

**PUBLIC DISCLOSURE**

**March 4, 2024**

**COMMUNITY REINVESTMENT ACT  
PERFORMANCE EVALUATION**

**Capital City Bank  
217 North Monroe Street  
Tallahassee, Florida 32301**

**RSSD ID NUMBER: 876634**

**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 Capital City Bank with respect to the Lending, Investment, and Service Tests.

Capital City Bank			
Performance Levels	Performance Tests		
	Lending Test*	Investment Test	Service Test
Outstanding			
High Satisfactory		X	X
Low Satisfactory	X		
Needs to Improve			
Substantial Noncompliance			
<b>OVERALL RATING</b>	<b>SATISFACTORY</b>		

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

### Major factors contributing to this rating include:

- The geographic distribution of loans reflects adequate penetration throughout the bank's assessment areas (AAs).
- The distribution of borrowers reflects adequate penetration among customers of different income levels and businesses of different sizes.
- The bank makes an adequate level of community development (CD) loans.
- The bank makes a significant level of CD investments and grants and exhibits good responsiveness to credit and CD needs.
- Delivery systems are reasonably accessible to the bank's geographies and individuals of different income levels in its AAs.
- The bank is a leader in providing CD services.

## INSTITUTION

### DESCRIPTION OF INSTITUTION

Capital City Bank (CCB) is a large community bank that is wholly owned by Capital City Bank Group, Inc., a bank holding company; both are headquartered in Tallahassee, Florida. CCB has one credit-granting subsidiary, Capital City Home Loans, LLC (CCHL), that solely originates HMDA-reportable loans. CCHL currently operates 28 loan production offices (LPOs) across five states in the southeast: Georgia (14), Florida (11), North Carolina (2), and Tennessee (1). As of December 31, 2022, CCB has assets of \$4.5 billion and operates 59 branch offices across 17 AAs throughout Florida, Georgia, and Alabama. As described throughout, CCB operates in numerous rural areas and has its most significant presence in the state of Florida.

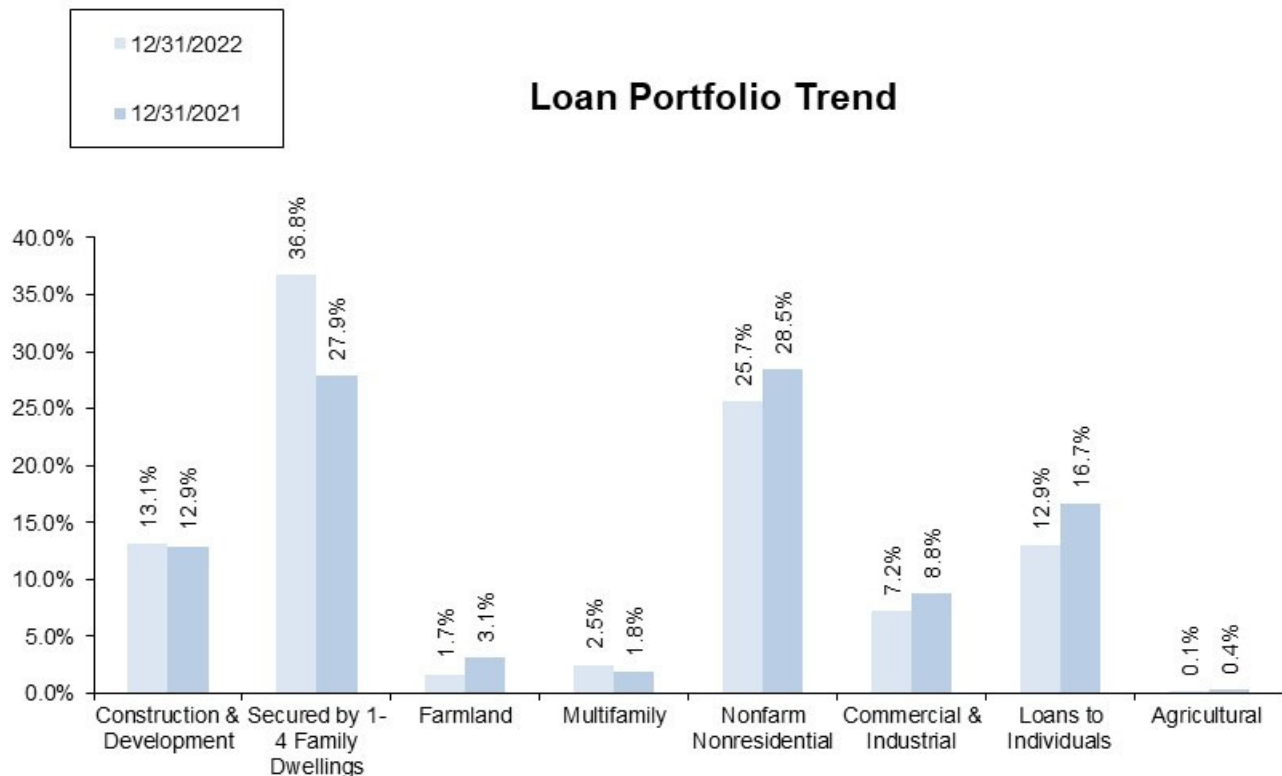
CCB offers a wide variety of credit products to meet the credit needs of its communities, including residential mortgage, consumer, and commercial loan products. Primary residential real estate loan products consist of closed-end, 1-4 family mortgage loans and home equity lines of credit (HELOCs). Consumer loan products include auto loans, personal lines of credit, and personal installment loans. Commercial loan products include commercial real estate loans, SBA loans, small business lines of credit, small business credit cards, equipment leasing financing, and business term loans.

### Loan Portfolio

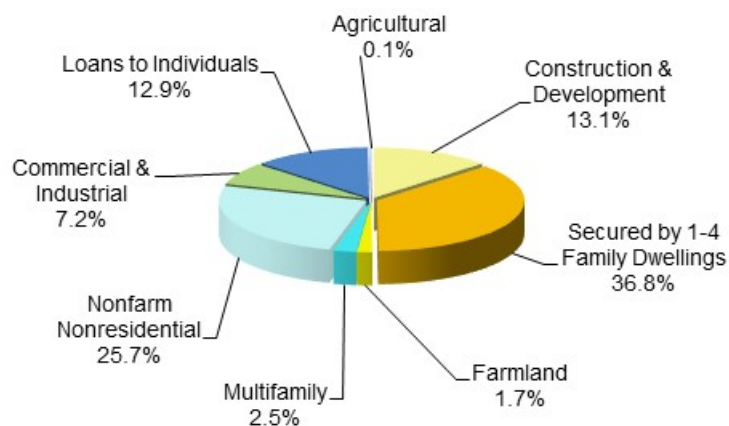
The following table and graphs show the composition of the loan portfolio according to the Consolidated Report of Condition and Income (Call Report). As shown for 12/31/2022, the largest loan category is 1-4 family dwellings, followed by nonfarm nonresidential real estate loans and construction and development loans.

COMPOSITION OF LOAN PORTFOLIO					
Loan Type	12/31/2022		12/31/2021		% Change
	\$ (000s)	Percent	\$ (000s)	Percent	
Construction and Development	330,558	13.1%	250,463	12.9%	32.0%
Secured by One- to Four- Family Dwellings	927,339	36.8%	540,718	27.9%	71.5%
Other Real Estate: Farmland	41,651	1.7%	60,725	3.1%	-31.4%
Multifamily	62,798	2.5%	35,814	1.8%	75.3%
Nonfarm nonresidential	647,381	25.7%	553,189	28.5%	17.0%
Commercial and Industrial	182,242	7.2%	170,224	8.8%	7.1%
Loans to Individuals	325,469	12.9%	323,241	16.7%	0.7%
Agricultural Loans	3,663	0.1%	6,903	0.4%	-46.9%
<b>Total</b>	<b>\$2,521,101</b>	<b>100.00%</b>	<b>\$1,941,277</b>	<b>100.00%</b>	

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



**Loan Portfolio  
as of  
12/31/2022**



For purposes of the CRA, CCB has defined 17 AAs across three states. While branch presence and geographic footprint remain largely unchanged since the previous evaluation, four of the bank's AA delineations changed during the review period. The AA delineations and changes are described in the following table.

State	AA Name	AA Change During the Review Period	Current AA Delineation (as of 12/31/2022)
Florida	Fort Walton Beach	New AA as of January 2021	Partial MSA – Walton County
	Gainesville	No change	Entire MSA – Alachua, Gilchrist, and Levy counties, and adjacent tracts of Suwannee County (nonMSA)*
	Gulf	No change	Gulf County (nonMSA)
	Homosassa Springs	No change	Entire MSA – Citrus County
	Jacksonville	New AA as of January 2022	Partial MSA – Clay, Duval, Nassau, and St. Johns counties
	NW Central	No change	Dixie, Madison, and Taylor counties (nonMSA)
	Panama City	No change	Entire MSA – Bay County
	Putnam-Bradford	Removed portions of Clay and St. Johns counties in January 2022	Putnam and Bradford counties (nonMSA)
	Tallahassee	No change	Entire MSA – Gadsden, Jefferson, Leon, and Wakulla counties
	Tampa	No change	Partial MSA – Hernando and Pasco counties
	Washington	No change	Washington County (nonMSA)
Georgia	Atlanta	New AA as of October 2021	Partial MSA – Cobb, Forsyth, Fulton, and Gwinnett counties
	Grady	No change	Grady County (nonMSA)
	Laurens	No change	Laurens County (nonMSA)
	Macon	No change	Partial MSA – Bibb County
	Troup	No change	Troup County (nonMSA)
Alabama	Chambers	No change	Chambers County (nonMSA)

\*The census tracts of Suwannee County do not extend substantially beyond the MSA boundary.

CCB 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 October 18, 2021 under the Large Institution Examination Procedures.

## SCOPE OF EXAMINATION

The CRA performance evaluation assesses the bank's record of meeting the credit needs of its community, including LMI neighborhoods, within the context of information such as asset size and financial condition of the institution, competitive factors, as well as the economic and demographic characteristics of its defined AAs. CCB's CRA performance evaluation is based on CRA activities within its AAs using the Large Institution Examination Procedures. Large bank performance standards consist of three separately rated tests: Lending, Investment, and Service Tests.

Full-scope evaluations were conducted on four of the bank's 17 AAs: Tallahassee, FL; Gainesville, FL; Atlanta, GA; and Chambers, AL. The remaining 13 AAs were evaluated using limited-scope procedures. When determining the overall rating, the greatest weight was placed on performance in the state of Florida because it contains the largest share of the bank's branches, deposits, and loan volume. In this report, the three states 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.

<b>Lending Test Performance Criterion</b>	<b>Products Selected for Review</b>	<b>Time Period</b>
Level of Lending Activity	<ul style="list-style-type: none"> <li>• HMDA-reportable loans<sup>1</sup></li> <li>• CRA small business loans</li> </ul>	January 1, 2021 – December 31, 2022
Assessment Area Concentration		
Geographic Distribution of Loans		
Loan Distribution by Borrower's Profile		
Community Development Lending		January 1, 2021 – September 30, 2023
Product Innovation		

Given CCB's asset size and offices located in an MSA, it submits annual reports about its residential real estate loan originations and applications, pursuant to the HMDA. The bank's affiliate, CCHL, also reports loans pursuant to the HMDA. For this evaluation, CCB elected to have lending from CCHL considered in the Lending Test. CCHL is not eligible for review separately under the CRA and, thus, has not previously received CRA consideration for the activities included in this evaluation. Bank and affiliate loans are referred to collectively as "HMDA-reportable" loans in this evaluation. A small business loan is defined as a business loan with an original amount of \$1 million or less and typically is either secured by nonfarm or nonresidential real estate or classified as commercial loans.

As shown, the review period for the products selected was January 1, 2021 through December 31, 2022, with the review period for CD loans being January 1, 2021 through September 30, 2023. Unless otherwise noted in individual AAs, performance in the HMDA-reportable loan category carried greater significance toward performance conclusions given the bank's business strategy and total volume during the review period.

### Investment Test

All CD investments, including grants and donations, made between January 1, 2021 and September 30, 2023 were reviewed. In addition, investments made prior to January 1, 2021, but still outstanding as of this review date, were also considered. Qualified investments and grants were evaluated to determine the bank's overall level of activity, use of innovative and/or complex investments, and responsiveness to the credit and CD needs of the bank's AAs.

### Service Test

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

<b>Service Test Performance Criterion</b>	<b>Time Period</b>
Accessibility of Delivery Systems	January 1, 2021 – December 31, 2022
Changes in Branch Locations	
Reasonableness of Business Hours and Services	
Community Development Services	January 1, 2021 – September 30, 2023

<sup>1</sup> CCHL originates residential real estate loans that are included in the HMDA-reportable loan category for the level of lending activity, loan distribution by borrower's profile, and the geographic distribution of loans criteria of the Lending Test. However, such affiliate lending activity is excluded from the AA concentration criterion.



The review period for retail services was January 1, 2021 through December 31, 2022. The review period for CD services was January 1, 2021 through September 30, 2023.

#### Community Contacts

As part of the CRA evaluation, several community contacts were conducted with local community, governmental, and economic development representatives who are 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 its performance. Specific information obtained from community contacts is included in the applicable section of the evaluation for each AA assessed under full-scope procedures. The contacts did not identify any unmet credit needs.

### CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS

#### LENDING TEST

Performance under the Lending Test is rated Low Satisfactory. While the rating reflects an aggregation of the ratings for each rated area shown in the following table, Florida carried the greatest weight toward the overall rating as previously discussed.

Rated Area	Lending Test Rating
Florida	Low Satisfactory
Georgia	Needs to Improve
Alabama	Low Satisfactory
<b>OVERALL</b>	<b>LOW SATISFACTORY</b>

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

#### Lending Activity

The following tables summarize lending activity for 2021 and 2022. Detailed information about lending activity can be found in each of the state sections of this report.

Rated Area	Lending Activity
Florida	Adequate
Georgia	Excellent
Alabama	Adequate
<b>OVERALL</b>	<b>ADEQUATE</b>

### Summary of Lending Activity

Loan Type	#	%	\$(000s)	%
<b>Total Consumer</b>	<b>0</b>	<b>0</b>	<b>\$0</b>	<b>0</b>
Home Improvement	488	--	\$51,004	--
Home Purchase	3,055	--	\$1,051,210	--
Multi-Family Housing	73	--	\$37,436	--
Refinancing	1,451	--	\$371,666	--
Other Purpose Closed-End	48	--	\$14,719	--
Other Purpose LOC	564	--	\$75,198	--
Loan Purpose Not Applicable	3	--	\$575	--
<b>Total HMDA</b>	<b>5,677</b>	<b>63</b>	<b>\$1,601,233</b>	<b>82</b>
<b>Total Non-HMDA related</b>	<b>0</b>	<b>0</b>	<b>\$0</b>	<b>0</b>
<b>Total Small Business</b>	<b>3,296</b>	<b>36</b>	<b>\$332,088</b>	<b>17</b>
<b>Total Small Farm</b>	<b>133</b>	<b>1</b>	<b>\$12,345</b>	<b>1</b>
<b>TOTAL LOANS</b>	<b>9,111</b>	<b>100</b>	<b>\$1,946,241</b>	<b>100</b>

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

### Assessment Area Concentration

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

### Lending Inside and Outside the Assessment Area

Loan Types	Inside				Outside			
	#	%	\$(000s)	%	#	%	\$(000s)	%
Home Improvement	386	81.1	\$36,108	74.6	90	18.9	\$12,321	25.4
Home Purchase - Conventional	165	80.5	\$24,982	73.6	40	19.5	\$8,962	26.4
Multi-Family Housing	57	78.1	\$22,791	60.9	16	21.9	\$14,645	39.1
Other Purpose Closed-End	1	100	\$600	100	0	0	\$0	0
Other Purpose LOC	476	84.4	\$64,077	85.2	88	15.6	\$11,121	14.8
Refinancing	384	82.4	\$60,166	78.9	82	17.6	\$16,114	21.1
<b>Total HMDA</b>	<b>1,469</b>	<b>82.3</b>	<b>\$208,724</b>	<b>76.8</b>	<b>316</b>	<b>17.7</b>	<b>\$63,163</b>	<b>23.2</b>
<b>Total Small Business</b>	<b>2,603</b>	<b>79</b>	<b>\$256,176</b>	<b>77.1</b>	<b>693</b>	<b>21</b>	<b>\$75,912</b>	<b>22.9</b>
<b>Total Small Farm</b>	<b>107</b>	<b>80.5</b>	<b>\$9,921</b>	<b>80.4</b>	<b>26</b>	<b>19.5</b>	<b>\$2,424</b>	<b>19.6</b>
<b>TOTAL LOANS</b>	<b>4,179</b>	<b>80.1</b>	<b>\$474,821</b>	<b>77</b>	<b>1,035</b>	<b>19.9</b>	<b>\$141,499</b>	<b>23</b>

Note: Affiliate loans not included

As shown, 82.3 percent of HMDA-reportable loans and 79.0 percent of small business loans are to borrowers and businesses within the bank's AAs. This indicates the bank's willingness to originate loans that meet the credit needs of its AAs.

**Geographic and Borrower Distribution**

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

<b>Rated Area</b>	<b>Geographic Distribution of Loans</b>
Florida	Adequate
Georgia	Poor
Alabama	Adequate
<b>OVERALL</b>	<b>ADEQUATE</b>

<b>Rated Area</b>	<b>Loan Distribution by Borrower's Profile</b>
Florida	Adequate
Georgia	Poor
Alabama	Good
<b>OVERALL</b>	<b>ADEQUATE</b>

**CD Lending**

The following table summarizes total dollar volume and conclusions for CD loans by rated area. Individual state totals include loans benefiting the AAs within each state and, in cases where the bank was responsive to the needs of its AAs within the state first, totals also include loans made outside any AA within the state. Although levels varied by state, Florida carried more weight than Georgia and Alabama in arriving at overall conclusions. As such, the institution made an adequate level of CD loans (overall) despite making no qualifying CD loans in Georgia or Alabama.

<b>Rated Area</b>	<b>Community Development Loans (\$)</b>	<b>Community Development Lending Activity</b>
Florida	\$59.0 Million	Adequate Level
Georgia	\$0	Few, if Any
Alabama	\$0	Few, if Any
<b>OVERALL</b>	<b>\$59.0 Million</b>	<b>ADEQUATE LEVEL</b>

As the above table shows, during the review period the bank originated \$59.0 million in qualified CD loans in Florida, which is the primary area of operations. In addition, because the bank had an adequate level of CD loans overall, it received consideration for one affordable housing loan totaling \$75,000 in North Carolina, which is outside of the bank's rated areas.

Additional detail on the bank's CD loans is provided in the applicable state and full-scope AA sections of the report.

Product Innovation

The bank makes limited 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 in each state and the success of each program, including number and dollar of originations when available. Descriptions of each innovative and/or flexible lending option offered during the review period are as follows.

**Available in Florida, Georgia, and Alabama**

*SBA Paycheck Protection Program (PPP):* PPP loans were designed to help businesses retain workers and staff during the economic crisis caused by the pandemic. PPP loans were available to businesses with fewer than 500 employees or businesses that met SBA industry size standards and are fully forgivable if employee retention criteria are met and the funds are used for eligible purposes. During the review period, CCB originated 1,186 PPP loans totaling \$67.5 million.

*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, CCHL originated 717 FHA loans totaling \$191.5 million and 295 VA loans totaling \$103.6 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, CCHL originated 118 USDA loans totaling \$23.4 million.

**Available only in Florida**

*Florida Housing Finance Authority (HFA):* The Florida HFA offers a variety of loan and down payment assistance programs for first-time LMI homebuyers in Florida seeking conventional financing or government financing through the FHA, USDA or VA. HFA loan programs feature the standard flexibility of government-insured programs and reduced mortgage insurance premiums. CCHL also utilizes the HFA Preferred and HFA Advantage down payment assistance program with conventional loan programs from the Florida HFA. Borrowers using these programs receive up to five percent of the total loan amount as down payment assistance in the form of a second mortgage that is forgivable after five years. During the review period, the bank originated 152 loans through the Florida HFA totaling \$27.9 million, including 38 conventional loans qualifying for down payment assistance.

*State Housing Initiatives Partnership (SHIP) – Affordable Housing Program:* The SHIP Program provides down payment/closing cost assistance and owner-occupied home rehabilitation to very low-, low-, and moderate-income families in Florida. CCHL is a participating lender for the SHIP Program.

*Escambia County HFA (ECHFA):* The ECHFA serves 21 counties throughout Florida and offers homeownership programs to first-time homebuyers, including conventional and government loan programs and down payment assistance programs to LMI and middle-income families. Minimum credit scores are required, and income limitations vary based on household size and the median family income where the property is located. CCHL is a participating lender in the Gainesville, Tallahassee, Gulf, Putnam-Bradford, and Tampa AAs for programs offered by the ECHFA.

**Available only in Georgia**

*Georgia Dream Homeownership Program:* This program was created to make homeownership possible for eligible LMI Georgians by providing affordable financing options, down payment assistance, and homebuyer education. The program is administered by the Georgia Department of Community Affairs. Loans through the program are available to first-time LMI homebuyers who are qualified for a mortgage with an approved program lender. To qualify, borrowers must also attend and complete either a homebuyer education workshop, individual housing

counseling sessions, or an online homebuyer education course through E-Home America. Additional down payment assistance of up to \$12,500 is also available through this program. CCHL is an approved program lender for this program and originated five loans totaling \$896,907 during the review period.

### INVESTMENT TEST

CCB's overall performance under the Investment Test is High Satisfactory. The bank makes a significant level of CD investments and grants, makes rare use of innovative and/or complex investments to support CD initiatives, and exhibits good responsiveness to credit and CD needs.

The following table summarizes the ratings and total dollar of qualified investments and donations by rated area. Individual state totals include investments and donations benefiting AAs within each state and, in cases where the bank was responsive to the needs of its AAs within the state first, totals also include investments and donations made outside any AA within the state. Although levels varied by state, Florida carried more weight than Georgia and Alabama in deriving overall conclusions.

<b>Rated Area</b>	<b>Investments (\$)</b>	<b>Donations/Grants (\$)</b>	<b>Investment Test Rating</b>
Florida	\$15.8 Million	\$418,096	High Satisfactory
Georgia	\$3.1 Million	\$107,443	Low Satisfactory
Alabama	\$305,298	\$13,000	Low Satisfactory
BSRA that includes Alabama and Georgia		\$6,000	
<b>OVERALL</b>	<b>\$19.2 Million</b>	<b>\$544,539</b>	<b>High Satisfactory</b>

As the previous table shows, CCB had qualifying investments of \$19.2 million that impacted one or more states in which it operates. Of this total, approximately \$11.5 million (60.1 percent) were originated in the current review period. In addition, CCB made \$544,539 in qualifying donations/grants during the review period. This total includes \$6,000 in qualifying donations/grants in a broader statewide or regional area (BSRA) that impacted two AAs across two different states (the Troup Georgia AA and the Chambers Alabama AA).

Because CCB received at least a low satisfactory Investment Test rating, the bank was considered to meet the needs of its own AAs. Therefore, in addition to the investments and grants shown in the previous table, CCB also received consideration for \$71.0 million in qualified investments outside of Florida, Georgia, and Alabama. These investments were in the form of mortgage-backed securities and SBA loan pools.

Additional detail on investments and donations is provided in the applicable state and full-scope AA sections of the report.

### SERVICE TEST

<b>Rated Area</b>	<b>Service Test Rating</b>
Florida	High Satisfactory
Georgia	High Satisfactory
Alabama	High Satisfactory
<b>OVERALL</b>	<b>High Satisfactory</b>

**Retail Banking Services**

Rated Area	Accessibility of Delivery Systems	Changes in Branch Locations	Reasonableness of Business Hours and Services
Florida	Reasonably Accessible	Not Adversely Affected	Do Not Vary
Georgia	Reasonably Accessible	Improved	Do Not Vary
Alabama	Reasonably Accessible	Not Adversely Affected	Do Not Vary
<b>OVERALL</b>	<b>Reasonably Accessible</b>	<b>Not Adversely Affected</b>	<b>Do Not Vary</b>

Delivery systems are reasonably accessible to geographies and individuals throughout the bank's AAs, with branches and ATMs across all income tract categories, with delivery systems being centrally located in several AAs. CCB opened one branch during the review period (located in Georgia) and did not close any branches; thus, changes in branch locations have not adversely affected accessibility of delivery systems.

Business hours and services do not vary in a way that inconveniences its AAs, particularly LMI geographies or individuals. Most branch locations operate lobby hours from 9:00 a.m. to 4:00 p.m. Monday through Thursday, with some branch lobbies remaining open until 5:00 p.m. In addition, several branches operate Friday lobby hours from 9:00 a.m. to 5:00 p.m., 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 9:00 a.m. to 12:00 p.m. (Saturday), with some drive-through locations operating until 3 p.m. on Saturday. While hours vary 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 products and services throughout its entire branch network.

The tables below outline the geographic distribution of branches and ATMs by census tract income category.

**Geographic Distribution of Branches & ATMS - 2021**

**All Assessment Areas**

Tract Category	Branches							ATMs										
	Total Branches				Drive thrus #	Extend- ed Hours #	Week- end Hours #	Total ATMs			Full Service ATMs				Cash only ATMs			
	#	%	Open #	Closed #				#	%	#	%	Open #	Closed #	#	%	Open #	Closed #	
	Low	2	3.4%	0	0	1	2	0	Total	2	3.0%	2	3.0%	0	0	0	0.0%	0
DTO	0		0	0	0			SA	0		0		0	0	0		0	0
Moderate	17	29.3%	0	0	16	17	6	Total	21	31.3%	21	31.3%	1	0	0	0.0%	0	0
DTO	0		0	0	0			SA	4		4		1	0	0		0	0
Middle	29	50.0%	0	0	24	27	15	Total	32	47.8%	32	47.8%	0	0	0	0.0%	0	0
DTO	0		0	0	0			SA	4		4		0	0	0		0	0
Upper	10	17.2%	0	0	6	10	3	Total	12	17.9%	12	17.9%	1	0	0	0.0%	0	0
DTO	0		0	0	0			SA	2		2		1	0	0		0	0
Unknown	0	0.0%	0	0	0	0	0	Total	0	0.0%	0	0.0%	0	0	0	0.0%	0	0
DTO	0		0	0	0			SA	0		0		0	0	0		0	0
Total	58	100%	0	0	47	56	24	Total	67	100%	67	100%	2	0	0	0.0%	0	0
DTO	0		0	0	0			SA	10		10		2	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

All Assessment Areas

Tract Category	Branches							ATMs										
	Total Branches				Drive thrus #	Extend- ed Hours #	Week- end Hours #	Total ATMs			Full Service ATMs				Cash only ATMs			
	#	%	Open #	Closed #					#	%	#	%	Open #	Closed #	#	%	Open #	Closed #
Low	1	1.7%	0	0	0	1	0	Total	1	1.5%	1	1.5%	0	0	0	0.0%	0	0
DTO	0		0	0	0			SA	0		0		0	0	0		0	0
Moderate	21	35.6%	1	0	21	20	8	Total	23	34.8%	23	34.8%	1	2	0	0.0%	0	0
DTO	0		0	0	0			SA	2		2		0	2	0		0	0
Middle	26	44.1%	0	0	19	24	11	Total	30	45.5%	30	45.5%	0	0	0	0.0%	0	0
DTO	0		0	0	0			SA	5		5		0	0	0		0	0
Upper	11	18.6%	0	0	8	11	5	Total	12	18.2%	12	18.2%	0	0	0	0.0%	0	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
DTO	0		0	0	0			SA	0		0		0	0	0		0	0
Total	59	100%	1	0	48	56	24	Total	66	100%	66	100%	1	2	0	0.0%	0	0
DTO	0		0	0	0			SA	8		8		0	2	0		0	0

Based on 2022 FFIEC Census Data

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

DTO - Drive thru only is a subset of total brnches

SA = Stand Alone ATM is a subset of total ATMs

Community Development Services

Rated Area	Service Hours Provided	Community Development Services
Florida	4,117 Hours	Leader
Georgia	299 Hours	Adequate Level
Alabama	106 Hours	Relatively High Level
<b>OVERALL</b>	<b>4,522 Hours</b>	<b>Leader</b>

The table above summarizes the conclusions as well as the total hours of qualified services by rated area. Individual state totals include services benefiting AAs within each state and, in cases where the bank was responsive to the needs of its AAs within the state first, totals also include services outside any AAs within the state. Although levels varied by state, Florida carried more weight than Georgia and Alabama in deriving overall conclusions. As such, the bank is considered a leader in providing CD services.

Additional detail on the bank's CD services is provided in the applicable state and full-scope AA sections of the report.

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.

## FLORIDA

### CRA RATING FOR FLORIDA: SATISFACTORY

The Lending Test is rated:	Low 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 adequate penetration throughout the Florida AAs, and the distribution of loans by borrower income reflects adequate penetration among customers of different income levels and businesses of different revenue sizes.
- The bank makes an adequate level of CD loans in its Florida AAs.
- The bank provides a significant level of qualified CD investments and grants in its Florida AAs.
- Retail delivery systems are reasonably accessible to the bank's geographies and individuals of different income levels in its Florida AAs.
- The bank is a leader in providing CD services throughout its Florida AAs.

### 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.

CCB operates in 11 AAs in the state of Florida, and the state rating reflects a composite of performance in these AAs. Based on the branch structure and loan and deposit activity, full-scope reviews were conducted for the Tallahassee and Gainesville AAs, with the Tallahassee AA receiving greater weight when determining statewide performance conclusions. The remaining nine AAs in Florida were reviewed under limited-scope procedures: Fort Walton Beach, Gulf, Homosassa Springs, Jacksonville, NW Central, Panama City, Putnam-Bradford, Tampa, and Washington.

### DESCRIPTION OF INSTITUTION'S OPERATIONS IN FLORIDA

CCB operates 48 of its 59 branches (or 81.4 percent) in Florida, spanning across northern Florida from the Panhandle to the Atlantic Coast and all along the Gulf Coast from Fort Walton Beach to just north of Clearwater. The bank did not open or close any branches in Florida during the review period; however, two new AAs were formed, and one existing AA delineation was modified. Specifically, the bank opened a full-service, deposit-taking ATM in Santa Rosa Beach on January 26, 2021, which required a new AA delineation – the Fort Walton Beach AA. Additionally, the bank's purchasing of a substantial portion of loans in the Jacksonville MSA prompted the creation of a new AA delineation – the Jacksonville AA – and the simultaneous modification of the existing Putnam-Bradford AA that contained portions of the Jacksonville MSA.



As of June 30, 2022, CCB had approximately \$3.4 billion in deposits in Florida comprising 87.7 percent of its total deposits. HMDA-reportable lending in Florida accounted for 61.1 percent of total institution HMDA-reportable lending by number of loans and 54.5 percent by dollar volume. CRA small business lending in Florida accounted for 84.3 percent of the bank's total CRA small business lending by number of loans and 82.3 percent by dollar volume. As described, the bank's primary operations are in Florida.

## **CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN FLORIDA**

### LENDING TEST

#### Overview

The Lending Test rating for the state of Florida is low satisfactory. Overall, lending activity reflects adequate responsiveness to Florida AAs. Additionally, the geographic distribution of loans reflects adequate penetration throughout the Florida AAs, and the distribution of loans by borrower income reflects adequate penetration among customers of different income levels and businesses of different sizes. Additionally, CCB makes an adequate level of CD loans in Florida.

#### Lending Activity

The bank's lending levels in Florida reflect adequate responsiveness to AA credit needs based on loan activity analyzed under the Lending Test. 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.

The following table displays the volume of lending activity from January 1, 2021 through December 31, 2022 by loan type. As a percentage of loans, the volume of lending activity in Florida represents 68.7 percent (by number) and 58.5 percent (by dollar) of HMDA-reportable and CRA small business loans made inside the combined AAs. This is below the percentage of bank branches (81.4 percent) and percentage of total deposits (87.7 percent) held in the state. However, as described later, performance in the Tallahassee AA was better, which was the primary driver in forming statewide conclusions.

**Statewide Summary of Lending Activity**  
**Assessment Areas Located in**  
**Florida**

<b>Loan Type</b>	<b>#</b>	<b>%</b>	<b>\$ (000s)</b>	<b>%</b>
HMDA Home Purchase	1,771	31.8%	\$571,270	53.9%
HMDA Refinance	747	13.4%	\$164,901	15.6%
HMDA Home Improvement	298	5.4%	\$26,921	2.5%
HMDA Multi-Family	29	0.5%	\$13,620	1.3%
HMDA Other Purpose LOC	410	7.4%	\$54,729	5.2%
HMDA Other Purpose Closed/Exempt	26	0.5%	\$7,482	0.7%
HMDA Loan Purpose NA	0	0.0%	\$0	0.0%
<b>Total HMDA</b>	<b>3,281</b>	<b>59.0%</b>	<b>\$838,923</b>	<b>79.2%</b>
<b>Total Small Business</b>	<b>2,195</b>	<b>39.5%</b>	<b>\$210,878</b>	<b>19.9%</b>
<b>Total Farm</b>	<b>86</b>	<b>1.5%</b>	<b>\$9,108</b>	<b>0.9%</b>
<b>TOTAL LOANS</b>	<b>5,562</b>	<b>100.0%</b>	<b>\$1,058,909</b>	<b>100.0%</b>

Originations and Purchases

**Geographic and Borrower Distribution**

The geographic distribution of HMDA-reportable and small business loans reflects adequate 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 small business lending within each AA are discussed in detail later in this report.

**Community Development Lending**

The bank makes an adequate level of CD loans in the state of Florida. During the review period, the bank originated 34 qualified CD loans in and around its AAs located in Florida totaling \$44.0 million. Of this total, 27 loans (\$43.1 million) directly benefited the bank's AAs in Florida. Seven loans (\$911,731) benefitted a BSRA that includes all AAs in Florida as participation loans with a statewide CDFI that specializes in affordable housing for LMI individuals. Because CCB was considered responsive to the credit and CD needs in its Florida AAs, it also received credit for two loans (\$15.0 million) outside of its AAs in Florida.

One of the two qualifying loans outside the AAs in Florida was particularly impactful, as described below:

- A \$7.5 million loan to a majority LMI Florida school district to cover educational technology upgrades as well as COVID-related personal protective equipment and sanitation costs.

More information on CD loans in Florida can be found in the full-scope AA sections.

## INVESTMENT TEST

The Investment Test rating for Florida is high satisfactory.

CCB makes a significant level of qualified investments and contributions in Florida. The bank makes rare use of innovative and/or complex investments to support CD initiatives. Additionally, the bank exhibits good responsiveness to credit and CD needs.

The bank had qualified investments of \$13.9 million directly benefitting Florida AAs, with approximately \$9 million (64.6 percent) made during the current review period. In addition, CCB made 248 qualified contributions in the Florida AAs totaling \$385,571. Moreover, the bank made \$29,525 in qualifying contributions to organizations benefitting BSRA that included multiple Florida AAs. Notable BSRA contributions in Florida included:

- \$7,500 in donations to an organization that operates food banks for food-insecure families across the Florida panhandle, which includes the Tallahassee, Gainesville, Gulf, and NW Central FL AAs.
- \$5,000 in donations to a statewide affordable housing organization with potential benefit to all AAs in Florida.

As described, CCB met the needs of its AAs in Florida. As such, the bank also received consideration for \$1.9 million in qualifying investments and \$3,000 in donations that benefited areas in Florida outside of its AAs in the state.

Additional details regarding investments and contributions in Florida can be found in the full-scope AA sections.

## SERVICE TEST

The Service Test rating for Florida is high satisfactory.

### Retail Services

CCB's delivery systems, including ATMs and branch office locations, are reasonably accessible to the geographies and individuals of different income levels in the Florida AAs. The bank's record of opening and closing branches has not adversely affected the accessibility of its delivery systems, particularly to LMI geographies and individuals. CCB did not open or close any branches in Florida during the review period. Banking services and business hours do not vary in a way that inconveniences the Florida AAs, including LMI geographies and LMI individuals. Overall, the bank's retail banking service performance is considered adequate in Florida.

### Community Development Services

CCB is a leader in providing CD services that benefit residents and small businesses in Florida. The bank provided 630 qualified service activities for a total of 4,116 qualified service hours benefitting Florida AAs during the review period. This includes 3,715 hours of service directly benefitting Florida AAs and 401 service hours that benefited the BSRA that includes multiple AAs in Florida.

Having met the needs of its Florida AAs, CCB also received consideration for one service hour conducted in the state of Florida but outside any of the AAs in the state.

Additional details regarding specific CD services can be found in the full-scope AA sections.

## METROPOLITAN AREA – TALLAHASSEE MSA (Full-Scope Review)

### DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE TALLAHASSEE AA

#### Overview

The Tallahassee AA is in the Big Bend region in the eastern portion of the Florida panhandle. The AA includes Leon, Gadsden, Jefferson, and Wakulla counties, which comprise the entire Tallahassee MSA. As of December 31, 2022, CCB operated 15 branches in the AA, including its main office; this represents 31.3 percent of Florida branches.

CCB operates in a moderately competitive banking environment in the AA, which has a presence of national, regional, and community banks. According to the June 30, 2022 FDIC Summary of Deposits report, there were 17 financial institutions operating in the AA with \$10.4 billion in total deposits. CCB ranked 2<sup>nd</sup> in deposit market share with \$1.8 billion or 17.0 percent of total deposits. Wells Fargo Bank had the largest deposit market share in the AA with 19.3 percent of total deposits.

HMDA-reportable lending in the AA is competitive. In 2021, CCB originated or purchased 1.3 percent of the HMDA-reportable loans in the AA, ranking 19<sup>th</sup> out of 507 reporters. During the same year, the bank's mortgage subsidiary CCHL originated or purchased 3.9 percent of the HMDA-reportable loans in the AA and ranked 5<sup>th</sup> out of 507 reporters. For context, the top HMDA-reportable lender in the AA in 2021, Rocket Mortgage, originated or purchased 8.9 percent of the HMDA-reportable loans in the AA. In 2022, CCB originated or purchased 2.9 percent of the HMDA-reportable loans in the AA, ranking 10<sup>th</sup> out of 455 reporters. During the same year, CCHL originated 3.2 percent of the HMDA-reportable loans in the AA and ranked 8<sup>th</sup> out of 455 reporters. For context, the top HMDA-reportable lender in the AA in 2022, Loandepot.com, originated or purchased 5.3 percent of the HMDA-reportable loans in the AA. While the AA is competitive, as described, the bank and its mortgage subsidiary are active HMDA-reportable lenders in the AA, particularly in 2022.

CRA small business lending is also competitive in the AA, although to a lesser extent than HMDA-reportable lending. In 2021, CCB ranked 3<sup>rd</sup> out of 104 reporters, with 6.7 percent of CRA small business loans reported in the AA. A decline was noted in 2022 with the bank ranking 12<sup>th</sup> out of 90 reporters, encompassing only 2.1 percent of CRA small business loans reported in the AA. For 2021 and 2022, American Express was the leading CRA small business loan reporter in the AA, with 21.2 percent and 28.3 percent of small business loans reported in the AA, respectively. As described, CCB was a larger contributor to CRA small business lending within the AA in 2021 as its CRA small business lending volume declined in 2022.

#### Population and Income Characteristics

According to U.S. Census Bureau data, between 2015 and 2020, the AA population increased approximately 2.6 percent, while the statewide population grew by 9.6 percent. The data shows that the 2020 population for the AA was 384,298.

The 2022 FFIEC census data shows that there are 104 census tracts in the AA made up of the following: 14 low-income tracts (13.5 percent), 22 moderate-income tracts (21.2 percent), 34 middle-income tracts (32.7 percent), 27 upper-income tracts (26.0 percent), and 7 tracts classified as unknown-income (6.7 percent).

For purposes of classifying borrower income, this evaluation uses the FFIEC estimated 2021 and 2022 median family income for the relevant area. As the following table shows, the median family income increased from \$75,900 in 2021 to \$81,400 in 2022.

**Borrower Income Levels  
Tallahassee, FL (MSA)**

FFIEC Estimated Median Family Income		Low 0 - 49.99%		Moderate 50% - 79.99%		Middle 80% - 119.99%		Upper 120% - & above	
<b>2021</b>	<b>\$75,900</b>	0	- \$37,949	\$37,950	- \$60,719	\$60,720	- \$91,079	\$91,080	- & above
<b>2022</b>	<b>\$81,400</b>	0	- \$40,699	\$40,700	- \$65,119	\$65,120	- \$97,679	\$97,680	- & above

According to the 2022 FFIEC census data, there were 85,387 families in the AA. Of those families, 22.2 percent were low-income, 16.7 percent were moderate-income, 19.9 percent were middle-income, and 41.2 percent were upper-income. Of the total families, 10.2 percent had incomes below the poverty level. As described, a large portion of the population (38.9 percent) is LMI. Furthermore, 2022 FFIEC census data shows that 40.3 percent of families living in low-income tracts are below the poverty level, and 16.3 percent of families living in moderate-income tracts are below the poverty level. As such, low-income families and families living in moderate-income tracts are likely experiencing affordability and lending challenges in the AA.

Housing Characteristics

There are 172,558 housing units in the AA according to 2022 FFIEC census data, of which 50.9 percent are owner-occupied, 36.6 percent are rental, and 12.6 percent are vacant. The majority of those rental units, 51.5 percent, are in LMI tracts.

Furthermore, the AA and the state of Florida have experienced a surge in home prices in 2021 and 2022. At the end of 2020, the median sales price for a single-family home in the Tallahassee MSA was \$248,000<sup>2</sup>. By the end of 2022, the median sales price had increased to \$310,000<sup>3</sup>. This represents a 25 percent increase in prices for the AA. Similarly for the state of Florida, the median sales price for a single-family home at the end of 2020 was \$309,000<sup>4</sup>. By the end of 2022, the median sales price had increased to \$395,000<sup>5</sup>. This represents a 27.8 percent increase in prices for the state. The sharp increase in median sales prices in the AA and the state are indicators of affordability barriers for LMI families in purchasing homes.

Similar to the homeownership market for LMI families, barriers exist in the rental market for the AA as fair market rental rates continue to rise. At the end of 2020, the fair market rent for a one-bedroom and a two-bedroom unit in the AA was \$829 and \$1,019, respectively<sup>6</sup>. By the end of 2022, the fair market rent for a one-bedroom unit was \$941<sup>7</sup>, and the fair market rent for a two-bedroom unit was \$1,124<sup>8</sup>. This represents a 13.5 percent increase in rental rates for one-bedroom units and a 10.3 percent increase in rental rates for two-bedroom units. A similar trend was identified for fair market rent in the state of Florida. At the end of 2020, the fair market rent for a one-bedroom and a two-bedroom unit in the state was \$811 and \$992, respectively<sup>9</sup>. By the end of 2022, the

<sup>2</sup> "Florida Market Reports." *Florida Realtors*, [www.floridarealtors.org/tools-research/reports/florida-market-reports](http://www.floridarealtors.org/tools-research/reports/florida-market-reports). Accessed 4 Jan. 2024

<sup>3</sup> Ibid.

<sup>4</sup> Ibid.

<sup>5</sup> Ibid.

<sup>6</sup> "Fair Market Rents (40<sup>th</sup> Percentile Rents)." *HUD Office of Policy Development and Research*, [www.huduser.gov/portal/datasets/fmr.html](http://www.huduser.gov/portal/datasets/fmr.html). Accessed 4 Jan. 2024.

<sup>7</sup> Ibid.

<sup>8</sup> Ibid.

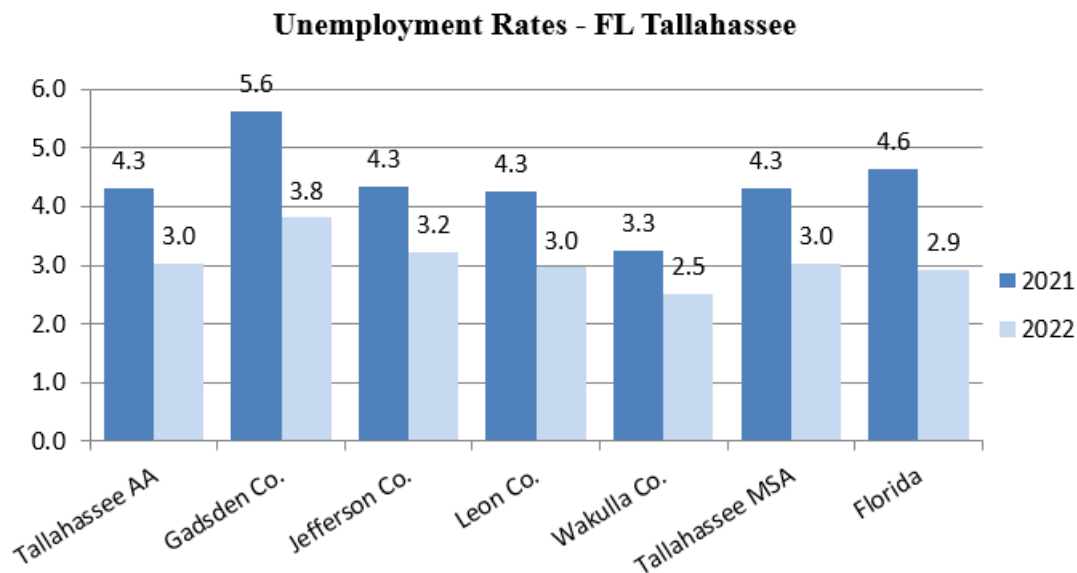
<sup>9</sup> "Fair Market Rent." *Rent Data*, [www.rentdata.org/states/florida/2020](http://www.rentdata.org/states/florida/2020). Accessed 4 Jan. 2024.

fair market rent for a one-bedroom unit in the state of Florida was \$864, and the fair market rent for a two-bedroom unit in the state was \$1,038.<sup>10</sup> This represents a 6.5 percent increase in rental rates for one-bedroom units and a 4.6 percent increase in rental rates for two-bedroom units in the state of Florida. As described, fair market rental rates and the corresponding increases as a percentage are much higher in the AA when compared to the state of Florida overall.

### Economic Conditions

The AA contains Florida's state capital and is a hub for state and government offices. The AA is also home to Florida State University, Florida A&M University, and several other public universities. According to the Bureau of Labor Statistics during the second quarter of 2022, the government sector continues to be the largest employer by industry (52,594 employees), followed distantly by health care and social assistance (21,997 employees), retail trade (18,224 employees), and accommodation and food services (18,059 employees). The largest employers in the AA include Florida State University, the state of Florida, and Tallahassee Memorial Healthcare, Inc.<sup>11</sup>

The following table shows the unemployment rates percentages for the bank's AA and the state of Florida. As shown, unemployment rates in the AA were lower than unemployment rates for the state in 2021 and similar to unemployment rates for the state in 2022. Gadsden County had the highest unemployment rate during the review period, and Wakulla County had the lowest unemployment rate during the review period.



Not Seasonally Adjusted. Source: Bureau of Labor Statistics

### AA Demographics

The following tables provide demographic and business information from the FFIEC and Dun and Bradstreet (D&B) used to analyze CRA performance in the AA. Certain components of the data in the table are discussed in this evaluation as they apply to specific parts of the analysis. As shown for both 2021 and 2022, the largest percentage of families live in middle-income tracts. For 2021 and 2022, 8.1 percent and 7.0 percent of families, respectively, resided in low-income tracts, which can be largely attributed to the presence of several universities located in low-income tracts.

<sup>10</sup> "Fair Market Rent." *Rent Data*, [www.rentdata.org/states/florida/2022](http://www.rentdata.org/states/florida/2022). Accessed 4 Jan. 2024

<sup>11</sup> "Largest Employers." *Greater Tallahassee Chamber of Commerce*, [www.talchamber.com/largest-employers/](http://www.talchamber.com/largest-employers/). Accessed 4 Jan. 2024.

## Combined Demographics Report - 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	14	16.3%	6,735	8.1%	2,712	40.3%	19,550	23.4%
Moderate-income	21	24.4%	17,599	21.1%	3,452	19.6%	13,975	16.7%
Middle-income	28	32.6%	33,076	39.6%	3,322	10.0%	16,386	19.6%
Upper-income	19	22.1%	25,430	30.5%	650	2.6%	33,579	40.2%
Unknown-income	4	4.7%	650	0.8%	180	27.7%	0	0.0%
Total Assessment Area	86	100.0%	83,490	100.0%	10,316	12.4%	83,490	100.0%
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	24,572	3,986	4.9%	16.2%	16,483	67.1%	4,103	16.7%
Moderate-income	37,222	14,775	18.0%	39.7%	16,359	43.9%	6,088	16.4%
Middle-income	61,745	34,383	41.9%	55.7%	19,563	31.7%	7,799	12.6%
Upper-income	37,420	28,530	34.7%	76.2%	6,378	17.0%	2,512	6.7%
Unknown-income	3,851	472	0.6%	12.3%	2,971	77.1%	408	10.6%
Total Assessment Area	164,810	82,146	100.0%	49.8%	61,754	37.5%	20,910	12.7%
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	1,793	7.3%	1,702	7.3%	76	6.4%	15	5.9%
Moderate-income	5,052	20.5%	4,724	20.4%	279	23.5%	49	19.1%
Middle-income	10,441	42.4%	9,760	42.1%	575	48.5%	106	41.4%
Upper-income	7,110	28.9%	6,781	29.3%	244	20.6%	85	33.2%
Unknown-income	213	0.9%	201	0.9%	11	0.9%	1	0.4%
Total Assessment Area	24,609	100.0%	23,168	100.0%	1,185	100.0%	256	100.0%
	Percentage of Total Businesses:			94.1%		4.8%		1.0%
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	12	3.6%	11	3.4%	1	12.5%	0	0.0%
Moderate-income	62	18.7%	61	18.9%	1	12.5%	0	0.0%
Middle-income	176	53.0%	170	52.6%	5	62.5%	1	100.0%
Upper-income	82	24.7%	81	25.1%	1	12.5%	0	0.0%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	332	100.0%	323	100.0%	8	100.0%	1	100.0%
	Percentage of Total Farms:			97.3%		2.4%		0.3%

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

## 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	14	13.5%	5,994	7.0%	2,414	40.3%	18,956	22.2%
Moderate-income	22	21.2%	17,132	20.1%	2,789	16.3%	14,296	16.7%
Middle-income	34	32.7%	33,045	38.7%	2,468	7.5%	16,981	19.9%
Upper-income	27	26.0%	29,019	34.0%	921	3.2%	35,154	41.2%
Unknown-income	7	6.7%	197	0.2%	91	46.2%	0	0.0%
Total Assessment Area	104	100.0%	85,387	100.0%	8,683	10.2%	85,387	100.0%
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied		Rental		Vacant		
		#	%	%	#	%	#	%
Low-income	23,038	3,837	4.4%	16.7%	14,883	64.6%	4,318	18.7%
Moderate-income	38,098	15,014	17.1%	39.4%	17,600	46.2%	5,484	14.4%
Middle-income	65,419	35,512	40.5%	54.3%	21,208	32.4%	8,699	13.3%
Upper-income	42,839	33,378	38.0%	77.9%	6,964	16.3%	2,497	5.8%
Unknown-income	3,164	22	0.0%	0.7%	2,444	77.2%	698	22.1%
Total Assessment Area	172,558	87,763	100.0%	50.9%	63,099	36.6%	21,696	12.6%
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	1,677	6.9%	1,554	6.8%	111	9.5%	12	4.5%
Moderate-income	3,759	15.5%	3,602	15.8%	116	10.0%	41	15.5%
Middle-income	10,894	45.0%	10,126	44.4%	652	56.0%	116	43.9%
Upper-income	7,558	31.2%	7,195	31.6%	270	23.2%	93	35.2%
Unknown-income	340	1.4%	322	1.4%	16	1.4%	2	0.8%
Total Assessment Area	24,228	100.0%	22,799	100.0%	1,165	100.0%	264	100.0%
	Percentage of Total Businesses:			94.1%		4.8%		1.1%
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	10	3.0%	9	2.8%	1	14.3%	0	0.0%
Moderate-income	62	18.8%	61	19.0%	1	14.3%	0	0.0%
Middle-income	170	51.7%	164	51.1%	5	71.4%	1	100.0%
Upper-income	87	26.4%	87	27.1%	0	0.0%	0	0.0%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	329	100.0%	321	100.0%	7	100.0%	1	100.0%
	Percentage of Total Farms:			97.6%		2.1%		0.3%

Based on 2022 FFIEC Census Data and 2022 D&B information



Credit and Community Development Needs

As part of the CRA examination, information was obtained from a local affordable housing specialist. In addition, information from two recently conducted interviews with contacts engaged in revitalization and community service efforts throughout Northern Florida and the Big Bend region were referenced.

The local affordable housing specialist described a variety of challenges faced in the AA, particularly in Leon County where the city of Tallahassee is located. According to the contact, the growth of universities in the AA has resulted in the need for more student housing with additional revitalization efforts supporting them. Much of these areas have experienced gentrification as a result; however, because the universities are located in or are in close proximity to LMI tracts, families in those communities have been displaced. The contact stated that home prices remain high in the AA, further noting high costs for new construction. According to the contact, most of the new affordable housing in the area are large scale multifamily rental property with a higher profit margin, with little new construction of single-family affordable housing. The contact noted that demand for affordable housing far outpaces supply, specifically stating that many homes classified as affordable are still out of reach for low-income families. Neighborhoods of particular need for affordable housing include Frenchtown, Griffin Heights, and Bond, according to the contact. All three of these neighborhoods have formal revitalization plans with city, county, and/or state assistance available to address needs. The contact stated that most non-profit organizations must use down payment assistance programs, county grant buy-downs, and other creative methods to get LMI families into homes. According to the contact, banks in the area do not offer credit products specifically aimed to help LMI families and products contain standard, non-flexible features that do not address housing needs for LMI families. The contact stated that banks in the area seem to wait for non-profit organizations to bring opportunities to assist LMI families to them.

The contact engaged in revitalization efforts provided additional context for more rural portions of the AA. According to the contact, the southern and western portion of the AA is largely rural, and many residents were displaced when homes were damaged by major hurricane events across the Florida panhandle. The contact stated that while coastal damage was severe and contractors are available to rebuild, the cost of rebuilding coastal homes in Wakulla and Jefferson counties is too high to make profit levels sought by contractors. As such, rebuilding efforts have stalled in rural areas. The contact further stated that while population in rural areas is growing at a small pace, industry in these areas is thriving in the manufacturing and agricultural sectors. The contact stated that there is a need for HMDA-reportable loans and flexible loan and/or grant programs for small businesses.

The contact specializing in community service efforts for LMI families noted that many non-profit organizations serving the AA have experienced a decrease in donations as a result of COVID-19. The decreased funding has forced some non-profits to reduce or cancel programs serving LMI families. The contact further stated that families in the AA are experiencing rising rental costs and an increase of evictions. Specifically, the contact expressed that some LMI renters in LMI tracts experienced displacement as rent costs went up because universities in the AA needed more space for student housing and the demand outpaced supply, driving up costs. The contacts noted that affordable housing is the main need in the area and that several initiatives are available for banks to participate within the AA.

## CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE TALLAHASSEE AA

### LENDING TEST

#### Overview

Lending levels reflect adequate responsiveness to AA credit needs. The overall geographic distribution of loans reflects adequate penetration throughout the AA. The distribution of loans by borrower's income and revenue profile reflects adequate penetration among customers of different income levels and businesses of various sizes. Lastly, the bank makes an adequate level of CD loans in the AA.

#### Lending Activity

During the review period, the analysis included 1,274 HMDA-reportable loans and 805 CRA small business loans made in the AA. These volumes, as a percentage of total 2020 and 2021 loans made inside the bank's combined AAs, represent 23.7 percent (HMDA-reportable); 30.9 percent (CRA small business); and 26.1 percent (combined HMDA-reportable and CRA small business). By comparison, the bank operates 25.4 percent of its total branches and, as of June 30, 2022, holds 46.1 percent of its total deposits in the AA. Additionally, the bank and its mortgage subsidiary are key contributors to HMDA-reportable lending in the area, as previously noted. Given these factors and the greater weight placed on HMDA-reportable lending, lending activity reflects adequate responsiveness to the credits needs of the AA.

#### Geographic Distribution of Loans

For this analysis, the geographic distribution of HMDA-reportable and CRA small business lending, including both originations and purchases, was compared with available demographic information. Performance context information and aggregate lending data were also considered. Considering these factors, 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 when considering stronger performance in the primary HMDA-reportable lending category of home purchase loans, and CRA small business lending performance is good.

No conspicuous lending gaps were identified based on an analysis of the dispersion of the loan products reviewed. The bank had activity in 94.2 percent of the AA census tracts in 2021 and 88.5 percent of the AA census tracts in 2022, and maps did not indicate an absence of loans across LMI tracts. The lowest penetration rate for loans was found in census tracts designated as unknown income where fewer opportunities exist for lending.

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

PRODUCT TYPE	Tract Income Levels	Bank & Aggregate Lending; Demographic Data													
		2021							2022						
		Count		Dollar				Owner Occupied Units %	Count		Dollar				Owner Occupied Units %
		Bank #	%	Agg %	Bank \$ (000s)	\$ %	Agg \$ %		Bank #	%	Agg %	Bank \$ (000s)	\$ %	Agg \$ %	
HOME PURCHASE	Low	25	5.9%	5.2%	2,355	2.3%	3.0%	4.9%	12	4.2%	5.5%	1,388	1.9%	2.9%	4.4%
	Moderate	62	14.6%	15.1%	12,297	11.8%	10.7%	18.0%	51	17.6%	16.8%	8,601	11.6%	12.0%	17.1%
	Middle	181	42.7%	45.0%	38,718	37.2%	40.7%	41.9%	137	47.4%	46.3%	31,267	42.3%	41.8%	40.5%
	Upper	152	35.8%	33.3%	50,198	48.2%	44.8%	34.7%	89	30.8%	31.3%	32,706	44.2%	43.2%	38.0%
	Unknown	4	0.9%	1.4%	512	0.5%	0.8%	0.6%	0	0.0%	0.2%	0	0.0%	0.2%	0.0%
	Total	424	100%	100%	104,080	100%	100%	100%	289	100%	100%	73,962	100%	100%	100%
REFINANCE	Low	2	0.9%	2.0%	173	0.3%	1.2%	4.9%	1	1.3%	4.2%	78	0.6%	2.6%	4.4%
	Moderate	15	6.5%	10.4%	2,195	4.0%	7.5%	18.0%	10	13.2%	13.3%	1,582	11.3%	9.9%	17.1%
	Middle	86	37.4%	40.3%	16,776	30.9%	34.4%	41.9%	37	48.7%	41.8%	5,948	42.6%	36.2%	40.5%
	Upper	127	55.2%	46.9%	35,216	64.8%	56.6%	34.7%	28	36.8%	40.4%	6,355	45.5%	47.5%	38.0%
	Unknown	0	0.0%	0.4%	0	0.0%	0.3%	0.6%	0	0.0%	0.3%	0	0.0%	3.7%	0.0%
	Total	230	100%	100%	54,360	100%	100%	100%	76	100%	100%	13,963	100%	100%	100%
HOME IMPROVEMENT	Low	0	0.0%	2.1%	0	0.0%	1.1%	4.9%	0	0.0%	1.3%	0	0.0%	0.6%	4.4%
	Moderate	5	14.3%	8.4%	429	17.8%	7.7%	18.0%	5	10.4%	9.9%	359	8.8%	8.0%	17.1%
	Middle	12	34.3%	35.1%	567	23.6%	29.5%	41.9%	16	33.3%	35.2%	1,374	33.8%	32.0%	40.5%
	Upper	18	51.4%	53.6%	1,411	58.6%	61.5%	34.7%	26	54.2%	53.4%	2,254	55.5%	59.1%	38.0%
	Unknown	0	0.0%	0.8%	0	0.0%	0.2%	0.6%	1	2.1%	0.2%	75	1.8%	0.2%	0.0%
	Total	35	100%	100%	2,407	100%	100%	100%	48	100%	100%	4,062	100%	100%	100%
MULTI FAMILY	Low	4	66.7%	37.0%	1,572	67.0%	53.2%	39.6%	1	25.0%	27.3%	101	13.6%	14.9%	30.8%
	Moderate	1	16.7%	41.3%	600	25.6%	24.4%	21.9%	2	50.0%	25.0%	393	52.8%	36.9%	25.5%
	Middle	1	16.7%	17.4%	175	7.5%	17.1%	24.6%	1	25.0%	25.0%	250	33.6%	18.2%	25.5%
	Upper	0	0.0%	2.2%	0	0.0%	0.4%	6.7%	0	0.0%	11.4%	0	0.0%	19.4%	10.5%
	Unknown	0	0.0%	2.2%	0	0.0%	4.8%	7.3%	0	0.0%	11.4%	0	0.0%	10.6%	7.6%
	Total	6	100%	100%	2,347	100%	100%	100%	4	100%	100%	744	100%	100%	100%
OTHER PURPOSE LOC	Low	1	1.3%	1.6%	40	0.6%	1.1%	4.9%	0	0.0%	2.3%	0	0.0%	1.3%	4.4%
	Moderate	3	4.0%	3.3%	212	2.9%	2.9%	18.0%	8	10.7%	8.2%	745	7.7%	5.5%	17.1%
	Middle	36	48.0%	38.5%	2,990	41.4%	35.2%	41.9%	30	40.0%	34.4%	2,308	23.9%	25.0%	40.5%
	Upper	35	46.7%	56.6%	3,975	55.1%	60.8%	34.7%	37	49.3%	55.1%	6,597	68.4%	68.2%	38.0%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.6%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	Total	75	100%	100%	7,217	100%	100%	100%	75	100%	100%	9,650	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 & Aggregate Lending; Demographic Data													
		2021							2022						
		Count			Dollar			Owner Occupied Units	Count			Dollar			Owner Occupied Units
		Bank	Agg		Bank	Agg			Bank	Agg		Bank	Agg		
#	%	%	\$ (000s)	\$ %	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %	%		
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	1.8%	0	0.0%	1.2%	4.9%	0	0.0%	1.1%	0	0.0%	0.7%	4.4%
	Moderate	2	33.3%	10.8%	635	47.4%	8.4%	18.0%	0	0.0%	9.5%	0	0.0%	5.8%	17.1%
	Middle	2	33.3%	39.6%	224	16.7%	21.3%	41.9%	2	33.3%	44.1%	697	52.8%	44.1%	40.5%
	Upper	2	33.3%	47.7%	480	35.8%	69.1%	34.7%	4	66.7%	45.3%	624	47.2%	49.3%	38.0%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.6%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	Total	6	100%	100%	1,339	100%	100%	100%	6	100%	100%	1,321	100%	100%	100%
PURPOSE NOT APPLICABLE	Low	0	0.0%	4.4%	0	0.0%	2.8%	4.9%	0	0.0%	6.4%	0	0.0%	5.2%	4.4%
	Moderate	0	0.0%	23.2%	0	0.0%	20.2%	18.0%	0	0.0%	20.2%	0	0.0%	13.7%	17.1%
	Middle	0	0.0%	55.8%	0	0.0%	54.7%	41.9%	0	0.0%	43.1%	0	0.0%	45.2%	40.5%
	Upper	0	0.0%	15.5%	0	0.0%	21.8%	34.7%	0	0.0%	30.3%	0	0.0%	35.9%	38.0%
	Unknown	0	0.0%	1.1%	0	0.0%	0.4%	0.6%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	Total	0	0.0%	100%	0	0.0%	100%	100%	0	0.0%	100%	0	0.0%	100%	100%
HMDA TOTALS	Low	32	4.1%	3.6%	4,140	2.4%	6.6%	4.9%	14	2.8%	4.9%	1,567	1.5%	4.8%	4.4%
	Moderate	88	11.3%	12.7%	16,368	9.5%	10.5%	18.0%	76	15.3%	15.2%	11,680	11.3%	15.7%	17.1%
	Middle	318	41.0%	42.5%	59,450	34.6%	35.8%	41.9%	223	44.8%	44.1%	41,844	40.4%	36.3%	40.5%
	Upper	334	43.0%	40.2%	91,280	53.1%	46.1%	34.7%	184	36.9%	35.5%	48,536	46.8%	40.5%	38.0%
	Unknown	4	0.5%	0.9%	512	0.3%	0.9%	0.6%	1	0.2%	0.3%	75	0.1%	2.7%	0.0%
	Total	776	100%	100%	171,750	100%	100%	100%	498	100%	100%	103,702	100%	100%	100%

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2022 FFIEC Census Data; 2016-2020 ACS data

### Home Purchase Loans

Of the 776 HMDA-reportable loans analyzed from 2021, 424 loans (54.6 percent) were home purchase loans. Of the 498 HMDA-reportable loans analyzed from 2022, 289 loans (58.0 percent) were home purchase loans. As described, overall performance is adequate in LMI tracts for the home purchase loan category, which is the primary HMDA product type for the Tallahassee AA. Thus, greater weight was given to performance within this product type over the refinance and home improvement product types.

