

PUBLIC DISCLOSURE

February 10, 2025

**COMMUNITY REINVESTMENT ACT
PERFORMANCE EVALUATION**

**Copiah Bank
101 Caldwell Drive
Hazlehurst, Mississippi 39083**

RSSD ID NUMBER: 398837

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

<p>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.</p>
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INSTITUTION'S CRA RATING

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

Major factors contributing to this rating include:

- The bank's LTD ratio was reasonable given its asset size, financial condition, and assessment area (AA) credit needs;
- A majority of loans were made in the AA;
- The geographic distribution of loans reflects reasonable dispersion throughout the AA;
- The distribution of loans reflects excellent penetration among borrowers of different incomes and businesses of different sizes; and
- The bank has not received any CRA related complaints since the previous examination.

INSTITUTION

DESCRIPTION OF INSTITUTION

Copiah Bank is a wholly-owned subsidiary of Copiah Bancshares located in Hazlehurst, Mississippi. As of September 30, 2024, the bank's asset size was \$312 million; an increase of 23.7 percent since September 30, 2020. The bank operates one main office and eight branches. Copiah Bank offers traditional credit products including residential, consumer, and small business loans as well as deposit services. It is a certified CDFI, which gives the bank access to grants and other funding to meet certain requirements that relate to reinvestment in the local community.

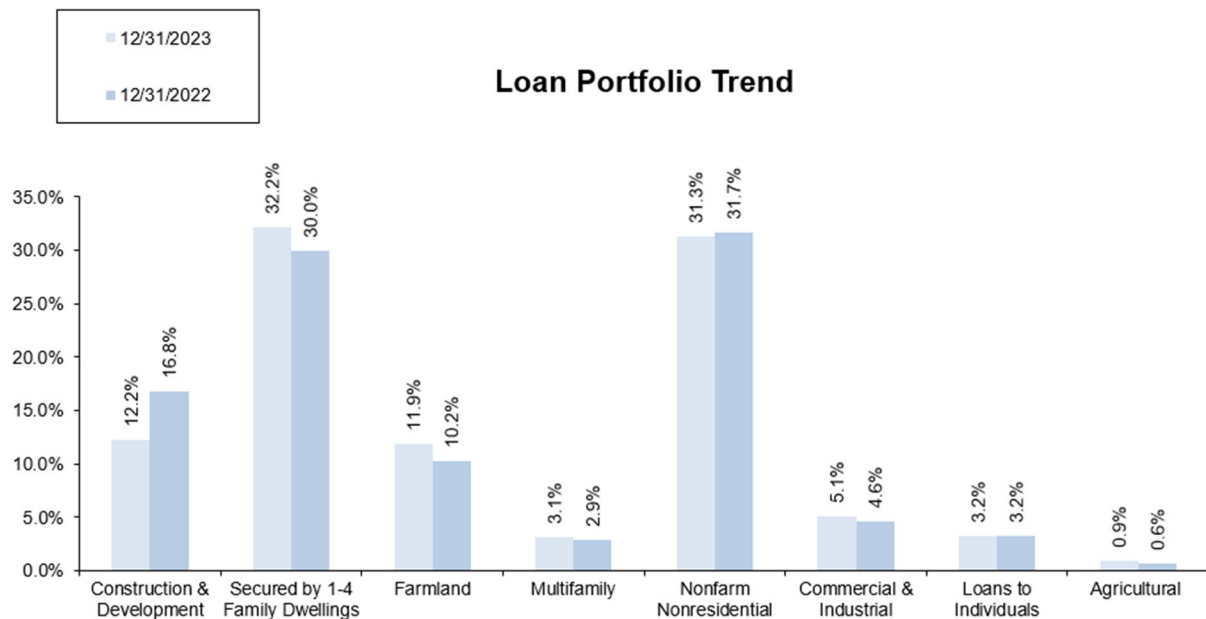
Loan Portfolio

The following table and graphs show the composition of the loan portfolio according to the Consolidated Report of Condition and Income (Call Report).

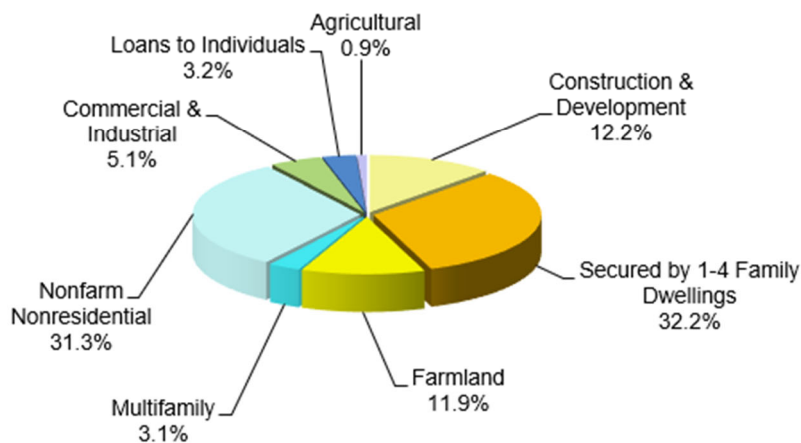
COMPOSITION OF LOAN PORTFOLIO					
Loan Type	12/31/2023		12/31/2022		% Change
	\$ (000s)	Percent	\$ (000s)	Percent	
Construction and Development	22,222	12.2%	34,560	16.8%	-35.7%
Secured by One- to Four- Family Dwellings	58,627	32.2%	61,583	30.0%	-4.8%
Other Real Estate: Farmland	21,650	11.9%	20,967	10.2%	3.3%
Multifamily	5,673	3.1%	5,973	2.9%	-5.0%
Nonfarm nonresidential	57,015	31.3%	65,132	31.7%	-12.5%
Commercial and Industrial	9,220	5.1%	9,359	4.6%	-1.5%
Loans to Individuals	5,881	3.2%	6,614	3.2%	-11.1%
Agricultural Loans	1,720	0.9%	1,275	0.6%	34.9%
Total	\$182,008	100.00%	\$205,463	100.00%	-11.4%

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

As shown, the loan portfolio experienced a decrease of 23.5 million (or 11.4 percent) from 2022 to 2023 driven by decreases in all loan types except for Farmland and Agricultural Loans. As of December 31, 2023, loans secured by one-to-four family dwellings made up the largest percentage of the loan portfolio at 32.2 percent, followed by loans secured by nonfarm nonresidential real estate at 31.3 percent.



**Loan Portfolio
as of
12/31/2023**



Assessment Area

For purposes of the CRA, Copiah Bank has one AA; Jackson, MS. The Jackson AA includes Copiah, Hinds and Rankin counties, which are three of the seven counties that comprise the Jackson, MS MSA. The AA has not changed since the previous examination.

Copiah Bank complies with the requirements of the CRA. No known legal impediments exist that would restrict the bank from meeting the credit needs of its AA. The bank received a “Satisfactory” rating at its previous

evaluation conducted by the Federal Reserve Bank of Atlanta dated November 2, 2020 under the Small Institution Examination Procedures.

