21.9%	15,872	23.2%	30.7%	66	21.7%	29.3%	10,314	28.5%	27.8%	56	22.0%	30.1%	5,558	17.2%	28.5%	14	29.2%	28.6%	5,516	32.7%	28.1%	29.1%	
	Upper	223	40.0%	23,909	34.9%	38.9%	126	41.4%	40.4%	11,717	32.4%	37.0%	97	38.2%	38.8%	12,192	37.7%	36.1%	14	29.2%	41.4%	3,897	23.1%	38.9%	40.5%	
	Unknown	2	0.4%	874	1.3%	0.0%	1	0.3%	0.0%	462	1.3%	0.0%	1	0.4%	0.0%	412	1.3%	0.0%	0	0.0%	1.1%	0	0.0%	1.3%	1.1%	
	Tr Unknown	0	0.0%	0	0.0%		0	0.0%	0.2%	0	0.0%	0.2%	0	0.0%	0.2%	0	0.0%	0.1%	0	0.0%	0.2%	0	0.0%	0.1%		
	Total	558	100%	68,558	100%	100%	304	100%	100%	36,207	100%	100%	254	100%	100%	32,351	100%	100%	48	100%	100%	16,892	100%	100%	100%	

Assessment Area: FL Ft. Myers

Product Type		Tract Income Levels		Bank Lending & Demographic Data										Bank & Aggregate Lending										Bank & Aggregate Lending; Demographic Data									
				2020, 2021					2020					2021					2022														
				Bank			Owner Occupied Units	Count			Dollar			Count			Dollar			Count			Dollar			Owner Occupied Units							
				Count	%	\$ (000s)		Bank	%	Agg	\$ (000s)	%	Agg	Bank	%	Agg	\$ (000s)	%	Agg	Bank	%	Agg	\$ (000s)	%	Agg								
HOME PURCHASE	Low	2	1.6%	199	0.3%	2.1%	1	1.5%	2.1%	135	0.5%	1.3%	1	1.9%	1.8%	64	0.2%	1.1%	0	0.0%	1.1%	0	0.0%	0.6%	1.0%								
	Moderate	15	12.3%	11,401	19.7%	18.6%	10	14.7%	19.8%	7,106	26.1%	17.5%	5	9.3%	22.0%	4,295	14.0%	19.5%	0	0.0%	20.1%	0	0.0%	17.1%	17.1%								
	Middle	47	38.5%	21,339	36.9%	44.2%	21	30.9%	42.8%	8,010	29.4%	39.6%	26	48.1%	42.8%	13,329	43.5%	40.1%	8	47.1%	49.0%	1,878	14.8%	44.5%	49.6%								
	Upper	57	46.7%	23,217	40.2%	35.1%	36	52.9%	35.0%	11,956	43.9%	41.2%	21	38.9%	33.4%	11,261	36.8%	39.3%	7	41.2%	29.2%	8,122	64.0%	36.5%	32.1%								
	Unknown	1	0.8%	1,665	2.9%	0.0%	0	0.0%	0.3%	0	0.0%	0.3%	1	1.9%	0.0%	1,665	5.4%	0.0%	2	11.8%	0.6%	2,690	21.2%	1.4%	0.2%								
	Total	122	100%	57,821	100%	100%	68	100%	100%	27,207	100%	100%	54	100%	100%	30,614	100%	100%	17	100%	100%	12,690	100%	100%	100%								
REFINANCE	Low	1	0.8%	79	0.2%	2.1%	1	1.5%	0.8%	79	0.3%	0.4%	0	0.0%	1.0%	0	0.0%	0.6%	0	0.0%	0.8%	0	0.0%	0.4%	1.0%								
	Moderate	13	10.4%	4,564	9.6%	18.6%	5	7.5%	15.1%	628	2.5%	12.2%	8	13.8%	17.1%	3,936	17.4%	14.2%	4	16.7%	17.3%	803	9.0%	12.9%	17.1%								
	Middle	48	38.4%	12,871	27.2%	44.2%	26	38.8%	44.8%	8,093	32.7%	41.1%	22	37.9%	47.0%	4,778	21.1%	43.1%	6	25.0%	53.0%	2,750	30.9%	49.3%	49.6%								
	Upper	63	50.4%	29,862	63.0%	35.1%	35	52.2%	39.3%	15,984	64.5%	46.3%	28	48.3%	34.9%	13,878	61.4%	42.1%	13	54.2%	28.3%	5,036	56.5%	36.2%	32.1%								
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	1	4.2%	0.7%	325	3.6%	1.3%	0.2%								
	Total	125	100%	47,376	100%	100%	67	100%	100%	24,784	100%	100%	58	100%	100%	22,592	100%	100%	24	100%	100%	8,914	100%	100%	100%								
HOME IMPROVEMENT	Low	0	0.0%	0	0.0%	2.1%	0	0.0%	0.8%	0	0.0%	0.4%	0	0.0%	1.4%	0	0.0%	0.7%	1	1.8%	0.3%	83	0.7%	0.2%	1.0%								
	Moderate	4	23.5%	277	11.2%	18.6%	0	0.0%	13.9%	0	0.0%	10.3%	4	23.5%	15.4%	277	11.2%	11.6%	6	10.7%	11.1%	608	5.4%	7.9%	17.1%								
	Middle	5	29.4%	1,138	45.9%	44.2%	0	0.0%	47.2%	0	0.0%	41.0%	5	29.4%	48.7%	1,138	45.9%	45.8%	24	42.9%	51.3%	3,678	32.4%	45.8%	49.6%								
	Upper	8	47.1%	1,066	43.0%	35.1%	0	0.0%	38.0%	0	0.0%	48.2%	8	47.1%	34.5%	1,066	43.0%	41.9%	25	44.6%	37.0%	6,981	61.5%	45.9%	32.1%								
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.2%	0	0.0%	0.2%	0.2%								
	Total	17	100%	2,481	100%	100%	0	0.0%	100%	0	0.0%	100%	17	100%	100%	2,481	100%	100%	56	100%	100%	11,350	100%	100%	100%								
MULTI FAMILY	Low	0	0.0%	0	0.0%	3.0%	0	0.0%	9.1%	0	0.0%	6.8%	0	0.0%	3.8%	0	0.0%	0.9%	0	0.0%	3.1%	0	0.0%	0.6%	1.8%								
	Moderate	0	0.0%	0	0.0%	18.7%	0	0.0%	42.4%	0	0.0%	56.7%	0	0.0%	28.8%	0	0.0%	3.7%	0	0.0%	43.8%	0	0.0%	41.4%	19.9%								
	Middle	0	0.0%	0	0.0%	30.2%	0	0.0%	39.4%	0	0.0%	34.7%	0	0.0%	48.1%	0	0.0%	75.0%	0	0.0%	34.4%	0	0.0%	20.5%	35.2%								
	Upper	0	0.0%	0	0.0%	48.2%	0	0.0%	9.1%	0	0.0%	1.9%	0	0.0%	19.2%	0	0.0%	20.3%	0	0.0%	18.8%	0	0.0%	37.5%	41.5%								
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	1.6%								
	Total	0	0.0%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	100%								
OTHER PURPOSE LOC	Low	1	0.8%	50	0.3%	2.1%	1	1.6%	0.6%	50	0.6%	0.3%	0	0.0%	0.4%	0	0.0%	0.1%	0	0.0%	0.5%	0	0.0%	0.2%	1.0%								
	Moderate	12	9.3%	1,135	5.7%	18.6%	5	8.1%	12.8%	570	6.7%	9.4%	7	10.4%	14.3%	565	5.0%	13.4%	7	12.1%	10.2%	395	4.2%	5.8%	17.1%								
	Middle	56	43.4%	8,329	42.1%	44.2%	31	50.0%	45.4%	4,021	47.3%	36.3%	25	37.3%	44.2%	4,308	38.2%	35.6%	30	51.7%	50.0%	4,869	51.2%	40.0%	49.6%								
	Upper	60	46.5%	10,282	51.9%	35.1%	25	40.3%	41.3%	3,869	45.5%	54.1%	35	52.2%	41.1%	6,413	56.8%	50.9%	21	36.2%	39.0%	4,246	44.6%	51.2%	32.1%								
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.4%	0	0.0%	2.9%	0.2%								
	Total	129	100%	19,796	100%	100%	62	100%	100%	8,510	100%	100%	67	100%	100%	11,286	100%	100%	58	100%	100%	9,510	100%	100%	100%								

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2022 FFIEC Census Data; 2016-2020 ACS data

Geographic Distribution of HMDA Loans - Table 2 of 2

Assessment Area: FL Ft. Myers

PRODUCT TYPE		Bank Lending & Demographic Data														Bank & Aggregate Lending														Bank & Aggregate Lending: Demographic Data									
		2020, 2021						2020						2021								2022																	
		Bank				Owner Occupied Units	Count			Dollar			Count			Dollar					Count			Dollar				Owner Occupied Units											
		Count	Dollar				Bank	Agg		Bank	Agg		Bank	Agg		Bank	Agg			Bank	Agg																		
#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %	#	%	%	\$ (000s)	\$ %	\$ %	#	%	%	\$ (000s)	%	%	%																
OTHER PURPOSE CLOSED/EXEMPT	Low	1	9.1%	166	6.1%	2.1%	0	0.0%	1.0%	0	0.0%	0.5%	1	25.0%	1.0%	166	14.6%	0.2%	0	0.0%	0.9%	0	0.0%	0.2%	1.0%														
	Moderate	2	18.2%	679	25.0%	18.6%	1	14.3%	14.8%	79	5.0%	8.8%	1	25.0%	15.1%	600	52.6%	10.5%	0	0.0%	12.2%	0	0.0%	4.3%	17.1%														
	Middle	5	45.5%	1,237	45.5%	44.2%	4	57.1%	37.1%	913	57.7%	24.4%	1	25.0%	35.4%	324	28.4%	34.2%	0	0.0%	41.8%	0	0.0%	27.1%	49.6%														
	Upper	3	27.3%	639	23.5%	35.1%	2	28.6%	47.1%	589	37.3%	66.3%	1	25.0%	48.5%	50	4.4%	55.0%	0	0.0%	44.6%	0	0.0%	67.5%	32.1%														
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.6%	0	0.0%	0.9%	0.2%														
	Total	11	100%	2,721	100%	100%	7	100%	100%	1,581	100%	100%	4	100%	100%	1,140	100%	100%	0	0.0%	100%	0	0.0%	100%	100%														
PURPOSE NOT APPLICABLE	Low	0	0.0%	0	0.0%	2.1%	0	0.0%	2.2%	0	0.0%	1.5%	0	0.0%	2.4%	0	0.0%	1.3%	0	0.0%	0.0%	0	0.0%	0.0%	1.0%														
	Moderate	0	0.0%	0	0.0%	18.6%	0	0.0%	35.3%	0	0.0%	30.3%	0	0.0%	34.3%	0	0.0%	28.9%	0	0.0%	18.5%	0	0.0%	12.9%	17.1%														
	Middle	0	0.0%	0	0.0%	44.2%	0	0.0%	47.4%	0	0.0%	44.4%	0	0.0%	44.6%	0	0.0%	48.8%	0	0.0%	57.1%	0	0.0%	56.2%	49.6%														
	Upper	0	0.0%	0	0.0%	35.1%	0	0.0%	15.1%	0	0.0%	23.8%	0	0.0%	18.7%	0	0.0%	21.0%	0	0.0%	24.4%	0	0.0%	31.0%	32.1%														
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.2%														
	Total	0	0.0%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	100%														
HMDA TOTALS	Low	5	1.2%	494	0.4%	2.1%	3	1.5%	1.5%	264	0.4%	1.0%	2	1.0%	1.4%	230	0.3%	0.9%	1	0.6%	0.9%	83	0.2%	0.5%	1.0%														
	Moderate	46	11.4%	18,056	13.9%	18.6%	21	10.3%	17.9%	8,383	13.5%	15.8%	25	12.5%	19.6%	9,673	14.2%	16.5%	17	11.0%	18.2%	1,806	4.3%	16.6%	17.1%														
	Middle	161	39.9%	44,914	34.5%	44.2%	82	40.2%	43.8%	21,037	33.9%	40.0%	79	39.5%	44.7%	23,877	35.1%	42.8%	68	43.9%	50.1%	13,175	31.0%	43.9%	49.6%														
	Upper	191	47.3%	65,066	50.0%	35.1%	98	48.0%	36.7%	32,398	52.2%	43.0%	93	46.5%	34.3%	32,668	48.0%	39.7%	66	42.6%	30.2%	24,385	57.4%	37.7%	32.1%														
	Unknown	1	0.2%	1,665	1.3%	0.0%	0	0.0%	0.1%	0	0.0%	0.2%	1	0.5%	0.0%	1,665	2.4%	0.0%	3	1.9%	0.6%	3,015	7.1%	1.3%	0.2%														
	Total	404	100%	130,195	100%	100%	204	100%	100%	62,082	100%	100%	200	100%	100%	68,113	100%	100%	155	100%	100%	42,464	100%	100%	100%														

Form	
Originations & Purchases	

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2022 FFIEC Census Data; 2016-2020 ACS data

APPENDIX H - LIMITED SCOPE LENDING TABLES (Continued)

Borrower Distribution of HMDA Loans - Table 1 of 2

Assessment Area: FL Ft. Myers

Product Type	Borrower Income Levels	Bank Lending & Demographic Data										Bank & Aggregate Lending										Bank & Aggregate Lending: Demographic Data									
		2020, 2021					2020					2021					2022														
		Bank		Dollar		Families by Family Income %	Count		Dollar		Agg	Count		Dollar		Agg	Count		Dollar		Agg	Families by Family Income %									
		Count					Bank		Agg	Bank		Agg	Bank		Agg		Bank		Agg	Bank		Agg									
		#	%	\$ (000s)	\$ %	%	#	%		\$ (000s)	\$ %		#	%		\$ (000s)	\$ %		#	%		\$ (000s)	\$ %								
HOME PURCHASE	Low	2	1.6%	134	0.2%	20.8%	1	1.5%	4.1%	70	0.3%	2.3%	1	1.9%	3.0%	64	0.2%	1.5%	0	0.0%	2.6%	0	0.0%	1.2%	19.3%						
	Moderate	11	9.0%	1,990	3.4%	18.5%	6	8.8%	18.2%	1,010	3.7%	13.1%	5	9.3%	15.5%	980	3.2%	10.7%	3	17.6%	13.6%	616	4.9%	8.5%	19.0%						
	Middle	11	9.0%	2,151	3.7%	19.7%	7	10.3%	21.4%	1,247	4.6%	18.1%	4	7.4%	19.1%	904	3.0%	15.5%	4	23.5%	21.0%	847	6.7%	16.4%	20.8%						
	Upper	95	77.9%	53,102	91.8%	41.1%	53	77.9%	44.9%	24,824	91.2%	55.6%	42	77.8%	47.5%	28,278	92.4%	57.8%	10	58.8%	45.9%	11,227	88.5%	54.1%	40.9%						
	Unknown	3	2.5%	444	0.8%	0.0%	1	1.5%	11.3%	56	0.2%	10.9%	2	3.7%	14.9%	388	1.3%	14.6%	0	0.0%	17.0%	0	0.0%	19.8%	0.0%						
	Total	122	100%	57,821	100%	100%	68	100%	100%	27,207	100%	100%	54	100%	100%	30,614	100%	100%	17	100%	100%	12,690	100%	100%	100%						
REFINANCE	Low	3	2.4%	309	0.7%	20.8%	2	3.0%	3.1%	179	0.7%	1.6%	1	1.7%	4.2%	130	0.6%	2.4%	0	0.0%	8.5%	0	0.0%	4.9%	19.3%						
	Moderate	15	12.0%	2,415	5.1%	18.5%	6	9.0%	11.4%	1,207	4.9%	7.4%	9	15.5%	15.6%	1,208	5.3%	10.8%	2	8.3%	21.7%	334	3.7%	16.1%	19.0%						
	Middle	11	8.8%	2,056	4.3%	19.7%	4	6.0%	18.7%	784	3.2%	15.0%	7	12.1%	21.0%	1,272	5.6%	17.9%	4	16.7%	23.3%	923	10.4%	20.9%	20.8%						
	Upper	88	70.4%	40,701	85.9%	41.1%	53	79.1%	44.1%	22,250	89.8%	53.0%	35	60.3%	39.4%	18,451	81.7%	49.4%	17	70.8%	32.4%	7,492	84.0%	42.8%	40.9%						
	Unknown	8	6.4%	1,895	4.0%	0.0%	2	3.0%	22.7%	364	1.5%	23.0%	6	10.3%	19.8%	1,531	6.8%	19.5%	1	4.2%	14.1%	165	1.9%	15.3%	0.0%						
	Total	125	100%	47,376	100%	100%	67	100%	100%	24,784	100%	100%	58	100%	100%	22,592	100%	100%	24	100%	100%	8,914	100%	100%	100%						
HOME IMPROVEMENT	Low	0	0.0%	0	0.0%	20.8%	0	0.0%	4.7%	0	0.0%	2.2%	0	0.0%	5.5%	0	0.0%	3.6%	4	7.1%	4.7%	346	3.0%	2.8%	19.3%						
	Moderate	2	11.8%	179	7.2%	18.5%	0	0.0%	15.7%	0	0.0%	9.7%	2	11.8%	15.8%	179	7.2%	10.6%	8	14.3%	16.8%	527	4.6%	10.0%	19.0%						
	Middle	5	29.4%	381	15.4%	19.7%	0	0.0%	23.6%	0	0.0%	17.3%	5	29.4%	23.2%	381	15.4%	18.8%	10	17.9%	24.3%	1,333	11.7%	18.1%	20.8%						
	Upper	8	47.1%	1,603	64.6%	41.1%	0	0.0%	52.1%	0	0.0%	63.9%	8	47.1%	52.8%	1,603	64.6%	60.6%	32	57.1%	51.5%	8,664	76.3%	66.5%	40.9%						
	Unknown	2	11.8%	318	12.8%	0.0%	0	0.0%	3.8%	0	0.0%	6.9%	2	11.8%	2.7%	318	12.8%	6.5%	2	3.6%	2.7%	480	4.2%	2.7%	0.0%						
	Total	17	100%	2,481	100%	100%	0	0.0%	100%	0	0.0%	100%	17	100%	100%	2,481	100%	100%	56	100%	100%	11,350	100%	100%	100%						
MULTI FAMILY	Low	0	0.0%	0	0.0%	20.8%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	19.3%						
	Moderate	0	0.0%	0	0.0%	18.5%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	19.0%						
	Middle	0	0.0%	0	0.0%	19.7%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	20.8%						
	Upper	0	0.0%	0	0.0%	41.1%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	40.9%						
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	100.0%	0	0.0%	100.0%	0	0.0%	100.0%	0	0.0%	100.0%	0	0.0%	100.0%	0	0.0%	100.0%	0.0%						
	Total	0	0.0%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	100%						
OTHER PURPOSE LOC	Low	7	5.4%	562	2.8%	20.8%	3	4.8%	5.8%	237	2.8%	3.6%	4	6.0%	5.3%	325	2.9%	3.5%	2	3.4%	6.9%	245	2.6%	4.2%	19.3%						
	Moderate	16	12.4%	1,536	7.8%	18.5%	9	14.5%	15.7%	781	9.2%	8.2%	7	10.4%	15.6%	755	6.7%	9.6%	10	17.2%	17.3%	927	9.7%	8.9%	19.0%						
	Middle	27	20.9%	3,102	15.7%	19.7%	11	17.7%	23.8%	1,128	13.3%	16.3%	16	23.9%	22.4%	1,974	17.5%	14.6%	11	19.0%	22.8%	1,367	14.4%	15.4%	20.8%						
	Upper	74	57.4%	14,020	70.8%	41.1%	38	61.3%	52.2%	6,313	74.2%	69.1%	36	53.7%	53.3%	7,707	68.3%	69.8%	33	56.9%	49.8%	6,903	72.6%	67.6%	40.9%						
	Unknown	5	3.9%	576	2.9%	0.0%	1	1.6%	2.4%	51	0.6%	2.8%	4	6.0%	3.4%	525	4.7%	2.5%	2	3.4%	3.1%	68	0.7%	3.9%	0.0%						
	Total	129	100%	19,796	100%	100%	62	100%	100%	8,510	100%	100%	67	100%	100%	11,286	100%	100%	58	100%	100%	9,510	100%	100%	100%						

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2022 FFIEC Census Data; 2016-2020 ACS data

Borrower Distribution of HMDA Loans - Table 2 of 2

Assessment Area: FL Ft. Myers

PRODUCT TYPE		Borrower Income Levels	Bank Lending & Demographic Data										Bank & Aggregate Lending										Bank & Aggregate Lending; Demographic Data									
			2020, 2021					2020					2021					2022														
			Bank		Families by Family Income		Count		Dollar		Count		Dollar		Count		Dollar		Count		Dollar		Families by Family Income									
			Count	Dollar			Bank	Agg	Bank	Agg	Bank	Agg	Bank	Agg	Bank	Agg	Bank	Agg	Bank	Agg												
			#	%	\$ (000s)	\$ %	%	#	%	\$ (000s)	\$ %	#	%	\$ (000s)	\$ %	#	%	\$ (000s)	\$ %	#	%	\$ (000s)	\$ %	%								
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	0	0.0%	20.8%	0	0.0%	5.5%	0	0.0%	2.7%	0	0.0%	5.5%	0	0.0%	2.5%	0	0.0%	7.0%	0	0.0%	1.9%	19.3%							
	Moderate	3	27.3%	456	16.8%	18.5%	1	14.3%	13.0%	240	15.2%	6.0%	2	50.0%	13.9%	216	18.9%	5.2%	0	0.0%	13.5%	0	0.0%	5.8%	19.0%							
	Middle	0	0.0%	0	0.0%	19.7%	0	0.0%	18.0%	0	0.0%	8.5%	0	0.0%	12.8%	0	0.0%	4.8%	0	0.0%	17.9%	0	0.0%	7.6%	20.8%							
	Upper	8	72.7%	2,265	83.2%	41.1%	6	85.7%	56.9%	1,341	84.8%	73.9%	2	50.0%	62.6%	924	81.1%	78.9%	0	0.0%	52.5%	0	0.0%	76.8%	40.9%							
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	6.5%	0	0.0%	8.9%	0	0.0%	5.2%	0	0.0%	8.6%	0	0.0%	9.0%	0	0.0%	8.0%	0.0%							
	Total	11	100%	2,721	100%	100%	7	100%	100%	1,581	100%	100%	4	100%	100%	1,140	100%	100%	0	0.0%	100%	0	0.0%	100%	100%							
PURPOSE NOT APPLICABLE	Low	0	0.0%	0	0.0%	20.8%	0	0.0%	1.1%	0	0.0%	0.7%	0	0.0%	0.4%	0	0.0%	0.2%	0	0.0%	0.0%	0	0.0%	0.0%	19.3%							
	Moderate	0	0.0%	0	0.0%	18.5%	0	0.0%	1.7%	0	0.0%	1.6%	0	0.0%	1.2%	0	0.0%	1.1%	0	0.0%	1.7%	0	0.0%	1.6%	19.0%							
	Middle	0	0.0%	0	0.0%	19.7%	0	0.0%	1.2%	0	0.0%	1.5%	0	0.0%	0.8%	0	0.0%	0.6%	0	0.0%	0.0%	0	0.0%	0.0%	20.8%							
	Upper	0	0.0%	0	0.0%	41.1%	0	0.0%	0.4%	0	0.0%	0.6%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	40.9%							
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	95.5%	0	0.0%	95.6%	0	0.0%	97.6%	0	0.0%	98.1%	0	0.0%	98.3%	0	0.0%	98.4%	0.0%							
	Total	0	0.0%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	100%							
HMDA TOTALS	Low	12	3.0%	1,005	0.8%	20.8%	6	2.9%	3.7%	486	0.8%	2.0%	6	3.0%	3.7%	519	0.8%	1.8%	6	3.9%	4.6%	591	1.4%	2.1%	19.3%							
	Moderate	47	11.6%	6,576	5.1%	18.5%	22	10.8%	14.8%	3,238	5.2%	10.3%	25	12.5%	15.4%	3,338	4.9%	10.1%	23	14.8%	16.1%	2,404	5.7%	9.7%	19.0%							
	Middle	54	13.4%	7,690	5.9%	19.7%	22	10.8%	19.9%	3,159	5.1%	16.3%	32	16.0%	19.9%	4,531	6.7%	15.4%	29	18.7%	21.7%	4,470	10.5%	16.3%	20.8%							
	Upper	273	67.6%	111,691	85.8%	41.1%	150	73.5%	44.1%	54,728	88.2%	53.5%	123	61.5%	44.2%	56,963	83.6%	52.3%	92	59.4%	42.7%	34,286	80.7%	50.0%	40.9%							
	Unknown	18	4.5%	3,233	2.5%	0.0%	4	2.0%	17.5%	471	0.8%	17.9%	14	7.0%	16.8%	2,762	4.1%	20.4%	5	3.2%	14.9%	713	1.7%	21.9%	0.0%							
	Total	404	100%	130,195	100%	100%	204	100%	100%	62,082	100%	100%	200	100%	100%	68,113	100%	100%	155	100%	100%	42,464	100%	100%	100%							

APPENDIX H - LIMITED SCOPE LENDING TABLES (Continued)

Geographic Distribution of Small Business & Small Farm Loans

Assessment Area: FL Ft. Myers

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data														Bank & Aggregate Lending														Bank & Aggregate Lending; Demographic Data									
		2020, 2021					2020					2021					2022																						
		Bank		Total Businesses			Count		Dollar			Count		Dollar			Count		Dollar			Count		Dollar															
		Count	Dollar	Bank	Agg		Bank	Agg	Bank	Agg		Bank	Agg	Bank	Agg		Bank	Agg																					
		#	\$ (000s)	%	%		\$ 000s	%	%	\$ 000s		%	%	\$ 000s	%		%	\$ 000s	%	%		\$ 000s	%	%															
SMALL BUSINESSES	ow	12	3.0%	1,846	2.7%	2.9%	6	2.3%	2.5%	537	1.3%	2.3%	6	4.2%	2.5%	1,309	4.8%	2.4%	0	0.0%	1.9%	0	0.0%	2.8%	0	0.0%	2.2%												
	oderate	102	25.2%	22,527	33.1%	22.4%	64	24.5%	22.8%	13,576	33.4%	25.2%	38	26.4%	23.7%	8,951	32.6%	25.3%	11	29.7%	22.2%	4,325	36.1%	25.5%	21.0%														
	iddle	165	40.7%	22,674	33.3%	40.8%	110	42.1%	39.5%	13,444	33.1%	34.6%	55	38.2%	40.5%	9,230	33.6%	34.7%	15	40.5%	46.6%	5,736	47.8%	41.6%	46.6%														
	pper	126	31.1%	21,096	31.0%	33.8%	81	31.0%	34.9%	13,111	32.2%	37.6%	45	31.3%	32.8%	7,985	29.1%	37.4%	11	29.7%	28.5%	1,931	16.1%	29.6%	29.5%														
	nknown	0	0.0%	0	0.0%	0.1%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.1%	0	0.0%	0.5%	0	0.0%	0.4%	0.7%														
	Tr Unknown	0	0.0%	0	0.0%		0	0.0%	0.3%	0	0.0%	0.2%	0	0.0%	0.5%	0	0.0%	0.1%	0	0.0%	0.3%	0	0.0%	0.1%															
	otal	405	100%	68,143	100%	100%	261	100%	100%	40,668	100%	100%	144	100%	100%	27,475	100%	100%	37	100%	100%	11,992	100%	100%	100%														

Small Business & Small Farm Lending By Revenue & Loan Size

Assessment Area: FL Ft. Myers

PRODUCT TYPE		Bank Lending & Demographic Data																		Bank & Aggregate Lending										Bank & Aggregate Lending; Demographic Data									
		2020, 2021						2020						2021						2022																			
		Bank			Total Businesses	Count			Dollar			Agg	Count			Dollar			Agg	Count			Dollar			Total Businesses													
		#	%	\$ (000s)		\$ %	#	%	%	\$ (000s)	\$ %		#	%	%	\$ (000s)	\$ %	%		#	%	%	\$ (000s)	\$ %	%														
SMALL BUSINESS	Revenue	\$1 Million or Less	208	51.4%	22,183	32.6%	94.8%	131	50.2%	40.8%	9,733	23.9%	26.8%	77	53.5%	45.9%	12,450	45.3%	29.9%	13	35.1%	52.2%	2,198	18.3%	34.0%	94.6%													
		Over \$1 Million	169	41.7%	45,042	66.1%	4.4%	118	45.2%		30,673	75.4%		51	35.4%		14,369	52.3%		22	59.5%		8,303	69.2%		4.4%													
		Total Rev. available	377	93.1%	67,225	98.7%	99.2%	249	95.4%		40,406	99.4%		128	88.9%		26,819	97.6%		35	94.6%		10,501	87.6%		99.0%													
		Rev. Not Known	28	6.9%	918	1.3%	0.8%	12	4.6%		262	0.6%		16	11.1%		656	2.4%		2	5.4%		1,491	12.4%		1.0%													
		Total	405	100%	68,143	100%	100%	261	100%		40,668	100%		144	100%		27,475	100%		37	100%		11,992	100%		100.0%													
	Loan Size	\$100,000 or Less	240	59.3%	8,542	12.5%		162	62.1%	90.4%	5,704	14.0%	38.1%	78	54.2%	94.5%	2,838	10.3%	43.6%	12	32.4%	96.0%	643	5.4%	51.7%														
		\$100,001 - \$250,000	68	16.8%	11,495	16.9%		41	15.7%	5.7%	6,791	16.7%	20.0%	27	18.8%	3.1%	4,704	17.1%	15.9%	11	29.7%	2.3%	2,201	18.4%	13.6%														
		\$250,001 - \$1 Million	97	24.0%	48,106	70.6%		58	22.2%	3.9%	28,173	69.3%	41.8%	39	27.1%	2.4%	19,933	72.5%	40.5%	14	37.8%	1.7%	9,148	76.3%	34.6%														
		Total	405	100%	68,143	100%		261	100%	100%	40,668	100%	100%	144	100%	100%	27,475	100%	100%	37	100%	100%	11,992	100%	100%														
	Loan Size & Rev \$1 Mill or Less	\$100,000 or Less	153	73.6%	4,744	21.4%		109	83.2%		3,257	33.5%		44	57.1%		1,487	11.9%		6	46.2%		300	13.6%															
		\$100,001 - \$250,000	29	13.9%	5,130	23.1%		13	9.9%		2,381	24.5%		16	20.8%		2,749	22.1%		5	38.5%		893	40.6%															
		\$250,001 - \$1 Million	26	12.5%	12,309	55.5%		9	6.9%		4,095	42.1%		17	22.1%		8,214	66.0%		2	15.4%		1,005	45.7%															
		Total	208	100%	22,183	100%		131	100%		9,733	100%		77	100%		12,450	100%		13	100%		2,198	100%															

APPENDIX H - LIMITED SCOPE LENDING TABLES (Continued)

Geographic Distribution of HMDA Loans - Table 1 of 2

Assessment Area: FL Ft. Walton Beach

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data					Bank & Aggregate Lending										Bank & Aggregate Lending; Demographic Data									
		2020, 2021					2020					2021					2022									
		Bank				Owner Occupied Units %	Count			Dollar		Count			Dollar		Count			Dollar		Owner Occupied Units %				
		Count	%	Dollar \$ (000s)	%		Bank	%	Agg	Bank \$ (000s)	%	Agg \$ %	Bank	%	Agg %	Bank \$ (000s)	%	Agg \$ %								
		#	%	\$ (000s)	%	#	%	Agg	\$ (000s)	%	Agg \$ %	#	%	Agg %	\$ (000s)	%	Agg \$ %	#	%	Agg	\$ (000s)	%	Agg \$ %			
HOME PURCHASE	Low	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	1.5%	0	0.0%	0.8%	2.6%	
	Moderate	1	0.9%	200	0.3%	12.2%	1	1.9%	5.9%	200	0.8%	3.2%	0	0.0%	6.0%	0	0.0%	3.1%	0	0.0%	15.1%	0	0.0%	8.6%	18.2%	
	Middle	68	59.6%	38,750	59.4%	62.3%	31	57.4%	58.2%	15,589	60.9%	53.2%	37	61.7%	59.6%	23,161	58.4%	53.7%	11	26.8%	43.0%	5,710	16.2%	32.8%	46.6%	
	Upper	45	39.5%	26,297	40.3%	25.5%	22	40.7%	35.8%	9,801	38.3%	43.6%	23	38.3%	34.4%	16,496	41.6%	43.3%	30	73.2%	40.3%	29,586	83.8%	57.7%	32.6%	
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	
	Total	114	100%	65,247	100%	100%	54	100%	100%	25,590	100%	100%	60	100%	100%	39,657	100%	100%	41	100%	100%	35,296	100%	100%	100%	
REFINANCE	Low	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	1.7%	0	0.0%	1.1%	2.6%	
	Moderate	2	2.2%	243	0.8%	12.2%	2	3.7%	4.1%	243	1.2%	2.8%	0	0.0%	4.9%	0	0.0%	3.0%	9	23.7%	14.8%	1,104	8.3%	8.3%	18.2%	
	Middle	45	50.0%	14,257	46.0%	62.3%	23	42.6%	56.9%	8,400	41.2%	49.8%	22	61.1%	59.9%	5,857	55.3%	52.6%	11	28.9%	42.8%	2,432	18.3%	33.1%	46.6%	
	Upper	43	47.8%	16,471	53.2%	25.5%	29	53.7%	38.9%	11,738	57.6%	47.4%	14	38.9%	35.2%	4,733	44.7%	44.4%	18	47.4%	40.7%	9,784	73.5%	57.5%	32.6%	
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	
	Total	90	100%	30,971	100%	100%	54	100%	100%	20,381	100%	100%	36	100%	100%	10,590	100%	100%	38	100%	100%	13,320	100%	100%	100%	
HOME IMPROVEMENT	Low	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	1.3%	0	0.0%	0.7%	2.6%	
	Moderate	0	0.0%	0	0.0%	12.2%	0	0.0%	3.3%	0	0.0%	1.7%	0	0.0%	4.5%	0	0.0%	1.8%	1	10.0%	10.5%	30	1.6%	4.9%	18.2%	
	Middle	6	42.9%	694	30.8%	62.3%	0	0.0%	51.3%	0	0.0%	45.1%	6	54.5%	47.1%	694	47.1%	45.8%	2	20.0%	37.3%	373	19.5%	23.3%	46.6%	
	Upper	8	57.1%	1,562	69.2%	25.5%	3	100.0%	45.4%	783	100.0%	53.2%	5	45.5%	48.4%	779	52.9%	52.4%	7	70.0%	50.9%	1,514	79.0%	71.2%	32.6%	
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	
	Total	14	100%	2,256	100%	100%	3	100%	100%	783	100%	100%	11	100%	100%	1,473	100%	100%	10	100%	100%	1,917	100%	100%	100%	
MULTI FAMILY	Low	0	0.0%	Multi-Family Units			0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	6.5%	Multi-Family Units			3.9%	4.3%
	Moderate	0	0.0%	0	0.0%	7.5%	0	0.0%	17.4%	0	0.0%	6.5%	0	0.0%	14.0%	0	0.0%	10.0%	0	0.0%	25.8%	0	0.0%	15.9%	10.0%	
	Middle	1	100.0%	653	100.0%	27.6%	0	0.0%	60.9%	0	0.0%	73.7%	1	100.0%	55.8%	653	100.0%	37.5%	0	0.0%	45.2%	0	0.0%	69.2%	27.6%	
	Upper	0	0.0%	0	0.0%	64.8%	0	0.0%	21.7%	0	0.0%	19.8%	0	0.0%	30.2%	0	0.0%	52.5%	1	100.0%	22.6%	484	100.0%	11.1%	58.0%	
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	
	Total	1	100%	653	100%	100%	0	0.0%	100%	0	0.0%	100%	1	100%	100%	653	100%	100%	1	100%	100%	484	100%	100%	100%	
OTHER PURPOSE LOC	Low	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	1	1.3%	1.5%	145	0.6%	0.7%	2.6%	
	Moderate	3	3.0%	486	3.9%	12.2%	3	5.0%	4.3%	486	6.5%	2.1%	0	0.0%	3.8%	0	0.0%	2.2%	7	9.2%	9.8%	915	4.0%	5.2%	18.2%	
	Middle	63	62.4%	6,854	54.5%	62.3%	34	56.7%	50.4%	3,345	44.9%	43.0%	29	70.7%	49.1%	3,509	68.4%	52.7%	20	26.3%	33.5%	3,330	14.7%	21.6%	46.6%	
	Upper	35	34.7%	5,241	41.7%	25.5%	23	38.3%	45.3%	3,620	48.6%	54.9%	12	29.3%	47.1%	1,621	31.6%	45.1%	48	63.2%	55.2%	18,280	80.6%	72.5%	32.6%	
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	
	Total	101	100%	12,581	100%	100%	60	100%	100%	7,451	100%	100%	41	100%	100%	5,130	100%	100%	76	100%	100%	22,670	100%	100%	100%	

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2022 FFIEC Census Data; 2016-2020 ACS data

Geographic Distribution of HMDA Loans - Table 2 of 2

Assessment Area: FL Ft. Walton Beach

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data				Bank & Aggregate Lending										Bank & Aggregate Lending; Demographic Data									
		2020, 2021				2020						2021						2022							
		Bank		Owner Occupied Units	Count		Dollar		Count		Dollar		Count		Dollar		Count		Dollar		Owner Occupied Units				
		Count	Dollar		Bank	Agg	Bank	Agg	Bank	Agg	Bank	Agg	Bank	Agg	Bank	Agg									
		#	%		\$ (000s)	\$ %	#	%	\$ (000s)	\$ %	#	%	\$ (000s)	\$ %	#	%	\$ (000s)	\$ %	#	%		\$ (000s)	\$ %		
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	1.2%	0	0.0%	0.1%	2.6%			
	Moderate	1	50.0%	200	39.4%	12.2%	0	0.0%	4.2%	0	0.0%	1.0%	1	100.0%	3.4%	200	100.0%	1.0%	0	0.0%	7.0%	18.2%			
	Middle	0	0.0%	0	0.0%	62.3%	0	0.0%	51.2%	0	0.0%	53.3%	0	0.0%	41.5%	0	0.0%	38.9%	0	0.0%	32.3%	46.6%			
	Upper	1	50.0%	308	60.6%	25.5%	1	100.0%	44.6%	308	100.0%	45.8%	0	0.0%	55.1%	0	0.0%	60.1%	1	100.0%	59.5%	32.6%			
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	1	100.0%	0.0%	0.0%			
	Total	2	100%	508	100%	100%	1	100%	100%	308	100%	100%	1	100%	100%	200	100%	100%	1	100%	100%	100%			
PURPOSE NOT APPLICABLE	Low	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	3.6%	0	0.0%	2.6%	2.6%			
	Moderate	0	0.0%	0	0.0%	12.2%	0	0.0%	9.6%	0	0.0%	5.6%	0	0.0%	13.0%	0	0.0%	8.8%	0	0.0%	21.4%	18.2%			
	Middle	0	0.0%	0	0.0%	62.3%	0	0.0%	68.9%	0	0.0%	65.8%	0	0.0%	70.2%	0	0.0%	66.5%	0	0.0%	46.4%	46.6%			
	Upper	0	0.0%	0	0.0%	25.5%	0	0.0%	21.5%	0	0.0%	28.6%	0	0.0%	16.8%	0	0.0%	24.7%	0	0.0%	28.6%	32.6%			
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%		
	Total	0	0.0%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	100%			
HMDA TOTALS	Low	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	1	0.6%	1.6%	0.9%	2.6%		
	Moderate	7	2.2%	1,129	1.0%	12.2%	6	3.5%	5.1%	929	1.7%	3.1%	1	0.7%	5.5%	200	0.3%	3.2%	17	10.2%	14.6%	2,049	2.8%	8.5%	18.2%
	Middle	183	56.8%	61,208	54.5%	62.3%	88	51.2%	57.6%	27,334	50.1%	52.2%	95	63.3%	59.4%	33,874	58.7%	52.7%	44	26.3%	42.3%	11,845	16.0%	33.2%	46.6%
	Upper	132	41.0%	49,879	44.4%	25.5%	78	45.3%	37.2%	26,250	48.2%	44.8%	54	36.0%	35.1%	23,629	40.9%	44.2%	105	62.9%	41.5%	60,098	81.1%	57.4%	32.6%
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	Total	322	100%	112,216	100%	100%	172	100%	100%	54,513	100%	100%	150	100%	100%	57,703	100%	100%	167	100%	100%	74,137	100%	100%	100%

APPENDIX H - LIMITED SCOPE LENDING TABLES (Continued)

Borrower Distribution of HMDA Loans - Table 1 of 2

Assessment Area: FL Ft. Walton Beach

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data										Bank & Aggregate Lending										Bank & Aggregate Lending; Demographic Data																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																	
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		Bank				Families by Family Income %	Count			Dollar		Agg %	Count			Dollar		Agg %	Count			Dollar		Agg %	Count			Dollar		Agg %	Count			Dollar		Agg %	Count			Dollar		Agg %	Count			Dollar		Agg %	Count			Dollar		Agg %	Count			Dollar		Agg %	Count			Dollar		Agg %	Count			Dollar		Agg %	Count			Dollar		Agg %	Count			Dollar		Agg %	Count			Dollar		Agg %	Count			Dollar		Agg %	Count			Dollar		Agg %	Count			Dollar		Agg %	Count			Dollar		Agg %	Count			Dollar		Agg %	Count			Dollar		Agg %	Count			Dollar		Agg %	Count			Dollar		Agg %	Count			Dollar		Agg %	Count			Dollar		Agg %	Count			Dollar		Agg %	Count			Dollar		Agg %	Count			Dollar		Agg %	Count			Dollar		Agg %	Count			Dollar		Agg %	Count			Dollar		Agg %	Count			Dollar		Agg %	Count			Dollar		Agg %	Count			Dollar		Agg %	Count			Dollar		Agg %	Count			Dollar		Agg %	Count			Dollar		Agg %	Count			Dollar		Agg %	Count			Dollar		Agg %	Count			Dollar		Agg %	Count			Dollar		Agg %	Count			Dollar		Agg %	Count			Dollar		Agg %	Count			Dollar		Agg %	Count			Dollar		Agg %	Count			Dollar		Agg %	Count			Dollar		Agg %	Count			Dollar		Agg %	Count			Dollar		Agg %	Count			Dollar		Agg %	Count			Dollar		Agg %	Count			Dollar		Agg %	Count			Dollar		Agg %	Count			Dollar		Agg %	Count			Dollar		Agg %	Count			Dollar		Agg %	Count			Dollar		Agg %	Count			Dollar		Agg %	Count			Dollar		Agg %	Count			Dollar		Agg %	Count			Dollar		Agg %	Count			Dollar		Agg %	Count			Dollar		Agg %	Count			Dollar		Agg %	Count			Dollar		Agg %	Count			Dollar		Agg %	Count			Dollar		Agg %	Count			Dollar		Agg %	Count			Dollar		Agg %	Count			Dollar		Agg %	Count			Dollar		Agg %	Count			Dollar		Agg %	Count			Dollar		Agg %	Count			Dollar		Agg %	Count			Dollar		Agg %	Count			Dollar		Agg %	Count			Dollar		Agg %	Count			Dollar		Agg %	Count			Dollar		Agg %	Count			Dollar		Agg %	Count			Dollar		Agg %	Count			Dollar		Agg %	Count			Dollar		Agg %	Count			Dollar		Agg %	Count			Dollar		Agg %	Count			Dollar		Agg %	Count			Dollar		Agg %	Count			Dollar		Agg %	Count			Dollar		Agg %	Count			Dollar		Agg %	Count			Dollar		Agg %	Count			Dollar		Agg %	Count			Dollar		Agg %	Count			Dollar		Agg %	Count			Dollar		Agg %	Count			Dollar		Agg %	Count			Dollar		Agg %	Count			Dollar		Agg %	Count			Dollar		Agg %	Count			Dollar		Agg %	Count			Dollar		Agg %	Count			Dollar		Agg %	Count			Dollar		Agg %	Count			Dollar		Agg %	Count			Dollar		Agg %	Count			Dollar		Agg %	Count			Dollar		Agg %	Count			Dollar		Agg %	Count			Dollar		Agg %	Count			Dollar		Agg %	Count			Dollar		Agg %	Count			Dollar		Agg %	Count			Dollar		Agg %	Count			Dollar		Agg %	Count			Dollar		Agg %	Count			Dollar		Agg %	Count			Dollar		Agg %	Count			Dollar		Agg %	Count			Dollar		Agg %	Count			Dollar		Agg %	Count			Dollar		Agg %	Count			Dollar		Agg %	Count			Dollar		Agg %	Count			Dollar		Agg %	Count			Dollar		Agg %	Count			Dollar		Agg %	Count			Dollar		Agg %	Count			Dollar		Agg %	Count			Dollar		Agg %	Count			Dollar		Agg %	Count			Dollar		Agg %	Count			Dollar		Agg %	Count			Dollar		Agg %	Count			Dollar		Agg %	Count			Dollar		Agg %	Count			Dollar		Agg %	Count			Dollar		Agg %	Count			Dollar		Agg %	Count			Dollar		Agg %	Count			Dollar		Agg %	Count			Dollar		Agg %	Count			Dollar		Agg %	Count			Dollar		Agg %	Count			Dollar		Agg %	Count			Dollar		Agg %	Count			Dollar		Agg %	Count			Dollar		Agg %	Count			Dollar		Agg %	Count			Dollar		Agg %	Count			Dollar		Agg %	Count		

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2022 FFIEC Census Data; 2016-2020 ACS data

Borrower Distribution of HMDA Loans - Table 2 of 2

Assessment Area: FL Ft. Walton Beach

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data										Bank & Aggregate Lending										Bank & Aggregate Lending; Demographic Data																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																					
		2020, 2021					2020					2021					2022					2022																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																					
		Bank		Families by Family Income		Count	Bank		Dollar		Count	Bank		Dollar		Count	Bank		Dollar		Count	Bank		Dollar		Count	Bank		Dollar		Count	Bank		Dollar		Count	Bank		Dollar		Count	Bank		Dollar		Count	Bank		Dollar		Count	Bank		Dollar		Count	Bank		Dollar		Count	Bank		Dollar		Count	Bank		Dollar		Count	Bank		Dollar		Count	Bank		Dollar		Count	Bank		Dollar		Count	Bank		Dollar		Count	Bank		Dollar		Count	Bank		Dollar		Count	Bank		Dollar		Count	Bank		Dollar		Count	Bank		Dollar		Count	Bank		Dollar		Count	Bank		Dollar		Count	Bank		Dollar		Count	Bank		Dollar		Count	Bank		Dollar		Count	Bank		Dollar		Count	Bank		Dollar		Count	Bank		Dollar		Count	Bank		Dollar		Count	Bank		Dollar		Count	Bank		Dollar		Count	Bank		Dollar		Count	Bank		Dollar		Count	Bank		Dollar		Count	Bank		Dollar		Count	Bank		Dollar		Count	Bank		Dollar		Count	Bank		Dollar		Count	Bank		Dollar		Count	Bank		Dollar		Count	Bank		Dollar		Count	Bank		Dollar		Count	Bank		Dollar		Count	Bank		Dollar		Count	Bank		Dollar		Count	Bank		Dollar		Count	Bank		Dollar		Count	Bank		Dollar		Count	Bank		Dollar		Count	Bank		Dollar		Count	Bank		Dollar		Count	Bank		Dollar		Count	Bank		Dollar		Count	Bank		Dollar		Count	Bank		Dollar		Count	Bank		Dollar		Count	Bank		Dollar		Count	Bank		Dollar		Count	Bank		Dollar		Count	Bank		Dollar		Count	Bank		Dollar		Count	Bank		Dollar		Count	Bank		Dollar		Count	Bank		Dollar		Count	Bank		Dollar		Count	Bank		Dollar		Count	Bank		Dollar		Count	Bank		Dollar		Count	Bank		Dollar		Count	Bank		Dollar		Count	Bank		Dollar		Count	Bank		Dollar		Count	Bank		Dollar		Count	Bank		Dollar		Count	Bank		Dollar		Count	Bank		Dollar		Count	Bank		Dollar		Count	Bank		Dollar		Count	Bank		Dollar		Count	Bank		Dollar		Count	Bank		Dollar		Count	Bank		Dollar		Count	Bank		Dollar		Count	Bank		Dollar		Count	Bank		Dollar		Count	Bank		Dollar		Count	Bank		Dollar		Count	Bank		Dollar		Count	Bank		Dollar		Count	Bank		Dollar		Count	Bank		Dollar		Count	Bank		Dollar		Count	Bank		Dollar		Count	Bank		Dollar		Count	Bank		Dollar		Count	Bank		Dollar		Count	Bank		Dollar		Count	Bank		Dollar		Count	Bank		Dollar		Count	Bank		Dollar		Count	Bank		Dollar		Count	Bank		Dollar		Count	Bank		Dollar		Count	Bank		Dollar		Count	Bank		Dollar		Count	Bank		Dollar		Count	Bank		Dollar		Count	Bank		Dollar		Count	Bank		Dollar		Count	Bank		Dollar		Count	Bank		Dollar		Count	Bank		Dollar		Count	Bank		Dollar		Count	Bank		Dollar		Count	Bank		Dollar		Count	Bank		Dollar		Count	Bank		Dollar		Count	Bank		Dollar		Count	Bank		Dollar		Count	Bank		Dollar		Count	Bank		Dollar		Count	Bank		Dollar		Count	Bank		Dollar		Count	Bank		Dollar		Count	Bank		Dollar		Count	Bank		Dollar		Count	Bank		Dollar		Count	Bank		Dollar		Count	Bank		Dollar		Count	Bank		Dollar		Count	Bank		Dollar		Count	Bank		Dollar		Count	Bank		Dollar		Count	Bank		Dollar		Count	Bank		Dollar		Count	Bank		Dollar		Count	Bank		Dollar		Count	Bank		Dollar		Count	Bank		Dollar		Count	Bank		Dollar		Count	Bank		Dollar		Count	Bank		Dollar		Count	Bank		Dollar		Count	Bank		Dollar		Count	Bank		Dollar		Count	Bank		Dollar		Count	Bank		Dollar		Count	Bank		Dollar		Count	Bank		Dollar		Count	Bank	

APPENDIX H - LIMITED SCOPE LENDING TABLES (Continued)

Geographic Distribution of Small Business & Small Farm Loans

Assessment Area: FL Ft. Walton Beach

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data														Bank & Aggregate Lending												Bank & Aggregate Lending; Demographic Data									
		2020, 2021						2020						2021						2022																	
		Bank		Total Businesses		Count		Dollar		Count		Dollar		Count		Dollar		Count		Dollar		Total Businesses															
		Count	Dollar			Bank	Agg	Bank	Agg	Bank	Agg	Bank	Agg	Bank	Agg	Bank	Agg	Bank	Agg	Bank	Agg																
		#	%	\$ (000s)	\$ %	%	#	%	%	\$ 000s	\$ %	\$ %	#	%	%	\$ 000s	\$ %	\$ %	#	%	%	\$ 000s	\$ %	\$ %	%												
SMALL BUSINESSES	Low	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	2	1.8%	4.3%	497	2.2%	4.7%	5.2%												
	Moderate	76	9.0%	7,835	10.0%	10.8%	45	8.4%	9.4%	4,770	10.5%	9.9%	31	10.0%	9.1%	3,065	9.2%	9.0%	18	16.5%	12.4%	2,213	9.9%	9.5%	15.9%												
	Middle	519	61.3%	48,325	61.4%	54.9%	323	60.3%	46.9%	26,684	59.0%	43.8%	196	63.0%	48.9%	21,641	64.8%	43.8%	59	54.1%	39.9%	13,721	61.2%	36.2%	41.7%												
	Upper	252	29.8%	22,513	28.6%	34.2%	168	31.3%	43.4%	13,799	30.5%	46.1%	84	27.0%	41.4%	8,714	26.1%	47.2%	30	27.5%	43.0%	5,985	26.7%	49.5%	37.2%												
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%												
	Tr Unknown	0	0.0%	0	0.0%		0	0.0%	0.3%	0	0.0%	0.2%	0	0.0%	0.5%	0	0.0%	0.1%	0	0.0%	0.4%	0	0.0%	0.1%													
	Total	847	100%	78,673	100%	100%	536	100%	100%	45,253	100%	100%	311	100%	100%	33,420	100%	100%	109	100%	100%	22,416	100%	100%	100%												

Small Business & Small Farm Lending By Revenue & Loan Size

Assessment Area: FL Ft. Walton Beach

PRODUCT TYPE		Bank Lending & Demographic Data														Bank & Aggregate Lending														Bank & Aggregate Lending; Demographic Data									
		2020, 2021					2020					2021					2022																						
		Bank		Total Businesses	Count		Dollar		Agg	Count		Dollar		Agg	Count		Dollar		Agg	Count		Dollar		Agg	Total Businesses														
		#	%		#	%	\$ (000s)	\$ %		#	%	\$ (000s)	\$ %		#	%	\$ (000s)	\$ %		#	%	\$ (000s)	\$ %																
SMALL BUSINESS	Revenue	\$1 Million or Less	618	73.0%	39,704	50.5%	95.2%	388	72.4%	35.5%	21,487	47.5%	27.9%	230	74.0%	43.1%	18,217	54.5%	33.2%	53	48.6%	49.3%	5,370	24.0%	36.2%	95.1%													
		Over \$1 Million	179	21.1%	36,949	47.0%	3.9%	121	22.6%		23,455	51.8%		58	18.6%		13,494	40.4%		54	49.5%		16,709	74.5%		3.9%													
		Total Rev. available	797	94.1%	76,653	97.4%	99.1%	509	95.0%		44,942	99.3%		288	92.6%		31,711	94.9%		107	98.2%		22,079	98.5%		99.1%													
		Rev. Not Known	50	5.9%	2,020	2.6%	0.9%	27	5.0%		311	0.7%		23	7.4%		1,709	5.1%		2	1.8%		337	1.5%		0.9%													
		Total	847	100%	78,673	100%	100%	536	100%		45,253	100%		311	100%		33,420	100%		109	100%		22,416	100%		100.0%													
	Loan Size	\$100,000 or Less	666	78.6%	20,628	26.2%		430	80.2%	89.5%	13,237	29.3%	36.4%	236	75.9%	91.3%	7,391	22.1%	34.9%	56	51.4%	93.0%	2,838	12.7%	38.4%														
		\$100,001 - \$250,000	102	12.0%	16,604	21.1%		64	11.9%	6.4%	10,460	23.1%	21.2%	38	12.2%	4.8%	6,144	18.4%	18.7%	22	20.2%	3.9%	3,915	17.5%	18.2%														
		\$250,001 - \$1 Million	79	9.3%	41,441	52.7%		42	7.8%	4.2%	21,556	47.6%	42.4%	37	11.9%	3.9%	19,885	59.5%	46.4%	31	28.4%	3.0%	15,663	69.9%	43.4%														
		Total	847	100%	78,673	100%		536	100%	100%	45,253	100%	100%	311	100%	100%	33,420	100%	100%	109	100%	100%	22,416	100%	100%														
	Loan Size & Rev \$1 Mill or Less	\$100,000 or Less	535	86.6%	16,036	40.4%		348	89.7%		10,340	48.1%		187	81.3%		5,696	31.3%		40	75.5%		2,010	37.4%															
		\$100,001 - \$250,000	51	8.3%	8,282	20.9%		25	6.4%		4,050	18.8%		26	11.3%		4,232	23.2%		8	15.1%		1,274	23.7%															
		\$250,001 - \$1 Million	32	5.2%	15,386	38.8%		15	3.9%		7,097	33.0%		17	7.4%		8,289	45.5%		5	9.4%		2,086	38.8%															
		Total	618	100%	39,704	100%		388	100%		21,487	100%		230	100%		18,217	100%		53	100%		5,370	100%															

APPENDIX H - LIMITED SCOPE LENDING TABLES (Continued)

Geographic Distribution of HMDA Loans - Table 1 of 2

Assessment Area: FL Hendry

PRODUCT TYPE		Tract Income Levels		Bank Lending & Demographic Data										Bank & Aggregate Lending										Bank & Aggregate Lending; Demographic Data									
				2020, 2021					2020					2021					2022														
				Bank			Owner Occupied Units	Count			Dollar		Count			Dollar		Count			Dollar		Owner Occupied Units										
				Count	%	Dollar		Bank	Agg	\$ (000s)	\$ %	Agg	\$ %	Bank	%	Agg	\$ (000s)	%	Agg	\$ %	Bank	%		Agg	\$ %								
HOME PURCHASE	Low	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%						
	Moderate	0	0.0%	0	0.0%	18.4%	0	0.0%	7.0%	0	0.0%	4.8%	0	0.0%	4.4%	0	0.0%	3.6%	0	0.0%	72.9%	0	0.0%	73.6%	43.0%	43.0%							
	Middle	0	0.0%	0	0.0%	37.5%	0	0.0%	59.9%	0	0.0%	60.4%	0	0.0%	67.9%	0	0.0%	68.6%	0	0.0%	26.8%	0	0.0%	26.1%	55.4%	55.4%							
	Upper	0	0.0%	0	0.0%	44.0%	0	0.0%	33.1%	0	0.0%	34.8%	0	0.0%	27.7%	0	0.0%	27.8%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0.0%							
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.2%	0	0.0%	0.3%	1.6%	1.6%							
	Total	0	0.0%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	100%	100%							
REFINANCE	Low	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0.0%							
	Moderate	1	25.0%	93	14.9%	18.4%	1	33.3%	3.6%	93	18.7%	2.5%	0	0.0%	5.2%	0	0.0%	4.2%	0	0.0%	71.9%	0	0.0%	73.3%	43.0%	43.0%							
	Middle	0	0.0%	0	0.0%	37.5%	0	0.0%	45.9%	0	0.0%	46.9%	0	0.0%	52.6%	0	0.0%	51.7%	0	0.0%	27.7%	0	0.0%	26.2%	55.4%	55.4%							
	Upper	3	75.0%	532	85.1%	44.0%	2	66.7%	50.5%	405	81.3%	50.5%	1	100.0%	42.2%	127	100.0%	44.2%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0.0%							
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.4%	0	0.0%	0.5%	1.6%	1.6%							
	Total	4	100%	625	100%	100%	3	100%	100%	498	100%	100%	1	100%	100%	127	100%	100%	0	0.0%	100%	0	0.0%	100%	100%	100%							
HOME IMPROVEMENT	Low	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0.0%							
	Moderate	0	0.0%	0	0.0%	18.4%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	1	50.0%	60.9%	104	38.7%	49.4%	43.0%	43.0%							
	Middle	0	0.0%	0	0.0%	37.5%	0	0.0%	46.2%	0	0.0%	57.5%	0	0.0%	34.8%	0	0.0%	31.6%	1	50.0%	39.1%	165	61.3%	50.6%	55.4%	55.4%							
	Upper	0	0.0%	0	0.0%	44.0%	0	0.0%	53.8%	0	0.0%	42.5%	0	0.0%	65.2%	0	0.0%	68.4%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0.0%							
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	1.6%	1.6%							
	Total	0	0.0%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	2	100%	100%	269	100%	100%	100%	100%							
MULTI FAMILY	Low	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0.0%							
	Moderate	0	0.0%	0	0.0%	16.5%	0	0.0%	50.0%	0	0.0%	87.6%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	100.0%	0	0.0%	100.0%	13.0%	13.0%							
	Middle	0	0.0%	0	0.0%	13.9%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	20.0%	0	0.0%	22.7%	0	0.0%	0.0%	0	0.0%	0.0%	82.7%	82.7%							
	Upper	0	0.0%	0	0.0%	69.6%	0	0.0%	50.0%	0	0.0%	12.4%	0	0.0%	80.0%	0	0.0%	77.3%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0.0%							
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	4.3%	4.3%							
	Total	0	0.0%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	100%	100%							
OTHER PURPOSE LOC	Low	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0.0%							
	Moderate	0	0.0%	0	0.0%	18.4%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	1	100.0%	66.7%	37	100.0%	63.5%	43.0%	43.0%							
	Middle	2	50.0%	377	75.1%	37.5%	1	33.3%	18.2%	60	32.4%	6.7%	1	100.0%	50.0%	317	100.0%	50.7%	0	0.0%	33.3%	0	0.0%	36.5%	55.4%	55.4%							
	Upper	2	50.0%	125	24.9%	44.0%	2	66.7%	81.8%	125	67.6%	93.3%	0	0.0%	50.0%	0	0.0%	49.3%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0.0%							
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	1.6%	1.6%							
	Total	4	100%	502	100%	100%	3	100%	100%	185	100%	100%	1	100%	100%	317	100%	100%	1	100%	100%	37	100%	100%	100%	100%							

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2022 FFIEC Census Data; 2016-2020 ACS data

Geographic Distribution of HMDA Loans - Table 2 of 2

Assessment Area: FL Hendry

PRODUCT TYPE		Tract Income Levels		Bank & Aggregate Lending															Bank & Aggregate Lending: Demographic Data							
				Bank Lending & Demographic Data					Bank & Aggregate Lending										Bank & Aggregate Lending: Demographic Data							
				2020, 2021				2020					2021					2022								
				Bank			Owner Occupied Units	Count		Dollar			Count		Dollar			Count		Dollar			Owner Occupied Units			
Count	Dollar		Bank	%	Agg	Bank		%	Agg	Bank	%	Agg	Bank	%	Agg	Bank	%	Agg								
		#	%	\$ (000s)	%	#	%	\$ (000s)	%	#	%	\$ (000s)	%	#	%	\$ (000s)	%	#	%	\$ (000s)	%	#	%	\$ (000s)	%	
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	
	Moderate	0	0.0%	0	0.0%	18.4%	0	0.0%	16.7%	0	0.0%	9.8%	0	0.0%	10.5%	0	0.0%	7.1%	0	0.0%	47.4%	0	0.0%	60.4%	43.0%	
	Middle	0	0.0%	0	0.0%	37.5%	0	0.0%	66.7%	0	0.0%	81.7%	0	0.0%	42.1%	0	0.0%	51.6%	0	0.0%	52.6%	0	0.0%	39.6%	55.4%	
	Upper	0	0.0%	0	0.0%	44.0%	0	0.0%	16.7%	0	0.0%	8.5%	0	0.0%	47.4%	0	0.0%	41.3%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	1.6%	
	Total	0	0.0%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	100%	
PURPOSE NOT APPLICABLE	Low	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	
	Moderate	0	0.0%	0	0.0%	18.4%	0	0.0%	9.1%	0	0.0%	9.6%	0	0.0%	14.3%	0	0.0%	10.3%	0	0.0%	50.0%	0	0.0%	0.8%	43.0%	
	Middle	0	0.0%	0	0.0%	37.5%	0	0.0%	59.1%	0	0.0%	51.0%	0	0.0%	14.3%	0	0.0%	5.2%	0	0.0%	0.0%	0	0.0%	0.0%	55.4%	
	Upper	0	0.0%	0	0.0%	44.0%	0	0.0%	31.8%	0	0.0%	39.4%	0	0.0%	71.4%	0	0.0%	84.5%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	50.0%	0	0.0%	99.2%	1.6%	
	Total	0	0.0%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	100%	
HMDA TOTALS	Low	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	
	Moderate	1	12.5%	93	8.3%	18.4%	1	16.7%	5.9%	93	13.6%	6.0%	0	0.0%	4.7%	0	0.0%	3.7%	2	66.7%	71.9%	141	46.1%	73.6%	43.0%	
	Middle	2	25.0%	377	33.5%	37.5%	1	16.7%	54.6%	60	8.8%	54.1%	1	50.0%	62.0%	317	71.4%	62.0%	1	33.3%	27.7%	165	53.9%	26.0%	55.4%	
	Upper	5	62.5%	657	58.3%	44.0%	4	66.7%	39.5%	530	77.6%	40.0%	1	50.0%	33.3%	127	28.6%	34.4%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.4%	1.6%	
	Total	8	100%	1,127	100%	100%	6	100%	100%	683	100%	100%	2	100%	100%	444	100%	100%	3	100%	100%	306	100%	100%	100%	

APPENDIX H - LIMITED SCOPE LENDING TABLES (Continued)

Borrower Distribution of HMDA Loans - Table 1 of 2

Assessment Area: FL Hendry

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data										Bank & Aggregate Lending										Bank & Aggregate Lending; Demographic Data									
		2020, 2021					2020					2021					2022														
		Bank			Families by Family Income %	Count		Dollar			Count		Dollar			Count		Dollar			Families by Family Income %										
		Count	%	Dollar \$ (000s)		Bank	%	Agg %	Bank \$ (000s)	%	Agg %	Bank	%	Agg %	Bank \$ (000s)	%	Agg %														
		#	%	\$ (000s)	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%											
HOME PURCHASE	Low	0	0.0%	0	0.0%	27.8%	0	0.0%	1.5%	0	0.0%	0.9%	0	0.0%	1.7%	0	0.0%	0.9%	0	0.0%	0.8%	0	0.0%	0.5%	30.7%						
	Moderate	0	0.0%	0	0.0%	14.5%	0	0.0%	20.4%	0	0.0%	17.2%	0	0.0%	14.8%	0	0.0%	11.7%	0	0.0%	13.9%	0	0.0%	9.3%	20.5%						
	Middle	0	0.0%	0	0.0%	17.1%	0	0.0%	30.4%	0	0.0%	27.9%	0	0.0%	28.6%	0	0.0%	25.8%	0	0.0%	25.5%	0	0.0%	23.5%	13.7%						
	Upper	0	0.0%	0	0.0%	40.6%	0	0.0%	36.8%	0	0.0%	43.6%	0	0.0%	36.4%	0	0.0%	41.6%	0	0.0%	38.7%	0	0.0%	43.8%	35.0%						
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	10.9%	0	0.0%	10.4%	0	0.0%	18.5%	0	0.0%	20.0%	0	0.0%	21.0%	0	0.0%	22.9%	0.0%						
	Total	0	0.0%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	100%						
REFINANCE	Low	0	0.0%	0	0.0%	27.8%	0	0.0%	0.7%	0	0.0%	0.2%	0	0.0%	1.1%	0	0.0%	0.5%	0	0.0%	2.8%	0	0.0%	1.9%	30.7%						
	Moderate	0	0.0%	0	0.0%	14.5%	0	0.0%	7.5%	0	0.0%	4.8%	0	0.0%	8.0%	0	0.0%	5.4%	0	0.0%	10.2%	0	0.0%	6.9%	20.5%						
	Middle	2	50.0%	198	31.7%	17.1%	2	66.7%	17.6%	198	39.8%	13.0%	0	0.0%	16.7%	0	0.0%	13.8%	0	0.0%	14.4%	0	0.0%	12.6%	13.7%						
	Upper	2	50.0%	427	68.3%	40.6%	1	33.3%	46.6%	300	60.2%	53.9%	1	100.0%	45.1%	127	100.0%	52.9%	0	0.0%	36.1%	0	0.0%	40.3%	35.0%						
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	27.6%	0	0.0%	28.1%	0	0.0%	29.0%	0	0.0%	27.5%	0	0.0%	36.5%	0	0.0%	38.3%	0.0%						
	Total	4	100%	625	100%	100%	3	100%	100%	498	100%	100%	1	100%	100%	127	100%	100%	0	0.0%	100%	0	0.0%	100%	100%						
HOME IMPROVEMENT	Low	0	0.0%	0	0.0%	27.8%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	4.3%	0	0.0%	2.2%	0	0.0%	4.3%	0	0.0%	0.6%	30.7%						
	Moderate	0	0.0%	0	0.0%	14.5%	0	0.0%	15.4%	0	0.0%	11.9%	0	0.0%	4.3%	0	0.0%	1.1%	0	0.0%	4.3%	0	0.0%	3.9%	20.5%						
	Middle	0	0.0%	0	0.0%	17.1%	0	0.0%	15.4%	0	0.0%	11.8%	0	0.0%	13.0%	0	0.0%	17.2%	1	50.0%	17.4%	165	61.3%	14.0%	13.7%						
	Upper	0	0.0%	0	0.0%	40.6%	0	0.0%	69.2%	0	0.0%	76.4%	0	0.0%	73.9%	0	0.0%	74.4%	1	50.0%	73.9%	104	38.7%	81.5%	35.0%						
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	4.3%	0	0.0%	5.1%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%						
	Total	0	0.0%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	2	100%	100%	269	100%	100%	100%						
MULTI FAMILY	Low	0	0.0%	0	0.0%	27.8%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	30.7%						
	Moderate	0	0.0%	0	0.0%	14.5%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	20.5%						
	Middle	0	0.0%	0	0.0%	17.1%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	13.7%						
	Upper	0	0.0%	0	0.0%	40.6%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	35.0%						
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	100.0%	0	0.0%	100.0%	0	0.0%	100.0%	0	0.0%	100.0%	0	0.0%	100.0%	0	0.0%	100.0%	0.0%						
	Total	0	0.0%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	100%						
OTHER PURPOSE LOC	Low	1	25.0%	25	5.0%	27.8%	1	33.3%	9.1%	25	13.5%	2.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	30.7%						
	Moderate	1	25.0%	100	19.9%	14.5%	1	33.3%	9.1%	100	54.1%	7.9%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	16.7%	0	0.0%	10.9%	20.5%						
	Middle	0	0.0%	0	0.0%	17.1%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	50.0%	0	0.0%	26.4%	0	0.0%	22.2%	0	0.0%	20.0%	13.7%						
	Upper	2	50.0%	377	75.1%	40.6%	1	33.3%	63.6%	60	32.4%	75.7%	1	100.0%	33.3%	317	100.0%	60.7%	1	100.0%	61.1%	37	100.0%	69.2%	35.0%						
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	18.2%	0	0.0%	14.4%	0	0.0%	16.7%	0	0.0%	12.9%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%						
	Total	4	100%	502	100%	100%	3	100%	100%	185	100%	100%	1	100%	100%	317	100%	100%	1	100%	100%	37	100%	100%	100%						

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2022 FFIEC Census Data; 2016-2020 ACS data

Borrower Distribution of HMDA Loans - Table 2 of 2

Assessment Area: FL Hendry

PRODUCT TYPE		Borrower Income Levels	Bank Lending & Demographic Data										Bank & Aggregate Lending										Bank & Aggregate Lending; Demographic Data									
			2020, 2021					2020					2021					2022														
			Bank		Families by Family Income			Count		Dollar			Count		Dollar			Count		Dollar			Families by Family Income									
			Count	%	Dollar	%	%	Bank	%	Agg	%	Dollar	%	Agg	%	Bank	%	Agg	%	Bank	%	Agg	%	Bank	%	Agg	%					
		#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	%	%							
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	0	0.0%	27.8%	0	0.0%	16.7%	0	0.0%	9.8%	0	0.0%	5.3%	0	0.0%	1.4%	0	0.0%	15.8%	0	0.0%	10.1%	30.7%							
	Moderate	0	0.0%	0	0.0%	14.5%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	10.5%	0	0.0%	5.7%	0	0.0%	10.5%	0	0.0%	5.9%	20.5%							
	Middle	0	0.0%	0	0.0%	17.1%	0	0.0%	50.0%	0	0.0%	57.3%	0	0.0%	21.1%	0	0.0%	19.3%	0	0.0%	15.8%	0	0.0%	12.5%	13.7%							
	Upper	0	0.0%	0	0.0%	40.6%	0	0.0%	16.7%	0	0.0%	8.5%	0	0.0%	57.9%	0	0.0%	70.8%	0	0.0%	47.4%	0	0.0%	58.8%	35.0%							
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	16.7%	0	0.0%	24.5%	0	0.0%	5.3%	0	0.0%	2.8%	0	0.0%	10.5%	0	0.0%	12.7%	0.0%							
	Total	0	0.0%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	100%							
PURPOSE NOT APPLICABLE	Low	0	0.0%	0	0.0%	27.8%	0	0.0%	4.5%	0	0.0%	10.4%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	30.7%							
	Moderate	0	0.0%	0	0.0%	14.5%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	20.5%							
	Middle	0	0.0%	0	0.0%	17.1%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	13.7%							
	Upper	0	0.0%	0	0.0%	40.6%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	35.0%							
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	95.5%	0	0.0%	89.6%	0	0.0%	100.0%	0	0.0%	100.0%	0	0.0%	100.0%	0	0.0%	100.0%	0.0%							
	Total	0	0.0%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	100%							
HMDA TOTALS	Low	1	12.5%	25	2.2%	27.8%	1	16.7%	1.5%	25	3.7%	0.8%	0	0.0%	1.6%	0	0.0%	0.8%	0	0.0%	1.6%	0	0.0%	0.9%	30.7%							
	Moderate	1	12.5%	100	8.9%	14.5%	1	16.7%	15.4%	100	14.6%	12.3%	0	0.0%	12.4%	0	0.0%	9.4%	0	0.0%	12.8%	0	0.0%	8.5%	20.5%							
	Middle	2	25.0%	198	17.6%	17.1%	2	33.3%	25.0%	198	29.0%	21.7%	0	0.0%	24.7%	0	0.0%	21.6%	1	33.3%	22.4%	165	53.9%	20.5%	13.7%							
	Upper	4	50.0%	804	71.3%	40.6%	2	33.3%	39.6%	360	52.7%	45.6%	2	100.0%	39.5%	444	100.0%	43.4%	2	66.7%	39.1%	141	46.1%	42.8%	35.0%							
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	18.5%	0	0.0%	19.5%	0	0.0%	21.8%	0	0.0%	24.8%	0	0.0%	24.1%	0	0.0%	27.3%	0.0%							
	Total	8	100%	1,127	100%	100%	6	100%	100%	683	100%	100%	2	100%	100%	444	100%	100%	3	100%	100%	306	100%	100%	100%							

APPENDIX H - LIMITED SCOPE LENDING TABLES (Continued)

Geographic Distribution of Small Business & Small Farm Loans

Assessment Area: FL Hendry

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data														Bank & Aggregate Lending														Bank & Aggregate Lending; Demographic Data									
		2020, 2021					2020					2021					2022																						
		Bank		Total Businesses	Count		Dollar		Count		Dollar		Count		Dollar		Count		Dollar		Total Businesses																		
		Count	Dollar		Bank	Agg	Bank	Agg	Bank	Agg	Bank	Agg	Bank	Agg	Bank	Agg																							
		#	%		\$ (000s)	\$ %	#	%	\$ 000s	\$ %	#	%	\$ 000s	\$ %	#	%	\$ 000s	\$ %																					
SMALL BUSINESSES	Low	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0.0%										
	Moderate	0	0.0%	0	0.0%	10.1%	0	0.0%	7.7%	0	0.0%	4.6%	0	0.0%	10.5%	0	0.0%	4.8%	5	100.0%	55.0%	1,147	100.0%	68.5%	48.9%	0	0.0%	0.0%	0.0%										
	Middle	20	45.5%	987	42.6%	34.7%	14	42.4%	42.8%	800	42.3%	43.7%	6	54.5%	42.3%	187	43.7%	41.2%	0	0.0%	42.4%	0	0.0%	30.4%	48.7%	0	0.0%	0.0%	0.0%										
	Upper	24	54.5%	1,331	57.4%	55.2%	19	57.6%	48.4%	1,090	57.7%	50.6%	5	45.5%	46.6%	241	56.3%	53.8%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0.0%	0.0%										
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	1.6%	0	0.0%	0.6%	2.4%														
	Tr Unknown	0	0.0%	0	0.0%		0	0.0%	1.1%	0	0.0%	1.1%	0	0.0%	0.7%	0	0.0%	0.1%	0	0.0%	0.9%	0	0.0%	0.6%															
	Total	44	100%	2,318	100%	100%	33	100%	100%	1,890	100%	100%	11	100%	100%	428	100%	100%	5	100%	100%	1,147	100%	100%	100%														

Small Business & Small Farm Lending By Revenue & Loan Size

Assessment Area: FL Hendry

PRODUCT TYPE		Bank Lending & Demographic Data														Bank & Aggregate Lending														Bank & Aggregate Lending; Demographic Data									
		2020, 2021						2020						2021						2022																			
		Bank		Dollar		Total Businesses	Count		Dollar		Agg	Count		Dollar		Agg	Count		Dollar		Agg	Count		Dollar		Agg	Total Businesses												
		#	%	\$ (000s)	\$ %		#	%	\$ (000s)	\$ %		#	%	\$ (000s)	\$ %		#	%	\$ (000s)	\$ %		#	%	\$ (000s)	\$ %														
SMALL BUSINESS	Revenue	\$1 Million or Less	33	75.0%	1,651	71.2%	94.2%	25	75.8%	37.6%	1,403	74.2%	27.8%	8	72.7%	38.7%	248	57.9%	22.7%	4	80.0%	51.9%	397	34.6%	27.4%	94.0%													
		Over \$1 Million	7	15.9%	514	22.2%	4.5%	5	15.2%		370	19.6%		2	18.2%		144	33.6%		1	20.0%		750	65.4%	4.3%														
		Total Rev. available	40	90.9%	2,165	93.4%	98.7%	30	90.9%		1,773	93.8%		10	90.9%		392	91.6%		5	100.0%		1,147	100.0%	98.3%														
		Rev. Not Known	4	9.1%	153	6.6%	1.3%	3	9.1%		117	6.2%		1	9.1%		36	8.4%		0	0.0%		0	0.0%	1.7%														
		Total	44	100%	2,318	100%	100%	33	100%		1,890	100%		11	100%		428	100%		5	100%		1,147	100%	100.0%														
	Loan Size	\$100,000 or Less	39	88.6%	1,546	66.7%		29	87.9%	92.5%	1,248	66.0%	47.1%	10	90.9%	95.0%	298	69.6%	49.0%	2	40.0%	96.3%	97	8.5%	52.2%														
		\$100,001 - \$250,000	4	9.1%	509	22.0%		3	9.1%	5.3%	379	20.1%	21.3%	1	9.1%	3.5%	130	30.4%	19.2%	2	40.0%	2.0%	300	26.2%	11.8%														
		\$250,001 - \$1 Million	1	2.3%	263	11.3%		1	3.0%	2.2%	263	13.9%	31.6%	0	0.0%	1.5%	0	0.0%	31.8%	1	20.0%	1.7%	750	65.4%	36.0%														
		Total	44	100%	2,318	100%		33	100%	100%	1,890	100%	100%	11	100%	100%	428	100%	100%	5	100%	100%	1,147	100%	100%														
	Loan Size & Rev \$1 Mill or Less	\$100,000 or Less	30	90.9%	1,125	68.1%		22	88.0%		877	62.5%		8	100.0%		248	100.0%		2	50.0%		97	24.4%															
		\$100,001 - \$250,000	2	6.1%	263	15.9%		2	8.0%		263	18.7%		0	0.0%		0	0.0%		2	50.0%		300	75.6%															
		\$250,001 - \$1 Million	1	3.0%	263	15.9%		1	4.0%		263	18.7%		0	0.0%		0	0.0%		0	0.0%		0	0.0%															
		Total	33	100%	1,651	100%		25	100%		1,403	100%		8	100%		248	100%		4	100%		397	100%															

Assessment Area: FL Jacksonville

Originations & Purchases
Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2022 FFIEC Census Data; 2016-2020 ACS data

Assessment Area: FL Jacksonville

Originations & Purchases
Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2022 FFIEC Census Data; 2016-2020 ACS data

APPENDIX H - LIMITED SCOPE LENDING TABLES (Continued)