Home purchase lending in low-income tracts is adequate. In 2021, the bank's home purchase lending in low-income tracts (5.9 percent) was above the percentage of owner-occupied units (4.9 percent) and aggregate performance (5.2 percent) in these tracts. This represents good performance in 2021. In 2022, home purchase lending in low-income tracts (4.2 percent) was similar to the percentage of owner-occupied units (4.4 percent) and below aggregate performance (5.5 percent) in these tracts. This represents adequate performance in 2022.

Home purchase lending in moderate-income tracts is adequate. In 2021, home purchase lending in moderate-income tracts (14.6 percent) was below the percentage of owner-occupied units (18.0 percent) but similar to aggregate performance (15.1 percent) in these tracts. This represents adequate performance in 2021. In 2022, home purchase lending in moderate-income tracts (17.6 percent) was similar to the percentage of owner-occupied units (17.1 percent) and aggregate performance (16.8 percent) in these tracts. This represents adequate performance in 2022.

*Home Refinance Loans*

Of the 776 HMDA-reportable loans analyzed from 2021, 230 loans (29.6 percent) were home refinance loans. Of the 498 HMDA-reportable loans analyzed from 2022, 76 loans (15.3 percent) were home refinance loans. As described, overall performance in LMI tracts is poor for the home refinance loan category.

Home refinance lending in low-income tracts is poor. In 2021, home refinance lending in low-income tracts (0.9 percent) was below the percentage of owner-occupied units (4.9 percent) and aggregate performance (2.0 percent) in these tracts. This represents poor performance in 2021. In 2022, home refinance lending in low-income tracts (1.3 percent) was below the percentage of owner-occupied units (4.4 percent) and aggregate performance (4.2 percent) in these tracts. This represents poor performance in 2022.

Home refinance lending in moderate-income tracts is poor. In 2021, the bank's home refinance lending in moderate-income tracts (6.5 percent) was below the percentage of owner-occupied units (18.0 percent) and aggregate performance (10.4 percent) in these tracts. This represents poor performance in 2021. In 2022, home refinance lending in moderate-income tracts (13.2 percent) was below the percentage of owner-occupied units (17.1 percent) but similar to aggregate performance (13.3 percent) in these tracts. This represents adequate performance in 2022.

*Home Improvement Loans*

Of the 776 HMDA-reportable loans analyzed from 2021, 35 loans (4.5 percent) were home improvement loans. Of the 498 HMDA-reportable loans analyzed from 2022, 48 loans (9.6 percent) were home improvement loans. As described, overall performance is adequate in LMI tracts for the home improvement loan category.

Home improvement lending in low-income tracts is very poor. In 2021, the bank made no home improvement loans in low-income tracts despite opportunities for such lending within the tracts as shown in owner-occupied units (4.9 percent) and aggregate performance (2.1 percent) in these tracts. This represents very poor performance in 2021. In 2022, the bank made no home improvement loans in low-income tracts despite opportunities for such lending within the tracts as shown in owner-occupied units (4.4 percent) and aggregate performance (1.3 percent) in these tracts. This represents very poor performance in 2022.

Home improvement lending in moderate-income tracts is good. In 2021, the bank's home improvement lending in moderate-income tracts (14.3 percent) was below the percentage of owner-occupied units (18.0 percent) but above aggregate performance (8.4 percent) in these tracts. This represents good performance in 2021 when considering the bank's stronger performance in relation to aggregate performance. In 2022, home improvement lending in moderate-income tracts (10.4 percent) was below the percentage of owner-occupied units (17.1 percent) and similar to aggregate performance (9.9 percent) in these tracts. This represents adequate performance in 2022.

*Small Business Loans*

CCB made 624 small business loans in the AA in 2021 and 181 small business loans in the AA in 2022. As described, overall performance is good in LMI tracts for small business lending. This conclusion was derived as a result of improved performance since previous examination and throughout the entire review period. Additional consideration was given to the impact of the pandemic on small businesses and the bank's volume of PPP loans in LMI tracts, which were used to help stabilize small businesses during the pandemic.

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

PRODUCT TYPE	Tract Income Levels	Bank & Aggregate Lending; Demographic Data													
		2021							2022						
		Count		Dollar			Total Businesses		Count		Dollar			Total Businesses	
		Bank #	Agg %	Bank \$ (000s)	Agg \$ %	Agg \$ %	%		Bank #	Agg %	Bank \$ (000s)	Agg \$ %	Agg \$ %	%	
SMALL BUSINESSES	Low	41	6.6%	7.6%	3,929	8.3%	7.6%	7.3%	18	9.9%	6.8%	2,659	12.6%	6.5%	6.9%
	Moderate	129	20.7%	22.5%	10,448	22.2%	21.7%	20.5%	33	18.2%	15.5%	5,178	24.5%	13.6%	15.5%
	Middle	326	52.2%	41.1%	25,185	53.5%	45.8%	42.4%	85	47.0%	44.8%	9,127	43.2%	51.3%	45.0%
	Upper	128	20.5%	27.6%	7,535	16.0%	24.2%	28.9%	45	24.9%	31.2%	4,180	19.8%	27.5%	31.2%
	Unknown	0	0.0%	0.7%	0	0.0%	0.6%	0.9%	0	0.0%	1.2%	0	0.0%	0.9%	1.4%
	Tr Unknown	0	0.0%	0.6%	0	0.0%	0.1%		0	0.0%	0.5%	0	0.0%	0.2%	
	Total	624	100%	100%	47,097	100%	100%	100%	181	100%	100%	21,144	100%	100%	100%

Small business lending in low-income tracts is good. In 2021, the bank's small business lending in low-income tracts (6.6 percent) was below the percentage of total businesses (7.3 percent) and aggregate performance (7.6 percent) in these tracts. This represents adequate performance in 2021 in light of performance context. Specifically, 34 of the 41 small business loans (82.9 percent) made in low-income tracts in 2021 were PPP loans. In 2022, small business lending in low-income tracts (9.9 percent) was above the percentage of total businesses (6.9 percent) and aggregate performance (6.8 percent) in these tracts. This represents excellent performance in 2022 when considering the increased performance of the bank alongside a decreased performance by the aggregate.

Small business lending in moderate-income tracts is adequate. In 2021, the bank's small business lending in moderate-income tracts (20.7 percent) was similar to the percentage of total businesses (20.5 percent) and below aggregate performance (22.5 percent) in these tracts. This represents adequate performance in 2021 when considering that 94 of the 129 small business loans (72.9 percent) made in moderate-income tracts in 2021 were PPP loans. In 2022, small business lending in moderate-income tracts (18.2 percent) was above the percentage of total businesses (15.5 percent) and aggregate performance (15.5 percent) in these tracts. This represents good performance in 2022.

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. For this analysis, the distribution of HMDA-reportable lending across borrower income levels and small business lending across business revenue sizes was compared to available demographic information. Performance context issues were also considered as well as the performance of other banks. As described in the following sections, overall performance for HMDA-reportable lending and small business lending are both adequate.

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

Assessment Area: FL Tallahassee

PRODUCT TYPE	Borrower Income Levels	Bank & Aggregate Lending; Demographic Data													
		2021							2022						
		Count		Dollar				Families by Family Income	Count		Dollar				Families by Family Income
		Bank #	%	Agg %	Bank \$ (000s)	\$ %	\$ %	%	Bank #	%	Agg %	Bank \$ (000s)	\$ %	\$ %	%
HOME PURCHASE	Low	39	9.2%	8.2%	5,211	5.0%	4.6%	23.4%	25	8.7%	7.0%	3,183	4.3%	3.5%	22.2%
	Moderate	90	21.2%	21.3%	15,623	15.0%	16.3%	16.7%	59	20.4%	20.1%	10,563	14.3%	14.3%	16.7%
	Middle	89	21.0%	21.8%	19,864	19.1%	21.3%	19.6%	59	20.4%	20.3%	14,173	19.2%	19.6%	19.9%
	Upper	196	46.2%	33.7%	60,986	58.6%	44.2%	40.2%	132	45.7%	33.6%	44,486	60.1%	46.1%	41.2%
	Unknown	10	2.4%	15.0%	2,396	2.3%	13.7%	0.0%	14	4.8%	19.0%	1,557	2.1%	16.5%	0.0%
	Total	424	100%	100%	104,080	100%	100%	100%	289	100%	100%	73,962	100%	100%	100%
REFINANCE	Low	7	3.0%	4.5%	658	1.2%	2.4%	23.4%	7	9.2%	8.8%	522	3.7%	4.8%	22.2%
	Moderate	34	14.8%	16.4%	5,097	9.4%	11.2%	16.7%	12	15.8%	22.6%	1,455	10.4%	16.0%	16.7%
	Middle	43	18.7%	21.3%	7,298	13.4%	18.2%	19.6%	18	23.7%	22.9%	2,705	19.4%	20.5%	19.9%
	Upper	138	60.0%	40.7%	39,149	72.0%	50.0%	40.2%	33	43.4%	33.6%	8,117	58.1%	41.6%	41.2%
	Unknown	8	3.5%	17.2%	2,158	4.0%	18.1%	0.0%	6	7.9%	12.1%	1,164	8.3%	17.0%	0.0%
	Total	230	100%	100%	54,360	100%	100%	100%	76	100%	100%	13,963	100%	100%	100%
HOME IMPROVEMENT	Low	2	5.7%	7.5%	45	1.9%	3.7%	23.4%	0	0.0%	2.5%	0	0.0%	1.1%	22.2%
	Moderate	6	17.1%	11.7%	225	9.3%	9.3%	16.7%	9	18.8%	15.8%	452	11.1%	10.8%	16.7%
	Middle	4	11.4%	20.5%	261	10.8%	16.9%	19.6%	11	22.9%	24.3%	464	11.4%	19.6%	19.9%
	Upper	23	65.7%	56.1%	1,876	77.9%	63.5%	40.2%	27	56.3%	54.4%	3,046	75.0%	64.6%	41.2%
	Unknown	0	0.0%	4.2%	0	0.0%	6.5%	0.0%	1	2.1%	3.0%	100	2.5%	3.9%	0.0%
	Total	35	100%	100%	2,407	100%	100%	100%	48	100%	100%	4,062	100%	100%	100%
MULTI FAMILY	Low	1	16.7%	0.0%	140	6.0%	0.0%	23.4%	0	0.0%	0.0%	0	0.0%	0.0%	22.2%
	Moderate	0	0.0%	2.2%	0	0.0%	0.1%	16.7%	0	0.0%	0.0%	0	0.0%	0.0%	16.7%
	Middle	0	0.0%	0.0%	0	0.0%	0.0%	19.6%	1	25.0%	2.3%	101	13.6%	0.0%	19.9%
	Upper	4	66.7%	10.9%	2,075	88.4%	0.7%	40.2%	0	0.0%	0.0%	0	0.0%	0.0%	41.2%
	Unknown	1	16.7%	87.0%	132	5.6%	99.2%	0.0%	3	75.0%	97.7%	643	86.4%	100.0%	0.0%
	Total	6	100%	100%	2,347	100%	100%	100%	4	100%	100%	744	100%	100%	100%
OTHER PURPOSE LOC	Low	1	1.3%	2.7%	200	2.8%	2.2%	23.4%	5	6.7%	5.6%	393	4.1%	4.4%	22.2%
	Moderate	9	12.0%	15.9%	416	5.8%	10.3%	16.7%	17	22.7%	14.1%	1,082	11.2%	7.9%	16.7%
	Middle	11	14.7%	15.9%	937	13.0%	14.0%	19.6%	6	8.0%	20.0%	333	3.5%	14.5%	19.9%
	Upper	53	70.7%	63.2%	5,620	77.9%	72.2%	40.2%	44	58.7%	55.7%	7,477	77.5%	68.1%	41.2%
	Unknown	1	1.3%	2.2%	44	0.6%	1.3%	0.0%	3	4.0%	4.6%	365	3.8%	5.2%	0.0%
	Total	75	100%	100%	7,217	100%	100%	100%	75	100%	100%	9,650	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 & Aggregate Lending; Demographic Data													
		2021							2022						
		Count			Dollar			Families by Family Income	Count			Dollar			Families by Family Income
		Bank	Agg		Bank	Agg			Bank	Agg		Bank	Agg		
#	%	%	\$ (000s)	\$ %	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %	%		
OTHER PURPOSE CLOSED/EXEMPT	Low	1	16.7%	9.9%	64	4.8%	3.7%	23.4%	0	0.0%	8.9%	0	0.0%	5.8%	22.2%
	Moderate	0	0.0%	17.1%	0	0.0%	13.2%	16.7%	1	16.7%	19.0%	125	9.5%	11.7%	16.7%
	Middle	1	16.7%	15.3%	120	9.0%	10.8%	19.6%	0	0.0%	17.3%	0	0.0%	11.5%	19.9%
	Upper	4	66.7%	49.5%	1,155	86.3%	65.4%	40.2%	5	83.3%	46.9%	1,196	90.5%	60.5%	41.2%
	Unknown	0	0.0%	8.1%	0	0.0%	6.9%	0.0%	0	0.0%	7.8%	0	0.0%	10.5%	0.0%
	Total	6	100%	100%	1,339	100%	100%	100%	6	100%	100%	1,321	100%	100%	100%
PURPOSE NOT APPLICABLE	Low	0	0.0%	6.1%	0	0.0%	5.0%	23.4%	0	0.0%	9.2%	0	0.0%	5.6%	22.2%
	Moderate	0	0.0%	4.4%	0	0.0%	5.2%	16.7%	0	0.0%	7.3%	0	0.0%	5.6%	16.7%
	Middle	0	0.0%	1.1%	0	0.0%	1.6%	19.6%	0	0.0%	12.8%	0	0.0%	12.2%	19.9%
	Upper	0	0.0%	2.8%	0	0.0%	2.7%	40.2%	0	0.0%	14.7%	0	0.0%	20.6%	41.2%
	Unknown	0	0.0%	85.6%	0	0.0%	85.5%	0.0%	0	0.0%	56.0%	0	0.0%	55.9%	0.0%
	Total	0	0.0%	100%	0	0.0%	100%	100%	0	0.0%	100%	0	0.0%	100%	100%
HMDA TOTALS	Low	51	6.6%	6.3%	6,318	3.7%	3.2%	23.4%	37	7.4%	7.2%	4,098	4.0%	3.2%	22.2%
	Moderate	139	17.9%	18.5%	21,361	12.4%	12.5%	16.7%	98	19.7%	20.1%	13,677	13.2%	12.0%	16.7%
	Middle	148	19.1%	21.1%	28,480	16.6%	17.9%	19.6%	95	19.1%	20.9%	17,776	17.1%	16.2%	19.9%
	Upper	418	53.9%	37.4%	110,861	64.5%	43.0%	40.2%	241	48.4%	35.2%	64,322	62.0%	37.8%	41.2%
	Unknown	20	2.6%	16.7%	4,730	2.8%	23.4%	0.0%	27	5.4%	16.6%	3,829	3.7%	30.8%	0.0%
	Total	776	100%	100%	171,750	100%	100%	100%	498	100%	100%	103,702	100%	100%	100%

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2022 FFIEC Census Data; 2016-2020 ACS data

*Home Purchase Loans*

Of the 776 HMDA loans analyzed from 2021, 424 loans (54.6 percent) were home purchase loans. Of the 498 HMDA loans analyzed from 2022, 289 loans (58.0 percent) were home purchase loans. As described, overall performance is adequate to LMI borrowers for the home purchase loan category, which is the primary HMDA product type for the Tallahassee AA. Thus, greater weight was given to performance within this product type over the refinance and home improvement product types.

Home purchase lending to low-income borrowers is adequate. In 2021, the bank's home purchase lending to low-income borrowers (9.2 percent) was below the percentage of low-income families (23.4 percent) and above aggregate performance (8.2 percent). This represents adequate performance in 2021. In 2022, home purchase lending to low-income borrowers (8.7 percent) was below the percentage of low-income families (22.2 percent) and above aggregate performance (7.0 percent). This represents adequate performance in 2022.

Home purchase lending to moderate-income borrowers is good. In 2021, the bank's home purchase lending to moderate-income borrowers (21.2 percent) was above the percentage of moderate-income families (16.7 percent) and similar to aggregate performance (21.3 percent). This represents good performance in 2021. In 2022, home purchase lending to moderate-income borrowers (20.4 percent) was above the percentage of moderate-income families (16.7 percent) and similar to aggregate performance (20.1 percent). This represents good performance in 2022.



*Home Refinance Loans*

Of the 776 HMDA-reportable loans analyzed from 2021, 230 loans (29.6 percent) were home refinance loans. Of the 498 HMDA-reportable loans analyzed from 2022, 76 loans (15.3 percent) were home refinance loans. As described, overall performance is adequate to LMI borrowers for the home refinance loan category.

Home refinance lending to low-income borrowers is adequate. In 2021, the bank's home refinance lending to low-income borrowers (3.0 percent) was below the percentage of low-income families (23.4 percent) and aggregate performance (4.5 percent). This represents poor performance in 2021. In 2022, home refinance lending to low-income borrowers (9.2 percent) was below the percentage of low-income families (22.2 percent) and similar to aggregate performance (8.8 percent). This represents adequate performance in 2022.

Home refinance lending to moderate-income borrowers is adequate. In 2021, the bank's home refinance lending to moderate-income borrowers (14.8 percent) was below the percentage of moderate-income families (16.7 percent) and below aggregate performance (16.4 percent). This represents adequate performance in 2021. In 2022, home refinance lending to moderate-income borrowers (15.8 percent) was similar to the percentage of moderate-income families (16.7 percent) and below aggregate performance (22.6 percent). This represents adequate performance in 2022.

*Home Improvement Loans*

Of the 776 HMDA-reportable loans analyzed from 2021, 35 loans (4.5 percent) were home improvement loans. Of the 498 HMDA-reportable loans analyzed from 2022, 48 loans (9.6 percent) were home improvement loans. As described, overall performance to LMI borrowers is adequate for the home improvement loan category.

Home improvement lending to low-income borrowers is poor. In 2021, the bank's home improvement lending to low-income borrowers (5.7 percent) was below the percentage of low-income families (23.4 percent) and aggregate performance (7.5 percent). This represents poor performance in 2021. In 2022, the bank made no home improvement loans to low-income borrowers which was below the percentage of low-income families (22.2 percent) and below aggregate performance (2.5 percent). This represents poor performance in 2022.

Home improvement lending to moderate-income borrowers is good. In 2021, the bank's home improvement lending to moderate-income borrowers (17.1 percent) was similar to the percentage of moderate-income families (16.7 percent) and above aggregate performance (11.7 percent). This represents good performance in 2021. In 2022, home improvement lending to moderate-income borrowers (18.8 percent) was above the percentage of moderate-income families (16.7 percent) and above aggregate performance (15.8 percent). This represents good performance in 2022.

*Small Business Loans*

CCB made 624 small business loans in the AA in 2021 and 181 small business loans in the AA in 2022. As previously stated, the impact of the pandemic and the volume of PPP loans was considered in deriving conclusions.

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

PRODUCT TYPE			Bank & Aggregate Lending; Demographic Data													
			2021							2022						
			Count			Dollar			Total Businesses	Count			Dollar			Total Businesses
			Bank	Agg		Bank	Agg			Bank	Agg		Bank	Agg		
#	%	%	\$ (000s)	\$ %	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %	%			
SMALL BUSINESS	Revenue	\$1 Million or Less	237	38.0%	45.8%	11,864	25.2%	34.4%	94.1%	75	41.4%	51.0%	7,314	34.6%	35.5%	94.1%
		Over \$1 Million	134	21.5%		18,368	39.0%		4.8%	71	39.2%		9,492	44.9%		4.8%
		Total Rev. available	371	59.5%		30,232	64.2%		99.0%	146	80.7%		16,806	79.5%		98.9%
		Rev. Not Known	253	40.5%		16,865	35.8%		1.0%	35	19.3%		4,338	20.5%		1.1%
		Total	624	100%		47,097	100%		100.0%	181	100%		21,144	100%		100.0%
	Loan Size	\$100,000 or Less	512	82.1%	93.1%	16,801	35.7%	39.0%		144	79.6%	94.9%	7,020	33.2%	40.4%	
		\$100,001 - \$250,000	68	10.9%	4.0%	11,164	23.7%	19.3%		16	8.8%	2.7%	3,129	14.8%	15.3%	
		\$250,001 - \$1 Million	44	7.1%	2.9%	19,132	40.6%	41.7%		21	11.6%	2.5%	10,995	52.0%	44.4%	
		Total	624	100%	100.0%	47,097	100%	100.0%		181	100%	100.0%	21,144	100%	100.0%	
	Loan Size & Rev \$1 Mill or Less	\$100,000 or Less	220	92.8%		6,803	57.3%			65	86.7%		2,951	40.3%		
		\$100,001 - \$250,000	9	3.8%		1,422	12.0%			5	6.7%		944	12.9%		
		\$250,001 - \$1 Million	8	3.4%		3,639	30.7%			5	6.7%		3,419	46.7%		
		Total	237	100%		11,864	100%			75	100%		7,314	100%		

Small business lending to businesses of different sizes is adequate. In 2021, the bank's small business lending to businesses with revenues of \$1 million or less (38.0 percent) was below the percentage of total businesses with revenues of \$1 million or less (94.1 percent) and aggregate performance (45.8 percent). This represents adequate performance in 2021 when considering that PPP loans made up roughly three-quarters of the bank's small business loans in 2021. Since PPP loans did not require revenues to be reported, these loans have unknown revenues. In 2022, small business lending to businesses with revenues of \$1 million or less (41.4 percent) was below the percentage of total businesses with revenue of \$1 million or less (94.1 percent) and aggregate performance (51.0 percent). This represents poor performance in 2022. In addition, 92.9 percent of small business loans in 2021 and 88.4 percent of small business loans in 2022 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.

### Community Development Lending

The bank makes an adequate level of community development loans in the Tallahassee AA. During the review period, the bank originated seven qualified CD loans totaling approximately \$16.1 million in the AA, which is similar to the CD lending performance of other banks in the area. Nearly all loans qualified as revitalization/stabilization of LMI geographies. Five of the loans were responsive, including:

- Two loans totaling \$9.4 million to fund the purchase of communication systems and equipment for county offices and local emergency operations centers including law enforcement, fire, and emergency medical services.
- A \$1.7 million loan to fund the construction of a new school facility in an LMI tract. The new facility will primarily serve low-income students with funding provided through the Step-Up for Students scholarship program.

- A \$300,000 loan to fund the purchase of equipment to be used in the cleanup and redevelopment of a FEMA-designated disaster area. The area had a Major Disaster Declaration for individual and public assistance in Categories A – G, and this loan is in direct response to emergency needs.
- A \$250,000 loan to fund revitalization and stabilization efforts in a small city within the AA. Uses of the funds included roof replacements for low-income homeowners, enhancements to local park facilities, and aesthetic improvements to buildings in the downtown area.

As previously noted in the *Community Development Lending* write up under the state of Florida, the bank also made CD loans that served a BSRA that included all Florida AAs. These activities had a positive impact and further support the adequate conclusion in this AA.

### INVESTMENT TEST

The bank makes a significant level of qualified CD investments and grants totaling \$6.3 million in the Tallahassee AA. This amount includes current period investments totaling \$4.0 million, prior period investments still outstanding with a total balance of \$2.2 million, and 73 donations totaling \$127,973.

Investment types include SBA loan pool investments to help finance small businesses in the AA, mortgage-backed securities to finance affordable housing for LMI families in the AA, and donations to a variety of organizations that serve LMI individuals and/or small businesses. The bank makes rare use of innovative and/or complex investments to support CD initiatives. Additionally, the bank exhibits good responsiveness to credit and CD needs of the Tallahassee AA.

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

- Three donations totaling \$15,000 to a local nonprofit housing organization that builds affordable homes for LMI families.
- Four donations totaling \$3,500 to organizations that operate food banks for LMI families. The donations were made during the pandemic and deemed particularly responsive to AA needs.
- A \$2,500 donation to an organization focused on revitalizing struggling neighborhoods in Tallahassee through four main initiatives: mixed income housing, community engagement, education, and community wellness.
- A \$2,000 donation to a non-profit organization that provides food and other basic necessities to LMI individuals in a community under formal revitalization and stabilization plans involving essential services. The funds were used to purchase a new commercial freezer to store perishable food items.

As previously noted in the *Investment Test* write up under the state of Florida, the bank also made CD donations that served the BSRA. Specifically impacting the AA, the bank made 10 CD donations totaling \$18,950 for organizations serving the BSRA that includes the Tallahassee AA and additional AAs in Florida. These activities had a positive impact and further support the conclusion in this AA.

## SERVICE TEST

As described below, retail banking services are reasonably accessible and do not vary in a way that inconveniences the Tallahassee AA. Additionally, the bank is a leader in providing CD services in the AA.

### Retail Banking Services

CCB's delivery systems are reasonably accessible to geographies and individuals of different income levels throughout the Tallahassee AA. The bank's branches and ATMs in the AA are largely concentrated in central Leon County in and surrounding the city of Tallahassee. Additional branches are in smaller cities throughout the AA, including two branches in Gadsden County, and one branch in each of the counties of Wakulla and Jefferson. Several branches and ATMs are located in, and in close proximity to, LMI tracts. The bank did not open or close any branches during the review period. Business hours and services do not vary in a way that inconveniences the AA, particularly LMI geographies and/or LMI individuals. Lobby hours of operation for branches in the AA are generally from 9:00 am to 5:00 p.m. Monday through Friday, with drive-through hours beginning at 8:30 a.m. Five branches in the Tallahassee AA offer Saturday drive-through hours from 9:00 a.m. to 12:00 p.m., with one additional branch offering Saturday drive-through hours from 9:00 a.m. to 3:00 p.m. The bank offers the same products and services throughout its AA.

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

Geographic Distribution of Branches & ATMS 2021

Assessment Area: FL Tallahassee

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	6.7%	0	0	0	1	0	Total	1	6.3%	1	6.3%	0	0	0	0.0%	0	0	#	%	%	%
DTO	0		0	0	0			SA	0		0		0	0	0		0	0	14	16.3%	14.2%	7.3%
Moderate	4	26.7%	0	0	3	4	1	Total	5	31.3%	5	31.3%	0	0	0	0.0%	0	0	21	24.4%	21.6%	20.5%
DTO	0		0	0	0			SA	1		1		0	0	0		0	0				
Middle	8	53.3%	0	0	6	7	5	Total	8	50.0%	8	50.0%	0	0	0	0.0%	0	0	28	32.6%	37.5%	42.4%
DTO	0		0	0	0			SA	1		1		0	0	0		0	0				
Upper	2	13.3%	0	0	0	2	0	Total	2	12.5%	2	12.5%	0	0	0	0.0%	0	0	19	22.1%	24.3%	28.9%
DTO	0		0	0	0			SA	0		0		0	0	0		0	0				
Unknown	0	0.0%	0	0	0	0	0	Total	0	0.0%	0	0.0%	0	0	0	0.0%	0	0	4	4.7%	2.4%	0.9%
DTO	0		0	0	0			SA	0		0		0	0	0		0	0				
Total	15	100%	0	0	9	14	6	Total	16	100%	16	100%	0	0	0	0.0%	0	0	86	100%	100%	100%
DTO	0		0	0	0			SA	2		2		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 Tallahassee

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	6.7%	0	0	0	1	0	Total	1	6.3%	1	6.3%	0	0	0	0.0%	0	0	14	13.5%	12.4%	6.9%
DTO	0		0	0	0			SA	0		0		0	0	0		0	0				
Moderate	3	20.0%	0	0	3	3	1	Total	4	25.0%	4	25.0%	0	0	0	0.0%	0	0	22	21.2%	21.6%	15.5%
DTO	0		0	0	0			SA	1		1		0	0	0		0	0				
Middle	8	53.3%	0	0	6	7	5	Total	8	50.0%	8	50.0%	0	0	0	0.0%	0	0	34	32.7%	37.6%	45.0%
DTO	0		0	0	0			SA	1		1		0	0	0		0	0				
Upper	3	20.0%	0	0	0	3	0	Total	3	18.8%	3	18.8%	0	0	0	0.0%	0	0	27	26.0%	26.7%	31.2%
DTO	0		0	0	0			SA	0		0		0	0	0		0	0				
Unknown	0	0.0%	0	0	0	0	0	Total	0	0.0%	0	0.0%	0	0	0	0.0%	0	0	7	6.7%	1.6%	1.4%
DTO	0		0	0	0			SA	0		0		0	0	0		0	0				
Total	15	100%	0	0	9	14	6	Total	16	100%	16	100%	0	0	0	0.0%	0	0	104	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

### Community Development Services

CCB is a leader in providing CD services in the Tallahassee AA. During the review period, employees provided 314 CD service activities totaling 1,662 hours to 35 organizations operating throughout the AA. Staff provided financial services in a variety of ways, including financial literacy; fundraising; and memberships on the board of directors as well as finance and advisory committees. Employees were engaged in services across all four CD types, including affordable housing, community services, economic development, and revitalization and stabilization efforts.

Noteworthy CD services in the AA include:

- 972 hours of service as a board member for an organization that provides grants and scholarships for LMI students in the AA. This organization focuses on communities within the AA that have a poverty rate in excess of 40 percent.
- 59 hours of service as a board member for a local non-profit engaged in affordable housing efforts for LMI individuals and a variety of community services to LMI residents, including education, vocational training, and nutritional support.
- 58 hours of service toward fundraising for local Title I schools in the AA.
- 36 hours of service as board members for small business development centers (SBDCs) and small business incubators in the AA.
- 29 hours of service involving grant review for a non-profit engaged in community and emergency services for low-income families. This service was deemed complex because reviews and approvals of grants require additional expertise.

As previously noted in the *Community Development Services* write up under the state of Florida, the bank also engaged in CD services that served a BSRA. Specifically impacting the AA, the bank engaged in 77 CD services totaling 373 hours for organizations serving the BSRA that includes the Tallahassee AA and additional AAs in Florida. These activities had a positive impact and further support the conclusion in this AA.

## METROPOLITAN AREA – GAINESVILLE MSA (Full-Scope Review)

### DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE GAINESVILLE AA

#### Overview

The Gainesville AA is located in north central Florida. The AA includes all of Alachua, Gilchrist, and Levy counties, which comprise the entire Gainesville MSA, as well as one census tract of Suwannee County, which is outside of but adjacent to the MSA and does not extend substantially beyond the MSA boundary. As of December 31, 2022, CCB operated 15 branches in the AA; this represents 31.3 percent of Florida branches.

CCB operates in a moderately competitive banking environment in the AA, which has a presence of national, regional, and community banks. According to the June 30, 2022 FDIC Summary of Deposits report, there were 17 financial institutions operating in the AA with \$7.7 billion in total deposits. CCB ranked 4<sup>th</sup> in deposit market share with \$598.2 million or 7.8 percent of total deposits. Bank of America and Wells Fargo Bank were the leaders in deposit market share, with 21.2 percent and 20.6 percent of total deposits, respectively.

HMDA-reportable lending in the AA is competitive. In 2021, CCB originated or purchased 0.9 percent of the HMDA-reportable loans in the AA, ranking 27<sup>th</sup> out of 492 reporters. During the same year, mortgage subsidiary CCHL originated 0.8 percent of the HMDA-reportable loans in the AA and ranked 29<sup>th</sup> out of 492 reporters. For context, the top HMDA-reportable lender in the AA in 2021, Rocket Mortgage, originated or purchased 7.3 percent of the HMDA-reportable loans in the AA. In 2022, CCB originated 1.4 percent of the HMDA-reportable loans in the AA, ranking 17<sup>th</sup> out of 465 reporters. During the same year, CCHL originated or purchased 0.4 percent of the HMDA-reportable loans in the AA and ranked 47<sup>th</sup> out of 465 reporters. For context, the top HMDA-reportable lender in the AA in 2022, 21<sup>st</sup> Mortgage Corporation, originated or purchased 5.7 percent of the HMDA-reportable loans in the AA.

CRA small business lending is also competitive in the AA, although to a lesser extent. In 2021, CCB ranked 7<sup>th</sup> out of 110 reporters, accounting for 3.8 percent of small business loans reported in the AA. A decline was noted in 2022 with the bank ranking 10<sup>th</sup> out of 86 reporters, accounting for 1.9 percent of small business loans reported in the AA. For 2021 and 2022, American Express was the leading small business loan reporter in the AA, with 21.9 percent and 27.5 percent, respectively.

#### Population and Income Characteristics

According to U.S. Census Bureau data, between 2015 and 2020 the AA population increased approximately 7.9 percent, while the statewide population grew by 9.6 percent. The data shows that the 2020 population for the AA was 382,721.

The 2022 FFIEC census data shows that there are 78 census tracts in the AA made up of the following: 6 low-income tracts (7.7 percent), 20 moderate-income tracts (25.6 percent), 28 middle-income tracts (35.9 percent), 19 upper-income tracts (24.4 percent), and 5 tracts classified as unknown-income (6.4 percent).

For purposes of classifying borrower income, this evaluation uses the FFIEC estimated 2021 and 2022 median family income for the relevant area. As the following table shows, the median family income increased from \$68,400 in 2021 to \$79,700 in 2022.

**Borrower Income Levels  
Gainesville, FL (MSA)**

FFIEC Estimated Median Family Income		Low 0 - 49.99%		Moderate 50% - 79.99%		Middle 80% - 119.99%		Upper 120% - & above	
<b>2021</b>	<b>\$68,400</b>	0	- \$34,199	\$34,200	- \$54,719	\$54,720	- \$82,079	\$82,080	- & above
<b>2022</b>	<b>\$79,700</b>	0	- \$39,849	\$39,850	- \$63,759	\$63,760	- \$95,639	\$95,640	- & above

According to the 2022 FFIEC census data, there were 67,709 families in the AA. Of those families, 21.2 percent were low-income, 18.1 percent were moderate-income, 19.2 percent were middle-income, and 41.5 percent were upper-income. Of the total families, 10.3 percent had incomes below the poverty level. As described, a large portion of the population (39.3 percent) is LMI. Furthermore, 2022 FFIEC census data shows that 28.7 percent of families living in low-income tracts were below the poverty level, and 16.7 percent of families living in moderate-income tracts were below the poverty level.

**Housing Characteristics**

There are 150,468 housing units in the AA according to 2022 FFIEC census data. Of these total units, 51.0 percent are owner-occupied, 34.2 percent are rentals, and 14.8 percent are vacant. The percentage of rental units is higher in LMI tracts, at 45.8 percent and 37.4 percent, respectively.

The AA experienced a surge in home prices in 2021 and 2022. In December 2020, the median home listing price in Gainesville was \$254,250.<sup>12</sup> By December 2022, the median home listing price had increased to \$349,900.<sup>13</sup> This represents a 37.6 percent increase in prices for the AA. The sharp increase in median sales prices in the AA is indicative of affordability challenges, especially for LMI families whose incomes have not kept up with these price increases.

Affordability challenges also exist in the rental market, as fair market rental rates continue to rise. At the end of 2020, the fair market rent for a one-bedroom and a two-bedroom unit in the AA was \$795 and \$971, respectively.<sup>14</sup> By the end of 2022, the fair market rent for a one-bedroom unit was \$864, and the fair market rent for a two-bedroom unit was \$1,038.<sup>15</sup> This represented an 8.7 percent increase for one-bedroom units and a 6.9 percent increase for two-bedroom units. For comparison, at the end of 2020, the fair market rent for a one-bedroom and a two-bedroom unit in the state was \$811 and \$992, respectively.<sup>16</sup> By the end of 2022, the fair market rent for a one-bedroom unit in the state of Florida was \$864, and the fair market rent for a two-bedroom unit in the state was \$1,038.<sup>17</sup> This represents a 6.5 percent increase in rental rates for one-bedroom units and a 4.6 percent increase in rental rates for two-bedroom units in the state of Florida. As such, the AA's rental prices are higher than overall state levels, with rental prices in the AA increasing slightly faster than the state overall during the review period.

<sup>12</sup> "Housing Inventory: Median Listing Price in Gainesville, FL." *Realtor.com*, retrieved from FRED, Federal Reserve Bank of St. Louis. [www.fred.stlouisfed.org/series/MEDLISPRI23540](http://www.fred.stlouisfed.org/series/MEDLISPRI23540). Accessed 9 Jan. 2024.

<sup>13</sup> Ibid.

<sup>14</sup> "Fair Market Rents (40<sup>th</sup> Percentile Rents)." *HUD Office of Policy Development and Research*, [www.huduser.gov/portal/datasets/fmr.html](http://www.huduser.gov/portal/datasets/fmr.html). Accessed 9 Jan. 2024.

<sup>15</sup> Ibid.

<sup>16</sup> "Fair Market Rent." *Rent Data*, [www.rentdata.org/states/florida/2020](http://www.rentdata.org/states/florida/2020). Accessed 4 Jan. 2024.

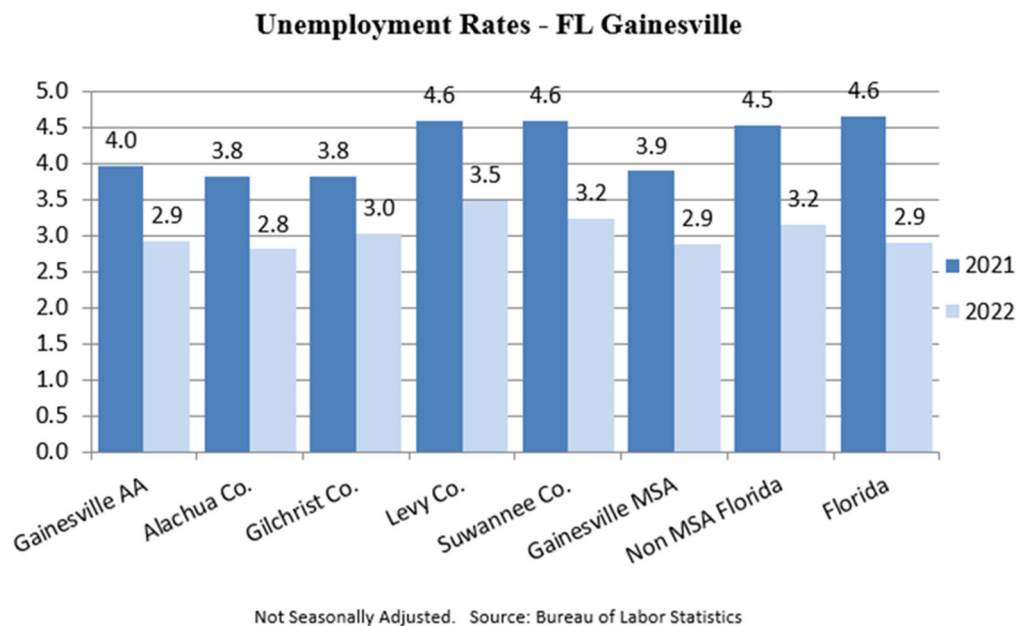
<sup>17</sup> "Fair Market Rent." *Rent Data*, [www.rentdata.org/states/florida/2022](http://www.rentdata.org/states/florida/2022). Accessed 4 Jan. 2024.



### Economic Conditions

The AA contains the city of Gainesville. Gainesville is home to the University of Florida, which is one of the largest universities in the United States, with total enrollment of 55,211 as of Fall 2022.<sup>18</sup> According to the Bureau of Labor Statistics during the second quarter of 2022, the government sector continues to be the largest employer by industry (39,146 employees), followed by health care and social assistance (25,400), retail trade (17,504), and accommodation and food services (15,459). Some of the largest employers in Gainesville include the University of Florida, UF Health Shands, North Florida Regional Medical Center, and the City of Gainesville.<sup>19</sup>

The following table shows the unemployment rates percentages for the Gainesville AA and the state of Florida. As shown, unemployment rates in the AA were equal to or lower than unemployment rates for the state in 2021 and similar to unemployment rates for the state in 2022. Of the counties in the AA, Levy County and Suwannee County had the highest unemployment rates during the review period, while Alachua County and Gilchrist County had the lowest unemployment rates during the review period.



### AA Demographics

The following tables provide demographic and business information from the FFIEC and D&B used to analyze CRA performance in the AA. Certain components of the data in the table are discussed in this evaluation as they apply to specific parts of the analysis.

<sup>18</sup> "College Navigator." *National Center for Education Statistics*, [www.nces.ed.gov/ipeds/data/collegenavigator/?q=university+of+florida&s=all&id=134130#enrolmt](https://nces.ed.gov/ipeds/data/collegenavigator/?q=university+of+florida&s=all&id=134130#enrolmt) Accessed 9 Jan. 2024.

<sup>19</sup> "Largest Employers." *Guide to Greater Gainesville*, [www.guidetogreatergainesville.com/largest-employers/](https://www.guidetogreatergainesville.com/largest-employers/). Accessed 9 Jan. 2024.

## Combined Demographics Report - 2021

### Assessment Area: FL Gainesville

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	7	9.7%	2,669	3.9%	817	30.6%	16,037	23.4%
Moderate-income	21	29.2%	19,111	27.9%	4,286	22.4%	11,199	16.4%
Middle-income	25	34.7%	25,063	36.6%	3,214	12.8%	13,050	19.1%
Upper-income	16	22.2%	20,887	30.5%	941	4.5%	28,131	41.1%
Unknown-income	3	4.2%	687	1.0%	296	43.1%	0	0.0%
Total Assessment Area	72	100.0%	68,417	100.0%	9,554	14.0%	68,417	100.0%
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	10,577	1,245	1.8%	11.8%	7,233	68.4%	2,099	19.8%
Moderate-income	41,787	18,523	26.4%	44.3%	15,061	36.0%	8,203	19.6%
Middle-income	52,057	27,134	38.7%	52.1%	16,420	31.5%	8,503	16.3%
Upper-income	35,288	22,934	32.7%	65.0%	9,047	25.6%	3,307	9.4%
Unknown-income	4,444	319	0.5%	7.2%	3,026	68.1%	1,099	24.7%
Total Assessment Area	144,153	70,155	100.0%	48.7%	50,787	35.2%	23,211	16.1%
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
			#	%	#	%	#	%
Low-income	963	5.5%	887	5.4%	74	8.1%	2	1.2%
Moderate-income	4,153	23.6%	3,909	23.7%	197	21.6%	47	28.0%
Middle-income	6,689	38.1%	6,273	38.0%	348	38.2%	68	40.5%
Upper-income	5,652	32.2%	5,312	32.2%	290	31.8%	50	29.8%
Unknown-income	115	0.7%	111	0.7%	3	0.3%	1	0.6%
Total Assessment Area	17,572	100.0%	16,492	100.0%	912	100.0%	168	100.0%
	Percentage of Total Businesses:			93.9%		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	2	0.4%	2	0.4%	0	0.0%	0	0.0%
Moderate-income	126	24.4%	119	23.8%	7	41.2%	0	0.0%
Middle-income	302	58.4%	293	58.6%	9	52.9%	0	0.0%
Upper-income	85	16.4%	84	16.8%	1	5.9%	0	0.0%
Unknown-income	2	0.4%	2	0.4%	0	0.0%	0	0.0%
Total Assessment Area	517	100.0%	500	100.0%	17	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

## Combined Demographics Report - 2022

### Assessment Area: FL Gainesville

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	6	7.7%	3,271	4.8%	939	28.7%	14,335	21.2%
Moderate-income	20	25.6%	16,472	24.3%	2,749	16.7%	12,229	18.1%
Middle-income	28	35.9%	23,794	35.1%	1,950	8.2%	13,017	19.2%
Upper-income	19	24.4%	23,414	34.6%	1,059	4.5%	28,128	41.5%
Unknown-income	5	6.4%	758	1.1%	266	35.1%	0	0.0%
Total Assessment Area	78	100.0%	67,709	100.0%	6,963	10.3%	67,709	100.0%
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	8,453	3,168	4.1%	37.5%	3,875	45.8%	1,410	16.7%
Moderate-income	39,882	17,615	22.9%	44.2%	14,905	37.4%	7,362	18.5%
Middle-income	51,462	26,659	34.7%	51.8%	17,002	33.0%	7,801	15.2%
Upper-income	44,083	28,860	37.6%	65.5%	11,117	25.2%	4,106	9.3%
Unknown-income	6,588	480	0.6%	7.3%	4,540	68.9%	1,568	23.8%
Total Assessment Area	150,468	76,782	100.0%	51.0%	51,439	34.2%	22,247	14.8%
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	742	4.2%	678	4.1%	59	6.6%	5	2.7%
Moderate-income	4,211	24.1%	3,934	24.0%	226	25.4%	51	27.3%
Middle-income	5,656	32.4%	5,342	32.6%	258	29.0%	56	29.9%
Upper-income	6,465	37.0%	6,072	37.0%	321	36.1%	72	38.5%
Unknown-income	408	2.3%	379	2.3%	26	2.9%	3	1.6%
Total Assessment Area	17,482	100.0%	16,405	100.0%	890	100.0%	187	100.0%
	Percentage of Total Businesses:			93.8%		5.1%		1.1%
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	11	2.1%	10	2.0%	1	5.9%	0	0.0%
Moderate-income	157	30.4%	149	29.8%	8	47.1%	0	0.0%
Middle-income	193	37.3%	188	37.6%	5	29.4%	0	0.0%
Upper-income	153	29.6%	150	30.0%	3	17.6%	0	0.0%
Unknown-income	3	0.6%	3	0.6%	0	0.0%	0	0.0%
Total Assessment Area	517	100.0%	500	100.0%	17	100.0%	0	0.0%
	Percentage of Total Farms:			96.7%		3.3%		0.0%

Based on 2022 FFIEC Census Data and 2022 D&B information

Credit and Community Development Needs

As part of the CRA examination, information was obtained from two Gainesville area community contacts. One contact is involved in local affordable housing efforts and the other is involved in small business development.

The local affordable housing contact described a variety of challenges in the AA, especially in Alachua County where the city of Gainesville is located. According to the affordable housing contact, LMI households are struggling to keep up with cost-of-living increases in the area. Single family home prices and multi-family rental prices continue to rise, and the availability of affordable housing is not sufficient to meet community needs. The contact mentioned that significant new construction activity is underway west of downtown Gainesville. However, high-end single-family housing and luxury apartments targeted to university students account for most of this new construction activity. The contact also stated that gentrification and displacement of LMI residents has been an issue in historic neighborhoods near downtown Gainesville, including Pleasant Street and Porters. Finally, the contact stated that LMI communities are concentrated in the east side of Gainesville; however, there are no financial institutions with a branch presence to the east of Main Street in downtown Gainesville. According to the contact, increased financial institution outreach and presence in the east side of Gainesville would be an important step toward being more responsive to community needs.

The contact engaged in small business development provided additional context on the AA's small business landscape. According to the contact, the economic environment is strong in the Gainesville area; however, small businesses continue to struggle with cost pressures and insufficient labor supply. The contact stated that the technology, healthcare, and biotech sectors are driving strong growth in Gainesville and its immediate suburbs. However, growth in the surrounding rural areas has been less robust. According to the contact, access to funding is also a significant obstacle to small business development in the area, as many early-stage entrepreneurs lack the collateral or credit history needed to qualify for traditional commercial financing. To enhance responsiveness to small business needs, the contact mentioned that local banks could conduct additional outreach through small business credit workshops and partnerships with local small business development organizations.

## CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE GAINESVILLE AA

### LENDING TEST

#### Overview

As detailed in the following section, CCB originated 459 CRA small business loans and 378 HMDA-reportable loans in the AA during the review period. As such, slightly more weight was given to CRA small business loans in the lending analysis. However, both CRA small business loans and HMDA-reportable loans had significant volume, and both are needs in the AA. Thus, while CRA small business loans received slightly greater weight, performance in the HMDA-reportable loan category was also considered in deriving overall conclusions.

Lending levels reflect poor responsiveness to AA credit needs. The overall geographic distribution of loans reflects good penetration throughout the AA. The distribution of loans by borrower's income and revenue profile reflects adequate penetration among customers of different income levels and businesses of various sizes. Lastly, the bank makes an adequate level of CD loans in the AA.

#### Lending Activity

During the review period, the analysis included 378 HMDA-reportable loans and 459 CRA small business loans made in the AA. These volumes, as a percentage of total 2020 and 2021 loans made inside the bank's combined AAs, represent 7.0 percent (HMDA-reportable); 17.6 percent (CRA small business); and 10.5 percent (combined HMDA-reportable and CRA small business). By comparison, the bank operates 25.4 percent of its total branches and, as of June 30, 2022, holds 15.6 percent of its total deposits in the AA. As described, the bank's lending volumes in the AA (as a percentage) are not in line with its branch and deposit presence in the area. Additionally, the bank is not a key contributor of HMDA-reportable or CRA small business loans in the AA. Given these factors, the bank's lending activity reflects poor responsiveness to the credits needs of the AA.

#### Geographic Distribution of Loans

For this analysis, the geographic distribution of small business and HMDA-reportable lending, including both originations and purchases, was compared with available demographic information. Performance context information and aggregate lending data were also considered. Considering these factors, the geographic distribution of loans reflects good penetration throughout the AA. As described in the following sections, overall small business lending performance is excellent and performance for HMDA-reportable lending is adequate (with home purchase, home refinance, and home improvement loans being weighted equally given their similar volumes).

No conspicuous lending gaps were identified based on an analysis of the dispersion of the loan products reviewed. The bank had activity in 87.5 percent of the AA census tracts in 2021 and 73.1 percent of the AA census tracts in 2022, and maps did not indicate an absence of loans across LMI tracts.

#### *Small Business Lending*

CCB made 302 CRA small business loans in the AA in 2021 and 157 CRA small business loans in the AA in 2022. As described, overall performance in LMI tracts is excellent for CRA small business lending. As previously stated, the impact of the pandemic and the volume of PPP loans was considered in deriving conclusions.

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

PRODUCT TYPE	Tract Income Levels	Bank & Aggregate Lending; Demographic Data													
		2021							2022						
		Count		Dollar				Total Businesses	Count		Dollar				Total Businesses
		Bank #	%	Agg %	Bank \$ (000s)	\$ %	Agg \$ %	%	Bank #	%	Agg %	Bank \$ (000s)	\$ %	Agg \$ %	%
SMALL BUSINESSES	Low	22	7.3%	6.4%	2,224	10.9%	8.1%	5.5%	8	5.1%	3.8%	1,220	5.7%	5.6%	4.2%
	Moderate	89	29.5%	22.1%	4,750	23.2%	19.0%	23.6%	67	42.7%	24.6%	10,220	48.1%	25.4%	24.1%
	Middle	127	42.1%	36.0%	9,339	45.7%	38.1%	38.1%	45	28.7%	31.9%	4,944	23.2%	30.7%	32.4%
	Upper	64	21.2%	34.1%	4,130	20.2%	33.8%	32.2%	36	22.9%	37.1%	4,834	22.7%	36.5%	37.0%
	Unknown	0	0.0%	0.6%	0	0.0%	0.9%	0.7%	1	0.6%	2.0%	50	0.2%	1.6%	2.3%
	Tr Unknown	0	0.0%	0.8%	0	0.0%	0.2%		0	0.0%	0.6%	0	0.0%	0.2%	
	Total	302	100%	100%	20,443	100%	100%	100%	157	100%	100%	21,268	100%	100%	100%

Small business lending in low-income tracts is good. In 2021, small business lending in low-income tracts (7.3 percent) was above the percentage of total businesses (5.5 percent) and aggregate performance (6.4 percent) in these tracts. This represents good performance in 2021. In 2022, small business lending in low-income tracts (5.1 percent) was above the percentage of total businesses (4.2 percent) and aggregate performance (3.8 percent) in these tracts. This represents good performance in 2022.

Small business lending in moderate-income tracts is excellent. In 2021, small business lending in moderate-income tracts (29.5 percent) was above the percentage of total businesses (23.6 percent) and aggregate performance (22.1 percent) in these tracts. This represents excellent performance in 2021. In 2022, small business lending in moderate-income tracts (42.7 percent) was above the percentage of total businesses (24.1 percent) and aggregate performance (24.6 percent) in these tracts. This represents excellent performance in 2022.

*HMDA-Reportable Lending*

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

PRODUCT TYPE	Tract Income Levels	Bank & Aggregate Lending; Demographic Data													
		2021							2022						
		Count		Dollar				Owner Occupied Units %	Count		Dollar				Owner Occupied Units %
		Bank #	Agg %	Bank \$ (000s)	Agg \$ %	Bank \$ %	Agg %		Bank #	Agg %	Bank \$ (000s)	Agg \$ %	Bank \$ %	Agg %	
HOME PURCHASE	Low	1	1.4%	2.6%	94	0.5%	1.5%	1.8%	0	0.0%	2.9%	0	0.0%	2.3%	4.1%
	Moderate	15	20.3%	19.9%	1,956	10.2%	15.1%	26.4%	9	31.0%	21.6%	1,739	23.1%	15.0%	22.9%
	Middle	36	48.6%	40.0%	10,590	55.1%	37.5%	38.7%	12	41.4%	31.1%	3,633	48.2%	29.3%	34.7%
	Upper	22	29.7%	36.2%	6,590	34.3%	45.3%	32.7%	7	24.1%	42.8%	2,100	27.9%	52.3%	37.6%
	Unknown	0	0.0%	1.3%	0	0.0%	0.7%	0.5%	1	3.4%	1.7%	64	0.8%	1.1%	0.6%
	Total	74	100%	100%	19,230	100%	100%	100%	29	100%	100%	7,536	100%	100%	100%
REFINANCE	Low	0	0.0%	1.6%	0	0.0%	0.9%	1.8%	1	2.6%	3.1%	50	0.8%	2.4%	4.1%
	Moderate	20	23.8%	15.2%	3,109	17.8%	11.8%	26.4%	10	26.3%	20.3%	1,500	24.5%	17.2%	22.9%
	Middle	37	44.0%	40.3%	6,644	37.9%	36.7%	38.7%	18	47.4%	33.6%	1,968	32.1%	31.1%	34.7%
	Upper	27	32.1%	42.5%	7,757	44.3%	50.4%	32.7%	9	23.7%	41.9%	2,606	42.6%	48.2%	37.6%
	Unknown	0	0.0%	0.4%	0	0.0%	0.2%	0.5%	0	0.0%	1.1%	0	0.0%	1.1%	0.6%
	Total	84	100%	100%	17,510	100%	100%	100%	38	100%	100%	6,124	100%	100%	100%
HOME IMPROVEMENT	Low	1	2.4%	1.4%	35	0.8%	1.1%	1.8%	0	0.0%	1.2%	0	0.0%	1.5%	4.1%
	Moderate	12	28.6%	16.1%	916	22.2%	13.8%	26.4%	15	37.5%	15.9%	1,660	37.8%	13.6%	22.9%
	Middle	20	47.6%	37.4%	2,253	54.6%	35.8%	38.7%	14	35.0%	30.8%	1,044	23.8%	27.8%	34.7%
	Upper	9	21.4%	45.1%	920	22.3%	49.3%	32.7%	11	27.5%	51.7%	1,684	38.4%	56.7%	37.6%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.5%	0	0.0%	0.4%	0	0.0%	0.4%	0.6%
	Total	42	100%	100%	4,124	100%	100%	100%	40	100%	100%	4,388	100%	100%	100%
MULTI FAMILY	Low	0	0.0%	15.6%	0	0.0%	50.7%	18.1%	0	0.0%	10.0%	0	0.0%	6.9%	6.4%
	Moderate	0	0.0%	37.5%	0	0.0%	9.6%	28.2%	1	100.0%	37.5%	100	100.0%	30.0%	26.4%
	Middle	1	100.0%	25.0%	500	100.0%	23.8%	27.6%	0	0.0%	20.0%	0	0.0%	25.2%	33.5%
	Upper	0	0.0%	12.5%	0	0.0%	3.4%	15.7%	0	0.0%	20.0%	0	0.0%	22.5%	20.8%
	Unknown	0	0.0%	9.4%	0	0.0%	12.6%	10.3%	0	0.0%	12.5%	0	0.0%	15.4%	13.0%
	Total	1	100%	100%	500	100%	100%	100%	1	100%	100%	100	100%	100%	100%
OTHER PURPOSE LOC	Low	0	0.0%	1.4%	0	0.0%	0.7%	1.8%	0	0.0%	1.0%	0	0.0%	0.5%	4.1%
	Moderate	11	45.8%	18.8%	976	43.2%	16.1%	26.4%	11	25.6%	16.7%	812	15.4%	15.3%	22.9%
	Middle	10	41.7%	37.2%	738	32.7%	32.7%	38.7%	18	41.9%	35.4%	2,346	44.5%	34.8%	34.7%
	Upper	3	12.5%	42.7%	546	24.2%	50.5%	32.7%	14	32.6%	46.6%	2,114	40.1%	49.2%	37.6%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.5%	0	0.0%	0.3%	0	0.0%	0.3%	0.6%
	Total	24	100%	100%	2,260	100%	100%	100%	43	100%	100%	5,272	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 Gainesville

PRODUCT TYPE	Tract Income Levels	Bank & Aggregate Lending; Demographic Data													
		2021							2022						
		Count			Dollar			Owner Occupied Units	Count			Dollar			Owner Occupied Units
		Bank #	Agg %	%	Bank \$ (000s)	\$ %	\$ %		Bank #	Agg %	%	Bank \$ (000s)	\$ %	\$ %	
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	0.0%	0	0.0%	0.0%	1.8%	0	0.0%	2.9%	0	0.0%	1.5%	4.1%
	Moderate	0	0.0%	12.6%	0	0.0%	8.3%	26.4%	1	100.0%	19.6%	112	100.0%	20.5%	22.9%
	Middle	0	0.0%	40.5%	0	0.0%	42.3%	38.7%	0	0.0%	31.4%	0	0.0%	23.2%	34.7%
	Upper	1	100.0%	45.9%	140	100.0%	48.9%	32.7%	0	0.0%	45.1%	0	0.0%	53.7%	37.6%
	Unknown	0	0.0%	0.9%	0	0.0%	0.5%	0.5%	0	0.0%	1.0%	0	0.0%	1.1%	0.6%
	Total	1	100%	100%	140	100%	100%	100%	1	100%	100%	112	100%	100%	100%
PURPOSE NOT APPLICABLE	Low	0	0.0%	1.2%	0	0.0%	1.0%	1.8%	0	0.0%	2.5%	0	0.0%	4.2%	4.1%
	Moderate	0	0.0%	33.3%	0	0.0%	29.0%	26.4%	0	0.0%	39.3%	0	0.0%	27.1%	22.9%
	Middle	0	0.0%	48.8%	0	0.0%	48.0%	38.7%	0	0.0%	16.4%	0	0.0%	27.1%	34.7%
	Upper	0	0.0%	16.7%	0	0.0%	22.1%	32.7%	0	0.0%	41.8%	0	0.0%	41.7%	37.6%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.5%	0	0.0%	0.0%	0	0.0%	0.0%	0.6%
	Total	0	0.0%	100%	0	0.0%	100%	100%	0	0.0%	100%	0	0.0%	100%	100%
HMDA TOTALS	Low	2	0.9%	2.1%	129	0.3%	5.0%	1.8%	1	0.7%	2.8%	50	0.2%	3.1%	4.1%
	Moderate	58	25.7%	17.8%	6,957	15.9%	13.4%	26.4%	47	30.9%	21.1%	5,923	25.2%	17.8%	22.9%
	Middle	104	46.0%	40.0%	20,725	47.4%	36.2%	38.7%	62	40.8%	31.6%	8,991	38.2%	28.9%	34.7%
	Upper	62	27.4%	39.2%	15,953	36.5%	44.0%	32.7%	41	27.0%	43.1%	8,504	36.1%	46.8%	37.6%
	Unknown	0	0.0%	0.9%	0	0.0%	1.4%	0.5%	1	0.7%	1.4%	64	0.3%	3.4%	0.6%
	Total	226	100%	100%	43,764	100%	100%	100%	152	100%	100%	23,532	100%	100%	100%

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2022 FFIEC Census Data; 2016-2020 ACS data

### Home Purchase Loans

Of the 226 HMDA-reportable loans analyzed from 2021, 74 loans (32.7 percent) were home purchase loans. Of the 152 HMDA-reportable loans analyzed from 2022, 29 loans (19.1 percent) were home purchase loans. As described, overall performance is adequate in LMI tracts for the home purchase loan category.

Home purchase lending in low-income tracts is poor. In 2021, the bank's home purchase lending in low-income tracts (1.4 percent) was similar to the percentage of owner-occupied units (1.8 percent) and below aggregate performance (2.6 percent) in these tracts. This represents adequate performance in 2021. In 2022, the bank made no home purchase loans in low-income tracts, which was below the percentage of owner-occupied units (4.1 percent) and aggregate performance (2.9 percent) in these tracts. This represents very poor performance given numerous opportunities available and the need for home purchase loans in the AA as noted by community contacts.

Home purchase lending in moderate-income tracts is good. In 2021, the bank's home purchase lending in moderate-income tracts (20.3 percent) was below the percentage of owner-occupied units (26.4 percent) and similar to aggregate performance (19.9 percent) in these tracts. This represents adequate performance in 2021. In 2022, home purchase lending in moderate-income tracts (31.0 percent) was above the percentage of owner-occupied units (22.9 percent) and aggregate performance (21.6 percent) in these tracts. This represents excellent performance in 2022.



### *Home Refinance Loans*

Of the 226 HMDA-reportable loans analyzed from 2021, 84 loans (37.2 percent) were home refinance loans. Of the 152 HMDA-reportable loans analyzed from 2022, 38 loans (25.0 percent) were home refinance loans. As described, overall performance is adequate in LMI tracts for the home refinance loan category.

Home refinance lending in low-income tracts is poor. In 2021, the bank made no home refinance loans in low-income tracts, which was below the percentage of owner-occupied units (1.8 percent) and aggregate performance (1.6 percent) in these tracts. This represents poor performance in 2021 given fewer opportunities in these tracts. In 2022, home refinance lending in low-income tracts (2.6 percent) was below the percentage of owner-occupied units (4.1 percent) and similar to aggregate performance (3.1 percent) in these tracts. This represents adequate performance in 2022.

Home refinance lending in moderate-income tracts is good. In 2021, the bank's home refinance lending in moderate-income tracts (23.8 percent) was below the percentage of owner-occupied units (26.4 percent) and above aggregate performance (15.2 percent) in these tracts. This represents good performance in 2021. In 2022, home refinance lending in moderate-income tracts (26.3 percent) was above the percentage of owner-occupied units (22.9 percent) and aggregate performance (20.3 percent) in these tracts. This represents good performance in 2022.

### *Home Improvement Loans*

Of the 226 HMDA-reportable loans analyzed from 2021, 42 loans (18.6 percent) were home improvement loans. Of the 152 HMDA-reportable loans analyzed from 2022, 40 loans (26.3 percent) were home improvement loans. As described, overall performance in LMI tracts is good for the home improvement loan category.

Home improvement lending in low-income tracts is poor. In 2021, the bank's home improvement lending in low-income tracts (2.4 percent) was similar to the percentage of owner-occupied units (1.8 percent) and above aggregate performance (1.4 percent) in these tracts. This represents adequate performance in 2021. In 2022, the bank made no home improvement loans in low-income tracts, which was below the percentage of owner-occupied units (4.1 percent) and aggregate performance (1.2 percent) in these tracts. This represents very poor performance in 2022 given the numerous opportunities available in low-income tracts for such loans.

Home improvement lending in moderate-income tracts is excellent. In 2021, the bank's home improvement lending in moderate-income tracts (28.6 percent) was above the percentage of owner-occupied units (26.4 percent) and aggregate performance (16.1 percent) in these tracts. This represents excellent performance in 2021. In 2022, home improvement lending in moderate-income tracts (37.5 percent) was above the percentage of owner-occupied units (22.9 percent) and aggregate performance (15.9 percent) in these tracts. This represents excellent performance in 2022.

### 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. For this analysis, small business lending across business revenue sizes and the distribution of HMDA-reportable lending across borrower income levels was compared to available demographic information. Performance context was also considered as well as the performance of other banks. As described in the following sections, overall performance for small business lending is poor, while performance for HMDA-reportable lending is adequate.

Small Business Lending

CCB made 302 small business loans in the AA in 2021 and 157 small business loans in the AA in 2022. As previously stated, the impact of the pandemic and the volume of PPP loans were also considered in deriving conclusions.