SCOPE OF EXAMINATION

The CRA performance evaluation assesses the bank's record of meeting the credit needs of its community, including LMI neighborhoods, within the context of information such as asset size and financial condition of the institution, competitive factors, as well as the economic and demographic characteristics of its defined AA. Copiah Bank's CRA performance evaluation was based on CRA activities within its AA using the Small Institution Examination Procedures. Under these procedures, institutions are evaluated using the following five criteria: LTD Ratio, AA Concentration, Geographic Distribution of Loans, Distribution of Loans by Borrower Income or Business Revenue, and Response to Substantiated Complaints.

The evaluation includes an analysis of HMDA-reportable loans originated/purchased between January 1, 2022 and December 31, 2023 and samples of consumer and small business loans originated from January 1, 2023 to December 31, 2023. HMDA-reportable loans are secured by a dwelling and used for home purchase, home improvement or refinancing. A small business loan is defined as a business loan with an original loan amount of \$1 million or less and typically is either secured by nonfarm nonresidential real estate or classified as a commercial loan. In accordance with CRA examination procedures, consumer loans were chosen due to significant volume and as such, an accurate conclusion concerning the bank's lending record could not be reached without their inclusion. Given the bank's business strategy and loan volumes originated during the review period, performance for HMDA-reportable and consumer loans carried equal weight when determining the overall performance conclusions, followed by small business loans.

Analyses entail comparisons of bank performance each year to applicable AA demographics and the performance of other lenders for the same year, when applicable. Comparisons to AA demographics are based on 2020 U.S. Census data. Certain business demographics are based on Dun & Bradstreet (D&B) data applicable to the year of bank lending activity being considered. Key demographic data used for analysis are discussed in the *Description of Institution's Operations* section of the AA and additional demographic tables are found in *Appendix D*.

As part of the CRA evaluation, information from two community contact interviews were referenced, including a local economic development representative familiar with the economic and demographic characteristics and small business opportunities in the AA, and a representative from an affordable housing development organization. Information obtained from the contacts was used to establish a context for the communities in which the bank operates and to gather information on the bank's performance. Specific information obtained from the community contacts is included in the applicable section of the evaluation for the AA.

**METROPOLITAN AREA – JACKSON, MS MSA
(Full-Scope Review)**

DESCRIPTION OF INSTITUTION’S OPERATIONS IN THE JACKSON, MS AA

Overview

The Jackson, MS AA includes three of the seven counties in the Jackson, MS MSA: Copiah, Hinds and Rankin. As of December 31, 2023, the bank operates nine branches in the AA; five are located in moderate-income tracts and four are located in middle-income tracts.

The AA contains 112 census tracts: 15 low-income census tracts (13.4 percent), 28 moderate-income census tracts (25.0 percent), 39 middle-income census tracts (34.8 percent), 28 upper-income census tracts (25.0 percent), and 2 tracts with unknown income levels (1.80 percent).

Population and Income Characteristics

The Jackson AA has a population of 549,029, which represents a slight decline of 0.1 percent since 2015. Hinds County, home to the city of Jackson, is the most populous county in the AA with 227,742 people. Hinds County experienced the largest population decline in the AA at 7.4 percent from 2015 to 2020. The other large population center is in Rankin County, with a population of approximately 157,149 people. Rankin County experienced 5.1 percent population growth between 2015 and 2020. This data indicates that the AA population was stagnant during the review period, with slight increases in suburban counties offset by population decline in the urban center.

For purposes of classifying borrower income, this evaluation uses the FFIEC estimated median family income for the Jackson, MS MSA. As the following table shows, the median family income increased from \$74,000 in 2022 to \$76,800 in 2023.

**Borrower Income Levels
Jackson, MS MSA**

FFIEC Estimated Median Family Income	Low		Moderate		Middle		Upper	
	0	- 49.99%	50%	- 79.99%	80%	- 119.99%	120%	- & above
2022	\$74,000	0 - \$36,999	\$37,000 - \$59,199		\$59,200 - \$88,799		\$88,800 - & above	
2023	\$76,800	0 - \$38,399	\$38,400 - \$61,439		\$61,440 - \$92,159		\$92,160 - & above	

There are 101,741 families in the AA, of which 22.9 percent are low-income, 16.7 percent are moderate-income, 20.2 percent are middle-income, and 40.3 percent are upper-income. Of the total families, 11.9 percent have incomes below the poverty level. The largest percentage of the families below the poverty level live in low-income tracts (34.8 percent) and moderate-income tracts (21.7 percent). The data indicates that lending challenges and opportunities exist for families residing in low-and moderate-income tracts.

Economic Conditions

The Jackson AA is in central Mississippi and home to the state capital, Jackson. Jackson is accessible by major roads including Interstates 55, 20, and 59 as well as Highway 80 and 49.² Jackson is located within a three- to four-hour drive of major cities such as Memphis, Tennessee; New Orleans, Louisiana; and Birmingham,

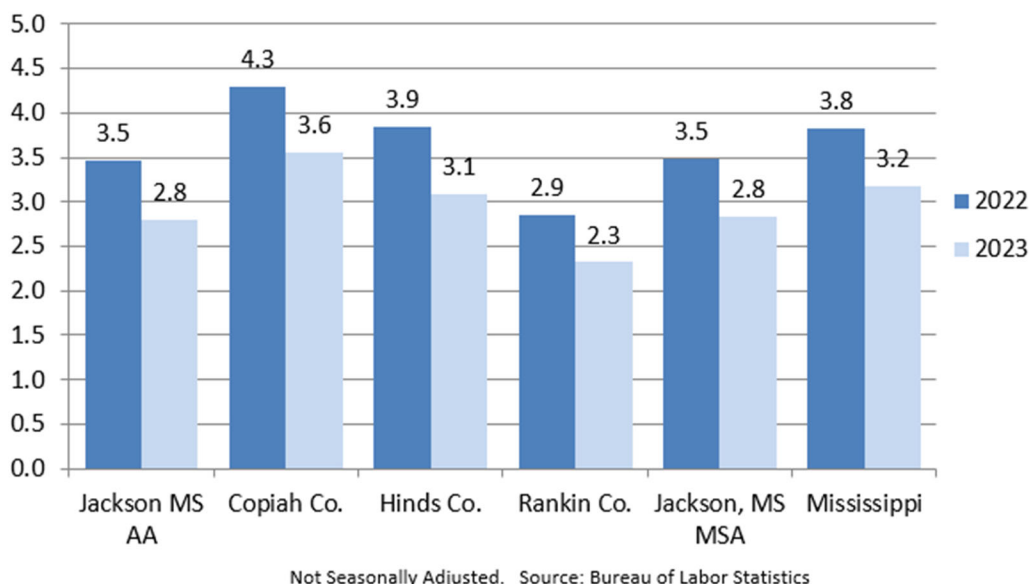
² “Jackson.” *AARoads*, 19 Aug. 2023, www.aaroads.com/mississippi/jackson/. Accessed 17 Dec. 2024.