Borrower Distribution of HMDA Loans - Table 1 of 2

Assessment Area: FL Jacksonville

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data										Bank & Aggregate Lending										Bank & Aggregate Lending; Demographic Data																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																															
		2020, 2021					2020					2021					2022					2022																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																															
		Bank			Families by Family Income %	Count	Bank			Dollar \$ (000s)	Agg %	Bank			Dollar \$ (000s)	Agg %	Bank			Dollar \$ (000s)	Agg %	Bank			Dollar \$ (000s)	Agg %	Families by Family Income %																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																										
		Count	%	\$ (000s)			%	%	%			%	%	%			%	%	%			%	%	%				%	%	%	%	%	%	%	%	%	%	%																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																															
																																							#	%	\$ (000s)	%	#	%	\$ (000s)	%	#	%	\$ (000s)	%	#	%	\$ (000s)	%	#	%	\$ (000s)	%	#	%	\$ (000s)	%	#	%	\$ (000s)	%	#	%	\$ (000s)	%	#	%	\$ (000s)	%	#	%	\$ (000s)	%	#	%	\$ (000s)	%	#	%	\$ (000s)	%	#	%	\$ (000s)	%	#	%	\$ (000s)	%	#	%	\$ (000s)	%	#	%	\$ (000s)	%	#	%	\$ (000s)	%	#	%	\$ (000s)	%	#	%	\$ (000s)	%	#	%	\$ (000s)	%	#	%	\$ (000s)	%	#	%	\$ (000s)	%	#	%	\$ (000s)	%	#	%	\$ (000s)	%	#	%	\$ (000s)	%	#	%	\$ (000s)	%	#	%	\$ (000s)	%	#	%	\$ (000s)	%	#	%	\$ (000s)	%	#	%	\$ (000s)	%	#	%	\$ (000s)	%	#	%	\$ (000s)	%	#	%	\$ (000s)	%	#	%	\$ (000s)	%	#	%	\$ (000s)	%	#	%	\$ (000s)	%	#	%	\$ (000s)	%	#	%	\$ (000s)	%	#	%	\$ (000s)	%	#	%	\$ (000s)	%	#	%	\$ (000s)	%	#	%	\$ (000s)	%	#	%	\$ (000s)	%	#	%	\$ (000s)	%	#	%	\$ (000s)	%	#	%	\$ (000s)	%	#	%	\$ (000s)	%	#	%	\$ (000s)	%	#	%	\$ (000s)	%	#	%	\$ (000s)	%	#	%	\$ (000s)	%	#	%	\$ (000s)	%	#	%	\$ (000s)	%	#	%	\$ (000s)	%	#	%	\$ (000s)	%	#	%	\$ (000s)	%	#	%	\$ (000s)	%	#	%	\$ (000s)	%	#	%	\$ (000s)	%	#	%	\$ (000s)	%	#	%	\$ (000s)	%	#	%	\$ (000s)	%	#	%	\$ (000s)	%	#	%	\$ (000s)	%	#	%	\$ (000s)	%	#	%	\$ (000s)	%	#	%	\$ (000s)	%	#	%	\$ (000s)	%	#	%	\$ (000s)	%	#	%	\$ (000s)	%	#	%	\$ (000s)	%	#	%	\$ (000s)	%	#	%	\$ (000s)	%	#	%	\$ (000s)	%	#	%	\$ (000s)	%	#	%	\$ (000s)	%	#	%	\$ (000s)	%	#	%	\$ (000s)	%	#	%	\$ (000s)	%	#	%	\$ (000s)	%	#	%	\$ (000s)	%	#	%	\$ (000s)	%	#	%	\$ (000s)	%	#	%	\$ (000s)	%	#	%	\$ (000s)	%	#	%	\$ (000s)	%	#	%	\$ (000s)	%	#	%	\$ (000s)	%	#	%	\$ (000s)	%	#	%	\$ (000s)	%	#	%	\$ (000s)	%	#	%	\$ (000s)	%	#	%	\$ (000s)	%	#	%	\$ (000s)	%	#	%	\$ (000s)	%	#	%	\$ (000s)	%	#	%	\$ (000s)	%	#	%	\$ (000s)	%	#	%	\$ (000s)	%	#	%	\$ (000s)	%	#	%	\$ (000s)	%	#	%	\$ (000s)	%	#	%	\$ (000s)	%	#	%	\$ (000s)	%	#	%	\$ (000s)	%	#	%	\$ (000s)	%	#	%	\$ (000s)	%	#	%	\$ (000s)	%	#	%	\$ (000s)	%	#	%	\$ (000s)	%	#	%	\$ (000s)	%	#	%	\$ (000s)	%	#	%	\$ (000s)	%	#	%	\$ (000s)	%	#	%	\$ (000s)	%	#	%	\$ (000s)	%	#	%	\$ (000s)	%	#	%	\$ (000s)	%	#	%	\$ (000s)	%	#	%	\$ (000s)	%	#	%	\$ (000s)	%	#	%	\$ (000s)	%	#	%	\$ (000s)	%	#	%	\$ (000s)	%	#	%	\$ (000s)	%	#	%	\$ (000s)	%	#	%	\$ (000s)	%	#	%	\$ (000s)	%	#	%	\$ (000s)	%	#	%	\$ (000s)	%	#	%	\$ (000s)	%	#	%	\$ (000s)	%	#	%	\$ (000s)	%	#	%	\$ (000s)	%	#	%	\$ (000s)	%	#	%	\$ (000s)	%	#	%	\$ (000s)	%	#	%	\$ (000s)	%	#	%	\$ (000s)	%	#	%	\$ (000s)	%	#	%	\$ (000s)	%	#	%	\$ (000s)	%	#	%	\$ (000s)	%	#	%	\$ (000s)	%	#	%	\$ (000s)	%	#	%	\$ (000s)	%	#	%	\$ (000s)	%	#	%	\$ (000s)	%	#	%	\$ (000s)	%	#	%	\$ (000s)	%	#	%	\$ (000s)	%	#	%	\$ (000s)	%	#	%	\$ (000s)	%	#	%	\$ (000s)	%	#	%	\$ (000s)	%	#	%	\$ (000s)	%	#	%	\$ (000s)	%	#	%	\$ (000s)	%	#	%	\$ (000s)	%	#	%	\$ (000s)	%	#	%	\$ (000s)	%	#	%	\$ (000s)	%	#	%	\$ (000s)	%	#	%	\$ (000s)	%	#	%	\$ (000s)	%	#	%	\$ (000s)	%	#	%	\$ (000s)	%	#	%	\$ (000s)	%	#	%	\$ (000s)	%	#	%	\$ (000s)	%	#	%	\$ (000s)	%	#	%	\$ (000s)	%	#	%	\$ (000s)	%	#	%	\$ (000s)	%	#	%	\$ (000s)	%	#	%	\$ (000s)	%	#	%	\$ (000s)	%	#	%	\$ (000s)	%	#	%	\$ (000s)	%	#	%	\$ (000s)	%	#	%	\$ (000s)	%	#	%	\$ (000s)	%	#	%	\$ (000s)	%	#	%	\$ (000s)	%	#	%	\$ (000s)	%	#	%	\$ (000s)	%	#	%	\$ (000s)	%	#	%	\$ (000s)	%	#	%	\$ (000s)	%	#	%	\$ (000s)	%	#	%	\$ (000s)	%	#	%	\$ (000s)	%	#	%	\$ (000s)	%	#	%	\$ (000s)	%	#	%	\$ (000s)	%	#	%	\$ (000s)	%	#	%	\$ (000s)	%	#	%	\$ (000s)	%	#	%	\$ (000s)	%	#	%	\$ (000s)	%	#	%	\$ (000s)	%	#	%	\$ (000s)	%	#	%	\$ (000s)	%	#	%	\$ (000s)	%	#	%	\$ (000s)	%	#	%	\$ (000s)	%	#	%	\$ (000s)	%	#	%	\$ (000s)	%	#	%	\$ (000s)	%	#	%	\$ (000s)	%	#	%	\$ (000s)	%	#	%	\$ (000s)	%	#	%	\$ (000s)	%	#	%	\$ (000s)	%	#	%	\$ (000s)	%	#	%	\$ (000s)	%	#	%	\$ (000s)	%	#	%	\$ (000s)	%	#	%	\$ (000s)	%	#	%	\$ (000s)

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2022 FFIEC Census Data; 2016-2020 ACS data

Borrower Distribution of HMDA Loans - Table 2 of 2

Assessment Area: FL Jacksonville

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data					Bank & Aggregate Lending										Bank & Aggregate Lending; Demographic Data																
		2020, 2021					2020					2021					2022																
		Bank		Families by Family Income		Count	Bank		Dollar		Count	Bank		Dollar		Count	Bank		Dollar		Count	Bank		Dollar		Count	Families by Family Income						
		Count	Dollar	Count	Dollar		Count	Dollar	Count	Dollar		Count	Dollar	Count	Dollar		Count	Dollar	Count	Dollar		Count	Dollar										
		#	%	\$ (000s)	\$ %	%	#	%	Agg	\$ (000s)	\$ %	Agg	#	%	Agg	\$ (000s)	\$ %	Agg	#	%	Agg	\$ (000s)	\$ %	Agg	#	%	Agg	\$ (000s)	\$ %	%			
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	0	0.0%	23.2%	0	0.0%	8.0%	0	0.0%	4.4%	0	0.0%	7.0%	0	0.0%	3.8%	0	0.0%	7.7%	0	0.0%	4.1%	22.9%	0	0.0%	7.7%	0	0.0%	4.1%		
	Moderate	0	0.0%	0	0.0%	18.2%	0	0.0%	13.8%	0	0.0%	7.6%	0	0.0%	13.7%	0	0.0%	7.0%	2	100.0%	15.6%	408	100.0%	8.9%	18.9%	0	0.0%	15.6%	408	100.0%	8.9%		
	Middle	0	0.0%	0	0.0%	20.1%	0	0.0%	18.3%	0	0.0%	9.7%	0	0.0%	18.9%	0	0.0%	13.0%	0	0.0%	26.5%	0	0.0%	16.3%	20.5%	0	0.0%	26.5%	0	0.0%	16.3%		
	Upper	10	100.0%	4,259	100.0%	38.5%	7	100.0%	46.0%	3,469	100.0%	68.3%	3	100.0%	52.5%	790	100.0%	67.2%	0	0.0%	42.2%	0	0.0%	55.4%	37.6%	0	0.0%	42.2%	0	0.0%	55.4%		
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	13.8%	0	0.0%	10.0%	0	0.0%	7.9%	0	0.0%	9.0%	0	0.0%	8.0%	0	0.0%	15.4%	0.0%	0	0.0%	8.0%	0	0.0%	15.4%		
	Total	10	100%	4,259	100%	100%	7	100%	100%	3,469	100%	100%	3	100%	100%	790	100%	100%	2	100%	100%	408	100%	100%	100%	0	0%	100%	408	100%	100%		
PURPOSE NOT APPLICABLE	Low	0	0.0%	0	0.0%	23.2%	0	0.0%	1.6%	0	0.0%	1.0%	0	0.0%	2.8%	0	0.0%	1.7%	0	0.0%	3.0%	0	0.0%	2.2%	22.9%	0	0.0%	3.0%	0	0.0%	2.2%		
	Moderate	0	0.0%	0	0.0%	18.2%	0	0.0%	1.8%	0	0.0%	1.9%	0	0.0%	1.7%	0	0.0%	1.6%	0	0.0%	1.2%	0	0.0%	1.3%	18.9%	0	0.0%	1.2%	0	0.0%	1.3%		
	Middle	0	0.0%	0	0.0%	20.1%	0	0.0%	1.4%	0	0.0%	1.8%	0	0.0%	1.0%	0	0.0%	1.2%	0	0.0%	0.5%	0	0.0%	0.6%	20.5%	0	0.0%	0.5%	0	0.0%	0.6%		
	Upper	0	0.0%	0	0.0%	38.5%	0	0.0%	0.5%	0	0.0%	0.8%	0	0.0%	0.3%	0	0.0%	0.7%	0	0.0%	0.0%	0	0.0%	0.0%	37.6%	0	0.0%	0.0%	0	0.0%	0.0%		
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	94.7%	0	0.0%	94.3%	0	0.0%	94.3%	0	0.0%	94.9%	0	0.0%	95.3%	0	0.0%	95.9%	0.0%	0	0.0%	95.3%	0	0.0%	95.9%		
	Total	0	0.0%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	100%	0	0.0%	100%	0	0.0%	100%		
HMDA TOTALS	Low	22	4.8%	2,901	1.7%	23.2%	14	5.5%	5.4%	1,365	1.6%	2.7%	8	4.0%	5.0%	1,536	1.9%	2.4%	10	6.4%	6.7%	956	1.9%	3.0%	22.9%	22	4.8%	2,901	1.7%	23.2%	14	5.5%	5.4%
	Moderate	55	12.0%	7,993	4.8%	18.2%	29	11.4%	16.0%	3,749	4.3%	11.4%	26	12.9%	15.7%	4,244	5.4%	10.4%	18	11.5%	18.4%	2,425	4.8%	12.3%	18.9%	55	12.0%	7,993	4.8%	18.2%	29	11.4%	16.0%
	Middle	53	11.6%	11,017	6.6%	20.1%	26	10.2%	19.9%	5,813	6.7%	17.4%	27	13.4%	20.5%	5,204	6.6%	16.8%	27	17.3%	23.4%	3,146	6.2%	19.9%	20.5%	53	11.6%	11,017	6.6%	20.1%	26	10.2%	19.9%
	Upper	315	68.9%	140,626	84.6%	38.5%	178	69.8%	31.8%	74,028	85.0%	38.2%	137	67.8%	34.3%	66,598	84.2%	38.9%	97	62.2%	31.9%	43,124	85.0%	37.6%	37.6%	315	68.9%	140,626	84.6%	38.5%	178	69.8%	31.8%
	Unknown	12	2.6%	3,665	2.2%	0.0%	8	3.1%	27.0%	2,109	2.4%	30.2%	4	2.0%	24.5%	1,556	2.0%	31.6%	4	2.6%	19.6%	1,079	2.1%	27.1%	0.0%	12	2.6%	3,665	2.2%	0.0%	8	3.1%	27.0%
	Total	457	100%	166,202	100%	100%	255	100%	100%	87,064	100%	100%	202	100%	100%	79,138	100%	100%	156	100%	100%	50,730	100%	100%	100%	457	100%	166,202	100%	100%	255	100%	100%

APPENDIX H - LIMITED SCOPE LENDING TABLES (Continued)

Geographic Distribution of Small Business & Small Farm Loans

Assessment Area: FL Jacksonville

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data										Bank & Aggregate Lending										Bank & Aggregate Lending; Demographic Data									
		2020, 2021					2020					2021					2022														
		Bank		Total Businesses	Count		Dollar		Count		Dollar		Count		Dollar		Count		Dollar		Total Businesses										
		Count	Dollar		Bank	Agg	Bank	Agg	Bank	Agg	Bank	Agg	Bank	Agg	Bank	Agg															
		#	%		\$ (000s)	\$ %	#	%	\$ 000s	\$ %	#	%	\$ 000s	\$ %	#	%	\$ 000s	\$ %													
SMALL BUSINESSES	Low	76	8.9%	15,192	10.1%	5.4%	44	8.0%	5.1%	8,562	9.4%	6.7%	32	10.5%	5.5%	6,630	11.0%	7.1%	21	12.7%	5.6%	6,169	14.0%	7.6%	5.7%						
	Moderate	242	28.3%	42,330	28.0%	25.1%	146	26.5%	23.8%	22,153	24.3%	24.4%	96	31.6%	24.7%	20,177	33.6%	24.6%	35	21.2%	21.9%	9,009	20.4%	18.8%	24.6%						
	Middle	290	33.9%	47,688	31.6%	37.9%	198	35.9%	36.4%	32,330	35.5%	34.0%	92	30.3%	36.9%	15,358	25.5%	34.7%	58	35.2%	40.2%	16,452	37.3%	41.0%	39.8%						
	Upper	247	28.9%	45,920	30.4%	31.6%	163	29.6%	34.3%	27,971	30.7%	34.5%	84	27.6%	32.6%	17,949	29.9%	33.5%	44	26.7%	29.9%	9,865	22.4%	29.4%	27.5%						
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	7	4.2%	2.1%	2,610	5.9%	3.1%	2.3%						
	Tr Unknown	0	0.0%	0	0.0%		0	0.0%	0.4%	0	0.0%	0.3%	0	0.0%	0.4%	0	0.0%	0.1%	0	0.0%	0.3%	0	0.0%	0.1%							
	Total	855	100%	151,130	100%	100%	551	100%	100%	91,016	100%	100%	304	100%	100%	60,114	100%	100%	165	100%	100%	44,105	100%	100%	100%						

Geographic Distribution of Small Business & Small Farm Loans

Assessment Area: FL Jacksonville

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data										Bank & Aggregate Lending										Bank & Aggregate Lending; Demographic Data									
		2020, 2021					2020					2021					2022														
		Bank			Total Businesses	Count			Dollar		Count			Dollar		Count			Dollar		Total Businesses										
		Count	Dollar			Bank	Agg	Bank	Agg	Bank	Agg	Bank	Agg	Bank	Agg																
			#	\$ (000s)												\$ %	#	%	\$ %	#		%	\$ %	#	%	\$ %					
SMALL BUSINESSES	Low	76	8.9%	15,192	10.1%	5.4%	44	8.0%	5.1%	8,562	9.4%	6.7%	32	10.5%	5.5%	6,630	11.0%	7.1%	21	12.7%	5.6%	6,169	14.0%	7.6%	5.7%						
	Moderate	242	28.3%	42,330	28.0%	25.1%	146	26.5%	23.8%	22,153	24.3%	24.4%	96	31.6%	24.7%	20,177	33.6%	24.6%	35	21.2%	21.9%	9,009	20.4%	18.8%	24.6%						
	Middle	290	33.9%	47,688	31.6%	37.9%	198	35.9%	36.4%	32,330	35.5%	34.0%	92	30.3%	36.9%	15,358	25.5%	34.7%	58	35.2%	40.2%	16,452	37.3%	41.0%	39.8%						
	Upper	247	28.9%	45,920	30.4%	31.6%	163	29.6%	34.3%	27,971	30.7%	34.5%	84	27.6%	32.6%	17,949	29.9%	33.5%	44	26.7%	29.9%	9,865	22.4%	29.4%	27.5%						
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	7	4.2%	2.1%	2,610	5.9%	3.1%	2.3%						
	Tr Unknown	0	0.0%	0	0.0%		0	0.0%	0.4%	0	0.0%	0.3%	0	0.0%	0.4%	0	0.0%	0.1%	0	0.0%	0.3%	0	0.0%	0.1%							
	Total	855	100%	151,130	100%	100%	551	100%	100%	91,016	100%	100%	304	100%	100%	60,114	100%	100%	165	100%	100%	44,105	100%	100%	100%						

APPENDIX H - LIMITED SCOPE LENDING TABLES (Continued)

Geographic Distribution of HMDA Loans - Table 1 of 2

Assessment Area: FL Naples

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data										Bank & Aggregate Lending										Bank & Aggregate Lending; Demographic Data									
		2020, 2021					2020					2021					2022														
		Bank				Owner Occupied Units	Count			Dollar		Count			Dollar		Count			Dollar		Owner Occupied Units									
		Count		Dollar			Bank	Agg	S (\$000s)	S %	Agg S %	Bank	Agg	S (\$000s)	S %	Agg S %	Bank	Agg	S (\$000s)	S %	Agg S %										
		#	%	\$ (000s)	\$ %																		#	%	\$ (000s)	\$ %	#	%	\$ (000s)	\$ %	#
HOME PURCHASE	Low	2	3.7%	449	1.1%	2.3%	2	7.7%	1.2%	449	2.4%	1.2%	0	0.0%	1.6%	0	0.0%	1.6%	0	0.0%	1.3%	0	0.0%	1.2%	2.3%						
	Moderate	9	16.7%	2,658	6.5%	16.3%	6	23.1%	15.2%	2,031	10.9%	10.9%	3	10.7%	15.1%	627	2.8%	10.7%	2	16.7%	19.9%	290	3.6%	13.4%	17.4%						
	Middle	16	29.6%	7,544	18.3%	41.3%	6	23.1%	41.4%	2,567	13.8%	34.3%	10	35.7%	41.7%	4,977	22.1%	34.6%	4	33.3%	46.0%	1,610	19.9%	39.2%	40.7%						
	Upper	27	50.0%	30,511	74.1%	40.1%	12	46.2%	42.2%	13,572	72.9%	53.5%	15	53.6%	41.5%	16,939	75.1%	53.1%	6	50.0%	31.7%	6,198	76.5%	45.0%	38.4%						
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	1.0%	0	0.0%	1.2%	1.2%						
	Total	54	100%	41,162	100%	100%	26	100%	100%	18,619	100%	100%	28	100%	100%	22,543	100%	100%	12	100%	100%	8,098	100%	100%	100%						
REFINANCE	Low	1	1.2%	117	0.2%	2.3%	0	0.0%	0.7%	0	0.0%	0.5%	1	2.6%	0.8%	117	0.7%	0.6%	0	0.0%	1.0%	0	0.0%	0.7%	2.3%						
	Moderate	12	14.0%	4,491	9.4%	16.3%	5	10.4%	12.1%	1,559	5.1%	8.7%	7	18.4%	13.9%	2,932	16.9%	9.6%	0	0.0%	19.1%	0	0.0%	11.0%	17.4%						
	Middle	33	38.4%	11,226	23.5%	41.3%	17	35.4%	44.4%	5,824	19.1%	37.8%	16	42.1%	43.6%	5,402	31.2%	37.6%	12	46.2%	43.0%	4,259	35.6%	34.6%	40.7%						
	Upper	40	46.5%	32,027	66.9%	40.1%	26	54.2%	42.8%	23,176	75.8%	52.9%	14	36.8%	41.8%	8,851	51.2%	52.2%	13	50.0%	35.7%	7,469	62.4%	52.6%	38.4%						
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	1	3.8%	1.2%	250	2.1%	1.1%	1.2%						
	Total	86	100%	47,861	100%	100%	48	100%	100%	30,559	100%	100%	38	100%	100%	17,302	100%	100%	26	100%	100%	11,978	100%	100%	100%						
HOME IMPROVEMENT	Low	0	0.0%	0	0.0%	2.3%	0	0.0%	0.5%	0	0.0%	0.2%	0	0.0%	0.6%	0	0.0%	0.5%	0	0.0%	0.3%	0	0.0%	0.1%	2.3%						
	Moderate	2	9.5%	111	2.5%	16.3%	0	0.0%	11.9%	0	0.0%	10.7%	2	10.0%	10.6%	111	2.5%	7.9%	3	11.5%	15.3%	1,060	14.2%	9.1%	17.4%						
	Middle	10	47.6%	1,589	35.6%	41.3%	0	0.0%	48.8%	0	0.0%	39.7%	10	50.0%	45.3%	1,589	36.0%	34.4%	9	34.6%	44.6%	1,952	26.2%	39.8%	40.7%						
	Upper	9	42.9%	2,764	61.9%	40.1%	1	100.0%	38.8%	50	100.0%	49.4%	8	40.0%	43.5%	2,714	61.5%	57.2%	14	53.8%	38.0%	4,451	59.6%	49.7%	38.4%						
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	1.8%	0	0.0%	1.3%	1.2%						
	Total	21	100%	4,464	100%	100%	1	100%	100%	50	100%	100%	20	100%	100%	4,414	100%	100%	26	100%	100%	7,463	100%	100%	100%						
MULTI FAMILY	Low	0	0.0%	Multi-Family Units			0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	16.7%	0	0.0%	5.8%	0	0.0%	0.0%	0	0.0%	0.0%	3.2%						
	Moderate	1	100.0%	300	100.0%	16.3%	1	100.0%	36.4%	300	100.0%	22.4%	0	0.0%	50.0%	0	0.0%	28.5%	0	0.0%	27.3%	0	0.0%	21.7%	10.6%						
	Middle	0	0.0%	0	0.0%	33.6%	0	0.0%	45.5%	0	0.0%	67.7%	0	0.0%	5.6%	0	0.0%	17.0%	0	0.0%	54.5%	0	0.0%	68.4%	42.3%						
	Upper	0	0.0%	0	0.0%	48.1%	0	0.0%	18.2%	0	0.0%	9.9%	0	0.0%	27.8%	0	0.0%	48.6%	0	0.0%	18.2%	0	0.0%	9.9%	43.3%						
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.7%						
	Total	1	100%	300	100%	100%	1	100%	100%	300	100%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	100%						
OTHER PURPOSE LOC	Low	0	0.0%	0	0.0%	2.3%	0	0.0%	0.2%	0	0.0%	0.0%	0	0.0%	0.6%	0	0.0%	0.8%	2	6.1%	0.6%	394	2.9%	0.4%	2.3%						
	Moderate	2	2.9%	390	2.7%	16.3%	1	2.3%	11.8%	90	1.0%	8.5%	1	4.0%	10.5%	300	6.1%	9.6%	1	3.0%	11.6%	30	0.2%	6.0%	17.4%						
	Middle	27	39.1%	5,360	37.4%	41.3%	19	43.2%	36.5%	3,423	36.3%	23.1%	8	32.0%	43.8%	1,937	39.5%	34.8%	16	48.5%	45.7%	4,988	36.8%	34.7%	40.7%						
	Upper	40	58.0%	8,574	59.9%	40.1%	24	54.5%	51.5%	5,912	62.7%	68.5%	16	64.0%	45.0%	2,662	54.3%	54.8%	13	39.4%	40.2%	7,990	58.9%	57.5%	38.4%						
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	1	3.0%	1.9%	170	1.3%	1.4%	1.2%						
	Total	69	100%	14,324	100%	100%	44	100%	100%	9,425	100%	100%	25	100%	100%	4,899	100%	100%	33	100%	100%	13,572	100%	100%	100%						

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2022 FFIEC Census Data; 2016-2020 ACS data

Geographic Distribution of HMDA Loans - Table 2 of 2

Assessment Area: FL Naples

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data										Bank & Aggregate Lending										Bank & Aggregate Lending; Demographic Data									
		2020, 2021					2020					2021					2022														
		Bank				Owner Occupied Units %	Count			Dollar		Agg	Count			Dollar		Agg	Count			Dollar		Owner Occupied Units %							
		Count		Dollar			Bank	Agg	Bank	Agg	Bank		Agg	Bank	Agg	Bank	Agg														
		#	%	\$ (000s)	\$ %														#	%	\$ (000s)	\$ %	#		%	\$ (000s)	\$ %	#	%	\$ (000s)	\$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	1	100.0%	700	100.0%	2.3%	0	0.0%	1.5%	0	0.0%	1.7%	1	100.0%	0.4%	700	100.0%	0.3%	0	0.0%	0.7%	0	0.0%	0.7%	2.3%						
	Moderate	0	0.0%	0	0.0%	16.3%	0	0.0%	11.5%	0	0.0%	5.3%	0	0.0%	8.4%	0	0.0%	3.2%	0	0.0%	7.2%	0	0.0%	2.3%	17.4%						
	Middle	0	0.0%	0	0.0%	41.3%	0	0.0%	31.6%	0	0.0%	12.4%	0	0.0%	29.8%	0	0.0%	14.8%	0	0.0%	35.6%	0	0.0%	17.8%	40.7%						
	Upper	0	0.0%	0	0.0%	40.1%	0	0.0%	55.4%	0	0.0%	80.6%	0	0.0%	61.4%	0	0.0%	81.8%	1	100.0%	55.3%	1,050	100.0%	78.0%	38.4%						
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	1.2%	0	0.0%	1.1%	1.2%						
	Total	1	100%	700	100%	100%	0	0.0%	100%	0	0.0%	100%	1	100%	100%	700	100%	100%	1	100%	100%	1,050	100%	100%	100%						
PURPOSE NOT APPLICABLE	Low	0	0.0%	0	0.0%	2.3%	0	0.0%	1.7%	0	0.0%	0.8%	0	0.0%	2.5%	0	0.0%	1.4%	0	0.0%	4.3%	0	0.0%	2.0%	2.3%						
	Moderate	0	0.0%	0	0.0%	16.3%	0	0.0%	27.6%	0	0.0%	21.7%	0	0.0%	22.2%	0	0.0%	17.6%	0	0.0%	34.0%	0	0.0%	22.4%	17.4%						
	Middle	0	0.0%	0	0.0%	41.3%	0	0.0%	36.2%	0	0.0%	28.8%	0	0.0%	37.0%	0	0.0%	31.2%	0	0.0%	42.6%	0	0.0%	41.7%	40.7%						
	Upper	0	0.0%	0	0.0%	40.1%	0	0.0%	34.5%	0	0.0%	48.7%	0	0.0%	38.3%	0	0.0%	49.9%	0	0.0%	14.9%	0	0.0%	30.6%	38.4%						
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	4.3%	0	0.0%	3.3%	1.2%						
	Total	0	0.0%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	100%						
HMDA TOTALS	Low	4	1.7%	1,266	1.2%	2.3%	2	1.7%	1.0%	449	0.8%	0.9%	2	1.8%	1.2%	817	1.6%	1.2%	2	2.0%	1.1%	394	0.9%	1.0%	2.3%						
	Moderate	26	11.7%	7,950	7.3%	16.3%	13	10.8%	13.8%	3,980	6.8%	10.1%	13	11.6%	14.3%	3,970	8.0%	10.3%	6	6.1%	18.5%	1,380	3.3%	12.0%	17.4%						
	Middle	86	37.1%	25,719	23.6%	41.3%	42	35.0%	42.6%	11,814	20.0%	35.7%	44	39.3%	42.4%	13,905	27.9%	34.6%	41	41.8%	44.7%	12,809	30.4%	37.2%	40.7%						
	Upper	116	50.0%	73,876	67.9%	40.1%	63	52.5%	42.6%	42,710	72.4%	53.3%	53	47.3%	42.1%	31,166	62.5%	53.9%	47	48.0%	34.5%	27,158	64.4%	48.7%	38.4%						
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	2	2.0%	1.2%	420	1.0%	1.2%	1.2%						
	Total	232	100%	108,811	100%	100%	120	100%	100%	58,953	100%	100%	112	100%	100%	49,858	100%	100%	98	100%	100%	42,161	100%	100%	100%						

Assessment Area: FL Naples

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2022 FFIEC Census Data; 2016-2020 ACS data

Assessment Area: FL Naples

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2022 FFIEC Census Data; 2016-2020 ACS data

APPENDIX H - LIMITED SCOPE LENDING TABLES (Continued)

Geographic Distribution of Small Business & Small Farm Loans

Assessment Area: FL Naples

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data										Bank & Aggregate Lending										Bank & Aggregate Lending; Demographic Data									
		2020, 2021					2020					2021					2022														
		Bank		Dollar		Total Businesses	Count		Dollar		Count		Dollar		Count		Dollar		Total Businesses												
		Count	Dollar	Bank	Agg		Bank	Agg	Bank	Agg	Bank	Agg	Bank	Agg																	
		#	%	\$ (000s)	\$ %		#	%	\$ 000s	\$ %	#	%	\$ 000s	\$ %	#	%	\$ 000s	\$ %													
SMALL BUSINESSES	Low	27	7.3%	3,059	5.7%	3.0%	15	6.3%	2.8%	1,237	3.6%	3.6%	12	9.0%	3.0%	1,822	9.3%	3.5%	1	2.9%	2.2%	1,000	11.5%	2.8%	2.6%						
	Moderate	41	11.1%	3,763	7.0%	13.8%	26	11.0%	11.0%	2,197	6.4%	6.5%	15	11.3%	12.7%	1,566	8.0%	7.8%	8	22.9%	15.7%	1,129	13.0%	11.9%	15.5%						
	Middle	140	37.8%	20,273	37.5%	39.7%	94	39.7%	40.1%	13,670	39.8%	36.9%	46	34.6%	39.7%	6,603	33.6%	35.3%	13	37.1%	45.9%	3,550	40.7%	43.9%	43.6%						
	Upper	162	43.8%	26,900	49.8%	43.5%	102	43.0%	45.8%	17,219	50.2%	52.7%	60	45.1%	44.2%	9,681	49.2%	53.3%	13	37.1%	35.1%	3,039	34.9%	40.6%	37.2%						
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.9%	0	0.0%	0.7%	1.1%						
	Tr Unknown	0	0.0%	0	0.0%		0	0.0%	0.2%	0	0.0%	0.2%	0	0.0%	0.4%	0	0.0%	0.1%	0	0.0%	0.2%	0	0.0%	0.1%							
	Total	370	100%	53,995	100%	100%	237	100%	100%	34,323	100%	100%	133	100%	100%	19,672	100%	100%	35	100%	100%	8,718	100%	100%	100%						

Small Business & Small Farm Lending By Revenue & Loan Size

Assessment Area: FL Naples

PRODUCT TYPE		Bank Lending & Demographic Data																		Bank & Aggregate Lending										Bank & Aggregate Lending; Demographic Data									
		2020, 2021						2020						2021						2022																			
		Bank			Dollar	Total Businesses	Count			Dollar			Agg	Count			Agg	Dollar			Agg	Count			Agg	Dollar			Agg	Total Businesses									
		Count	%	\$ (000s)	\$ %		%	Bank	%	Agg	%	Bank	%	\$ %	%	Bank	%	Agg	%	Bank	%	Agg	%	Bank	%	Agg	%												
SMALL BUSINESS	Revenue	\$1 Million or Less	197	53.2%	15,197	28.1%	94.4%	116	48.9%	39.8%	6,815	19.9%	28.6%	81	60.9%	46.9%	8,382	42.6%	30.2%	6	17.1%	51.1%	572	6.6%	35.5%	94.3%													
		Over \$1 Million	154	41.6%	38,001	70.4%	4.5%	107	45.1%		26,869	78.3%		47	35.3%		11,132	56.6%		29	82.9%		8,146	93.4%	4.5%														
		Total Rev. available	351	94.9%	53,198	98.5%	98.9%	223	94.1%		33,684	98.1%		128	96.2%		19,514	99.2%		35	100.0%		8,718	100.0%	98.8%														
		Rev. Not Known	19	5.1%	797	1.5%	1.1%	14	5.9%		639	1.9%		5	3.8%		158	0.8%		0	0.0%		0	0.0%	1.2%														
		Total	370	100%	53,995	100%	100%	237	100%		34,323	100%		133	100%		19,672	100%		35	100%		8,718	100%	100.0%														
	Loan Size	\$100,000 or Less	227	61.4%	8,709	16.1%		145	61.2%	90.1%	5,315	15.5%	37.8%	82	61.7%	93.7%	3,394	17.3%	41.4%	15	42.9%	95.7%	902	10.3%	51.9%														
		\$100,001 - \$250,000	75	20.3%	11,988	22.2%		50	21.1%	5.9%	8,137	23.7%	19.8%	25	18.8%	3.6%	3,851	19.6%	17.0%	12	34.3%	2.6%	2,216	25.4%	15.1%														
		\$250,001 - \$1 Million	68	18.4%	33,298	61.7%		42	17.7%	4.1%	20,871	60.8%	42.4%	26	19.5%	2.7%	12,427	63.2%	41.6%	8	22.9%	1.8%	5,600	64.2%	33.0%														
		Total	370	100%	53,995	100%		237	100%	100%	34,323	100%	100%	133	100%	100%	19,672	100%	100%	35	100%	100%	8,718	100%	100%														
	Loan Size & Rev \$1 Mill or Less	\$100,000 or Less	155	78.7%	5,240	34.5%		97	83.6%		3,095	45.4%		58	71.6%		2,145	25.6%		4	66.7%		245	42.8%															
		\$100,001 - \$250,000	27	13.7%	4,223	27.8%		15	12.9%		2,484	36.4%		12	14.8%		1,739	20.7%		2	33.3%		327	57.2%															
		\$250,001 - \$1 Million	15	7.6%	5,734	37.7%		4	3.4%		1,236	18.1%		11	13.6%		4,498	53.7%		0	0.0%		0	0.0%															
		Total	197	100%	15,197	100%		116	100%		6,815	100%		81	100%		8,382	100%		6	100%		572	100%															

APPENDIX H - LIMITED SCOPE LENDING TABLES (Continued)

Geographic Distribution of HMDA Loans - Table 1 of 2

Assessment Area: FL Orlando

PRODUCT TYPE		Tract Income Levels		Bank Lending & Demographic Data																		Bank & Aggregate Lending																		Bank & Aggregate Lending; Demographic Data																	
				2020, 2021						2020						2021						2022																																			
				Bank				Owner Occupied Units	Count			Dollar			Count			Dollar			Owner Occupied Units	Count			Dollar																																
				Count	%	Dollar	\$ %		Bank	%	Agg	Bank	\$ %	Agg	Bank	%	Agg	Bank	\$ %	Agg		Bank	%	Agg	Bank	\$ %	Agg																														
		#	%	\$ (000s)	\$ %	#	%	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	%																																		
HOME PURCHASE	Low	1	0.6%	80	0.1%	1.0%	0	0.0%	1.1%	0	0.0%	0.9%	1	1.8%	1.0%	80	0.3%	0.7%	2	10.5%	1.2%	428	5.2%	0.7%	1.2%																																
	Moderate	9	5.5%	2,303	2.7%	21.1%	2	1.9%	17.7%	238	0.4%	13.3%	7	12.7%	18.5%	2,065	6.9%	14.1%	0	0.0%	17.6%	0	0.0%	12.8%	21.6%																																
	Middle	28	17.2%	9,892	11.5%	39.1%	21	19.4%	42.9%	6,215	11.0%	39.9%	7	12.7%	42.6%	3,677	12.2%	39.6%	5	26.3%	41.9%	1,556	18.8%	38.3%	34.8%																																
	Upper	125	76.7%	74,110	85.8%	38.8%	85	78.7%	38.3%	49,872	88.5%	45.9%	40	72.7%	37.9%	24,238	80.6%	45.5%	12	63.2%	39.1%	6,284	76.0%	47.9%	42.0%																																
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.3%	0	0.0%	0.3%	0.3%																																
	Total	163	100%	86,385	100%	100%	108	100%	100%	56,325	100%	100%	55	100%	100%	30,060	100%	100%	19	100%	100%	8,268	100%	100%	100%																																
REFINANCE	Low	0	0.0%	0	0.0%	1.0%	0	0.0%	0.6%	0	0.0%	0.5%	0	0.0%	0.7%	0	0.0%	0.6%	0	0.0%	0.9%	0	0.0%	0.6%	1.2%																																
	Moderate	17	8.3%	3,252	3.6%	21.1%	7	5.5%	12.8%	1,927	3.4%	9.6%	10	12.7%	15.0%	1,325	3.8%	11.0%	5	13.2%	18.9%	1,232	8.2%	12.8%	21.6%																																
	Middle	39	18.9%	14,898	16.3%	39.1%	25	19.7%	37.9%	9,303	16.4%	34.5%	14	17.7%	40.0%	5,595	16.2%	36.6%	13	34.2%	38.0%	4,858	32.5%	38.9%	34.8%																																
	Upper	150	72.8%	73,170	80.1%	38.8%	95	74.8%	48.7%	45,457	80.2%	55.4%	55	69.6%	44.3%	27,713	80.0%	51.8%	20	52.6%	42.0%	8,850	59.2%	47.5%	42.0%																																
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.2%	0	0.0%	0.2%	0.3%																																
	Total	206	100%	91,320	100%	100%	127	100%	100%	56,687	100%	100%	79	100%	100%	34,633	100%	100%	38	100%	100%	14,940	100%	100%	100%																																
HOME IMPROVEMENT	Low	0	0.0%	0	0.0%	1.0%	0	0.0%	0.6%	0	0.0%	0.4%	0	0.0%	0.6%	0	0.0%	0.3%	0	0.0%	0.5%	0	0.0%	0.3%	1.2%																																
	Moderate	2	6.9%	150	4.0%	21.1%	0	0.0%	11.7%	0	0.0%	9.3%	2	7.4%	10.5%	150	4.6%	8.5%	1	2.0%	11.2%	60	0.7%	8.4%	21.6%																																
	Middle	9	31.0%	1,035	27.5%	39.1%	0	0.0%	33.3%	0	0.0%	28.2%	9	33.3%	32.6%	1,035	32.1%	29.5%	12	24.5%	29.9%	1,116	12.7%	24.7%	34.8%																																
	Upper	18	62.1%	2,573	68.5%	38.8%	2	100.0%	54.3%	531	100.0%	62.1%	16	59.3%	56.3%	2,042	63.3%	61.6%	36	73.5%	58.2%	7,639	86.7%	66.3%	42.0%																																
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.1%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.3%	0	0.0%	0.3%	0.3%																																
	Total	29	100%	3,758	100%	100%	2	100%	100%	531	100%	100%	27	100%	100%	3,227	100%	100%	49	100%	100%	8,815	100%	100%	100%																																
MULTI FAMILY	Low	0	0.0%	Multi-Family Units			0	0.0%	8.1%	0	0.0%	10.3%	0	0.0%	7.8%	0	0.0%	4.4%	0	0.0%	5.5%	0	0.0%	5.4%	6.9%																																
	Moderate	0	0.0%	0	0.0%	37.3%	0	0.0%	55.6%	0	0.0%	49.2%	0	0.0%	51.8%	0	0.0%	45.5%	0	0.0%	37.6%	0	0.0%	35.7%	34.5%																																
	Middle	1	100.0%	169	100.0%	35.8%	1	100.0%	21.0%	169	100.0%	20.5%	0	0.0%	27.0%	0	0.0%	27.2%	0	0.0%	36.7%	0	0.0%	38.7%	32.1%																																
	Upper	0	0.0%	0	0.0%	20.8%	0	0.0%	15.3%	0	0.0%	20.0%	0	0.0%	13.5%	0	0.0%	22.8%	0	0.0%	19.3%	0	0.0%	19.8%	23.7%																																
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.9%	0	0.0%	0.3%	2.7%																																
	Total	1	100%	169	100%	100%	1	100%	100%	169	100%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	100%																																
OTHER PURPOSE LOC	Low	0	0.0%	0	0.0%	1.0%	0	0.0%	0.5%	0	0.0%	0.3%	0	0.0%	0.4%	0	0.0%	0.2%	0	0.0%	0.6%	0	0.0%	0.5%	1.2%																																
	Moderate	5	4.6%	1,299	6.8%	21.1%	4	6.0%	11.7%	799	6.3%	8.6%	1	2.4%	12.4%	500	7.8%	9.9%	6	9.1%	10.8%	793	4.3%	7.4%	21.6%																																
	Middle	36	33.0%	5,170	27.1%	39.1%	18	26.9%	32.8%	3,342	26.4%	25.9%	18	42.9%	34.1%	1,828	28.6%	28.9%	15	22.7%	31.9%	2,870	15.4%	26.2%	34.8%																																
	Upper	68	62.4%	12,582	66.0%	38.8%	45	67.2%	55.0%	8,525	67.3%	65.2%	23	54.8%	53.0%	4,057	63.5%	60.9%	45	68.2%	56.3%	14,932	80.3%	65.7%	42.0%																																
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.1%	0	0.0%	0.3%	0	0.0%	0.2%	0.3%																																
	Total	109	100%	19,051	100%	100%	67	100%	100%	12,666	100%	100%	42	100%	100%	6,385	100%	100%	66	100%	100%	18,595	100%	100%	100%																																

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2022 FFIEC Census Data; 2016-2020 ACS data

Geographic Distribution of HMDA Loans - Table 2 of 2

Assessment Area: FL Orlando

PRODUCT TYPE		Bank Lending & Demographic Data														Bank & Aggregate Lending														Bank & Aggregate Lending: Demographic Data									
		2020, 2021					2020					2021					2022																						
		Bank				Owner Occupied Units	Count			Dollar		Agg	Count			Dollar		Agg	Count			Dollar		Owner Occupied Units															
		Count	Dollar				Bank	%	Agg	Bank	%		Agg	Bank	%	Agg	Bank		%	Agg	Bank	%	Agg																
#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	%	%																	
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	0	0.0%	1.0%	0	0.0%	0.9%	0	0.0%	0.4%	0	0.0%	0.3%	0	0.0%	0.3%	0	0.0%	0.7%	0	0.0%	1.2%															
	Moderate	2	33.3%	294	7.2%	21.1%	2	50.0%	17.4%	294	9.5%	10.4%	0	0.0%	15.8%	0	0.0%	8.8%	0	0.0%	13.3%	0	0.0%	21.6%															
	Middle	1	16.7%	111	2.7%	39.1%	0	0.0%	35.8%	0	0.0%	28.9%	1	50.0%	38.2%	111	11.1%	31.1%	0	0.0%	33.6%	0	0.0%	34.8%															
	Upper	3	50.0%	3,701	90.1%	38.8%	2	50.0%	46.0%	2,816	90.5%	60.3%	1	50.0%	45.1%	885	88.9%	59.7%	0	0.0%	52.1%	0	0.0%	42.0%															
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.1%	0	0.0%	0.1%	0	0.0%	0.3%	0	0.0%	0.3%															
	Total	6	100%	4,106	100%	100%	4	100%	100%	3,110	100%	100%	2	100%	100%	996	100%	100%	0	0.0%	100%	0	0.0%	100%															
PURPOSE NOT APPLICABLE	Low	0	0.0%	0	0.0%	1.0%	0	0.0%	1.1%	0	0.0%	0.8%	0	0.0%	1.9%	0	0.0%	1.4%	0	0.0%	1.6%	0	0.0%	1.2%															
	Moderate	0	0.0%	0	0.0%	21.1%	0	0.0%	31.1%	0	0.0%	21.8%	0	0.0%	27.9%	0	0.0%	21.8%	0	0.0%	28.7%	0	0.0%	21.6%															
	Middle	0	0.0%	0	0.0%	39.1%	0	0.0%	43.9%	0	0.0%	43.9%	0	0.0%	45.2%	0	0.0%	44.1%	0	0.0%	40.6%	0	0.0%	34.8%															
	Upper	0	0.0%	0	0.0%	38.8%	0	0.0%	24.0%	0	0.0%	33.5%	0	0.0%	25.1%	0	0.0%	32.7%	0	0.0%	29.1%	0	0.0%	42.0%															
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.3%															
	Total	0	0.0%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%															
HMDA TOTALS	Low	1	0.2%	80	0.0%	1.0%	0	0.0%	0.8%	0	0.0%	1.2%	1	0.5%	0.9%	80	0.1%	0.8%	2	1.2%	1.0%	428	0.8%	1.2%															
	Moderate	35	6.8%	7,298	3.6%	21.1%	15	4.9%	15.4%	3,258	2.5%	13.5%	20	9.8%	16.5%	4,040	5.4%	14.0%	12	7.0%	17.3%	2,085	4.1%	15.4%															
	Middle	114	22.2%	31,275	15.3%	39.1%	65	21.0%	40.0%	19,029	14.7%	36.2%	49	23.9%	40.9%	12,246	16.3%	37.6%	45	26.2%	39.4%	10,400	20.5%	38.0%															
	Upper	364	70.8%	166,136	81.1%	38.8%	229	74.1%	43.7%	107,201	82.8%	49.1%	135	65.9%	41.7%	58,935	78.3%	47.6%	113	65.7%	42.1%	37,705	74.5%	45.2%															
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.2%	0	0.0%	0.3%															
	Total	514	100%	204,789	100%	100%	309	100%	100%	129,488	100%	100%	205	100%	100%	75,301	100%	100%	172	100%	100%	50,618	100%	100%															

APPENDIX H - LIMITED SCOPE LENDING TABLES (Continued)

Borrower Distribution of HMDA Loans - Table 1 of 2

Assessment Area: FL Orlando

Product Type	Borrower Income Levels	Bank Lending & Demographic Data										Bank & Aggregate Lending										Bank & Aggregate Lending; Demographic Data									
		2020, 2021					2020					2021					2022														
		Bank				Families by Family Income %	Count			Dollar		Agg	Count			Dollar		Agg	Count			Dollar		Agg	Families by Family Income %						
		Count	%	Dollar \$ (000s)	\$ %		Bank	%	Agg	\$ (000s)	\$ %		Bank	%	Agg	\$ (000s)	\$ %		Agg	Bank	%	Agg	\$ (000s)			\$ %	Agg				
HOME PURCHASE	Low	2	1.2%	290	0.3%	21.5%	1	0.9%	3.1%	134	0.2%	1.6%	1	1.8%	2.8%	156	0.5%	1.4%	1	5.3%	2.0%	210	2.5%	0.9%	21.0%						
	Moderate	11	6.7%	1,705	2.0%	18.1%	6	5.6%	16.3%	943	1.7%	11.7%	5	9.1%	13.4%	762	2.5%	9.1%	1	5.3%	10.4%	218	2.6%	6.5%	17.9%						
	Middle	14	8.6%	3,873	4.5%	19.2%	9	8.3%	24.0%	2,462	4.4%	21.5%	3	15.8%	20.9%	1,411	4.7%	18.1%	3	15.8%	20.5%	724	8.8%	17.0%	18.8%						
	Upper	130	79.8%	78,634	91.0%	41.2%	88	81.5%	44.3%	52,014	92.3%	53.9%	42	76.4%	45.2%	26,620	88.6%	54.5%	13	68.4%	47.5%	6,808	82.3%	57.0%	42.2%						
	Unknown	6	3.7%	1,883	2.2%	0.0%	4	3.7%	12.3%	772	1.4%	11.2%	2	3.6%	17.8%	1,111	3.7%	16.9%	1	5.3%	19.7%	308	3.7%	18.6%	0.0%						
	Total	163	100%	86,385	100%	100%	108	100%	100%	56,325	100%	100%	55	100%	100%	30,060	100%	100%	19	100%	100%	8,268	100%	100%	100%						
REFINANCE	Low	6	2.9%	887	1.0%	21.5%	2	1.6%	3.0%	291	0.5%	1.5%	4	5.1%	4.3%	596	1.7%	2.2%	1	2.6%	7.6%	80	0.5%	3.8%	21.0%						
	Moderate	14	6.8%	1,944	2.1%	18.1%	4	3.1%	10.5%	590	1.0%	7.1%	10	12.7%	13.6%	1,354	3.9%	9.5%	2	5.3%	18.8%	333	2.2%	12.8%	17.9%						
	Middle	19	9.2%	4,264	4.7%	19.2%	12	9.4%	17.6%	2,668	4.7%	14.5%	7	8.9%	19.4%	1,596	4.6%	16.4%	6	15.8%	23.1%	966	6.5%	19.4%	18.8%						
	Upper	160	77.7%	82,888	90.8%	41.2%	105	82.7%	45.7%	52,264	92.2%	52.7%	55	69.6%	41.1%	30,624	88.4%	49.6%	26	68.4%	37.2%	12,645	84.6%	43.8%	42.2%						
	Unknown	7	3.4%	1,337	1.5%	0.0%	4	3.1%	23.2%	874	1.5%	24.3%	3	3.8%	21.6%	463	1.3%	22.2%	3	7.9%	13.3%	916	6.1%	20.2%	0.0%						
	Total	206	100%	91,320	100%	100%	127	100%	100%	56,687	100%	100%	79	100%	100%	34,633	100%	100%	38	100%	100%	14,940	100%	100%	100%						
HOME IMPROVEMENT	Low	0	0.0%	0	0.0%	21.5%	0	0.0%	4.7%	0	0.0%	2.5%	0	0.0%	3.7%	0	0.0%	2.2%	0	0.0%	4.0%	0	0.0%	2.3%	21.0%						
	Moderate	2	6.9%	105	2.8%	18.1%	0	0.0%	12.0%	0	0.0%	8.7%	2	7.4%	11.4%	105	3.3%	8.5%	1	2.0%	11.6%	200	2.3%	7.4%	17.9%						
	Middle	9	31.0%	1,114	29.6%	19.2%	0	0.0%	18.4%	0	0.0%	14.7%	9	33.3%	18.8%	1,114	34.5%	14.6%	9	18.4%	20.0%	858	9.7%	14.5%	18.8%						
	Upper	17	58.6%	2,504	66.6%	41.2%	2	100.0%	62.0%	531	100.0%	71.1%	15	55.6%	62.8%	1,973	61.1%	70.8%	39	79.6%	61.1%	7,757	88.0%	72.6%	42.2%						
	Unknown	1	3.4%	35	0.9%	0.0%	0	0.0%	2.9%	0	0.0%	3.0%	1	3.7%	3.4%	35	1.1%	3.9%	0	0.0%	3.3%	0	0.0%	3.2%	0.0%						
	Total	29	100%	3,758	100%	100%	2	100%	100%	531	100%	100%	27	100%	100%	3,227	100%	100%	49	100%	100%	8,815	100%	100%	100%						
MULTI FAMILY	Low	0	0.0%	0	0.0%	21.5%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	21.0%						
	Moderate	0	0.0%	0	0.0%	18.1%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.9%	0	0.0%	0.1%	17.9%						
	Middle	0	0.0%	0	0.0%	19.2%	0	0.0%	1.6%	0	0.0%	0.1%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	18.8%						
	Upper	0	0.0%	0	0.0%	41.2%	0	0.0%	0.8%	0	0.0%	0.0%	0	0.0%	1.4%	0	0.0%	0.0%	0	0.0%	1.8%	0	0.0%	0.2%	42.2%						
	Unknown	1	100.0%	169	100.0%	0.0%	1	100.0%	97.6%	169	100.0%	99.9%	0	0.0%	98.6%	0	0.0%	100.0%	0	0.0%	97.2%	0	0.0%	99.8%	0.0%						
	Total	1	100%	169	100%	100%	1	100%	100%	169	100%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	100%						
OTHER PURPOSE LOC	Low	2	1.8%	225	1.2%	21.5%	1	1.5%	3.8%	143	1.1%	1.8%	1	2.4%	4.9%	82	1.3%	3.0%	1	1.5%	3.7%	167	0.9%	2.4%	21.0%						
	Moderate	2	1.8%	170	0.9%	18.1%	1	1.5%	10.1%	80	0.6%	5.8%	1	2.4%	11.1%	90	1.4%	7.5%	1	1.5%	10.4%	230	1.2%	6.4%	17.9%						
	Middle	17	15.6%	2,106	11.1%	19.2%	11	16.4%	20.3%	1,185	9.4%	13.9%	6	14.3%	19.2%	921	14.4%	13.6%	13	19.7%	20.8%	1,727	9.3%	13.5%	18.8%						
	Upper	82	75.2%	16,104	84.5%	41.2%	51	76.1%	62.7%	11,001	86.9%	75.1%	31	73.8%	60.6%	5,103	79.9%	72.9%	49	74.2%	60.2%	16,335	87.8%	73.1%	42.2%						
	Unknown	6	5.5%	446	2.3%	0.0%	3	4.5%	3.1%	257	2.0%	3.4%	3	7.1%	4.1%	189	3.0%	3.0%	2	3.0%	4.9%	136	0.7%	4.6%	0.0%						
	Total	109	100%	19,051	100%	100%	67	100%	100%	12,666	100%	100%	42	100%	100%	6,385	100%	100%	66	100%	100%	18,595	100%	100%	100%						

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2022 FFIEC Census Data; 2016-2020 ACS data

Borrower Distribution of HMDA Loans - Table 2 of 2

Assessment Area: FL Orlando

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data										Bank & Aggregate Lending										Bank & Aggregate Lending; Demographic Data									
		2020, 2021					2020					2021					2022														
		Count		Bank		Families by Family Income	Count		Dollar			Count		Dollar			Count		Dollar			Families by Family Income									
		#	%	\$ (000s)	\$ %	%	#	%	Agg	\$ (000s)	\$ %	Agg	#	%	Agg	\$ (000s)	\$ %	Agg	#	%	Agg	\$ (000s)	\$ %	Agg	%						
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	0	0.0%	21.5%	0	0.0%	6.4%	0	0.0%	3.0%	0	0.0%	7.9%	0	0.0%	3.5%	0	0.0%	5.3%	0	0.0%	2.9%	21.0%						
	Moderate	0	0.0%	0	0.0%	18.1%	0	0.0%	14.3%	0	0.0%	7.7%	0	0.0%	11.9%	0	0.0%	6.0%	0	0.0%	12.7%	0	0.0%	6.0%	17.9%						
	Middle	1	16.7%	97	2.4%	19.2%	1	25.0%	20.5%	97	3.1%	13.5%	0	0.0%	17.2%	0	0.0%	11.2%	0	0.0%	19.8%	0	0.0%	10.5%	18.8%						
	Upper	5	83.3%	4,009	97.6%	41.2%	3	75.0%	50.2%	3,013	96.9%	58.7%	2	100.0%	54.8%	996	100.0%	72.2%	0	0.0%	50.3%	0	0.0%	63.5%	42.2%						
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	8.6%	0	0.0%	17.0%	0	0.0%	8.1%	0	0.0%	7.2%	0	0.0%	11.9%	0	0.0%	17.0%	0.0%						
	Total	6	100%	4,106	100%	100%	4	100%	100%	3,110	100%	100%	2	100%	100%	996	100%	100%	0	0.0%	100%	0	0.0%	100%	100%						
PURPOSE NOT APPLICABLE	Low	0	0.0%	0	0.0%	21.5%	0	0.0%	1.0%	0	0.0%	0.7%	0	0.0%	0.7%	0	0.0%	0.5%	0	0.0%	3.3%	0	0.0%	1.6%	21.0%						
	Moderate	0	0.0%	0	0.0%	18.1%	0	0.0%	1.8%	0	0.0%	1.6%	0	0.0%	1.7%	0	0.0%	1.3%	0	0.0%	1.2%	0	0.0%	0.9%	17.9%						
	Middle	0	0.0%	0	0.0%	19.2%	0	0.0%	1.1%	0	0.0%	1.5%	0	0.0%	0.9%	0	0.0%	1.0%	0	0.0%	0.7%	0	0.0%	0.8%	18.8%						
	Upper	0	0.0%	0	0.0%	41.2%	0	0.0%	0.7%	0	0.0%	1.2%	0	0.0%	0.6%	0	0.0%	0.8%	0	0.0%	0.9%	0	0.0%	1.0%	42.2%						
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	95.4%	0	0.0%	95.1%	0	0.0%	96.3%	0	0.0%	96.4%	0	0.0%	93.9%	0	0.0%	95.7%	0.0%						
	Total	0	0.0%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	100%						
HMDA TOTALS	Low	10	1.9%	1,402	0.7%	21.5%	4	1.3%	3.1%	568	0.4%	1.5%	6	2.9%	3.6%	834	1.1%	1.7%	3	1.7%	3.9%	457	0.9%	1.5%	21.0%						
	Moderate	29	5.6%	3,924	1.9%	18.1%	11	3.6%	12.8%	1,613	1.2%	8.7%	18	8.8%	13.3%	2,311	3.1%	8.8%	5	2.9%	12.9%	981	1.9%	7.2%	17.9%						
	Middle	60	11.7%	11,454	5.6%	19.2%	33	10.7%	20.1%	6,412	5.0%	16.7%	27	13.2%	19.3%	5,042	6.7%	16.5%	31	18.0%	21.1%	4,275	8.4%	15.3%	18.8%						
	Upper	394	76.7%	184,139	89.9%	41.2%	249	80.6%	44.5%	118,823	91.8%	50.1%	145	70.7%	43.5%	65,316	86.7%	50.2%	127	73.8%	45.6%	43,545	86.0%	47.5%	42.2%						
	Unknown	21	4.1%	3,870	1.9%	0.0%	12	3.9%	19.5%	2,072	1.6%	22.9%	9	4.4%	19.7%	1,798	2.4%	22.8%	6	3.5%	16.5%	1,360	2.7%	28.4%	0.0%						
	Total	514	100%	204,789	100%	100%	309	100%	100%	129,488	100%	100%	205	100%	100%	75,301	100%	100%	172	100%	100%	50,618	100%	100%	100%						

APPENDIX H - LIMITED SCOPE LENDING TABLES (Continued)

Geographic Distribution of Small Business & Small Farm Loans

Assessment Area: FL Orlando

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data										Bank & Aggregate Lending										Bank & Aggregate Lending; Demographic Data									
		2020, 2021					2020					2021					2022														
		Bank		Dollar		Total Businesses	Count		Dollar		Count		Dollar		Count		Dollar		Total Businesses												
		Count	Dollar	Bank	Agg		Bank	Agg	Bank	Agg	Bank	Agg	Bank	Agg																	
		#	\$ (000s)	%	%		#	%	%	\$ 000s	%	%	#	%	%	\$ 000s	%	%													
SMALL BUSINESSES	Low	17	3.5%	2,754	4.6%	1.6%	10	3.5%	1.4%	1,929	5.5%	1.4%	7	3.5%	1.8%	825	3.4%	1.7%	0	0.0%	1.3%	0	0.0%	1.2%	1.7%						
	Moderate	116	23.9%	15,244	25.5%	26.5%	69	24.3%	24.8%	8,817	25.0%	29.2%	47	23.3%	24.8%	6,427	26.2%	27.7%	10	23.8%	25.4%	2,282	22.9%	28.2%	26.7%						
	Middle	139	28.6%	19,183	32.1%	34.7%	78	27.5%	34.3%	12,989	36.9%	33.7%	61	30.2%	35.4%	6,194	25.3%	34.3%	11	26.2%	31.6%	3,077	30.8%	29.8%	32.1%						
	Upper	214	44.0%	22,515	37.7%	37.1%	127	44.7%	39.1%	11,463	32.6%	35.3%	87	43.1%	37.7%	11,052	45.1%	36.1%	20	47.6%	40.1%	4,596	46.0%	39.4%	38.3%						
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	1	2.4%	1.2%	30	0.3%	1.4%	1.1%						
	Tr Unknown	0	0.0%	0	0.0%		0	0.0%	0.3%	0	0.0%	0.3%	0	0.0%	0.4%	0	0.0%	0.1%	0	0.0%	0.3%	0	0.0%	0.1%							
	Total	486	100%	59,696	100%	100%	284	100%	100%	35,198	100%	100%	202	100%	100%	24,498	100%	100%	42	100%	100%	9,985	100%	100%	100%						

Small Business & Small Farm Lending By Revenue & Loan Size

Assessment Area: FL Orlando

PRODUCT TYPE		Bank Lending & Demographic Data														Bank & Aggregate Lending														Bank & Aggregate Lending; Demographic Data									
		2020, 2021					2020					2021					2022																						
		Bank		Dollar	Total Businesses	Count		Agg	Dollar		Agg	Count		Agg	Dollar		Agg	Count		Agg	Dollar		Agg	Total Businesses															
		Count	%	\$ (000s)		\$ %	Bank		%	\$ (000s)		\$ %	Bank		%	\$ (000s)		\$ %	Bank		%	\$ (000s)			\$ %	Bank	%	\$ (000s)	\$ %										
SMALL BUSINESS	Revenue	\$1 Million or Less	313	64.4%	25,593	42.9%	94.6%	178	62.7%	41.9%	13,783	39.2%	25.1%	135	66.8%	45.3%	11,810	48.2%	26.6%	17	40.5%	52.5%	2,550	25.5%	35.8%	94.4%													
		Over \$1 Million	129	26.5%	31,241	52.3%	4.5%	88	31.0%		20,325	57.7%		41	20.3%		10,916	44.6%		24	57.1%		7,344	73.6%		4.6%													
		Total Rev. available	442	90.9%	56,834	95.2%	99.1%	266	93.7%		34,108	96.9%		176	87.1%		22,726	92.8%		41	97.6%		9,894	99.1%		99.0%													
		Rev. Not Known	44	9.1%	2,862	4.8%	0.9%	18	6.3%		1,090	3.1%		26	12.9%		1,772	7.2%		1	2.4%		91	0.9%		1.0%													
		Total	486	100%	59,696	100%	100%	284	100%		35,198	100%		202	100%		24,498	100%		42	100%		9,985	100%		100.0%													
	Loan Size	\$100,000 or Less	315	64.8%	9,777	16.4%		181	63.7%	90.9%	5,792	16.5%	38.7%	134	66.3%	94.8%	3,985	16.3%	45.7%	18	42.9%	96.4%	1,088	10.9%	53.8%														
		\$100,001 - \$250,000	99	20.4%	15,726	26.3%		61	21.5%	5.6%	9,627	27.4%	21.3%	38	18.8%	3.2%	6,099	24.9%	17.8%	12	28.6%	2.1%	2,055	20.6%	15.0%														
		\$250,001 - \$1 Million	72	14.8%	34,193	57.3%		42	14.8%	3.5%	19,779	56.2%	40.0%	30	14.9%	2.1%	14,414	58.8%	36.5%	12	28.6%	1.4%	6,842	68.5%	31.2%														
		Total	486	100%	59,696	100%		284	100%	100%	35,198	100%	100%	202	100%	100%	24,498	100%	100%	42	100%	100%	9,985	100%	100%														
	Loan Size & Rev \$1 Mill or Less	\$100,000 or Less	248	79.2%	7,212	28.2%		145	81.5%		4,184	30.4%		103	76.3%		3,028	25.6%		11	64.7%		537	21.1%															
		\$100,001 - \$250,000	38	12.1%	5,569	21.8%		19	10.7%		2,850	20.7%		19	14.1%		2,719	23.0%		2	11.8%		259	10.2%															
		\$250,001 - \$1 Million	27	8.6%	12,812	50.1%		14	7.9%		6,749	49.0%		13	9.6%		6,063	51.3%		4	23.5%		1,754	68.8%															
		Total	313	100%	25,593	100%		178	100%		13,783	100%		135	100%		11,810	100%		17	100%		2,550	100%															

Assessment Area: FL Palm Bay

PRODUCT TYPE		Tract Income Levels		Bank Lending & Demographic Data										Bank & Aggregate Lending										Bank & Aggregate Lending; Demographic Data									
				2020, 2021					2020					2021					2022														
				Bank				Owner Occupied Units	Count			Dollar		Count			Dollar		Count			Dollar		Owner Occupied Units									
				Count	%	Dollar	\$ %		Bank	%	Agg	\$ (000s)	%	Agg \$ %	Bank	%	Agg \$ %	\$ (000s)	%	Agg \$ %													
HOME PURCHASE	Low	0	0.0%	0	0.0%	1.6%	0	0.0%	1.0%	0	0.0%	0.7%	0	0.0%	1.3%	0	0.0%	0.9%	0	0.0%	1.0%	0	0.0%	0.6%	0.8%								
	Moderate	3	15.8%	424	3.5%	21.1%	2	18.2%	21.8%	302	4.1%	15.9%	1	12.5%	24.2%	122	2.5%	18.1%	2	28.6%	21.3%	305	15.7%	16.5%	18.4%								
	Middle	6	31.6%	2,200	18.0%	43.5%	3	27.3%	43.0%	863	11.6%	39.1%	3	37.5%	41.9%	1,337	27.8%	38.5%	3	42.9%	44.6%	431	22.1%	40.8%	45.6%								
	Upper	10	52.6%	9,619	78.6%	33.8%	6	54.5%	34.2%	6,263	84.3%	44.4%	4	50.0%	32.6%	3,356	69.7%	42.5%	2	28.6%	32.3%	1,210	62.2%	41.3%	34.6%								
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.7%	0	0.0%	0.8%	0.5%								
	Total	19	100%	12,243	100%	100%	11	100%	100%	7,428	100%	100%	8	100%	100%	4,815	100%	100%	7	100%	100%	1,946	100%	100%	100%								
REFINANCE	Low	0	0.0%	0	0.0%	1.6%	0	0.0%	0.4%	0	0.0%	0.2%	0	0.0%	0.7%	0	0.0%	0.4%	0	0.0%	0.7%	0	0.0%	0.5%	0.8%								
	Moderate	3	13.6%	497	5.3%	21.1%	0	0.0%	14.3%	0	0.0%	10.1%	3	21.4%	17.6%	497	8.2%	12.8%	0	0.0%	18.6%	0	0.0%	14.5%	18.4%								
	Middle	5	22.7%	871	9.3%	43.5%	3	37.5%	41.0%	495	15.3%	36.0%	2	14.3%	43.5%	376	6.2%	38.8%	2	66.7%	48.3%	1,350	95.4%	43.3%	45.6%								
	Upper	14	63.6%	7,960	85.3%	33.8%	5	62.5%	44.3%	2,735	84.7%	53.6%	9	64.3%	38.2%	5,225	85.7%	48.0%	1	33.3%	31.9%	65	4.6%	41.1%	34.6%								
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.5%	0	0.0%	0.5%	0.5%								
	Total	22	100%	9,328	100%	100%	8	100%	100%	3,230	100%	100%	14	100%	100%	6,098	100%	100%	3	100%	100%	1,415	100%	100%	100%								
HOME IMPROVEMENT	Low	0	0.0%	0	0.0%	1.6%	0	0.0%	0.6%	0	0.0%	0.3%	0	0.0%	0.9%	0	0.0%	0.6%	0	0.0%	0.5%	0	0.0%	0.3%	0.8%								
	Moderate	1	33.3%	100	22.5%	21.1%	0	0.0%	14.5%	0	0.0%	11.4%	1	50.0%	16.2%	100	51.5%	14.1%	0	0.0%	13.8%	0	0.0%	9.8%	18.4%								
	Middle	1	33.3%	250	56.3%	43.5%	1	100.0%	41.6%	250	100.0%	37.7%	0	0.0%	39.4%	0	0.0%	38.6%	0	0.0%	44.2%	0	0.0%	38.8%	45.6%								
	Upper	1	33.3%	94	21.2%	33.8%	0	0.0%	43.3%	0	0.0%	50.5%	1	50.0%	43.5%	94	48.5%	46.8%	3	100.0%	40.9%	480	100.0%	50.4%	34.6%								
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.5%	0	0.0%	0.7%	0.5%								
	Total	3	100%	444	100%	100%	1	100%	100%	250	100%	100%	2	100%	100%	194	100%	100%	3	100%	100%	480	100%	100%	100%								
MULTI-FAMILY	Low	0	0.0%	0	0.0%	6.6%	0	0.0%	7.4%	0	0.0%	1.7%	0	0.0%	29.7%	0	0.0%	12.9%	0	0.0%	9.8%	0	0.0%	2.5%	6.6%								
	Moderate	0	0.0%	0	0.0%	27.5%	0	0.0%	22.2%	0	0.0%	28.7%	0	0.0%	24.3%	0	0.0%	28.0%	0	0.0%	19.6%	0	0.0%	13.8%	20.4%								
	Middle	0	0.0%	0	0.0%	42.3%	0	0.0%	51.9%	0	0.0%	31.3%	0	0.0%	27.0%	0	0.0%	20.4%	0	0.0%	45.1%	0	0.0%	60.9%	45.2%								
	Upper	1	100.0%	1,300	100.0%	23.6%	0	0.0%	18.5%	0	0.0%	38.3%	1	100.0%	18.9%	1,300	100.0%	38.7%	0	0.0%	25.5%	0	0.0%	22.8%	27.8%								
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%								
	Total	1	100%	1,300	100%	100%	0	0.0%	100%	0	0.0%	100%	1	100%	100%	1,300	100%	100%	0	0.0%	100%	0	0.0%	100%	100%								
OTHER PURPOSE LOC	Low	1	12.5%	25	2.9%	1.6%	1	25.0%	0.2%	25	7.6%	0.0%	0	0.0%	1.1%	0	0.0%	1.1%	0	0.0%	0.4%	0	0.0%	0.2%	0.8%								
	Moderate	0	0.0%	0	0.0%	21.1%	0	0.0%	11.3%	0	0.0%	6.3%	0	0.0%	11.4%	0	0.0%	7.6%	1	25.0%	12.5%	58	3.5%	9.0%	18.4%								
	Middle	3	37.5%	391	45.5%	43.5%	1	25.0%	39.0%	20	6.1%	37.8%	2	50.0%	37.0%	371	69.9%	34.7%	0	0.0%	43.9%	0	0.0%	37.6%	45.6%								
	Upper	4	50.0%	444	51.6%	33.8%	2	50.0%	49.5%	284	86.3%	55.9%	2	50.0%	50.5%	160	30.1%	56.6%	3	75.0%	42.7%	1,615	96.5%	52.8%	34.6%								
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.5%	0	0.0%	0.4%	0.5%								
	Total	8	100%	860	100%	100%	4	100%	100%	329	100%	100%	4	100%	100%	531	100%	100%	4	100%	100%	1,673	100%	100%	100%								

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2022 FFIEC Census Data; 2016-2020 ACS data

Geographic Distribution of HMDA Loans - Table 2 of 2

Assessment Area: FL Palm Bay

PRODUCT TYPE		Bank Lending & Demographic Data															Bank & Aggregate Lending															Bank & Aggregate Lending: Demographic Data									
		2020, 2021					2020					2021					2022																								
		Bank			Owner Occupied Units	Count			Dollar			Count			Dollar			Count			Dollar			Owner Occupied Units																	
		Count	Dollar			Bank	%	Agg	Bank	%	Agg	Bank	%	Agg	Bank	%	Agg	Bank	%	Agg																					
#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	%	%	%																		
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	0	0.0%	1.6%	0	0.0%	1.0%	0	0.0%	0.3%	0	0.0%	0.4%	0	0.0%	0.1%	0	0.0%	0.9%	0	0.0%	0.8%																	
	Moderate	0	0.0%	0	0.0%	21.1%	0	0.0%	17.6%	0	0.0%	12.4%	0	0.0%	14.8%	0	0.0%	11.2%	0	0.0%	14.4%	0	0.0%	18.4%																	
	Middle	1	50.0%	157	37.4%	43.5%	0	0.0%	45.4%	0	0.0%	46.0%	1	50.0%	45.9%	157	37.4%	36.7%	0	0.0%	43.0%	0	0.0%	45.6%																	
	Upper	1	50.0%	263	62.6%	33.8%	0	0.0%	36.1%	0	0.0%	41.4%	1	50.0%	38.9%	263	62.6%	51.9%	0	0.0%	41.2%	0	0.0%	34.6%																	
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.5%	0	0.0%	0.3%																	
	Total	2	100%	420	100%	100%	0	0.0%	100%	0	0.0%	100%	2	100%	100%	420	100%	100%	0	0.0%	100%	0	0.0%	100%																	
PURPOSE NOT APPLICABLE	Low	0	0.0%	0	0.0%	1.6%	0	0.0%	1.1%	0	0.0%	0.5%	0	0.0%	3.8%	0	0.0%	1.3%	0	0.0%	1.3%	0	0.0%	0.8%																	
	Moderate	0	0.0%	0	0.0%	21.1%	0	0.0%	27.7%	0	0.0%	22.3%	0	0.0%	30.2%	0	0.0%	27.4%	0	0.0%	22.5%	0	0.0%	18.4%																	
	Middle	0	0.0%	0	0.0%	43.5%	0	0.0%	48.9%	0	0.0%	43.8%	0	0.0%	46.0%	0	0.0%	42.7%	0	0.0%	53.6%	0	0.0%	45.6%																	
	Upper	0	0.0%	0	0.0%	33.8%	0	0.0%	22.3%	0	0.0%	33.4%	0	0.0%	20.0%	0	0.0%	28.6%	0	0.0%	22.5%	0	0.0%	34.6%																	
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.5%																	
	Total	0	0.0%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%																	
HMDA TOTALS	Low	1	1.8%	25	0.1%	1.6%	1	4.2%	0.7%	25	0.2%	0.5%	0	0.0%	1.0%	0	0.0%	1.2%	0	0.0%	0.9%	0	0.0%	0.8%																	
	Moderate	7	12.7%	1,021	4.2%	21.1%	2	8.3%	17.8%	302	2.7%	13.4%	5	16.1%	20.5%	719	5.4%	16.0%	3	17.6%	19.4%	363	6.6%	15.4%																	
	Middle	16	29.1%	3,869	15.7%	43.5%	8	33.3%	42.1%	1,628	14.5%	37.5%	8	25.8%	42.6%	2,241	16.8%	37.9%	5	29.4%	45.6%	1,781	32.3%	43.3%																	
	Upper	31	56.4%	19,680	80.0%	33.8%	13	54.2%	39.4%	9,282	82.6%	48.6%	18	58.1%	36.0%	10,398	77.8%	45.0%	9	52.9%	33.5%	3,370	61.1%	40.0%																	
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.6%	0	0.0%	0.5%																	
Total	55	100%	24,595	100%	100%	24	100%	100%	11,237	100%	100%	31	100%	100%	13,358	100%	100%	17	100%	100%	5,514	100%	100%																		

Form	
Originations & Purchases	

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2022 FFIEC Census Data; 2016-2020 ACS data

APPENDIX H - LIMITED SCOPE LENDING TABLES (Continued)

Borrower Distribution of HMDA Loans - Table 1 of 2

Assessment Area: FL Palm Bay

Product Type	Borrower Income Levels	Bank Lending & Demographic Data										Bank & Aggregate Lending										Bank & Aggregate Lending; Demographic Data									
		2020, 2021					2020					2021					2022														
		Bank			Families by Family Income %	Count		Dollar			Count		Dollar			Agg %	Count		Dollar		Agg %										
		Count	%	\$ (000s)		Bank	%	Agg	\$ (000s)	%	Bank	%	Agg	\$ (000s)	%		Bank	%	Agg	\$ (000s)		%									
HOME PURCHASE	Low	1	5.3%	122	1.0%	20.2%	0	0.0%	4.8%	0	0.0%	2.5%	1	12.5%	5.5%	122	2.5%	2.9%	0	0.0%	3.5%	0	0.0%	1.6%	20.0%						
	Moderate	2	10.5%	302	2.5%	18.6%	2	18.2%	16.9%	302	4.1%	11.9%	0	0.0%	18.2%	0	0.0%	13.3%	2	28.6%	13.8%	305	15.7%	9.5%	18.5%						
	Middle	3	15.8%	567	4.6%	20.6%	2	18.2%	22.0%	407	5.5%	19.1%	1	12.5%	20.8%	160	3.3%	18.8%	3	42.9%	21.2%	431	22.1%	18.5%	20.2%						
	Upper	13	68.4%	11,252	91.9%	40.6%	7	63.6%	43.0%	6,719	90.5%	53.9%	6	75.0%	38.0%	4,533	94.1%	48.1%	2	28.6%	40.3%	1,210	62.2%	49.9%	41.3%						
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	13.3%	0	0.0%	12.6%	0	0.0%	17.5%	0	0.0%	16.9%	0	0.0%	21.3%	0	0.0%	20.5%	0.0%						
	Total	19	100%	12,243	100%	100%	11	100%	100%	7,428	100%	100%	8	100%	100%	4,815	100%	100%	7	100%	100%	1,946	100%	100%	100%						
REFINANCE	Low	1	4.5%	175	1.9%	20.2%	0	0.0%	4.2%	0	0.0%	2.0%	1	7.1%	7.5%	175	2.9%	4.0%	0	0.0%	12.6%	0	0.0%	7.3%	20.0%						
	Moderate	4	18.2%	664	7.1%	18.6%	1	12.5%	11.1%	275	8.5%	7.1%	3	21.4%	16.4%	389	6.4%	11.9%	0	0.0%	21.0%	0	0.0%	16.2%	18.5%						
	Middle	1	4.5%	171	1.8%	20.6%	0	0.0%	16.0%	0	0.0%	12.8%	1	7.1%	19.5%	171	2.8%	17.1%	0	0.0%	23.7%	0	0.0%	22.3%	20.2%						
	Upper	16	72.7%	8,318	89.2%	40.6%	7	87.5%	39.0%	2,955	91.5%	45.5%	9	64.3%	33.0%	5,363	87.9%	42.0%	3	100.0%	29.4%	1,415	100.0%	39.7%	41.3%						
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	29.6%	0	0.0%	32.6%	0	0.0%	23.6%	0	0.0%	25.1%	0	0.0%	13.3%	0	0.0%	14.6%	0.0%						
	Total	22	100%	9,328	100%	100%	8	100%	100%	3,230	100%	100%	14	100%	100%	6,098	100%	100%	3	100%	100%	1,415	100%	100%	100%						
HOME IMPROVEMENT	Low	0	0.0%	0	0.0%	20.2%	0	0.0%	6.5%	0	0.0%	3.5%	0	0.0%	7.3%	0	0.0%	4.2%	0	0.0%	7.1%	0	0.0%	4.1%	20.0%						
	Moderate	1	33.3%	100	22.5%	18.6%	0	0.0%	14.8%	0	0.0%	11.0%	1	50.0%	16.7%	100	51.5%	13.1%	0	0.0%	16.0%	0	0.0%	10.8%	18.5%						
	Middle	0	0.0%	0	0.0%	20.6%	0	0.0%	21.6%	0	0.0%	19.0%	0	0.0%	22.0%	0	0.0%	19.2%	1	33.3%	24.2%	40	8.3%	19.1%	20.2%						
	Upper	2	66.7%	344	77.5%	40.6%	1	100.0%	55.3%	250	100.0%	63.8%	1	50.0%	51.5%	94	48.5%	59.9%	2	66.7%	50.8%	440	91.7%	63.4%	41.3%						
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	1.8%	0	0.0%	2.6%	0	0.0%	2.4%	0	0.0%	3.7%	0	0.0%	1.9%	0	0.0%	2.6%	0.0%						
	Total	3	100%	444	100%	100%	1	100%	100%	250	100%	100%	2	100%	100%	194	100%	100%	3	100%	100%	480	100%	100%	100%						
MULTI FAMILY	Low	0	0.0%	0	0.0%	20.2%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	20.0%						
	Moderate	0	0.0%	0	0.0%	18.6%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	18.5%						
	Middle	0	0.0%	0	0.0%	20.6%	0	0.0%	3.7%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	20.2%						
	Upper	0	0.0%	0	0.0%	40.6%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	41.3%						
	Unknown	1	100.0%	1,300	100.0%	0.0%	0	0.0%	96.3%	0	0.0%	100.0%	1	100.0%	100.0%	1,300	100.0%	100.0%	0	0.0%	100.0%	0	0.0%	100.0%	0.0%						
	Total	1	100%	1,300	100%	100%	0	0.0%	100%	0	0.0%	100%	1	100%	100%	1,300	100%	100%	0	0.0%	100%	0	0.0%	100%	100%						
OTHER PURPOSE LOC	Low	0	0.0%	0	0.0%	20.2%	0	0.0%	5.0%	0	0.0%	2.9%	0	0.0%	5.7%	0	0.0%	3.5%	0	0.0%	6.3%	0	0.0%	4.1%	20.0%						
	Moderate	1	12.5%	25	2.9%	18.6%	1	25.0%	14.9%	25	7.6%	8.7%	0	0.0%	17.4%	0	0.0%	11.7%	0	0.0%	15.9%	0	0.0%	10.4%	18.5%						
	Middle	3	37.5%	391	45.5%	20.6%	1	25.0%	21.3%	20	6.1%	18.0%	2	50.0%	22.8%	371	69.9%	19.4%	3	75.0%	24.4%	173	10.3%	18.1%	20.2%						
	Upper	4	50.0%	444	51.6%	40.6%	2	50.0%	56.3%	284	86.3%	68.3%	2	50.0%	49.1%	160	30.1%	59.5%	1	25.0%	49.4%	1,500	89.7%	63.8%	41.3%						
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	2.4%	0	0.0%	2.1%	0	0.0%	5.0%	0	0.0%	5.9%	0	0.0%	4.0%	0	0.0%	3.6%	0.0%						
	Total	8	100%	860	100%	100%	4	100%	100%	329	100%	100%	4	100%	100%	531	100%	100%	4	100%	100%	1,673	100%	100%	100%						

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2022 FFIEC Census Data; 2016-2020 ACS data

