PUBLIC DISCLOSURE

August 28, 2023

COMMUNITY REINVESTMENT ACT
PERFORMANCE EVALUATION

The First Bank
6480 US Highway 98 West
Hattiesburg, Mississippi 39402

RSSD ID NUMBER: 2385514

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

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INSTITUTION'S CRA RATING

INSTITUTION'S CRA RATING: This institution is rated **<u>SATISFACTORY</u>**.

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

PERFORMANCE LEVELS	The First Bank PERFORMANCE TESTS		
	Lending Test*	**Investment Test**	**Service Test**
Outstanding			
High Satisfactory			
Low Satisfactory	X	X	X
Needs to Improve			
Substantial Noncompliance			

*Note: 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 overall geographic distribution of loans reflects adequate penetration throughout the assessment areas.

- The overall distribution of loans among borrowers of different income levels and businesses of different revenue sizes is adequate.

- The bank makes a relatively high level of community development loans.

- The bank makes an adequate level of qualified community development investments in response to assessment area community development needs.

- Retail delivery systems are accessible to the geographies and individuals of different income levels in the bank's assessment areas.

- The bank provides an adequate level of community development services.

INSTITUTION

DESCRIPTION OF INSTITUTION

The First Bank is a commercial bank headquartered in Hattiesburg, Mississippi that operates across 21 assessment areas in five states, including Alabama, Florida, Georgia, Louisiana, and Mississippi. As of December 31, 2022, the bank had 87 branches across its footprint. As of the same date, the bank had assets of $6.5 billion. The states and assessment areas served include:

	The First Bank's Assessment Areas	
State	**Assessment Area Name**	**Current Assessment Area Delineation** *(as of 12/31/2022)*
Alabama	Daphne-Fairhope-Foley	Baldwin County
	Mobile	Mobile and Washington counties
Florida	Fort Walton Beach	Okaloosa and Walton counties
	Panama City	Bay County
	Pensacola	Escambia and Santa Rosa counties
	Tallahassee	Jefferson and Leon counties
	Tampa	Hillsborough County
Georgia	Albany	Worth County
	Baker	Baker County
	Colquitt-Thomas-Tift	Colquitt, Thomas, and Tift counties
	Valdosta	Brooks and Lowndes counties
Louisiana	Baton Rouge	Ascension, Assumption, East Baton Rouge, Iberville, Livingston, and West Baton Rouge parishes
	Hammond	Tangipahoa Parish
	New Orleans	Jefferson, Orleans, and St. Tammany parishes
	Washington	Washington Parish
Mississippi	Clay-Monroe-Oktibbeha	Clay, Monroe, and Oktibbeha counties
	Gulfport	Hancock, Harrison, Jackson, and Stone counties
	Hattiesburg	Forrest and Lamar counties
	Jackson	Hinds and Madison counties
	Jones	Jones County
	Pearl River	Pearl River County

The bank is a wholly-owned subsidiary of The First Bancshares, Inc. (TFBI), a noncomplex one-bank holding company headquartered in Hattiesburg, Mississippi. In addition to the subsidiary bank, TFBI owns four trust preferred securities issuers as well as an LLC. All other functional subsidiaries, including insurance and mortgage origination entities,- are structured under the bank. In addition, the bank is a certified CDFI, which gives the bank access to grants and other funding for meeting certain requirements that relate to a reinvestment in the local community.

Since the previous CRA examination, the bank acquired 19 branches, opened one branch, and closed six branches. Acquired branches were the result of the bank acquiring two banks, Southwest Georgia Bank (seven branches on April 3, 2020) and Beach Bank (five branches on August 1, 2022, and the result of the bank purchasing branches from a Cadence Bank/BancorpSouth divestiture (seven branches on December 6, 2021).

Loan Portfolio
The First Bank offers a wide variety of consumer, residential real estate, commercial, and agricultural loan products to fulfill the credit needs of the residents and businesses in its assessment areas, including SBA, FHA, VA, USDA Rural Development loans, and mortgage loans sold into the secondary market.

The following table shows the composition of The First Bank's loan portfolio as of December 31, 2020; December 31, 2021; and December 31, 2022. For all three years, non-farm non-residential real estate loans represented the largest volume of loans by dollar, followed by one- to four-family dwelling loans. Commercial/industrial and construction/development loans were also a significant portion of the portfolio.

COMPOSITION OF LOAN PORTFOLIO							
	12/31/2022		12/31/2021		12/31/2020		%
Loan Type	$ (000s)	Percent	$ (000s)	Percent	$ (000s)	Percent	Change
Construction and Development	475,956	12.7%	364,075	12.4%	301,283	9.6%	58.0%
Secured by One- to Four- Family Dwellings	945,454	25.2%	756,680	25.7%	798,089	25.5%	-5.2%
Other Real Estate: Farmland	75,663	2.0%	86,645	2.9%	93,561	3.0%	-7.4%
Multifamily	77,530	2.1%	80,533	2.7%	117,096	3.7%	-31.2%
Nonfarm nonresidential	1,626,066	43.3%	1,242,529	42.2%	1,214,602	38.8%	2.3%
Commercial and Industrial	493,053	13.1%	363,901	12.3%	550,012	17.6%	-33.8%
Loans to Individuals	45,331	1.2%	41,019	1.4%	41,769	1.3%	-1.8%
Agricultural Loans	13,854	0.4%	11,477	0.4%	11,329	0.4%	1.3%
Total	$3,752,907	100.00%	$2,946,859	100.00%	$3,127,741	100.00%	

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

Loan Portfolio Trend

Legend:
- 12/31/2022
- 12/31/2021
- 12/31/2020

Category	12/31/2022	12/31/2021	12/31/2020
Construction & Development	12.7%	12.4%	9.6%
Secured by 1-4 Family Dwellings	25.2%	25.7%	25.5%
Farmland	2.0%	2.9%	3.0%
Multifamily	2.1%	2.7%	3.7%
Nonfarm Nonresidential	43.3%	42.2%	38.8%
Commercial & Industrial	13.1%	12.3%	17.6%
Loans to Individuals	1.2%	1.4%	1.3%
Agricultural	0.4%	0.4%	0.4%
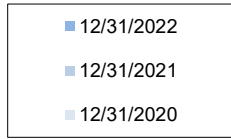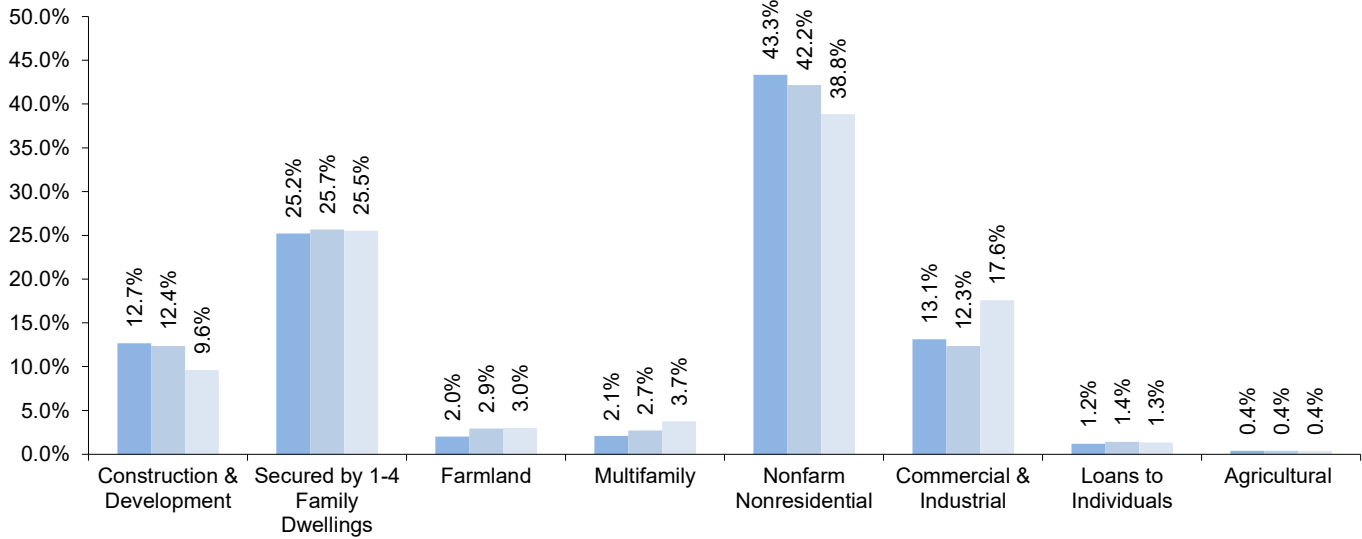
Loan Portfolio as of 12/31/2022

Category	Percentage
Loans to Individuals	1.2%
Construction & Development	12.7%
Secured by 1-4 Family Dwellings	25.2%
Farmland	2.0%
Multifamily	2.1%
Nonfarm Nonresidential	43.3%
Commercial & Industrial	13.1%
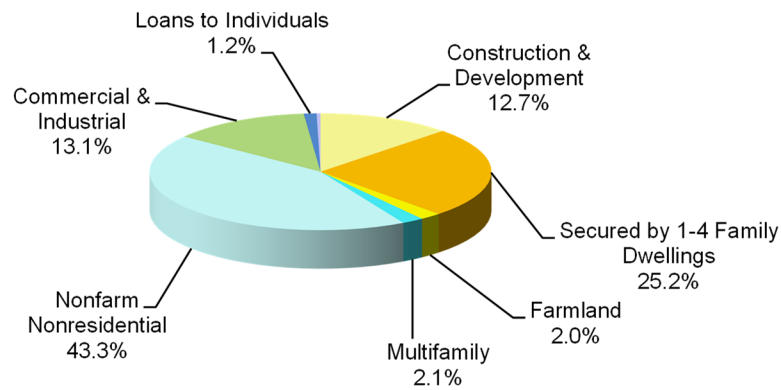
The First Bank received a "Satisfactory" rating at its previous CRA examination dated June 1, 2020 conducted by the Office of the Comptroller of the Currency (OCC). No known legal impediments exist that would restrain the bank from meeting the credit needs of its assessment areas.

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 assessment areas. The First Bank's CRA performance evaluation was based on CRA activities within its assessment areas using the Large Institution Examination Procedures. Large bank performance standards consist of three separately rated tests: Lending, Investment, and Service Tests.

The First Bank is an interstate bank; therefore, the scope of this evaluation includes a full-scope review of at least one assessment area in each state where the bank has branches. There were six assessment areas chosen for a full-scope review: Mobile, AL, Tallahassee, FL, Colquitt-Thomas-Tift, GA, Baton Rouge, LA, Gulfport, MS, and Hattiesburg, MS. The remaining 15 assessment areas were reviewed under limited-scope procedures. Criteria used to select full-scope assessment areas include loan volume; deposit market share; number of branches; and other nonfinancial considerations. Full-scope assessment areas represent the most active markets in each state based on these criteria.

The state of Mississippi had the highest number of branches and largest concentration of lending activity; as a result, performance in this state received the greatest weight in determining the overall rating for each test and the institution overall, followed by (in order of significance) the states of Florida, Alabama, Louisiana, and Georgia. A description of each state and full-scope assessment area is included in the applicable section of this report.

Examination Review Period and Products Reviewed
This evaluation included an analysis of HMDA and CRA small business loans originated between January 1, 2020 and December 31, 2022. Unless otherwise noted in individual assessment areas, performance in the small business loan category carried greater significance toward the bank's performance conclusions given the bank's business strategy and total volume during the review period.

The community development activity review period was January 1, 2020 to December 31, 2022. Community development loans originated within this timeframe were included in the Lending Test analysis, and community development investments funded during this period were analyzed as part of the investments test. Investments with community development as a primary purpose that were funded during a prior review period but still outstanding as of December 31, 2022, were also considered. Community development services that took place during the review period were included in the Service Test review. A loan, investment, or service has community development as a primary purpose when it is designed for the express purpose of revitalizing or stabilizing LMI areas, designated disaster areas, or underserved or distressed nonmetropolitan middle-income areas; providing affordable housing for, or community services targeted to, LMI persons; or promoting economic development by financing small businesses and farms that meet the requirements set forth in 12 CFR 228.12(g).

Community Contacts
In order to better understand assessment area community development and credit needs, several sources were used, including contacts with community development practitioners. For this evaluation, examiners contacted six community organizations from across the bank's footprint and utilized two recent community contact interviews within the bank's assessment areas to gain insight regarding local economic conditions and credit needs. Community contact interviewees represented affordable housing, economic development, social service, and governmental organizations operating inside the bank's assessment areas. These individuals have expertise in their respective fields and are familiar with the economic, social, and demographic characteristics and community development opportunities in the assessment area. Information obtained from these interviews helped

establish a context for the communities in which the bank operates and to gather information on the bank's performance.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS

Lending Test

Lending Test performance is rated low satisfactory. The rating reflects an aggregation of the ratings for each rated area shown in order of significance in the following table.

Rated Area	Lending Test Rating
Mississippi	High Satisfactory
Florida	Low Satisfactory
Alabama	Low Satisfactory
Louisiana	High Satisfactory
Georgia	Low Satisfactory
OVERALL	**LOW SATISFACTORY**

Detailed information about HMDA and CRA small business loans can be found in Appendices E and G for full-scope and limited-scope assessment areas, respectively. In some assessment areas and product discussions, specific numbers are quoted from these tables to support relevant points; otherwise, general references are made about performance and the reader should refer to the appendices for specific data.

Lending Activity

Overall, lending levels reflect good responsiveness to credit needs. When analyzed by state, lending levels were adequate in Alabama and good in the remaining four states. Lending levels were commensurate with deposits and branches in each state. Detailed information about lending activity can be found in each of the state sections of this report.

The following table summarizes the bank's lending activity from 2020 through 2022.

Summary of Lending Activity

Loan Type	#	%	$(000s)	%
Total Consumer related	**0**	**0**	**$0**	**0**
Home Improvement	177	--	$28,349	--
Home Purchase	2,535	--	$772,319	--
Multi-Family Housing	205	--	$316,372	--
Refinancing	2,392	--	$555,360	--
Other Purpose Closed-End	92	--	$23,312	--
Other Purpose LOC	199	--	$25,206	--
Total HMDA related	**5,600**	**36**	**$1,720,918**	**61**
Total Non-HMDA related	**0**	**0**	**$0**	**0**
Small Business	9,343	--	$1,060,221	--
Total Small Business related	**9,343**	**61**	**$1,060,221**	**37**
Small Farm	419	--	$49,693	--
Total Small Farm related	**419**	**3**	**$49,693**	**2**
TOTAL LOANS	**15,362**	**100**	**$2,830,832**	**100**

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

Assessment Area Concentration

The following table shows, by loan type, the number and percentage of loans located inside and outside of the bank's assessment areas. The bank originated a substantial majority of total loans to borrowers and businesses located within its assessment areas.

Lending Inside and Outside the Assessment Area

Loan Types	Inside				Outside			
	#	%	$(000s)	%	#	%	$(000s)	%
Home Improvement	166	93.8	$26,801	94.5	11	6.2	$1,548	5.5
Home Purchase - Conventional	1,814	88.7	$574,754	88.4	232	11.3	$75,438	11.6
Home Purchase - FHA	266	76.9	$51,348	76.6	80	23.1	$15,654	23.4
Home Purchase - VA	126	88.1	$49,871	90.5	17	11.9	$5,254	9.5
Multi-Family Housing	188	91.7	$275,815	87.2	17	8.3	$40,557	12.8
Other Purpose Closed-End	83	90.2	$21,267	91.2	9	9.8	$2,045	8.8
Other Purpose LOC	189	95	$24,193	96	10	5	$1,013	4
Refinancing	2,187	91.4	$505,622	91	205	8.6	$49,738	9
Total HMDA related	**5,019**	**89.6**	**$1,529,671**	**88.9**	**581**	**10.4**	**$191,247**	**11.1**
Small Business	8,651	92.6	$954,404	90	692	7.4	$105,817	10
Total Small Bus. related	**8,651**	**92.6**	**$954,404**	**90**	**692**	**7.4**	**$105,817**	**10**
Small Farm	346	82.6	$37,946	76.4	73	17.4	$11,747	23.6
Total Small Farm related	**346**	**82.6**	**$37,946**	**76.4**	**73**	**17.4**	**$11,747**	**23.6**
TOTAL LOANS	**14,016**	**91.2**	**$2,522,021**	**89.1**	**1,346**	**8.8**	**$308,811**	**10.9**

Note: Affiliate loans not included

Overall, 91.2 percent of total loan units were located inside the assessment areas during the review period, which includes 89.6 percent of HMDA loans and 92.6 percent of small business loans.

Distribution of Lending by Geography, Borrower Income, and Business Size

The geographic distribution of HMDA and small business loans is adequate, and no conspicuous gaps in lending activity by income category were identified. Similarly, the performance by borrower income and business size is adequate. Conclusions were formed using an aggregation of the conclusions for each rated area shown in order of significance in the following table.

Rated Area	Geographic Distribution of Loans
Mississippi	Adequate
Florida	Poor
Alabama	Adequate
Louisiana	Adequate
Georgia	Adequate
OVERALL	**ADEQUATE**

Rated Area	Loan Distribution by Borrower Income & Business Size
Mississippi	Adequate
Florida	Adequate
Alabama	Adequate
Louisiana	Adequate
Georgia	Good
OVERALL	**ADEQUATE**

Community Development Lending

The following table summarizes total dollar volume and conclusions for community development loans by state. Individual state totals include loans benefiting assessment areas and broader state or regional areas that include the assessments areas. It also includes loans made outside any assessment areas within a state if the bank was deemed to have met the needs of its own assessment areas in that state first.

Rated Area	Community Development Loans ($)	Community Development Lending Activity
Mississippi	$67.9 Million	Leader
Florida	$72.9 Million*	Adequate Level
Alabama	$18.9 Million	Relatively High Level
Louisiana	$30.1 Million	Relatively High Level
Georgia	$13.6 Million	Adequate Level
Broader Regional Areas that Include Multiple States in Bank Footprint	$3.0 Million	
OVERALL	**$206.4 Million**	**Relatively High Level**

*Includes one loan totaling $1.8 million made outside any of the bank's assessment areas in Florida.

As the previous table shows, The First Bank originated or renewed $206.5 million in community development lending with impact to one or more of the states in its footprint. This was considered a relatively high level of community development loans when considering performance across the footprint.

Some of the community development loans with the most impact are separately highlighted later in the report within the applicable state or full-scope assessment area directly receiving the benefit. However, as the previous table shows, the bank originated or renewed $3.0 million to broader regional areas that benefited more than one state within the bank's footprint. Since this loan has an impact across multiple states and is considered at the institution level, this loan is separately described here:

- One loan totaling $3.0 million to a CDFI loan fund that provides financing for affording housing for LMI individuals and families across the states of AR, LA, MS, and TN.

Product Innovation
As a member of the Federal Home Loan Bank of Dallas, the First Bank utilized grant programs to help fund affordable housing activities within their footprint throughout the review period. These programs included the Affordable Housing Program (AHP), the Homebuyer Equity Leverage Partnership (HELP), Special Rehabilitation Assistance Program (SNAP), and Disaster Rebuilding Assistance (DRA).

COVID-19 Response
The First Bank participated in the Paycheck Protection Program (PPP), which was established as part of the Coronavirus Aid, Relief, and Economic Security Act. PPP loans were designed to help businesses retain workers and staff during the economic crisis caused by the pandemic. PPP loans in amounts less than $1.0 million were considered retail loans while loans greater than $1 million were considered as community development loans if they also had a primary purpose of community development as defined under the CRA. Generally, loans to small businesses with gross annual revenues $1 million or less that create or retain jobs for LMI individuals or in LMI geographies, or that otherwise meet the economic development "size" and "purpose" tests, qualify as community development loans. PPP loans also qualify as community development if they help to revitalize or stabilize LMI geographies or distressed or underserved nonmetropolitan middle-income geographies by helping to retain businesses in these geographies.

During 2020 and 2021, The First Bank was an active participant in the PPP, originating 5,018 PPP loans in 2020 and 2021 for a total dollar amount of $318.7 million; 94.1 percent of the PPP loans were in the bank's assessment areas. The bank also adjusted offered mortgage payment deferrals during the pandemic in an effort to help alleviate the burden people were facing during the pandemic.

Investment Test

The First Bank's overall performance under the Investment Test is low satisfactory. The rating reflects an aggregation of the ratings for each rated area. The following table summarizes the ratings as well as the total dollar amount of qualified investments and donations by state in order of significance. Individual state totals include investments and donations benefiting assessment areas and broader state or regional areas that include the assessments areas.