Alabama.³ During the review period, the Jackson, MS MSA's gross domestic product (GDP) experienced consistent growth.⁴ In 2021, the MSA GDP was \$31.9 billion, which increased by 8.7 percent to 34.7 billion in 2022 and to \$37 billion in 2023.⁵

The Jackson metro area has a diverse economy that includes advanced manufacturing, health care, information technology, and food processing and distribution industries. The area has a presence of large companies, including Nissan, Continental Tire, and International Paper.⁶ The top employers in the MSA include the University of Mississippi Medical Center (with more than 10,000 employees), followed by Jackson Public Schools, and Nissan North America, Inc.^{7,8} The top three occupational groups in the Jackson metropolitan area include health care and social assistance, retail trade, and accommodation and food services. Overall, the area lags in hourly wages at \$24.51 per hour, which is 22.0 percent below the national average of \$31.48 per hour.⁹

The following tables show unemployment rates for the Jackson AA and the state of Mississippi.

Unemployment Rates: Jackson



³ Ibid.

⁴ Gross domestic product (GDP) is the measure of the market value of all final goods and services produced in an area during a particular period.

⁵ "Total Gross Domestic Product for Jackson, MS (MSA)." *FRED*, 4 Dec. 2024, fred.stlouisfed.org/series/NGMP27140. Accessed 17 Dec. 2024.

⁶ Ibid.

⁷ "Economic Development." *City of Jackson Mississippi*, 17 Oct. 2024, www.jacksonms.gov/economic-development/. Accessed 17 Dec. 2024.

⁸ "Explore Opportunities at UMMC." *University of Mississippi Medical Center*, umc.edu/HR/Careers/Careers-Workday.html. Accessed 17 Dec. 2024.

As shown, unemployment rates in the AA were lower than unemployment rates for Mississippi. The AA unemployment rate improved from 3.5 percent in 2022 to 2.8 percent in 2023 while the state's unemployment rate dropped from 3.8 percent to 3.2 percent during the same period. Rankin County had the lowest unemployment rate during the review period.

Housing Characteristics

There are approximately 177,853 housing units in the AA, of which 57.9 percent are owner-occupied, 29.3 percent are rental units, and 12.8 percent are vacant. As described, housing units in the AA are predominately owner-occupied, which suggests a variety of home lending opportunities are available. However, fewer home lending opportunities exist in low-income tracts where 29.6 percent of housing units are owner-occupied, 50.9 percent are rentals, and 19.5 percent are vacant.

The median age of the housing stock in the AA is 44 years, which is older than that of homes in Mississippi (36 years). Housing units in LMI census tracts in the AA were older, with the median age of housing stock at 61 years in low-income tracts and 55 years in moderate-income tracts. The older age of homes is an indicator of potential opportunity for home improvement loans in LMI tracts.

The median housing value in the AA in 2020 was \$141,494, which is higher than the statewide median housing value in Mississippi (\$125,500). Moreover, median gross rent for the AA (\$905 per month) was higher than the statewide median gross rent for Mississippi (\$789 per month). *Rankin County had the highest median gross rent at \$1,044 per month, while Copiah County had the lowest at \$664 per month. The affordability ratio¹⁰ for the AA (37.6 percent) was lower than the statewide affordability ratio for Mississippi (37.1 percent). Affordability varied throughout the AA, with Hinds County having the highest affordability ratio at 49.8 percent.* Families that are housing cost-burdened are defined as renters or homeowners paying 30.0 percent or more of household income toward housing costs. Within the AA, the percentage of cost-burdened renters (44.1 percent) is higher than the state of Mississippi (41.3 percent). This data indicates that housing is less affordable in the AA than the State of Mississippi.

Competition

The Jackson banking market is moderately competitive, with a presence of national and regional banks. There are 30 financial institutions operating 191 branch locations within the Jackson AA. Copiah ranked 9th in total deposits, with 2.1 percent deposit market share and approximately \$272 million in total deposits. Trustmark National Bank holds the largest deposit market share in the AA.

For HMDA-reportable lending, Copiah originated 1.02 percent of total HMDA-reportable loans in the AA in 2022 and 0.88 percent of total HMDA-reportable loans in the AA in 2023. Copiah was ranked 22 out of 281 reporters in 2022 and 20 out of 266 reporters in 2023. Trustmark National Bank was the top HMDA reporter in the market for 2022 and 2023.

Credit and CD Needs

To better understand the local landscape, information from individuals engaged in affordable housing and economic development was referenced. These community contacts discussed the various needs and opportunities across the region as well as how financial institutions can be responsive to local economic development and affordable housing related services.

¹⁰ The housing affordability ratio is calculated by dividing the median household income by the median housing value. Values closer to 100 percent indicate greater affordability.

The affordable housing contact noted that bank partnership opportunities exist to assist with funding revitalization efforts in the Jackson MSA. Hinds County consists of rental properties that require renovation and demolition and rebuilding in some areas; however, funding is limited. According to the contact, financial institution funding would expedite efforts and provide more readily available affordable housing. This community contact also noted the need for small dollar loans and additional flexible lending opportunities for LMI families/individuals.

The economic development contact noted that there has been substantial capital disinvestment in the city of Jackson in recent years. As such, there are opportunities in the area for economic development growth and financing small businesses. There are also opportunities for CDFIs to work with the organization to provide additional economic development opportunities and investments through new market tax credits for state and federal new market programs.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS

LENDING TEST

Overview

The overall rating for the Lending Test is Satisfactory. The LTD ratio is reasonable. A majority of the loans by number and dollar amount were originated inside the AA. The geographic distribution of loans reflects reasonable dispersion throughout the AA. Loan distribution among individuals of different income levels and businesses of different sizes represents excellent penetration. The bank has not received any CRA-related complaints since the previous examination. Performance context factors such as economic conditions, competition, and demographics were considered when evaluating performance. Details of the bank's HMDA-reportable, consumer, and small business lending and information regarding lending by peers can be found in *Appendix E*.

LTD Ratio

The net LTD ratio indicates that the level of lending activity is reasonable given Copiah Bank's size and financial condition and AA credit needs. The average LTD ratio for the 14 quarters ending December 31, 2023 was 74.3 percent, which was compared to the ratios of two other financial institutions of similar asset size with branch offices in the AA. The average LTD ratios for these two banks ranged from 54.7 percent to 57.2 percent

AA Concentration

The table below shows, by product type, the number and percentage of loans located inside and outside of the AA.

Lending Inside and Outside the Assessment Area

Loan Types	Inside				Outside			
	#	%	\$(000s)	%	#	%	\$(000s)	%
Other Loan Data	79	86.8	\$962	89.9	12	13.2	\$108	10.1
Total Consumer related	79	86.8	\$962	89.9	12	13.2	\$108	10.1
Home Improvement	13	92.9	\$781	94.3	1	7.1	\$47	5.7
Home Purchase - Conventional	83	74.8	\$11,794	62.9	28	25.2	\$6,942	37.1
Home Purchase - FHA	1	100	\$133	100	0	0	\$0	0
Multi-Family Housing	2	100	\$962	100	0	0	\$0	0
Other Purpose Closed-End	15	93.8	\$807	88.8	1	6.3	\$102	11.2
Refinancing	63	86.3	\$6,760	79.4	10	13.7	\$1,753	20.6
Total HMDA related	177	81.6	\$21,237	70.6	40	18.4	\$8,844	29.4
Small Business	59	84.3	\$2,778	57.7	11	15.7	\$2,034	42.3
Total Small Bus. related	59	84.3	\$2,778	57.7	11	15.7	\$2,034	42.3
TOTAL LOANS	315	83.3	\$24,977	69.5	63	16.7	\$10,986	30.5

Note: Affiliate loans not included

As shown in the table, Copiah Bank originated a majority (83.3 percent) of the total loans inside the AA; 81.6 percent of the HMDA-reportable loans, 86.8 percent of consumer loans, and 84.3 percent of small business loans were originated inside the AA. This indicates a willingness of the bank to originate loans that meet the credit needs of its AA.