Borrower Distribution of HMDA Loans - Table 2 of 2

Assessment Area: FL Palm Bay

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data					Bank & Aggregate Lending															Bank & Aggregate Lending; Demographic Data									
		2020, 2021					2020						2021									2022									
		Count		Bank		Families by Family Income	Count		Dollar				Count			Dollar						Count			Dollar				Families by Family Income		
		#	%	\$ (000s)	\$ %	%	#	%	Agg	\$ (000s)	\$ %	Agg	#	%	Agg	\$ (000s)	\$ %	Agg	#	%	Agg	\$ (000s)	\$ %	Agg	%						
OTHER PURPOSE CLOSED/EXEMPT	Low	1	50.0%	157	37.4%	20.2%	0	0.0%	10.5%	0	0.0%	5.4%	1	50.0%	10.4%	157	37.4%	4.4%	0	0.0%	9.3%	0	0.0%	4.3%	20.0%						
	Moderate	0	0.0%	0	0.0%	18.6%	0	0.0%	13.1%	0	0.0%	8.0%	0	0.0%	17.4%	0	0.0%	9.1%	0	0.0%	18.0%	0	0.0%	10.6%	18.5%						
	Middle	0	0.0%	0	0.0%	20.6%	0	0.0%	15.0%	0	0.0%	10.4%	0	0.0%	17.4%	0	0.0%	11.4%	0	0.0%	19.0%	0	0.0%	10.7%	20.2%						
	Upper	1	50.0%	263	62.6%	40.6%	0	0.0%	48.2%	0	0.0%	60.8%	1	50.0%	43.0%	263	62.6%	62.3%	0	0.0%	42.4%	0	0.0%	46.8%	41.3%						
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	13.1%	0	0.0%	15.4%	0	0.0%	11.9%	0	0.0%	12.8%	0	0.0%	11.3%	0	0.0%	27.6%	0.0%						
	Total	2	100%	420	100%	100%	0	0.0%	100%	0	0.0%	100%	2	100%	100%	420	100%	100%	0	0.0%	100%	0	0.0%	100%	100%						
	PURPOSE NOT APPLICABLE	Low	0	0.0%	0	0.0%	20.2%	0	0.0%	1.3%	0	0.0%	0.8%	0	0.0%	2.1%	0	0.0%	1.2%	0	0.0%	2.0%	0	0.0%	1.7%	20.0%					
Moderate		0	0.0%	0	0.0%	18.6%	0	0.0%	1.2%	0	0.0%	0.9%	0	0.0%	1.7%	0	0.0%	1.5%	0	0.0%	2.0%	0	0.0%	2.4%	18.5%						
Middle		0	0.0%	0	0.0%	20.6%	0	0.0%	0.8%	0	0.0%	0.8%	0	0.0%	0.4%	0	0.0%	0.7%	0	0.0%	1.3%	0	0.0%	1.9%	20.2%						
Upper		0	0.0%	0	0.0%	40.6%	0	0.0%	1.2%	0	0.0%	3.2%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	1.3%	0	0.0%	1.8%	41.3%						
Unknown		0	0.0%	0	0.0%	0.0%	0	0.0%	95.5%	0	0.0%	94.3%	0	0.0%	95.7%	0	0.0%	96.5%	0	0.0%	93.4%	0	0.0%	92.1%	0.0%						
Total		0	0.0%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	100%						
HMDA TOTALS		Low	3	5.5%	454	1.8%	20.2%	0	0.0%	4.6%	0	0.0%	2.2%	3	9.7%	6.6%	454	3.4%	3.3%	0	0.0%	6.5%	0	0.0%	2.8%	20.0%					
	Moderate	8	14.5%	1,091	4.4%	18.6%	4	16.7%	13.6%	602	5.4%	9.1%	4	12.9%	17.1%	489	3.7%	12.1%	2	11.8%	16.0%	305	5.5%	10.0%	18.5%						
	Middle	7	12.7%	1,129	4.6%	20.6%	3	12.5%	18.5%	427	3.8%	15.3%	4	12.9%	20.0%	702	5.3%	17.2%	7	41.2%	22.1%	644	11.7%	17.2%	20.2%						
	Upper	36	65.5%	20,621	83.8%	40.6%	17	70.8%	40.9%	10,208	90.8%	48.1%	19	61.3%	35.9%	10,413	78.0%	43.6%	8	47.1%	38.5%	4,565	82.8%	42.9%	41.3%						
	Unknown	1	1.8%	1,300	5.3%	0.0%	0	0.0%	22.4%	0	0.0%	25.3%	1	3.2%	20.3%	1,300	9.7%	23.7%	0	0.0%	17.0%	0	0.0%	27.2%	0.0%						
	Total	55	100%	24,595	100%	100%	24	100%	100%	11,237	100%	100%	31	100%	100%	13,358	100%	100%	17	100%	100%	5,514	100%	100%	100%						

APPENDIX H - LIMITED SCOPE LENDING TABLES (Continued)

Geographic Distribution of Small Business & Small Farm Loans

Assessment Area: FL Palm Bay

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data														Bank & Aggregate Lending												Bank & Aggregate Lending; Demographic Data									
		2020, 2021					2020					2021							2022																		
		Bank		Total Businesses		Count	Dollar		Count	Dollar		Count	Dollar		Count	Dollar		Count	Dollar		Total Businesses																
		Count	Dollar	Bank	Agg		Bank	Agg		Bank	Agg		Bank	Agg		Bank	Agg																				
		#	%	\$ (000s)	\$ %		%	#		%	\$ 000s		\$ %	\$ %		#	%		\$ 000s	\$ %		\$ %	#	%	\$ 000s	\$ %	\$ %										
SMALL BUSINESSES	Low	2	2.0%	101	1.3%	2.8%	1	1.6%	2.4%	61	1.2%	2.9%	1	2.6%	2.4%	40	1.5%	2.5%	0	0.0%	2.7%	0	0.0%	3.0%	3.2%												
	Moderate	12	11.9%	1,899	24.5%	24.2%	9	14.5%	24.0%	1,581	31.4%	29.2%	3	7.7%	23.4%	318	11.8%	26.0%	2	33.3%	20.1%	1,584	67.5%	23.5%	20.8%												
	Middle	42	41.6%	3,379	43.6%	39.5%	23	37.1%	38.4%	1,714	34.0%	35.3%	19	48.7%	38.2%	1,665	61.7%	36.4%	3	50.0%	40.0%	512	21.8%	38.3%	41.5%												
	Upper	45	44.6%	2,364	30.5%	33.4%	29	46.8%	34.8%	1,687	33.5%	32.1%	16	41.0%	35.5%	677	25.1%	35.0%	1	16.7%	36.3%	250	10.7%	34.3%	34.0%												
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.5%	0	0.0%	0.8%	0.6%												
	Tr Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.3%	0	0.0%	0.4%	0	0.0%	0.5%	0	0.0%	0.1%	0	0.0%	0.4%	0	0.0%	0.1%	0.1%												
	Total	101	100%	7,743	100%	100%	62	100%	100%	5,043	100%	100%	39	100%	100%	2,700	100%	100%	6	100%	100%	2,346	100%	100%	100%												

Small Business & Small Farm Lending By Revenue & Loan Size

Assessment Area: FL Palm Bay

PRODUCT TYPE		Bank Lending & Demographic Data														Bank & Aggregate Lending														Bank & Aggregate Lending; Demographic Data									
		2020, 2021						2020						2021						2022																			
		Bank			Total Businesses	Count			Dollar			Agg	Count			Dollar			Agg	Count			Dollar			Agg	Total Businesses												
		Count	Dollar	%		Bank	Agg	Dollar	Bank	Agg	Dollar		Bank	Agg	Dollar	Bank	Agg	Dollar																					
#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %	#	%	%	\$ (000s)	\$ %	\$ %	#	%	%	\$ (000s)	\$ %	\$ %	%																
SMALL BUSINESS	Revenue	\$1 Million or Less	80	79.2%	4,046	52.3%	94.5%	45	72.6%	44.2%	1,736	34.4%	26.8%	35	89.7%	47.6%	2,310	85.6%	26.4%	2	33.3%	54.3%	282	12.0%	39.4%	94.4%													
		Over \$1 Million	15	14.9%	3,620	46.8%	4.7%	13	21.0%		3,252	64.5%		2	5.1%		368	13.6%		4	66.7%		2,064	88.0%	4.7%														
		Total Rev. available	95	94.1%	7,666	99.0%	99.2%	58	93.5%		4,988	98.9%		37	94.9%		2,678	99.2%		6	100.0%		2,346	100.0%	99.1%														
		Rev. Not Known	6	5.9%	77	1.0%	0.8%	4	6.5%		55	1.1%		2	5.1%		22	0.8%		0	0.0%		0	0.0%	0.9%														
		Total	101	100%	7,743	100%	100%	62	100%		5,043	100%		39	100%		2,700	100%		6	100%		2,346	100%	100.0%														
	Loan Size	\$100,000 or Less	82	81.2%	2,579	33.3%		50	80.6%	91.2%	1,546	30.7%	41.2%	32	82.1%	94.9%	1,033	38.3%	45.0%	1	16.7%	96.5%	42	1.8%	52.5%														
		\$100,001 - \$250,000	11	10.9%	1,685	21.8%		7	11.3%	5.8%	1,140	22.6%	22.3%	4	10.3%	3.0%	545	20.2%	16.8%	3	50.0%	2.0%	720	30.7%	13.8%														
		\$250,001 - \$1 Million	8	7.9%	3,479	44.9%		5	8.1%	3.0%	2,357	46.7%	36.5%	3	7.7%	2.1%	1,122	41.6%	38.2%	2	33.3%	1.5%	1,584	67.5%	33.7%														
		Total	101	100%	7,743	100%		62	100%	100%	5,043	100%	100%	39	100%	100%	2,700	100%	100%	6	100%	100%	2,346	100%	100%														
	Loan Size & Rev \$1 Mill or Less	\$100,000 or Less	71	88.8%	2,184	54.0%		42	93.3%		1,239	71.4%		29	82.9%		945	40.9%		1	50.0%		42	14.9%															
		\$100,001 - \$250,000	7	8.8%	1,042	25.8%		3	6.7%		497	28.6%		4	11.4%		545	23.6%		1	50.0%		240	85.1%															
		\$250,001 - \$1 Million	2	2.5%	820	20.3%		0	0.0%		0	0.0%		2	5.7%		820	35.5%		0	0.0%		0	0.0%															
		Total	80	100%	4,046	100%		45	100%		1,736	100%		35	100%		2,310	100%		2	100%		282	100%															

APPENDIX H - LIMITED SCOPE LENDING TABLES (Continued)

Geographic Distribution of HMDA Loans - Table 1 of 2

Assessment Area: FL Pensacola

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data					Bank & Aggregate Lending										Bank & Aggregate Lending; Demographic Data								
		2020, 2021					2020					2021					2022								
		Bank				Owner Occupied Units	Count			Dollar		Count			Dollar		Count			Dollar		Owner Occupied Units			
		Count	%	Dollar \$ (000s)	%	#	%	Agg	Bank \$ (000s)	%	Agg %	#	%	Agg	Bank \$ (000s)	%	Agg %	#	%	Agg	Bank \$ (000s)	%	Agg %		
HOME PURCHASE	Low	0	0.0%	0	0.0%	1.6%	0	0.0%	0.4%	0	0.0%	0.2%	0	0.0%	0.6%	0	0.0%	0.2%	1	0.8%	1.7%	240	0.5%	1.0%	2.8%
	Moderate	40	11.0%	9,749	9.1%	15.2%	26	11.2%	9.5%	5,004	7.9%	7.1%	14	10.8%	10.5%	4,745	10.6%	7.8%	14	11.0%	18.9%	2,488	5.6%	14.8%	19.6%
	Middle	183	50.4%	44,296	41.2%	54.7%	111	47.6%	51.0%	25,266	40.1%	46.1%	72	55.4%	50.6%	19,030	42.6%	45.9%	61	48.0%	40.9%	17,744	40.1%	36.3%	40.9%
	Upper	140	38.6%	53,571	49.8%	28.5%	96	41.2%	39.1%	32,688	51.9%	46.7%	44	33.8%	38.3%	20,883	46.8%	46.1%	51	40.2%	38.5%	23,821	53.8%	47.8%	36.7%
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	Total	363	100%	107,616	100%	100%	233	100%	100%	62,958	100%	100%	130	100%	100%	44,658	100%	100%	127	100%	100%	44,293	100%	100%	100%
REFINANCE	Low	0	0.0%	0	0.0%	1.6%	0	0.0%	0.1%	0	0.0%	0.1%	0	0.0%	0.2%	0	0.0%	0.1%	1	2.3%	1.1%	83	0.7%	0.7%	2.8%
	Moderate	32	14.2%	6,527	11.9%	15.2%	17	14.3%	6.1%	3,637	13.1%	4.6%	15	14.2%	7.5%	2,890	10.6%	5.4%	7	15.9%	16.4%	1,267	10.0%	12.1%	19.6%
	Middle	95	42.2%	18,563	33.7%	54.7%	49	41.2%	47.4%	9,191	33.1%	42.2%	46	43.4%	51.1%	9,372	34.4%	45.8%	13	29.5%	42.2%	3,283	26.0%	37.7%	40.9%
	Upper	98	43.6%	29,922	54.4%	28.5%	53	44.5%	46.4%	14,969	53.9%	53.1%	45	42.5%	41.2%	14,953	54.9%	48.7%	23	52.3%	40.3%	8,008	63.3%	49.5%	36.7%
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	Total	225	100%	55,012	100%	100%	119	100%	100%	27,797	100%	100%	106	100%	100%	27,215	100%	100%	44	100%	100%	12,641	100%	100%	100%
HOME IMPROVEMENT	Low	1	5.3%	300	13.6%	1.6%	0	0.0%	0.3%	0	0.0%	0.2%	1	7.1%	0.6%	300	15.3%	0.7%	0	0.0%	0.6%	0	0.0%	0.4%	2.8%
	Moderate	1	5.3%	115	5.2%	15.2%	1	20.0%	8.9%	115	48.9%	5.4%	0	0.0%	8.9%	0	0.0%	7.9%	2	4.1%	13.9%	204	3.9%	11.4%	19.6%
	Middle	8	42.1%	947	43.0%	54.7%	3	60.0%	47.9%	107	45.5%	41.6%	5	35.7%	49.8%	840	42.7%	44.3%	9	18.4%	38.3%	1,078	20.5%	34.6%	40.9%
	Upper	9	47.4%	840	38.1%	28.5%	1	20.0%	42.8%	13	5.5%	52.7%	8	57.1%	40.6%	827	42.0%	47.1%	38	77.6%	47.2%	3,974	75.6%	53.6%	36.7%
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	Total	19	100%	2,202	100%	100%	5	100%	100%	235	100%	100%	14	100%	100%	1,967	100%	100%	49	100%	100%	5,256	100%	100%	100%
MULTI FAMILY	Low	1	50.0%	771	77.6%	1.9%	0	0.0%	0.0%	0	0.0%	0.0%	1	100.0%	2.4%	771	100.0%	0.3%	2	100.0%	7.5%	3,715	100.0%	1.4%	5.8%
	Moderate	0	0.0%	0	0.0%	27.3%	0	0.0%	32.1%	0	0.0%	26.4%	0	0.0%	19.5%	0	0.0%	5.7%	0	0.0%	22.5%	0	0.0%	5.1%	27.0%
	Middle	1	50.0%	222	22.4%	40.0%	1	100.0%	60.7%	222	100.0%	61.4%	0	0.0%	63.4%	0	0.0%	69.6%	0	0.0%	45.0%	0	0.0%	65.1%	29.4%
	Upper	0	0.0%	0	0.0%	30.8%	0	0.0%	7.1%	0	0.0%	12.2%	0	0.0%	14.6%	0	0.0%	24.4%	0	0.0%	25.0%	0	0.0%	28.4%	37.8%
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	Total	2	100%	993	100%	100%	1	100%	100%	222	100%	100%	1	100%	100%	771	100%	100%	2	100%	100%	3,715	100%	100%	100%
OTHER PURPOSE LOC	Low	0	0.0%	0	0.0%	1.6%	0	0.0%	0.3%	0	0.0%	0.1%	0	0.0%	0.0%	0	0.0%	0.0%	1	2.2%	0.3%	91	1.5%	0.2%	2.8%
	Moderate	9	8.8%	1,013	7.5%	15.2%	6	9.0%	7.8%	382	4.9%	5.7%	3	8.6%	8.7%	631	11.0%	27.3%	6	13.0%	13.7%	535	8.8%	11.8%	19.6%
	Middle	48	47.1%	6,156	45.5%	54.7%	33	49.3%	45.8%	4,343	55.5%	39.8%	15	42.9%	49.5%	1,813	31.7%	31.2%	13	28.3%	33.5%	1,937	31.7%	26.9%	40.9%
	Upper	45	44.1%	6,365	47.0%	28.5%	28	41.8%	46.1%	3,097	39.6%	54.4%	17	48.6%	41.8%	3,268	57.2%	41.5%	26	56.5%	52.5%	3,544	58.0%	61.1%	36.7%
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	Total	102	100%	13,534	100%	100%	67	100%	100%	7,822	100%	100%	35	100%	100%	5,712	100%	100%	46	100%	100%	6,107	100%	100%	100%

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2022 FFIEC Census Data; 2016-2020 ACS data

Geographic Distribution of HMDA Loans - Table 2 of 2

Assessment Area: FL Pensacola

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data					Bank & Aggregate Lending										Bank & Aggregate Lending; Demographic Data									
		2020, 2021					2020					2021					2022					Owner Occupied Units				
		Bank		Owner Occupied Units	Count		Dollar		Count	Dollar		Count	Dollar		Count	Dollar										
		Count	%		Bank	%	Agg	\$ (000s)		%	Agg		\$ (000s)	%		Agg	\$ (000s)	%	Agg	\$ (000s)	%		Agg			
#	%	\$ (000s)	%	#	%	Agg	\$ (000s)	%	Agg	%	#	%	Agg	\$ (000s)	%	Agg	%	#	%	Agg	\$ (000s)	%	Agg	%		
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	0	0.0%	1.6%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	1.7%	0	0.0%	0.6%	2.8%	
	Moderate	1	7.7%	87	3.7%	15.2%	0	0.0%	7.8%	0	0.0%	5.4%	1	14.3%	8.4%	87	5.5%	5.6%	2	22.2%	16.5%	220	5.5%	13.2%	19.6%	
	Middle	6	46.2%	873	37.3%	54.7%	3	50.0%	50.0%	198	26.4%	41.8%	3	42.9%	49.5%	675	42.4%	43.3%	1	11.1%	38.1%	369	9.2%	22.9%	40.9%	
	Upper	6	46.2%	1,381	59.0%	28.5%	3	50.0%	42.2%	552	73.6%	52.8%	3	42.9%	42.1%	829	52.1%	51.0%	6	66.7%	43.8%	3,437	85.4%	63.3%	36.7%	
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	
	Total	13	100%	2,341	100%	100%	6	100%	100%	750	100%	100%	7	100%	100%	1,591	100%	100%	9	100%	100%	4,026	100%	100%	100%	
PURPOSE NOT APPLICABLE	Low	0	0.0%	0	0.0%	1.6%	0	0.0%	0.5%	0	0.0%	0.1%	0	0.0%	1.5%	0	0.0%	0.6%	0	0.0%	6.6%	0	0.0%	3.6%	2.8%	
	Moderate	0	0.0%	0	0.0%	15.2%	0	0.0%	14.9%	0	0.0%	10.7%	0	0.0%	15.8%	0	0.0%	11.6%	0	0.0%	18.9%	0	0.0%	15.8%	19.6%	
	Middle	0	0.0%	0	0.0%	54.7%	0	0.0%	59.3%	0	0.0%	55.1%	0	0.0%	59.8%	0	0.0%	56.2%	0	0.0%	43.4%	0	0.0%	40.5%	40.9%	
	Upper	0	0.0%	0	0.0%	28.5%	0	0.0%	25.3%	0	0.0%	34.1%	0	0.0%	22.9%	0	0.0%	31.5%	0	0.0%	31.1%	0	0.0%	40.1%	36.7%	
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	
	Total	0	0.0%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	100%	
HMDA TOTALS	Low	2	0.3%	1,071	0.6%	1.6%	0	0.0%	0.3%	0	0.0%	0.1%	2	0.7%	0.4%	1,071	1.3%	0.2%	5	1.8%	1.5%	4,129	5.4%	0.9%	2.8%	
	Moderate	83	11.5%	17,491	9.6%	15.2%	50	11.6%	8.1%	9,138	9.2%	6.5%	33	11.3%	9.1%	8,353	10.2%	6.9%	31	11.2%	17.8%	4,714	6.2%	13.7%	19.6%	
	Middle	341	47.1%	71,057	39.1%	54.7%	200	46.4%	49.5%	39,327	39.4%	44.8%	141	48.1%	50.9%	31,730	38.7%	46.5%	97	35.0%	40.9%	24,411	32.1%	37.7%	40.9%	
	Upper	298	41.2%	92,079	50.7%	28.5%	181	42.0%	42.0%	51,319	51.4%	48.6%	117	39.9%	39.6%	40,760	49.8%	46.4%	144	52.0%	39.8%	42,784	56.3%	47.7%	36.7%	
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	
	Total	724	100%	181,698	100%	100%	431	100%	100%	99,784	100%	100%	293	100%	100%	81,914	100%	100%	277	100%	100%	76,038	100%	100%	100%	

APPENDIX H - LIMITED SCOPE LENDING TABLES (Continued)

Borrower Distribution of HMDA Loans - Table 1 of 2

Assessment Area: FL Pensacola

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data										Bank & Aggregate Lending										Bank & Aggregate Lending; Demographic Data									
		2020, 2021					2020					2021					2022					Families by Family Income %									
		Bank			Families by Family Income %	Count			Dollar			Count			Dollar			Count			Dollar			Families by Family Income %							
		Count	Dollar			Bank	%	Agg	Bank	%	Agg	Bank	%	Agg	Bank	%	Agg	Bank	%	Agg											
			#	%																	\$ (000s)	\$ %	#		%	\$ (000s)	\$ %	#	%	\$ (000s)	\$ %
HOME PURCHASE	Low	21	5.8%	2,454	2.3%	18.6%	14	6.0%	3.2%	1,443	2.3%	1.5%	7	5.4%	4.4%	1,011	2.3%	2.2%	8	6.3%	3.5%	977	2.2%	1.6%	20.5%						
	Moderate	82	22.6%	13,554	12.6%	19.1%	57	24.5%	15.9%	9,132	14.5%	11.0%	25	19.2%	17.1%	4,422	9.9%	12.2%	25	19.7%	14.4%	4,619	10.4%	9.8%	18.5%						
	Middle	78	21.5%	15,656	14.6%	22.7%	54	23.2%	24.0%	10,064	16.0%	21.5%	24	18.5%	23.0%	5,592	12.5%	21.1%	23	18.1%	22.7%	5,414	12.2%	20.2%	20.6%						
	Upper	173	47.7%	73,931	68.7%	39.7%	103	44.2%	39.6%	41,037	65.2%	49.4%	70	53.8%	34.7%	32,894	73.7%	44.9%	71	55.9%	37.0%	33,283	75.1%	47.0%	40.4%						
	Unknown	9	2.5%	2,021	1.9%	0.0%	5	2.1%	17.3%	1,282	2.0%	16.5%	4	3.1%	20.8%	739	1.7%	19.5%	0	0.0%	22.3%	0	0.0%	21.4%	0.0%						
	Total	363	100%	107,616	100%	100%	233	100%	100%	62,958	100%	100%	130	100%	100%	44,658	100%	100%	127	100%	100%	44,293	100%	100%	100%						
	REFINANCE	Low	13	5.8%	1,313	2.4%	18.6%	6	5.0%	2.7%	417	1.5%	1.2%	7	6.6%	4.7%	896	3.3%	2.5%	2	4.5%	8.4%	451	3.6%	4.5%	20.5%					
Moderate		44	19.6%	6,267	11.4%	19.1%	18	15.1%	7.7%	2,487	8.9%	4.7%	26	24.5%	13.3%	3,780	13.9%	9.1%	8	18.2%	20.0%	1,025	8.1%	14.6%	18.5%						
Middle		38	16.9%	6,616	12.0%	22.7%	19	16.0%	12.7%	3,071	11.0%	9.7%	19	17.9%	16.6%	3,545	13.0%	14.3%	4	9.1%	23.0%	769	6.1%	21.6%	20.6%						
Upper		113	50.2%	37,486	68.1%	39.7%	65	54.6%	31.7%	19,286	69.4%	36.0%	48	45.3%	30.6%	18,200	66.9%	37.4%	23	52.3%	32.8%	9,382	74.2%	42.4%	40.4%						
Unknown		17	7.6%	3,330	6.1%	0.0%	11	9.2%	45.1%	2,536	9.1%	48.4%	6	5.7%	34.7%	794	2.9%	36.6%	7	15.9%	15.8%	1,014	8.0%	16.8%	0.0%						
Total		225	100%	55,012	100%	100%	119	100%	100%	27,797	100%	100%	106	100%	100%	27,215	100%	100%	44	100%	100%	12,641	100%	100%	100%						
HOME IMPROVEMENT		Low	2	10.5%	150	6.8%	18.6%	1	20.0%	3.8%	50	21.3%	2.2%	1	7.1%	6.3%	100	5.1%	3.5%	2	4.1%	5.6%	125	2.4%	3.2%	20.5%					
	Moderate	3	15.8%	350	15.9%	19.1%	1	20.0%	13.9%	26	11.1%	8.6%	2	14.3%	14.4%	324	16.5%	11.5%	6	12.2%	15.6%	498	9.5%	9.8%	18.5%						
	Middle	1	5.3%	100	4.5%	22.7%	0	0.0%	23.1%	0	0.0%	17.9%	1	7.1%	22.9%	100	5.1%	17.5%	8	16.3%	23.5%	643	12.2%	17.6%	20.6%						
	Upper	9	47.4%	1,056	48.0%	39.7%	1	20.0%	54.3%	13	5.5%	64.7%	8	57.1%	50.5%	1,043	53.0%	61.0%	30	61.2%	47.1%	3,592	68.3%	60.8%	40.4%						
	Unknown	4	21.1%	546	24.8%	0.0%	2	40.0%	5.0%	146	62.1%	6.6%	2	14.3%	6.0%	400	20.3%	6.5%	3	6.1%	8.2%	398	7.6%	8.6%	0.0%						
	Total	19	100%	2,202	100%	100%	5	100%	100%	235	100%	100%	14	100%	100%	1,967	100%	100%	49	100%	100%	5,256	100%	100%	100%						
	MULTI FAMILY	Low	0	0.0%	0	0.0%	18.6%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	2.4%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	20.5%					
Moderate		0	0.0%	0	0.0%	19.1%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	18.5%						
Middle		0	0.0%	0	0.0%	22.7%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	20.6%						
Upper		0	0.0%	0	0.0%	39.7%	0	0.0%	7.1%	0	0.0%	0.5%	0	0.0%	2.4%	0	0.0%	0.2%	0	0.0%	0.0%	0	0.0%	0.0%	40.4%						
Unknown		2	100.0%	993	100.0%	0.0%	1	100.0%	92.9%	222	100.0%	99.5%	1	100.0%	95.1%	771	100.0%	99.8%	2	100.0%	100.0%	3,715	100.0%	100.0%	0.0%						
Total		2	100%	993	100%	100%	1	100%	100%	222	100%	100%	1	100%	100%	771	100%	100%	2	100%	100%	3,715	100%	100%	100%						
OTHER PURPOSE LOC		Low	6	5.9%	450	3.3%	18.6%	3	4.5%	3.8%	225	2.9%	2.0%	3	8.6%	4.8%	225	3.9%	1.7%	3	6.5%	5.3%	185	3.0%	2.3%	20.5%					
	Moderate	12	11.8%	1,030	7.6%	19.1%	9	13.4%	9.1%	722	9.2%	4.8%	3	8.6%	12.2%	908	5.4%	6.2%	3	6.5%	12.3%	320	5.2%	8.9%	18.5%						
	Middle	14	13.7%	1,532	11.3%	22.7%	8	11.9%	18.1%	579	7.4%	10.5%	6	17.1%	16.9%	353	16.7%	9.1%	12	26.1%	21.2%	1,152	18.9%	16.1%	20.6%						
	Upper	67	65.7%	10,399	76.8%	39.7%	46	68.7%	64.5%	6,272	80.2%	78.8%	21	60.0%	60.8%	4,127	72.3%	57.9%	24	52.2%	50.0%	4,206	68.9%	64.5%	40.4%						
	Unknown	3	2.9%	123	0.9%	0.0%	1	1.5%	4.5%	24	0.3%	3.9%	2	5.7%	5.3%	99	1.7%	24.5%	4	8.7%	11.2%	244	4.0%	8.2%	0.0%						
	Total	102	100%	13,534	100%	100%	67	100%	100%	7,822	100%	100%	35	100%	100%	5,712	100%	100%	46	100%	100%	6,107	100%	100%	100%						

APPENDIX H - LIMITED SCOPE LENDING TABLES (Continued)

Geographic Distribution of Small Business & Small Farm Loans

Assessment Area: FL Pensacola

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data										Bank & Aggregate Lending										Bank & Aggregate Lending: Demographic Data										
		2020, 2021					2020					2021					2022															
		Bank		Total Businesses		Count	Dollar		Count	Dollar		Count	Dollar		Count	Dollar		Total Businesses														
		Count	Dollar	Bank	Agg		Bank	Agg		Bank	Agg		Bank	Agg																		
																\$ (000s)	%		\$ (000s)	%	\$ (000s)	%	\$ (000s)	%	\$ (000s)	%						
#	%	\$ (000s)	%	#	%	Agg	\$ (000s)	%	Agg	#	%	Agg	\$ (000s)	%	Agg	#	%	Agg	\$ (000s)	%	Agg	#	%	Agg	\$ (000s)	%	Agg	#	%	Agg		
SMALL BUSINESSES	Low	13	1.2%	1,014	0.9%	2.3%	11	1.5%	2.4%	961	1.3%	2.5%	2	0.5%	2.3%	53	0.1%	2.0%	11	6.6%	3.6%	2,645	7.4%	5.3%	3.9%	11	6.6%	3.6%	2,645	7.4%	5.3%	3.9%
	Moderate	226	20.1%	25,661	21.5%	20.3%	139	19.5%	20.5%	13,675	19.2%	23.5%	87	21.1%	18.8%	11,986	25.0%	21.5%	40	24.1%	22.0%	9,635	27.0%	22.8%	23.1%	40	24.1%	22.0%	9,635	27.0%	22.8%	23.1%
	Middle	581	51.7%	68,883	57.8%	50.8%	371	52.2%	49.8%	42,413	59.5%	52.1%	210	51.0%	49.6%	26,470	55.2%	51.5%	47	28.3%	34.1%	9,780	27.4%	29.8%	36.1%	47	28.3%	34.1%	9,780	27.4%	29.8%	36.1%
	Upper	303	27.0%	23,650	19.8%	26.7%	190	26.7%	27.1%	14,217	19.9%	21.8%	113	27.4%	28.9%	9,433	19.7%	24.9%	68	41.0%	40.0%	13,680	38.3%	42.0%	36.8%	68	41.0%	40.0%	13,680	38.3%	42.0%	36.8%
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	Tr Unknown	0	0.0%	0	0.0%	0	0	0.0%	0.2%	0	0.0%	0.1%	0	0.0%	0.4%	0	0.0%	0.1%	0	0.0%	0.3%	0	0.0%	0.1%		0	0.0%	0.3%	0	0.0%	0.1%	
	Total	1,123	100%	119,208	100%	100%	711	100%	100%	71,266	100%	100%	412	100%	100%	47,942	100%	100%	166	100%	100%	35,740	100%	100%	100%	166	100%	100%	35,740	100%	100%	100%

Small Business & Small Farm Lending By Revenue & Loan Size

Assessment Area: FL Pensacola

PRODUCT TYPE		Bank Lending & Demographic Data														Bank & Aggregate Lending														Bank & Aggregate Lending; Demographic Data									
		2020, 2021						2020						2021								2022																	
		Bank		Dollar	Total Businesses	Count		Agg	Dollar		Agg	Count		Agg	Dollar		Agg	Count		Agg	Dollar		Agg	Count		Agg	Dollar		Agg	Total Businesses									
		Count	%	\$ (000s)		\$ %	%		Bank	%		\$ (000s)	\$ %		%	Bank		%	\$ (000s)		\$ %	%		Bank	%		\$ (000s)	\$ %		%	Bank	%	\$ (000s)	\$ %	%				
SMALL BUSINESS	Revenue	\$1 Million or Less	760	67.7%	49,580	41.6%	95.0%	490	68.9%	37.0%	29,821	41.8%	28.5%	270	65.5%	44.4%	19,759	41.2%	33.7%	71	42.8%	48.7%	9,412	26.3%	31.7%	95.0%													
		Over \$1 Million	297	26.4%	67,172	56.3%	4.4%	188	26.4%		39,999	56.1%		109	26.5%		27,173	56.7%		93	56.0%		25,375	71.0%		4.2%													
		Total Rev. available	1,057	94.1%	116,752	97.9%	99.3%	678	95.4%		69,820	98.0%		379	92.0%		46,932	97.9%		164	98.0%		34,787	97.3%		99.2%													
		Rev. Not Known	66	5.9%	2,456	2.1%	0.7%	33	4.6%		1,446	2.0%		33	8.0%		1,010	2.1%		2	1.2%		953	2.7%		0.8%													
		Total	1,123	100%	119,208	100%	100%	711	100%		71,266	100%		412	100%		47,942	100%		166	100%		35,740	100%		100.0%													
	Loan Size	\$100,000 or Less	806	71.8%	28,532	23.9%		519	73.0%	87.4%	18,214	25.6%	31.4%	287	69.7%	90.5%	10,318	21.5%	31.4%	75	45.2%	93.1%	4,114	11.5%	36.1%														
		\$100,001 - \$250,000	188	16.7%	31,227	26.2%		118	16.6%	7.4%	19,442	27.3%	21.8%	70	17.0%	5.2%	11,785	24.6%	19.1%	51	30.7%	3.7%	9,627	26.9%	17.5%														
		\$250,001 - \$1 Million	129	11.5%	59,449	49.9%		74	10.4%	5.3%	33,610	47.2%	46.8%	55	13.3%	4.4%	25,839	53.9%	49.5%	40	24.1%	3.2%	21,999	61.6%	46.4%														
		Total	1,123	100%	119,208	100%		711	100%	100%	71,266	100%	100%	412	100%	100%	47,942	100%	100%	166	100%	100%	35,740	100%	100%														
	Loan Size & Rev \$1 Mill or Less	\$100,000 or Less	632	83.2%	21,526	43.4%		414	84.5%		13,423	45.0%		218	80.7%		8,103	41.0%		40	56.3%		1,858	19.7%															
		\$100,001 - \$250,000	93	12.2%	15,267	30.8%		55	11.2%		9,005	30.2%		38	14.1%		6,262	31.7%		22	31.0%		3,687	39.2%															
		\$250,001 - \$1 Million	35	4.6%	12,787	25.8%		21	4.3%		7,393	24.8%		14	5.2%		5,394	27.3%		9	12.7%		3,867	41.1%															
		Total	760	100%	49,580	100%		490	100%		29,821	100%		270	100%		19,759	100%		71	100%		9,412	100%															

APPENDIX H - LIMITED SCOPE LENDING TABLES (Continued)

Geographic Distribution of HMDA Loans - Table 1 of 2

Assessment Area: FL Port St. Lucie

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data										Bank & Aggregate Lending										Bank & Aggregate Lending; Demographic Data									
		2020, 2021					2020					2021					2022														
		Bank				Owner Occupied Units %	Count			Dollar		Count			Dollar		Count			Dollar		Owner Occupied Units %									
		Count		Dollar			Bank	%	Agg	\$ (000s)	%	Agg	\$ (000s)	%	Agg	Bank	%	Agg	\$ (000s)	%	Agg										
		#	%	\$ (000s)	\$ %																		#	%	\$ (000s)	\$ %	#	%	\$ (000s)	\$ %	#
HOME PURCHASE	Low	0	0.0%	0	0.0%	1.6%	0	0.0%	0.7%	0	0.0%	0.5%	0	0.0%	0.8%	0	0.0%	0.5%	0	0.0%	0.8%	0	0.0%	0.5%	0.8%						
	Moderate	1	4.5%	129	1.7%	13.0%	0	0.0%	11.0%	0	0.0%	8.5%	1	12.5%	11.7%	129	5.0%	9.0%	5	62.5%	19.0%	1,426	87.0%	16.0%	18.3%						
	Middle	7	31.8%	1,403	18.6%	54.4%	4	28.6%	56.8%	537	10.9%	52.0%	3	37.5%	56.7%	866	33.4%	52.3%	2	25.0%	55.5%	155	9.5%	52.9%	45.2%						
	Upper	14	63.6%	5,991	79.6%	30.9%	10	71.4%	31.5%	4,391	89.1%	39.0%	4	50.0%	30.7%	1,600	61.7%	38.2%	1	12.5%	23.6%	58	3.5%	29.7%	33.9%						
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	1.2%	0	0.0%	0.9%	1.8%						
	Total	22	100%	7,523	100%	100%	14	100%	100%	4,928	100%	100%	8	100%	100%	2,595	100%	100%	8	100%	100%	1,639	100%	100%	100%						
REFINANCE	Low	0	0.0%	0	0.0%	1.6%	0	0.0%	0.4%	0	0.0%	0.3%	0	0.0%	0.6%	0	0.0%	0.4%	0	0.0%	0.7%	0	0.0%	0.4%	0.8%						
	Moderate	6	25.0%	1,029	11.7%	13.0%	5	41.7%	8.3%	962	20.9%	6.6%	1	8.3%	9.0%	67	1.6%	6.9%	1	14.3%	15.8%	57	1.7%	12.9%	18.3%						
	Middle	6	25.0%	1,315	14.9%	54.4%	1	8.3%	54.7%	328	7.1%	47.2%	5	41.7%	57.9%	987	23.5%	51.0%	1	14.3%	54.3%	167	4.9%	48.8%	45.2%						
	Upper	12	50.0%	6,471	73.4%	30.9%	6	50.0%	36.6%	3,319	72.0%	46.0%	6	50.0%	32.5%	3,152	74.9%	41.7%	4	57.1%	27.1%	3,100	90.5%	36.4%	33.9%						
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	1	14.3%	2.1%	100	2.9%	1.5%	1.8%						
	Total	24	100%	8,815	100%	100%	12	100%	100%	4,609	100%	100%	12	100%	100%	4,206	100%	100%	7	100%	100%	3,424	100%	100%	100%						
HOME IMPROVEMENT	Low	0	0.0%	0	0.0%	1.6%	0	0.0%	0.6%	0	0.0%	0.4%	0	0.0%	0.7%	0	0.0%	0.4%	0	0.0%	0.2%	0	0.0%	0.1%	0.8%						
	Moderate	0	0.0%	0	0.0%	13.0%	0	0.0%	9.3%	0	0.0%	6.7%	0	0.0%	7.1%	0	0.0%	5.6%	2	40.0%	13.1%	80	24.2%	10.0%	18.3%						
	Middle	6	50.0%	713	31.1%	54.4%	0	0.0%	49.3%	0	0.0%	41.3%	6	60.0%	51.3%	713	41.5%	45.0%	2	40.0%	46.4%	150	45.5%	40.7%	45.2%						
	Upper	6	50.0%	1,577	68.9%	30.9%	2	100.0%	40.8%	570	100.0%	51.6%	4	40.0%	40.9%	1,007	58.5%	49.0%	1	20.0%	38.6%	100	30.3%	47.9%	33.9%						
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	1.6%	0	0.0%	1.4%	1.8%						
	Total	12	100%	2,290	100%	100%	2	100%	100%	570	100%	100%	10	100%	100%	1,720	100%	100%	5	100%	100%	330	100%	100%	100%						
MULTI FAMILY	Low	0	0.0%	Multi-Family Units			0	0.0%	8.3%	0	0.0%	0.5%	0	0.0%	12.5%	0	0.0%	2.4%	0	0.0%	9.5%	0	0.0%	2.6%	2.2%						
	Moderate	1	100.0%	337	100.0%	19.5%	1	100.0%	41.7%	337	100.0%	30.7%	0	0.0%	37.5%	0	0.0%	42.5%	1	100.0%	61.9%	3,716	100.0%	79.3%	22.4%						
	Middle	0	0.0%	0	0.0%	27.6%	0	0.0%	16.7%	0	0.0%	10.3%	0	0.0%	31.3%	0	0.0%	18.5%	0	0.0%	9.5%	0	0.0%	6.6%	26.2%						
	Upper	0	0.0%	0	0.0%	49.1%	0	0.0%	33.3%	0	0.0%	58.4%	0	0.0%	18.8%	0	0.0%	36.6%	0	0.0%	19.0%	0	0.0%	11.5%	49.2%						
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.1%						
	Total	1	100%	337	100%	100%	1	100%	100%	337	100%	100%	0	0.0%	100%	0	0.0%	100%	1	100%	100%	3,716	100%	100%	100%						
OTHER PURPOSE LOC	Low	0	0.0%	0	0.0%	1.6%	0	0.0%	0.2%	0	0.0%	0.1%	0	0.0%	0.2%	0	0.0%	0.1%	0	0.0%	0.4%	0	0.0%	0.2%	0.8%						
	Moderate	1	7.1%	90	5.5%	13.0%	0	0.0%	5.6%	0	0.0%	4.0%	1	16.7%	5.6%	90	11.1%	4.0%	0	0.0%	9.9%	0	0.0%	6.2%	18.3%						
	Middle	2	14.3%	230	14.2%	54.4%	1	12.5%	46.2%	130	15.9%	38.8%	1	16.7%	49.9%	100	12.4%	42.1%	6	42.9%	46.4%	518	19.9%	38.7%	45.2%						
	Upper	11	78.6%	1,304	80.3%	30.9%	7	87.5%	48.0%	686	84.1%	57.1%	4	66.7%	44.3%	618	76.5%	53.8%	8	57.1%	41.6%	2,089	80.1%	53.4%	33.9%						
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	1.8%	0	0.0%	1.5%	1.8%						
	Total	14	100%	1,624	100%	100%	8	100%	100%	816	100%	100%	6	100%	100%	808	100%	100%	14	100%	100%	2,607	100%	100%	100%						

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2022 FFIEC Census Data; 2016-2020 ACS data

Geographic Distribution of HMDA Loans - Table 2 of 2

Assessment Area: FL Port St. Lucie

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data										Bank & Aggregate Lending										Bank & Aggregate Lending; Demographic Data									
		2020, 2021					2020					2021					2022														
		Bank			Owner Occupied Units	Count		Dollar			Count		Dollar			Count		Dollar		Owner Occupied Units											
		Count	Dollar			Bank	Agg	Bank	Agg	Bank	Agg	Bank	Agg	Bank	Agg																
		#	%	\$ (000s)		%	\$	%	\$ (000s)	%	\$	%	\$ (000s)	%	\$	%	\$ (000s)	%	\$		%										
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	0	0.0%	1.6%	0	0.0%	0.9%	0	0.0%	0.3%	0	0.0%	0.7%	0	0.0%	0.1%	0	0.0%	0.2%	0	0.0%	0.1%	0.8%						
	Moderate	0	0.0%	0	0.0%	13.0%	0	0.0%	11.5%	0	0.0%	3.5%	0	0.0%	7.4%	0	0.0%	1.5%	0	0.0%	12.7%	0	0.0%	4.5%	18.3%						
	Middle	0	0.0%	0	0.0%	54.4%	0	0.0%	52.6%	0	0.0%	25.3%	0	0.0%	40.9%	0	0.0%	19.4%	0	0.0%	44.3%	0	0.0%	28.9%	45.2%						
	Upper	0	0.0%	0	0.0%	30.9%	0	0.0%	35.0%	0	0.0%	70.8%	0	0.0%	50.9%	0	0.0%	41.6%	0	0.0%	66.1%	0	0.0%	33.9%							
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	1.2%	0	0.0%	0.4%	1.8%						
	Total	0	0.0%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	100%						
PURPOSE NOT APPLICABLE	Low	0	0.0%	0	0.0%	1.6%	0	0.0%	1.2%	0	0.0%	0.7%	0	0.0%	1.7%	0	0.0%	1.8%	0	0.0%	1.1%	0	0.0%	0.9%	0.8%						
	Moderate	0	0.0%	0	0.0%	13.0%	0	0.0%	13.8%	0	0.0%	12.2%	0	0.0%	13.8%	0	0.0%	12.2%	0	0.0%	16.8%	0	0.0%	13.6%	18.3%						
	Middle	0	0.0%	0	0.0%	54.4%	0	0.0%	67.7%	0	0.0%	61.9%	0	0.0%	68.4%	0	0.0%	61.4%	0	0.0%	63.2%	0	0.0%	63.3%	45.2%						
	Upper	0	0.0%	0	0.0%	30.9%	0	0.0%	17.3%	0	0.0%	25.2%	0	0.0%	16.1%	0	0.0%	24.5%	0	0.0%	17.9%	0	0.0%	20.9%	33.9%						
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	1.1%	0	0.0%	1.3%	1.8%						
	Total	0	0.0%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	100%						
HMDA TOTALS	Low	0	0.0%	0	0.0%	1.6%	0	0.0%	0.5%	0	0.0%	0.4%	0	0.0%	0.7%	0	0.0%	0.5%	0	0.0%	0.7%	0	0.0%	0.5%	0.8%						
	Moderate	9	12.3%	1,585	7.7%	13.0%	6	16.2%	9.7%	1,299	11.5%	7.8%	3	8.3%	10.3%	286	3.1%	8.4%	9	25.7%	17.3%	5,279	45.1%	15.5%	18.3%						
	Middle	21	28.8%	3,661	17.8%	54.4%	6	16.2%	55.6%	995	8.8%	49.0%	15	41.7%	56.9%	2,666	28.6%	50.8%	11	31.4%	54.0%	990	8.4%	50.6%	45.2%						
	Upper	43	58.9%	15,343	74.5%	30.9%	25	67.6%	34.1%	8,966	79.6%	42.8%	18	50.0%	32.1%	6,377	68.4%	40.4%	14	40.0%	26.5%	5,347	45.6%	32.4%	33.9%						
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	1	2.9%	1.5%	100	0.9%	1.1%	1.8%						
	Total	73	100%	20,589	100%	100%	37	100%	100%	11,260	100%	100%	36	100%	100%	9,329	100%	100%	35	100%	100%	11,716	100%	100%	100%						

APPENDIX H - LIMITED SCOPE LENDING TABLES (Continued)

Borrower Distribution of HMDA Loans - Table 1 of 2

Assessment Area: FL Port St. Lucie

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data					Bank & Aggregate Lending															Bank & Aggregate Lending; Demographic Data												
		2020, 2021					2020						2021									2022												
		Bank				Families by Family Income	Count			Dollar			Count			Dollar			Count			Dollar			Families by Family Income									
		Count		Dollar		#	Bank		Agg	Bank		Agg		Bank		Agg		Bank		Agg		Bank		Agg		#	Bank		Agg		Bank		Agg	
		#	%	\$ (000s)	\$ %		#	%	\$ %	#	%	\$ %	#	%	\$ %	#	%	\$ %	#	%	\$ %	#	%	\$ %	#		%	\$ %	#	%	\$ %	#	%	\$ %
HOME PURCHASE	Low	0	0.0%	0	0.0%	19.8%	0	0.0%	2.6%	0	0.0%	1.3%	0	0.0%	2.3%	0	0.0%	1.1%	3	37.5%	2.2%	292	17.8%	1.1%	18.8%									
	Moderate	4	18.2%	547	7.3%	18.7%	3	21.4%	17.3%	417	8.5%	12.7%	1	12.5%	16.0%	130	5.0%	11.4%	2	25.0%	12.1%	305	18.6%	8.4%	19.4%									
	Middle	4	18.2%	995	13.2%	19.9%	0	0.0%	24.0%	0	0.0%	21.2%	4	50.0%	23.1%	995	38.3%	20.4%	0	0.0%	24.4%	0	0.0%	21.7%	20.1%									
	Upper	14	63.6%	5,981	79.5%	41.6%	11	78.6%	41.8%	4,511	91.5%	50.8%	3	37.5%	39.8%	1,470	56.6%	49.0%	3	37.5%	37.8%	1,042	63.6%	45.9%	41.7%									
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	14.3%	0	0.0%	14.0%	0	0.0%	18.8%	0	0.0%	18.1%	0	0.0%	23.5%	0	0.0%	23.0%	0.0%									
	Total	22	100%	7,523	100%	100%	14	100%	100%	4,928	100%	100%	8	100%	100%	2,595	100%	100%	8	100%	100%	1,639	100%	100%	100%									
REFINANCE	Low	2	8.3%	192	2.2%	19.8%	1	8.3%	3.3%	125	2.7%	1.7%	1	8.3%	4.5%	67	1.6%	2.4%	0	0.0%	10.5%	0	0.0%	6.0%	18.8%									
	Moderate	2	8.3%	358	4.1%	18.7%	2	16.7%	11.3%	358	7.8%	7.3%	0	0.0%	15.7%	0	0.0%	11.1%	0	0.0%	22.7%	0	0.0%	17.5%	19.4%									
	Middle	1	4.2%	200	2.3%	19.9%	0	0.0%	19.1%	0	0.0%	15.0%	1	8.3%	21.4%	200	4.8%	18.0%	0	0.0%	25.4%	0	0.0%	23.5%	20.1%									
	Upper	17	70.8%	7,666	87.0%	41.6%	7	58.3%	40.4%	3,727	80.9%	48.4%	10	83.3%	36.3%	3,939	93.7%	45.4%	6	85.7%	28.7%	3,324	97.1%	39.3%	41.7%									
	Unknown	2	8.3%	399	4.5%	0.0%	2	16.7%	25.8%	399	8.7%	27.5%	0	0.0%	22.1%	0	0.0%	23.2%	1	14.3%	12.7%	100	2.9%	13.8%	0.0%									
	Total	24	100%	8,815	100%	100%	12	100%	100%	4,609	100%	100%	12	100%	100%	4,206	100%	100%	7	100%	100%	3,424	100%	100%	100%									
HOME IMPROVEMENT	Low	0	0.0%	0	0.0%	19.8%	0	0.0%	3.5%	0	0.0%	1.7%	0	0.0%	4.7%	0	0.0%	2.1%	1	20.0%	5.7%	30	9.1%	3.7%	18.8%									
	Moderate	0	0.0%	0	0.0%	18.7%	0	0.0%	16.0%	0	0.0%	10.0%	0	0.0%	12.8%	0	0.0%	9.2%	0	0.0%	15.3%	0	0.0%	10.2%	19.4%									
	Middle	3	25.0%	278	12.1%	19.9%	1	50.0%	22.7%	216	37.9%	18.6%	2	20.0%	20.8%	62	3.6%	15.8%	3	60.0%	23.7%	200	60.6%	18.2%	20.1%									
	Upper	6	50.0%	1,357	59.3%	41.6%	0	0.0%	55.0%	0	0.0%	66.3%	6	60.0%	57.7%	1,357	78.9%	66.7%	1	20.0%	52.9%	100	30.3%	64.4%	41.7%									
	Unknown	3	25.0%	655	28.6%	0.0%	1	50.0%	2.8%	354	62.1%	3.4%	2	20.0%	3.9%	301	17.5%	6.2%	0	0.0%	2.5%	0	0.0%	3.5%	0.0%									
	Total	12	100%	2,290	100%	100%	2	100%	100%	570	100%	100%	10	100%	100%	1,720	100%	100%	5	100%	100%	330	100%	100%	100%									
MULTI FAMILY	Low	0	0.0%	0	0.0%	19.8%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	18.8%									
	Moderate	0	0.0%	0	0.0%	18.7%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	19.4%									
	Middle	0	0.0%	0	0.0%	19.9%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	20.1%									
	Upper	0	0.0%	0	0.0%	41.6%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	41.7%									
	Unknown	1	100.0%	337	100.0%	0.0%	1	100.0%	100.0%	337	100.0%	100.0%	0	0.0%	100.0%	0	0.0%	100.0%	1	100.0%	100.0%	3,716	100.0%	100.0%	0.0%									
	Total	1	100%	337	100%	100%	1	100%	100%	337	100%	100%	0	0.0%	100%	0	0.0%	100%	1	100%	100%	3,716	100%	100%	100%									
OTHER PURPOSE LOC	Low	1	7.1%	120	7.4%	19.8%	0	0.0%	7.0%	0	0.0%	4.4%	1	16.7%	6.5%	120	14.9%	3.2%	1	7.1%	5.6%	175	6.7%	5.7%	18.8%									
	Moderate	2	14.3%	230	14.2%	18.7%	2	25.0%	13.0%	230	28.2%	8.7%	0	0.0%	14.5%	0	0.0%	9.2%	1	7.1%	12.7%	43	1.6%	7.6%	19.4%									
	Middle	2	14.3%	190	11.7%	19.9%	0	0.0%	22.6%	0	0.0%	17.6%	2	33.3%	18.4%	190	23.5%	14.7%	2	14.3%	25.6%	200	7.7%	18.5%	20.1%									
	Upper	9	64.3%	1,084	66.7%	41.6%	6	75.0%	54.7%	586	71.8%	66.9%	3	50.0%	56.6%	498	61.6%	69.2%	7	50.0%	50.1%	1,792	68.7%	63.0%	41.7%									
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	2.7%	0	0.0%	2.4%	0	0.0%	3.9%	0	0.0%	3.7%	3	21.4%	6.0%	397	15.2%	5.3%	0.0%									
	Total	14	100%	1,624	100%	100%	8	100%	100%	816	100%	100%	6	100%	100%	808	100%	100%	14	100%	100%	2,607	100%	100%	100%									

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2022 FFIEC Census Data; 2016-2020 ACS data

Borrower Distribution of HMDA Loans - Table 2 of 2

Assessment Area: FL Port St. Lucie

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data														Bank & Aggregate Lending	
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APPENDIX H - LIMITED SCOPE LENDING TABLES (Continued)

Geographic Distribution of Small Business & Small Farm Loans

Assessment Area: FL Port St. Lucie

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data														Bank & Aggregate Lending														Bank & Aggregate Lending; Demographic Data													
		2020, 2021					2020					2021					2022																										
		Bank		Total Businesses	Count		Dollar		Count		Dollar		Count		Dollar		Count		Dollar		Total Businesses																						
		Count	Dollar		Bank	Agg	Bank	Agg	Bank	Agg	Bank	Agg	Bank	Agg	Bank	Agg	Bank	Agg																									
		#	%		\$ (000s)	\$ %	%	%	\$ 000s	\$ %	%	%	%	%	\$ 000s	\$ %	%	%	%	\$ 000s		\$ %	%	%																			
SMALL BUSINESSES	Low	8	5.0%	663	6.5%	3.3%	5	4.8%	3.0%	379	6.1%	3.5%	3	5.3%	2.8%	284	7.2%	3.6%	1	11.1%	3.5%	494	10.3%	5.7%	3.6%																		
	Moderate	48	29.8%	5,191	51.1%	20.1%	35	33.7%	20.7%	3,255	52.5%	26.3%	13	22.8%	18.7%	1,936	49.0%	23.9%	1	11.1%	19.5%	770	16.1%	21.2%	21.1%																		
	Middle	61	37.9%	2,723	26.8%	47.9%	38	36.5%	45.4%	1,666	26.8%	41.2%	23	40.4%	48.9%	1,057	26.7%	42.9%	4	44.4%	43.2%	1,750	36.6%	33.3%	41.4%																		
	Upper	44	27.3%	1,582	15.6%	28.6%	26	25.0%	30.4%	905	14.6%	28.2%	18	31.6%	29.2%	677	17.1%	29.1%	3	33.3%	32.3%	1,773	37.0%	38.7%	32.6%																		
	Unknown	0	0.0%	0	0.0%	0.1%	0	0.0%	0.2%	0	0.0%	0.5%	0	0.0%	0.2%	0	0.0%	0.4%	0	0.0%	1.2%	0	0.0%	1.0%	1.3%																		
	Tr Unknown	0	0.0%	0	0.0%		0	0.0%	0.3%	0	0.0%	0.3%	0	0.0%	0.3%	0	0.0%	0.1%	0	0.0%	0.4%	0	0.0%	0.1%																			
	Total	161	100%	10,159	100%	100%	104	100%	100%	6,205	100%	100%	57	100%	100%	3,954	100%	100%	9	100%	100%	4,787	100%	100%	100%																		

Small Business & Small Farm Lending By Revenue & Loan Size

Assessment Area: FL Port St. Lucie

PRODUCT TYPE		Bank Lending & Demographic Data										Bank & Aggregate Lending										Bank & Aggregate Lending; Demographic Data							
		2020, 2021					2020					2021					2022												
		Bank			Total Businesses	Count			Dollar			Agg	Count			Dollar			Agg	Count			Dollar			Total Businesses			
		Count	Dollar	%		Bank	Agg	Dollar	Bank	Agg	Dollar		Bank	Agg	Dollar	Bank	Agg	Dollar											
#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %	#	%	%	\$ (000s)	\$ %	\$ %	#	%	%	\$ (000s)	\$ %	%	%						
SMALL BUSINESS	Revenue	\$1 Million or Less	109	67.7%	5,463	53.8%	95.1%	71	68.3%	43.5%	3,021	48.7%	28.0%	38	66.7%	45.0%	2,442	61.8%	28.8%	2	22.2%	53.3%	1,307	27.3%	38.7%	95.1%			
		Over \$1 Million	24	14.9%	3,650	35.9%	3.9%	18	17.3%		2,535	40.9%		6	10.5%		1,115	28.2%		6	66.7%		2,770	57.9%		3.8%			
		Total Rev. available	133	82.6%	9,113	89.7%	99.0%	89	85.6%		5,556	89.5%		44	77.2%		3,557	90.0%		8	88.9%		4,077	85.2%		98.9%			
		Rev. Not Known	28	17.4%	1,046	10.3%	1.0%	15	14.4%		649	10.5%		13	22.8%		397	10.0%		1	11.1%		710	14.8%		1.1%			
		Total	161	100%	10,159	100%	100%	104	100%		6,205	100%		57	100%		3,954	100%		9	100%		4,787	100%		100.0%			
	Loan Size	\$100,000 or Less	136	84.5%	3,891	38.3%		89	85.6%	90.8%	2,648	42.7%	40.5%	47	82.5%	95.1%	1,243	31.4%	50.2%	1	11.1%	96.2%	50	1.0%	53.5%				
		\$100,001 - \$250,000	17	10.6%	2,694	26.5%		12	11.5%	6.0%	1,991	32.1%	22.4%	5	8.8%	3.2%	703	17.8%	18.8%	2	22.2%	2.3%	400	8.4%	16.6%				
		\$250,001 - \$1 Million	8	5.0%	3,574	35.2%		3	2.9%	3.2%	1,566	25.2%	37.1%	5	8.8%	1.7%	2,008	50.8%	31.0%	6	66.7%	1.4%	4,337	90.6%	30.0%				
		Total	161	100%	10,159	100%		104	100%	100%	6,205	100%	100%	57	100%	100%	3,954	100%	100%	9	100%	100%	4,787	100%	100%				
	Loan Size & Rev \$1 Mill or Less	\$100,000 or Less	98	89.9%	2,712	49.6%		65	91.5%		1,752	58.0%		33	86.8%		960	39.3%		0	0.0%		0	0.0%					
		\$100,001 - \$250,000	7	6.4%	1,171	21.4%		5	7.0%		937	31.0%		2	5.3%		234	9.6%		0	0.0%		0	0.0%					
		\$250,001 - \$1 Million	4	3.7%	1,580	28.9%		1	1.4%		332	11.0%		3	7.9%		1,248	51.1%		2	100.0%		1,307	100.0%					
		Total	109	100%	5,463	100%		71	100%		3,021	100%		38	100%		2,442	100%		2	100%		1,307	100%					

APPENDIX H - LIMITED SCOPE LENDING TABLES (Continued)

Geographic Distribution of HMDA Loans - Table 1 of 2

Assessment Area: FL Punta Gorda

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data					Bank & Aggregate Lending										Bank & Aggregate Lending; Demographic Data															
		2020, 2021				Owner Occupied Units	2020					2021					2022															
		Bank			Count		Dollar			Count	Dollar			Count	Dollar			Owner Occupied Units														
		#	%	\$ (000s)			Bank	%	Agg		\$ (000s)	%	Agg		Bank	%	Agg		\$ (000s)	%	Agg											
HOME PURCHASE	Low	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%				
	Moderate	6	13.6%	906	7.5%	10.7%	4	13.8%	16.2%	541	6.2%	14.4%	2	13.3%	16.2%	365	10.7%	14.3%	1	20.0%	13.1%	660	38.6%	9.4%	14.8%	1	20.0%	13.1%	660	38.6%	9.4%	14.8%
	Middle	30	68.2%	8,766	72.4%	70.6%	20	69.0%	64.3%	6,297	72.4%	57.6%	10	66.7%	65.0%	2,469	72.5%	59.0%	4	80.0%	66.4%	1,051	61.4%	64.1%	67.2%	4	80.0%	66.4%	1,051	61.4%	64.1%	67.2%
	Upper	8	18.2%	2,434	20.1%	18.6%	5	17.2%	19.5%	1,861	21.4%	28.0%	3	20.0%	18.9%	573	16.8%	26.7%	0	0.0%	20.5%	0	0.0%	26.5%	18.0%	0	0.0%	20.5%	0	0.0%	26.5%	18.0%
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	Total	44	100%	12,106	100%	100%	29	100%	100%	8,699	100%	100%	15	100%	100%	3,407	100%	100%	5	100%	100%	1,711	100%	100%	100%	5	100%	100%	1,711	100%	100%	100%
REFINANCE	Low	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0.0%	0.0%
	Moderate	4	11.4%	915	6.7%	10.7%	1	5.9%	9.8%	129	1.6%	9.5%	3	16.7%	11.3%	786	14.3%	10.7%	0	0.0%	12.0%	0	0.0%	9.6%	14.8%	0	0.0%	12.0%	0	0.0%	9.6%	14.8%
	Middle	20	57.1%	4,013	29.3%	70.6%	8	47.1%	67.6%	2,286	28.0%	58.9%	12	66.7%	69.7%	1,727	31.3%	62.1%	3	100.0%	72.7%	898	100.0%	69.2%	67.2%	3	100.0%	72.7%	898	100.0%	69.2%	67.2%
	Upper	11	31.4%	8,763	64.0%	18.6%	8	47.1%	22.6%	5,762	70.5%	31.6%	3	16.7%	19.0%	3,001	54.4%	27.2%	0	0.0%	15.3%	0	0.0%	21.2%	18.0%	0	0.0%	15.3%	0	0.0%	21.2%	18.0%
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	Total	35	100%	13,691	100%	100%	17	100%	100%	8,177	100%	100%	18	100%	100%	5,514	100%	100%	3	100%	100%	898	100%	100%	100%	3	100%	100%	898	100%	100%	100%
HOME IMPROVEMENT	Low	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0.0%	0.0%
	Moderate	0	0.0%	0	0.0%	0.0%	0	0.0%	8.8%	0	0.0%	8.6%	0	0.0%	10.6%	0	0.0%	10.0%	1	9.1%	7.3%	427	32.2%	6.6%	14.8%	1	9.1%	7.3%	427	32.2%	6.6%	14.8%
	Middle	4	100.0%	260	100.0%	70.6%	2	100.0%	71.8%	80	100.0%	60.6%	2	100.0%	68.0%	180	100.0%	57.6%	5	45.5%	72.6%	399	30.1%	67.4%	67.2%	5	45.5%	72.6%	399	30.1%	67.4%	67.2%
	Upper	0	0.0%	0	0.0%	18.6%	0	0.0%	19.5%	0	0.0%	30.8%	0	0.0%	21.4%	0	0.0%	32.4%	5	45.5%	20.1%	500	37.7%	26.0%	18.0%	5	45.5%	20.1%	500	37.7%	26.0%	18.0%
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	Total	4	100%	260	100%	100%	2	100%	100%	80	100%	100%	2	100%	100%	180	100%	100%	11	100%	100%	1,326	100%	100%	100%	11	100%	100%	1,326	100%	100%	100%
MULTI FAMILY	Low	0	0.0%	Multi-Family Units			0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	Multi-Family Units			0	0.0%	0.0%	0	0.0%	0.0%	0.0%	
	Moderate	1	100.0%	591	100.0%	16.0%	0	0.0%	33.3%	0	0.0%	6.6%	1	100.0%	20.0%	591	100.0%	4.2%	0	0.0%	16.7%	0	0.0%	13.1%	20.8%	0	0.0%	16.7%	0	0.0%	13.1%	20.8%
	Middle	0	0.0%	0	0.0%	54.9%	0	0.0%	50.0%	0	0.0%	92.9%	0	0.0%	50.0%	0	0.0%	91.1%	0	0.0%	83.3%	0	0.0%	86.9%	55.0%	0	0.0%	83.3%	0	0.0%	86.9%	55.0%
	Upper	0	0.0%	0	0.0%	29.1%	0	0.0%	16.7%	0	0.0%	0.5%	0	0.0%	30.0%	0	0.0%	4.7%	0	0.0%	0.0%	0	0.0%	0.0%	24.2%	0	0.0%	0.0%	0	0.0%	0.0%	24.2%
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	Total	1	100%	591	100%	100%	0	0.0%	100%	0	0.0%	100%	1	100%	100%	591	100%	100%	0	0.0%	100%	0	0.0%	100%	100%	0	0.0%	100%	0	0.0%	100%	100%
OTHER PURPOSE LOC	Low	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	Moderate	1	2.7%	180	3.9%	10.7%	0	0.0%	7.8%	0	0.0%	4.9%	1	5.0%	11.7%	180	8.5%	9.4%	3	17.6%	11.8%	268	9.1%	10.8%	14.8%	3	17.6%	11.8%	268	9.1%	10.8%	14.8%
	Middle	26	70.3%	2,825	60.9%	70.6%	11	64.7%	71.0%	1,562	62.0%	64.0%	15	75.0%	69.5%	1,263	59.6%	63.3%	12	70.6%	66.9%	1,704	57.7%	63.2%	67.2%	12	70.6%	66.9%	1,704	57.7%	63.2%	67.2%
	Upper	10	27.0%	1,633	35.2%	18.6%	6	35.3%	21.2%	958	38.0%	31.1%	4	20.0%	18.8%	675	31.9%	27.3%	2	11.8%	21.3%	980	33.2%	25.9%	18.0%	2	11.8%	21.3%	980	33.2%	25.9%	18.0%
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	Total	37	100%	4,638	100%	100%	17	100%	100%	2,520	100%	100%	20	100%	100%	2,118	100%	100%	17	100%	100%	2,952	100%	100%	100%	17	100%	100%	2,952	100%	100%	100%

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2022 FFIEC Census Data; 2016-2020 ACS data

Geographic Distribution of HMDA Loans - Table 2 of 2

Assessment Area: FL Punta Gorda

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data					Bank & Aggregate Lending										Bank & Aggregate Lending; Demographic Data								
		2020, 2021				Owner Occupied Units	2020					2021					2022								
		Bank			Count		Dollar				Count	Dollar				Count	Bank		Agg	Dollar		Owner Occupied Units			
		Count	Dollar				Bank	Agg	Bank	Agg		Bank	Agg	Bank	Agg		Bank	Agg							
			#	%																\$ (000s)	\$ %		#	%	\$ (000s)
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	Moderate	1	25.0%	400	35.0%	10.7%	0	0.0%	16.0%	0	0.0%	14.5%	1	25.0%	12.2%	400	35.0%	8.4%	0	0.0%	11.9%	0	0.0%	6.2%	14.8%
	Middle	2	50.0%	238	20.8%	70.6%	0	0.0%	63.8%	0	0.0%	53.8%	2	50.0%	59.8%	238	20.8%	40.0%	0	0.0%	58.9%	0	0.0%	57.0%	67.2%
	Upper	1	25.0%	506	44.2%	18.6%	0	0.0%	20.2%	0	0.0%	31.8%	1	25.0%	0.0%	506	44.2%	51.6%	0	0.0%	29.2%	0	0.0%	36.9%	18.0%
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	Total	4	100%	1,144	100%	100%	0	0.0%	100%	0	0.0%	100%	4	100%	100%	1,144	100%	100%	0	0.0%	100%	0	0.0%	100%	100%
PURPOSE NOT APPLICABLE	Low	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	Moderate	0	0.0%	0	0.0%	10.7%	0	0.0%	13.5%	0	0.0%	11.1%	0	0.0%	0.0%	0	0.0%	6.7%	0	0.0%	29.0%	0	0.0%	21.7%	14.8%
	Middle	0	0.0%	0	0.0%	70.6%	0	0.0%	78.4%	0	0.0%	75.7%	0	0.0%	86.2%	0	0.0%	86.0%	0	0.0%	54.8%	0	0.0%	53.0%	67.2%
	Upper	0	0.0%	0	0.0%	18.6%	0	0.0%	8.1%	0	0.0%	13.1%	0	0.0%	3.4%	0	0.0%	7.3%	0	0.0%	16.1%	0	0.0%	25.3%	18.0%
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	Total	0	0.0%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	100%
HMDA TOTALS	Low	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	Moderate	13	10.4%	2,992	9.2%	10.7%	5	7.7%	13.0%	670	3.4%	12.1%	8	13.3%	13.7%	2,322	17.9%	12.6%	5	13.9%	12.4%	1,355	17.7%	9.4%	14.8%
	Middle	82	65.6%	16,102	49.7%	70.6%	41	63.1%	66.2%	10,225	52.5%	58.8%	41	68.3%	67.2%	5,877	45.4%	60.4%	24	66.7%	68.3%	4,052	58.8%	65.3%	67.2%
	Upper	30	24.0%	13,336	41.1%	18.6%	19	29.2%	20.7%	8,581	44.1%	29.1%	11	18.3%	19.1%	4,755	36.7%	27.0%	7	19.4%	19.2%	1,480	21.5%	25.3%	18.0%
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	Total	125	100%	32,430	100%	100%	65	100%	100%	19,476	100%	100%	60	100%	100%	12,954	100%	100%	36	100%	100%	6,887	100%	100%	100%

APPENDIX H - LIMITED SCOPE LENDING TABLES (Continued)

Borrower Distribution of HMDA Loans - Table 1 of 2

Assessment Area: FL Punta Gorda

Product Type	Borrower Income Levels	Bank Lending & Demographic Data										Bank & Aggregate Lending										Bank & Aggregate Lending: Demographic Data									
		2020, 2021					2020					2021					2022														
		Bank		Dollar		Families by Family Income %	Count		Dollar		Agg	Count		Dollar		Agg	Count		Dollar		Agg	Families by Family Income %									
		#	%	\$ (000s)	\$ %	%	#	%	Agg	\$ (000s)	\$ %	Agg	#	%	Agg	\$ (000s)	\$ %	Agg	#	%	Agg	\$ (000s)	\$ %	Agg	\$ %						
HOME PURCHASE	Low	3	6.8%	212	1.8%	17.3%	2	6.9%	4.5%	132	1.5%	2.5%	1	6.7%	3.7%	80	2.3%	1.9%	0	0.0%	2.3%	0	0.0%	1.2%	16.7%						
	Moderate	9	20.5%	1,495	12.3%	20.7%	4	13.8%	17.0%	629	7.2%	12.1%	5	33.3%	13.8%	866	25.4%	9.4%	2	40.0%	11.3%	512	29.9%	7.3%	20.4%						
	Middle	9	20.5%	1,514	12.5%	21.8%	5	17.2%	21.5%	764	8.8%	18.7%	4	26.7%	19.9%	750	22.0%	16.8%	0	0.0%	19.2%	0	0.0%	15.7%	22.8%						
	Upper	23	52.3%	8,885	73.4%	40.2%	18	62.1%	47.2%	7,174	82.5%	57.2%	5	33.3%	48.4%	1,711	50.2%	58.3%	3	60.0%	49.8%	1,199	70.1%	59.4%	40.0%						
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	9.9%	0	0.0%	9.5%	0	0.0%	14.3%	0	0.0%	13.6%	0	0.0%	17.3%	0	0.0%	16.4%	0.0%						
	Total	44	100%	12,106	100%	100%	29	100%	100%	8,699	100%	100%	15	100%	100%	3,407	100%	100%	5	100%	100%	1,711	100%	100%	100%						
REFINANCE	Low	1	2.9%	100	0.7%	17.3%	0	0.0%	4.2%	0	0.0%	2.3%	1	5.6%	5.6%	100	1.8%	3.1%	0	0.0%	8.9%	0	0.0%	5.2%	16.7%						
	Moderate	6	17.1%	806	5.9%	20.7%	2	11.8%	13.1%	250	3.1%	8.8%	4	22.2%	16.3%	556	10.1%	11.8%	1	33.3%	22.0%	118	13.1%	16.5%	20.4%						
	Middle	9	25.7%	1,391	10.2%	21.8%	4	23.5%	18.8%	456	5.6%	15.4%	5	27.8%	21.7%	935	17.0%	19.2%	0	0.0%	26.1%	0	0.0%	23.7%	22.8%						
	Upper	17	48.6%	11,152	81.5%	40.2%	11	64.7%	38.7%	7,471	91.4%	46.8%	6	33.3%	36.0%	3,681	66.8%	44.5%	1	33.3%	30.2%	300	33.4%	39.5%	40.0%						
	Unknown	2	5.7%	242	1.8%	0.0%	0	0.0%	25.2%	0	0.0%	26.7%	2	11.1%	20.3%	242	4.4%	21.4%	1	33.3%	12.9%	480	53.5%	15.1%	0.0%						
	Total	35	100%	13,691	100%	100%	17	100%	100%	8,177	100%	100%	18	100%	100%	5,514	100%	100%	3	100%	100%	898	100%	100%	100%						
HOME IMPROVEMENT	Low	0	0.0%	0	0.0%	17.3%	0	0.0%	7.4%	0	0.0%	3.0%	0	0.0%	3.9%	0	0.0%	2.3%	0	0.0%	6.9%	0	0.0%	4.7%	16.7%						
	Moderate	1	25.0%	30	11.5%	20.7%	0	0.0%	16.7%	0	0.0%	11.2%	1	50.0%	16.5%	30	16.7%	11.8%	1	9.1%	18.8%	40	3.0%	13.2%	20.4%						
	Middle	1	25.0%	30	11.5%	21.8%	1	50.0%	24.9%	30	37.5%	23.0%	0	0.0%	23.4%	0	0.0%	18.7%	1	9.1%	26.3%	43	3.2%	24.4%	22.8%						
	Upper	2	50.0%	200	76.9%	40.2%	1	50.0%	47.7%	50	62.5%	60.0%	1	50.0%	54.2%	150	83.3%	62.7%	9	81.8%	45.7%	1,243	93.7%	54.8%	40.0%						
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	3.3%	0	0.0%	2.8%	0	0.0%	2.0%	0	0.0%	4.6%	0	0.0%	2.4%	0	0.0%	2.9%	0.0%						
	Total	4	100%	260	100%	100%	2	100%	100%	80	100%	100%	2	100%	100%	180	100%	100%	11	100%	100%	1,326	100%	100%	100%						
MULTI FAMILY	Low	0	0.0%	0	0.0%	17.3%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	16.7%						
	Moderate	0	0.0%	0	0.0%	20.7%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	20.4%						
	Middle	0	0.0%	0	0.0%	21.8%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	22.8%						
	Upper	0	0.0%	0	0.0%	40.2%	0	0.0%	16.7%	0	0.0%	0.5%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	40.0%						
	Unknown	1	100.0%	591	100.0%	0.0%	0	0.0%	83.3%	0	0.0%	99.5%	1	100.0%	100.0%	591	100.0%	100.0%	0	0.0%	100.0%	0	0.0%	100.0%	0.0%						
	Total	1	100%	591	100%	100%	0	0.0%	100%	0	0.0%	100%	1	100%	100%	591	100%	100%	0	0.0%	100%	0	0.0%	100%	100%						
OTHER PURPOSE LOC	Low	2	5.4%	200	4.3%	17.3%	1	5.9%	6.5%	150	6.0%	3.8%	1	5.0%	6.9%	50	2.4%	4.9%	0	0.0%	7.6%	0	0.0%	5.2%	16.7%						
	Moderate	12	32.4%	1,220	26.3%	20.7%	7	41.2%	20.8%	772	30.6%	14.7%	5	25.0%	15.0%	448	21.2%	12.0%	3	17.6%	17.6%	279	9.5%	11.1%	20.4%						
	Middle	7	18.9%	618	13.3%	21.8%	1	5.9%	25.4%	50	2.0%	23.1%	6	30.0%	29.5%	568	26.8%	25.1%	1	5.9%	23.6%	225	7.6%	17.1%	22.8%						
	Upper	16	43.2%	2,600	56.1%	40.2%	8	47.1%	45.9%	1,548	61.4%	56.2%	8	40.0%	46.6%	1,052	49.7%	56.0%	10	58.8%	48.1%	2,248	76.2%	63.8%	40.0%						
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	1.3%	0	0.0%	2.2%	0	0.0%	2.0%	0	0.0%	2.0%	3	17.6%	3.0%	200	6.8%	2.9%	0.0%						
	Total	37	100%	4,638	100%	100%	17	100%	100%	2,520	100%	100%	20	100%	100%	2,118	100%	100%	17	100%	100%	2,952	100%	100%	100%						

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2022 FFIEC Census Data; 2016-2020 ACS data

Borrower Distribution of HMDA Loans - Table 2 of 2

Assessment Area: FL Punta Gorda

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data					Bank & Aggregate Lending															Bank & Aggregate Lending; Demographic Data									
		2020, 2021					2020					2021					2022														
		Count		Dollar		Families by Family Income %	Count		Dollar		Agg	Count		Dollar		Agg	Count		Dollar		Agg	Families by Family Income %									
		#	%	\$ (000s)	\$ %	%	#	%	Agg	\$ (000s)	\$ %	Agg	#	%	Agg	\$ (000s)	\$ %	Agg	#	%	Agg	\$ (000s)	\$ %	Agg	%						
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	0	0.0%	17.3%	0	0.0%	9.6%	0	0.0%	5.3%	0	0.0%	9.8%	0	0.0%	4.0%	0	0.0%	6.5%	0	0.0%	2.5%	16.7%						
	Moderate	0	0.0%	0	0.0%	20.7%	0	0.0%	21.3%	0	0.0%	15.4%	0	0.0%	12.8%	0	0.0%	5.6%	0	0.0%	17.9%	0	0.0%	10.4%	20.4%						
	Middle	1	25.0%	150	13.1%	21.8%	0	0.0%	14.9%	0	0.0%	9.2%	1	25.0%	18.9%	150	13.1%	9.6%	0	0.0%	26.2%	0	0.0%	16.0%	22.8%						
	Upper	3	75.0%	994	86.9%	40.2%	0	0.0%	46.8%	0	0.0%	59.3%	3	75.0%	0.0%	994	86.9%	68.9%	0	0.0%	41.7%	0	0.0%	52.4%	40.0%						
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	7.4%	0	0.0%	10.8%	0	0.0%	6.7%	0	0.0%	11.9%	0	0.0%	7.7%	0	0.0%	18.6%	0.0%						
	Total	4	100%	1,144	100%	100%	0	0.0%	100%	0	0.0%	100%	4	100%	100%	1,144	100%	100%	0	0.0%	100%	0	0.0%	100%	100%						
PURPOSE NOT APPLICABLE	Low	0	0.0%	0	0.0%	17.3%	0	0.0%	0.7%	0	0.0%	0.2%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	16.7%						
	Moderate	0	0.0%	0	0.0%	20.7%	0	0.0%	2.0%	0	0.0%	2.3%	0	0.0%	0.7%	0	0.0%	2.1%	0	0.0%	0.0%	0	0.0%	0.0%	20.4%						
	Middle	0	0.0%	0	0.0%	21.8%	0	0.0%	4.1%	0	0.0%	5.4%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	22.8%						
	Upper	0	0.0%	0	0.0%	40.2%	0	0.0%	1.4%	0	0.0%	2.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	40.0%						
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	91.9%	0	0.0%	90.1%	0	0.0%	98.3%	0	0.0%	97.9%	0	0.0%	100.0%	0	0.0%	100.0%	0.0%						
	Total	0	0.0%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	100%						
HMDA TOTALS	Low	6	4.8%	512	1.6%	17.3%	3	4.6%	4.5%	282	1.4%	2.4%	3	5.0%	4.6%	230	1.8%	2.4%	0	0.0%	4.7%	0	0.0%	2.3%	16.7%						
	Moderate	28	22.6%	3,551	10.9%	20.7%	13	20.0%	15.3%	1,651	8.5%	10.5%	15	25.0%	14.9%	1,900	14.7%	10.2%	7	19.4%	15.0%	949	13.8%	9.7%	20.4%						
	Middle	27	21.6%	3,703	11.4%	21.8%	11	16.9%	20.3%	1,300	6.7%	17.0%	16	26.7%	20.9%	2,403	18.6%	17.5%	2	5.6%	21.7%	268	3.9%	17.7%	22.8%						
	Upper	61	48.8%	23,831	73.5%	40.2%	38	58.5%	43.0%	16,243	83.4%	51.8%	23	38.3%	43.1%	7,588	58.6%	52.2%	23	63.9%	43.9%	4,990	72.5%	54.3%	40.0%						
	Unknown	3	2.4%	833	2.6%	0.0%	0	0.0%	16.9%	0	0.0%	18.3%	3	5.0%	16.4%	833	6.4%	17.7%	4	11.1%	14.7%	680	9.9%	16.0%	0.0%						
	Total	125	100%	32,430	100%	100%	65	100%	100%	19,476	100%	100%	60	100%	100%	12,954	100%	100%	36	100%	100%	6,887	100%	100%	100%						

APPENDIX H - LIMITED SCOPE LENDING TABLES (Continued)

Geographic Distribution of Small Business & Small Farm Loans

Assessment Area: FL Punta Gorda

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data										Bank & Aggregate Lending										Bank & Aggregate Lending; Demographic Data									
		2020, 2021					2020					2021					2022														
		Bank		Total Businesses	Count		Dollar		Count		Dollar		Count		Dollar		Count		Dollar		Total Businesses										
		Count	Dollar		Bank	Agg	Bank	Agg	Bank	Agg	Bank	Agg	Bank	Agg	Bank	Agg															
		#	%		\$ (000s)	\$ %	#	%	\$	\$ %	#	%	\$	\$ %	#	%	\$	\$ %													
SMALL BUSINESSES	Low	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%									
	Moderate	48	23.8%	6,918	40.1%	16.6%	31	23.3%	17.8%	4,202	36.8%	22.6%	17	24.6%	16.4%	2,716	46.6%	20.2%	7	31.8%	15.2%	939	14.1%	13.5%	17.4%						
	Middle	127	62.9%	8,255	47.9%	67.4%	85	63.9%	64.8%	5,732	50.2%	60.2%	42	60.9%	66.5%	2,523	43.3%	63.5%	10	45.5%	65.5%	4,281	64.2%	65.2%	66.0%						
	Upper	27	13.4%	2,066	12.0%	16.0%	17	12.8%	16.9%	1,481	13.0%	16.6%	10	14.5%	16.6%	585	10.0%	16.2%	5	22.7%	18.8%	1,446	21.7%	21.2%	16.6%						
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%						
	Tr Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.5%	0	0.0%	0.6%	0	0.0%	0.5%	0	0.0%	0.1%	0	0.0%	0.4%	0	0.0%	0.2%	0.2%						
	Total	202	100%	17,239	100%	100%	133	100%	100%	11,415	100%	100%	69	100%	100%	5,824	100%	100%	22	100%	100%	6,666	100%	100%	100%						