Rated Area	Investments	Donations / Grants	Investment Test Rating
Mississippi	$30.5 million	$1.9 million	High Satisfactory
Florida	$16.5 million	$496,401	High Satisfactory
Alabama	$2.0 million	$47,700	Low Satisfactory
Louisiana	$5.2 million	$127,990	Low Satisfactory
Georgia	$7.5 million	$105,750	Needs to Improve
OVERALL	**$61.7 million**	**$2.7 million**	**LOW SATISFACTORY**

The bank made an adequate level of qualified investments and contributions that demonstrated adequate responsiveness to credit and community development needs. The bank's qualified investments totaled $61.7 million, of which approximately 93.2 percent were originated during the current review period. Nearly 92 percent of the bank's investments supported affordable housing, mainly through Freddie Mac and state housing finance corporation bonds. The remaining 8.1 percent of investments were dedicated to economic development in the form of a $5 million deposit into a CDFI bank.

The First Bank made contributions totaling $2.7 million during the review period with a primary purpose of community development. The bank's donations exhibited adequate responsiveness to credit and community development needs. Most notably, 94 percent of the bank's donations went to a wide variety of organizations dedicated to providing community services for LMI communities, including to public schools with majority LMI students, abuse shelters, and food pantries. Additional donations were made to groups building affordable housing and dedicated to disaster relief in LMI areas.

Additional detail on the bank's investments and donations is provided in the applicable state and full-scope assessment area sections of the report.

Service Test

The First Bank's Service Test performance is rated low satisfactory. The rating reflects an aggregation of the ratings for each rated area shown in order of significance in the following table.

Rated Area	Service Test Rating
Mississippi	Low Satisfactory
Florida	High Satisfactory
Alabama	Low Satisfactory
Louisiana	Low Satisfactory
Georgia	Outstanding
OVERALL	**LOW SATISFACTORY**

Retail Banking Services
Retail banking services are considered excellent in the states of Florida and Georgia; good in Mississippi; and adequate in Alabama and Louisiana.

Retail banking delivery systems are accessible to the geographies and individuals of different income levels. Across the bank, the distribution of the bank's 87 branches its ATMs as of December 31, 2022, was compared to the distribution of households and businesses among the tract categories within the assessment areas. Banking services and business hours do not vary in a way that inconveniences the bank's assessment areas, particularly LMI geographies and individuals. The bank does not offer weekend hours at any branch throughout its footprint, while the bank offers extended hours at all branches.

During the three-year period of 2020–2022, The First Bank acquired 19 branches and opened one branch: five in moderate-income tracts; 11 in middle-income tracts; and four in upper-income tracts. During this same period, the bank closed six branches: three in middle-income tracts; and three in upper-income tracts. Overall, the bank's record of opening and closing of branches has not adversely affected the accessibility of its delivery systems, particularly to LMI geographies and LMI individuals.

The geographic distribution of branches as of December 31, 2022 and December 31, 2021 are shown in the following tables. The tables also include data related to branches and ATM openings and closures since the previous examination, and tract income levels based on 2021 and 2022 FFIEC census data.

Geographic Distribution of Branches & ATMS - 2022
All Assessment Areas

Tract Category	Branches							ATMs										
	Total Branches				Drive thrus #	Extended Hours #	Week-end Hours #		Total ATMs		Full Service ATMs				Cash only ATMs			
	#	%	Open #	Closed #					#	%	#	%	Open #	Closed #	#	%	Open #	Closed #
Low	5	5.7%	0	0	5	5	0	Total	6	7.0%	5	5.9%	0	0	1	100.0%	0	0
DTO	1		0	0	1			SA	1		0		0	0	1		0	0
Moderate	16	18.4%	1	0	16	16	0	Total	15	17.4%	15	17.6%	1	0	0	0.0%	0	0
DTO	1		0	0	1			SA	0		0		0	0	0		0	0
Middle	36	41.4%	2	3	36	36	0	Total	36	41.9%	36	42.4%	2	3	0	0.0%	0	0
DTO	0		0	0	0			SA	0		0		0	0	0		0	0
Upper	29	33.3%	2	2	27	29	0	Total	28	32.6%	28	32.9%	2	2	0	0.0%	0	0
DTO	0		0	0	0			SA	0		0		0	0	0		0	0
Unknown	1	1.1%	0	0	1	1	0	Total	1	1.2%	1	1.2%	0	0	0	0.0%	0	0
DTO	0		0	0	0			SA	0		0		0	0	0		0	0
Total	87	100%	5	5	85	87	0	Total	86	100%	85	100%	5	5	1	100%	0	0
DTO	2		0	0	2	0	0	SA	1		0		0	0	1		0	0

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

Geographic Distribution of Branches & ATMS 2020 - 2021
All Assessment Areas

Tract Category	Branches							ATMs											
	Total Branches				Drive thrus	Extend-ed Hours	Week-end Hours		Total ATMs		Full Service ATMs				Cash only ATMs				
	#	%	Open #	Closed #	#	#	#		#	%	#	%	Open #	Closed #	#	%	Open #	Closed #	
Low	3	3.4%	0	0	2	3	0	Total	4	4.7%	3	3.6%	0	0	1	50.0%	0	0	
DTO	1		0	0	0			SA	1		0		0	0	1		0	0	
Moderate	15	17.2%	4	0	13	15	0	Total	15	17.4%	15	17.9%	4	0	0	0.0%	0	0	
DTO	1		1	0	0			SA	0		0		0	0	0		0	0	
Middle	50	57.5%	9	0	44	50	0	Total	49	57.0%	48	57.1%	9	0	1	50.0%	0	0	
DTO	0		0	0	0			SA	0		0		0	0	0		0	0	
Upper	19	21.8%	2	1	18	19	0	Total	18	20.9%	18	21.4%	2	1	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	
DTO	0		0	0	0			SA	0		0		0	0	0		0	0	
Total	87	100%	15	1	77	87	0	Total	86	100%	84	100%	15	1	2	100%	0	0	
DTO	2		1	0	0			SA	1		0		0	0	1		0	0	

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

Community Development Services

The First Bank provides an adequate level of community development services throughout its assessment areas. In order of significance, the table below summarizes the total service activities, hours of community development services by state and overall, and community development service conclusions.

Rated Area	Services (#)	Services (Hours)	Community Development Service Conclusion
Mississippi	34	177	Limited Level
Florida	17	194	Adequate Level
Alabama	22	129	Adequate Level
Louisiana	28	118	Limited Level
Georgia	10	105	Relatively High Level
OVERALL	**111**	**723 Hours**	**ADEQUATE LEVEL**

The First Bank employees were involved with organizations and activities that promote or facilitate affordable housing for LMI individuals, community services targeted to LMI individuals, economic development, and revitalization/stabilization of LMI and distressed or underserved areas. Volunteer community services provided by bank associates were significantly challenged by the COVID-19 lockdowns and the work-from-home scenarios adopted by the bank, schools, nonprofits partners, government entities, and other businesses during the review period. Employees served 520 hours on boards and committees with qualified organizations throughout the bank's footprint. Additionally, 203 hours were devoted to financial education and homebuyer education outreach.

Some of the community development services having the most impact are separately highlighted later in the report within the applicable full-scope assessment area sections.

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.

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: Low Satisfactory

Major factors supporting the rating include the following:

- The geographic distribution of loans reflects adequate penetration throughout Alabama assessment areas, 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 a relatively high level of community development loans in its Alabama assessment areas.

- The bank makes an adequate level of qualified community development investments and grants that exhibit adequate responsiveness to community development needs of the Alabama assessment areas.

- Retail banking services are reasonably accessible to the bank's geographies and individuals of different income levels in Alabama assessment areas.

- The bank provides an adequate level of community development services throughout the Alabama assessment areas.

SCOPE OF EXAMINATION

The First Bank operates in two assessment areas in Alabama. Based on the branch structure and loan and deposit activity in Alabama, a full-scope review was conducted for the Mobile assessment area, which formed the basis for the bank's overall state rating and conclusions described throughout the state. A limited-scope review was conducted for the Daphne-Fairhope-Foley assessment area.

The time periods and products evaluated for these assessment areas are consistent with the scope discussed in the *Institution, Scope of Examination* section of this report.

DESCRIPTION OF INSTITUTION'S OPERATIONS IN ALABAMA

The bank operates 16 of its 87 branches (18.4 percent) in Alabama. The bank did not open or close any branches in Alabama during the review period.

As of June 30, 2022, The First Bank had $937.8 million in deposits in Alabama accounting for 17.7 percent of the bank's total deposits. HMDA lending in Alabama accounted for 15.1 percent of total institutional HMDA lending by number of loans and 14.6 percent by dollar volume. CRA small business lending in Alabama accounted for 16.9 percent of the bank's total CRA small business lending by number of loans and 17.5 percent by dollar volume.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN ALABAMA

Lending Test

The Lending Test rating in the state of Alabama is low satisfactory.

Overall, lending levels reflect adequate responsiveness to credit needs of Alabama. The geographic distribution of loans reflects adequate penetration throughout the assessment areas. The distribution of loans by borrower income reflects adequate penetration among customers of different income levels and businesses of different sizes. Additionally, the bank makes a relatively high level of community development loans in Alabama.

Lending Activity
Lending levels reflect adequate responsiveness to the credit needs of Alabama assessment areas.

The following table shows lending activity from January 1, 2020 through December 31, 2022 by loan type. As a percentage of loans, the volume of lending activity in Alabama represents 16.2 percent (by number) and 15.7 percent (by dollar) of HMDA and CRA small business loans made inside the bank's Alabama assessment areas. This is similar to the percentage of bank branches (18.4 percent) and percentage of total deposits (17.7 percent) held in the state.

Statewide Summary of Lending Activity
Assessment Areas Located in
Alabama

Loan Type	#	%	$ (000s)	%
HMDA Home Purchase	280	12.4%	$84,090	21.2%
HMDA Refinance	372	16.5%	$77,564	19.6%
HMDA Home Improvement	34	1.5%	$4,222	1.1%
HMDA Multi-Family	29	1.3%	$50,982	12.9%
HMDA Other Purpose LOC	32	1.4%	$3,964	1.0%
HMDA Other Purpose Closed/Exempt	9	0.4%	$3,054	0.8%
HMDA Loan Purpose NA	0	0.0%	$0	0.0%
Total HMDA	**756**	**33.6%**	**$223,876**	**56.6%**
Total Small Business	**1,459**	**64.9%**	**$166,741**	**42.1%**
Total Farm	**34**	**1.5%**	**$5,198**	**1.3%**
TOTAL LOANS	**2,249**	**100.0%**	**$395,815**	**100.0%**

Originations and Purchases

Geographic and Borrower Distribution
The geographic distribution of The First Bank's HMDA and small business loans is adequate, and the distribution of loans by borrower income and revenue size of businesses is adequate. A detailed discussion of the borrower and geographic distribution of lending for the Mobile assessment area is included later in this report.

Community Development Lending

The First Bank makes a relatively high level of community development loans in the state of Alabama. During the review period, the bank originated or renewed 13 qualifying community development loans totaling $18.9 million within its Alabama assessment areas, including 10 loans totaling $15.2 million directly benefiting the full-scope assessment area of Mobile. More information on community development loans can be found in the Mobile (full-scope) assessment area section.

Investment Test

The Investment Test rating for Alabama is low satisfactory.

The First Bank made an adequate level of qualified investments and contributions totaling $2.0 million in Alabama. The bank had qualified investments of $2.0 million in the Alabama assessment areas, all of which were investments made during the current review period.   In addition, the bank made qualified contributions in the assessment areas totaling $47,700.   Approximately 99.3 percent of the state's combined investment and contribution activity was in the Mobile assessment area.

In the state of Alabama, the bank makes occasional use of innovative and/or complex investments to support community development initiatives and exhibits adequate responsiveness to community development needs.

Additional details regarding investments and contributions can be found in the Mobile (full-scope) assessment area section.

Service Test

The Service Test rating for Alabama is low satisfactory.

Retail Services
Overall, the bank's retail service performance is considered adequate in Alabama. Delivery systems, including ATMs and branch locations, are reasonably accessible to the bank's geographies and individuals of different income levels in the assessment areas. Statewide, banking services and hours of operations do not vary in a way that inconveniences the bank's assessment areas, including LMI geographies or individuals.   The record of opening and closing of branches has not adversely affected the accessibility of the bank's delivery systems, particularly for LMI geographies and/or LMI individuals.   During the review period, the bank did not open or close any branches in Alabama.

Community Development Services
The First Bank provides an adequate level of community development services that benefit residents and small businesses in Alabama. Employees engaged in 22 qualified service activities totaling 129 service hours during the review period throughout the bank's assessment areas in the state. Bank employees served as board and committee members for nearly half of the activities in Alabama. Financial education to LMI youth and black-owned small businesses and health services for uninsured LMI patients were prominent community development services provided by the bank in the state.

Additional detail on the bank's retail and community development services can be found in the Mobile (full-scope) assessment area section.

METROPOLITAN AREA – MOBILE MSA
(Full-Scope Review)

DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE MOBILE ASSESSMENT AREA

Overview
The Mobile assessment area includes Mobile and Washington counties. As of June 30, 2022, The First Bank operated nine branches in the assessment area, which represented 10.3 percent of the bank's total branches. Moreover, the assessment area accounted for 9.0 percent of total institution deposits.

The Mobile assessment area is a smaller banking market where national, regional, and local banks have a presence. According to the June 30, 2022, FDIC Summary of Deposits Report, there were 25 financial institutions operating 110 branches in the Mobile assessment area with a total of $10.9 billion in deposits. The First Bank ranked 7th in deposit market share with 4.4 percent of deposits ($479 million). Regions Bank was the deposit market share leader in the area, accounting for 31.9 percent of total deposits in the assessment area. Hancock Whitney Bank and PNC Bank help round out the top three deposit market share leaders in the assessment area.

HMDA and CRA small business lending in the assessment area are also competitive. In 2020, The First Bank originated or purchased 1.1 percent of the HMDA loans in the Mobile assessment area, ranking 24th out of 332 reporters. In 2021, the bank's HMDA market share dipped slightly to 0.9 percent of total HMDA loans in the assessment area, which ranked 32nd out of 394 reporters. In 2022, the bank's HMDA market share totaled 1.2 percent of total HMDA loans in the assessment area, which ranked 24th out of 388 reporters. Top HMDA lenders in the assessment area included Rocket Mortgage, Regions Bank, and Trustmark National Bank.

For CRA small business lending, The First Bank ranked 11th out of 103 reporters in 2020, with 3.5 percent of reported loans in the Mobile assessment area. In 2021, the bank ranked 17th out of 112 reporters, with 2.0 percent of reported loans in the assessment area. As of the date of this evaluation, 2022 data was not yet available. The top CRA lenders in the assessment area included American Express, Hancock Whitney Bank, and Regions Bank.

Population and Income Characteristics
The assessment area's population has been stagnant for more than a decade. As of July 1, 2022, the estimated population in Mobile County was 411,411.[3] This represented a 0.8 percent decrease since the 2020 U.S. Census and a 0.4 percent decrease since the 2010 U.S. Census.[4] Meanwhile, the estimated population in Washington County as of July 1, 2022 was 15,122.[5] This represented a 1.7 percent decrease since the 2020 U.S. Census and a 14 percent decrease since the 2010 U.S. Census.[6] Meanwhile, the state of Alabama has seen 5.1 percent population growth between the 2010 and 2020 Census.[7]

According to 2022 FFIEC census data, the assessment area is made up of 140 census tracts: 9 tracts are low-income (6.4 percent), 42 tracts are moderate-income (30.0 percent), 53 tracts are middle-income (37.9 percent), 33 tracts are upper-income (23.6 percent), and 3 tracts are an unknown income level (2.1 percent).

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[3] "QuickFacts." *United States Census Bureau,*
www.census.gov/quickfacts/fact/table/washingtoncountyalabama,AL,mobilecityalabama,mobilecountyalabama/PST045222. Accessed 10 July 2023.
[4] Ibid.
[5] Ibid.
[6] Ibid.
[7] Ibid.

For purposes of classifying borrower income, this evaluation uses the FFIEC estimated median family income for the Mobile, AL MSA. The table below provides a breakdown of the estimated annual median family income for each income category (low, moderate, middle, and upper) in the MSA. As shown, in 2020, median family income was $59,800, increasing slightly to $61,300 in 2021. In 2022, median family income grew to $68,000.

Borrower Income Levels
Mobile, AL MSA

FFIEC Estimated Median Family Income		Low 0 - 49.99%		Moderate 50% - 79.99%		Middle 80% - 119.99%		Upper 120% - & above	
2020	**$59,800**	0 - $29,899		$29,900 - $47,839		$47,840 - $71,759		$71,760 - & above	
2021	**$61,300**	0 - $30,649		$30,650 - $49,039		$49,040 - $73,559		$73,560 - & above	
2022	**$68,000**	0 - $33,999		$34,000 - $54,399		$54,400 - $81,599		$81,600 - & above	

According to the 2022 FFIEC census data, there were 106,908 families in the assessment area. Of those families, 22.0 percent were low-income, 17.6 percent were moderate-income, 19.7 percent were middle-income, and 40.8 percent were upper-income. Of the total families, 13.1 percent live below the poverty level. Additionally, 49.7 percent of families in low-income census tracts and 20.3 percent of families in moderate-income tracts live below the poverty level. The high percentages of families living below the poverty level in LMI census tracts may limit the lending opportunities in those areas.

Housing Characteristics
According to 2022 FFIEC census data, there were 192,924 total housing units in the assessment area: 55.0 percent were owner-occupied, 29.7 percent were rental units, and 15.3 percent were vacant. In low-income census tracts, 28.9 percent of units were owner occupied; in moderate-income census tracts, 40.5 percent of units were owner-occupied. In low-income census tracts, 46.7 percent of units were rental and 24.4 percent of units were vacant; in moderate-income census tracts 42.0 percent of units were rental and 17.5 percent of units were vacant. The median age of housing stock in the assessment area was 46 years. However, the median age of housing stock in low- and moderate-income census tracts was significantly higher, at 61 years and 55 years, respectively. These factors may result in limited opportunities for home purchase loans in LMI census tracts, but opportunities for refinancing and home improvement lending may be more abundant.

Median home prices in the assessment area climbed precipitously during the review period. In January 2020, the median home listing price in Mobile was $176,923.[8] By December 2022, median home listing price in Mobile had increased to $240,000, for a total increase of 35.7 percent.[9] The price appreciation has adversely affected housing affordability in the assessment area, especially for LMI families.

Economic Conditions

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[8] "Realtor.com, Housing Inventory: Median Listing Price in Mobile, AL (CBSA) [MEDLISPRI33660]." *FRED*, www.fred.stlouisfed.org/series/MEDLISPRI33660. Accessed 11 July 2023.
[9] Ibid.

The assessment area is located in the southwest corner of the state of Alabama and is home to the city of Mobile, which is the fourth most populated and the oldest city in Alabama.[10] The Mobile area is a logistics hub, with access to a major shipping port, five Class 1 railroads, two Interstate Highways (I-10 and I-65), and two airports (Mobile Regional Airport and Mobile Aeroplex at Brookley).[11] Mobile has a strong foreign investment presence with more than 60 companies that represent more than 20 countries.[12] Key industries in the area include aviation/aerospace, chemical, steel manufacturing, and transportation/logistics.[13]

Mobile is home to the Port of Mobile, which is the 11th largest port by volume in the United States.[14] This port handles over 55 million tons of international and domestic cargo per year, which delivers $85 billion in economic value to the state of Alabama each year.[15] The Port of Mobile generates nearly 313,000 jobs due to the activity handled by the port's public and private terminals on an annual basis.[16] Mobile is also home to the first Airbus commercial aircraft manufacturing facility in the United States, which has increased its employment base from an initial workforce of around 250 to 1,000 employees. [17]

According to 2022 Dun and Bradstreet (D&B) data, there were 17,069 businesses in the Mobile assessment area in 2022. Of the total businesses in the assessment area, 91.1 percent had total annual revenues less than or equal to $1 million and were thus considered to be small businesses. Only 3.6 percent of small businesses in the assessment area were in low-income census tracts, indicating a lack of opportunity and likely challenges for originating small business loans in low-income census tracts.