**Small Business & Small Farm Lending By Revenue & Loan Size**

Assessment Area: FL Gainesville

PRODUCT TYPE			Bank & Aggregate Lending; Demographic Data													
			2021							2022						
			Count			Dollar			Total Businesses	Count			Dollar			Total Businesses
			Bank	Agg		Bank	Agg			Bank	Agg		Bank	Agg		
#	%	%	\$ (000s)	\$ %	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %	%			
SMALL BUSINESS	Revenue	\$1 Million or Less	127	42.1%	44.6%	5,030	24.6%	29.1%	93.9%	64	40.8%	49.6%	7,641	35.9%	32.6%	93.8%
		Over \$1 Million	65	21.5%		9,310	45.5%		5.2%	73	46.5%		11,009	51.8%		5.1%
		Total Rev. available	192	63.6%		14,340	70.1%		99.0%	137	87.3%		18,650	87.7%		98.9%
		Rev. Not Known	110	36.4%		6,103	29.9%		1.0%	20	12.7%		2,618	12.3%		1.1%
		Total	302	100%		20,443	100%		100.0%	157	100%		21,268	100%		100.0%
	Loan Size	\$100,000 or Less	249	82.5%	94.4%	8,491	41.5%	43.2%		103	65.6%	95.6%	5,091	23.9%	46.4%	
		\$100,001 - \$250,000	37	12.3%	3.3%	5,353	26.2%	17.0%		31	19.7%	2.6%	5,249	24.7%	16.7%	
		\$250,001 - \$1 Million	16	5.3%	2.3%	6,599	32.3%	39.8%		23	14.6%	1.8%	10,928	51.4%	36.8%	
		Total	302	100%	100.0%	20,443	100%	100.0%		157	100%	100.0%	21,268	100%	100.0%	
	Loan Size & Rev \$1 Mill or Less	\$100,000 or Less	117	92.1%		3,467	68.9%			41	64.1%		1,836	24.0%		
		\$100,001 - \$250,000	9	7.1%		1,263	25.1%			15	23.4%		2,406	31.5%		
		\$250,001 - \$1 Million	1	0.8%		300	6.0%			8	12.5%		3,399	44.5%		
		Total	127	100%		5,030	100%			64	100%		7,641	100%		

Small business lending to businesses of different sizes is poor when considering the bank's decreased performance since the previous examination and declining performance in relation to aggregate throughout the review period. In 2021, the bank's small business lending to businesses with revenues of \$1 million or less (42.1 percent) was below the percentage of total businesses with revenues of \$1 million or less (93.9 percent) and below aggregate performance (44.6 percent). This represents adequate performance in 2021 when considering that PPP loans made up over half of the bank's small business loans in 2021. Since PPP loans did not require revenues to be reported, nearly all of these loans have unknown revenues. In 2022, small business lending to businesses with revenues of \$1 million or less (40.8 percent) was below the percentage of total businesses with revenue of \$1 million or less (93.8 percent) and aggregate performance (49.6 percent). This represents poor performance in 2022.

It is noted that the bank originated most of its small business loans in amounts of \$250,000 or less (94.8 percent in 2021 and 85.3 percent in 2022). However, aggregate lenders originated a higher percentage of its small business loans in amounts of \$250,000 or less (97.7 percent in 2021 and 98.2 percent in 2022). Thus, the use of loan size as a proxy for small business further supports a conclusion of poor performance.

HMDA-Reportable Lending

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

PRODUCT TYPE	Borrower Income Levels	Bank & Aggregate Lending; Demographic Data													
		2021							2022						
		Count		Dollar				Families by Family Income %	Count		Dollar				Families by Family Income %
		Bank #	Agg %	Bank \$ (000s)	Agg %	Bank \$ %	Agg %		Bank #	Agg %	Bank \$ (000s)	Agg %	Bank \$ %	Agg %	
HOME PURCHASE	Low	6	8.1%	5.1%	500	2.6%	2.5%	23.4%	1	3.4%	5.0%	142	1.9%	2.4%	21.2%
	Moderate	11	14.9%	16.2%	1,686	8.8%	10.9%	16.4%	9	31.0%	17.3%	1,566	20.8%	11.8%	18.1%
	Middle	13	17.6%	20.7%	2,704	14.1%	18.4%	19.1%	7	24.1%	20.2%	1,817	24.1%	18.1%	19.2%
	Upper	38	51.4%	43.3%	13,244	68.9%	53.6%	41.1%	11	37.9%	39.4%	3,947	52.4%	52.9%	41.5%
	Unknown	6	8.1%	14.7%	1,096	5.7%	14.6%	0.0%	1	3.4%	18.1%	64	0.8%	14.8%	0.0%
	Total	74	100%	100%	19,230	100%	100%	100%	29	100%	100%	7,536	100%	100%	100%
REFINANCE	Low	7	8.3%	4.2%	400	2.3%	2.1%	23.4%	5	13.2%	9.1%	245	4.0%	5.3%	21.2%
	Moderate	13	15.5%	12.5%	1,498	8.6%	8.3%	16.4%	9	23.7%	20.8%	1,082	17.7%	16.1%	18.1%
	Middle	23	27.4%	20.5%	3,963	22.6%	17.2%	19.1%	7	18.4%	22.2%	1,017	16.6%	20.9%	19.2%
	Upper	40	47.6%	44.8%	11,249	64.2%	53.5%	41.1%	15	39.5%	37.9%	3,410	55.7%	46.4%	41.5%
	Unknown	1	1.2%	18.1%	400	2.3%	19.0%	0.0%	2	5.3%	10.1%	370	6.0%	11.3%	0.0%
	Total	84	100%	100%	17,510	100%	100%	100%	38	100%	100%	6,124	100%	100%	100%
HOME IMPROVEMENT	Low	1	2.4%	4.8%	31	0.8%	2.4%	23.4%	4	10.0%	5.0%	252	5.7%	3.3%	21.2%
	Moderate	5	11.9%	12.9%	289	7.0%	9.7%	16.4%	4	10.0%	16.3%	145	3.3%	9.2%	18.1%
	Middle	13	31.0%	21.1%	823	20.0%	16.6%	19.1%	16	40.0%	25.8%	1,489	33.9%	20.7%	19.2%
	Upper	21	50.0%	58.8%	2,521	61.1%	68.0%	41.1%	16	40.0%	50.6%	2,502	57.0%	63.2%	41.5%
	Unknown	2	4.8%	2.4%	460	11.2%	3.3%	0.0%	0	0.0%	2.3%	0	0.0%	3.6%	0.0%
	Total	42	100%	100%	4,124	100%	100%	100%	40	100%	100%	4,388	100%	100%	100%
MULTI FAMILY	Low	0	0.0%	0.0%	0	0.0%	0.0%	23.4%	0	0.0%	0.0%	0	0.0%	0.0%	21.2%
	Moderate	0	0.0%	0.0%	0	0.0%	0.0%	16.4%	0	0.0%	0.0%	0	0.0%	0.0%	18.1%
	Middle	0	0.0%	0.0%	0	0.0%	0.0%	19.1%	0	0.0%	0.0%	0	0.0%	0.0%	19.2%
	Upper	0	0.0%	3.1%	0	0.0%	0.1%	41.1%	0	0.0%	2.5%	0	0.0%	0.2%	41.5%
	Unknown	1	100.0%	96.9%	500	100.0%	99.9%	0.0%	1	100.0%	97.5%	100	100.0%	99.8%	0.0%
	Total	1	100%	100%	500	100%	100%	100%	1	100%	100%	100	100%	100%	100%
OTHER PURPOSE LOC	Low	3	12.5%	7.3%	102	4.5%	5.4%	23.4%	6	14.0%	8.5%	233	4.4%	3.4%	21.2%
	Moderate	6	25.0%	12.4%	552	24.4%	8.8%	16.4%	5	11.6%	16.0%	287	5.4%	9.5%	18.1%
	Middle	6	25.0%	20.2%	437	19.3%	15.7%	19.1%	11	25.6%	25.2%	965	18.3%	20.7%	19.2%
	Upper	9	37.5%	56.0%	1,169	51.7%	65.2%	41.1%	21	48.8%	45.2%	3,787	71.8%	60.9%	41.5%
	Unknown	0	0.0%	4.1%	0	0.0%	5.0%	0.0%	0	0.0%	5.1%	0	0.0%	5.4%	0.0%
	Total	24	100%	100%	2,260	100%	100%	100%	43	100%	100%	5,272	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 Gainesville

PRODUCT TYPE	Borrower Income Levels	Bank & Aggregate Lending; Demographic Data													
		2021							2022						
		Count			Dollar			Families by Family Income	Count			Dollar			Families by Family Income
		Bank	Agg		Bank	Agg			Bank	Agg		Bank	Agg		
#	%	%	\$ (000s)	\$ %	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %	%		
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	0.9%	0	0.0%	0.3%	23.4%	1	100.0%	5.9%	112	100.0%	8.1%	21.2%
	Moderate	1	100.0%	18.0%	140	100.0%	11.6%	16.4%	0	0.0%	23.5%	0	0.0%	15.9%	18.1%
	Middle	0	0.0%	21.6%	0	0.0%	18.7%	19.1%	0	0.0%	19.6%	0	0.0%	16.8%	19.2%
	Upper	0	0.0%	54.1%	0	0.0%	64.9%	41.1%	0	0.0%	46.1%	0	0.0%	55.4%	41.5%
	Unknown	0	0.0%	5.4%	0	0.0%	4.5%	0.0%	0	0.0%	4.9%	0	0.0%	3.8%	0.0%
	Total	1	100%	100%	140	100%	100%	100%	1	100%	100%	112	100%	100%	100%
PURPOSE NOT APPLICABLE	Low	0	0.0%	0.0%	0	0.0%	0.0%	23.4%	0	0.0%	1.6%	0	0.0%	2.6%	21.2%
	Moderate	0	0.0%	0.0%	0	0.0%	0.0%	16.4%	0	0.0%	0.0%	0	0.0%	0.0%	18.1%
	Middle	0	0.0%	1.2%	0	0.0%	1.2%	19.1%	0	0.0%	0.0%	0	0.0%	0.0%	19.2%
	Upper	0	0.0%	2.4%	0	0.0%	2.7%	41.1%	0	0.0%	0.0%	0	0.0%	0.0%	41.5%
	Unknown	0	0.0%	96.4%	0	0.0%	96.0%	0.0%	0	0.0%	98.4%	0	0.0%	97.4%	0.0%
	Total	0	0.0%	100%	0	0.0%	100%	100%	0	0.0%	100%	0	0.0%	100%	100%
HMDA TOTALS	Low	17	7.5%	4.7%	1,033	2.4%	2.1%	23.4%	17	11.2%	6.1%	984	4.2%	2.6%	21.2%
	Moderate	36	15.9%	14.3%	4,165	9.5%	9.0%	16.4%	27	17.8%	17.9%	3,080	13.1%	10.6%	18.1%
	Middle	55	24.3%	20.5%	7,927	18.1%	16.4%	19.1%	41	27.0%	20.8%	5,288	22.5%	15.7%	19.2%
	Upper	108	47.8%	44.4%	28,183	64.4%	49.7%	41.1%	63	41.4%	39.2%	13,646	58.0%	43.3%	41.5%
	Unknown	10	4.4%	16.2%	2,456	5.6%	22.8%	0.0%	4	2.6%	16.1%	534	2.3%	27.9%	0.0%
	Total	226	100%	100%	43,764	100%	100%	100%	152	100%	100%	23,532	100%	100%	100%

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2022 FFIEC Census Data; 2016-2020 ACS data

*Home Purchase Loans*

Of the 226 HMDA-reportable loans analyzed from 2021, 74 loans (32.7 percent) were home purchase loans. Of the 152 HMDA-reportable loans analyzed from 2022, 29 loans (19.1 percent) were home purchase loans. As described, overall performance to LMI borrowers is adequate for the home purchase loan category.

Home purchase lending to low-income borrowers is adequate. In 2021, the bank's home purchase lending to low-income borrowers (8.1 percent) was below the percentage of low-income families (23.4 percent) but above aggregate performance (5.1 percent). This represents good performance in 2021. In 2022, home purchase lending to low-income borrowers (3.4 percent) was below the percentage of low-income families (21.2 percent) and aggregate performance (5.0 percent). This represents poor performance in 2022.

Home purchase lending to moderate-income borrowers is good. In 2021, the bank's home purchase lending to moderate-income borrowers (14.9 percent) was below the percentage of moderate-income families (16.4 percent) and aggregate performance (16.2 percent). This represents adequate performance in 2021. In 2022, home purchase lending to moderate-income borrowers (31.0 percent) was above the percentage of moderate-income families (18.1 percent) and aggregate performance (17.3 percent). This represents excellent performance in 2022.

### *Home Refinance Loans*

Of the 226 HMDA-reportable loans analyzed from 2021, 84 loans (37.2 percent) were home refinance loans. Of the 152 HMDA-reportable loans analyzed from 2022, 38 loans (25.0 percent) were home refinance loans. As described, overall performance to LMI borrowers is good for the home refinance category.

Home refinance lending to low-income borrowers is good. In 2021, the bank's home refinance lending to low-income borrowers (8.3 percent) was below the percentage of low-income families (23.4 percent) but above aggregate performance (4.2 percent). This represents good performance in 2021. In 2022, home refinance lending to low-income borrowers (13.2 percent) was below the percentage of low-income families (21.2 percent) and above aggregate performance (9.1 percent). This represents good performance in 2022.

Home refinance lending to moderate-income borrowers is good. In 2021, the bank's home refinance lending to moderate-income borrowers (15.5 percent) was similar to the percentage of moderate-income families (16.4 percent) and above aggregate performance (12.5 percent). This represents good performance in 2021. In 2022, home refinance lending to moderate-income borrowers (23.7 percent) was above the percentage of moderate-income families (18.1 percent) and aggregate performance (20.8 percent). This represents good performance in 2022.

### *Home Improvement Loans*

Of the 226 HMDA-reportable loans analyzed from 2021, 42 loans (18.6 percent) were home improvement loans. Of the 152 HMDA loans analyzed from 2022, 40 loans (26.3 percent) were home improvement loans. As described, overall performance to LMI borrowers is poor for the home improvement loan category.

Home improvement lending to low-income borrowers is adequate. In 2021, the bank's home improvement lending to low-income borrowers (2.4 percent) was below the percentage of low-income families (23.4 percent) and aggregate performance (4.8 percent). This represents poor performance in 2021. In 2022, home improvement lending to low-income borrowers (10.0 percent) was below the percentage of low-income families (21.2 percent) and above aggregate performance (5.0 percent). This represents good performance in 2022.

Home improvement lending to moderate-income borrowers is poor. In 2021, the bank's home improvement lending to moderate-income borrowers (11.9 percent) was below the percentage of moderate-income families (16.4 percent) and aggregate performance (12.9 percent). This represents poor performance in 2021. In 2022, home improvement lending to moderate-income borrowers (10.0 percent) was below the percentage of moderate-income families (18.1 percent) and aggregate performance (16.3 percent). This represents poor performance in 2022.

### Community Development Lending

The bank makes an adequate level of CD loans in the Gainesville AA. During the review period, the bank originated four qualified CD loans totaling approximately \$3.4 million in this AA, which is similar to the performance of other banks in the area. The loans qualified for a variety of CD purposes, including revitalization/stabilization and affordable housing for LMI individuals. Three of the most impactful loans in the AA include:

- Two loans totaling \$1.7 million to a local municipal government to fund storm water system improvements to reduce flooding and to replace the city's water main system. The loans were made in conjunction with the Florida Department of Economic Opportunity grant for use toward essential infrastructure for the area, including water improvements.

- A participation loan for \$306,569 to fund the construction of a 36-unit apartment complex that will provide affordable housing for LMI families. This loan was responsive given affordable housing challenges and the need for additional affordable housing units in the AA, as noted by community contacts.

As previously noted in the *Community Development Lending* write up for the state of Florida, the bank also made CD loans that served a BSRA that includes all Florida AAs. These activities had a positive impact and further support the adequate conclusion for this AA.

### INVESTMENT TEST

The bank makes an adequate level of qualified CD investments and grants totaling \$1.9 million in the Gainesville AA. This amount includes current period investments totaling \$1.3 million, prior period investments still outstanding with a total balance of \$548,570, and 57 donations totaling \$109,210.

Investment types include SBA loan pool investments to help finance small businesses in the AA, mortgage-backed securities to finance affordable housing for LMI families in the AA, and donations to a variety of organizations that serve LMI individuals and/or small businesses. The bank makes rare use of innovative and/or complex investments to support community development initiatives. Additionally, the bank exhibits good responsiveness to credit and CD needs.

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

- Six donations totaling \$11,000 to local non-profits that specialize in building and improving affordable homes for LMI families.
- Three donations totaling \$8,500 to an organization that provides grants for low-income college and trade school students. These grants help students pay for items that are not typically covered by traditional financial aid, including test preparation, certification testing, and work-related uniforms and equipment.
- Four donations totaling \$7,050 to organizations for the creation of emergency food banks for LMI families during the pandemic.
- Two donations totaling \$3,500 to an organization which provides food and temporary housing to Gainesville families experiencing homelessness.

As previously noted in the *Investment Test* write up for the state of Florida, the bank also made CD donations that served a BSRA. Specifically impacting the AA, the bank made 10 CD donations totaling \$21,550 for organizations serving the BSRA that includes the Gainesville AA and additional AAs in Florida. These activities had a positive impact and further support the conclusion for this AA.

### SERVICE TEST

As described below, retail banking services are accessible and do not vary in a way that inconveniences the Gainesville AA. Additionally, the bank provides a relatively high level of CD services in the AA.

### Retail Banking Services

CCB's delivery systems are accessible to geographies and individuals of different income levels throughout the Gainesville AA. Branches and ATMs in the AA span broadly throughout central and southern Alachua County, with numerous additional branches in Gilchrist and Levy counties that are concentrated in moderate-income tracts. Several branches and ATMs are located in, or in close proximity to, LMI tracts. The bank did not open or close any branches in the AA during the review period. Business hours and services do not vary in a way that inconveniences the AA, particularly in LMI geographies and/or to LMI individuals. Lobby hours of operation for branches in the AA are 9:00 a.m. to 4:00 p.m. Monday through Thursday and 9:00 a.m. to 5:00 p.m. on Friday; drive-through hours are generally from 8:30 a.m. to 5:00 p.m. Monday through Friday. Two of the AA's branches (one in a moderate-income tract and one in an upper-income tract) are open until 6:00 p.m. on Friday. Eight branches in the AA have Saturday drive-through hours from 9:00 a.m. to 12:00 p.m., with one additional branch offering drive-through Saturday hours from 9:00 a.m. to 3:00 p.m. The bank offers the same suite of products and services throughout its AA.

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

**Geographic Distribution of Branches & ATMS 2021**

Assessment Area: FL Gainesville

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	7	9.7%	7.0%	5.5%
DTO	0		0	0	0			SA	0		0		0	0	0		0	0				
Moderate	6	40.0%	0	0	6	6	3	Total	6	37.5%	6	37.5%	0	0	0	0.0%	0	0	21	29.2%	27.8%	23.6%
DTO	0		0	0	0			SA	0		0		0	0	0		0	0				
Middle	7	46.7%	0	0	7	6	5	Total	8	50.0%	8	50.0%	0	0	0	0.0%	0	0	25	34.7%	36.0%	38.1%
DTO	0		0	0	0			SA	1		1		0	0	0		0	0				
Upper	2	13.3%	0	0	2	2	1	Total	2	12.5%	2	12.5%	0	0	0	0.0%	0	0	16	22.2%	26.4%	32.2%
DTO	0		0	0	0			SA	0		0		0	0	0		0	0				
Unknown	0	0.0%	0	0	0	0	0	Total	0	0.0%	0	0.0%	0	0	0	0.0%	0	0	3	4.2%	2.8%	0.7%
DTO	0		0	0	0			SA	0		0		0	0	0		0	0				
Total	15	100%	0	0	15	14	9	Total	16	100%	16	100%	0	0	0	0.0%	0	0	72	100%	100%	100%
DTO	0		0	0	0			SA	1		1		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 Gainesville

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	6	7.7%	5.5%	4.2%
DTO	0		0	0	0			SA	0		0		0	0	0		0	0				
Moderate	6	40.0%	0	0	6	6	4	Total	6	37.5%	6	37.5%	0	0	0	0.0%	0	0	20	25.6%	25.4%	24.1%
DTO	0		0	0	0			SA	0		0		0	0	0		0	0				
Middle	5	33.3%	0	0	5	4	2	Total	5	31.3%	5	31.3%	0	0	0	0.0%	0	0	28	35.9%	34.1%	32.4%
DTO	0		0	0	0			SA	0		0		0	0	0		0	0				
Upper	4	26.7%	0	0	4	4	3	Total	5	31.3%	5	31.3%	0	0	0	0.0%	0	0	19	24.4%	31.2%	37.0%
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	5	6.4%	3.9%	2.3%
DTO	0		0	0	0			SA	0		0		0	0	0		0	0				
Total	15	100%	0	0	15	14	9	Total	16	100%	16	100%	0	0	0	0.0%	0	0	78	100%	100%	100%
DTO	0		0	0	0			SA	1		1		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

### Community Development Services

The bank provides a relatively high level of CD services in the Gainesville AA. During the review period, employees provided 103 qualifying CD service activities totaling 562 hours to 28 organizations operating throughout the AA. Bank staff provided financial services in a variety of ways, including financial literacy, memberships on board of directors and advisory committees, budgeting and marketing services, and fundraising.

Noteworthy CD services in the AA include:

- 96 hours of qualified service by serving on the board for local SBDCs that promote small business development.
- 57 hours of qualified service as a board member for a medical center serving primarily low-income individuals.
- 31 hours of qualified service by serving on the board for several affordable housing organizations. Employees provided financial expertise to the organizations on a variety of financial topics, including grant applications, construction financing, and bond issuance.
- 14 hours of qualified service by serving on the board for a local organization that provides a variety of services for LMI individuals and families, including food, shelter, and financial assistance.

As previously noted in the *Community Development Services* write up for the state of Florida, the bank also engaged in CD services that served a BSRA. Specifically impacting the AA, the bank engaged in 69 CD services totaling 344 hours for organizations serving the BSRA that includes the Gainesville AA and additional AAs in Florida. These activities had a positive impact and further support the conclusion in this AA.



## 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 C and D for additional information regarding these AAs.

### DESCRIPTION OF INSTITUTION'S OPERATIONS IN FLORIDA MSA AAs

- Fort Walton Beach AA includes Walton County, one of the two counties making up the Fort Walton Beach MSA
- Homosassa Springs AA includes Citrus County, which encompasses the entire Homosassa Springs MSA
- Jacksonville AA includes Clay, Duval, Nassau, and St. Johns counties, four of the five counties making up the Jacksonville MSA
- Panama City AA includes Bay County, which encompasses the entire Panama City MSA
- Tampa AA includes Hernando and Pasco counties, two of the four counties that comprise the Tampa MSA

AA	Branches (as of December 31, 2022)		Deposit Share (as of June 30, 2022)	
	#	Statewide %	\$	Statewide %
Fort Walton Beach*	0	0.0%	\$0	0.0%
Homosassa Springs	4	8.3%	\$141.8 Million	4.2%
Jacksonville	2	4.2%	\$91.8 Million	2.7%
Panama City	1	2.1%	\$12.3 Million	0.4%
Tampa	3	6.3%	\$160.1 Million	4.8%

\*The Fort Walton Beach AA contains only a deposit-taking ATM and no branch.

### 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 Florida.

Performance in the Limited-Scope Review Metropolitan AAs			
AA	Lending Test	Investment Test	Service Test
Fort Walton Beach	Not Consistent (Below)	Not Consistent (Below)	Not Consistent (Below)
Homosassa Springs	Consistent	Consistent	Consistent
Jacksonville	Not Consistent (Below)	Not Consistent (Below)	Consistent
Panama City	Not Consistent (Below)	Consistent	Not Consistent (Below)
Tampa	Not Consistent (Exceeds)	Not Consistent (Exceeds)	Not Consistent (Below)

For the Lending Test, CCB received a rating of low satisfactory for the state of Florida. Performance in the Homosassa Springs AA was consistent with the statewide Lending Test performance; performance in the Tampa AA exceeded statewide Lending Test performance; and performance in the Fort Walton Beach, Jacksonville, and

Panama City AAs was below the statewide Lending Test performance. Lending activity was good in the Fort Walton Beach, Panama City, and Tampa AAs, and adequate in the Homosassa Springs and Jacksonville AAs. For the geographic distribution of loans, performance was adequate in the Homosassa Springs and Tampa AAs and poor in the Fort Walton Beach, Jacksonville, and Panama City AAs. Borrower distribution was adequate in the Fort Walton Beach, Homosassa Springs, and Panama City AAs and poor in the Jacksonville and Tampa AAs. CCB was a leader in providing CD loans in the Tampa AA, with \$5.9 million. The bank provided a relatively high level of CD loans in the Homosassa Springs AA, with \$3.2 million. In the Jacksonville AA, CCB provided a low level of CD loans with \$249,296. In the Fort Walton Beach and Panama City AAs, the bank did not have any qualifying CD loans during the review period. As previously noted in the *Community Development Lending* write up for the state of Florida, the bank also made CD loans that served a BSRA that included all Florida AAs. These activities had a positive impact and further support the CD lending conclusions in these AAs.

For the Investment Test, CCB received a rating of high satisfactory for the state of Florida. Performance in the Tampa AA exceeded statewide performance; performance in the Homosassa Springs and Panama City AAs was consistent with statewide performance; and performance in the Fort Walton Beach and Jacksonville AAs was below statewide performance. Total investments and contributions were: \$2.7 million in the Tampa AA (excellent), \$1.0 million in the Homosassa Springs AA (significant level), \$463,220 in the Panama City AA (significant level), \$803,817 in the Jacksonville AA (adequate), and \$5,745 in the Fort Walton Beach AA (adequate). As previously noted in the *Investment Test* write up for the state of Florida, the bank also made CD donations that served a BSRA. Specifically impacting these AAs, the bank made CD donations totaling \$18,075 for organizations serving BSRAs that include one or more of these AAs and other AAs across the state.

For the Service Test, CCB received a rating of high satisfactory for the state of Florida. Performance in the Homosassa Springs and Jacksonville AAs was consistent with statewide performance, while performance in the Fort Walton Beach, Panama City, and Tampa AAs was below statewide performance. Retail service performance was adequate in the Homosassa Springs, Jacksonville, Panama City, and Tampa AAs, while retail service performance was very poor in the Fort Walton Beach AA. The bank provided the following levels of community development services: 50 hours of service (adequate level) in the Panama City AA; 108 hours of service (adequate level) in the Tampa AA; 329 hours of service (leader) in the Jacksonville AA; 507 hours of service (leader) in the Homosassa Springs AA; and no service hours in the Fort Walton Beach AA. As previously noted in the *Service Test* write up under the state of Florida, the bank also provided CD services that benefited a BSRA. Specifically impacting these AAs, the bank provided six hours of service to an organization that serves a BSRA that includes the Panama City AA and an additional non MSA AA in the state.

The performance in the Florida metropolitan area limited-scope AAs did not affect the overall state rating.

## 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 C and D for additional information regarding these AAs.

### DESCRIPTION OF INSTITUTION'S OPERATIONS IN FLORIDA NON MSA AAs

- Gulf AA includes Gulf County
- NW Central FL AA includes Dixie, Madison, and Taylor counties
- Putnam-Bradford AA includes Putnam and Bradford counties
- Washington AA includes Washington County

AA	Branches (as of December 31, 2022)		Deposit Share (as of June 30, 2022)	
	#	Statewide %	\$	Statewide %
Gulf	1	2.1%	\$60.7 Million	1.8%
NW Central FL	3	6.3%	\$190.8 Million	5.7%
Putnam-Bradford	3	6.3%	\$306.5 Million	9.1%
Washington	1	2.1%	\$34.9 Million	1.0%

### 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 Florida.

Performance in the Limited-Scope Review Non MSA AAs			
AA	Lending Test	Investment Test	Service Test
Gulf	Not Consistent (Below)	Not Consistent (Below)	Not Consistent (Below)
NW Central FL	Consistent	Not Consistent (Below)	Not Consistent (Below)
Putnam-Bradford	Consistent	Not Consistent (Below)	Consistent
Washington	Not Consistent (Below)	Not Consistent (Below)	Not Consistent (Below)

For the Lending Test, CCB received a rating of low satisfactory for the state of Florida. Performance in the NW Central FL and Putnam-Bradford AAs was consistent with the statewide lending performance, while performance in the Gulf and Washington AAs was below statewide lending performance. Lending activity was adequate in the Gulf AA and poor in the NW Central FL, Putnam-Bradford, and Washington AAs. For the geographic distribution of loans, performance was poor in the NW Central FL, Putnam-Bradford, and Washington AAs, while performance was not rated in the Gulf AA because there are no LMI tracts in this AA. Borrower distribution was adequate in the Gulf AA and poor in the NW Central FL, Putnam-Bradford, and Washington AAs. CCB was a leader in providing CD loans in the Putnam-Bradford AA, with \$11.6 million. The bank made a relatively high level of CD loans in the NW Central FL AA, with \$2.6 million. In the Gulf and Washington AAs, the bank did not have any qualifying CD loans during the review period. As previously noted in the *Community Development*

*Lending* write up for the state of Florida, the bank also made CD loans that served a BSRA that included all Florida AAs. These activities had a positive impact and further support the CD lending conclusions in these AAs.

For the Investment Test, CCB received a rating of high satisfactory for the state of Florida. Performance in each non MSA AA was below statewide performance. Total investments and contributions were: \$542,297 in the NW Central FL AA (adequate); \$350,071 in the Putnam-Bradford AA (poor); \$250,770 in the Washington AA (adequate); and \$1,241 in the Gulf AA (poor). As previously noted in the *Investment Test* write up for the state of Florida, the bank also made CD donations that served a BSRA. Specifically impacting these AAs, the bank made CD donations totaling \$27,825 to organizations serving BSRAs that include one or more of these AAs and other AAs across the state.

For the Service Test, CCB received a rating of high satisfactory for the state of Florida. Performance in the Gulf, NW Central FL, and Washington AAs was below statewide performance, while performance in the Putnam-Bradford AA was consistent with statewide performance. Retail service performance was good in the NW Central FL AA and adequate in the Gulf, Putnam-Bradford, and Washington AAs. The bank provided the following levels of CD services: 443 hours of service in the Putnam-Bradford AA (leader); 49 hours of service in the NW Central FL AA (limited level); 6 hours of service in the Washington AA (few if any); and no CD services in the Gulf AA. As previously noted in the *Service Test* write up for the state of Florida, the bank also provided CD services that benefited a BSRA. Specifically impacting these AAs, the bank provided 401 hours of service to organizations serving BSRAs that include one or more of these AAs and other AAs across the state.

The performance in the Florida non MSA limited-scope AAs did not affect the overall state rating.

## GEORGIA

### CRA RATING FOR GEORGIA: NEEDS TO IMPROVE

The Lending Test is rated:	Needs to Improve
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 poor penetration throughout Georgia AAs.
- The distribution of loans by borrower's income or revenue profile reflects poor penetration among customers of different income levels and businesses of different sizes in Georgia AAs.
- The bank makes few, if any CD loans in its Georgia AAs.
- The bank makes an adequate level of qualified CD investments and grants and exhibits adequate responsiveness to AA needs in Georgia.
- Changes in branch locations have improved the accessibility of the bank's delivery systems, particularly to LMI geographies and/or individuals.
- Service delivery systems are reasonably accessible to the geographies and individuals of different income levels in Georgia AAs.
- The bank provides an adequate level of CD services in Georgia AAs.

### 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.

CCB operates in five separate AAs in the state of Georgia, and the state rating reflects a composite of performance in these AAs. Based on the loan activity, a full-scope review was conducted for the Atlanta AA. The remaining four AAs in Georgia were reviewed under limited-scope procedures: Grady, Laurens, Macon, and Troup.

### DESCRIPTION OF INSTITUTION'S OPERATIONS IN GEORGIA

The bank operates nine of its 59 branches (or 15.3 percent) in Georgia, with multiple AAs across various parts of the state. Geographically, the AAs are located in:

- North Central Georgia (one branch in the Atlanta AA),
- Western Georgia bordering Alabama (one branch in the Troup AA),
- Southwestern Georgia bordering Florida (one branch in the Grady AA),
- Central Georgia (four branches in the Macon AA), and
- South Central Georgia (two branches in the Laurens AA)

The bank did not close any branches in Georgia during the review period. However, the bank did open a deposit-taking ATM and a full-service branch in the Atlanta AA during the review period, resulting in a newly formed AA that contained significant loan volume compared to all other Georgia AAs.

As of June 30, 2022, CCB had approximately \$434.1 million in deposits in Georgia comprising 11.3 percent of its total deposits. HMDA-reportable lending in Georgia accounted for 37.9 percent of total institution HMDA-reportable lending by number of loans and 45.2 percent by dollar volume. CRA small business lending in Georgia accounted for 15.0 percent of total CRA small business lending by number of loans and 17.4 percent by dollar volume.

## **CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN GEORGIA**

### **LENDING TEST**

#### **Overview**

The Lending Test rating in the state of Georgia is needs to improve. While lending levels reflect excellent responsiveness to Georgia AAs as a percentage of loans to deposits and branches, the geographic distribution of loans and the distribution of loans by borrower income each reflect poor penetration throughout Georgia. Additionally, CCB made no CD loans in its Georgia AAs. As described, lending data indicates that the bank originates or purchases a large volume of loans in Georgia; however, those loans are not adequately benefitting LMI individuals and communities throughout Georgia.

#### **Lending Activity**

Lending levels in Georgia reflect excellent responsiveness to AA credit needs based on loan activity analyzed under the Lending Test. The total number and dollar volume of HMDA-reportable and CRA small business loans were considered in arriving at lending activity conclusions, as well as competitive factors and the bank's overall importance to each AA.

The following table displays the volume of lending activity from January 1, 2021 through December 31, 2022 by loan type. As a percentage of loans, the volume of lending activity in Georgia represents 30.4 percent (by number) and 41.2 percent (by dollar) of HMDA-reportable and CRA small business loans made inside the combined AAs. This exceeds the percentage of bank branches (15.3 percent) and percentage of total deposits (11.3 percent) held in the state.

**Statewide Summary of Lending Activity**  
**Assessment Areas Located in**  
**Georgia**

<b>Loan Type</b>	<b>#</b>	<b>%</b>	<b>\$ (000s)</b>	<b>%</b>
HMDA Home Purchase	1,231	50.3%	\$469,735	63.4%
HMDA Refinance	605	24.7%	\$188,783	25.5%
HMDA Home Improvement	87	3.6%	\$11,220	1.5%
HMDA Multi-Family	26	1.1%	\$8,594	1.2%
HMDA Other Purpose LOC	63	2.6%	\$9,082	1.2%
HMDA Other Purpose Closed/Exempt	21	0.9%	\$7,169	1.0%
HMDA Loan Purpose NA	3	0.1%	\$575	0.1%
<b>Total HMDA</b>	<b>2,036</b>	<b>83.2%</b>	<b>\$695,158</b>	<b>93.9%</b>
<b>Total Small Business</b>	<b>390</b>	<b>15.9%</b>	<b>\$44,503</b>	<b>6.0%</b>
<b>Total Farm</b>	<b>21</b>	<b>0.9%</b>	<b>\$813</b>	<b>0.1%</b>
<b>TOTAL LOANS</b>	<b>2,447</b>	<b>100.0%</b>	<b>\$740,474</b>	<b>100.0%</b>

Originations and Purchases

**Geographic and Borrower Distribution**

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

**Community Development Lending**

CCB made few, if any qualifying CD loans inside any of its Georgia AAs. Because the bank did not meet the CD lending needs of its Georgia AAs, it did not receive consideration for the one qualifying CD loan made in the state but outside the AAs in Georgia.

**INVESTMENT TEST**

The Investment Test rating for Georgia is low satisfactory.

CCB makes an adequate level of qualified investments and contributions in the Georgia AAs, with \$2.4 million in qualified investments and approximately \$1.3 million (55.3 percent) of those investments made during the current review period. In addition, the bank made 65 qualified contributions in the Georgia AAs totaling \$105,443. The bank makes rare use of innovative and/or complex investments to support CD initiatives. Additionally, the bank exhibits adequate responsiveness to credit and CD needs.

As described, CCB met the needs of its AAs in Georgia. The bank also received consideration for \$636,894 in qualifying investments and \$2,000 in donations that benefited areas in Georgia but outside of the bank's AAs in the state.

SERVICE TEST

The Service Test rating for Georgia is high satisfactory.

Retail Services

CCB's delivery systems, including ATMs and branch office locations, are reasonably accessible to the geographies and individuals of different incomes in the Georgia AAs. The bank's record of opening closing of branches has improved the accessibility of its delivery systems, particularly to LMI geographies and individuals. CCB opened one branch in Georgia during the review period, which is in a moderate-income tract in the Atlanta AA. Banking services and business hours do not vary in a way that inconveniences the Georgia AAs, including LMI geographies and LMI individuals. Overall, retail banking service performance is considered good in Georgia.

Community Development Services

CCB provides an adequate level of CD services in Georgia. The bank provided 75 qualified service activities for a total of 256 hours in Georgia AAs during the review period. Having met the needs of its Georgia AAs, the bank also received consideration for 43 service hours conducted in the state of Georgia but outside any of the AAs in the state.

Additional details regarding specific CD services can be found in the full-scope AA section.



## METROPOLITAN AREA – ATLANTA MSA (Full-Scope Review)

### DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE ATLANTA AA

#### Overview

The Atlanta AA is in the north central portion of the state and includes Cobb, Forsyth, Fulton, and Gwinnett counties, which are four of the 29 counties in the Atlanta-Sandy Springs-Alpharetta, GA MSA. The institution currently operates one full-service branch and a deposit-taking ATM in the AA. The branch was opened during the review period and as such, this is a new AA for the bank. While this is a new AA for the bank, the Atlanta AA had the greatest concentration of combined HMDA-reportable and CRA small business lending in the state of Georgia at approximately 72.3 percent of total statewide lending by number of loans. Loan volumes in the Atlanta AA are primarily due to lending activity of the bank's affiliate CCHL, which operates several LPOs in this AA.

The AA is a highly competitive banking landscape in which multiple national, regional, and community banks have a presence. According to the FDIC Summary of Deposits report as of June 30, 2022, there were 65 financial institutions operating 617 offices in the AA, totaling \$186.4 billion in deposits. CCB ranked 61<sup>st</sup> in market share, with approximately \$3.8 million in deposits (less than 0.01 percent of AA deposits). The leaders in deposit market share include Truist Bank (25.8 percent), Bank of America (22.2 percent), and Wells Fargo Bank (17.7 percent).

HMDA-reportable lending in the AA is also competitive. In 2021, 855 financial institutions reported HMDA-reportable loans in the AA. CCB originated or purchased 0.02 percent of the HMDA-reportable loans in the AA and ranked 224<sup>th</sup>. During the same year, CCHL originated or purchased 0.6 percent of the HMDA-reportable loans in the AA and ranked 42<sup>nd</sup>. For context, the top lender in the AA in 2021, Rocket Mortgage, originated or purchased 9.1 percent of the HMDA-reportable loans in the AA. In 2022, 833 financial institutions reported HMDA-reportable loans in the AA. Of those 833 institutions, CCB ranked 83<sup>rd</sup> with 0.3 percent of the HMDA-reportable originations and purchases in the AA. During the same year, CCHL originated or purchased 0.5 percent of the HMDA-reportable loans in the AA and ranked 51<sup>st</sup>. For context, the top lender in the AA in 2022, Rocket Mortgage, originated or purchased 6.4 percent of the HMDA-reportable loans in the AA. As described, CCB is an relatively small contributor to HMDA-reportable lending in the AA, with CCHL originating more loans than CCB in this AA.

CRA small business lending is also competitive in the AA, although to a lesser extent than HMDA-reportable lending. In 2021, CCB ranked 94<sup>th</sup> out of 274 reporters, with 0.01 percent of small business loans reported in the AA. In 2022, CCB ranked 70<sup>th</sup> out of 222 reporters, again accounting for 0.01 percent of small business loans reported in the AA. For 2021 and 2022, American Express was the leading small business loan reporter in the AA, with 23.4 percent and 33.6 percent market share, respectively. As described, CCB is a relatively small player in small business lending in the AA.

#### Population and Income Characteristics

According to U.S. Census Bureau data, between 2015 and 2020, the AA population increased approximately 10.2 percent. Meanwhile, the statewide population grew by 7.0 percent. The data shows that the 2020 population for the AA is 3,041,204.

According to 2022 FFIEC census data, there are 781 census tracts in the AA. Of these, 60 (7.7 percent) were low-income, 145 (18.6 percent) were moderate-income, 201 (25.7 percent) were middle-income, 339 (43.4 percent) were upper-income, and 36 (4.6 percent) were unknown-income.

For purposes of classifying borrower income, this evaluation uses the FFIEC estimated 2021 and 2022 median family income for the Atlanta MSA. As the following table shows, the median family income increased from \$85,700 in 2021 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	
<b>2021</b>	<b>\$85,700</b>	0	- \$42,849	\$42,850	- \$68,559	\$68,560	- \$102,839	\$102,840	- & above
<b>2022</b>	<b>\$95,700</b>	0	- \$47,849	\$47,850	- \$76,559	\$76,560	- \$114,839	\$114,840	- & above

According to the 2022 FFIEC census data, there were 710,274 families in the AA. Of those families, 19.4 percent were low-income, 15.3 percent were moderate-income, 18.1 percent were middle-income, and 47.1 percent were upper-income. Of the total families, 7.6 percent had incomes below the poverty level. The percentage of families below the poverty level was higher in LMI tracts, at 27.8 percent and 13.9 percent, respectively.

#### Housing Characteristics

According to 2022 FFIEC census data, there are 1,179,085 housing units in the AA. Of the housing units, 57.6 percent are owner-occupied, 34.9 percent are rentals, and 7.5 percent are vacant. LMI tracts have a higher concentration of rental units at 61.4 percent and 50.6 percent, respectively.

Housing prices in the Atlanta MSA appreciated during 2021 and 2022. At the end of 2020, the median home listing price in the Atlanta MSA was \$349,950.<sup>20</sup> By the end of 2022, the median home listing price had increased to \$399,900.<sup>21</sup> This represents a 14.3 percent increase in prices for the MSA. This increase has exacerbated affordability issues, especially for LMI families looking to purchase homes.

#### 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 it a major transportation and logistics hub.<sup>22</sup> There are 17 Fortune 500 companies headquartered in Atlanta, including The Home Depot, UPS, Delta Air Lines, and Coca-Cola.<sup>23</sup> The largest employers in metro Atlanta include Delta Air Lines, Emory University, Piedmont Healthcare, Northside Hospital, Publix Supermarkets, and The Home Depot.<sup>24</sup> According to the Bureau of Labor Statistics during the second quarter of 2022, the largest industries in the AA by number of employees include professional and technical services (187,242), health care and social assistance (183,694), government (180,712), and retail trade (157,862).

The following table shows the unemployment rates for the AA and the state of Georgia. As shown, unemployment rates in the AA are similar to unemployment rates for the state. The AA unemployment rate improved from 3.7

<sup>20</sup> "Housing Inventory: Median Listing Price in Atlanta-Sandy Springs-Roswell, GA." *Realtor.com*, retrieved from FRED, Federal Reserve Bank of St. Louis. [www.fred.stlouisfed.org/series/MEDLISPRI12060](https://www.fred.stlouisfed.org/series/MEDLISPRI12060). Accessed 10 Jan. 2024.

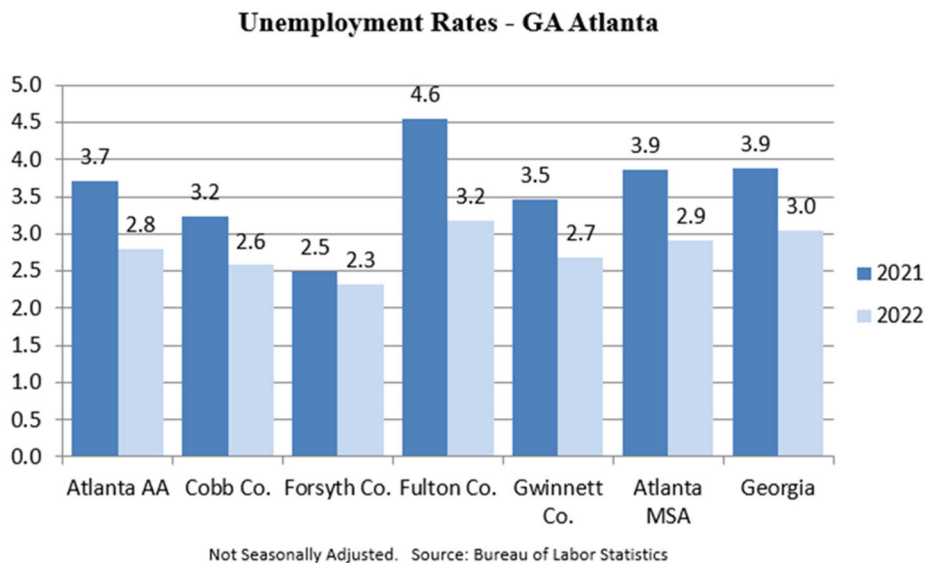
<sup>21</sup> *Ibid.*

<sup>22</sup> "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/](https://www.aci.aero/2022/04/11/the-top-10-busiest-airports-in-the-world-revealed/). Accessed 10 Jan. 2024.

<sup>23</sup> "Metro Atlanta welcomes Assurant as newest Fortune 500 company." *Metro Atlanta Chamber*, 17 Jul. 2023, [www.metroatlantachamber.com/fortune-500-1000-company-assurant/](https://www.metroatlantachamber.com/fortune-500-1000-company-assurant/). Accessed 10 Jan. 2024.

<sup>24</sup> "Metro Atlanta Top Employers (2022-2023)." *Metro Atlanta Chamber*, Aug. 2023, [www.metroatlantachamber.com/wp-content/uploads/2023/08/Top-Employer-Final.pdf](https://www.metroatlantachamber.com/wp-content/uploads/2023/08/Top-Employer-Final.pdf). Accessed 10 Jan. 2024.

percent in 2021 to 2.8 percent in 2022. Forsyth County had the lowest unemployment rate in the AA during the review period, while Fulton County had the highest unemployment rate in the AA during the review period.



#### AA Demographics

The following tables provide demographic and business information from the FFIEC and D&B used to analyze CRA performance in the AA. Certain components of the data in the table are discussed in this evaluation as they apply to specific parts of the analysis.

## Combined Demographics Report - 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	63	13.1%	46,506	7.1%	17,193	37.0%	135,782	20.9%
Moderate-income	95	19.7%	112,512	17.3%	23,104	20.5%	97,475	15.0%
Middle-income	113	23.4%	184,741	28.4%	17,351	9.4%	108,602	16.7%
Upper-income	206	42.7%	306,844	47.1%	12,526	4.1%	309,006	47.5%
Unknown-income	5	1.0%	262	0.0%	93	35.5%	0	0.0%
Total Assessment Area	482	100.0%	650,865	100.0%	70,267	10.8%	650,865	100.0%
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	110,660	22,517	3.7%	20.3%	64,334	58.1%	23,809	21.5%
Moderate-income	218,591	80,227	13.3%	36.7%	108,714	49.7%	29,650	13.6%
Middle-income	293,883	171,711	28.5%	58.4%	95,634	32.5%	26,538	9.0%
Upper-income	475,356	328,559	54.5%	69.1%	110,917	23.3%	35,880	7.5%
Unknown-income	2,621	186	0.0%	7.1%	2,086	79.6%	349	13.3%
Total Assessment Area	1,101,111	603,200	100.0%	54.8%	381,685	34.7%	116,226	10.6%
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	11,723	5.6%	10,987	5.7%	661	4.9%	75	3.8%
Moderate-income	36,399	17.5%	33,675	17.4%	2,429	18.1%	295	15.1%
Middle-income	55,606	26.7%	51,634	26.7%	3,486	25.9%	486	24.8%
Upper-income	103,132	49.5%	95,452	49.4%	6,608	49.1%	1,072	54.8%
Unknown-income	1,643	0.8%	1,347	0.7%	268	2.0%	28	1.4%
Total Assessment Area	208,503	100.0%	193,095	100.0%	13,452	100.0%	1,956	100.0%
	Percentage of Total Businesses:		92.6%			6.5%		0.9%
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	36	4.6%	35	4.5%	1	7.1%	0	0.0%
Moderate-income	79	10.1%	78	10.1%	1	7.1%	0	0.0%
Middle-income	248	31.6%	244	31.6%	4	28.6%	0	0.0%
Upper-income	419	53.3%	412	53.4%	7	50.0%	0	0.0%
Unknown-income	4	0.5%	3	0.4%	1	7.1%	0	0.0%
Total Assessment Area	786	100.0%	772	100.0%	14	100.0%	0	0.0%
	Percentage of Total Farms:			98.2%		1.8%		0.0%

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

## Combined Demographics Report - 2022

### 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	60	7.7%	37,625	5.3%	10,445	27.8%	137,949	19.4%
Moderate-income	145	18.6%	126,696	17.8%	17,628	13.9%	108,982	15.3%
Middle-income	201	25.7%	197,935	27.9%	13,500	6.8%	128,634	18.1%
Upper-income	339	43.4%	336,450	47.4%	10,068	3.0%	334,709	47.1%
Unknown-income	36	4.6%	11,568	1.6%	2,380	20.6%	0	0.0%
<b>Total Assessment Area</b>	<b>781</b>	<b>100.0%</b>	<b>710,274</b>	<b>100.0%</b>	<b>54,021</b>	<b>7.6%</b>	<b>710,274</b>	<b>100.0%</b>
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	83,477	19,174	2.8%	23.0%	51,243	61.4%	13,060	15.6%
Moderate-income	231,252	92,884	13.7%	40.2%	117,020	50.6%	21,348	9.2%
Middle-income	304,738	187,954	27.7%	61.7%	99,660	32.7%	17,124	5.6%
Upper-income	518,413	366,524	54.0%	70.7%	120,183	23.2%	31,706	6.1%
Unknown-income	41,205	12,552	1.8%	30.5%	23,546	57.1%	5,107	12.4%
<b>Total Assessment Area</b>	<b>1,179,085</b>	<b>679,088</b>	<b>100.0%</b>	<b>57.6%</b>	<b>411,652</b>	<b>34.9%</b>	<b>88,345</b>	<b>7.5%</b>
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million			Over \$1 Million		Revenue Not Reported	
		#	%	%	#	%	#	%
Low-income	9,635	4.4%	8,988	4.5%	570	4.2%	77	3.6%
Moderate-income	39,957	18.4%	36,989	18.4%	2,647	19.7%	321	14.9%
Middle-income	52,262	24.1%	49,167	24.4%	2,610	19.5%	485	22.5%
Upper-income	107,015	49.3%	98,900	49.1%	6,943	51.8%	1,172	54.4%
Unknown-income	8,234	3.8%	7,492	3.7%	643	4.8%	99	4.6%
<b>Total Assessment Area</b>	<b>217,103</b>	<b>100.0%</b>	<b>201,536</b>	<b>100.0%</b>	<b>13,413</b>	<b>100.0%</b>	<b>2,154</b>	<b>100.0%</b>
<b>Percentage of Total Businesses:</b>			<b>92.8%</b>		<b>6.2%</b>		<b>1.0%</b>	
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million			Over \$1 Million		Revenue Not Reported	
		#	%	%	#	%	#	%
Low-income	23	2.9%	23	3.0%	0	0.0%	0	0.0%
Moderate-income	105	13.3%	103	13.3%	2	15.4%	0	0.0%
Middle-income	201	25.5%	198	25.6%	3	23.1%	0	0.0%
Upper-income	435	55.3%	428	55.3%	7	53.8%	0	0.0%
Unknown-income	23	2.9%	22	2.8%	1	7.7%	0	0.0%
<b>Total Assessment Area</b>	<b>787</b>	<b>100.0%</b>	<b>774</b>	<b>100.0%</b>	<b>13</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>
<b>Percentage of Total Farms:</b>			<b>98.3%</b>		<b>1.7%</b>		<b>0.0%</b>	

Based on 2022 FFIEC Census Data and 2022 D&B information

Credit and Community Development 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 described include engaging with nonprofit organizations, developers, and others in a wide range of community development 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

#### Overview

Lending levels reflect excellent responsiveness to AA credit needs. The overall geographic distribution of loans reflects poor penetration throughout the AA. The distribution of loans by borrower's income and revenue profile reflects poor penetration among customers of different income levels and businesses of various sizes. Lastly, the bank makes few, if any community development loans in the AA.

#### Lending Activity

During the review period, the analysis included 1,727 HMDA-reportable loans and 26 CRA small business loans made in the AA. These volumes, as a percentage of total 2020 and 2021 loans made inside the bank's combined AAs, represent 32.2 percent (HMDA-reportable); 1.0 percent (CRA small business); and 22.0 percent (combined HMDA-reportable and CRA small business). By comparison, CCB operates 1.7 percent of its total branches and, as of June 30, 2022, holds 0.1 percent of its total deposits in the AA. As described, the bank's lending volumes in the AA (as a percentage) exceed its branch and deposit presence in the area. Given these factors, lending activity reflects excellent responsiveness to the credits needs of the AA.

#### Geographic Distribution of Loans

For this analysis, the geographic distribution of HMDA-reportable lending, including both originations and purchases, and small business lending was compared with available demographic information. Performance context information and aggregate lending data were also considered. Considering these factors, the geographic distribution of loans reflects poor penetration throughout the AA. As described in the following sections, overall performance for HMDA-reportable lending is poor when considering weaker performance in the primary HMDA-reportable category of home purchase loans, and small business lending performance is adequate.

The Atlanta AA is a new AA for the bank. However, the bank had a higher volume of HMDA-reportable lending in the Atlanta AA than in any other individual AA across its footprint. HMDA-reportable loans were originated throughout all four counties of the AA, indicating the bank's ability and capacity to fully serve the entirety of its AA. When considering these factors, lending gaps were identified based on an analysis of the dispersion of the loan products reviewed. The bank had activity in 334 of the 482 (69.3 percent) AA census tracts in 2021 and only 304 of the 781 (38.9 percent) AA census tracts in 2022. Additionally, penetration rates are consistently highest in upper- and middle-income geographies. Furthermore, maps indicate an absence of loans across LMI tracts primarily in Fulton and Gwinnett counties with concentrations of loans in middle- and upper-income tracts throughout both counties. These lending gaps further support the poor conclusion for geographic distribution.

Geographic Distribution of HMDA Loans - Table 1 of 2

Assessment Area: GA Atlanta

PRODUCT TYPE	Tract Income Levels	Bank & Aggregate Lending; Demographic Data													
		2021							2022						
		Count			Dollar			Owner Occupied Units %	Count			Dollar			Owner Occupied Units %
		Bank #	Agg %	Agg %	Bank \$ (000s)	Agg \$ %	Agg \$ %		Bank #	Agg %	Agg %	Bank \$ (000s)	Agg \$ %	Agg \$ %	
HOME PURCHASE	Low	28	4.2%	5.0%	6,706	2.7%	3.5%	3.7%	7	1.6%	4.0%	1,857	0.9%	2.7%	2.8%
	Moderate	74	11.1%	13.5%	23,853	9.6%	9.8%	13.3%	82	18.8%	14.5%	42,344	21.2%	10.8%	13.7%
	Middle	232	34.7%	29.3%	82,638	33.2%	25.2%	28.5%	132	30.2%	29.0%	49,179	24.6%	25.9%	27.7%
	Upper	334	50.0%	52.1%	135,668	54.5%	61.4%	54.5%	211	48.3%	49.8%	104,581	52.4%	58.3%	54.0%
	Unknown	0	0.0%	0.1%	0	0.0%	0.1%	0.0%	5	1.1%	2.7%	1,722	0.9%	2.3%	1.8%
	Total	668	100%	100%	248,865	100%	100%	100%	437	100%	100%	199,683	100%	100%	100%
REFINANCE	Low	1	0.2%	2.8%	190	0.1%	2.0%	3.7%	1	1.0%	3.4%	335	1.0%	2.3%	2.8%
	Moderate	31	7.2%	10.3%	7,716	5.4%	7.3%	13.3%	8	8.3%	14.6%	2,526	7.5%	10.6%	13.7%
	Middle	137	31.8%	27.9%	39,875	27.8%	22.9%	28.5%	24	25.0%	30.5%	6,440	19.2%	25.9%	27.7%
	Upper	262	60.8%	59.0%	95,435	66.6%	67.8%	54.5%	63	65.6%	49.4%	24,254	72.3%	59.4%	54.0%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	2.0%	0	0.0%	1.8%	1.8%
	Total	431	100%	100%	143,216	100%	100%	100%	96	100%	100%	33,555	100%	100%	100%
HOME IMPROVEMENT	Low	0	0.0%	2.4%	0	0.0%	1.8%	3.7%	0	0.0%	1.6%	0	0.0%	1.2%	2.8%
	Moderate	0	0.0%	7.5%	0	0.0%	6.0%	13.3%	2	5.9%	8.2%	462	7.1%	6.2%	13.7%
	Middle	2	20.0%	22.8%	70	5.6%	18.1%	28.5%	6	17.6%	23.3%	882	13.5%	18.0%	27.7%
	Upper	8	80.0%	67.3%	1,173	94.4%	74.0%	54.5%	26	76.5%	65.7%	5,180	79.4%	73.5%	54.0%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	1.2%	0	0.0%	1.1%	1.8%
	Total	10	100%	100%	1,243	100%	100%	100%	34	100%	100%	6,524	100%	100%	100%
MULTI FAMILY	Low	0	0.0%	24.3%	0	0.0%	10.0%	19.3%	0	0.0%	14.1%	0	0.0%	6.1%	12.0%
	Moderate	0	0.0%	21.9%	0	0.0%	20.4%	26.7%	0	0.0%	29.2%	0	0.0%	33.0%	25.3%
	Middle	0	0.0%	27.8%	0	0.0%	46.6%	20.2%	0	0.0%	21.4%	0	0.0%	15.2%	18.1%
	Upper	0	0.0%	25.4%	0	0.0%	21.7%	33.1%	0	0.0%	29.2%	0	0.0%	37.8%	36.6%
	Unknown	0	0.0%	0.6%	0	0.0%	1.3%	0.8%	0	0.0%	6.3%	0	0.0%	7.9%	8.0%
	Total	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%	1.2%	0	0.0%	0.6%	3.7%	0	0.0%	1.7%	0	0.0%	0.9%	2.8%
	Moderate	0	0.0%	6.8%	0	0.0%	3.8%	13.3%	0	0.0%	8.1%	0	0.0%	5.1%	13.7%
	Middle	3	37.5%	19.2%	549	34.8%	15.0%	28.5%	0	0.0%	22.3%	0	0.0%	15.8%	27.7%
	Upper	5	62.5%	72.8%	1,028	65.2%	80.6%	54.5%	20	100.0%	66.9%	4,129	100.0%	77.3%	54.0%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	1.0%	0	0.0%	0.8%	1.8%
	Total	8	100%	100%	1,577	100%	100%	100%	20	100%	100%	4,129	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 Atlanta

PRODUCT TYPE	Tract Income Levels	Bank & Aggregate Lending; Demographic Data													
		2021							2022						
		Count			Dollar			Owner Occupied Units	Count			Dollar			Owner Occupied Units
		Bank	Agg		Bank	Agg			Bank	Agg		Bank	Agg		
#	%	%	\$ (000s)	\$ %	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %	%		
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	3.5%	0	0.0%	1.7%	3.7%	0	0.0%	3.4%	0	0.0%	1.9%	2.8%
	Moderate	0	0.0%	10.8%	0	0.0%	5.7%	13.3%	2	40.0%	12.1%	274	13.9%	6.5%	13.7%
	Middle	3	20.0%	22.2%	1,432	27.9%	15.1%	28.5%	0	0.0%	25.2%	0	0.0%	14.0%	27.7%
	Upper	12	80.0%	63.6%	3,693	72.1%	77.6%	54.5%	3	60.0%	58.3%	1,695	86.1%	76.8%	54.0%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	1.0%	0	0.0%	0.8%	1.8%
	Total	15	100%	100%	5,125	100%	100%	100%	5	100%	100%	1,969	100%	100%	100%
PURPOSE NOT APPLICABLE	Low	0	0.0%	5.2%	0	0.0%	3.2%	3.7%	0	0.0%	4.4%	0	0.0%	2.3%	2.8%
	Moderate	1	33.3%	21.4%	110	19.1%	15.9%	13.3%	0	0.0%	19.8%	0	0.0%	12.8%	13.7%
	Middle	0	0.0%	41.8%	0	0.0%	42.3%	28.5%	0	0.0%	37.3%	0	0.0%	30.6%	27.7%
	Upper	2	66.7%	31.6%	465	80.9%	38.6%	54.5%	0	0.0%	35.7%	0	0.0%	52.3%	54.0%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	2.7%	0	0.0%	1.9%	1.8%
	Total	3	100%	100%	575	100%	100%	100%	0	0.0%	100%	0	0.0%	100%	100%
HMDA TOTALS	Low	29	2.6%	3.6%	6,896	1.7%	3.0%	3.7%	8	1.4%	3.6%	2,192	0.9%	2.8%	2.8%
	Moderate	106	9.3%	11.5%	31,679	7.9%	9.0%	13.3%	94	15.9%	13.8%	45,606	18.5%	12.4%	13.7%
	Middle	377	33.2%	28.2%	124,564	31.1%	24.9%	28.5%	162	27.4%	28.7%	56,501	23.0%	24.5%	27.7%
	Upper	623	54.9%	56.6%	237,462	59.3%	63.0%	54.5%	323	54.6%	51.6%	139,839	56.9%	57.7%	54.0%
	Unknown	0	0.0%	0.1%	0	0.0%	0.1%	0.0%	5	0.8%	2.3%	1,722	0.7%	2.6%	1.8%
	Total	1,135	100%	100%	400,601	100%	100%	100%	592	100%	100%	245,860	100%	100%	100%

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2022 FFIEC Census Data; 2016-2020 ACS data

### Home Purchase Loans

Of the 1,135 HMDA-reportable loans analyzed from 2021, 668 loans (58.9 percent) were home purchase loans. Of the 592 HMDA-reportable loans analyzed from 2022, 437 loans (73.8 percent) were home purchase loans. As described, overall performance is poor in LMI tracts for the home purchase loan category, which is the primary HMDA product type for the Atlanta AA. Thus, greater weight was given to performance within this product type over the refinance and home improvement product types.

Home purchase lending in low-income tracts is poor. In 2021, the bank's home purchase lending in low-income tracts (4.2 percent) was similar to the percentage of owner-occupied units (3.7 percent) and aggregate performance (5.0 percent) in these tracts. This represents adequate performance in 2021. Performance in 2022 declined notably, with home purchase lending in low-income tracts (1.6 percent) below the percentage of owner-occupied units (2.8 percent) and aggregate performance (4.0 percent) in these tracts. This represents poor performance in 2022.

Home purchase lending in moderate-income tracts is adequate. In 2021, the bank's home purchase lending in moderate-income tracts (11.1 percent) was below the percentage of owner-occupied units (13.3 percent) and aggregate performance (13.5 percent) in these tracts. This represents poor performance in 2021. In 2022, home purchase lending in moderate-income tracts (18.8 percent) was above the percentage of owner-occupied units (13.7 percent) and aggregate performance (14.5 percent) in these tracts. This represents good performance in 2022.

*Home Refinance Loans*

Of the 1,135 HMDA-reportable loans analyzed from 2021, 431 (38.0 percent) were home refinance loans. Of the 592 HMDA-reportable loans analyzed from 2022, 96 (16.2 percent) were home refinance loans. As described, overall performance is poor in LMI tracts for the home refinance loan category.

Home refinance lending in low-income tracts is very poor. In 2021, the bank's home refinance lending in low-income tracts (0.2 percent) was below the percentage of owner-occupied units (3.7 percent) and aggregate performance (2.8 percent) in these tracts. This represents very poor performance in 2021. In 2022, home refinance lending in low-income tracts (1.0 percent) was below the percentage of owner-occupied units (2.8 percent) and aggregate performance (3.4 percent) in these tracts. This represents very poor performance in 2022.

Home refinance lending in moderate-income tracts is poor. In 2021, the bank's home refinance lending in moderate-income tracts (7.2 percent) was below the percentage of owner-occupied units (13.3 percent) and aggregate performance (10.3 percent) in these tracts. This represents poor performance in 2021. In 2022, the bank's home refinance lending in moderate-income tracts (8.3 percent) was below the percentage of owner-occupied units (13.7 percent) and aggregate performance (14.6 percent) in these tracts. This represents poor performance in 2022.

*Home Improvement Loans*

Of the 1,135 HMDA-reportable loans analyzed from 2021, 10 loans (0.9 percent) were home improvement loans. Of the 592 HMDA-reportable loans analyzed from 2022, 34 loans (5.7 percent) were home improvement loans. As described, overall performance is poor in LMI tracts for the home improvement loan category.

Home improvement lending in low-income tracts is poor. In 2021, the bank made no home improvement loans in low-income tracts, which was below the percentage of owner-occupied units (3.7 percent) and aggregate performance (2.4 percent) in these tracts. This represents poor performance in 2021. Similarly, in 2022, the bank made no home improvement loans in low-income tracts, which was below the percentage of owner-occupied units (2.8 percent) and aggregate performance (1.6 percent) in these tracts. This represents poor performance in 2022.