Small Business & Small Farm Lending By Revenue & Loan Size

Assessment Area: FL Punta Gorda

PRODUCT TYPE		Bank Lending & Demographic Data																			Bank & Aggregate Lending										Bank & Aggregate Lending: Demographic Data									
		2020, 2021							2020						2021						2022																			
		Bank				Total Businesses	Count			Dollar			Agg	Count			Dollar			Agg	Count			Dollar			Agg	Total Businesses												
		Count	Dollar				Bank	Agg	Dollar	Bank	Agg	Bank		Agg	Dollar	Bank	Agg	Dollar	Bank		Agg	Dollar																		
#	%	\$ (000s)	\$ %	%	#	%	Agg %	\$ (000s)	\$ %	Agg %	#	%	Agg %	\$ (000s)	\$ %	Agg %	#	%	Agg %	\$ (000s)	\$ %	Agg %	#	%	Agg %	\$ (000s)	\$ %	Agg %	%											
SMALL BUSINESS	Revenue	\$1 Million or Less	145	71.8%	7,943	46.1%	95.7%	98	73.7%	43.2%	5,400	47.3%	28.0%	47	68.1%	48.5%	2,543	43.7%	35.1%	10	45.5%	53.7%	2,415	36.2%	40.8%	95.6%														
		Over \$1 Million	38	18.8%	8,892	51.6%	3.6%	26	19.5%		5,883	51.5%		12	17.4%		3,009	51.7%		12	54.5%		4,251	63.8%		3.5%														
		Total Rev. available	183	90.6%	16,835	97.7%	99.3%	124	93.2%		11,283	98.8%		59	85.5%		5,552	95.3%		22	100.0%		6,666	100.0%		99.2%														
		Rev. Not Known	19	9.4%	404	2.3%	0.7%	9	6.8%		132	1.2%		10	14.5%		272	4.7%		0	0.0%		0	0.0%		0.8%														
		Total	202	100%	17,239	100%	100%	133	100%		11,415	100%		69	100%		5,824	100%		22	100%		6,666	100%		100.0%														
	Loan Size	\$100,000 or Less	160	79.2%	5,550	32.2%		105	78.9%	91.7%	3,553	31.1%	43.4%	55	79.7%	95.8%	1,997	34.3%	50.4%	9	40.9%	96.5%	387	5.8%	51.9%															
		\$100,001 - \$250,000	26	12.9%	4,420	25.6%		17	12.8%	5.7%	2,930	25.7%	24.1%	9	13.0%	2.6%	1,490	25.6%	16.9%	3	13.6%	1.9%	666	10.0%	12.5%															
		\$250,001 - \$1 Million	16	7.9%	7,269	42.2%		11	8.3%	2.6%	4,932	43.2%	32.5%	5	7.2%	1.6%	2,337	40.1%	32.6%	10	45.5%	1.7%	5,613	84.2%	35.6%															
		Total	202	100%	17,239	100%		133	100%	100%	11,415	100%	100%	69	100%	100%	5,824	100%	100%	22	100%	100%	6,666	100%	100%															
	Loan Size & Rev \$1 Mill or Less	\$100,000 or Less	129	89.0%	4,270	53.8%		87	88.8%		2,741	50.8%		42	89.4%		1,529	60.1%		5	50.0%		182	7.5%																
		\$100,001 - \$250,000	13	9.0%	2,288	28.8%		9	9.2%		1,630	30.2%		4	8.5%		658	25.9%		0	0.0%		0	0.0%																
		\$250,001 - \$1 Million	3	2.1%	1,385	17.4%		2	2.0%		1,029	19.1%		1	2.1%		356	14.0%		5	50.0%		2,233	92.5%																
		Total	145	100%	7,943	100%		98	100%		5,400	100%		47	100%		2,543	100%		10	100%		2,415	100%																

Assessment Area: FL Sarasota

Originations & Purchases
Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2022 FFIEC Census Data; 2016-2020 ACS data

Assessment Area: FL Sarasota

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2022 FFIEC Census Data; 2016-2020 ACS data

APPENDIX H - LIMITED SCOPE LENDING TABLES (Continued)

Borrower Distribution of HMDA Loans - Table 1 of 2

Assessment Area: FL Sarasota

Product Type	Borrower Income Levels	Bank Lending & Demographic Data										Bank & Aggregate Lending										Bank & Aggregate Lending; Demographic Data									
		2020, 2021					2020					2021					2022					Families by Family Income %									
		Bank			Families by Family Income %	Count	Dollar			Count	Dollar			Count	Dollar			Count	Dollar			Families by Family Income %									
		Count	%	\$ (000s)			\$ %	Bank	%		\$ (000s)	\$ %	Bank		%	\$ (000s)	\$ %		Bank	%	\$ (000s)		\$ %	Bank	%	\$ (000s)	\$ %				
HOME PURCHASE	Low	13	4.2%	1,993	1.2%	19.4%	8	4.5%	4.9%	1,332	1.7%	2.5%	5	3.7%	3.1%	661	0.8%	1.6%	6	11.1%	2.6%	457	1.6%	1.2%	18.8%						
	Moderate	40	12.8%	7,315	4.5%	19.1%	26	14.7%	17.4%	4,634	5.8%	11.9%	14	10.4%	13.2%	2,681	3.2%	8.3%	13	24.1%	11.9%	2,165	7.4%	7.3%	19.6%						
	Middle	40	12.8%	9,685	5.9%	21.0%	23	13.0%	21.3%	5,264	6.5%	17.4%	17	12.6%	19.3%	4,421	5.3%	15.0%	5	9.3%	19.5%	1,282	4.4%	15.3%	20.4%						
	Upper	210	67.3%	140,736	85.7%	40.5%	112	63.3%	48.1%	66,543	82.7%	59.7%	98	72.6%	51.5%	74,193	88.7%	62.7%	26	48.1%	50.4%	23,991	82.1%	60.9%	41.2%						
	Unknown	9	2.9%	4,414	2.7%	0.0%	8	4.5%	8.4%	2,690	3.3%	8.5%	1	0.7%	12.9%	1,724	2.1%	12.5%	4	7.4%	15.6%	1,319	4.5%	15.4%	0.0%						
	Total	312	100%	164,143	100%	100%	177	100%	100%	80,463	100%	100%	135	100%	100%	83,680	100%	100%	54	100%	100%	29,214	100%	100%	100%						
REFINANCE	Low	5	1.8%	657	0.5%	19.4%	2	1.2%	4.7%	302	0.4%	2.4%	3	2.5%	6.0%	355	0.7%	3.2%	2	2.7%	11.6%	249	0.7%	6.5%	18.8%						
	Moderate	26	9.2%	4,015	3.3%	19.1%	17	10.4%	14.0%	2,539	3.4%	9.2%	9	7.6%	16.6%	1,476	3.1%	11.1%	7	9.3%	22.1%	1,438	4.1%	15.9%	19.6%						
	Middle	35	12.4%	8,723	7.1%	21.0%	19	11.6%	20.2%	5,263	7.1%	16.6%	16	13.6%	21.0%	3,460	7.2%	17.5%	11	14.7%	22.9%	2,116	6.1%	20.0%	20.4%						
	Upper	209	74.1%	107,201	87.7%	40.5%	120	73.2%	41.3%	64,330	87.1%	51.3%	89	75.4%	39.5%	42,871	88.6%	50.8%	52	69.3%	31.4%	25,483	73.0%	43.3%	41.2%						
	Unknown	7	2.5%	1,628	1.3%	0.0%	6	3.7%	19.9%	1,403	1.9%	20.6%	1	0.8%	16.9%	225	0.5%	17.4%	3	4.0%	12.0%	5,619	16.1%	14.3%	0.0%						
	Total	282	100%	122,224	100%	100%	164	100%	100%	73,837	100%	100%	118	100%	100%	48,387	100%	100%	75	100%	100%	34,905	100%	100%	100%						
HOME IMPROVEMENT	Low	4	5.4%	392	3.0%	19.4%	0	0.0%	5.8%	0	0.0%	2.9%	4	5.9%	6.6%	392	3.8%	3.4%	3	3.5%	6.5%	360	2.1%	3.2%	18.8%						
	Moderate	9	12.2%	924	7.0%	19.1%	0	0.0%	17.4%	0	0.0%	11.9%	9	13.2%	15.0%	924	8.9%	11.5%	9	10.6%	16.1%	861	5.0%	9.0%	19.6%						
	Middle	14	18.9%	1,823	13.9%	21.0%	0	0.0%	24.0%	0	0.0%	19.6%	14	20.6%	23.1%	1,823	17.7%	16.1%	12	14.1%	24.2%	1,622	9.5%	16.7%	20.4%						
	Upper	45	60.8%	9,857	75.1%	40.5%	5	83.3%	47.5%	2,696	96.4%	60.6%	40	58.8%	53.2%	7,161	69.4%	66.6%	60	70.6%	50.3%	14,122	82.8%	68.0%	41.2%						
	Unknown	2	2.7%	125	1.0%	0.0%	1	16.7%	5.3%	100	3.6%	4.9%	1	1.5%	2.0%	25	0.2%	2.4%	1	1.2%	3.0%	90	0.5%	3.1%	0.0%						
	Total	74	100%	13,121	100%	100%	6	100%	100%	2,796	100%	100%	68	100%	100%	10,325	100%	100%	85	100%	100%	17,055	100%	100%	100%						
MULTI FAMILY	Low	0	0.0%	0	0.0%	19.4%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	18.8%						
	Moderate	0	0.0%	0	0.0%	19.1%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	19.6%						
	Middle	0	0.0%	0	0.0%	21.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	20.4%						
	Upper	0	0.0%	0	0.0%	40.5%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	1	100.0%	3.4%	1,260	100.0%	0.2%	41.2%						
	Unknown	3	100.0%	3,528	100.0%	0.0%	2	100.0%	100.0%	3,163	100.0%	100.0%	1	100.0%	100.0%	365	100.0%	100.0%	0	0.0%	96.6%	0	0.0%	99.8%	0.0%						
	Total	3	100%	3,528	100%	100%	2	100%	100%	3,163	100%	100%	1	100%	100%	365	100%	100%	1	100%	100%	1,260	100%	100%	100%						
OTHER PURPOSE LOC	Low	13	4.1%	1,230	2.0%	19.4%	7	3.7%	6.9%	580	1.7%	3.2%	6	4.5%	6.1%	650	2.6%	3.6%	7	6.2%	7.5%	701	2.5%	4.0%	18.8%						
	Moderate	31	9.7%	4,101	6.8%	19.1%	16	8.6%	14.5%	2,016	5.7%	8.1%	15	11.3%	15.5%	2,085	8.3%	8.8%	13	11.5%	16.1%	1,151	4.2%	8.5%	19.6%						
	Middle	53	16.6%	7,319	12.1%	21.0%	35	18.7%	22.4%	4,882	13.9%	14.8%	18	13.5%	20.9%	2,437	9.6%	13.7%	18	15.9%	23.7%	2,434	8.8%	15.3%	20.4%						
	Upper	213	66.6%	45,288	75.1%	40.5%	122	65.2%	52.9%	25,374	72.3%	70.6%	91	68.4%	54.4%	19,914	78.8%	66.9%	74	65.5%	48.0%	23,339	84.4%	66.6%	41.2%						
	Unknown	10	3.1%	2,405	4.0%	0.0%	7	3.7%	3.2%	2,224	6.3%	3.3%	3	2.3%	3.1%	181	0.7%	7.0%	1	0.9%	4.7%	30	0.1%	5.6%	0.0%						
	Total	320	100%	60,343	100%	100%	187	100%	100%	35,076	100%	100%	133	100%	100%	25,267	100%	100%	113	100%	100%	27,655	100%	100%	100%						

APPENDIX H - LIMITED SCOPE LENDING TABLES (Continued)

Geographic Distribution of Small Business & Small Farm Loans

Assessment Area: FL Sarasota

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data										Bank & Aggregate Lending										Bank & Aggregate Lending; Demographic Data									
		2020, 2021					2020					2021					2022					2022									
		Bank		Total Businesses		Count	Count		Dollar		Count	Count		Dollar		Count	Count		Dollar		Total Businesses										
		Count	Dollar	Bank	Agg		Bank	Agg	Bank	Agg		Bank	Agg	Bank	Agg																
																	#	%	\$ (000s)	\$ %		#	%	\$ (000s)	\$ %	#	%	\$ (000s)	\$ %	#	%
SMALL BUSINESSES	Low	5	0.7%	591	0.6%	1.4%	5	1.1%	1.2%	591	0.9%	1.2%	0	0.0%	1.2%	0	0.0%	1.3%	2	2.5%	1.0%	1,075	4.2%	1.3%	1.2%						
	Moderate	136	19.3%	23,470	22.1%	19.6%	88	19.2%	18.0%	14,475	21.9%	19.2%	48	19.6%	17.5%	8,995	22.5%	18.5%	11	13.9%	14.7%	3,370	13.3%	12.9%	15.4%						
	Middle	300	42.6%	43,406	40.9%	45.7%	200	43.6%	43.1%	28,176	42.6%	41.2%	100	40.8%	42.6%	15,230	38.1%	41.0%	43	54.4%	44.9%	13,436	52.9%	46.3%	48.1%						
	Upper	263	37.4%	38,551	36.4%	33.4%	166	36.2%	37.5%	22,826	34.5%	38.2%	97	39.6%	38.2%	15,725	39.4%	39.1%	22	27.8%	38.9%	7,258	28.6%	38.9%	35.0%						
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	1	1.3%	0.3%	250	1.0%	0.4%	0.3%						
	Tr Unknown	0	0.0%	0	0.0%		0	0.0%	0.3%	0	0.0%	0.2%	0	0.0%	0.4%	0	0.0%	0.1%	0	0.0%	0.3%	0	0.0%	0.1%							
	Total	704	100%	106,018	100%	100%	459	100%	100%	66,068	100%	100%	245	100%	100%	39,950	100%	100%	79	100%	100%	25,389	100%	100%	100%						

Small Business & Small Farm Lending By Revenue & Loan Size

Assessment Area: FL Sarasota

PRODUCT TYPE		Bank Lending & Demographic Data										Bank & Aggregate Lending										Bank & Aggregate Lending; Demographic Data									
		2020, 2021					2020					2021					2022														
		Bank		Total Businesses	Count		Dollar		Agg	Count		Dollar		Agg	Count		Dollar		Agg	Count		Dollar		Agg	Count		Dollar		Agg	Total Businesses	
		#	%		#	%	#	%		#	%	#	%		#	%	#	%		#	%	#	%		#	%	#	%		#	%
SMALL BUSINESS	Revenue	\$1 Million or Less	432	61.4%	45,762	43.2%	94.4%	284	61.9%	43.7%	27,888	42.2%	27.0%	148	60.4%	50.1%	17,874	44.7%	31.3%	33	41.8%	53.9%	5,859	23.1%	35.9%	94.3%					
		Over \$1 Million	227	32.2%	55,694	52.5%	4.7%	154	33.6%		36,077	54.6%		73	29.8%		19,617	49.1%		44	55.7%		17,648	69.5%		4.7%					
		Total Rev. available	659	93.6%	101,456	95.7%	99.1%	438	95.4%		63,965	96.8%		221	90.2%		37,491	93.8%		77	97.5%		23,507	92.6%		98.9%					
		Rev. Not Known	45	6.4%	4,562	4.3%	0.9%	21	4.6%		2,103	3.2%		24	9.8%		2,459	6.2%		2	2.5%		1,882	7.4%		1.1%					
		Total	704	100%	106,018	100%	100%	459	100%		66,068	100%		245	100%		39,950	100%		79	100%		25,389	100%		100.0%					
	Loan Size	\$100,000 or Less	430	61.1%	14,791	14.0%		288	62.7%	90.4%	10,055	15.2%	38.2%	142	58.0%	94.1%	4,736	11.9%	41.7%	20	25.3%	95.8%	1,190	4.7%	48.8%						
		\$100,001 - \$250,000	131	18.6%	22,663	21.4%		87	19.0%	5.8%	14,820	22.4%	20.4%	44	18.0%	3.3%	7,843	19.6%	16.6%	19	24.1%	2.3%	3,632	14.3%	13.5%						
		\$250,001 - \$1 Million	143	20.3%	68,564	64.7%		84	18.3%	3.8%	41,193	62.3%	41.4%	59	24.1%	2.7%	27,371	68.5%	41.7%	40	50.6%	2.0%	20,567	81.0%	37.7%						
		Total	704	100%	106,018	100%		459	100%	100%	66,068	100%	100%	245	100%	100%	39,950	100%	100%	79	100%	100%	25,389	100%	100%						
		Loan Size & Rev \$1 Mill or Less	\$100,000 or Less	314	72.7%	10,018	21.9%		214	75.4%		6,704	24.0%		100	67.6%		3,314	18.5%		16	48.5%		840	14.3%						
\$100,001 - \$250,000	63	14.6%	10,538	23.0%		37	13.0%		6,215	22.3%		26	17.6%		4,323	24.2%		8	24.2%		1,386	23.7%									
\$250,001 - \$1 Million	55	12.7%	25,206	55.1%		33	11.6%		14,969	53.7%		22	14.9%		10,237	57.3%		9	27.3%		3,633	62.0%									
Total	432	100%	45,762	100%		284	100%		27,888	100%		148	100%		17,874	100%		33	100%		5,859	100%		Total							

APPENDIX H - LIMITED SCOPE LENDING TABLES (Continued)

Geographic Distribution of HMDA Loans - Table 1 of 2

Assessment Area: FL Tallahassee

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data										Bank & Aggregate Lending										Bank & Aggregate Lending; Demographic Data									
		2020, 2021					2020					2021					2022														
		Bank				Owner Occupied Units	Count			Dollar		Count			Dollar		Agg %	Count			Dollar		Owner Occupied Units								
		Count	%	\$ (000s)	\$ %	Bank	%	Agg	\$ (000s)	\$ %	Agg %	Bank	%	Agg %	\$ (000s)	%		Agg %	Bank	%	Agg %										
		#	%	\$ (000s)	\$ %	%	#	%	Agg	\$ (000s)	\$ %	Agg %	#	%	Agg %	\$ (000s)	\$ %	Agg %	#	%	Agg	\$ (000s)	%	Agg %	%						
HOME PURCHASE	Low	10	11.1%	1,897	9.5%	5.0%	8	12.9%	4.7%	1,672	11.6%	2.6%	2	7.1%	6.2%	225	3.9%	3.4%	2	6.7%	6.8%	308	4.0%	3.5%	4.6%						
	Moderate	26	28.9%	3,807	19.0%	14.3%	20	32.3%	14.1%	2,883	20.1%	9.6%	6	21.4%	15.1%	924	16.2%	10.1%	5	16.7%	16.6%	713	9.3%	11.1%	12.1%						
	Middle	20	22.2%	2,942	14.7%	30.7%	13	21.0%	32.2%	1,705	11.9%	26.2%	7	25.0%	33.5%	1,237	21.7%	28.7%	10	33.3%	39.3%	1,599	20.8%	33.1%	33.3%						
	Upper	32	35.6%	11,083	55.2%	49.2%	20	32.3%	47.3%	7,944	55.3%	60.7%	12	42.9%	43.3%	3,139	55.1%	56.7%	12	40.0%	37.0%	4,568	59.5%	52.1%	50.0%						
	Unknown	2	2.2%	333	1.7%	0.8%	1	1.6%	1.7%	156	1.1%	0.9%	1	3.6%	1.8%	177	3.1%	1.0%	1	3.3%	0.3%	490	6.4%	0.3%	0.0%						
	Total	90	100%	20,062	100%	100%	62	100%	100%	14,360	100%	100%	28	100%	100%	5,702	100%	100%	30	100%	100%	7,678	100%	100%	100%						
REFINANCE	Low	2	2.8%	416	1.9%	5.0%	2	4.4%	1.3%	416	3.1%	0.8%	0	0.0%	2.3%	0	0.0%	1.3%	0	0.0%	4.6%	0	0.0%	2.6%	4.6%						
	Moderate	6	8.5%	683	3.2%	14.3%	3	6.7%	6.7%	302	2.2%	4.0%	3	11.5%	9.3%	381	4.9%	5.9%	4	33.3%	11.9%	277	18.7%	8.4%	12.1%						
	Middle	18	25.4%	5,046	23.6%	30.7%	13	28.9%	27.1%	3,336	24.5%	21.5%	5	19.2%	28.3%	1,710	22.1%	22.8%	4	33.3%	33.0%	703	47.5%	25.9%	33.3%						
	Upper	45	63.4%	15,197	71.2%	49.2%	27	60.0%	64.5%	9,548	70.2%	73.3%	18	69.2%	59.5%	5,649	73.0%	69.6%	4	33.3%	50.0%	500	33.8%	58.2%	50.0%						
	Unknown	0	0.0%	0	0.0%	0.8%	0	0.0%	0.5%	0	0.0%	0.3%	0	0.0%	0.5%	0	0.0%	0.4%	0	0.0%	0.4%	0	0.0%	4.9%	0.0%						
	Total	71	100%	21,342	100%	100%	45	100%	100%	13,602	100%	100%	26	100%	100%	7,740	100%	100%	12	100%	100%	1,480	100%	100%	100%						
HOME IMPROVEMENT	Low	0	0.0%	0	0.0%	5.0%	0	0.0%	0.5%	0	0.0%	0.6%	0	0.0%	1.5%	0	0.0%	0.6%	0	0.0%	1.6%	0	0.0%	0.8%	4.6%						
	Moderate	1	20.0%	54	8.7%	14.3%	0	0.0%	4.8%	0	0.0%	3.0%	1	20.0%	7.2%	54	8.7%	4.6%	1	16.7%	8.4%	56	7.5%	6.5%	12.1%						
	Middle	3	60.0%	535	85.7%	30.7%	0	0.0%	20.3%	0	0.0%	17.8%	3	60.0%	24.6%	535	85.7%	22.0%	0	0.0%	27.0%	0	0.0%	21.7%	33.3%						
	Upper	1	20.0%	35	5.6%	49.2%	0	0.0%	74.4%	0	0.0%	78.6%	1	20.0%	65.6%	35	5.6%	72.6%	5	83.3%	62.7%	695	92.5%	70.8%	50.0%						
	Unknown	0	0.0%	0	0.0%	0.8%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	1.0%	0	0.0%	0.2%	0	0.0%	0.3%	0	0.0%	0.2%	0.0%						
	Total	5	100%	624	100%	100%	0	0.0%	100%	0	0.0%	100%	5	100%	100%	624	100%	100%	6	100%	100%	751	100%	100%	100%						
MULTI FAMILY	Low	2	50.0%	1,305	44.2%	40.6%	1	50.0%	43.3%	900	77.6%	58.6%	1	50.0%	38.6%	405	22.6%	54.4%	0	0.0%	29.3%	0	0.0%	15.4%	31.1%						
	Moderate	1	25.0%	1,388	47.0%	21.7%	0	0.0%	26.7%	0	0.0%	11.4%	1	50.0%	43.2%	1,388	77.4%	24.9%	0	0.0%	24.4%	0	0.0%	35.0%	25.0%						
	Middle	1	25.0%	260	8.8%	23.3%	1	50.0%	23.3%	260	22.4%	20.5%	0	0.0%	13.6%	0	0.0%	15.2%	1	50.0%	22.0%	525	51.8%	18.6%	25.6%						
	Upper	0	0.0%	0	0.0%	6.9%	0	0.0%	6.7%	0	0.0%	9.5%	0	0.0%	2.3%	0	0.0%	0.5%	0	0.0%	12.2%	0	0.0%	20.0%	10.4%						
	Unknown	0	0.0%	0	0.0%	7.5%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	2.3%	0	0.0%	4.9%	1	50.0%	12.2%	488	48.2%	11.0%	7.9%						
	Total	4	100%	2,953	100%	100%	2	100%	100%	1,160	100%	100%	2	100%	100%	1,793	100%	100%	2	100%	100%	1,013	100%	100%	100%						
OTHER PURPOSE LOC	Low	1	3.4%	134	3.6%	5.0%	0	0.0%	0.6%	0	0.0%	0.1%	1	14.3%	2.2%	134	26.4%	1.3%	0	0.0%	2.5%	0	0.0%	1.3%	4.6%						
	Moderate	1	3.4%	35	0.9%	14.3%	1	4.5%	4.6%	35	1.1%	2.9%	0	0.0%	2.2%	0	0.0%	1.4%	0	0.0%	5.8%	0	0.0%	3.2%	12.1%						
	Middle	6	20.7%	473	12.8%	30.7%	5	22.7%	21.8%	428	13.4%	19.2%	1	14.3%	21.0%	45	8.9%	20.6%	1	11.1%	27.6%	230	13.5%	20.0%	33.3%						
	Upper	21	72.4%	3,053	82.6%	49.2%	16	72.7%	73.0%	2,724	85.5%	77.8%	5	71.4%	74.6%	329	64.8%	76.7%	8	88.9%	64.2%	1,479	86.5%	75.5%	50.0%						
	Unknown	0	0.0%	0	0.0%	0.8%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%						
	Total	29	100%	3,695	100%	100%	22	100%	100%	3,187	100%	100%	7	100%	100%	508	100%	100%	9	100%	100%	1,709	100%	100%	100%						

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2022 FFIEC Census Data; 2016-2020 ACS data

Geographic Distribution of HMDA Loans - Table 2 of 2

Assessment Area: FL Tallahassee

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data		
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APPENDIX H - LIMITED SCOPE LENDING TABLES (Continued)

Borrower Distribution of HMDA Loans - Table 1 of 2

Assessment Area: FL Tallahassee

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data					Bank & Aggregate Lending															Bank & Aggregate Lending: Demographic Data									
		2020, 2021					2020					2021					2022														
		Bank				Families by Family Income %	Count			Dollar		Agg	Count			Dollar		Agg	Count			Dollar		Agg	Families by Family Income %						
		Count		Dollar			Bank	Agg	Bank	Agg	Bank		Agg	Bank	Agg																
		#	%	\$ (000s)	\$ %											#	%		\$ (000s)	\$ %	#	%	\$ (000s)			\$ %	#	%	\$ (000s)	\$ %	
HOME PURCHASE	Low	14	15.6%	1,627	8.1%	21.1%	9	14.5%	8.5%	1,042	7.3%	4.7%	5	17.9%	8.1%	585	10.3%	4.5%	5	16.7%	6.8%	554	7.2%	3.4%	20.7%						
	Moderate	26	28.9%	3,941	19.6%	15.6%	19	30.6%	20.1%	2,828	19.7%	15.1%	7	25.0%	20.6%	1,113	19.5%	15.7%	7	23.3%	19.3%	878	11.4%	13.4%	15.7%						
	Middle	18	20.0%	3,154	15.7%	18.3%	11	17.7%	20.2%	2,005	14.0%	19.3%	7	25.0%	20.8%	1,149	20.2%	20.2%	2	6.7%	18.6%	324	4.2%	17.3%	18.8%						
	Upper	27	30.0%	10,116	50.4%	45.0%	19	30.6%	40.4%	7,401	51.5%	51.6%	8	28.6%	36.1%	2,715	47.6%	46.6%	14	46.7%	36.4%	5,032	65.5%	49.6%	44.8%						
	Unknown	5	5.6%	1,224	6.1%	0.0%	4	6.5%	10.8%	1,084	7.5%	9.2%	1	3.6%	14.3%	140	2.5%	13.1%	2	6.7%	19.0%	890	11.6%	16.3%	0.0%						
	Total	90	100%	20,062	100%	100%	62	100%	100%	14,360	100%	100%	28	100%	100%	5,702	100%	100%	30	100%	100%	7,678	100%	100%	100%						
REFINANCE	Low	2	2.8%	241	1.1%	21.1%	0	0.0%	3.2%	0	0.0%	1.6%	2	7.7%	4.1%	241	3.1%	2.2%	2	16.7%	7.6%	126	8.5%	4.0%	20.7%						
	Moderate	8	11.3%	966	4.5%	15.6%	3	6.7%	12.2%	375	2.8%	7.9%	5	19.2%	15.8%	591	7.6%	10.5%	0	0.0%	20.9%	0	0.0%	14.7%	15.7%						
	Middle	13	18.3%	2,747	12.9%	18.3%	10	22.2%	19.1%	2,138	15.7%	15.7%	3	11.5%	20.7%	609	7.9%	17.5%	2	16.7%	22.7%	230	15.5%	19.4%	18.8%						
	Upper	44	62.0%	16,241	76.1%	45.0%	28	62.2%	48.3%	9,942	73.1%	57.1%	16	61.5%	43.3%	6,299	81.4%	52.9%	5	41.7%	36.0%	915	61.8%	43.4%	44.8%						
	Unknown	4	5.6%	1,147	5.4%	0.0%	4	8.9%	17.2%	1,147	8.4%	17.8%	0	0.0%	16.1%	0	0.0%	17.0%	3	25.0%	12.8%	209	14.1%	18.5%	0.0%						
	Total	71	100%	21,342	100%	100%	45	100%	100%	13,602	100%	100%	26	100%	100%	7,740	100%	100%	12	100%	100%	1,480	100%	100%	100%						
HOME IMPROVEMENT	Low	1	20.0%	35	5.6%	21.1%	0	0.0%	4.3%	0	0.0%	2.2%	1	20.0%	6.2%	35	5.6%	2.4%	0	0.0%	2.9%	0	0.0%	1.4%	20.7%						
	Moderate	2	40.0%	185	29.6%	15.6%	0	0.0%	12.6%	0	0.0%	11.2%	2	40.0%	11.3%	185	29.6%	9.0%	1	16.7%	14.2%	100	13.3%	9.8%	15.7%						
	Middle	0	0.0%	0	0.0%	18.3%	0	0.0%	18.8%	0	0.0%	16.6%	0	0.0%	21.0%	0	0.0%	17.6%	0	0.0%	22.6%	0	0.0%	19.6%	18.8%						
	Upper	2	40.0%	404	64.7%	45.0%	0	0.0%	60.9%	0	0.0%	65.6%	2	40.0%	57.9%	404	64.7%	65.3%	5	83.3%	57.0%	651	86.7%	65.1%	44.8%						
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	3.4%	0	0.0%	4.4%	0	0.0%	3.6%	0	0.0%	5.8%	0	0.0%	3.4%	0	0.0%	4.1%	0.0%						
	Total	5	100%	624	100%	100%	0	0.0%	100%	0	0.0%	100%	5	100%	100%	624	100%	100%	6	100%	100%	751	100%	100%	100%						
MULTI FAMILY	Low	0	0.0%	0	0.0%	21.1%	0	0.0%	3.3%	0	0.0%	0.4%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	20.7%						
	Moderate	0	0.0%	0	0.0%	15.6%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	2.3%	0	0.0%	0.1%	0	0.0%	0.0%	0	0.0%	0.0%	15.7%						
	Middle	1	25.0%	260	8.8%	18.3%	1	50.0%	1.7%	260	22.4%	0.1%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	2.4%	0	0.0%	0.0%	18.8%						
	Upper	1	25.0%	405	13.7%	45.0%	0	0.0%	8.3%	0	0.0%	0.7%	1	50.0%	9.1%	405	22.6%	0.7%	0	0.0%	0.0%	0	0.0%	0.0%	44.8%						
	Unknown	2	50.0%	2,288	77.5%	0.0%	1	50.0%	86.7%	900	77.6%	98.9%	1	50.0%	88.6%	1,388	77.4%	99.2%	2	100.0%	97.6%	1,013	100.0%	100.0%	0.0%						
	Total	4	100%	2,953	100%	100%	2	100%	100%	1,160	100%	100%	2	100%	100%	1,793	100%	100%	2	100%	100%	1,013	100%	100%	100%						
OTHER PURPOSE LOC	Low	2	6.9%	114	3.1%	21.1%	1	4.5%	2.3%	100	3.1%	1.2%	1	14.3%	2.2%	14	2.8%	0.6%	0	0.0%	4.1%	0	0.0%	3.1%	20.7%						
	Moderate	2	6.9%	139	3.8%	15.6%	0	0.0%	8.0%	0	0.0%	5.7%	2	28.6%	15.2%	139	27.4%	8.7%	1	11.1%	12.3%	10	0.6%	6.8%	15.7%						
	Middle	8	27.6%	1,028	27.8%	18.3%	7	31.8%	17.8%	894	28.1%	15.4%	1	14.3%	11.6%	134	26.4%	10.4%	1	11.1%	20.2%	420	24.6%	14.6%	18.8%						
	Upper	17	58.6%	2,414	65.3%	45.0%	14	63.6%	69.0%	2,193	68.8%	74.9%	3	42.9%	68.1%	221	43.5%	78.7%	7	77.8%	58.4%	1,279	74.8%	69.9%	44.8%						
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	2.9%	0	0.0%	2.8%	0	0.0%	2.9%	0	0.0%	1.6%	0	0.0%	4.9%	0	0.0%	5.5%	0.0%						
	Total	29	100%	3,695	100%	100%	22	100%	100%	3,187	100%	100%	7	100%	100%	508	100%	100%	9	100%	100%	1,709	100%	100%	100%						

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2022 FFIEC Census Data; 2016-2020 ACS data

Borrower Distribution of HMDA Loans - Table 2 of 2

Assessment Area: FL Tallahassee

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data					Bank & Aggregate Lending												Bank & Aggregate Lending; Demographic Data									
		2020, 2021					2020						2021						2022									
		Count		Bank		Families by Family Income	Count		Dollar			Count		Dollar			Count		Dollar			Families by Family Income						
		#	%	\$ (000s)	\$ %	%	#	%	Agg	\$ (000s)	\$ %	Agg	#	%	Agg	\$ (000s)	\$ %	Agg	#	%	Agg	\$ (000s)	\$ %	Agg	%			
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	0	0.0%	21.1%	0	0.0%	3.5%	0	0.0%	2.9%	0	0.0%	8.9%	0	0.0%	2.7%	0	0.0%	6.8%	0	0.0%	3.7%	20.7%			
	Moderate	0	0.0%	0	0.0%	15.6%	0	0.0%	18.8%	0	0.0%	11.3%	0	0.0%	14.4%	0	0.0%	9.8%	0	0.0%	15.9%	0	0.0%	10.0%	15.7%			
	Middle	0	0.0%	0	0.0%	18.3%	0	0.0%	17.6%	0	0.0%	14.9%	0	0.0%	14.4%	0	0.0%	9.9%	0	0.0%	18.9%	0	0.0%	11.3%	18.8%			
	Upper	2	100.0%	416	100.0%	45.0%	1	100.0%	48.2%	71	100.0%	59.5%	1	100.0%	54.4%	345	100.0%	71.5%	0	0.0%	50.0%	0	0.0%	62.4%	44.8%			
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	11.8%	0	0.0%	11.4%	0	0.0%	7.8%	0	0.0%	6.1%	0	0.0%	8.3%	0	0.0%	12.6%	0.0%			
		2	100%	416	100%	100%	1	100%	100%	71	100%	100%	1	100%	100%	345	100%	100%	0	0.0%	100%	0	0.0%	100%	100%			
	Total	2	100%	416	100%	100%	1	100%	100%	71	100%	100%	1	100%	100%	345	100%	100%	0	0.0%	100%	0	0.0%	100%	100%			
PURPOSE NOT APPLICABLE	Low	0	0.0%	0	0.0%	21.1%	0	0.0%	4.6%	0	0.0%	3.3%	0	0.0%	5.0%	0	0.0%	3.9%	0	0.0%	10.1%	0	0.0%	5.6%	20.7%			
	Moderate	0	0.0%	0	0.0%	15.6%	0	0.0%	3.4%	0	0.0%	3.4%	0	0.0%	4.2%	0	0.0%	4.9%	0	0.0%	8.9%	0	0.0%	6.6%	15.7%			
	Middle	0	0.0%	0	0.0%	18.3%	0	0.0%	3.4%	0	0.0%	4.4%	0	0.0%	1.7%	0	0.0%	2.4%	0	0.0%	16.5%	0	0.0%	17.1%	18.8%			
	Upper	0	0.0%	0	0.0%	45.0%	0	0.0%	2.5%	0	0.0%	3.9%	0	0.0%	3.3%	0	0.0%	3.8%	0	0.0%	13.9%	0	0.0%	18.8%	44.8%			
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	86.1%	0	0.0%	84.9%	0	0.0%	85.8%	0	0.0%	85.0%	0	0.0%	50.6%	0	0.0%	51.9%	0.0%			
		0	0.0%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	100%			
	Total	0	0.0%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	100%			
HMDA TOTALS	Low	19	9.5%	2,017	4.1%	21.1%	10	7.6%	5.6%	1,142	3.5%	2.6%	9	13.0%	6.0%	875	5.2%	3.0%	7	11.9%	6.7%	680	5.4%	2.7%	20.7%			
	Moderate	38	18.9%	5,231	10.7%	15.6%	22	16.7%	15.2%	3,203	9.9%	9.2%	16	23.2%	17.8%	2,028	12.1%	11.6%	9	15.3%	18.9%	988	7.8%	10.7%	15.7%			
	Middle	40	19.9%	7,189	14.6%	18.3%	29	22.0%	18.8%	5,297	16.4%	14.2%	11	15.9%	20.3%	1,892	11.3%	16.7%	5	8.5%	19.7%	974	7.7%	14.0%	18.8%			
	Upper	93	46.3%	29,996	61.1%	45.0%	62	47.0%	43.4%	19,607	60.6%	44.7%	31	44.9%	40.0%	10,389	62.2%	44.7%	31	52.5%	37.9%	7,877	62.4%	38.5%	44.8%			
	Unknown	11	5.5%	4,659	9.5%	0.0%	9	6.8%	17.0%	3,131	9.7%	29.3%	2	2.9%	15.8%	1,528	9.1%	24.0%	7	11.9%	16.8%	2,112	16.7%	34.1%	0.0%			
		201	100%	49,092	100%	100%	132	100%	100%	32,380	100%	100%	69	100%	100%	16,712	100%	100%	59	100%	100%	12,631	100%	100%	100%			
	Total	201	100%	49,092	100%	100%	132	100%	100%	32,380	100%	100%	69	100%	100%	16,712	100%	100%	59	100%	100%	12,631	100%	100%	100%			

APPENDIX H - LIMITED SCOPE LENDING TABLES (Continued)

Geographic Distribution of Small Business & Small Farm Loans

Assessment Area: FL Tallahassee

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data															Bank & Aggregate Lending										Bank & Aggregate Lending; Demographic Data									
		2020, 2021					2020					2021					2022																			
		Bank		Total Businesses	Count		Dollar		Count		Dollar		Count		Dollar		Total Businesses																			
		Count	Dollar		Bank	Agg	Bank	Agg	Bank	Agg	Bank	Agg	Bank	Agg																						
		#	%		\$ (000s)	\$ %	%	#	%	\$ 000s	\$ %	%	#	%	\$ 000s	\$ %		%	#	%	\$ 000s	\$ %	%													
SMALL BUSINESSES	Low	44	7.9%	3,410	4.6%	8.0%	24	7.2%	7.6%	1,476	3.5%	6.5%	20	9.0%	8.3%	1,934	6.1%	8.0%	10	9.9%	7.3%	1,267	5.7%	6.9%	7.5%											
	Moderate	103	18.6%	14,647	19.9%	20.6%	62	18.7%	22.3%	8,504	20.4%	25.0%	41	18.4%	23.1%	6,143	19.3%	23.3%	10	9.9%	13.6%	3,356	15.1%	12.4%	13.3%											
	Middle	221	39.8%	31,463	42.8%	34.8%	123	37.0%	34.1%	16,073	38.5%	40.0%	98	43.9%	33.2%	15,390	48.5%	39.2%	57	56.4%	40.9%	12,029	54.1%	49.0%	41.8%											
	Upper	186	33.5%	23,732	32.3%	35.5%	122	36.7%	34.8%	15,435	37.0%	28.1%	64	28.7%	34.0%	8,297	26.1%	28.6%	24	23.8%	36.3%	5,595	25.1%	30.6%	35.7%											
	Unknown	1	0.2%	249	0.3%	1.1%	1	0.3%	0.8%	249	0.6%	0.4%	0	0.0%	0.8%	0	0.0%	0.7%	0	0.0%	1.4%	0	0.0%	1.1%	1.7%											
	Tr Unknown	0	0.0%	0	0.0%		0	0.0%	0.3%	0	0.0%	0.1%	0	0.0%	0.5%	0	0.0%	0.1%	0	0.0%	0.4%	0	0.0%	0.1%	0.1%											
	Total	555	100%	73,501	100%	100%	332	100%	100%	41,737	100%	100%	223	100%	100%	31,764	100%	100%	101	100%	100%	22,247	100%	100%	100%											

Small Business & Small Farm Lending By Revenue & Loan Size

Assessment Area: FL Tallahassee

PRODUCT TYPE		Bank Lending & Demographic Data															Bank & Aggregate Lending															Bank & Aggregate Lending; Demographic Data									
		2020, 2021					2020					2021					2022																								
		Bank		Total Businesses	Count		Dollar		Agg	Count		Dollar		Agg	Count		Dollar		Agg	Count		Dollar		Agg	Count		Dollar		Agg	Total Businesses											
		#	%		#	%	#	%		#	%	#	%		#	%	#	%		#	%	#	%		#	%	#	%		#	%	#	%								
SMALL BUSINESS	Revenue	\$1 Million or Less	349	62.9%	33,507	45.6%	93.7%	209	63.0%	36.2%	18,527	44.4%	26.2%	140	62.8%	45.6%	14,980	47.2%	34.1%	48	47.5%	50.2%	7,392	33.2%	35.2%	93.7%															
		Over \$1 Million	187	33.7%	39,358	53.5%	5.2%	111	33.4%		23,098	55.3%		76	34.1%		16,260	51.2%		50	49.5%		14,393	64.7%		5.2%															
		Total Rev. available	536	96.6%	72,865	99.1%	99.0%	320	96.4%		41,625	99.7%		216	96.9%		31,240	98.4%		98	97.0%		21,785	97.9%		98.9%															
		Rev. Not Known	19	3.4%	636	0.9%	1.0%	12	3.6%		112	0.3%		7	3.1%		524	1.6%		3	3.0%		462	2.1%		1.1%															
		Total	555	100%	73,501	100%	100%	332	100%		41,737	100%		223	100%		31,764	100%		101	100%		22,247	100%		100.0%															
	Loan Size	\$100,000 or Less	348	62.7%	14,198	19.3%		217	65.4%	88.2%	8,843	21.2%	33.5%	131	58.7%	92.5%	5,355	16.9%	37.5%	42	41.6%	94.8%	2,319	10.4%	39.7%																
		\$100,001 - \$250,000	123	22.2%	21,446	29.2%		69	20.8%	6.9%	11,809	28.3%	21.3%	54	24.2%	4.4%	9,637	30.3%	20.2%	36	35.6%	2.7%	6,888	31.0%	14.5%																
		\$250,001 - \$1 Million	84	15.1%	37,857	51.5%		46	13.9%	4.9%	21,085	50.5%	45.2%	38	17.0%	3.1%	16,772	52.8%	42.3%	23	22.8%	2.6%	13,040	58.6%	45.9%																
		Total	555	100%	73,501	100%		332	100%	100%	41,737	100%	100%	223	100%	100%	31,764	100%	100%	101	100%	100%	22,247	100%	100%																
	Loan Size & Rev \$1 Mill or Less	\$100,000 or Less	261	74.8%	9,982	29.8%		165	78.9%		6,246	33.7%		96	68.6%		3,736	24.9%		27	56.3%		1,521	20.6%																	
		\$100,001 - \$250,000	56	16.0%	9,477	28.3%		26	12.4%		4,241	22.9%		30	21.4%		5,236	35.0%		17	35.4%		3,389	45.8%																	
		\$250,001 - \$1 Million	32	9.2%	14,048	41.9%		18	8.6%		8,040	43.4%		14	10.0%		6,008	40.1%		4	8.3%		2,482	33.6%																	
		Total	349	100%	33,507	100%		209	100%		18,527	100%		140	100%		14,980	100%		48	100%		7,392	100%																	

APPENDIX H - LIMITED SCOPE LENDING TABLES (Continued)

Geographic Distribution of HMDA Loans - Table 1 of 2

Assessment Area: FL Vero Beach

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data					Bank & Aggregate Lending										Bank & Aggregate Lending; Demographic Data								
		2020, 2021				2020					2021					2022									
		Bank			Owner Occupied Units	Count			Dollar		Count			Dollar		Count			Dollar		Owner Occupied Units				
		Count	%	Dollar \$ (000s)		Bank	%	Agg	Bank \$ (000s)	%	Agg \$	Bank	%	Agg	Bank \$ (000s)	%	Agg \$	Bank	%	Agg \$ (000s)		%	Agg \$		
HOME PURCHASE	Low	0	0.0%	0	0.0%	1.4%	0	0.0%	0.9%	0	0.0%	0.5%	0	0.0%	1.0%	0	0.0%	0.4%	0	0.0%	1.5%	0	0.0%	0.8%	1.8%
	Moderate	0	0.0%	0	0.0%	13.4%	0	0.0%	13.3%	0	0.0%	10.3%	0	0.0%	13.4%	0	0.0%	10.5%	0	0.0%	23.5%	0	0.0%	17.6%	17.9%
	Middle	1	14.3%	519	8.1%	54.1%	1	20.0%	58.3%	519	13.7%	46.4%	0	0.0%	59.5%	0	0.0%	45.3%	1	100.0%	40.8%	200	100.0%	31.5%	43.2%
	Upper	6	85.7%	5,880	91.9%	31.1%	4	80.0%	27.5%	3,257	86.3%	42.7%	2	100.0%	26.1%	2,623	100.0%	43.7%	0	0.0%	34.1%	0	0.0%	50.1%	37.1%
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	Total	7	100%	6,399	100%	100%	5	100%	100%	3,776	100%	100%	2	100%	100%	2,623	100%	100%	1	100%	100%	200	100%	100%	100%
REFINANCE	Low	0	0.0%	0	0.0%	1.4%	0	0.0%	0.3%	0	0.0%	0.2%	0	0.0%	0.5%	0	0.0%	0.3%	0	0.0%	1.4%	0	0.0%	0.8%	1.8%
	Moderate	0	0.0%	0	0.0%	13.4%	0	0.0%	10.8%	0	0.0%	8.8%	0	0.0%	12.6%	0	0.0%	10.2%	0	0.0%	20.3%	0	0.0%	15.7%	17.9%
	Middle	4	50.0%	472	12.0%	54.1%	3	60.0%	58.9%	357	14.4%	48.1%	1	33.3%	58.7%	115	8.0%	47.3%	0	0.0%	46.2%	0	0.0%	35.6%	43.2%
	Upper	4	50.0%	3,449	88.0%	31.1%	2	40.0%	30.0%	2,124	85.6%	42.9%	2	66.7%	28.2%	1,325	92.0%	42.2%	1	100.0%	32.0%	420	100.0%	47.9%	37.1%
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	Total	8	100%	3,921	100%	100%	5	100%	100%	2,481	100%	100%	3	100%	100%	1,440	100%	100%	1	100%	100%	420	100%	100%	100%
HOME IMPROVEMENT	Low	0	0.0%	0	0.0%	1.4%	0	0.0%	1.0%	0	0.0%	0.9%	0	0.0%	0.2%	0	0.0%	0.1%	0	0.0%	1.1%	0	0.0%	0.8%	1.8%
	Moderate	0	0.0%	0	0.0%	13.4%	0	0.0%	12.3%	0	0.0%	9.5%	0	0.0%	11.2%	0	0.0%	8.4%	0	0.0%	16.0%	0	0.0%	9.3%	17.9%
	Middle	1	100.0%	144	100.0%	54.1%	0	0.0%	58.2%	0	0.0%	42.5%	1	100.0%	55.4%	144	100.0%	41.0%	0	0.0%	42.4%	0	0.0%	31.8%	43.2%
	Upper	0	0.0%	0	0.0%	31.1%	0	0.0%	28.4%	0	0.0%	47.0%	0	0.0%	33.3%	0	0.0%	50.5%	2	100.0%	40.6%	300	100.0%	58.1%	37.1%
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	Total	1	100%	144	100%	100%	0	0.0%	100%	0	0.0%	100%	1	100%	100%	144	100%	100%	2	100%	100%	300	100%	100%	100%
MULTI FAMILY	Low	1	100.0%	Multi-Family Units			0	0.0%	40.0%	0	0.0%	56.6%	1	100.0%	10.0%	677	100.0%	4.6%	0	0.0%	0.0%	0	0.0%	Multi-Family Units	
	Moderate	0	0.0%	0	0.0%	6.0%	0	0.0%	40.0%	0	0.0%	41.7%	0	0.0%	30.0%	0	0.0%	18.1%	0	0.0%	28.6%	0	0.0%	0.0%	1.1%
	Middle	0	0.0%	0	0.0%	13.8%	0	0.0%	40.0%	0	0.0%	41.7%	0	0.0%	30.0%	0	0.0%	18.1%	0	0.0%	28.6%	0	0.0%	52.9%	28.6%
	Upper	0	0.0%	0	0.0%	37.6%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	20.0%	0	0.0%	5.8%	0	0.0%	57.1%	0	0.0%	46.4%	30.1%
	Unknown	0	0.0%	0	0.0%	42.7%	0	0.0%	20.0%	0	0.0%	1.6%	0	0.0%	40.0%	0	0.0%	71.4%	0	0.0%	14.3%	0	0.0%	0.7%	40.1%
	Total	1	100%	677	100%	100%	0	0.0%	100%	0	0.0%	100%	1	100%	100%	677	100%	100%	0	0.0%	100%	0	0.0%	100%	100%
OTHER PURPOSE LOC	Low	0	0.0%	0	0.0%	1.4%	0	0.0%	1.2%	0	0.0%	1.3%	0	0.0%	0.6%	0	0.0%	0.8%	0	0.0%	0.7%	0	0.0%	0.7%	1.8%
	Moderate	1	25.0%	332	35.7%	13.4%	1	33.3%	12.1%	332	52.5%	9.4%	0	0.0%	7.6%	0	0.0%	7.2%	0	0.0%	18.4%	0	0.0%	11.3%	17.9%
	Middle	2	50.0%	397	42.7%	54.1%	1	33.3%	50.3%	100	15.8%	35.4%	1	100.0%	59.9%	297	100.0%	43.3%	0	0.0%	38.3%	0	0.0%	32.3%	43.2%
	Upper	1	25.0%	200	21.5%	31.1%	1	33.3%	36.4%	200	31.6%	53.8%	0	0.0%	31.8%	0	0.0%	48.7%	0	0.0%	42.6%	0	0.0%	55.8%	37.1%
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	Total	4	100%	929	100%	100%	3	100%	100%	632	100%	100%	1	100%	100%	297	100%	100%	0	0.0%	100%	0	0.0%	100%	100%

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2022 FFIEC Census Data; 2016-2020 ACS data

Geographic Distribution of HMDA Loans - Table 2 of 2

Assessment Area: FL Vero Beach

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data										Bank & Aggregate Lending										Bank & Aggregate Lending; Demographic Data									
		2020, 2021					2020					2021					2022														
		Bank				Owner Occupied Units	Count			Dollar		Count	Dollar		Count	Dollar		Count	Dollar		Owner Occupied Units										
		Count		Dollar			Bank	Agg	Bank	Agg	Bank		Agg	Bank		Agg															
		#	%	\$ (000s)	\$ %												#		%	\$ (000s)		\$ %	#	%	\$ (000s)	\$ %	#	%	\$ (000s)	\$ %	
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	0	0.0%	1.4%	0	0.0%	1.9%	0	0.0%	0.1%	0	0.0%	0.8%	0	0.0%	0.1%	0	0.0%	1.2%	0	0.0%	0.3%	1.8%						
	Moderate	0	0.0%	0	0.0%	13.4%	0	0.0%	5.7%	0	0.0%	1.1%	0	0.0%	9.1%	0	0.0%	1.9%	0	0.0%	16.1%	0	0.0%	5.0%	17.9%						
	Middle	0	0.0%	0	0.0%	54.1%	0	0.0%	41.5%	0	0.0%	12.4%	0	0.0%	28.0%	0	0.0%	8.3%	1	100.0%	36.9%	750	100.0%	12.9%	43.2%						
	Upper	1	100.0%	750	100.0%	31.1%	0	0.0%	50.9%	0	0.0%	86.4%	1	100.0%	62.1%	750	100.0%	89.6%	0	0.0%	45.8%	0	0.0%	81.9%	37.1%						
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%						
	Total	1	100%	750	100%	100%	0	0.0%	100%	0	0.0%	100%	1	100%	100%	750	100%	100%	1	100%	100%	750	100%	100%	100%						
PURPOSE NOT APPLICABLE	Low	0	0.0%	0	0.0%	1.4%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	5.3%	0	0.0%	3.5%	1.8%						
	Moderate	0	0.0%	0	0.0%	13.4%	0	0.0%	12.4%	0	0.0%	10.3%	0	0.0%	3.2%	0	0.0%	6.6%	0	0.0%	31.6%	0	0.0%	33.0%	17.9%						
	Middle	0	0.0%	0	0.0%	54.1%	0	0.0%	72.2%	0	0.0%	58.9%	0	0.0%	83.9%	0	0.0%	76.7%	0	0.0%	52.6%	0	0.0%	47.3%	43.2%						
	Upper	0	0.0%	0	0.0%	31.1%	0	0.0%	15.5%	0	0.0%	30.8%	0	0.0%	12.9%	0	0.0%	16.7%	0	0.0%	10.5%	0	0.0%	16.1%	37.1%						
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%						
	Total	0	0.0%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	100%						
HMDA TOTALS	Low	1	4.5%	677	5.3%	1.4%	0	0.0%	0.7%	0	0.0%	1.1%	1	11.1%	0.7%	677	11.4%	0.4%	0	0.0%	1.4%	0	0.0%	0.8%	1.8%						
	Moderate	1	4.5%	332	2.6%	13.4%	1	7.7%	12.0%	332	4.8%	9.9%	0	0.0%	12.8%	0	0.0%	10.1%	0	0.0%	21.6%	0	0.0%	17.0%	17.9%						
	Middle	8	36.4%	1,532	12.0%	54.1%	5	38.3%	58.3%	976	14.2%	45.7%	3	33.3%	58.6%	556	9.4%	44.7%	2	40.0%	42.3%	950	56.9%	32.1%	43.2%						
	Upper	12	54.5%	10,279	80.2%	31.1%	7	53.8%	29.0%	5,581	81.0%	43.3%	5	55.6%	27.9%	4,698	79.2%	44.7%	3	60.0%	34.7%	720	43.1%	50.2%	37.1%						
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%						
	Total	22	100%	12,820	100%	100%	13	100%	100%	6,889	100%	100%	9	100%	100%	5,931	100%	100%	5	100%	100%	1,670	100%	100%	100%						

Assessment Area: FL Vero Beach

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2022 FFIEC Census Data; 2016-2020 ACS data

Assessment Area: FL Vero Beach

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2022 FFIEC Census Data; 2016-2020 ACS data

APPENDIX H - LIMITED SCOPE LENDING TABLES (Continued)

Geographic Distribution of Small Business & Small Farm Loans

Assessment Area: FL Vero Beach

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data										Bank & Aggregate Lending										Bank & Aggregate Lending; Demographic Data									
		2020, 2021					2020					2021					2022														
		Bank		Total Businesses		Count	Count		Dollar		Count	Count		Dollar		Count	Count		Dollar		Total Businesses										
		Count	Dollar	Bank	Agg		Bank	Agg	Bank	Agg		Bank	Agg	Bank	Agg																
		#	%	\$ (000s)	\$ %		#	%	\$ (000s)	\$ %		#	%	\$ (000s)	\$ %		#	%	\$ (000s)	\$ %											
SMALL BUSINESSES	Low	3	10.7%	29	1.2%	5.8%	2	10.5%	7.7%	15	0.7%	10.3%	1	11.1%	7.0%	14	4.1%	9.7%	0	0.0%	1.5%	0	0.0%	0.8%	1.9%						
	Moderate	9	32.1%	260	11.1%	14.2%	5	26.3%	14.3%	151	7.5%	13.0%	4	44.4%	14.6%	109	31.9%	13.0%	1	50.0%	23.0%	48	5.3%	23.8%	23.0%						
	Middle	6	21.4%	1,383	58.9%	48.0%	6	31.6%	43.9%	1,383	68.9%	39.9%	0	0.0%	44.9%	0	0.0%	40.2%	1	50.0%	39.1%	857	94.7%	37.3%	42.1%						
	Upper	10	35.7%	676	28.8%	31.8%	6	31.6%	33.1%	457	22.8%	35.6%	4	44.4%	32.5%	219	64.0%	35.7%	0	0.0%	35.4%	0	0.0%	36.7%	32.8%						
	Unknown	0	0.0%	0	0.0%	0.2%	0	0.0%	0.5%	0	0.0%	0.8%	0	0.0%	0.3%	0	0.0%	1.2%	0	0.0%	0.4%	0	0.0%	1.3%	0.2%						
	Tr Unknown	0	0.0%	0	0.0%		0	0.0%	0.4%	0	0.0%	0.4%	0	0.0%	0.7%	0	0.0%	0.1%	0	0.0%	0.6%	0	0.0%	0.2%							
	Total	28	100%	2,348	100%	100%	19	100%	100%	2,006	100%	100%	9	100%	100%	342	100%	100%	2	100%	100%	905	100%	100%	100%						

Small Business & Small Farm Lending By Revenue & Loan Size

Assessment Area: FL Vero Beach

PRODUCT TYPE		Bank Lending & Demographic Data										Bank & Aggregate Lending										Bank & Aggregate Lending; Demographic Data						
		2020, 2021					2020					2021					2022											
		Bank		Dollar	Total	Businesses	Count		Agg	Dollar		Agg	Count		Agg	Dollar		Agg	Count		Agg	Dollar		Agg	Total			
		Count	%	\$ (000s)	\$ %		Bank	%		\$ (000s)	\$ %		Bank	%		\$ (000s)	\$ %		Bank	%		\$ (000s)	\$ %		Bank	%	\$ (000s)	\$ %
SMALL BUSINESS	Revenue	\$1 Million or Less	19	67.9%	1,245	53.0%	94.4%	15	78.9%	41.2%	1,187	59.2%	28.8%	4	44.4%	45.7%	58	17.0%	28.2%	1	50.0%	52.0%	48	5.3%	38.1%	94.4%		
		Over \$1 Million	3	10.7%	831	35.4%	4.7%	2	10.5%		766	38.2%		1	11.1%		65	19.0%		1	50.0%		857	94.7%	4.7%			
		Total Rev. available	22	78.6%	2,076	88.4%	99.2%	17	89.5%		1,953	97.4%		5	55.6%		123	36.0%		2	100.0%		905	100.0%	99.1%			
		Rev. Not Known	6	21.4%	272	11.6%	0.8%	2	10.5%		53	2.6%		4	44.4%		219	64.0%		0	0.0%		0	0.0%	0.9%			
		Total	28	100%	2,348	100%	100%	19	100%		2,006	100%		9	100%		342	100%		2	100%		905	100%	100.0%			
	Loan Size	\$100,000 or Less	25	89.3%	674	28.7%		16	84.2%	91.1%	332	16.6%	42.8%	9	100.0%	95.1%	342	100.0%	50.9%	1	50.0%	95.5%	48	5.3%	51.2%			
		\$100,001 - \$250,000	0	0.0%	0	0.0%		0	0.0%	5.6%	0	0.0%	20.2%	0	0.0%	3.3%	0	0.0%	18.9%	0	0.0%	3.0%	0	0.0%	18.4%			
		\$250,001 - \$1 Million	3	10.7%	1,674	71.3%		3	15.8%	3.4%	1,674	83.4%	37.0%	0	0.0%	1.7%	0	0.0%	30.2%	1	50.0%	1.5%	857	94.7%	30.4%			
		Total	28	100%	2,348	100%		19	100%	100%	2,006	100%	100%	9	100%	100%	342	100%	100%	2	100%	100%	905	100%	100%			
	Loan Size & Rev \$1 Mill or Less	\$100,000 or Less	18	94.7%	337	27.1%		14	93.3%		279	23.5%		4	100.0%		58	100.0%		1	100.0%		48	100.0%				
\$100,001 - \$250,000		0	0.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%		0	0.0%		0	0.0%		0	0.0%					
\$250,001 - \$1 Million		1	5.3%	908	72.9%		1	6.7%		908	76.5%		0	0.0%		0	0.0%		0	0.0%		0	0.0%					
Total		19	100%	1,245	100%		15	100%		1,187	100%		4	100%		58	100%		1	100%		48	100%					

APPENDIX H - LIMITED SCOPE LENDING TABLES (Continued)

Geographic Distribution of HMDA Loans - Table 1 of 2

Assessment Area: FL West Palm Beach

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data					Bank & Aggregate Lending										Bank & Aggregate Lending; Demographic Data								
		2020, 2021					2020					2021					2022								
		Bank				Owner Occupied Units	Count			Dollar		Count			Dollar		Count			Dollar		Owner Occupied Units			
		Count	%	\$ (000s)	\$ %	%	Bank	%	Agg	\$ (000s)	\$ %	Agg	\$ %	Bank	%	Agg	\$ (000s)	\$ %	Agg	%	Bank	%	Agg	\$ %	%
HOME PURCHASE	Low	4	4.2%	729	1.8%	3.1%	2	3.6%	3.4%	313	1.3%	1.7%	2	5.1%	3.2%	416	2.7%	1.7%	0	0.0%	3.4%	0	0.0%	1.7%	3.3%
	Moderate	34	35.8%	12,853	32.1%	23.3%	21	37.5%	22.5%	9,636	39.4%	14.8%	13	33.3%	23.7%	3,217	20.7%	14.4%	1	9.1%	25.9%	240	3.2%	14.6%	22.1%
	Middle	20	21.1%	4,890	12.2%	32.7%	10	17.9%	34.1%	2,299	9.4%	28.6%	10	25.6%	34.1%	2,591	16.6%	27.5%	3	27.3%	34.9%	2,133	28.6%	28.5%	34.7%
	Upper	37	38.9%	21,588	53.9%	40.6%	23	41.1%	39.8%	12,235	50.0%	53.7%	14	35.9%	38.8%	9,353	60.0%	54.3%	7	63.6%	35.3%	5,096	68.2%	53.0%	39.1%
	Unknown	0	0.0%	0	0.0%	0.2%	0	0.0%	0.2%	0	0.0%	1.2%	0	0.0%	0.2%	0	0.0%	2.2%	0	0.0%	0.5%	0	0.0%	2.2%	0.8%
	Total	95	100%	40,060	100%	100%	56	100%	100%	24,483	100%	100%	39	100%	100%	15,577	100%	100%	11	100%	100%	7,469	100%	100%	100%
REFINANCE	Low	0	0.0%	0	0.0%	3.1%	0	0.0%	1.4%	0	0.0%	0.9%	0	0.0%	1.8%	0	0.0%	1.0%	0	0.0%	2.4%	0	0.0%	1.2%	3.3%
	Moderate	7	8.3%	2,995	5.9%	23.3%	4	7.7%	14.8%	1,423	4.1%	10.7%	3	9.4%	16.6%	1,572	9.5%	11.3%	6	19.4%	20.4%	3,233	31.3%	11.2%	22.1%
	Middle	17	20.2%	7,469	14.6%	32.7%	12	23.1%	34.4%	5,712	16.6%	29.0%	5	15.6%	34.9%	1,757	10.6%	28.4%	9	29.0%	36.0%	1,548	15.0%	26.8%	34.7%
	Upper	60	71.4%	40,640	79.5%	40.6%	36	69.2%	49.3%	27,364	79.3%	58.1%	24	75.0%	46.6%	13,276	80.0%	58.2%	16	51.6%	40.8%	5,559	53.8%	57.7%	39.1%
	Unknown	0	0.0%	0	0.0%	0.2%	0	0.0%	0.1%	0	0.0%	1.4%	0	0.0%	0.1%	0	0.0%	1.1%	0	0.0%	0.5%	0	0.0%	3.1%	0.8%
	Total	84	100%	51,104	100%	100%	52	100%	100%	34,499	100%	100%	32	100%	100%	16,605	100%	100%	31	100%	100%	10,340	100%	100%	100%
HOME IMPROVEMENT	Low	0	0.0%	0	0.0%	3.1%	0	0.0%	1.2%	0	0.0%	0.7%	0	0.0%	1.3%	0	0.0%	0.7%	0	0.0%	1.3%	0	0.0%	0.6%	3.3%
	Moderate	5	13.9%	266	5.0%	23.3%	1	50.0%	13.0%	25	11.1%	7.4%	4	11.8%	12.6%	241	4.7%	8.8%	3	8.3%	14.2%	496	7.0%	7.4%	22.1%
	Middle	13	36.1%	1,349	25.1%	32.7%	0	0.0%	30.9%	0	0.0%	22.2%	13	38.2%	30.0%	1,349	26.2%	22.3%	18	50.0%	34.1%	3,324	46.9%	22.4%	34.7%
	Upper	18	50.0%	3,754	69.9%	40.6%	1	50.0%	54.9%	200	88.9%	69.5%	17	50.0%	56.0%	3,554	69.1%	67.2%	15	41.7%	49.9%	3,261	46.1%	64.3%	39.1%
	Unknown	0	0.0%	0	0.0%	0.2%	0	0.0%	0.1%	0	0.0%	0.1%	0	0.0%	0.2%	0	0.0%	1.0%	0	0.0%	0.5%	0	0.0%	5.4%	0.8%
	Total	36	100%	5,369	100%	100%	2	100%	100%	225	100%	100%	34	100%	100%	5,144	100%	100%	36	100%	100%	7,081	100%	100%	100%
MULTI FAMILY	Low	0	0.0%	Multi-Family Units			0	0.0%	21.7%	0	0.0%	9.8%	0	0.0%	20.2%	0	0.0%	10.2%	0	0.0%	10.6%	Multi-Family Units			7.8%
	Moderate	0	0.0%	0	0.0%	35.2%	0	0.0%	45.0%	0	0.0%	48.2%	0	0.0%	44.0%	0	0.0%	31.5%	0	0.0%	42.6%	0	0.0%	35.5%	29.4%
	Middle	0	0.0%	0	0.0%	27.5%	0	0.0%	20.0%	0	0.0%	37.6%	0	0.0%	20.2%	0	0.0%	33.6%	0	0.0%	23.4%	0	0.0%	25.6%	29.0%
	Upper	0	0.0%	0	0.0%	30.5%	0	0.0%	11.7%	0	0.0%	4.3%	0	0.0%	14.3%	0	0.0%	24.6%	0	0.0%	20.2%	0	0.0%	18.4%	31.2%
	Unknown	0	0.0%	0	0.0%	0.3%	0	0.0%	1.7%	0	0.0%	0.1%	0	0.0%	1.2%	0	0.0%	0.1%	0	0.0%	3.2%	0	0.0%	18.9%	2.6%
	Total	0	0.0%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	100%
OTHER PURPOSE LOC	Low	1	1.4%	150	1.2%	3.1%	1	2.3%	0.9%	150	1.7%	0.7%	0	0.0%	1.0%	0	0.0%	0.3%	1	2.2%	1.0%	96	0.9%	0.4%	3.3%
	Moderate	6	8.7%	1,618	12.5%	23.3%	3	6.8%	12.8%	435	5.0%	6.5%	3	12.0%	10.4%	1,183	27.8%	6.2%	4	8.9%	12.4%	753	6.7%	5.7%	22.1%
	Middle	18	26.1%	2,070	15.9%	32.7%	12	27.3%	29.9%	1,590	18.2%	19.2%	6	24.0%	30.6%	480	11.3%	17.6%	15	33.3%	34.0%	2,103	18.8%	21.5%	34.7%
	Upper	44	63.8%	9,153	70.5%	40.6%	28	63.6%	56.2%	6,560	75.1%	69.6%	16	64.0%	58.1%	2,593	60.9%	75.8%	25	55.6%	51.7%	8,260	73.7%	71.0%	39.1%
	Unknown	0	0.0%	0	0.0%	0.2%	0	0.0%	0.2%	0	0.0%	4.1%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	1.0%	0	0.0%	1.4%	0.8%
	Total	69	100%	12,991	100%	100%	44	100%	100%	8,735	100%	100%	25	100%	100%	4,256	100%	100%	45	100%	100%	11,212	100%	100%	100%

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2022 FFIEC Census Data; 2016-2020 ACS data

Geographic Distribution of HMDA Loans - Table 2 of 2

Assessment Area: FL West Palm Beach

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data					Bank & Aggregate Lending										Bank & Aggregate Lending; Demographic Data								
		2020, 2021					2020					2021					2022								
		Bank			Owner Occupied Units	Count			Dollar			Count			Dollar			Count			Dollar			Owner Occupied Units	
		Count	%	Dollar \$ (000s)		Bank	%	Agg	Bank \$ (000s)	%	Agg	Bank	%	Agg	Bank \$ (000s)	%	Agg	Bank	%	Agg					
#	%	\$ (000s)	%	#	%	Agg	\$ (000s)	%	Agg	#	%	Agg	\$ (000s)	%	Agg	#	%	Agg	\$ (000s)	%	Agg	%			
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	0	0.0%	3.1%	0	0.0%	1.7%	0	0.0%	0.1%	0	0.0%	1.2%	0	0.0%	0.9%	0	0.0%	1.5%	0	0.0%	0.1%	3.3%
	Moderate	0	0.0%	0	0.0%	23.3%	0	0.0%	13.7%	0	0.0%	1.8%	0	0.0%	12.8%	0	0.0%	2.8%	0	0.0%	12.9%	0	0.0%	2.4%	22.1%
	Middle	3	50.0%	1,747	28.3%	32.7%	2	100.0%	23.6%	577	100.0%	6.0%	1	25.0%	20.6%	1,170	20.9%	7.1%	1	33.3%	26.2%	336	22.8%	9.9%	34.7%
	Upper	3	50.0%	4,430	71.7%	40.6%	0	0.0%	58.9%	0	0.0%	65.7%	3	75.0%	64.4%	4,430	79.1%	79.1%	2	66.7%	57.7%	1,140	77.2%	73.7%	39.1%
	Unknown	0	0.0%	0	0.0%	0.2%	0	0.0%	2.0%	0	0.0%	26.4%	0	0.0%	1.0%	0	0.0%	10.0%	0	0.0%	1.7%	0	0.0%	13.8%	0.8%
	Total	6	100%	6,177	100%	100%	2	100%	100%	577	100%	100%	4	100%	100%	5,600	100%	100%	3	100%	100%	1,476	100%	100%	100%
PURPOSE NOT APPLICABLE	Low	0	0.0%	0	0.0%	3.1%	0	0.0%	3.8%	0	0.0%	2.3%	0	0.0%	4.1%	0	0.0%	1.6%	0	0.0%	2.5%	0	0.0%	1.5%	3.3%
	Moderate	0	0.0%	0	0.0%	23.3%	0	0.0%	27.9%	0	0.0%	19.6%	0	0.0%	30.2%	0	0.0%	11.6%	0	0.0%	35.4%	0	0.0%	23.2%	22.1%
	Middle	0	0.0%	0	0.0%	32.7%	0	0.0%	37.3%	0	0.0%	33.4%	0	0.0%	35.6%	0	0.0%	61.0%	0	0.0%	36.7%	0	0.0%	39.2%	34.7%
	Upper	0	0.0%	0	0.0%	40.6%	0	0.0%	31.0%	0	0.0%	44.6%	0	0.0%	29.9%	0	0.0%	25.7%	0	0.0%	24.5%	0	0.0%	35.8%	39.1%
	Unknown	0	0.0%	0	0.0%	0.2%	0	0.0%	0.1%	0	0.0%	0.1%	0	0.0%	0.3%	0	0.0%	0.1%	0	0.0%	0.8%	0	0.0%	0.3%	0.8%
	Total	0	0.0%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	100%
HMDA TOTALS	Low	5	1.7%	879	0.8%	3.1%	3	1.9%	2.3%	463	0.7%	1.4%	2	1.5%	2.4%	416	0.9%	1.6%	1	0.8%	2.8%	96	0.3%	1.4%	3.3%
	Moderate	52	17.9%	17,732	15.3%	23.3%	29	18.6%	18.3%	11,519	16.8%	13.0%	23	17.2%	19.6%	6,213	13.2%	12.9%	14	11.1%	22.3%	4,722	12.6%	13.4%	22.1%
	Middle	71	24.5%	17,525	15.1%	32.7%	36	23.1%	34.0%	10,178	14.9%	28.1%	35	26.1%	34.1%	7,347	15.6%	26.9%	46	36.5%	34.9%	9,444	25.1%	26.2%	34.7%
	Upper	162	55.9%	79,565	68.8%	40.6%	88	56.4%	45.3%	46,359	67.7%	55.4%	74	55.2%	43.8%	33,206	70.4%	56.6%	65	51.6%	39.5%	23,316	62.0%	54.8%	39.1%
	Unknown	0	0.0%	0	0.0%	0.2%	0	0.0%	0.2%	0	0.0%	2.1%	0	0.0%	0.2%	0	0.0%	2.0%	0	0.0%	0.6%	0	0.0%	4.2%	0.8%
	Total	290	100%	115,701	100%	100%	156	100%	100%	68,519	100%	100%	134	100%	100%	47,182	100%	100%	126	100%	100%	37,578	100%	100%	100%

APPENDIX H - LIMITED SCOPE LENDING TABLES (Continued)

Borrower Distribution of HMDA Loans - Table 1 of 2

Assessment Area: FL West Palm Beach

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data										Bank & Aggregate Lending										Bank & Aggregate Lending; Demographic Data									
		2020, 2021					2020					2021					2022														
		Bank				Families by Family Income %	Count			Dollar		Families by Family Income %	Count			Dollar		Families by Family Income %	Count			Dollar		Families by Family Income %							
		Count		Dollar			Bank	Agg	S (\$000s)	S %	Bank		Agg	S (\$000s)	S %	Bank	Agg		S (\$000s)	S %											
		#	%	\$ (000s)	\$ %																#	%	#		%	#	%	#	%	#	%
HOME PURCHASE	Low	10	10.5%	928	2.3%	22.8%	7	12.5%	3.8%	656	2.7%	1.6%	3	7.7%	3.5%	272	1.7%	1.2%	0	0.0%	3.0%	0	0.0%	1.0%	22.1%						
	Moderate	25	26.3%	4,021	10.0%	17.3%	15	26.8%	17.7%	2,337	9.5%	10.5%	10	25.6%	14.2%	1,684	10.8%	7.5%	0	0.0%	12.4%	0	0.0%	5.7%	17.5%						
	Middle	16	16.8%	4,574	11.4%	17.8%	10	17.9%	20.5%	2,950	12.0%	15.9%	6	15.4%	18.4%	1,624	10.4%	12.7%	2	18.2%	17.8%	548	7.3%	11.6%	18.6%						
	Upper	39	41.1%	29,117	72.7%	42.1%	21	37.5%	46.2%	17,500	71.5%	60.5%	18	46.2%	48.9%	11,617	74.6%	62.8%	9	81.8%	49.6%	6,921	92.7%	64.3%	41.8%						
	Unknown	5	5.3%	1,420	3.5%	0.0%	3	5.4%	11.8%	1,040	4.2%	11.5%	2	5.1%	15.0%	380	2.4%	15.9%	0	0.0%	17.1%	0	0.0%	17.3%	0.0%						
	Total	95	100%	40,060	100%	100%	56	100%	100%	24,483	100%	100%	39	100%	100%	15,577	100%	100%	11	100%	100%	7,469	100%	100%	100%						
REFINANCE	Low	1	1.2%	100	0.2%	22.8%	1	1.9%	2.8%	100	0.3%	1.2%	0	0.0%	3.9%	0	0.0%	1.9%	0	0.0%	7.7%	0	0.0%	3.7%	22.1%						
	Moderate	2	2.4%	315	0.6%	17.3%	0	0.0%	11.8%	0	0.0%	6.9%	2	6.3%	13.4%	315	1.9%	7.7%	2	6.5%	16.8%	150	1.5%	8.6%	17.5%						
	Middle	8	9.5%	1,700	3.3%	17.8%	4	7.7%	18.9%	776	2.2%	14.3%	4	12.5%	19.7%	924	5.6%	14.5%	5	16.1%	20.4%	1,036	10.0%	13.2%	18.6%						
	Upper	72	85.7%	48,624	95.1%	42.1%	47	90.4%	49.0%	33,623	97.5%	59.8%	25	78.1%	45.9%	15,001	90.3%	58.5%	23	74.2%	41.6%	9,068	87.7%	55.3%	41.8%						
	Unknown	1	1.2%	365	0.7%	0.0%	0	0.0%	17.5%	0	0.0%	17.8%	1	3.1%	17.1%	365	2.2%	17.4%	1	3.2%	13.6%	86	0.8%	19.2%	0.0%						
	Total	84	100%	51,104	100%	100%	52	100%	100%	34,499	100%	100%	32	100%	100%	16,605	100%	100%	31	100%	100%	10,340	100%	100%	100%						
HOME IMPROVEMENT	Low	1	2.8%	50	0.9%	22.8%	0	0.0%	4.4%	0	0.0%	2.0%	1	2.9%	4.0%	50	1.0%	2.5%	1	2.8%	4.4%	125	1.8%	1.8%	22.1%						
	Moderate	4	11.1%	371	6.9%	17.3%	1	50.0%	13.2%	25	11.1%	6.6%	3	8.8%	9.4%	346	6.7%	5.0%	2	5.6%	10.3%	161	2.3%	4.5%	17.5%						
	Middle	6	16.7%	941	17.5%	17.8%	0	0.0%	18.6%	0	0.0%	11.8%	6	17.6%	15.8%	941	18.3%	10.2%	6	16.7%	18.3%	761	10.7%	9.2%	18.6%						
	Upper	23	63.9%	3,710	69.1%	42.1%	1	50.0%	59.7%	200	88.9%	71.4%	22	64.7%	66.3%	3,510	68.2%	75.3%	25	69.4%	63.1%	5,822	82.2%	74.7%	41.8%						
	Unknown	2	5.6%	297	5.5%	0.0%	0	0.0%	4.2%	0	0.0%	8.3%	2	5.9%	4.6%	297	5.8%	7.0%	2	5.6%	3.9%	212	3.0%	9.8%	0.0%						
	Total	36	100%	5,369	100%	100%	2	100%	100%	225	100%	100%	34	100%	100%	5,144	100%	100%	36	100%	100%	7,081	100%	100%	100%						
MULTI FAMILY	Low	0	0.0%	0	0.0%	22.8%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	22.1%						
	Moderate	0	0.0%	0	0.0%	17.3%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	17.5%						
	Middle	0	0.0%	0	0.0%	17.8%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	18.6%						
	Upper	0	0.0%	0	0.0%	42.1%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	1.1%	0	0.0%	0.2%	41.8%						
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	100.0%	0	0.0%	100.0%	0	0.0%	100.0%	0	0.0%	100.0%	0	0.0%	98.9%	0	0.0%	99.8%	0.0%						
	Total	0	0.0%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	100%						
OTHER PURPOSE LOC	Low	1	1.4%	70	0.5%	22.8%	1	2.3%	5.8%	70	0.8%	3.2%	0	0.0%	4.2%	0	0.0%	2.9%	0	0.0%	4.4%	0	0.0%	2.8%	22.1%						
	Moderate	4	5.8%	541	4.2%	17.3%	3	6.8%	12.4%	498	5.7%	5.4%	1	4.0%	11.4%	43	1.0%	5.0%	5	11.1%	10.2%	628	5.6%	5.0%	17.5%						
	Middle	14	20.3%	1,538	11.8%	17.8%	7	15.9%	16.9%	1,052	12.0%	8.8%	7	28.0%	17.2%	486	11.4%	8.7%	1	2.2%	17.9%	54	0.5%	9.0%	18.6%						
	Upper	49	71.0%	10,816	83.3%	42.1%	33	75.0%	62.1%	7,115	81.5%	79.9%	16	64.0%	64.4%	3,701	87.0%	81.0%	38	84.4%	62.8%	10,430	93.0%	78.2%	41.8%						
	Unknown	1	1.4%	26	0.2%	0.0%	0	0.0%	2.8%	0	0.0%	2.6%	1	4.0%	2.8%	26	0.6%	2.4%	1	2.2%	4.7%	100	0.9%	5.2%	0.0%						
	Total	69	100%	12,991	100%	100%	44	100%	100%	8,735	100%	100%	25	100%	100%	4,256	100%	100%	45	100%	100%	11,212	100%	100%	100%						

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2022 FFIEC Census Data; 2016-2020 ACS data