The COVID-19 pandemic created significant challenges to the Mobile area's economy, with many businesses reducing or ceasing operations during the pandemic. To help keep the nation's economy afloat during the crisis, the U.S. Congress passed the Coronavirus Aid, Relief, and Economic Security (CARES) Act. The CARES Act established the Paycheck Protection Program (PPP), which provided loans to small businesses to cover payroll costs.[18] In Mobile County, 20,632 PPP loans were approved for a total of $1.0 billion.[19] On a local level, the city of Mobile created Ignite Mobile as a grant program to provide financial support for local businesses that were forced to close under state mandated orders.[20] Overall, the pandemic had a devastating effect on small businesses, but many utilized federal and local relief resources to help sustain operations during this period.

The following table shows the unemployment rates percentages for the bank's assessment area and the state of Alabama. As shown, the unemployment rate in the assessment area declined significantly during the review period. In 2020, the unemployment rate in the assessment area was 8.6 percent. In 2021, the unemployment rate decreased to 4.6 percent, before falling further to 3.3 percent in 2022 as the effects of the pandemic waned.

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[10] "Welcome to Mobile." *Visit Mobile*, www.mobile.org/. Accessed 10 July 2023.

[11] "Economic Development." *Mobile Chamber*, www.mobilechamber.com/economic-development/. Accessed 10 July 2023.

[12] Ibid.

[13] Ibid.

[14] Ibid.

[15] "Economic Impact." *Alabama State Port Authority,* www.alports.com/economic-impact/. Accessed 10 July 2023.

[16] Ibid.

[17] "Celebrating Five Years of Production in Mobile, U.S." *AirBus,* www.airbus.com/en/newsroom/news/2020-09-celebrating-five-years-of-production-in-mobile-us. Accessed 10 July 2023.

[18] "Paycheck Protection Program." *United States Department of the Treasury*, www.home.treasury.gov/policy-issues/coronavirus/assistance-for-small-businesses/paycheck-protection-program . Accessed 10 July 2023.

[19] "Who in Alabama Got Paycheck Protection Program Loans during the Pandemic?" *The Augusta Chronicle*, www.data.augustachronicle.com/paycheck-protection-program-loans/summary/alabama/st-clair-county/01115/. Accessed 10 July 2023.

[20] Bullard, Lindsey. "182 Businesses Awarded Ignite Mobile Grants Amid Coronavirus Pandemic." *NBC15News*, 12 May 2020, www.mynbc15.com/news/local/182-businesses-awarded-ignite-mobile-grants-amid-coronavirus-pandemic. Accessed 10 July 2023.

Despite these improvements, the assessment area's unemployment rate was higher than the statewide unemployment rate in Alabama throughout the review period.

Unemployment Rates - AL Mobile

Not Seasonally Adjusted. Source: Bureau of Labor Statistics

Assessment Area Demographics

The following tables present key demographic and business information used to help develop a performance context for the assessment area. The data reflects the FFIEC census data and D&B data used to analyze the bank's CRA performance. 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 - 2020 - 2021

Assessment Area: AL Mobile

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	19	15.8%	7,740	7.2%	3,381	43.7%	25,908	24.0%
Moderate-income	27	22.5%	17,894	16.6%	5,046	28.2%	17,005	15.7%
Middle-income	42	35.0%	43,267	40.0%	5,958	13.8%	20,623	19.1%
Upper-income	30	25.0%	39,148	36.2%	2,553	6.5%	44,513	41.2%
Unknown-income	2	1.7%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**120**	**100.0%**	**108,049**	**100.0%**	**16,938**	**15.7%**	**108,049**	**100.0%**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	16,560	5,807	5.4%	35.1%	6,774	40.9%	3,979	24.0%
Moderate-income	34,844	15,357	14.3%	44.1%	12,813	36.8%	6,674	19.2%
Middle-income	74,818	44,672	41.5%	59.7%	18,189	24.3%	11,957	16.0%
Upper-income	63,081	41,919	38.9%	66.5%	14,790	23.4%	6,372	10.1%
Unknown-income	0	0	0.0%	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**189,303**	**107,755**	**100.0%**	**56.9%**	**52,566**	**27.8%**	**28,982**	**15.3%**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	1,107	6.7%	952	6.4%	148	10.5%	7	5.3%
Moderate-income	3,091	18.8%	2,746	18.4%	326	23.1%	19	14.3%
Middle-income	5,304	32.3%	4,831	32.4%	417	29.6%	56	42.1%
Upper-income	6,913	42.1%	6,350	42.6%	512	36.3%	51	38.3%
Unknown-income	19	0.1%	11	0.1%	8	0.6%	0	0.0%
Total Assessment Area	**16,434**	**100.0%**	**14,890**	**100.0%**	**1,411**	**100.0%**	**133**	**100.0%**
	Percentage of Total Businesses:		**90.6%**		**8.6%**		**0.8%**	

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	3	1.5%	3	1.7%	0	0.0%	0	0.0%
Moderate-income	13	6.6%	11	6.1%	2	12.5%	0	0.0%
Middle-income	116	58.9%	106	58.9%	9	56.3%	1	100.0%
Upper-income	65	33.0%	60	33.3%	5	31.3%	0	0.0%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**197**	**100.0%**	**180**	**100.0%**	**16**	**100.0%**	**1**	**100.0%**
	Percentage of Total Farms:		**91.4%**		**8.1%**		**0.5%**	

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

Combined Demographics Report - 2022

Assessment Area: AL Mobile

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	9	6.4%	3,189	3.0%	1,584	49.7%	23,546	22.0%
Moderate-income	42	30.0%	25,189	23.6%	5,111	20.3%	18,767	17.6%
Middle-income	53	37.9%	47,794	44.7%	5,737	12.0%	21,023	19.7%
Upper-income	33	23.6%	30,413	28.4%	1,480	4.9%	43,572	40.8%
Unknown-income	3	2.1%	323	0.3%	115	35.6%	0	0.0%
Total Assessment Area	**140**	**100.0%**	**106,908**	**100.0%**	**14,027**	**13.1%**	**106,908**	**100.0%**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	7,441	2,150	2.0%	28.9%	3,473	46.7%	1,818	24.4%
Moderate-income	51,734	20,927	19.7%	40.5%	21,748	42.0%	9,059	17.5%
Middle-income	82,791	49,814	46.9%	60.2%	20,788	25.1%	12,189	14.7%
Upper-income	50,323	33,002	31.1%	65.6%	10,994	21.8%	6,327	12.6%
Unknown-income	635	277	0.3%	43.6%	214	33.7%	144	22.7%
Total Assessment Area	**192,924**	**106,170**	**100.0%**	**55.0%**	**57,217**	**29.7%**	**29,537**	**15.3%**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	641	3.8%	562	3.6%	76	5.5%	3	2.1%
Moderate-income	4,455	26.1%	3,993	25.7%	439	31.8%	23	16.0%
Middle-income	6,332	37.1%	5,822	37.5%	436	31.5%	74	51.4%
Upper-income	5,598	32.8%	5,131	33.0%	423	30.6%	44	30.6%
Unknown-income	43	0.3%	35	0.2%	8	0.6%	0	0.0%
Total Assessment Area	**17,069**	**100.0%**	**15,543**	**100.0%**	**1,382**	**100.0%**	**144**	**100.0%**
	Percentage of Total Businesses:		**91.1%**		**8.1%**		**0.8%**	

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	2	1.0%	2	1.1%	0	0.0%	0	0.0%
Moderate-income	18	8.9%	17	9.1%	1	6.7%	0	0.0%
Middle-income	141	69.8%	129	69.4%	12	80.0%	0	0.0%
Upper-income	41	20.3%	38	20.4%	2	13.3%	1	100.0%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**202**	**100.0%**	**186**	**100.0%**	**15**	**100.0%**	**1**	**100.0%**
	Percentage of Total Farms:		**92.1%**		**7.4%**		**0.5%**	

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

Credit and Community Development Needs

To better understand the community and economic development landscapes, individuals specializing in affordable housing and economic development were contacted. These individuals discussed the assessment area's needs and opportunities as well as how financial institutions can be responsive to these needs. According to these contacts, the city of Mobile is performing well from an economic perspective, and capital is largely available to businesses, particularly those which operate near the port; however, LMI communities outside the city of Mobile struggle to find affordable housing, access to credit, and local jobs.

According to an economic development contact, the retail and dining industries in Mobile County struggled during the early stages of the pandemic. Some of these businesses closed permanently, but most of them successfully adapted and recovered. The contact added that Mobile's economy bounced back quickly from the pandemic. Further, it was explained that the city of Mobile is a port city and despite temporary troubles during global supply chain delays, the areas nearest to the port are doing especially well.

According to a contact focused on affordable housing, much of Mobile County is rural, and there is a need in those communities for commercial development in order to produce jobs, which would help keep dollars within the smaller communities. This contact primarily focuses on affordable housing on areas outside the city limits of Mobile and explained that from 2018 to early 2020 public housing was considered affordable with many communities having vacancies, and the majority of those in need were families seeking three or more bedrooms. During this time, the contact said housing was moderately increasing in price, and the county-led down payment assistance program was adequate in helping LMI individuals secure a home. However, as the pandemic continued and home prices became unattainable, the homeless population increased significantly, and the county's down payment assistance program became restrictive causing many individuals in the Section 8 housing program to no longer qualify. Most public housing communities are currently on a waitlist and the demand for more affordable one- and two-bedroom units has skyrocketed. The contact noted that there is a need for new construction as housing stock in Mobile County is quite old. This sentiment was echoed by the economic development contact which stated that Mobile is healthy as a commercial district but not as a residential area. This person explained that over the last 15 years, many people who work in Mobile have elected to live in the neighboring county of Baldwin, and this trend is especially prevalent for more affluent residents.

One of the contacts discussed the banking and community development needs of the area. Specifically, it was mentioned that there is a need for less restrictive down payment assistance programs, more access to credit to purchase homes, more affordable one- and two-bedroom homes, the use of flexible lending programs for obtaining homes, and funding for the construction of new housing units. These may be opportunities for banks to help assist individuals and businesses within the community.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE MOBILE ASSESSMENT AREA

LENDING TEST

Lending levels reflect adequate responsiveness to credit needs of the assessment area. The geographic distribution of loans reflects adequate penetration throughout the assessment area, and the distribution of loans reflects adequate penetration among borrowers of different income levels and businesses of different revenue sizes. In addition, the bank makes a relatively high level of community development loans in the Mobile assessment area.

The analysis included 424 HMDA loans and 745 CRA small business loans reported by the bank in the Mobile assessment area during the review period. Therefore, CRA small business loans received greater weight in determining the bank's Lending Test rating in the assessment area. Additionally, greater weight was assigned to home refinance loans over the other HMDA products given their relative share of all HMDA lending in this assessment area. Home improvement loans carried very little weight in overall HMDA conclusions.

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

Lending Activity
Lending levels reflect adequate responsiveness in the Mobile assessment area. By number, the assessment area accounted for 56.1 percent of the bank's total HMDA lending and 51.1 percent of its total CRA small business lending in Alabama during the review period. In comparison, the assessment area accounts for 56.3 percent of the bank's branches in Alabama. By dollar, the Mobile assessment area accounted for 46.6 percent of The First Bank's total HMDA lending and 47.5 percent of its total CRA small business lending in Alabama during the review period. In comparison, 51.1 percent of The First Bank's Alabama deposits are in the Mobile assessment area.

Geographic Distribution of Loans
For this analysis, the geographic distribution of small business and HMDA 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 First Bank's geographic distribution of loans reflects adequate penetration throughout the assessment area. As described in the following sections, overall performance for HMDA lending is good when considering stronger performance in the primary HMDA category of home refinance, and small business lending performance is poor.

Home Purchase Loans
Of the 297 HMDA loans analyzed from 2020 and 2021, 92 loans (31.0 percent) were home purchase loans. Of the 127 HMDA loans analyzed from 2022, 50 loans (39.4 percent) were home purchase loans.

Home purchase lending in low-income tracts is poor. In 2020 and 2021, The First Bank made no home purchase loans in low-income tracts, which was below the percentage of owner-occupied units (5.4 percent) and below aggregate performance (0.9 percent and 1.0 percent, respectively) in these tracts. The bank also made no home purchase loans in low-income tracts in 2022, which was below the percentage of owner-occupied units (2.0 percent) and below aggregate performance (0.8 percent) in these tracts.

Home purchase lending in moderate-income tracts is poor. In 2020 and 2021, The First Bank's home purchase lending in moderate-income tracts (6.5 percent) was below the percentage of owner-occupied units (14.3 percent)

in these tracts. In 2022, home purchase lending in moderate-income tracts (8.0 percent) was below the percentage of owner-occupied units (19.7 percent) in these tracts. In 2020, the bank's home purchase lending in moderate-income tracts (4.5 percent) was below aggregate performance (7.6 percent). In 2021, the bank's home purchase lending in moderate-income tracts (8.3 percent) was similar to aggregate performance (8.2 percent). In 2022, the bank's home purchase lending in moderate-income tracts (8.0 percent) was below aggregate performance (14.0 percent).

Home Refinance Loans
Of the 297 HMDA loans analyzed from 2020 and 2021, 188 loans (63.3 percent) were home refinance loans. Of the 127 HMDA-reportable loans analyzed from 2022, 44 loans (34.6 percent) were home refinance loans.

Home refinance lending in low-income tracts is good. In 2020 and 2021, The First Bank's home refinance lending in low-income tracts (3.7 percent) was below the percentage of owner-occupied units (5.4 percent) in these tracts. In 2022, home refinance lending in low-income tracts (0.0 percent) was below the percentage of owner-occupied units (2.0 percent) in these tracts. However, in 2020, the bank's home refinance lending in low-income tracts (3.8 percent) was above aggregate performance (0.7 percent). Similarly in 2021, the bank's home refinance lending in low-income tracts (3.6 percent) was above aggregate performance (0.8 percent). In 2022, the bank's home refinance lending in low-income tracts (0.0 percent) was slightly below aggregate performance (0.6 percent).

Home refinance lending in moderate-income tracts is excellent. In 2020 and 2021, The First Bank's home refinance lending in moderate-income tracts (9.6 percent) was below the percentage of owner-occupied units (14.3 percent) in these tracts. In 2022, home refinance lending in moderate-income tracts (18.2 percent) was similar to the percentage of owner-occupied units (19.7 percent) in these tracts. In 2020, the bank's home refinance lending in moderate-income tracts (4.8 percent) was similar to aggregate performance (5.3 percent). In 2021, the bank's home refinance lending in moderate-income tracts (15.5 percent) significantly exceeded aggregate performance (5.9 percent). In 2022, the bank's home refinance lending in moderate-income tracts (18.2 percent) exceeded aggregate performance (13.2 percent).

Home Improvement Loans
Of the 297 HMDA loans analyzed from 2020 and 2021, only one loan (0.3 percent) was a home improvement loan. This did not provide sufficient volume for a meaningful analysis in 2020 and 2021. Of the 127 HMDA loans analyzed from 2022, 19 loans (15.0 percent) were home improvement loans.

Home improvement lending in low-income tracts is not rated due to the low volume originated by peer banks.

Home improvement lending in moderate-income tracts is good, bolstered by a trend of improved performance in 2022. In 2020 and 2021, The First Bank made no home improvement loans in moderate-income tracts which was below the percentage of owner-occupied units (14.3 percent) and below aggregate performance (9.1 percent and 9.4 percent, respectively) in these tracts. In 2022, home improvement lending in moderate-income tracts (21.1 percent) was above the percentage of owner-occupied units (19.7 percent) and above aggregate performance (10.5 percent) in these tracts.

Small Business Loans
The First Bank made 636 small business loans in the assessment area from 2020 through 2021 and made. 109 small business loans in the assessment area in 2022.

Small business lending in low-income tracts is poor. In 2020 and 2021, The First Bank's small business lending in low-income tracts (1.7 percent) was below the percentage of total businesses located in these tracts

(6.7 percent). In 2022, small business lending in low-income tracts (2.8 percent) was similar to the percentage of total businesses located in these tracts (3.8 percent). In 2020, the bank's small business lending in low-income tracts (2.2 percent) was below aggregate performance (6.4 percent). Similarly in 2021, the bank's small business lending in low-income tracts (0.9 percent) was below aggregate performance (6.5 percent). In 2022, the bank's small business lending in low-income tracts was 2.8 percent (2022 CRA aggregate data was not available at the time of this evaluation).

Small business lending in moderate-income tracts is poor. In 2020 and 2021, The First Bank's small business lending in moderate -income tracts (15.9 percent) was below the percentage of total businesses located in these tracts (18.8 percent). In 2022, small business lending in moderate -income tracts (9.2 percent) was significantly below the percentage of total businesses located in these tracts (26.1 percent). In 2020, the bank's small business lending in moderate-income tracts (16.0 percent) was similar to aggregate performance (17.2 percent). In 2021, the bank's small business lending in moderate-income tracts (15.6 percent) was slightly below aggregate performance (17.8 percent). In 2022, the bank's small business lending in moderate-income tracts had declined and was 9.2 percent (2022 CRA aggregate data was not available at the time of this evaluation).

<u>Lending to Borrowers of Different Incomes and Businesses of Different Sizes</u>
The distribution of loans based on borrower income or gross annual revenues is adequate. For this analysis, the distribution of small business lending across business revenue sizes and HMDA lending across borrower income levels 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 lending is poor, while small business lending performance is good.

Home Purchase Loans
Of the 297 HMDA loans analyzed from 2020 and 2021, 92 loans (31.0 percent) were home purchase loans. Of the 127 HMDA loans analyzed from 2022, 50 loans (39.4 percent) were home purchase loans.

Home purchase lending to low-income borrowers is poor. In 2020 and 2021, The First Bank's home purchase lending to low-income borrowers (2.2 percent) was below the percentage of families by family income (24.0 percent). In 2022, home purchase lending in low-income tracts (2.0 percent) was below the percentage of families by family income (22.0 percent). In 2020, the bank's home purchase lending to low-income borrowers (2.3 percent) was below aggregate performance (5.4 percent). In 2021, the bank's home purchase lending to low-income borrowers (2.1 percent) was below aggregate performance (5.1 percent). In 2022, the bank's home purchase lending to low-income borrowers (2.0 percent) was below aggregate performance (4.9 percent).

Home purchase lending to moderate-income borrowers is poor. In 2020 and 2021, The First Bank's home purchase lending to moderate-income borrowers (8.7 percent) was below the percentage of families by family income (15.7 percent). In 2022, home purchase lending to moderate-income borrowers (12.0 percent) was below the percentage of families by family income (17.6 percent). In 2020, the bank's home purchase lending to moderate-income borrowers (6.8 percent) was below aggregate performance (20.8 percent). In 2021, the bank's home purchase lending to moderate-income borrowers (10.4 percent) was below aggregate performance (19.8 percent). In 2022, the bank's home purchase lending to moderate-income borrowers (12.0 percent) was below aggregate performance (19.6 percent).

Home Refinance Loans
Of the 297 HMDA loans analyzed from 2020 and 2021, 188 loans (63.3 percent) were home refinance loans. Of the 127 HMDA loans analyzed from 2022, 44 loans (34.6 percent) were home refinance loans.

Home refinance lending to low-income borrowers is adequate. In 2020 and 2021, The First Bank's home

refinance lending to low-income borrowers (4.8 percent) was below the percentage of families by family income (24.0 percent). In 2022, home refinance lending to low-income borrowers (2.3 percent) was below the percentage of families by family income (22.0 percent). In 2020, the bank's home refinance lending to low-income borrowers (4.8 percent) was above aggregate performance (3.2 percent). In 2021, the bank's home refinance lending to low-income borrowers (4.8 percent) was slightly above aggregate performance (3.9 percent). In 2022, the bank's home refinance lending to low-income borrowers (2.3 percent) was below aggregate performance (7.8 percent).

Home refinance lending to moderate-income borrowers is poor. In 2020 and 2021, The First Bank's home refinance lending to moderate-income borrowers (7.4 percent) was below the percentage of families by family income (15.7 percent). In 2022, home refinance lending to moderate-income borrowers (13.6 percent) was below the percentage of families by family income (17.6 percent). In 2020, the bank's home refinance lending to moderate-income borrowers (8.7 percent) was similar to aggregate performance (8.3 percent). In 2021, the bank's home refinance lending to moderate-income borrowers (6.0 percent) was below aggregate performance (12.2 percent). In 2022, the bank's home refinance lending to moderate-income borrowers (13.6 percent) was below aggregate performance (18.6 percent).

Home Improvement Loans
Of the 297 HMDA loans analyzed from 2020 and 2021, only one loan (0.3 percent) was a home improvement loan. This did not provide sufficient volume for any meaningful analysis in 2020 and 2021. Of the 127 HMDA loans analyzed from 2022, 19 loans (15.0 percent) were home improvement loans.