Geographic Distribution of Loans

The geographic distribution of loans reflects reasonable penetration throughout the AA. See *Appendix E* for detailed loan distribution data.

Residential Real Estate Loans

The geographic distribution of HMDA-reportable loans is adequate. This analysis is based on the 177 HMDA-reportable loans made during the review period. For the combined review period of 2022–2023, the bank originated one loan (0.6 percent) in low-income tracts, which was below the percentage of owner-occupied housing units in these tracts (5.4 percent). In 2022, bank performance (1.0 percent) was below aggregate performance (1.8 percent). The bank did not originate any loans in low-income tracts in 2023.

In moderate-income tracts for the combined 2022-2023 review period, Copiah Bank made 34 loans (19.2 percent), which was above the percentage of owner-occupied housing units in these tracts (16.2 percent). In 2022, bank performance (15.4 percent) was above aggregate performance (10.0 percent). In 2023, bank performance (24.7 percent) was more than double aggregate performance (11.4 percent). Overall, the geographic distribution of HMDA-reportable loans in LMI tracts is considered adequate.

Consumer Loans

The geographic distribution of consumer loans is adequate. This analysis is based on 79 loans made during the 2023 review period. The bank originated two loans (2.5 percent) in low-income tracts, which was below the percentage of households in these tracts (9.8 percent). In moderate-income tracts, Copiah Bank made 22 loans (27.8 percent), which was above the percentage of households in these tracts (22.5 percent).

Small Business Loans

The geographic distribution of small business loans is adequate. The bank originated zero loans (0.0 percent) in low-income census tracts, which was below the percentage of total businesses in these tracts at 8.2 percent. In moderate-income tracts, the bank originated 16 loans (27.1 percent), which is above the percentage of total businesses located in these tracts at 23.2 percent. Small business lending was highlighted as an important need for the community by both the community contact and bank management. As such, the geographic distribution of small business loans reflects adequate performance that is responsive to an identified community credit need.

No conspicuous lending gaps were identified based on an analysis of the dispersion of the loan products reviewed.

Lending to Borrowers of Different Incomes and Businesses of Different Sizes

The overall distribution of the bank's HMDA-reportable, consumer, and small business loans among borrowers of different incomes and businesses of different sizes is excellent. See *Appendix E* for detailed loan distribution data.

Residential Real Estate Loans

Overall, HMDA-reportable lending by borrower income is adequate. The bank's lending was compared to the demographic characteristics of the community and the performance of aggregate HMDA reporters with loan originations and purchases in the AA. The bank made seven HMDA-reportable loans (4.0 percent) to low-income borrowers for the combined 2022-2023 review period, which was below the 22.9 percent of low-income families in the AA. Bank performance in 2022 (2.9 percent) was below the aggregate (6.1 percent) and bank performance in 2023 (5.5 percent) was similar to the aggregate (5.8 percent).

The bank made 22 HMDA-reportable loans (12.4 percent) to moderate-income borrowers during the combined 2022-2023 review period, which was below the 16.7 percent of moderate-income families in the AA. In 2022, the bank made five HMDA-reportable loans (4.8 percent), which was below aggregate performance (18.6 percent). The bank's performance in 2023 in moderate-income tracts (23.3 percent) was above the aggregate (17.7 percent).

Consumer Loans

The distribution of the consumer loans reflects excellent penetration among borrowers of different income levels. The bank made 29 loans (36.7 percent) to low-income borrowers, exceeding the 24.9 percent of low-income households in the AA. The bank originated 16 consumer loans (20.3 percent) to moderate-income borrowers, which was above the 15.9 percent of moderate-income households in the AA. Overall performance to LMI borrowers represents 57.0 percent of the bank's consumer loans originated during the review period. This reflects excellent performance for consumer lending to LMI borrowers and demonstrates the bank's willingness to make small dollar loans to LMI families/households, an important community credit need as identified by a community contact.

Small Business Loans

Small business lending to businesses of different sizes is excellent. Of the 59 total loans, 57 (96.6 percent) were made to businesses with gross revenues of \$1 million or less. This is above the percentage of businesses in the AA that are small businesses (93.0 percent). In addition, 52 of the 57 originations (91.2 percent) were in amounts of \$100,000 or less to small businesses, indicating the bank's willingness to make small dollar loans to help meet the credit needs of small businesses in its community, which is also responsive to an AA credit need identified by a community contact.

Responsiveness to Substantiated Complaints

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

FAIR LENDING OR OTHER ILLEGAL CREDIT PRACTICES REVIEW

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

APPENDIX A – SCOPE OF EXAMINATION

TIME PERIOD REVIEWED			
January 1, 2022 to December 31 2023 – Lending Test – HMDA-Reportable Loans			
January 1, 2023 to December 31, 2023 – Lending Test – Consumer and Small Business Loans			
FINANCIAL INSTITUTION Copiah Bank, Hazlehurst, Mississippi			PRODUCTS REVIEWED HMDA-Reportable Loans, Small Business Loans, and Consumer Loans
AFFILIATE(S) N/A	AFFILIATE RELATIONSHIP N/A		PRODUCTS REVIEWED N/A
LIST OF ASSESSMENT AREAS AND TYPE OF EXAMINATION			
<i>ASSESSMENT AREAS</i>	<i>TYPE OF EXAMINATION</i>	<i>BRANCHES VISITED</i>	<i>OTHER INFORMATION</i>
<i>Jackson, MS</i>	<i>Full-scope Review</i>	<i>None</i>	<i>N/A</i>

APPENDIX B – DEFINITIONS AND GENERAL INFORMATION

Definitions

ATM	Automated Teller Machine
CDC	Community Development Corporation
CDFI	Community Development Financial Institution
CRA	Community Reinvestment Act (Regulation BB)
FDIC	Federal Deposit Insurance Corporation
FFIEC	Federal Financial Institutions Examination Council
HMDA	Home Mortgage Disclosure Act (Regulation C)
HUD	Department of Housing and Urban Development
LMI	Low- and Moderate-Income
LTD	Loan-to-Deposit
LTV	Loan-to-Value Ratio
MD	Metropolitan Division
MSA	Metropolitan Statistical Area
OMB	Office of Management and Budget
REIS	Regional Economic Information System
SBA	Small Business Administration
USDA	United States Department of Agriculture

Rounding Convention

Because the percentages presented in tables were rounded to the nearest tenth in most cases, some columns may not total exactly 100 percent.