Home improvement lending in moderate-income tracts is poor. In 2021, the bank made no home improvement loans in moderate-income tracts despite ample opportunities for such lending within the tracts as shown in owner-occupied units (13.3 percent) and aggregate performance (7.5 percent) in these tracts. This represents very poor performance in 2021. In 2022, the bank's home improvement lending in moderate-income tracts (5.9 percent) was below the percentage of owner-occupied units (13.7 percent) and aggregate performance (8.2 percent) in these tracts. This represents poor performance in 2022.

*Small Business Loans*

While HMDA-reportable loans were offered and originated in the AA throughout the entire review period, small business loans were only offered as a lending product in this AA after October 2021. Thus, volumes are limited for small business loans (only 8 small business loans in the AA in 2021 and 18 small business loans in the AA in 2022). As a result, performance in the small business loan category was given limited weight in deriving conclusions for this AA.

As described, overall performance is adequate in LMI tracts for small business lending. As previously stated, the impact of the pandemic and the volume of PPP loans was considered in deriving conclusions.

**Geographic Distribution of Small Business & Small Farm Loans**  
**Assessment Area: GA Atlanta**

PRODUCT TYPE	Tract Income Levels	Bank & Aggregate Lending; Demographic Data													
		2021							2022						
		Count		Dollar			Total Businesses		Count		Dollar			Total Businesses	
		Bank #	Agg %	Bank \$ (000s)	Agg \$ %	Agg \$ %	%		Bank #	Agg %	Bank \$ (000s)	Agg \$ %	Agg \$ %	%	
SMALL BUSINESSES	Low	0	0.0%	5.4%	0	0.0%	5.0%	5.6%	1	5.6%	3.9%	614	12.0%	4.0%	4.4%
	Moderate	1	12.5%	17.4%	94	20.9%	17.9%	17.5%	5	27.8%	17.7%	2,050	40.1%	17.6%	18.4%
	Middle	2	25.0%	26.6%	89	19.8%	24.9%	26.7%	2	11.1%	25.0%	543	10.6%	23.0%	24.1%
	Upper	5	62.5%	49.8%	267	59.3%	51.2%	49.5%	9	50.0%	49.8%	1,609	31.5%	51.8%	49.3%
	Unknown	0	0.0%	0.5%	0	0.0%	0.9%	0.8%	1	5.6%	3.3%	300	5.9%	3.5%	3.8%
	Tr Unknown	0	0.0%	0.3%	0	0.0%	0.1%		0	0.0%	0.2%	0	0.0%	0.1%	
	Total	8	100%	100%	450	100%	100%	100%	18	100%	100%	5,116	100%	100%	100%

Small business lending in low-income tracts is adequate. In 2021, the bank made no small business loans in low-income tracts; however, this is supported by performance context. Specifically, the bank only began offering this product in the AA after October 2021 and only originated a total of eight small business loans for the year. In 2022, small business lending in low-income tracts (5.6 percent) was above the percentage of total businesses (4.4 percent) and aggregate performance (3.9 percent) in these tracts. This represents adequate performance in 2022 when considering the limited volume of small business loans in 2022 and limited opportunities for small business loans in low-income tracts.

Small business lending in moderate-income tracts is good. In 2021, the bank's small business lending in moderate-income tracts (12.5 percent) was below the percentage of total businesses (17.5 percent) and aggregate performance (17.4 percent) in these tracts. However, this represents adequate performance in 2021 when considering that the bank only began offering this product in the AA after October 2021 and had only eight small business loans originations in 2021. In 2022, small business lending in moderate-income tracts (27.8 percent) was above the percentage of total businesses (18.4 percent) and aggregate performance (17.7 percent) in these tracts. This represents good performance in 2022.

Lending to Borrowers of Different Incomes and Businesses of Different Sizes

The distribution of loans based on borrower income or gross annual revenues is poor. For this analysis, the distribution of HMDA-reportable lending across borrower income levels and small business lending across business revenue sizes was compared to available demographic information. Performance context issues were also considered as well as the performance of other banks. As described in the following sections, overall performance for HMDA-reportable lending is poor, and overall performance for small business lending is adequate.

**Borrower Distribution of HMDA Loans - Table 1 of 2**  
Assessment Area: GA Atlanta

PRODUCT TYPE	Borrower Income Levels	Bank & Aggregate Lending; Demographic Data													
		2021							2022						
		Count		Dollar				Families by Family Income %	Count		Dollar				Families by Family Income %
		Bank #	Agg %	Bank \$ (000s)	Agg %	Bank \$ %	Agg %		Bank #	Agg %	Bank \$ (000s)	Agg %	Bank \$ %	Agg %	
HOME PURCHASE	Low	17	2.5%	4.0%	3,053	1.2%	2.1%	20.9%	8	1.8%	2.6%	1,602	0.8%	1.3%	19.4%
	Moderate	106	15.9%	15.9%	26,308	10.6%	10.8%	15.0%	53	12.1%	13.7%	15,287	7.7%	8.8%	15.3%
	Middle	153	22.9%	19.7%	47,403	19.0%	16.7%	16.7%	81	18.5%	20.1%	27,122	13.6%	16.6%	18.1%
	Upper	384	57.5%	42.7%	169,299	68.0%	53.4%	47.5%	281	64.3%	43.1%	152,337	76.3%	52.7%	47.1%
	Unknown	8	1.2%	17.8%	2,802	1.1%	17.0%	0.0%	14	3.2%	20.5%	3,335	1.7%	20.6%	0.0%
	Total	668	100%	100%	248,865	100%	100%	100%	437	100%	100%	199,683	100%	100%	100%
REFINANCE	Low	12	2.8%	5.3%	1,831	1.3%	2.8%	20.9%	3	3.1%	9.0%	665	2.0%	4.9%	19.4%
	Moderate	60	13.9%	13.2%	11,017	7.7%	8.9%	15.0%	19	19.8%	19.4%	4,740	14.1%	14.2%	15.3%
	Middle	94	21.8%	18.2%	23,727	16.6%	15.0%	16.7%	20	20.8%	21.4%	5,502	16.4%	18.9%	18.1%
	Upper	250	58.0%	44.5%	101,270	70.7%	54.4%	47.5%	41	42.7%	35.8%	20,084	59.9%	47.1%	47.1%
	Unknown	15	3.5%	18.8%	5,371	3.8%	18.9%	0.0%	13	13.5%	14.4%	2,564	7.6%	14.9%	0.0%
	Total	431	100%	100%	143,216	100%	100%	100%	96	100%	100%	33,555	100%	100%	100%
HOME IMPROVEMENT	Low	0	0.0%	4.3%	0	0.0%	2.6%	20.9%	0	0.0%	3.6%	0	0.0%	2.1%	19.4%
	Moderate	1	10.0%	9.5%	195	15.7%	6.3%	15.0%	0	0.0%	10.9%	0	0.0%	7.1%	15.3%
	Middle	1	10.0%	17.5%	30	2.4%	13.6%	16.7%	5	14.7%	19.2%	538	8.2%	14.2%	18.1%
	Upper	8	80.0%	65.1%	1,018	81.9%	73.4%	47.5%	26	76.5%	62.1%	5,394	82.7%	72.6%	47.1%
	Unknown	0	0.0%	3.6%	0	0.0%	4.1%	0.0%	3	8.8%	4.2%	592	9.1%	4.1%	0.0%
	Total	10	100%	100%	1,243	100%	100%	100%	34	100%	100%	6,524	100%	100%	100%
MULTI FAMILY	Low	0	0.0%	0.0%	0	0.0%	0.0%	20.9%	0	0.0%	0.0%	0	0.0%	0.0%	19.4%
	Moderate	0	0.0%	0.0%	0	0.0%	0.0%	15.0%	0	0.0%	0.0%	0	0.0%	0.0%	15.3%
	Middle	0	0.0%	0.0%	0	0.0%	0.0%	16.7%	0	0.0%	1.0%	0	0.0%	0.0%	18.1%
	Upper	0	0.0%	0.6%	0	0.0%	0.0%	47.5%	0	0.0%	0.5%	0	0.0%	0.0%	47.1%
	Unknown	0	0.0%	99.4%	0	0.0%	100.0%	0.0%	0	0.0%	98.4%	0	0.0%	100.0%	0.0%
	Total	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%	3.2%	0	0.0%	1.7%	20.9%	0	0.0%	3.7%	0	0.0%	2.1%	19.4%
	Moderate	0	0.0%	8.2%	0	0.0%	4.6%	15.0%	1	5.0%	9.4%	115	2.8%	4.9%	15.3%
	Middle	3	37.5%	14.5%	660	41.9%	9.4%	16.7%	3	15.0%	19.1%	360	8.7%	12.1%	18.1%
	Upper	5	62.5%	69.4%	917	58.1%	80.6%	47.5%	16	80.0%	61.8%	3,654	88.5%	75.9%	47.1%
	Unknown	0	0.0%	4.7%	0	0.0%	3.7%	0.0%	0	0.0%	6.0%	0	0.0%	4.9%	0.0%
	Total	8	100%	100%	1,577	100%	100%	100%	20	100%	100%	4,129	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 Atlanta

PRODUCT TYPE	Borrower Income Levels	Bank & Aggregate Lending; Demographic Data													
		2021							2022						
		Count			Dollar			Families by Family Income %	Count			Dollar			Families by Family Income %
		Bank #	Agg %	%	Bank \$ (000s)	\$ %	\$ %		Bank #	Agg %	%	Bank \$ (000s)	\$ %	\$ %	
OTHER PURPOSE CLOSED/EXEMPT	Low	1	6.7%	5.2%	190	3.7%	2.0%	20.9%	0	0.0%	5.4%	0	0.0%	2.9%	19.4%
	Moderate	0	0.0%	11.7%	0	0.0%	5.2%	15.0%	0	0.0%	13.8%	0	0.0%	6.5%	15.3%
	Middle	6	40.0%	16.6%	1,667	32.5%	9.5%	16.7%	1	20.0%	19.0%	320	16.3%	9.9%	18.1%
	Upper	8	53.3%	57.0%	3,268	63.8%	73.1%	47.5%	4	80.0%	50.8%	1,649	83.7%	66.5%	47.1%
	Unknown	0	0.0%	9.6%	0	0.0%	10.3%	0.0%	0	0.0%	11.0%	0	0.0%	14.2%	0.0%
	Total	15	100%	100%	5,125	100%	100%	100%	5	100%	100%	1,969	100%	100%	100%
PURPOSE NOT APPLICABLE	Low	0	0.0%	2.5%	0	0.0%	1.6%	20.9%	0	0.0%	2.2%	0	0.0%	1.4%	19.4%
	Moderate	0	0.0%	2.9%	0	0.0%	2.5%	15.0%	0	0.0%	1.8%	0	0.0%	1.7%	15.3%
	Middle	0	0.0%	1.1%	0	0.0%	1.0%	16.7%	0	0.0%	0.4%	0	0.0%	0.5%	18.1%
	Upper	0	0.0%	0.4%	0	0.0%	0.7%	47.5%	0	0.0%	0.1%	0	0.0%	0.1%	47.1%
	Unknown	3	100.0%	93.0%	575	100.0%	94.1%	0.0%	0	0.0%	95.5%	0	0.0%	96.3%	0.0%
	Total	3	100%	100%	575	100%	100%	100%	0	0.0%	100%	0	0.0%	100%	100%
HMDA TOTALS	Low	30	2.6%	4.7%	5,074	1.3%	2.3%	20.9%	11	1.9%	4.7%	2,267	0.9%	2.1%	19.4%
	Moderate	167	14.7%	14.0%	37,520	9.4%	9.2%	15.0%	73	12.3%	14.9%	20,142	8.2%	9.2%	15.3%
	Middle	257	22.6%	18.5%	73,487	18.3%	14.9%	16.7%	110	18.6%	20.2%	33,842	13.8%	15.4%	18.1%
	Upper	655	57.7%	44.5%	275,772	68.8%	51.8%	47.5%	368	62.2%	42.8%	183,118	74.5%	47.7%	47.1%
	Unknown	26	2.3%	18.2%	8,748	2.2%	21.8%	0.0%	30	5.1%	17.4%	6,491	2.6%	25.6%	0.0%
	Total	1,135	100%	100%	400,601	100%	100%	100%	592	100%	100%	245,860	100%	100%	100%

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2022 FFIEC Census Data; 2016-2020 ACS data

*Home Purchase Loans*

Of the 1,135 HMDA-reportable loans analyzed from 2021, 668 loans (58.9 percent) were home purchase loans. Of the 592 HMDA-reportable loans analyzed from 2022, 437 loans (73.8 percent) were home purchase loans. As described, overall performance to LMI borrowers is poor for the home purchase loan category, which is the primary HMDA-reportable product type for the Atlanta AA. Thus, greater weight was given to performance within this product type over the refinance and home improvement product types.

Home purchase lending to low-income borrowers is poor. In 2021, the bank's home purchase lending to low-income borrowers (2.5 percent) was below the percentage of low-income families (20.9 percent) and aggregate performance (4.0 percent). This represents poor performance in 2021. In 2022, home purchase lending to low-income borrowers (1.8 percent) was below the percentage of low-income families (19.4 percent) and aggregate performance (2.6 percent). This represents poor performance in 2022.

Home purchase lending to moderate-income borrowers is adequate. In 2021, the bank's home purchase lending to moderate-income borrowers (15.9 percent) was above the percentage of moderate-income families (15.0 percent) and matches aggregate performance (15.9 percent). This represents good performance in 2021. In 2022, home purchase lending to moderate-income borrowers (12.1 percent) was below the percentage of moderate-income families (15.3 percent) and aggregate performance (13.7 percent). This represents poor performance in 2022.

*Home Refinance Loans*

Of the 1,135 HMDA-reportable loans analyzed from 2021, 431 loans (38.0 percent) were home refinance loans. Of the 592 HMDA-reportable loans analyzed from 2022, 96 loans (16.2 percent) were home refinance loans. As described, overall performance to LMI borrowers is poor for the home refinance loan category.

Home refinance lending to low-income borrowers is poor. In 2021, the bank's home refinance lending to low-income borrowers (2.8 percent) was below the percentage of low-income families (20.9 percent) and aggregate performance (5.3 percent). This represents poor performance in 2021. In 2022, home refinance lending to low-income borrowers (3.1 percent) was below the percentage of low-income families (19.4 percent) and aggregate performance (9.0 percent). This represents poor performance in 2022.

Home refinance lending to moderate-income borrowers is adequate. In 2021, the bank's home refinance lending to moderate-income borrowers (13.9 percent) was below the percentage of moderate-income families (15.0 percent) but similar to aggregate performance (13.2 percent). This represents adequate performance in 2021. In 2022, home refinance lending to moderate-income borrowers (19.8 percent) was above the percentage of moderate-income families (15.3 percent) and similar to aggregate performance (19.4 percent). This represents adequate performance in 2022.

*Home Improvement Loans*

Of the 1,135 HMDA-reportable loans analyzed from 2021, 10 loans (0.9 percent) were home improvement loans. Of the 592 HMDA-reportable loans analyzed from 2022, 34 loans (5.7 percent) were home improvement loans. As described, overall performance to LMI borrowers is poor for the home improvement loan category.

Home improvement lending to low-income borrowers is poor. In 2021, the bank made no home improvement loans to low-income borrowers with opportunities for such loans in the AA as shown in the percentage of low-income families (20.9 percent) and aggregate performance (4.3 percent). This represents poor performance in 2021. In 2022, the bank made no home improvement loans to low-income borrowers which was below the percentage of low-income families (19.4 percent) and aggregate performance (3.6 percent). This represents poor performance in 2022.

Home improvement lending to moderate-income borrowers is poor. In 2021, the bank's home improvement lending to moderate-income borrowers (10.0 percent) was below the percentage of moderate-income families (15.0 percent) but similar to aggregate performance (9.5 percent). This represents adequate performance in 2021. In 2022, the bank made no home improvement loans to moderate-income borrowers despite opportunities for such loans to moderate-income families as shown in the percentage of moderate-income families (15.3 percent) and aggregate performance (10.9 percent). This represents very poor performance in 2022.

*Small Business Loans*

As previously stated, performance in the small business loan category was given limited weight in deriving conclusions in this AA because the bank only recently began offering this product in the AA and volumes are low. Additionally, the impact of the pandemic and the volume of PPP loans was considered in deriving conclusions.

Small Business & Small Farm Lending By Revenue & Loan Size  
Assessment Area: GA Atlanta

PRODUCT TYPE			Bank & Aggregate Lending; Demographic Data													
			2021							2022						
			Count			Dollar			Total Businesses	Count			Dollar			Total Businesses
			Bank #	%	Agg %	Bank \$ (000s)	\$ %	Agg \$ %		Bank #	%	Agg %	Bank \$ (000s)	\$ %	Agg \$ %	
SMALL BUSINESS	Revenue	\$1 Million or Less	6	75.0%	42.7%	413	91.8%	27.1%	92.6%	7	38.9%	48.5%	2,696	52.7%	33.7%	92.8%
		Over \$1 Million	0	0.0%		0	0.0%		6.5%	9	50.0%		2,061	40.3%		6.2%
		Total Rev. available	6	75.0%		413	91.8%		99.1%	16	88.9%		4,757	93.0%		99.0%
		Rev. Not Known	2	25.0%		37	8.2%		0.9%	2	11.1%		359	7.0%		1.0%
		Total	8	100%		450	100%		100.0%	18	100%		5,116	100%		100.0%
	Loan Size	\$100,000 or Less	7	87.5%	94.2%	320	71.1%	41.4%		8	44.4%	96.0%	599	11.7%	48.8%	
		\$100,001 - \$250,000	1	12.5%	3.4%	130	28.9%	17.2%		3	16.7%	2.2%	627	12.3%	13.6%	
		\$250,001 - \$1 Million	0	0.0%	2.5%	0	0.0%	41.4%		7	38.9%	1.8%	3,890	76.0%	37.6%	
		Total	8	100%	100.0%	450	100%	100.0%		18	100%	100.0%	5,116	100%	100.0%	
		Loan Size & Rev \$1 Mill or Less	\$100,000 or Less	5	83.3%		283	68.5%			2	28.6%		115	4.3%	
	\$100,001 - \$250,000		1	16.7%		130	31.5%			1	14.3%		250	9.3%		
	\$250,001 - \$1 Million		0	0.0%		0	0.0%			4	57.1%		2,331	86.5%		
	Total		6	100%		413	100%			7	100%		2,696	100%		

Small business lending to businesses of different sizes is adequate. In 2021, the bank's small business lending to businesses with revenues of \$1 million or less (75.0 percent) was below the percentage of total businesses with revenues of \$1 million or less (92.6 percent) but above aggregate performance (42.7 percent). This represents good performance in 2021 when considering the bank only offered this product during the last quarter of 2021 and because the two small business loans made to businesses with unknown revenues were PPP loans. In 2022, small business lending to businesses with revenues of \$1 million or less (38.9 percent) was below the percentage of total businesses with revenue of \$1 million or less (92.8 percent) and aggregate performance (48.5 percent). This represents poor performance in 2022. All of the small business loans in 2021 and 61.1 percent of small business loans in 2022 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.

### Community Development Lending

CCB made no qualifying CD loans in the Atlanta AA during the review period.

### INVESTMENT TEST

The bank makes an adequate level of qualified CD investments and grants totaling \$524,448 in the Atlanta AA. This amount includes current period investments totaling \$76,000, prior period investments still outstanding with a total balance of \$423,480, and 13 donations totaling \$24,968.

Investment types include investments in SBA loan pools to help finance small businesses and donations to a variety of organizations that serve LMI individuals and/or small businesses. The bank makes rare use of innovative and/or complex investments to support CD initiatives. Additionally, the bank exhibits adequate responsiveness to credit and CD needs.

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

- A \$5,000 donation to an organization that provides educational programming, mentoring, and life coaching to low-income, at-risk youth.

- A \$5,000 donation to a foundation that provides bassinets, cribs, and other essentials to LMI families with newborn infants.
- A \$2,000 donation to an organization that provides clothing and school supplies to LMI youth.

### SERVICE TEST

As described below, branch accessibility improved during the review period and retail banking services are reasonably accessible in the Atlanta AA. Additionally, the bank provides an adequate level of CD services in the AA.

### Retail Banking Services

CCB's delivery systems are reasonably accessible to geographies and individuals of different income levels throughout the Atlanta AA. The bank's sole branch and ATM in the AA is centrally located in Cobb County and is in a moderate-income census tract. The bank opened a branch in a moderate-income tract during the review period, which improved the accessibility of its delivery systems. Business hours and services do not vary in a way that inconveniences the AA, particularly LMI geographies and/or LMI individuals. The bank's lobby is open from 9:00 a.m. to 4:00 p.m. on weekdays, with drive-through hours from 7:00 a.m. to 8:00 p.m. on weekdays and from 9:00 a.m. to 3:00 p.m. on Saturday.

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

**Geographic Distribution of Branches & ATMS 2021**  
Assessment Area: 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	0	0.0%	0	0	0	0	0	Total	0	0.0%	0	0.0%	0	0	0	0.0%	0	0	63	13.1%	8.8%	5.6%
DTO	0		0	0	0			SA	0		0		0	0	0		0	0				
Moderate	0	0.0%	0	0	0	0	0	Total	1	100.0%	1	100.0%	1	0	0	0.0%	0	0	95	19.7%	19.2%	17.5%
DTO	0		0	0	0			SA	1		1		1	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	113	23.4%	27.1%	26.7%
DTO	0		0	0	0			SA	0		0		0	0	0		0	0				
Upper	0	0.0%	0	0	0	0	0	Total	0	0.0%	0	0.0%	0	0	0	0.0%	0	0	206	42.7%	44.6%	49.5%
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	5	1.0%	0.2%	0.8%
DTO	0		0	0	0			SA	0		0		0	0	0		0	0				
Total	0	0.0%	0	0	0	0	0	Total	1	100%	1	100%	1	0	0	0.0%	0	0	482	100%	100%	100%
DTO	0		0	0	0			SA	1		1		1	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: 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	#	%			
	#	%	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	60	7.7%	6.5%	4.4%
DTO	0		0	0	0			SA	0		0		0	0	0		0	0				
Moderate	1	100.0%	1	0	1	0	0	Total	1	100.0%	1	100.0%	1	1	0	0.0%	0	0	145	18.6%	19.2%	18.4%
DTO	0		0	0	0			SA	0		0		0	1	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	201	25.7%	26.4%	24.1%
DTO	0		0	0	0			SA	0		0		0	0	0		0	0				
Upper	0	0.0%	0	0	0	0	0	Total	0	0.0%	0	0.0%	0	0	0	0.0%	0	0	339	43.4%	44.6%	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	0	0.0%	0	0.0%	0	0	0	0.0%	0	0	36	4.6%	3.3%	3.8%
DTO	0		0	0	0			SA	0		0		0	0	0		0	0				
Total	1	100%	1	0	1	0	0	Total	1	100%	1	100%	1	1	0	0.0%	0	0	781	100%	100%	100%
DTO	0		0	0	0			SA	0		0		0	1	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

### Community Development Services

The bank provides an adequate level of CD services in the Atlanta AA. During the review period, bank employees provided 12 CD service activities totaling 37 hours throughout the AA. This level of service was adequate given the bank's recent entry to the AA and because it operates only one branch in the AA. Bank staff provided financial services by fundraising and serving on boards of organizations that serve LMI individuals and small businesses.

All CD services in the AA are responsive, including:

- One employee provided 20 hours of qualified community service through fundraising efforts and service on the board for an organization that raises funds for several charitable purposes, including homeless shelters and LMI youth services. The organization serves Gwinnett County.
- One employee provided 10 hours of qualified community service by serving on the board for a local organization that promotes small business development. The organization serves Fulton County.
- One employee provided seven hours of qualified community service by serving on the board for a homeless shelter serving the city of Atlanta.

**METROPOLITAN AREA  
LIMITED-SCOPE REVIEW**

The following 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 C and D for additional information regarding the AA.

**DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE MACON AA**

- AA includes Bibb County, one of the five counties making up the Macon-Bibb County, Georgia MSA
- As of December 31, 2022, CCB operated four branches in the AA, representing 44.4 percent of its branches in Georgia.
- As of June 30, 2022, the bank had \$148.6 million in deposits in this AA, representing 34.2 percent of total deposits in Georgia.

**CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS**

The following table compares conclusions regarding performance in the Macon AA to overall performance for the state of Georgia.

Performance in the Limited-Scope Review Metropolitan AA			
AA	Lending Test	Investment Test	Service Test
Macon	Consistent	Not Consistent (Exceeds)	Not Consistent (Below)

For the Lending Test, CCB received a rating of needs to improve for the state of Georgia. Performance in the Macon AA was consistent with the statewide lending performance. Lending activity was adequate in the Macon AA. However, geographic distribution was poor and borrower distribution was also poor. Additionally, the bank did not make any qualifying CD loans in the Macon AA.

For the Investment Test, CCB received a rating of low satisfactory for the state of Georgia. Performance in the Macon AA exceeded the statewide investment performance. The bank made a significant level of qualified CD investments and grants in the Macon AA, with a combined total of \$1.3 million during the review period.

For the Service Test, CCB received a rating of high satisfactory for the state of Georgia. Performance in the Macon AA was below overall statewide service performance. Retail service performance was good in the Macon AA. CCB provided a limited level of qualified community services in the AA, with 30 hours of service during the review period.

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

### 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 C and D for additional information regarding these AAs.

#### DESCRIPTION OF INSTITUTION'S OPERATIONS IN GEORGIA NON MSA AAs

- Grady AA includes Grady County
- Laurens AA includes Laurens County
- Troup AA includes Troup County

AA	Branches (as of December 31, 2022)		Deposit Share (as of June 30, 2022)	
	#	Statewide %	\$	Statewide %
Grady	1	11.1%	\$84.1 Million	19.4%
Laurens	2	22.2%	\$107.0 Million	24.7%
Troup	1	11.1%	\$90.6 Million	20.9%

#### CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS

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

Performance in the Limited-Scope Review Non MSA AAs			
AA	Lending Test	Investment Test	Service Test
Grady	Consistent	Consistent	Consistent
Laurens	Not Consistent (Exceeds)	Consistent	Consistent
Troup	Consistent	Consistent	Not Consistent (Below)

For the Lending Test, CCB received a rating of needs to improve for the state of Georgia. Performance in the Grady and Troup AAs was consistent with the statewide rating, while performance in the Laurens AA exceeded statewide performance. Lending activity was poor in each non MSA AA. Geographic distribution was very poor in the Troup AA, poor in the Grady AA, and good in the Laurens AA. Borrower distribution was poor in the Troup AA and adequate in the Grady and Laurens AAs. The bank did not make any qualifying CD loans in the any of the non MSA AAs during the review period.

For the Investment Test, CCB received a rating of low satisfactory for the state of Georgia. Performance in each non MSA AA was consistent with the overall state rating. Total investments and contributions were: \$361,157 in the Laurens AA (adequate), \$226,713 in the Troup AA (adequate), and \$79,420 in the Grady AA (adequate). As previously noted in the *Investment Test* write up under the Institution section, CCB also made \$6,000 in qualifying donations to an organization which serves a BSRA that includes the Troup AA (Georgia) and the Chambers AA (Alabama).

For the Service Test, CCB received a rating of high satisfactory for the state of Georgia. Performance in the Grady and Laurens AAs was consistent with the overall statewide performance, while performance in the Troup AA was below the overall statewide performance. Retail service performance was good in the Grady and Laurens AAs and adequate in the Troup AA. The bank provided the following levels of CD services: 109 hours of qualifying community service in the Laurens AA (relatively high level); 55 hours of qualifying community service in the Grady AA (relatively high level); and 26 hours of qualifying community service in the Troup AA (adequate level).

Performance in the Georgia non MSA limited-scope AAs did not affect the overall state rating.

## 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 the Alabama AA.
- The distribution of loans by borrower's revenue or income profile reflects good penetration among customers of different income levels and businesses of different revenue sizes in the Alabama AA.
- The bank makes few, if any CD loans in the Alabama AA.
- The bank provides an adequate level of qualified CD investments and grants in the Alabama AA.
- Retail delivery systems are reasonably accessible to geographies and individuals of different income levels in the Alabama AA.
- The bank provides a relatively high level of CD services in the Alabama AA.

### 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. Given the bank's limited operations in the state, performance in Alabama carried limited weight toward the overall rating.

CCB operates a single AA in the state of Alabama, comprised of Chambers County in non-MSA Alabama, which was evaluated using full-scope review procedures. As such, the bank's ratings in the state of Alabama are a reflection of the performance in the single AA.

### DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE CHAMBERS AA

The bank operates two of its 59 branches (or 3.4 percent) in Alabama, both of which are located in the Chambers AA. The bank did not open or close any branches in Alabama during the review period.

As of June 30, 2022, CCB had approximately \$39.4 million in deposits in Alabama, accounting for 1.0 percent of its total deposits. HMDA-reportable lending in Alabama accounted for 0.9 percent of total institution HMDA-reportable lending by number of loans and 0.3 percent by dollar volume. CRA small business lending in Alabama accounted for 0.7 percent of the bank's total CRA small business lending by number of loans and 0.3 percent by dollar volume.

### Overview

The Chambers AA consists of Chambers County, which is a non MSA county. Chambers County is located on the Alabama-Georgia state line in east central Alabama. Chambers County has direct access to Interstate 85 and state highway 431, connecting the AA to Atlanta, Montgomery, Birmingham, and Columbus. While these roads allow convenient access to these large commercial hubs, the AA is largely rural and is over 50 miles from any of these hubs.

The Chambers AA is a small banking market in which few banks have a physical presence. As of June 30, 2022, there were only five banks operating seven offices in the AA with \$422.0 million in total deposits. CCB ranked 5<sup>th</sup> in market share, with \$39.4 million or 9.3 percent of total AA deposits. Farmers and Merchants Bank is the market leader, with 48.7 percent market share, followed by Southstate Bank and Auburnbank, with 18.6 percent and 12.1 percent, respectively.

HMDA-reportable lending in the AA is not overly competitive. In 2021, 131 financial institutions made HMDA-reportable loans in the AA. CCB ranked 10<sup>th</sup>, with 2.0 percent of total HMDA-reportable loans in the market. Meanwhile, CCHL ranked 12<sup>th</sup> with 1.3 percent of total HMDA-reportable loans in the market. In 2022, 109 financial institutions made HMDA-reportable loans in the AA. CCB ranked 6<sup>th</sup>, with 3.1 percent of total HMDA-reportable loans in the market. Meanwhile, CCHL ranked 17<sup>th</sup>, with 0.8 percent of total HMDA-reportable loans in the market.

CRA small business lending in the AA is not competitive. In 2021, CCB ranked 11<sup>th</sup> out of 58 reporters with 2.7 percent of all small business loans reported in the AA. In 2022, CCB's market share fell to 1.2 percent of all small business loans reported in the AA, ranking 14<sup>th</sup> out of 46 reporters. For context, American Express was the leading small business loan reporter in the AA with 14.0 percent of all small business loans in 2021 and 20.0 percent of all small business loans in 2022.

### Population and Income Characteristics

According to U.S. Census Bureau data, the AA population increased by 2.0 percent between 2015 and 2020, while the non MSA statewide population declined by 0.9 percent. The data shows that the 2020 population for the AA was 34,772.

According to the 2022 FFIEC census data, there are nine census tracts in the AA. There were no low- or upper-income tracts in the AA, two (22.2 percent) moderate-income census tracts, and seven (77.8 percent) middle-income census tracts.

For purposes of classifying borrower income, this evaluation uses the FFIEC estimated 2021 and 2022 Alabama non MSA median family income. As the following table shows, the median family income increased from \$53,400 in 2021 to \$63,200 in 2022.

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

FFIEC Estimated Median Family Income		Low 0 - 49.99%			Moderate 50% - 79.99%			Middle 80% - 119.99%			Upper 120% - & above		
<b>2021</b>	<b>\$53,400</b>	0	-	\$26,699	\$26,700	-	\$42,719	\$42,720	-	\$64,079	\$64,080	-	& above
<b>2022</b>	<b>\$63,200</b>	0	-	\$31,599	\$31,600	-	\$50,559	\$50,560	-	\$75,839	\$75,840	-	& above

According to the 2022 FFIEC census data, there were 9,121 families in the AA. Of those families, 20.6 percent were low-income, 21.0 percent were moderate-income, 19.8 percent were middle-income, and 38.6 percent were upper-income. Of the total families, 10.6 percent had incomes below the poverty level, the majority of which reside in middle-income census tracts.

#### Housing Characteristics

According to 2022 FFIEC census data, there were 16,985 housing units in the AA. Of the housing units, 53.8 percent were owner-occupied, 26.2 percent were rentals, and 20.0 percent were vacant.

Median home listing prices in Chambers County rose sharply during the review period. At the end of 2020, the median home listing price in Chambers was \$119,900.<sup>25</sup> At the end of 2022, the median home listing price had increased to \$244,750. This represents a 104.1 percent increase in prices for the AA.

Rental prices in the AA also increased in the review period, but at a more gradual pace than home prices. At the end of 2020, the fair market rent for a one-bedroom and two-bedroom unit in the AA was \$593 and \$683, respectively.<sup>26</sup> By the end of 2022, the fair market rent for a one-bedroom unit was \$659, while the fair market rent for a two-bedroom unit was \$861.<sup>27</sup> This represents an 11.1 percent increase for one-bedroom units and a 26.1 percent increase for two-bedroom units.

#### Economic Conditions

According to the Bureau of Labor Statistics during the second quarter of 2022, manufacturing is the largest employer by industry (2,206 employees), followed by government (1,687 employees), retail trade (1,074 employees), and accommodation and food services (815 employees). The largest employers in the county include AJIN USA, John Soules Foods, West Fraser, Knauf Insulation, and Westrock.<sup>28</sup>

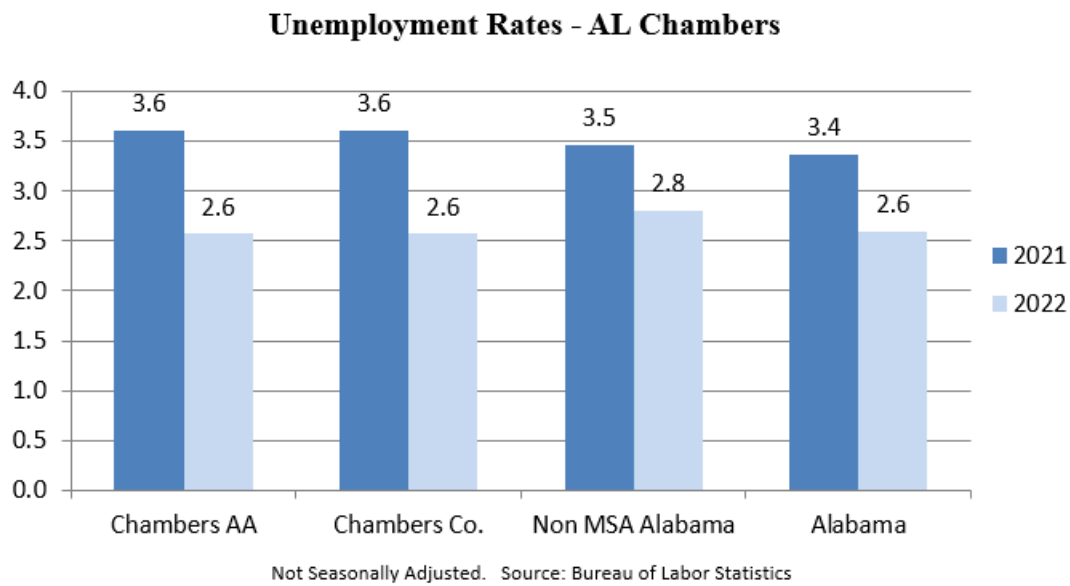
The following table shows the unemployment rates percentages for the bank's AA and non MSA Alabama. As shown, unemployment rates in the AA are similar to unemployment rates for non MSA Alabama. During the review period, the AA unemployment rate improved from 3.6 percent in 2021 to 2.6 percent in 2022.

<sup>25</sup> "Chambers County, AL housing market." *Realtor.com*, [www.realtor.com/realestateandhomes-search/Chambers-County\\_AL/overview](https://www.realtor.com/realestateandhomes-search/Chambers-County_AL/overview). Accessed 9 Jan. 2024.

<sup>26</sup> "Fair Market Rents (40th Percentile Rents)." *HUD Office of Policy Development and Research*, [www.huduser.gov/portal/datasets/fmr.html](https://www.huduser.gov/portal/datasets/fmr.html). Accessed 11 Jan. 2024.

<sup>27</sup> *Ibid.*

<sup>28</sup> "Doing Business in Chambers County, Alabama." *Chambers County Development Authority*, [www.chamberscoida.com/doing-business/](https://www.chamberscoida.com/doing-business/). Accessed 9 Jan. 2024.



#### AA Demographics

The following tables provide demographic and business information from the FFIEC and D&B used to analyze the bank's CRA performance in the AA. Certain components of the data in the table are discussed in this evaluation as they apply to specific parts of the analysis.



## Combined Demographics Report - 2021

### Assessment Area: AL Chambers

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%	1,913	22.2%
Moderate-income	1	11.1%	217	2.5%	58	26.7%	1,458	16.9%
Middle-income	7	77.8%	7,194	83.4%	1,244	17.3%	1,617	18.7%
Upper-income	1	11.1%	1,219	14.1%	180	14.8%	3,642	42.2%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	9	100.0%	8,630	100.0%	1,482	17.2%	8,630	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	571	267	2.9%	46.8%	195	34.2%	109	19.1%
Middle-income	13,677	7,840	84.1%	57.3%	3,447	25.2%	2,390	17.5%
Upper-income	2,688	1,211	13.0%	45.1%	827	30.8%	650	24.2%
Unknown-income	0	0	0.0%	0.0%	0	0.0%	0	0.0%
Total Assessment Area	16,936	9,318	100.0%	55.0%	4,469	26.4%	3,149	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	50	5.0%	49	5.3%	0	0.0%	1	5.6%
Middle-income	795	79.5%	736	79.9%	45	73.8%	14	77.8%
Upper-income	155	15.5%	136	14.8%	16	26.2%	3	16.7%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	1,000	100.0%	921	100.0%	61	100.0%	18	100.0%
	Percentage of Total Businesses:			92.1%		6.1%		1.8%
	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	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle-income	48	94.1%	46	93.9%	2	100.0%	0	0.0%
Upper-income	3	5.9%	3	6.1%	0	0.0%	0	0.0%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	51	100.0%	49	100.0%	2	100.0%	0	0.0%
	Percentage of Total Farms:			96.1%		3.9%		0.0%

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

## Combined Demographics Report - 2022

### Assessment Area: AL Chambers

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%	1,882	20.6%
Moderate-income	2	22.2%	1,904	20.9%	357	18.8%	1,916	21.0%
Middle-income	7	77.8%	7,217	79.1%	608	8.4%	1,802	19.8%
Upper-income	0	0.0%	0	0.0%	0	0.0%	3,521	38.6%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	9	100.0%	9,121	100.0%	965	10.6%	9,121	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	3,362	2,107	23.1%	62.7%	690	20.5%	565	16.8%
Middle-income	13,623	7,026	76.9%	51.6%	3,759	27.6%	2,838	20.8%
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	16,985	9,133	100.0%	53.8%	4,449	26.2%	3,403	20.0%
	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	229	22.1%	218	22.7%	5	8.6%	6	33.3%
Middle-income	806	77.9%	741	77.3%	53	91.4%	12	66.7%
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	1,035	100.0%	959	100.0%	58	100.0%	18	100.0%
	Percentage of Total Businesses:			92.7%		5.6%		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	18	34.6%	18	36.0%	0	0.0%	0	0.0%
Middle-income	34	65.4%	32	64.0%	2	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	52	100.0%	50	100.0%	2	100.0%	0	0.0%
	Percentage of Total Farms:			96.2%		3.8%		0.0%

Credit and Community Development Needs

As part of the CRA examination, information was obtained from a local organization involved in small business development. This contact discussed the various opportunities and challenges in the area and how financial institutions can be responsive to local CD needs.

According to the contact, there are numerous small business needs in the AA. The contact shared that there is a need for financial literacy training to help entrepreneurs repair their credit and qualify for loans. The contact also mentioned that a micro-business loan program is a need in the community. Moreover, the contact noted that flexible underwriting for early-stage businesses would be a benefit for local economic development efforts.

## CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE CHAMBERS AA

### LENDING TEST

#### Overview

Lending levels reflect adequate responsiveness to AA credit needs. The overall geographic distribution of loans reflects adequate penetration throughout the AA. The distribution of loans by borrower's income and revenue profile reflects good penetration among customers of different income levels and businesses of various sizes. Lastly, the bank makes few, if any CD loans in the AA.

#### Lending Activity

The bank's lending levels in Alabama reflect adequate responsiveness to AA credit needs based on loan activity analyzed under the Lending Test. The total number and dollar volume of HMDA-reportable and CRA small business loans were considered in arriving at lending activity conclusions, as well as competitive factors and the bank's overall importance to each AA.

The following table displays the volume of lending activity from January 1, 2021 through December 31, 2022 by loan type. As a percentage of loans, the volume of lending activity in Alabama represents 0.8 percent (by number) and 0.3 percent (by dollar) of HMDA-reportable and CRA small business loans made inside the bank's combined AAs. This is in line with the limited number of bank branches (3.4 percent) and limited percentage of total deposits (1.0 percent) held in the state.

### **Statewide Summary of Lending Activity** Assessment Areas Located in **Alabama**

<b>Loan Type</b>	<b>#</b>	<b>%</b>	<b>\$ (000s)</b>	<b>%</b>
HMDA Home Purchase	13	19.4%	\$1,243	23.2%
HMDA Refinance	17	25.4%	\$1,868	34.9%
HMDA Home Improvement	13	19.4%	\$542	10.1%
HMDA Multi-Family	2	3.0%	\$577	10.8%
HMDA Other Purpose LOC	3	4.5%	\$266	5.0%
HMDA Other Purpose Closed/Exempt	1	1.5%	\$68	1.3%
HMDA Loan Purpose NA	0	0.0%	\$0	0.0%
<b>Total HMDA</b>	<b>49</b>	<b>73.1%</b>	<b>\$4,564</b>	<b>85.2%</b>
<b>Total Small Business</b>	<b>18</b>	<b>26.9%</b>	<b>\$795</b>	<b>14.8%</b>
<b>Total Farm</b>	<b>0</b>	<b>0.0%</b>	<b>\$0</b>	<b>0.0%</b>
<b>TOTAL LOANS</b>	<b>67</b>	<b>100.0%</b>	<b>\$5,359</b>	<b>100.0%</b>

Originations and Purchases

Geographic Distribution of Loans

For this analysis, the geographic distribution of small business and HMDA-reportable lending, including both originations and purchases, was compared with available demographic information. As previously stated, there are no low-income tracts in this AA. Performance context information and aggregate lending data were also considered. Considering these factors, 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 (with home purchase, home refinance, and home improvement loans being weighted equally given their similar volumes), and small business lending performance is adequate.

No conspicuous lending gaps were identified based on an analysis of the dispersion of the loan products reviewed. The bank had activity in all AA census tracts in 2021 and 66.7 percent of the AA census tracts in 2022, and maps did not indicate an absence of loans across LMI tracts.

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

PRODUCT TYPE	Tract Income Levels	Bank & Aggregate Lending; Demographic Data													
		2021							2022						
		Count			Dollar			Owner Occupied Units %	Count			Dollar			Owner Occupied Units %
		Bank #	%	Agg %	Bank \$ (000s)	\$ %	Agg \$ %		Bank #	%	Agg %	Bank \$ (000s)	\$ %	Agg \$ %	
HOME PURCHASE	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	Moderate	0	0.0%	0.8%	0	0.0%	0.4%	2.9%	1	20.0%	24.7%	123	20.0%	23.6%	23.1%
	Middle	6	75.0%	88.4%	433	68.8%	88.3%	84.1%	4	80.0%	75.3%	491	80.0%	76.4%	76.9%
	Upper	2	25.0%	10.8%	196	31.2%	11.3%	13.0%	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%
	Total	8	100%	100%	629	100%	100%	100%	5	100%	100%	614	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%
	Moderate	0	0.0%	0.3%	0	0.0%	0.2%	2.9%	1	12.5%	30.6%	100	15.4%	27.4%	23.1%
	Middle	8	88.9%	83.6%	980	80.3%	83.5%	84.1%	7	87.5%	69.4%	548	84.6%	72.6%	76.9%
	Upper	1	11.1%	16.1%	240	19.7%	16.3%	13.0%	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%
	Total	9	100%	100%	1,220	100%	100%	100%	8	100%	100%	648	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%
	Moderate	0	0.0%	0.0%	0	0.0%	0.0%	2.9%	3	37.5%	21.7%	220	56.0%	25.9%	23.1%
	Middle	5	100.0%	95.7%	149	100.0%	94.8%	84.1%	5	62.5%	78.3%	173	44.0%	74.1%	76.9%
	Upper	0	0.0%	4.3%	0	0.0%	5.2%	13.0%	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%
	Total	5	100%	100%	149	100%	100%	100%	8	100%	100%	393	100%	100%	100%
MULTI FAMILY	Low	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%	0.0%
	Moderate	0	0.0%	0.0%	0	0.0%	0.0%	0.3%	0	0.0%	0.0%	0	0.0%	0.0%	8.0%
	Middle	0	0.0%	100.0%	0	0.0%	100.0%	32.3%	2	100.0%	100.0%	577	100.0%	100.0%	92.0%
	Upper	0	0.0%	0.0%	0	0.0%	0.0%	67.4%	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%
	Total	0	0.0%	100%	0	0.0%	100%	100%	2	100%	100%	577	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%
	Moderate	0	0.0%	0.0%	0	0.0%	0.0%	2.9%	0	0.0%	12.5%	0	0.0%	17.2%	23.1%
	Middle	2	100.0%	100.0%	201	100.0%	100.0%	84.1%	1	100.0%	87.5%	65	100.0%	82.8%	76.9%
	Upper	0	0.0%	0.0%	0	0.0%	0.0%	13.0%	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%
	Total	2	100%	100%	201	100%	100%	100%	1	100%	100%	65	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 Chambers

PRODUCT TYPE	Tract Income Levels	Bank & Aggregate Lending; Demographic Data													
		2021							2022						
		Count			Dollar			Owner Occupied Units	Count			Dollar			Owner Occupied Units
		Bank #	Agg %	Agg %	Bank \$ (000s)	\$ %	\$ %		Bank #	Agg %	Agg %	Bank \$ (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%
	Moderate	0	0.0%	0.0%	0	0.0%	0.0%	2.9%	0	0.0%	22.2%	0	0.0%	11.1%	23.1%
	Middle	1	100.0%	100.0%	68	100.0%	100.0%	84.1%	0	0.0%	77.8%	0	0.0%	88.9%	76.9%
	Upper	0	0.0%	0.0%	0	0.0%	0.0%	13.0%	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%
	Total	1	100%	100%	68	100%	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%
	Moderate	0	0.0%	0.0%	0	0.0%	0.0%	2.9%	0	0.0%	0.0%	0	0.0%	0.0%	23.1%
	Middle	0	0.0%	80.0%	0	0.0%	98.5%	84.1%	0	0.0%	100.0%	0	0.0%	100.0%	76.9%
	Upper	0	0.0%	20.0%	0	0.0%	1.5%	13.0%	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%
	Total	0	0.0%	100%	0	0.0%	100%	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%
	Moderate	0	0.0%	0.5%	0	0.0%	0.3%	2.9%	5	20.8%	25.8%	443	19.3%	24.1%	23.1%
	Middle	22	88.0%	86.6%	1,831	80.8%	86.4%	84.1%	19	79.2%	74.2%	1,854	80.7%	75.9%	76.9%
	Upper	3	12.0%	12.9%	436	19.2%	13.3%	13.0%	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%
	Total	25	100%	100%	2,267	100%	100%	100%	24	100%	100%	2,297	100%	100%	100%

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2022 FFIEC Census Data; 2016-2020 ACS data

### Home Purchase Loans

Of the 25 HMDA-reportable loans analyzed from 2021, 8 loans (32.0 percent) were home purchase loans. Of the 24 HMDA-reportable loans analyzed from 2022, 5 loans (20.8 percent) were home purchase loans.

As described, overall performance is adequate for the home purchase loan category. In 2021, the bank made no home purchase loans in the moderate-income tract. However, there is limited opportunity in the tract, as shown in the low percentage of owner-occupied units (2.9 percent) and aggregate performance (0.8 percent) in the tract. Given this context, this represents adequate performance in 2021. In 2022, home purchase lending in moderate-income tracts (20.0 percent) was below the percentage of owner-occupied units (23.1 percent) and aggregate performance (24.7 percent) in these tracts. The bank's performance in 2022 is deemed adequate given its improved performance from 2021 that was in line with demographic changes between the two years and because conclusions were drawn using a small volume of home purchase loans – only five were made in 2022.

### Home Refinance Loans

Of the 25 HMDA-reportable loans analyzed from 2021, 9 loans (36.0 percent) were home refinance loans. Of the 24 HMDA-reportable loans analyzed from 2022, 8 loans (33.3 percent) were home refinance loans.

As described, overall performance is poor for the home refinance loan category. In 2021, the bank made no home refinance loans in the moderate-income tract. However, there is limited opportunity in the tract, as shown in the low percentage of owner-occupied units (2.9 percent) and aggregate performance (0.3 percent) in the tract. Given

this context, this represents adequate performance in 2021. In 2022, home refinance lending in moderate-income tracts (12.5 percent) was below both the percentage of owner-occupied units (23.1 percent) and aggregate performance (30.6 percent) in these tracts. This represents poor performance in 2022 when considering that bank's performance in 2022 did not keep pace with demographic changes between 2021 and 2022.

#### *Home Improvement Loans*

Of the 25 HMDA-reportable loans analyzed from 2021, 5 loans (20.0 percent) were home improvement loans. Of the 24 HMDA-reportable loans analyzed from 2022, 8 loans (33.3 percent) were home improvement loans.

As described, overall performance is good for the home improvement loan category. In 2021, the bank made no home improvement loans in the moderate-income tract. However, aggregate lenders also made no home improvement loans in the moderate-income tract in 2021. Additionally, there is limited opportunity in the tract, as shown in the low percentage of owner-occupied units (2.9 percent). Given this context, this represents adequate performance in 2021. In 2022, home improvement lending in moderate-income tracts (37.5 percent) was above the percentage of owner-occupied units (23.1 percent) and aggregate performance (21.7 percent) in these tracts. This represents excellent performance in 2022.

#### *Small Business Loans*

CCB made 13 small business loans in the AA in 2021 and five small business loans in the AA in 2022. As described, overall performance is adequate for small business lending. As previously stated, the impact of the pandemic and the volume of PPP loans was considered in deriving conclusions.

### **Geographic Distribution of Small Business & Small Farm Loans**

**Assessment Area: AL Chambers**

PRODUCT TYPE	Tract Income Levels	Bank & Aggregate Lending; Demographic Data											
		2021						2022					
		Count		Dollar				Count		Dollar			
		Bank	Agg	Bank	Agg	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%
	Moderate	1	7.7%	3.8%	17	3.7%	18.0%	0	0.0%	20.1%	0	0.0%	13.7%
	Middle	10	76.9%	81.8%	372	81.8%	71.0%	5	100.0%	78.5%	340	100.0%	85.3%
	Upper	2	15.4%	13.6%	66	14.5%	10.9%	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%
	Tr Unknown	0	0.0%	0.8%	0	0.0%	0.1%	0	0.0%	1.5%	0	0.0%	1.0%
	<i>Total</i>	<i>13</i>	<i>100%</i>	<i>100%</i>	<i>455</i>	<i>100%</i>	<i>100%</i>	<i>5</i>	<i>100%</i>	<i>100%</i>	<i>340</i>	<i>100%</i>	<i>100%</i>

In 2021, the bank's small business lending in the moderate-income tract (7.7 percent) was above the percentage of total businesses (5.0 percent) and aggregate performance (3.8 percent) in these tracts. This represents excellent performance in 2021. In 2022, the bank made no small business loans in moderate-income tracts despite opportunities for such loans as shown in the percentage of total businesses (22.1 percent) and aggregate performance (20.1 percent) in these tracts. This represents poor performance in 2022 when considering the limited volume of small business loans made during the year – only five small business loans were originated.



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. For this analysis, the distribution of HMDA-reportable lending across borrower income levels and small business lending across business revenue sizes was compared to available demographic information. Performance context issues were also considered as well as the performance of other banks. As described in the following sections, overall performance for HMDA-reportable lending is adequate (with home purchase, home refinance, and home improvement loans being weighted equally given their nearly identical volumes) and performance for small business lending is excellent.

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

PRODUCT TYPE	Borrower Income Levels	Bank & Aggregate Lending; Demographic Data													
		2021							2022						
		Count			Dollar			Families by Family Income	Count			Dollar			Families by Family Income
		Bank	Agg		Bank	Agg			Bank	Agg		Bank	Agg		
#	%	%	\$ (000s)	\$ %	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %	%		
HOME PURCHASE	Low	0	0.0%	4.6%	0	0.0%	2.9%	22.2%	0	0.0%	4.7%	0	0.0%	2.9%	20.6%
	Moderate	1	12.5%	26.2%	76	12.1%	19.8%	16.9%	2	40.0%	24.5%	209	34.0%	19.0%	21.0%
	Middle	0	0.0%	23.5%	0	0.0%	22.7%	18.7%	1	20.0%	22.4%	238	38.8%	21.5%	19.8%
	Upper	5	62.5%	31.9%	405	64.4%	40.5%	42.2%	1	20.0%	25.0%	59	9.6%	34.1%	38.6%
	Unknown	2	25.0%	13.8%	148	23.5%	14.1%	0.0%	1	20.0%	23.4%	108	17.6%	22.5%	0.0%
	Total	8	100%	100%	629	100%	100%	100%	5	100%	100%	614	100%	100%	100%
REFINANCE	Low	1	11.1%	5.4%	67	5.5%	2.1%	22.2%	0	0.0%	12.1%	0	0.0%	7.3%	20.6%
	Moderate	0	0.0%	10.4%	0	0.0%	6.8%	16.9%	1	12.5%	19.7%	128	19.8%	14.3%	21.0%
	Middle	2	22.2%	18.8%	283	23.2%	15.3%	18.7%	2	25.0%	26.6%	80	12.3%	26.8%	19.8%
	Upper	5	55.6%	41.5%	843	69.1%	49.2%	42.2%	5	62.5%	34.1%	440	67.9%	43.9%	38.6%
	Unknown	1	11.1%	23.9%	27	2.2%	26.7%	0.0%	0	0.0%	7.5%	0	0.0%	7.7%	0.0%
	Total	9	100%	100%	1,220	100%	100%	100%	8	100%	100%	648	100%	100%	100%
HOME IMPROVEMENT	Low	1	20.0%	8.7%	30	20.1%	4.1%	22.2%	1	12.5%	13.0%	30	7.6%	8.3%	20.6%
	Moderate	3	60.0%	30.4%	99	66.4%	24.5%	16.9%	1	12.5%	17.4%	50	12.7%	15.1%	21.0%
	Middle	1	20.0%	8.7%	20	13.4%	6.0%	18.7%	1	12.5%	21.7%	25	6.4%	12.8%	19.8%
	Upper	0	0.0%	52.2%	0	0.0%	65.4%	42.2%	4	50.0%	43.5%	249	63.4%	61.0%	38.6%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	1	12.5%	4.3%	39	9.9%	2.8%	0.0%
	Total	5	100%	100%	149	100%	100%	100%	8	100%	100%	393	100%	100%	100%
MULTI FAMILY	Low	0	0.0%	0.0%	0	0.0%	0.0%	22.2%	0	0.0%	0.0%	0	0.0%	0.0%	20.6%
	Moderate	0	0.0%	0.0%	0	0.0%	0.0%	16.9%	0	0.0%	0.0%	0	0.0%	0.0%	21.0%
	Middle	0	0.0%	0.0%	0	0.0%	0.0%	18.7%	0	0.0%	0.0%	0	0.0%	0.0%	19.8%
	Upper	0	0.0%	0.0%	0	0.0%	0.0%	42.2%	1	50.0%	0.0%	175	30.3%	0.0%	38.6%
	Unknown	0	0.0%	100.0%	0	0.0%	100.0%	0.0%	1	50.0%	100.0%	402	69.7%	100.0%	0.0%
	Total	0	0.0%	100%	0	0.0%	100%	100%	2	100%	100%	577	100%	100%	100%
OTHER PURPOSE LOC	Low	0	0.0%	0.0%	0	0.0%	0.0%	22.2%	0	0.0%	0.0%	0	0.0%	0.0%	20.6%
	Moderate	1	50.0%	25.0%	50	24.9%	16.1%	16.9%	0	0.0%	0.0%	0	0.0%	0.0%	21.0%
	Middle	0	0.0%	0.0%	0	0.0%	0.0%	18.7%	0	0.0%	37.5%	0	0.0%	26.7%	19.8%
	Upper	1	50.0%	75.0%	151	75.1%	83.9%	42.2%	1	100.0%	62.5%	65	100.0%	73.3%	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%
	Total	2	100%	100%	201	100%	100%	100%	1	100%	100%	65	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 Chambers

PRODUCT TYPE	Borrower Income Levels	Bank & Aggregate Lending; Demographic Data													
		2021							2022						
		Count			Dollar			Families by Family Income	Count			Dollar			Families by Family Income
		Bank	Agg		Bank	Agg			Bank	Agg		Bank	Agg		
#	%	%	\$ (000s)	\$ %	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %	%		
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	11.1%	0	0.0%	5.1%	22.2%	0	0.0%	22.2%	0	0.0%	19.9%	20.6%
	Moderate	0	0.0%	11.1%	0	0.0%	3.8%	16.9%	0	0.0%	44.4%	0	0.0%	40.7%	21.0%
	Middle	1	100.0%	33.3%	68	100.0%	24.3%	18.7%	0	0.0%	22.2%	0	0.0%	27.7%	19.8%
	Upper	0	0.0%	33.3%	0	0.0%	63.6%	42.2%	0	0.0%	0.0%	0	0.0%	0.0%	38.6%
	Unknown	0	0.0%	11.1%	0	0.0%	3.3%	0.0%	0	0.0%	11.1%	0	0.0%	11.7%	0.0%
	Total	1	100%	100%	68	100%	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%	22.2%	0	0.0%	0.0%	0	0.0%	0.0%	20.6%
	Moderate	0	0.0%	0.0%	0	0.0%	0.0%	16.9%	0	0.0%	0.0%	0	0.0%	0.0%	21.0%
	Middle	0	0.0%	0.0%	0	0.0%	0.0%	18.7%	0	0.0%	0.0%	0	0.0%	0.0%	19.8%
	Upper	0	0.0%	0.0%	0	0.0%	0.0%	42.2%	0	0.0%	0.0%	0	0.0%	0.0%	38.6%
	Unknown	0	0.0%	100.0%	0	0.0%	100.0%	0.0%	0	0.0%	100.0%	0	0.0%	100.0%	0.0%
	Total	0	0.0%	100%	0	0.0%	100%	100%	0	0.0%	100%	0	0.0%	100%	100%
HMDA TOTALS	Low	2	8.0%	5.1%	97	4.3%	2.5%	22.2%	1	4.2%	7.3%	30	1.3%	4.3%	20.6%
	Moderate	5	20.0%	18.8%	225	9.9%	13.3%	16.9%	4	16.7%	22.5%	387	16.8%	17.4%	21.0%
	Middle	4	16.0%	20.6%	371	16.4%	18.6%	18.7%	4	16.7%	23.5%	343	14.9%	22.6%	19.8%
	Upper	11	44.0%	36.6%	1,399	61.7%	44.7%	42.2%	12	50.0%	28.1%	988	43.0%	36.7%	38.6%
	Unknown	3	12.0%	19.0%	175	7.7%	20.8%	0.0%	3	12.5%	18.7%	549	23.9%	18.9%	0.0%
	Total	25	100%	100%	2,267	100%	100%	100%	24	100%	100%	2,297	100%	100%	100%

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2022 FFIEC Census Data; 2016-2020 ACS data

*Home Purchase Loans*

Of the 25 HMDA-reportable loans analyzed from 2021, eight loans (32.0 percent) were home purchase loans. Of the 24 HMDA-reportable loans analyzed from 2022, five loans (20.8 percent) were home purchase loans. As described, overall performance to LMI borrowers is adequate for the home purchase category.

Home purchase lending to low-income borrowers is poor. The bank made no home purchase loans to low-income borrowers in either 2021 or 2022. This performance was below the percentage of low-income families (22.2 percent) and aggregate performance (4.6 percent) in 2021, and below the percentage of low-income families (20.6 percent) and aggregate performance (4.7 percent) in 2022. This represents poor performance in both years.

Home purchase lending to moderate-income borrowers is adequate. In 2021, the bank's home purchase lending to moderate-income borrowers (12.5 percent) was below the percentage of moderate-income families (16.9 percent) and aggregate performance (26.2 percent). This represents adequate performance in 2021 given the limited volume of loans made by the bank across the AA. In 2022, home purchase lending to moderate-income borrowers (40.0 percent) was above the percentage of moderate-income families (21.0 percent) and aggregate performance (24.5 percent). This represents good performance in 2022.

*Home Refinance Loans*

Of the 25 HMDA-reportable loans analyzed from 2021, nine loans (36.0 percent) were home refinance loans. Of the 24 HMDA-reportable loans analyzed from 2022, eight loans (33.3 percent) were home refinance loans. As described, overall performance is adequate to LMI borrowers for the home refinance category.

Home refinance lending to low-income borrowers is adequate. In 2021, the bank's home refinance lending to low-income borrowers (11.1 percent) was below the percentage of low-income families (22.2 percent) and above aggregate performance (5.4 percent). This represents good performance in 2021. In 2022, the bank made no home refinance loans to low-income borrowers which was below the percentage of low-income families (20.6 percent) and aggregate performance (12.1 percent). This represents poor performance in 2022.

Home refinance lending to moderate-income borrowers is adequate. In 2021, the bank made no home refinance loans to moderate-income borrowers, which was below the percentage of moderate-income families (16.9 percent) and aggregate performance (10.4 percent). This represents poor performance in 2021 given the limited volume of loans made across the AA. In 2022, home refinance lending to moderate-income borrowers (12.5 percent) was below the percentage of moderate-income families (21.0 percent) and below aggregate performance (19.7 percent). This represents adequate performance in 2022 when considering the bank's limited volume of loans made across the AA.

*Home Improvement Loans*

Of the 25 HMDA-reportable loans analyzed from 2021, five loans (20.0 percent) were home improvement loans. Of the 24 HMDA-reportable loans analyzed from 2022, eight loans (33.3 percent) were home improvement loans. As described, overall performance to LMI borrowers is good for the home improvement loan category.

Home improvement lending to low-income borrowers is good. In 2021, the bank's home improvement lending to low-income borrowers (20.0 percent) was below the percentage of low-income families (22.2 percent) and above aggregate performance (8.7 percent). This represents good performance in 2021. In 2022, home improvement lending to low-income borrowers (12.5 percent) was below the percentage of low-income families (20.6 percent) and similar to aggregate performance (13.0 percent). This represents adequate performance in 2022.

Home improvement lending to moderate-income borrowers is good. In 2021, the bank's home improvement lending to moderate-income borrowers (60.0 percent) was above the percentage of moderate-income families (16.9 percent) and aggregate performance (30.4 percent). This represents excellent performance in 2021. In 2022, home improvement lending to moderate-income borrowers (12.5 percent) was below the percentage of moderate-income families (21.0 percent) and aggregate performance (17.4 percent). This represents adequate performance in 2022 when considering the bank's limited volume of loans made across the AA.

*Small Business Loans*

CCB made 13 small business loans in the AA in 2021 and five small business loans in the AA in 2022. The impact of the pandemic and the volume of PPP loans was considered in deriving conclusions.