Borrower Distribution of HMDA Loans - Table 2 of 2

Assessment Area: FL West Palm Beach

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data										Bank & Aggregate Lending										Bank & Aggregate Lending; Demographic Data									
		2020, 2021					2020					2021					2022														
		Count		Bank		Families by Family Income	Count		Dollar			Count		Dollar			Count		Dollar			Families by Family Income									
		#	%	\$ (000s)	\$ %	%	#	%	Agg	\$ (000s)	\$ %	Agg	#	%	Agg	\$ (000s)	\$ %	Agg	#	%	Agg	\$ (000s)	\$ %	Agg	%						
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	0	0.0%	22.8%	0	0.0%	4.4%	0	0.0%	0.7%	0	0.0%	4.6%	0	0.0%	1.0%	0	0.0%	5.0%	0	0.0%	1.2%	22.1%						
	Moderate	1	16.7%	130	2.1%	17.3%	0	0.0%	9.5%	0	0.0%	1.6%	1	25.0%	7.3%	130	2.3%	0.8%	0	0.0%	10.0%	0	0.0%	3.7%	17.5%						
	Middle	0	0.0%	0	0.0%	17.8%	0	0.0%	13.0%	0	0.0%	1.7%	0	0.0%	9.7%	0	0.0%	1.2%	0	0.0%	12.9%	0	0.0%	2.1%	18.6%						
	Upper	5	83.3%	6,047	97.9%	42.1%	2	100.0%	58.3%	577	100.0%	60.1%	3	75.0%	66.7%	5,470	97.7%	69.5%	3	100.0%	59.2%	1,476	100.0%	69.6%	41.8%						
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	14.8%	0	0.0%	35.8%	0	0.0%	11.7%	0	0.0%	27.5%	0	0.0%	12.8%	0	0.0%	23.3%	0.0%						
	Total	6	100%	6,177	100%	100%	2	100%	100%	577	100%	100%	4	100%	100%	5,600	100%	100%	3	100%	100%	1,476	100%	100%	100%						
PURPOSE NOT APPLICABLE	Low	0	0.0%	0	0.0%	22.8%	0	0.0%	1.6%	0	0.0%	0.8%	0	0.0%	1.4%	0	0.0%	0.3%	0	0.0%	1.7%	0	0.0%	1.1%	22.1%						
	Moderate	0	0.0%	0	0.0%	17.3%	0	0.0%	2.0%	0	0.0%	1.4%	0	0.0%	1.1%	0	0.0%	0.3%	0	0.0%	1.3%	0	0.0%	0.8%	17.5%						
	Middle	0	0.0%	0	0.0%	17.8%	0	0.0%	1.3%	0	0.0%	1.5%	0	0.0%	1.1%	0	0.0%	0.9%	0	0.0%	0.8%	0	0.0%	1.0%	18.6%						
	Upper	0	0.0%	0	0.0%	42.1%	0	0.0%	1.2%	0	0.0%	1.7%	0	0.0%	0.3%	0	0.0%	0.0%	0	0.0%	0.4%	0	0.0%	0.8%	41.8%						
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	93.9%	0	0.0%	94.6%	0	0.0%	96.2%	0	0.0%	98.6%	0	0.0%	95.8%	0	0.0%	96.2%	0.0%						
	Total	0	0.0%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	100%						
HMDA TOTALS	Low	13	4.5%	1,148	1.0%	22.8%	9	5.8%	3.3%	826	1.2%	1.3%	4	3.0%	3.7%	322	0.7%	1.5%	1	0.8%	4.7%	125	0.3%	1.8%	22.1%						
	Moderate	36	12.4%	5,378	4.6%	17.3%	19	12.2%	14.1%	2,860	4.2%	8.1%	17	12.7%	13.5%	2,518	5.3%	6.9%	9	7.1%	13.3%	939	2.5%	6.0%	17.5%						
	Middle	44	15.2%	8,753	7.6%	17.8%	21	13.5%	19.1%	4,778	7.0%	14.1%	23	17.2%	18.7%	3,975	8.4%	12.3%	14	11.1%	18.4%	2,399	6.4%	10.6%	18.6%						
	Upper	188	64.8%	98,314	85.0%	42.1%	104	66.7%	47.5%	59,015	86.1%	58.5%	84	62.7%	48.2%	39,299	83.3%	59.7%	98	77.8%	48.8%	33,717	89.7%	59.7%	41.8%						
	Unknown	9	3.1%	2,108	1.8%	0.0%	3	1.9%	15.9%	1,040	1.5%	17.9%	6	4.5%	15.9%	1,068	2.3%	19.6%	4	3.2%	14.8%	398	1.1%	21.9%	0.0%						
	Total	290	100%	115,701	100%	100%	156	100%	100%	68,519	100%	100%	134	100%	100%	47,182	100%	100%	126	100%	100%	37,578	100%	100%	100%						

APPENDIX H - LIMITED SCOPE LENDING TABLES (Continued)

Geographic Distribution of Small Business & Small Farm Loans

Assessment Area: FL West Palm Beach

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data										Bank & Aggregate Lending										Bank & Aggregate Lending; Demographic Data									
		2020, 2021					2020					2021					2022														
		Bank		Total Businesses		Count	Dollar		Count	Dollar		Count	Dollar		Count	Dollar		Total Businesses													
		Count	Dollar	Bank	Agg		Bank	Agg		Bank	Agg		Bank	Agg		Bank	Agg														
		#	%	\$ (000s)	\$ %	#	%	%	\$ 000s	\$ %	\$ %	#	%	%	\$ 000s	\$ %	\$ %	#	%	%	\$ 000s	\$ %	\$ %	%							
SMALL BUSINESSES	Low	25	5.6%	2,615	5.6%	5.5%	17	6.7%	5.9%	1,587	6.4%	7.8%	8	4.1%	5.8%	1,028	4.7%	7.4%	0	0.0%	4.0%	0	0.0%	4.7%	4.0%						
	Moderate	88	19.6%	8,880	18.9%	21.2%	49	19.4%	21.7%	4,701	18.9%	22.7%	39	19.9%	23.3%	4,179	19.0%	23.5%	8	21.1%	23.3%	2,509	22.9%	23.3%	21.5%						
	Middle	112	25.0%	11,195	23.9%	30.2%	58	23.0%	28.5%	4,905	19.7%	26.2%	54	27.6%	29.3%	6,290	28.6%	27.1%	11	28.9%	30.0%	3,447	31.5%	26.2%	30.4%						
	Upper	221	49.3%	24,174	51.6%	42.5%	126	50.0%	43.1%	13,664	54.9%	42.3%	95	48.5%	40.8%	10,510	47.8%	41.0%	17	44.7%	40.4%	3,405	31.1%	41.5%	41.8%						
	Unknown	2	0.4%	28	0.1%	0.7%	2	0.8%	0.6%	28	0.1%	0.8%	0	0.0%	0.5%	0	0.0%	0.8%	2	5.3%	2.2%	1,583	14.5%	4.3%	2.3%						
	Tr Unknown	0	0.0%	0	0.0%		0	0.0%	0.2%	0	0.0%	0.2%	0	0.0%	0.3%	0	0.0%	0.1%	0	0.0%	0.2%	0	0.0%	0.1%							
	Total	448	100%	46,892	100%	100%	252	100%	100%	24,885	100%	100%	196	100%	100%	22,007	100%	100%	38	100%	100%	10,944	100%	100%	100%						

Small Business & Small Farm Lending By Revenue & Loan Size

Assessment Area: FL West Palm Beach

PRODUCT TYPE		Bank Lending & Demographic Data										Bank & Aggregate Lending										Bank & Aggregate Lending; Demographic Data							
		2020, 2021					2020					2021					2022												
		Bank		Dollar	Total Businesses	Count	Bank		Dollar	Agg	Count	Bank		Dollar	Agg	Count	Bank		Dollar	Agg	Count	Bank		Dollar	Agg	Total Businesses			
		#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %	#	%	%	\$ (000s)	\$ %	\$ %	#	%	%	\$ (000s)	\$ %	%	%				
SMALL BUSINESS	Revenue	\$1 Million or Less	268	59.8%	16,572	35.3%	94.0%	152	60.3%	41.9%	8,024	32.2%	25.4%	116	59.2%	43.6%	8,548	38.8%	25.0%	17	44.7%	51.8%	2,976	27.2%	37.9%	93.9%			
		Over \$1 Million	136	30.4%	29,221	62.3%	4.8%	81	32.1%		16,379	65.8%		55	28.1%		12,842	58.4%		20	52.6%		7,568	69.2%		4.8%			
		Total Rev. available	404	90.2%	45,793	97.7%	98.8%	233	92.5%		24,403	98.1%		171	87.2%		21,390	97.2%		37	97.4%		10,544	96.3%		98.7%			
		Rev. Not Known	44	9.8%	1,099	2.3%	1.2%	19	7.5%		482	1.9%		25	12.8%		617	2.8%		1	2.6%		400	3.7%		1.3%			
		Total	448	100%	46,892	100%	100%	252	100%		24,885	100%		196	100%		22,007	100%		38	100%		10,944	100%		100.0%			
	Loan Size	\$100,000 or Less	312	69.6%	9,818	20.9%		181	71.8%	91.0%	5,801	23.3%	40.5%	131	66.8%	94.2%	4,017	18.3%	45.6%	13	34.2%	95.6%	846	7.7%	49.5%				
		\$100,001 - \$250,000	87	19.4%	13,597	29.0%		48	19.0%	5.6%	7,196	28.9%	21.1%	39	19.9%	3.6%	6,401	29.1%	18.9%	11	28.9%	2.6%	2,305	21.1%	15.7%				
		\$250,001 - \$1 Million	49	10.9%	23,477	50.1%		23	9.1%	3.4%	11,888	47.8%	38.4%	26	13.3%	2.1%	11,589	52.7%	35.5%	14	36.8%	1.8%	7,793	71.2%	34.8%				
		Total	448	100%	46,892	100%		252	100%	100%	24,885	100%	100%	196	100%	100%	22,007	100%	100%	38	100%	100%	10,944	100%	100%				
	Loan Size & Rev \$1 Mill or Less	\$100,000 or Less	221	82.5%	5,969	36.0%		133	87.5%		3,723	46.4%		88	75.9%		2,246	26.3%		9	52.9%		501	16.8%					
		\$100,001 - \$250,000	33	12.3%	5,068	30.6%		14	9.2%		1,981	24.7%		19	16.4%		3,087	36.1%		5	29.4%		1,024	34.4%					
		\$250,001 - \$1 Million	14	5.2%	5,535	33.4%		5	3.3%		2,320	28.9%		9	7.8%		3,215	37.6%		3	17.6%		1,451	48.8%					
		Total	268	100%	16,572	100%		152	100%		8,024	100%		116	100%		8,548	100%		17	100%		2,976	100%					

APPENDIX H - LIMITED SCOPE LENDING TABLES (Continued)

ALABAMA

Geographic Distribution of HMDA Loans - Table 1 of 2

Assessment Area: AL Coffee-Dale

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data					Bank & Aggregate Lending										Bank & Aggregate Lending; Demographic Data								
		2020, 2021					2020					2021					2022								
		Bank			Owner Occupied Units	Count			Dollar			Count			Dollar			Count			Dollar			Owner Occupied Units	
		Count	%	Dollar		Bank	%	Agg	Bank	%	Agg	Bank	%	Agg	Bank	%	Agg	Bank	%	Agg					
HOME PURCHASE	Low	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	1.5%	0	0.0%	0.9%	1.8%
	Moderate	0	0.0%	0	0.0%	1.9%	0	0.0%	2.6%	0	0.0%	3.0%	0	0.0%	2.2%	0	0.0%	2.5%	3	20.0%	8.2%	722	23.0%	6.2%	7.2%
	Middle	8	32.0%	1,106	23.0%	36.0%	3	25.0%	26.0%	299	15.3%	21.7%	5	38.5%	25.2%	807	28.3%	22.2%	6	40.0%	39.1%	742	23.6%	33.1%	41.8%
	Upper	17	68.0%	3,707	77.0%	62.1%	9	75.0%	71.4%	1,659	84.7%	75.3%	8	61.5%	72.6%	2,048	71.7%	75.3%	6	40.0%	51.3%	1,674	53.3%	59.9%	49.2%
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	Total	25	100%	4,813	100%	100%	12	100%	100%	1,958	100%	100%	13	100%	100%	2,855	100%	100%	15	100%	100%	3,138	100%	100%	100%
REFINANCE	Low	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	2.8%	0	0.0%	1.8%	1.8%
	Moderate	1	4.5%	212	5.7%	1.9%	0	0.0%	2.8%	0	0.0%	2.8%	1	9.1%	3.1%	212	10.3%	3.2%	1	8.3%	7.6%	135	10.6%	5.5%	7.2%
	Middle	5	22.7%	870	23.5%	36.0%	2	18.2%	22.7%	324	19.8%	21.3%	3	27.3%	21.7%	546	26.4%	20.2%	3	25.0%	34.4%	434	33.9%	31.9%	41.8%
	Upper	16	72.7%	2,621	70.8%	62.1%	9	81.8%	74.5%	1,312	80.2%	75.9%	7	63.6%	75.1%	1,309	63.3%	76.6%	8	66.7%	55.2%	710	55.5%	60.8%	49.2%
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	Total	22	100%	3,703	100%	100%	11	100%	100%	1,636	100%	100%	11	100%	100%	2,067	100%	100%	12	100%	100%	1,279	100%	100%	100%
HOME IMPROVEMENT	Low	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	1	25.0%	2.1%	29	13.5%	1.8%	1.8%
	Moderate	0	0.0%	0	0.0%	1.9%	0	0.0%	3.4%	0	0.0%	4.1%	0	0.0%	2.3%	0	0.0%	3.6%	0	0.0%	7.5%	0	0.0%	10.2%	7.2%
	Middle	0	0.0%	0	0.0%	36.0%	0	0.0%	34.5%	0	0.0%	41.4%	0	0.0%	34.9%	0	0.0%	34.4%	3	75.0%	31.5%	186	86.5%	32.2%	41.8%
	Upper	2	100.0%	85	100.0%	62.1%	0	0.0%	62.1%	0	0.0%	54.6%	2	100.0%	62.8%	85	100.0%	62.0%	0	0.0%	58.9%	0	0.0%	55.7%	49.2%
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	Total	2	100%	85	100%	100%	0	0.0%	100%	0	0.0%	100%	2	100%	100%	85	100%	100%	4	100%	100%	215	100%	100%	100%
MULTI FAMILY	Multi-Family Units																								
	Low	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	5.9%	0	0.0%	1.1%	11.8%
	Moderate	0	0.0%	0	0.0%	10.2%	0	0.0%	13.3%	0	0.0%	13.5%	0	0.0%	9.1%	0	0.0%	3.5%	0	0.0%	29.4%	0	0.0%	34.8%	29.5%
	Middle	0	0.0%	0	0.0%	23.6%	0	0.0%	46.7%	0	0.0%	14.5%	0	0.0%	36.4%	0	0.0%	5.8%	0	0.0%	58.8%	0	0.0%	50.5%	39.2%
	Upper	0	0.0%	0	0.0%	66.2%	0	0.0%	40.0%	0	0.0%	72.0%	0	0.0%	54.5%	0	0.0%	90.7%	0	0.0%	5.9%	0	0.0%	13.6%	19.4%
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
Total	0	0.0%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	100%	
OTHER PURPOSE LOC	Low	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	1.5%	0	0.0%	1.8%	1.8%
	Moderate	1	7.1%	13	1.6%	1.9%	0	0.0%	4.3%	0	0.0%	4.4%	1	33.3%	14.3%	13	4.9%	8.9%	0	0.0%	6.9%	0	0.0%	7.3%	7.2%
	Middle	2	14.3%	80	10.0%	36.0%	2	18.2%	26.1%	80	14.8%	21.4%	0	0.0%	21.4%	0	0.0%	25.7%	0	0.0%	41.5%	0	0.0%	40.6%	41.8%
	Upper	11	78.6%	711	88.4%	62.1%	9	81.8%	69.6%	461	85.2%	74.2%	2	66.7%	64.3%	250	95.1%	65.3%	2	100.0%	50.0%	194	100.0%	50.3%	49.2%
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	Total	14	100%	804	100%	100%	11	100%	100%	541	100%	100%	3	100%	100%	263	100%	100%	2	100%	100%	194	100%	100%	100%

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2022 FFIEC Census Data; 2016-2020 ACS data

Geographic Distribution of HMDA Loans - Table 2 of 2

Assessment Area: AL Coffee-Dale

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data					Bank & Aggregate Lending										Bank & Aggregate Lending; Demographic Data								
		2020, 2021					2020					2021					2022								
		Bank				Owner Occupied Units	Count			Dollar		Count			Dollar		Count			Dollar		Owner Occupied Units			
		Count	Dollar				Bank	Agg		Bank	Agg	Bank	Agg	Bank	Agg	Bank	Agg	Bank	Agg						
#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %	#	%	%	\$ (000s)	\$ %	\$ %	#	%	%	\$ (000s)	%	\$ %	%		
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	1.8%	
	Moderate	0	0.0%	0	0.0%	1.9%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	5.6%	0	0.0%	1.3%	0	0.0%	6.7%	0	0.0%	7.2%	
	Middle	1	100.0%	61	100.0%	36.0%	0	0.0%	20.7%	0	0.0%	18.4%	1	100.0%	27.8%	61	100.0%	30.3%	0	0.0%	50.0%	0	0.0%	41.8%	
	Upper	0	0.0%	0	0.0%	62.1%	0	0.0%	79.3%	0	0.0%	81.6%	0	0.0%	66.7%	0	0.0%	68.4%	1	100.0%	43.3%	156	100.0%	43.8%	49.2%
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	
	Total	1	100%	61	100%	100%	0	0.0%	100%	0	0.0%	100%	1	100%	100%	61	100%	100%	1	100%	100%	156	100%	100%	100%
PURPOSE NOT APPLICABLE	Low	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	2.9%	0	0.0%	1.1%	1.8%
	Moderate	0	0.0%	0	0.0%	1.9%	0	0.0%	4.2%	0	0.0%	5.1%	0	0.0%	5.8%	0	0.0%	3.8%	0	0.0%	2.9%	0	0.0%	1.4%	7.2%
	Middle	0	0.0%	0	0.0%	36.0%	0	0.0%	25.7%	0	0.0%	23.5%	0	0.0%	25.0%	0	0.0%	20.9%	0	0.0%	41.2%	0	0.0%	28.6%	41.8%
	Upper	0	0.0%	0	0.0%	62.1%	0	0.0%	70.1%	0	0.0%	71.4%	0	0.0%	69.2%	0	0.0%	75.3%	0	0.0%	52.9%	0	0.0%	68.9%	49.2%
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	Total	0	0.0%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	100%
HMDA TOTALS	Low	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	1.8%	29	0.6%	1.1%	1.8%			
	Moderate	2	3.1%	225	2.4%	1.9%	0	0.0%	2.8%	0	0.0%	3.1%	2	6.7%	2.7%	225	4.2%	2.8%	4	11.8%	8.0%	857	17.2%	6.8%	7.2%
	Middle	16	25.0%	2,117	22.4%	36.0%	7	20.6%	24.6%	703	17.0%	21.5%	9	30.0%	23.8%	1,414	26.5%	21.1%	12	35.3%	38.0%	1,362	27.3%	33.4%	41.8%
	Upper	46	71.9%	7,124	75.3%	62.1%	27	79.4%	72.7%	3,432	83.0%	75.5%	19	63.3%	73.5%	3,692	69.3%	76.1%	17	50.0%	52.1%	2,734	54.9%	58.6%	49.2%
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	Total	64	100%	9,466	100%	100%	34	100%	100%	4,135	100%	100%	30	100%	100%	5,331	100%	100%	34	100%	100%	4,982	100%	100%	100%

APPENDIX H - LIMITED SCOPE LENDING TABLES (Continued)

Borrower Distribution of HMDA Loans - Table 1 of 2

Assessment Area: AL Coffee-Dale

PRODUCT TYPE		Bank Lending & Demographic Data														Bank & Aggregate Lending										Bank & Aggregate Lending; Demographic Data							
		2020, 2021					2020					2021					2022																
		Bank			Families by Family Income %	Count		Dollar			Count		Dollar			Count		Dollar			Count		Dollar			Families by Family Income %							
Count	%	\$ (000s)	%	#	%	Agg	Bank	%	\$ (000s)	%	Agg	#	%	Agg	Bank	%	\$ (000s)	%	Agg	#	%	Agg	Bank	%	\$ (000s)	%	Agg	%					
HOME PURCHASE	Low	2	8.0%	168	3.5%	16.2%	0	0.0%	3.2%	0	0.0%	1.5%	2	15.4%	2.7%	168	5.9%	1.4%	0	0.0%	3.3%	0	0.0%	1.5%	20.1%								
	Moderate	3	12.0%	316	6.6%	13.8%	2	16.7%	12.8%	211	10.8%	8.0%	1	7.7%	10.1%	105	3.7%	6.5%	5	33.3%	12.2%	581	18.5%	7.9%	14.7%								
	Middle	5	20.0%	663	13.8%	16.5%	3	25.0%	21.2%	375	19.2%	17.8%	2	15.4%	20.2%	288	10.1%	17.0%	2	13.3%	20.7%	591	18.8%	17.7%	18.4%								
	Upper	13	52.0%	3,144	65.3%	53.6%	6	50.0%	46.5%	1,105	56.4%	57.1%	7	53.8%	47.6%	2,039	71.4%	56.7%	7	46.7%	42.1%	1,861	59.3%	52.3%	46.8%								
	Unknown	2	8.0%	522	10.8%	0.0%	1	8.3%	16.3%	267	13.6%	15.6%	1	7.7%	19.4%	255	8.9%	18.4%	1	6.7%	21.7%	105	3.3%	20.6%	0.0%								
	Total	25	100%	4,813	100%	100%	12	100%	100%	1,958	100%	100%	13	100%	100%	2,855	100%	100%	15	100%	100%	3,138	100%	100%	100%								
REFINANCE	Low	1	4.5%	90	2.4%	16.2%	0	0.0%	1.1%	0	0.0%	0.5%	1	9.1%	1.8%	90	4.4%	0.8%	1	8.3%	4.3%	114	8.9%	2.0%	20.1%								
	Moderate	3	13.6%	288	7.8%	13.8%	1	9.1%	4.0%	115	7.0%	2.2%	2	18.2%	4.7%	173	8.4%	2.6%	1	8.3%	13.4%	60	4.7%	8.3%	14.7%								
	Middle	2	9.1%	201	5.4%	16.5%	1	9.1%	7.4%	85	5.2%	5.0%	1	9.1%	9.6%	116	5.6%	6.9%	0	0.0%	18.5%	0	0.0%	15.7%	18.4%								
	Upper	14	63.6%	3,038	82.0%	53.6%	8	72.7%	31.5%	1,420	86.8%	33.0%	6	54.5%	32.3%	1,618	78.3%	34.6%	8	66.7%	45.0%	896	70.1%	53.9%	46.8%								
	Unknown	2	9.1%	86	2.3%	0.0%	1	9.1%	56.0%	16	1.0%	59.3%	1	9.1%	51.6%	70	3.4%	55.1%	2	16.7%	18.9%	209	16.3%	20.1%	0.0%								
	Total	22	100%	3,703	100%	100%	11	100%	100%	1,636	100%	100%	11	100%	100%	2,067	100%	100%	12	100%	100%	1,279	100%	100%	100%								
HOME IMPROVEMENT	Low	0	0.0%	0	0.0%	16.2%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	9.3%	0	0.0%	6.0%	2	50.0%	8.2%	109	50.7%	5.5%	20.1%								
	Moderate	0	0.0%	0	0.0%	13.8%	0	0.0%	6.9%	0	0.0%	7.0%	0	0.0%	14.0%	0	0.0%	8.5%	1	25.0%	7.5%	28	13.0%	6.2%	14.7%								
	Middle	0	0.0%	0	0.0%	16.5%	0	0.0%	10.3%	0	0.0%	11.5%	0	0.0%	16.3%	0	0.0%	12.5%	0	0.0%	11.0%	0	0.0%	11.1%	18.4%								
	Upper	2	100.0%	85	100.0%	53.6%	0	0.0%	65.5%	0	0.0%	66.9%	2	100.0%	55.8%	85	100.0%	69.6%	1	25.0%	66.4%	78	36.3%	70.4%	46.8%								
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	17.2%	0	0.0%	14.7%	0	0.0%	4.7%	0	0.0%	3.4%	0	0.0%	6.8%	0	0.0%	6.9%	0.0%								
	Total	2	100%	85	100%	100%	0	0.0%	100%	0	0.0%	100%	2	100%	100%	85	100%	100%	4	100%	100%	215	100%	100%	100%								
MULTI FAMILY	Low	0	0.0%	0	0.0%	16.2%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	20.1%								
	Moderate	0	0.0%	0	0.0%	13.8%	0	0.0%	6.7%	0	0.0%	1.9%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	14.7%								
	Middle	0	0.0%	0	0.0%	16.5%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	18.4%								
	Upper	0	0.0%	0	0.0%	53.6%	0	0.0%	33.3%	0	0.0%	15.1%	0	0.0%	9.1%	0	0.0%	2.7%	0	0.0%	23.5%	0	0.0%	5.6%	46.8%								
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	60.0%	0	0.0%	83.0%	0	0.0%	90.9%	0	0.0%	97.3%	0	0.0%	76.5%	0	0.0%	94.4%	0.0%								
	Total	0	0.0%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	100%								
OTHER PURPOSE LOC	Low	2	14.3%	80	10.0%	16.2%	2	18.2%	8.7%	80	14.8%	6.7%	0	0.0%	7.1%	0	0.0%	1.4%	1	50.0%	4.6%	92	47.4%	4.0%	20.1%								
	Moderate	1	7.1%	30	3.7%	13.8%	1	9.1%	4.3%	30	5.5%	2.5%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	10.8%	0	0.0%	10.5%	14.7%								
	Middle	2	14.3%	60	7.5%	16.5%	2	18.2%	26.1%	60	11.1%	14.9%	0	0.0%	7.1%	0	0.0%	2.4%	0	0.0%	24.6%	0	0.0%	23.7%	18.4%								
	Upper	9	64.3%	634	78.9%	53.6%	6	54.5%	47.8%	371	68.6%	61.8%	3	100.0%	85.7%	263	100.0%	96.2%	1	50.0%	53.1%	102	52.6%	57.7%	46.8%								
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	13.0%	0	0.0%	14.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	6.9%	0	0.0%	4.2%	0.0%								
	Total	14	100%	804	100%	100%	11	100%	100%	541	100%	100%	3	100%	100%	263	100%	100%	2	100%	100%	194	100%	100%	100%								

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2022 FFIEC Census Data; 2016-2020 ACS data

Borrower Distribution of HMDA Loans - Table 2 of 2

Assessment Area: AL Coffee-Dale

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data														Bank & Aggregate Lending												Bank & Aggregate Lending: Demographic Data							
		2020, 2021					2020					2021					2022																		
		Bank		Families by Family Income	Count		Dollar			Count		Dollar			Count		Dollar			Families by Family Income															
		Count	Dollar		Bank	Agg	Bank	Agg	Bank	Agg	Bank	Agg	Bank	Agg	Bank	Agg																			
#	%	\$ (000s)	\$ %	#	%	\$ (000s)	\$ %	#	%	\$ (000s)	\$ %	#	%	\$ (000s)	\$ %	#	%	\$ (000s)	\$ %	#															
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	0	0.0%	16.2%	0	0.0%	3.4%	0	0.0%	2.1%	0	0.0%	16.7%	0	0.0%	3.3%	0	0.0%	20.1%														
	Moderate	1	100.0%	61	100.0%	13.8%	0	0.0%	13.8%	0	0.0%	5.9%	1	100.0%	16.7%	61	100.0%	14.5%	0	0.0%	14.7%														
	Middle	0	0.0%	0	0.0%	16.5%	0	0.0%	17.2%	0	0.0%	16.3%	0	0.0%	5.6%	0	0.0%	1.3%	0	0.0%	18.4%														
	Upper	0	0.0%	0	0.0%	53.6%	0	0.0%	51.7%	0	0.0%	68.9%	0	0.0%	55.6%	0	0.0%	58.1%	1	100.0%	46.8%														
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	13.8%	0	0.0%	6.8%	0	0.0%	5.6%	0	0.0%	14.3%	0	0.0%	0.0%														
	Total	1	100%	61	100%	100%	0	0.0%	100%	0	0.0%	100%	1	100%	100%	61	100%	100%	1	100%	100%														
PURPOSE NOT APPLICABLE	Low	0	0.0%	0	0.0%	16.2%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	2.9%	0	0.0%	20.1%														
	Moderate	0	0.0%	0	0.0%	13.8%	0	0.0%	0.7%	0	0.0%	0.4%	0	0.0%	3.8%	0	0.0%	4.4%	0	0.0%	14.7%														
	Middle	0	0.0%	0	0.0%	16.5%	0	0.0%	0.7%	0	0.0%	0.3%	0	0.0%	1.9%	0	0.0%	1.8%	0	0.0%	18.4%														
	Upper	0	0.0%	0	0.0%	53.6%	0	0.0%	0.7%	0	0.0%	0.8%	0	0.0%	1.9%	0	0.0%	2.6%	0	0.0%	46.8%														
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	97.9%	0	0.0%	98.5%	0	0.0%	92.3%	0	0.0%	91.2%	0	0.0%	0.0%														
	Total	0	0.0%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%														
HMDA TOTALS	Low	5	7.8%	338	3.6%	16.2%	2	5.9%	2.1%	80	1.9%	0.9%	3	10.0%	2.4%	258	4.8%	1.1%	4	11.8%	1.6%														
	Moderate	8	12.5%	695	7.3%	13.8%	4	11.8%	8.1%	356	8.6%	4.8%	4	13.3%	7.6%	339	6.4%	4.7%	7	20.6%	7.8%														
	Middle	9	14.1%	924	9.8%	16.5%	6	17.6%	13.9%	520	12.6%	10.7%	3	10.0%	15.1%	404	7.6%	12.2%	2	5.9%	18.4%														
	Upper	38	59.4%	6,901	72.9%	53.6%	20	58.8%	38.0%	2,896	70.0%	43.2%	18	60.0%	40.5%	4,005	75.1%	46.0%	18	52.9%	51.4%														
	Unknown	4	6.3%	608	6.4%	0.0%	2	5.9%	37.9%	283	6.8%	40.4%	2	6.7%	34.4%	325	6.1%	35.9%	3	8.8%	22.5%														
	Total	64	100%	9,466	100%	100%	34	100%	100%	4,135	100%	100%	30	100%	100%	5,331	100%	100%	34	100%	100%														

APPENDIX H - LIMITED SCOPE LENDING TABLES (Continued)

Geographic Distribution of Small Business & Small Farm Loans
Assessment Area: AL Coffee-Dale

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data										Bank & Aggregate Lending										Bank Lending & Demographic Data									
		2020, 2021					2020					2021					2022					2022									
		Bank				Total Businesses	Count		Dollar			Count		Dollar			Count		Dollar			Total Businesses									
		Count	Dollar				Bank	Agg	Bank	Agg	Bank	Agg	Bank	Agg	Bank	Agg															
		#	%	\$ (000s)	\$ %		%	#	%	\$ 000s	\$ %	\$ %	#	%	\$ 000s	\$ %	\$ %	#	%	\$ 000s	\$ %		\$ %								
SMALL BUSINESSES	Low	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	3.3%	0	0.0%	1.6%	4.6%						
	Moderate	43	17.1%	3,695	12.1%	10.1%	31	18.5%	11.3%	2,866	15.7%	16.0%	12	14.3%	7.7%	829	6.7%	11.0%	7	17.9%	13.4%	1,078	13.5%	17.9%	19.4%						
	Middle	87	34.5%	13,493	44.2%	36.4%	56	33.3%	35.8%	7,132	39.1%	29.6%	31	36.9%	37.1%	6,361	51.6%	43.3%	24	61.5%	41.6%	6,524	81.6%	53.9%	39.4%						
	Upper	122	48.4%	13,355	43.7%	53.6%	81	48.2%	51.3%	8,223	45.1%	52.3%	41	48.8%	53.2%	5,132	41.6%	44.9%	8	20.5%	41.1%	394	4.9%	26.3%	36.7%						
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%						
	Tr Unknown	0	0.0%	0	0.0%		0	0.0%	1.6%	0	0.0%	2.2%	0	0.0%	2.0%	0	0.0%	0.9%	0	0.0%	0.7%	0	0.0%	0.1%							
	Total	252	100%	30,543	100%	100%	168	100%	100%	18,221	100%	100%	84	100%	100%	12,322	100%	100%	39	100%	100%	7,996	100%	100%	100%						

Small Business & Small Farm Lending By Revenue & Loan Size
Assessment Area: AL Coffee-Dale

PRODUCT TYPE		Bank Lending & Demographic Data										Bank & Aggregate Lending										Bank & Aggregate Lending; Demographic Data									
		2020, 2021					2020					2021					2022					Total Businesses									
		Bank		Dollar	Total	Businesses	Count		Agg	Dollar		Agg	Count		Agg	Dollar		Agg	Count		Agg	Dollar		Agg	Total	Businesses					
		Count	%	\$ (000s)	\$ %		#	%		\$ (000s)	\$ %		\$ %	#		%	\$ (000s)		\$ %	\$ %		#	%				\$ (000s)	\$ %	\$ %		
SMALL BUSINESS	Revenue	\$1 Million or Less	173	68.7%	16,442	53.8%	91.0%	117	69.6%	38.7%	10,567	58.0%	32.4%	56	66.7%	40.6%	5,875	47.7%	31.8%	19	48.7%	49.7%	1,874	23.4%	35.6%	91.3%					
		Over \$1 Million	70	27.8%	13,652	44.7%	7.5%	46	27.4%		7,529	41.3%		24	28.6%		6,123	49.7%		20	51.3%		6,122	76.6%		7.3%					
		Total Rev. available	243	96.4%	30,094	98.5%	98.4%	163	97.0%		18,096	99.3%		80	95.2%		11,998	97.4%		39	100.0%		7,996	100.0%		98.6%					
		Rev. Not Known	9	3.6%	449	1.5%	1.6%	5	3.0%		125	0.7%		4	4.8%		324	2.6%		0	0.0%		0	0.0%		1.4%					
		Total	252	100%	30,543	100%	100%	168	100%		18,221	100%		84	100%		12,322	100%		39	100%		7,996	100%		100.0%					
	Loan Size	\$100,000 or Less	164	65.1%	5,905	19.3%		113	67.3%	83.9%	4,212	23.1%	30.2%	51	60.7%	90.4%	1,693	13.7%	31.7%	18	46.2%	90.8%	827	10.3%	30.7%						
		\$100,001 - \$250,000	54	21.4%	8,939	29.3%		36	21.4%	11.1%	5,819	31.9%	31.9%	18	21.4%	5.1%	3,120	25.3%	18.4%	11	28.2%	5.2%	1,856	23.2%	21.5%						
		\$250,001 - \$1 Million	34	13.5%	15,699	51.4%		19	11.3%	5.0%	8,190	44.9%	37.8%	15	17.9%	4.6%	7,509	60.9%	49.9%	10	25.6%	4.0%	5,313	66.4%	47.8%						
		Total	252	100%	30,543	100%		168	100%	100%	18,221	100%	100%	84	100%	100%	12,322	100%	100%	39	100%	100%	7,996	100%	100%						
	Loan Size & Rev \$1 Mill or Less	\$100,000 or Less	124	71.7%	4,218	25.7%		84	71.8%		2,952	27.9%		40	71.4%		1,266	21.5%		13	68.4%		500	26.7%							
		\$100,001 - \$250,000	32	18.5%	5,096	31.0%		22	18.8%		3,386	32.0%		10	17.9%		1,710	29.1%		4	21.1%		596	31.8%							
		\$250,001 - \$1 Million	17	9.8%	7,128	43.4%		11	9.4%		4,229	40.0%		6	10.7%		2,899	49.3%		2	10.5%		778	41.5%							
		Total	173	100%	16,442	100%		117	100%		10,567	100%		56	100%		5,875	100%		19	100%		1,874	100%							

Assessment Area: AL Daphne-Fairhope-foley

Originations & Purchases
Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2022 FFIEC Census Data; 2016-2020 ACS data

Assessment Area: AL Daphne-Fairhope-foley

Originations & Purchases
Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2022 FFIEC Census Data; 2016-2020 ACS data

APPENDIX H - LIMITED SCOPE LENDING TABLES (Continued)

Borrower Distribution of HMDA Loans - Table 1 of 2

Assessment Area: AL Daphne-Fairhope-foley

PRODUCT TYPE		Bank Lending & Demographic Data										Bank & Aggregate Lending										Bank & Aggregate Lending: Demographic Data									
		2020, 2021					2020					2021					2022														
		Bank		Families by Family Income	Count		Dollar		Agg	Count		Dollar		Agg	Count		Dollar		Agg												
#	%	\$ (000s)	%	#	%	Agg	\$ (000s)	%	Agg	#	%	Agg	\$ (000s)	%	Agg	#	%	Agg	\$ (000s)	%	Agg	%	Families by Family Income %								
HOME PURCHASE	Low	1	2.2%	140	0.6%	20.6%	1	4.3%	8.3%	140	1.3%	4.8%	0	0.0%	5.2%	0	0.0%	2.7%	0	0.0%	4.5%	0	0.0%	19.6%							
	Moderate	6	13.0%	1,194	5.5%	17.7%	3	13.0%	20.9%	607	5.5%	15.5%	3	13.0%	15.5%	587	5.5%	10.7%	0	0.0%	16.4%	0	0.0%	19.1%							
	Middle	4	8.7%	808	3.7%	20.9%	0	0.0%	21.5%	0	0.0%	19.4%	4	17.4%	19.8%	808	7.5%	16.2%	3	18.8%	19.9%	517	7.1%	21.1%							
	Upper	33	71.7%	18,714	85.7%	40.9%	18	78.3%	37.8%	9,599	86.3%	49.1%	15	65.2%	43.2%	9,115	85.0%	53.8%	12	75.0%	41.9%	6,528	89.3%	40.2%							
	Unknown	2	4.3%	989	4.5%	0.0%	1	4.3%	11.4%	774	7.0%	11.2%	1	4.3%	16.3%	215	2.0%	16.6%	1	6.3%	17.4%	264	3.6%	18.0%							
	Total	46	100%	21,845	100%	100%	23	100%	100%	11,120	100%	100%	23	100%	100%	10,725	100%	100%	16	100%	100%	7,309	100%	100%							
REFINANCE	Low	2	5.7%	405	2.5%	20.6%	0	0.0%	5.4%	0	0.0%	2.9%	2	14.3%	5.2%	405	4.9%	2.9%	1	11.1%	10.2%	80	3.4%	19.6%							
	Moderate	4	11.4%	529	3.2%	17.7%	2	9.5%	13.6%	208	2.5%	9.5%	2	14.3%	13.7%	321	3.9%	9.0%	1	11.1%	20.9%	95	4.1%	14.5%							
	Middle	3	8.6%	581	3.5%	20.9%	1	4.8%	17.1%	162	2.0%	14.1%	2	14.3%	18.6%	419	5.1%	15.1%	2	22.2%	20.5%	460	19.7%	21.1%							
	Upper	26	74.3%	14,959	90.8%	40.9%	18	85.7%	39.8%	7,908	95.5%	49.3%	8	57.1%	39.8%	7,051	86.0%	50.0%	2	22.2%	35.5%	1,282	54.8%	40.2%							
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	24.1%	0	0.0%	24.2%	0	0.0%	22.7%	0	0.0%	23.0%	3	33.3%	12.9%	421	18.0%	15.3%							
	Total	35	100%	16,474	100%	100%	21	100%	100%	8,278	100%	100%	14	100%	100%	8,196	100%	100%	9	100%	100%	2,338	100%	100%							
HOME IMPROVEMENT	Low	0	0.0%	0	0.0%	20.6%	0	0.0%	8.4%	0	0.0%	4.7%	0	0.0%	6.2%	0	0.0%	2.7%	0	0.0%	8.3%	0	0.0%	19.6%							
	Moderate	1	100.0%	200	100.0%	17.7%	0	0.0%	16.3%	0	0.0%	12.3%	1	100.0%	13.0%	200	100.0%	7.5%	1	33.3%	15.0%	100	13.9%	19.1%							
	Middle	0	0.0%	0	0.0%	20.9%	0	0.0%	21.4%	0	0.0%	18.9%	0	0.0%	25.2%	0	0.0%	21.3%	1	33.3%	21.6%	82	11.4%	21.1%							
	Upper	0	0.0%	0	0.0%	40.9%	0	0.0%	51.0%	0	0.0%	60.6%	0	0.0%	52.2%	0	0.0%	63.7%	1	33.3%	50.5%	539	74.8%	40.2%							
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	2.9%	0	0.0%	3.5%	0	0.0%	3.4%	0	0.0%	4.8%	0	0.0%	4.6%	0	0.0%	0.0%							
	Total	1	100%	200	100%	100%	0	0.0%	100%	0	0.0%	100%	1	100%	100%	200	100%	100%	3	100%	100%	721	100%	100%							
MULTI FAMILY	Low	0	0.0%	0	0.0%	20.6%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	19.6%							
	Moderate	0	0.0%	0	0.0%	17.7%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	19.1%							
	Middle	0	0.0%	0	0.0%	20.9%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	3.4%	0	0.0%	21.1%							
	Upper	0	0.0%	0	0.0%	40.9%	0	0.0%	7.7%	0	0.0%	1.5%	0	0.0%	3.1%	0	0.0%	0.9%	0	0.0%	0.0%	0	0.0%	40.2%							
	Unknown	1	100.0%	998	100.0%	0.0%	1	100.0%	92.3%	998	100.0%	98.5%	0	0.0%	96.9%	0	0.0%	99.1%	0	0.0%	96.6%	0	0.0%	99.9%							
	Total	1	100%	998	100%	100%	1	100%	100%	998	100%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%							
OTHER PURPOSE LOC	Low	2	10.0%	70	1.9%	20.6%	1	11.1%	7.3%	40	2.5%	4.1%	1	9.1%	5.6%	30	1.4%	3.6%	0	0.0%	5.6%	0	0.0%	19.6%							
	Moderate	2	10.0%	227	6.1%	17.7%	0	0.0%	16.7%	0	0.0%	8.9%	2	18.2%	11.7%	227	10.6%	7.1%	0	0.0%	14.9%	0	0.0%	19.1%							
	Middle	3	15.0%	361	9.6%	20.9%	2	22.2%	21.2%	217	13.5%	15.1%	1	9.1%	17.3%	144	6.7%	11.8%	2	14.3%	18.7%	570	19.7%	21.1%							
	Upper	12	60.0%	3,049	81.5%	40.9%	6	66.7%	52.7%	1,348	84.0%	70.1%	6	54.5%	60.8%	1,701	79.6%	73.9%	11	78.6%	57.7%	2,301	79.5%	40.2%							
	Unknown	1	5.0%	35	0.9%	0.0%	0	0.0%	2.1%	0	0.0%	1.9%	1	9.1%	4.5%	35	1.6%	3.6%	1	7.1%	3.2%	25	0.9%	3.3%							
	Total	20	100%	3,742	100%	100%	9	100%	100%	1,605	100%	100%	11	100%	100%	2,137	100%	100%	14	100%	100%	2,896	100%	100%							

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2022 FFIEC Census Data; 2016-2020 ACS data

Borrower Distribution of HMDA Loans - Table 2 of 2

Assessment Area: AL Daphne-Fairhope-foley

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data										Bank & Aggregate Lending										Bank & Aggregate Lending; Demographic Data									
		2020, 2021					2020					2021					2022														
		Bank		Families by Family Income	Count		Dollar		Count	Dollar		Count	Dollar		Count	Dollar		Families by Family Income													
		Count	Dollar		Bank	Agg	Bank	Agg		Bank	Agg		Bank	Agg		Bank	Agg														
		#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %	#	%	%	\$ (000s)	\$ %	\$ %	#	%	%	\$ (000s)	\$ %	\$ %	%						
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	0	0.0%	20.6%	0	0.0%	10.3%	0	0.0%	5.1%	0	0.0%	9.7%	0	0.0%	4.6%	0	0.0%	10.8%	0	0.0%	4.7%	19.6%						
	Moderate	0	0.0%	0	0.0%	17.7%	0	0.0%	10.3%	0	0.0%	5.8%	0	0.0%	14.6%	0	0.0%	8.1%	0	0.0%	12.2%	0	0.0%	7.1%	19.1%						
	Middle	1	33.3%	85	11.8%	20.9%	1	33.3%	24.3%	85	11.8%	19.0%	0	0.0%	20.8%	0	0.0%	12.4%	0	0.0%	21.2%	0	0.0%	12.5%	21.1%						
	Upper	2	66.7%	633	88.2%	40.9%	2	66.7%	49.5%	633	88.2%	64.4%	0	0.0%	50.0%	0	0.0%	64.4%	1	100.0%	48.6%	446	100.0%	60.8%	40.2%						
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	5.6%	0	0.0%	5.7%	0	0.0%	4.9%	0	0.0%	10.5%	0	0.0%	7.2%	0	0.0%	14.9%	0.0%						
	Total	3	100%	718	100%	100%	3	100%	100%	718	100%	100%	0	0.0%	100%	0	0.0%	100%	1	100%	100%	446	100%	100%	100%						
PURPOSE NOT APPLICABLE	Low	0	0.0%	0	0.0%	20.6%	0	0.0%	1.7%	0	0.0%	1.2%	0	0.0%	4.2%	0	0.0%	1.8%	0	0.0%	0.0%	0	0.0%	0.0%	19.6%						
	Moderate	0	0.0%	0	0.0%	17.7%	0	0.0%	2.6%	0	0.0%	1.7%	0	0.0%	2.8%	0	0.0%	2.0%	0	0.0%	0.0%	0	0.0%	0.0%	19.1%						
	Middle	0	0.0%	0	0.0%	20.9%	0	0.0%	2.1%	0	0.0%	2.2%	0	0.0%	4.2%	0	0.0%	2.3%	0	0.0%	0.0%	0	0.0%	0.0%	21.1%						
	Upper	0	0.0%	0	0.0%	40.9%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	2.8%	0	0.0%	3.1%	0	0.0%	0.0%	0	0.0%	0.0%	40.2%						
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	93.6%	0	0.0%	95.0%	0	0.0%	85.9%	0	0.0%	90.8%	0	0.0%	100.0%	0	0.0%	100.0%	0.0%						
	Total	0	0.0%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	100%						
HMDA TOTALS	Low	5	4.7%	615	1.4%	20.6%	2	3.5%	6.9%	180	0.8%	3.8%	3	6.1%	5.3%	435	2.0%	2.7%	1	2.3%	6.1%	80	0.6%	2.8%	19.6%						
	Moderate	13	12.3%	2,150	4.9%	17.7%	5	8.8%	17.1%	815	3.6%	12.2%	8	16.3%	14.5%	1,335	6.3%	9.8%	2	4.7%	17.1%	195	1.4%	11.1%	19.1%						
	Middle	11	10.4%	1,835	4.2%	20.9%	4	7.0%	19.2%	464	2.0%	16.5%	7	14.3%	19.3%	1,371	6.4%	15.5%	8	18.6%	20.0%	1,629	11.9%	15.4%	21.1%						
	Upper	73	68.9%	37,355	84.9%	40.9%	44	77.2%	38.8%	19,488	85.8%	48.2%	29	59.2%	42.1%	17,867	84.0%	51.7%	27	62.8%	41.6%	11,096	80.9%	50.4%	40.2%						
	Unknown	4	3.8%	2,022	4.6%	0.0%	2	3.5%	17.9%	1,772	7.8%	19.2%	2	4.1%	18.8%	250	1.2%	20.3%	5	11.6%	15.2%	710	5.2%	20.3%	0.0%						
	Total	106	100%	43,977	100%	100%	57	100%	100%	22,719	100%	100%	49	100%	100%	21,258	100%	100%	43	100%	100%	13,710	100%	100%	100%						

APPENDIX H - LIMITED SCOPE LENDING TABLES (Continued)

Geographic Distribution of Small Business & Small Farm Loans

Assessment Area: AL Daphne-Fairhope-foley

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data										Bank & Aggregate Lending										Bank & Aggregate Lending; Demographic Data									
		2020, 2021					2020					2021					2022														
		Bank				Total Businesses	Count			Dollar		Count			Dollar		Count			Dollar		Total Businesses									
		Count	Dollar				Bank	Agg		Bank	Agg		Bank	Agg		Bank	Agg														
		#	%	\$ (000s)	\$ %	%	#	%	%	\$ 000s	\$ %	\$ %	#	%	%	\$ 000s	\$ %	\$ %	#	%	%	\$ 000s	\$ %	\$ %	%						
SMALL BUSINESSES	Low	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%						
	Moderate	15	10.5%	4,906	19.3%	18.9%	8	10.8%	16.7%	3,042	23.3%	18.4%	7	10.1%	16.6%	1,864	15.1%	21.3%	10	21.7%	13.7%	2,879	31.9%	10.8%	14.5%						
	Middle	82	57.3%	14,722	57.8%	60.2%	40	54.1%	56.4%	7,344	56.2%	53.8%	42	60.9%	56.7%	7,378	59.6%	53.3%	24	52.2%	53.0%	3,524	39.0%	57.2%	57.0%						
	Upper	46	32.2%	5,829	22.9%	20.9%	26	35.1%	26.0%	2,693	20.6%	27.3%	20	29.0%	25.4%	3,136	25.3%	25.2%	12	26.1%	30.3%	2,624	29.1%	29.2%	26.7%						
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	1.8%	0	0.0%	2.6%	1.9%						
	Tr Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.8%	0	0.0%	0.6%	0	0.0%	1.2%	0	0.0%	0.2%	0	0.0%	1.2%	0	0.0%	0.2%	0.0%						
	Total	143	100%	25,457	100%	100%	74	100%	100%	13,079	100%	100%	69	100%	100%	12,378	100%	100%	46	100%	100%	9,027	100%	100%	100%						

Small Business & Small Farm Lending By Revenue & Loan Size

Assessment Area: AL Daphne-Fairhope-foley

PRODUCT TYPE		Bank Lending & Demographic Data																Bank & Aggregate Lending																Bank & Aggregate Lending; Demographic Data									
		2020, 2021						2020						2021						2022																							
		Bank				Total Businesses	Count			Dollar			Agg	Count			Dollar			Agg	Count			Dollar			Agg	Total Businesses															
		#	%	\$ (000s)	\$ %		#	%	Agg	\$ (000s)	\$ %	#		%	Agg	\$ (000s)	\$ %	#	%		Agg	\$ (000s)	\$ %	#	%	Agg																	
SMALL BUSINESS	Revenue	\$1 Million or Less	92	64.3%	9,711	38.1%	92.7%	44	59.5%	34.5%	3,960	30.3%	29.7%	48	69.6%	41.5%	5,751	46.5%	34.8%	26	56.5%	45.5%	3,308	36.6%	37.7%	92.9%																	
		Over \$1 Million	43	30.1%	15,665	61.5%	6.4%	24	32.4%		9,061	69.3%		19	27.5%		6,604	53.4%		18	39.1%		5,556	61.5%		6.2%																	
		Total Rev. available	135	94.4%	25,376	99.7%	99.0%	68	91.9%		13,021	99.6%		67	97.1%		12,355	99.8%		44	95.7%		8,864	98.2%		99.0%																	
		Rev. Not Known	8	5.6%	81	0.3%	1.0%	6	8.1%		58	0.4%		2	2.9%		23	0.2%		2	4.3%		163	1.8%		1.0%																	
		Total	143	100%	25,457	100%	100%	74	100%		13,079	100%		69	100%		12,378	100%		46	100%		9,027	100%		100.0%																	
	Loan Size	\$100,000 or Less	87	60.8%	2,587	10.2%		45	60.8%	85.6%	1,151	8.8%	30.3%	42	60.9%	87.4%	1,436	11.6%	26.1%	23	50.0%	89.6%	1,136	12.6%	27.4%																		
		\$100,001 - \$250,000	22	15.4%	4,040	15.9%		11	14.9%	8.4%	2,018	15.4%	21.8%	11	15.9%	6.2%	2,022	16.3%	17.8%	11	23.9%	5.1%	2,098	23.2%	16.8%																		
		\$250,001 - \$1 Million	34	23.8%	18,830	74.0%		18	24.3%	6.1%	9,910	75.8%	47.9%	16	23.2%	6.4%	8,920	72.1%	56.0%	12	26.1%	5.4%	5,793	64.2%	55.8%																		
		Total	143	100%	25,457	100%		74	100%	100%	13,079	100%	100%	69	100%	100%	12,378	100%	100%	46	100%	100%	9,027	100%	100%																		
	Loan Size & Rev \$1 Mill or Less	\$100,000 or Less	70	76.1%	1,928	19.9%		35	79.5%		884	22.3%		35	72.9%		1,044	18.2%		18	69.2%		831	25.1%																			
		\$100,001 - \$250,000	11	12.0%	1,896	19.5%		4	9.1%		651	16.4%		7	14.6%		1,245	21.6%		5	19.2%		884	26.7%																			
		\$250,001 - \$1 Million	11	12.0%	5,887	60.6%		5	11.4%		2,425	61.2%		6	12.5%		3,462	60.2%		3	11.5%		1,593	48.2%																			
		Total	92	100%	9,711	100%		44	100%		3,960	100%		48	100%		5,751	100%		26	100%		3,308	100%																			

Assessment Area: AL Dothan

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2022 FFIEC Census Data; 2016-2020 ACS data

Assessment Area: AL Dothan

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2022 FFIEC Census Data; 2016-2020 ACS data

APPENDIX H - LIMITED SCOPE LENDING TABLES (Continued)

Borrower Distribution of HMDA Loans - Table 1 of 2

Assessment Area: AL Dothan

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data					Bank & Aggregate Lending										Bank & Aggregate Lending: Demographic Data								
		2020, 2021					2020					2021					2022								
		Bank			Families by Family Income %	Count		Dollar			Count		Dollar			Count			Dollar			Families by Family Income %			
		Count	%	Dollar \$ (000s)		Bank	%	Agg	Bank \$ (000s)	%	Agg \$	Bank	%	Agg	Bank \$ (000s)	%	Agg \$	Bank	%	Agg	Bank \$ (000s)		%	Agg \$	
HOME PURCHASE	Low	0	0.0%	0	0.0%	21.6%	0	0.0%	7.3%	0	0.0%	3.9%	0	0.0%	6.0%	0	0.0%	3.4%	3	13.0%	7.0%	320	5.2%	3.4%	21.3%
	Moderate	3	13.6%	494	7.4%	16.8%	2	14.3%	19.8%	378	7.7%	14.6%	1	12.5%	18.1%	116	6.6%	12.9%	3	13.0%	17.2%	428	7.0%	12.7%	17.3%
	Middle	4	18.2%	767	11.5%	18.9%	1	7.1%	20.9%	258	5.3%	19.5%	3	37.5%	19.5%	509	28.9%	17.6%	4	17.4%	22.0%	1,018	16.6%	20.5%	18.4%
	Upper	13	59.1%	5,145	77.3%	42.7%	10	71.4%	36.3%	4,139	84.6%	48.1%	3	37.5%	34.6%	1,006	57.2%	45.5%	12	52.2%	32.4%	4,068	66.4%	42.7%	43.1%
	Unknown	2	9.1%	247	3.7%	0.0%	1	7.1%	15.7%	118	2.4%	13.8%	1	12.5%	21.8%	129	7.3%	20.5%	1	4.3%	21.5%	292	4.8%	20.7%	0.0%
	Total	22	100%	6,653	100%	100%	14	100%	100%	4,893	100%	100%	8	100%	100%	1,760	100%	100%	23	100%	100%	6,126	100%	100%	100%
REFINANCE	Low	1	4.5%	51	0.6%	21.6%	0	0.0%	3.4%	0	0.0%	1.7%	1	12.5%	4.6%	51	1.7%	2.2%	0	0.0%	9.3%	0	0.0%	4.3%	21.3%
	Moderate	2	9.1%	196	2.3%	16.8%	2	14.3%	8.3%	196	3.5%	5.1%	0	0.0%	10.2%	0	0.0%	6.8%	0	0.0%	16.6%	0	0.0%	11.8%	17.3%
	Middle	2	9.1%	358	4.2%	18.9%	1	7.1%	14.8%	208	3.7%	11.5%	1	12.5%	14.7%	150	5.1%	12.5%	0	0.0%	17.8%	0	0.0%	16.1%	18.4%
	Upper	14	63.6%	7,145	83.8%	42.7%	11	78.6%	38.7%	5,166	92.7%	46.7%	3	37.5%	33.4%	1,979	67.0%	41.3%	3	75.0%	39.7%	675	87.3%	51.1%	43.1%
	Unknown	3	13.6%	774	9.1%	0.0%	0	0.0%	34.8%	0	0.0%	35.0%	3	37.5%	37.1%	774	26.2%	37.2%	1	25.0%	16.6%	98	12.7%	16.6%	0.0%
	Total	22	100%	8,524	100%	100%	14	100%	100%	5,570	100%	100%	8	100%	100%	2,954	100%	100%	4	100%	100%	773	100%	100%	100%
HOME IMPROVEMENT	Low	0	0.0%	0	0.0%	21.6%	0	0.0%	8.8%	0	0.0%	3.9%	0	0.0%	13.2%	0	0.0%	6.7%	1	33.3%	16.7%	20	9.5%	12.6%	21.3%
	Moderate	0	0.0%	0	0.0%	16.8%	0	0.0%	17.6%	0	0.0%	10.6%	0	0.0%	15.8%	0	0.0%	11.1%	1	33.3%	14.9%	91	43.1%	13.6%	17.3%
	Middle	0	0.0%	0	0.0%	18.9%	0	0.0%	23.5%	0	0.0%	21.2%	0	0.0%	14.5%	0	0.0%	10.3%	0	0.0%	22.0%	0	0.0%	18.9%	18.4%
	Upper	0	0.0%	0	0.0%	42.7%	0	0.0%	38.2%	0	0.0%	55.1%	0	0.0%	44.7%	0	0.0%	56.9%	1	33.3%	44.6%	100	47.4%	52.2%	43.1%
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	11.8%	0	0.0%	9.2%	0	0.0%	11.8%	0	0.0%	15.0%	0	0.0%	1.8%	0	0.0%	2.7%	0.0%
	Total	0	0.0%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	3	100%	100%	211	100%	100%	100%
MULTI FAMILY	Low	0	0.0%	0	0.0%	21.6%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	21.3%
	Moderate	0	0.0%	0	0.0%	16.8%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	17.3%
	Middle	0	0.0%	0	0.0%	18.9%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	18.4%
	Upper	0	0.0%	0	0.0%	42.7%	0	0.0%	41.2%	0	0.0%	4.8%	0	0.0%	12.5%	0	0.0%	4.5%	0	0.0%	10.0%	0	0.0%	1.5%	43.1%
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	58.8%	0	0.0%	95.2%	0	0.0%	87.5%	0	0.0%	95.5%	0	0.0%	90.0%	0	0.0%	98.5%	0.0%
	Total	0	0.0%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	100%
OTHER PURPOSE LOC	Low	0	0.0%	0	0.0%	21.6%	0	0.0%	7.5%	0	0.0%	2.5%	0	0.0%	4.2%	0	0.0%	3.2%	0	0.0%	10.1%	0	0.0%	8.9%	21.3%
	Moderate	1	11.1%	20	1.3%	16.8%	0	0.0%	17.5%	0	0.0%	10.8%	1	20.0%	12.5%	20	2.2%	6.7%	0	0.0%	20.3%	0	0.0%	11.0%	17.3%
	Middle	0	0.0%	0	0.0%	18.9%	0	0.0%	12.5%	0	0.0%	9.5%	0	0.0%	12.5%	0	0.0%	4.8%	0	0.0%	19.6%	0	0.0%	11.4%	18.4%
	Upper	8	88.9%	1,530	98.7%	42.7%	4	100.0%	57.5%	660	100.0%	69.2%	4	80.0%	66.7%	870	97.8%	78.8%	5	100.0%	47.1%	2,820	100.0%	67.5%	43.1%
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	5.0%	0	0.0%	8.1%	0	0.0%	4.2%	0	0.0%	6.5%	0	0.0%	2.9%	0	0.0%	1.1%	0.0%
	Total	9	100%	1,550	100%	100%	4	100%	100%	660	100%	100%	5	100%	100%	890	100%	100%	5	100%	100%	2,820	100%	100%	100%

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2022 FFIEC Census Data; 2016-2020 ACS data

Borrower Distribution of HMDA Loans - Table 2 of 2

Assessment Area: AL Dothan

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data										Bank & Aggregate Lending										Bank & Aggregate Lending; Demographic Data									
		2020, 2021					2020					2021					2022														
		Bank				Families by Family Income %	Count		Dollar		Count			Dollar		Count			Dollar		Families by Family Income %										
		Count	Dollar	Bank	Agg		Bank	Agg	Bank	Agg	Bank	Agg	Bank	Agg	Bank	Agg															
		#	%	\$ (000s)	\$ %	#	%	\$ (000s)	\$ %	#	%	\$ (000s)	\$ %	#	%	\$ (000s)	\$ %	#	%	\$ (000s)	\$ %										
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	0	0.0%	21.6%	0	0.0%	8.3%	0	0.0%	5.7%	0	0.0%	14.3%	0	0.0%	10.3%	0	0.0%	4.0%	0	0.0%	1.5%	21.3%						
	Moderate	0	0.0%	0	0.0%	16.8%	0	0.0%	25.0%	0	0.0%	12.8%	0	0.0%	10.7%	0	0.0%	8.4%	0	0.0%	22.0%	0	0.0%	18.3%	17.3%						
	Middle	0	0.0%	0	0.0%	18.9%	0	0.0%	33.3%	0	0.0%	38.5%	0	0.0%	32.1%	0	0.0%	18.7%	0	0.0%	26.0%	0	0.0%	24.1%	18.4%						
	Upper	3	100.0%	1,287	100.0%	42.7%	1	100.0%	16.7%	291	100.0%	20.7%	2	100.0%	42.9%	996	100.0%	62.6%	0	0.0%	36.0%	0	0.0%	39.3%	43.1%						
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	16.7%	0	0.0%	22.1%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	12.0%	0	0.0%	16.8%	0.0%						
	Total	3	100%	1,287	100%	100%	1	100%	100%	291	100%	100%	2	100%	100%	996	100%	100%	0	0.0%	100%	0	0.0%	100%	100%						
PURPOSE NOT APPLICABLE	Low	0	0.0%	0	0.0%	21.6%	0	0.0%	1.6%	0	0.0%	0.7%	0	0.0%	2.1%	0	0.0%	1.3%	0	0.0%	0.0%	0	0.0%	0.0%	21.3%						
	Moderate	0	0.0%	0	0.0%	16.8%	0	0.0%	0.8%	0	0.0%	0.6%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	2.0%	0	0.0%	2.2%	17.3%						
	Middle	0	0.0%	0	0.0%	18.9%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	2.1%	0	0.0%	1.9%	0	0.0%	0.0%	0	0.0%	0.0%	18.4%						
	Upper	0	0.0%	0	0.0%	42.7%	0	0.0%	0.8%	0	0.0%	1.8%	0	0.0%	2.1%	0	0.0%	1.6%	0	0.0%	2.0%	0	0.0%	1.6%	43.1%						
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	96.8%	0	0.0%	96.9%	0	0.0%	93.6%	0	0.0%	95.3%	0	0.0%	95.9%	0	0.0%	96.2%	0.0%						
	Total	0	0.0%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	100%						
HMDA TOTALS	Low	1	1.8%	51	0.3%	21.6%	0	0.0%	5.3%	0	0.0%	2.6%	1	4.3%	5.5%	51	0.8%	2.8%	4	11.4%	8.1%	340	3.4%	3.5%	21.3%						
	Moderate	6	10.7%	710	3.9%	16.8%	4	12.1%	13.7%	574	5.0%	9.3%	2	8.7%	14.1%	136	2.1%	9.7%	4	11.4%	16.8%	519	5.2%	11.2%	17.3%						
	Middle	6	10.7%	1,125	6.2%	18.9%	2	6.1%	17.4%	466	4.1%	14.7%	4	17.4%	17.0%	659	10.0%	14.7%	4	11.4%	20.4%	1,018	10.3%	17.3%	18.4%						
	Upper	38	67.9%	15,107	83.9%	42.7%	26	78.8%	36.6%	10,256	89.9%	45.4%	12	52.2%	34.0%	4,851	73.5%	42.4%	21	60.0%	35.0%	7,663	77.2%	41.0%	43.1%						
	Unknown	5	8.9%	1,021	5.7%	0.0%	1	3.0%	27.1%	118	1.0%	28.0%	4	17.4%	29.4%	903	13.7%	30.4%	2	5.7%	19.8%	390	3.9%	26.9%	0.0%						
	Total	56	100%	18,014	100%	100%	33	100%	100%	11,414	100%	100%	23	100%	100%	6,600	100%	100%	35	100%	100%	9,930	100%	100%	100%						

APPENDIX H - LIMITED SCOPE LENDING TABLES (Continued)

Geographic Distribution of Small Business & Small Farm Loans

Assessment Area: AL Dothan

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data						Bank & Aggregate Lending												Bank & Aggregate Lending; Demographic Data									
		2020, 2021					2020						2021						2022										
		Bank		Total Businesses	Count		Dollar		Count	Dollar	Count	Dollar	Count	Dollar	Count	Dollar	Total Businesses												
		Count	Dollar		Bank	Agg	Bank	Agg										Bank	Agg	Bank	Agg	Bank	Agg						
		#	%		\$ (000s)	\$ %	%	\$ %										%	\$ %	%	\$ %	%	\$ %	%	\$ %	%	\$ %	%	\$ %
SMALL BUSINESSES	Low	20	10.1%	4,715	12.7%	10.9%	9	8.2%	9.7%	1,386	7.7%	8.7%	11	12.4%	10.3%	3,329	17.5%	9.6%	8	10.7%	10.2%	3,233	17.0%	11.5%	11.4%				
	Moderate	20	10.1%	5,106	13.8%	19.2%	12	10.9%	17.5%	3,059	17.0%	23.5%	8	9.0%	16.8%	2,047	10.7%	18.8%	10	13.3%	20.2%	2,999	15.8%	18.7%	22.1%				
	Middle	54	27.1%	8,386	22.7%	37.8%	30	27.3%	38.2%	4,016	22.4%	28.6%	24	27.0%	39.6%	4,370	22.9%	37.2%	10	13.3%	30.4%	1,637	8.6%	27.8%	28.0%				
	Upper	105	52.8%	18,812	50.8%	32.1%	59	53.6%	34.0%	9,482	52.8%	39.0%	46	51.7%	32.4%	9,330	48.9%	34.3%	47	62.7%	38.5%	11,153	58.6%	41.8%	38.6%				
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%				
	Tr Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.7%	0	0.0%	0.2%	0	0.0%	1.0%	0	0.0%	0.1%	0	0.0%	0.8%	0	0.0%	0.1%	0.0%				
	Total	199	100%	37,019	100%	100%	110	100%	100%	17,943	100%	100%	89	100%	100%	19,076	100%	100%	75	100%	100%	19,022	100%	100%	100%				

Small Business & Small Farm Lending By Revenue & Loan Size

Assessment Area: AL Dothan

PRODUCT TYPE		Bank Lending & Demographic Data														Bank & Aggregate Lending										Bank & Aggregate Lending; Demographic Data									
		2020, 2021					2020					2021					2022					2022													
		Bank		Total Businesses	Count		Agg	Dollar		Agg	Count		Agg	Dollar		Agg	Count		Agg	Dollar		Agg	Total Businesses												
		#	%		#	%		#	%		#	%		#	%		#	%		#	%			#	%	#	%								
SMALL BUSINESS	Revenue	\$1 Million or Less	98	49.2%	7,754	20.9%	89.5%	57	51.8%	35.6%	4,226	23.6%	23.3%	41	46.1%	38.5%	3,528	18.5%	28.2%	26	34.7%	43.3%	4,161	21.9%	32.1%	90.0%									
		Over \$1 Million	95	47.7%	28,918	78.1%	9.6%	50	45.5%		13,388	74.6%		45	50.6%		15,530	81.4%		45	60.0%		14,261	75.0%	9.0%										
		Total Rev. available	193	97.0%	36,672	99.1%	99.0%	107	97.3%		17,614	98.2%		86	96.6%		19,058	99.9%		71	94.7%		18,422	96.8%	99.0%										
		Rev. Not Known	6	3.0%	347	0.9%	1.0%	3	2.7%		329	1.8%		3	3.4%		18	0.1%		4	5.3%		600	3.2%	1.0%										
		Total	199	100%	37,019	100%	100%	110	100%		17,943	100%		89	100%		19,076	100%		75	100%		19,022	100%	100.0%										
	Loan Size	\$100,000 or Less	112	56.3%	5,030	13.6%		64	58.2%	84.7%	2,903	16.2%	26.7%	48	53.9%	86.5%	2,127	11.2%	24.5%	34	45.3%	89.0%	2,292	12.0%	27.8%										
		\$100,001 - \$250,000	42	21.1%	8,002	21.6%		25	22.7%	8.2%	4,375	24.4%	20.1%	17	19.1%	7.2%	3,627	19.0%	20.7%	19	25.3%	5.9%	3,477	18.3%	18.6%										
		\$250,001 - \$1 Million	45	22.6%	23,987	64.8%		21	19.1%	7.1%	10,665	59.4%	53.2%	24	27.0%	6.3%	13,322	69.8%	54.8%	22	29.3%	5.1%	13,253	69.7%	53.6%										
		Total	199	100%	37,019	100%		110	100%	100%	17,943	100%	100%	89	100%	100%	19,076	100%	100%	75	100%	100%	19,022	100%	100%										
	Loan Size & Rev \$1 Mill or Less	\$100,000 or Less	78	79.6%	3,075	39.7%		46	80.7%		1,780	42.1%		32	78.0%		1,295	36.7%		14	53.8%		764	18.4%											
		\$100,001 - \$250,000	16	16.3%	3,096	39.9%		9	15.8%		1,673	39.6%		7	17.1%		1,423	40.3%		6	23.1%		825	19.8%											
		\$250,001 - \$1 Million	4	4.1%	1,583	20.4%		2	3.5%		773	18.3%		2	4.9%		810	23.0%		6	23.1%		2,572	61.8%											
		Total	98	100%	7,754	100%		57	100%		4,226	100%		41	100%		3,528	100%		26	100%		4,161	100%											

APPENDIX H - LIMITED SCOPE LENDING TABLES (Continued)

Geographic Distribution of HMDA Loans - Table 1 of 2

Assessment Area: AL Huntsville

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data					Bank & Aggregate Lending										Bank & Aggregate Lending; Demographic Data									
		2020, 2021					2020					2021					2022					Owner Occupied Units %				
		Bank		Owner Occupied Units	Count		Dollar		Count		Dollar		Count		Dollar											
		Count	Dollar		Bank	Agg	Bank	Agg	Bank	Agg	Bank	Agg	Bank	Agg												
#	%	\$ (000s)	\$ %	#	%	\$ (000s)	\$ %	#	%	\$ (000s)	\$ %	#	%	\$ (000s)	\$ %	#	%	\$ (000s)	\$ %							
HOME PURCHASE	Low	7	1.9%	1,180	1.3%	4.0%	1	0.5%	2.2%	101	0.2%	1.1%	6	3.4%	3.1%	1,079	2.5%	1.8%	3	2.0%	4.6%	410	0.9%	2.5%	6.1%	
	Moderate	172	46.2%	33,061	37.3%	24.5%	97	49.0%	17.4%	17,048	37.7%	13.3%	75	43.1%	16.9%	16,013	36.8%	13.2%	35	23.0%	15.7%	6,775	15.2%	12.8%	17.4%	
	Middle	106	28.5%	26,045	29.4%	33.8%	48	24.2%	38.0%	11,220	24.8%	36.2%	58	33.3%	39.4%	14,825	34.1%	37.9%	70	46.1%	39.9%	18,711	42.0%	39.0%	35.0%	
	Upper	87	23.4%	28,402	32.0%	37.7%	52	26.3%	42.5%	16,792	37.2%	49.4%	35	20.1%	40.6%	11,610	26.7%	47.0%	44	28.9%	39.8%	18,693	41.9%	45.5%	41.4%	
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.1%	0	0.0%	0.1%	0.1%	
	Total	372	100%	88,688	100%	100%	198	100%	100%	45,161	100%	100%	174	100%	100%	43,527	100%	100%	152	100%	100%	44,589	100%	100%	100%	
REFINANCE	Low	0	0.0%	0	0.0%	4.0%	0	0.0%	1.0%	0	0.0%	0.4%	0	0.0%	1.3%	0	0.0%	1.1%	0	0.0%	5.2%	0	0.0%	2.8%	6.1%	
	Moderate	79	31.5%	14,884	24.2%	24.5%	47	29.6%	12.6%	9,350	23.6%	10.1%	32	34.8%	14.9%	5,534	25.3%	11.6%	7	15.2%	15.7%	865	11.0%	12.5%	17.4%	
	Middle	69	27.5%	15,193	24.7%	33.8%	44	27.7%	33.2%	10,678	26.9%	30.5%	25	27.2%	34.7%	4,515	20.6%	32.2%	17	37.0%	37.4%	2,640	33.7%	36.5%	35.0%	
	Upper	103	41.0%	31,478	51.1%	37.7%	68	42.8%	53.2%	19,651	49.5%	59.0%	35	38.0%	49.1%	11,827	54.1%	55.2%	22	47.8%	41.7%	4,333	55.3%	48.2%	41.4%	
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.1%	0	0.0%	0.1%	0.1%	
	Total	251	100%	61,555	100%	100%	159	100%	100%	39,679	100%	100%	92	100%	100%	21,876	100%	100%	46	100%	100%	7,838	100%	100%	100%	
HOME IMPROVEMENT	Low	0	0.0%	0	0.0%	4.0%	0	0.0%	2.4%	0	0.0%	1.8%	0	0.0%	2.3%	0	0.0%	1.6%	1	4.2%	3.4%	58	2.4%	2.5%	6.1%	
	Moderate	4	28.6%	462	29.4%	24.5%	0	0.0%	15.4%	0	0.0%	11.4%	4	30.8%	16.5%	462	32.6%	14.1%	4	16.7%	13.5%	277	11.4%	11.6%	17.4%	
	Middle	2	14.3%	185	11.8%	33.8%	1	100.0%	34.2%	150	100.0%	32.1%	1	7.7%	33.4%	35	2.5%	31.8%	7	29.2%	36.1%	556	23.0%	34.1%	35.0%	
	Upper	8	57.1%	922	58.8%	37.7%	0	0.0%	48.0%	0	0.0%	54.8%	8	61.5%	47.8%	922	65.0%	52.5%	12	50.0%	46.9%	1,529	63.2%	51.8%	41.4%	
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.1%	0	0.0%	0.1%	0.1%	
	Total	14	100%	1,569	100%	100%	1	100%	100%	150	100%	100%	13	100%	100%	1,419	100%	100%	24	100%	100%	2,420	100%	100%	100%	
MULTIFAMILY	Low	0	0.0%	0	0.0%	Multi-Family Units		0	0.0%	27.3%	0	0.0%	7.0%	0	0.0%	31.0%	0	0.0%	27.4%	0	0.0%	36.2%	0	0.0%	9.4%	28.1%
	Moderate	1	100.0%	445	100.0%	31.8%	1	100.0%	31.8%	445	100.0%	24.4%	0	0.0%	35.6%	0	0.0%	32.5%	0	0.0%	24.5%	0	0.0%	14.6%	26.7%	
	Middle	0	0.0%	0	0.0%	31.7%	0	0.0%	22.7%	0	0.0%	33.5%	0	0.0%	24.1%	0	0.0%	26.7%	0	0.0%	23.4%	0	0.0%	40.0%	22.9%	
	Upper	0	0.0%	0	0.0%	12.2%	0	0.0%	18.2%	0	0.0%	35.1%	0	0.0%	9.2%	0	0.0%	13.5%	0	0.0%	13.8%	0	0.0%	27.2%	18.7%	
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	2.1%	0	0.0%	8.7%	3.6%	
	Total	1	100%	445	100%	100%	1	100%	100%	445	100%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	100%	
OTHER PURPOSE LOC	Low	0	0.0%	0	0.0%	4.0%	0	0.0%	1.2%	0	0.0%	0.5%	0	0.0%	0.8%	0	0.0%	0.3%	1	3.3%	2.5%	115	1.7%	1.5%	6.1%	
	Moderate	7	13.2%	511	6.8%	24.5%	6	18.8%	13.0%	347	8.5%	10.8%	1	4.8%	14.7%	164	4.8%	11.1%	3	10.0%	9.3%	133	2.0%	6.7%	17.4%	
	Middle	16	30.2%	1,869	25.0%	33.8%	7	21.9%	34.3%	883	21.7%	31.7%	9	42.9%	34.7%	986	29.0%	30.8%	7	23.3%	37.2%	610	9.1%	32.4%	35.0%	
	Upper	30	56.6%	5,097	68.2%	37.7%	19	59.4%	51.5%	2,844	69.8%	57.0%	11	52.4%	49.8%	2,253	66.2%	57.9%	19	63.3%	50.9%	5,865	87.2%	59.3%	41.4%	
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.1%	0	0.0%	0.2%	0.1%	
	Total	53	100%	7,477	100%	100%	32	100%	100%	4,074	100%	100%	21	100%	100%	3,403	100%	100%	30	100%	100%	6,723	100%	100%	100%	

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2022 FFIEC Census Data; 2016-2020 ACS data

Geographic Distribution of HMDA Loans - Table 2 of 2

Assessment Area: AL Huntsville

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data														Bank & Aggregate Lending										Bank & Aggregate Lending; Demographic Data							
		2020, 2021					2020					2021					2022					2022					Owner Occupied Units						
		Bank		Owner Occupied Units	Count		Dollar		Count		Dollar		Count		Dollar		Count		Dollar		Owner Occupied Units												
		Count	Dollar		Bank	Agg	Bank	Agg	Bank	Agg	Bank	Agg	Bank	Agg	Bank	Agg	Bank	Agg															
		#	%		\$ (000s)	\$ %	#	%	\$ (000s)	\$ %	#	%	\$ (000s)	\$ %	#	%	\$ (000s)	\$ %	#	%		\$ (000s)	\$ %										
OTHER PURPOSE CLOSED/EXEMPT	Low	1	10.0%	172	7.5%	4.0%	0	0.0%	3.8%	0	0.0%	1.5%	1	16.7%	3.4%	172	10.5%	2.4%	0	0.0%	4.5%	0	0.0%	3.6%	6.1%								
	Moderate	1	10.0%	155	6.8%	24.5%	0	0.0%	17.3%	0	0.0%	11.3%	1	16.7%	17.2%	155	9.4%	10.7%	0	0.0%	16.7%	0	0.0%	11.5%	17.4%								
	Middle	3	30.0%	714	31.1%	33.8%	1	25.0%	39.1%	146	22.4%	39.7%	2	33.3%	38.5%	568	34.6%	36.7%	2	66.7%	32.4%	348	32.4%	25.7%	35.0%								
	Upper	5	50.0%	1,254	54.6%	37.7%	3	75.0%	39.8%	506	77.6%	47.5%	2	33.3%	40.8%	748	45.5%	50.1%	1	33.3%	46.4%	726	67.6%	59.3%	41.4%								
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.1%								
	Total	10	100%	2,295	100%	100%	4	100%	100%	652	100%	100%	6	100%	100%	1,643	100%	100%	3	100%	100%	1,074	100%	100%	100%								
PURPOSE NOT APPLICABLE	Low	0	0.0%	0	0.0%	4.0%	0	0.0%	4.1%	0	0.0%	1.5%	0	0.0%	2.2%	0	0.0%	1.3%	0	0.0%	11.3%	0	0.0%	5.0%	6.1%								
	Moderate	0	0.0%	0	0.0%	24.5%	0	0.0%	26.1%	0	0.0%	19.2%	0	0.0%	28.1%	0	0.0%	18.6%	0	0.0%	33.9%	0	0.0%	16.3%	17.4%								
	Middle	0	0.0%	0	0.0%	33.8%	0	0.0%	35.0%	0	0.0%	34.8%	0	0.0%	38.4%	0	0.0%	42.6%	0	0.0%	32.2%	0	0.0%	26.5%	35.0%								
	Upper	0	0.0%	0	0.0%	37.7%	0	0.0%	34.8%	0	0.0%	44.4%	0	0.0%	31.3%	0	0.0%	37.5%	0	0.0%	22.6%	0	0.0%	52.2%	41.4%								
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.1%								
	Total	0	0.0%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	100%								
HMDA TOTALS	Low	8	1.1%	1,352	0.8%	4.0%	1	0.3%	1.7%	101	0.1%	1.0%	7	2.3%	2.2%	1,251	1.7%	2.6%	5	2.0%	4.7%	583	0.9%	3.4%	6.1%								
	Moderate	264	37.7%	49,518	30.6%	24.5%	151	38.2%	15.0%	27,190	30.2%	12.1%	113	36.9%	16.0%	22,328	31.1%	13.3%	49	19.2%	15.4%	8,050	12.9%	12.8%	17.4%								
	Middle	196	28.0%	44,006	27.2%	33.8%	101	25.6%	35.4%	23,077	25.6%	33.3%	95	31.0%	36.8%	20,929	29.1%	34.8%	103	40.4%	38.6%	22,865	36.5%	38.3%	35.0%								
	Upper	233	33.2%	67,153	41.4%	37.7%	142	35.9%	47.9%	39,793	44.1%	53.7%	91	29.7%	45.0%	27,360	38.1%	49.3%	98	38.4%	41.2%	31,146	49.7%	44.4%	41.4%								
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.1%	0	0.0%	1.1%	0.1%								
	Total	701	100%	162,029	100%	100%	395	100%	100%	90,161	100%	100%	306	100%	100%	71,868	100%	100%	255	100%	100%	62,644	100%	100%	100%								

APPENDIX H - LIMITED SCOPE LENDING TABLES (Continued)