General Information

The CRA requires each federal financial supervisory agency to use its authority when examining financial institutions subject to its supervision to assess the institution's record of meeting the credit needs of its entire community, including low- and moderate-income neighborhoods, consistent with safe and sound operation of the institution. Upon conclusion of such examination, the agency must prepare a written evaluation of the institution's record of meeting the credit needs of its community.

This document is an evaluation of the CRA performance of Copiah Bank prepared by the **Federal Reserve Bank of Atlanta**, the institution's supervisory agency, as of **February 10, 2025**. The agency rates the CRA performance of an institution consistent with the provisions set forth in Appendix A to 12 CFR Part 228.

APPENDIX C – GLOSSARY

Aggregate lending: The number of loans originated and purchased by all reporting lenders in specified income categories as a percentage of the aggregate number of loans originated and purchased by all reporting lenders in the metropolitan area/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 C – GLOSSARY (Continued)

Geography: A census tract delineated by the United States Bureau of the Census in the most recent decennial census.

Home Mortgage Disclosure Act (HMDA): The statute that requires certain mortgage lenders that do business or have banking offices in a MSA to file annual summary reports of their mortgage lending activity. The reports include such data as the race, gender, and the income of applications, the amount of loan requested, and the disposition of the application (for example, approved, denied, and withdrawn).

Home mortgage loans: Includes home purchase and home improvement loans as defined in the HMDA regulation. This definition also includes multi-family (five or more families) dwelling loans, loans for the purchase of manufactured homes and refinancings of home improvement and home purchase loans.

Household: Includes all persons occupying a housing unit. Persons not living in households are classified as living in group quarters. In 100 percent tabulations, the count of households always equals the count of occupied housing units.

Limited-scope review: Performance under the Lending, Investment, and Service Tests is analyzed using only quantitative factors (for example, geographic distribution, borrower distribution, total number and dollar amount of investments, and branch distribution).

Low-income: Individual income that is less than 50 percent of the area median income, or a median family income that is less than 50 percent, in the case of a geography.

Market share: The number of loans originated and purchased by the institution as a percentage of the aggregate number of loans originated and purchased by all reporting lenders in the metropolitan area/assessment area.

Metropolitan area (MA): A MSA or a metropolitan division (MD) as defined by the Office of Management and Budget. An MSA is a core area containing at least one urbanized area of 50,000 or more inhabitants, together with adjacent communities having a high degree of economic and social integration with that core. An MD is a division of an MSA based on specific criteria including commuting patterns. Only an MSA that has a population of at least 2.5 million may be divided into MDs.

Middle-income: Individual income that is at least 80 percent and less than 120 percent of the area median income, or a median family income that is at least 80 percent and less than 120 percent, in the case of a geography.

Moderate-income: Individual income that is at least 50 percent and less than 80 percent of the area median income, or a median family income that is at least 50 percent and less than 80 percent, in the case of a geography.

Multi-family: Refers to a residential structure that contains five or more units.

Other products: Includes any unreported optional category of loans for which the institution collects and maintains data for consideration during a CRA examination. Examples of such activity include consumer loans and other loan data an institution may provide concerning its lending performance.

APPENDIX C – GLOSSARY (Continued)

Owner-occupied units: Includes units occupied by the owner or co-owner, even if the unit has not been fully paid for or is mortgaged.

Qualified investment: A qualified investment is defined as any lawful investment, deposit, membership share, or grant that has as its primary purpose community development.

Rated area: A rated area is a state or multistate MA. For an institution with domestic branches in only one state, the institution's CRA rating would be the state rating. If an institution maintains domestic branches in more than one state, the institution will receive a rating for each state in which those branches are located. If an institution maintains domestic branches in two or more states within a multistate MA, the institution will receive a rating for the multistate MA.

Small loan(s) to business(es): A loan included in 'loans to small businesses' as defined in the Call Report and the Thrift Financial Reporting (TFR) instructions. These loans have original amounts of \$1 million or less and typically are either secured by nonfarm or nonresidential real estate or are classified as commercial and industrial loans. However, thrift institutions may also exercise the option to report loans secured by nonfarm residential real estate as "small business loans" if the loans are reported on the TFR as nonmortgage, commercial loans.

Small loan(s) to farm(s): A loan included in 'loans to small farms' as defined in the instructions for preparation of the Call Report. These loans have original amounts of \$500,000 or less and are either secured by farmland, or are classified as loans to finance agricultural production and other loans to farmers.

Upper-income: Individual income that is at least 120 percent of the area median income, or a median family income at least 120 percent, in the case of a geography.

APPENDIX D – ASSESSMENT AREA DEMOGRAPHIC TABLES

Combined Demographics Report

Assessment Area: Jackson

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income		
	#	%	#	%	#	%	#	%	
Low-income	15	13.4%	7,981	7.8%	2,780	34.8%	23,305	22.9%	
Moderate-income	28	25.0%	20,848	20.5%	4,520	21.7%	16,949	16.7%	
Middle-income	39	34.8%	43,394	42.7%	3,568	8.2%	20,535	20.2%	
Upper-income	28	25.0%	29,311	28.8%	1,143	3.9%	40,952	40.3%	
Unknown-income	2	1.8%	207	0.2%	110	53.1%	0	0.0%	
Total Assessment Area	112	100.0%	101,741	100.0%	12,121	11.9%	101,741	100.0%	
	Housing Units by Tract	Housing Types by Tract							
		Owner-Occupied			Rental		Vacant		
		#	%	%	#	%	#	%	
Low-income	18,806	5,564	5.4%	29.6%	9,578	50.9%	3,664	19.5%	
Moderate-income	42,665	16,709	16.2%	39.2%	18,175	42.6%	7,781	18.2%	
Middle-income	69,544	47,408	46.0%	68.2%	14,363	20.7%	7,773	11.2%	
Upper-income	45,330	33,149	32.2%	73.1%	8,842	19.5%	3,339	7.4%	
Unknown-income	1,508	163	0.2%	10.8%	1,089	72.2%	256	17.0%	
Total Assessment Area	177,853	102,993	100.0%	57.9%	52,047	29.3%	22,813	12.8%	
	Total Businesses by Tract	Businesses by Tract & Revenue Size							
		Less Than or = \$1 Million			Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#	%
Low-income	1,667	8.2%	1,501	8.0%	136	11.0%	30	16.3%	
Moderate-income	4,691	23.2%	4,260	22.6%	394	31.8%	37	20.1%	
Middle-income	6,782	33.5%	6,393	34.0%	337	27.2%	52	28.3%	
Upper-income	6,209	30.7%	5,916	31.4%	249	20.1%	44	23.9%	
Unknown-income	892	4.4%	748	4.0%	123	9.9%	21	11.4%	
Total Assessment Area	20,241	100.0%	18,818	100.0%	1,239	100.0%	184	100.0%	
	Percentage of Total Businesses:			93.0%		6.1%		0.9%	
	Total Farms by Tract	Farms by Tract & Revenue Size							
		Less Than or = \$1 Million			Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#	%
Low-income	8	2.3%	8	2.3%	0	0.0%	0	0.0%	
Moderate-income	39	11.0%	39	11.1%	0	0.0%	0	0.0%	
Middle-income	181	51.0%	179	51.1%	2	40.0%	0	0.0%	
Upper-income	116	32.7%	113	32.3%	3	60.0%	0	0.0%	
Unknown-income	11	3.1%	11	3.1%	0	0.0%	0	0.0%	
Total Assessment Area	355	100.0%	350	100.0%	5	100.0%	0	0.0%	
	Percentage of Total Farms:			98.6%		1.4%		0.0%	