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

PRODUCT TYPE			Bank & Aggregate Lending; Demographic Data													
			2021							2022						
			Count			Dollar			Total Businesses	Count			Dollar			Total Businesses
			Bank #	%	Agg %	Bank \$ (000s)	\$ %	Agg \$ %		Bank #	%	Agg %	Bank \$ (000s)	\$ %	Agg \$ %	
SMALL BUSINESS	Revenue	\$1 Million or Less	7	53.8%	43.1%	169	37.1%	23.3%	92.1%	5	100.0%	50.4%	340	100.0%	35.0%	92.7%
		Over \$1 Million	2	15.4%		79	17.4%		6.1%	0	0.0%		0	0.0%		5.6%
		Total Rev. available	9	69.2%		248	54.5%		98.2%	5	100.0%		340	100.0%		98.3%
		Rev. Not Known	4	30.8%		207	45.5%		1.8%	0	0.0%		0	0.0%		1.7%
		Total	13	100%		455	100%		100.0%	5	100%		340	100%		100.0%
	Loan Size	\$100,000 or Less	12	92.3%	96.0%	321	70.5%	47.4%		4	80.0%	94.2%	167	49.1%	44.3%	
		\$100,001 - \$250,000	1	7.7%	2.1%	134	29.5%	11.2%		1	20.0%	3.9%	173	50.9%	25.3%	
		\$250,001 - \$1 Million	0	0.0%	1.9%	0	0.0%	41.4%		0	0.0%	1.9%	0	0.0%	30.5%	
		Total	13	100%	100.0%	455	100%	100.0%		5	100%	100.0%	340	100%	100.0%	
	Loan Size & Rev \$1 Mill or Less	\$100,000 or Less	7	100.0%		169	100.0%			4	80.0%		167	49.1%		
		\$100,001 - \$250,000	0	0.0%		0	0.0%			1	20.0%		173	50.9%		
		\$250,001 - \$1 Million	0	0.0%		0	0.0%			0	0.0%		0	0.0%		
		Total	7	100%		169	100%			5	100%		340	100%		

Small business lending to businesses of different sizes is excellent. In 2021, the bank's small business lending to businesses with revenues of \$1 million or less (53.8 percent) was below the percentage of total businesses with revenues of \$1 million or less (92.1 percent) and above aggregate performance (43.1 percent). This represents good performance in 2021 when considering that PPP loans made up roughly three-quarters of the bank's small business loans in 2021. Since PPP loans did not require revenues to be reported, many of these loans have unknown revenues. In 2022, all of the bank's small business lending was to businesses with revenues of \$1 million or less. This represents excellent performance in 2022. In addition, all of the bank's AA small business loans in 2021 and 2022 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.

#### Community Development Lending

CCB made no qualifying CD loans in the AA.

#### INVESTMENT TEST

The bank makes an adequate level of qualified CD investments and grants totaling \$104,695 in the Chambers AA. This amount includes current period investment totaling \$91,575, prior period investments still outstanding with a total balance of \$120, and 13 donations totaling \$13,000.

Investment types include mortgage-backed securities to finance affordable housing for LMI families in the AA and donations to a variety of organizations that serve LMI individuals and/or small businesses. The bank makes rare use of innovative and/or complex investments to support CD initiatives. Additionally, the bank exhibited good responsiveness to credit and CD needs.

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

- Three donations totaling \$4,000 to an organization that provides medical services and parenting education to LMI women.

- Two donations totaling \$2,000 to a food bank that serves LMI families and individuals in the AA.

As previously noted in the Investment Test under the *Institution* section, CCB also made \$6,000 in donations in a BSRA that included the Chambers AA. These activities had a positive impact and further support the conclusion in this AA.

Moreover, because CCB met the needs of its AA in Alabama, consideration was also given to \$213,603 in qualified investments made in areas in Alabama but outside the AA in the state.

## SERVICE TEST

As described below, retail banking services are reasonably accessible and do not vary in a way that inconveniences the AA. Additionally, the bank provides a relatively high level of CD services in its AA.

### Retail Banking Services

CCB's delivery systems are reasonably accessible to geographies and individuals of different income levels throughout the Chambers AA. The bank's branches and ATMs in the AA are located in southeastern Chambers County along the borders of Alabama and Georgia. One branch and one ATM are located in a moderate-income tract and are along the main Interstate corridor through Chambers County. The bank did not open or close any branches during the review period. Business hours and services do not vary in a way that inconveniences the AA, particularly LMI geographies and/or LMI individuals. There are two branches in the AA, both of which are open 9:00 a.m. to 5:00 p.m. on weekdays, with the exception of Wednesday when both branches close at 2:00 p.m. One branch, which is located in a moderate-income tract, also has Saturday drive-through hours from 9:00 a.m. to 12:00 p.m. The bank offers the same suite of products and services throughout its AA.

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

Geographic Distribution of Branches & ATMS 2021

Assessment Area: AL Chambers

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					
	#	%	Open	Closed				#	%	#	%	Open	Closed	#	%	Open	Closed	#	%	%	%	
Low	0	0.0%	0	0	0	0	0	Total	0	0.0%	0	0.0%	0	0	0	0.0%	0	0	0	0.0%	0.0%	0.0%
DTO	0		0	0	0			SA	0		0		0	0	0		0	0	0			
Moderate	0	0.0%	0	0	0	0	0	Total	0	0.0%	0	0.0%	0	0	0	0.0%	0	0	1	11.1%	3.4%	5.0%
DTO	0		0	0	0			SA	0		0		0	0	0		0	0				
Middle	1	50.0%	0	0	1	1	1	Total	1	50.0%	1	50.0%	0	0	0	0.0%	0	0	7	77.8%	81.9%	79.5%
DTO	0		0	0	0			SA	0		0		0	0	0		0	0				
Upper	1	50.0%	0	0	1	1	0	Total	1	50.0%	1	50.0%	0	0	0	0.0%	0	0	1	11.1%	14.8%	15.5%
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	0	0.0%	0.0%	0.0%
DTO	0		0	0	0			SA	0		0		0	0	0		0	0				
Total	2	100%	0	0	2	2	1	Total	2	100%	2	100%	0	0	0	0.0%	0	0	9	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 Chambers

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	0	0.0%	0.0%	0.0%
DTO	0		0	0	0			SA	0		0		0	0	0		0	0				
Moderate	1	50.0%	0	0	1	1	1	Total	1	50.0%	1	50.0%	0	0	0	0.0%	0	0	2	22.2%	20.6%	22.1%
DTO	0		0	0	0			SA	0		0		0	0	0		0	0				
Middle	1	50.0%	0	0	1	1	0	Total	1	50.0%	1	50.0%	0	0	0	0.0%	0	0	7	77.8%	79.4%	77.9%
DTO	0		0	0	0			SA	0		0		0	0	0		0	0				
Upper	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				
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	2	100%	0	0	2	2	1	Total	2	100%	2	100%	0	0	0	0.0%	0	0	9	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

### Community Development Services

The bank provides a relatively high level of CD services in the Chambers AA. During the review period, bank employees provided ten CD service activities totaling 106 hours to two organizations operating throughout the AA. Bank staff provided financial services exclusively as members on boards and committees.

All CD services in the AA were responsive, including:

- One employee provided 70 hours of qualified community service by serving on the board for a local organization that promotes small business development.
- One employee provided 36 hours of qualifying service by serving as a committee member for a local charitable organization that provides support for the homeless and LMI children.

**APPENDIX A – SCOPE OF EXAMINATION**

<b>TIME PERIOD REVIEWED</b>		
January 1, 2021 to December 31, 2022 - Lending and Service Tests (non-Community Development)		
January 1, 2021 to September 30, 2023 - Community Development Loans, Investments, and Services		
<b>FINANCIAL INSTITUTION</b>		<b>PRODUCTS REVIEWED</b>
Capital City Bank, Tallahassee, Florida		HMDA-reportable and CRA Small Business Loans
<b>AFFILIATE(S)</b>	<b>AFFILIATE RELATIONSHIP</b>	<b>PRODUCTS REVIEWED</b>
Capital City Home Loans, LLC.	Mortgage Subsidiary	HMDA-reportable Loans

<b>LIST OF ASSESSMENT AREAS AND TYPE OF EXAMINATION</b>				
<b>Assessment Area</b>	<b>Rated Area</b>	<b># of Offices</b>	<b>CRA Review Procedures</b>	<b>Branches Visted</b>
Tallahassee	Florida	15	Full Scope	-
Gainesville		15	Full Scope	-
Fort Walton Beach		0	Limited Scope	-
Gulf		1	Limited Scope	-
Homosassa Springs		4	Limited Scope	-
Jacksonville		2	Limited Scope	-
NW Central		3	Limited Scope	-
Panama City		1	Limited Scope	-
Putnam-Bradford		3	Limited Scope	-
Tampa		3	Limited Scope	-
Washington		1	Limited Scope	-
Atlanta	Georgia	1	Full Scope	-
Grady		1	Limited Scope	-
Laurens		2	Limited Scope	-
Macon		4	Limited Scope	-
Troup		1	Limited Scope	-
Chambers	Alabama	2	Full Scope	-
<b>OVERALL</b>		<b>59 Branches</b>	<b>4 Full Scope</b>	-



**APPENDIX B – SUMMARY OF STATE RATINGS**

State	Lending Test Rating	Investment Test Rating	Service Test Rating	Overall Rating
Florida	Low Satisfactory	High Satisfactory	High Satisfactory	Satisfactory
Georgia	Needs to Improve	Low Satisfactory	High Satisfactory	Needs to Improve
Alabama	Low Satisfactory	Low Satisfactory	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	Lending Test Rating	Investment Test Rating	Service Test Rating	Total Points	Overall Rating
Florida	6	4	4	14	Satisfactory
Georgia	3	3	4	10	Needs to Improve
Alabama	6	3	4	13	Satisfactory

APPENDIX C – DEMOGRAPHIC TABLES: LIMITED-SCOPE ASSESSMENT AREAS

Combined Demographics Report - 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%	3,664	24.3%
Moderate-income	5	41.7%	5,945	39.4%	1,168	19.6%	3,038	20.1%
Middle-income	4	33.3%	4,122	27.3%	323	7.8%	3,234	21.4%
Upper-income	2	16.7%	5,040	33.4%	82	1.6%	5,171	34.2%
Unknown-income	1	8.3%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	12	100.0%	15,107	100.0%	1,573	10.4%	15,107	100.0%
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	0	0	0.0%	0.0%	0	0.0%	0	0.0%
Moderate-income	12,162	6,735	40.0%	55.4%	2,390	19.7%	3,037	25.0%
Middle-income	12,278	4,573	27.1%	37.2%	1,596	13.0%	6,109	49.8%
Upper-income	22,478	5,550	32.9%	24.7%	2,646	11.8%	14,282	63.5%
Unknown-income	0	0	0.0%	0.0%	0	0.0%	0	0.0%
Total Assessment Area	46,918	16,858	100.0%	35.9%	6,632	14.1%	23,428	49.9%
	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	1,345	21.0%	1,291	21.0%	41	17.8%	13	25.5%
Middle-income	1,719	26.8%	1,650	26.9%	55	23.9%	14	27.5%
Upper-income	3,351	52.2%	3,193	52.1%	134	58.3%	24	47.1%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	6,415	100.0%	6,134	100.0%	230	100.0%	51	100.0%
	Percentage of Total Businesses:			95.6%		3.6%		0.8%
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate-income	47	54.7%	47	56.0%	0	0.0%	0	0.0%
Middle-income	22	25.6%	21	25.0%	1	50.0%	0	0.0%
Upper-income	17	19.8%	16	19.0%	1	50.0%	0	0.0%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	86	100.0%	84	100.0%	2	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

## 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	1	4.8%	944	4.7%	135	14.3%	4,017	20.1%
Moderate-income	4	19.0%	3,940	19.7%	692	17.6%	3,758	18.8%
Middle-income	9	42.9%	8,799	43.9%	813	9.2%	4,294	21.4%
Upper-income	6	28.6%	6,351	31.7%	48	0.8%	7,965	39.8%
Unknown-income	1	4.8%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	21	100.0%	20,034	100.0%	1,688	8.4%	20,034	100.0%
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied		Rental		Vacant		
		#	%	%	#	%	#	%
Low-income	1,586	921	4.2%	58.1%	410	25.9%	255	16.1%
Moderate-income	6,534	4,096	18.8%	62.7%	1,583	24.2%	855	13.1%
Middle-income	18,118	9,752	44.8%	53.8%	2,869	15.8%	5,497	30.3%
Upper-income	27,399	7,005	32.2%	25.6%	1,999	7.3%	18,395	67.1%
Unknown-income	0	0	0.0%	0.0%	0	0.0%	0	0.0%
Total Assessment Area	53,637	21,774	100.0%	40.6%	6,861	12.8%	25,002	46.6%
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	237	3.7%	228	3.8%	8	3.4%	1	1.7%
Moderate-income	647	10.2%	627	10.4%	15	6.4%	5	8.5%
Middle-income	2,389	37.7%	2,281	37.7%	87	37.3%	21	35.6%
Upper-income	3,069	48.4%	2,914	48.2%	123	52.8%	32	54.2%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	6,342	100.0%	6,050	100.0%	233	100.0%	59	100.0%
	Percentage of Total Businesses:			95.4%		3.7%		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	3.4%	3	3.5%	0	0.0%	0	0.0%
Moderate-income	23	26.1%	23	27.1%	0	0.0%	0	0.0%
Middle-income	47	53.4%	45	52.9%	2	66.7%	0	0.0%
Upper-income	15	17.0%	14	16.5%	1	33.3%	0	0.0%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	88	100.0%	85	100.0%	3	100.0%	0	0.0%
	Percentage of Total Farms:			96.6%		3.4%		0.0%

Based on 2022 FFIEC Census Data and 2022 D&B information

## Combined Demographics Report - 2021

### Assessment Area: FL Gulf

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%	661	17.4%
Moderate-income	0	0.0%	0	0.0%	0	0.0%	707	18.6%
Middle-income	2	50.0%	2,619	69.0%	253	9.7%	766	20.2%
Upper-income	1	25.0%	1,176	31.0%	130	11.1%	1,661	43.8%
Unknown-income	1	25.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	4	100.0%	3,795	100.0%	383	10.1%	3,795	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	5,719	2,682	68.4%	46.9%	1,121	19.6%	1,916	33.5%
Upper-income	3,438	1,241	31.6%	36.1%	305	8.9%	1,892	55.0%
Unknown-income	0	0	0.0%	0.0%	0	0.0%	0	0.0%
Total Assessment Area	9,157	3,923	100.0%	42.8%	1,426	15.6%	3,808	41.6%
	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	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle-income	491	55.2%	463	54.9%	21	65.6%	7	50.0%
Upper-income	399	44.8%	381	45.1%	11	34.4%	7	50.0%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	890	100.0%	844	100.0%	32	100.0%	14	100.0%
	Percentage of Total Businesses:			94.8%		3.6%		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	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle-income	9	90.0%	8	88.9%	1	100.0%	0	0.0%
Upper-income	1	10.0%	1	11.1%	0	0.0%	0	0.0%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	10	100.0%	9	100.0%	1	100.0%	0	0.0%
	Percentage of Total Farms:			90.0%		10.0%		0.0%

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

## Combined Demographics Report - 2022

### Assessment Area: FL Gulf

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%	667	16.9%
Moderate-income	0	0.0%	0	0.0%	0	0.0%	661	16.8%
Middle-income	4	66.7%	2,737	69.5%	292	10.7%	751	19.1%
Upper-income	1	16.7%	1,203	30.5%	101	8.4%	1,861	47.2%
Unknown-income	1	16.7%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	6	100.0%	3,940	100.0%	393	10.0%	3,940	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	6,295	3,193	71.6%	50.7%	1,122	17.8%	1,980	31.5%
Upper-income	3,383	1,267	28.4%	37.5%	315	9.3%	1,801	53.2%
Unknown-income	0	0	0.0%	0.0%	0	0.0%	0	0.0%
Total Assessment Area	9,678	4,460	100.0%	46.1%	1,437	14.8%	3,781	39.1%
	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	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle-income	557	64.2%	522	63.8%	25	69.4%	10	71.4%
Upper-income	311	35.8%	296	36.2%	11	30.6%	4	28.6%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	868	100.0%	818	100.0%	36	100.0%	14	100.0%
	Percentage of Total Businesses:			94.2%		4.1%		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	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle-income	9	90.0%	8	88.9%	1	100.0%	0	0.0%
Upper-income	1	10.0%	1	11.1%	0	0.0%	0	0.0%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	10	100.0%	9	100.0%	1	100.0%	0	0.0%
	Percentage of Total Farms:			90.0%		10.0%		0.0%

Based on 2022 FFIEC Census Data and 2022 D&B information

## Combined Demographics Report - 2021

### Assessment Area: FL Homosassa Springs

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%	7,108	18.2%
Moderate-income	6	21.4%	7,815	20.0%	1,582	20.2%	7,556	19.4%
Middle-income	17	60.7%	24,348	62.4%	2,163	8.9%	8,771	22.5%
Upper-income	4	14.3%	6,853	17.6%	686	10.0%	15,581	39.9%
Unknown-income	1	3.6%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	28	100.0%	39,016	100.0%	4,431	11.4%	39,016	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	16,720	9,944	20.1%	59.5%	3,239	19.4%	3,537	21.2%
Middle-income	47,390	31,040	62.7%	65.5%	6,296	13.3%	10,054	21.2%
Upper-income	13,709	8,550	17.3%	62.4%	1,943	14.2%	3,216	23.5%
Unknown-income	0	0	0.0%	0.0%	0	0.0%	0	0.0%
Total Assessment Area	77,819	49,534	100.0%	63.7%	11,478	14.7%	16,807	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	1,473	17.1%	1,430	17.3%	37	12.7%	6	10.3%
Middle-income	5,397	62.6%	5,162	62.5%	195	66.8%	40	69.0%
Upper-income	1,745	20.3%	1,673	20.2%	60	20.5%	12	20.7%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	8,615	100.0%	8,265	100.0%	292	100.0%	58	100.0%
	Percentage of Total Businesses:			95.9%		3.4%		0.7%
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate-income	19	13.7%	19	13.7%	0	0.0%	0	0.0%
Middle-income	109	78.4%	109	78.4%	0	0.0%	0	0.0%
Upper-income	11	7.9%	11	7.9%	0	0.0%	0	0.0%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	139	100.0%	139	100.0%	0	0.0%	0	0.0%
	Percentage of Total Farms:			100.0%		0.0%		0.0%

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

## Combined Demographics Report - 2022

### Assessment Area: FL Homosassa Springs

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%	7,570	18.9%
Moderate-income	6	14.3%	5,450	13.6%	942	17.3%	7,505	18.7%
Middle-income	28	66.7%	27,674	69.1%	2,779	10.0%	9,107	22.7%
Upper-income	7	16.7%	6,939	17.3%	326	4.7%	15,881	39.6%
Unknown-income	1	2.4%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	42	100.0%	40,063	100.0%	4,047	10.1%	40,063	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	11,240	7,302	13.5%	65.0%	1,933	17.2%	2,005	17.8%
Middle-income	55,696	37,069	68.7%	66.6%	8,063	14.5%	10,564	19.0%
Upper-income	13,286	9,583	17.8%	72.1%	671	5.1%	3,032	22.8%
Unknown-income	0	0	0.0%	0.0%	0	0.0%	0	0.0%
Total Assessment Area	80,222	53,954	100.0%	67.3%	10,667	13.3%	15,601	19.4%
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate-income	1,299	15.1%	1,239	15.0%	52	18.1%	8	12.5%
Middle-income	5,868	68.3%	5,632	68.3%	191	66.6%	45	70.3%
Upper-income	1,427	16.6%	1,372	16.6%	44	15.3%	11	17.2%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	8,594	100.0%	8,243	100.0%	287	100.0%	64	100.0%
	Percentage of Total Businesses:			95.9%		3.3%		0.7%
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate-income	17	12.3%	17	12.3%	0	0.0%	0	0.0%
Middle-income	96	69.6%	96	69.6%	0	0.0%	0	0.0%
Upper-income	25	18.1%	25	18.1%	0	0.0%	0	0.0%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	138	100.0%	138	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

## 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	6.5%	16,637	4.4%	4,877	29.3%	79,288	21.2%
Moderate-income	88	26.0%	87,140	23.3%	11,729	13.5%	67,975	18.1%
Middle-income	128	37.8%	148,534	39.7%	11,914	8.0%	74,768	20.0%
Upper-income	93	27.4%	120,044	32.1%	4,222	3.5%	152,521	40.7%
Unknown-income	8	2.4%	2,197	0.6%	592	26.9%	0	0.0%
Total Assessment Area	339	100.0%	374,552	100.0%	33,334	8.9%	374,552	100.0%
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied		Rental		Vacant		
		#	%	%	#	%	#	%
Low-income	35,792	12,237	3.3%	34.2%	17,606	49.2%	5,949	16.6%
Moderate-income	167,326	75,184	20.3%	44.9%	71,916	43.0%	20,226	12.1%
Middle-income	247,285	148,591	40.1%	60.1%	71,826	29.0%	26,868	10.9%
Upper-income	191,808	133,079	35.9%	69.4%	35,505	18.5%	23,224	12.1%
Unknown-income	4,235	1,850	0.5%	43.7%	1,998	47.2%	387	9.1%
Total Assessment Area	646,446	370,941	100.0%	57.4%	198,851	30.8%	76,654	11.9%
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	4,908	4.7%	4,480	4.5%	391	7.7%	37	3.7%
Moderate-income	23,491	22.5%	22,281	22.6%	1,018	20.0%	192	19.0%
Middle-income	40,849	39.1%	38,403	39.0%	2,113	41.6%	333	32.9%
Upper-income	33,364	31.9%	31,585	32.1%	1,371	27.0%	408	40.3%
Unknown-income	1,991	1.9%	1,762	1.8%	187	3.7%	42	4.2%
Total Assessment Area	104,603	100.0%	98,511	100.0%	5,080	100.0%	1,012	100.0%
	Percentage of Total Businesses:			94.2%		4.9%		1.0%
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	11	1.7%	10	1.6%	1	4.3%	0	0.0%
Moderate-income	156	23.9%	147	23.3%	9	39.1%	0	0.0%
Middle-income	286	43.7%	276	43.7%	10	43.5%	0	0.0%
Upper-income	195	29.8%	192	30.4%	3	13.0%	0	0.0%
Unknown-income	6	0.9%	6	1.0%	0	0.0%	0	0.0%
Total Assessment Area	654	100.0%	631	100.0%	23	100.0%	0	0.0%
	Percentage of Total Farms:			96.5%		3.5%		0.0%

Based on 2022 FFIEC Census Data and 2022 D&B Information



## Combined Demographics Report - 2021

### Assessment Area: FL NW Central FL

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%	2,996	22.4%
Moderate-income	1	7.1%	896	6.7%	240	26.8%	2,849	21.3%
Middle-income	11	78.6%	12,469	93.3%	1,730	13.9%	2,766	20.7%
Upper-income	0	0.0%	0	0.0%	0	0.0%	4,754	35.6%
Unknown-income	2	14.3%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	14	100.0%	13,365	100.0%	1,970	14.7%	13,365	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	1,942	893	5.6%	46.0%	697	35.9%	352	18.1%
Middle-income	26,604	14,924	94.4%	56.1%	3,756	14.1%	7,924	29.8%
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	28,546	15,817	100.0%	55.4%	4,453	15.6%	8,276	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	257	13.3%	242	13.4%	11	11.3%	4	14.8%
Middle-income	1,671	86.7%	1,562	86.6%	86	88.7%	23	85.2%
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	1,928	100.0%	1,804	100.0%	97	100.0%	27	100.0%
	Percentage of Total Businesses:			93.6%		5.0%		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	6	4.2%	5	3.8%	1	8.3%	0	0.0%
Middle-income	138	95.8%	127	96.2%	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	144	100.0%	132	100.0%	12	100.0%	0	0.0%
	Percentage of Total Farms:			91.7%		8.3%		0.0%

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

## Combined Demographics Report - 2022

### Assessment Area: FL NW Central FL

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%	3,006	22.2%
Moderate-income	8	42.1%	5,558	41.1%	1,117	20.1%	2,826	20.9%
Middle-income	9	47.4%	7,954	58.9%	1,165	14.6%	2,526	18.7%
Upper-income	0	0.0%	0	0.0%	0	0.0%	5,154	38.1%
Unknown-income	2	10.5%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	19	100.0%	13,512	100.0%	2,282	16.9%	13,512	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	13,532	5,975	37.9%	44.2%	2,401	17.7%	5,156	38.1%
Middle-income	15,765	9,771	62.1%	62.0%	2,149	13.6%	3,845	24.4%
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	29,297	15,746	100.0%	53.7%	4,550	15.5%	9,001	30.7%
	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	806	40.9%	762	41.3%	33	34.4%	11	36.7%
Middle-income	1,164	59.1%	1,082	58.7%	63	65.6%	19	63.3%
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	1,970	100.0%	1,844	100.0%	96	100.0%	30	100.0%
	Percentage of Total Businesses:			93.6%		4.9%		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	39	28.5%	37	29.6%	2	16.7%	0	0.0%
Middle-income	98	71.5%	88	70.4%	10	83.3%	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	137	100.0%	125	100.0%	12	100.0%	0	0.0%
	Percentage of Total Farms:			91.2%		8.8%		0.0%

Based on 2022 FFIEC Census Data and 2022 D&B information

## Combined Demographics Report - 2021

### Assessment Area: FL Panama City

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

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

## Combined Demographics Report - 2022

### Assessment Area: FL Panama City

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	1	2.0%	888	1.9%	246	27.7%	8,660	18.3%
Moderate-income	12	24.0%	9,586	20.2%	1,531	16.0%	9,167	19.3%
Middle-income	24	48.0%	23,536	49.6%	1,954	8.3%	10,379	21.9%
Upper-income	12	24.0%	13,422	28.3%	514	3.8%	19,226	40.5%
Unknown-income	1	2.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	50	100.0%	47,432	100.0%	4,245	8.9%	47,432	100.0%
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	1,931	806	1.6%	41.7%	781	40.4%	344	17.8%
Moderate-income	20,816	9,489	19.2%	45.6%	7,340	35.3%	3,987	19.2%
Middle-income	55,947	24,074	48.7%	43.0%	11,893	21.3%	19,980	35.7%
Upper-income	25,366	15,105	30.5%	59.5%	4,048	16.0%	6,213	24.5%
Unknown-income	0	0	0.0%	0.0%	0	0.0%	0	0.0%
Total Assessment Area	104,060	49,474	100.0%	47.5%	24,062	23.1%	30,524	29.3%
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	283	2.4%	266	2.4%	13	2.3%	4	3.6%
Moderate-income	2,447	20.5%	2,279	20.3%	147	26.4%	21	19.1%
Middle-income	6,025	50.6%	5,707	50.7%	269	48.4%	49	44.5%
Upper-income	3,160	26.5%	2,997	26.6%	127	22.8%	36	32.7%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	11,915	100.0%	11,249	100.0%	556	100.0%	110	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	1.4%	1	1.4%	0	0.0%	0	0.0%
Moderate-income	10	13.7%	9	12.9%	1	33.3%	0	0.0%
Middle-income	41	56.2%	39	55.7%	2	66.7%	0	0.0%
Upper-income	21	28.8%	21	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	73	100.0%	70	100.0%	3	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

## Combined Demographics Report - 2021

### Assessment Area: FL Putnam-Bradford-Clay-St Johns

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	1	4.0%	862	3.0%	427	49.5%	7,387	25.9%
Moderate-income	8	32.0%	8,850	31.0%	1,856	21.0%	5,182	18.2%
Middle-income	12	48.0%	14,742	51.7%	2,485	16.9%	5,343	18.7%
Upper-income	3	12.0%	4,067	14.3%	607	14.9%	10,609	37.2%
Unknown-income	1	4.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	25	100.0%	28,521	100.0%	5,375	18.8%	28,521	100.0%
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	1,676	710	2.1%	42.4%	714	42.6%	252	15.0%
Moderate-income	18,811	10,382	31.1%	55.2%	3,270	17.4%	5,159	27.4%
Middle-income	28,607	17,433	52.3%	60.9%	5,436	19.0%	5,738	20.1%
Upper-income	8,106	4,828	14.5%	59.6%	1,522	18.8%	1,756	21.7%
Unknown-income	0	0	0.0%	0.0%	0	0.0%	0	0.0%
Total Assessment Area	57,200	33,353	100.0%	58.3%	10,942	19.1%	12,905	22.6%
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	299	5.9%	270	5.6%	24	12.6%	5	8.9%
Moderate-income	1,490	29.5%	1,415	29.4%	54	28.4%	21	37.5%
Middle-income	2,508	49.7%	2,402	50.0%	82	43.2%	24	42.9%
Upper-income	754	14.9%	718	14.9%	30	15.8%	6	10.7%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	5,051	100.0%	4,805	100.0%	190	100.0%	56	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	2	1.1%	2	1.2%	0	0.0%	0	0.0%
Moderate-income	55	30.4%	46	27.5%	9	64.3%	0	0.0%
Middle-income	95	52.5%	90	53.9%	5	35.7%	0	0.0%
Upper-income	29	16.0%	29	17.4%	0	0.0%	0	0.0%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	181	100.0%	167	100.0%	14	100.0%	0	0.0%
	Percentage of Total Farms:			92.3%		7.7%		0.0%

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

## Combined Demographics Report - 2022

### Assessment Area: FL Putnam-Bradford

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%	5,411	22.5%
Moderate-income	6	26.1%	5,954	24.7%	1,362	22.9%	4,904	20.4%
Middle-income	12	52.2%	13,350	55.5%	1,957	14.7%	4,880	20.3%
Upper-income	4	17.4%	4,757	19.8%	399	8.4%	8,866	36.8%
Unknown-income	1	4.3%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	23	100.0%	24,061	100.0%	3,718	15.5%	24,061	100.0%
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied		Rental		Vacant		
		#	%	%	#	%	#	%
Low-income	0	0	0.0%	0.0%	0	0.0%	0	0.0%
Moderate-income	12,983	7,198	26.2%	55.4%	2,839	21.9%	2,946	22.7%
Middle-income	26,515	14,924	54.4%	56.3%	6,795	25.6%	4,796	18.1%
Upper-income	9,060	5,311	19.4%	58.6%	2,073	22.9%	1,676	18.5%
Unknown-income	0	0	0.0%	0.0%	0	0.0%	0	0.0%
Total Assessment Area	48,558	27,433	100.0%	56.5%	11,707	24.1%	9,418	19.4%
	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	999	24.0%	949	24.0%	31	19.1%	19	38.0%
Middle-income	2,235	53.7%	2,123	53.7%	88	54.3%	24	48.0%
Upper-income	929	22.3%	879	22.2%	43	26.5%	7	14.0%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	4,163	100.0%	3,951	100.0%	162	100.0%	50	100.0%
	Percentage of Total Businesses:			94.9%		3.9%		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	36	28.3%	31	25.8%	5	71.4%	0	0.0%
Middle-income	66	52.0%	65	54.2%	1	14.3%	0	0.0%
Upper-income	25	19.7%	24	20.0%	1	14.3%	0	0.0%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	127	100.0%	120	100.0%	7	100.0%	0	0.0%
	Percentage of Total Farms:			94.5%		5.5%		0.0%

Based on 2022 FFIEC Census Data and 2022 D&B Information

## Combined Demographics Report - 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	1	0.6%	425	0.2%	126	29.6%	38,749	22.7%
Moderate-income	81	45.3%	64,358	37.8%	10,481	16.3%	35,123	20.6%
Middle-income	64	35.8%	66,852	39.2%	5,561	8.3%	36,434	21.4%
Upper-income	31	17.3%	38,709	22.7%	1,715	4.4%	60,038	35.2%
Unknown-income	2	1.1%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	179	100.0%	170,344	100.0%	17,883	10.5%	170,344	100.0%
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied		Rental		Vacant		
		#	%	%	#	%	#	%
Low-income	840	331	0.2%	39.4%	352	41.9%	157	18.7%
Moderate-income	138,968	74,237	38.6%	53.4%	32,645	23.5%	32,086	23.1%
Middle-income	119,245	77,222	40.2%	64.8%	21,313	17.9%	20,710	17.4%
Upper-income	57,189	40,488	21.1%	70.8%	10,182	17.8%	6,519	11.4%
Unknown-income	0	0	0.0%	0.0%	0	0.0%	0	0.0%
Total Assessment Area	316,242	192,278	100.0%	60.8%	64,492	20.4%	59,472	18.8%
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	81	0.2%	80	0.2%	1	0.1%	0	0.0%
Moderate-income	14,784	36.0%	14,132	35.9%	558	39.0%	94	33.5%
Middle-income	14,890	36.3%	14,327	36.4%	461	32.2%	102	36.3%
Upper-income	11,274	27.5%	10,779	27.4%	410	28.7%	85	30.2%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	41,029	100.0%	39,318	100.0%	1,430	100.0%	281	100.0%
	Percentage of Total Businesses:			95.8%		3.5%		0.7%
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate-income	172	35.2%	172	35.5%	0	0.0%	0	0.0%
Middle-income	216	44.2%	212	43.8%	3	75.0%	1	100.0%
Upper-income	101	20.7%	100	20.7%	1	25.0%	0	0.0%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	489	100.0%	484	100.0%	4	100.0%	1	100.0%
	Percentage of Total Farms:			99.0%		0.8%		0.2%

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

## 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	6	3.4%	4,991	2.6%	1,221	24.5%	44,841	23.5%
Moderate-income	82	46.1%	74,700	39.1%	9,044	12.1%	39,757	20.8%
Middle-income	57	32.0%	63,803	33.4%	4,931	7.7%	38,547	20.2%
Upper-income	31	17.4%	47,549	24.9%	2,283	4.8%	67,898	35.5%
Unknown-income	2	1.1%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	178	100.0%	191,043	100.0%	17,479	9.1%	191,043	100.0%
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied		Rental		Vacant		
		#	%	%	#	%	#	%
Low-income	10,662	5,310	2.5%	49.8%	3,016	28.3%	2,336	21.9%
Moderate-income	152,558	86,311	40.3%	56.6%	38,719	25.4%	27,528	18.0%
Middle-income	104,642	72,637	33.9%	69.4%	18,652	17.8%	13,353	12.8%
Upper-income	66,923	49,954	23.3%	74.6%	11,592	17.3%	5,377	8.0%
Unknown-income	0	0	0.0%	0.0%	0	0.0%	0	0.0%
Total Assessment Area	334,785	214,212	100.0%	64.0%	71,979	21.5%	48,594	14.5%
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	1,066	2.6%	1,015	2.6%	43	3.0%	8	2.5%
Moderate-income	15,231	36.9%	14,597	36.9%	546	38.4%	88	27.4%
Middle-income	14,155	34.3%	13,580	34.3%	456	32.1%	119	37.1%
Upper-income	10,843	26.3%	10,361	26.2%	376	26.5%	106	33.0%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	41,295	100.0%	39,553	100.0%	1,421	100.0%	321	100.0%
	Percentage of Total Businesses:			95.8%		3.4%		0.8%
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	9	1.8%	9	1.9%	0	0.0%	0	0.0%
Moderate-income	160	32.8%	157	32.6%	3	60.0%	0	0.0%
Middle-income	246	50.4%	243	50.4%	2	40.0%	1	100.0%
Upper-income	73	15.0%	73	15.1%	0	0.0%	0	0.0%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	488	100.0%	482	100.0%	5	100.0%	1	100.0%
	Percentage of Total Farms:			98.8%		1.0%		0.2%

Based on 2022 FFIEC Census Data and 2022 D&B information



## Combined Demographics Report - 2021

### Assessment Area: FL Washington

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%	1,165	21.0%
Moderate-income	0	0.0%	0	0.0%	0	0.0%	1,035	18.6%
Middle-income	7	100.0%	5,559	100.0%	925	16.6%	1,240	22.3%
Upper-income	0	0.0%	0	0.0%	0	0.0%	2,119	38.1%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	7	100.0%	5,559	100.0%	925	16.6%	5,559	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	10,700	6,447	100.0%	60.3%	1,799	16.8%	2,454	22.9%
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	10,700	6,447	100.0%	60.3%	1,799	16.8%	2,454	22.9%
	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	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle-income	992	100.0%	942	100.0%	35	100.0%	15	100.0%
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	992	100.0%	942	100.0%	35	100.0%	15	100.0%
	Percentage of Total Businesses:			95.0%		3.5%		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	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle-income	45	100.0%	43	100.0%	2	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	45	100.0%	43	100.0%	2	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

## Combined Demographics Report - 2022

### Assessment Area: FL Washington

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%	1,546	26.0%
Moderate-income	2	28.6%	1,953	32.9%	480	24.6%	1,041	17.5%
Middle-income	4	57.1%	3,456	58.1%	623	18.0%	1,243	20.9%
Upper-income	1	14.3%	536	9.0%	23	4.3%	2,115	35.6%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	7	100.0%	5,945	100.0%	1,126	18.9%	5,945	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	3,556	2,248	31.5%	63.2%	544	15.3%	764	21.5%
Middle-income	6,649	4,221	59.2%	63.5%	1,325	19.9%	1,103	16.6%
Upper-income	752	661	9.3%	87.9%	38	5.1%	53	7.0%
Unknown-income	0	0	0.0%	0.0%	0	0.0%	0	0.0%
Total Assessment Area	10,957	7,130	100.0%	65.1%	1,907	17.4%	1,920	17.5%
	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	315	31.4%	303	31.9%	7	18.4%	5	35.7%
Middle-income	634	63.3%	595	62.6%	30	78.9%	9	64.3%
Upper-income	53	5.3%	52	5.5%	1	2.6%	0	0.0%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	1,002	100.0%	950	100.0%	38	100.0%	14	100.0%
	Percentage of Total Businesses:			94.8%		3.8%		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	2	4.4%	2	4.7%	0	0.0%	0	0.0%
Middle-income	33	73.3%	31	72.1%	2	100.0%	0	0.0%
Upper-income	10	22.2%	10	23.3%	0	0.0%	0	0.0%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	45	100.0%	43	100.0%	2	100.0%	0	0.0%
	Percentage of Total Farms:			95.6%		4.4%		0.0%

Based on 2022 FFIEC Census Data and 2022 D&B information

## Combined Demographics Report - 2021

### Assessment Area: GA Grady

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%	1,776	27.3%
Moderate-income	1	16.7%	1,167	17.9%	323	27.7%	1,223	18.8%
Middle-income	4	66.7%	4,666	71.7%	1,015	21.8%	1,328	20.4%
Upper-income	1	16.7%	673	10.3%	100	14.9%	2,179	33.5%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	6	100.0%	6,506	100.0%	1,438	22.1%	6,506	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	1,812	853	15.9%	47.1%	692	38.2%	267	14.7%
Middle-income	7,781	3,839	71.6%	49.3%	3,013	38.7%	929	11.9%
Upper-income	1,124	668	12.5%	59.4%	205	18.2%	251	22.3%
Unknown-income	0	0	0.0%	0.0%	0	0.0%	0	0.0%
Total Assessment Area	10,717	5,360	100.0%	50.0%	3,910	36.5%	1,447	13.5%
	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	115	14.2%	110	14.8%	2	3.6%	3	27.3%
Middle-income	611	75.3%	553	74.2%	51	92.7%	7	63.6%
Upper-income	85	10.5%	82	11.0%	2	3.6%	1	9.1%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	811	100.0%	745	100.0%	55	100.0%	11	100.0%
	Percentage of Total Businesses:			91.9%		6.8%		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	5	5.6%	5	5.8%	0	0.0%	0	0.0%
Middle-income	70	77.8%	67	77.9%	3	75.0%	0	0.0%
Upper-income	15	16.7%	14	16.3%	1	25.0%	0	0.0%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	90	100.0%	86	100.0%	4	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

## Combined Demographics Report - 2022

### Assessment Area: GA Grady

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%	1,329	20.6%
Moderate-income	0	0.0%	0	0.0%	0	0.0%	923	14.3%
Middle-income	7	87.5%	5,384	83.5%	657	12.2%	1,416	22.0%
Upper-income	1	12.5%	1,062	16.5%	103	9.7%	2,778	43.1%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	8	100.0%	6,446	100.0%	760	11.8%	6,446	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	8,922	4,908	81.8%	55.0%	2,614	29.3%	1,400	15.7%
Upper-income	1,979	1,094	18.2%	55.3%	500	25.3%	385	19.5%
Unknown-income	0	0	0.0%	0.0%	0	0.0%	0	0.0%
Total Assessment Area	10,901	6,002	100.0%	55.1%	3,114	28.6%	1,785	16.4%
	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	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle-income	617	78.7%	565	78.8%	42	77.8%	10	76.9%
Upper-income	167	21.3%	152	21.2%	12	22.2%	3	23.1%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	784	100.0%	717	100.0%	54	100.0%	13	100.0%
	Percentage of Total Businesses:			91.5%		6.9%		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	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle-income	79	89.8%	76	91.6%	3	60.0%	0	0.0%
Upper-income	9	10.2%	7	8.4%	2	40.0%	0	0.0%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	88	100.0%	83	100.0%	5	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

## Combined Demographics Report - 2021

### Assessment Area: GA Laurens

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	2	15.4%	907	7.6%	462	50.9%	3,193	26.9%
Moderate-income	2	15.4%	2,821	23.8%	786	27.9%	2,022	17.0%
Middle-income	6	46.2%	5,180	43.6%	1,025	19.8%	1,907	16.1%
Upper-income	3	23.1%	2,969	25.0%	360	12.1%	4,755	40.0%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	13	100.0%	11,877	100.0%	2,633	22.2%	11,877	100.0%
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied		Rental		Vacant		
		#	%	%	#	%	#	%
Low-income	2,040	481	4.3%	23.6%	1,041	51.0%	518	25.4%
Moderate-income	5,235	2,199	19.6%	42.0%	2,150	41.1%	886	16.9%
Middle-income	9,218	5,399	48.1%	58.6%	2,125	23.1%	1,694	18.4%
Upper-income	4,830	3,148	28.0%	65.2%	1,097	22.7%	585	12.1%
Unknown-income	0	0	0.0%	0.0%	0	0.0%	0	0.0%
Total Assessment Area	21,323	11,227	100.0%	52.7%	6,413	30.1%	3,683	17.3%
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	274	12.8%	247	12.7%	23	14.4%	4	11.8%
Moderate-income	499	23.3%	452	23.2%	45	28.1%	2	5.9%
Middle-income	890	41.5%	801	41.1%	70	43.8%	19	55.9%
Upper-income	479	22.4%	448	23.0%	22	13.8%	9	26.5%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	2,142	100.0%	1,948	100.0%	160	100.0%	34	100.0%
	Percentage of Total Businesses:			90.9%		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	4	4.2%	3	3.3%	1	33.3%	0	0.0%
Moderate-income	12	12.6%	11	12.1%	1	33.3%	0	0.0%
Middle-income	54	56.8%	54	59.3%	0	0.0%	0	0.0%
Upper-income	25	26.3%	23	25.3%	1	33.3%	1	100.0%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	95	100.0%	91	100.0%	3	100.0%	1	100.0%
	Percentage of Total Farms:			95.8%		3.2%		1.1%

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

## Combined Demographics Report - 2022

### Assessment Area: GA Laurens

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	1	7.1%	604	5.2%	327	54.1%	3,098	26.9%
Moderate-income	6	42.9%	5,321	46.2%	1,444	27.1%	2,344	20.4%
Middle-income	6	42.9%	5,030	43.7%	551	11.0%	1,863	16.2%
Upper-income	1	7.1%	558	4.8%	50	9.0%	4,208	36.5%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	14	100.0%	11,513	100.0%	2,372	20.6%	11,513	100.0%
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied		Rental		Vacant		
		#	%	%	#	%	#	%
Low-income	1,285	144	1.3%	11.2%	921	71.7%	220	17.1%
Moderate-income	10,289	4,759	44.0%	46.3%	3,372	32.8%	2,158	21.0%
Middle-income	9,107	5,223	48.3%	57.4%	1,940	21.3%	1,944	21.3%
Upper-income	921	683	6.3%	74.2%	117	12.7%	121	13.1%
Unknown-income	0	0	0.0%	0.0%	0	0.0%	0	0.0%
Total Assessment Area	21,602	10,809	100.0%	50.0%	6,350	29.4%	4,443	20.6%
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	163	7.5%	147	7.5%	16	9.9%	0	0.0%
Moderate-income	1,212	55.9%	1,085	55.0%	114	70.4%	13	40.6%
Middle-income	714	32.9%	674	34.2%	25	15.4%	15	46.9%
Upper-income	78	3.6%	67	3.4%	7	4.3%	4	12.5%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	2,167	100.0%	1,973	100.0%	162	100.0%	32	100.0%
	Percentage of Total Businesses:			91.0%		7.5%		1.5%
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	2	2.2%	2	2.2%	0	0.0%	0	0.0%
Moderate-income	29	31.2%	29	32.2%	0	0.0%	0	0.0%
Middle-income	53	57.0%	50	55.6%	2	100.0%	1	100.0%
Upper-income	9	9.7%	9	10.0%	0	0.0%	0	0.0%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	93	100.0%	90	100.0%	2	100.0%	1	100.0%
	Percentage of Total Farms:			96.8%		2.2%		1.1%

Based on 2022 FFIEC Census Data and 2022 D&B information

## Combined Demographics Report - 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

## 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



## Combined Demographics Report - 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	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	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	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	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

## 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 D – LENDING DISTRIBUTION TABLES: LIMITED-SCOPE ASSESSMENT AREAS

Geographic Distribution of HMDA Loans - Table 1 of 2

Assessment Area: FL Ft Walton Beach

PRODUCT TYPE	Tract Income Levels	Bank & Aggregate Lending; Demographic Data													
		2021							2022						
		Count			Dollar			Owner Occupied Units	Count			Dollar			Owner Occupied Units
		Bank	Agg		Bank	Agg			Bank	Agg		Bank	Agg		
#	%	%	\$ (000s)	\$ %	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %	%		
HOME PURCHASE	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	1.1%	0	0.0%	0.4%	4.2%
	Moderate	1	1.7%	11.6%	248	0.5%	4.2%	40.0%	0	0.0%	8.6%	0	0.0%	2.8%	18.8%
	Middle	38	65.5%	39.3%	30,417	66.1%	45.9%	27.1%	14	15.9%	36.7%	14,814	19.9%	25.4%	44.8%
	Upper	19	32.8%	49.1%	15,360	33.4%	49.9%	32.9%	74	84.1%	53.5%	59,732	80.1%	71.4%	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%
	Total	58	100%	100%	46,025	100%	100%	100%	88	100%	100%	74,546	100%	100%	100%
REFINANCE	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	1.7%	0	0.0%	0.9%	4.2%
	Moderate	0	0.0%	10.3%	0	0.0%	4.8%	40.0%	0	0.0%	6.7%	0	0.0%	2.2%	18.8%
	Middle	11	57.9%	37.9%	5,839	50.7%	41.2%	27.1%	4	36.4%	37.0%	1,823	27.3%	26.2%	44.8%
	Upper	8	42.1%	51.7%	5,673	49.3%	54.0%	32.9%	7	63.6%	54.5%	4,851	72.7%	70.8%	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%
	Total	19	100%	100%	11,512	100%	100%	100%	11	100%	100%	6,674	100%	100%	100%
HOME IMPROVEMENT	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	1.1%	0	0.0%	0.3%	4.2%
	Moderate	0	0.0%	8.9%	0	0.0%	3.0%	40.0%	0	0.0%	7.2%	0	0.0%	2.5%	18.8%
	Middle	2	100.0%	30.4%	417	100.0%	36.7%	27.1%	2	33.3%	33.2%	300	24.7%	17.2%	44.8%
	Upper	0	0.0%	60.8%	0	0.0%	60.4%	32.9%	4	66.7%	58.5%	914	75.3%	79.9%	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%
	Total	2	100%	100%	417	100%	100%	100%	6	100%	100%	1,214	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%	1.1%
	Moderate	0	0.0%	0.0%	0	0.0%	0.0%	1.9%	0	0.0%	0.0%	0	0.0%	0.0%	1.3%
	Middle	0	0.0%	50.0%	0	0.0%	36.1%	19.3%	0	0.0%	100.0%	0	0.0%	100.0%	17.6%
	Upper	0	0.0%	50.0%	0	0.0%	63.9%	78.8%	0	0.0%	0.0%	0	0.0%	0.0%	80.0%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	Total	0	0.0%	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%	1.9%	0	0.0%	0.6%	4.2%
	Moderate	0	0.0%	6.1%	0	0.0%	3.1%	40.0%	0	0.0%	4.7%	0	0.0%	3.1%	18.8%
	Middle	1	25.0%	39.9%	270	19.2%	57.1%	27.1%	1	11.1%	33.2%	1,100	34.3%	18.5%	44.8%
	Upper	3	75.0%	54.0%	1,138	80.8%	39.8%	32.9%	8	88.9%	60.2%	2,103	65.7%	77.8%	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%
	Total	4	100%	100%	1,408	100%	100%	100%	9	100%	100%	3,203	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 & Aggregate Lending; Demographic Data													
		2021							2022						
		Count			Dollar			Owner Occupied Units	Count			Dollar			Owner Occupied Units
		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%	1.9%	0	0.0%	0.1%	4.2%
	Moderate	0	0.0%	3.4%	0	0.0%	0.9%	40.0%	0	0.0%	4.5%	0	0.0%	0.7%	18.8%
	Middle	0	0.0%	37.9%	0	0.0%	45.9%	27.1%	0	0.0%	21.9%	0	0.0%	15.0%	44.8%
	Upper	0	0.0%	58.6%	0	0.0%	53.2%	32.9%	2	100.0%	71.6%	1,200	100.0%	84.2%	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%
	Total	0	0.0%	100%	0	0.0%	100%	100%	2	100%	100%	1,200	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%	4.2%
	Moderate	0	0.0%	36.0%	0	0.0%	13.5%	40.0%	0	0.0%	25.0%	0	0.0%	10.4%	18.8%
	Middle	0	0.0%	36.0%	0	0.0%	50.9%	27.1%	0	0.0%	41.7%	0	0.0%	31.3%	44.8%
	Upper	0	0.0%	28.0%	0	0.0%	35.6%	32.9%	0	0.0%	33.3%	0	0.0%	58.3%	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%
	Total	0	0.0%	100%	0	0.0%	100%	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%	1.3%	0	0.0%	0.5%	4.2%
	Moderate	1	1.2%	10.9%	248	0.4%	4.2%	40.0%	0	0.0%	7.9%	0	0.0%	2.6%	18.8%
	Middle	52	62.7%	38.7%	36,943	62.2%	44.5%	27.1%	21	18.1%	36.2%	18,037	20.8%	26.1%	44.8%
	Upper	30	36.1%	50.4%	22,171	37.3%	51.3%	32.9%	95	81.9%	54.6%	68,800	79.2%	70.9%	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%
	Total	83	100%	100%	59,362	100%	100%	100%	116	100%	100%	86,837	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 1 of 2**  
**Assessment Area: FL Ft Walton Beach**

PRODUCT TYPE	Borrower Income Levels	Bank & Aggregate Lending; Demographic Data													
		2021							2022						
		Count		Dollar				Families by Family Income %	Count		Dollar				Families by Family Income %
		Bank #	Agg %	Bank \$ (000s)	Agg %	Agg %			Bank #	Agg %	Bank \$ (000s)	Agg %	Agg %		
HOME PURCHASE	Low	1	1.7%	2.5%	360	0.8%	0.7%	24.3%	1	1.1%	2.4%	172	0.2%	0.7%	20.1%
	Moderate	0	0.0%	7.1%	0	0.0%	2.6%	20.1%	2	2.3%	7.6%	571	0.8%	2.5%	18.8%
	Middle	4	6.9%	10.6%	1,524	3.3%	5.3%	21.4%	6	6.8%	11.9%	2,306	3.1%	5.7%	21.4%
	Upper	52	89.7%	63.5%	43,893	95.4%	73.4%	34.2%	79	89.8%	58.9%	71,497	95.9%	70.2%	39.8%
	Unknown	1	1.7%	16.3%	248	0.5%	18.0%	0.0%	0	0.0%	19.2%	0	0.0%	20.8%	0.0%
	Total	58	100%	100%	46,025	100%	100%	100%	88	100%	100%	74,546	100%	100%	100%
REFINANCE	Low	1	5.3%	3.0%	273	2.4%	1.8%	24.3%	0	0.0%	5.7%	0	0.0%	2.3%	20.1%
	Moderate	1	5.3%	9.3%	197	1.7%	4.8%	20.1%	1	9.1%	12.8%	243	3.6%	5.7%	18.8%
	Middle	3	15.8%	13.7%	1,146	10.0%	8.7%	21.4%	1	9.1%	13.9%	100	1.5%	7.4%	21.4%
	Upper	11	57.9%	53.9%	6,662	57.9%	66.3%	34.2%	9	81.8%	51.8%	6,331	94.9%	62.9%	39.8%
	Unknown	3	15.8%	20.1%	3,234	28.1%	18.4%	0.0%	0	0.0%	15.9%	0	0.0%	21.7%	0.0%
	Total	19	100%	100%	11,512	100%	100%	100%	11	100%	100%	6,674	100%	100%	100%
HOME IMPROVEMENT	Low	0	0.0%	4.4%	0	0.0%	1.2%	24.3%	1	16.7%	4.2%	250	20.6%	1.4%	20.1%
	Moderate	0	0.0%	7.6%	0	0.0%	7.0%	20.1%	0	0.0%	8.7%	0	0.0%	2.1%	18.8%
	Middle	1	50.0%	13.9%	167	40.0%	6.5%	21.4%	0	0.0%	15.5%	0	0.0%	6.4%	21.4%
	Upper	1	50.0%	67.7%	250	60.0%	71.2%	34.2%	5	83.3%	66.8%	964	79.4%	65.4%	39.8%
	Unknown	0	0.0%	6.3%	0	0.0%	13.9%	0.0%	0	0.0%	4.9%	0	0.0%	24.7%	0.0%
	Total	2	100%	100%	417	100%	100%	100%	6	100%	100%	1,214	100%	100%	100%
MULTI FAMILY	Low	0	0.0%	0.0%	0	0.0%	0.0%	24.3%	0	0.0%	0.0%	0	0.0%	0.0%	20.1%
	Moderate	0	0.0%	0.0%	0	0.0%	0.0%	20.1%	0	0.0%	0.0%	0	0.0%	0.0%	18.8%
	Middle	0	0.0%	0.0%	0	0.0%	0.0%	21.4%	0	0.0%	0.0%	0	0.0%	0.0%	21.4%
	Upper	0	0.0%	0.0%	0	0.0%	0.0%	34.2%	0	0.0%	0.0%	0	0.0%	0.0%	39.8%
	Unknown	0	0.0%	100.0%	0	0.0%	100.0%	0.0%	0	0.0%	100.0%	0	0.0%	100.0%	0.0%
	Total	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%	2.5%	0	0.0%	2.6%	24.3%	0	0.0%	2.8%	0	0.0%	1.1%	20.1%
	Moderate	0	0.0%	4.9%	0	0.0%	1.3%	20.1%	0	0.0%	5.3%	0	0.0%	2.2%	18.8%
	Middle	0	0.0%	9.8%	0	0.0%	3.6%	21.4%	0	0.0%	20.1%	0	0.0%	7.9%	21.4%
	Upper	4	100.0%	79.8%	1,408	100.0%	91.7%	34.2%	9	100.0%	66.5%	3,203	100.0%	86.2%	39.8%
	Unknown	0	0.0%	3.1%	0	0.0%	0.9%	0.0%	0	0.0%	5.3%	0	0.0%	2.6%	0.0%
	Total	4	100%	100%	1,408	100%	100%	100%	9	100%	100%	3,203	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 Walton Beach

PRODUCT TYPE	Borrower Income Levels	Bank & Aggregate Lending; Demographic Data													
		2021							2022						
		Count			Dollar			Families by Family Income	Count			Dollar			Families by Family Income
		Bank	Agg		Bank	Agg			Bank	Agg		Bank	Agg		
#	%	%	\$ (000s)	\$ %	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %	%		
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	2.8%	0	0.0%	1.0%	24.3%	0	0.0%	3.2%	0	0.0%	0.8%	20.1%
	Moderate	0	0.0%	4.8%	0	0.0%	0.5%	20.1%	0	0.0%	5.2%	0	0.0%	0.9%	18.8%
	Middle	0	0.0%	4.8%	0	0.0%	1.3%	21.4%	0	0.0%	10.3%	0	0.0%	2.2%	21.4%
	Upper	0	0.0%	82.8%	0	0.0%	89.1%	34.2%	2	100.0%	69.7%	1,200	100.0%	79.9%	39.8%
	Unknown	0	0.0%	4.8%	0	0.0%	8.0%	0.0%	0	0.0%	11.6%	0	0.0%	16.2%	0.0%
	Total	0	0.0%	100%	0	0.0%	100%	100%	2	100%	100%	1,200	100%	100%	100%
PURPOSE NOT APPLICABLE	Low	0	0.0%	4.0%	0	0.0%	0.8%	24.3%	0	0.0%	0.0%	0	0.0%	0.0%	20.1%
	Moderate	0	0.0%	4.0%	0	0.0%	2.9%	20.1%	0	0.0%	0.0%	0	0.0%	0.0%	18.8%
	Middle	0	0.0%	0.0%	0	0.0%	0.0%	21.4%	0	0.0%	0.0%	0	0.0%	0.0%	21.4%
	Upper	0	0.0%	4.0%	0	0.0%	4.1%	34.2%	0	0.0%	8.3%	0	0.0%	1.9%	39.8%
	Unknown	0	0.0%	88.0%	0	0.0%	92.2%	0.0%	0	0.0%	91.7%	0	0.0%	98.1%	0.0%
	Total	0	0.0%	100%	0	0.0%	100%	100%	0	0.0%	100%	0	0.0%	100%	100%
HMDA TOTALS	Low	2	2.4%	2.7%	633	1.1%	1.0%	24.3%	2	1.7%	3.2%	422	0.5%	1.0%	20.1%
	Moderate	1	1.2%	7.8%	197	0.3%	3.1%	20.1%	3	2.6%	8.5%	814	0.9%	2.9%	18.8%
	Middle	8	9.6%	11.6%	2,837	4.8%	6.1%	21.4%	7	6.0%	12.7%	2,406	2.8%	5.8%	21.4%
	Upper	68	81.9%	60.5%	52,213	88.0%	70.9%	34.2%	104	89.7%	58.3%	83,195	95.8%	68.4%	39.8%
	Unknown	4	4.8%	17.4%	3,482	5.9%	18.8%	0.0%	0	0.0%	17.4%	0	0.0%	21.9%	0.0%
	Total	83	100%	100%	59,362	100%	100%	100%	116	100%	100%	86,837	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 Small Business & Small Farm Loans**

Assessment Area: FL Ft Walton Beach

PRODUCT TYPE	Tract Income Levels	Bank & Aggregate Lending; Demographic Data													
		2021							2022						
		Count			Dollar			Total Businesses	Count			Dollar			Total Businesses
		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%	1.8%	0	0.0%	1.8%	3.7%
	Moderate	2	50.0%	13.1%	60	62.5%	12.2%	21.0%	0	0.0%	7.2%	0	0.0%	3.8%	10.2%
	Middle	1	25.0%	30.1%	12	12.5%	26.2%	26.8%	0	0.0%	36.1%	0	0.0%	31.2%	37.7%
	Upper	1	25.0%	56.2%	24	25.0%	61.5%	52.2%	2	100.0%	54.3%	581	100.0%	63.0%	48.4%
	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%
	Tr Unknown	0	0.0%	0.7%	0	0.0%	0.1%		0	0.0%	0.6%	0	0.0%	0.1%	
	Total	4	100%	100%	96	100%	100%	100%	2	100%	100%	581	100%	100%	100%

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

PRODUCT TYPE			Bank & Aggregate Lending; Demographic Data													
			2021							2022						
			Count			Dollar			Total Businesses	Count			Dollar			Total Businesses
			Bank	Agg		Bank	Agg			Bank	Agg		Bank	Agg		
#	%	%	\$ (000s)	\$ %	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %	%			
SMALL BUSINESS	Revenue	\$1 Million or Less	2	50.0%	41.3%	42	43.8%	30.8%	95.6%	0	0.0%	46.9%	0	0.0%	38.6%	95.4%
		Over \$1 Million	0	0.0%		0	0.0%		3.6%	1	50.0%		500	86.1%		3.7%
		Total Rev. available	2	50.0%		42	43.8%		99.2%	1	50.0%		500	86.1%		99.1%
		Rev. Not Known	2	50.0%		54	56.3%		0.8%	1	50.0%		81	13.9%		0.9%
		Total	4	100%		96	100%		100.0%	2	100%		581	100%		100.0%
	Loan Size	\$100,000 or Less	4	100.0%	91.8%	96	100.0%	38.0%		1	50.0%	93.2%	81	13.9%	39.7%	
		\$100,001 - \$250,000	0	0.0%	4.7%	0	0.0%	18.6%		0	0.0%	3.8%	0	0.0%	17.2%	
		\$250,001 - \$1 Million	0	0.0%	3.5%	0	0.0%	43.5%		1	50.0%	3.0%	500	86.1%	43.1%	
		Total	4	100%	100.0%	96	100%	100.0%		2	100%	100.0%	581	100%	100.0%	
	Loan Size & Rev \$1 Mill or Less	\$100,000 or Less	2	100.0%		42	100.0%			0	0.0%		0	0.0%		
		\$100,001 - \$250,000	0	0.0%		0	0.0%			0	0.0%		0	0.0%		
		\$250,001 - \$1 Million	0	0.0%		0	0.0%			0	0.0%		0	0.0%		
		Total	2	100%		42	100%			0	0.0%		0	0.0%		

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

PRODUCT TYPE	Tract Income Levels	Bank & Aggregate Lending; Demographic Data													
		2021							2022						
		Count			Dollar			Owner Occupied Units %	Count			Dollar			Owner Occupied Units %
		Bank #	Agg %	Agg %	Bank \$ (000s)	Agg \$ %	Agg \$ %		Bank #	Agg %	Agg %	Bank \$ (000s)	Agg \$ %	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%
	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%
	Middle	9	45.0%	43.9%	3,008	31.8%	31.3%	68.4%	3	30.0%	51.8%	991	21.2%	38.0%	71.6%
	Upper	11	55.0%	56.0%	6,458	68.2%	68.7%	31.6%	7	70.0%	48.1%	3,680	78.8%	61.9%	28.4%
	Unknown	0	0.0%	0.2%	0	0.0%	0.0%	0.0%	0	0.0%	0.2%	0	0.0%	0.1%	0.0%
	Total	20	100%	100%	9,466	100%	100%	100%	10	100%	100%	4,671	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%
	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%
	Middle	2	18.2%	44.1%	494	18.5%	34.6%	68.4%	1	33.3%	63.4%	65	22.6%	54.7%	71.6%
	Upper	9	81.8%	55.3%	2,183	81.5%	64.7%	31.6%	2	66.7%	36.6%	223	77.4%	45.3%	28.4%
	Unknown	0	0.0%	0.6%	0	0.0%	0.7%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	Total	11	100%	100%	2,677	100%	100%	100%	3	100%	100%	288	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%
	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%
	Middle	2	100.0%	78.9%	207	100.0%	69.7%	68.4%	2	100.0%	53.6%	185	100.0%	28.1%	71.6%
	Upper	0	0.0%	21.1%	0	0.0%	30.3%	31.6%	0	0.0%	46.4%	0	0.0%	71.9%	28.4%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	Total	2	100%	100%	207	100%	100%	100%	2	100%	100%	185	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%
	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%
	Middle	0	0.0%	0.0%	0	0.0%	0.0%	48.7%	0	0.0%	100.0%	0	0.0%	100.0%	54.5%
	Upper	0	0.0%	0.0%	0	0.0%	0.0%	51.3%	0	0.0%	0.0%	0	0.0%	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%
	Total	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%
	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%
	Middle	2	40.0%	40.0%	161	18.7%	18.7%	68.4%	5	62.5%	65.2%	883	76.7%	70.6%	71.6%
	Upper	3	60.0%	60.0%	700	81.3%	81.3%	31.6%	3	37.5%	34.8%	268	23.3%	29.4%	28.4%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	Total	5	100%	100%	861	100%	100%	100%	8	100%	100%	1,151	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 Gulf**

PRODUCT TYPE	Tract Income Levels	Bank & Aggregate Lending; Demographic Data													
		2021							2022						
		Count			Dollar			Owner Occupied Units	Count			Dollar			Owner Occupied Units
		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%
	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%
	Middle	0	0.0%	60.0%	0	0.0%	60.6%	68.4%	0	0.0%	53.3%	0	0.0%	19.2%	71.6%
	Upper	0	0.0%	40.0%	0	0.0%	39.4%	31.6%	0	0.0%	46.7%	0	0.0%	80.8%	28.4%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	Total	0	0.0%	100%	0	0.0%	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%
	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%
	Middle	0	0.0%	100.0%	0	0.0%	100.0%	68.4%	0	0.0%	100.0%	0	0.0%	100.0%	71.6%
	Upper	0	0.0%	0.0%	0	0.0%	0.0%	31.6%	0	0.0%	0.0%	0	0.0%	0.0%	28.4%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	Total	0	0.0%	100%	0	0.0%	100%	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%
	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%
	Middle	15	39.5%	44.9%	3,870	29.3%	32.8%	68.4%	11	47.8%	54.6%	2,124	33.7%	41.4%	71.6%
	Upper	23	60.5%	54.8%	9,341	70.7%	67.0%	31.6%	12	52.2%	45.3%	4,171	66.3%	58.5%	28.4%
	Unknown	0	0.0%	0.3%	0	0.0%	0.2%	0.0%	0	0.0%	0.1%	0	0.0%	0.1%	0.0%
	Total	38	100%	100%	13,211	100%	100%	100%	23	100%	100%	6,295	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 1 of 2**  
Assessment Area: FL Gulf