Home improvement lending to low-income borrowers is poor. In 2020 and 2021, The First Bank made no home improvement loans to low-income borrowers , which was below the percentage of families by family income (24.0 percent) and below aggregate performance (6.1 percent and 6.4 percent, respectively). In 2022, home improvement lending to low-income borrowers (5.3 percent) was below the percentage of families by family income (22.0 percent) and was similar to aggregate performance (5.7 percent).

Home improvement lending to moderate-income borrowers is poor. In 2020 and 2021, The First Bank's home improvement lending to moderate-income borrowers (0.0 percent) was below the percentage of families by family income (15.7 percent). In 2022, home refinance lending to moderate-income borrowers (5.3 percent) was below the percentage of families by family income (17.6 percent). In 2020 and 2021, the bank's home improvement lending to moderate-income borrowers (0.0 percent for each year) was significantly below aggregate performance (14.2 percent in 2020 and 13.6 percent in 2021). In 2022, the bank's home improvement lending to moderate-income borrowers (5.3 percent) was below aggregate performance (13.8 percent).

Small Business Loans
The First Bank made 636 small business loans in the assessment area from 2020 through 2021 and made 109 small business loans in the assessment area in 2022.

Small business lending to businesses of different sizes is good. In 2020 and 2021, The First Bank's small business lending to businesses with revenues of $1 million or less (35.4 percent) was below the percentage of total businesses with revenues of $1 million or less (90.6 percent). In 2022, small business lending to businesses with revenues of $1 million or less (53.2 percent) was below the percentage of total businesses with revenues of $1 million or less (91.1 percent). In 2020, the bank's small business lending to small businesses (20.2 percent) was below aggregate performance (32.6 percent). It is also worth noting that PPP loans made up almost half of the bank's small business loans, and since PPP loans dId not require revenues to be reported, these loans have unknown revenues. In 2021, the bank's small business lending to small businesses (61.9 percent) exceeded aggregate performance (38.5 percent). In 2022, the bank's small business lending to small businesses was 53.2 percent (2022 CRA aggregate data was not available at the time of this evaluation). In addition, 93.6 percent

of small business loans in 2020, 86.6 percent of small business loans in 2021, and 84.4 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 First Bank makes a relatively high level of community development loans in the Mobile assessment area. During the review period, the bank originated or renewed 10 community development loans totaling $15.2 million Specifically, the bank originated $1.7 million of affordable housing initiatives; $305,190 towards community services benefiting LMI individuals and families; and $13.1 million to support economic development. The bank's volume exceeds its volume during the previous examination and is similar to peers in the area.

Some of the loans with the greatest impact directly benefiting the assessment area include:

- A $3.5 million PPP loan to a hospital to retain 40 administration, housekeeping, and maintenance jobs. The hospital serves the more rural parts of the MSA and was responsive given the staffing challenges faced by hospitals during the pandemic.

- Three loans totaling $1.7 million for three separate multifamily projects providing affordable housing for families in the assessment area. The loans were used to construct 129 new units of affordable housing, all of which are set aside for LMI families. Given the affordable housing challenges of the area, these loans are particularly responsive.

INVESTMENT TEST

The bank made an adequate level of investments and grants that demonstrated adequate responsiveness to credit and community development needs in the assessment area. Combined investment and contribution activity inside the assessment area totaled $2.0 million. The bank's investments (excluding contributions) totaled just under $2.0 million, all of which were made during the current review period.

The First Bank also made contributions totaling $32,650 in the Mobile assessment area. Specifically, the bank provided $27,650 to organizations that offer community services to LMI individuals, including funding financial education and college scholarships for LMI youth. Additionally, $5,000 in contributions went to affordable housing initiatives, including first time homebuyer courses and programs dedicated to providing permanent housing to those who were previously homeless.

Notable investments and contributions in the assessment area include:

- A $1.2 million investment into Section 8 affordable housing reserved for LMI residents;

- Three contributions totaling $5,000 to non-profits to fund first-time homebuyer courses and supplemental programs designed to address homelessness;

- Four contributions totaling $5,750 to fund college scholarships for LMI students;

SERVICE TEST

Retail Services
Retail banking services are adequate in the Mobile assessment area.

The distribution of the bank's nine branches as of December 31, 2022, was compared to the distribution of households and businesses among the tract categories within the assessment area. The bank had no branches in LMI tracts. In comparison, 3.4 percent of households and 3.8 percent of businesses are located in low-income tracts; and 26.1 percent of households and 26.1 percent of businesses are located in moderate-income tracts. However, the branches are geographically distributed within the assessment area in a way that makes them reasonably accessible to LMI households. Overall, the bank's retail delivery systems are reasonably accessible to the bank's geographies and individuals of different income levels.

During the review period, the bank neither opened nor closed any branches in the assessment area. Therefore, the bank's record of opening and closing of branches has not adversely affected the accessibility of its delivery systems, particularly to LMI geographies and individuals in the Mobile assessment area. Lastly, banking services and hours of operation do not vary in a way that inconveniences its assessment area, as all branches have extended hours and none have weekend hours.

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

Tract Category		Branches						ATMs													Demographics			
		Total Branches			Drive thrus	Extend-ed Hours	Week-end Hours		Total ATMs		Full Service ATMs				Cash only ATMs						Census Tracts		House holds	Total Businesses
	#	%	Open #	Closed #	#	#	#		#	%	#	%	Open #	Closed #	#	%	Open #	Closed #			#	%	%	%
Low	0	0.0%	0	0	0	0	0	Total	0	0.0%	0	0.0%	0	0	0	0.0%	0	0			19	15.8%	7.8%	6.7%
DTO	0		0	0	0			SA	0		0		0	0	0		0	0						
Moderate	0	0.0%	0	0	0	0	0	Total	0	0.0%	0	0.0%	0	0	0	0.0%	0	0			27	22.5%	17.6%	18.8%
DTO	0		0	0	0			SA	0		0		0	0	0		0	0						
Middle	7	77.8%	0	0	6	7	0	Total	7	77.8%	7	77.8%	0	0	0	0.0%	0	0			42	35.0%	39.2%	32.3%
DTO	0		0	0	0			SA	0		0		0	0	0		0	0						
Upper	2	22.2%	0	0	2	2	0	Total	2	22.2%	2	22.2%	0	0	0	0.0%	0	0			30	25.0%	35.4%	42.1%
DTO	0		0	0	0			SA	0		0		0	0	0		0	0						
Unknown	0	0.0%	0	0	0	0	0	Total	0	0.0%	0	0.0%	0	0	0	0.0%	0	0			2	1.7%	0.0%	0.1%
DTO	0		0	0	0			SA	0		0		0	0	0		0	0						
Total	9	100%	0	0	8	9	0	Total	9	100%	9	100%	0	0	0	0.0%	0	0			120	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 Mobile

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			9	6.4%	3.4%	3.8%
DTO	0		0	0	0			SA	0		0		0	0	0		0	0						
Moderate	0	0.0%	0	0	0	0	0	Total	0	0.0%	0	0.0%	0	0	0	0.0%	0	0			42	30.0%	26.1%	26.1%
DTO	0		0	0	0			SA	0		0		0	0	0		0	0						
Middle	6	66.7%	0	0	6	6	0	Total	6	66.7%	6	66.7%	0	0	0	0.0%	0	0			53	37.9%	43.2%	37.1%
DTO	0		0	0	0			SA	0		0		0	0	0		0	0						
Upper	3	33.3%	0	0	2	3	0	Total	3	33.3%	3	33.3%	0	0	0	0.0%	0	0			33	23.6%	26.9%	32.8%
DTO	0		0	0	0			SA	0		0		0	0	0		0	0						
Unknown	0	0.0%	0	0	0	0	0	Total	0	0.0%	0	0.0%	0	0	0	0.0%	0	0			3	2.1%	0.3%	0.3%
DTO	0		0	0	0			SA	0		0		0	0	0		0	0						
Total	9	100%	0	0	8	9	0	Total	9	100%	9	100%	0	0	0	0.0%	0	0			140	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 First Bank provides an adequate level of community development services that benefit residents and small businesses in the assessment area. Employees engaged in 22 qualified service activities totaling 129 service hours during the examination period throughout the Mobile assessment area. Bank employees served as board and committee members for nearly half of the activities in the assessment area. Financial education to LMI youth and black-owned small businesses and health services for uninsured LMI patients were prominent community development services provided by the bank.

METROPOLITAN AREA
LIMITED-SCOPE REVIEW

The following MSA assessment area was reviewed using limited-scope examination procedures.

DESCRIPTION OF INSTITUTION'S OPERATIONS IN ALABAMA MSA ASSESSMENT AREA

Daphne-Fairhope-Foley Assessment Area (Baldwin County)
- As of December 31, 2022, The First Bank operated seven branches in the assessment area, representing 43.8 percent of its branches in Alabama.
- As of June 30, 2022, the bank had $458.4 million in deposits in this assessment area, representing a market share of 6.6 percent and 48.9 percent of The First Bank's total deposits in Alabama.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS

Through the use of available facts and data, including performance and demographic information, the assessment area's performance was evaluated and compared with the bank's performance in the state. The conclusions regarding performance are provided in the table below. Please refer to the tables in Appendices F and G for information regarding the assessment area.

Performance in the Limited-Scope Review Metropolitan Assessment Area			
Assessment Area	**Lending Test**	**Investment Test**	**Service Test**
Daphne-Fairhope-Foley	Consistent	Not Consistent (Below)	Not Consistent (Below)

For the Lending Test, The First Bank received a rating of low satisfactory for the state of Alabama. Performance in Daphne-Fairhope-Foley was consistent with the statewide Lending Test performance. Lending activity was adequate. For the geographic distribution of loans, the lending level was good. Performance was adequate for the borrower distribution of loans. The First Bank provided a low level of community development loans (three loans totaling $3.7 million) in the assessment area.

For the Investment Test, The First Bank received a rating of low satisfactory for the state of Alabama. Performance in the Daphne-Fairhope-Foley assessment area was below the bank's statewide Investment Test performance. During the review period, the bank did not make any qualified investments in the assessment area.

For the Service Test, The First Bank received a rating of low satisfactory for the state of Alabama. Performance in the Daphne-Fairhope-Foley assessment area was below that of the bank's state performance. Within the assessment area, delivery systems are reasonably accessible, services do not vary, and the bank did not open or close any branches. The bank did not provide any community development services in Daphne-Fairhope-Foley.

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

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 supporting the rating include the following:

- The geographic distribution of loans reflects poor penetration throughout Florida assessment areas, 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 community development loans in its Florida assessment areas.

- The bank makes a significant level of qualified community development investments and grants that exhibit good responsiveness to community development needs of the Florida assessment areas.

- Retail banking services are readily accessible to the bank's geographies and individuals of different income levels in Florida assessment areas.

- The bank provides an adequate level of community development services that benefit residents and small businesses throughout the Florida assessment areas.

SCOPE OF EXAMINATION

The First Bank operates in five assessment areas in Florida, and the bank's state rating reflects a composite of performance in these assessment areas. Based on the branch structure and loan and deposit activity, a full-scope review was conducted for the Tallahassee assessment area, which was the primary area used to form conclusions for the state of Florida. The remaining four assessment areas in Florida were reviewed under limited-scope procedures: Fort Walton Beach, Panama City, Pensacola, and Tampa.

The time periods and products evaluated for these assessment areas are consistent with the scope discussed in the *Institution, Scope of Examination* section of this report.

DESCRIPTION OF INSTITUTION'S OPERATIONS IN FLORIDA

The First Bank operates 18 branches in Florida as of December 31, 2022, representing 20.7 percent of the bank's total branches. During the review period, the bank acquired five branches in Florida through its acquisition of Beach Bank. The bank also closed five Florida branches during the review period.

As of June 30, 2022, The First Bank had $1.2 billion in deposits in Florida accounting for 21.8 percent of the bank's total deposits.   HMDA lending in Florida accounted for 21.4 percent of total institutional HMDA lending by number of loans and 28.9 percent by dollar volume.   CRA small business lending in Florida accounted for 18.8 percent of the bank's total CRA small business lending by number of loans and 19.3 percent by dollar volume.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN FLORIDA

Lending Test

The overall Lending Test rating in the state of Florida is low satisfactory.

Overall, lending levels reflect good responsiveness to credit needs of Florida. The geographic distribution of loans reflects poor penetration throughout the assessment areas. The distribution of loans by borrower income reflects adequate penetration among customers of different income levels and businesses of different sizes. Additionally, The First Bank makes an adequate level of community development loans in Florida.

Lending Activity
Lending levels reflect good responsiveness to the credit needs of Florida assessment areas.

The following table shows lending activity from January 1, 2020 through December 31, 2022 by loan type. As a percentage of loans, the volume of lending activity in Florida represents 19.8 percent (by number) and 25.2 percent (by dollar) of HMDA and CRA small business loans made inside the bank's Florida assessment areas. This is similar to the percentage of bank branches in Florida (20.7 percent) and exceeds the percentage of total deposits in Florida (21.8 percent).

Statewide Summary of Lending Activity
Assessment Areas Located in
Florida

Loan Type	#	%	$ (000s)	%
HMDA Home Purchase	610	22.3%	$246,485	39.1%
HMDA Refinance	366	13.4%	$91,170	14.5%
HMDA Home Improvement	26	1.0%	$9,091	1.4%
HMDA Multi-Family	21	0.8%	$84,641	13.4%
HMDA Other Purpose LOC	35	1.3%	$4,883	0.8%
HMDA Other Purpose Closed/Exempt	18	0.7%	$6,321	1.0%
HMDA Loan Purpose NA	0	0.0%	$0	0.0%
Total HMDA	**1,076**	**39.4%**	**$442,591**	**70.2%**
Total Small Business	**1,627**	**59.5%**	**$184,215**	**29.2%**
Total Farm	**31**	**1.1%**	**$3,863**	**0.6%**
TOTAL LOANS	**2,734**	**100.0%**	**$630,669**	**100.0%**

Originations and Purchases

Geographic and Borrower Distribution
The geographic distribution of The First Bank's HMDA and small business loans in the state of Florida is poor, and the distribution of loans by borrower income and revenue size of businesses is adequate. A detailed discussion of the borrower and geographic distribution of lending for the Tallahassee assessment areas is included later in this report.

Community Development Lending
The First Bank makes an adequate level of community development loans in the state of Florida. During the review period, the bank originated or renewed 12 qualifying community development loans totaling $71.1 million within its Florida assessment areas, including 1 loan totaling $7.6 million directly benefiting the full-scope assessment area of Tallahassee.

Having met the needs of its assessment areas in Florida, the bank also received credit for one community development loan totaling $1.8 million made outside any assessment area in Florida. This loan was for the construction of a general store offering basic supplies in a rural community in Hendry County, Florida. The loan created ten LMI jobs for the area.

More information on community development loans can be found in the Tallahassee (full-scope) assessment area section.

Investment Test

The Investment Test rating for Florida is high satisfactory.

The First Bank made a significant level of qualified investments and contributions totaling $17.0 million in Florida. The amount includes qualified investments of $9.9 million in the Florida assessment areas; $6.6 million of investments and $350,000 in contributions to a broader statewide or regional area that includes all of the bank's assessment areas in Florida; and qualified contributions in the assessment areas totaling $146,401.

Notable investments and contributions benefitting the broader statewide or regional area that includes all assessment areas in Florida include:

- Three bonds totaling $6.6 million with the statewide housing finance corporation to fund affordable housing.

- A contribution of $350,000 to fund college scholarships for LMI students throughout the state of Florida.

In the state of Florida, the bank makes significant use of innovative and/or complex investments to support community development initiatives and exhibits good responsiveness to community development needs.

Additional details regarding investments and contributions can be found in the Tallahassee (full-scope) assessment area section.

Service Test

The Service Test rating for Florida is high satisfactory.

Retail Services
Overall, the bank's retail service performance is excellent in Florida. Delivery systems, including ATMs and branch locations, are readily accessible to the bank's geographies and individuals of different income levels in the assessment areas. Statewide, banking services and hours of operations do not vary in a way that inconveniences the bank's assessment areas, including LMI geographies or individuals. The record of opening and closing of branches has generally not adversely affected the accessibility of the bank's delivery systems, particularly for LMI geographies and/or LMI individuals. During the review period, the bank acquired five

branches within the state of Florida, including one in a moderate-income tract, and closed five branches in Florida, none in LMI tracts.

Community Development Services
The First Bank provides an adequate level of community development services that benefit residents and small businesses in Florida. Employees engaged in 17 qualified service activities totaling 194 service hours during the examination period throughout the bank's assessment areas in the state. Bank employees served as board and committee members for 86.6 percent of the activities in Florida. Prominent community development services provided by the bank in the state included services to an organization that provide assistance to LMI people living with HIV; Boys & Girls Clubs serving LMI children; and an affordable housing consortium.

Additional detail on the bank's retail and community development services can be found in the Tallahassee (full-scope) assessment area section.

METROPOLITAN AREA – TALLAHASSEE MSA
(Full-Scope Review)

DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE TALLAHASSEEASSESSMENT AREA

Overview

The Tallahassee assessment area consists of Jefferson and Leon counties. As of June 30, 2022, The First Bank operates six branches in this assessment area which represents 6.9 percent of the bank's total branches. Moreover, the assessment area accounted for 10.7 percent of the total institution deposits.

The Tallahassee assessment area is an active banking market comprised of financial institution of various sizes including community banks, national and large financial institutions. According to the June 30, 2022, FDIC Summary of Deposits Report, there are 17 financial institutions operating 68 branches. The First Bank ranked 6th out of the 17 financial institutions operating in the assessment area with a 6.0 percent deposit market share and $568.1 million in deposits. Wells Fargo Bank, Capital City Bank, Bank of America and Truist Bank were the deposit market share leaders in the assessment area.

HMDA lending and CRA small business lending are competitive in the Tallahassee assessment area. In 2020, the bank originated or purchased 1.1 percent of the HMDA loans, ranking 22nd out of 404 HMDA reporters in the assessment area. In 2021, the bank's HMDA market share decreased to 0.7 percent of total HMDA loans in the assessment area, which ranked of 32nd out of 471 HMDA reporters. In 2022, the bank's HMDA market share was 0.8 percent, and the bank was ranked 28th out of 420 HMDA reporters in the assessment area. Top HMDA lenders in the assessment area included Loandepot.com, University Lending Group, and Rocket Mortgage.

For CRA small business lending, The First Bank ranked 4th out of 114 CRA reporters in 2020, with 5.5 percent of the total CRA loans in the assessment area. In 2021, the bank ranked 13th out of 98 CRA reporters, with 2.7 percent of reported loans in the assessment area. As of this evaluation date, 2022 CRA data was not yet available. American Express, Bank of America and Capital City Bank were the primary CRA lenders in the market.

Population and Income Characteristics

The population growth in the assessment area has been steady. As of July 1, 2022, the estimated population of Leon County was 297,369.[21] This represented a 1.8 percent increase since the 2020 U.S. Census and a 7.9 percent increase since the 2010 U.S. Census.[22] The estimated population in Jefferson County as of July 1, 2022 was 15,042.[23] This represented a 3.7 percent increase since the 2020 U.S. Census and a 1.9 percent increase since the 2010 U.S. Census[24].

According to 2022 FFIEC census data, the assessment area is made up of 85 census tracts: 13 tracts are low-income (15.3 percent), 16 tracts are moderate-income (18.8 percent), 25 tracts are middle-income (29.4 percent), 25 tracts are upper-income (29.4 percent), and 6 tracts are unknown income (7.1 percent).

For purposes of classifying borrower income, this evaluation uses the FFIEC estimated median family income for the Tallahassee, FL MSA. The following table provides a breakdown of the estimated annual family income for

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[21]"QuickFacts." *United States Census Bureau*,
www.census.gov/quickfacts/fact/table/jeffersoncountyflorida,leoncountyflorida/PST045222. Accessed 12 July 2023.
[22] Ibid.
[23] Ibid.
[24] Ibid.

each income category (low, moderate, middle, and upper) in the MSA. As shown, the median family income increased from $74,100 in 2020 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		
2020	**$74,100**	0	-	$37,049	$37,050	-	$59,279	$59,280	-	$88,919	$88,920	-	& above
2021	**$75,900**	0	-	$37,949	$37,950	-	$60,719	$60,720	-	$91,079	$91,080	-	& above
2022	**$81,400**	0	-	$40,699	$40,700	-	$65,119	$65,120	-	$97,679	$97,680	-	& above

According to the 2022 FFIEC census data, there were 65,757 families in the assessment area. Of those families, 21.1 percent were low-income, 15.9 percent were moderate-income, 18.8 percent were middle-income, and 44.2 percent were upper-income. Of the total families, 9.9 percent live below the poverty level. A significant percentage of families in LMI areas live below the poverty level. Specifically, 38.2 percent of families in low-income census tracts and 16.9 percent of families in moderate-income tracts live below the poverty line. The high percentages of families living below the poverty level in LMI census tracts may limit the lending opportunities in those areas.