Borrower Distribution of HMDA Loans - Table 1 of 2

Assessment Area: AL Huntsville

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data										Bank & Aggregate Lending										Bank & Aggregate Lending; Demographic Data									
		2020, 2021					2020					2021					2022														
		Bank				Families by Family Income %	Count			Dollar		Count			Dollar		Count			Dollar		Families by Family Income %									
		Count		Dollar			Bank	Agg	\$ (000s)	\$ %	Bank	Agg	\$ %	Bank	Agg	\$ %															
		#	%	#	%												#	%	#	%	#		%	#	%						
HOME PURCHASE	Low	62	16.7%	8,152	9.2%	23.8%	39	19.7%	8.6%	5,168	11.4%	5.0%	23	13.2%	6.2%	2,984	6.9%	3.4%	17	11.2%	5.7%	2,331	5.2%	2.9%	23.1%						
	Moderate	92	24.7%	17,060	19.2%	16.9%	51	25.8%	18.9%	8,366	18.5%	14.8%	41	23.6%	16.3%	8,694	20.0%	12.6%	31	20.4%	16.4%	6,497	14.6%	12.2%	16.3%						
	Middle	100	26.9%	22,839	25.8%	17.3%	47	23.7%	23.0%	9,781	21.7%	22.3%	53	30.5%	21.0%	13,058	30.0%	19.8%	48	31.6%	23.0%	13,688	30.7%	21.7%	19.5%						
	Upper	111	29.8%	39,282	44.3%	41.9%	59	29.8%	34.9%	21,596	47.8%	44.0%	52	29.9%	36.6%	17,686	40.6%	44.3%	54	35.5%	35.3%	21,693	48.7%	43.0%	41.1%						
	Unknown	7	1.9%	1,355	1.5%	0.0%	2	1.0%	14.6%	250	0.6%	13.9%	5	2.9%	20.0%	1,105	2.5%	19.9%	2	1.3%	19.7%	380	0.9%	20.2%	0.0%						
	Total	372	100%	88,688	100%	100%	198	100%	100%	45,161	100%	100%	174	100%	100%	43,527	100%	100%	152	100%	100%	44,589	100%	100%	100%						
REFINANCE	Low	26	10.4%	3,107	5.0%	23.8%	11	6.9%	4.8%	1,385	3.5%	2.5%	15	16.3%	6.6%	1,722	7.9%	3.5%	3	6.5%	11.2%	269	3.4%	6.3%	23.1%						
	Moderate	30	12.0%	4,495	7.3%	16.9%	20	12.6%	11.3%	3,028	7.6%	7.6%	10	10.9%	13.0%	1,467	6.7%	9.1%	10	21.7%	19.5%	709	9.0%	14.7%	16.3%						
	Middle	58	23.1%	10,113	16.4%	17.3%	39	24.5%	15.6%	6,915	17.4%	13.2%	19	20.7%	16.2%	3,198	14.6%	13.9%	10	21.7%	20.5%	2,231	28.5%	19.1%	19.5%						
	Upper	127	50.6%	41,704	67.8%	41.9%	83	52.2%	35.0%	27,098	68.3%	40.3%	44	47.8%	35.0%	14,606	66.8%	41.5%	21	45.7%	33.5%	4,044	51.6%	42.9%	41.1%						
	Unknown	10	4.0%	2,136	3.5%	0.0%	6	3.8%	33.3%	1,253	3.2%	36.5%	4	4.3%	29.2%	883	4.0%	32.0%	2	4.3%	15.3%	585	7.5%	17.0%	0.0%						
	Total	251	100%	61,555	100%	100%	159	100%	100%	39,679	100%	100%	92	100%	100%	21,876	100%	100%	46	100%	100%	7,838	100%	100%	100%						
HOME IMPROVEMENT	Low	1	7.1%	100	6.4%	23.8%	0	0.0%	9.5%	0	0.0%	5.2%	1	7.7%	6.5%	100	7.0%	3.4%	4	16.7%	7.2%	397	16.4%	5.6%	23.1%						
	Moderate	1	7.1%	62	4.0%	16.9%	0	0.0%	15.2%	0	0.0%	11.8%	1	7.7%	14.8%	62	4.4%	10.7%	3	12.5%	17.2%	124	5.1%	12.4%	16.3%						
	Middle	1	7.1%	81	5.2%	17.3%	0	0.0%	21.6%	0	0.0%	19.2%	1	7.7%	19.9%	81	5.7%	16.0%	4	16.7%	22.0%	223	9.2%	18.7%	19.5%						
	Upper	10	71.4%	1,176	75.0%	41.9%	0	0.0%	49.9%	0	0.0%	56.7%	10	76.9%	54.1%	1,176	82.9%	63.8%	13	54.2%	49.3%	1,676	69.3%	57.5%	41.1%						
	Unknown	1	7.1%	150	9.6%	0.0%	1	100.0%	3.8%	150	100.0%	7.1%	0	0.0%	4.7%	0	0.0%	6.0%	0	0.0%	4.3%	0	0.0%	5.9%	0.0%						
	Total	14	100%	1,569	100%	100%	1	100%	100%	150	100%	100%	13	100%	100%	1,419	100%	100%	24	100%	100%	2,420	100%	100%	100%						
MULTI FAMILY	Low	0	0.0%	0	0.0%	23.8%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	23.1%						
	Moderate	0	0.0%	0	0.0%	16.9%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	1.1%	0	0.0%	0.1%	0	0.0%	0.0%	0	0.0%	0.0%	16.3%						
	Middle	0	0.0%	0	0.0%	17.3%	0	0.0%	3.0%	0	0.0%	0.2%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	2.1%	0	0.0%	0.0%	19.5%						
	Upper	0	0.0%	0	0.0%	41.9%	0	0.0%	4.5%	0	0.0%	0.3%	0	0.0%	4.6%	0	0.0%	0.5%	0	0.0%	2.1%	0	0.0%	0.1%	41.1%						
	Unknown	1	100.0%	445	100.0%	0.0%	1	100.0%	92.4%	445	100.0%	99.5%	0	0.0%	94.3%	0	0.0%	99.4%	0	0.0%	95.7%	0	0.0%	99.9%	0.0%						
	Total	1	100%	445	100%	100%	1	100%	100%	445	100%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	100%						
OTHER PURPOSE LOC	Low	1	1.9%	28	0.4%	23.8%	1	3.1%	8.8%	28	0.7%	4.2%	0	0.0%	5.0%	0	0.0%	2.2%	1	3.3%	6.1%	50	0.7%	3.0%	23.1%						
	Moderate	4	7.5%	391	5.2%	16.9%	4	12.5%	13.7%	391	9.6%	8.7%	0	0.0%	13.5%	0	0.0%	7.6%	3	10.0%	15.3%	222	3.3%	9.6%	16.3%						
	Middle	14	26.4%	1,463	19.6%	17.3%	7	21.9%	21.7%	742	18.2%	19.5%	7	33.3%	17.1%	721	21.2%	11.5%	4	13.3%	19.8%	252	3.7%	14.4%	19.5%						
	Upper	32	60.4%	5,505	73.6%	41.9%	20	62.5%	51.3%	2,913	71.5%	65.4%	12	57.1%	59.8%	2,592	76.2%	75.4%	22	73.3%	55.1%	6,199	92.2%	69.0%	41.1%						
	Unknown	2	3.8%	90	1.2%	0.0%	0	0.0%	4.5%	0	0.0%	2.2%	2	9.5%	4.5%	90	2.6%	3.2%	0	0.0%	3.8%	0	0.0%	4.0%	0.0%						
	Total	53	100%	7,477	100%	100%	32	100%	100%	4,074	100%	100%	21	100%	100%	3,403	100%	100%	30	100%	100%	6,723	100%	100%	100%						

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2022 FFIEC Census Data; 2016-2020 ACS data

Borrower Distribution of HMDA Loans - Table 2 of 2

Assessment Area: AL Huntsville

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data										Bank & Aggregate Lending										Bank & Aggregate Lending; Demographic Data									
		2020, 2021					2020					2021					2022														
		Bank				Families by Family Income %	Count		Dollar			Count		Dollar			Count			Dollar			Families by Family Income %								
		Count	Dollar				Bank	Agg	Bank	\$ %		Agg	Bank	\$ %		Agg	Bank	\$ %		Agg											
#	%	\$ (000s)	\$ %	\$ %	#	%	%	\$ (000s)	\$ %	\$ %	#	%	%	\$ (000s)	\$ %	\$ %	#	%	%	\$ (000s)	\$ %	\$ %									
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	0	0.0%	23.8%	0	0.0%	13.5%	0	0.0%	6.6%	0	0.0%	8.6%	0	0.0%	4.5%	0	0.0%	9.0%	0	0.0%	4.9%	23.1%						
	Moderate	3	30.0%	486	21.2%	16.9%	2	50.0%	15.0%	331	50.8%	10.8%	1	16.7%	15.5%	155	9.4%	10.4%	1	33.3%	13.5%	70	6.5%	9.3%	16.3%						
	Middle	2	20.0%	300	13.1%	17.3%	1	25.0%	17.3%	128	19.6%	14.8%	1	16.7%	14.9%	172	10.5%	14.0%	1	33.3%	20.7%	278	25.9%	18.1%	19.5%						
	Upper	5	50.0%	1,509	65.8%	41.9%	1	25.0%	43.6%	193	29.6%	59.2%	4	66.7%	51.7%	1,316	80.1%	58.8%	1	33.3%	43.7%	726	67.6%	48.6%	41.1%						
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	10.5%	0	0.0%	8.6%	0	0.0%	9.2%	0	0.0%	12.3%	0	0.0%	13.1%	0	0.0%	19.0%	0.0%						
	Total	10	100%	2,295	100%	100%	4	100%	100%	652	100%	100%	6	100%	100%	1,643	100%	100%	3	100%	100%	1,074	100%	100%	100%						
PURPOSE NOT APPLICABLE	Low	0	0.0%	0	0.0%	23.8%	0	0.0%	0.9%	0	0.0%	0.6%	0	0.0%	0.9%	0	0.0%	0.7%	0	0.0%	0.9%	0	0.0%	0.3%	23.1%						
	Moderate	0	0.0%	0	0.0%	16.9%	0	0.0%	0.6%	0	0.0%	0.7%	0	0.0%	0.9%	0	0.0%	0.8%	0	0.0%	0.9%	0	0.0%	0.4%	16.3%						
	Middle	0	0.0%	0	0.0%	17.3%	0	0.0%	0.6%	0	0.0%	0.6%	0	0.0%	0.4%	0	0.0%	0.5%	0	0.0%	0.0%	0	0.0%	0.0%	19.5%						
	Upper	0	0.0%	0	0.0%	41.9%	0	0.0%	0.3%	0	0.0%	0.7%	0	0.0%	0.4%	0	0.0%	0.2%	0	0.0%	0.0%	0	0.0%	0.0%	41.1%						
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	97.5%	0	0.0%	97.4%	0	0.0%	97.3%	0	0.0%	97.8%	0	0.0%	98.3%	0	0.0%	99.3%	0.0%						
	Total	0	0.0%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	100%						
HMDA TOTALS	Low	90	12.8%	11,387	7.0%	23.8%	51	12.9%	6.6%	6,581	7.3%	3.5%	39	12.7%	6.3%	4,806	6.7%	3.3%	25	9.8%	7.3%	3,047	4.9%	3.4%	23.1%						
	Moderate	130	18.5%	22,494	13.9%	16.9%	77	19.5%	14.5%	12,116	13.4%	10.5%	53	17.3%	14.5%	10,378	14.4%	10.4%	48	18.8%	17.0%	7,622	12.2%	11.3%	16.3%						
	Middle	175	25.0%	34,796	21.5%	17.3%	94	23.8%	18.8%	17,566	19.5%	16.7%	81	26.5%	18.3%	17,230	24.0%	16.1%	67	26.3%	21.8%	16,672	26.6%	18.4%	19.5%						
	Upper	285	40.7%	89,176	55.0%	41.9%	163	41.3%	35.0%	51,800	57.5%	40.5%	122	39.9%	36.6%	37,376	52.0%	41.5%	111	43.5%	36.6%	34,338	54.8%	38.6%	41.1%						
	Unknown	21	3.0%	4,176	2.6%	0.0%	10	2.5%	25.1%	2,098	2.3%	28.8%	11	3.6%	24.3%	2,078	2.9%	28.6%	4	1.6%	17.2%	965	1.5%	28.3%	0.0%						
	Total	701	100%	162,029	100%	100%	395	100%	100%	90,161	100%	100%	306	100%	100%	71,868	100%	100%	255	100%	100%	62,644	100%	100%	100%						

APPENDIX H - LIMITED SCOPE LENDING TABLES (Continued)

Geographic Distribution of Small Business & Small Farm Loans

Assessment Area: AL Huntsville

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data										Bank & Aggregate Lending										Bank & Aggregate Lending; Demographic Data									
		2020, 2021					2020					2021					2022					2022									
		Bank		Total Businesses	Count		Dollar		Count	Dollar	Count	Dollar	Count	Dollar	Count	Dollar	Count	Dollar	Total Businesses												
		Count	Dollar		Bank	Agg	Bank	Agg												Bank	Agg	Bank	Agg	Bank	Agg						
		#	%		\$ (000s)	\$ %	%	\$ %												%	\$ %	%	\$ %	%	\$ %	%	\$ %	%	\$ %	%	
SMALL BUSINESSES	Low	182	22.8%	42,104	28.0%	11.1%	100	21.6%	12.4%	23,243	28.1%	16.6%	82	24.6%	11.8%	18,861	27.8%	15.2%	61	34.9%	12.8%	16,575	36.4%	19.1%	14.2%						
	Moderate	165	20.7%	36,234	24.1%	24.4%	96	20.7%	21.7%	20,305	24.6%	23.6%	69	20.7%	21.9%	15,929	23.5%	22.4%	29	16.6%	15.8%	8,307	18.2%	14.9%	17.4%						
	Middle	219	27.5%	34,503	22.9%	29.8%	129	27.9%	30.4%	20,145	24.4%	26.9%	90	26.9%	30.6%	14,358	21.2%	27.7%	26	14.9%	27.2%	5,896	12.9%	21.1%	27.2%						
	Upper	231	29.0%	37,672	25.0%	34.7%	138	29.8%	35.2%	18,956	22.9%	32.7%	93	27.8%	35.3%	18,716	27.6%	34.7%	46	26.3%	41.8%	10,584	23.2%	41.9%	38.5%						
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	13	7.4%	2.0%	4,183	9.2%	2.9%	2.7%						
	Tr Unknown	0	0.0%	0	0.0%	0	0	0.0%	0.4%	0	0.0%	0.1%	0	0.0%	0.5%	0	0.0%	0.1%	0	0.0%	0.4%	0	0.0%	0.1%							
	Total	797	100%	150,513	100%	100%	463	100%	100%	82,649	100%	100%	334	100%	100%	67,864	100%	100%	175	100%	100%	45,545	100%	100%	100%						

Small Business & Small Farm Lending By Revenue & Loan Size

Assessment Area: AL Huntsville

PRODUCT TYPE		Bank Lending & Demographic Data														Bank & Aggregate Lending										Bank & Aggregate Lending; Demographic Data									
		2020, 2021					2020					2021					2022																		
		Bank		Total Businesses	Count		Agg	Dollar		Agg	Count		Agg	Dollar		Agg	Count		Agg	Dollar		Agg	Total Businesses												
		#	%		#	%		#	%		#	%		#	%		#	%		#	%			#	%	#	%	#	%						
SMALL BUSINESS	Revenue	\$1 Million or Less	464	58.2%	52,451	34.8%	92.4%	271	58.5%	39.6%	27,193	32.9%	29.7%	193	57.8%	45.7%	25,258	37.2%	36.7%	73	41.7%	46.9%	12,360	27.1%	35.1%	92.6%									
		Over \$1 Million	299	37.5%	94,027	62.5%	6.9%	176	38.0%		54,483	65.9%		123	36.8%		39,544	58.3%		97	55.4%		31,603	69.4%		6.6%									
		Total Rev. available	763	95.7%	146,478	97.3%	99.2%	447	96.5%		81,676	98.8%		316	94.6%		64,802	95.5%		170	97.1%		43,963	96.5%		99.2%									
		Rev. Not Known	34	4.3%	4,035	2.7%	0.8%	16	3.5%		973	1.2%		18	5.4%		3,062	4.5%		5	2.9%		1,582	3.5%		0.8%									
		Total	797	100%	150,513	100%	100%	463	100%		82,649	100%	100%	334	100%		67,864	100%	100%	175	100%		45,545	100%		100.0%									
	Loan Size	\$100,000 or Less	438	55.0%	18,257	12.1%		265	57.2%	82.2%	11,182	13.5%	24.8%	173	51.8%	87.7%	7,075	10.4%	25.8%	64	36.6%	89.3%	3,796	8.3%	26.1%										
		\$100,001 - \$250,000	164	20.6%	28,213	18.7%		94	20.3%	9.8%	15,844	19.2%	21.0%	70	21.0%	6.3%	12,369	18.2%	18.5%	46	26.3%	5.1%	8,618	18.9%	16.8%										
		\$250,001 - \$1 Million	195	24.5%	104,043	69.1%		104	22.5%	8.0%	55,623	67.3%	54.2%	91	27.2%	6.1%	48,420	71.3%	55.7%	65	37.1%	5.6%	33,131	72.7%	57.1%										
		Total	797	100%	150,513	100%		463	100%	100%	82,649	100%	100%	334	100%	100%	67,864	100%	100%	175	100%	100%	45,545	100%	100%										
	Loan Size & Rev \$1 Mill or Less	\$100,000 or Less	337	72.6%	12,768	24.3%		206	76.0%		7,681	28.2%		131	67.9%		5,087	20.1%		38	52.1%		2,087	16.9%											
		\$100,001 - \$250,000	68	14.7%	11,025	21.0%		38	14.0%		5,840	21.5%		30	15.5%		5,185	20.5%		18	24.7%		3,104	25.1%											
		\$250,001 - \$1 Million	59	12.7%	28,658	54.6%		27	10.0%		13,672	50.3%		32	16.6%		14,986	59.3%		17	23.3%		7,169	58.0%											
		Total	464	100%	52,451	100%		271	100%		27,193	100%		193	100%		25,258	100%		73	100%		12,360	100%											

APPENDIX H - LIMITED SCOPE LENDING TABLES (Continued)

Geographic Distribution of HMDA Loans - Table 1 of 2

Assessment Area: AL Mobile

PRODUCT TYPE		Tract Income Levels		Bank Lending & Demographic Data										Bank & Aggregate Lending										Bank & Aggregate Lending; Demographic Data									
				2020, 2021					2020					2021					2022														
				Bank				Owner Occupied Units %	Count		Dollar			Count		Dollar			Count		Dollar			Owner Occupied Units %									
				Count	%	Dollar \$ (000s)	%		Bank	%	Agg %	\$ (000s)	%	Agg %	Bank	%	Agg %	\$ (000s)	%	Agg %	Bank	%	Agg %										
HOME PURCHASE	Low	0	0.0%	0	0.0%	5.7%	0	0.0%	0.9%	0	0.0%	0.4%	0	0.0%	1.1%	0	0.0%	0.5%	2	7.4%	0.8%	101	1.6%	0.3%	2.1%								
	Moderate	4	6.7%	602	4.1%	15.0%	2	5.1%	7.8%	187	2.0%	5.1%	2	9.5%	8.3%	415	7.8%	5.3%	4	14.8%	14.3%	517	8.2%	9.2%	20.7%								
	Middle	24	40.0%	5,187	35.3%	38.5%	14	35.9%	36.4%	2,546	27.1%	33.3%	10	47.6%	36.2%	2,641	49.6%	33.2%	9	33.3%	44.3%	1,539	24.3%	41.8%	44.2%								
	Upper	32	53.3%	8,925	60.7%	40.9%	23	59.0%	54.9%	6,652	70.9%	61.3%	9	42.9%	54.4%	2,273	42.7%	61.0%	12	44.4%	40.6%	4,172	65.9%	48.6%	32.7%								
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.3%								
	Total	60	100%	14,714	100%	100%	39	100%	100%	9,385	100%	100%	21	100%	100%	5,329	100%	100%	27	100%	100%	6,329	100%	100%	100%								
REFINANCE	Low	0	0.0%	0	0.0%	5.7%	0	0.0%	0.7%	0	0.0%	0.3%	0	0.0%	0.9%	0	0.0%	0.3%	0	0.0%	0.6%	0	0.0%	0.3%	2.1%								
	Moderate	4	6.8%	326	2.3%	15.0%	2	5.9%	5.4%	148	1.7%	3.3%	2	8.0%	6.0%	178	3.4%	3.7%	0	0.0%	13.6%	0	0.0%	7.8%	20.7%								
	Middle	24	40.7%	3,619	26.0%	38.5%	12	35.3%	30.7%	1,927	22.3%	27.2%	12	48.0%	33.7%	1,692	31.9%	30.5%	1	100.0%	40.8%	59	100.0%	38.9%	44.2%								
	Upper	31	52.5%	9,978	71.7%	40.9%	20	58.8%	63.2%	6,550	75.9%	69.1%	11	44.0%	59.4%	3,428	64.7%	65.4%	0	0.0%	45.0%	0	0.0%	53.0%	32.7%								
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.1%	0	0.0%	0.0%	0.3%								
	Total	59	100%	13,923	100%	100%	34	100%	100%	8,625	100%	100%	25	100%	100%	5,298	100%	100%	1	100%	100%	59	100%	100%	100%								
HOME IMPROVEMENT	Low	0	0.0%	0	0.0%	5.7%	0	0.0%	1.1%	0	0.0%	0.3%	0	0.0%	0.5%	0	0.0%	0.2%	0	0.0%	1.1%	0	0.0%	0.8%	2.1%								
	Moderate	0	0.0%	0	0.0%	15.0%	0	0.0%	9.3%	0	0.0%	5.8%	0	0.0%	9.6%	0	0.0%	8.2%	0	0.0%	10.7%	0	0.0%	7.8%	20.7%								
	Middle	2	100.0%	116	100.0%	38.5%	0	0.0%	37.6%	0	0.0%	33.5%	2	100.0%	33.3%	116	100.0%	28.1%	0	0.0%	37.1%	0	0.0%	34.2%	44.2%								
	Upper	0	0.0%	0	0.0%	40.9%	0	0.0%	52.0%	0	0.0%	60.4%	0	0.0%	56.6%	0	0.0%	63.4%	0	0.0%	50.8%	0	0.0%	57.1%	32.7%								
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.3%	0	0.0%	0.2%	0.3%								
	Total	2	100%	116	100%	100%	0	0.0%	100%	0	0.0%	100%	2	100%	100%	116	100%	100%	0	0.0%	100%	0	0.0%	100%	100%								
MULTI-FAMILY	Low	2	66.7%	5,275	54.9%	Multi-Family Units	2	66.7%	24.5%	5,275	54.9%	11.3%	0	0.0%	15.9%	0	0.0%	5.4%	0	0.0%	4.3%	0	0.0%	6.1%	3.3%								
	Moderate	1	33.3%	4,328	45.1%	25.6%	1	33.3%	26.5%	4,328	45.1%	32.9%	0	0.0%	31.7%	0	0.0%	12.6%	0	0.0%	31.9%	0	0.0%	18.3%	38.0%								
	Middle	0	0.0%	0	0.0%	31.9%	0	0.0%	16.3%	0	0.0%	4.1%	0	0.0%	33.3%	0	0.0%	51.6%	0	0.0%	46.4%	0	0.0%	37.6%	36.4%								
	Upper	0	0.0%	0	0.0%	37.1%	0	0.0%	32.7%	0	0.0%	51.7%	0	0.0%	19.0%	0	0.0%	30.4%	0	0.0%	17.4%	0	0.0%	38.0%	21.9%								
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.3%								
	Total	3	100%	9,603	100%	100%	3	100%	100%	9,603	100%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	100%								
OTHER PURPOSE LOC	Low	0	0.0%	0	0.0%	5.7%	0	0.0%	0.4%	0	0.0%	0.4%	0	0.0%	0.4%	0	0.0%	0.1%	0	0.0%	0.4%	0	0.0%	0.2%	2.1%								
	Moderate	0	0.0%	0	0.0%	15.0%	0	0.0%	7.4%	0	0.0%	5.4%	0	0.0%	8.1%	0	0.0%	4.3%	1	33.3%	10.7%	25	18.1%	6.6%	20.7%								
	Middle	3	100.0%	65	100.0%	38.5%	1	100.0%	33.1%	20	100.0%	30.3%	2	100.0%	33.8%	45	100.0%	32.6%	0	0.0%	39.0%	0	0.0%	32.2%	44.2%								
	Upper	0	0.0%	0	0.0%	40.9%	0	0.0%	59.1%	0	0.0%	63.9%	0	0.0%	57.7%	0	0.0%	63.0%	2	66.7%	49.7%	113	81.9%	60.9%	32.7%								
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.2%	0	0.0%	0.1%	0.3%								
	Total	3	100%	65	100%	100%	1	100%	100%	20	100%	100%	2	100%	100%	45	100%	100%	3	100%	100%	138	100%	100%	100%								

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2022 FFIEC Census Data; 2016-2020 ACS data

Geographic Distribution of HMDA Loans - Table 2 of 2

Assessment Area: AL Mobile

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data										Bank & Aggregate Lending										Bank & Aggregate Lending; Demographic Data							
		2020, 2021					2020					2021					2022												
		Bank				Owner Occupied Units	Count			Dollar		Count			Dollar		Count			Dollar		Owner Occupied Units							
		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg					
		#	%	\$ (000s)	\$ %	%	#	%			\$ (000s)	\$ %	\$ %	#	%	%	\$ (000s)	\$ %	\$ %	#	%	%	\$ (000s)	%	\$ %	%			
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	0	0.0%	5.7%	0	0.0%	0.8%	0	0.0%	0.2%	0	0.0%	2.8%	0	0.0%	1.7%	0	0.0%	0.0%	0	0.0%	0.0%	2.1%				
	Moderate	0	0.0%	0	0.0%	15.0%	0	0.0%	4.9%	0	0.0%	2.7%	0	0.0%	9.9%	0	0.0%	7.8%	0	0.0%	16.4%	0	0.0%	7.9%	20.7%				
	Middle	1	100.0%	153	100.0%	38.5%	0	0.0%	36.1%	0	0.0%	29.9%	1	100.0%	33.3%	153	100.0%	32.6%	0	0.0%	38.4%	0	0.0%	30.1%	44.2%				
	Upper	0	0.0%	0	0.0%	40.9%	0	0.0%	58.2%	0	0.0%	67.1%	0	0.0%	53.9%	0	0.0%	57.9%	0	0.0%	45.2%	0	0.0%	62.0%	32.7%				
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.3%				
	Total	1	100%	153	100%	100%	0	0.0%	100%	0	0.0%	100%	1	100%	100%	153	100%	100%	0	0.0%	100%	0	0.0%	100%	100%				
PURPOSE NOT APPLICABLE	Low	0	0.0%	0	0.0%	5.7%	0	0.0%	2.0%	0	0.0%	1.0%	0	0.0%	3.0%	0	0.0%	1.5%	0	0.0%	2.7%	0	0.0%	1.1%	2.1%				
	Moderate	0	0.0%	0	0.0%	15.0%	0	0.0%	13.8%	0	0.0%	9.2%	0	0.0%	12.8%	0	0.0%	8.8%	0	0.0%	23.3%	0	0.0%	14.8%	20.7%				
	Middle	0	0.0%	0	0.0%	38.5%	0	0.0%	36.4%	0	0.0%	32.6%	0	0.0%	38.4%	0	0.0%	33.0%	0	0.0%	43.2%	0	0.0%	44.8%	44.2%				
	Upper	0	0.0%	0	0.0%	40.9%	0	0.0%	47.8%	0	0.0%	57.2%	0	0.0%	45.8%	0	0.0%	56.8%	0	0.0%	30.8%	0	0.0%	39.4%	32.7%				
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.3%				
	Total	0	0.0%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	100%				
HMDA TOTALS	Low	2	1.6%	5,275	13.7%	5.7%	2	2.6%	0.9%	5,275	19.1%	0.9%	0	0.0%	1.0%	0	0.0%	0.6%	2	6.5%	0.8%	101	1.5%	1.1%	2.1%				
	Moderate	9	7.0%	5,256	13.6%	15.0%	5	6.5%	7.1%	4,663	16.9%	5.8%	4	7.8%	7.5%	593	5.4%	4.9%	5	16.1%	14.0%	542	8.3%	10.1%	20.7%				
	Middle	54	42.2%	9,140	23.7%	38.5%	27	35.1%	33.8%	4,493	16.3%	29.2%	27	52.9%	35.0%	4,647	42.5%	32.5%	10	32.3%	42.6%	1,598	24.5%	40.2%	44.2%				
	Upper	63	49.2%	18,903	49.0%	40.9%	43	55.8%	58.2%	13,202	47.8%	64.2%	20	39.2%	56.5%	5,701	52.1%	62.0%	14	45.2%	42.6%	4,285	65.7%	48.6%	32.7%				
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.1%	0	0.0%	0.0%	0.3%				
	Total	128	100%	38,574	100%	100%	77	100%	100%	27,633	100%	100%	51	100%	100%	10,941	100%	100%	31	100%	100%	6,526	100%	100%	100%				

Assessment Area: AL Mobile

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2022 FFIEC Census Data; 2016-2020 ACS data.

Assessment Area: AL Mobile

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2022 FFIEC Census Data; 2016-2020 ACS data

APPENDIX H - LIMITED SCOPE LENDING TABLES (Continued)

Geographic Distribution of Small Business & Small Farm Loans

Assessment Area: AL Mobile

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data										Bank & Aggregate Lending										Bank & Aggregate Lending; Demographic Data									
		2020, 2021					2020					2021					2022														
		Bank		Total Businesses		Count	Count		Dollar		Count	Count		Dollar		Count	Count		Dollar		Total Businesses										
		Count	Dollar	Bank	Agg		Bank	Agg	Bank	Agg		Bank	Agg	Bank	Agg																
		#	%	\$ (000s)	\$ %		%	\$ %	%	\$ %		%	\$ %	%	\$ %		%	%	\$ %	%											
SMALL BUSINESSES	Low	18	12.3%	5,347	27.2%	6.9%	6	7.8%	6.5%	1,773	20.9%	9.3%	12	17.4%	6.6%	3,574	32.1%	8.9%	7	15.2%	3.5%	277	4.0%	4.7%	3.8%						
	Moderate	16	11.0%	3,012	15.3%	19.2%	10	13.0%	17.6%	1,216	14.3%	17.2%	6	8.7%	18.1%	1,796	16.1%	18.5%	10	21.7%	23.9%	3,142	45.0%	25.7%	26.7%						
	Middle	27	18.5%	3,459	17.6%	30.8%	12	15.6%	30.5%	1,185	13.9%	30.7%	15	21.7%	31.0%	2,274	20.4%	29.6%	16	34.8%	36.0%	2,178	31.2%	33.4%	35.7%						
	Upper	85	58.2%	7,813	39.8%	43.0%	49	63.6%	44.8%	4,326	50.9%	42.5%	36	52.2%	43.5%	3,487	31.3%	42.9%	13	28.3%	35.8%	1,382	19.8%	36.2%	33.5%						
	Unknown	0	0.0%	0	0.0%	0.1%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.1%	0	0.0%	0.0%	0.3%						
	Tr Unknown	0	0.0%	0	0.0%		0	0.0%	0.6%	0	0.0%	0.3%	0	0.0%	0.8%	0	0.0%	0.1%	0	0.0%	0.6%	0	0.0%	0.1%							
	Total	146	100%	19,631	100%	100%	77	100%	100%	8,500	100%	100%	69	100%	100%	11,131	100%	100%	46	100%	100%	6,979	100%	100%	100%						

Small Business & Small Farm Lending By Revenue & Loan Size

Assessment Area: AL Mobile

PRODUCT TYPE		Bank Lending & Demographic Data										Bank & Aggregate Lending										Bank & Aggregate Lending; Demographic Data									
		2020, 2021					2020					2021					2022														
		Bank		Dollar		Total Businesses	Count		Agg	Dollar		Agg	Count		Agg	Dollar		Agg	Count		Agg	Dollar		Agg	Total Businesses						
		#	%	\$ (000s)	\$ %		#	%		\$	\$ %		#	%		\$	\$ %		#	%		\$	\$ %		#	%	\$	\$ %	#	%	
SMALL BUSINESS	Revenue	\$1 Million or Less	100	68.5%	7,780	39.6%	90.7%	52	67.5%	32.7%	2,968	34.9%	27.8%	48	69.6%	38.5%	4,812	43.2%	31.5%	27	58.7%	42.9%	2,605	37.3%	33.8%	91.1%					
		Over \$1 Million	33	22.6%	10,765	54.8%	8.7%	18	23.4%		5,415	63.7%		15	21.7%		5,350	48.1%		19	41.3%		4,374	62.7%		8.2%					
		Total Rev. available	133	91.1%	18,545	94.5%	99.3%	70	90.9%		8,383	98.6%		63	91.3%		10,162	91.3%		46	100.0%		6,979	100.0%		99.3%					
		Rev. Not Known	13	8.9%	1,086	5.5%	0.7%	7	9.1%		117	1.4%		6	8.7%		969	8.7%		0	0.0%		0	0.0%		0.7%					
		Total	146	100%	19,631	100%	100%	77	100%		8,500	100%		69	100%		11,131	100%		46	100%		6,979	100%		100.0%					
	Loan Size	\$100,000 or Less	96	65.8%	3,442	17.5%		58	75.3%	84.0%	1,964	23.1%	28.0%	38	55.1%	87.6%	1,478	13.3%	27.7%	27	58.7%	88.4%	1,414	20.3%	25.4%						
		\$100,001 - \$250,000	30	20.5%	5,303	27.0%		11	14.3%	9.0%	1,914	22.5%	21.7%	19	27.5%	6.5%	3,389	30.4%	19.1%	12	26.1%	5.9%	2,387	34.2%	19.0%						
		\$250,001 - \$1 Million	20	13.7%	10,886	55.5%		8	10.4%	6.9%	4,622	54.4%	50.3%	12	17.4%	5.8%	6,264	56.3%	53.2%	7	15.2%	5.7%	3,178	45.5%	55.5%						
		Total	146	100%	19,631	100%		77	100%	100%	8,500	100%	100%	69	100%	100%	11,131	100%	100%	46	100%	100%	6,979	100%	100%						
	Loan Size & Rev \$1 Mill or Less	\$100,000 or Less	75	75.0%	2,575	33.1%		43	82.7%		1,303	43.9%		32	66.7%		1,272	26.4%		19	70.4%		880	33.8%							
		\$100,001 - \$250,000	20	20.0%	3,113	40.0%		8	15.4%		1,265	42.6%		12	25.0%		1,848	38.4%		6	22.2%		1,066	40.9%							
		\$250,001 - \$1 Million	5	5.0%	2,092	26.9%		1	1.9%		400	13.5%		4	8.3%		1,692	35.2%		2	7.4%		659	25.3%							
		Total	100	100%	7,780	100%		52	100%		2,968	100%		48	100%		4,812	100%		27	100%		2,605	100%							

APPENDIX H - LIMITED SCOPE LENDING TABLES (Continued)

Geographic Distribution of HMDA Loans - Table 1 of 2

Assessment Area: AL Montgomery

PRODUCT TYPE		Tract Income Levels		Bank Lending & Demographic Data														Bank & Aggregate Lending												Bank & Aggregate Lending; Demographic Data									
				2020, 2021					2020					2021					2022																				
				Bank			Owner Occupied Units	Count		Dollar			Count		Dollar			Count		Dollar			Owner Occupied Units																
				Count	%	\$ (000s)		%	Bank	%	Agg	\$ (000s)	%	Agg \$ %	Bank	%	Agg	\$ (000s)	%	Agg \$ %																			
HOME PURCHASE	Low	0	0.0%	0	0.0%	6.1%	0	0.0%	0.8%	0	0.0%	0.3%	0	0.0%	0.7%	0	0.0%	0.3%	0	0.0%	0.8%	0	0.0%	0.3%	4.3%														
	Moderate	2	1.5%	286	0.7%	16.9%	2	2.5%	9.2%	286	1.3%	5.4%	0	0.0%	10.3%	0	0.0%	5.8%	2	8.3%	15.6%	128	1.8%	9.7%	20.4%														
	Middle	37	27.0%	7,614	19.2%	38.5%	17	21.0%	34.2%	2,842	13.2%	27.8%	20	35.7%	34.7%	4,772	26.2%	29.1%	4	16.7%	39.3%	837	12.1%	32.7%	43.8%														
	Upper	98	71.5%	31,834	80.1%	38.5%	62	76.5%	55.8%	18,407	85.5%	66.5%	36	64.3%	54.2%	13,427	73.8%	64.8%	17	70.8%	44.2%	5,907	85.1%	57.3%	31.2%														
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.1%	0	0.0%	0.1%	0	0.0%	0.1%	0	0.0%	0.1%	1	4.2%	0.1%	70	1.0%	0.0%	0.2%														
	Total	137	100%	39,734	100%	100%	81	100%	100%	21,535	100%	100%	56	100%	100%	18,199	100%	100%	24	100%	100%	6,942	100%	100%	100%														
REFINANCE	Low	2	1.5%	202	0.5%	6.1%	1	1.2%	0.6%	72	0.3%	0.3%	1	1.9%	0.6%	130	0.9%	0.2%	1	4.0%	1.0%	35	0.8%	0.7%	4.3%														
	Moderate	6	4.4%	460	1.1%	16.9%	2	2.4%	4.9%	113	0.4%	3.4%	4	7.5%	7.4%	347	2.4%	4.8%	3	12.0%	14.1%	215	5.0%	9.2%	20.4%														
	Middle	21	15.3%	4,445	10.9%	38.5%	11	13.1%	32.1%	2,787	10.5%	27.0%	10	18.9%	34.3%	1,658	11.6%	29.7%	4	16.0%	45.0%	767	17.7%	38.8%	43.8%														
	Upper	108	78.8%	35,700	87.5%	38.5%	70	83.3%	62.3%	23,544	88.8%	69.3%	38	71.7%	57.6%	12,156	85.1%	65.2%	17	68.0%	39.8%	3,313	76.5%	51.2%	31.2%														
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.1%	0	0.0%	0.1%	0	0.0%	0.1%	0	0.0%	0.1%	0	0.0%	0.1%	0	0.0%	0.1%	0.2%														
	Total	137	100%	40,807	100%	100%	84	100%	100%	26,516	100%	100%	53	100%	100%	14,291	100%	100%	25	100%	100%	4,330	100%	100%	100%														
HOME IMPROVEMENT	Low	0	0.0%	0	0.0%	6.1%	0	0.0%	1.6%	0	0.0%	0.7%	0	0.0%	3.8%	0	0.0%	1.9%	0	0.0%	1.9%	0	0.0%	0.6%	4.3%														
	Moderate	0	0.0%	0	0.0%	16.9%	0	0.0%	9.8%	0	0.0%	5.1%	0	0.0%	14.1%	0	0.0%	7.6%	0	0.0%	12.3%	0	0.0%	9.6%	20.4%														
	Middle	0	0.0%	0	0.0%	38.5%	0	0.0%	35.5%	0	0.0%	34.3%	0	0.0%	35.3%	0	0.0%	33.2%	0	0.0%	37.7%	0	0.0%	26.4%	43.8%														
	Upper	1	100.0%	156	100.0%	38.5%	0	0.0%	53.0%	0	0.0%	59.9%	1	100.0%	46.8%	156	100.0%	57.3%	4	100.0%	48.1%	1,591	100.0%	63.4%	31.2%														
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.2%														
	Total	1	100%	156	100%	100%	0	0.0%	100%	0	0.0%	100%	1	100%	100%	156	100%	100%	4	100%	100%	1,591	100%	100%	100%														
MULTI-FAMILY	Low	1	50.0%	47	5.5%	8.8%	1	100.0%	21.4%	47	100.0%	11.3%	0	0.0%	12.2%	0	0.0%	5.7%	0	0.0%	5.7%	0	0.0%	0.9%	7.9%														
	Moderate	1	50.0%	815	94.5%	30.9%	0	0.0%	21.4%	0	0.0%	3.8%	1	100.0%	29.3%	815	100.0%	41.1%	0	0.0%	41.5%	0	0.0%	64.8%	39.2%														
	Middle	0	0.0%	0	0.0%	38.1%	0	0.0%	35.7%	0	0.0%	35.1%	0	0.0%	41.5%	0	0.0%	34.6%	0	0.0%	34.0%	0	0.0%	13.7%	28.4%														
	Upper	0	0.0%	0	0.0%	21.2%	0	0.0%	17.9%	0	0.0%	49.5%	0	0.0%	17.1%	0	0.0%	18.6%	0	0.0%	17.0%	0	0.0%	19.9%	21.3%														
	Unknown	0	0.0%	0	0.0%	0.9%	0	0.0%	3.6%	0	0.0%	0.3%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	1.9%	0	0.0%	0.6%	3.3%														
	Total	2	100%	862	100%	100%	1	100%	100%	47	100%	100%	1	100%	100%	815	100%	100%	0	0.0%	100%	0	0.0%	100%	100%														
OTHER PURPOSE LOC	Low	0	0.0%	0	0.0%	6.1%	0	0.0%	1.3%	0	0.0%	0.4%	0	0.0%	0.8%	0	0.0%	0.8%	0	0.0%	0.4%	0	0.0%	0.0%	4.3%														
	Moderate	2	4.3%	218	2.9%	16.9%	1	3.8%	6.0%	120	3.3%	6.7%	1	4.8%	6.6%	98	2.6%	5.2%	1	4.3%	7.7%	55	1.8%	4.4%	20.4%														
	Middle	7	14.9%	1,190	15.9%	38.5%	5	19.2%	25.8%	840	22.9%	17.1%	2	9.5%	33.1%	350	9.2%	21.8%	8	34.8%	33.0%	680	22.0%	24.9%	43.8%														
	Upper	38	80.9%	6,075	81.2%	38.5%	20	76.9%	66.9%	2,707	73.8%	75.8%	18	85.7%	59.5%	3,368	88.3%	72.3%	14	60.9%	59.0%	2,357	76.2%	70.6%	31.2%														
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.2%														
	Total	47	100%	7,483	100%	100%	26	100%	100%	3,667	100%	100%	21	100%	100%	3,816	100%	100%	23	100%	100%	3,092	100%	100%	100%														

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2022 FFIEC Census Data; 2016-2020 ACS data

Geographic Distribution of HMDA Loans - Table 2 of 2

Assessment Area: AL Montgomery

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data					Bank & Aggregate Lending										Bank & Aggregate Lending; Demographic Data								
		2020, 2021					2020					2021					2022								
		Bank				Owner Occupied Units	Count			Dollar		Count			Dollar		Count			Dollar		Owner Occupied Units			
		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg				
		#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %	#	%	%	\$ (000s)	\$ %	\$ %	#	%	%	\$ (000s)	%	\$ %	%
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	0	0.0%	6.1%	0	0.0%	2.9%	0	0.0%	0.5%	0	0.0%	3.1%	0	0.0%	0.3%	0	0.0%	2.4%	0	0.0%	0.7%	4.3%
	Moderate	0	0.0%	0	0.0%	16.9%	0	0.0%	8.8%	0	0.0%	4.5%	0	0.0%	15.4%	0	0.0%	5.2%	0	0.0%	20.2%	0	0.0%	15.4%	20.4%
	Middle	1	50.0%	362	54.7%	38.5%	1	50.0%	48.5%	362	54.7%	37.7%	0	0.0%	33.8%	0	0.0%	16.9%	0	0.0%	44.0%	0	0.0%	32.9%	43.8%
	Upper	1	50.0%	300	45.3%	38.5%	1	50.0%	39.7%	300	45.3%	57.3%	0	0.0%	47.7%	0	0.0%	77.6%	0	0.0%	32.1%	0	0.0%	50.3%	31.2%
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	1.2%	0	0.0%	0.7%	0.2%
	Total	2	100%	662	100%	100%	2	100%	100%	662	100%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	100%
PURPOSE NOT APPLICABLE	Low	0	0.0%	0	0.0%	6.1%	0	0.0%	2.7%	0	0.0%	1.5%	0	0.0%	3.5%	0	0.0%	2.9%	0	0.0%	4.9%	0	0.0%	1.3%	4.3%
	Moderate	0	0.0%	0	0.0%	16.9%	0	0.0%	15.8%	0	0.0%	10.0%	0	0.0%	18.2%	0	0.0%	11.8%	0	0.0%	24.6%	0	0.0%	15.9%	20.4%
	Middle	0	0.0%	0	0.0%	38.5%	0	0.0%	39.8%	0	0.0%	35.7%	0	0.0%	43.5%	0	0.0%	39.1%	0	0.0%	41.0%	0	0.0%	40.3%	43.8%
	Upper	0	0.0%	0	0.0%	38.5%	0	0.0%	41.6%	0	0.0%	52.8%	0	0.0%	34.7%	0	0.0%	46.2%	0	0.0%	29.5%	0	0.0%	42.5%	31.2%
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.1%	0	0.0%	0.1%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.2%
	Total	0	0.0%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	100%
HMDA TOTALS	Low	3	0.9%	249	0.3%	6.1%	2	1.0%	0.8%	119	0.2%	0.7%	1	0.8%	0.7%	130	0.3%	0.6%	1	1.3%	0.9%	35	0.2%	0.4%	4.3%
	Moderate	11	3.4%	1,779	2.0%	16.9%	5	2.6%	7.3%	519	1.0%	4.5%	6	4.5%	9.1%	1,260	3.4%	7.6%	6	7.9%	15.2%	398	2.5%	15.5%	20.4%
	Middle	66	20.2%	13,611	15.2%	38.5%	34	17.5%	33.4%	6,831	13.0%	27.8%	32	24.2%	34.6%	6,780	18.2%	29.7%	16	21.1%	40.7%	2,284	14.3%	31.8%	43.8%
	Upper	246	75.5%	74,065	82.6%	38.5%	153	78.9%	58.3%	44,958	85.8%	66.9%	93	70.5%	55.4%	29,107	78.1%	62.0%	52	68.4%	43.1%	13,168	82.5%	52.1%	31.2%
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.1%	0	0.0%	0.1%	0	0.0%	0.1%	0	0.0%	0.1%	1	1.3%	0.1%	70	0.4%	0.1%	0.2%
	Total	326	100%	89,704	100%	100%	194	100%	100%	52,427	100%	100%	132	100%	100%	37,277	100%	100%	76	100%	100%	15,955	100%	100%	100%

Assessment Area: AL Montgomery

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2022 FFIEC Census Data; 2016-2020 ACS data

Assessment Area: AL Montgomery

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2022 FFIEC Census Data; 2016-2020 ACS data

APPENDIX H - LIMITED SCOPE LENDING TABLES (Continued)

Geographic Distribution of Small Business & Small Farm Loans

Assessment Area: AL Montgomery

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data						Bank & Aggregate Lending										Bank & Aggregate Lending; Demographic Data							
		2020, 2021					2020					2021					2022								
		Bank		Total Businesses	Count		Dollar		Count		Dollar		Count		Dollar		Count		Dollar		Total Businesses				
		Count	Dollar		Bank	Agg	Bank	Agg	Bank	Agg	Bank	Agg	Bank	Agg	Bank	Agg									
		#	%		\$ (000s)	%	%	\$ 000s	%	%	%	\$ 000s	%	%	%	%	%	%	%	%					
SMALL BUSINESSES	Low	56	7.6%	13,231	11.3%	6.8%	34	7.7%	7.4%	7,100	10.6%	10.7%	22	7.4%	6.3%	6,131	12.4%	8.2%	20	11.9%	5.1%	6,084	16.2%	7.8%	6.0%
	Moderate	111	15.0%	17,381	14.9%	16.7%	59	13.3%	14.9%	8,141	12.1%	15.6%	52	17.6%	14.6%	9,240	18.7%	15.7%	36	21.4%	20.3%	6,302	16.7%	19.1%	23.5%
	Middle	217	29.4%	30,432	26.1%	37.8%	133	30.1%	33.2%	17,899	26.6%	28.0%	84	28.4%	34.4%	12,533	25.3%	30.3%	54	32.1%	36.5%	12,281	32.6%	35.6%	37.6%
	Upper	317	43.0%	45,677	39.1%	34.9%	195	44.1%	40.6%	27,691	41.2%	39.5%	122	41.2%	40.5%	17,986	36.3%	40.1%	41	24.4%	33.6%	6,595	17.5%	32.6%	28.7%
	Unknown	37	5.0%	10,043	8.6%	3.8%	21	4.8%	3.3%	6,416	9.5%	6.0%	16	5.4%	3.5%	3,627	7.3%	5.6%	17	10.1%	3.7%	6,382	17.0%	4.7%	4.1%
	Tr Unknown	0	0.0%	0	0.0%		0	0.0%	0.6%	0	0.0%	0.2%	0	0.0%	0.6%	0	0.0%	0.1%	0	0.0%	0.8%	0	0.0%	0.2%	
	Total	738	100%	116,764	100%	100%	442	100%	100%	67,247	100%	100%	296	100%	100%	49,517	100%	100%	168	100%	100%	37,644	100%	100%	100%

Small Business & Small Farm Lending By Revenue & Loan Size

Assessment Area: AL Montgomery

PRODUCT TYPE		Assessment: Risk & Viability																																		
		Bank Lending & Demographic Data										Bank & Aggregate Lending										Bank & Aggregate Lending; Demographic Data														
		2020, 2021					2020					2021					2022																			
		Bank		Dollar		Total Businesses	Count		Agg	Dollar		Agg	Count		Agg	Dollar		Agg	Count		Agg	Dollar		Agg	Total Businesses											
#	%	\$ (000s)	\$ %	#	%		\$ (000s)	\$ %		#	%		\$ (000s)	\$ %		#	%		\$ (000s)	\$ %		#	%		\$ (000s)	\$ %	#	%	\$ (000s)	\$ %	#	%				
SMALL BUSINESS	Revenue	\$1 Million or Less	435	58.9%	44,646	38.2%	90.6%	262	59.3%	37.8%	25,552	38.0%	26.7%	173	58.4%	37.5%	19,094	38.6%	26.0%	71	42.3%	47.1%	8,217	21.8%	34.2%	91.1%										
		Over \$1 Million	271	36.7%	69,375	59.4%	8.0%	165	37.3%		41,277	61.4%		106	35.8%		28,098	56.7%		96	57.1%		29,227	77.6%		7.4%										
		Total Rev. available	706	95.7%	114,021	97.7%	98.5%	427	96.6%		66,829	99.4%		279	94.3%		47,192	95.3%		167	99.4%		37,444	99.5%		98.6%										
		Rev. Not Known	32	4.3%	2,743	2.3%	1.5%	15	3.4%		418	0.6%		17	5.7%		2,325	4.7%		1	0.6%		200	0.5%		1.4%										
		Total	738	100%	116,764	100%	100%	442	100%		67,247	100%		296	100%		49,517	100%		168	100%		37,644	100%		100.0%										
	Loan Size	\$100,000 or Less	447	60.6%	18,960	16.2%		279	63.1%	84.1%	11,513	17.1%	26.2%	168	56.8%	88.1%	7,447	15.0%	29.4%	77	45.8%	90.9%	4,129	11.0%	30.6%											
		\$100,001 - \$250,000	155	21.0%	27,407	23.5%		83	18.8%	8.8%	14,646	21.8%	20.9%	72	24.3%	6.4%	12,761	25.8%	19.8%	46	27.4%	4.7%	8,023	21.3%	17.9%											
		\$250,001 - \$1 Million	136	18.4%	70,397	60.3%		80	18.1%	7.2%	41,088	61.1%	52.9%	56	18.9%	5.5%	29,309	59.2%	50.8%	45	26.8%	4.4%	25,492	67.7%	51.6%											
		Total	738	100%	116,764	100%		442	100%	100%	67,247	100%	100%	296	100%	100%	49,517	100%	100%	168	100%	100%	37,644	100%	100%											
		Loan Size & Rev \$1 Mill or Less	\$100,000 or Less	328	75.4%	12,638	28.3%		207	79.0%		7,688	30.1%		121	69.9%		4,950	25.9%		46	64.8%		1,975	24.0%											
	\$100,001 - \$250,000		68	15.6%	12,001	26.9%		33	12.6%		5,937	23.2%		35	20.2%		6,064	31.8%		18	25.4%		2,871	34.9%												
	\$250,001 - \$1 Million		39	9.0%	20,007	44.8%		22	8.4%		11,927	46.7%		17	9.8%		8,080	42.3%		7	9.9%		3,371	41.0%												
	Total		435	100%	44,646	100%		262	100%		25,552	100%		173	100%		19,094	100%		71	100%		8,217	100%												

APPENDIX H - LIMITED SCOPE LENDING TABLES (Continued)

Geographic Distribution of HMDA Loans - Table 1 of 2

Assessment Area: AL Walker

PRODUCT TYPE		Tract Income Levels	Bank Lending & Demographic Data										Bank & Aggregate Lending										Bank & Aggregate Lending; Demographic Data									
			2020, 2021					2020					2021					2022														
			Bank			Owner Occupied Units	Count		Dollar			Count		Dollar			Count		Dollar			Owner Occupied Units										
			Count	%	\$ (000s)		\$ %	Bank	%	Agg	\$ (000s)	%	Agg	Bank	%	Agg	\$ (000s)	%	Agg	\$ %												
HOME PURCHASE	Low	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%							
	Moderate	1	0.9%	133	0.6%	6.3%	0	0.0%	4.1%	0	0.0%	2.8%	1	1.9%	4.1%	133	1.2%	3.3%	1	2.5%	3.3%	112	1.3%	2.3%	5.1%							
	Middle	80	74.8%	15,354	70.9%	84.0%	44	83.0%	82.3%	8,402	80.2%	82.8%	36	66.7%	82.1%	6,952	62.1%	79.9%	24	60.0%	77.1%	4,953	59.6%	75.9%	81.4%							
	Upper	26	24.3%	6,174	28.5%	9.7%	9	17.0%	13.6%	2,068	19.8%	14.4%	17	31.5%	13.8%	4,106	36.7%	16.8%	15	37.5%	19.6%	3,248	39.1%	21.8%	13.5%							
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%							
	Total	107	100%	21,661	100%	100%	53	100%	100%	10,470	100%	100%	54	100%	100%	11,191	100%	100%	40	100%	100%	8,313	100%	100%	100%							
REFINANCE	Low	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%							
	Moderate	6	6.8%	989	5.1%	6.3%	2	3.7%	2.9%	623	5.0%	2.1%	4	11.8%	4.5%	366	5.3%	3.3%	0	0.0%	2.1%	0	0.0%	1.2%	5.1%							
	Middle	74	84.1%	16,681	86.4%	84.0%	46	85.2%	85.5%	10,620	85.7%	86.2%	28	82.4%	84.7%	6,061	87.7%	84.6%	16	80.0%	79.0%	2,654	72.2%	78.1%	81.4%							
	Upper	8	9.1%	1,634	8.5%	9.7%	6	11.1%	11.6%	1,152	9.3%	11.7%	2	5.9%	10.8%	482	7.0%	12.1%	4	20.0%	18.8%	1,024	27.8%	20.7%	13.5%							
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%							
	Total	88	100%	19,304	100%	100%	54	100%	100%	12,395	100%	100%	34	100%	100%	6,909	100%	100%	20	100%	100%	3,678	100%	100%	100%							
HOME IMPROVEMENT	Low	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%							
	Moderate	0	0.0%	0	0.0%	6.3%	0	0.0%	12.5%	0	0.0%	6.0%	0	0.0%	2.3%	0	0.0%	5.4%	0	0.0%	2.4%	0	0.0%	1.3%	5.1%							
	Middle	7	87.5%	618	93.4%	84.0%	2	66.7%	75.0%	178	80.2%	65.7%	5	100.0%	84.1%	440	100.0%	87.6%	1	50.0%	75.6%	28	48.3%	79.3%	81.4%							
	Upper	1	12.5%	44	6.6%	9.7%	1	33.3%	12.5%	44	19.8%	28.3%	0	0.0%	13.6%	0	0.0%	7.1%	1	50.0%	22.0%	30	51.7%	19.3%	13.5%							
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%							
	Total	8	100%	662	100%	100%	3	100%	100%	222	100%	100%	5	100%	100%	440	100%	100%	2	100%	100%	58	100%	100%	100%							
MULTI-FAMILY	Low	0	0.0%	0	0.0%	Multi-Family Units		0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%							
	Moderate	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	8.1%							
	Middle	0	0.0%	0	0.0%	91.7%	0	0.0%	100.0%	0	0.0%	100.0%	0	0.0%	33.3%	0	0.0%	15.7%	0	0.0%	50.0%	0	0.0%	3.8%	55.7%							
	Upper	1	100.0%	99	100.0%	8.3%	0	0.0%	0.0%	0	0.0%	0.0%	1	100.0%	66.7%	99	100.0%	84.3%	0	0.0%	50.0%	0	0.0%	96.2%	36.2%							
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%							
	Total	1	100%	99	100%	100%	0	0.0%	100%	0	0.0%	100%	1	100%	100%	99	100%	100%	0	0.0%	100%	0	0.0%	100%	100%							
OTHER PURPOSE LOC	Low	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%							
	Moderate	2	6.1%	150	5.1%	6.3%	2	7.1%	4.5%	150	5.9%	4.2%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	5.1%							
	Middle	30	90.9%	2,480	84.6%	84.0%	25	89.3%	88.6%	2,088	82.3%	79.3%	5	100.0%	93.8%	392	100.0%	92.2%	7	77.8%	76.6%	907	88.7%	83.0%	81.4%							
	Upper	1	3.0%	300	10.2%	9.7%	1	3.6%	6.8%	300	11.8%	16.5%	0	0.0%	6.3%	0	0.0%	7.8%	2	22.2%	23.4%	115	11.3%	17.0%	13.5%							
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%							
	Total	33	100%	2,930	100%	100%	28	100%	100%	2,538	100%	100%	5	100%	100%	392	100%	100%	9	100%	100%	1,022	100%	100%	100%							

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2022 FFIEC Census Data; 2016-2020 ACS data

Geographic Distribution of HMDA Loans - Table 2 of 2

Assessment Area: AL Walker

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data														Bank & Aggregate Lending										Bank & Aggregate Lending: Demographic Data							
		2020, 2021					2020					2021					2022																
		Bank				Owner Occupied Units	Count			Dollar		Count			Dollar		Count			Dollar		Owner Occupied Units											
		Count	Dollar					Bank	Agg	\$ (000s)	\$ %	\$ %	Bank	Agg	\$ (000s)	\$ %	\$ %	Bank	Agg	\$ (000s)	%		\$ %										
		#	%	\$ (000s)	\$ %	#	%	%	\$ (000s)	\$ %	\$ %	#	%	%	\$ (000s)	\$ %	\$ %	#	%	%	\$ (000s)	%	\$ %										
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%								
	Moderate	0	0.0%	0	0.0%	6.3%	0	0.0%	11.1%	0	0.0%	3.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	13.0%	0	0.0%	5.9%	5.1%								
	Middle	5	100.0%	623	100.0%	84.0%	3	100.0%	83.3%	388	100.0%	94.5%	2	100.0%	78.6%	235	100.0%	69.4%	0	0.0%	69.6%	0	0.0%	76.9%	81.4%								
	Upper	0	0.0%	0	0.0%	9.7%	0	0.0%	5.6%	0	0.0%	2.5%	0	0.0%	21.4%	0	0.0%	30.6%	0	0.0%	17.4%	0	0.0%	17.1%	13.5%								
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%								
	Total	5	100%	623	100%	100%	3	100%	100%	388	100%	100%	2	100%	100%	235	100%	100%	0	0.0%	100%	0	0.0%	100%	100%								
PURPOSE NOT APPLICABLE	Low	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%								
	Moderate	0	0.0%	0	0.0%	6.3%	0	0.0%	4.3%	0	0.0%	2.7%	0	0.0%	4.3%	0	0.0%	4.1%	0	0.0%	11.1%	0	0.0%	12.2%	5.1%								
	Middle	0	0.0%	0	0.0%	84.0%	0	0.0%	83.0%	0	0.0%	87.8%	0	0.0%	78.3%	0	0.0%	71.7%	0	0.0%	55.6%	0	0.0%	42.8%	81.4%								
	Upper	0	0.0%	0	0.0%	9.7%	0	0.0%	12.8%	0	0.0%	9.6%	0	0.0%	17.4%	0	0.0%	24.2%	0	0.0%	33.3%	0	0.0%	45.0%	13.5%								
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%								
	Total	0	0.0%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	100%								
HMDA TOTALS	Low	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%								
	Moderate	9	3.7%	1,272	2.8%	6.3%	4	2.8%	3.8%	773	3.0%	2.5%	5	5.0%	4.1%	499	2.6%	3.3%	1	1.4%	3.1%	112	0.9%	2.0%	5.1%								
	Middle	196	81.0%	35,756	79.0%	84.0%	120	85.1%	83.7%	21,676	83.3%	84.5%	76	75.2%	83.0%	14,080	73.1%	80.3%	48	67.6%	77.2%	8,542	65.4%	74.8%	81.4%								
	Upper	37	15.3%	8,251	18.2%	9.7%	17	12.1%	12.4%	3,564	13.7%	13.0%	20	19.8%	12.8%	4,687	24.3%	16.4%	22	31.0%	19.7%	4,417	33.8%	23.2%	13.5%								
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%								
	Total	242	100%	45,279	100%	100%	141	100%	100%	26,013	100%	100%	101	100%	100%	19,266	100%	100%	71	100%	100%	13,071	100%	100%	100%								

APPENDIX H - LIMITED SCOPE LENDING TABLES (Continued)

Borrower Distribution of HMDA Loans - Table 1 of 2

Assessment Area: AL Walker

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data					Bank & Aggregate Lending										Bank & Aggregate Lending; Demographic Data								
		2020, 2021				Families by Family Income %	2020					2021					2022								
		Bank		Families by Family Income %	Count		Dollar			Count		Dollar			Count		Dollar			Families by Family Income %					
		Count	%		Bank		%	Agg	%	Bank	%	Agg	%	Bank	%	Agg	%	Bank	%		Agg	%			
HOME PURCHASE	Low	3	2.8%	328	1.5%	22.5%	2	3.8%	3.9%	264	2.5%	1.8%	1	1.9%	4.0%	64	0.6%	1.7%	2	5.0%	5.9%	170	2.0%	2.8%	18.7%
	Moderate	13	12.1%	1,366	6.3%	16.6%	3	5.7%	19.5%	359	3.4%	12.7%	10	18.5%	16.3%	1,007	9.0%	10.5%	7	17.5%	20.7%	944	11.4%	13.1%	18.1%
	Middle	22	20.6%	3,614	16.7%	18.5%	14	26.4%	24.9%	2,170	20.7%	20.2%	8	14.8%	24.4%	1,444	12.9%	21.7%	8	20.0%	24.1%	1,101	13.2%	20.6%	19.2%
	Upper	62	57.9%	16,073	74.2%	42.4%	29	54.7%	39.5%	7,464	71.3%	52.6%	33	61.1%	39.4%	8,609	76.9%	48.5%	22	55.0%	31.6%	6,059	72.9%	45.4%	44.0%
	Unknown	7	6.5%	280	1.3%	0.0%	5	9.4%	12.3%	213	2.0%	12.7%	2	3.7%	16.0%	67	0.6%	17.7%	1	2.5%	17.7%	39	0.5%	18.2%	0.0%
	Total	107	100%	21,661	100%	100%	53	100%	100%	10,470	100%	100%	54	100%	100%	11,191	100%	100%	40	100%	100%	8,313	100%	100%	100%
REFINANCE	Low	2	2.3%	56	0.3%	22.5%	0	0.0%	1.9%	0	0.0%	0.8%	2	5.9%	2.9%	56	0.8%	1.3%	0	0.0%	4.9%	0	0.0%	2.2%	18.7%
	Moderate	10	11.4%	1,050	5.4%	16.6%	7	13.0%	8.1%	856	6.9%	4.8%	3	8.8%	7.1%	194	2.8%	4.8%	4	20.0%	13.7%	565	15.4%	9.8%	18.1%
	Middle	13	14.8%	2,151	11.1%	18.5%	9	16.7%	14.8%	1,432	11.6%	11.0%	4	11.8%	18.9%	719	10.4%	14.1%	3	15.0%	23.1%	250	6.8%	20.0%	19.2%
	Upper	61	69.3%	15,826	82.0%	42.4%	36	66.7%	51.7%	9,886	79.8%	58.1%	25	73.5%	51.6%	5,940	86.0%	60.3%	12	60.0%	44.4%	2,674	72.7%	51.4%	44.0%
	Unknown	2	2.3%	221	1.1%	0.0%	2	3.7%	23.4%	221	1.8%	25.3%	0	0.0%	19.5%	0	0.0%	19.5%	1	5.0%	14.0%	189	5.1%	16.6%	0.0%
	Total	88	100%	19,304	100%	100%	54	100%	100%	12,395	100%	100%	34	100%	100%	6,909	100%	100%	20	100%	100%	3,678	100%	100%	100%
HOME IMPROVEMENT	Low	0	0.0%	0	0.0%	22.5%	0	0.0%	8.3%	0	0.0%	3.8%	0	0.0%	9.1%	0	0.0%	4.0%	1	50.0%	12.2%	28	48.3%	9.0%	18.7%
	Moderate	2	25.0%	135	20.4%	16.6%	0	0.0%	8.3%	0	0.0%	10.9%	2	40.0%	15.9%	135	30.7%	15.2%	0	0.0%	14.6%	0	0.0%	19.2%	18.1%
	Middle	2	25.0%	274	41.4%	18.5%	0	0.0%	29.2%	0	0.0%	21.9%	2	40.0%	18.2%	274	62.3%	14.8%	0	0.0%	29.3%	0	0.0%	26.9%	19.2%
	Upper	2	25.0%	178	26.9%	42.4%	2	66.7%	50.0%	178	80.2%	60.6%	0	0.0%	47.7%	0	0.0%	54.5%	1	50.0%	34.1%	30	51.7%	31.9%	44.0%
	Unknown	2	25.0%	75	11.3%	0.0%	1	33.3%	4.2%	44	19.8%	2.7%	1	20.0%	9.1%	31	7.0%	11.6%	0	0.0%	9.8%	0	0.0%	13.1%	0.0%
	Total	8	100%	662	100%	100%	3	100%	100%	222	100%	100%	5	100%	100%	440	100%	100%	2	100%	100%	58	100%	100%	100%
MULTI FAMILY	Low	0	0.0%	0	0.0%	22.5%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	18.7%
	Moderate	0	0.0%	0	0.0%	16.6%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	18.1%
	Middle	0	0.0%	0	0.0%	18.5%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	19.2%
	Upper	0	0.0%	0	0.0%	42.4%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	44.0%
	Unknown	1	100.0%	99	100.0%	0.0%	0	0.0%	100.0%	0	0.0%	100.0%	1	100.0%	100.0%	99	100.0%	100.0%	0	0.0%	100.0%	0	0.0%	100.0%	0.0%
	Total	1	100%	99	100%	100%	0	0.0%	100%	0	0.0%	100%	1	100%	100%	99	100%	100%	0	0.0%	100%	0	0.0%	100%	100%
OTHER PURPOSE LOC	Low	1	3.0%	50	1.7%	22.5%	1	3.6%	2.3%	50	2.0%	1.4%	0	0.0%	0.0%	0	0.0%	0.0%	1	11.1%	2.1%	100	9.8%	2.3%	18.7%
	Moderate	5	15.2%	283	9.7%	16.6%	4	14.3%	11.4%	258	10.2%	8.3%	1	20.0%	6.3%	25	6.4%	2.6%	0	0.0%	4.3%	0	0.0%	2.7%	18.1%
	Middle	6	18.2%	356	12.2%	18.5%	6	21.4%	25.0%	356	14.0%	19.3%	0	0.0%	25.0%	0	0.0%	17.5%	1	11.1%	21.3%	60	5.9%	11.9%	19.2%
	Upper	19	57.6%	2,178	74.3%	42.4%	15	53.6%	56.8%	1,811	71.4%	69.2%	4	80.0%	68.8%	367	93.6%	79.9%	6	66.7%	70.2%	817	79.9%	82.1%	44.0%
	Unknown	2	6.1%	63	2.2%	0.0%	2	7.1%	4.5%	63	2.5%	1.8%	0	0.0%	0.0%	0	0.0%	0.0%	1	11.1%	2.1%	45	4.4%	1.0%	0.0%
	Total	33	100%	2,930	100%	100%	28	100%	100%	2,538	100%	100%	5	100%	100%	392	100%	100%	9	100%	100%	1,022	100%	100%	100%

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2022 FFIEC Census Data; 2016-2020 ACS data

Borrower Distribution of HMDA Loans - Table 2 of 2

Assessment Area: AL Walker

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data					Bank & Aggregate Lending										Bank & Aggregate Lending; Demographic Data								
		2020, 2021					2020					2021					2022								
		Bank			Families by Family Income %	Count		Dollar			Count		Dollar			Count		Dollar			Families by Family Income %				
		Count	Dollar	%		Bank	Agg	Bank	\$	%	Bank	Agg	Bank	\$	%	Bank	Agg	Bank	\$	%					
#	%	\$ (000s)	%	#	%	Agg \$ (000s)	%	#	%	Agg \$ (000s)	%	#	%	Agg \$ (000s)	%	#	%	Agg \$ (000s)	%						
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	0	0.0%	22.5%	0	0.0%	5.6%	0	0.0%	7.2%	0	0.0%	7.1%	0	0.0%	2.4%	0	0.0%	15.5%	18.7%			
	Moderate	1	20.0%	98	15.7%	16.6%	1	33.3%	16.7%	98	25.3%	10.8%	0	0.0%	7.1%	0	0.0%	3.0%	0	0.0%	12.8%	18.1%			
	Middle	0	0.0%	0	0.0%	18.5%	0	0.0%	22.2%	0	0.0%	14.8%	0	0.0%	14.3%	0	0.0%	10.0%	0	0.0%	39.6%	19.2%			
	Upper	4	80.0%	525	84.3%	42.4%	2	66.7%	50.0%	290	74.7%	56.9%	2	100.0%	64.3%	235	100.0%	82.2%	0	0.0%	32.1%	44.0%			
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	5.6%	0	0.0%	10.4%	0	0.0%	7.1%	0	0.0%	2.4%	0	0.0%	0.0%	0.0%			
	Total	5	100%	623	100%	100%	3	100%	100%	388	100%	100%	2	100%	100%	235	100%	100%	0	0.0%	100%	100%			
PURPOSE NOT APPLICABLE	Low	0	0.0%	0	0.0%	22.5%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	5.4%	18.7%			
	Moderate	0	0.0%	0	0.0%	16.6%	0	0.0%	2.1%	0	0.0%	1.0%	0	0.0%	4.3%	0	0.0%	3.8%	0	0.0%	12.2%	18.1%			
	Middle	0	0.0%	0	0.0%	18.5%	0	0.0%	4.3%	0	0.0%	4.5%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	19.2%			
	Upper	0	0.0%	0	0.0%	42.4%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	4.3%	0	0.0%	4.1%	0	0.0%	15.3%	44.0%			
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	93.6%	0	0.0%	94.5%	0	0.0%	91.3%	0	0.0%	92.1%	0	0.0%	67.1%	0.0%			
	Total	0	0.0%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	100%			
HMDA TOTALS	Low	6	2.5%	434	1.0%	22.5%	3	2.1%	3.0%	314	1.2%	1.3%	3	3.0%	3.7%	120	0.6%	1.5%	4	5.6%	5.9%	298	2.3%	2.8%	18.7%
	Moderate	31	12.8%	2,932	6.5%	16.6%	15	10.6%	13.8%	1,571	6.0%	8.6%	16	15.8%	12.5%	1,361	7.1%	8.1%	11	15.5%	17.8%	1,509	11.5%	11.8%	18.1%
	Middle	43	17.8%	6,395	14.1%	18.5%	29	20.6%	20.1%	3,958	15.2%	15.4%	14	13.9%	21.8%	2,437	12.6%	18.0%	12	16.9%	24.0%	1,411	10.8%	19.9%	19.2%
	Upper	148	61.2%	34,780	76.8%	42.4%	84	59.6%	44.1%	19,629	75.5%	54.2%	64	63.4%	44.0%	15,151	78.6%	51.8%	41	57.7%	36.2%	9,580	73.3%	46.2%	44.0%
	Unknown	14	5.8%	738	1.6%	0.0%	10	7.1%	19.0%	541	2.1%	20.4%	4	4.0%	18.0%	197	1.0%	20.6%	3	4.2%	16.1%	273	2.1%	19.4%	0.0%
	Total	242	100%	45,279	100%	100%	141	100%	100%	26,013	100%	100%	101	100%	100%	19,266	100%	100%	71	100%	100%	13,071	100%	100%	100%

APPENDIX H - LIMITED SCOPE LENDING TABLES (Continued)

Geographic Distribution of Small Business & Small Farm Loans

Assessment Area: AL Walker

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data										Bank & Aggregate Lending										Bank & Aggregate Lending; Demographic Data									
		2020, 2021					2020					2021					2022														
		Bank		Total Businesses	Count		Dollar		Count	Dollar	Agg	Count	Dollar	Agg	Count	Dollar	Agg														
		Count	Dollar		Bank	Agg	Bank	Agg										Bank	Agg	Bank	Agg										
		#	%		\$ (000s)	\$ %	%	%										\$ 000s	\$ %	%	%	%	%	%	%	%	%	%			
SMALL BUSINESSES	Low	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0.0%		
	Moderate	11	2.6%	904	1.7%	2.4%	6	2.1%	1.9%	66	0.2%	1.5%	5	3.5%	3.0%	838	4.5%	4.1%	0	0.0%	6.0%	0	0.0%	1.5%	1.9%						
	Middle	336	78.9%	43,300	81.3%	77.7%	218	77.3%	78.1%	28,564	82.8%	83.9%	118	81.9%	80.0%	14,736	78.4%	80.3%	67	74.4%	67.1%	14,666	70.1%	68.3%	70.5%						
	Upper	79	18.5%	9,076	17.0%	19.9%	58	20.6%	19.5%	5,849	17.0%	14.5%	21	14.6%	14.1%	3,227	17.2%	15.3%	23	25.6%	25.4%	6,269	29.9%	29.9%	27.6%						
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%						
	Tr Unknown	0	0.0%	0	0.0%		0	0.0%	0.5%	0	0.0%	0.1%	0	0.0%	2.9%	0	0.0%	0.3%	0	0.0%	1.5%	0	0.0%	0.2%							
	Total	426	100%	53,280	100%	100%	282	100%	100%	34,479	100%	100%	144	100%	100%	18,801	100%	100%	90	100%	100%	20,935	100%	100%	100%						

Small Business & Small Farm Lending By Revenue & Loan Size

Assessment Area: AL Walker

PRODUCT TYPE		Bank Lending & Demographic Data														Bank & Aggregate Lending														Bank & Aggregate Lending; Demographic Data									
		2020, 2021						2020						2021						2022																			
		Bank				Total Businesses	Count			Dollar			Agg	Count			Dollar			Agg	Count			Dollar			Agg	Total Businesses											
		#	%	\$ (000s)	\$ %		Bank	%	\$ (000s)	\$ %	Bank	%		\$ (000s)	\$ %	Bank	%	\$ (000s)	\$ %		Bank	%	\$ (000s)	\$ %															
SMALL BUSINESS	Revenue	\$1 Million or Less	265	62.2%	19,273	36.2%	89.6%	166	58.9%	43.6%	11,104	32.2%	28.5%	99	68.8%	46.0%	8,169	43.4%	34.7%	48	53.3%	48.4%	6,336	30.3%	33.5%	89.8%													
		Over \$1 Million	140	32.9%	33,373	62.6%	8.0%	101	35.8%		23,064	66.9%		39	27.1%		10,309	54.8%		41	45.6%		14,539	69.4%	7.7%														
		Total Rev. available	405	95.1%	52,646	98.8%	97.6%	267	94.7%		34,168	99.1%		138	95.8%		18,478	98.3%		89	98.9%		20,875	99.7%	97.5%														
		Rev. Not Known	21	4.9%	634	1.2%	2.4%	15	5.3%		311	0.9%		6	4.2%		323	1.7%		1	1.1%		60	0.3%	2.5%														
		Total	426	100%	53,280	100%	100%	282	100%		34,479	100%		144	100%		18,801	100%		90	100%		20,935	100%	100.0%														
	Loan Size	\$100,000 or Less	295	69.2%	10,763	20.2%		198	70.2%	82.4%	7,046	20.4%	28.0%	97	67.4%	87.5%	3,717	19.8%	30.0%	44	48.9%	88.1%	2,223	10.6%	26.7%														
		\$100,001 - \$250,000	69	16.2%	11,870	22.3%		47	16.7%	10.6%	7,753	22.5%	22.1%	22	15.3%	7.3%	4,117	21.9%	24.9%	17	18.9%	6.0%	3,257	15.6%	18.5%														
		\$250,001 - \$1 Million	62	14.6%	30,647	57.5%		37	13.1%	7.0%	19,680	57.1%	49.9%	25	17.4%	5.2%	10,967	58.3%	45.0%	29	32.2%	5.9%	15,455	73.8%	54.8%														
		Total	426	100%	53,280	100%		282	100%	100%	34,479	100%	100%	144	100%	100%	18,801	100%	100%	90	100%	100%	20,935	100%	100%														
	Loan Size & Rev \$1 Mill or Less	\$100,000 or Less	222	83.8%	7,437	38.6%		141	84.9%		4,431	39.9%		81	81.8%		3,006	36.8%		31	64.6%		1,408	22.2%															
		\$100,001 - \$250,000	29	10.9%	5,007	26.0%		17	10.2%		2,727	24.6%		12	12.1%		2,280	27.9%		10	20.8%		1,977	31.2%															
		\$250,001 - \$1 Million	14	5.3%	6,829	35.4%		8	4.8%		3,946	35.5%		6	6.1%		2,883	35.3%		7	14.6%		2,951	46.6%															
		Total	265	100%	19,273	100%		166	100%		11,104	100%		99	100%		8,169	100%		48	100%		6,336	100%															

APPENDIX H - LIMITED SCOPE LENDING TABLES (Continued)

SOUTH CAROLINA

Geographic Distribution of HMDA Loans - Table 1 of 2

Assessment Area: SC Columbia

PRODUCT TYPE		Tract Income Levels	Bank Lending & Demographic Data				Bank & Aggregate Lending										Bank & Aggregate Lending; Demographic Data								
			2020, 2021				2020				2021						2022								
			Bank			Owner Occupied Units	Count			Dollar			Count			Dollar			Count			Dollar			Owner Occupied Units
			Count	%	\$ (000s)		%	Bank	%	Agg	\$ (000s)	%	Agg	%	Bank	%	Agg	\$ (000s)	%	Agg	%	Bank	%	Agg	
HOME PURCHASE	Low	10	3.8%	1,286	1.9%	2.3%	3	2.0%	1.5%	300	0.8%	0.8%	7	6.4%	1.8%	986	3.2%	1.1%	2	2.4%	0.9%	370	1.6%	0.4%	1.7%
	Moderate	46	17.7%	7,759	11.6%	21.9%	31	20.5%	14.7%	4,969	13.8%	10.5%	15	13.8%	14.9%	2,790	9.0%	10.8%	15	17.9%	15.9%	3,042	12.9%	11.9%	19.9%
	Middle	68	26.2%	13,107	19.6%	35.9%	39	25.8%	32.2%	7,498	20.8%	27.9%	29	26.6%	33.4%	5,609	18.1%	29.1%	42	50.0%	42.5%	9,626	40.9%	38.2%	41.5%
	Upper	136	52.3%	44,749	66.9%	39.9%	78	51.7%	51.5%	23,198	64.5%	60.7%	58	53.2%	49.8%	21,551	69.7%	59.0%	25	29.8%	39.8%	10,486	44.6%	48.8%	36.2%
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.1%	0	0.0%	0.1%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.8%	0	0.0%	0.7%	0.7%
	Total	260	100%	66,901	100%	100%	151	100%	100%	35,965	100%	100%	109	100%	100%	30,936	100%	100%	84	100%	100%	23,524	100%	100%	100%
REFINANCE	Low	1	0.4%	101	0.1%	2.3%	1	0.6%	0.7%	101	0.2%	0.4%	0	0.0%	1.0%	0	0.0%	0.6%	0	0.0%	1.2%	0	0.0%	0.6%	1.7%
	Moderate	23	8.9%	5,981	7.0%	21.9%	12	7.0%	9.2%	3,114	5.3%	6.6%	11	12.9%	11.0%	2,867	10.7%	8.0%	6	14.0%	13.3%	658	6.5%	9.7%	19.9%
	Middle	74	28.8%	17,474	20.3%	35.9%	45	26.2%	27.4%	11,047	18.7%	22.3%	29	34.1%	30.6%	6,427	24.1%	25.5%	13	30.2%	42.4%	2,506	24.7%	36.9%	41.5%
	Upper	159	61.9%	62,351	72.6%	39.9%	114	66.3%	62.7%	44,961	75.9%	70.7%	45	52.9%	57.4%	17,390	65.2%	65.9%	24	55.8%	42.3%	6,988	68.8%	52.0%	36.2%
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.8%	0	0.0%	0.7%	0.7%
	Total	257	100%	85,907	100%	100%	172	100%	100%	59,223	100%	100%	85	100%	100%	26,684	100%	100%	43	100%	100%	10,152	100%	100%	100%
HOME IMPROVEMENT	Low	3	7.3%	179	2.7%	2.3%	0	0.0%	0.9%	0	0.0%	0.4%	3	9.7%	1.1%	179	3.3%	0.8%	0	0.0%	1.1%	0	0.0%	0.7%	1.7%
	Moderate	2	4.9%	125	1.9%	21.9%	1	10.0%	10.5%	75	6.3%	8.2%	1	3.2%	10.1%	50	0.9%	8.7%	0	0.0%	9.8%	0	0.0%	7.9%	19.9%
	Middle	9	22.0%	1,769	26.9%	35.9%	3	30.0%	30.0%	424	35.7%	26.0%	6	19.4%	28.0%	1,345	25.0%	23.9%	5	26.3%	35.7%	235	13.1%	30.2%	41.5%
	Upper	27	65.9%	4,494	68.4%	39.9%	6	60.0%	58.6%	689	58.0%	65.3%	21	67.7%	60.8%	3,805	70.7%	66.6%	14	73.7%	52.8%	1,557	86.9%	60.8%	36.2%
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.6%	0	0.0%	0.4%	0.7%
	Total	41	100%	6,567	100%	100%	10	100%	100%	1,188	100%	100%	31	100%	100%	5,379	100%	100%	19	100%	100%	1,792	100%	100%	100%
MULTI FAMILY	Multi-Family Units																								
	Low	1	14.3%	471	8.3%	16.8%	0	0.0%	26.0%	0	0.0%	28.4%	1	33.3%	18.3%	471	23.8%	5.1%	0	0.0%	6.3%	0	0.0%	2.5%	4.8%
	Moderate	2	28.6%	2,965	52.0%	36.0%	2	50.0%	16.0%	2,965	79.5%	21.8%	0	0.0%	25.0%	0	0.0%	17.4%	1	33.3%	35.9%	1,047	31.3%	38.2%	38.6%
	Middle	1	14.3%	506	8.9%	25.7%	0	0.0%	34.0%	0	0.0%	34.8%	1	33.3%	26.7%	506	25.6%	21.3%	2	66.7%	23.4%	2,300	68.7%	19.1%	31.0%
	Upper	3	42.9%	1,764	30.9%	20.9%	2	50.0%	24.0%	764	20.5%	15.0%	1	33.3%	30.0%	1,000	50.6%	56.2%	0	0.0%	34.4%	0	0.0%	40.2%	23.1%
	Unknown	0	0.0%	0	0.0%	0.6%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	2.5%
Total	7	100%	5,706	100%	100%	4	100%	100%	3,729	100%	100%	3	100%	100%	1,977	100%	100%	3	100%	100%	3,347	100%	100%	100%	
OTHER PURPOSE LOC	Low	2	1.2%	80	0.3%	2.3%	1	1.0%	1.5%	50	0.3%	0.6%	1	1.3%	0.6%	30	0.2%	0.3%	0	0.0%	0.7%	0	0.0%	0.4%	1.7%
	Moderate	16	9.2%	1,921	7.0%	21.9%	11	11.5%	7.5%	1,443	10.0%	4.8%	5	6.5%	10.4%	478	3.7%	6.9%	9	11.7%	9.9%	958	10.1%	6.3%	19.9%
	Middle	25	14.5%	2,295	8.4%	35.9%	14	14.6%	19.2%	782	5.4%	11.2%	11	14.3%	23.9%	1,513	11.7%	19.2%	18	23.4%	31.7%	2,249	23.8%	25.8%	41.5%
	Upper	130	75.1%	23,060	84.3%	39.9%	70	72.9%	71.9%	12,101	84.2%	83.4%	60	77.9%	65.0%	10,959	84.4%	73.6%	50	64.9%	57.0%	6,235	66.0%	66.7%	36.2%
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.7%	0	0.0%	0.8%	0.7%
	Total	173	100%	27,356	100%	100%	96	100%	100%	14,376	100%	100%	77	100%	100%	12,980	100%	100%	77	100%	100%	9,442	100%	100%	100%