PRODUCT TYPE	Borrower Income Levels	Bank & Aggregate Lending; Demographic Data													
		2021							2022						
		Count			Dollar			Families by Family Income %	Count			Dollar			Families by Family Income %
		Bank #	%	Agg %	Bank \$ (000s)	\$ %	Agg %		Bank #	%	Agg %	Bank \$ (000s)	\$ %	Agg %	
HOME PURCHASE	Low	0	0.0%	0.3%	0	0.0%	0.2%	17.4%	0	0.0%	0.6%	0	0.0%	0.1%	16.9%
	Moderate	0	0.0%	4.9%	0	0.0%	1.5%	18.6%	1	10.0%	4.6%	160	3.4%	1.8%	16.8%
	Middle	0	0.0%	10.3%	0	0.0%	4.8%	20.2%	3	30.0%	9.1%	671	14.4%	3.9%	19.1%
	Upper	19	95.0%	69.0%	8,097	85.5%	76.3%	43.8%	6	60.0%	68.6%	3,840	82.2%	74.8%	47.2%
	Unknown	1	5.0%	15.4%	1,369	14.5%	17.2%	0.0%	0	0.0%	17.1%	0	0.0%	19.5%	0.0%
	Total	20	100%	100%	9,466	100%	100%	100%	10	100%	100%	4,671	100%	100%	100%
REFINANCE	Low	0	0.0%	1.5%	0	0.0%	0.7%	17.4%	0	0.0%	2.2%	0	0.0%	1.0%	16.9%
	Moderate	1	9.1%	5.3%	120	4.5%	2.6%	18.6%	2	66.7%	12.7%	223	77.4%	6.1%	16.8%
	Middle	2	18.2%	14.5%	472	17.6%	9.1%	20.2%	0	0.0%	23.1%	0	0.0%	15.0%	19.1%
	Upper	8	72.7%	58.9%	2,085	77.9%	64.8%	43.8%	1	33.3%	50.0%	65	22.6%	62.3%	47.2%
	Unknown	0	0.0%	19.8%	0	0.0%	22.8%	0.0%	0	0.0%	11.9%	0	0.0%	15.7%	0.0%
	Total	11	100%	100%	2,677	100%	100%	100%	3	100%	100%	288	100%	100%	100%
HOME IMPROVEMENT	Low	0	0.0%	0.0%	0	0.0%	0.0%	17.4%	0	0.0%	7.1%	0	0.0%	2.0%	16.9%
	Moderate	0	0.0%	0.0%	0	0.0%	0.0%	18.6%	0	0.0%	0.0%	0	0.0%	0.0%	16.8%
	Middle	0	0.0%	10.5%	0	0.0%	7.4%	20.2%	1	50.0%	21.4%	85	45.9%	9.1%	19.1%
	Upper	2	100.0%	89.5%	207	100.0%	92.6%	43.8%	1	50.0%	57.1%	100	54.1%	77.5%	47.2%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	14.3%	0	0.0%	11.5%	0.0%
	Total	2	100%	100%	207	100%	100%	100%	2	100%	100%	185	100%	100%	100%
MULTI FAMILY	Low	0	0.0%	0.0%	0	0.0%	0.0%	17.4%	0	0.0%	0.0%	0	0.0%	0.0%	16.9%
	Moderate	0	0.0%	0.0%	0	0.0%	0.0%	18.6%	0	0.0%	0.0%	0	0.0%	0.0%	16.8%
	Middle	0	0.0%	0.0%	0	0.0%	0.0%	20.2%	0	0.0%	0.0%	0	0.0%	0.0%	19.1%
	Upper	0	0.0%	0.0%	0	0.0%	0.0%	43.8%	0	0.0%	0.0%	0	0.0%	0.0%	47.2%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	100.0%	0	0.0%	100.0%	0.0%
	Total	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%	17.4%	0	0.0%	8.7%	0	0.0%	5.4%	16.9%
	Moderate	0	0.0%	0.0%	0	0.0%	0.0%	18.6%	0	0.0%	0.0%	0	0.0%	0.0%	16.8%
	Middle	2	40.0%	40.0%	320	37.2%	37.2%	20.2%	0	0.0%	0.0%	0	0.0%	0.0%	19.1%
	Upper	3	60.0%	60.0%	541	62.8%	62.8%	43.8%	8	100.0%	87.0%	1,151	100.0%	91.1%	47.2%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	4.3%	0	0.0%	3.5%	0.0%
	Total	5	100%	100%	861	100%	100%	100%	8	100%	100%	1,151	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 Gulf

PRODUCT TYPE	Borrower Income Levels	Bank & Aggregate Lending; Demographic Data													
		2021							2022						
		Count			Dollar			Families by Family Income	Count			Dollar			Families by Family Income
		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%	17.4%	0	0.0%	0.0%	0	0.0%	0.0%	16.9%
	Moderate	0	0.0%	0.0%	0	0.0%	0.0%	18.6%	0	0.0%	0.0%	0	0.0%	0.0%	16.8%
	Middle	0	0.0%	20.0%	0	0.0%	8.6%	20.2%	0	0.0%	20.0%	0	0.0%	2.0%	19.1%
	Upper	0	0.0%	80.0%	0	0.0%	91.4%	43.8%	0	0.0%	66.7%	0	0.0%	82.6%	47.2%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	13.3%	0	0.0%	15.4%	0.0%
	Total	0	0.0%	100%	0	0.0%	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%	17.4%	0	0.0%	0.0%	0	0.0%	0.0%	16.9%
	Moderate	0	0.0%	0.0%	0	0.0%	0.0%	18.6%	0	0.0%	0.0%	0	0.0%	0.0%	16.8%
	Middle	0	0.0%	0.0%	0	0.0%	0.0%	20.2%	0	0.0%	0.0%	0	0.0%	0.0%	19.1%
	Upper	0	0.0%	0.0%	0	0.0%	0.0%	43.8%	0	0.0%	0.0%	0	0.0%	0.0%	47.2%
	Unknown	0	0.0%	100.0%	0	0.0%	100.0%	0.0%	0	0.0%	100.0%	0	0.0%	100.0%	0.0%
	Total	0	0.0%	100%	0	0.0%	100%	100%	0	0.0%	100%	0	0.0%	100%	100%
HMDA TOTALS	Low	0	0.0%	0.7%	0	0.0%	0.3%	17.4%	0	0.0%	1.3%	0	0.0%	0.3%	16.9%
	Moderate	1	2.6%	4.9%	120	0.9%	1.8%	18.6%	3	13.0%	5.7%	383	6.1%	2.1%	16.8%
	Middle	4	10.5%	12.0%	792	6.0%	6.1%	20.2%	4	17.4%	12.0%	756	12.0%	5.1%	19.1%
	Upper	32	84.2%	65.8%	10,930	82.7%	73.3%	43.8%	16	69.6%	65.1%	5,156	81.9%	71.7%	47.2%
	Unknown	1	2.6%	16.6%	1,369	10.4%	18.4%	0.0%	0	0.0%	15.9%	0	0.0%	20.8%	0.0%
	Total	38	100%	100%	13,211	100%	100%	100%	23	100%	100%	6,295	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 Small Business & Small Farm Loans**

Assessment Area: FL Gulf

PRODUCT TYPE	Tract Income Levels	Bank & Aggregate Lending; Demographic Data													
		2021							2022						
		Count			Dollar			Total Businesses	Count			Dollar			Total Businesses
		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%
	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%
	Middle	11	61.1%	59.1%	1,068	87.5%	66.5%	55.2%	6	54.5%	65.7%	542	79.7%	68.4%	64.2%
	Upper	7	38.9%	40.9%	152	12.5%	33.5%	44.8%	5	45.5%	34.1%	138	20.3%	31.1%	35.8%
	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%
	Tr Unknown	0	0.0%	0.0%	0	0.0%	0.0%		0	0.0%	0.2%	0	0.0%	0.4%	
	Total	18	100%	100%	1,220	100%	100%	100%	11	100%	100%	680	100%	100%	100%

**Small Business & Small Farm Lending By Revenue & Loan Size**

Assessment Area: FL Gulf

PRODUCT TYPE			Bank & Aggregate Lending; Demographic Data													
			2021							2022						
			Count			Dollar			Total Businesses	Count			Dollar			Total Businesses
			Bank	Agg		Bank	Agg			Bank	Agg		Bank	Agg		
#	%	%	\$ (000s)	\$ %	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %	%			
SMALL BUSINESS	Revenue	\$1 Million or Less	7	38.9%	41.6%	694	56.9%	46.0%	94.8%	5	45.5%	49.4%	267	39.3%	49.9%	94.2%
		Over \$1 Million	5	27.8%		420	34.4%		3.6%	6	54.5%		413	60.7%		4.1%
		Total Rev. available	12	66.7%		1,114	91.3%		98.4%	11	100.0%		680	100.0%		98.4%
		Rev. Not Known	6	33.3%		106	8.7%		1.6%	0	0.0%		0	0.0%		1.6%
		Total	18	100%		1,220	100%		100.0%	11	100%		680	100%		100.0%
	Loan Size	\$100,000 or Less	15	83.3%	93.1%	421	34.5%	44.1%		9	81.8%	95.6%	364	53.5%	55.5%	
		\$100,001 - \$250,000	2	11.1%	3.6%	259	21.2%	14.1%		2	18.2%	3.0%	316	46.5%	19.9%	
		\$250,001 - \$1 Million	1	5.6%	3.3%	540	44.3%	41.8%		0	0.0%	1.4%	0	0.0%	24.6%	
		Total	18	100%	100.0%	1,220	100%	100.0%		11	100%	100.0%	680	100%	100.0%	
	Loan Size & Rev \$1 Mill or Less	\$100,000 or Less	6	85.7%		154	22.2%			4	80.0%		141	52.8%		
		\$100,001 - \$250,000	0	0.0%		0	0.0%			1	20.0%		126	47.2%		
		\$250,001 - \$1 Million	1	14.3%		540	77.8%			0	0.0%		0	0.0%		
		Total	7	100%		694	100%			5	100%		267	100%		

Geographic Distribution of HMDA Loans - Table 1 of 2

Assessment Area: FL Homosassa Springs

PRODUCT TYPE	Tract Income Levels	Bank & Aggregate Lending; Demographic Data													
		2021							2022						
		Count			Dollar			Owner Occupied Units %	Count			Dollar			Owner Occupied Units %
		Bank #	%	Agg %	Bank \$ (000s)	\$ %	Agg \$ %		Bank #	%	Agg %	Bank \$ (000s)	\$ %	Agg \$ %	
HOME PURCHASE	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	Moderate	3	3.1%	19.2%	431	1.8%	13.7%	20.1%	43	55.1%	11.7%	7,885	42.2%	9.6%	13.5%
	Middle	60	61.2%	56.2%	17,374	72.0%	63.1%	62.7%	26	33.3%	69.7%	8,256	44.2%	66.2%	68.7%
	Upper	35	35.7%	24.6%	6,325	26.2%	23.2%	17.3%	9	11.5%	18.6%	2,547	13.6%	24.1%	17.8%
	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%
	Total	98	100%	100%	24,130	100%	100%	100%	78	100%	100%	18,688	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%
	Moderate	2	7.7%	16.4%	161	3.5%	11.8%	20.1%	2	14.3%	11.5%	293	11.2%	9.1%	13.5%
	Middle	16	61.5%	63.1%	3,370	72.6%	68.8%	62.7%	7	50.0%	70.3%	810	31.0%	67.4%	68.7%
	Upper	8	30.8%	20.5%	1,113	24.0%	19.4%	17.3%	5	35.7%	18.2%	1,513	57.8%	23.5%	17.8%
	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%
	Total	26	100%	100%	4,644	100%	100%	100%	14	100%	100%	2,616	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%
	Moderate	0	0.0%	15.3%	0	0.0%	9.5%	20.1%	2	25.0%	11.0%	300	45.0%	9.3%	13.5%
	Middle	8	88.9%	64.3%	709	93.4%	73.8%	62.7%	5	62.5%	67.9%	336	50.5%	63.0%	68.7%
	Upper	1	11.1%	20.4%	50	6.6%	16.7%	17.3%	1	12.5%	21.1%	30	4.5%	27.7%	17.8%
	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%
	Total	9	100%	100%	759	100%	100%	100%	8	100%	100%	666	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%
	Moderate	0	0.0%	10.0%	0	0.0%	13.1%	10.0%	0	0.0%	9.1%	0	0.0%	1.6%	17.6%
	Middle	0	0.0%	50.0%	0	0.0%	59.8%	62.2%	2	100.0%	90.9%	465	100.0%	98.4%	56.6%
	Upper	2	100.0%	40.0%	1,710	100.0%	27.1%	27.8%	0	0.0%	0.0%	0	0.0%	0.0%	25.8%
	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%
	Total	2	100%	100%	1,710	100%	100%	100%	2	100%	100%	465	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%
	Moderate	6	25.0%	17.3%	358	10.7%	10.4%	20.1%	2	10.0%	10.3%	350	11.9%	9.2%	13.5%
	Middle	13	54.2%	65.3%	2,181	65.4%	75.7%	62.7%	12	60.0%	65.9%	1,848	62.8%	61.2%	68.7%
	Upper	5	20.8%	17.3%	794	23.8%	13.9%	17.3%	6	30.0%	23.8%	745	25.3%	29.6%	17.8%
	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%
	Total	24	100%	100%	3,333	100%	100%	100%	20	100%	100%	2,943	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 Homosassa Springs**

PRODUCT TYPE	Tract Income Levels	Bank & Aggregate Lending; Demographic Data													
		2021							2022						
		Count			Dollar			Owner Occupied Units	Count			Dollar			Owner Occupied Units
		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%
	Moderate	0	0.0%	19.5%	0	0.0%	12.3%	20.1%	0	0.0%	10.5%	0	0.0%	6.0%	13.5%
	Middle	0	0.0%	60.9%	0	0.0%	72.1%	62.7%	0	0.0%	72.1%	0	0.0%	69.8%	68.7%
	Upper	0	0.0%	19.5%	0	0.0%	15.6%	17.3%	0	0.0%	17.4%	0	0.0%	24.2%	17.8%
	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%
	Total	0	0.0%	100%	0	0.0%	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%
	Moderate	0	0.0%	23.1%	0	0.0%	18.7%	20.1%	0	0.0%	11.5%	0	0.0%	6.2%	13.5%
	Middle	0	0.0%	53.8%	0	0.0%	60.4%	62.7%	0	0.0%	76.9%	0	0.0%	77.7%	68.7%
	Upper	0	0.0%	23.1%	0	0.0%	20.9%	17.3%	0	0.0%	11.5%	0	0.0%	16.0%	17.8%
	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%
	Total	0	0.0%	100%	0	0.0%	100%	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%
	Moderate	11	6.9%	17.9%	950	2.7%	12.9%	20.1%	49	40.2%	11.5%	8,828	34.8%	9.4%	13.5%
	Middle	97	61.0%	59.6%	23,634	68.4%	65.7%	62.7%	52	42.6%	69.7%	11,715	46.2%	66.8%	68.7%
	Upper	51	32.1%	22.5%	9,992	28.9%	21.5%	17.3%	21	17.2%	18.8%	4,835	19.1%	23.8%	17.8%
	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%
	Total	159	100%	100%	34,576	100%	100%	100%	122	100%	100%	25,378	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 1 of 2**

Assessment Area: FL Homosassa Springs

PRODUCT TYPE	Borrower Income Levels	Bank & Aggregate Lending; Demographic Data													
		2021							2022						
		Count			Dollar			Families by Family Income %	Count			Dollar			Families by Family Income %
		Bank #	Agg %	%	Bank \$ (000s)	\$ %	\$ %		Bank #	Agg %	%	Bank \$ (000s)	\$ %	\$ %	
HOME PURCHASE	Low	0	0.0%	2.8%	0	0.0%	1.4%	18.2%	4	5.1%	4.4%	548	2.9%	2.3%	18.9%
	Moderate	11	11.2%	13.7%	1,642	6.8%	9.4%	19.4%	11	14.1%	16.0%	1,861	10.0%	11.4%	18.7%
	Middle	16	16.3%	20.1%	2,927	12.1%	16.8%	22.5%	23	29.5%	23.4%	4,968	26.6%	20.7%	22.7%
	Upper	69	70.4%	46.4%	19,220	79.7%	55.6%	39.9%	37	47.4%	39.7%	10,900	58.3%	49.4%	39.6%
	Unknown	2	2.0%	17.0%	341	1.4%	16.7%	0.0%	3	3.8%	16.6%	411	2.2%	16.2%	0.0%
	Total	98	100%	100%	24,130	100%	100%	100%	78	100%	100%	18,688	100%	100%	100%
REFINANCE	Low	2	7.7%	5.6%	181	3.9%	3.0%	18.2%	1	7.1%	12.2%	30	1.1%	6.7%	18.9%
	Moderate	1	3.8%	13.7%	80	1.7%	9.7%	19.4%	1	7.1%	21.7%	90	3.4%	17.5%	18.7%
	Middle	3	11.5%	18.5%	520	11.2%	16.3%	22.5%	2	14.3%	24.3%	199	7.6%	24.6%	22.7%
	Upper	18	69.2%	37.4%	3,643	78.4%	44.2%	39.9%	10	71.4%	29.2%	2,297	87.8%	37.5%	39.6%
	Unknown	2	7.7%	24.7%	220	4.7%	26.8%	0.0%	0	0.0%	12.5%	0	0.0%	13.8%	0.0%
	Total	26	100%	100%	4,644	100%	100%	100%	14	100%	100%	2,616	100%	100%	100%
HOME IMPROVEMENT	Low	1	11.1%	7.2%	50	6.6%	4.6%	18.2%	3	37.5%	9.8%	91	13.7%	6.6%	18.9%
	Moderate	3	33.3%	18.8%	190	25.0%	13.5%	19.4%	0	0.0%	22.0%	0	0.0%	14.5%	18.7%
	Middle	2	22.2%	23.1%	65	8.6%	18.1%	22.5%	1	12.5%	22.5%	250	37.5%	21.5%	22.7%
	Upper	3	33.3%	49.1%	454	59.8%	60.8%	39.9%	4	50.0%	42.8%	325	48.8%	53.8%	39.6%
	Unknown	0	0.0%	1.9%	0	0.0%	3.0%	0.0%	0	0.0%	2.9%	0	0.0%	3.5%	0.0%
	Total	9	100%	100%	759	100%	100%	100%	8	100%	100%	666	100%	100%	100%
MULTI FAMILY	Low	0	0.0%	0.0%	0	0.0%	0.0%	18.2%	0	0.0%	0.0%	0	0.0%	0.0%	18.9%
	Moderate	0	0.0%	0.0%	0	0.0%	0.0%	19.4%	0	0.0%	0.0%	0	0.0%	0.0%	18.7%
	Middle	0	0.0%	0.0%	0	0.0%	0.0%	22.5%	0	0.0%	0.0%	0	0.0%	0.0%	22.7%
	Upper	1	50.0%	30.0%	1,376	80.5%	19.5%	39.9%	0	0.0%	0.0%	0	0.0%	0.0%	39.6%
	Unknown	1	50.0%	70.0%	334	19.5%	80.5%	0.0%	2	100.0%	100.0%	465	100.0%	100.0%	0.0%
	Total	2	100%	100%	1,710	100%	100%	100%	2	100%	100%	465	100%	100%	100%
OTHER PURPOSE LOC	Low	1	4.2%	8.0%	30	0.9%	4.5%	18.2%	2	10.0%	6.9%	160	5.4%	4.4%	18.9%
	Moderate	5	20.8%	14.7%	507	15.2%	11.0%	19.4%	0	0.0%	17.9%	0	0.0%	13.2%	18.7%
	Middle	7	29.2%	22.7%	930	27.9%	20.3%	22.5%	3	15.0%	29.0%	450	15.3%	21.7%	22.7%
	Upper	11	45.8%	51.1%	1,866	56.0%	62.0%	39.9%	15	75.0%	44.5%	2,333	79.3%	58.6%	39.6%
	Unknown	0	0.0%	3.6%	0	0.0%	2.3%	0.0%	0	0.0%	1.7%	0	0.0%	2.1%	0.0%
	Total	24	100%	100%	3,333	100%	100%	100%	20	100%	100%	2,943	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 Homosassa Springs

PRODUCT TYPE	Borrower Income Levels	Bank & Aggregate Lending; Demographic Data													
		2021							2022						
		Count			Dollar			Families by Family Income	Count			Dollar			Families by Family Income
		Bank	Agg		Bank	Agg			Bank	Agg		Bank	Agg		
#	%	%	\$ (000s)	\$ %	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %	%		
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	10.3%	0	0.0%	4.3%	18.2%	0	0.0%	17.4%	0	0.0%	12.5%	18.9%
	Moderate	0	0.0%	14.9%	0	0.0%	11.5%	19.4%	0	0.0%	24.4%	0	0.0%	20.2%	18.7%
	Middle	0	0.0%	24.1%	0	0.0%	31.1%	22.5%	0	0.0%	22.1%	0	0.0%	15.3%	22.7%
	Upper	0	0.0%	48.3%	0	0.0%	51.2%	39.9%	0	0.0%	30.2%	0	0.0%	47.2%	39.6%
	Unknown	0	0.0%	2.3%	0	0.0%	1.9%	0.0%	0	0.0%	5.8%	0	0.0%	4.7%	0.0%
	Total	0	0.0%	100%	0	0.0%	100%	100%	0	0.0%	100%	0	0.0%	100%	100%
PURPOSE NOT APPLICABLE	Low	0	0.0%	5.1%	0	0.0%	3.8%	18.2%	0	0.0%	3.8%	0	0.0%	1.9%	18.9%
	Moderate	0	0.0%	2.6%	0	0.0%	2.4%	19.4%	0	0.0%	3.8%	0	0.0%	2.4%	18.7%
	Middle	0	0.0%	7.7%	0	0.0%	6.6%	22.5%	0	0.0%	3.8%	0	0.0%	2.5%	22.7%
	Upper	0	0.0%	2.6%	0	0.0%	2.6%	39.9%	0	0.0%	0.0%	0	0.0%	0.0%	39.6%
	Unknown	0	0.0%	82.1%	0	0.0%	84.6%	0.0%	0	0.0%	88.5%	0	0.0%	93.2%	0.0%
	Total	0	0.0%	100%	0	0.0%	100%	100%	0	0.0%	100%	0	0.0%	100%	100%
HMDA TOTALS	Low	4	2.5%	4.3%	261	0.8%	2.1%	18.2%	10	8.2%	7.1%	829	3.3%	3.5%	18.9%
	Moderate	20	12.6%	13.8%	2,419	7.0%	9.6%	19.4%	12	9.8%	18.1%	1,951	7.7%	12.9%	18.7%
	Middle	28	17.6%	19.6%	4,442	12.8%	16.7%	22.5%	29	23.8%	23.7%	5,867	23.1%	21.3%	22.7%
	Upper	102	64.2%	42.8%	26,559	76.8%	51.0%	39.9%	66	54.1%	36.8%	15,855	62.5%	46.1%	39.6%
	Unknown	5	3.1%	19.5%	895	2.6%	20.6%	0.0%	5	4.1%	14.3%	876	3.5%	16.2%	0.0%
	Total	159	100%	100%	34,576	100%	100%	100%	122	100%	100%	25,378	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 Small Business & Small Farm Loans**  
Assessment Area: FL Homosassa Springs

PRODUCT TYPE	Tract Income Levels	Bank & Aggregate Lending; Demographic Data													
		2021							2022						
		Count			Dollar			Total Businesses	Count			Dollar			Total Businesses
		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%
	Moderate	14	11.1%	14.2%	1,977	17.2%	11.7%	17.1%	9	11.8%	14.4%	1,226	12.9%	16.2%	15.1%
	Middle	77	61.1%	63.0%	6,545	56.8%	66.3%	62.6%	63	82.9%	67.4%	8,131	85.3%	68.2%	68.3%
	Upper	35	27.8%	22.4%	3,000	26.0%	21.9%	20.3%	4	5.3%	17.7%	180	1.9%	15.3%	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%
	Tr Unknown	0	0.0%	0.5%	0	0.0%	0.2%		0	0.0%	0.5%	0	0.0%	0.2%	
	Total	126	100%	100%	11,522	100%	100%	100%	76	100%	100%	9,537	100%	100%	100%

**Small Business & Small Farm Lending By Revenue & Loan Size**  
Assessment Area: FL Homosassa Springs

PRODUCT TYPE			Bank & Aggregate Lending; Demographic Data													
			2021							2022						
			Count			Dollar			Total Businesses	Count			Dollar			Total Businesses
			Bank	Agg		Bank	Agg			Bank	Agg		Bank	Agg		
#	%	%	\$ (000s)	\$ %	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %	%			
SMALL BUSINESS	Revenue	\$1 Million or Less	59	46.8%	52.2%	3,841	33.3%	39.2%	95.9%	41	53.9%	55.9%	4,406	46.2%	40.5%	95.9%
		Over \$1 Million	33	26.2%		3,737	32.4%		3.4%	28	36.8%		4,138	43.4%		3.3%
		Total Rev. available	92	73.0%		7,578	65.8%		99.3%	69	90.8%		8,544	89.6%		99.3%
		Rev. Not Known	34	27.0%		3,944	34.2%		0.7%	7	9.2%		993	10.4%		0.7%
		Total	126	100%		11,522	100%		100.0%	76	100%		9,537	100%		100.0%
	Loan Size	\$100,000 or Less	100	79.4%	96.0%	4,210	36.5%	50.2%		52	68.4%	97.3%	2,571	27.0%	57.7%	
		\$100,001 - \$250,000	17	13.5%	2.5%	2,984	25.9%	17.3%		17	22.4%	1.7%	3,191	33.5%	14.7%	
		\$250,001 - \$1 Million	9	7.1%	1.5%	4,328	37.6%	32.5%		7	9.2%	1.0%	3,775	39.6%	27.7%	
		Total	126	100%	100.0%	11,522	100%	100.0%		76	100%	100.0%	9,537	100%	100.0%	
	Loan Size & Rev \$1 Mill or Less	\$100,000 or Less	54	91.5%		2,270	59.1%			32	78.0%		1,627	36.9%		
		\$100,001 - \$250,000	4	6.8%		716	18.6%			7	17.1%		1,568	35.6%		
		\$250,001 - \$1 Million	1	1.7%		855	22.3%			2	4.9%		1,211	27.5%		
		Total	59	100%		3,841	100%			41	100%		4,406	100%		

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

Assessment Area: FL Jacksonville

PRODUCT TYPE	Tract Income Levels	Bank & Aggregate Lending; Demographic Data						
		2022						
		Count			Dollar			Owner Occupied Units
		Bank #	%	Agg %	Bank \$ (000s)	\$ %	Agg \$ %	
HOME PURCHASE	Low	0	0.0%	2.7%	0	0.0%	1.2%	3.3%
	Moderate	18	12.2%	19.4%	6,284	9.5%	13.2%	20.3%
	Middle	38	25.7%	46.1%	12,164	18.3%	43.8%	40.1%
	Upper	91	61.5%	31.4%	47,591	71.6%	41.2%	35.9%
	Unknown	1	0.7%	0.5%	386	0.6%	0.5%	0.5%
	<i>Total</i>	<i>148</i>	<i>100%</i>	<i>100%</i>	<i>66,425</i>	<i>100%</i>	<i>100%</i>	<i>100%</i>
REFINANCE	Low	0	0.0%	2.1%	0	0.0%	1.0%	3.3%
	Moderate	7	25.9%	17.9%	773	8.9%	12.6%	20.3%
	Middle	6	22.2%	43.8%	1,763	20.4%	41.0%	40.1%
	Upper	14	51.9%	35.8%	6,110	70.7%	45.0%	35.9%
	Unknown	0	0.0%	0.4%	0	0.0%	0.4%	0.5%
	<i>Total</i>	<i>27</i>	<i>100%</i>	<i>100%</i>	<i>8,646</i>	<i>100%</i>	<i>100%</i>	<i>100%</i>
HOME IMPROVEMENT	Low	0	0.0%	1.1%	0	0.0%	0.8%	3.3%
	Moderate	4	36.4%	12.5%	150	12.9%	8.7%	20.3%
	Middle	4	36.4%	37.6%	369	31.8%	30.8%	40.1%
	Upper	3	27.3%	48.4%	640	55.2%	59.3%	35.9%
	Unknown	0	0.0%	0.4%	0	0.0%	0.4%	0.5%
	<i>Total</i>	<i>11</i>	<i>100%</i>	<i>100%</i>	<i>1,159</i>	<i>100%</i>	<i>100%</i>	<i>100%</i>
MULTI FAMILY	Low	0	0.0%	8.1%	0	0.0%	0.8%	3.8%
	Moderate	0	0.0%	34.7%	0	0.0%	38.3%	35.5%
	Middle	1	100.0%	35.5%	500	100.0%	39.0%	33.5%
	Upper	0	0.0%	14.5%	0	0.0%	20.5%	25.7%
	Unknown	0	0.0%	7.3%	0	0.0%	1.4%	1.5%
	<i>Total</i>	<i>1</i>	<i>100%</i>	<i>100%</i>	<i>500</i>	<i>100%</i>	<i>100%</i>	<i>100%</i>
OTHER PURPOSE LOC	Low	0	0.0%	0.5%	0	0.0%	0.2%	3.3%
	Moderate	0	0.0%	8.6%	0	0.0%	5.1%	20.3%
	Middle	5	55.6%	36.2%	455	24.8%	29.9%	40.1%
	Upper	4	44.4%	54.2%	1,380	75.2%	64.5%	35.9%
	Unknown	0	0.0%	0.4%	0	0.0%	0.3%	0.5%
	<i>Total</i>	<i>9</i>	<i>100%</i>	<i>100%</i>	<i>1,835</i>	<i>100%</i>	<i>100%</i>	<i>100%</i>

Originations & Purchases

Based on 2022 FFIEC Census Data; 2016-2020 ACS data

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

PRODUCT TYPE	Tract Income Levels	Bank & Aggregate Lending; Demographic Data						
		2022						
		Count			Dollar			Owner Occupied Units
		Bank		Agg	Bank		Agg	
#	%	%	\$ (000s)	\$ %	\$ %	%		
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	1.6%	0	0.0%	0.6%	3.3%
	Moderate	0	0.0%	15.1%	0	0.0%	7.9%	20.3%
	Middle	0	0.0%	39.4%	0	0.0%	27.1%	40.1%
	Upper	4	100.0%	43.5%	1,520	100.0%	64.0%	35.9%
	Unknown	0	0.0%	0.5%	0	0.0%	0.4%	0.5%
	Total	4	100%	100%	1,520	100%	100%	100%
PURPOSE NOT APPLICABLE	Low	0	0.0%	4.4%	0	0.0%	2.6%	3.3%
	Moderate	0	0.0%	29.7%	0	0.0%	22.2%	20.3%
	Middle	0	0.0%	49.8%	0	0.0%	48.0%	40.1%
	Upper	0	0.0%	15.7%	0	0.0%	26.9%	35.9%
	Unknown	0	0.0%	0.3%	0	0.0%	0.4%	0.5%
	Total	0	0.0%	100%	0	0.0%	100%	100%
HMDA TOTALS	Low	0	0.0%	2.4%	0	0.0%	1.1%	3.3%
	Moderate	29	14.5%	18.4%	7,207	9.0%	14.5%	20.3%
	Middle	54	27.0%	44.6%	15,251	19.0%	42.2%	40.1%
	Upper	116	58.0%	34.2%	57,241	71.5%	41.6%	35.9%
	Unknown	1	0.5%	0.5%	386	0.5%	0.6%	0.5%
	Total	200	100%	100%	80,085	100%	100%	100%

Originations & Purchases

Based on 2022 FFIEC Census Data; 2016-2020 ACS data

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

Assessment Area: FL Jacksonville

PRODUCT TYPE	Borrower Income Levels	Bank & Aggregate Lending; Demographic Data						
		2022						
		Count			Dollar			Families by Family Income
		Bank #	%	Agg %	Bank \$ (000s)	\$ %	Agg \$ %	%
HOME PURCHASE	Low	4	2.7%	3.9%	670	1.0%	1.7%	21.2%
	Moderate	14	9.5%	15.0%	2,863	4.3%	9.8%	18.1%
	Middle	24	16.2%	20.9%	6,997	10.5%	18.3%	20.0%
	Upper	103	69.6%	37.9%	55,522	83.6%	49.8%	40.7%
	Unknown	3	2.0%	22.2%	373	0.6%	20.5%	0.0%
	<i>Total</i>	<i>148</i>	<i>100%</i>	<i>100%</i>	<i>66,425</i>	<i>100%</i>	<i>100%</i>	<i>100%</i>
REFINANCE	Low	3	11.1%	9.2%	386	4.5%	5.1%	21.2%
	Moderate	2	7.4%	18.9%	350	4.0%	14.1%	18.1%
	Middle	4	14.8%	24.3%	687	7.9%	22.3%	20.0%
	Upper	17	63.0%	35.1%	6,793	78.6%	44.7%	40.7%
	Unknown	1	3.7%	12.5%	430	5.0%	13.9%	0.0%
	<i>Total</i>	<i>27</i>	<i>100%</i>	<i>100%</i>	<i>8,646</i>	<i>100%</i>	<i>100%</i>	<i>100%</i>
HOME IMPROVEMENT	Low	0	0.0%	5.4%	0	0.0%	3.2%	21.2%
	Moderate	2	18.2%	12.8%	80	6.9%	7.4%	18.1%
	Middle	5	45.5%	21.4%	242	20.9%	15.4%	20.0%
	Upper	4	36.4%	56.2%	837	72.2%	70.3%	40.7%
	Unknown	0	0.0%	4.2%	0	0.0%	3.7%	0.0%
	<i>Total</i>	<i>11</i>	<i>100%</i>	<i>100%</i>	<i>1,159</i>	<i>100%</i>	<i>100%</i>	<i>100%</i>
MULTI FAMILY	Low	0	0.0%	0.0%	0	0.0%	0.0%	21.2%
	Moderate	0	0.0%	0.0%	0	0.0%	0.0%	18.1%
	Middle	0	0.0%	0.0%	0	0.0%	0.0%	20.0%
	Upper	0	0.0%	0.0%	0	0.0%	0.0%	40.7%
	Unknown	1	100.0%	100.0%	500	100.0%	100.0%	0.0%
	<i>Total</i>	<i>1</i>	<i>100%</i>	<i>100%</i>	<i>500</i>	<i>100%</i>	<i>100%</i>	<i>100%</i>
OTHER PURPOSE LOC	Low	0	0.0%	4.4%	0	0.0%	2.5%	21.2%
	Moderate	1	11.1%	9.9%	150	8.2%	5.3%	18.1%
	Middle	2	22.2%	19.7%	117	6.4%	13.6%	20.0%
	Upper	6	66.7%	59.6%	1,568	85.4%	73.3%	40.7%
	Unknown	0	0.0%	6.5%	0	0.0%	5.4%	0.0%
	<i>Total</i>	<i>9</i>	<i>100%</i>	<i>100%</i>	<i>1,835</i>	<i>100%</i>	<i>100%</i>	<i>100%</i>

Originations & Purchases

Based on 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 & Aggregate Lending; Demographic Data						
		2022						
		Count		Agg %	Dollar		Families by Family Income %	
		Bank #	Bank %		Bank \$ (000s)	Bank \$ %		
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	6.8%	0	0.0%	3.1%	21.2%
	Moderate	0	0.0%	13.5%	0	0.0%	6.6%	18.1%
	Middle	1	25.0%	24.0%	300	19.7%	12.8%	20.0%
	Upper	3	75.0%	47.3%	1,220	80.3%	63.4%	40.7%
	Unknown	0	0.0%	8.4%	0	0.0%	14.1%	0.0%
	<i>Total</i>	<i>4</i>	<i>100%</i>	<i>100%</i>	<i>1,520</i>	<i>100%</i>	<i>100%</i>	<i>100%</i>
PURPOSE NOT APPLICABLE	Low	0	0.0%	3.1%	0	0.0%	2.2%	21.2%
	Moderate	0	0.0%	1.1%	0	0.0%	1.2%	18.1%
	Middle	0	0.0%	0.5%	0	0.0%	0.5%	20.0%
	Upper	0	0.0%	0.0%	0	0.0%	0.0%	40.7%
	Unknown	0	0.0%	95.2%	0	0.0%	96.1%	0.0%
	<i>Total</i>	<i>0</i>	<i>0.0%</i>	<i>100%</i>	<i>0</i>	<i>0.0%</i>	<i>100%</i>	<i>100%</i>
HMDA TOTALS	Low	7	3.5%	5.6%	1,056	1.3%	2.4%	21.2%
	Moderate	19	9.5%	15.8%	3,443	4.3%	10.0%	18.1%
	Middle	36	18.0%	21.8%	8,343	10.4%	17.8%	20.0%
	Upper	133	66.5%	38.3%	65,940	82.3%	45.9%	40.7%
	Unknown	5	2.5%	18.5%	1,303	1.6%	23.9%	0.0%
	<i>Total</i>	<i>200</i>	<i>100%</i>	<i>100%</i>	<i>80,085</i>	<i>100%</i>	<i>100%</i>	<i>100%</i>

Originations & Purchases

Based on 2022 FFIEC Census Data; 2016-2020 ACS data

**Geographic Distribution of Small Business & Small Farm Loans**

Assessment Area: FL Jacksonville

PRODUCT TYPE	Tract Income Levels	Bank & Aggregate Lending; Demographic Data						
		2022						
		Count		Agg %	Dollar		Total Businesses %	
		Bank #	Bank %		Bank \$ (000s)	Bank \$ %		
SMALL BUSINESSES	Low	1	2.9%	4.4%	496	18.9%	6.0%	4.7%
	Moderate	9	26.5%	19.3%	467	17.8%	17.2%	22.5%
	Middle	20	58.8%	38.7%	1,464	55.9%	39.5%	39.1%
	Upper	4	11.8%	35.7%	193	7.4%	34.7%	31.9%
	Unknown	0	0.0%	1.6%	0	0.0%	2.4%	1.9%
	Tr Unknown	0	0.0%	0.3%	0	0.0%	0.1%	
	<i>Total</i>	<i>34</i>	<i>100%</i>	<i>100%</i>	<i>2,620</i>	<i>100%</i>	<i>100%</i>	<i>100%</i>

**Small Business & Small Farm Lending By Revenue & Loan Size**

Assessment Area: FL Jacksonville

PRODUCT TYPE			Bank & Aggregate Lending; Demographic Data						
			2022						
			Count			Dollar			Total
			Bank	Agg		Bank	Agg	Businesses	
#	%	%	\$ (000s)	\$ %	\$ %	%			
SMALL BUSINESS	Revenue	\$1 Million or Less	21	61.8%	50.5%	1,337	51.0%	33.3%	94.2%
		Over \$1 Million	9	26.5%		1,017	38.8%		4.9%
		Total Rev. available	30	88.2%		2,354	89.8%		99.0%
		Rev. Not Known	4	11.8%		266	10.2%		1.0%
		Total	34	100%		2,620	100%		100.0%
	Loan Size	\$100,000 or Less	30	88.2%	95.3%	1,470	56.1%	45.3%	
		\$100,001 - \$250,000	2	5.9%	2.6%	369	14.1%	14.7%	
		\$250,001 - \$1 Million	2	5.9%	2.1%	781	29.8%	40.0%	
		Total	34	100%	100.0%	2,620	100%	100.0%	
	Loan Size & Rev \$1 Mill or Less	\$100,000 or Less	19	90.5%		814	60.9%		
		\$100,001 - \$250,000	1	4.8%		238	17.8%		
		\$250,001 - \$1 Million	1	4.8%		285	21.3%		
		Total	21	100%		1,337	100%		

**Geographic Distribution of HMDA Loans - Table 1 of 2**  
Assessment Area: FL NW Central FL

PRODUCT TYPE	Tract Income Levels	Bank & Aggregate Lending; Demographic Data													
		2021							2022						
		Count			Dollar			Owner Occupied Units %	Count			Dollar			Owner Occupied Units %
		Bank #	Agg %	Agg %	Bank \$ (000s)	Agg \$ %	Agg \$ %		Bank #	Agg %	Agg %	Bank \$ (000s)	Agg \$ %	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%
	Moderate	2	5.6%	2.9%	446	7.4%	1.9%	5.6%	6	35.3%	36.0%	1,870	43.5%	37.4%	37.9%
	Middle	34	94.4%	96.5%	5,558	92.6%	97.7%	94.4%	11	64.7%	63.8%	2,428	56.5%	62.4%	62.1%
	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%
	Unknown	0	0.0%	0.6%	0	0.0%	0.4%	0.0%	0	0.0%	0.2%	0	0.0%	0.1%	0.0%
	Total	36	100%	100%	6,004	100%	100%	100%	17	100%	100%	4,298	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%
	Moderate	0	0.0%	4.0%	0	0.0%	3.8%	5.6%	5	29.4%	34.4%	945	40.8%	36.8%	37.9%
	Middle	21	100.0%	96.0%	2,937	100.0%	96.2%	94.4%	12	70.6%	65.6%	1,369	59.2%	63.2%	62.1%
	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%
	Unknown	0	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%	100%	2,937	100%	100%	100%	17	100%	100%	2,314	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%
	Moderate	0	0.0%	13.3%	0	0.0%	4.2%	5.6%	2	33.3%	50.0%	35	14.9%	59.3%	37.9%
	Middle	4	100.0%	86.7%	266	100.0%	95.8%	94.4%	4	66.7%	50.0%	200	85.1%	40.7%	62.1%
	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%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	Total	4	100%	100%	266	100%	100%	100%	6	100%	100%	235	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%
	Moderate	0	0.0%	0.0%	0	0.0%	0.0%	31.2%	0	0.0%	0.0%	0	0.0%	0.0%	91.5%
	Middle	0	0.0%	0.0%	0	0.0%	0.0%	68.8%	0	0.0%	0.0%	0	0.0%	0.0%	8.5%
	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%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	Total	0	0.0%	0.0%	0	0.0%	0.0%	100%	0	0.0%	0.0%	0	0.0%	0.0%	100%
OTHER PURPOSE LOC	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	Moderate	1	12.5%	7.7%	250	42.7%	30.4%	5.6%	3	27.3%	38.9%	295	16.9%	19.4%	37.9%
	Middle	7	87.5%	92.3%	335	57.3%	69.6%	94.4%	8	72.7%	61.1%	1,453	83.1%	80.6%	62.1%
	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%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	Total	8	100%	100%	585	100%	100%	100%	11	100%	100%	1,748	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 NW Central FL

PRODUCT TYPE	Tract Income Levels	Bank & Aggregate Lending; Demographic Data													
		2021							2022						
		Count			Dollar			Owner Occupied Units	Count			Dollar			Owner Occupied Units
		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%
	Moderate	0	0.0%	0.0%	0	0.0%	0.0%	5.6%	0	0.0%	38.5%	0	0.0%	34.7%	37.9%
	Middle	1	100.0%	100.0%	160	100.0%	100.0%	94.4%	0	0.0%	61.5%	0	0.0%	65.3%	62.1%
	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%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	Total	1	100%	100%	160	100%	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%
	Moderate	0	0.0%	11.8%	0	0.0%	8.8%	5.6%	0	0.0%	41.7%	0	0.0%	57.0%	37.9%
	Middle	0	0.0%	88.2%	0	0.0%	91.2%	94.4%	0	0.0%	58.3%	0	0.0%	43.0%	62.1%
	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%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	Total	0	0.0%	100%	0	0.0%	100%	100%	0	0.0%	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%
	Moderate	3	4.3%	3.6%	696	7.0%	2.7%	5.6%	16	31.4%	36.2%	3,145	36.6%	37.4%	37.9%
	Middle	67	95.7%	96.0%	9,256	93.0%	97.0%	94.4%	35	68.6%	63.7%	5,450	63.4%	62.5%	62.1%
	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%
	Unknown	0	0.0%	0.4%	0	0.0%	0.2%	0.0%	0	0.0%	0.1%	0	0.0%	0.1%	0.0%
	Total	70	100%	100%	9,952	100%	100%	100%	51	100%	100%	8,595	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 1 of 2**

Assessment Area: FL NW Central FL

PRODUCT TYPE	Borrower Income Levels	Bank & Aggregate Lending; Demographic Data													
		2021							2022						
		Count			Dollar			Families by Family Income	Count			Dollar			Families by Family Income
		Bank #	%	Agg %	Bank \$ (000s)	\$ %	Agg %		Bank #	%	Agg %	Bank \$ (000s)	\$ %	Agg %	
HOME PURCHASE	Low	1	2.8%	3.1%	55	0.9%	1.4%	22.4%	0	0.0%	3.7%	0	0.0%	1.8%	22.2%
	Moderate	5	13.9%	15.8%	335	5.6%	10.6%	21.3%	3	17.6%	15.2%	333	7.7%	10.3%	20.9%
	Middle	7	19.4%	24.2%	1,069	17.8%	21.7%	20.7%	1	5.9%	23.3%	128	3.0%	20.4%	18.7%
	Upper	23	63.9%	44.2%	4,545	75.7%	54.5%	35.6%	12	70.6%	43.0%	3,701	86.1%	53.0%	38.1%
	Unknown	0	0.0%	12.7%	0	0.0%	11.8%	0.0%	1	5.9%	14.8%	136	3.2%	14.5%	0.0%
	Total	36	100%	100%	6,004	100%	100%	100%	17	100%	100%	4,298	100%	100%	100%
REFINANCE	Low	2	9.5%	4.0%	54	1.8%	1.8%	22.4%	4	23.5%	5.4%	166	7.2%	2.4%	22.2%
	Moderate	1	4.8%	7.2%	150	5.1%	5.2%	21.3%	4	23.5%	15.2%	363	15.7%	11.2%	20.9%
	Middle	3	14.3%	18.5%	200	6.8%	14.9%	20.7%	2	11.8%	24.1%	138	6.0%	19.5%	18.7%
	Upper	13	61.9%	45.2%	2,309	78.6%	53.3%	35.6%	5	29.4%	41.1%	1,381	59.7%	52.0%	38.1%
	Unknown	2	9.5%	25.2%	224	7.6%	24.8%	0.0%	2	11.8%	14.3%	266	11.5%	14.9%	0.0%
	Total	21	100%	100%	2,937	100%	100%	100%	17	100%	100%	2,314	100%	100%	100%
HOME IMPROVEMENT	Low	0	0.0%	0.0%	0	0.0%	0.0%	22.4%	0	0.0%	7.7%	0	0.0%	3.7%	22.2%
	Moderate	0	0.0%	20.0%	0	0.0%	6.0%	21.3%	2	33.3%	15.4%	43	18.3%	5.7%	20.9%
	Middle	2	50.0%	20.0%	91	34.2%	14.4%	20.7%	3	50.0%	34.6%	105	44.7%	28.1%	18.7%
	Upper	2	50.0%	60.0%	175	65.8%	79.6%	35.6%	1	16.7%	42.3%	87	37.0%	62.5%	38.1%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	Total	4	100%	100%	266	100%	100%	100%	6	100%	100%	235	100%	100%	100%
MULTI FAMILY	Low	0	0.0%	0.0%	0	0.0%	0.0%	22.4%	0	0.0%	0.0%	0	0.0%	0.0%	22.2%
	Moderate	0	0.0%	0.0%	0	0.0%	0.0%	21.3%	0	0.0%	0.0%	0	0.0%	0.0%	20.9%
	Middle	0	0.0%	0.0%	0	0.0%	0.0%	20.7%	0	0.0%	0.0%	0	0.0%	0.0%	18.7%
	Upper	0	0.0%	0.0%	0	0.0%	0.0%	35.6%	0	0.0%	0.0%	0	0.0%	0.0%	38.1%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	Total	0	0.0%	0.0%	0	0.0%	0.0%	100%	0	0.0%	0.0%	0	0.0%	0.0%	100%
OTHER PURPOSE LOC	Low	1	12.5%	7.7%	25	4.3%	3.0%	22.4%	0	0.0%	5.6%	0	0.0%	5.0%	22.2%
	Moderate	2	25.0%	15.4%	105	17.9%	12.8%	21.3%	1	9.1%	5.6%	25	1.4%	1.0%	20.9%
	Middle	2	25.0%	38.5%	75	12.8%	25.8%	20.7%	4	36.4%	33.3%	235	13.4%	11.3%	18.7%
	Upper	3	37.5%	38.5%	380	65.0%	58.4%	35.6%	6	54.5%	55.6%	1,488	85.1%	82.7%	38.1%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	Total	8	100%	100%	585	100%	100%	100%	11	100%	100%	1,748	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 NW Central FL

PRODUCT TYPE	Borrower Income Levels	Bank & Aggregate Lending; Demographic Data													
		2021							2022						
		Count			Dollar			Families by Family Income	Count			Dollar			Families by Family Income
		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%	22.4%	0	0.0%	15.4%	0	0.0%	14.5%	22.2%
	Moderate	1	100.0%	22.2%	160	100.0%	13.8%	21.3%	0	0.0%	7.7%	0	0.0%	6.3%	20.9%
	Middle	0	0.0%	33.3%	0	0.0%	21.1%	20.7%	0	0.0%	23.1%	0	0.0%	29.6%	18.7%
	Upper	0	0.0%	44.4%	0	0.0%	65.0%	35.6%	0	0.0%	53.8%	0	0.0%	49.6%	38.1%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	Total	1	100%	100%	160	100%	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%	22.4%	0	0.0%	0.0%	0	0.0%	0.0%	22.2%
	Moderate	0	0.0%	11.8%	0	0.0%	9.6%	21.3%	0	0.0%	0.0%	0	0.0%	0.0%	20.9%
	Middle	0	0.0%	0.0%	0	0.0%	0.0%	20.7%	0	0.0%	8.3%	0	0.0%	3.2%	18.7%
	Upper	0	0.0%	11.8%	0	0.0%	20.8%	35.6%	0	0.0%	0.0%	0	0.0%	0.0%	38.1%
	Unknown	0	0.0%	76.5%	0	0.0%	69.6%	0.0%	0	0.0%	91.7%	0	0.0%	96.8%	0.0%
	Total	0	0.0%	100%	0	0.0%	100%	100%	0	0.0%	100%	0	0.0%	100%	100%
HMDA TOTALS	Low	4	5.7%	3.3%	134	1.3%	1.5%	22.4%	4	7.8%	4.4%	166	1.9%	2.2%	22.2%
	Moderate	9	12.9%	12.7%	750	7.5%	8.7%	21.3%	10	19.6%	14.7%	764	8.9%	10.2%	20.9%
	Middle	14	20.0%	22.0%	1,435	14.4%	19.1%	20.7%	10	19.6%	23.9%	606	7.1%	20.1%	18.7%
	Upper	41	58.6%	44.2%	7,409	74.4%	54.1%	35.6%	24	47.1%	42.3%	6,657	77.5%	53.1%	38.1%
	Unknown	2	2.9%	17.8%	224	2.3%	16.6%	0.0%	3	5.9%	14.8%	402	4.7%	14.4%	0.0%
	Total	70	100%	100%	9,952	100%	100%	100%	51	100%	100%	8,595	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 Small Business & Small Farm Loans**

Assessment Area: FL NW Central FL

PRODUCT TYPE	Tract Income Levels	Bank & Aggregate Lending; Demographic Data													
		2021							2022						
		Count			Dollar			Total Businesses	Count			Dollar			Total Businesses
		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%
	Moderate	4	5.0%	10.7%	417	4.8%	12.1%	13.3%	14	26.4%	39.5%	1,868	25.1%	34.6%	40.9%
	Middle	76	95.0%	87.2%	8,194	95.2%	87.3%	86.7%	39	73.6%	59.0%	5,568	74.9%	64.1%	59.1%
	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%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	Tr Unknown	0	0.0%	2.2%	0	0.0%	0.6%		0	0.0%	1.5%	0	0.0%	1.3%	
	Total	80	100%	100%	8,611	100%	100%	100%	53	100%	100%	7,436	100%	100%	100%

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

PRODUCT TYPE			Bank & Aggregate Lending; Demographic Data													
			2021							2022						
			Count			Dollar			Total Businesses	Count			Dollar			Total Businesses
			Bank	Agg		Bank	Agg			Bank	Agg		Bank	Agg		
#	%	%	\$ (000s)	\$ %	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %	%			
SMALL BUSINESS	Revenue	\$1 Million or Less	28	35.0%	42.6%	1,042	12.1%	21.4%	93.6%	23	43.4%	53.1%	1,420	19.1%	32.1%	93.6%
		Over \$1 Million	33	41.3%		6,759	78.5%		5.0%	24	45.3%		4,614	62.0%		4.9%
		Total Rev. available	61	76.3%		7,801	90.6%		98.6%	47	88.7%		6,034	81.1%		98.5%
		Rev. Not Known	19	23.8%		810	9.4%		1.4%	6	11.3%		1,402	18.9%		1.5%
		Total	80	100%		8,611	100%		100.0%	53	100%		7,436	100%		100.0%
	Loan Size	\$100,000 or Less	57	71.3%	92.8%	1,863	21.6%	41.1%		27	50.9%	93.7%	1,020	13.7%	45.1%	
		\$100,001 - \$250,000	14	17.5%	4.7%	2,338	27.2%	23.8%		19	35.8%	4.1%	3,429	46.1%	23.0%	
		\$250,001 - \$1 Million	9	11.3%	2.5%	4,410	51.2%	35.1%		7	13.2%	2.2%	2,987	40.2%	31.9%	
		Total	80	100%	100.0%	8,611	100%	100.0%		53	100%	100.0%	7,436	100%	100.0%	
	Loan Size & Rev \$1 Mill or Less	\$100,000 or Less	27	96.4%		822	78.9%			18	78.3%		672	47.3%		
		\$100,001 - \$250,000	1	3.6%		220	21.1%			5	21.7%		748	52.7%		
		\$250,001 - \$1 Million	0	0.0%		0	0.0%			0	0.0%		0	0.0%		
		Total	28	100%		1,042	100%			23	100%		1,420	100%		

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

PRODUCT TYPE	Tract Income Levels	Bank & Aggregate Lending; Demographic Data													
		2021							2022						
		Count		Dollar				Owner Occupied Units %	Count		Dollar				Owner Occupied Units %
		Bank #	Agg %	Bank \$ (000s)	Agg \$ %	Bank \$ %	Agg \$ %		Bank #	Agg %	Bank \$ (000s)	Agg \$ %	Bank \$ %	Agg \$ %	
HOME PURCHASE	Low	1	2.9%	1.1%	308	3.6%	0.9%	2.5%	0	0.0%	0.8%	0	0.0%	0.5%	1.6%
	Moderate	2	5.9%	7.5%	522	6.0%	5.1%	13.3%	7	10.4%	14.9%	2,560	11.4%	12.2%	19.2%
	Middle	22	64.7%	59.5%	5,265	60.9%	58.5%	52.4%	44	65.7%	58.4%	13,670	60.7%	58.8%	48.7%
	Upper	9	26.5%	31.9%	2,555	29.5%	35.5%	31.8%	16	23.9%	25.9%	6,276	27.9%	28.5%	30.5%
	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%
	Total	34	100%	100%	8,650	100%	100%	100%	67	100%	100%	22,506	100%	100%	100%
REFINANCE	Low	0	0.0%	1.2%	0	0.0%	0.7%	2.5%	0	0.0%	1.1%	0	0.0%	0.6%	1.6%
	Moderate	0	0.0%	6.2%	0	0.0%	4.5%	13.3%	1	25.0%	14.6%	215	11.4%	11.0%	19.2%
	Middle	4	40.0%	54.8%	693	25.2%	54.3%	52.4%	1	25.0%	53.0%	954	50.5%	54.6%	48.7%
	Upper	6	60.0%	37.8%	2,052	74.8%	40.4%	31.8%	2	50.0%	31.2%	720	38.1%	33.9%	30.5%
	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%
	Total	10	100%	100%	2,745	100%	100%	100%	4	100%	100%	1,889	100%	100%	100%
HOME IMPROVEMENT	Low	0	0.0%	1.6%	0	0.0%	0.5%	2.5%	0	0.0%	0.9%	0	0.0%	0.8%	1.6%
	Moderate	0	0.0%	6.3%	0	0.0%	7.4%	13.3%	1	100.0%	11.0%	46	100.0%	7.8%	19.2%
	Middle	1	25.0%	57.3%	200	43.8%	59.9%	52.4%	0	0.0%	54.6%	0	0.0%	57.5%	48.7%
	Upper	3	75.0%	34.9%	257	56.2%	32.2%	31.8%	0	0.0%	33.5%	0	0.0%	33.9%	30.5%
	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%
	Total	4	100%	100%	457	100%	100%	100%	1	100%	100%	46	100%	100%	100%
MULTI FAMILY	Low	0	0.0%	0.0%	0	0.0%	0.0%	4.3%	0	0.0%	3.7%	0	0.0%	0.0%	1.7%
	Moderate	0	0.0%	9.5%	0	0.0%	5.6%	10.4%	0	0.0%	33.3%	0	0.0%	54.0%	19.7%
	Middle	1	100.0%	71.4%	570	100.0%	45.0%	62.4%	0	0.0%	40.7%	0	0.0%	29.4%	62.0%
	Upper	0	0.0%	19.0%	0	0.0%	49.4%	22.9%	0	0.0%	22.2%	0	0.0%	16.6%	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%
	Total	1	100%	100%	570	100%	100%	100%	0	0.0%	100%	0	0.0%	100%	100%
OTHER PURPOSE LOC	Low	0	0.0%	1.9%	0	0.0%	0.6%	2.5%	0	0.0%	0.0%	0	0.0%	0.0%	1.6%
	Moderate	0	0.0%	6.5%	0	0.0%	4.8%	13.3%	0	0.0%	12.1%	0	0.0%	7.4%	19.2%
	Middle	6	85.7%	46.7%	1,011	83.5%	41.0%	52.4%	1	33.3%	54.4%	160	33.0%	59.6%	48.7%
	Upper	1	14.3%	44.9%	200	16.5%	53.7%	31.8%	2	66.7%	33.5%	325	67.0%	33.0%	30.5%
	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%
	Total	7	100%	100%	1,211	100%	100%	100%	3	100%	100%	485	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 Panama City

PRODUCT TYPE	Tract Income Levels	Bank & Aggregate Lending; Demographic Data													
		2021							2022						
		Count			Dollar			Owner Occupied Units	Count			Dollar			Owner Occupied Units
		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%	2.5%	0	0.0%	0.0%	0	0.0%	0.0%	1.6%
	Moderate	0	0.0%	9.4%	0	0.0%	6.3%	13.3%	0	0.0%	10.1%	0	0.0%	7.2%	19.2%
	Middle	1	100.0%	50.4%	570	100.0%	52.7%	52.4%	1	100.0%	52.8%	600	100.0%	52.5%	48.7%
	Upper	0	0.0%	40.2%	0	0.0%	41.0%	31.8%	0	0.0%	37.2%	0	0.0%	40.2%	30.5%
	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%
	Total	1	100%	100%	570	100%	100%	100%	1	100%	100%	600	100%	100%	100%
PURPOSE NOT APPLICABLE	Low	0	0.0%	1.8%	0	0.0%	0.5%	2.5%	0	0.0%	3.3%	0	0.0%	2.4%	1.6%
	Moderate	0	0.0%	26.3%	0	0.0%	16.6%	13.3%	0	0.0%	26.7%	0	0.0%	18.7%	19.2%
	Middle	0	0.0%	43.9%	0	0.0%	50.2%	52.4%	0	0.0%	50.0%	0	0.0%	61.0%	48.7%
	Upper	0	0.0%	28.1%	0	0.0%	32.7%	31.8%	0	0.0%	20.0%	0	0.0%	18.0%	30.5%
	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%
	Total	0	0.0%	100%	0	0.0%	100%	100%	0	0.0%	100%	0	0.0%	100%	100%
HMDA TOTALS	Low	1	1.8%	1.1%	308	2.2%	0.8%	2.5%	0	0.0%	0.8%	0	0.0%	0.5%	1.6%
	Moderate	2	3.5%	7.1%	522	3.7%	5.0%	13.3%	9	11.8%	14.6%	2,821	11.1%	14.7%	19.2%
	Middle	35	61.4%	57.5%	8,309	58.5%	56.6%	52.4%	47	61.8%	56.9%	15,384	60.3%	56.0%	48.7%
	Upper	19	33.3%	34.2%	5,064	35.7%	37.7%	31.8%	20	26.3%	27.6%	7,321	28.7%	28.8%	30.5%
	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%
	Total	57	100%	100%	14,203	100%	100%	100%	76	100%	100%	25,526	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 1 of 2**  
Assessment Area: FL Panama City

PRODUCT TYPE	Borrower Income Levels	Bank & Aggregate Lending; Demographic Data													
		2021							2022						
		Count			Dollar			Families by Family Income %	Count			Dollar			Families by Family Income %
		Bank	Agg		Bank	Agg			Bank	Agg		Bank	Agg		
#	%	%	\$ (000s)	\$ %	\$ %	#	%	%	\$ (000s)	\$ %	\$ %				
HOME PURCHASE	Low	1	2.9%	3.0%	142	1.6%	1.4%	21.4%	3	4.5%	3.6%	444	2.0%	1.6%	18.3%
	Moderate	2	5.9%	12.2%	296	3.4%	7.8%	17.9%	2	3.0%	12.2%	565	2.5%	7.7%	19.3%
	Middle	6	17.6%	19.0%	1,612	18.6%	16.5%	20.0%	11	16.4%	19.1%	2,636	11.7%	16.2%	21.9%
	Upper	25	73.5%	46.8%	6,600	76.3%	56.1%	40.7%	46	68.7%	46.6%	18,241	81.0%	55.8%	40.5%
	Unknown	0	0.0%	19.0%	0	0.0%	18.2%	0.0%	5	7.5%	18.4%	620	2.8%	18.8%	0.0%
	Total	34	100%	100%	8,650	100%	100%	100%	67	100%	100%	22,506	100%	100%	100%
REFINANCE	Low	1	10.0%	3.5%	140	5.1%	1.7%	21.4%	0	0.0%	7.4%	0	0.0%	3.8%	18.3%
	Moderate	2	20.0%	9.9%	266	9.7%	6.3%	17.9%	0	0.0%	14.3%	0	0.0%	9.7%	19.3%
	Middle	2	20.0%	15.5%	232	8.5%	12.2%	20.0%	0	0.0%	21.2%	0	0.0%	17.7%	21.9%
	Upper	4	40.0%	38.7%	1,153	42.0%	42.7%	40.7%	3	75.0%	39.7%	935	49.5%	48.7%	40.5%
	Unknown	1	10.0%	32.4%	954	34.8%	37.2%	0.0%	1	25.0%	17.4%	954	50.5%	20.0%	0.0%
	Total	10	100%	100%	2,745	100%	100%	100%	4	100%	100%	1,889	100%	100%	100%
HOME IMPROVEMENT	Low	0	0.0%	3.1%	0	0.0%	1.1%	21.4%	0	0.0%	7.0%	0	0.0%	3.8%	18.3%
	Moderate	0	0.0%	10.9%	0	0.0%	5.2%	17.9%	0	0.0%	13.7%	0	0.0%	7.8%	19.3%
	Middle	0	0.0%	17.7%	0	0.0%	15.0%	20.0%	0	0.0%	23.5%	0	0.0%	13.1%	21.9%
	Upper	4	100.0%	61.5%	457	100.0%	69.3%	40.7%	1	100.0%	52.1%	46	100.0%	70.4%	40.5%
	Unknown	0	0.0%	6.8%	0	0.0%	9.3%	0.0%	0	0.0%	3.7%	0	0.0%	5.0%	0.0%
	Total	4	100%	100%	457	100%	100%	100%	1	100%	100%	46	100%	100%	100%
MULTI FAMILY	Low	0	0.0%	0.0%	0	0.0%	0.0%	21.4%	0	0.0%	0.0%	0	0.0%	0.0%	18.3%
	Moderate	0	0.0%	0.0%	0	0.0%	0.0%	17.9%	0	0.0%	0.0%	0	0.0%	0.0%	19.3%
	Middle	0	0.0%	0.0%	0	0.0%	0.0%	20.0%	0	0.0%	0.0%	0	0.0%	0.0%	21.9%
	Upper	0	0.0%	4.8%	0	0.0%	0.3%	40.7%	0	0.0%	0.0%	0	0.0%	0.0%	40.5%
	Unknown	1	100.0%	95.2%	570	100.0%	99.7%	0.0%	0	0.0%	100.0%	0	0.0%	100.0%	0.0%
	Total	1	100%	100%	570	100%	100%	100%	0	0.0%	100%	0	0.0%	100%	100%
OTHER PURPOSE LOC	Low	0	0.0%	2.8%	0	0.0%	1.6%	21.4%	1	33.3%	4.4%	75	15.5%	2.8%	18.3%
	Moderate	0	0.0%	6.5%	0	0.0%	3.2%	17.9%	0	0.0%	12.1%	0	0.0%	7.4%	19.3%
	Middle	1	14.3%	18.7%	225	18.6%	10.9%	20.0%	0	0.0%	21.4%	0	0.0%	14.1%	21.9%
	Upper	6	85.7%	68.2%	986	81.4%	83.2%	40.7%	2	66.7%	56.8%	410	84.5%	72.1%	40.5%
	Unknown	0	0.0%	3.7%	0	0.0%	1.1%	0.0%	0	0.0%	5.3%	0	0.0%	3.7%	0.0%
	Total	7	100%	100%	1,211	100%	100%	100%	3	100%	100%	485	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 Panama City