Housing Characteristics
According to 2022 FFIEC census data, there were 138,145 total housing units in the assessment area of which 47.4 percent were owner-occupied, 41.0 percent were rental units, and 11.6 percent were vacant. In low-income census tracts, 13.5 percent of units were owner occupied; 67.6 percent of units were rental, and 18.9 percent of units were vacant. In moderate-income census tracts, 31.4 percent of units were owner-occupied, 55.3 percent of units were rental, and 13.3 percent of units were vacant. As described, the majority of housing units in LMI tracts are rental units, indicating reduced opportunities for mortgage origination in these geographies.

Median home prices in the assessment area climbed precipitously during the review period. In January 2020, the median home listing price in Tallahassee was $232,520.[25] By December 2022, median home listing price in Tallahassee had increased to $319,000, for a total increase of 37.2 percent.[26] The price appreciation has adversely affected housing affordability in the assessment area, especially for LMI families.

Economic Conditions
The assessment area contains Florida's state capital and is a hub for state and government offices. The assessment area 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 (47,182 employees), followed distantly by health care and social assistance (20,823 employees), accommodation and food services (16,808 employees), and retail trade (16,133 employees). The largest employers in the AA include Florida State University, the state of Florida, and Tallahassee Memorial Healthcare, Inc.[27]

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[25] "Realtor.com, Housing Inventory: Median Listing Price in Tallahassee, FL (CBSA) [MEDLISPRI45220]." *FRED*, www.fred.stlouisfed.org/series/MEDLISPRI45220. Accessed 12 July 2023.
[26] Ibid.
[27] "Largest Employers." *Greater Tallahassee Chamber of Commerce*, www.talchamber.com/largest-employers/. Accessed 12 July 2023.

According to 2022 D&B data, there were 20,462 businesses in the Tallahassee assessment area. Of the total businesses in the assessment area, 93.8 percent had total annual revenues less than or equal to $1 million and were considered to be small businesses.

The Tallahassee MSA like the rest of the county was heavily impacted by the pandemic. Leon County, which includes the city of Tallahassee, initiated the Leon CARES Act Funding Program which leveraged over $138 million in federal funding in 2020-2021 to assist Leon County residents impacted by the COVID-19 pandemic. This program has awarded $28.5 million to help over 8,000 individuals and families with past due rent, mortgage, and utilities; $19.2 million to over 930 small businesses to assist with expenses or losses; and over $22 million to various community service projects including assisting community human services agencies and local non profit organizations and providing meals and shelter to the homeless and less fortunate. [28]

The following table shows the unemployment rates percentages for the bank's assessment area and the state of Florida. As shown in the following table, the unemployment rate in the assessment area in 2020 was 6.2 percent. In 2021, the unemployment rate decreased to 4.3 percent, before falling further to 3.0 percent in 2022. The assessment area's unemployment rate was consistently below the statewide unemployment rate throughout the review period.
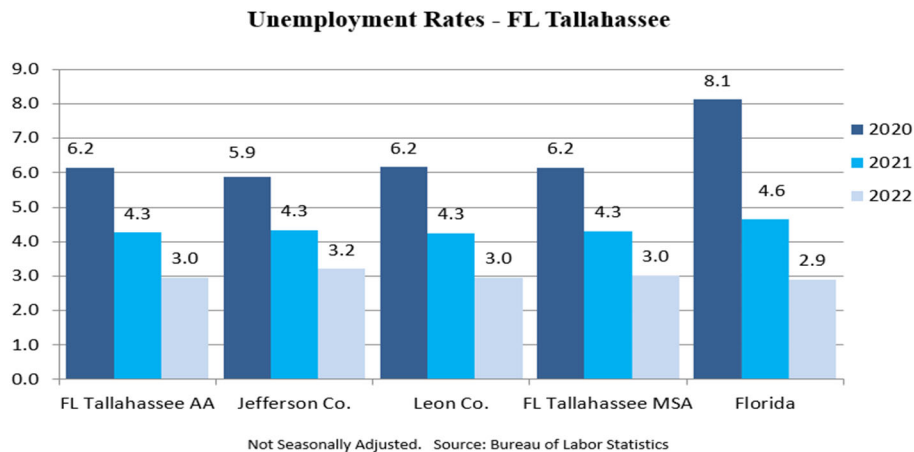
Unemployment Rates – FL Tallahassee

	2020	2021	2022
FL Tallahassee AA	6.2	4.3	3.0
Jefferson Co.	5.9	4.3	3.2
Leon Co.	6.2	4.3	3.0
FL Tallahassee MSA	6.2	4.3	3.0
Florida	8.1	4.6	2.9

Not Seasonally Adjusted. Source: Bureau of Labor Statistics

Assessment Area Demographics

The following tables present key demographic and business information used to help develop a performance context for the assessment area. The data reflects the FFIEC census data and D&B data used to analyze the bank's CRA performance. Certain components of the data in the table are discussed in this evaluation as they apply to specific parts of the analysis.

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[28] "Leon County Strategic Plan: 2017-2021 Impact & Progress Report." *Leon County Board of County Commissioners*, www.leoncountyfl.gov/documents/2017-2021-Impact-Progress-Report-d03.pdf. Accessed 12 July 2023.

Combined Demographics Report - 2020 - 2021

Assessment Area: FL Tallahassee

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	13	18.1%	5,307	8.2%	2,157	40.6%	13,866	21.5%
Moderate-income	16	22.2%	11,547	17.9%	2,262	19.6%	10,020	15.5%
Middle-income	21	29.2%	21,545	33.4%	1,883	8.7%	12,008	18.6%
Upper-income	19	26.4%	25,430	39.4%	650	2.6%	28,585	44.3%
Unknown-income	3	4.2%	650	1.0%	180	27.7%	0	0.0%
Total Assessment Area	**72**	**100.0%**	**64,479**	**100.0%**	**7,132**	**11.1%**	**64,479**	**100.0%**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	22,256	2,919	4.7%	13.1%	15,387	69.1%	3,950	17.7%
Moderate-income	26,251	8,299	13.4%	31.6%	13,878	52.9%	4,074	15.5%
Middle-income	42,739	21,938	35.3%	51.3%	15,473	36.2%	5,328	12.5%
Upper-income	37,420	28,530	45.9%	76.2%	6,378	17.0%	2,512	6.7%
Unknown-income	3,851	472	0.8%	12.3%	2,971	77.1%	408	10.6%
Total Assessment Area	**132,517**	**62,158**	**100.0%**	**46.9%**	**54,087**	**40.8%**	**16,272**	**12.3%**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	1,592	7.7%	1,509	7.7%	70	6.5%	13	6.1%
Moderate-income	4,133	19.9%	3,837	19.7%	258	24.1%	38	17.8%
Middle-income	7,757	37.3%	7,192	36.8%	489	45.6%	76	35.7%
Upper-income	7,110	34.2%	6,781	34.7%	244	22.8%	85	39.9%
Unknown-income	213	1.0%	201	1.0%	11	1.0%	1	0.5%
Total Assessment Area	**20,805**	**100.0%**	**19,520**	**100.0%**	**1,072**	**100.0%**	**213**	**100.0%**
	Percentage of Total Businesses:		**93.8%**		**5.2%**		**1.0%**	

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	7	3.2%	7	3.2%	0	0.0%	0	0.0%
Moderate-income	16	7.2%	16	7.4%	0	0.0%	0	0.0%
Middle-income	117	52.7%	112	51.9%	4	80.0%	1	100.0%
Upper-income	82	36.9%	81	37.5%	1	20.0%	0	0.0%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**222**	**100.0%**	**216**	**100.0%**	**5**	**100.0%**	**1**	**100.0%**
	Percentage of Total Farms:		**97.3%**		**2.3%**		**0.5%**	

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	13	15.3%	4,670	7.1%	1,783	38.2%	13,843	21.1%
Moderate-income	16	18.8%	11,219	17.1%	1,901	16.9%	10,484	15.9%
Middle-income	25	29.4%	22,956	34.9%	1,904	8.3%	12,358	18.8%
Upper-income	25	29.4%	26,715	40.6%	854	3.2%	29,072	44.2%
Unknown-income	6	7.1%	197	0.3%	91	46.2%	0	0.0%
Total Assessment Area	**85**	**100.0%**	**65,757**	**100.0%**	**6,533**	**9.9%**	**65,757**	**100.0%**

| | Housing Units by Tract | Housing Types by Tract | | | | | | |
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	20,814	2,810	4.3%	13.5%	14,068	67.6%	3,936	18.9%
Moderate-income	26,508	8,333	12.7%	31.4%	14,647	55.3%	3,528	13.3%
Middle-income	48,321	23,735	36.2%	49.1%	19,044	39.4%	5,542	11.5%
Upper-income	39,338	30,617	46.7%	77.8%	6,453	16.4%	2,268	5.8%
Unknown-income	3,164	22	0.0%	0.7%	2,444	77.2%	698	22.1%
Total Assessment Area	**138,145**	**65,517**	**100.0%**	**47.4%**	**56,656**	**41.0%**	**15,972**	**11.6%**

| | Total Businesses by Tract | | Businesses by Tract & Revenue Size | | | | | |
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	1,466	7.2%	1,352	7.0%	104	9.9%	10	4.6%
Moderate-income	2,824	13.8%	2,696	14.0%	96	9.1%	32	14.6%
Middle-income	8,802	43.0%	8,132	42.4%	581	55.2%	89	40.6%
Upper-income	7,030	34.4%	6,688	34.9%	256	24.3%	86	39.3%
Unknown-income	340	1.7%	322	1.7%	16	1.5%	2	0.9%
Total Assessment Area	**20,462**	**100.0%**	**19,190**	**100.0%**	**1,053**	**100.0%**	**219**	**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	7	3.2%	7	3.2%	0	0.0%	0	0.0%
Moderate-income	19	8.6%	18	8.3%	1	25.0%	0	0.0%
Middle-income	113	50.9%	109	50.2%	3	75.0%	1	100.0%
Upper-income	83	37.4%	83	38.2%	0	0.0%	0	0.0%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**222**	**100.0%**	**217**	**100.0%**	**4**	**100.0%**	**1**	**100.0%**
	Percentage of Total Farms:		**97.7%**		**1.8%**		**0.5%**	

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

Credit and Community Development Needs

To better understand the local community development needs and economic landscape, an individual familiar with the community and with community development activities in the greater Tallahassee area was contacted. This individual discussed the various opportunities and challenges and how financial institutions can be responsive to local community development needs through lending, investment, and/or service activities. Based on conversation with the contact, the local economy is strong and job opportunities are plentiful. However, there are a variety of opportunities for financial institutions to participate in community development efforts. Opportunities and needs in the area include affordable housing, education, mental health services, and microloans.

According to the contact, LMI families in the community are struggling with increased cost of living, especially in housing. With the rollback of COVID emergency relief and eviction moratoriums and rising rents, many LMI families are no longer able to afford the apartments. The contact also mentioned that an increasing share of apartments are being leased to college students, leaving local LMI families with fewer options. The contact emphasized that increased affordable housing supply is the community's most important need.

Despite affordable housing being the most crucial need in the community, it is by no means the only need. The contact mentioned education and mental health services as two critical areas of need in the assessment area. Moreover, the contact mentioned that increased availability of microloans for startups and very small businesses would provide tremendous benefit to the local business community.

Although there are numerous challenges in the community, the contact also stated that the local economy is growing and there are abundant job opportunities. Utilizing funds from the "Blueprint Sales Tax," Tallahassee has funded infrastructure and economic development projects that have in turn attracted large employers to the area.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE TALLAHASSEE ASSESSMENT AREA

LENDING TEST

Lending levels reflect good responsiveness to credit needs of the assessment area. The geographic distribution of loans reflects poor penetration throughout the assessment area, and the distribution of loans reflects adequate penetration among borrowers of different income levels and businesses of different revenue sizes. In addition, the bank makes an adequate level of community development loans in the Tallahassee assessment area.

The analysis included 274 HMDA loans and 709 CRA small business loans reported by the bank in the Tallahassee assessment area during the review period. Therefore, CRA small business loans received significantly greater weight in determining the bank's Lending Test rating in the assessment area. Additionally, greater weight was assigned to home refinance loans over the other HMDA products given their relative share of all HMDA lending in this assessment area. Lastly, home improvement lending is not rated in this assessment area due to insufficient volume for any meaningful analysis in any year.

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

Lending Activity
When considering the significantly greater weight placed on CRA small business loans in this assessment area, lending levels reflects good responsiveness. By number, the assessment area accounted for 25.5 percent of the bank's total HMDA lending and 43.6 percent of its total CRA small business lending in Florida during the review period. In comparison, the assessment area accounts for 33.3 percent of the bank's branches in Florida. By dollar, the Tallahassee assessment area accounted for 13.6 percent of the bank's total HMDA lending and 47.4 percent of its total CRA small business lending in Florida during the review period. In comparison, 49.2 percent of the bank's Florida deposits are in the Tallahassee assessment area.

Geographic Distribution of Loans
The First Bank's geographic distribution of loans reflects poor penetration throughout the assessment area. As described in the following sections, overall performance for HMDA lending is poor, and small business lending performance is poor.

For this analysis, the geographic distribution of small business and HMDA lending, including both originations and purchases, was compared with available demographic information. Performance context information and aggregate lending data were also considered.

Home Purchase Loans
Of the 210 HMDA loans analyzed from 2020 and 2021, 64 loans (30.5 percent) were home purchase loans. Of the 64 HMDA loans analyzed from 2022, 23 loans (35.9 percent) were home purchase loans.

Home purchase lending in low-income tracts is poor. In 2020 and 2021, The First Bank's home purchase lending in low-income tracts (3.1 percent) was below the percentage of owner-occupied units (4.7 percent) in these tracts. In 2022, home purchase lending in low-income tracts (4.3 percent) was equal to the percentage of owner-occupied units (4.3 percent) in these tracts. In 2020, the bank's home purchase lending in low-income tracts (2.9 percent) was below aggregate performance (4.5 percent). In 2021, the bank's home purchase lending in low-income tracts (3.3 percent) was below aggregate performance (6.0 percent). In 2022, the bank's home purchase lending in low-income tracts (4.3 percent) was below aggregate performance (6.5 percent).

Home purchase lending in moderate-income tracts is good. In 2020 and 2021, The First Bank's home purchase lending in moderate-income tracts (12.5 percent) was similar to the percentage of owner-occupied units (13.4 percent) in these tracts. In 2022, home purchase lending in moderate-income tracts (26.1 percent) was above the percentage of owner-occupied units (12.7 percent) in these tracts. In 2020, the bank's home purchase lending in moderate-income tracts (14.7 percent) was similar to aggregate performance (13.6 percent). In 2021, the bank's home purchase lending in moderate-income tracts (10.0 percent) was below aggregate performance (14.6 percent). In 2022, the bank's home purchase lending in moderate-income tracts (26.1 percent) exceeded aggregate performance (17.0 percent).

Home Refinance Loans
Of the 210 HMDA loans analyzed from 2020 and 2021, 142 loans (67.6 percent) were home refinance loans. Of the 64 HMDA loans analyzed from 2022, 25 loans (39.1 percent) were home refinance loans

Home refinance lending in low-income tracts is poor. In 2020 and 2021, The First Bank's home refinance lending in low-income tracts (1.4 percent) was below the percentage of owner-occupied units (4.7 percent) in these tracts. In 2022, the bank made no home refinance loans in low-income tracts, which was below the percentage of owner-occupied units (4.3 percent) and below aggregate performance (4.4 percent) in these tracts. In 2020, the bank's home refinance lending in low-income tracts (1.1 percent) was similar to aggregate performance (1.2 percent). In 2021, the bank's home refinance lending in low-income tracts (1.9 percent) was slightly below aggregate performance (2.2 percent).

Home refinance lending in moderate-income tracts is poor. In 2020 and 2021, The First Bank's home refinance lending in moderate-income tracts (3.5 percent) was below the percentage of owner-occupied units (13.4 percent) in these tracts. In 2022, home refinance lending in moderate-income tracts (12.0 percent) was similar to the percentage of owner-occupied units (12.7 percent) in these tracts. In 2020, the bank's home refinance lending in moderate-income tracts (2.2 percent) was below aggregate performance (6.4 percent). In 2021, the bank's home refinance lending in moderate-income tracts (5.8 percent) was below aggregate performance (9.0 percent). In 2022, the bank's home refinance lending in moderate-income tracts (12.0 percent) was similar to aggregate performance (12.2 percent).

Small Business Loans
The First Bank made 619 small business loans in the assessment area from 2020 through 2021, and made 90 small business loans in the assessment area in 2022.

Small business lending in low-income tracts is poor. In 2020 and 2021, The First Bank's small business lending in low-income tracts (2.7 percent) was below the percentage of total businesses located in these tracts (7.7 percent). In 2022, small business lending in low-income tracts (5.6 percent) was similar to the percentage of total businesses located in these tracts (7.2 percent). In 2020, the bank's small business lending in low-income tracts (3.0 percent) was below aggregate performance (7.3 percent). In 2021, the bank's small business lending in low-income tracts (2.2 percent) was below aggregate performance (7.9 percent). In 2022, the bank's small business lending in low-income tracts was 5.6 percent (2022 CRA aggregate data was not available at the time of this evaluation).

Small business lending in moderate-income tracts is poor. In 2020 and 2021, The First Bank's small business lending in moderate -income tracts (16.5 percent) was below the percentage of total businesses located in these tracts (19.9 percent). In 2022, small business lending in moderate -income tracts (10.0 percent) was below the percentage of total businesses located in these tracts (13.8 percent). In 2020, the bank's small business lending in moderate-income tracts (17.7 percent) was below aggregate performance (21.3 percent). In 2021, the bank's

small business lending in moderate-income tracts (14.3 percent) was below aggregate performance (22.1 percent). In 2022, the bank's small business lending in moderate-income tracts was 10.0 percent (2022 aggregate data was not available at the time of this evaluation).

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 small business lending across business revenue sizes and HMDA lending across borrower income levels 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 lending is adequate, and small business lending performance is adequate.

Home Purchase Loans
Of the 210 HMDA loans analyzed from 2020 and 2021, 64 loans (30.5 percent) were home purchase loans. Of the 64 HMDA loans analyzed from 2022, 23 loans (35.9 percent) were home purchase loan.

Home purchase lending to low-income borrowers is adequate. In 2020 and 2021, The First Bank's home purchase lending to low-income borrowers (6.3 percent) was below the percentage of families by family income (21.5 percent). In 2022, home purchase lending in low-income tracts (8.7 percent) was below the percentage families by family income (21.1 percent). In 2020, the bank made no home purchase loans to low-income borrowers, which was below aggregate performance (8.6 percent). In 2021, the bank's home purchase lending to low-income borrowers (13.3 percent) was above aggregate performance (8.0 percent). In 2022, the bank's home purchase lending to low-income borrowers (8.7 percent) was above aggregate performance (6.8 percent).

Home purchase lending to moderate-income borrowers is adequate. In 2020 and 2021, The First Bank's home purchase lending to moderate-income borrowers (6.3 percent) was below the percentage of families by family income (15.5 percent). In 2022, home purchase lending to moderate-income borrowers (34.8 percent) was above the percentage of families by family income (15.9 percent). In 2020, the bank's home purchase lending to moderate-income borrowers (5.9 percent) was significantly below aggregate performance (20.3 percent). In 2021, the bank's home purchase lending to moderate-income borrowers (6.7 percent) was below aggregate performance (20.5 percent). In 2022, the bank's home purchase lending to moderate-income borrowers (34.8 percent) was significantly above aggregate performance (19.4 percent).

Home Refinance Loans
Of the 210 HMDA loans analyzed from 2020 and 2021, 142 loans (67.6 percent) were home refinance loans. Of the 64 HMDA loans analyzed from 2022, 25 loans (39.1 percent) were home refinance loans.