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

APPENDIX E – LENDING TABLES

Geographic Distribution of HMDA Loans - Table 1 of 2

Assessment Area: Jackson

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data					Bank & Aggregate Lending											
		2022, 2023					2022						2023					
		Bank				Owner Occupied Units	Count			Dollar			Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %	#	%	%	\$ (000s)	\$ %	\$ %		
HOME PURCHASE	Low	0	0.0%	0	0.0%	5.4%	0	0.0%	1.0%	0	0.0%	0.4%	0	0.0%	1.9%	0	0.0%	0.8%
	Moderate	8	9.5%	601	5.0%	16.2%	3	6.0%	9.5%	262	3.4%	5.8%	5	14.7%	11.0%	339	8.0%	7.2%
	Middle	56	66.7%	7,058	59.2%	46.0%	34	68.0%	44.6%	4,477	58.4%	39.7%	22	64.7%	45.9%	2,581	60.6%	42.2%
	Upper	20	23.8%	4,268	35.8%	32.2%	13	26.0%	44.9%	2,931	38.2%	53.9%	7	20.6%	41.2%	1,337	31.4%	49.8%
	Unknown	0	0.0%	0	0.0%	0.2%	0	0.0%	0.0%	0	0.0%	0.1%	0	0.0%	0.1%	0	0.0%	0.0%
	Total	84	100%	11,927	100%	100.0%	50	100%	100%	7,670	100%	100%	34	100%	100%	4,257	100%	100%
REFINANCE	Low	0	0.0%	0	0.0%	5.4%	0	0.0%	2.9%	0	0.0%	1.3%	0	0.0%	2.3%	0	0.0%	1.1%
	Moderate	13	20.6%	1,058	15.7%	16.2%	6	14.6%	9.4%	460	9.9%	5.0%	7	31.8%	11.6%	598	28.1%	7.8%
	Middle	43	68.3%	4,650	68.8%	46.0%	33	80.5%	43.1%	3,824	82.5%	41.2%	10	45.5%	45.2%	826	38.9%	43.7%
	Upper	6	9.5%	951	14.1%	32.2%	2	4.9%	44.6%	351	7.6%	52.5%	4	18.2%	40.7%	600	28.2%	47.3%
	Unknown	1	1.6%	101	1.5%	0.2%	0	0.0%	0.1%	0	0.0%	0.0%	1	4.5%	0.2%	101	4.8%	0.1%
	Total	63	100%	6,760	100%	100.0%	41	100%	100%	4,635	100%	100%	22	100%	100%	2,125	100%	100%
HOME IMPROVEMENT	Low	0	0.0%	0	0.0%	5.4%	0	0.0%	4.7%	0	0.0%	2.0%	0	0.0%	3.6%	0	0.0%	1.8%
	Moderate	6	46.2%	267	34.2%	16.2%	5	71.4%	17.2%	206	48.6%	11.2%	1	16.7%	17.7%	61	17.1%	10.6%
	Middle	7	53.8%	514	65.8%	46.0%	2	28.6%	36.9%	218	51.4%	33.5%	5	83.3%	37.0%	296	82.9%	40.0%
	Upper	0	0.0%	0	0.0%	32.2%	0	0.0%	40.9%	0	0.0%	50.0%	0	0.0%	41.5%	0	0.0%	47.6%
	Unknown	0	0.0%	0	0.0%	0.2%	0	0.0%	0.2%	0	0.0%	3.4%	0	0.0%	0.2%	0	0.0%	0.0%
	Total	13	100%	781	100%	100.0%	7	100%	100%	424	100%	100%	6	100%	100%	357	100%	100%
MULTI FAMILY	Multi-Family Units																	
	Low	0	0.0%	0	0.0%	18.2%	0	0.0%	13.9%	0	0.0%	9.0%	0	0.0%	10.0%	0	0.0%	5.7%
	Moderate	1	50.0%	104	10.8%	40.5%	1	50.0%	30.6%	104	10.8%	35.1%	0	0.0%	36.0%	0	0.0%	28.7%
	Middle	1	50.0%	858	89.2%	23.1%	1	50.0%	27.8%	858	89.2%	23.6%	0	0.0%	30.0%	0	0.0%	43.9%
	Upper	0	0.0%	0	0.0%	14.4%	0	0.0%	26.4%	0	0.0%	32.2%	0	0.0%	22.0%	0	0.0%	21.7%
	Unknown	0	0.0%	0	0.0%	3.7%	0	0.0%	1.4%	0	0.0%	0.0%	0	0.0%	2.0%	0	0.0%	0.1%
Total	2	100%	962	100%	100.0%	2	100%	100%	962	100%	100%	0	0.0%	100%	0	0.0%	100%	
OTHER PURPOSE LOC	Low	0	0.0%	0	0.0%	5.4%	0	0.0%	1.9%	0	0.0%	0.8%	0	0.0%	2.0%	0	0.0%	1.0%
	Moderate	0	0.0%	0	0.0%	16.2%	0	0.0%	7.6%	0	0.0%	5.8%	0	0.0%	7.2%	0	0.0%	4.8%
	Middle	0	0.0%	0	0.0%	46.0%	0	0.0%	38.3%	0	0.0%	36.3%	0	0.0%	39.4%	0	0.0%	36.1%
	Upper	0	0.0%	0	0.0%	32.2%	0	0.0%	52.2%	0	0.0%	57.1%	0	0.0%	51.4%	0	0.0%	58.1%
	Unknown	0	0.0%	0	0.0%	0.2%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	0	0.0%	0	0.0%	100.0%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%

Originations & Purchases

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

APPENDIX E – LENDING TABLES (Continued)