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2022 FFIEC Census Data; 2016-2020 ACS data

Geographic Distribution of HMDA Loans - Table 2 of 2

Assessment Area: SC Columbia

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data					Bank & Aggregate Lending										Bank & Aggregate Lending; Demographic Data								
		2020, 2021					2020					2021					2022								
		Bank				Owner Occupied Units	Count			Dollar			Count			Dollar			Count			Dollar			Owner Occupied Units
		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg				
#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %	#	%	%	\$ (000s)	\$ %	\$ %	#	%	%	\$ (000s)	%	%	%		
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	0	0.0%	2.3%	0	0.0%	1.6%	0	0.0%	0.5%	0	0.0%	1.7%	0	0.0%	1.0%	0	0.0%	1.2%	0	0.0%	0.8%	1.7%
	Moderate	0	0.0%	0	0.0%	21.9%	0	0.0%	11.1%	0	0.0%	5.9%	0	0.0%	14.5%	0	0.0%	12.4%	1	33.3%	16.9%	250	23.0%	17.1%	19.9%
	Middle	3	75.0%	937	87.0%	35.9%	0	0.0%	31.3%	0	0.0%	20.4%	3	100.0%	26.6%	937	100.0%	20.2%	1	33.3%	36.2%	150	13.8%	32.8%	41.5%
	Upper	1	25.0%	140	13.0%	39.9%	1	100.0%	56.0%	140	100.0%	73.2%	0	0.0%	57.2%	0	0.0%	66.5%	1	33.3%	45.0%	688	63.2%	48.0%	36.2%
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.7%	0	0.0%	1.3%	0.7%
	Total	4	100%	1,077	100%	100%	1	100%	100%	140	100%	100%	3	100%	100%	937	100%	100%	3	100%	100%	1,088	100%	100%	100%
PURPOSE NOT APPLICABLE	Low	0	0.0%	0	0.0%	2.3%	0	0.0%	1.8%	0	0.0%	1.0%	0	0.0%	2.4%	0	0.0%	1.4%	0	0.0%	1.8%	0	0.0%	1.1%	1.7%
	Moderate	0	0.0%	0	0.0%	21.9%	0	0.0%	15.0%	0	0.0%	10.9%	0	0.0%	17.0%	0	0.0%	13.2%	0	0.0%	15.9%	0	0.0%	11.3%	19.9%
	Middle	0	0.0%	0	0.0%	35.9%	0	0.0%	35.3%	0	0.0%	30.8%	0	0.0%	41.0%	0	0.0%	38.3%	0	0.0%	59.4%	0	0.0%	57.4%	41.5%
	Upper	0	0.0%	0	0.0%	39.9%	0	0.0%	47.9%	0	0.0%	57.4%	0	0.0%	39.5%	0	0.0%	47.1%	0	0.0%	20.7%	0	0.0%	26.9%	36.2%
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	2.2%	0	0.0%	3.3%	0.7%
	Total	0	0.0%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	100%
HMDA TOTALS	Low	17	2.3%	2,117	1.1%	2.3%	5	1.2%	1.1%	451	0.4%	1.1%	12	3.9%	1.4%	1,666	2.1%	1.0%	2	0.9%	1.0%	370	0.7%	0.6%	1.7%
	Moderate	89	12.0%	18,751	9.7%	21.9%	57	13.1%	11.8%	12,566	11.0%	8.6%	32	10.4%	12.8%	6,185	7.8%	9.7%	32	14.0%	14.8%	5,955	12.1%	13.0%	19.9%
	Middle	180	24.3%	36,088	18.6%	35.9%	101	23.3%	29.7%	19,751	17.2%	25.1%	79	25.6%	31.8%	16,337	20.7%	27.0%	81	35.4%	41.8%	17,066	34.6%	36.3%	41.5%
	Upper	456	61.5%	136,558	70.6%	39.9%	271	62.4%	57.3%	81,853	71.4%	65.1%	185	60.1%	54.0%	54,705	69.3%	62.2%	114	49.8%	41.6%	25,954	52.6%	49.4%	36.2%
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.8%	0	0.0%	0.7%	0.7%
	Total	742	100%	193,514	100%	100%	434	100%	100%	114,621	100%	100%	308	100%	100%	78,893	100%	100%	229	100%	100%	49,345	100%	100%	100%

APPENDIX H - LIMITED SCOPE LENDING TABLES (Continued)

Borrower Distribution of HMDA Loans - Table 1 of 2

Assessment Area: SC Columbia

PRODUCT TYPE		Borrower Income Levels	Bank Lending & Demographic Data										Bank & Aggregate Lending										Bank & Aggregate Lending; Demographic Data									
			2020, 2021					2020					2021					2022														
			Bank				Families by Family Income %	Count			Dollar		Count			Dollar		Count			Dollar		Families by Family Income %									
			Count		Dollar			Bank	Agg	S %	Bank	Agg	S %	Bank	Agg	S %	Bank	Agg	S %													
			#	%	\$ (000s)	\$ %														#	%	Agg		\$ (000s)	\$ %	Agg	#	%	Agg	\$ (000s)	\$ %	Agg
HOME PURCHASE	Low	29	11.2%	3,835	5.7%	22.2%	16	10.6%	8.8%	2,026	5.6%	4.8%	13	11.9%	6.4%	1,809	5.8%	3.5%	7	8.3%	7.1%	977	4.2%	3.7%	22.3%							
	Moderate	86	33.1%	14,685	22.0%	16.4%	52	34.4%	25.6%	8,291	23.1%	18.8%	34	31.2%	21.4%	6,394	20.7%	15.6%	28	33.3%	21.4%	4,999	21.3%	16.0%	16.5%							
	Middle	34	13.1%	7,205	10.8%	19.5%	19	12.6%	22.9%	3,851	10.7%	22.1%	15	13.8%	22.0%	3,354	10.8%	20.7%	15	17.9%	22.5%	3,769	16.0%	21.9%	19.4%							
	Upper	99	38.1%	37,723	56.4%	41.8%	59	39.1%	31.5%	20,460	56.9%	43.2%	40	36.7%	31.8%	17,263	55.8%	42.1%	30	35.7%	28.4%	13,208	56.1%	38.1%	41.9%							
	Unknown	12	4.6%	3,453	5.2%	0.0%	5	3.3%	11.2%	1,337	3.7%	11.2%	7	6.4%	18.3%	2,116	6.8%	18.1%	4	4.8%	20.5%	571	2.4%	20.3%	0.0%							
	Total	260	100%	66,901	100%	100%	151	100%	100%	35,965	100%	100%	109	100%	100%	30,936	100%	100%	84	100%	100%	23,524	100%	100%	100%							
REFINANCE	Low	11	4.3%	1,167	1.4%	22.2%	5	2.9%	3.1%	529	0.9%	1.5%	6	7.1%	4.5%	638	2.4%	2.5%	5	11.6%	9.8%	557	5.5%	5.5%	22.3%							
	Moderate	24	9.3%	3,226	3.8%	16.4%	14	8.1%	11.6%	1,840	3.1%	7.3%	10	11.8%	13.5%	1,386	5.2%	9.1%	3	7.0%	22.1%	358	3.5%	16.9%	16.5%							
	Middle	33	12.8%	6,873	8.0%	19.5%	23	13.4%	16.3%	5,020	8.5%	13.1%	10	11.8%	17.9%	1,853	6.9%	14.8%	5	11.6%	24.4%	1,061	10.5%	22.8%	19.4%							
	Upper	172	66.9%	70,829	82.4%	41.8%	121	70.3%	38.1%	49,968	84.4%	46.1%	51	60.0%	34.5%	20,861	78.2%	42.3%	22	51.2%	29.7%	6,784	66.8%	39.2%	41.9%							
	Unknown	17	6.6%	3,812	4.4%	0.0%	9	5.2%	30.9%	1,866	3.2%	32.0%	8	9.4%	29.6%	1,946	7.3%	31.3%	8	18.6%	14.0%	1,392	13.7%	15.7%	0.0%							
	Total	257	100%	85,907	100%	100%	172	100%	100%	59,223	100%	100%	85	100%	100%	26,684	100%	100%	43	100%	100%	10,152	100%	100%	100%							
HOME IMPROVEMENT	Low	1	2.4%	70	1.1%	22.2%	0	0.0%	8.2%	0	0.0%	5.2%	1	3.2%	4.7%	70	1.3%	3.2%	0	0.0%	6.0%	0	0.0%	3.6%	22.3%							
	Moderate	6	14.6%	564	8.6%	16.4%	1	10.0%	14.5%	205	17.3%	11.9%	5	16.1%	13.4%	359	6.7%	9.0%	3	15.8%	16.6%	175	9.8%	12.7%	16.5%							
	Middle	8	19.5%	601	9.2%	19.5%	2	20.0%	23.3%	72	6.1%	21.3%	6	19.4%	21.5%	529	9.8%	17.4%	5	26.3%	24.1%	245	13.7%	20.6%	19.4%							
	Upper	25	61.0%	5,307	80.8%	41.8%	7	70.0%	50.9%	911	76.7%	58.3%	18	58.1%	57.9%	4,396	81.7%	68.0%	10	52.6%	50.1%	1,352	75.4%	60.2%	41.9%							
	Unknown	1	2.4%	25	0.4%	0.0%	0	0.0%	3.1%	0	0.0%	3.3%	1	3.2%	2.5%	25	0.5%	2.5%	1	5.3%	3.3%	20	1.1%	3.0%	0.0%							
	Total	41	100%	6,567	100%	100%	10	100%	100%	1,188	100%	100%	31	100%	100%	5,379	100%	100%	19	100%	100%	1,792	100%	100%	100%							
MULTI FAMILY	Low	0	0.0%	0	0.0%	22.2%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	22.3%							
	Moderate	0	0.0%	0	0.0%	16.4%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	16.5%							
	Middle	0	0.0%	0	0.0%	19.5%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	19.4%							
	Upper	0	0.0%	0	0.0%	41.8%	0	0.0%	2.0%	0	0.0%	0.1%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	6.3%	0	0.0%	0.5%	41.9%							
	Unknown	7	100.0%	5,706	100.0%	0.0%	4	100.0%	98.0%	3,729	100.0%	99.9%	3	100.0%	100.0%	1,977	100.0%	100.0%	3	100.0%	93.8%	3,347	100.0%	99.5%	0.0%							
	Total	7	100%	5,706	100%	100%	4	100%	100%	3,729	100%	100%	3	100%	100%	1,977	100%	100%	3	100%	100%	3,347	100%	100%	100%							
OTHER PURPOSE LOC	Low	6	3.5%	266	1.0%	22.2%	5	5.2%	4.2%	246	1.7%	2.3%	1	1.3%	3.7%	20	0.2%	1.8%	1	1.3%	6.9%	15	0.2%	3.7%	22.3%							
	Moderate	10	5.8%	773	2.8%	16.4%	4	4.2%	10.1%	399	2.8%	6.3%	6	7.8%	11.8%	374	2.9%	6.5%	7	9.1%	13.5%	891	9.4%	8.6%	16.5%							
	Middle	31	17.9%	3,605	13.2%	19.5%	19	19.8%	16.5%	1,777	12.4%	11.9%	12	15.6%	16.6%	1,828	14.1%	13.6%	18	23.4%	22.6%	1,514	16.0%	16.2%	19.4%							
	Upper	116	67.1%	21,723	79.4%	41.8%	63	65.6%	66.6%	11,495	80.0%	77.0%	53	68.8%	64.4%	10,228	78.8%	75.2%	47	61.0%	54.6%	6,511	69.0%	69.3%	41.9%							
	Unknown	10	5.8%	989	3.6%	0.0%	5	5.2%	2.5%	459	3.2%	2.6%	5	6.5%	3.5%	530	4.1%	2.9%	4	5.2%	2.5%	511	5.4%	2.2%	0.0%							
	Total	173	100%	27,356	100%	100%	96	100%	100%	14,376	100%	100%	77	100%	100%	12,980	100%	100%	77	100%	100%	9,442	100%	100%	100%							

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2022 FFIEC Census Data; 2016-2020 ACS data

Borrower Distribution of HMDA Loans - Table 2 of 2

Assessment Area: SC Columbia

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data										Bank & Aggregate Lending										Bank & Aggregate Lending; Demographic Data									
		2020, 2021					2020					2021					2022														
		Bank			Families by Family Income %	Count		Dollar		Count	Dollar		Count	Dollar		Count	Dollar		Families by Family Income %												
		Count	Dollar	%		Bank	Agg	Bank	%		Agg	Bank		%	Agg		Bank	%		Agg											
																					#	0.0%	\$ (000s)	\$ (000s)	%	%	%	%	%	%	%
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	0	0.0%	22.2%	0	0.0%	4.4%	0	0.0%	2.3%	0	0.0%	6.4%	0	0.0%	4.1%	0	0.0%	10.9%	0	0.0%	7.0%	22.3%						
	Moderate	2	50.0%	377	35.0%	16.4%	1	100.0%	21.8%	140	100.0%	12.8%	1	33.3%	21.5%	237	25.3%	13.6%	2	66.7%	17.6%	400	36.8%	13.6%	16.5%						
	Middle	1	25.0%	200	18.6%	19.5%	0	0.0%	15.9%	0	0.0%	10.6%	1	33.3%	21.2%	200	21.3%	15.6%	0	0.0%	22.7%	0	0.0%	19.5%	19.4%						
	Upper	1	25.0%	500	46.4%	41.8%	0	0.0%	47.2%	0	0.0%	63.7%	1	33.3%	44.8%	500	53.4%	61.1%	1	33.3%	40.6%	688	63.2%	51.9%	41.9%						
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	10.7%	0	0.0%	10.6%	0	0.0%	6.1%	0	0.0%	5.6%	0	0.0%	8.1%	0	0.0%	7.9%	0.0%						
	Total	4	100%	1,077	100%	100%	1	100%	100%	140	100%	100%	3	100%	100%	937	100%	100%	3	100%	100%	1,088	100%	100%	100%						
PURPOSE NOT APPLICABLE	Low	0	0.0%	0	0.0%	22.2%	0	0.0%	1.0%	0	0.0%	0.7%	0	0.0%	1.7%	0	0.0%	1.4%	0	0.0%	1.4%	0	0.0%	0.9%	22.3%						
	Moderate	0	0.0%	0	0.0%	16.4%	0	0.0%	1.5%	0	0.0%	1.5%	0	0.0%	2.0%	0	0.0%	1.7%	0	0.0%	1.8%	0	0.0%	2.5%	16.5%						
	Middle	0	0.0%	0	0.0%	19.5%	0	0.0%	1.2%	0	0.0%	1.5%	0	0.0%	0.4%	0	0.0%	0.7%	0	0.0%	0.4%	0	0.0%	0.5%	19.4%						
	Upper	0	0.0%	0	0.0%	41.8%	0	0.0%	0.5%	0	0.0%	0.9%	0	0.0%	0.2%	0	0.0%	0.4%	0	0.0%	0.4%	0	0.0%	0.4%	41.9%						
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	95.8%	0	0.0%	95.5%	0	0.0%	95.6%	0	0.0%	95.8%	0	0.0%	96.0%	0	0.0%	95.7%	0.0%						
	Total	0	0.0%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	100%						
HMDA TOTALS	Low	47	6.3%	5,338	2.8%	22.2%	26	6.0%	5.6%	2,801	2.4%	2.9%	21	6.8%	5.3%	2,537	3.2%	2.9%	13	5.7%	7.8%	1,549	3.1%	3.9%	22.3%						
	Moderate	128	17.3%	19,625	10.1%	16.4%	72	16.6%	17.3%	10,875	9.5%	12.1%	56	18.2%	17.0%	8,750	11.1%	11.8%	43	18.8%	20.8%	6,823	13.8%	14.9%	16.5%						
	Middle	107	14.4%	18,484	9.6%	19.5%	63	14.5%	18.7%	10,720	9.4%	16.5%	44	14.3%	19.6%	7,764	9.8%	17.0%	43	18.8%	22.8%	6,589	13.4%	20.4%	19.4%						
	Upper	413	55.7%	136,082	70.3%	41.8%	250	57.6%	34.6%	82,834	72.3%	43.4%	163	52.9%	34.0%	53,248	67.5%	41.0%	110	48.0%	30.7%	28,543	57.8%	36.8%	41.9%						
	Unknown	47	6.3%	13,985	7.2%	0.0%	23	5.3%	23.8%	7,391	6.4%	25.1%	24	7.8%	24.1%	6,594	8.4%	27.2%	20	8.7%	18.0%	5,841	11.8%	24.0%	0.0%						
	Total	742	100%	193,514	100%	100%	434	100%	100%	114,621	100%	100%	308	100%	100%	78,893	100%	100%	229	100%	100%	49,345	100%	100%	100%						

APPENDIX H - LIMITED SCOPE LENDING TABLES (Continued)

Geographic Distribution of Small Business & Small Farm Loans

Assessment Area: SC Columbia

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data										Bank & Aggregate Lending										Bank & Aggregate Lending; Demographic Data									
		2020, 2021					2020					2021					2022					2022									
		Bank		Total Businesses			Count		Dollar			Count		Dollar			Count		Dollar			Count		Dollar							
		Count	Dollar	Bank	Agg		Bank	Agg	Bank	Agg		Bank	Agg	Bank	Agg		Bank	Agg													
		#	%	\$ (000s)	\$ %	#	%	%	\$ 000s	\$ %	#	%	%	\$ 000s	\$ %	#	%	%	\$ 000s	\$ %	#	%	%	\$ 000s	\$ %	%					
SMALL BUSINESSES	Low	187	13.1%	32,675	16.5%	8.3%	113	12.8%	6.6%	19,498	17.4%	9.6%	74	13.7%	5.9%	13,177	15.4%	8.9%	2	0.7%	2.2%	292	0.5%	1.7%	3.2%						
	Moderate	323	22.7%	53,263	26.9%	21.9%	208	23.5%	19.4%	31,019	27.6%	23.6%	115	21.2%	19.3%	22,244	25.9%	23.0%	95	33.9%	20.5%	21,972	36.0%	24.9%	24.8%						
	Middle	434	30.4%	59,265	29.9%	32.9%	258	29.2%	31.8%	31,253	27.8%	33.0%	176	32.5%	32.8%	28,012	32.6%	32.7%	87	31.1%	39.8%	19,477	31.9%	38.5%	38.9%						
	Upper	481	33.7%	52,170	26.3%	36.4%	304	34.4%	41.3%	29,779	26.5%	32.9%	177	32.7%	41.1%	22,391	26.1%	34.7%	95	33.9%	35.8%	19,267	31.5%	33.8%	31.4%						
	Unknown	1	0.1%	800	0.4%	0.4%	1	0.1%	0.1%	800	0.7%	0.3%	0	0.0%	0.2%	0	0.0%	0.6%	1	0.4%	1.2%	75	0.1%	1.0%	1.7%						
	Tr Unknown	0	0.0%	0	0.0%		0	0.0%	0.7%	0	0.0%	0.5%	0	0.0%	0.7%	0	0.0%	0.1%	0	0.0%	0.5%	0	0.0%	0.2%							
	Total	1,426	100%	198,173	100%	100%	884	100%	100%	112,349	100%	100%	542	100%	100%	85,824	100%	100%	280	100%	100%	61,083	100%	100%	100%						

Small Business & Small Farm Lending By Revenue & Loan Size

Assessment Area: SC Columbia

PRODUCT TYPE		Bank Lending & Demographic Data														Bank & Aggregate Lending										Bank & Aggregate Lending; Demographic Data									
		2020, 2021					2020					2021					2022																		
		Bank		Total Businesses	Count		Dollar		Agg	Count		Dollar		Agg	Count		Dollar		Agg	Count		Dollar		Agg	Total Businesses										
		#	%		#	%	#	%		#	%	#	%		#	%	#	%		#	%	#	%												
SMALL BUSINESS	Revenue	\$1 Million or Less	868	60.9%	76,734	38.7%	92.7%	549	62.1%	40.0%	43,949	39.1%	28.5%	319	58.9%	48.1%	32,785	38.2%	33.1%	122	43.6%	52.7%	17,364	28.4%	39.7%	93.2%									
		Over \$1 Million	502	35.2%	118,799	59.9%	6.4%	301	34.0%		66,683	59.4%		201	37.1%		52,116	60.7%		152	54.3%		39,508	64.7%		5.9%									
		Total Rev. available	1,370	96.1%	195,533	98.7%	99.1%	850	96.2%		110,632	98.5%		520	95.9%		84,901	98.9%		274	97.9%		56,872	93.1%		99.1%									
		Rev. Not Known	56	3.9%	2,640	1.3%	0.9%	34	3.8%		1,717	1.5%		22	4.1%		923	1.1%		6	2.1%		4,211	6.9%		0.9%									
		Total	1,426	100%	198,173	100%	100%	884	100%		112,349	100%		542	100%		85,824	100%		280	100%		61,083	100%		100.0%									
	Loan Size	\$100,000 or Less	906	63.5%	34,220	17.3%		588	66.5%	87.9%	21,243	18.9%	33.1%	318	58.7%	92.1%	12,977	15.1%	36.6%	131	46.8%	93.5%	6,960	11.4%	40.2%										
		\$100,001 - \$250,000	304	21.3%	51,017	25.7%		181	20.5%	7.0%	30,054	26.8%	20.2%	123	22.7%	4.4%	20,963	24.4%	18.0%	67	23.9%	3.7%	12,522	20.5%	17.5%										
		\$250,001 - \$1 Million	216	15.1%	112,936	57.0%		115	13.0%	5.1%	61,052	54.3%	46.7%	101	18.6%	3.5%	51,884	60.5%	45.4%	82	29.3%	2.8%	41,601	68.1%	42.3%										
		Total	1,426	100%	198,173	100%		884	100%	100%	112,349	100%	100%	542	100%	100%	85,824	100%	100%	280	100%	100%	61,083	100%	100%										
	Loan Size & Rev. \$1 Mill or Less	\$100,000 or Less	666	76.7%	22,906	29.9%		436	79.4%		14,004	31.9%		230	72.1%		8,902	27.2%		86	70.5%		3,954	22.8%											
		\$100,001 - \$250,000	140	16.1%	22,069	28.8%		82	14.9%		12,760	29.0%		58	18.2%		9,309	28.4%		15	12.3%		2,735	15.8%											
		\$250,001 - \$1 Million	62	7.1%	31,759	41.4%		31	5.6%		17,185	39.1%		31	9.7%		14,574	44.5%		21	17.2%		10,675	61.5%											
		Total	868	100%	76,734	100%		549	100%		43,949	100%		319	100%		32,785	100%		122	100%		17,364	100%											

APPENDIX H - LIMITED SCOPE LENDING TABLES (Continued)

Geographic Distribution of HMDA Loans - Table 1 of 2

Assessment Area: SC Florence

PRODUCT TYPE		Tract Income Levels	Bank Lending & Demographic Data										Bank & Aggregate Lending										Bank & Aggregate Lending; Demographic Data									
			2020, 2021					2020					2021					2022														
			Bank				Owner Occupied Units %	Count			Dollar		Count			Dollar		Count			Dollar		Owner Occupied Units %									
			Count	%	Dollar \$ (000s)	\$ %		Bank	%	Agg	Bank \$ (000s)	%	Agg \$ %	Bank	%	Agg \$ %	Bank \$ (000s)	%	Agg \$ %	Bank	%	Agg \$ %										
HOME PURCHASE	Low	0	0.0%	0	0.0%	2.0%	0	0.0%	0.4%	0	0.0%	0.1%	0	0.0%	0.4%	0	0.0%	0.3%	0	0.0%	0.1%	0	0.0%	0.1%	0.9%							
	Moderate	0	0.0%	0	0.0%	14.2%	0	0.0%	7.9%	0	0.0%	5.5%	0	0.0%	9.3%	0	0.0%	6.7%	0	0.0%	7.8%	0	0.0%	6.2%	14.2%							
	Middle	4	66.7%	454	61.8%	49.9%	3	75.0%	42.3%	398	71.2%	36.3%	1	50.0%	44.3%	56	31.8%	39.9%	0	0.0%	45.3%	0	0.0%	37.9%	45.9%							
	Upper	2	33.3%	281	38.2%	33.9%	1	25.0%	49.4%	161	28.8%	58.1%	1	50.0%	46.1%	120	68.2%	53.0%	1	100.0%	46.8%	159	100.0%	55.8%	39.0%							
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%							
	Total	6	100%	735	100%	100%	4	100%	100%	559	100%	100%	2	100%	100%	176	100%	100%	1	100%	100%	159	100%	100%	100%							
REFINANCE	Low	0	0.0%	0	0.0%	2.0%	0	0.0%	0.1%	0	0.0%	0.1%	0	0.0%	0.1%	0	0.0%	0.1%	0	0.0%	0.0%	0	0.0%	0.0%	0.9%							
	Moderate	0	0.0%	0	0.0%	14.2%	0	0.0%	6.4%	0	0.0%	5.6%	0	0.0%	6.8%	0	0.0%	5.7%	0	0.0%	9.7%	0	0.0%	8.0%	14.2%							
	Middle	4	57.1%	565	51.2%	49.9%	2	50.0%	36.2%	241	38.4%	32.9%	2	66.7%	40.0%	324	68.1%	36.0%	1	50.0%	43.2%	61	37.9%	37.5%	45.9%							
	Upper	3	42.9%	538	48.8%	33.9%	2	50.0%	57.2%	386	61.6%	61.4%	1	33.3%	53.1%	152	31.9%	58.2%	1	50.0%	47.1%	100	62.1%	54.5%	39.0%							
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%							
	Total	7	100%	1,103	100%	100%	4	100%	100%	627	100%	100%	3	100%	100%	476	100%	100%	2	100%	100%	161	100%	100%	100%							
HOME IMPROVEMENT	Low	0	0.0%	0	0.0%	2.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	5.4%	0	0.0%	2.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.9%							
	Moderate	0	0.0%	0	0.0%	14.2%	0	0.0%	11.3%	0	0.0%	6.2%	0	0.0%	5.4%	0	0.0%	3.8%	0	0.0%	5.6%	0	0.0%	5.3%	14.2%							
	Middle	1	50.0%	147	67.7%	49.9%	0	0.0%	35.5%	0	0.0%	29.9%	1	50.0%	33.9%	147	67.7%	35.1%	1	33.3%	38.9%	17	7.7%	38.1%	45.9%							
	Upper	1	50.0%	70	32.3%	33.9%	0	0.0%	53.2%	0	0.0%	63.9%	1	50.0%	55.4%	70	32.3%	59.1%	2	66.7%	55.6%	204	92.3%	56.6%	39.0%							
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%							
	Total	2	100%	217	100%	100%	0	0.0%	100%	0	0.0%	100%	2	100%	100%	217	100%	100%	3	100%	100%	221	100%	100%	100%							
MULTI FAMILY	Low	0	0.0%	Multi-Family Units			0	0.0%	4.5%	0	0.0%	2.3%	0	0.0%	11.1%	0	0.0%	38.0%	0	0.0%	0.0%	0	0.0%	0.0%	1.3%							
	Moderate	1	100.0%	796	100.0%	9.8%	0	0.0%	9.1%	0	0.0%	2.2%	1	100.0%	27.8%	796	100.0%	25.2%	0	0.0%	5.6%	0	0.0%	3.3%	13.1%							
	Middle	0	0.0%	0	0.0%	28.4%	0	0.0%	40.9%	0	0.0%	46.6%	0	0.0%	44.4%	0	0.0%	8.4%	0	0.0%	55.6%	0	0.0%	53.7%	33.8%							
	Upper	0	0.0%	0	0.0%	57.4%	0	0.0%	45.5%	0	0.0%	48.9%	0	0.0%	16.7%	0	0.0%	28.4%	0	0.0%	38.9%	0	0.0%	43.1%	51.8%							
	Unknown	0	0.0%	0	0.0%	0.1%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%							
	Total	1	100%	796	100%	100%	0	0.0%	100%	0	0.0%	100%	1	100%	100%	796	100%	100%	0	0.0%	100%	0	0.0%	100%	100%							
OTHER PURPOSE LOC	Low	0	0.0%	0	0.0%	2.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.9%							
	Moderate	1	33.3%	70	12.5%	14.2%	1	33.3%	8.2%	70	12.5%	5.6%	0	0.0%	8.9%	0	0.0%	5.5%	0	0.0%	3.5%	0	0.0%	5.2%	14.2%							
	Middle	0	0.0%	0	0.0%	49.9%	0	0.0%	37.7%	0	0.0%	26.2%	0	0.0%	37.5%	0	0.0%	40.8%	1	50.0%	25.9%	93	54.1%	22.5%	45.9%							
	Upper	2	66.7%	491	87.5%	33.9%	2	66.7%	54.1%	491	87.5%	68.1%	0	0.0%	53.6%	0	0.0%	53.7%	1	50.0%	70.6%	79	45.9%	72.3%	39.0%							
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%							
	Total	3	100%	561	100%	100%	3	100%	100%	561	100%	100%	0	0.0%	100%	0	0.0%	100%	2	100%	100%	172	100%	100%	100%							

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2022 FFIEC Census Data; 2016-2020 ACS data

Geographic Distribution of HMDA Loans - Table 2 of 2

Assessment Area: SC Florence

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data										Bank & Aggregate Lending										Bank & Aggregate Lending; Demographic Data									
		2020, 2021					2020					2021					2022														
		Bank		Owner Occupied Units	Count		Dollar		Count		Dollar		Count		Dollar		Count		Dollar		Owner Occupied Units										
		Count	Dollar		Bank	Agg	Bank	Agg	Bank	Agg	Bank	Agg	Bank	Agg	Bank	Agg	Bank	Agg													
		#	%	\$ (000s)	\$ %	#	%	%	\$ (000s)	\$ %	\$ %	#	%	%	\$ (000s)	\$ %	\$ %	#	%	%	\$ (000s)	%	\$ %	%							
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	0	0.0%	2.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.9%							
	Moderate	0	0.0%	0	0.0%	14.2%	0	0.0%	3.8%	0	0.0%	2.2%	0	0.0%	17.1%	0	0.0%	13.6%	0	0.0%	8.7%	0	0.0%	5.2%	14.2%						
	Middle	1	100.0%	200	100.0%	49.9%	1	100.0%	38.5%	200	100.0%	34.5%	0	0.0%	51.4%	0	0.0%	41.3%	0	0.0%	56.5%	0	0.0%	71.3%	45.9%						
	Upper	0	0.0%	0	0.0%	33.9%	0	0.0%	57.7%	0	0.0%	63.3%	0	0.0%	31.4%	0	0.0%	45.2%	0	0.0%	34.8%	0	0.0%	23.5%	39.0%						
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%						
	Total	1	100%	200	100%	100%	1	100%	100%	200	100%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	100%						
PURPOSE NOT APPLICABLE	Low	0	0.0%	0	0.0%	2.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	1.6%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.9%						
	Moderate	0	0.0%	0	0.0%	14.2%	0	0.0%	8.0%	0	0.0%	5.8%	0	0.0%	11.1%	0	0.0%	8.2%	0	0.0%	10.9%	0	0.0%	7.7%	14.2%						
	Middle	0	0.0%	0	0.0%	49.9%	0	0.0%	49.7%	0	0.0%	45.9%	0	0.0%	54.0%	0	0.0%	52.4%	0	0.0%	58.2%	0	0.0%	41.3%	45.9%						
	Upper	0	0.0%	0	0.0%	33.9%	0	0.0%	42.2%	0	0.0%	48.3%	0	0.0%	33.3%	0	0.0%	39.4%	0	0.0%	30.9%	0	0.0%	50.9%	39.0%						
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%						
	Total	0	0.0%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	100%						
HMDA TOTALS	Low	0	0.0%	0	0.0%	2.0%	0	0.0%	0.3%	0	0.0%	0.2%	0	0.0%	0.4%	0	0.0%	2.2%	0	0.0%	0.1%	0	0.0%	0.1%	0.9%						
	Moderate	2	10.0%	866	24.0%	14.2%	1	8.3%	7.3%	70	3.6%	5.4%	1	12.5%	8.3%	796	47.8%	7.3%	0	0.0%	8.1%	0	0.0%	6.4%	14.2%						
	Middle	10	50.0%	1,366	37.8%	49.9%	6	50.0%	39.7%	839	43.1%	35.4%	4	50.0%	42.4%	527	31.7%	36.7%	3	37.5%	44.4%	171	24.0%	38.9%	45.9%						
	Upper	8	40.0%	1,380	38.2%	33.9%	5	41.7%	52.8%	1,038	53.3%	59.0%	3	37.5%	49.0%	342	20.5%	53.7%	5	62.5%	47.4%	542	76.0%	54.7%	39.0%						
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%						
	Total	20	100%	3,612	100%	100%	12	100%	100%	1,947	100%	100%	8	100%	100%	1,665	100%	100%	8	100%	100%	713	100%	100%	100%						

APPENDIX H - LIMITED SCOPE LENDING TABLES (Continued)

Borrower Distribution of HMDA Loans - Table 1 of 2

Assessment Area: SC Florence

PRODUCT TYPE		Bank Lending & Demographic Data										Bank & Aggregate Lending										Bank & Aggregate Lending; Demographic Data									
		2020, 2021					2020					2021					2022														
		Bank				Families by Family Income %	Count		Dollar			Count			Dollar			Count			Dollar			Families by Family Income %							
		Count	%	Dollar \$ (000s)	\$ %		Bank	Agg	\$ (000s)	\$ %	Agg \$ %	Bank	%	Agg %	Bank	\$ %	Agg \$ %	Bank	%	Agg %	Bank	\$ %	Agg \$ %								
HOME PURCHASE	Low	0	0.0%	0	0.0%	22.4%	0	0.0%	4.7%	0	0.0%	2.3%	0	0.0%	6.0%	0	0.0%	3.0%	0	0.0%	4.5%	0	0.0%	2.2%	20.7%						
	Moderate	4	66.7%	530	72.1%	15.4%	2	50.0%	18.9%	354	63.3%	12.6%	2	100.0%	20.5%	176	100.0%	14.6%	0	0.0%	18.5%	0	0.0%	12.2%	16.5%						
	Middle	1	16.7%	114	15.5%	19.6%	1	25.0%	25.0%	114	20.4%	22.2%	0	0.0%	22.2%	0	0.0%	20.9%	0	0.0%	22.5%	0	0.0%	21.8%	19.3%						
	Upper	0	0.0%	0	0.0%	42.6%	0	0.0%	39.9%	0	0.0%	51.5%	0	0.0%	34.7%	0	0.0%	45.7%	1	100.0%	33.3%	159	100.0%	44.3%	43.4%						
	Unknown	1	16.7%	91	12.4%	0.0%	1	25.0%	11.6%	91	16.3%	11.3%	0	0.0%	16.6%	0	0.0%	15.8%	0	0.0%	21.3%	0	0.0%	19.4%	0.0%						
	Total	6	100%	735	100%	100%	4	100%	100%	559	100%	100%	2	100%	100%	176	100%	100%	1	100%	100%	159	100%	100%	100%						
REFINANCE	Low	0	0.0%	0	0.0%	22.4%	0	0.0%	2.0%	0	0.0%	0.9%	0	0.0%	3.0%	0	0.0%	1.6%	0	0.0%	7.0%	0	0.0%	3.5%	20.7%						
	Moderate	0	0.0%	0	0.0%	15.4%	0	0.0%	6.6%	0	0.0%	4.0%	0	0.0%	10.9%	0	0.0%	7.4%	0	0.0%	14.4%	0	0.0%	10.2%	16.5%						
	Middle	2	28.6%	263	23.8%	19.6%	1	25.0%	12.6%	111	17.7%	9.5%	1	33.3%	17.1%	152	31.9%	13.8%	0	0.0%	24.7%	0	0.0%	23.3%	19.3%						
	Upper	4	57.1%	814	73.8%	42.6%	2	50.0%	48.8%	490	78.1%	54.9%	2	66.7%	41.4%	324	68.1%	48.1%	1	50.0%	38.5%	100	62.1%	45.8%	43.4%						
	Unknown	1	14.3%	26	2.4%	0.0%	1	25.0%	29.9%	26	4.1%	30.7%	0	0.0%	27.6%	0	0.0%	29.1%	1	50.0%	15.4%	61	37.9%	17.2%	0.0%						
	Total	7	100%	1,103	100%	100%	4	100%	100%	627	100%	100%	3	100%	100%	476	100%	100%	2	100%	100%	161	100%	100%	100%						
HOME IMPROVEMENT	Low	0	0.0%	0	0.0%	22.4%	0	0.0%	3.2%	0	0.0%	0.9%	0	0.0%	10.7%	0	0.0%	6.3%	1	33.3%	12.2%	17	7.7%	8.3%	20.7%						
	Moderate	0	0.0%	0	0.0%	15.4%	0	0.0%	8.1%	0	0.0%	6.9%	0	0.0%	3.6%	0	0.0%	5.9%	1	33.3%	8.9%	170	76.9%	7.5%	16.5%						
	Middle	0	0.0%	0	0.0%	19.6%	0	0.0%	9.7%	0	0.0%	9.2%	0	0.0%	16.1%	0	0.0%	11.4%	0	0.0%	15.6%	0	0.0%	16.3%	19.3%						
	Upper	0	0.0%	0	0.0%	42.6%	0	0.0%	72.6%	0	0.0%	79.4%	0	0.0%	57.1%	0	0.0%	61.8%	1	33.3%	60.0%	34	15.4%	65.8%	43.4%						
	Unknown	2	100.0%	217	100.0%	0.0%	0	0.0%	6.5%	0	0.0%	3.6%	2	100.0%	12.5%	217	100.0%	14.5%	0	0.0%	3.3%	0	0.0%	2.1%	0.0%						
	Total	2	100%	217	100%	100%	0	0.0%	100%	0	0.0%	100%	2	100%	100%	217	100%	100%	3	100%	100%	221	100%	100%	100%						
MULTI FAMILY	Low	0	0.0%	0	0.0%	22.4%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	20.7%						
	Moderate	0	0.0%	0	0.0%	15.4%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	16.5%						
	Middle	0	0.0%	0	0.0%	19.6%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	19.3%						
	Upper	0	0.0%	0	0.0%	42.6%	0	0.0%	9.1%	0	0.0%	1.6%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	43.4%						
	Unknown	1	100.0%	796	100.0%	0.0%	0	0.0%	90.9%	0	0.0%	98.4%	1	100.0%	100.0%	796	100.0%	100.0%	0	0.0%	100.0%	0	0.0%	100.0%	0.0%						
	Total	1	100%	796	100%	100%	0	0.0%	100%	0	0.0%	100%	1	100%	100%	796	100%	100%	0	0.0%	100%	0	0.0%	100%	100%						
OTHER PURPOSE LOC	Low	0	0.0%	0	0.0%	22.4%	0	0.0%	1.6%	0	0.0%	0.9%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	7.1%	0	0.0%	4.0%	20.7%						
	Moderate	1	33.3%	70	12.5%	15.4%	1	33.3%	3.3%	70	12.5%	2.2%	0	0.0%	12.5%	0	0.0%	5.6%	0	0.0%	8.2%	0	0.0%	4.9%	16.5%						
	Middle	0	0.0%	0	0.0%	19.6%	0	0.0%	18.0%	0	0.0%	12.8%	0	0.0%	7.1%	0	0.0%	3.6%	0	0.0%	12.9%	0	0.0%	7.9%	19.3%						
	Upper	2	66.7%	491	87.5%	42.6%	2	66.7%	73.8%	491	87.5%	81.3%	0	0.0%	75.0%	0	0.0%	87.3%	2	100.0%	71.8%	172	100.0%	83.2%	43.4%						
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	3.3%	0	0.0%	2.7%	0	0.0%	5.4%	0	0.0%	3.4%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%						
	Total	3	100%	561	100%	100%	3	100%	100%	561	100%	100%	0	0.0%	100%	0	0.0%	100%	2	100%	100%	172	100%	100%	100%						

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2022 FFIEC Census Data; 2016-2020 ACS data

Borrower Distribution of HMDA Loans - Table 2 of 2

Assessment Area: SC Florence

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data										Bank & Aggregate Lending										Bank & Aggregate Lending; Demographic Data									
		2020, 2021					2020					2021					2022														
		Bank		Families by Family Income %	Count		Dollar		Count		Dollar		Count		Dollar		Count		Dollar		Families by Family Income %										
		Count	Dollar		Bank	Agg	Bank	Agg	Bank	Agg	Bank	Agg	Bank	Agg	Bank	Agg															
		#	%	\$ (000s)	\$ %	#	%	\$ (000s)	\$ %	#	%	\$ (000s)	\$ %	#	%	\$ (000s)	\$ %	#	%	\$ (000s)	\$ %										
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	0	0.0%	22.4%	0	0.0%	11.5%	0	0.0%	9.0%	0	0.0%	14.3%	0	0.0%	8.3%	0	0.0%	4.3%	0	0.0%	4.1%	20.7%						
	Moderate	1	100.0%	200	100.0%	15.4%	1	100.0%	11.5%	200	100.0%	10.9%	0	0.0%	14.3%	0	0.0%	9.2%	0	0.0%	21.7%	0	0.0%	13.6%	16.5%						
	Middle	0	0.0%	0	0.0%	19.6%	0	0.0%	15.4%	0	0.0%	8.5%	0	0.0%	11.4%	0	0.0%	6.4%	0	0.0%	26.1%	0	0.0%	32.8%	19.3%						
	Upper	0	0.0%	0	0.0%	42.6%	0	0.0%	38.5%	0	0.0%	57.5%	0	0.0%	51.4%	0	0.0%	72.6%	0	0.0%	43.5%	0	0.0%	46.2%	43.4%						
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	23.1%	0	0.0%	14.1%	0	0.0%	8.6%	0	0.0%	3.5%	0	0.0%	4.3%	0	0.0%	3.3%	0.0%						
	Total	1	100%	200	100%	100%	1	100%	100%	200	100%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	100%						
PURPOSE NOT APPLICABLE	Low	0	0.0%	0	0.0%	22.4%	0	0.0%	2.1%	0	0.0%	1.5%	0	0.0%	3.2%	0	0.0%	1.6%	0	0.0%	0.0%	0	0.0%	0.0%	20.7%						
	Moderate	0	0.0%	0	0.0%	15.4%	0	0.0%	4.3%	0	0.0%	3.5%	0	0.0%	1.6%	0	0.0%	1.3%	0	0.0%	3.6%	0	0.0%	4.5%	16.5%						
	Middle	0	0.0%	0	0.0%	19.6%	0	0.0%	2.7%	0	0.0%	3.5%	0	0.0%	3.2%	0	0.0%	3.2%	0	0.0%	0.0%	0	0.0%	0.0%	19.3%						
	Upper	0	0.0%	0	0.0%	42.6%	0	0.0%	3.2%	0	0.0%	5.5%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	3.6%	0	0.0%	9.6%	43.4%						
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	87.7%	0	0.0%	86.1%	0	0.0%	92.1%	0	0.0%	93.8%	0	0.0%	92.7%	0	0.0%	85.9%	0.0%						
	Total	0	0.0%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	100%						
HMDA TOTALS	Low	0	0.0%	0	0.0%	22.4%	0	0.0%	3.3%	0	0.0%	1.5%	0	0.0%	4.7%	0	0.0%	2.3%	1	12.5%	5.2%	17	2.4%	2.4%	20.7%						
	Moderate	6	30.0%	800	22.1%	15.4%	4	33.3%	12.2%	624	32.0%	7.7%	2	25.0%	15.6%	176	10.6%	10.6%	1	12.5%	16.6%	170	23.8%	10.8%	16.5%						
	Middle	3	15.0%	377	10.4%	19.6%	2	16.7%	17.9%	225	11.6%	14.6%	1	12.5%	19.3%	152	9.1%	16.5%	0	0.0%	22.1%	0	0.0%	20.3%	19.3%						
	Upper	6	30.0%	1,305	36.1%	42.6%	4	33.3%	43.1%	981	50.4%	49.8%	2	25.0%	37.9%	324	19.5%	44.4%	5	62.5%	35.7%	465	65.2%	42.1%	43.4%						
	Unknown	5	25.0%	1,130	31.3%	0.0%	2	16.7%	23.4%	117	6.0%	26.3%	3	37.5%	22.5%	1,013	60.8%	26.2%	1	12.5%	20.3%	61	8.6%	24.4%	0.0%						
	Total	20	100%	3,612	100%	100%	12	100%	100%	1,947	100%	100%	8	100%	100%	1,665	100%	100%	8	100%	100%	713	100%	100%	100%						

APPENDIX H - LIMITED SCOPE LENDING TABLES (Continued)

Geographic Distribution of Small Business & Small Farm Loans

Assessment Area: SC Florence

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data										Bank & Aggregate Lending										Bank & Aggregate Lending; Demographic Data									
		2020, 2021					2020					2021					2022					2022									
		Bank		Total Businesses		Count	Count		Dollar		Count	Count		Dollar		Count	Count		Dollar		Count	Count		Dollar		Total Businesses					
		Count	Dollar	Bank	Agg		Bank	Agg	Bank	Agg		Bank	Agg	Bank	Agg																
		#	%	\$ (000s)	\$ %		%	\$ %	%	\$ %		%	\$ %	%	\$ %		%	\$ %	%	\$ %		%	\$ %	%							
SMALL BUSINESSES	Low	9	6.1%	835	3.7%	5.0%	6	7.2%	3.3%	524	4.5%	5.6%	3	4.7%	3.2%	311	2.8%	5.0%	0	0.0%	1.1%	0	0.0%	0.7%	2.5%						
	Moderate	29	19.7%	5,180	22.9%	19.4%	17	20.5%	16.5%	2,541	21.9%	17.1%	12	18.8%	15.7%	2,639	24.0%	16.4%	4	18.2%	10.1%	1,034	15.3%	12.5%	11.6%						
	Middle	46	31.3%	5,681	25.2%	40.8%	25	30.1%	40.5%	3,325	28.7%	36.8%	21	32.8%	43.1%	2,356	21.4%	34.7%	9	40.9%	47.6%	2,857	42.4%	41.9%	48.1%						
	Upper	63	42.9%	10,891	48.2%	34.8%	35	42.2%	38.0%	5,190	44.8%	39.0%	28	43.8%	36.4%	5,701	51.8%	43.8%	9	40.9%	40.3%	2,849	42.3%	44.5%	37.7%						
	Unknown	0	0.0%	0	0.0%	0.1%	0	0.0%	0.1%	0	0.0%	0.2%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.1%	0	0.0%	0.2%	0.1%						
	Tr Unknown	0	0.0%	0	0.0%		0	0.0%	1.6%	0	0.0%	1.4%	0	0.0%	1.6%	0	0.0%	0.2%	0	0.0%	0.7%	0	0.0%	0.2%							
	Total	147	100%	22,587	100%	100%	83	100%	100%	11,580	100%	100%	64	100%	100%	11,007	100%	100%	22	100%	100%	6,740	100%	100%	100%						

Small Business & Small Farm Lending By Revenue & Loan Size

Assessment Area: SC Florence

PRODUCT TYPE		Bank Lending & Demographic Data																	Bank & Aggregate Lending										Bank & Aggregate Lending; Demographic Data									
		2020, 2021					2020					2021					2022					2022					2022											
		Count		Dollar		Total Businesses	Count		Dollar		Agg	Count		Dollar		Agg	Count		Dollar		Agg	Count		Dollar		Agg	Count		Dollar		Agg	Total Businesses						
		#	%	\$ (000s)	\$ %		#	%	%	\$ (000s)		\$ %	\$ %	#	%		%	\$ (000s)	\$ %	\$ %		#	%	%	\$ (000s)		\$ %	\$ %	#	%			%	\$ (000s)	\$ %	\$ %		
SMALL BUSINESS	Revenue	\$1 Million or Less	88	59.9%	9,990	44.2%	91.7%	53	63.9%	37.6%	5,061	43.7%	27.6%	35	54.7%	44.2%	4,929	44.8%	32.3%	7	31.8%	52.7%	1,609	23.9%	35.0%	92.0%												
		Over \$1 Million	53	36.1%	12,311	54.5%	7.3%	29	34.9%		6,516	56.3%		24	37.5%		5,795	52.6%		14	63.6%		4,931	73.2%		7.0%												
		Total Rev. available	141	95.9%	22,301	98.7%	99.0%	82	98.8%		11,577	100.0%		59	92.2%		10,724	97.4%		21	95.5%		6,540	97.0%		99.1%												
		Rev. Not Known	6	4.1%	286	1.3%	1.0%	1	1.2%		3	0.0%		5	7.8%		283	2.6%		1	4.5%		200	3.0%		0.9%												
		Total	147	100%	22,587	100%	100%	83	100%		11,580	100%		64	100%		11,007	100%		22	100%		6,740	100%		100.0%												
	Loan Size	\$100,000 or Less	85	57.8%	3,923	17.4%		53	63.9%	88.1%	2,363	20.4%	35.2%	32	50.0%	91.2%	1,560	14.2%	33.9%	4	18.2%	93.2%	334	5.0%	37.5%													
		\$100,001 - \$250,000	34	23.1%	5,931	26.3%		16	19.3%	7.3%	2,672	23.1%	23.5%	18	28.1%	5.0%	3,259	29.6%	19.9%	9	40.9%	3.9%	1,850	27.4%	18.8%													
		\$250,001 - \$1 Million	28	19.0%	12,733	56.4%		14	16.9%	4.6%	6,545	56.5%	41.3%	14	21.9%	3.8%	6,188	56.2%	46.2%	9	40.9%	3.0%	4,556	67.6%	43.6%													
		Total	147	100%	22,587	100%		83	100%	100%	11,580	100%	100%	64	100%	100%	11,007	100%	100%	22	100%	100%	6,740	100%	100%													
	Loan Size & Rev \$1 Mill or Less	\$100,000 or Less	63	71.6%	2,688	26.9%		42	79.2%		1,709	33.8%		21	60.0%		979	19.9%		3	42.9%		234	14.5%														
		\$100,001 - \$250,000	12	13.6%	2,237	22.4%		5	9.4%		944	18.7%		7	20.0%		1,293	26.2%		2	28.6%		500	31.1%														
		\$250,001 - \$1 Million	13	14.8%	5,065	50.7%		6	11.3%		2,408	47.6%		7	20.0%		2,657	53.9%		2	28.6%		875	54.4%														
		Total	88	100%	9,990	100%		53	100%		5,061	100%		35	100%		4,929	100%		7	100%		1,609	100%														

Assessment Area: SC Greenville

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2022 FFIEC Census Data; 2016-2020 ACS data

Assessment Area: SC Greenville

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2022 FFIEC Census Data; 2016-2020 ACS data

Assessment Area: SC Greenville

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2022 FFIEC Census Data; 2016-2020 ACS data

Assessment Area: SC Greenville

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2022 FFIEC Census Data; 2016-2020 ACS data

APPENDIX H - LIMITED SCOPE LENDING TABLES (Continued)

Geographic Distribution of Small Business & Small Farm Loans

Assessment Area: SC Greenville

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data										Bank & Aggregate Lending										Bank & Aggregate Lending; Demographic Data									
		2020, 2021					2020					2021					2022														
		Bank		Total Businesses	Count		Dollar		Count		Dollar		Count		Dollar		Count		Dollar		Total Businesses										
		Count	Dollar		Bank	Agg	Bank	Agg	Bank	Agg	Bank	Agg	Bank	Agg	Bank	Agg															
		#	%	\$ (000s)	%	#	%	%	\$ 000s	%	%	#	%	%	\$ 000s	%	%	#	%	%	\$ 000s	%	%	%							
SMALL BUSINESSES	Low	32	8.9%	4,320	9.5%	7.3%	25	10.7%	6.4%	2,971	11.8%	7.9%	7	5.6%	6.2%	1,349	6.6%	7.3%	3	5.8%	4.0%	1,167	9.2%	4.5%	5.1%						
	Moderate	53	14.8%	6,485	14.2%	15.0%	34	14.5%	13.0%	3,192	12.7%	14.4%	19	15.3%	13.0%	3,293	16.1%	13.5%	5	9.6%	16.1%	885	6.9%	16.6%	18.1%						
	Middle	110	30.7%	14,035	30.8%	35.9%	67	28.6%	34.4%	6,680	26.6%	31.8%	43	34.7%	34.9%	7,355	36.1%	33.0%	15	28.8%	35.1%	2,590	20.3%	34.4%	34.7%						
	Upper	163	45.5%	20,693	45.4%	41.8%	108	46.2%	45.5%	12,293	48.9%	45.5%	55	44.4%	45.1%	8,400	41.2%	46.1%	28	53.8%	42.9%	7,847	61.6%	42.5%	40.9%						
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	1	1.9%	1.4%	250	2.0%	1.9%	1.3%						
	Tr Unknown	0	0.0%	0	0.0%		0	0.0%	0.7%	0	0.0%	0.4%	0	0.0%	0.8%	0	0.0%	0.1%	0	0.0%	0.6%	0	0.0%	0.2%							
	Total	358	100%	45,533	100%	100%	234	100%	100%	25,136	100%	100%	124	100%	100%	20,397	100%	100%	52	100%	100%	12,739	100%	100%	100%						

Small Business & Small Farm Lending By Revenue & Loan Size

Assessment Area: SC Greenville

PRODUCT TYPE		Bank Lending & Demographic Data																		Bank & Aggregate Lending																		Bank & Aggregate Lending; Demographic Data									
		2020, 2021						2020						2021						2022																											
		Bank				Total Businesses	Count			Dollar			Agg	Count			Dollar			Agg	Count			Dollar			Total Businesses																				
		#	%	\$ (000s)	\$ %		Bank	%	Agg	\$ (000s)	\$ %	Agg		Bank	%	Agg	\$ (000s)	\$ %	Agg		Bank	%	Agg	\$ (000s)	\$ %	Agg																					
SMALL BUSINESS	Revenue	\$1 Million or Less	233	65.1%	17,769	39.0%	91.3%	153	65.4%	40.8%	8,487	33.8%	27.3%	80	64.5%	47.6%	9,282	45.5%	33.2%	29	55.8%	51.4%	4,880	38.3%	37.5%	91.5%																					
		Over \$1 Million	101	28.2%	26,373	57.9%	7.8%	69	29.5%		15,729	62.6%		32	25.8%		10,644	52.2%		23	44.2%		7,859	61.7%		7.4%																					
		Total Rev. available	334	93.3%	44,142	96.9%	99.0%	222	94.9%		24,216	96.3%		112	90.3%		19,926	97.7%		52	100.0%		12,739	100.0%		98.9%																					
		Rev. Not Known	24	6.7%	1,391	3.1%	1.0%	12	5.1%		920	3.7%		12	9.7%		471	2.3%		0	0.0%		0	0.0%		1.1%																					
		Total	358	100%	45,533	100%	100%	234	100%		25,136	100%		124	100%		20,397	100%		52	100%		12,739	100%		100.0%																					
	Loan Size	\$100,000 or Less	234	65.4%	8,302	18.2%		163	69.7%	86.1%	5,657	22.5%	29.4%	71	57.3%	90.1%	2,645	13.0%	30.9%	23	44.2%	93.5%	1,461	11.5%	38.1%																						
		\$100,001 - \$250,000	72	20.1%	11,865	26.1%		46	19.7%	7.8%	7,390	29.4%	20.4%	26	21.0%	5.3%	4,475	21.9%	18.7%	15	28.8%	3.3%	2,848	22.4%	15.6%																						
		\$250,001 - \$1 Million	52	14.5%	25,366	55.7%		25	10.7%	6.1%	12,089	48.1%	50.1%	27	21.8%	4.6%	13,277	65.1%	50.5%	14	26.9%	3.2%	8,430	66.2%	46.2%																						
		Total	358	100%	45,533	100%		234	100%	100%	25,136	100%	100%	124	100%	100%	20,397	100%	100%	52	100%	100%	12,739	100%	100%																						
		\$100,000 or Less	186	79.8%	6,331	35.6%		132	86.3%		4,250	50.1%		54	67.5%		2,081	22.4%		12	41.4%		727	14.9%																							
\$100,001 - \$250,000	34	14.6%	5,555	31.3%		17	11.1%		2,779	32.7%		17	21.3%		2,776	29.9%		13	44.8%		2,448	50.2%																									
\$250,001 - \$1 Million	13	5.6%	5,883	33.1%		4	2.6%		1,458	17.2%		9	11.3%		4,425	47.7%		4	13.8%		1,705	34.9%																									
Total	233	100%	17,769	100%		153	100%		8,487	100%		80	100%		9,282	100%		29	100%		4,880	100%																									

APPENDIX H - LIMITED SCOPE LENDING TABLES (Continued)

Geographic Distribution of HMDA Loans - Table 1 of 2

Assessment Area: SC Hilton Head

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data					Bank & Aggregate Lending										Bank & Aggregate Lending; Demographic Data									
		2020, 2021					2020					2021					2022									
		Bank			Owner Occupied Units	Count		Dollar			Count		Dollar			Count		Dollar			Owner Occupied Units					
		Count	Dollar			Bank	Agg	Bank	Agg		Bank	Agg	Bank	Agg	Bank	Agg	Bank	Agg								
		#	%	\$ (000s)	\$ %	#	%	\$ (000s)	\$ %	\$ %	#	%	\$ (000s)	\$ %	\$ %	#	%	\$ (000s)	%	\$ %						
HOME PURCHASE	Low	0	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	1.3%	0	0.0%	0.7%	1.2%		
	Moderate	5	6.6%	2,355	6.4%	16.9%	4	10.3%	10.8%	1,575	8.9%	7.7%	1	2.7%	12.0%	780	4.1%	9.7%	3	7.9%	10.3%	2,669	10.2%	7.1%	13.6%	
	Middle	38	50.0%	21,184	57.7%	51.4%	16	41.0%	55.6%	9,253	52.4%	47.8%	22	59.5%	56.7%	11,931	62.6%	48.5%	13	34.2%	48.9%	8,443	32.2%	44.9%	51.1%	
	Upper	33	43.4%	13,151	35.8%	31.6%	19	48.7%	33.6%	6,818	38.6%	44.5%	14	37.8%	31.3%	6,333	33.3%	41.8%	22	57.9%	39.5%	15,130	57.7%	47.3%	34.1%	
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	
	Total	76	100%	36,690	100%	100%	39	100%	100%	17,646	100%	100%	37	100%	100%	19,044	100%	100%	38	100%	100%	26,242	100%	100%	100%	
REFINANCE	Low	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.4%	0	0.0%	0.3%	1.2%	
	Moderate	4	4.2%	1,393	3.5%	16.9%	4	7.0%	8.2%	1,393	6.4%	7.7%	0	0.0%	8.9%	0	0.0%	7.7%	0	0.0%	9.9%	0	0.0%	7.5%	13.6%	
	Middle	43	44.8%	16,916	42.0%	51.4%	24	42.1%	59.8%	7,421	34.3%	52.5%	19	48.7%	59.1%	9,495	51.0%	50.9%	23	74.2%	53.1%	7,275	68.5%	47.2%	51.1%	
	Upper	49	51.0%	21,934	54.5%	31.6%	29	50.9%	32.0%	12,824	59.3%	39.8%	20	51.3%	32.0%	9,110	49.0%	41.4%	8	25.8%	36.7%	3,344	31.5%	45.0%	34.1%	
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	
	Total	96	100%	40,243	100%	100%	57	100%	100%	21,638	100%	100%	39	100%	100%	18,605	100%	100%	31	100%	100%	10,619	100%	100%	100%	
HOME IMPROVEMENT	Low	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.3%	0	0.0%	0.2%	1.2%	
	Moderate	0	0.0%	0	0.0%	16.9%	0	0.0%	7.6%	0	0.0%	7.1%	0	0.0%	8.4%	0	0.0%	9.8%	1	5.0%	6.9%	215	3.9%	3.9%	13.6%	
	Middle	3	21.4%	155	7.4%	51.4%	0	0.0%	53.6%	0	0.0%	47.4%	3	23.1%	51.4%	155	8.6%	44.3%	10	50.0%	50.1%	1,785	32.6%	48.9%	51.1%	
	Upper	11	78.6%	1,946	92.6%	31.6%	1	100.0%	38.8%	300	100.0%	45.5%	10	76.9%	40.2%	1,646	91.4%	45.9%	9	45.0%	42.7%	3,474	63.5%	47.0%	34.1%	
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	
	Total	14	100%	2,101	100%	100%	1	100%	100%	300	100%	100%	13	100%	100%	1,801	100%	100%	20	100%	100%	5,474	100%	100%	100%	
MULTIFAMILY	Low	0	0.0%	0	0.0%	Multi-Family Units		0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	4.9%
	Moderate	0	0.0%	0	0.0%	25.1%	0	0.0%	30.0%	0	0.0%	38.4%	0	0.0%	58.3%	0	0.0%	24.3%	0	0.0%	30.8%	0	0.0%	12.4%	7.2%	
	Middle	0	0.0%	0	0.0%	39.1%	0	0.0%	60.0%	0	0.0%	60.8%	0	0.0%	33.3%	0	0.0%	74.9%	0	0.0%	69.2%	0	0.0%	87.6%	35.5%	
	Upper	0	0.0%	0	0.0%	35.8%	0	0.0%	10.0%	0	0.0%	0.8%	0	0.0%	8.3%	0	0.0%	0.8%	0	0.0%	0.0%	0	0.0%	0.0%	52.4%	
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	
	Total	0	0.0%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	100%	
OTHER PURPOSE LOC	Low	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	1	1.4%	0.3%	132	1.0%	0.2%	1.2%	
	Moderate	6	8.5%	3,402	23.2%	16.9%	5	13.9%	5.2%	3,232	47.3%	10.5%	1	2.9%	7.0%	170	2.2%	5.8%	1	1.4%	6.0%	50	0.4%	5.8%	13.6%	
	Middle	30	42.3%	5,357	36.5%	51.4%	13	36.1%	50.0%	1,032	15.1%	38.8%	17	48.6%	47.7%	4,325	55.1%	41.0%	43	59.7%	50.3%	7,294	53.9%	41.0%	51.1%	
	Upper	35	49.3%	5,928	40.4%	31.6%	18	50.0%	44.8%	2,573	37.6%	50.8%	17	48.6%	45.3%	3,355	42.7%	53.3%	27	37.5%	43.5%	6,068	44.8%	53.0%	34.1%	
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	
	Total	71	100%	14,687	100%	100%	36	100%	100%	6,837	100%	100%	35	100%	100%	7,850	100%	100%	72	100%	100%	13,544	100%	100%	100%	

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2022 FFIEC Census Data; 2016-2020 ACS data

Geographic Distribution of HMDA Loans - Table 2 of 2

Assessment Area: SC Hilton Head

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data										Bank & Aggregate Lending										Bank & Aggregate Lending; Demographic Data									
		2020, 2021					2020					2021					2022														
		Bank				Owner Occupied Units	Count			Dollar		Count			Dollar		Count			Dollar		Owner Occupied Units									
		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg										
		#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %	#	%	%	\$ (000s)	\$ %	\$ %	#	%	%	\$ (000s)	%	\$ %	%						
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.9%	0	0.0%	0.2%	1.2%						
	Moderate	0	0.0%	0	0.0%	16.9%	0	0.0%	8.8%	0	0.0%	6.4%	0	0.0%	10.4%	0	0.0%	6.5%	0	0.0%	10.3%	0	0.0%	8.4%	13.6%						
	Middle	3	60.0%	1,954	56.4%	51.4%	2	66.7%	59.6%	1,766	69.9%	52.8%	1	50.0%	45.4%	188	20.0%	36.4%	0	0.0%	44.6%	0	0.0%	36.7%	51.1%						
	Upper	2	40.0%	1,510	43.6%	31.6%	1	33.3%	31.6%	760	30.1%	40.8%	1	50.0%	44.2%	750	80.0%	57.1%	1	100.0%	44.2%	490	100.0%	54.7%	34.1%						
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%						
	Total	5	100%	3,464	100%	100%	3	100%	100%	2,526	100%	100%	2	100%	100%	938	100%	100%	1	100%	100%	490	100%	100%	100%						
PURPOSE NOT APPLICABLE	Low	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	1.2%						
	Moderate	0	0.0%	0	0.0%	16.9%	0	0.0%	13.7%	0	0.0%	9.2%	0	0.0%	9.4%	0	0.0%	5.5%	0	0.0%	38.9%	0	0.0%	25.5%	13.6%						
	Middle	0	0.0%	0	0.0%	51.4%	0	0.0%	67.4%	0	0.0%	60.4%	0	0.0%	79.2%	0	0.0%	71.5%	0	0.0%	44.4%	0	0.0%	46.3%	51.1%						
	Upper	0	0.0%	0	0.0%	31.6%	0	0.0%	18.9%	0	0.0%	30.5%	0	0.0%	11.3%	0	0.0%	23.1%	0	0.0%	16.7%	0	0.0%	28.3%	34.1%						
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%						
	Total	0	0.0%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	100%						
HMDA TOTALS	Low	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	1	0.6%	0.9%	132	0.2%	0.5%	1.2%						
	Moderate	15	5.7%	7,150	7.4%	16.9%	13	9.6%	9.4%	6,200	12.7%	8.4%	2	1.6%	10.4%	950	2.0%	9.0%	5	3.1%	9.9%	2,934	5.2%	7.2%	13.6%						
	Middle	117	44.7%	45,566	46.9%	51.4%	55	40.4%	57.7%	19,472	39.8%	50.4%	62	49.2%	57.5%	26,094	54.1%	49.7%	89	54.9%	50.0%	24,797	44.0%	46.3%	51.1%						
	Upper	130	49.6%	44,469	45.8%	31.6%	68	50.0%	32.9%	23,275	47.6%	41.2%	62	49.2%	32.1%	21,194	43.9%	41.3%	67	41.4%	39.2%	28,506	50.6%	46.0%	34.1%						
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%						
	Total	262	100%	97,185	100%	100%	136	100%	100%	48,947	100%	100%	126	100%	100%	48,238	100%	100%	162	100%	100%	56,369	100%	100%	100%						

APPENDIX H - LIMITED SCOPE LENDING TABLES (Continued)

Borrower Distribution of HMDA Loans - Table 1 of 2

Assessment Area: SC Hilton Head

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data					Bank & Aggregate Lending										Bank & Aggregate Lending; Demographic Data								
		2020, 2021					2020					2021					2022								
		Bank			Families by Family Income %	Count		Dollar			Count			Dollar			Count			Dollar			Families by Family Income %		
		Count	%	\$ (000s)		Bank	%	Agg %	\$ (000s)	%	Agg %	Bank	%	Agg %	Bank	%	Agg %	Bank	%	Agg %					
HOME PURCHASE	Low	0	0.0%	0	0.0%	17.7%	0	0.0%	3.0%	0	0.0%	1.2%	0	0.0%	2.2%	0	0.0%	0.9%	1	2.6%	3.4%	229	0.9%	1.4%	19.0%
	Moderate	4	5.3%	879	2.4%	18.1%	3	7.7%	12.4%	524	3.0%	7.0%	1	2.7%	10.4%	355	1.9%	5.5%	3	7.9%	14.1%	930	3.5%	7.9%	17.1%
	Middle	13	17.1%	2,953	8.0%	21.2%	8	20.5%	17.6%	1,757	10.0%	12.1%	5	13.5%	16.7%	1,196	6.3%	11.1%	4	10.5%	18.1%	1,574	6.0%	12.2%	21.2%
	Upper	57	75.0%	31,865	86.8%	42.9%	27	69.2%	60.4%	14,648	83.0%	73.0%	30	81.1%	58.5%	17,217	90.4%	70.5%	30	78.9%	51.0%	23,509	89.6%	66.3%	42.8%
	Unknown	2	2.6%	993	2.7%	0.0%	1	2.6%	6.6%	717	4.1%	6.7%	1	2.7%	12.2%	276	1.4%	11.9%	0	0.0%	13.5%	0	0.0%	12.1%	0.0%
	Total	76	100%	36,690	100%	100%	39	100%	100%	17,646	100%	100%	37	100%	100%	19,044	100%	100%	38	100%	100%	26,242	100%	100%	100%
REFINANCE	Low	0	0.0%	0	0.0%	17.7%	0	0.0%	2.7%	0	0.0%	1.4%	0	0.0%	2.8%	0	0.0%	1.3%	1	3.2%	8.6%	100	0.9%	4.8%	19.0%
	Moderate	2	2.1%	317	0.8%	18.1%	2	3.5%	9.3%	317	1.5%	5.7%	0	0.0%	10.5%	0	0.0%	6.2%	2	6.5%	19.6%	361	3.4%	13.3%	17.1%
	Middle	15	15.6%	3,731	9.3%	21.2%	12	21.1%	17.2%	2,983	13.8%	13.3%	3	7.7%	17.2%	748	4.0%	12.5%	5	16.1%	20.4%	1,347	12.7%	16.5%	21.2%
	Upper	77	80.2%	35,830	89.0%	42.9%	41	71.9%	46.9%	17,973	83.1%	56.9%	36	92.3%	47.4%	17,857	96.0%	60.1%	20	64.5%	38.5%	8,291	78.1%	52.8%	42.8%
	Unknown	2	2.1%	365	0.9%	0.0%	2	3.5%	23.9%	365	1.7%	22.6%	0	0.0%	22.0%	0	0.0%	19.9%	3	9.7%	12.9%	520	4.9%	12.6%	0.0%
	Total	96	100%	40,243	100%	100%	57	100%	100%	21,638	100%	100%	39	100%	100%	18,605	100%	100%	31	100%	100%	10,619	100%	100%	100%
HOME IMPROVEMENT	Low	0	0.0%	0	0.0%	17.7%	0	0.0%	2.0%	0	0.0%	0.8%	0	0.0%	3.4%	0	0.0%	1.1%	0	0.0%	4.4%	0	0.0%	1.6%	19.0%
	Moderate	1	7.1%	25	1.2%	18.1%	0	0.0%	11.1%	0	0.0%	7.1%	1	7.7%	8.6%	25	1.4%	4.7%	1	5.0%	12.4%	70	1.3%	6.2%	17.1%
	Middle	2	14.3%	143	6.8%	21.2%	0	0.0%	20.4%	0	0.0%	13.9%	2	15.4%	14.6%	143	7.9%	9.4%	4	20.0%	21.7%	552	10.1%	12.2%	21.2%
	Upper	11	78.6%	1,933	92.0%	42.9%	1	100.0%	63.8%	300	100.0%	75.7%	10	76.9%	70.2%	1,633	90.7%	81.4%	15	75.0%	60.3%	4,852	88.6%	77.0%	42.8%
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	2.6%	0	0.0%	2.5%	0	0.0%	3.1%	0	0.0%	3.4%	0	0.0%	1.2%	0	0.0%	3.0%	0.0%
	Total	14	100%	2,101	100%	100%	1	100%	100%	300	100%	100%	13	100%	100%	1,801	100%	100%	20	100%	100%	5,474	100%	100%	100%
MULTI FAMILY	Low	0	0.0%	0	0.0%	17.7%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	19.0%
	Moderate	0	0.0%	0	0.0%	18.1%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	17.1%
	Middle	0	0.0%	0	0.0%	21.2%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	21.2%
	Upper	0	0.0%	0	0.0%	42.9%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	7.7%	0	0.0%	0.5%	42.8%
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	100.0%	0	0.0%	100.0%	0	0.0%	100.0%	0	0.0%	100.0%	0	0.0%	92.3%	0	0.0%	99.5%	0.0%
	Total	0	0.0%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	100%
OTHER PURPOSE LOC	Low	0	0.0%	0	0.0%	17.7%	0	0.0%	3.6%	0	0.0%	3.3%	0	0.0%	3.5%	0	0.0%	2.8%	1	1.4%	5.0%	141	1.0%	2.8%	19.0%
	Moderate	3	4.2%	405	2.8%	18.1%	1	2.8%	8.4%	245	3.6%	4.7%	2	5.7%	7.8%	160	2.0%	4.3%	9	12.5%	11.8%	1,080	8.0%	5.4%	17.1%
	Middle	6	8.5%	463	3.2%	21.2%	3	8.3%	17.5%	170	2.5%	10.8%	3	8.6%	18.0%	293	3.7%	10.6%	19	26.4%	20.7%	2,639	19.5%	12.2%	21.2%
	Upper	61	85.9%	13,744	93.6%	42.9%	31	86.1%	68.2%	6,347	92.8%	79.7%	30	85.7%	69.5%	7,397	94.2%	81.7%	43	59.7%	61.0%	9,684	71.5%	77.5%	42.8%
	Unknown	1	1.4%	75	0.5%	0.0%	1	2.8%	2.3%	75	1.1%	1.4%	0	0.0%	1.2%	0	0.0%	0.6%	0	0.0%	1.6%	0	0.0%	2.1%	0.0%
	Total	71	100%	14,687	100%	100%	36	100%	100%	6,837	100%	100%	35	100%	100%	7,850	100%	100%	72	100%	100%	13,544	100%	100%	100%

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2022 FFIEC Census Data; 2016-2020 ACS data

Borrower Distribution of HMDA Loans - Table 2 of 2

Assessment Area: SC Hilton Head

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data														Bank & Aggregate Lending										Bank & Aggregate Lending; Demographic Data							
		2020, 2021					2020					2021					2022																
		Bank				Families by Family Income %	Count		Dollar			Count		Dollar			Count		Dollar			Families by Family Income %											
		Count	Dollar				Bank	Agg	Bank	Agg	Bank	Agg	Bank	Agg	Bank	Agg	Bank	Agg	Bank	Agg													
		#	%	\$ (000s)	\$ %	#	%	\$ (000s)	\$ %	#	%	\$ (000s)	\$ %	#	%	\$ (000s)	\$ %	#	%	\$ (000s)	\$ %	\$ %											
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	0	0.0%	17.7%	0	0.0%	0.9%	0	0.0%	0.2%	0	0.0%	6.7%	0	0.0%	2.7%	0	0.0%	8.0%	0	0.0%	3.2%	19.0%								
	Moderate	0	0.0%	0	0.0%	18.1%	0	0.0%	7.9%	0	0.0%	3.8%	0	0.0%	11.0%	0	0.0%	3.1%	0	0.0%	14.7%	0	0.0%	3.9%	17.1%								
	Middle	0	0.0%	0	0.0%	21.2%	0	0.0%	20.2%	0	0.0%	5.8%	0	0.0%	14.7%	0	0.0%	6.6%	0	0.0%	15.6%	0	0.0%	6.5%	21.2%								
	Upper	5	100.0%	3,464	100.0%	42.9%	3	100.0%	62.3%	2,526	100.0%	80.2%	2	100.0%	63.2%	938	100.0%	82.7%	1	100.0%	54.9%	490	100.0%	75.4%	42.8%								
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	8.8%	0	0.0%	10.0%	0	0.0%	4.3%	0	0.0%	5.0%	0	0.0%	6.7%	0	0.0%	11.0%	0.0%								
	Total	5	100%	3,464	100%	100%	3	100%	100%	2,526	100%	100%	2	100%	100%	938	100%	100%	1	100%	100%	490	100%	100%	100%								
PURPOSE NOT APPLICABLE	Low	0	0.0%	0	0.0%	17.7%	0	0.0%	0.4%	0	0.0%	0.4%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	19.0%								
	Moderate	0	0.0%	0	0.0%	18.1%	0	0.0%	0.9%	0	0.0%	0.7%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	17.1%								
	Middle	0	0.0%	0	0.0%	21.2%	0	0.0%	0.9%	0	0.0%	0.8%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	21.2%								
	Upper	0	0.0%	0	0.0%	42.9%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	42.8%								
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	97.9%	0	0.0%	98.1%	0	0.0%	100.0%	0	0.0%	100.0%	0	0.0%	100.0%	0	0.0%	100.0%	0.0%								
	Total	0	0.0%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	100%								
HMDA TOTALS	Low	0	0.0%	0	0.0%	17.7%	0	0.0%	2.8%	0	0.0%	1.3%	0	0.0%	2.6%	0	0.0%	1.1%	3	1.9%	4.9%	470	0.8%	2.1%	19.0%								
	Moderate	10	3.8%	1,626	1.7%	18.1%	6	4.4%	10.6%	1,086	2.2%	6.1%	4	3.2%	10.3%	540	1.1%	5.7%	15	9.3%	15.2%	2,441	4.3%	8.6%	17.1%								
	Middle	36	13.7%	7,290	7.5%	21.2%	23	16.9%	17.2%	4,910	10.0%	12.2%	13	10.3%	16.8%	2,380	4.9%	11.4%	32	19.8%	18.9%	6,112	10.8%	12.6%	21.2%								
	Upper	211	80.5%	86,836	89.4%	42.9%	103	75.7%	53.1%	41,794	85.4%	63.4%	108	85.7%	53.5%	45,042	93.4%	65.4%	109	67.3%	48.9%	46,826	83.1%	62.7%	42.8%								
	Unknown	5	1.9%	1,433	1.5%	0.0%	4	2.9%	16.3%	1,157	2.4%	17.0%	1	0.8%	16.8%	276	0.6%	16.4%	3	1.9%	12.2%	520	0.9%	14.0%	0.0%								
	Total	262	100%	97,185	100%	100%	136	100%	100%	48,947	100%	100%	126	100%	100%	48,238	100%	100%	162	100%	100%	56,369	100%	100%	100%								

APPENDIX H - LIMITED SCOPE LENDING TABLES (Continued)

Geographic Distribution of Small Business & Small Farm Loans

Assessment Area: SC Hilton Head

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data										Bank & Aggregate Lending										Bank & Aggregate Lending; Demographic Data									
		2020, 2021					2020					2021					2022														
		Bank		Total Businesses	Count		Dollar		Count		Dollar		Count		Dollar		Count		Dollar		Total Businesses										
		Count	Dollar		Bank	Agg	Bank	Agg	Bank	Agg	Bank	Agg	Bank	Agg	Bank	Agg															
		#	%	\$ (000s)	\$ %	%	#	%	%	\$ 000s	\$ %	\$ %	#	%	%	\$ 000s	\$ %	\$ %	#	%	%	\$ 000s	\$ %	\$ %	%						
SMALL BUSINESSES	Low	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	1	3.7%	4.5%	15	0.3%	6.5%	4.1%						
	Moderate	13	6.2%	802	3.3%	16.2%	9	6.4%	15.8%	495	3.4%	17.0%	4	5.6%	14.7%	307	3.1%	15.0%	0	0.0%	9.5%	0	0.0%	10.0%	11.4%						
	Middle	101	47.9%	10,819	44.4%	55.0%	66	47.1%	52.6%	5,965	41.3%	55.3%	35	49.3%	52.7%	4,854	48.8%	57.3%	13	48.1%	49.4%	1,880	37.4%	45.9%	48.4%						
	Upper	97	46.0%	12,771	52.4%	28.8%	65	46.4%	30.4%	7,987	55.3%	26.8%	32	45.1%	31.5%	4,784	48.1%	27.5%	13	48.1%	35.8%	3,128	62.3%	37.2%	36.1%						
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%						
	Tr Unknown	0	0.0%	0	0.0%		0	0.0%	1.2%	0	0.0%	0.9%	0	0.0%	1.2%	0	0.0%	0.2%	0	0.0%	0.8%	0	0.0%	0.4%							
	Total	211	100%	24,392	100%	100%	140	100%	100%	14,447	100%	100%	71	100%	100%	9,945	100%	100%	27	100%	100%	5,023	100%	100%	100%						

Small Business & Small Farm Lending By Revenue & Loan Size

Assessment Area: SC Hilton Head

PRODUCT TYPE		Bank Lending & Demographic Data																Bank & Aggregate Lending										Bank & Aggregate Lending; Demographic Data									
		2020, 2021						2020						2021						2022																	
		Bank		Dollar		Total Businesses	Count		Dollar		Agg	Count		Dollar		Agg	Count		Dollar		Agg	Count		Dollar		Agg	Total Businesses										
		#	%	\$ (000s)	\$ %		%	#	%	Agg %		\$ (000s)	\$ %	Agg %	#		%	Agg %	\$ (000s)	\$ %		Agg %	#	%	Agg %			\$ (000s)	\$ %	Agg %							
SMALL BUSINESS	Revenue	\$1 Million or Less	132	62.6%	12,194	50.0%	93.4%	85	60.7%	41.4%	7,463	51.7%	33.5%	47	66.2%	45.2%	4,731	47.6%	33.5%		12	44.4%	50.0%	1,458	29.0%	37.4%	93.6%										
		Over \$1 Million	66	31.3%	11,763	48.2%	5.7%	45	32.1%		6,591	45.6%		21	29.6%		5,172	52.0%			14	51.9%		3,402	67.7%		5.4%										
		Total Rev. available	198	93.8%	23,957	98.2%	99.2%	130	92.9%		14,054	97.3%		68	95.8%		9,903	99.6%			26	96.3%		4,860	96.8%		99.0%										
		Rev. Not Known	13	6.2%	435	1.8%	0.8%	10	7.1%		393	2.7%		3	4.2%		42	0.4%			1	3.7%		163	3.2%		1.0%										
		Total	211	100%	24,392	100%	100%	140	100%		14,447	100%		71	100%		9,945	100%			27	100%		5,023	100%		100.0%										
	Loan Size	\$100,000 or Less	151	71.6%	6,053	24.8%		106	75.7%	89.5%	4,058	28.1%	38.4%	45	63.4%	93.0%	1,995	20.1%	40.8%		16	59.3%	93.7%	1,144	22.8%	41.4%											
		\$100,001 - \$250,000	35	16.6%	5,876	24.1%		20	14.3%	6.5%	3,355	23.2%	21.0%	15	21.1%	4.1%	2,521	25.3%	18.6%		6	22.2%	3.5%	1,055	21.0%	17.0%											
		\$250,001 - \$1 Million	25	11.8%	12,463	51.1%		14	10.0%	4.1%	7,034	48.7%	40.6%	11	15.5%	2.8%	5,429	54.6%	40.6%		5	18.5%	2.8%	2,824	56.2%	41.6%											
		Total	211	100%	24,392	100%		140	100%	100%	14,447	100%	100%	71	100%	100%	9,945	100%	100%		27	100%	100%	5,023	100%	100%											
	Loan Size & Rev \$1 Mill or Less	\$100,000 or Less	104	78.8%	3,587	29.4%		69	81.2%		2,191	29.4%		35	74.5%		1,396	29.5%			7	58.3%		380	26.1%												
		\$100,001 - \$250,000	18	13.6%	2,854	23.4%		10	11.8%		1,619	21.7%		8	17.0%		1,235	26.1%			3	25.0%		492	33.7%												
		\$250,001 - \$1 Million	10	7.6%	5,753	47.2%		6	7.1%		3,653	48.9%		4	8.5%		2,100	44.4%			2	16.7%		586	40.2%												
		Total	132	100%	12,194	100%		85	100%		7,463	100%		47	100%		4,731	100%			12	100%		1,458	100%												