Home refinance lending to low-income borrowers is good. In 2020 and 2021, The First Bank's home refinance lending to low-income borrowers (4.2 percent) was below the percentage of families by family income (21.5 percent). In 2022, home refinance lending to low-income borrowers (12.0 percent) was below the percentage of families by family income (21.1 percent). In 2020, the bank's home refinance lending to low-income borrowers (3.3 percent) was similar to aggregate performance (3.2 percent). In 2021, the bank's home refinance lending to low-income borrowers (5.8 percent) was above aggregate performance (4.2 percent). In 2022, the bank's home refinance lending to low-income borrowers (12.0 percent) was above aggregate performance (7.7 percent).

Home refinance lending to moderate-income borrowers is adequate. In 2020 and 2021, The First Bank's home refinance lending to moderate-income borrowers (11.3 percent) was below the percentage of families by family income (15.5 percent). In 2022, home refinance lending to moderate-income borrowers (20.0 percent) was above the percentage of families by family income (15.9 percent). In 2020, the bank's home refinance lending to

moderate-income borrowers (12.2 percent) was similar to aggregate performance (12.3 percent). In 2021, the bank's home refinance lending to moderate-income borrowers (9.6 percent) was below aggregate performance (15.8 percent). In 2022, the bank's home refinance lending to moderate-income borrowers (20.0 percent) was similar to aggregate performance (21.0 percent).

Small Business Loans
The First Bank made 619 small business loans in the assessment area from 2020 through 2021 and made 90 small business loans in the assessment area in 2022.

Small business lending to businesses of different sizes is adequate. In 2020 and 2021, The First Bank's small business lending to businesses with revenues of $1 million or less (40.2 percent) was below the percentage of total businesses with revenues of $1 million or less (93.8 percent). In 2022, small business lending to businesses with revenues of $1 million or less (60.0 percent) was below the percentage of total businesses with revenues of $1 million or less (93.8 percent). In 2020, the bank's small business lending to small businesses (24.5 percent) was below aggregate performance (36.0 percent). It is also worth noting that PPP loans made up over a third of the bank's small business loans in 2020, and since PPP loans did not require revenues to be reported, these loans have unknown revenues. In 2021, the bank's small business lending to small businesses (68.2 percent) was above aggregate performance (45.9 percent). In 2022, the bank's small business lending to small businesses was 60.0 percent (2022 CRA aggregate data was not available at the time of this evaluation). In addition, 90.4 percent of small business loans in 2020, 87.9 percent of small business loans in 2021, and 66.7 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. This is particularly noteworthy given the need for microloans as noted by a community contact.

Community Development Lending
The First Bank makes an adequate level of community development loans in the Tallahassee assessment area. During the review period, the bank originated one community development loan totaling $7.6 million Specifically, the one loan was to develop and expand a small business auto dealership employing workers from LMI geographies. The bank's volume is below its volume during the previous examination, where the bank was rated as a leader. Additionally, the bank's volume is below peer performance in the area; however, peers are rated as relatively high level.

INVESTMENT TEST

The bank made a significant level of investments and grants that demonstrated good responsiveness to credit and community development needs in the assessment area. Combined investment and contribution activity inside the assessment area totaled $4.4 million, which includes $4.3 million of investments, all of which were made during the current review period, and contributions totaling $127,051. The bank's volume exceeds its volume during the previous examination and is similar to peer performance in the area.

Notable investments and contributions in the assessment area include:

- All investments during the review period provided financing for affordable housing in the form of Freddie Mac bonds secured by loans for multifamily rental housing with a majority of LMI families.

- A $100,000 donation to a Historically Black College/University (HBCU) with a majority LMI student body.

- Five contributions totaling $6,500 to affordable housing organizations, including down-payment assistance programs for LMI borrowers

As previously noted in the Investment Test under the *Florida* section, the bank made $6.6 million of investments to a statewide housing finance corporation and $350,000 in contributions funding scholarships to LMI students throughout the state of Florida. These activities served the broader statewide or regional area that included all of the bank's Florida assessment areas, including the Tallahassee assessment area. These activities had a positive impact and further support the significant level conclusion in this assessment area.

SERVICE TEST

Retail Services
Retail banking services are excellent in the Tallahassee assessment area.

The distribution of the bank's six branches and its ATMs as of December 31, 2022, was compared to the distribution of households and businesses among the tract categories within the assessment area. The bank had no branches in low-income tracts and four branches (66.7 percent) in moderate-income tracts. In comparison, 13.8 percent of households and 7.2 percent of businesses are located in low-income tracts; and 18.8 percent of households and 13.8 percent of businesses are located in moderate-income tracts. Overall, the bank's retail delivery systems are centrally located in the assessment area and predominately found in moderate-income census tracts and in close proximity to numerous low-income tracts. As such, delivery systems are readily accessible to the bank's geographies and individuals of different income levels in the assessment area.

During the review period, the bank closed one branch located in an upper-income census tract. Therefore, the bank's record of opening and closing of branches has generally not adversely affected the accessibility of its delivery systems, particularly to LMI geographies and individuals in the assessment area. Lastly, banking services and hours of operation do not vary in a way that inconveniences its assessment area, particularly LMI geographies and LMI individuals, as all branches have extended hours, and none had weekend hours.

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

Tract Category		Total Branches			Drive thrus	Extended Hours	Week-end Hours		Total ATMs			Full Service ATMs				Cash only ATMs				Census Tracts		House holds	Total Businesses
	#	%	Open #	Closed #	#	#	#		#	%	#	%	Open #	Closed #	#	%	Open #	Closed #	#	%	%	%
Low	0	0.0%	0	0	0	0	0	Total	0	0.0%	0	0.0%	0	0	0	0.0%	0	0	13	18.1%	15.7%	7.7%
DTO	0		0	0	0			SA	0		0		0	0	0		0	0				
Moderate	3	50.0%	0	0	3	3	0	Total	3	50.0%	3	50.0%	0	0	0	0.0%	0	0	16	22.2%	19.1%	19.9%
DTO	0		0	0	0			SA	0		0		0	0	0		0	0				
Middle	2	33.3%	0	0	2	2	0	Total	2	33.3%	2	33.3%	0	0	0	0.0%	0	0	21	29.2%	32.2%	37.3%
DTO	0		0	0	0			SA	0		0		0	0	0		0	0				
Upper	1	16.7%	0	1	1	1	0	Total	1	16.7%	1	16.7%	0	1	0	0.0%	0	0	19	26.4%	30.0%	34.2%
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%	3.0%	1.0%
DTO	0		0	0	0			SA	0		0		0	0	0		0	0				
Total	6	100%	0	1	6	6	0	Total	6	100%	6	100%	0	1	0	0.0%	0	0	72	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

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

Tract Category		Total Branches			Drive thrus	Extended Hours	Week-end Hours		Total ATMs			Full Service ATMs				Cash only ATMs				Census Tracts		House holds	Total Businesses
	#	%	Open #	Closed #	#	#	#		#	%	#	%	Open #	Closed #	#	%	Open #	Closed #	#	%	%	%
Low	0	0.0%	0	0	0	0	0	Total	0	0.0%	0	0.0%	0	0	0	0.0%	0	0	13	15.3%	13.8%	7.2%
DTO	0		0	0	0			SA	0		0		0	0	0		0	0				
Moderate	4	66.7%	0	0	4	4	0	Total	4	66.7%	4	66.7%	0	0	0	0.0%	0	0	16	18.8%	18.8%	13.8%
DTO	0		0	0	0			SA	0		0		0	0	0		0	0				
Middle	1	16.7%	0	0	1	1	0	Total	1	16.7%	1	16.7%	0	0	0	0.0%	0	0	25	29.4%	35.0%	43.0%
DTO	0		0	0	0			SA	0		0		0	0	0		0	0				
Upper	1	16.7%	0	0	1	1	0	Total	1	16.7%	1	16.7%	0	0	0	0.0%	0	0	25	29.4%	30.3%	34.4%
DTO	0		0	0	0			SA	0		0		0	0	0		0	0				
Unknown	0	0.0%	0	0	0	0	0	Total	0	0.0%	0	0.0%	0	0	0	0.0%	0	0	6	7.1%	2.0%	1.7%
DTO	0		0	0	0			SA	0		0		0	0	0		0	0				
Total	6	100%	0	0	6	6	0	Total	6	100%	6	100%	0	0	0	0.0%	0	0	85	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 First Bank provides an adequate level of community development services that benefit residents and small businesses in the assessment area. Employees engaged in eight qualified service activities totaling 89 service hours during the examination period throughout the Tallahassee assessment area. Bank employees served as board and committee members for 93.3 percent of the activities in the assessment area. Prominent and responsive community development services provided by the bank include:

- Board service to a lending consortium focusing on LMI borrowers and affordable housing;

- Board service to an organization that provides assistance to LMI people living with HIV;

- Board service to an organization that provides job training to LMI individuals with disabilities and barriers to employment.

METROPOLITAN AREAS
LIMITED-SCOPE REVIEW

The following MSA assessment areas were reviewed using limited-scope examination procedures.

DESCRIPTION OF INSTITUTION'S OPERATIONS IN FLORIDA MSA ASSESSMENT AREAS

Fort Walton Beach Assessment Area (Okaloosa and Walton counties)
- As of December 31, 2022, The First Bank operated five branches in the assessment area, representing 27.8 percent of its branches in Florida.
- As of June 30, 2022, the bank had $411.2 million in deposits in this assessment area, representing a market share of 4.7 percent and 35.6 percent of The First Bank's total deposits in Florida.

Panama City Assessment Area (Bay County)
- As of December 31, 2022, The First Bank operated one branch in the assessment area, representing 5.6 percent of its branches in Florida.
- As of June 30, 2022, the bank had $13.2 million in deposits in this assessment area, representing a market share of 0.3 percent and 1.1 percent of The First Bank's total deposits in Florida.

Pensacola Assessment Area (Escambia and Santa Rosa counties)
- As of December 31, 2022, The First Bank operated five branches in the assessment area, representing 27.8 percent of its branches in Florida.
- As of June 30, 2022, the bank had $162.7 million in deposits in this assessment area, representing a market share of 1.9 percent and 14.1 percent of The First Bank's total deposits in Florida.

Tampa Assessment Area (Hillsborough County)
- As of December 31, 2022, The First Bank operated one branch in the assessment area, representing 5.6 percent of its branches in Florida.
- As of June 30, 2022, the bank had no deposits in this assessment area, as the single branch was acquired from Beach Bank on August 1, 2022.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS

Through the use of available facts and data, including performance and demographic information, each assessment area's performance was evaluated and compared with the bank's performance in the state. The conclusions regarding performance are provided in the table below. Please refer to the tables in Appendices F and G for information regarding these areas. Performance in the Tampa assessment area was not rated due to the late date of the acquisition (August 1, 2022) of the single branch in this assessment area.

Performance in the Limited-Scope Review Metropolitan Assessment Areas			
Assessment Area	**Lending Test**	**Investment Test**	**Service Test**
Fort Walton Beach	Consistent	Not Consistent (Below)	Not Consistent (Below)
Panama City	Consistent	Not Consistent (Below)	Not Consistent (Below)
Pensacola	Not Consistent (Exceeds)	Not Consistent (Below)	Not Consistent (Below)
Tampa	Not Rated	Not Rated	Not Rated

For the Lending Test, The First Bank received a rating of low satisfactory for the state of Florida. Performance in the Fort Walton Beach and Panama City assessment areas were consistent with the statewide Lending Test performance while performance in the Pensacola assessment area exceeded that of the state. Lending activity

was excellent in the Pensacola and Panama City assessment areas and good in the Fort Walton Beach assessment area. For the geographic distribution of loans, lending levels were adequate in each limited-scope assessment area that was rated. Performance was adequate for the borrower distribution of loans in the Fort Walton Beach and Pensacola assessment areas and poor in the Panama City assessment area. The First Bank was a leader in providing community development loans in each limited-scope assessment area that was rated, with $32.5 million in the Fort Walton Beach assessment area; $6.7 million in the Panama City assessment area; and $22.7 million in the Pensacola assessment area.

For the Investment Test, The First Bank received a rating of high satisfactory for the state of Florida. Performance in the three limited-scope assessment areas that were rated were below the statewide performance. Total investments and contributions were: $2.7 million in the Fort Walton Beach assessment area (adequate); $2,400 in the Panama City assessment area (poor); and $14,700 in the Pensacola assessment area (poor). While investments in the Tampa assessment area were not rated, it is noted that the bank had $2.9 million in investments in the Tampa assessment area. As previously noted in the Investment Test under the *Florida* section, the bank made $6.6 million of investments to a statewide housing finance corporation and $350,000 in contributions funding scholarships to LMI students throughout the state of Florida. These activities served the broader statewide or regional area that included all of the bank's Florida assessment areas, including the limited-scope assessment areas. These activities had a positive impact on the assessment areas when deriving the previously stated conclusions for limited-scope assessment areas.

For the Service Test, The First Bank received a rating of high satisfactory for the state of Florida. Performance in the three limited-scope assessment areas that were rated were below that of the bank's state performance. Retail service performance in the Fort Walton Beach assessment area was adequate; it was good in Panama City; and it was poor in Pensacola. The bank did not provide any community development services in the Fort Walton Beach assessment area; provided 11 hours of service (limited level) in the Panama City assessment area; and provided 94 hours of service (adequate level) in the Pensacola assessment area.

The performance in the metropolitan limited-scope assessment areas did not affect the overall state rating.

Georgia

CRA RATING FOR GEORGIA: SATISFACTORY

The Lending Test is rated: Low Satisfactory
The Investment Test is rated: Needs to Improve
The Service Test is rated: Outstanding

Major factors supporting the rating include the following:

- The geographic distribution of loans reflects adequate penetration throughout its Georgia assessment areas, and the distribution of loans by borrower income reflects good penetration among customers of different income levels and businesses of different revenue sizes.

- The bank makes an adequate level of community development loans in its Georgia assessment areas.

- The bank makes a poor level of qualified community development investments and grants that exhibit poor responsive to community development needs of the Georgia assessment areas.

- Retail banking services are readily accessible to the bank's geographies and individuals of different income levels in its Georgia assessment areas.

- The bank provides a relatively high level of community development services that benefit residents and small businesses throughout the Georgia assessment areas.

SCOPE OF EXAMINATION

The First Bank operates in four assessment areas in Georgia, and the bank's state rating reflects a composite of performance in these assessment areas. Based on the branch structure and loan and deposit activity, a full-scope review was conducted for the Colquitt-Thomas-Tift (non MSA) assessment area, which was the primary area used to form conclusions for the state of Georgia. The remaining three assessment areas in Georgia were reviewed under limited-scope procedures: Albany, Baker, and Valdosta.

The time periods and products evaluated for these assessment areas are consistent with the scope discussed in the *Institution, Scope of Examination* section of this report.

DESCRIPTION OF INSTITUTION'S OPERATIONS IN GEORGIA

The First Bank operated eight branches in Georgia as of December 31, 2022, representing 9.2 percent of the bank's total branches. The bank increased its footprint in Georgia significantly during the review period, acquiring Southwest Georgia Bank on April 3, 2020 and acquiring seven of the eight branches in Georgia. Prior to that acquisition, the bank operated its sole Georgia branch in Thomas County, Georgia.

As of June 30, 2022, The First Bank had $584.8 million in deposits in Georgia accounting for 11.0 percent of the bank's total deposits. HMDA lending in Georgia accounted for 12.5 percent of total institutional HMDA lending by number of loans and 8.9 percent by dollar volume. CRA small business lending in Georgia accounted for 17.6 percent of the bank's total CRA small business lending by number of loans and 14.1 percent by dollar volume.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN GEORGIA

Lending Test

The overall Lending Test rating in the state of Georgia is low satisfactory.

Overall, lending levels reflect good responsiveness to credit needs in Georgia. The geographic distribution of loans reflects adequate penetration throughout the assessment areas. The distribution of loans by borrower income reflects good penetration among customers of different income levels and businesses of different sizes. Additionally, The First Bank makes an adequate level of community development loans in Georgia.

Lending Activity
Lending levels reflect good responsiveness to the credit needs of Georgia assessment areas.

The following table shows lending activity from January 1, 2020 through December 31, 2022 by loan type. As a percentage of loans, the volume of lending activity in Georgia represents 15.7 percent (by number) and 10.9 percent (by dollar) of HMDA and CRA small business loans made inside the bank's Georgia assessment areas. This exceeds the percentage of bank branches (9.2 percent) and is similar to the percentage of total deposits (11.0 percent) held in the state.

Statewide Summary of Lending Activity
Assessment Areas Located in
Georgia

Loan Type	#	%	$ (000s)	%
HMDA Home Purchase	254	10.8%	$53,784	18.2%
HMDA Refinance	274	11.6%	$53,409	18.1%
HMDA Home Improvement	27	1.1%	$2,251	0.8%
HMDA Multi-Family	44	1.9%	$22,328	7.6%
HMDA Other Purpose LOC	11	0.5%	$1,301	0.4%
HMDA Other Purpose Closed/Exempt	19	0.8%	$2,798	0.9%
HMDA Loan Purpose NA	0	0.0%	$0	0.0%
Total HMDA	**629**	**26.7%**	**$135,871**	**46.0%**
Total Small Business	**1,521**	**64.5%**	**$134,972**	**45.7%**
Total Farm	**207**	**8.8%**	**$24,717**	**8.4%**
TOTAL LOANS	**2,357**	**100.0%**	**$295,560**	**100.0%**

Originations and Purchases

Geographic and Borrower Distribution
The geographic distribution of The First Bank's HMDA and small business loans in the state of Georgia is adequate, and the distribution of loans by borrower income and revenue size of businesses is good. A detailed discussion of the borrower and geographic distribution of lending for the Colquitt-Thomas-Tift assessment area is included later in this report.
Community Development Lending

The First Bank makes an adequate level of community development loans in the state of Georgia. During the review period, the bank originated or renewed four qualifying community development loans totaling $13.6 million within its Georgia assessment areas, including 1 loan totaling $6.5 million directly benefiting the full-scope assessment area of Colquitt-Thomas-Tift. More information on community development loans can be found in the Colquitt-Thomas-Tift (full-scope) assessment area section.

Investment Test

The Investment Test rating for Georgia is needs to improve.

The First Bank made a poor level of qualified investments and contributions totaling $7.6 million in Georgia. The bank had qualified investments of $7.5 million in two the Georgia assessment areas, neither of which were in the Colquitt-Thomas-Tift (full-scope) assessment area; all investments were made during the current review period. The bank made qualified contributions in the assessment areas totaling $105,750.

Approximately 1.3 percent of the state's combined investment and contribution activity was in the Colquitt-Thomas-Tift assessment area, which was considered poor. Additionally, the in the state of Georgia, the bank makes occasional use of innovative and/or complex investments to support community development initiatives and exhibits poor responsiveness to community development needs.

Additional details regarding investments and contributions can be found in the Colquitt-Thomas-Tift (full-scope) assessment area section.

Service Test

The Service Test rating for Georgia is outstanding.

Retail Services
Overall, the bank's retail service performance is excellent in Georgia. Delivery systems, including ATMs and branch locations, are readily accessible to the bank's geographies and individuals of different income levels in the assessment areas. Statewide, banking services and hours of operations do not vary in a way that inconveniences the bank's assessment areas, including LMI geographies or individuals. The record of opening and closing of branches has improved the accessibility of the bank's delivery systems, particularly for LMI geographies and/or LMI individuals. During the review period, the bank opened seven branches within the state of Georgia, including two in moderate-income tracts, and did not close any branches in Georgia.

Community Development Services
The First Bank provides a relatively high level of community development services that benefit residents and small businesses in Georgia. Employees engaged in 10 qualified service activities totaling 105 service hours during the examination period throughout the bank's assessment areas in the state. Bank employees served as board and committee members for 89.5 percent of the activities in Georgia.

Additional detail on the bank's retail and community development services can be found in the Colquit-Thomas-Tift (full-scope) assessment area section.

NON-METROPOLITAN AREA
(Full-Scope Review)

DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE COLQUITT-THOMAS-TIFT ASSESSMENT AREA

Overview
The Colquitt-Thomas-Tift assessment area includes Colquitt, Thomas, and Tift counties. As of June 30, 2022, The First Bank operated four branches in the assessment area, which represented 4.6 percent of the bank's total branches. Moreover, the assessment area accounted for 5.8 percent of the bank's total deposits.