Geographic Distribution of HMDA Loans - Table 2 of 2

Assessment Area: Jackson

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data					Bank & Aggregate Lending											
		2022, 2023					2022						2023					
		Bank				Owner Occupied Units	Count			Dollar			Count			Dollar		
		Count		Dollar			Bank	Agg	Bank	Agg	Bank	Agg	Bank	Agg				
#	%	\$ (000s)	\$ %	%	#	%									%	\$ (000s)	\$ %	\$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	1	6.7%	26	3.2%	5.4%	1	25.0%	3.1%	26	8.3%	1.5%	0	0.0%	0.5%	0	0.0%	0.3%
	Moderate	6	40.0%	207	25.7%	16.2%	1	25.0%	16.0%	36	11.5%	8.2%	5	45.5%	11.2%	171	34.6%	6.6%
	Middle	6	40.0%	499	61.8%	46.0%	2	50.0%	36.6%	251	80.2%	27.6%	4	36.4%	44.4%	248	50.2%	39.6%
	Upper	2	13.3%	75	9.3%	32.2%	0	0.0%	43.5%	0	0.0%	62.6%	2	18.2%	43.9%	75	15.2%	53.4%
	Unknown	0	0.0%	0	0.0%	0.2%	0	0.0%	0.8%	0	0.0%	0.1%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	15	100%	807	100%	100.0%	4	100%	100%	313	100%	100%	11	100%	100%	494	100%	100%
PURPOSE NOT APPLICABLE	Low	0	0.0%	0	0.0%	5.4%	0	0.0%	1.5%	0	0.0%	41.3%	0	0.0%	1.6%	0	0.0%	1.5%
	Moderate	0	0.0%	0	0.0%	16.2%	0	0.0%	21.2%	0	0.0%	6.3%	0	0.0%	17.7%	0	0.0%	9.7%
	Middle	0	0.0%	0	0.0%	46.0%	0	0.0%	49.2%	0	0.0%	28.6%	0	0.0%	53.2%	0	0.0%	50.9%
	Upper	0	0.0%	0	0.0%	32.2%	0	0.0%	28.0%	0	0.0%	23.8%	0	0.0%	27.4%	0	0.0%	37.8%
	Unknown	0	0.0%	0	0.0%	0.2%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	0	0.0%	0	0.0%	100.0%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%
HMDA TOTALS	Low	1	0.6%	26	0.1%	5.4%	1	1.0%	1.8%	26	0.2%	2.2%	0	0.0%	2.1%	0	0.0%	1.3%
	Moderate	34	19.2%	2,237	10.5%	16.2%	16	15.4%	10.0%	1,068	7.6%	9.6%	18	24.7%	11.4%	1,169	16.2%	9.0%
	Middle	113	63.8%	13,579	63.9%	46.0%	72	69.2%	43.3%	9,628	68.8%	37.6%	41	56.2%	44.7%	3,951	54.6%	42.4%
	Upper	28	15.8%	5,294	24.9%	32.2%	15	14.4%	44.7%	3,282	23.4%	50.6%	13	17.8%	41.7%	2,012	27.8%	47.3%
	Unknown	1	0.6%	101	0.5%	0.2%	0	0.0%	0.1%	0	0.0%	0.1%	1	1.4%	0.1%	101	1.4%	0.0%
	Total	177	100%	21,237	100%	100.0%	104	100%	100%	14,004	100%	100%	73	100%	100%	7,233	100%	100%

Originations & Purchases

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

APPENDIX E – LENDING TABLES (Continued)

Geographic Distribution of Consumer Loans

Assessment Area: Jackson

Tract Income Levels	Bank Lending & Demographic Data				
	2023				
	Count		Dollar		Households
	#	%	\$ (000s)	\$ %	%
Low	2	2.5%	5	0.5%	9.8%
Moderate	22	27.8%	203	21.1%	22.5%
Middle	47	59.5%	482	50.1%	39.8%
Upper	8	10.1%	272	28.3%	27.1%
Unknown	0	0.0%	0	0.0%	0.8%
<i>Total</i>	79	100%	962	100%	100.0%

Originations & Purchases

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

Percentages may not total 100 percent due to rounding

Geographic Distribution of Small Business Loans

Assessment Area: Jackson

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data				
		2023				
		Count		Dollar		Total Businesses
		#	%	\$ (000s)	\$ %	%
SMALL BUSINESSES	Low	0	0.0%	0	0.0%	8.2%
	Moderate	16	27.1%	592	21.3%	23.2%
	Middle	40	67.8%	1,284	46.2%	33.5%
	Upper	3	5.1%	902	32.5%	30.7%
	Unknown	0	0.0%	0	0.0%	4.4%
	<i>Total</i>	59	100%	2,778	100%	100.0%

Originations & Purchases

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

Percentages may not total 100 percent due to rounding

APPENDIX E – LENDING TABLES (Continued)

Borrower Distribution of HMDA Loans - Table 1 of 2

Assessment Area: Jackson

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data					Bank & Aggregate Lending											
		2022, 2023					2022						2023					
		Bank				Families by Family Income %	Count			Dollar			Count			Dollar		
		Count		Dollar			Bank	Agg %	\$ (000s)	\$ %	\$ %	Bank	Agg %	\$ (000s)	\$ %	\$ %		
#	%	\$ (000s)	\$ %	#	%	%											#	%
HOME PURCHASE	Low	2	2.4%	90	0.8%	22.9%	0	0.0%	5.2%	0	0.0%	2.3%	2	5.9%	5.6%	90	2.1%	2.4%
	Moderate	8	9.5%	745	6.2%	16.7%	3	6.0%	21.3%	165	2.2%	14.9%	5	14.7%	18.9%	580	13.6%	12.6%
	Middle	9	10.7%	1,029	8.6%	20.2%	7	14.0%	22.2%	849	11.1%	21.1%	2	5.9%	21.0%	180	4.2%	19.5%
	Upper	17	20.2%	2,165	18.2%	40.3%	6	12.0%	31.0%	1,145	14.9%	42.5%	11	32.4%	30.4%	1,020	24.0%	42.4%
	Unknown	48	57.1%	7,898	66.2%	0.0%	34	68.0%	20.2%	5,511	71.9%	19.2%	14	41.2%	24.2%	2,387	56.1%	23.1%
	Total	84	100%	11,927	100%	100.0%	50	100%	100%	7,670	100%	100%	34	100%	100%	4,257	100%	100%
REFINANCE	Low	3	4.8%	160	2.4%	22.9%	3	7.3%	7.7%	160	3.5%	3.6%	0	0.0%	6.8%	0	0.0%	3.1%
	Moderate	10	15.9%	427	6.3%	16.7%	1	2.4%	16.2%	32	0.7%	12.1%	9	40.9%	17.8%	395	18.6%	11.9%
	Middle	6	9.5%	767	11.3%	20.2%	4	9.8%	20.7%	347	7.5%	17.9%	2	9.1%	19.7%	420	19.8%	15.8%
	Upper	21	33.3%	2,650	39.2%	40.3%	14	34.1%	36.9%	1,788	38.6%	47.4%	7	31.8%	37.4%	862	40.6%	47.3%
	Unknown	23	36.5%	2,756	40.8%	0.0%	19	46.3%	18.5%	2,308	49.8%	18.9%	4	18.2%	18.3%	448	21.1%	21.9%
	Total	63	100%	6,760	100%	100.0%	41	100%	100%	4,635	100%	100%	22	100%	100%	2,125	100%	100%
HOME IMPROVEMENT	Low	0	0.0%	0	0.0%	22.9%	0	0.0%	9.5%	0	0.0%	5.6%	0	0.0%	6.4%	0	0.0%	3.1%
	Moderate	2	15.4%	72	9.2%	16.7%	1	14.3%	15.5%	26	6.1%	10.5%	1	16.7%	15.1%	46	12.9%	9.6%
	Middle	2	15.4%	232	29.7%	20.2%	1	14.3%	14.7%	85	20.0%	12.9%	1	16.7%	16.4%	147	41.2%	16.0%
	Upper	5	38.5%	205	26.2%	40.3%	1	14.3%	42.4%	41	9.7%	54.5%	4	66.7%	43.0%	164	45.9%	59.8%
	Unknown	4	30.8%	272	34.8%	0.0%	4	57.1%	18.0%	272	64.2%	16.5%	0	0.0%	19.1%	0	0.0%	11.6%
	Total	13	100%	781	100%	100.0%	7	100%	100%	424	100%	100%	6	100%	100%	357	100%	100%
MULTI FAMILY	Low	0	0.0%	0	0.0%	22.9%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	0	0.0%	16.7%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Middle	0	0.0%	0	0.0%	20.2%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Upper	0	0.0%	0	0.0%	40.3%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	8.0%	0	0.0%	0.5%
	Unknown	2	100.0%	962	100.0%	0.0%	2	100.0%	100.0%	962	100.0%	100.0%	0	0.0%	92.0%	0	0.0%	99.5%
	Total	2	100%	962	100%	100.0%	2	100%	100%	962	100%	100%	0	0.0%	100%	0	0.0%	100%
OTHER PURPOSE LOC	Low	0	0.0%	0	0.0%	22.9%	0	0.0%	5.8%	0	0.0%	3.6%	0	0.0%	5.0%	0	0.0%	2.8%
	Moderate	0	0.0%	0	0.0%	16.7%	0	0.0%	11.0%	0	0.0%	6.4%	0	0.0%	11.4%	0	0.0%	6.2%
	Middle	0	0.0%	0	0.0%	20.2%	0	0.0%	19.5%	0	0.0%	15.2%	0	0.0%	20.8%	0	0.0%	15.2%
	Upper	0	0.0%	0	0.0%	40.3%	0	0.0%	59.6%	0	0.0%	71.4%	0	0.0%	58.8%	0	0.0%	72.8%
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	4.0%	0	0.0%	3.3%	0	0.0%	4.0%	0	0.0%	3.1%
	Total	0	0.0%	0	0.0%	100.0%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%