PRODUCT TYPE	Borrower Income Levels	Bank & Aggregate Lending; Demographic Data													
		2021							2022						
		Count			Dollar			Families by Family Income	Count			Dollar			Families by Family Income
		Bank	Agg		Bank	Agg			Bank	Agg		Bank	Agg		
#	%	%	\$ (000s)	\$ %	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %	%		
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	7.1%	0	0.0%	4.1%	21.4%	0	0.0%	7.0%	0	0.0%	2.7%	18.3%
	Moderate	0	0.0%	11.0%	0	0.0%	6.0%	17.9%	0	0.0%	16.6%	0	0.0%	8.7%	19.3%
	Middle	0	0.0%	18.9%	0	0.0%	13.3%	20.0%	0	0.0%	24.1%	0	0.0%	13.3%	21.9%
	Upper	1	100.0%	56.7%	570	100.0%	69.1%	40.7%	0	0.0%	46.2%	0	0.0%	65.5%	40.5%
	Unknown	0	0.0%	6.3%	0	0.0%	7.4%	0.0%	1	100.0%	6.0%	600	100.0%	9.7%	0.0%
	Total	1	100%	100%	570	100%	100%	100%	1	100%	100%	600	100%	100%	100%
PURPOSE NOT APPLICABLE	Low	0	0.0%	0.0%	0	0.0%	0.0%	21.4%	0	0.0%	3.3%	0	0.0%	2.2%	18.3%
	Moderate	0	0.0%	0.0%	0	0.0%	0.0%	17.9%	0	0.0%	0.0%	0	0.0%	0.0%	19.3%
	Middle	0	0.0%	1.8%	0	0.0%	3.7%	20.0%	0	0.0%	0.0%	0	0.0%	0.0%	21.9%
	Upper	0	0.0%	0.0%	0	0.0%	0.0%	40.7%	0	0.0%	3.3%	0	0.0%	2.3%	40.5%
	Unknown	0	0.0%	98.2%	0	0.0%	96.3%	0.0%	0	0.0%	93.3%	0	0.0%	95.5%	0.0%
	Total	0	0.0%	100%	0	0.0%	100%	100%	0	0.0%	100%	0	0.0%	100%	100%
HMDA TOTALS	Low	2	3.5%	3.2%	282	2.0%	1.5%	21.4%	4	5.3%	4.6%	519	2.0%	1.9%	18.3%
	Moderate	4	7.0%	11.2%	562	4.0%	7.0%	17.9%	2	2.6%	12.7%	565	2.2%	7.5%	19.3%
	Middle	9	15.8%	17.5%	2,069	14.6%	14.5%	20.0%	11	14.5%	19.7%	2,636	10.3%	15.2%	21.9%
	Upper	40	70.2%	44.1%	9,766	68.8%	50.3%	40.7%	52	68.4%	45.4%	19,632	76.9%	51.2%	40.5%
	Unknown	2	3.5%	24.0%	1,524	10.7%	26.8%	0.0%	7	9.2%	17.6%	2,174	8.5%	24.2%	0.0%
	Total	57	100%	100%	14,203	100%	100%	100%	76	100%	100%	25,526	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 Small Business & Small Farm Loans**

Assessment Area: FL Panama City

PRODUCT TYPE	Tract Income Levels	Bank & Aggregate Lending; Demographic Data													
		2021							2022						
		Count			Dollar			Total Businesses	Count			Dollar			Total Businesses
		Bank	Agg		Bank	Agg			Bank	Agg		Bank	Agg		
		#	%	%	\$ (000s)	\$ %	\$ %		%	#	%	%	\$ (000s)	\$ %	
SMALL BUSINESSES	Low	0	0.0%	2.6%	0	0.0%	2.8%	3.1%	0	0.0%	1.8%	0	0.0%	2.0%	2.4%
	Moderate	2	16.7%	15.5%	800	22.7%	19.8%	19.0%	0	0.0%	17.3%	0	0.0%	17.9%	20.5%
	Middle	8	66.7%	53.1%	756	21.4%	50.2%	53.2%	2	100.0%	53.8%	950	100.0%	57.9%	50.6%
	Upper	2	16.7%	28.1%	1,975	55.9%	27.2%	24.7%	0	0.0%	26.5%	0	0.0%	22.1%	26.5%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	Tr Unknown	0	0.0%	0.7%	0	0.0%	0.1%		0	0.0%	0.6%	0	0.0%	0.1%	
	Total	12	100%	100%	3,531	100%	100%	100%	2	100%	100%	950	100%	100%	100%

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

PRODUCT TYPE		Bank & Aggregate Lending; Demographic Data													
		2021							2022						
		Count			Dollar			Total Businesses	Count			Dollar			Total Businesses
		Bank #	%	Agg %	Bank \$ (000s)	\$ %	Agg \$ %		Bank #	%	Agg %	Bank \$ (000s)	\$ %	Agg \$ %	
SMALL BUSINESS	Revenue														
	\$1 Million or Less	6	50.0%	40.9%	686	19.4%	27.3%	94.5%	2	100.0%	48.7%	950	100.0%	38.2%	94.4%
	Over \$1 Million	4	33.3%		870	24.6%		4.7%	0	0.0%		0	0.0%		4.7%
	Total Rev. available	10	83.3%		1,556	44.1%		99.2%	2	100.0%		950	100.0%		99.1%
	Rev. Not Known	2	16.7%		1,975	55.9%		0.8%	0	0.0%		0	0.0%		0.9%
	Total	12	100%		3,531	100%		100.0%	2	100%		950	100%		100.0%
	Loan Size														
	\$100,000 or Less	6	50.0%	90.9%	239	6.8%	36.3%		0	0.0%	93.2%	0	0.0%	35.3%	
	\$100,001 - \$250,000	2	16.7%	5.7%	341	9.7%	23.6%		0	0.0%	3.3%	0	0.0%	15.7%	
	\$250,001 - \$1 Million	4	33.3%	3.4%	2,951	83.6%	40.2%		2	100.0%	3.5%	950	100.0%	49.0%	
	Total	12	100%	100.0%	3,531	100%	100.0%		2	100%	100.0%	950	100%	100.0%	
	Loan Size & Rev														
	\$1 Mill or Less														
	\$100,000 or Less	3	50.0%		69	10.1%			0	0.0%		0	0.0%		
	\$100,001 - \$250,000	2	33.3%		341	49.7%			0	0.0%		0	0.0%		
	\$250,001 - \$1 Million	1	16.7%		276	40.2%			2	100.0%		950	100.0%		
	Total	6	100%		686	100%			2	100%		950	100%		



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

Assessment Area: FL Putnam-Bradford-Clay-St Johns

PRODUCT TYPE	Tract Income Levels	Bank & Aggregate Lending; Demographic Data						
		2021						
		Count			Dollar			Owner Occupied Units %
		Bank #	%	Agg %	Bank \$ (000s)	\$ %	Agg \$ %	
HOME PURCHASE	Low	1	3.0%	1.9%	118	1.8%	1.3%	2.1%
	Moderate	5	15.2%	33.0%	568	8.8%	31.7%	31.1%
	Middle	18	54.5%	48.8%	4,365	67.5%	49.6%	52.3%
	Upper	9	27.3%	16.3%	1,418	21.9%	17.4%	14.5%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	Total	33	100%	100%	6,469	100%	100%	100%
REFINANCE	Low	0	0.0%	1.6%	0	0.0%	1.3%	2.1%
	Moderate	15	37.5%	23.8%	2,082	32.7%	22.2%	31.1%
	Middle	18	45.0%	56.5%	2,938	46.1%	56.9%	52.3%
	Upper	7	17.5%	18.1%	1,354	21.2%	19.6%	14.5%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	Total	40	100%	100%	6,374	100%	100%	100%
HOME IMPROVEMENT	Low	1	7.7%	1.1%	25	3.4%	0.3%	2.1%
	Moderate	3	23.1%	27.3%	99	13.6%	23.1%	31.1%
	Middle	6	46.2%	51.1%	498	68.4%	59.5%	52.3%
	Upper	3	23.1%	20.5%	106	14.6%	17.1%	14.5%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	Total	13	100%	100%	728	100%	100%	100%
MULTI FAMILY	Low	0	0.0%	0.0%	0	0.0%	Multi-Family Units 0.0% 3.7%	
	Moderate	0	0.0%	33.3%	0	0.0%	30.5% 23.6%	
	Middle	1	100.0%	66.7%	500	100.0%	69.5% 57.1%	
	Upper	0	0.0%	0.0%	0	0.0%	0.0% 15.6%	
	Unknown	0	0.0%	0.0%	0	0.0%	0.0% 0.0%	
	Total	1	100%	100%	500	100%	100% 100%	
OTHER PURPOSE LOC	Low	0	0.0%	0.0%	0	0.0%	0.0%	2.1%
	Moderate	2	20.0%	22.7%	221	24.3%	27.5%	31.1%
	Middle	4	40.0%	47.7%	425	46.8%	54.3%	52.3%
	Upper	4	40.0%	29.5%	262	28.9%	18.1%	14.5%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	Total	10	100%	100%	908	100%	100%	100%

Originations & Purchases

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

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

**Assessment Area: FL Putnam-Bradford-Clay-St Johns**

PRODUCT TYPE	Tract Income Levels	Bank & Aggregate Lending; Demographic Data						
		2021						
		Count		Dollar				Owner Occupied Units
		Bank #	Agg %	Bank \$ (000s)	Agg \$ %	Bank \$ %	Agg \$ %	
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	0.0%	0	0.0%	0.0%	2.1%
	Moderate	0	0.0%	20.0%	0	0.0%	14.8%	31.1%
	Middle	2	100.0%	75.0%	220	100.0%	83.7%	52.3%
	Upper	0	0.0%	5.0%	0	0.0%	1.5%	14.5%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	<i>Total</i>	<i>2</i>	<i>100%</i>	<i>100%</i>	<i>220</i>	<i>100%</i>	<i>100%</i>	<i>100%</i>
PURPOSE NOT APPLICABLE	Low	0	0.0%	10.0%	0	0.0%	5.2%	2.1%
	Moderate	0	0.0%	50.0%	0	0.0%	39.6%	31.1%
	Middle	0	0.0%	30.0%	0	0.0%	38.2%	52.3%
	Upper	0	0.0%	10.0%	0	0.0%	17.1%	14.5%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	<i>Total</i>	<i>0</i>	<i>0.0%</i>	<i>100%</i>	<i>0</i>	<i>0.0%</i>	<i>100%</i>	<i>100%</i>
HMDA TOTALS	Low	2	2.0%	1.8%	143	0.9%	1.3%	2.1%
	Moderate	25	25.3%	29.0%	2,970	19.5%	27.8%	31.1%
	Middle	49	49.5%	52.1%	8,946	58.9%	52.8%	52.3%
	Upper	23	23.2%	17.2%	3,140	20.7%	18.1%	14.5%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	<i>Total</i>	<i>99</i>	<i>100%</i>	<i>100%</i>	<i>15,199</i>	<i>100%</i>	<i>100%</i>	<i>100%</i>

Originations & Purchases

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

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

Assessment Area: FL Putnam-Bradford-Clay-St Johns

PRODUCT TYPE	Borrower Income Levels	Bank & Aggregate Lending; Demographic Data						
		2021						Families by Family Income %
		Count			Dollar			
		Bank		Agg	Bank		Agg	
#	%	%	\$ (000s)	\$ %	\$ %			
HOME PURCHASE	Low	2	6.1%	4.6%	156	2.4%	3.0%	25.9%
	Moderate	6	18.2%	19.6%	586	9.1%	15.2%	18.2%
	Middle	8	24.2%	23.5%	1,396	21.6%	20.4%	18.7%
	Upper	15	45.5%	34.9%	4,103	63.4%	44.5%	37.2%
	Unknown	2	6.1%	17.3%	228	3.5%	16.8%	0.0%
	Total	33	100%	100%	6,469	100%	100%	100%
REFINANCE	Low	7	17.5%	4.7%	482	7.6%	2.6%	25.9%
	Moderate	3	7.5%	13.6%	164	2.6%	9.7%	18.2%
	Middle	8	20.0%	17.7%	647	10.2%	15.2%	18.7%
	Upper	22	55.0%	39.7%	5,081	79.7%	46.4%	37.2%
	Unknown	0	0.0%	24.3%	0	0.0%	26.1%	0.0%
	Total	40	100%	100%	6,374	100%	100%	100%
HOME IMPROVEMENT	Low	3	23.1%	8.0%	101	13.9%	5.2%	25.9%
	Moderate	2	15.4%	17.0%	115	15.8%	14.8%	18.2%
	Middle	4	30.8%	23.9%	175	24.0%	19.2%	18.7%
	Upper	4	30.8%	47.7%	337	46.3%	57.9%	37.2%
	Unknown	0	0.0%	3.4%	0	0.0%	2.9%	0.0%
	Total	13	100%	100%	728	100%	100%	100%
MULTI FAMILY	Low	0	0.0%	0.0%	0	0.0%	0.0%	25.9%
	Moderate	0	0.0%	0.0%	0	0.0%	0.0%	18.2%
	Middle	0	0.0%	0.0%	0	0.0%	0.0%	18.7%
	Upper	1	100.0%	33.3%	500	100.0%	9.1%	37.2%
	Unknown	0	0.0%	66.7%	0	0.0%	90.9%	0.0%
	Total	1	100%	100%	500	100%	100%	100%
OTHER PURPOSE LOC	Low	3	30.0%	9.1%	130	14.3%	3.8%	25.9%
	Moderate	2	20.0%	11.4%	103	11.3%	4.7%	18.2%
	Middle	2	20.0%	18.2%	177	19.5%	14.0%	18.7%
	Upper	3	30.0%	61.4%	498	54.8%	77.4%	37.2%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	Total	10	100%	100%	908	100%	100%	100%

Originations & Purchases

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

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

Assessment Area: FL Putnam-Bradford-Clay-St Johns

PRODUCT TYPE	Borrower Income Levels	Bank & Aggregate Lending; Demographic Data						
		2021						
		Count		Agg %	Dollar		Families by Family Income %	
		Bank #	%		Bank \$ (000s)	\$ %	Agg \$ %	
OTHER PURPOSE CLOSED/EXEMPT	Low	1	50.0%	20.0%	40	18.2%	10.4%	25.9%
	Moderate	0	0.0%	25.0%	0	0.0%	22.7%	18.2%
	Middle	1	50.0%	25.0%	180	81.8%	20.0%	18.7%
	Upper	0	0.0%	30.0%	0	0.0%	46.9%	37.2%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	<i>Total</i>	<i>2</i>	<i>100%</i>	<i>100%</i>	<i>220</i>	<i>100%</i>	<i>100%</i>	<i>100%</i>
PURPOSE NOT APPLICABLE	Low	0	0.0%	0.0%	0	0.0%	0.0%	25.9%
	Moderate	0	0.0%	6.7%	0	0.0%	6.0%	18.2%
	Middle	0	0.0%	10.0%	0	0.0%	12.8%	18.7%
	Upper	0	0.0%	0.0%	0	0.0%	0.0%	37.2%
	Unknown	0	0.0%	83.3%	0	0.0%	81.3%	0.0%
	<i>Total</i>	<i>0</i>	<i>0.0%</i>	<i>100%</i>	<i>0</i>	<i>0.0%</i>	<i>100%</i>	<i>100%</i>
HMDA TOTALS	Low	16	16.2%	4.8%	909	6.0%	2.8%	25.9%
	Moderate	13	13.1%	16.9%	968	6.4%	12.8%	18.2%
	Middle	23	23.2%	20.9%	2,575	16.9%	18.1%	18.7%
	Upper	45	45.5%	37.2%	10,519	69.2%	45.2%	37.2%
	Unknown	2	2.0%	20.2%	228	1.5%	21.0%	0.0%
	<i>Total</i>	<i>99</i>	<i>100%</i>	<i>100%</i>	<i>15,199</i>	<i>100%</i>	<i>100%</i>	<i>100%</i>

Originations & Purchases

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

**Geographic Distribution of Small Business & Small Farm Loans**

Assessment Area: FL Putnam-Bradford-Clay-St Johns

PRODUCT TYPE	Tract Income Levels	Bank & Aggregate Lending; Demographic Data						
		2021						
		Count		Agg %	Dollar		Total Businesses %	
		Bank #	%		Bank \$ (000s)	\$ %	Agg \$ %	
SMALL BUSINESSES	Low	3	3.0%	6.4%	170	2.3%	12.7%	5.9%
	Moderate	26	25.7%	32.2%	2,599	35.3%	28.2%	29.5%
	Middle	47	46.5%	46.3%	3,646	49.5%	44.2%	49.7%
	Upper	25	24.8%	13.8%	950	12.9%	14.6%	14.9%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	Tr Unknown	0	0.0%	1.3%	0	0.0%	0.2%	
	<i>Total</i>	<i>101</i>	<i>100%</i>	<i>100%</i>	<i>7,365</i>	<i>100%</i>	<i>100%</i>	<i>100%</i>

**Small Business & Small Farm Lending By Revenue & Loan Size**

**Assessment Area: FL Putnam-Bradford-Clay-St Johns**

PRODUCT TYPE			Bank & Aggregate Lending; Demographic Data						
			2021						
			Count			Dollar			Total
		Bank		Agg	Bank		Agg	Businesses	
		#	%	%	\$ (000s)	\$ %	\$ %	%	
SMALL BUSINESS	Revenue	\$1 Million or Less	38	37.6%	43.8%	1,712	23.2%	26.0%	95.1%
		Over \$1 Million	23	22.8%		3,425	46.5%		3.8%
		Total Rev. available	61	60.4%		5,137	69.7%		98.9%
		Rev. Not Known	40	39.6%		2,228	30.3%		1.1%
		Total	101	100%		7,365	100%		100.0%
	Loan Size	\$100,000 or Less	86	85.1%	95.2%	3,487	47.3%	46.5%	
		\$100,001 - \$250,000	11	10.9%	2.3%	1,762	23.9%	13.3%	
		\$250,001 - \$1 Million	4	4.0%	2.5%	2,116	28.7%	40.2%	
		Total	101	100%	100.0%	7,365	100%	100.0%	
	Loan Size & Rev \$1 Mill or Less	\$100,000 or Less	34	89.5%		1,074	62.7%		
		\$100,001 - \$250,000	4	10.5%		638	37.3%		
		\$250,001 - \$1 Million	0	0.0%		0	0.0%		
		Total	38	100%		1,712	100%		

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

Assessment Area: FL Putnam-Bradford

PRODUCT TYPE	Tract Income Levels	Bank & Aggregate Lending; Demographic Data						
		2022						
		Count		Agg %	Dollar		Owner Occupied Units %	
		Bank #	%		Bank \$ (000s)	\$ %	Agg \$ %	
HOME PURCHASE	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	Moderate	2	9.5%	19.8%	595	10.5%	17.6%	26.2%
	Middle	14	66.7%	58.8%	3,620	63.7%	57.5%	54.4%
	Upper	5	23.8%	21.3%	1,465	25.8%	24.7%	19.4%
	Unknown	0	0.0%	0.1%	0	0.0%	0.1%	0.0%
	<i>Total</i>	<i>21</i>	<i>100%</i>	<i>100%</i>	<i>5,680</i>	<i>100%</i>	<i>100%</i>	<i>100%</i>
REFINANCE	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	Moderate	0	0.0%	17.3%	0	0.0%	16.1%	26.2%
	Middle	14	87.5%	59.5%	2,052	91.1%	57.4%	54.4%
	Upper	2	12.5%	23.2%	200	8.9%	26.5%	19.4%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	<i>Total</i>	<i>16</i>	<i>100%</i>	<i>100%</i>	<i>2,252</i>	<i>100%</i>	<i>100%</i>	<i>100%</i>
HOME IMPROVEMENT	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	Moderate	2	16.7%	23.6%	61	5.1%	26.5%	26.2%
	Middle	9	75.0%	44.3%	901	75.6%	43.5%	54.4%
	Upper	1	8.3%	32.1%	230	19.3%	30.0%	19.4%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	<i>Total</i>	<i>12</i>	<i>100%</i>	<i>100%</i>	<i>1,192</i>	<i>100%</i>	<i>100%</i>	<i>100%</i>
MULTI FAMILY	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	Moderate	0	0.0%	16.7%	0	0.0%	8.3%	7.3%
	Middle	3	100.0%	83.3%	1,200	100.0%	91.7%	56.6%
	Upper	0	0.0%	0.0%	0	0.0%	0.0%	36.1%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	<i>Total</i>	<i>3</i>	<i>100%</i>	<i>100%</i>	<i>1,200</i>	<i>100%</i>	<i>100%</i>	<i>100%</i>
OTHER PURPOSE LOC	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	Moderate	0	0.0%	15.0%	0	0.0%	11.7%	26.2%
	Middle	5	83.3%	57.5%	740	93.7%	53.8%	54.4%
	Upper	1	16.7%	27.5%	50	6.3%	34.5%	19.4%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	<i>Total</i>	<i>6</i>	<i>100%</i>	<i>100%</i>	<i>790</i>	<i>100%</i>	<i>100%</i>	<i>100%</i>

Originations & Purchases

Based on 2022 FFIEC Census Data; 2016-2020 ACS data

**Geographic Distribution of HMDA Loans - Table 2 of 2**  
Assessment Area: FL Putnam-Bradford

PRODUCT TYPE	Tract Income Levels	Bank & Aggregate Lending; Demographic Data						
		2022						
		Count			Dollar			Owner Occupied Units
		Bank #	%	Agg %	Bank \$ (000s)	\$ %	Agg \$ %	
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	Moderate	0	0.0%	29.0%	0	0.0%	27.9%	26.2%
	Middle	1	100.0%	61.3%	300	100.0%	61.8%	54.4%
	Upper	0	0.0%	9.7%	0	0.0%	10.2%	19.4%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	<i>Total</i>	<i>1</i>	<i>100%</i>	<i>100%</i>	<i>300</i>	<i>100%</i>	<i>100%</i>	<i>100%</i>
PURPOSE NOT APPLICABLE	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	Moderate	0	0.0%	18.8%	0	0.0%	22.2%	26.2%
	Middle	0	0.0%	68.8%	0	0.0%	70.6%	54.4%
	Upper	0	0.0%	12.5%	0	0.0%	7.2%	19.4%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	<i>Total</i>	<i>0</i>	<i>0.0%</i>	<i>100%</i>	<i>0</i>	<i>0.0%</i>	<i>100%</i>	<i>100%</i>
HMDA TOTALS	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	Moderate	4	6.8%	19.3%	656	5.7%	17.4%	26.2%
	Middle	46	78.0%	58.5%	8,813	77.2%	57.7%	54.4%
	Upper	9	15.3%	22.2%	1,945	17.0%	24.9%	19.4%
	Unknown	0	0.0%	0.1%	0	0.0%	0.1%	0.0%
	<i>Total</i>	<i>59</i>	<i>100%</i>	<i>100%</i>	<i>11,414</i>	<i>100%</i>	<i>100%</i>	<i>100%</i>

Originations & Purchases

Based on 2022 FFIEC Census Data; 2016-2020 ACS data

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

Assessment Area: FL Putnam-Bradford

PRODUCT TYPE	Borrower Income Levels	Bank & Aggregate Lending; Demographic Data						
		2022						
		Count		Dollar			Families by Family Income %	
		Bank #	%	Agg %	Bank \$ (000s)	\$ %	Agg \$ %	
HOME PURCHASE	Low	0	0.0%	3.3%	0	0.0%	1.7%	22.5%
	Moderate	3	14.3%	17.4%	309	5.4%	11.8%	20.4%
	Middle	5	23.8%	23.8%	854	15.0%	19.9%	20.3%
	Upper	13	61.9%	38.1%	4,517	79.5%	48.5%	36.8%
	Unknown	0	0.0%	17.4%	0	0.0%	18.1%	0.0%
	<i>Total</i>	<i>21</i>	<i>100%</i>	<i>100%</i>	<i>5,680</i>	<i>100%</i>	<i>100%</i>	<i>100%</i>
REFINANCE	Low	1	6.3%	5.3%	45	2.0%	3.1%	22.5%
	Moderate	2	12.5%	16.8%	155	6.9%	11.9%	20.4%
	Middle	2	12.5%	24.7%	114	5.1%	22.8%	20.3%
	Upper	11	68.8%	44.1%	1,938	86.1%	52.6%	36.8%
	Unknown	0	0.0%	9.0%	0	0.0%	9.7%	0.0%
	<i>Total</i>	<i>16</i>	<i>100%</i>	<i>100%</i>	<i>2,252</i>	<i>100%</i>	<i>100%</i>	<i>100%</i>
HOME IMPROVEMENT	Low	2	16.7%	5.7%	138	11.6%	3.5%	22.5%
	Moderate	1	8.3%	7.5%	100	8.4%	6.0%	20.4%
	Middle	3	25.0%	24.5%	290	24.3%	21.3%	20.3%
	Upper	6	50.0%	62.3%	664	55.7%	69.1%	36.8%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	<i>Total</i>	<i>12</i>	<i>100%</i>	<i>100%</i>	<i>1,192</i>	<i>100%</i>	<i>100%</i>	<i>100%</i>
MULTI FAMILY	Low	0	0.0%	0.0%	0	0.0%	0.0%	22.5%
	Moderate	0	0.0%	0.0%	0	0.0%	0.0%	20.4%
	Middle	0	0.0%	0.0%	0	0.0%	0.0%	20.3%
	Upper	0	0.0%	0.0%	0	0.0%	0.0%	36.8%
	Unknown	3	100.0%	100.0%	1,200	100.0%	100.0%	0.0%
	<i>Total</i>	<i>3</i>	<i>100%</i>	<i>100%</i>	<i>1,200</i>	<i>100%</i>	<i>100%</i>	<i>100%</i>
OTHER PURPOSE LOC	Low	0	0.0%	5.0%	0	0.0%	1.3%	22.5%
	Moderate	1	16.7%	7.5%	185	23.4%	5.5%	20.4%
	Middle	0	0.0%	35.0%	0	0.0%	22.8%	20.3%
	Upper	5	83.3%	52.5%	605	76.6%	70.4%	36.8%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	<i>Total</i>	<i>6</i>	<i>100%</i>	<i>100%</i>	<i>790</i>	<i>100%</i>	<i>100%</i>	<i>100%</i>

Originations & Purchases

Based on 2022 FFIEC Census Data; 2016-2020 ACS data



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

Assessment Area: FL Putnam-Bradford

PRODUCT TYPE	Borrower Income Levels	Bank & Aggregate Lending; Demographic Data						
		2022						
		Count			Dollar			Families by Family Income %
		Bank		Agg	Bank		Agg	
		#	%	%	\$ (000s)	\$ %	\$ %	
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	22.6%	0	0.0%	11.3%	22.5%
	Moderate	0	0.0%	12.9%	0	0.0%	10.7%	20.4%
	Middle	0	0.0%	9.7%	0	0.0%	11.2%	20.3%
	Upper	1	100.0%	51.6%	300	100.0%	59.7%	36.8%
	Unknown	0	0.0%	3.2%	0	0.0%	7.1%	0.0%
	<i>Total</i>	<i>1</i>	<i>100%</i>	<i>100%</i>	<i>300</i>	<i>100%</i>	<i>100%</i>	<i>100%</i>
PURPOSE NOT APPLICABLE	Low	0	0.0%	0.0%	0	0.0%	0.0%	22.5%
	Moderate	0	0.0%	0.0%	0	0.0%	0.0%	20.4%
	Middle	0	0.0%	0.0%	0	0.0%	0.0%	20.3%
	Upper	0	0.0%	0.0%	0	0.0%	0.0%	36.8%
	Unknown	0	0.0%	100.0%	0	0.0%	100.0%	0.0%
	<i>Total</i>	<i>0</i>	<i>0.0%</i>	<i>100%</i>	<i>0</i>	<i>0.0%</i>	<i>100%</i>	<i>100%</i>
HMDA TOTALS	Low	3	5.1%	4.2%	183	1.6%	2.1%	22.5%
	Moderate	7	11.9%	16.4%	749	6.6%	11.4%	20.4%
	Middle	10	16.9%	23.9%	1,258	11.0%	20.3%	20.3%
	Upper	36	61.0%	41.0%	8,024	70.3%	49.5%	36.8%
	Unknown	3	5.1%	14.6%	1,200	10.5%	16.7%	0.0%
	<i>Total</i>	<i>59</i>	<i>100%</i>	<i>100%</i>	<i>11,414</i>	<i>100%</i>	<i>100%</i>	<i>100%</i>

Originations & Purchases

Based on 2022 FFIEC Census Data; 2016-2020 ACS data

**Geographic Distribution of Small Business & Small Farm Loans**

Assessment Area: FL Putnam-Bradford

PRODUCT TYPE	Tract Income Levels	Bank & Aggregate Lending; Demographic Data						
		2022						
		Count			Dollar			Total Businesses
		Bank		Agg	Bank		Agg	
		#	%	%	\$ (000s)	\$ %	\$ %	%
SMALL BUSINESSES	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	Moderate	5	10.6%	23.7%	394	11.1%	18.2%	24.0%
	Middle	23	48.9%	50.8%	1,546	43.7%	45.6%	53.7%
	Upper	19	40.4%	24.4%	1,601	45.2%	35.8%	22.3%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	Tr Unknown	0	0.0%	1.2%	0	0.0%	0.4%	
	<i>Total</i>	<i>47</i>	<i>100%</i>	<i>100%</i>	<i>3,541</i>	<i>100%</i>	<i>100%</i>	<i>100%</i>

**Small Business & Small Farm Lending By Revenue & Loan Size**

Assessment Area: FL Putnam-Bradford

PRODUCT TYPE			Bank & Aggregate Lending; Demographic Data						
			2022						
			Count			Dollar			Total
			Bank	Agg		Bank	Agg		Businesses
#	%	%	\$ (000s)	\$ %	\$ %	%			
SMALL BUSINESS	Revenue	\$1 Million or Less	22	46.8%	58.0%	1,130	31.9%	35.0%	94.9%
		Over \$1 Million	14	29.8%		1,113	31.4%		3.9%
		Total Rev. available	36	76.6%		2,243	63.3%		98.8%
		Rev. Not Known	11	23.4%		1,298	36.7%		1.2%
		Total	47	100%		3,541	100%		100.0%
	Loan Size	\$100,000 or Less	39	83.0%	96.2%	1,733	48.9%	49.5%	
		\$100,001 - \$250,000	6	12.8%	1.9%	866	24.5%	13.1%	
		\$250,001 - \$1 Million	2	4.3%	1.8%	942	26.6%	37.3%	
		Total	47	100%	100.0%	3,541	100%	100.0%	
	Loan Size & Rev \$1 Mill or Less	\$100,000 or Less	20	90.9%		882	78.1%		
		\$100,001 - \$250,000	2	9.1%		248	21.9%		
		\$250,001 - \$1 Million	0	0.0%		0	0.0%		
		Total	22	100%		1,130	100%		

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

PRODUCT TYPE	Tract Income Levels	Bank & Aggregate Lending; Demographic Data													
		2021							2022						
		Count			Dollar			Owner Occupied Units %	Count			Dollar			Owner Occupied Units %
		Bank #	%	Agg %	Bank \$ (000s)	\$ %	Agg \$ %		Bank #	%	Agg %	Bank \$ (000s)	\$ %	Agg \$ %	
HOME PURCHASE	Low	0	0.0%	0.1%	0	0.0%	0.1%	0.2%	0	0.0%	2.2%	0	0.0%	1.5%	2.5%
	Moderate	46	25.3%	31.1%	12,295	25.1%	23.7%	38.6%	18	27.7%	32.3%	4,559	22.8%	24.8%	40.3%
	Middle	129	70.9%	40.3%	34,083	69.7%	40.5%	40.2%	44	67.7%	32.0%	13,987	70.0%	31.6%	33.9%
	Upper	7	3.8%	28.4%	2,536	5.2%	35.8%	21.1%	3	4.6%	33.5%	1,444	7.2%	42.2%	23.3%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	Total	182	100%	100%	48,914	100%	100%	100%	65	100%	100%	19,990	100%	100%	100%
REFINANCE	Low	0	0.0%	0.1%	0	0.0%	0.1%	0.2%	1	3.1%	2.1%	100	1.7%	1.5%	2.5%
	Moderate	25	37.9%	23.4%	3,568	31.0%	17.4%	38.6%	10	31.3%	33.6%	1,747	30.3%	26.7%	40.3%
	Middle	38	57.6%	40.4%	7,459	64.9%	39.0%	40.2%	21	65.6%	35.2%	3,916	68.0%	35.3%	33.9%
	Upper	3	4.5%	36.0%	466	4.1%	43.6%	21.1%	0	0.0%	29.1%	0	0.0%	36.5%	23.3%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	Total	66	100%	100%	11,493	100%	100%	100%	32	100%	100%	5,763	100%	100%	100%
HOME IMPROVEMENT	Low	0	0.0%	0.1%	0	0.0%	0.1%	0.2%	1	3.0%	1.4%	50	1.8%	1.1%	2.5%
	Moderate	10	50.0%	23.5%	580	35.9%	20.8%	38.6%	13	39.4%	25.4%	914	32.7%	19.1%	40.3%
	Middle	9	45.0%	40.0%	871	53.9%	37.5%	40.2%	11	33.3%	35.0%	923	33.0%	34.0%	33.9%
	Upper	1	5.0%	36.4%	165	10.2%	41.6%	21.1%	8	24.2%	38.2%	906	32.4%	45.8%	23.3%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	Total	20	100%	100%	1,616	100%	100%	100%	33	100%	100%	2,793	100%	100%	100%
MULTI FAMILY	Low	0	0.0%	0.0%	0	0.0%	0.0%	1.1%	1	25.0%	2.9%	540	18.6%	0.1%	4.8%
	Moderate	1	33.3%	46.9%	525	25.3%	13.7%	45.3%	2	50.0%	52.9%	1,619	55.7%	17.5%	49.9%
	Middle	2	66.7%	40.6%	1,550	74.7%	53.1%	34.3%	0	0.0%	23.5%	0	0.0%	18.7%	22.8%
	Upper	0	0.0%	12.5%	0	0.0%	33.2%	19.2%	1	25.0%	20.6%	750	25.8%	63.7%	22.4%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	Total	3	100%	100%	2,075	100%	100%	100%	4	100%	100%	2,909	100%	100%	100%
OTHER PURPOSE LOC	Low	0	0.0%	0.1%	0	0.0%	0.2%	0.2%	1	2.4%	1.3%	25	0.4%	1.1%	2.5%
	Moderate	12	46.2%	24.5%	1,444	41.8%	21.2%	38.6%	12	28.6%	24.0%	1,578	25.0%	17.3%	40.3%
	Middle	11	42.3%	41.6%	1,531	44.3%	41.3%	40.2%	21	50.0%	34.6%	3,576	56.6%	34.7%	33.9%
	Upper	3	11.5%	33.7%	479	13.9%	37.3%	21.1%	8	19.0%	40.1%	1,136	18.0%	46.9%	23.3%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	Total	26	100%	100%	3,454	100%	100%	100%	42	100%	100%	6,315	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 & Aggregate Lending; Demographic Data													
		2021							2022						
		Count			Dollar			Owner Occupied Units	Count			Dollar			Owner Occupied Units
		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%	0.2%	0	0.0%	1.6%	0	0.0%	0.8%	2.5%
	Moderate	0	0.0%	28.5%	0	0.0%	24.2%	38.6%	0	0.0%	31.8%	0	0.0%	26.5%	40.3%
	Middle	0	0.0%	39.7%	0	0.0%	38.9%	40.2%	0	0.0%	34.5%	0	0.0%	35.5%	33.9%
	Upper	0	0.0%	31.8%	0	0.0%	37.0%	21.1%	0	0.0%	32.0%	0	0.0%	37.2%	23.3%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	Total	0	0.0%	100%	0	0.0%	100%	100%	0	0.0%	100%	0	0.0%	100%	100%
PURPOSE NOT APPLICABLE	Low	0	0.0%	0.3%	0	0.0%	0.4%	0.2%	0	0.0%	5.5%	0	0.0%	3.5%	2.5%
	Moderate	0	0.0%	41.5%	0	0.0%	32.2%	38.6%	0	0.0%	41.5%	0	0.0%	29.8%	40.3%
	Middle	0	0.0%	37.8%	0	0.0%	38.3%	40.2%	0	0.0%	34.8%	0	0.0%	40.4%	33.9%
	Upper	0	0.0%	20.4%	0	0.0%	29.2%	21.1%	0	0.0%	18.3%	0	0.0%	26.3%	23.3%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	Total	0	0.0%	100%	0	0.0%	100%	100%	0	0.0%	100%	0	0.0%	100%	100%
HMDA TOTALS	Low	0	0.0%	0.1%	0	0.0%	0.1%	0.2%	4	2.3%	2.1%	715	1.9%	1.4%	2.5%
	Moderate	94	31.6%	27.2%	18,412	27.3%	20.8%	38.6%	55	31.3%	32.0%	10,417	27.6%	24.7%	40.3%
	Middle	189	63.6%	40.4%	45,494	67.3%	40.0%	40.2%	97	55.1%	33.3%	22,402	59.3%	31.9%	33.9%
	Upper	14	4.7%	32.3%	3,646	5.4%	39.2%	21.1%	20	11.4%	32.7%	4,236	11.2%	41.9%	23.3%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	Total	297	100%	100%	67,552	100%	100%	100%	176	100%	100%	37,770	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 1 of 2**  
Assessment Area: FL Tampa

PRODUCT TYPE	Borrower Income Levels	Bank & Aggregate Lending; Demographic Data													
		2021							2022						
		Count			Dollar			Families by Family Income	Count			Dollar			Families by Family Income
		Bank	Agg		Bank	Agg			Bank	Agg		Bank	Agg		
#	%	%	\$ (000s)	\$ %	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %	%		
HOME PURCHASE	Low	1	0.5%	5.7%	101	0.2%	3.0%	22.7%	2	3.1%	4.0%	253	1.3%	1.9%	23.5%
	Moderate	34	18.7%	18.7%	6,401	13.1%	13.9%	20.6%	12	18.5%	15.3%	2,390	12.0%	10.5%	20.8%
	Middle	56	30.8%	22.9%	13,912	28.4%	21.7%	21.4%	17	26.2%	22.9%	4,570	22.9%	20.9%	20.2%
	Upper	85	46.7%	36.1%	27,586	56.4%	45.7%	35.2%	33	50.8%	38.5%	12,494	62.5%	48.2%	35.5%
	Unknown	6	3.3%	16.6%	914	1.9%	15.6%	0.0%	1	1.5%	19.2%	283	1.4%	18.5%	0.0%
	Total	182	100%	100%	48,914	100%	100%	100%	65	100%	100%	19,990	100%	100%	100%
REFINANCE	Low	10	15.2%	7.0%	816	7.1%	3.8%	22.7%	2	6.3%	12.7%	115	2.0%	7.4%	23.5%
	Moderate	5	7.6%	16.9%	894	7.8%	12.3%	20.6%	5	15.6%	22.8%	928	16.1%	18.4%	20.8%
	Middle	12	18.2%	20.6%	2,153	18.7%	19.0%	21.4%	8	25.0%	24.5%	1,236	21.4%	25.1%	20.2%
	Upper	29	43.9%	32.4%	6,121	53.3%	40.3%	35.2%	15	46.9%	28.1%	3,159	54.8%	36.4%	35.5%
	Unknown	10	15.2%	23.1%	1,509	13.1%	24.5%	0.0%	2	6.3%	11.9%	325	5.6%	12.7%	0.0%
	Total	66	100%	100%	11,493	100%	100%	100%	32	100%	100%	5,763	100%	100%	100%
HOME IMPROVEMENT	Low	1	5.0%	7.5%	10	0.6%	4.7%	22.7%	1	3.0%	8.5%	30	1.1%	4.8%	23.5%
	Moderate	8	40.0%	19.0%	397	24.6%	15.8%	20.6%	7	21.2%	17.5%	340	12.2%	13.2%	20.8%
	Middle	3	15.0%	23.9%	255	15.8%	21.1%	21.4%	5	15.2%	22.0%	243	8.7%	18.2%	20.2%
	Upper	8	40.0%	47.6%	954	59.0%	55.8%	35.2%	19	57.6%	49.2%	1,980	70.9%	61.0%	35.5%
	Unknown	0	0.0%	2.0%	0	0.0%	2.6%	0.0%	1	3.0%	2.8%	200	7.2%	2.7%	0.0%
	Total	20	100%	100%	1,616	100%	100%	100%	33	100%	100%	2,793	100%	100%	100%
MULTI FAMILY	Low	0	0.0%	0.0%	0	0.0%	0.0%	22.7%	0	0.0%	0.0%	0	0.0%	0.0%	23.5%
	Moderate	0	0.0%	0.0%	0	0.0%	0.0%	20.6%	0	0.0%	0.0%	0	0.0%	0.0%	20.8%
	Middle	0	0.0%	0.0%	0	0.0%	0.0%	21.4%	2	50.0%	5.9%	1,619	55.7%	0.3%	20.2%
	Upper	0	0.0%	9.4%	0	0.0%	0.4%	35.2%	1	25.0%	2.9%	750	25.8%	0.2%	35.5%
	Unknown	3	100.0%	90.6%	2,075	100.0%	99.6%	0.0%	1	25.0%	91.2%	540	18.6%	99.5%	0.0%
	Total	3	100%	100%	2,075	100%	100%	100%	4	100%	100%	2,909	100%	100%	100%
OTHER PURPOSE LOC	Low	1	3.8%	8.7%	20	0.6%	5.2%	22.7%	4	9.5%	9.3%	111	1.8%	6.3%	23.5%
	Moderate	2	7.7%	17.4%	155	4.5%	12.4%	20.6%	4	9.5%	16.5%	279	4.4%	10.8%	20.8%
	Middle	7	26.9%	26.7%	731	21.2%	23.4%	21.4%	11	26.2%	23.1%	1,228	19.4%	18.0%	20.2%
	Upper	16	61.5%	44.3%	2,548	73.8%	56.0%	35.2%	23	54.8%	46.7%	4,697	74.4%	60.8%	35.5%
	Unknown	0	0.0%	2.8%	0	0.0%	3.0%	0.0%	0	0.0%	4.4%	0	0.0%	4.1%	0.0%
	Total	26	100%	100%	3,454	100%	100%	100%	42	100%	100%	6,315	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 Tampa

PRODUCT TYPE	Borrower Income Levels	Bank & Aggregate Lending; Demographic Data													
		2021							2022						
		Count			Dollar			Families by Family Income	Count			Dollar			Families by Family Income
		Bank	Agg		Bank	Agg			Bank	Agg		Bank	Agg		
#	%	%	\$ (000s)	\$ %	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %	%		
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	12.1%	0	0.0%	9.1%	22.7%	0	0.0%	15.2%	0	0.0%	10.5%	23.5%
	Moderate	0	0.0%	18.2%	0	0.0%	16.1%	20.6%	0	0.0%	16.3%	0	0.0%	13.7%	20.8%
	Middle	0	0.0%	20.6%	0	0.0%	18.2%	21.4%	0	0.0%	22.9%	0	0.0%	20.1%	20.2%
	Upper	0	0.0%	41.5%	0	0.0%	50.7%	35.2%	0	0.0%	38.8%	0	0.0%	48.8%	35.5%
	Unknown	0	0.0%	7.6%	0	0.0%	5.9%	0.0%	0	0.0%	6.8%	0	0.0%	6.8%	0.0%
	Total	0	0.0%	100%	0	0.0%	100%	100%	0	0.0%	100%	0	0.0%	100%	100%
PURPOSE NOT APPLICABLE	Low	0	0.0%	1.7%	0	0.0%	1.1%	22.7%	0	0.0%	3.7%	0	0.0%	3.2%	23.5%
	Moderate	0	0.0%	2.0%	0	0.0%	1.7%	20.6%	0	0.0%	1.8%	0	0.0%	2.1%	20.8%
	Middle	0	0.0%	1.7%	0	0.0%	1.8%	21.4%	0	0.0%	1.2%	0	0.0%	1.6%	20.2%
	Upper	0	0.0%	0.7%	0	0.0%	2.1%	35.2%	0	0.0%	0.6%	0	0.0%	1.7%	35.5%
	Unknown	0	0.0%	93.9%	0	0.0%	93.3%	0.0%	0	0.0%	92.7%	0	0.0%	91.4%	0.0%
	Total	0	0.0%	100%	0	0.0%	100%	100%	0	0.0%	100%	0	0.0%	100%	100%
HMDA TOTALS	Low	13	4.4%	6.4%	947	1.4%	3.4%	22.7%	9	5.1%	7.1%	509	1.3%	3.2%	23.5%
	Moderate	49	16.5%	17.7%	7,847	11.6%	13.0%	20.6%	28	15.9%	17.5%	3,937	10.4%	11.9%	20.8%
	Middle	78	26.3%	21.8%	17,051	25.2%	20.1%	21.4%	43	24.4%	23.2%	8,896	23.6%	20.8%	20.2%
	Upper	138	46.5%	34.7%	37,209	55.1%	42.7%	35.2%	91	51.7%	36.4%	23,080	61.1%	43.6%	35.5%
	Unknown	19	6.4%	19.3%	4,498	6.7%	20.9%	0.0%	5	2.8%	15.8%	1,348	3.6%	20.5%	0.0%
	Total	297	100%	100%	67,552	100%	100%	100%	176	100%	100%	37,770	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 Small Business & Small Farm Loans**

Assessment Area: FL Tampa

PRODUCT TYPE	Tract Income Levels	Bank & Aggregate Lending; Demographic Data													
		2021							2022						
		Count		Dollar			Total Businesses		Count		Dollar			Total Businesses	
		Bank	Agg	Bank	Agg				Bank	Agg	Bank	Agg			
		#	%	%	\$ (000s)	\$ %	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %	%
SMALL BUSINESSES	Low	0	0.0%	0.2%	0	0.0%	0.1%	0.2%	3	2.3%	2.2%	570	3.0%	2.2%	2.6%
	Moderate	129	56.3%	29.8%	15,540	64.7%	32.8%	36.0%	61	46.9%	30.9%	11,549	60.7%	33.2%	36.9%
	Middle	92	40.2%	35.7%	7,652	31.8%	32.8%	36.3%	60	46.2%	33.3%	6,108	32.1%	29.9%	34.3%
	Upper	8	3.5%	33.9%	841	3.5%	34.3%	27.5%	6	4.6%	33.3%	787	4.1%	34.5%	26.3%
	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%
	Tr Unknown	0	0.0%	0.4%	0	0.0%	0.1%		0	0.0%	0.3%	0	0.0%	0.1%	
	Total	229	100%	100%	24,033	100%	100%	100%	130	100%	100%	19,014	100%	100%	100%

**Small Business & Small Farm Lending By Revenue & Loan Size**

Assessment Area: FL Tampa

PRODUCT TYPE			Bank & Aggregate Lending; Demographic Data													
			2021							2022						
			Count			Dollar			Total Businesses	Count			Dollar			Total Businesses
			Bank	Agg		Bank	Agg			Bank	Agg		Bank	Agg		
#	%	%	\$ (000s)	\$ %	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %	%			
SMALL BUSINESS	Revenue	\$1 Million or Less	94	41.0%	50.5%	9,888	41.1%	33.0%	95.8%	54	41.5%	56.3%	5,839	30.7%	40.3%	95.8%
		Over \$1 Million	70	30.6%		8,219	34.2%		3.5%	60	46.2%		8,822	46.4%		3.4%
		Total Rev. available	164	71.6%		18,107	75.3%		99.3%	114	87.7%		14,661	77.1%		99.2%
		Rev. Not Known	65	28.4%		5,926	24.7%		0.7%	16	12.3%		4,353	22.9%		0.8%
		Total	229	100%		24,033	100%		100.0%	130	100%		19,014	100%		100.0%
	Loan Size	\$100,000 or Less	167	72.9%	95.3%	7,048	29.3%	47.4%		86	66.2%	96.7%	4,082	21.5%	54.7%	
		\$100,001 - \$250,000	41	17.9%	2.7%	7,135	29.7%	16.5%		16	12.3%	1.9%	2,586	13.6%	14.2%	
		\$250,001 - \$1 Million	21	9.2%	2.0%	9,850	41.0%	36.1%		28	21.5%	1.4%	12,346	64.9%	31.1%	
		Total	229	100%	100.0%	24,033	100%	100.0%		130	100%	100.0%	19,014	100%	100.0%	
	Loan Size & Rev \$1 Mill or Less	\$100,000 or Less	73	77.7%		2,921	29.5%			40	74.1%		2,014	34.5%		
		\$100,001 - \$250,000	11	11.7%		1,847	18.7%			8	14.8%		1,440	24.7%		
		\$250,001 - \$1 Million	10	10.6%		5,120	51.8%			6	11.1%		2,385	40.8%		
		Total	94	100%		9,888	100%			54	100%		5,839	100%		

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

PRODUCT TYPE	Tract Income Levels	Bank & Aggregate Lending; Demographic Data													
		2021							2022						
		Count			Dollar			Owner Occupied Units %	Count			Dollar			Owner Occupied Units %
		Bank #	%	Agg %	Bank \$ (000s)	\$ %	Agg \$ %		Bank #	%	Agg %	Bank \$ (000s)	\$ %	Agg \$ %	
HOME PURCHASE	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	Moderate	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	42.1%	0	0.0%	43.2%	31.5%
	Middle	0	0.0%	99.7%	0	0.0%	99.9%	100.0%	0	0.0%	52.5%	0	0.0%	50.5%	59.2%
	Upper	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	5.4%	0	0.0%	6.3%	9.3%
	Unknown	0	0.0%	0.3%	0	0.0%	0.1%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	Total	0	0.0%	100%	0	0.0%	100%	100%	0	0.0%	100%	0	0.0%	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%
	Moderate	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	38.4%	0	0.0%	40.0%	31.5%
	Middle	1	100.0%	100.0%	30	100.0%	100.0%	100.0%	1	100.0%	55.2%	90	100.0%	51.5%	59.2%
	Upper	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	6.4%	0	0.0%	8.5%	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%
	Total	1	100%	100%	30	100%	100%	100%	1	100%	100%	90	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%
	Moderate	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	41.2%	0	0.0%	45.9%	31.5%
	Middle	0	0.0%	100.0%	0	0.0%	100.0%	100.0%	0	0.0%	52.9%	0	0.0%	50.2%	59.2%
	Upper	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	5.9%	0	0.0%	3.9%	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%
	Total	0	0.0%	100%	0	0.0%	100%	100%	0	0.0%	100%	0	0.0%	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%
	Moderate	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	4.1%
	Middle	0	0.0%	0.0%	0	0.0%	0.0%	100.0%	0	0.0%	100.0%	0	0.0%	100.0%	95.9%
	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%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	Total	0	0.0%	0.0%	0	0.0%	0.0%	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%
	Moderate	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	42.9%	0	0.0%	17.9%	31.5%
	Middle	1	100.0%	100.0%	100	100.0%	100.0%	100.0%	0	0.0%	42.9%	0	0.0%	75.6%	59.2%
	Upper	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	14.3%	0	0.0%	6.5%	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%
	Total	1	100%	100%	100	100%	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 Washington**

PRODUCT TYPE	Tract Income Levels	Bank & Aggregate Lending; Demographic Data													
		2021							2022						
		Count			Dollar			Owner Occupied Units	Count			Dollar			Owner Occupied Units
		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%
	Moderate	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	36.4%	0	0.0%	48.1%	31.5%
	Middle	0	0.0%	100.0%	0	0.0%	100.0%	100.0%	0	0.0%	50.0%	0	0.0%	37.0%	59.2%
	Upper	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	13.6%	0	0.0%	14.9%	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%
	Total	0	0.0%	100%	0	0.0%	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%
	Moderate	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	31.5%
	Middle	0	0.0%	100.0%	0	0.0%	100.0%	100.0%	0	0.0%	75.0%	0	0.0%	80.5%	59.2%
	Upper	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	25.0%	0	0.0%	19.5%	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%
	Total	0	0.0%	100%	0	0.0%	100%	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%
	Moderate	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	40.2%	0	0.0%	41.9%	31.5%
	Middle	2	100.0%	99.9%	130	100.0%	99.9%	100.0%	1	100.0%	53.5%	90	100.0%	50.8%	59.2%
	Upper	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	6.3%	0	0.0%	7.3%	9.3%
	Unknown	0	0.0%	0.1%	0	0.0%	0.1%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	Total	2	100%	100%	130	100%	100%	100%	1	100%	100%	90	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 1 of 2**  
**Assessment Area: FL Washington**

PRODUCT TYPE	Borrower Income Levels	Bank & Aggregate Lending; Demographic Data													
		2021							2022						
		Count			Dollar			Families by Family Income	Count			Dollar			Families by Family Income
		Bank #	Bank %	Agg %	Bank \$ (000s)	Bank \$ %	Agg \$ %	%	Bank #	Bank %	Agg %	Bank \$ (000s)	Bank \$ %	Agg \$ %	%
HOME PURCHASE	Low	0	0.0%	2.4%	0	0.0%	1.6%	21.0%	0	0.0%	2.8%	0	0.0%	1.3%	26.0%
	Moderate	0	0.0%	15.6%	0	0.0%	11.6%	18.6%	0	0.0%	21.2%	0	0.0%	15.0%	17.5%
	Middle	0	0.0%	27.8%	0	0.0%	23.2%	22.3%	0	0.0%	24.1%	0	0.0%	20.5%	20.9%
	Upper	0	0.0%	37.7%	0	0.0%	46.9%	38.1%	0	0.0%	38.6%	0	0.0%	49.1%	35.6%
	Unknown	0	0.0%	16.4%	0	0.0%	16.7%	0.0%	0	0.0%	13.3%	0	0.0%	14.0%	0.0%
	Total	0	0.0%	100%	0	0.0%	100%	100%	0	0.0%	100%	0	0.0%	100%	100%
REFINANCE	Low	1	100.0%	2.6%	30	100.0%	0.9%	21.0%	0	0.0%	5.9%	0	0.0%	2.7%	26.0%
	Moderate	0	0.0%	12.9%	0	0.0%	8.0%	18.6%	0	0.0%	13.3%	0	0.0%	8.8%	17.5%
	Middle	0	0.0%	15.8%	0	0.0%	11.9%	22.3%	0	0.0%	23.2%	0	0.0%	21.4%	20.9%
	Upper	0	0.0%	45.5%	0	0.0%	52.2%	38.1%	1	100.0%	46.8%	90	100.0%	55.7%	35.6%
	Unknown	0	0.0%	23.1%	0	0.0%	26.9%	0.0%	0	0.0%	10.8%	0	0.0%	11.4%	0.0%
	Total	1	100%	100%	30	100%	100%	100%	1	100%	100%	90	100%	100%	100%
HOME IMPROVEMENT	Low	0	0.0%	0.0%	0	0.0%	0.0%	21.0%	0	0.0%	0.0%	0	0.0%	0.0%	26.0%
	Moderate	0	0.0%	28.6%	0	0.0%	15.3%	18.6%	0	0.0%	11.8%	0	0.0%	7.2%	17.5%
	Middle	0	0.0%	14.3%	0	0.0%	18.5%	22.3%	0	0.0%	29.4%	0	0.0%	18.7%	20.9%
	Upper	0	0.0%	57.1%	0	0.0%	66.2%	38.1%	0	0.0%	58.8%	0	0.0%	74.0%	35.6%
	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%
	Total	0	0.0%	100%	0	0.0%	100%	100%	0	0.0%	100%	0	0.0%	100%	100%
MULTI FAMILY	Low	0	0.0%	0.0%	0	0.0%	0.0%	21.0%	0	0.0%	0.0%	0	0.0%	0.0%	26.0%
	Moderate	0	0.0%	0.0%	0	0.0%	0.0%	18.6%	0	0.0%	0.0%	0	0.0%	0.0%	17.5%
	Middle	0	0.0%	0.0%	0	0.0%	0.0%	22.3%	0	0.0%	100.0%	0	0.0%	100.0%	20.9%
	Upper	0	0.0%	0.0%	0	0.0%	0.0%	38.1%	0	0.0%	0.0%	0	0.0%	0.0%	35.6%
	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%
	Total	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%	21.0%	0	0.0%	14.3%	0	0.0%	3.3%	26.0%
	Moderate	0	0.0%	0.0%	0	0.0%	0.0%	18.6%	0	0.0%	0.0%	0	0.0%	0.0%	17.5%
	Middle	0	0.0%	50.0%	0	0.0%	47.9%	22.3%	0	0.0%	0.0%	0	0.0%	0.0%	20.9%
	Upper	1	100.0%	50.0%	100	100.0%	52.1%	38.1%	0	0.0%	85.7%	0	0.0%	96.7%	35.6%
	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%
	Total	1	100%	100%	100	100%	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

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

PRODUCT TYPE	Borrower Income Levels	Bank & Aggregate Lending; Demographic Data													
		2021							2022						
		Count			Dollar			Families by Family Income	Count			Dollar			Families by Family Income
		Bank	Agg		Bank	Agg			Bank	Agg		Bank	Agg		
#	%	%	\$ (000s)	\$ %	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %	%		
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	14.3%	0	0.0%	15.7%	21.0%	0	0.0%	9.1%	0	0.0%	9.3%	26.0%
	Moderate	0	0.0%	0.0%	0	0.0%	0.0%	18.6%	0	0.0%	0.0%	0	0.0%	0.0%	17.5%
	Middle	0	0.0%	42.9%	0	0.0%	42.5%	22.3%	0	0.0%	9.1%	0	0.0%	7.9%	20.9%
	Upper	0	0.0%	42.9%	0	0.0%	41.8%	38.1%	0	0.0%	81.8%	0	0.0%	82.9%	35.6%
	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%
	Total	0	0.0%	100%	0	0.0%	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%	21.0%	0	0.0%	0.0%	0	0.0%	0.0%	26.0%
	Moderate	0	0.0%	10.0%	0	0.0%	0.1%	18.6%	0	0.0%	25.0%	0	0.0%	28.1%	17.5%
	Middle	0	0.0%	0.0%	0	0.0%	0.0%	22.3%	0	0.0%	0.0%	0	0.0%	0.0%	20.9%
	Upper	0	0.0%	10.0%	0	0.0%	11.4%	38.1%	0	0.0%	0.0%	0	0.0%	0.0%	35.6%
	Unknown	0	0.0%	80.0%	0	0.0%	88.5%	0.0%	0	0.0%	75.0%	0	0.0%	71.9%	0.0%
	Total	0	0.0%	100%	0	0.0%	100%	100%	0	0.0%	100%	0	0.0%	100%	100%
HMDA TOTALS	Low	1	50.0%	2.5%	30	23.1%	1.4%	21.0%	0	0.0%	4.2%	0	0.0%	2.0%	26.0%
	Moderate	0	0.0%	14.4%	0	0.0%	10.0%	18.6%	0	0.0%	17.0%	0	0.0%	12.3%	17.5%
	Middle	0	0.0%	22.3%	0	0.0%	18.5%	22.3%	0	0.0%	23.0%	0	0.0%	20.4%	20.9%
	Upper	1	50.0%	41.2%	100	76.9%	49.0%	38.1%	1	100.0%	44.0%	90	100.0%	52.7%	35.6%
	Unknown	0	0.0%	19.6%	0	0.0%	21.2%	0.0%	0	0.0%	11.8%	0	0.0%	12.6%	0.0%
	Total	2	100%	100%	130	100%	100%	100%	1	100%	100%	90	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 Small Business & Small Farm Loans

Assessment Area: FL Washington

PRODUCT TYPE	Tract Income Levels	Bank & Aggregate Lending; Demographic Data													
		2021							2022						
		Count		Dollar			Total Businesses	Count		Dollar			Total Businesses		
		Bank	Agg	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%
	Moderate	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	37.2%	0	0.0%	32.1%	31.4%
	Middle	6	100.0%	98.2%	189	100.0%	99.6%	100.0%	0	0.0%	52.5%	0	0.0%	63.9%	63.3%
	Upper	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	8.7%	0	0.0%	3.3%	5.3%
	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%
	Tr Unknown	0	0.0%	1.8%	0	0.0%	0.4%		0	0.0%	1.6%	0	0.0%	0.8%	
	Total	6	100%	100%	189	100%	100%	100%	0	0.0%	100%	0	0.0%	100%	100%

Small Business & Small Farm Lending By Revenue & Loan Size

Assessment Area: FL Washington

PRODUCT TYPE			Bank & Aggregate Lending; Demographic Data													
			2021							2022						
			Count			Dollar			Total Businesses	Count			Dollar			Total Businesses
			Bank	Agg		Bank	Agg			Bank	Agg		Bank	Agg		
#	%	%	\$ (000s)	\$ %	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %	%			
SMALL BUSINESS	Revenue	\$1 Million or Less	0	0.0%	49.0%	0	0.0%	36.6%	95.0%	0	0.0%	61.5%	0	0.0%	36.5%	94.8%
		Over \$1 Million	1	16.7%		30	15.9%		3.5%	0	0.0%		0	0.0%		3.8%
		Total Rev. available	1	16.7%		30	15.9%		98.5%	0	0.0%		0	0.0%		98.6%
		Rev. Not Known	5	83.3%		159	84.1%		1.5%	0	0.0%		0	0.0%		1.4%
		Total	6	100%		189	100%		100.0%	0	0.0%		0	0.0%		100.0%
	Loan Size	\$100,000 or Less	6	100.0%	94.7%	189	100.0%	45.3%		0	0.0%	97.1%	0	0.0%	54.1%	
		\$100,001 - \$250,000	0	0.0%	3.8%	0	0.0%	19.0%		0	0.0%	1.6%	0	0.0%	12.2%	
		\$250,001 - \$1 Million	0	0.0%	1.5%	0	0.0%	35.7%		0	0.0%	1.3%	0	0.0%	33.7%	
		Total	6	100%	100.0%	189	100%	100.0%		0	0.0%	100.0%	0	0.0%	100.0%	
	Loan Size & Rev \$1 Mill or Less	\$100,000 or Less	0	0.0%		0	0.0%			0	0.0%		0	0.0%		
		\$100,001 - \$250,000	0	0.0%		0	0.0%			0	0.0%		0	0.0%		
		\$250,001 - \$1 Million	0	0.0%		0	0.0%			0	0.0%		0	0.0%		
		Total	0	0.0%		0	0.0%			0	0.0%		0	0.0%		

**Geographic Distribution of HMDA Loans - Table 1 of 2**  
**Assessment Area: GA Grady**

PRODUCT TYPE	Tract Income Levels	Bank & Aggregate Lending; Demographic Data													
		2021							2022						
		Count		Dollar				Owner Occupied Units %	Count		Dollar				Owner Occupied Units %
		Bank #	Agg %	Bank \$ (000s)	Agg \$ %	Bank \$ %	Agg \$ %		Bank #	Agg %	Bank \$ (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%
	Moderate	2	22.2%	10.8%	307	22.1%	13.9%	15.9%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	Middle	7	77.8%	73.3%	1,082	77.9%	64.3%	71.6%	3	50.0%	73.8%	962	75.9%	79.5%	81.8%
	Upper	0	0.0%	15.8%	0	0.0%	21.8%	12.5%	3	50.0%	26.2%	305	24.1%	20.5%	18.2%
	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%
	Total	9	100%	100%	1,389	100%	100%	100%	6	100%	100%	1,267	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%
	Moderate	0	0.0%	21.1%	0	0.0%	22.4%	15.9%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	Middle	5	71.4%	62.7%	514	64.3%	57.7%	71.6%	9	75.0%	77.7%	678	68.1%	79.4%	81.8%
	Upper	2	28.6%	16.2%	286	35.8%	19.9%	12.5%	3	25.0%	22.3%	318	31.9%	20.6%	18.2%
	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%
	Total	7	100%	100%	800	100%	100%	100%	12	100%	100%	996	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%
	Moderate	0	0.0%	0.0%	0	0.0%	0.0%	15.9%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	Middle	2	66.7%	71.4%	106	77.9%	35.2%	71.6%	9	90.0%	84.2%	465	93.9%	76.6%	81.8%
	Upper	1	33.3%	28.6%	30	22.1%	64.8%	12.5%	1	10.0%	15.8%	30	6.1%	23.4%	18.2%
	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%
	Total	3	100%	100%	136	100%	100%	100%	10	100%	100%	495	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%
	Moderate	0	0.0%	0.0%	0	0.0%	0.0%	33.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	Middle	0	0.0%	100.0%	0	0.0%	100.0%	67.0%	0	0.0%	90.0%	0	0.0%	42.6%	87.9%
	Upper	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	10.0%	0	0.0%	57.4%	12.1%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	Total	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%
	Moderate	0	0.0%	33.3%	0	0.0%	56.5%	15.9%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	Middle	1	100.0%	66.7%	27	100.0%	43.5%	71.6%	0	0.0%	0.0%	0	0.0%	0.0%	81.8%
	Upper	0	0.0%	0.0%	0	0.0%	0.0%	12.5%	1	100.0%	100.0%	200	100.0%	100.0%	18.2%
	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%
	Total	1	100%	100%	27	100%	100%	100%	1	100%	100%	200	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 Grady**