The Colquitt-Thomas-Tift assessment area is a small banking market that is mainly served by regional and community banks. According to the June 30, 2022, FDIC Summary of Deposits Report, there were 12 financial institutions operating 34 branches in this assessment area with a total of $4.2 billion in deposits. The First Bank ranked 5th in deposit market share with 7.3 percent of deposits ($309.1 million). Thomasville National Bank was the leader in deposit market share (26.0 percent); Ameris Bank (22.5 percent) and Synovus Bank (18.7 percent) also had a strong presence in the market.

HMDA and CRA small business lending in the assessment area is competitive. In 2020, The First Bank originated or purchased 4.4 percent of the HMDA loans in the assessment area, ranking 6th out of 215 reporters. In 2021, the bank's HMDA market share dipped to 2.9 percent of total HMDA loans in the assessment area, which ranked 9th out of 254 reporters. In 2022, the bank's HMDA market share was 3.5 percent of total HMDA loans in the assessment area, which ranked 6th out of 223 reporters. Top HMDA lenders in the assessment area included Rocket Mortgage, Thomasville National Bank, and Ameris Bank.

For CRA small business lending, The First Bank ranked 2nd out of 68 reporters in 2020, with 15.1 percent of reported loans in the assessment area. In 2021, the bank ranked 3rd out of 72 reporters, with 9.9 percent of reported loans in the assessment area. As of this evaluation date, 2022 CRA data was not yet available. Other leading CRA lenders in the assessment area included Ameris Bank and American Express.

Population and Income Characteristics
The assessment area's population has not grown significantly in recent years. As of the 2020 U.S. Census, the total assessment area population was 133,040. This represented 1.1 percent growth since 2015. This population growth is similar to non MSA Georgia overall, which saw 1.5 percent growth in the same timeframe.

According to 2022 FFIEC census data, the assessment area is made up of 41 census tracts: 1 tract is low-income (2.4 percent), 8 tracts are moderate-income (19.5 percent), 22 tracts are middle-income (53.7 percent), and 10 tracts are upper-income (24.4 percent).

For purposes of classifying borrower income, this evaluation uses the FFIEC estimated median family income for all of non MSA Georgia. The table below provides a breakdown of the estimated annual family income for each income category (low, moderate, middle, and upper) in non MSA Georgia. As shown, in 2020, median family income was $51,800, and it increased slightly to $53,400 in 2021. In 2022, median family income grew to $64,100.

Borrower Income Levels
Georgia State Non-metro

FFIEC Estimated Median Family Income		Low 0 - 49.99%			Moderate 50% - 79.99%			Middle 80% - 119.99%			Upper 120% - & above		
2020	**$51,800**	0	-	$25,899	$25,900	-	$41,439	$41,440	-	$62,159	$62,160	-	& above
2021	**$53,400**	0	-	$26,699	$26,700	-	$42,719	$42,720	-	$64,079	$64,080	-	& above
2022	**$64,100**	0	-	$32,049	$32,050	-	$51,279	$51,280	-	$76,919	$76,920	-	& above

According to the 2022 FFIC census data, there were 32,329 families in the assessment area. Of those families, 24.2 percent were low-income, 17.8 percent were moderate-income, 15.9 percent were middle-income, and 42.1 percent were upper-income. Of the total families, 16.8 percent live below the poverty level. Additionally, 63.7 percent of families in low-income census tracts and 30.6 percent of families in moderate-income tracts live below the poverty level. The high percentages of families living below the poverty level in LMI census tracts may limit the lending opportunities in those areas, especially in low-income tracts.

Housing Characteristics
According to 2022 FFIEC census data, there were 56,332 total housing units in the assessment area: 53.4 percent were owner-occupied, 32.6 percent were rental units, and 13.9 percent were vacant. In low-income census tracts, only 10.1 percent of units were owner-occupied; in moderate-income census tracts, 41.8 percent of units were owner-occupied. In low-income census tracts, 69.6 percent of units were rental and 20.3 percent of units were vacant; in moderate-income census tracts 40.3 percent of units were rental and 17.9 percent of units were vacant. The median age of housing stock in the assessment area was 43 years. However, the median age of housing stock in low- and moderate-income census tracts was higher, at 56 years and 46 years, respectively. As a result, opportunities for refinancing, home improvement, and home purchase lending in LMI census tracts is scarce.

Median home prices in the assessment area increased during the review period. Between January 2020 and December 2022, the median home listing price in Thomasville (the county seat and largest city of Thomas County) increased 16.7 percent from $239,900 to $279,900.[29] During the same time period, median home listing prices in Moultrie, (the county seat and largest city of Colquitt County) increased 30.7 percent from $191,150 to $249,750.[30] With the data presented, housing affordability appears to be stable in Thomas County and rising sharply in Colquitt County.

Economic Conditions
The assessment area is located in the southwest corner of Georgia and is largely rural. According to the Bureau of Labor Statistics during the second quarter of 2022, the government sector continues to be the largest employer by industry (12,203 employees), followed by manufacturing (7,571 employees), and retail trade (7,404 employees). Several of the largest employers in the area include John D. Archbold Memorial Hospital, Flowers

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[29] "Realtor.com, Housing Inventory: Median Listing Price in Thomasville, GA (CBSA) [MEDLISPRI45620]." *FRED*, www.fred.stlouisfed.org/series/MEDLISPRI45620. Accessed 20 July 2023.
[30] "Realtor.com, Housing Inventory: Median Listing Price in Moultrie, GA (CBSA) [MEDLISPRI34220]." *FRED*, www.fred.stlouisfed.org/series/MEDLISPRI34220. Accessed 20 July 2023.

Foods Bakeries Group, and New Hire Solutions (Thomas County); National Beef, Sanderson Farms, and Walmart (Colquitt County); and the University of Georgia, Heatcraft, and Orgill (Tift County).[31][32][33]

According to 2022 D&B data, there were 5,425 businesses in the Colquitt-Thomas-Tift assessment area. Of the total businesses in the assessment area, 90.7 percent had total annual revenues less than or equal to $1 million and were thus considered to be small businesses. Only 1.2 percent of small businesses in the assessment area were in low-income census tracts, indicating a lack of opportunity and likely challenges for originating small business loans in low-income census tracts.

The early stages of the pandemic resulted in some job loss amid significant challenges to the assessment area when considering the volume of PPP loans made and the key industries and employers of the area. Specifically, manufacturing and retail trade (two of the key industries of the assessment area) were industries that experienced major disruptions during the pandemic. Additionally, the volume of PPP loans made in the assessment area exceeded the total number of businesses and farms in the assessment area, indicating that more than one PPP loan was needed for employers. In the assessment area, 5,968 PPP loans were approved for a total of $264.8 million broken down as follows: 1,531 loans totaling $60.8 million in Colquitt County; 2,242 loans totaling $112.0 million in Thomas County; and 2,195 loans; $92.0 million in Tift County).[34] As noted in the next section, 2020 D&B data shows that there were 5,517 businesses and 422 farms in the assessment area.

The unemployment rate in the assessment area declined throughout the review period. In 2020, the unemployment rate in the assessment area was 5.2 percent. In 2021, the unemployment rate decreased to 3.6 percent, before falling further to 3.0 percent in 2022 as the effects of the pandemic waned. The unemployment rate was lower in the assessment area than in non MSA Georgia overall throughout the review period, which suggests that the pandemic's effect on the area's economy was less extreme than in other areas of the state.

[31] "Georgia Area Labor Profile: Colquitt County." *Georgia Department of Labor*, www.explorer.gdol.ga.gov/vosnet/mis/Profiles/Counties/Colquitt.pdf. Accessed 20 July 2023.
[32] "Georgia Area Labor Profile: Thomas County." *Georgia Department of Labor*, www.explorer.gdol.ga.gov/vosnet/mis/Profiles/Counties/Thomas.pdf. Accessed 20 July 2023.
[33] "Georgia Area Labor Profile: Tift County." *Georgia Department of Labor*, www.explorer.gdol.ga.gov/vosnet/mis/Profiles/Counties/Tift.pdf. Accessed 20, July 2023.
[34] "Who in Georgia got Paycheck Protection Program loans during the pandemic?" *The Augusta Chronicle*, www.data.augustachronicle.com/paycheck-protection-program-loans/summary/georgia/tift-county/13277/. Accessed 20 July 2023.

Unemployment Rates - GA Colquitt-Thomas-Tift

Not Seasonally Adjusted.   Source: Bureau of Labor Statistics

Assessment Area Demographics

The following tables present key demographic and business information used to help develop a performance context for the assessment area. The data reflects the FFIEC census data and D&B data used to analyze the bank's CRA performance. 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 - 2020 - 2021

Assessment Area: GA Colquitt-Thomas-Tift

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	1	3.3%	1,282	4.0%	607	47.3%	8,561	26.4%
Moderate-income	9	30.0%	7,954	24.5%	2,588	32.5%	5,516	17.0%
Middle-income	15	50.0%	18,505	57.1%	3,323	18.0%	5,551	17.1%
Upper-income	5	16.7%	4,694	14.5%	491	10.5%	12,807	39.5%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**30**	**100.0%**	**32,435**	**100.0%**	**7,009**	**21.6%**	**32,435**	**100.0%**

| | Housing Units by Tract | Housing Types by Tract | | | | | | |
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	2,179	571	2.0%	26.2%	1,317	60.4%	291	13.4%
Moderate-income	14,828	6,398	22.2%	43.1%	5,788	39.0%	2,642	17.8%
Middle-income	30,738	16,543	57.4%	53.8%	10,082	32.8%	4,113	13.4%
Upper-income	7,291	5,306	18.4%	72.8%	1,244	17.1%	741	10.2%
Unknown-income	0	0	0.0%	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**55,036**	**28,818**	**100.0%**	**52.4%**	**18,431**	**33.5%**	**7,787**	**14.1%**

| | Total Businesses by Tract | | Businesses by Tract & Revenue Size | | | | | |
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	241	4.4%	214	4.3%	21	4.9%	6	7.8%
Moderate-income	1,835	33.3%	1,640	32.7%	168	39.2%	27	35.1%
Middle-income	2,937	53.2%	2,693	53.7%	209	48.7%	35	45.5%
Upper-income	504	9.1%	464	9.3%	31	7.2%	9	11.7%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**5,517**	**100.0%**	**5,011**	**100.0%**	**429**	**100.0%**	**77**	**100.0%**
	Percentage of Total Businesses:		**90.8%**		**7.8%**		**1.4%**	

| | Total Farms by Tract | | Farms by Tract & Revenue Size | | | | | |
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	8	1.9%	7	1.8%	1	4.5%	0	0.0%
Moderate-income	69	16.4%	65	16.3%	4	18.2%	0	0.0%
Middle-income	244	57.8%	233	58.3%	11	50.0%	0	0.0%
Upper-income	101	23.9%	95	23.8%	6	27.3%	0	0.0%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**422**	**100.0%**	**400**	**100.0%**	**22**	**100.0%**	**0**	**0.0%**
	Percentage of Total Farms:		**94.8%**		**5.2%**		**0.0%**	

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

Combined Demographics Report - 2022

Assessment Area: GA Colquitt-Thomas-Tift

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	1	2.4%	612	1.9%	390	63.7%	7,826	24.2%
Moderate-income	8	19.5%	5,147	15.9%	1,573	30.6%	5,757	17.8%
Middle-income	22	53.7%	18,005	55.7%	2,496	13.9%	5,146	15.9%
Upper-income	10	24.4%	8,565	26.5%	970	11.3%	13,600	42.1%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**41**	**100.0%**	**32,329**	**100.0%**	**5,429**	**16.8%**	**32,329**	**100.0%**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	1,155	117	0.4%	10.1%	804	69.6%	234	20.3%
Moderate-income	9,582	4,007	13.3%	41.8%	3,859	40.3%	1,716	17.9%
Middle-income	31,155	16,026	53.2%	51.4%	10,807	34.7%	4,322	13.9%
Upper-income	14,440	9,954	33.1%	68.9%	2,909	20.1%	1,577	10.9%
Unknown-income	0	0	0.0%	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**56,332**	**30,104**	**100.0%**	**53.4%**	**18,379**	**32.6%**	**7,849**	**13.9%**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	57	1.1%	57	1.2%	0	0.0%	0	0.0%
Moderate-income	1,340	24.7%	1,195	24.3%	121	28.6%	24	29.3%
Middle-income	2,932	54.0%	2,655	54.0%	236	55.8%	41	50.0%
Upper-income	1,096	20.2%	1,013	20.6%	66	15.6%	17	20.7%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**5,425**	**100.0%**	**4,920**	**100.0%**	**423**	**100.0%**	**82**	**100.0%**
	Percentage of Total Businesses:		**90.7%**		**7.8%**		**1.5%**	

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	1	0.2%	1	0.3%	0	0.0%	0	0.0%
Moderate-income	43	10.6%	38	9.9%	5	21.7%	0	0.0%
Middle-income	225	55.4%	210	54.8%	15	65.2%	0	0.0%
Upper-income	137	33.7%	134	35.0%	3	13.0%	0	0.0%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**406**	**100.0%**	**383**	**100.0%**	**23**	**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

Credit and Community Development Needs

To better understand the community and economic development landscapes, an individual specializing in economic development was contacts. The individual discussed the assessment area's needs and opportunities as well as how financial institutions can be responsive to these needs.

According to the community contact, the pandemic was a temporary setback for the local economy, but the area bounced back quickly. The contact stated that the pandemic ultimately made businesses stronger and more competitive by forcing them to add additional delivery channels to their business platforms. However, businesses are still facing worker shortages, economic uncertainty, and rising costs. Other challenges affecting the assessment area include a lack of housing (including affordable housing) and lack of industrial properties that are ready for use.

The contact also mentioned that small businesses have access to capital through various sources, including the Downtown Development Revolving Loan Fund (DDRLF) through the Georgia Cities Foundation. The fund offers loans of up to $250,000 with a below market rate. The loan program operates on a 50/40/10 structure with 50 percent of financing provided by conventional bank loans, 40 percent of the financing through DDRLF and the remaining 10 percent coming from equity. The contact states that only a few local banks participate in this program, including The First Bank (f/k/a Southwest Georgia Bank).

Lastly, the contact believes that the financial industry is responsive to local community and credit needs. However, the contact did mention that Southwest Georgia Bank had exceptional community involvement and was acquired by The First Bank in 2020. The contact noted that after the acquisition, there was a noticeable decrease in the institution's community development involvement in the assessment area.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE COLQUITT-THOMAS-TIFT ASSESSMENT AREA

<u>LENDING TEST</u>

Lending levels reflect good responsiveness to credit needs of the assessment area. The geographic distribution of loans reflects adequate penetration throughout the assessment area, and the distribution of loans reflects good penetration among borrowers of different income levels and businesses of different revenue sizes. In addition, the bank makes an adequate level of community development loans in the Colquitt-Thomas-Tift assessment area.

The analysis included 328 HMDA loans and 912 CRA small business loans reported by the bank in the Colquitt-Thomas-Tift assessment area during the review period. Therefore, CRA small business loans received significantly greater weight in determining the bank's Lending Test rating in the assessment area. Additionally, equal weight was assigned to home purchase and refinance loans, with very little weight placed on home improvement loans given their relative share of all HMDA lending in this assessment area.

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

<u>Lending Activity</u>
Lending levels reflects good responsiveness. By number, the assessment area accounted for 52.1 percent of the bank's total HMDA lending and 60.0 percent of its total CRA small business lending in Georgia during the review period. In comparison, the assessment area accounts for 50.0 percent of the bank's branches in Georgia. By dollar, the assessment area accounted for 46.3 percent of The First Bank's total HMDA lending and 52.9 percent of its total CRA small business lending in Georgia during the review period. In comparison, 52.9 percent of The First Bank's Georgia deposits are in the assessment area.

<u>Geographic Distribution of Loans</u>
For this analysis the geographic distribution of small business and HMDA lending, including both originations and purchases, was compared with available demographic information. Performance context information and aggregate lending data were also taken into consideration. As described in the following sections, overall performance for HMDA is good, while small business lending performance (which carried significantly greater weight) is adequate. As such, overall geographic distribution performance is adequate.

Home Purchase Loans
Of the 240 HMDA loans analyzed from 2020 and 2021, 106 loans (44.2 percent) were home purchase loans. Of the 88 HMDA loans analyzed from 2022, 38 loans (43.2 percent) were home purchase loans.

Home purchase lending in low-income tracts is good. In 2020 and 2021, The First Bank made no home purchase loans in low-income tracts, which was below the percentage of owner-occupied units (2.0 percent) and below aggregate performance (1.0 percent and 0.7 percent, respectively) in these tracts. In 2022, home purchase lending in low-income tracts (5.3 percent) was above the percentage of owner-occupied units and aggregate performance (both 0.4 percent) in these tracts. Aggregate performance in home purchase lending in low-income tracts was very low each year. As stated previously, a small percentage of housing in low-income tracts is owner-occupied, which impacts opportunities.

Home purchase lending in moderate-income tracts is good. In 2020 and 2021, The First Bank's home purchase lending in moderate-income tracts (20.8 percent) was similar to the percentage of owner-occupied units

(22.2 percent) in these tracts. In 2022, home purchase lending in moderate-income tracts (18.4 percent) was above the percentage of owner-occupied units (13.3 percent) in these tracts. In 2020, the bank's home purchase lending in moderate-income tracts (21.2 percent) was above aggregate performance (18.2 percent). In 2021, the bank's home purchase lending in moderate-income tracts (20.4 percent) was similar to aggregate performance (19.2 percent). In 2022, the bank's home purchase lending in moderate-income tracts (18.4 percent) was above aggregate performance (10.2 percent).

Home Refinance Loans
Of the 240 HMDA loans analyzed from 2020 and 2021, 102 loans (42.5 percent) were home refinance loans. Of the 88 HMDA loans analyzed from 2022, 31 loans (35.2 percent) were home refinance loans.

Home refinance lending in low-income tracts is excellent. In 2020 and 2021, The First Bank's home refinance lending in low-income tracts (2.0 percent) was the same as the percentage of owner-occupied units (2.0 percent) in these tracts. In 2022, home refinance lending in low-income tracts (6.5 percent) was above the percentage of owner-occupied units (0.4 percent) in these tracts. In 2020, the bank's home refinance lending in low-income tracts (1.7 percent) was above aggregate performance (0.8 percent). In 2021, the bank's home refinance lending in low-income tracts (2.4 percent) was above aggregate performance (1.0 percent). In 2022, the bank's home refinance lending in low-income tracts (6.5 percent) exceeded aggregate performance (0.5 percent).

Home refinance lending in moderate-income tracts is excellent. In 2020 and 2021, The First Bank's home refinance lending in moderate-income tracts (20.6 percent) was similar to the percentage of owner-occupied units (22.2 percent) in these tracts. In 2022, home refinance lending in moderate-income tracts (22.6 percent) was above the percentage of owner-occupied units (13.3 percent) in these tracts. In 2020, the bank's home refinance lending in moderate-income tracts (15.0 percent) was below aggregate performance (18.0 percent). In 2021, the bank's home refinance lending in moderate-income tracts (28.6 percent) significantly exceeded aggregate performance (18.1 percent). In 2022, the bank's home refinance lending in moderate-income tracts (22.6 percent) significantly exceeded aggregate performance (8.3 percent).

Home Improvement Loans
Of the 240 HMDA loans analyzed from 2020 and 2021, nine loans (3.8 percent) were home improvements loans. Of the 88 HMDA loans analyzed from 2022, 12 loans (13.6 percent) were home improvement loans.

Home improvement lending in low-income tracts is not rated due to the low volume originated by the bank and by aggregate lenders in these geographies.

Home improvement lending in moderate-income tracts is adequate. In 2020 and 2021, The First Bank's home improvement lending in moderate-income tracts (33.3 percent) was above the percentage of owner-occupied units (22.2 percent) in these tracts. In 2022, there was no home improvement lending in moderate-income tracts which was below the percentage of owner-occupied units (13.3 percent) and below aggregate performance (10.2 percent) in these tracts. In 2020, the bank's home improvement lending in moderate-income tracts (40.0 percent) was significantly above aggregate performance (19.0 percent). In 2021, the bank's home improvement lending in moderate-income tracts (25.0 percent) was above aggregate performance (21.3 percent).

Small Business Loans
The First Bank made 751 small business loans in the assessment area from 2020 through 2021 and made 161 small business loans in the assessment area in 2022.