Originations & Purchases

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

APPENDIX E – LENDING TABLES (Continued)

Borrower Distribution of HMDA Loans - Table 2 of 2

Assessment Area: Jackson

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data					Bank & Aggregate Lending											
		2022, 2023					2022						2023					
		Bank				Families by Family Income	Count			Dollar			Count			Dollar		
		Count		Dollar			Bank	Agg		Bank	Agg		Bank	Agg		Bank	Agg	
#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %	#	%	%	\$ (000s)	\$ %	\$ %		
OTHER PURPOSE CLOSED/EXEMPT	Low	2	13.3%	51	6.3%	22.9%	0	0.0%	11.5%	0	0.0%	5.9%	2	18.2%	8.7%	51	10.3%	5.5%
	Moderate	2	13.3%	102	12.6%	16.7%	0	0.0%	19.1%	0	0.0%	11.4%	2	18.2%	20.9%	102	20.6%	8.2%
	Middle	5	33.3%	167	20.7%	20.2%	0	0.0%	21.4%	0	0.0%	20.4%	5	45.5%	28.1%	167	33.8%	19.8%
	Upper	3	20.0%	200	24.8%	40.3%	1	25.0%	38.9%	26	8.3%	53.3%	2	18.2%	36.7%	174	35.2%	57.9%
	Unknown	3	20.0%	287	35.6%	0.0%	3	75.0%	9.2%	287	91.7%	9.0%	0	0.0%	5.6%	0	0.0%	8.7%
	Total	15	100%	807	100%	100.0%	4	100%	100%	313	100%	100%	11	100%	100%	494	100%	100%
PURPOSE NOT APPLICABLE	Low	0	0.0%	0	0.0%	22.9%	0	0.0%	0.8%	0	0.0%	0.2%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	0	0.0%	16.7%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	1.6%	0	0.0%	1.6%
	Middle	0	0.0%	0	0.0%	20.2%	0	0.0%	1.5%	0	0.0%	0.4%	0	0.0%	0.0%	0	0.0%	0.0%
	Upper	0	0.0%	0	0.0%	40.3%	0	0.0%	0.8%	0	0.0%	0.9%	0	0.0%	0.0%	0	0.0%	0.0%
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	97.0%	0	0.0%	98.6%	0	0.0%	98.4%	0	0.0%	98.4%
	Total	0	0.0%	0	0.0%	100.0%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%
HMDA TOTALS	Low	7	4.0%	301	1.4%	22.9%	3	2.9%	6.1%	160	1.1%	2.4%	4	5.5%	5.8%	141	1.9%	2.4%
	Moderate	22	12.4%	1,346	6.3%	16.7%	5	4.8%	18.6%	223	1.6%	12.0%	17	23.3%	17.7%	1,123	15.5%	11.2%
	Middle	22	12.4%	2,195	10.3%	20.2%	12	11.5%	20.9%	1,281	9.1%	17.3%	10	13.7%	20.3%	914	12.6%	17.1%
	Upper	46	26.0%	5,220	24.6%	40.3%	22	21.2%	34.3%	3,000	21.4%	38.4%	24	32.9%	34.3%	2,220	30.7%	41.0%
	Unknown	80	45.2%	12,175	57.3%	0.0%	62	59.6%	20.1%	9,340	66.7%	30.0%	18	24.7%	21.8%	2,835	39.2%	28.4%
	Total	177	100%	21,237	100%	100.0%	104	100%	100%	14,004	100%	100%	73	100%	100%	7,233	100%	100%

Originations & Purchases

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

APPENDIX E – LENDING TABLES (Continued)

Borrower Distribution of Consumer Loans

Assessment Area: Jackson

Household Income Levels	Bank Lending & Demographic Data				
	2023				
	Count		Dollar		Households by Household Income
	#	%	\$ (000s)	\$ %	%
Low	29	36.7%	282	29.3%	24.9%
Moderate	16	20.3%	189	19.6%	15.9%
Middle	17	21.5%	170	17.7%	17.4%
Upper	17	21.5%	321	33.4%	41.8%
Unknown	0	0.0%	0	0.0%	
<i>Total</i>	79	100.0%	962	100.0%	100.0%

Originations & Purchases

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

Percentages may not total 100 percent due to rounding

Small Business Loans by Business Revenue & Loan Size

Assessment Area: Jackson

		Bank Lending & Demographic Data				
		2023				
		Count		Dollar		Total Businesses
		#	%	\$ (000s)	\$ %	%
Revenue	\$1 Million or Less	57	96.6%	2,545	91.6%	93.0%
	Over \$1 Million	2	3.4%	233	8.4%	6.1%
	<i>Total Rev. available</i>	59	100.0%	2,778	100.0%	99.1%
	Rev. Not Known	0	0.0%	0	0.0%	0.9%
	<i>Total</i>	59	100%	2,778	100%	100%
Loan Size	\$100,000 or Less	53	89.8%	1,420	51.1%	
	\$100,001 - \$250,000	4	6.8%	639	23.0%	
	\$250,001 - \$1 Million	2	3.4%	719	25.9%	
	<i>Total</i>	59	100%	2,778	100%	
Loan Size & Rev \$1 Mill or Less	\$100,000 or Less	52	91.2%	1,369	53.8%	
	\$100,001 - \$250,000	3	5.3%	457	18.0%	
	\$250,001 - \$1 Million	2	3.5%	719	28.3%	
	<i>Total</i>	57	100%	2,545	100%	

Originations & Purchases

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

Percentages may not total 100 percent due to rounding