APPENDIX H - LIMITED SCOPE LENDING TABLES (Continued)

Geographic Distribution of HMDA Loans - Table 1 of 2

Assessment Area: SC Lee

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data					Bank & Aggregate Lending										Bank & Aggregate Lending; Demographic Data						
		2020, 2021					2020					2021					2022						
		Bank		Owner Occupied Units	Count		Dollar		Count		Dollar		Count		Dollar		Count		Dollar		Owner Occupied Units		
		Count	Dollar		Bank	Agg	Bank	Agg	Bank	Agg	Bank	Agg	Bank	Agg	Bank	Agg	Bank	Agg					
		#	%	\$ (000s)	\$ %	#	%	\$ (000s)	\$ %	#	%	\$ (000s)	\$ %	#	%	\$ (000s)	\$ %	#	%	\$ (000s)	\$ %	%	
HOME PURCHASE	Low	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	
	Moderate	2	100.0%	162	100.0%	26.2%	1	100.0%	28.7%	107	100.0%	36.0%	1	100.0%	32.3%	55	100.0%	25.7%	0	0.0%	27.0%	25.5%	
	Middle	0	0.0%	0	0.0%	73.8%	0	0.0%	71.3%	0	0.0%	64.0%	0	0.0%	66.2%	0	0.0%	72.8%	1	100.0%	48.0%	54.4%	
	Upper	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	15.6%	9.3%	
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	1.5%	0	0.0%	1.5%	0	0.0%	6.7%	10.8%	
	Total	2	100%	162	100%	100%	1	100%	100%	107	100%	100%	1	100%	100%	55	100%	100%	1	100%	100%	100%	
REFINANCE	Low	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	
	Moderate	3	60.0%	492	73.8%	26.2%	2	100.0%	28.0%	280	100.0%	23.0%	1	33.3%	29.0%	212	54.8%	28.4%	0	0.0%	18.4%	11.7%	
	Middle	2	40.0%	175	26.2%	73.8%	0	0.0%	70.7%	0	0.0%	76.4%	2	66.7%	71.0%	175	45.2%	71.6%	0	0.0%	55.3%	51.4%	
	Upper	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	7.7%	9.3%	
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	1.3%	0	0.0%	0.6%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	18.4%	29.3%	
	Total	5	100%	667	100%	100%	2	100%	100%	280	100%	100%	3	100%	100%	387	100%	100%	0	0.0%	100%	100%	
HOME IMPROVEMENT	Low	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	
	Moderate	0	0.0%	0	0.0%	26.2%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	50.0%	0	0.0%	28.6%	0	0.0%	0.0%	25.5%	
	Middle	1	100.0%	150	100.0%	73.8%	0	0.0%	100.0%	0	0.0%	100.0%	1	100.0%	50.0%	150	100.0%	71.4%	1	100.0%	50.0%	54.4%	
	Upper	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	50.0%	9.3%	
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	10.8%	
	Total	1	100%	150	100%	100%	0	0.0%	100%	0	0.0%	100%	1	100%	100%	150	100%	100%	1	100%	100%	100%	
MULTIFAMILY	Low	Multi-Family Units					0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	
	Moderate	0	0.0%	0	0.0%	65.3%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	100.0%	0	0.0%	100.0%	0	0.0%	0.0%	32.3%	
	Middle	0	0.0%	0	0.0%	34.7%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	49.1%	
	Upper	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	18.6%	
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	100.0%	0.0%	
	Total	0	0.0%	0	0.0%	100%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	100%	
OTHER PURPOSE LOC	Low	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	
	Moderate	2	50.0%	148	49.7%	26.2%	2	66.7%	42.9%	148	71.2%	45.7%	0	0.0%	33.3%	0	0.0%	35.1%	0	0.0%	25.0%	14.6%	
	Middle	2	50.0%	150	50.3%	73.8%	1	33.3%	57.1%	60	28.8%	54.3%	1	100.0%	66.7%	90	100.0%	64.9%	1	100.0%	75.0%	54.4%	
	Upper	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	9.3%	
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	10.8%	
	Total	4	100%	298	100%	100%	3	100%	100%	208	100%	100%	1	100%	100%	90	100%	100%	1	100%	100%	100%	

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2022 FFIEC Census Data; 2016-2020 ACS data

Geographic Distribution of HMDA Loans - Table 2 of 2

Assessment Area: SC Lee

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data										Bank & Aggregate Lending										Bank & Aggregate Lending; Demographic Data						
		2020, 2021					2020					2021					2022											
		Bank				Owner Occupied Units	Count			Dollar			Count			Dollar			Count			Dollar			Owner Occupied Units			
		Count		Dollar			Bank		Agg		Bank		Agg		Bank		Agg		Bank		Agg							
		#	%	\$ (000s)	\$ %	#	%	\$ (000s)	\$ %	#	%	\$ (000s)	\$ %	#	%	\$ (000s)	\$ %	#	%	\$ (000s)	\$ %							
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%			
	Moderate	1	100.0%	78	100.0%	26.2%	0	0.0%	50.0%	0	0.0%	45.9%	1	100.0%	33.3%	78	100.0%	6.9%	0	0.0%	0.0%	0	0.0%	0.0%	25.5%			
	Middle	0	0.0%	0	0.0%	73.8%	0	0.0%	50.0%	0	0.0%	54.1%	0	0.0%	66.7%	0	0.0%	93.1%	0	0.0%	50.0%	0	0.0%	45.0%	54.4%			
	Upper	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	25.0%	0	0.0%	25.7%	9.3%			
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	25.0%	0	0.0%	29.3%	10.8%			
	Total	1	100%	78	100%	100%	0	0.0%	100%	0	0.0%	100%	1	100%	100%	78	100%	100%	0	0.0%	100%	0	0.0%	100%	100%			
PURPOSE NOT APPLICABLE	Low	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%			
	Moderate	0	0.0%	0	0.0%	26.2%	0	0.0%	21.4%	0	0.0%	16.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	33.3%	0	0.0%	40.2%	25.5%			
	Middle	0	0.0%	0	0.0%	73.8%	0	0.0%	78.6%	0	0.0%	84.0%	0	0.0%	100.0%	0	0.0%	100.0%	0	0.0%	66.7%	0	0.0%	59.8%	54.4%			
	Upper	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	9.3%			
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	10.8%			
	Total	0	0.0%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	100%			
HMDA TOTALS	Low	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%			
	Moderate	8	61.5%	880	64.9%	26.2%	5	83.3%	28.2%	535	89.9%	28.6%	3	42.9%	31.8%	345	45.4%	27.3%	0	0.0%	24.4%	0	0.0%	21.1%	25.5%			
	Middle	5	38.5%	475	35.1%	73.8%	1	16.7%	71.3%	60	10.1%	71.1%	4	57.1%	67.3%	415	54.6%	71.8%	3	100.0%	51.2%	304	100.0%	50.6%	54.4%			
	Upper	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	13.4%	0	0.0%	13.5%	9.3%			
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.5%	0	0.0%	0.3%	0	0.0%	0.9%	0	0.0%	0.9%	0	0.0%	11.0%	0	0.0%	14.9%	10.8%			
	Total	13	100%	1,355	100%	100%	6	100%	100%	595	100%	100%	7	100%	100%	760	100%	100%	3	100%	100%	304	100%	100%	100%			

APPENDIX H - LIMITED SCOPE LENDING TABLES (Continued)

Borrower Distribution of HMDA Loans - Table 1 of 2

Assessment Area: SC Lee

PRODUCT TYPE		Borrower Income Levels	Bank Lending & Demographic Data					Bank & Aggregate Lending										Bank & Aggregate Lending; Demographic Data							
			2020, 2021				2020					2021					2022								
			Bank			Families by Family Income %	Count		Dollar			Count		Dollar			Count		Dollar			Families by Family Income %			
			Count	Dollar	\$ %		Bank	%	Agg	Bank	\$ %	Agg	Bank	%	Agg	Bank	\$ %	Agg	Bank	\$ %	Agg				
			#	%	\$ (000s)	\$ %	#	%	Agg	\$ (000s)	\$ %	Agg	#	%	Agg	\$ (000s)	\$ %	Agg	#	%	Agg	\$ (000s)	\$ %	Agg	\$ %
HOME PURCHASE	Low	0	0.0%	0	0.0%	28.1%	0	0.0%	4.6%	0	0.0%	2.7%	0	0.0%	3.8%	0	0.0%	2.2%	0	0.0%	2.7%	0	0.0%	1.4%	26.6%
	Moderate	0	0.0%	0	0.0%	18.3%	0	0.0%	26.4%	0	0.0%	19.7%	0	0.0%	17.7%	0	0.0%	10.4%	1	100.0%	21.3%	155	100.0%	13.2%	16.7%
	Middle	0	0.0%	0	0.0%	18.7%	0	0.0%	27.6%	0	0.0%	21.3%	0	0.0%	32.3%	0	0.0%	26.8%	0	0.0%	36.0%	0	0.0%	33.4%	21.0%
	Upper	2	100.0%	162	100.0%	34.9%	1	100.0%	35.6%	107	100.0%	50.2%	1	100.0%	36.2%	55	100.0%	48.0%	0	0.0%	29.3%	0	0.0%	40.2%	35.7%
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	5.7%	0	0.0%	6.1%	0	0.0%	10.0%	0	0.0%	12.6%	0	0.0%	10.7%	0	0.0%	11.8%	0.0%
	Total	2	100%	162	100%	100%	1	100%	100%	107	100%	100%	1	100%	100%	55	100%	100%	1	100%	100%	155	100%	100%	100%
REFINANCE	Low	0	0.0%	0	0.0%	28.1%	0	0.0%	1.3%	0	0.0%	1.0%	0	0.0%	5.8%	0	0.0%	3.2%	0	0.0%	10.5%	0	0.0%	5.4%	26.6%
	Moderate	1	20.0%	65	9.7%	18.3%	0	0.0%	5.3%	0	0.0%	2.2%	1	33.3%	10.1%	65	16.8%	5.2%	0	0.0%	18.4%	0	0.0%	14.0%	16.7%
	Middle	1	20.0%	168	25.2%	18.7%	1	50.0%	22.7%	168	60.0%	15.4%	0	0.0%	14.5%	0	0.0%	11.9%	0	0.0%	18.4%	0	0.0%	22.0%	21.0%
	Upper	3	60.0%	434	65.1%	34.9%	1	50.0%	38.7%	112	40.0%	42.6%	2	66.7%	44.9%	322	83.2%	49.1%	0	0.0%	44.7%	0	0.0%	51.1%	35.7%
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	32.0%	0	0.0%	38.9%	0	0.0%	24.6%	0	0.0%	30.7%	0	0.0%	7.9%	0	0.0%	7.5%	0.0%
	Total	5	100%	667	100%	100%	2	100%	100%	280	100%	100%	3	100%	100%	387	100%	100%	0	0.0%	100%	0	0.0%	100%	100%
HOME IMPROVEMENT	Low	0	0.0%	0	0.0%	28.1%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	50.0%	0	0.0%	63.2%	26.6%
	Moderate	0	0.0%	0	0.0%	18.3%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	1	100.0%	50.0%	50	100.0%	36.8%	16.7%
	Middle	1	100.0%	150	100.0%	18.7%	0	0.0%	33.3%	0	0.0%	40.7%	1	100.0%	50.0%	150	100.0%	52.6%	0	0.0%	0.0%	0	0.0%	0.0%	21.0%
	Upper	0	0.0%	0	0.0%	34.9%	0	0.0%	66.7%	0	0.0%	59.3%	0	0.0%	50.0%	0	0.0%	47.4%	0	0.0%	0.0%	0	0.0%	0.0%	35.7%
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	Total	1	100%	150	100%	100%	0	0.0%	100%	0	0.0%	100%	1	100%	100%	150	100%	100%	1	100%	100%	50	100%	100%	100%
MULTI FAMILY	Low	0	0.0%	0	0.0%	28.1%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	26.6%
	Moderate	0	0.0%	0	0.0%	18.3%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	16.7%
	Middle	0	0.0%	0	0.0%	18.7%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	21.0%
	Upper	0	0.0%	0	0.0%	34.9%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	35.7%
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	100.0%	0	0.0%	100.0%	0	0.0%	100.0%	0	0.0%	100.0%	0.0%
	Total	0	0.0%	0	0.0%	100%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	100%
OTHER PURPOSE LOC	Low	0	0.0%	0	0.0%	28.1%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	26.6%
	Moderate	0	0.0%	0	0.0%	18.3%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	25.0%	0	0.0%	14.6%	16.7%
	Middle	1	25.0%	90	30.2%	18.7%	0	0.0%	14.3%	0	0.0%	18.5%	1	100.0%	33.3%	90	100.0%	31.6%	0	0.0%	25.0%	0	0.0%	6.1%	21.0%
	Upper	3	75.0%	208	69.8%	34.9%	3	100.0%	85.7%	208	100.0%	81.5%	0	0.0%	66.7%	0	0.0%	68.4%	1	100.0%	50.0%	99	100.0%	79.3%	35.7%
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	Total	4	100%	298	100%	100%	3	100%	100%	208	100%	100%	1	100%	100%	90	100%	100%	1	100%	100%	99	100%	100%	100%

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2022 FFIEC Census Data; 2016-2020 ACS data

Borrower Distribution of HMDA Loans - Table 2 of 2

Assessment Area: SC Lee

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data					Bank & Aggregate Lending										Bank & Aggregate Lending; Demographic Data								
		2020, 2021					2020					2021					2022								
		Bank		Families by Family Income	Count		Dollar		Count		Dollar		Count		Dollar		Count		Dollar		Families by Family Income				
		Count	Dollar		Bank	Agg	Bank	Agg	Bank	Agg	Bank	Agg	Bank	Agg	Bank	Agg	Bank	Agg							
#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %	#	%	%	\$ (000s)	\$ %	\$ %	#	%	%	\$ (000s)	\$ %	\$ %			
OTHER PURPOSE CLOSED/EXEMPT	Low	1	100.0%	78	100.0%	28.1%	0	0.0%	0.0%	0	0.0%	0.0%	1	100.0%	33.3%	78	100.0%	6.9%	0	0.0%	0.0%	0	0.0%	0.0%	26.6%
	Moderate	0	0.0%	0	0.0%	18.3%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	50.0%	0	0.0%	53.7%	16.7%
	Middle	0	0.0%	0	0.0%	18.7%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	33.3%	0	0.0%	4.9%	0	0.0%	25.0%	0	0.0%	25.7%	21.0%
	Upper	0	0.0%	0	0.0%	34.9%	0	0.0%	100.0%	0	0.0%	100.0%	0	0.0%	33.3%	0	0.0%	88.2%	0	0.0%	25.0%	0	0.0%	20.7%	35.7%
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	Total	1	100%	78	100%	100%	0	0.0%	100%	0	0.0%	100%	1	100%	100%	78	100%	100%	0	0.0%	100%	0	0.0%	100%	100%
PURPOSE NOT APPLICABLE	Low	0	0.0%	0	0.0%	28.1%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	26.6%
	Moderate	0	0.0%	0	0.0%	18.3%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	16.7%
	Middle	0	0.0%	0	0.0%	18.7%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	21.0%
	Upper	0	0.0%	0	0.0%	34.9%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	35.7%
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	100.0%	0	0.0%	100.0%	0	0.0%	100.0%	0	0.0%	100.0%	0	0.0%	100.0%	0	0.0%	100.0%	0.0%
	Total	0	0.0%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	100%
HMDA TOTALS	Low	1	7.7%	78	5.8%	28.1%	0	0.0%	2.7%	0	0.0%	1.6%	1	14.3%	4.7%	78	10.3%	2.6%	0	0.0%	5.5%	0	0.0%	3.0%	26.6%
	Moderate	1	7.7%	65	4.8%	18.3%	0	0.0%	14.4%	0	0.0%	9.3%	1	14.3%	14.2%	65	8.6%	7.9%	2	66.7%	21.3%	205	67.4%	14.8%	16.7%
	Middle	3	23.1%	408	30.1%	18.7%	1	16.7%	22.9%	168	28.2%	17.2%	2	28.6%	26.5%	240	31.6%	21.1%	0	0.0%	28.3%	0	0.0%	28.6%	21.0%
	Upper	8	61.5%	804	59.3%	34.9%	5	83.3%	37.2%	427	71.8%	45.2%	3	42.9%	39.3%	377	49.6%	48.9%	1	33.3%	33.1%	99	32.6%	42.6%	35.7%
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	22.9%	0	0.0%	26.7%	0	0.0%	15.2%	0	0.0%	19.5%	0	0.0%	11.8%	0	0.0%	11.0%	0.0%
	Total	13	100%	1,355	100%	100%	6	100%	100%	595	100%	100%	7	100%	100%	760	100%	100%	3	100%	100%	304	100%	100%	100%

APPENDIX H - LIMITED SCOPE LENDING TABLES (Continued)

Geographic Distribution of Small Business & Small Farm Loans

Assessment Area: SC Lee

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data										Bank & Aggregate Lending										Bank & Aggregate Lending; Demographic Data									
		2020, 2021					2020					2021					2022														
		Bank		Total Businesses		Count	Dollar		Count	Agg	Dollar		Count	Agg	Dollar		Count	Agg	Dollar		Count	Agg	Total Businesses								
		Count	Dollar	Bank	Agg		Bank	Agg			Bank	Agg			Bank	Agg															
		#	%	\$ (000s)	\$ %		%	\$ %			%	\$ %			%	\$ %			%	\$ %				%	\$ %	%	\$ %	%			
SMALL BUSINESSES	Low	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%							
	Moderate	19	34.5%	547	17.5%	32.0%	9	29.0%	24.4%	366	15.0%	28.4%	10	41.7%	27.4%	181	26.4%	18.9%	2	25.0%	30.9%	60	10.1%	52.0%	34.0%						
	Middle	36	65.5%	2,579	82.5%	68.0%	22	71.0%	75.6%	2,074	85.0%	71.6%	14	58.3%	71.6%	505	73.6%	81.0%	4	50.0%	54.5%	211	35.4%	36.5%	51.9%						
	Upper	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	1	12.5%	9.6%	25	4.2%	6.8%	6.3%						
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	1	12.5%	5.1%	300	50.3%	4.7%	7.7%						
	Tr Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	1.0%	0	0.0%	0.1%	0	0.0%	0.0%	0	0.0%	0.0%							
	Total	55	100%	3,126	100%	100%	31	100%	100%	2,440	100%	100%	24	100%	100%	686	100%	100%	8	100%	100%	596	100%	100%	100%						

Small Business & Small Farm Lending By Revenue & Loan Size

Assessment Area: SC Lee

PRODUCT TYPE		Bank Lending & Demographic Data																		Bank & Aggregate Lending										Bank & Aggregate Lending; Demographic Data									
		2020, 2021					2020						2021						2022																				
		Bank		Dollar		Total Businesses	Count		Agg		Dollar		Agg		Count		Agg		Dollar		Agg		Count		Agg		Dollar		Agg		Total Businesses								
		#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %	#	%	%	\$ (000s)	\$ %	\$ %	#	%	%	\$ (000s)	\$ %	\$ %	#	%	%	\$ (000s)	\$ %	\$ %	%								
SMALL BUSINESS	Revenue	\$1 Million or Less	42	76.4%	1,717	54.9%	92.8%	22	71.0%	36.0%	1,252	51.3%	28.6%	20	83.3%	40.6%	465	67.8%	26.0%	7	87.5%	53.9%	556	93.3%	44.2%	92.8%													
		Over \$1 Million	6	10.9%	1,312	42.0%	4.4%	5	16.1%		1,130	46.3%		1	4.2%		182	26.5%		1	12.5%		40	6.7%		4.2%													
		Total Rev. available	48	87.3%	3,029	96.9%	97.2%	27	87.1%		2,382	97.6%		21	87.5%		647	94.3%		8	100.0%		596	100.0%		97.0%													
		Rev. Not Known	7	12.7%	97	3.1%	2.8%	4	12.9%		58	2.4%		3	12.5%		39	5.7%		0	0.0%		0	0.0%		3.0%													
		Total	55	100%	3,126	100%	100%	31	100%		2,440	100%		24	100%		686	100%		8	100%		596	100%		100.0%													
	Loan Size	\$100,000 or Less	50	90.9%	1,473	47.1%		27	87.1%	90.9%	969	39.7%	39.1%	23	95.8%	95.9%	504	73.5%	54.8%	7	87.5%	93.3%	296	49.7%	33.6%														
		\$100,001 - \$250,000	3	5.5%	536	17.1%		2	6.5%	4.3%	354	14.5%	14.8%	1	4.2%	2.0%	182	26.5%	13.9%	0	0.0%	2.8%	0	0.0%	9.2%														
		\$250,001 - \$1 Million	2	3.6%	1,117	35.7%		2	6.5%	4.9%	1,117	45.8%	46.1%	0	0.0%	2.0%	0	0.0%	31.3%	1	12.5%	3.9%	300	50.3%	57.2%														
		Total	55	100%	3,126	100%		31	100%	100%	2,440	100%	100%	24	100%	100%	686	100%	100%	8	100%	100%	596	100%	100%														
	Loan Size & Rev \$1 Mill or Less	\$100,000 or Less	41	97.6%	1,234	71.9%		21	95.5%		769	61.4%		20	100.0%		465	100.0%		6	85.7%		256	46.0%															
		\$100,001 - \$250,000	0	0.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%		0	0.0%		0	0.0%		0	0.0%															
		\$250,001 - \$1 Million	1	2.4%	483	28.1%		1	4.5%		483	38.6%		0	0.0%		0	0.0%		1	14.3%		300	54.0%															
		Total	42	100%	1,717	100%		22	100%		1,252	100%		20	100%		465	100%		7	100%		556	100%															

APPENDIX H - LIMITED SCOPE LENDING TABLES (Continued)

Geographic Distribution of HMDA Loans - Table 1 of 2

Assessment Area: SC Myrtle Beach

PRODUCT TYPE		Tract Income Levels		Bank Lending & Demographic Data										Bank & Aggregate Lending										Bank & Aggregate Lending; Demographic Data									
				2020, 2021					2020					2021					2022														
				Bank				Owner Occupied Units	Count		Dollar			Count		Dollar			Count		Dollar			Owner Occupied Units									
				Count	%	\$ (000s)	\$ %		Bank	%	Agg	\$ (000s)	\$ %	Agg	Bank	%	Agg	\$ (000s)	\$ %	Agg	Bank	%	Agg		\$ (000s)	\$ %	Agg						
HOME PURCHASE	Low	1	1.0%	350	1.0%	0.6%	1	1.8%	0.8%	350	1.8%	0.7%	0	0.0%	0.7%	0	0.0%	0.5%	0	0.0%	1.3%	0	0.0%	1.0%	1.9%								
	Moderate	6	5.8%	1,546	4.4%	14.8%	3	5.4%	10.3%	695	3.6%	8.6%	3	6.4%	10.6%	851	5.3%	8.8%	3	9.1%	14.0%	1,134	6.9%	11.8%	16.6%								
	Middle	64	62.1%	23,143	65.1%	70.3%	40	71.4%	69.8%	14,230	73.3%	70.8%	24	51.1%	68.5%	8,913	55.3%	69.8%	23	69.7%	65.9%	11,895	72.0%	66.5%	65.6%								
	Upper	32	31.1%	10,485	29.5%	14.0%	12	21.4%	18.9%	4,138	21.3%	19.7%	20	42.6%	20.0%	6,347	39.4%	20.7%	7	21.2%	18.9%	3,500	21.2%	20.8%	15.9%								
	Unknown	0	0.0%	0	0.0%	0.3%	0	0.0%	0.2%	0	0.0%	0.2%	0	0.0%	0.2%	0	0.0%	0.2%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%								
	Total	103	100%	35,524	100%	100%	56	100%	100%	19,413	100%	100%	47	100%	100%	16,111	100%	100%	33	100%	100%	16,529	100%	100%	100%								
REFINANCE	Low	0	0.0%	0	0.0%	0.6%	0	0.0%	0.3%	0	0.0%	0.2%	0	0.0%	0.4%	0	0.0%	0.5%	0	0.0%	1.5%	0	0.0%	1.0%	1.9%								
	Moderate	3	3.3%	709	2.2%	14.8%	2	3.0%	8.6%	512	2.2%	6.7%	1	3.8%	10.7%	197	2.2%	8.4%	2	20.0%	15.1%	1,174	45.0%	12.6%	16.6%								
	Middle	61	66.3%	17,908	56.1%	70.3%	43	65.2%	74.0%	12,682	55.4%	72.9%	18	69.2%	72.9%	5,226	57.8%	72.7%	8	80.0%	66.2%	1,433	55.0%	65.9%	65.6%								
	Upper	28	30.4%	13,317	41.7%	14.0%	21	31.8%	16.9%	9,704	42.4%	19.9%	7	26.9%	16.0%	3,613	40.0%	18.4%	0	0.0%	17.2%	0	0.0%	20.5%	15.9%								
	Unknown	0	0.0%	0	0.0%	0.3%	0	0.0%	0.2%	0	0.0%	0.2%	0	0.0%	0.1%	0	0.0%	0.1%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%								
	Total	92	100%	31,934	100%	100%	66	100%	100%	22,898	100%	100%	26	100%	100%	9,036	100%	100%	10	100%	100%	2,607	100%	100%	100%								
HOME IMPROVEMENT	Low	0	0.0%	0	0.0%	0.6%	0	0.0%	0.5%	0	0.0%	0.6%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.8%	0	0.0%	0.9%	1.9%								
	Moderate	1	25.0%	15	8.3%	14.8%	0	0.0%	10.5%	0	0.0%	9.3%	1	25.0%	8.8%	15	8.3%	7.8%	1	16.7%	10.3%	100	8.2%	7.5%	16.6%								
	Middle	2	50.0%	125	69.4%	70.3%	0	0.0%	74.3%	0	0.0%	73.2%	2	50.0%	70.4%	125	69.4%	71.1%	2	33.3%	69.7%	350	28.7%	67.5%	65.6%								
	Upper	1	25.0%	40	22.2%	14.0%	0	0.0%	14.7%	0	0.0%	16.9%	1	25.0%	20.4%	40	22.2%	21.0%	3	50.0%	19.1%	770	63.1%	24.0%	15.9%								
	Unknown	0	0.0%	0	0.0%	0.3%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.3%	0	0.0%	0.1%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%								
	Total	4	100%	180	100%	100%	0	0.0%	100%	0	0.0%	100%	4	100%	100%	180	100%	100%	6	100%	100%	1,220	100%	100%	100%								
MULTI-FAMILY	Low	Multi-Family Units				0	0.0%	17.0%	0	0.0%	14.6%	0	0.0%	12.2%	0	0.0%	1.2%	0	0.0%	3.1%	0	0.0%	7.9%	3.5%									
	Moderate	0	0.0%	0	0.0%	3.8%	0	0.0%	18.9%	0	0.0%	2.4%	0	0.0%	13.5%	0	0.0%	5.1%	1	100.0%	20.3%	2,877	100.0%	25.1%	10.5%								
	Middle	3	37.5%	872	55.7%	56.3%	0	0.0%	49.1%	0	0.0%	41.4%	3	60.0%	58.1%	872	74.0%	72.0%	0	0.0%	64.1%	0	0.0%	59.3%	47.4%								
	Upper	5	62.5%	694	44.3%	36.4%	3	100.0%	15.1%	388	100.0%	41.6%	2	40.0%	16.2%	306	26.0%	21.7%	0	0.0%	12.5%	0	0.0%	7.7%	38.6%								
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%								
	Total	8	100%	1,566	100%	100%	3	100%	100%	388	100%	100%	5	100%	100%	1,178	100%	100%	1	100%	100%	2,877	100%	100%	100%								
OTHER PURPOSE LOC	Low	0	0.0%	0	0.0%	0.6%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	1	7.7%	0.8%	123	5.4%	0.6%	1.9%								
	Moderate	0	0.0%	0	0.0%	14.8%	0	0.0%	6.4%	0	0.0%	6.6%	0	0.0%	6.3%	0	0.0%	4.1%	1	7.7%	12.4%	60	2.6%	8.2%	16.6%								
	Middle	10	55.6%	993	35.0%	70.3%	6	60.0%	71.2%	576	37.7%	65.0%	4	50.0%	75.1%	417	31.9%	74.0%	7	53.8%	69.4%	639	28.0%	66.2%	65.6%								
	Upper	7	38.9%	1,592	56.2%	14.0%	4	40.0%	22.2%	950	62.3%	28.3%	3	37.5%	18.0%	642	49.0%	21.0%	4	30.8%	17.4%	1,463	64.0%	25.1%	15.9%								
	Unknown	1	5.6%	250	8.8%	0.3%	0	0.0%	0.2%	0	0.0%	0.1%	1	12.5%	0.5%	250	19.1%	0.9%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%								
	Total	18	100%	2,835	100%	100%	10	100%	100%	1,526	100%	100%	8	100%	100%	1,309	100%	100%	13	100%	100%	2,285	100%	100%	100%								

Assessment Area: SC Myrtle Beach

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2022 FFIEC Census Data; 2016-2020 ACS data.

Assessment Area: SC Myrtle Beach

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2022 FFIEC Census Data; 2016-2020 ACS data

APPENDIX H - LIMITED SCOPE LENDING TABLES (Continued)

Geographic Distribution of Small Business & Small Farm Loans

Assessment Area: SC Myrtle Beach

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data					Bank & Aggregate Lending												Bank & Aggregate Lending; Demographic Data							
		2020, 2021					2020						2021						2022							
		Bank		Total Businesses			Count		Dollar			Count		Dollar			Count		Dollar			Total Businesses				
		Count	Dollar		Bank	Agg	Bank	Agg	Bank	Agg	Bank	Agg	Bank	Agg	Bank	Agg	Bank	Agg	Bank	Agg						
		#	%	\$ (000s)	\$ %	%	#	%	%	\$ 000s	\$ %	\$ %	#	%	%	\$ 000s	\$ %	\$ %	#	%	%	\$ 000s	\$ %	\$ %	%	
SMALL BUSINESSES	Low	34	11.5%	7,371	16.8%	5.4%	18	10.0%	6.1%	2,822	11.2%	7.1%	16	13.9%	5.5%	4,549	24.3%	7.7%	9	12.7%	6.1%	1,727	12.1%	7.8%	6.9%	
	Moderate	20	6.8%	2,253	5.1%	13.8%	14	7.8%	12.9%	1,741	6.9%	14.0%	6	5.2%	12.9%	512	2.7%	13.1%	13	18.3%	18.1%	1,062	7.5%	18.3%	19.6%	
	Middle	152	51.5%	19,365	44.2%	63.5%	90	50.0%	62.0%	11,443	45.5%	56.9%	62	53.9%	64.1%	7,922	42.3%	58.9%	38	53.5%	58.5%	7,056	49.6%	55.3%	55.8%	
	Upper	89	30.2%	14,860	33.9%	16.7%	58	32.2%	17.4%	9,119	36.3%	20.8%	31	27.0%	16.2%	5,741	30.7%	19.6%	11	15.5%	16.8%	4,395	30.9%	18.4%	17.7%	
	Unknown	0	0.0%	0	0.0%	0.6%	0	0.0%	0.7%	0	0.0%	0.7%	0	0.0%	0.5%	0	0.0%	0.6%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	
	Tr Unknown	0	0.0%	0	0.0%		0	0.0%	0.8%	0	0.0%	0.5%	0	0.0%	0.8%	0	0.0%	0.2%	0	0.0%	0.5%	0	0.0%	0.3%		
	Total	295	100%	43,849	100%	100%	180	100%	100%	25,125	100%	100%	115	100%	100%	18,724	100%	100%	71	100%	100%	14,240	100%	100%	100%	

Small Business & Small Farm Lending By Revenue & Loan Size

Assessment Area: SC Myrtle Beach

PRODUCT TYPE		Bank Lending & Demographic Data														Bank & Aggregate Lending										Bank & Aggregate Lending; Demographic Data									
		2020, 2021					2020					2021					2022																		
		Bank		Total Businesses	Count		Dollar		Agg	Count		Dollar		Agg	Count		Dollar		Agg	Count		Dollar		Agg	Total Businesses										
		#	%		#	%	\$ (000s)	\$ %		#	%	\$ (000s)	\$ %		#	%	\$ (000s)	\$ %		#	%	\$ (000s)	\$ %												
SMALL BUSINESS	Revenue	\$1 Million or Less	179	60.7%	15,084	34.4%	93.7%	113	62.8%	42.3%	8,612	34.3%	38.0%	66	57.4%	45.7%	6,472	34.6%	38.9%	18	25.4%	48.0%	1,864	13.1%	43.6%	93.9%									
		Over \$1 Million	104	35.3%	27,827	63.5%	5.6%	60	33.3%		15,655	62.3%		44	38.3%		12,172	65.0%		53	74.6%		12,376	86.9%	5.3%										
		Total Rev. available	283	95.9%	42,911	97.9%	99.2%	173	96.1%		24,267	96.6%		110	95.7%		18,644	99.6%		71	100.0%		14,240	100.0%	99.2%										
		Rev. Not Known	12	4.1%	938	2.1%	0.8%	7	3.9%		858	3.4%		5	4.3%		80	0.4%		0	0.0%		0	0.0%	0.8%										
		Total	295	100%	43,849	100%	100%	180	100%		25,125	100%		115	100%		18,724	100%		71	100%		14,240	100%	100.0%										
	Loan Size	\$100,000 or Less	187	63.4%	7,802	17.8%		119	66.1%	88.6%	4,762	19.0%	35.4%	68	59.1%	91.6%	3,040	16.2%	38.2%	39	54.9%	93.6%	2,410	16.9%	43.6%										
		\$100,001 - \$250,000	59	20.0%	9,681	22.1%		30	16.7%	7.0%	4,767	19.0%	23.0%	29	25.2%	5.2%	4,914	26.2%	22.2%	18	25.4%	3.7%	3,758	26.4%	18.1%										
		\$250,001 - \$1 Million	49	16.6%	26,366	60.1%		31	17.2%	4.3%	15,596	62.1%	41.6%	18	15.7%	3.2%	10,770	57.5%	39.6%	14	19.7%	2.7%	8,072	56.7%	38.4%										
		Total	295	100%	43,849	100%		180	100%	100%	25,125	100%	100%	115	100%	100%	18,724	100%	100%	71	100%	100%	14,240	100%	100%										
	Loan Size & Rev \$1 Mill or Less	\$100,000 or Less	139	77.7%	5,020	33.3%		92	81.4%		3,060	35.3%		47	71.2%		1,960	30.3%		13	72.2%		729	39.1%											
		\$100,001 - \$250,000	26	14.5%	4,026	26.7%		12	10.6%		1,983	23.0%		14	21.2%		2,043	31.6%		4	22.2%		754	40.5%											
		\$250,001 - \$1 Million	14	7.8%	6,038	40.0%		9	8.0%		3,569	41.4%		5	7.6%		2,469	38.1%		1	5.6%		381	20.4%											
		Total	179	100%	15,084	100%		113	100%		8,612	100%		66	100%		6,472	100%		18	100%		1,864	100%											

APPENDIX H - LIMITED SCOPE LENDING TABLES (Continued)

Geographic Distribution of HMDA Loans - Table 1 of 2

Assessment Area: SC Spartanburg

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data					Bank & Aggregate Lending										Bank & Aggregate Lending: Demographic Data									
		2020, 2021					2020					2021					2022					Owner Occupied Units				
		Bank		Owner Occupied Units	Count		Dollar		Count		Dollar		Count		Dollar											
		Count	Dollar		Bank	Agg	Bank	Agg	Bank	Agg	Bank	Agg	Bank	Agg												
		#	%	\$ (000s)	%	#	%	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	%	%		
HOME PURCHASE	Low	2	7.1%	212	3.9%	2.3%	1	5.0%	1.2%	87	2.4%	0.7%	1	12.5%	1.3%	125	7.0%	0.8%	0	0.0%	1.8%	0	0.0%	1.1%	2.3%	
	Moderate	4	14.3%	1,085	19.9%	15.6%	3	15.0%	10.0%	908	24.9%	7.6%	1	12.5%	10.8%	177	9.9%	8.5%	2	20.0%	10.4%	307	12.2%	7.7%	10.1%	
	Middle	14	50.0%	2,066	38.0%	47.1%	12	60.0%	45.9%	1,826	50.0%	43.5%	2	25.0%	41.0%	240	13.4%	38.9%	3	30.0%	54.5%	484	19.2%	53.2%	59.6%	
	Upper	8	28.6%	2,079	38.2%	35.1%	4	20.0%	42.8%	831	22.8%	48.2%	4	50.0%	46.9%	1,248	69.7%	51.8%	5	50.0%	33.1%	1,729	68.6%	37.7%	27.5%	
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.3%	0	0.0%	0.2%	0.5%	
	Total	28	100%	5,442	100%	100%	20	100%	100%	3,652	100%	100%	8	100%	100%	1,790	100%	100%	10	100%	100%	2,520	100%	100%	100%	
REFINANCE	Low	2	3.3%	205	1.3%	2.3%	1	2.9%	0.4%	115	1.3%	0.2%	1	3.8%	0.8%	90	1.3%	0.4%	0	0.0%	1.4%	0	0.0%	0.8%	2.3%	
	Moderate	8	13.1%	1,185	7.6%	15.6%	7	20.0%	7.2%	1,088	12.4%	5.5%	1	3.8%	7.5%	97	1.4%	5.5%	0	0.0%	9.0%	0	0.0%	6.3%	10.1%	
	Middle	17	27.9%	3,359	21.6%	47.1%	10	28.6%	42.6%	1,262	14.4%	39.1%	7	26.9%	44.8%	2,097	31.0%	42.0%	1	14.3%	57.9%	25	2.2%	56.9%	59.6%	
	Upper	34	55.7%	10,793	69.4%	35.1%	17	48.6%	49.7%	6,322	71.9%	55.2%	17	65.4%	46.9%	4,471	66.2%	52.1%	6	85.7%	31.6%	1,104	97.8%	35.9%	27.5%	
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.1%	0	0.0%	0.0%	0.5%	
	Total	61	100%	15,542	100%	100%	35	100%	100%	8,787	100%	100%	26	100%	100%	6,755	100%	100%	7	100%	100%	1,129	100%	100%	100%	
HOME IMPROVEMENT	Low	0	0.0%	0	0.0%	2.3%	0	0.0%	1.2%	0	0.0%	1.2%	0	0.0%	0.6%	0	0.0%	0.3%	0	0.0%	1.2%	0	0.0%	0.9%	2.3%	
	Moderate	0	0.0%	0	0.0%	15.6%	0	0.0%	9.5%	0	0.0%	8.1%	0	0.0%	9.8%	0	0.0%	6.7%	0	0.0%	6.0%	0	0.0%	4.2%	10.1%	
	Middle	1	50.0%	28	21.9%	47.1%	0	0.0%	50.6%	0	0.0%	50.9%	1	50.0%	44.8%	28	21.9%	42.6%	0	0.0%	55.2%	0	0.0%	52.8%	59.6%	
	Upper	1	50.0%	100	78.1%	35.1%	0	0.0%	38.7%	0	0.0%	39.8%	1	50.0%	44.8%	100	78.1%	50.5%	1	100.0%	37.2%	100	100.0%	41.9%	27.5%	
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.3%	0	0.0%	0.2%	0.5%	
	Total	2	100%	128	100%	100%	0	0.0%	100%	0	0.0%	100%	2	100%	100%	128	100%	100%	1	100%	100%	100	100%	100%	100%	
MULTIFAMILY	Low	0	0.0%	0	0.0%	11.6%	0	0.0%	23.1%	0	0.0%	24.1%	0	0.0%	12.5%	0	0.0%	10.8%	0	0.0%	10.0%	0	0.0%	1.6%	6.8%	
	Moderate	1	100.0%	200	100.0%	32.1%	1	100.0%	35.9%	200	100.0%	38.6%	0	0.0%	39.6%	0	0.0%	39.5%	1	100.0%	45.0%	100	100.0%	60.6%	34.5%	
	Middle	0	0.0%	0	0.0%	28.4%	0	0.0%	23.1%	0	0.0%	29.8%	0	0.0%	31.3%	0	0.0%	30.0%	0	0.0%	27.5%	0	0.0%	21.5%	35.2%	
	Upper	0	0.0%	0	0.0%	27.8%	0	0.0%	17.9%	0	0.0%	7.5%	0	0.0%	16.7%	0	0.0%	19.7%	0	0.0%	17.5%	0	0.0%	16.3%	21.9%	
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	1.6%	
	Total	1	100%	200	100%	100%	1	100%	100%	200	100%	100%	0	0.0%	100%	0	0.0%	100%	1	100%	100%	100	100%	100%	100%	
OTHER PURPOSE LOC	Low	0	0.0%	0	0.0%	2.3%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.3%	0	0.0%	0.3%	0	0.0%	0.4%	0	0.0%	0.2%	2.3%	
	Moderate	2	4.3%	415	6.2%	15.6%	0	0.0%	6.3%	0	0.0%	4.4%	2	8.7%	7.9%	415	11.2%	8.5%	2	5.3%	5.0%	262	6.2%	3.5%	10.1%	
	Middle	17	37.0%	2,738	40.7%	47.1%	8	34.8%	47.8%	1,250	41.1%	45.8%	9	39.1%	42.2%	1,488	40.3%	33.8%	19	50.0%	55.4%	2,296	53.9%	55.4%	59.6%	
	Upper	27	58.7%	3,578	53.2%	35.1%	15	65.2%	45.8%	1,789	58.9%	49.8%	12	52.2%	49.6%	1,789	48.5%	57.5%	16	42.1%	39.0%	1,631	38.3%	40.8%	27.5%	
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	1	2.6%	0.2%	70	1.6%	0.1%	0.5%	
	Total	46	100%	6,731	100%	100%	23	100%	100%	3,039	100%	100%	23	100%	100%	3,692	100%	100%	38	100%	100%	4,259	100%	100%	100%	

APPENDIX H - LIMITED SCOPE LENDING TABLES (Continued)

Borrower Distribution of HMDA Loans - Table 1 of 2

Assessment Area: SC Spartanburg

PRODUCT TYPE		Bank Lending & Demographic Data														Bank & Aggregate Lending												Bank & Aggregate Lending; Demographic Data									
		2020, 2021					2020					2021					2022					Families by Family Income %															
		Bank			Families by Family Income %	Count		Dollar			Count			Dollar			Count			Dollar			Families by Family Income %														
		Count	%	\$ (000s)		%	\$ %	Agg %	\$ (000s)	%	\$ %	Agg %	#	%	Agg %	\$ (000s)	%	\$ %	Agg %	#	%	Agg %		\$ (000s)	%	\$ %	Agg %										
HOME PURCHASE	Low	5	17.9%	572	10.5%	21.6%	3	15.0%	6.9%	332	9.1%	4.2%	2	25.0%	6.6%	240	13.4%	4.0%	0	0.0%	4.8%	0	0.0%	2.7%	20.1%												
	Moderate	8	28.6%	1,266	23.3%	17.9%	6	30.0%	26.1%	964	26.4%	21.0%	2	25.0%	25.4%	302	16.9%	20.7%	4	40.0%	21.5%	734	29.1%	16.8%	18.2%												
	Middle	5	17.9%	963	17.7%	18.9%	4	20.0%	26.1%	676	18.5%	25.7%	1	12.5%	22.6%	287	16.0%	22.3%	2	20.0%	25.6%	496	19.7%	24.7%	20.8%												
	Upper	9	32.1%	2,591	47.6%	41.6%	6	30.0%	28.8%	1,630	44.6%	37.5%	3	37.5%	27.5%	961	53.7%	35.2%	3	30.0%	29.9%	1,190	47.2%	38.1%	40.9%												
	Unknown	1	3.6%	50	0.9%	0.0%	1	5.0%	12.0%	50	1.4%	11.7%	0	0.0%	18.0%	0	0.0%	17.8%	1	10.0%	18.1%	100	4.0%	17.7%	0.0%												
	Total	28	100%	5,442	100%	100%	20	100%	100%	3,652	100%	100%	8	100%	100%	1,790	100%	100%	10	100%	100%	2,520	100%	100%	100%												
REFINANCE	Low	5	8.2%	428	2.8%	21.6%	2	5.7%	4.7%	152	1.7%	2.3%	3	11.5%	6.2%	276	4.1%	3.6%	1	14.3%	9.9%	203	18.0%	5.8%	20.1%												
	Moderate	7	11.5%	851	5.5%	17.9%	4	11.4%	12.5%	400	4.6%	8.8%	3	11.5%	18.0%	451	6.7%	13.7%	0	0.0%	22.3%	0	0.0%	18.2%	18.2%												
	Middle	8	13.1%	1,572	10.1%	18.9%	4	11.4%	19.7%	888	10.1%	16.4%	4	15.4%	21.9%	684	10.1%	19.9%	0	0.0%	25.8%	0	0.0%	24.8%	20.8%												
	Upper	36	59.0%	12,304	79.2%	41.6%	20	57.1%	38.7%	6,960	79.2%	47.3%	16	61.5%	31.8%	5,344	79.1%	40.1%	5	71.4%	31.6%	901	79.8%	40.5%	40.9%												
	Unknown	5	8.2%	387	2.5%	0.0%	5	14.3%	24.4%	387	4.4%	25.1%	0	0.0%	22.1%	0	0.0%	22.7%	1	14.3%	10.4%	25	2.2%	10.7%	0.0%												
	Total	61	100%	15,542	100%	100%	35	100%	100%	8,787	100%	100%	26	100%	100%	6,755	100%	100%	7	100%	100%	1,129	100%	100%	100%												
HOME IMPROVEMENT	Low	0	0.0%	0	0.0%	21.6%	0	0.0%	6.1%	0	0.0%	3.4%	0	0.0%	7.3%	0	0.0%	4.4%	0	0.0%	7.2%	0	0.0%	4.7%	20.1%												
	Moderate	0	0.0%	0	0.0%	17.9%	0	0.0%	13.0%	0	0.0%	11.0%	0	0.0%	15.4%	0	0.0%	11.9%	0	0.0%	16.6%	0	0.0%	13.0%	18.2%												
	Middle	0	0.0%	0	0.0%	18.9%	0	0.0%	22.5%	0	0.0%	19.7%	0	0.0%	24.1%	0	0.0%	18.0%	0	0.0%	22.8%	0	0.0%	20.6%	20.8%												
	Upper	2	100.0%	128	100.0%	41.6%	0	0.0%	50.9%	0	0.0%	54.9%	2	100.0%	50.1%	128	100.0%	62.7%	1	100.0%	49.1%	100	100.0%	57.5%	40.9%												
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	7.5%	0	0.0%	11.0%	0	0.0%	3.1%	0	0.0%	3.1%	0	0.0%	4.3%	0	0.0%	4.1%	0.0%												
	Total	2	100%	128	100%	100%	0	0.0%	100%	0	0.0%	100%	2	100%	100%	128	100%	100%	1	100%	100%	100	100%	100%	100%												
MULTI FAMILY	Low	0	0.0%	0	0.0%	21.6%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	20.1%												
	Moderate	0	0.0%	0	0.0%	17.9%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	18.2%												
	Middle	0	0.0%	0	0.0%	18.9%	0	0.0%	2.6%	0	0.0%	0.2%	0	0.0%	2.1%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	20.8%												
	Upper	0	0.0%	0	0.0%	41.6%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	2.5%	0	0.0%	0.2%	40.9%												
	Unknown	1	100.0%	200	100.0%	0.0%	1	100.0%	97.4%	200	100.0%	99.8%	0	0.0%	97.9%	0	0.0%	100.0%	1	100.0%	97.5%	100	100.0%	99.8%	0.0%												
	Total	1	100%	200	100%	100%	1	100%	100%	200	100%	100%	0	0.0%	100%	0	0.0%	100%	1	100%	100%	100	100%	100%	100%												
OTHER PURPOSE LOC	Low	2	4.3%	185	2.7%	21.6%	1	4.3%	4.3%	85	2.8%	2.0%	1	4.3%	7.3%	100	2.7%	5.7%	2	5.3%	7.7%	137	3.2%	4.4%	20.1%												
	Moderate	5	10.9%	472	7.0%	17.9%	1	4.3%	12.4%	41	1.3%	8.7%	4	17.4%	12.6%	431	11.7%	8.8%	5	13.2%	14.1%	255	6.0%	8.4%	18.2%												
	Middle	3	6.5%	280	4.2%	18.9%	2	8.7%	21.6%	231	7.6%	14.7%	1	4.3%	20.2%	49	1.3%	14.2%	10	26.3%	22.4%	946	22.2%	19.1%	20.8%												
	Upper	33	71.7%	5,385	80.0%	41.6%	16	69.6%	58.8%	2,273	74.8%	70.8%	17	73.9%	56.6%	3,112	84.3%	67.7%	20	52.6%	52.9%	2,875	67.5%	65.6%	40.9%												
	Unknown	3	6.5%	409	6.1%	0.0%	3	13.0%	2.9%	409	13.5%	3.8%	0	0.0%	3.2%	0	0.0%	3.5%	1	2.6%	2.9%	46	1.1%	2.5%	0.0%												
	Total	46	100%	6,731	100%	100%	23	100%	100%	3,039	100%	100%	23	100%	100%	3,692	100%	100%	38	100%	100%	4,259	100%	100%	100%												

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2022 FFIEC Census Data; 2016-2020 ACS data

Borrower Distribution of HMDA Loans - Table 2 of 2

Assessment Area: SC Spartanburg

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data														Bank & Aggregate Lending												Bank & Aggregate Lending; Demographic Data									
		2020, 2021					2020					2021					2022					Families by Family Income %															
		Bank				Families by Family Income %	Count			Dollar		Count			Dollar		Count			Dollar		Families by Family Income %															
		Count	Dollar				Bank	Agg	Dollar	Bank	Agg	Bank	Agg	Bank	Agg	Bank	Agg	Bank	Agg	Bank	Agg																
#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %	#	%	%	\$ (000s)	\$ %	\$ %	#	%	%	\$ (000s)	\$ %	\$ %	%														
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	0	0.0%	21.6%	0	0.0%	12.8%	0	0.0%	7.0%	0	0.0%	10.7%	0	0.0%	5.2%	0	0.0%	9.7%	0	0.0%	7.7%	20.1%												
	Moderate	0	0.0%	0	0.0%	17.9%	0	0.0%	23.3%	0	0.0%	21.5%	0	0.0%	16.1%	0	0.0%	8.5%	0	0.0%	18.4%	0	0.0%	10.3%	18.2%												
	Middle	0	0.0%	0	0.0%	18.9%	0	0.0%	18.6%	0	0.0%	17.2%	0	0.0%	18.8%	0	0.0%	15.1%	0	0.0%	25.9%	0	0.0%	20.9%	20.8%												
	Upper	0	0.0%	0	0.0%	41.6%	0	0.0%	44.2%	0	0.0%	49.5%	0	0.0%	48.2%	0	0.0%	67.2%	0	0.0%	39.5%	0	0.0%	55.9%	40.9%												
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	1.2%	0	0.0%	4.9%	0	0.0%	6.3%	0	0.0%	3.9%	0	0.0%	6.5%	0	0.0%	5.2%	0.0%												
	Total	0	0.0%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	100%												
PURPOSE NOT APPLICABLE	Low	0	0.0%	0	0.0%	21.6%	0	0.0%	1.4%	0	0.0%	0.9%	0	0.0%	2.9%	0	0.0%	3.0%	0	0.0%	1.2%	0	0.0%	0.7%	20.1%												
	Moderate	0	0.0%	0	0.0%	17.9%	0	0.0%	2.8%	0	0.0%	2.5%	0	0.0%	5.8%	0	0.0%	6.0%	0	0.0%	0.0%	0	0.0%	0.0%	18.2%												
	Middle	0	0.0%	0	0.0%	18.9%	0	0.0%	1.6%	0	0.0%	1.6%	0	0.0%	0.7%	0	0.0%	0.8%	0	0.0%	1.2%	0	0.0%	1.2%	20.8%												
	Upper	0	0.0%	0	0.0%	41.6%	0	0.0%	0.4%	0	0.0%	0.7%	0	0.0%	0.7%	0	0.0%	1.3%	0	0.0%	0.0%	0	0.0%	0.0%	40.9%												
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	93.8%	0	0.0%	94.3%	0	0.0%	89.9%	0	0.0%	89.0%	0	0.0%	97.6%	0	0.0%	98.0%	0.0%												
	Total	0	0.0%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	100%												
HMDA TOTALS	Low	12	8.7%	1,185	4.2%	21.6%	6	7.6%	5.8%	569	3.6%	3.2%	6	10.2%	6.4%	616	5.0%	3.6%	3	5.3%	6.4%	340	4.2%	3.3%	20.1%												
	Moderate	20	14.5%	2,589	9.2%	17.9%	11	13.9%	19.0%	1,405	9.0%	14.6%	9	15.3%	21.4%	1,184	9.6%	16.4%	9	15.8%	21.0%	989	12.2%	15.6%	18.2%												
	Middle	16	11.6%	2,815	10.0%	18.9%	10	12.7%	22.4%	1,795	11.4%	20.2%	6	10.2%	22.0%	1,020	8.2%	19.7%	12	21.1%	25.1%	1,442	17.8%	22.8%	20.8%												
	Upper	80	58.0%	20,408	72.8%	41.6%	42	53.2%	33.2%	10,863	69.3%	40.1%	38	64.4%	30.2%	9,545	77.2%	35.4%	29	50.9%	32.0%	5,066	62.5%	36.9%	40.9%												
	Unknown	10	7.2%	1,046	3.7%	0.0%	10	12.7%	19.6%	1,046	6.7%	21.9%	0	0.0%	20.0%	0	0.0%	24.9%	4	7.0%	15.5%	271	3.3%	21.4%	0.0%												
	Total	138	100%	28,043	100%	100%	79	100%	100%	15,678	100%	100%	59	100%	100%	12,365	100%	100%	57	100%	100%	8,108	100%	100%	100%												

Geographic Distribution of Small Business & Small Farm Loans

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data					Bank & Aggregate Lending										Bank & Aggregate Lending; Demographic Data								
		2020, 2021					2020					2021					2022								
		Bank		Total Businesses		Count		Dollar			Count		Dollar			Count		Dollar			Total Businesses				
		Count	Dollar			Bank	Agg	Bank	Agg			Bank	Agg	Bank	Agg	Bank	Agg	Bank	Agg						
		#	%	\$ (000s)	\$ %	%	#	%	%	\$ 000s	\$ %	\$ %	#	%	%	\$ 000s	\$ %	\$ %	#	%	%	\$ 000s	\$ %	\$ %	%
SMALL BUSINESSES	Low	10	3.5%	641	1.9%	2.2%	6	3.3%	1.5%	497	2.3%	1.8%	4	4.0%	1.8%	144	1.2%	1.9%	4	8.9%	3.1%	685	8.0%	3.1%	2.6%
	Moderate	54	19.1%	5,414	16.1%	20.6%	35	19.2%	18.2%	3,869	18.1%	23.6%	19	18.8%	17.0%	1,545	12.5%	23.5%	12	26.7%	11.8%	2,111	24.8%	17.1%	15.7%
	Middle	109	38.5%	11,238	33.3%	40.7%	67	36.8%	40.7%	6,075	28.4%	37.3%	42	41.6%	42.0%	5,163	41.9%	37.2%	18	40.0%	52.7%	3,154	37.0%	46.3%	51.5%
	Upper	110	38.9%	16,405	48.7%	36.5%	74	40.7%	38.9%	10,929	51.1%	36.9%	36	35.6%	38.4%	5,476	44.4%	37.3%	11	24.4%	31.1%	2,569	30.2%	31.9%	28.8%
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.7%	0	0.0%	1.5%	1.4%
	Tr Unknown	0	0.0%	0	0.0%		0	0.0%	0.6%	0	0.0%	0.4%	0	0.0%	0.8%	0	0.0%	0.1%	0	0.0%	0.6%	0	0.0%	0.1%	
	Total	283	100%	33,698	100%	100%	182	100%	100%	21,370	100%	100%	101	100%	100%	12,328	100%	100%	45	100%	100%	8,519	100%	100%	100%

Assessment Area: SC Spartanburg

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APPENDIX H - LIMITED SCOPE LENDING TABLES (Continued)

Geographic Distribution of HMDA Loans - Table 1 of 2

Assessment Area: SC Sumter

PRODUCT TYPE		Tract Income Levels		Bank Lending & Demographic Data										Bank & Aggregate Lending										Bank & Aggregate Lending; Demographic Data									
				2020, 2021					2020					2021					2022														
				Bank			Owner Occupied Units	Count		Dollar			Count		Dollar			Count		Dollar			Owner Occupied Units										
				Count	%	Dollar		Bank	%	Agg	\$ (000s)	%	Agg	Bank	%	Agg	\$ (000s)	%	Agg	Bank	%	Agg		\$ (000s)	%	Agg							
HOME PURCHASE	Low	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.4%	0	0.0%	0.3%	1.1%								
	Moderate	2	5.7%	125	1.2%	16.8%	2	10.0%	7.0%	125	2.2%	4.1%	0	0.0%	7.6%	0	0.0%	4.8%	0	0.0%	9.0%	0	0.0%	6.5%	14.9%								
	Middle	16	45.7%	4,781	46.8%	53.8%	8	40.0%	43.5%	2,147	37.4%	43.9%	8	53.3%	44.4%	2,634	59.0%	44.6%	11	64.7%	62.5%	3,825	72.9%	62.4%	62.2%								
	Upper	17	48.6%	5,307	52.0%	29.4%	10	50.0%	49.5%	3,473	60.5%	52.0%	7	46.7%	47.9%	1,834	41.0%	50.6%	6	35.3%	28.2%	1,421	27.1%	30.8%	21.8%								
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%								
	Total	35	100%	10,213	100%	100%	20	100%	100%	5,745	100%	100%	15	100%	100%	4,468	100%	100%	17	100%	100%	5,246	100%	100%	100%								
REFINANCE	Low	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.3%	0	0.0%	0.2%	1.1%								
	Moderate	9	16.4%	1,611	12.5%	16.8%	7	21.2%	5.3%	1,385	17.0%	3.6%	2	9.1%	5.8%	226	4.8%	4.2%	2	12.5%	9.2%	93	3.5%	7.6%	14.9%								
	Middle	28	50.9%	5,886	45.7%	53.8%	17	51.5%	44.4%	4,260	52.3%	46.7%	11	50.0%	44.9%	1,626	34.4%	46.6%	5	31.3%	59.3%	828	31.6%	58.8%	62.2%								
	Upper	18	32.7%	5,372	41.7%	29.4%	9	27.3%	50.4%	2,495	30.7%	49.7%	9	40.9%	49.3%	2,877	60.8%	49.2%	9	56.3%	31.2%	1,702	64.9%	33.3%	21.8%								
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%								
	Total	55	100%	12,869	100%	100%	33	100%	100%	8,140	100%	100%	22	100%	100%	4,729	100%	100%	16	100%	100%	2,623	100%	100%	100%								
HOME IMPROVEMENT	Low	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	1.8%	0	0.0%	1.0%	1.1%								
	Moderate	0	0.0%	0	0.0%	16.8%	0	0.0%	5.4%	0	0.0%	2.6%	0	0.0%	5.1%	0	0.0%	3.5%	1	33.3%	12.3%	144	45.4%	9.3%	14.9%								
	Middle	4	57.1%	622	72.6%	53.8%	0	0.0%	48.6%	0	0.0%	48.3%	4	66.7%	46.5%	622	77.1%	44.7%	1	33.3%	57.9%	148	46.7%	59.2%	62.2%								
	Upper	3	42.9%	235	27.4%	29.4%	1	100.0%	45.9%	50	100.0%	49.1%	2	33.3%	48.5%	185	22.9%	51.8%	1	33.3%	28.1%	25	7.9%	30.5%	21.8%								
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%								
	Total	7	100%	857	100%	100%	1	100%	100%	50	100%	100%	6	100%	100%	807	100%	100%	3	100%	100%	317	100%	100%	100%								
MULTI FAMILY	Multi-Family Units																																
	Low	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	10.0%	0	0.0%	15.3%	2.6%								
	Moderate	1	100.0%	280	100.0%	54.5%	0	0.0%	42.9%	0	0.0%	20.3%	1	100.0%	44.4%	280	100.0%	44.8%	1	100.0%	40.0%	396	100.0%	17.9%	35.0%								
	Middle	0	0.0%	0	0.0%	38.9%	0	0.0%	50.0%	0	0.0%	79.2%	0	0.0%	44.4%	0	0.0%	46.3%	0	0.0%	40.0%	0	0.0%	56.2%	57.6%								
	Upper	0	0.0%	0	0.0%	6.5%	0	0.0%	7.1%	0	0.0%	0.5%	0	0.0%	11.1%	0	0.0%	9.0%	0	0.0%	10.0%	0	0.0%	10.6%	4.9%								
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%								
Total	1	100%	280	100%	100%	0	0.0%	100%	0	0.0%	100%	1	100%	100%	280	100%	100%	1	100%	100%	396	100%	100%	100%									
OTHER PURPOSE LOC	Low	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	1.1%								
	Moderate	0	0.0%	0	0.0%	16.8%	0	0.0%	4.4%	0	0.0%	2.8%	0	0.0%	6.3%	0	0.0%	2.5%	0	0.0%	4.3%	0	0.0%	2.3%	14.9%								
	Middle	15	45.5%	1,617	44.6%	53.8%	8	47.1%	33.3%	831	41.1%	34.9%	7	43.8%	40.6%	786	49.1%	53.2%	11	68.8%	70.2%	1,928	78.6%	67.1%	62.2%								
	Upper	18	54.5%	2,005	55.4%	29.4%	9	52.9%	62.2%	1,190	58.9%	62.3%	9	56.3%	53.1%	815	50.9%	44.4%	5	31.3%	25.5%	526	21.4%	30.6%	21.8%								
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%								
	Total	33	100%	3,622	100%	100%	17	100%	100%	2,021	100%	100%	16	100%	100%	1,601	100%	100%	16	100%	100%	2,454	100%	100%	100%								

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2022 FFIEC Census Data; 2016-2020 ACS data

Geographic Distribution of HMDA Loans - Table 2 of 2

Assessment Area: SC Sumter

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data					Bank & Aggregate Lending											Bank & Aggregate Lending; Demographic Data							
		2020, 2021					2020					2021						2022							
		Bank				Owner Occupied Units	Count			Dollar		Count			Dollar			Count			Dollar			Owner Occupied Units	
		Count	Dollar				Bank	Agg		Bank	Agg		Bank	Agg		Bank	Agg		Bank	Agg					
#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %	#	%	%	\$ (000s)	\$ %	\$ %	#	%	%	\$ (000s)	%	\$ %	%		
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	1.1%	
	Moderate	0	0.0%	0	0.0%	16.8%	0	0.0%	8.0%	0	0.0%	8.7%	0	0.0%	9.1%	0	0.0%	2.7%	0	0.0%	3.4%	0	0.0%	14.9%	
	Middle	1	50.0%	252	82.1%	53.8%	1	50.0%	60.0%	252	82.1%	64.9%	0	0.0%	31.8%	0	0.0%	28.4%	2	100.0%	79.7%	188	100.0%	62.2%	
	Upper	1	50.0%	55	17.9%	29.4%	1	50.0%	32.0%	55	17.9%	26.4%	0	0.0%	59.1%	0	0.0%	69.0%	0	0.0%	16.9%	0	0.0%	21.8%	
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	
	Total	2	100%	307	100%	100%	2	100%	100%	307	100%	100%	0	0.0%	100%	0	0.0%	100%	2	100%	100%	188	100%	100%	
PURPOSE NOT APPLICABLE	Low	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	1.1%	
	Moderate	0	0.0%	0	0.0%	16.8%	0	0.0%	9.6%	0	0.0%	4.9%	0	0.0%	6.4%	0	0.0%	4.3%	0	0.0%	19.4%	0	0.0%	14.9%	
	Middle	0	0.0%	0	0.0%	53.8%	0	0.0%	40.6%	0	0.0%	41.3%	0	0.0%	48.9%	0	0.0%	46.6%	0	0.0%	54.8%	0	0.0%	62.2%	
	Upper	0	0.0%	0	0.0%	29.4%	0	0.0%	49.7%	0	0.0%	53.8%	0	0.0%	44.7%	0	0.0%	49.1%	0	0.0%	25.8%	0	0.0%	21.8%	
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	
	Total	0	0.0%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	
HMDA TOTALS	Low	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.4%	0	0.0%	1.1%	
	Moderate	12	9.0%	2,016	7.2%	16.8%	9	12.3%	6.4%	1,510	9.3%	5.0%	3	5.0%	6.8%	506	4.3%	5.5%	4	7.3%	9.1%	633	5.6%	14.9%	
	Middle	64	48.1%	13,158	46.7%	53.8%	34	46.6%	43.8%	7,490	46.1%	47.6%	30	50.0%	44.7%	5,668	47.7%	45.4%	30	54.5%	61.8%	6,917	61.6%	62.2%	
	Upper	57	42.9%	12,974	46.1%	29.4%	30	41.1%	49.8%	7,263	44.7%	47.3%	27	45.0%	48.5%	5,711	48.1%	49.2%	21	38.2%	28.6%	3,674	32.7%	21.8%	
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	
	Total	133	100%	28,148	100%	100%	73	100%	100%	16,263	100%	100%	60	100%	100%	11,885	100%	100%	55	100%	100%	11,224	100%	100%	

Borrower Distribution of HMDA Loans - Table 1 of 2

PRODUCT TYPE		Bank Lending & Demographic Data										Bank & Aggregate Lending										Bank & Aggregate Lending; Demographic Data									
		2020, 2021					2020					2021					2022														
							Count		Dollar			Count		Dollar																	
		Count	Dollar	Families by Family Income	Count	Dollar	Count	Dollar	Count	Dollar	Count	Dollar	Count	Dollar	Count	Dollar	Families by Family Income														
		#	%	\$ (000s)	%	#	%	\$ (000s)	%	#	%	\$ (000s)	%	#	%	\$ (000s)	%	#	%	\$ (000s)	%	#	%	\$ (000s)	%						
HOME PURCHASE	Low	1	2.9%	28	0.3%	21.1%	1	5.0%	2.8%	28	0.5%	1.4%	0	0.0%	2.7%	0	0.0%	1.2%	0	0.0%	3.5%	0	0.0%	1.7%	22.4%						
	Moderate	5	14.3%	587	5.7%	18.2%	4	20.0%	16.3%	477	8.3%	11.2%	1	6.7%	14.9%	110	2.5%	10.0%	0	0.0%	15.8%	0	0.0%	10.2%	17.3%						
	Middle	4	11.4%	793	7.8%	19.0%	1	5.0%	27.6%	148	2.6%	24.2%	3	20.0%	25.8%	645	14.4%	23.1%	4	23.5%	25.4%	689	13.1%	23.3%	19.9%						
	Upper	24	68.6%	8,681	85.0%	41.7%	13	65.0%	41.0%	4,968	86.5%	50.5%	11	73.3%	40.0%	3,713	83.1%	48.4%	11	64.7%	33.2%	4,044	77.1%	42.1%	40.4%						
	Unknown	1	2.9%	124	1.2%	0.0%	1	5.0%	12.3%	124	2.2%	12.8%	0	0.0%	16.5%	0	0.0%	17.4%	2	11.8%	22.2%	513	9.8%	22.7%	0.0%						
	Total	35	100%	10,213	100%	100%	20	100%	100%	5,745	100%	100%	15	100%	100%	4,468	100%	100%	17	100%	100%	5,246	100%	100%	100%						
REFINANCE	Low	4	1.8%	95	0.7%	21.1%	0	0.0%	1.9%	0	0.0%	1.0%	1	4.5%	1.9%	95	2.0%	1.0%	0	0.0%	5.6%	0	0.0%	3.1%	22.4%						
	Moderate	4	7.3%	242	1.9%	18.2%	2	6.1%	5.6%	125	1.5%	3.1%	2	9.1%	7.5%	117	2.5%	5.1%	1	6.3%	14.4%	50	1.9%	10.6%	17.3%						
	Middle	7	12.7%	732	5.7%	19.0%	5	15.2%	10.3%	385	4.7%	7.1%	2	9.1%	13.5%	347	7.3%	10.6%	3	18.8%	24.3%	253	9.6%	22.1%	19.9%						
	Upper	37	67.3%	10,970	85.2%	41.7%	24	72.7%	30.8%	7,394	90.8%	34.0%	13	59.1%	33.6%	3,576	75.6%	37.2%	11	68.8%	40.0%	2,309	88.0%	46.4%	40.4%						
	Unknown	6	10.9%	830	6.4%	0.0%	2	6.1%	51.5%	236	2.9%	54.9%	4	18.2%	43.5%	594	12.6%	46.1%	1	6.3%	15.7%	11	0.4%	17.7%	0.0%						
	Total	55	100%	12,869	100%	100%	33	100%	100%	8,140	100%	100%	22	100%	100%	4,729	100%	100%	16	100%	100%	2,623	100%	100%	100%						
HOME IMPROVEMENT	Low	0	0.0%	0	0.0%	21.1%	0	0.0%	5.4%	0	0.0%	3.7%	0	0.0%	3.0%	0	0.0%	2.5%	1	33.3%	5.3%	25	7.9%	2.5%	22.4%						
	Moderate	1	14.3%	130	15.2%	18.2%	0	0.0%	5.4%	0	0.0%	2.2%	1	16.7%	14.1%	130	16.1%	12.3%	0	0.0%	21.1%	0	0.0%	13.7%	17.3%						
	Middle	1	14.3%	80	9.3%	19.0%	0	0.0%	13.5%	0	0.0%	12.2%	1	16.7%	25.3%	80	9.9%	26.1%	0	0.0%	20.2%	0	0.0%	19.4%	19.9%						
	Upper	3	42.9%	594	69.3%	41.7%	1	100.0%	64.9%	50	100.0%	73.9%	2	33.3%	49.5%	544	67.4%	53.2%	2	66.7%	51.8%	292	92.1%	62.4%	40.4%						
	Unknown	2	28.6%	53	6.2%	0.0%	0	0.0%	10.8%	0	0.0%	8.0%	2	33.3%	8.1%	53	6.6%	5.8%	0	0.0%	1.8%	0	0.0%	2.0%	0.0%						
	Total	7	100%	857	100%	100%	1	100%	100%	50	100%	100%	6	100%	100%	807	100%	100%	3	100%	100%	31									

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2022 FFIEC Census Data; 2016-2020 ACS data

Assessment Area: SC Sumter

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data														Bank & Aggregate Lending												Bank & Aggregate Lending; Demographic Data							
		2020, 2021					2020					2021							2022																
		Bank				Families by Family Income	Count		Dollar			Count		Dollar			Count		Dollar			Families by Family Income													
		Count	Dollar				Bank	Agg	\$ (000s)	\$	\$ %	Bank	Agg	\$ (000s)	\$	\$ %	Bank	Agg	\$ (000s)	\$	\$ %														
		#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$	\$ %	#	%	%	\$ (000s)	\$	\$ %	#	%	%	\$ (000s)	\$	\$ %	%										
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	0	0.0%	21.1%	0	0.0%	4.0%	0	0.0%	2.6%	0	0.0%	13.6%	0	0.0%	7.0%	1	50.0%	3.4%	94	50.0%	1.8%	22.4%										
	Moderate	0	0.0%	0	0.0%	18.2%	0	0.0%	16.0%	0	0.0%	10.2%	0	0.0%	22.7%	0	0.0%	9.0%	0	0.0%	16.9%	0	0.0%	8.4%	17.3%										
	Middle	0	0.0%	0	0.0%	19.0%	0	0.0%	8.0%	0	0.0%	6.9%	0	0.0%	22.7%	0	0.0%	15.9%	0	0.0%	25.4%	0	0.0%	16.5%	19.9%										
	Upper	2	100.0%	307	100.0%	41.7%	2	100.0%	56.0%	307	100.0%	63.6%	0	0.0%	36.4%	0	0.0%	62.0%	1	50.0%	49.2%	94	50.0%	71.5%	40.4%										
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	16.0%	0	0.0%	16.8%	0	0.0%	4.5%	0	0.0%	5.4%	0	0.0%	5.1%	0	0.0%	1.9%	0.0%										
	Total	2	100%	307	100%	100%	2	100%	100%	307	100%	100%	0	0.0%	100%	0	0.0%	100%	2	100%	100%	188	100%	100%	100%										
PURPOSE NOT APPLICABLE	Low	0	0.0%	0	0.0%	21.1%	0	0.0%	0.5%	0	0.0%	0.2%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	22.4%										
	Moderate	0	0.0%	0	0.0%	18.2%	0	0.0%	2.7%	0	0.0%	2.3%	0	0.0%	4.3%	0	0.0%	4.3%	0	0.0%	0.0%	0	0.0%	0.0%	17.3%										
	Middle	0	0.0%	0	0.0%	19.0%	0	0.0%	3.7%	0	0.0%	4.2%	0	0.0%	2.1%	0	0.0%	2.3%	0	0.0%	3.2%	0	0.0%	3.3%	19.9%										
	Upper	0	0.0%	0	0.0%	41.7%	0	0.0%	1.6%	0	0.0%	2.2%	0	0.0%	2.1%	0	0.0%	2.8%	0	0.0%	0.0%	0	0.0%	0.0%	40.4%										
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	91.4%	0	0.0%	91.0%	0	0.0%	91.5%	0	0.0%	90.5%	0	0.0%	96.8%	0	0.0%	96.7%	0.0%										
	Total	0	0.0%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	100%										
HMDA TOTALS	Low	3	2.3%	148	0.5%	21.1%	1	1.4%	2.3%	28	0.2%	1.1%	2	3.3%	2.4%	120	1.0%	1.1%	2	3.6%	4.0%	119	1.1%	1.9%	22.4%										
	Moderate	11	8.3%	1,119	4.0%	18.2%	6	8.2%	10.6%	602	3.7%	6.5%	5	8.3%	11.6%	517	4.4%	7.8%	1	1.8%	15.3%	50	0.4%	9.8%	17.3%										
	Middle	16	12.0%	1,913	6.8%	19.0%	9	12.3%	18.3%	828	5.1%	14.2%	7	11.7%	20.1%	1,085	9.1%	17.3%	7	12.7%	24.5%	942	8.4%	21.7%	19.9%										
	Upper	92	69.2%	23,631	84.0%	41.7%	54	74.0%	35.4%	14,445	88.8%	38.7%	38	63.3%	37.3%	9,186	77.3%	42.8%	40	72.7%	35.9%	9,162	81.6%	42.2%	40.4%										
	Unknown	11	8.3%	1,337	4.7%	0.0%	3	4.1%	33.4%	360	2.2%	39.6%	8	13.3%	28.6%	977	8.2%	30.9%	5	9.1%	20.3%	951	8.5%	24.3%	0.0%										
	Total	133	100%	28,148	100%	100%	73	100%	100%	16,263	100%	100%	60	100%	100%	11,885	100%	100%	55	100%	100%	11,224	100%	100%	100%										

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2022 FFIEC Census Data; 2016-2020 ACS data

APPENDIX H - LIMITED SCOPE LENDING TABLES (Continued)

Geographic Distribution of Small Business & Small Farm Loans

Assessment Area: SC Sumter

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data														Bank & Aggregate Lending														Bank & Aggregate Lending; Demographic Data									
		2020, 2021					2020					2021					2022					Count					Dollar					Total Businesses							
		Bank		Total Businesses	Count		Dollar		Count		Dollar		Count		Dollar		Count		Dollar																				
		Count	Dollar		Bank	Agg	Bank	Agg	Bank	Agg	Bank	Agg	Bank	Agg	Bank	Agg																							
		#	%		\$ (000s)	\$ %	%	#	%	%	\$ 000s	\$ %	\$ %	#	%	%	\$ 000s	\$ %	\$ %	#	%	%	\$ 000s	\$ %	\$ %	%													
SMALL BUSINESSES	Low	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	3	2.2%	1.3%	377	1.4%	0.7%	1.6%														
	Moderate	306	45.1%	41,505	45.2%	34.5%	184	43.7%	36.4%	23,825	45.0%	41.9%	122	47.5%	35.3%	17,680	45.5%	41.2%	64	47.4%	30.0%	14,567	53.3%	41.0%	31.7%														
	Middle	286	42.2%	40,044	43.6%	45.5%	180	42.8%	42.5%	22,605	42.7%	42.2%	106	41.2%	43.0%	17,439	44.9%	42.9%	49	36.3%	49.6%	9,834	36.0%	46.5%	48.4%														
	Upper	86	12.7%	10,289	11.2%	20.0%	57	13.5%	19.8%	6,564	12.4%	15.0%	29	11.3%	20.5%	3,725	9.6%	15.8%	19	14.1%	18.2%	2,552	9.3%	11.5%	18.3%														
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%														
	Tr Unknown	0	0.0%	0	0.0%		0	0.0%	1.3%	0	0.0%	0.9%	0	0.0%	1.2%	0	0.0%	0.1%	0	0.0%	1.0%	0	0.0%	0.2%															
	Total	678	100%	91,838	100%	100%	421	100%	100%	52,994	100%	100%	257	100%	100%	38,844	100%	100%	135	100%	100%	27,330	100%	100%	100%														

Small Business & Small Farm Lending By Revenue & Loan Size

Assessment Area: SC Sumter

PRODUCT TYPE		Bank Lending & Demographic Data														Bank & Aggregate Lending										Bank & Aggregate Lending; Demographic Data									
		2020, 2021					2020					2021					2022																		
		Bank		Dollar	Total Businesses	Count	Bank		Agg	Dollar		Count	Bank		Agg	Dollar		Count	Bank		Agg	Dollar		Count	Bank		Agg	Total Businesses							
		#	%	\$ (000s)	\$ %		%	#	%	\$ (000s)	\$ %		%	#	%	\$ (000s)	\$ %		%	#	%	\$ (000s)	\$ %		%										
SMALL BUSINESS	Revenue	\$1 Million or Less	363	53.5%	31,386	34.2%	93.6%	234	55.6%	41.4%	19,117	36.1%	30.1%	129	50.2%	45.6%	12,269	31.6%	31.4%	55	40.7%	53.0%	5,639	20.6%	34.2%	93.9%									
		Over \$1 Million	285	42.0%	57,387	62.5%	5.2%	174	41.3%		32,788	61.9%		111	43.2%		24,599	63.3%		74	54.8%		20,527	75.1%		5.0%									
		Total Rev. available	648	95.6%	88,773	96.7%	98.8%	408	96.9%		51,905	97.9%		240	93.4%		36,868	94.9%		129	95.6%		26,166	95.7%		98.9%									
		Rev. Not Known	30	4.4%	3,065	3.3%	1.2%	13	3.1%		1,089	2.1%		17	6.6%		1,976	5.1%		6	4.4%		1,164	4.3%		1.1%									
		Total	678	100%	91,838	100%	100%	421	100%		52,994	100%		257	100%		38,844	100%		135	100%		27,330	100%		100.0%									
	Loan Size	\$100,000 or Less	458	67.6%	17,027	18.5%		293	69.6%	87.4%	10,646	20.1%	34.2%	165	64.2%	91.6%	6,381	16.4%	34.7%	66	48.9%	93.0%	3,510	12.8%	35.9%										
		\$100,001 - \$250,000	109	16.1%	18,930	20.6%		64	15.2%	7.1%	10,690	20.2%	20.3%	45	17.5%	4.2%	8,240	21.2%	16.8%	33	24.4%	3.2%	5,595	20.5%	14.1%										
		\$250,001 - \$1 Million	111	16.4%	55,881	60.8%		64	15.2%	5.5%	31,658	59.7%	45.5%	47	18.3%	4.2%	24,223	62.4%	48.5%	36	26.7%	3.8%	18,225	66.7%	50.1%										
		Total	678	100%	91,838	100%		421	100%	100%	52,994	100%	100%	257	100%	100%	38,844	100%	100%	135	100%	100%	27,330	100%	100%										
	Loan Size & Rev \$1 Mill or Less	\$100,000 or Less	282	77.7%	9,496	30.3%		183	78.2%		5,971	31.2%		99	76.7%		3,525	28.7%		37	67.3%		1,623	28.8%											
		\$100,001 - \$250,000	50	13.8%	8,154	26.0%		32	13.7%		4,966	26.0%		18	14.0%		3,188	26.0%		12	21.8%		1,885	33.4%											
		\$250,001 - \$1 Million	31	8.5%	13,736	43.8%		19	8.1%		8,180	42.8%		12	9.3%		5,556	45.3%		6	10.9%		2,131	37.8%											
		Total	363	100%	31,386	100%		234	100%		19,117	100%		129	100%		12,269	100%		55	100%		5,639	100%											