PRODUCT TYPE	Tract Income Levels	Bank & Aggregate Lending; Demographic Data													
		2021							2022						
		Count			Dollar			Owner Occupied Units	Count			Dollar			Owner Occupied Units
		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%
	Moderate	0	0.0%	25.0%	0	0.0%	9.5%	15.9%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	Middle	0	0.0%	75.0%	0	0.0%	90.5%	71.6%	0	0.0%	100.0%	0	0.0%	100.0%	81.8%
	Upper	0	0.0%	0.0%	0	0.0%	0.0%	12.5%	0	0.0%	0.0%	0	0.0%	0.0%	18.2%
	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%
	Total	0	0.0%	100%	0	0.0%	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%
	Moderate	0	0.0%	0.0%	0	0.0%	0.0%	15.9%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	Middle	0	0.0%	75.0%	0	0.0%	89.7%	71.6%	0	0.0%	50.0%	0	0.0%	8.1%	81.8%
	Upper	0	0.0%	25.0%	0	0.0%	10.3%	12.5%	0	0.0%	50.0%	0	0.0%	91.9%	18.2%
	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%
	Total	0	0.0%	100%	0	0.0%	100%	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%
	Moderate	2	10.0%	16.1%	307	13.1%	18.1%	15.9%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	Middle	15	75.0%	67.9%	1,729	73.5%	61.3%	71.6%	21	72.4%	75.5%	2,105	71.2%	75.7%	81.8%
	Upper	3	15.0%	16.1%	316	13.4%	20.7%	12.5%	8	27.6%	24.5%	853	28.8%	24.3%	18.2%
	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%
	Total	20	100%	100%	2,352	100%	100%	100%	29	100%	100%	2,958	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 1 of 2**

Assessment Area: GA Grady

PRODUCT TYPE	Borrower Income Levels	Bank & Aggregate Lending; Demographic Data													
		2021							2022						
		Count		Dollar				Families by Family Income %	Count		Dollar				Families by Family Income %
		Bank #	Bank %	Agg %	Bank \$ (000s)	Bank \$ %	Agg \$ %		Bank #	Bank %	Agg %	Bank \$ (000s)	Bank \$ %	Agg \$ %	
HOME PURCHASE	Low	0	0.0%	2.9%	0	0.0%	1.5%	27.3%	0	0.0%	2.7%	0	0.0%	1.0%	20.6%
	Moderate	2	22.2%	16.3%	316	22.8%	11.4%	18.8%	4	66.7%	13.6%	447	35.3%	8.7%	14.3%
	Middle	5	55.6%	22.1%	791	56.9%	17.5%	20.4%	0	0.0%	24.9%	0	0.0%	20.5%	22.0%
	Upper	2	22.2%	47.9%	282	20.3%	59.0%	33.5%	2	33.3%	36.7%	820	64.7%	48.3%	43.1%
	Unknown	0	0.0%	10.8%	0	0.0%	10.6%	0.0%	0	0.0%	22.2%	0	0.0%	21.6%	0.0%
	Total	9	100%	100%	1,389	100%	100%	100%	6	100%	100%	1,267	100%	100%	100%
REFINANCE	Low	1	14.3%	2.5%	124	15.5%	1.2%	27.3%	0	0.0%	5.4%	0	0.0%	3.4%	20.6%
	Moderate	1	14.3%	8.8%	148	18.5%	6.2%	18.8%	3	25.0%	15.2%	223	22.4%	9.0%	14.3%
	Middle	2	28.6%	18.3%	132	16.5%	13.7%	20.4%	4	33.3%	29.5%	363	36.4%	28.6%	22.0%
	Upper	3	42.9%	46.8%	396	49.5%	53.5%	33.5%	5	41.7%	37.5%	410	41.2%	42.5%	43.1%
	Unknown	0	0.0%	23.6%	0	0.0%	25.4%	0.0%	0	0.0%	12.5%	0	0.0%	16.5%	0.0%
	Total	7	100%	100%	800	100%	100%	100%	12	100%	100%	996	100%	100%	100%
HOME IMPROVEMENT	Low	1	33.3%	14.3%	30	22.1%	4.5%	27.3%	1	10.0%	5.3%	85	17.2%	7.0%	20.6%
	Moderate	1	33.3%	28.6%	38	27.9%	12.5%	18.8%	1	10.0%	5.3%	50	10.1%	4.1%	14.3%
	Middle	0	0.0%	0.0%	0	0.0%	0.0%	20.4%	2	20.0%	21.1%	65	13.1%	13.3%	22.0%
	Upper	1	33.3%	57.1%	68	50.0%	83.0%	33.5%	6	60.0%	63.2%	295	59.6%	63.1%	43.1%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	5.3%	0	0.0%	12.4%	0.0%
	Total	3	100%	100%	136	100%	100%	100%	10	100%	100%	495	100%	100%	100%
MULTI FAMILY	Low	0	0.0%	0.0%	0	0.0%	0.0%	27.3%	0	0.0%	0.0%	0	0.0%	0.0%	20.6%
	Moderate	0	0.0%	0.0%	0	0.0%	0.0%	18.8%	0	0.0%	0.0%	0	0.0%	0.0%	14.3%
	Middle	0	0.0%	0.0%	0	0.0%	0.0%	20.4%	0	0.0%	0.0%	0	0.0%	0.0%	22.0%
	Upper	0	0.0%	0.0%	0	0.0%	0.0%	33.5%	0	0.0%	0.0%	0	0.0%	0.0%	43.1%
	Unknown	0	0.0%	100.0%	0	0.0%	100.0%	0.0%	0	0.0%	100.0%	0	0.0%	100.0%	0.0%
	Total	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%	27.3%	0	0.0%	0.0%	0	0.0%	0.0%	20.6%
	Moderate	0	0.0%	0.0%	0	0.0%	0.0%	18.8%	0	0.0%	0.0%	0	0.0%	0.0%	14.3%
	Middle	1	100.0%	33.3%	27	100.0%	15.3%	20.4%	0	0.0%	0.0%	0	0.0%	0.0%	22.0%
	Upper	0	0.0%	33.3%	0	0.0%	56.5%	33.5%	1	100.0%	100.0%	200	100.0%	100.0%	43.1%
	Unknown	0	0.0%	33.3%	0	0.0%	28.2%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	Total	1	100%	100%	27	100%	100%	100%	1	100%	100%	200	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 Grady

PRODUCT TYPE	Borrower Income Levels	Bank & Aggregate Lending; Demographic Data													
		2021							2022						
		Count		Dollar				Families by Family Income	Count		Dollar				Families by Family Income
		Bank #	Agg %	Bank \$ (000s)	Agg %	Bank \$ %	Agg %	%	Bank #	Agg %	Bank \$ (000s)	Agg %	Bank \$ %	Agg %	%
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	0.0%	0	0.0%	0.0%	27.3%	0	0.0%	0.0%	0	0.0%	0.0%	20.6%
	Moderate	0	0.0%	25.0%	0	0.0%	9.3%	18.8%	0	0.0%	25.0%	0	0.0%	24.1%	14.3%
	Middle	0	0.0%	0.0%	0	0.0%	0.0%	20.4%	0	0.0%	0.0%	0	0.0%	0.0%	22.0%
	Upper	0	0.0%	75.0%	0	0.0%	90.7%	33.5%	0	0.0%	75.0%	0	0.0%	75.9%	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%
	Total	0	0.0%	100%	0	0.0%	100%	100%	0	0.0%	100%	0	0.0%	100%	100%
PURPOSE NOT APPLICABLE	Low	0	0.0%	12.5%	0	0.0%	9.8%	27.3%	0	0.0%	0.0%	0	0.0%	0.0%	20.6%
	Moderate	0	0.0%	12.5%	0	0.0%	11.0%	18.8%	0	0.0%	0.0%	0	0.0%	0.0%	14.3%
	Middle	0	0.0%	0.0%	0	0.0%	0.0%	20.4%	0	0.0%	25.0%	0	0.0%	65.7%	22.0%
	Upper	0	0.0%	0.0%	0	0.0%	0.0%	33.5%	0	0.0%	0.0%	0	0.0%	0.0%	43.1%
	Unknown	0	0.0%	75.0%	0	0.0%	79.2%	0.0%	0	0.0%	75.0%	0	0.0%	34.3%	0.0%
	Total	0	0.0%	100%	0	0.0%	100%	100%	0	0.0%	100%	0	0.0%	100%	100%
HMDA TOTALS	Low	2	10.0%	2.9%	154	6.5%	1.4%	27.3%	1	3.4%	3.5%	85	2.9%	1.6%	20.6%
	Moderate	4	20.0%	12.4%	502	21.3%	8.6%	18.8%	8	27.6%	13.2%	720	24.3%	7.9%	14.3%
	Middle	8	40.0%	19.3%	950	40.4%	15.0%	20.4%	6	20.7%	25.0%	428	14.5%	20.4%	22.0%
	Upper	6	30.0%	46.7%	746	31.7%	55.5%	33.5%	14	48.3%	37.6%	1,725	58.3%	42.8%	43.1%
	Unknown	0	0.0%	18.6%	0	0.0%	19.5%	0.0%	0	0.0%	20.7%	0	0.0%	27.3%	0.0%
	Total	20	100%	100%	2,352	100%	100%	100%	29	100%	100%	2,958	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 Small Business & Small Farm Loans**

Assessment Area: GA Grady

PRODUCT TYPE	Tract Income Levels	Bank & Aggregate Lending; Demographic Data													
		2021							2022						
		Count			Dollar			Total Businesses	Count			Dollar			Total Businesses
		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%
	Moderate	2	6.7%	13.2%	31	2.3%	10.4%	14.2%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	Middle	24	80.0%	73.7%	1,188	87.4%	80.1%	75.3%	22	84.6%	80.7%	2,611	89.4%	81.9%	78.7%
	Upper	4	13.3%	11.2%	141	10.4%	9.0%	10.5%	4	15.4%	18.1%	310	10.6%	17.8%	21.3%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	Tr Unknown	0	0.0%	1.9%	0	0.0%	0.6%		0	0.0%	1.2%	0	0.0%	0.3%	
	Total	30	100%	100%	1,360	100%	100%	100%	26	100%	100%	2,921	100%	100%	100%



Small Business & Small Farm Lending By Revenue & Loan Size

Assessment Area: GA Grady

PRODUCT TYPE			Bank & Aggregate Lending; Demographic Data													
			2021							2022						
			Count			Dollar			Total Businesses	Count			Dollar			Total Businesses
			Bank	Agg		Bank	Agg			Bank	Agg		Bank	Agg		
#	%	%	\$ (000s)	\$ %	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %	%			
SMALL BUSINESS	Revenue	\$1 Million or Less	12	40.0%	42.7%	478	35.1%	20.9%	91.9%	8	30.8%	53.5%	508	17.4%	35.2%	91.5%
		Over \$1 Million	10	33.3%		725	53.3%		6.8%	16	61.5%		1,494	51.1%		6.9%
		Total Rev. available	22	73.3%		1,203	88.5%		98.6%	24	92.3%		2,002	68.5%		98.3%
		Rev. Not Known	8	26.7%		157	11.5%		1.4%	2	7.7%		919	31.5%		1.7%
		Total	30	100%		1,360	100%		100.0%	26	100%		2,921	100%		100.0%
	Loan Size	\$100,000 or Less	27	90.0%	94.8%	908	66.8%	48.4%		21	80.8%	93.3%	1,151	39.4%	39.7%	
		\$100,001 - \$250,000	3	10.0%	3.3%	452	33.2%	16.9%		3	11.5%	3.5%	470	16.1%	15.9%	
		\$250,001 - \$1 Million	0	0.0%	1.9%	0	0.0%	34.7%		2	7.7%	3.2%	1,300	44.5%	44.5%	
		Total	30	100%	100.0%	1,360	100%	100.0%		26	100%	100.0%	2,921	100%	100.0%	
	Loan Size & Rev \$1 Mill or Less	\$100,000 or Less	11	91.7%		352	73.6%			8	100.0%		508	100.0%		
		\$100,001 - \$250,000	1	8.3%		126	26.4%			0	0.0%		0	0.0%		
		\$250,001 - \$1 Million	0	0.0%		0	0.0%			0	0.0%		0	0.0%		
		Total	12	100%		478	100%			8	100%		508	100%		

Geographic Distribution of HMDA Loans - Table 1 of 2

Assessment Area: GA Laurens

PRODUCT TYPE	Tract Income Levels	Bank & Aggregate Lending; Demographic Data													
		2021							2022						
		Count		Dollar				Owner Occupied Units %	Count		Dollar				Owner Occupied Units %
		Bank #	Agg %	Bank \$ (000s)	Agg \$ %	Bank \$ %	Agg \$ %		Bank #	Agg %	Bank \$ (000s)	Agg \$ %	Bank \$ %	Agg \$ %	
HOME PURCHASE	Low	0	0.0%	3.1%	0	0.0%	1.7%	4.3%	0	0.0%	1.1%	0	0.0%	0.7%	1.3%
	Moderate	6	42.9%	21.9%	829	39.3%	18.2%	19.6%	2	40.0%	39.2%	750	71.4%	33.7%	44.0%
	Middle	4	28.6%	35.8%	570	27.0%	34.2%	48.1%	1	20.0%	52.8%	89	8.5%	58.3%	48.3%
	Upper	4	28.6%	39.2%	709	33.6%	45.9%	28.0%	2	40.0%	6.9%	212	20.2%	7.3%	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%
	Total	14	100%	100%	2,108	100%	100%	100%	5	100%	100%	1,051	100%	100%	100%
REFINANCE	Low	0	0.0%	2.4%	0	0.0%	1.5%	4.3%	2	22.2%	4.0%	299	18.6%	1.7%	1.3%
	Moderate	2	28.6%	15.3%	229	21.6%	12.0%	19.6%	4	44.4%	39.4%	720	44.7%	29.7%	44.0%
	Middle	2	28.6%	36.3%	197	18.6%	36.1%	48.1%	3	33.3%	52.3%	592	36.7%	64.8%	48.3%
	Upper	3	42.9%	46.0%	634	59.8%	50.4%	28.0%	0	0.0%	4.3%	0	0.0%	3.9%	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%
	Total	7	100%	100%	1,060	100%	100%	100%	9	100%	100%	1,611	100%	100%	100%
HOME IMPROVEMENT	Low	0	0.0%	10.5%	0	0.0%	7.2%	4.3%	0	0.0%	2.9%	0	0.0%	0.4%	1.3%
	Moderate	1	25.0%	10.5%	30	15.5%	10.9%	19.6%	3	75.0%	41.2%	122	75.3%	32.5%	44.0%
	Middle	0	0.0%	31.6%	0	0.0%	12.7%	48.1%	1	25.0%	50.0%	40	24.7%	63.9%	48.3%
	Upper	3	75.0%	47.4%	164	84.5%	69.2%	28.0%	0	0.0%	5.9%	0	0.0%	3.2%	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%
	Total	4	100%	100%	194	100%	100%	100%	4	100%	100%	162	100%	100%	100%
MULTI FAMILY	Low	2	50.0%	23.1%	153	67.4%	93.7%	40.1%	0	0.0%	9.1%	0	0.0%	5.3%	27.4%
	Moderate	0	0.0%	30.8%	0	0.0%	4.8%	29.4%	1	100.0%	27.3%	205	100.0%	20.3%	57.3%
	Middle	1	25.0%	30.8%	24	10.6%	0.5%	26.2%	0	0.0%	36.4%	0	0.0%	44.5%	15.3%
	Upper	1	25.0%	15.4%	50	22.0%	1.0%	4.3%	0	0.0%	27.3%	0	0.0%	29.9%	0.0%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	Total	4	100%	100%	227	100%	100%	100%	1	100%	100%	205	100%	100%	100%
OTHER PURPOSE LOC	Low	0	0.0%	0.0%	0	0.0%	0.0%	4.3%	0	0.0%	0.0%	0	0.0%	0.0%	1.3%
	Moderate	2	28.6%	31.6%	67	15.5%	25.5%	19.6%	5	50.0%	36.0%	231	34.3%	29.9%	44.0%
	Middle	4	57.1%	36.8%	314	72.9%	46.5%	48.1%	5	50.0%	64.0%	443	65.7%	70.1%	48.3%
	Upper	1	14.3%	31.6%	50	11.6%	28.0%	28.0%	0	0.0%	0.0%	0	0.0%	0.0%	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%
	Total	7	100%	100%	431	100%	100%	100%	10	100%	100%	674	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 Laurens**

PRODUCT TYPE	Tract Income Levels	Bank & Aggregate Lending; Demographic Data													
		2021							2022						
		Count			Dollar			Owner Occupied Units	Count			Dollar			Owner Occupied Units
		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%	4.3%	0	0.0%	0.0%	0	0.0%	0.0%	1.3%
	Moderate	0	0.0%	23.5%	0	0.0%	6.9%	19.6%	0	0.0%	26.3%	0	0.0%	21.1%	44.0%
	Middle	0	0.0%	35.3%	0	0.0%	44.2%	48.1%	1	100.0%	68.4%	75	100.0%	76.8%	48.3%
	Upper	0	0.0%	41.2%	0	0.0%	48.9%	28.0%	0	0.0%	5.3%	0	0.0%	2.0%	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%
	Total	0	0.0%	100%	0	0.0%	100%	100%	1	100%	100%	75	100%	100%	100%
PURPOSE NOT APPLICABLE	Low	0	0.0%	0.0%	0	0.0%	0.0%	4.3%	0	0.0%	11.1%	0	0.0%	6.0%	1.3%
	Moderate	0	0.0%	38.5%	0	0.0%	57.5%	19.6%	0	0.0%	11.1%	0	0.0%	4.3%	44.0%
	Middle	0	0.0%	46.2%	0	0.0%	15.9%	48.1%	0	0.0%	66.7%	0	0.0%	81.9%	48.3%
	Upper	0	0.0%	15.4%	0	0.0%	26.5%	28.0%	0	0.0%	11.1%	0	0.0%	7.7%	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%
	Total	0	0.0%	100%	0	0.0%	100%	100%	0	0.0%	100%	0	0.0%	100%	100%
HMDA TOTALS	Low	2	5.6%	3.0%	153	3.8%	42.8%	4.3%	2	6.7%	2.2%	299	7.9%	1.1%	1.3%
	Moderate	11	30.6%	19.0%	1,155	28.7%	10.6%	19.6%	15	50.0%	38.6%	2,028	53.7%	31.7%	44.0%
	Middle	11	30.6%	36.0%	1,105	27.5%	19.6%	48.1%	11	36.7%	53.1%	1,239	32.8%	60.6%	48.3%
	Upper	12	33.3%	42.0%	1,607	40.0%	27.1%	28.0%	2	6.7%	6.1%	212	5.6%	6.5%	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%
	Total	36	100%	100%	4,020	100%	100%	100%	30	100%	100%	3,778	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 1 of 2**  
Assessment Area: GA Laurens

PRODUCT TYPE	Borrower Income Levels	Bank & Aggregate Lending; Demographic Data													
		2021							2022						
		Count		Dollar			Families by Family Income %		Count		Dollar			Families by Family Income %	
		Bank #	Agg %	Bank \$ (000s)	Agg %	Agg %			Bank #	Agg %	Bank \$ (000s)	Agg %	Agg %		
HOME PURCHASE	Low	0	0.0%	3.3%	0	0.0%	1.4%	26.9%	0	0.0%	5.0%	0	0.0%	2.7%	26.9%
	Moderate	2	14.3%	13.5%	224	10.6%	9.9%	17.0%	0	0.0%	13.9%	0	0.0%	10.6%	20.4%
	Middle	4	28.6%	20.1%	474	22.5%	18.0%	16.1%	1	20.0%	22.1%	68	6.5%	19.8%	16.2%
	Upper	6	42.9%	40.3%	1,083	51.4%	49.8%	40.0%	4	80.0%	35.3%	983	93.5%	44.5%	36.5%
	Unknown	2	14.3%	22.8%	327	15.5%	20.9%	0.0%	0	0.0%	23.6%	0	0.0%	22.5%	0.0%
	Total	14	100%	100%	2,108	100%	100%	100%	5	100%	100%	1,051	100%	100%	100%
REFINANCE	Low	0	0.0%	2.7%	0	0.0%	1.0%	26.9%	2	22.2%	7.6%	85	5.3%	3.0%	26.9%
	Moderate	1	14.3%	7.5%	84	7.9%	4.9%	17.0%	1	11.1%	9.7%	225	14.0%	5.4%	20.4%
	Middle	1	14.3%	15.8%	107	10.1%	12.7%	16.1%	0	0.0%	22.7%	0	0.0%	16.6%	16.2%
	Upper	5	71.4%	47.4%	869	82.0%	53.9%	40.0%	1	11.1%	39.0%	352	21.8%	39.2%	36.5%
	Unknown	0	0.0%	26.7%	0	0.0%	27.5%	0.0%	5	55.6%	20.9%	949	58.9%	35.8%	0.0%
	Total	7	100%	100%	1,060	100%	100%	100%	9	100%	100%	1,611	100%	100%	100%
HOME IMPROVEMENT	Low	0	0.0%	5.3%	0	0.0%	2.7%	26.9%	1	25.0%	11.8%	53	32.7%	13.0%	26.9%
	Moderate	0	0.0%	10.5%	0	0.0%	3.6%	17.0%	1	25.0%	5.9%	21	13.0%	4.0%	20.4%
	Middle	0	0.0%	5.3%	0	0.0%	12.0%	16.1%	0	0.0%	26.5%	0	0.0%	26.0%	16.2%
	Upper	4	100.0%	73.7%	194	100.0%	76.0%	40.0%	1	25.0%	41.2%	40	24.7%	50.7%	36.5%
	Unknown	0	0.0%	5.3%	0	0.0%	5.8%	0.0%	1	25.0%	14.7%	48	29.6%	6.3%	0.0%
	Total	4	100%	100%	194	100%	100%	100%	4	100%	100%	162	100%	100%	100%
MULTI FAMILY	Low	0	0.0%	0.0%	0	0.0%	0.0%	26.9%	0	0.0%	0.0%	0	0.0%	0.0%	26.9%
	Moderate	1	25.0%	0.0%	24	10.6%	0.0%	17.0%	0	0.0%	0.0%	0	0.0%	0.0%	20.4%
	Middle	0	0.0%	0.0%	0	0.0%	0.0%	16.1%	0	0.0%	0.0%	0	0.0%	0.0%	16.2%
	Upper	0	0.0%	0.0%	0	0.0%	0.0%	40.0%	0	0.0%	9.1%	0	0.0%	8.5%	36.5%
	Unknown	3	75.0%	100.0%	203	89.4%	100.0%	0.0%	1	100.0%	90.9%	205	100.0%	91.5%	0.0%
	Total	4	100%	100%	227	100%	100%	100%	1	100%	100%	205	100%	100%	100%
OTHER PURPOSE LOC	Low	0	0.0%	0.0%	0	0.0%	0.0%	26.9%	1	10.0%	8.0%	51	7.6%	3.7%	26.9%
	Moderate	1	14.3%	10.5%	21	4.9%	3.3%	17.0%	2	20.0%	12.0%	145	21.5%	12.6%	20.4%
	Middle	2	28.6%	42.1%	161	37.4%	42.5%	16.1%	1	10.0%	20.0%	29	4.3%	17.3%	16.2%
	Upper	4	57.1%	47.4%	249	57.8%	54.2%	40.0%	6	60.0%	60.0%	449	66.6%	66.4%	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%
	Total	7	100%	100%	431	100%	100%	100%	10	100%	100%	674	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 Laurens

PRODUCT TYPE	Borrower Income Levels	Bank & Aggregate Lending; Demographic Data													
		2021							2022						
		Count			Dollar			Families by Family Income	Count			Dollar			Families by Family Income
		Bank		Agg	Bank		Agg		Bank		Agg	Bank		Agg	
#	%	%	\$ (000s)	\$ %	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %	%		
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	11.8%	0	0.0%	2.6%	26.9%	0	0.0%	0.0%	0	0.0%	0.0%	26.9%
	Moderate	0	0.0%	17.6%	0	0.0%	7.8%	17.0%	0	0.0%	15.8%	0	0.0%	16.3%	20.4%
	Middle	0	0.0%	29.4%	0	0.0%	11.1%	16.1%	0	0.0%	10.5%	0	0.0%	6.6%	16.2%
	Upper	0	0.0%	41.2%	0	0.0%	78.5%	40.0%	1	100.0%	63.2%	75	100.0%	70.4%	36.5%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	10.5%	0	0.0%	6.7%	0.0%
	Total	0	0.0%	100%	0	0.0%	100%	100%	1	100%	100%	75	100%	100%	100%
PURPOSE NOT APPLICABLE	Low	0	0.0%	0.0%	0	0.0%	0.0%	26.9%	0	0.0%	0.0%	0	0.0%	0.0%	26.9%
	Moderate	0	0.0%	0.0%	0	0.0%	0.0%	17.0%	0	0.0%	0.0%	0	0.0%	0.0%	20.4%
	Middle	0	0.0%	0.0%	0	0.0%	0.0%	16.1%	0	0.0%	0.0%	0	0.0%	0.0%	16.2%
	Upper	0	0.0%	0.0%	0	0.0%	0.0%	40.0%	0	0.0%	0.0%	0	0.0%	0.0%	36.5%
	Unknown	0	0.0%	100.0%	0	0.0%	100.0%	0.0%	0	0.0%	100.0%	0	0.0%	100.0%	0.0%
	Total	0	0.0%	100%	0	0.0%	100%	100%	0	0.0%	100%	0	0.0%	100%	100%
HMDA TOTALS	Low	0	0.0%	3.0%	0	0.0%	0.7%	26.9%	4	13.3%	5.9%	189	5.0%	2.8%	26.9%
	Moderate	5	13.9%	10.3%	353	8.8%	4.0%	17.0%	4	13.3%	12.0%	391	10.3%	8.6%	20.4%
	Middle	7	19.4%	17.8%	742	18.5%	8.4%	16.1%	2	6.7%	21.7%	97	2.6%	18.0%	16.2%
	Upper	19	52.8%	43.5%	2,395	59.6%	28.8%	40.0%	13	43.3%	37.2%	1,899	50.3%	42.2%	36.5%
	Unknown	5	13.9%	25.4%	530	13.2%	58.1%	0.0%	7	23.3%	23.1%	1,202	31.8%	28.4%	0.0%
	Total	36	100%	100%	4,020	100%	100%	100%	30	100%	100%	3,778	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 Small Business & Small Farm Loans**

Assessment Area: GA Laurens

PRODUCT TYPE	Tract Income Levels	Bank & Aggregate Lending; Demographic Data													
		2021							2022						
		Count			Dollar			Total Businesses	Count			Dollar			Total Businesses
		Bank		Agg	Bank		Agg		Bank		Agg	Bank		Agg	
		#	%	%	\$ (000s)	\$ %	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %	%
SMALL BUSINESSES	Low	11	16.9%	9.8%	934	23.5%	14.7%	12.8%	5	10.4%	5.4%	251	13.9%	6.2%	7.5%
	Moderate	26	40.0%	28.9%	2,211	55.6%	37.5%	23.3%	28	58.3%	54.6%	1,028	56.9%	67.9%	55.9%
	Middle	21	32.3%	37.6%	703	17.7%	37.3%	41.5%	15	31.3%	35.2%	529	29.3%	23.4%	32.9%
	Upper	7	10.8%	21.9%	127	3.2%	10.2%	22.4%	0	0.0%	3.7%	0	0.0%	2.2%	3.6%
	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%
	Tr Unknown	0	0.0%	1.7%	0	0.0%	0.3%		0	0.0%	1.1%	0	0.0%	0.3%	
	Total	65	100%	100%	3,975	100%	100%	100%	48	100%	100%	1,808	100%	100%	100%

Small Business & Small Farm Lending By Revenue & Loan Size  
Assessment Area: GA Laurens

PRODUCT TYPE			Bank & Aggregate Lending; Demographic Data													
			2021							2022						
			Count			Dollar			Total Businesses	Count			Dollar			Total Businesses
			Bank #	%	Agg %	Bank \$ (000s)	\$ %	Agg \$ %		Bank #	%	Agg %	Bank \$ (000s)	\$ %	Agg \$ %	
SMALL BUSINESS	Revenue	\$1 Million or Less	30	46.2%	38.6%	1,368	34.4%	22.1%	90.9%	21	43.8%	51.2%	819	45.3%	31.5%	91.0%
		Over \$1 Million	11	16.9%		845	21.3%		7.5%	3	6.3%		214	11.8%		7.5%
		Total Rev. available	41	63.1%		2,213	55.7%		98.4%	24	50.0%		1,033	57.1%		98.5%
		Rev. Not Known	24	36.9%		1,762	44.3%		1.6%	24	50.0%		775	42.9%		1.5%
		Total	65	100%		3,975	100%		100.0%	48	100%		1,808	100%		100.0%
	Loan Size	\$100,000 or Less	55	84.6%	94.0%	1,668	42.0%	39.7%		45	93.8%	95.7%	1,422	78.7%	49.2%	
		\$100,001 - \$250,000	7	10.8%	3.3%	1,071	26.9%	15.5%		3	6.3%	2.8%	386	21.3%	15.9%	
		\$250,001 - \$1 Million	3	4.6%	2.6%	1,236	31.1%	44.8%		0	0.0%	1.6%	0	0.0%	34.8%	
		Total	65	100%	100.0%	3,975	100%	100.0%		48	100%	100.0%	1,808	100%	100.0%	
	Loan Size & Rev \$1 Mill or Less	\$100,000 or Less	27	90.0%		731	53.4%			20	95.2%		698	85.2%		
		\$100,001 - \$250,000	2	6.7%		212	15.5%			1	4.8%		121	14.8%		
		\$250,001 - \$1 Million	1	3.3%		425	31.1%			0	0.0%		0	0.0%		
		Total	30	100%		1,368	100%			21	100%		819	100%		

Geographic Distribution of HMDA Loans - Table 1 of 2

Assessment Area: GA Macon

PRODUCT TYPE	Tract Income Levels	Bank & Aggregate Lending; Demographic Data													
		2021							2022						
		Count		Dollar				Owner Occupied Units %	Count		Dollar				Owner Occupied Units %
		Bank #	Agg %	Bank \$ (000s)	Agg \$ %	Bank \$ %	Agg \$ %		Bank #	Agg %	Bank \$ (000s)	Agg \$ %	Bank \$ %	Agg \$ %	
HOME PURCHASE	Low	2	4.7%	4.8%	108	1.7%	1.8%	14.9%	2	4.7%	9.6%	151	1.9%	5.1%	13.7%
	Moderate	4	9.3%	9.5%	304	4.9%	6.6%	15.7%	7	16.3%	14.0%	736	9.2%	9.9%	14.3%
	Middle	10	23.3%	13.6%	1,582	25.5%	12.6%	13.2%	7	16.3%	31.2%	1,200	15.0%	30.0%	26.0%
	Upper	27	62.8%	72.1%	4,211	67.9%	79.0%	56.2%	27	62.8%	44.3%	5,937	74.0%	54.4%	44.0%
	Unknown	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	43	100%	100%	6,205	100%	100%	100%	43	100%	100%	8,024	100%	100%	100%
REFINANCE	Low	0	0.0%	2.0%	0	0.0%	0.8%	14.9%	0	0.0%	7.8%	0	0.0%	5.1%	13.7%
	Moderate	3	13.0%	7.4%	420	9.6%	7.4%	15.7%	0	0.0%	9.8%	0	0.0%	5.9%	14.3%
	Middle	4	17.4%	11.6%	403	9.2%	9.2%	13.2%	2	18.2%	27.6%	263	13.1%	22.9%	26.0%
	Upper	16	69.6%	79.0%	3,535	81.1%	82.6%	56.2%	9	81.8%	53.3%	1,746	86.9%	65.0%	44.0%
	Unknown	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	23	100%	100%	4,358	100%	100%	100%	11	100%	100%	2,009	100%	100%	100%
HOME IMPROVEMENT	Low	0	0.0%	6.5%	0	0.0%	2.9%	14.9%	2	13.3%	9.3%	201	9.6%	5.8%	13.7%
	Moderate	0	0.0%	8.1%	0	0.0%	4.7%	15.7%	0	0.0%	5.4%	0	0.0%	2.8%	14.3%
	Middle	0	0.0%	14.6%	0	0.0%	13.3%	13.2%	5	33.3%	27.3%	539	25.9%	22.3%	26.0%
	Upper	2	100.0%	70.7%	73	100.0%	79.1%	56.2%	8	53.3%	56.1%	1,343	64.5%	66.8%	44.0%
	Unknown	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%	100%	73	100%	100%	100%	15	100%	100%	2,083	100%	100%	100%
MULTI FAMILY	Low	4	44.4%	20.3%	845	21.1%	7.9%	12.0%	0	0.0%	17.0%	0	0.0%	5.7%	14.4%
	Moderate	0	0.0%	23.4%	0	0.0%	17.2%	24.7%	1	9.1%	18.9%	656	17.2%	15.6%	9.9%
	Middle	2	22.2%	21.9%	366	9.1%	16.1%	22.2%	0	0.0%	11.3%	0	0.0%	26.5%	18.1%
	Upper	3	33.3%	34.4%	2,803	69.8%	58.7%	41.0%	10	90.9%	41.5%	3,152	82.8%	48.0%	48.3%
	Unknown	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	9	100%	100%	4,014	100%	100%	100%	11	100%	100%	3,808	100%	100%	100%
OTHER PURPOSE LOC	Low	0	0.0%	2.1%	0	0.0%	0.5%	14.9%	0	0.0%	4.2%	0	0.0%	7.7%	13.7%
	Moderate	1	12.5%	9.5%	85	6.4%	3.9%	15.7%	0	0.0%	4.2%	0	0.0%	1.9%	14.3%
	Middle	1	12.5%	12.6%	230	17.4%	10.4%	13.2%	2	28.6%	18.8%	190	34.9%	15.8%	26.0%
	Upper	6	75.0%	75.8%	1,010	76.2%	85.2%	56.2%	5	71.4%	71.9%	354	65.1%	74.3%	44.0%
	Unknown	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	8	100%	100%	1,325	100%	100%	100%	7	100%	100%	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: GA Macon**

PRODUCT TYPE	Tract Income Levels	Bank & Aggregate Lending; Demographic Data													
		2021							2022						
		Count			Dollar			Owner Occupied Units	Count			Dollar			Owner Occupied Units
		Bank		Agg	Bank		Agg		Bank		Agg	Bank		Agg	
#	%	%	\$ (000s)	\$ %	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %	%		
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	16.7%	0	0.0%	12.8%	14.9%	0	0.0%	8.3%	0	0.0%	3.7%	13.7%
	Moderate	0	0.0%	12.5%	0	0.0%	15.4%	15.7%	0	0.0%	2.8%	0	0.0%	0.9%	14.3%
	Middle	0	0.0%	12.5%	0	0.0%	24.9%	13.2%	0	0.0%	38.9%	0	0.0%	26.1%	26.0%
	Upper	0	0.0%	58.3%	0	0.0%	46.8%	56.2%	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%	2.1%
	Total	0	0.0%	100%	0	0.0%	100%	100%	0	0.0%	100%	0	0.0%	100%	100%
PURPOSE NOT APPLICABLE	Low	0	0.0%	7.1%	0	0.0%	52.0%	14.9%	0	0.0%	18.9%	0	0.0%	9.0%	13.7%
	Moderate	0	0.0%	20.2%	0	0.0%	7.8%	15.7%	0	0.0%	20.8%	0	0.0%	12.1%	14.3%
	Middle	0	0.0%	9.5%	0	0.0%	5.4%	13.2%	0	0.0%	34.0%	0	0.0%	34.3%	26.0%
	Upper	0	0.0%	63.1%	0	0.0%	34.9%	56.2%	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%	1.9%	0	0.0%	1.4%	2.1%
	Total	0	0.0%	100%	0	0.0%	100%	100%	0	0.0%	100%	0	0.0%	100%	100%
HMDA TOTALS	Low	6	7.1%	4.0%	953	6.0%	3.1%	14.9%	4	4.6%	9.3%	352	2.1%	5.3%	13.7%
	Moderate	8	9.4%	9.0%	809	5.1%	8.4%	15.7%	8	9.2%	12.3%	1,392	8.5%	10.5%	14.3%
	Middle	17	20.0%	12.9%	2,581	16.2%	11.8%	13.2%	16	18.4%	29.6%	2,192	13.3%	27.6%	26.0%
	Upper	54	63.5%	74.1%	11,632	72.8%	76.6%	56.2%	59	67.8%	47.5%	12,532	76.1%	55.0%	44.0%
	Unknown	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	85	100%	100%	15,975	100%	100%	100%	87	100%	100%	16,468	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 1 of 2**

Assessment Area: GA Macon

PRODUCT TYPE	Borrower Income Levels	Bank & Aggregate Lending; Demographic Data													
		2021							2022						
		Count		Dollar				Families by Family Income %	Count		Dollar				Families by Family Income %
		Bank #	Agg %	Bank \$ (000s)	Agg \$ %	Bank \$ %	Agg %		Bank #	Agg %	Bank \$ (000s)	Agg \$ %	Bank \$ %	Agg %	
HOME PURCHASE	Low	1	2.3%	4.8%	100	1.6%	2.3%	29.4%	1	2.3%	4.6%	96	1.2%	2.3%	28.9%
	Moderate	7	16.3%	19.1%	955	15.4%	13.8%	14.1%	2	4.7%	18.0%	257	3.2%	14.3%	15.9%
	Middle	4	9.3%	22.5%	628	10.1%	20.7%	16.0%	9	20.9%	22.5%	1,719	21.4%	22.6%	17.0%
	Upper	17	39.5%	35.5%	3,105	50.0%	44.7%	40.5%	15	34.9%	30.5%	4,193	52.3%	39.6%	38.2%
	Unknown	14	32.6%	18.1%	1,417	22.8%	18.4%	0.0%	16	37.2%	24.4%	1,759	21.9%	21.2%	0.0%
	Total	43	100%	100%	6,205	100%	100%	100%	43	100%	100%	8,024	100%	100%	100%
REFINANCE	Low	0	0.0%	2.1%	0	0.0%	1.0%	29.4%	0	0.0%	7.3%	0	0.0%	3.5%	28.9%
	Moderate	1	4.3%	9.5%	57	1.3%	5.4%	14.1%	0	0.0%	17.4%	0	0.0%	12.7%	15.9%
	Middle	5	21.7%	16.5%	452	10.4%	11.5%	16.0%	2	18.2%	24.3%	356	17.7%	22.0%	17.0%
	Upper	12	52.2%	45.0%	3,133	71.9%	53.0%	40.5%	8	72.7%	36.6%	1,536	76.5%	48.8%	38.2%
	Unknown	5	21.7%	27.0%	716	16.4%	29.2%	0.0%	1	9.1%	14.4%	117	5.8%	13.1%	0.0%
	Total	23	100%	100%	4,358	100%	100%	100%	11	100%	100%	2,009	100%	100%	100%
HOME IMPROVEMENT	Low	0	0.0%	2.4%	0	0.0%	1.7%	29.4%	0	0.0%	5.9%	0	0.0%	3.2%	28.9%
	Moderate	1	50.0%	10.6%	25	34.2%	7.5%	14.1%	2	13.3%	8.8%	175	8.4%	4.8%	15.9%
	Middle	0	0.0%	13.0%	0	0.0%	10.2%	16.0%	2	13.3%	19.5%	325	15.6%	16.5%	17.0%
	Upper	1	50.0%	69.1%	48	65.8%	68.5%	40.5%	7	46.7%	56.6%	1,093	52.5%	64.9%	38.2%
	Unknown	0	0.0%	4.9%	0	0.0%	12.1%	0.0%	4	26.7%	9.3%	490	23.5%	10.6%	0.0%
	Total	2	100%	100%	73	100%	100%	100%	15	100%	100%	2,083	100%	100%	100%
MULTI FAMILY	Low	0	0.0%	0.0%	0	0.0%	0.0%	29.4%	0	0.0%	0.0%	0	0.0%	0.0%	28.9%
	Moderate	0	0.0%	0.0%	0	0.0%	0.0%	14.1%	0	0.0%	0.0%	0	0.0%	0.0%	15.9%
	Middle	0	0.0%	0.0%	0	0.0%	0.0%	16.0%	0	0.0%	0.0%	0	0.0%	0.0%	17.0%
	Upper	0	0.0%	7.8%	0	0.0%	0.9%	40.5%	3	27.3%	3.8%	592	15.5%	0.2%	38.2%
	Unknown	9	100.0%	92.2%	4,014	100.0%	99.1%	0.0%	8	72.7%	96.2%	3,216	84.5%	99.8%	0.0%
	Total	9	100%	100%	4,014	100%	100%	100%	11	100%	100%	3,808	100%	100%	100%
OTHER PURPOSE LOC	Low	0	0.0%	2.1%	0	0.0%	0.5%	29.4%	0	0.0%	8.3%	0	0.0%	2.6%	28.9%
	Moderate	0	0.0%	14.7%	0	0.0%	4.9%	14.1%	1	14.3%	11.5%	100	18.4%	6.5%	15.9%
	Middle	0	0.0%	11.6%	0	0.0%	8.0%	16.0%	0	0.0%	17.7%	0	0.0%	9.3%	17.0%
	Upper	8	100.0%	65.3%	1,325	100.0%	83.6%	40.5%	6	85.7%	61.5%	444	81.6%	81.0%	38.2%
	Unknown	0	0.0%	6.3%	0	0.0%	3.0%	0.0%	0	0.0%	1.0%	0	0.0%	0.7%	0.0%
	Total	8	100%	100%	1,325	100%	100%	100%	7	100%	100%	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: GA Macon**

PRODUCT TYPE	Borrower Income Levels	Bank & Aggregate Lending; Demographic Data													
		2021							2022						
		Count			Dollar			Families by Family Income	Count			Dollar			Families by Family Income
		Bank	Agg		Bank	Agg			Bank	Agg		Bank	Agg		
#	%	%	\$ (000s)	\$ %	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %	%		
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	8.3%	0	0.0%	4.0%	29.4%	0	0.0%	13.9%	0	0.0%	8.6%	28.9%
	Moderate	0	0.0%	37.5%	0	0.0%	24.9%	14.1%	0	0.0%	25.0%	0	0.0%	16.6%	15.9%
	Middle	0	0.0%	20.8%	0	0.0%	33.7%	16.0%	0	0.0%	19.4%	0	0.0%	11.0%	17.0%
	Upper	0	0.0%	20.8%	0	0.0%	21.1%	40.5%	0	0.0%	36.1%	0	0.0%	57.5%	38.2%
	Unknown	0	0.0%	12.5%	0	0.0%	16.3%	0.0%	0	0.0%	5.6%	0	0.0%	6.3%	0.0%
	Total	0	0.0%	100%	0	0.0%	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%	29.4%	0	0.0%	5.7%	0	0.0%	3.7%	28.9%
	Moderate	0	0.0%	3.6%	0	0.0%	1.9%	14.1%	0	0.0%	1.9%	0	0.0%	1.8%	15.9%
	Middle	0	0.0%	3.6%	0	0.0%	1.2%	16.0%	0	0.0%	0.0%	0	0.0%	0.0%	17.0%
	Upper	0	0.0%	1.2%	0	0.0%	1.2%	40.5%	0	0.0%	0.0%	0	0.0%	0.0%	38.2%
	Unknown	0	0.0%	91.7%	0	0.0%	95.6%	0.0%	0	0.0%	92.5%	0	0.0%	94.6%	0.0%
	Total	0	0.0%	100%	0	0.0%	100%	100%	0	0.0%	100%	0	0.0%	100%	100%
HMDA TOTALS	Low	1	1.2%	3.5%	100	0.6%	1.5%	29.4%	1	1.1%	5.4%	96	0.6%	1.9%	28.9%
	Moderate	9	10.6%	14.6%	1,037	6.5%	8.6%	14.1%	5	5.7%	16.7%	532	3.2%	10.1%	15.9%
	Middle	9	10.6%	19.0%	1,080	6.8%	14.1%	16.0%	13	14.9%	21.9%	2,400	14.6%	16.2%	17.0%
	Upper	38	44.7%	39.6%	7,611	47.6%	41.1%	40.5%	39	44.8%	33.5%	7,858	47.7%	31.9%	38.2%
	Unknown	28	32.9%	23.3%	6,147	38.5%	34.8%	0.0%	29	33.3%	22.5%	5,582	33.9%	39.9%	0.0%
	Total	85	100%	100%	15,975	100%	100%	100%	87	100%	100%	16,468	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 Small Business & Small Farm Loans**  
**Assessment Area: GA Macon**

PRODUCT TYPE	Tract Income Levels	Bank & Aggregate Lending; Demographic Data													
		2021							2022						
		Count			Dollar			Total Businesses	Count			Dollar			Total Businesses
		Bank	Agg		Bank	Agg			Bank	Agg		Bank	Agg		
#	%	%	\$ (000s)	\$ %	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %	%		
SMALL BUSINESSES	Low	18	15.7%	16.0%	2,597	17.7%	16.5%	18.1%	4	7.1%	9.8%	1,475	13.3%	7.2%	13.1%
	Moderate	11	9.6%	15.9%	2,868	19.6%	13.3%	14.8%	5	8.9%	17.1%	2,007	18.1%	18.4%	18.6%
	Middle	31	27.0%	22.4%	2,110	14.4%	31.0%	25.3%	13	23.2%	18.6%	2,754	24.8%	19.3%	18.1%
	Upper	55	47.8%	45.2%	7,078	48.3%	39.1%	41.8%	28	50.0%	42.9%	4,104	37.0%	39.8%	37.3%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	6	10.7%	11.1%	744	6.7%	15.2%	12.9%
	Tr Unknown	0	0.0%	0.5%	0	0.0%	0.1%		0	0.0%	0.4%	0	0.0%	0.1%	
	Total	115	100%	100%	14,653	100%	100%	100%	56	100%	100%	11,084	100%	100%	100%

Small Business & Small Farm Lending By Revenue & Loan Size  
Assessment Area: GA Macon

PRODUCT TYPE			Bank & Aggregate Lending; Demographic Data													
			2021							2022						
			Count			Dollar			Total Businesses	Count			Dollar			Total Businesses
			Bank	Agg		Bank	Agg			Bank	Agg		Bank	Agg		
#	%	%	\$ (000s)	\$ %	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %	%			
SMALL BUSINESS	Revenue	\$1 Million or Less	32	27.8%	37.9%	4,176	28.5%	31.6%	91.0%	22	39.3%	49.1%	3,432	31.0%	37.6%	91.3%
		Over \$1 Million	26	22.6%		3,997	27.3%		8.2%	24	42.9%		5,556	50.1%		7.8%
		Total Rev. available	58	50.4%		8,173	55.8%		99.2%	46	82.1%		8,988	81.1%		99.1%
		Rev. Not Known	57	49.6%		6,480	44.2%		0.8%	10	17.9%		2,096	18.9%		0.9%
		Total	115	100%		14,653	100%		100.0%	56	100%		11,084	100%		100.0%
	Loan Size	\$100,000 or Less	75	65.2%	91.3%	3,093	21.1%	33.7%		28	50.0%	93.0%	1,607	14.5%	35.8%	
		\$100,001 - \$250,000	25	21.7%	5.0%	4,002	27.3%	20.1%		11	19.6%	3.8%	1,640	14.8%	18.1%	
		\$250,001 - \$1 Million	15	13.0%	3.7%	7,558	51.6%	46.2%		17	30.4%	3.2%	7,837	70.7%	46.1%	
		Total	115	100%	100.0%	14,653	100%	100.0%		56	100%	100.0%	11,084	100%	100.0%	
	Loan Size & Rev \$1 Mill or Less	\$100,000 or Less	25	78.1%		861	20.6%			12	54.5%		570	16.6%		
		\$100,001 - \$250,000	3	9.4%		442	10.6%			6	27.3%		889	25.9%		
		\$250,001 - \$1 Million	4	12.5%		2,873	68.8%			4	18.2%		1,973	57.5%		
		Total	32	100%		4,176	100%			22	100%		3,432	100%		

Geographic Distribution of HMDA Loans - Table 1 of 2  
Assessment Area: GA Troup

PRODUCT TYPE	Tract Income Levels	Bank & Aggregate Lending; Demographic Data													
		2021							2022						
		Count		Dollar				Owner Occupied Units %	Count		Dollar				Owner Occupied Units %
		Bank #	Agg %	Bank \$ (000s)	Agg \$ %	Bank \$ %	Agg \$ %		Bank #	Agg %	Bank \$ (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%
	Moderate	0	0.0%	9.4%	0	0.0%	8.0%	12.6%	0	0.0%	4.1%	0	0.0%	2.3%	6.1%
	Middle	1	50.0%	45.2%	28	11.3%	42.0%	40.9%	2	50.0%	53.6%	344	38.4%	52.5%	60.8%
	Upper	1	50.0%	45.5%	220	88.7%	50.0%	46.5%	2	50.0%	42.3%	551	61.6%	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%
	Total	2	100%	100%	248	100%	100%	100%	4	100%	100%	895	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%
	Moderate	0	0.0%	7.6%	0	0.0%	6.7%	12.6%	0	0.0%	4.8%	0	0.0%	3.5%	6.1%
	Middle	6	75.0%	36.8%	749	72.2%	33.8%	40.9%	0	0.0%	57.2%	0	0.0%	56.1%	60.8%
	Upper	2	25.0%	55.7%	289	27.8%	59.5%	46.5%	1	100.0%	38.0%	140	100.0%	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%
	Total	8	100%	100%	1,038	100%	100%	100%	1	100%	100%	140	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%
	Moderate	0	0.0%	17.1%	0	0.0%	13.5%	12.6%	0	0.0%	0.0%	0	0.0%	0.0%	6.1%
	Middle	0	0.0%	36.6%	0	0.0%	42.5%	40.9%	3	75.0%	61.6%	165	62.3%	59.8%	60.8%
	Upper	1	100.0%	46.3%	45	100.0%	44.1%	46.5%	1	25.0%	38.4%	100	37.7%	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%
	Total	1	100%	100%	45	100%	100%	100%	4	100%	100%	265	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%
	Moderate	0	0.0%	30.0%	0	0.0%	50.8%	18.5%	1	100.0%	18.8%	340	100.0%	6.0%	20.9%
	Middle	0	0.0%	50.0%	0	0.0%	32.1%	50.9%	0	0.0%	56.3%	0	0.0%	77.5%	54.5%
	Upper	0	0.0%	20.0%	0	0.0%	17.1%	30.7%	0	0.0%	25.0%	0	0.0%	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%
	Total	0	0.0%	100%	0	0.0%	100%	100%	1	100%	100%	340	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%
	Moderate	0	0.0%	5.4%	0	0.0%	2.3%	12.6%	0	0.0%	1.7%	0	0.0%	2.0%	6.1%
	Middle	0	0.0%	26.8%	0	0.0%	19.2%	40.9%	0	0.0%	40.0%	0	0.0%	44.9%	60.8%
	Upper	1	100.0%	67.9%	175	100.0%	78.5%	46.5%	0	0.0%	58.3%	0	0.0%	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%
	Total	1	100%	100%	175	100%	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: GA Troup

PRODUCT TYPE	Tract Income Levels	Bank & Aggregate Lending; Demographic Data													
		2021							2022						
		Count			Dollar			Owner Occupied Units	Count			Dollar			Owner Occupied Units
		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%
	Moderate	0	0.0%	0.0%	0	0.0%	0.0%	12.6%	0	0.0%	0.0%	0	0.0%	0.0%	6.1%
	Middle	0	0.0%	37.5%	0	0.0%	37.7%	40.9%	0	0.0%	47.1%	0	0.0%	63.1%	60.8%
	Upper	0	0.0%	62.5%	0	0.0%	62.3%	46.5%	0	0.0%	52.9%	0	0.0%	36.9%	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%
	Total	0	0.0%	100%	0	0.0%	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%
	Moderate	0	0.0%	15.0%	0	0.0%	12.4%	12.6%	0	0.0%	3.4%	0	0.0%	2.2%	6.1%
	Middle	0	0.0%	55.0%	0	0.0%	61.3%	40.9%	0	0.0%	69.0%	0	0.0%	62.7%	60.8%
	Upper	0	0.0%	30.0%	0	0.0%	26.2%	46.5%	0	0.0%	27.6%	0	0.0%	35.1%	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%
	Total	0	0.0%	100%	0	0.0%	100%	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%
	Moderate	0	0.0%	8.7%	0	0.0%	8.4%	12.6%	1	10.0%	4.2%	340	20.7%	2.8%	6.1%
	Middle	7	58.3%	41.1%	777	51.6%	38.4%	40.9%	5	50.0%	54.7%	509	31.0%	55.2%	60.8%
	Upper	5	41.7%	50.2%	729	48.4%	53.2%	46.5%	4	40.0%	41.2%	791	48.2%	42.0%	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%
	Total	12	100%	100%	1,506	100%	100%	100%	10	100%	100%	1,640	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 1 of 2**  
Assessment Area: GA Troup

PRODUCT TYPE	Borrower Income Levels	Bank & Aggregate Lending; Demographic Data													
		2021							2022						
		Count			Dollar			Families by Family Income	Count			Dollar			Families by Family Income
		Bank	Agg		Bank	Agg			Bank	Agg		Bank	Agg		
#	%	%	\$ (000s)	\$ %	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %	%		
HOME PURCHASE	Low	0	0.0%	2.8%	0	0.0%	1.5%	20.6%	0	0.0%	2.8%	0	0.0%	1.4%	22.9%
	Moderate	0	0.0%	15.5%	0	0.0%	10.1%	15.4%	0	0.0%	16.2%	0	0.0%	11.2%	14.9%
	Middle	1	50.0%	23.8%	28	11.3%	20.9%	18.6%	1	25.0%	22.5%	220	24.6%	20.5%	17.8%
	Upper	1	50.0%	39.7%	220	88.7%	48.8%	45.4%	3	75.0%	38.0%	675	75.4%	47.4%	44.3%
	Unknown	0	0.0%	18.3%	0	0.0%	18.7%	0.0%	0	0.0%	20.5%	0	0.0%	19.5%	0.0%
	Total	2	100%	100%	248	100%	100%	100%	4	100%	100%	895	100%	100%	100%
REFINANCE	Low	0	0.0%	1.8%	0	0.0%	0.8%	20.6%	0	0.0%	6.0%	0	0.0%	3.4%	22.9%
	Moderate	2	25.0%	8.5%	155	14.9%	5.5%	15.4%	0	0.0%	15.4%	0	0.0%	12.0%	14.9%
	Middle	1	12.5%	16.8%	83	8.0%	12.8%	18.6%	1	100.0%	26.2%	140	100.0%	25.0%	17.8%
	Upper	5	62.5%	46.7%	800	77.1%	53.5%	45.4%	0	0.0%	37.2%	0	0.0%	43.8%	44.3%
	Unknown	0	0.0%	26.1%	0	0.0%	27.3%	0.0%	0	0.0%	15.2%	0	0.0%	15.8%	0.0%
	Total	8	100%	100%	1,038	100%	100%	100%	1	100%	100%	140	100%	100%	100%
HOME IMPROVEMENT	Low	0	0.0%	2.4%	0	0.0%	0.7%	20.6%	0	0.0%	4.1%	0	0.0%	1.9%	22.9%
	Moderate	0	0.0%	7.3%	0	0.0%	2.9%	15.4%	1	25.0%	12.3%	15	5.7%	10.8%	14.9%
	Middle	0	0.0%	22.0%	0	0.0%	16.5%	18.6%	1	25.0%	27.4%	100	37.7%	22.7%	17.8%
	Upper	1	100.0%	58.5%	45	100.0%	70.8%	45.4%	2	50.0%	49.3%	150	56.6%	59.1%	44.3%
	Unknown	0	0.0%	9.8%	0	0.0%	9.1%	0.0%	0	0.0%	6.8%	0	0.0%	5.5%	0.0%
	Total	1	100%	100%	45	100%	100%	100%	4	100%	100%	265	100%	100%	100%
MULTI FAMILY	Low	0	0.0%	0.0%	0	0.0%	0.0%	20.6%	0	0.0%	0.0%	0	0.0%	0.0%	22.9%
	Moderate	0	0.0%	0.0%	0	0.0%	0.0%	15.4%	0	0.0%	0.0%	0	0.0%	0.0%	14.9%
	Middle	0	0.0%	0.0%	0	0.0%	0.0%	18.6%	0	0.0%	0.0%	0	0.0%	0.0%	17.8%
	Upper	0	0.0%	10.0%	0	0.0%	1.6%	45.4%	0	0.0%	12.5%	0	0.0%	2.1%	44.3%
	Unknown	0	0.0%	90.0%	0	0.0%	98.4%	0.0%	1	100.0%	87.5%	340	100.0%	97.9%	0.0%
	Total	0	0.0%	100%	0	0.0%	100%	100%	1	100%	100%	340	100%	100%	100%
OTHER PURPOSE LOC	Low	0	0.0%	3.6%	0	0.0%	2.7%	20.6%	0	0.0%	3.3%	0	0.0%	3.3%	22.9%
	Moderate	0	0.0%	5.4%	0	0.0%	2.0%	15.4%	0	0.0%	16.7%	0	0.0%	11.5%	14.9%
	Middle	1	100.0%	23.2%	175	100.0%	30.6%	18.6%	0	0.0%	15.0%	0	0.0%	14.4%	17.8%
	Upper	0	0.0%	57.1%	0	0.0%	56.7%	45.4%	0	0.0%	61.7%	0	0.0%	65.8%	44.3%
	Unknown	0	0.0%	10.7%	0	0.0%	8.0%	0.0%	0	0.0%	3.3%	0	0.0%	5.0%	0.0%
	Total	1	100%	100%	175	100%	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

**Borrower Distribution of HMDA Loans - Table 2 of 2**  
**Assessment Area: GA Troup**

PRODUCT TYPE	Borrower Income Levels	Bank & Aggregate Lending; Demographic Data													
		2021							2022						
		Count			Dollar			Families by Family Income	Count			Dollar			Families by Family Income
		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%	20.6%	0	0.0%	17.6%	0	0.0%	8.3%	22.9%
	Moderate	0	0.0%	12.5%	0	0.0%	8.0%	15.4%	0	0.0%	23.5%	0	0.0%	16.1%	14.9%
	Middle	0	0.0%	37.5%	0	0.0%	23.5%	18.6%	0	0.0%	11.8%	0	0.0%	12.6%	17.8%
	Upper	0	0.0%	50.0%	0	0.0%	68.5%	45.4%	0	0.0%	47.1%	0	0.0%	62.9%	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%
	Total	0	0.0%	100%	0	0.0%	100%	100%	0	0.0%	100%	0	0.0%	100%	100%
PURPOSE NOT APPLICABLE	Low	0	0.0%	2.5%	0	0.0%	0.7%	20.6%	0	0.0%	3.4%	0	0.0%	2.6%	22.9%
	Moderate	0	0.0%	7.5%	0	0.0%	7.4%	15.4%	0	0.0%	3.4%	0	0.0%	2.2%	14.9%
	Middle	0	0.0%	7.5%	0	0.0%	6.5%	18.6%	0	0.0%	0.0%	0	0.0%	0.0%	17.8%
	Upper	0	0.0%	5.0%	0	0.0%	8.3%	45.4%	0	0.0%	3.4%	0	0.0%	4.9%	44.3%
	Unknown	0	0.0%	77.5%	0	0.0%	77.2%	0.0%	0	0.0%	89.7%	0	0.0%	90.4%	0.0%
	Total	0	0.0%	100%	0	0.0%	100%	100%	0	0.0%	100%	0	0.0%	100%	100%
HMDA TOTALS	Low	0	0.0%	2.3%	0	0.0%	1.2%	20.6%	0	0.0%	3.9%	0	0.0%	1.9%	22.9%
	Moderate	2	16.7%	11.9%	155	10.3%	7.9%	15.4%	1	10.0%	15.5%	15	0.9%	10.5%	14.9%
	Middle	3	25.0%	20.4%	286	19.0%	17.1%	18.6%	3	30.0%	22.8%	460	28.0%	19.8%	17.8%
	Upper	7	58.3%	42.8%	1,065	70.7%	49.6%	45.4%	5	50.0%	38.3%	825	50.3%	43.8%	44.3%
	Unknown	0	0.0%	22.5%	0	0.0%	24.2%	0.0%	1	10.0%	19.4%	340	20.7%	24.0%	0.0%
	Total	12	100%	100%	1,506	100%	100%	100%	10	100%	100%	1,640	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 Small Business & Small Farm Loans**  
**Assessment Area: GA Troup**

PRODUCT TYPE	Tract Income Levels	Bank & Aggregate Lending; Demographic Data													
		2021							2022						
		Count			Dollar			Total Businesses	Count			Dollar			Total Businesses
		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%
	Moderate	0	0.0%	26.1%	0	0.0%	28.1%	25.5%	0	0.0%	11.1%	0	0.0%	14.2%	14.2%
	Middle	11	64.7%	42.3%	1,322	57.4%	39.0%	40.2%	5	71.4%	64.0%	731	87.9%	66.1%	65.4%
	Upper	6	35.3%	31.3%	982	42.6%	32.9%	34.3%	2	28.6%	24.5%	101	12.1%	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%
	Tr Unknown	0	0.0%	0.4%	0	0.0%	0.1%		0	0.0%	0.5%	0	0.0%	0.1%	
	Total	17	100%	100%	2,304	100%	100%	100%	7	100%	100%	832	100%	100%	100%

Small Business & Small Farm Lending By Revenue & Loan Size  
Assessment Area: GA Troup

PRODUCT TYPE			Bank & Aggregate Lending; Demographic Data													
			2021							2022						
			Count			Dollar			Total Businesses	Count			Dollar			Total Businesses
			Bank	Agg		Bank	Agg			Bank	Agg		Bank	Agg		
#	%	%	\$ (000s)	\$ %	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %	%			
SMALL BUSINESS	Revenue	\$1 Million or Less	2	11.8%	31.3%	17	0.7%	25.5%	90.3%	3	42.9%	46.0%	169	20.3%	27.3%	90.8%
		Over \$1 Million	6	35.3%		1,151	50.0%		8.6%	3	42.9%		633	76.1%		8.0%
		Total Rev. available	8	47.1%		1,168	50.7%		98.9%	6	85.7%		802	96.4%		98.7%
		Rev. Not Known	9	52.9%		1,136	49.3%		1.1%	1	14.3%		30	3.6%		1.3%
		Total	17	100%		2,304	100%		100.0%	7	100%		832	100%		100.0%
	Loan Size	\$100,000 or Less	12	70.6%	90.2%	409	17.8%	33.9%		5	71.4%	88.5%	262	31.5%	25.3%	
		\$100,001 - \$250,000	3	17.6%	5.0%	513	22.3%	16.7%		1	14.3%	5.9%	120	14.4%	19.8%	
		\$250,001 - \$1 Million	2	11.8%	4.8%	1,382	60.0%	49.4%		1	14.3%	5.6%	450	54.1%	54.9%	
		Total	17	100%	100.0%	2,304	100%	100.0%		7	100%	100.0%	832	100%	100.0%	
	Loan Size & Rev \$1 Mill or Less	\$100,000 or Less	2	100.0%		17	100.0%			3	100.0%		169	100.0%		
		\$100,001 - \$250,000	0	0.0%		0	0.0%			0	0.0%		0	0.0%		
		\$250,001 - \$1 Million	0	0.0%		0	0.0%			0	0.0%		0	0.0%		
		Total	2	100%		17	100%			3	100%		169	100%		



## APPENDIX E – 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 **Capital City Bank** prepared by the **Federal Reserve Bank of Atlanta**, the institution's supervisory agency, as of **March 4, 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 F – 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 F – 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 F – 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.