Small business lending in low-income tracts is poor. In 2020 and 2021, The First Bank's small business lending in low-income tracts (0.8 percent) was below the percentage of total businesses located in these tracts

(4.4 percent). In 2022, small business lending in low-income tracts (0.6 percent) was below the percentage of total businesses located in these tracts (1.1 percent). In 2020, the bank's small business lending in low-income tracts (0.7 percent) was below aggregate performance (4.0 percent). In 2021, the bank's small business lending in low-income tracts (0.9 percent) was below aggregate performance (4.1 percent). In 2022, the bank's small business lending in low-income tracts was 0.6 percent (2022 CRA aggregate data was not available at the time of this evaluation). While performance is poor in low-income tracts, it is worth noting that there is a very small percentage of businesses located in low-income tracts, resulting in fewer opportunities for small business loans in these tracts. As such, small business performance in low-income tracts was given less weight than small business performance in moderate-income tracts where more opportunities are present.

Small business lending in moderate-income tracts is adequate. In 2020 and 2021, The First Bank's small business lending in moderate -income tracts (32.6 percent) was similar to the percentage of total businesses located in these tracts (33.3 percent). In 2022, small business lending in moderate-income tracts (16.8 percent) was below the percentage of total businesses located in these tracts (24.7 percent). In 2020, the bank's small business lending in moderate -income tracts (33.2 percent) was similar to aggregate performance (31.6 percent). In 2021, the bank's small business lending in moderate-income tracts (31.9 percent) was similar to aggregate performance (30.3 percent). In 2022, the bank's small business lending in moderate-income tracts was 16.8 percent (2022 CRA aggregate data was not available at the time of this evaluation).

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 small business lending across business revenue sizes and HMDA lending across borrower income levels 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 lending is poor, and small business lending performance is excellent. While small business lending carried significantly greater weight (and was deemed excellent), weak performance in HMDA loans (deemed poor) did not warrant an overall excellent conclusion for borrower distribution.

Home Purchase Loans
Of the 240 HMDA loans analyzed from 2020 and 2021, 106 loans (44.2 percent) were home purchase loans. Of the 88 HMDA loans analyzed from 2022, 38 loans (43.2 percent) were home purchase loans.

Home purchase lending to low-income borrowers is poor. In 2020 and 2021, The First Bank's home purchase lending to low-income borrowers (0.9 percent) was below the percentage of families by family income (26.4 percent). In 2022, home purchase lending to low-income borrowers (2.6 percent) was below the percentage families by family income (24.2 percent). In 2020, the bank's home purchase lending to low-income borrowers (1.9 percent) was similar to aggregate performance (2.2 percent). In 2021, the bank made no home purchase loans to low-income borrowers, which was below aggregate performance (2.1 percent). In 2022, the bank's home purchase lending to low-income borrowers (2.6 percent) was below aggregate performance (3.8 percent).

Home purchase lending to moderate-income borrowers is poor. In 2020 and 2021, The First Bank's home purchase lending to moderate-income borrowers (7.5 percent) was below the percentage of families by family income (17.0 percent). In 2022, home purchase lending to moderate-income borrowers (5.3 percent) was below the percentage of families by family income (17.8 percent). In 2020, the bank's home purchase lending to moderate-income borrowers (5.8 percent) was below aggregate performance (13.3 percent). In 2021, the bank's home purchase lending to moderate-income borrowers (9.3 percent) was below aggregate performance (13.9 percent). In 2022, the bank's home purchase lending to moderate-income borrowers (5.3 percent) was below aggregate performance (13.3 percent).

Home Refinance Loans
Of the 240 HMDA loans analyzed from 2020 and 2021, 102 loans (42.5 percent) were home refinance loans. Of the 88 HMDA loans analyzed from 2022, 31 loans (35.2 percent) were home refinance loans.

Home refinance lending to low-income borrowers is adequate. In 2020 and 2021, The First Bank's home refinance lending to low-income borrowers (2.9 percent) was below the percentage of families by family income (26.4 percent). In 2022, home refinance lending to low-income borrowers (3.2 percent) was below the percentage of families by family income (24.2 percent). In 2020, the bank's home refinance lending to low-income borrowers (1.7 percent) was similar to aggregate performance (2.5 percent). In 2021, the bank's home refinance lending to low-income borrowers (4.8 percent) was above aggregate performance (2.1 percent). In 2022, the bank's home refinance lending to low-income borrowers (3.2 percent) was below aggregate performance (5.5 percent).

Home refinance lending to moderate-income borrowers is poor. In 2020 and 2021, The First Bank's home refinance lending to moderate-income borrowers (5.9 percent) was below the percentage of families by family income (17.0 percent). In 2022, home refinance lending to moderate-income borrowers (3.2 percent) was below the percentage of families by family income (17.8 percent). In 2020, the bank's home refinance lending to moderate-income borrowers (5.0 percent) was slightly below aggregate performance (6.0 percent). In 2021, the bank's home refinance lending to moderate-income borrowers (7.1 percent) was similar to aggregate performance (7.8 percent). In 2022, the bank's home refinance lending to moderate-income borrowers (3.2 percent) was below aggregate performance (12.7 percent).

Home Improvement Loans
Of the 240 HMDA loans analyzed from 2020 and 2021, nine loans (3.8 percent) were home improvement loans. Of the 88 HMDA loans analyzed from 2022, 12 loans (13.6 percent) were home improvement loans.

Home improvement lending to low-income borrowers is poor. In 2020 and 2021, The First Bank made no home improvement loans to low-income borrowers which was below the percentage of families by family income (26.4 percent), the same as aggregate performance in 2020, and below aggregate performance in 2021 (7.5 percent). In 2022, home improvement lending to low-income borrowers (8.3 percent) was below the percentage of families by family income (24.2 percent) and below aggregate performance (13.0 percent).

Home improvement lending to moderate-income borrowers is good. In 2020 and 2021, The First Bank's home improvement lending to moderate-income borrowers (33.3 percent) was above the percentage of families by family income (17.0 percent). In 2022, home improvement lending to moderate-income borrowers (8.3 percent) was below the percentage of families by family income (17.8 percent). In 2020, the bank's home improvement lending to moderate-income borrowers (40.0 percent) was significantly above aggregate performance (8.9 percent). In 2021, the bank's home improvement lending to moderate-income borrowers (25.0 percent) significantly exceeded aggregate performance (7.5 percent). In 2022, the bank's home improvement lending to moderate-income borrowers (8.3 percent) matched aggregate performance.

Small Business Loans
The First Bank made 751 small business loans in the assessment area from 2020 through 2021 and made 161 small business loans in the assessment area in 2022.

Small business lending to businesses of different sizes is excellent. In 2020 and 2021, The First Bank's small business lending to businesses with revenues of $1 million or less (57.9 percent) was below the percentage of total businesses with revenues of $1 million or less (90.8 percent). In 2022, small business lending to businesses with revenues of $1 million or less (85.1 percent) was similar to the percentage of total businesses with revenues of $1 million or less (90.7 percent). In 2020, the bank's small business lending to small businesses (47.0 percent)

was above aggregate performance (33.9 percent). In 2021, the bank's small business lending to small businesses (72.4 percent) significantly exceeded aggregate performance (46.1 percent). In 2022, the bank's small business lending to small businesses was 85.1 percent (2022 CRA aggregate data was not available at the time of this evaluation). In addition, 93.2 percent of small business loans in 2020; 95.4 percent of small business loans in 2021; and 87.6 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 First Bank makes an adequate level of community development loans in the Colquitt-Thomas-Tift assessment area. During the review period, the bank originated or renewed one community development loan totaling $6.5 million. Specifically, the one loan was to acquire and maintain an assisted living facility located in a distressed middle-income non MSA tract, providing essential services to the community.

INVESTMENT TEST

The bank made a poor level of investments and grants that demonstrated poor responsiveness to credit and community development needs in the assessment area. The bank did not make any qualified investments in the Colquitt-Thomas-Tift assessment area and made $99,250 in contributions. Of these contributions, all were to community service organizations focusing on LMI individuals and families, including an $87,500 donation to a hospital to provide healthcare to underinsured LMI patients.

SERVICE TEST

Retail Services
Retail banking services are excellent in the Colquitt-Thomas-Tift assessment area.

The distribution of the bank's four branches and its ATMs as of December 31, 2022, was compared to the distribution of households and businesses among the tract categories within the assessment area. The bank had one branch (25.0 percent) in a low-income tract and two branches (50.0 percent) in moderate-income tracts. In comparison, 1.9 percent of households and 1.1 percent of businesses are located in low-income tracts and 16.2 percent of households and 24.7 percent of businesses are located in moderate-income tracts. Overall, the bank's retail delivery systems are readily accessible to the bank's geographies and individuals of different income levels in the assessment area.

During the review period, the bank acquired three branches (two in moderate-income tracts and one in a low-income tract). The bank did not close any branches. Therefore, the bank's record of opening and closing of branches improved the accessibility of its delivery systems, particularly to LMI geographies and individuals in the assessment area. Lastly, banking services and hours of operation do not vary in a way that inconveniences its assessment area, particularly LMI geographies and/or LMI individuals. While services do differ at one branch that is drive-through only, all branches have extended hours and none have weekend hours.

Geographic Distribution of Branches & ATMS 2020 - 2021
Assessment Area: GA Colquitt-Thomas-Tift

Tract Category		Branches							ATMs												Demographics			
	Total Branches				Drive thrus	Extended Hours	Weekend Hours	Total ATMs			Full Service ATMs				Cash only ATMs						Census Tracts		House holds	Total Businesses
	#	%	Open #	Closed #	#	#	#		#	%	#	%	Open #	Closed #	#	%	Open #	Closed #			#	%	%	%
Low	0	0.0%	0	0	0	0	0	Total	0	0.0%	0	0.0%	0	0	0	0.0%	0	0			1	3.3%	4.0%	4.4%
DTO	0		0	0	0			SA	0		0		0	0	0		0	0						
Moderate	2	50.0%	2	0	1	2	0	Total	2	50.0%	2	50.0%	2	0	0	0.0%	0	0			9	30.0%	25.8%	33.3%
DTO	1		1	0	0			SA	0		0		0	0	0		0	0						
Middle	2	50.0%	1	0	2	2	0	Total	2	50.0%	2	50.0%	1	0	0	0.0%	0	0			15	50.0%	56.4%	53.2%
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			5	16.7%	13.9%	9.1%
DTO	0		0	0	0			SA	0		0		0	0	0		0	0						
Unknown	0	0.0%	0	0	0	0	0	Total	0	0.0%	0	0.0%	0	0	0	0.0%	0	0			0	0.0%	0.0%	0.0%
DTO	0		0	0	0			SA	0		0		0	0	0		0	0						
Total	4	100%	3	0	3	4	0	Total	4	100%	4	100%	3	0	0	0.0%	0	0			30	100%	100%	100%
DTO	1		1	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: GA Colquitt-Thomas-Tift

Tract Category		Branches							ATMs												Demographics			
	Total Branches				Drive thrus	Extended Hours	Weekend Hours	Total ATMs			Full Service ATMs				Cash only ATMs						Census Tracts		House holds	Total Businesses
	#	%	Open #	Closed #	#	#	#		#	%	#	%	Open #	Closed #	#	%	Open #	Closed #			#	%	%	%
Low	1	25.0%	0	0	1	1	0	Total	1	25.0%	1	25.0%	0	0	0	0.0%	0	0			1	2.4%	1.9%	1.1%
DTO	1		0	0	1			SA	0		0		0	0	0		0	0						
Moderate	2	50.0%	0	0	2	2	0	Total	2	50.0%	2	50.0%	0	0	0	0.0%	0	0			8	19.5%	16.2%	24.7%
DTO	0		0	0	0			SA	0		0		0	0	0		0	0						
Middle	1	25.0%	0	0	1	1	0	Total	1	25.0%	1	25.0%	0	0	0	0.0%	0	0			22	53.7%	55.3%	54.0%
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			10	24.4%	26.5%	20.2%
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			0	0.0%	0.0%	0.0%
DTO	0		0	0	0			SA	0		0		0	0	0		0	0						
Total	4	100%	0	0	4	4	0	Total	4	100%	4	100%	0	0	0	0.0%	0	0			41	100%	100%	100%
DTO	1		0	0	1			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 First Bank provides a relatively high level of community development services that benefit residents and small businesses in the assessment area. Employees engaged in six qualified service activities totaling 87 service hours during the examination period throughout the Colquitt-Thomas-Tift assessment area. Bank employees served as board and committee members for all of the activities in the assessment area. Prominent community development services provided by the bank include:

- Board service to a municipal development authority with a mission to revitalize downtown business districts and create new permanent jobs for workers from LMI geographies;

- Board service to an organization that provides medical services to LMI women;

- Board service to an organization that provides youth programs for LMI children and families.

NONMETROPOLITAN AREA
LIMITED-SCOPE REVIEW

The following non MSA assessment area was reviewed using limited-scope examination procedures.

DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE GEORGIA NON MSA ASSESSMENT AREA

Baker Assessment Area (Baker County)
- As of December 31, 2022, The First Bank operated one branch in the assessment area, representing 12.5 percent of its branches in Georgia. The bank entered this assessment area on April 3, 2020 through the acquisition of Southwest Georgia Bank.
- As of June 30, 2022, the bank had $28.9 million in deposits in this assessment area, representing 4.9 percent of The First Bank's total deposits in Georgia. The First Bank is the only bank operating a physical branch in this assessment area.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS

Through the use of available facts and data, including performance and demographic information, the assessment area's performance was evaluated and compared with the bank's performance in the state. The conclusions regarding performance are provided in the table below. Please refer to the tables in Appendices F and G for information regarding the assessment area.

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

For the Lending Test, The First Bank received a rating of low satisfactory for the state of Georgia. Performance in Baker was consistent with the statewide Lending Test performance. Lending activity was adequate. The geographic distribution of loans was not applicable, as there are no LMI tracts in the assessment area. Performance was adequate for the borrower distribution of loans. The First Bank did not make any community development loan in Baker.

For the Investment Test, The First Bank was rated needs to improve in the state of Georgia. Performance in Baker was below the statewide performance. The bank did not make any qualified investments or contributions in Baker.

For the Service Test, The First Bank received a rating of outstanding for the state of Georgia. Performance in Baker was below that of the bank's state performance. Retail service performance in Baker was adequate; however, the bank did not provide any community development services in the Baker assessment area.

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

METROPOLITAN AREAS
LIMITED-SCOPE REVIEW

The following MSA assessment areas were reviewed using limited-scope examination procedures.

DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE GEORGIA METROPOLITAN ASSESSMENT AREAS

Albany Assessment Area (Worth County)
- As of December 31, 2022, The First Bank operated one branch in the assessment area, representing 12.5 percent of its branches in Georgia. The bank entered this assessment area on April 3, 2020 through the acquisition of Southwest Georgia Bank.
- As of June 30, 2022, the bank had $88.7 million in deposits in this assessment area, representing a market share of 33.5 percent and 15.2 percent of The First Bank's total deposits in Georgia.

Valdosta Assessment Area (Brooks and Lowndes counties)
- As of December 31, 2022, The First Bank operated two branches in the assessment area, representing 25.0 percent of its branches in Georgia. The bank entered this assessment area on April 3, 2020 through the acquisition of Southwest Georgia Bank.
- As of June 30, 2022, the bank had $158.0 million in deposits in this assessment area, representing a market share of 4.8 percent and 27.0 percent of The First Bank's total deposits in Georgia.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS

Through the use of available facts and data, including performance and demographic information, each assessment area's performance was evaluated and compared with the bank's performance in the state. The conclusions regarding performance are provided in the table below. Please refer to the tables in Appendices F and G for information regarding these areas.

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

For the Lending Test, The First Bank received a rating of low satisfactory for the state of Georgia. Performance in both assessment areas exceeded the statewide Lending Test performance. Lending activity was poor in the Albany assessment area and excellent in the Valdosta assessment area. For the geographic distribution of loans, lending levels were adequate in the Valdosta assessment area but was not rated in the Albany assessment area due to the existence of only middle-income census tracts. Performance was excellent for the borrower distribution of loans in the Albany assessment area and adequate in the Valdosta assessment area. The First Bank was a leader in providing community development loans in the Valdosta assessment area ($7.1 million) but did not make any community development loans in the Albany assessment area.

For the Investment Test, The First Bank was rated needs to improve in the state of Georgia. Performance in both metropolitan limited-scope assessment areas exceeded the statewide performance. Total investments and contributions in the Albany assessment area were excellent, totaling $4.8 million. Total investments and contributions in the Valdosta assessment area were significant, totaling $2.8 million in Valdosta.

For the Service Test, The First Bank received a rating of outstanding for the state of Georgia. Performance in both metropolitan limited-scope assessment areas were below that of the bank's state performance. Retail service performance in both metropolitan limited-scope assessment areas were adequate. The bank provided an adequate level of community development services in the Albany assessment area (16 hours) and provided a limited level of community development services in the Valdosta assessment area (two hours).

The performance in the metropolitan limited-scope assessment areas did not affect the overall state rating.

Louisiana

CRA RATING FOR LOUISIANA: SATISFACTORY

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

Major factors supporting the rating include the following:

- The geographic distribution of loans reflects adequate penetration throughout Louisiana assessment areas, 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 a relatively high level of community development loans in its Louisiana assessment areas.

- The bank makes an adequate level of qualified community development investments and grants that exhibit adequate responsive to community development needs of the Louisiana assessment areas.

- Retail banking services are reasonably accessible to the bank's geographies and individuals of different income levels in Louisiana assessment areas.

- The bank provides a limited level of community development services that benefit residents and small businesses throughout the Louisiana assessment areas.

SCOPE OF EXAMINATION

The First Bank operates in four assessment areas in Louisiana, all concentrated in southeastern Louisiana along the Mississippi River from Baton Rouge to New Orleans. The bank's state rating reflects a composite of performance in these assessment areas. Based on the branch structure and loan and deposit activity, a full-scope review was conducted for the Baton Rouge assessment area, which was the primary area used to form conclusions for the state of Louisiana. The remaining three assessment areas in Louisiana were reviewed under limited-scope procedures: Hammond, New Orleans, and Washington.

The time periods and products evaluated for these assessment areas are consistent with the scope discussed in the *Institution, Scope of Examination* section of this report.

DESCRIPTION OF INSTITUTION'S OPERATIONS IN LOUISIANA

The First Bank operated 20 branches in Louisiana as of December 31, 2022, representing 23.0 percent of the bank's total branches. The bank did not open or close any branches in Louisiana during the review period.

As of June 30, 2022, The First Bank had $771.0 million in deposits in Louisiana accounting for 14.5 percent of the bank's total deposits. HMDA lending in Louisiana accounted for 20.1 percent of total institutional HMDA lending by number of loans and 21.4 percent by dollar volume. CRA small business lending in Louisiana accounted for 21.3 percent of the bank's total CRA small business lending by number of loans and 19.9 percent by dollar volume.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN LOUISIANA

Lending Test

The overall Lending Test rating in the state of Louisiana is high satisfactory.

Overall, lending levels reflect good responsiveness to credit needs of Louisiana. The geographic distribution of loans reflects adequate penetration throughout the assessment areas. The distribution of loans by borrower income reflects adequate penetration among customers of different income levels and businesses of different sizes. Additionally, The First Bank makes a relatively high level of community development loans in Louisiana.

Lending Activity
Lending levels reflect good responsiveness to the credit needs of Louisiana assessment areas.

The following table shows lending activity from January 1, 2020, through December 31, 2022 by loan type. As a percentage of loans, the volume of lending activity in Louisiana represents 20.8 percent (by number) and 20.9 percent (by dollar) of HMDA and CRA small business loans made inside the bank's Louisiana assessment areas. This is similar to the percentage of bank branches in Louisiana (23.0 percent) and exceeds the percentage of total deposits in Louisiana (14.5 percent).

Statewide Summary of Lending Activity
Assessment Areas Located in
Louisiana

Loan Type	#	%	$ (000s)	%
HMDA Home Purchase	314	10.9%	$103,028	19.8%
HMDA Refinance	558	19.4%	$133,425	25.6%
HMDA Home Improvement	27	0.9%	$4,460	0.9%
HMDA Multi-Family	51	1.8%	$76,714	14.7%
HMDA Other Purpose LOC	42	1.5%	$5,478	1.1%
HMDA Other Purpose Closed/Exempt	16	0.6%	$4,626	0.9%
HMDA Loan Purpose NA	0	0.0%	$0	0.0%
Total HMDA	**1,008**	**35.0%**	**$327,731**	**63.0%**
Total Small Business	**1,840**	**63.9%**	**$190,403**	**36.6%**
Total Farm	**31**	**1.1%**	**$2,328**	**0.4%**
TOTAL LOANS	**2,879**	**100.0%**	**$520,462**	**100.0%**

Originations and Purchases

Geographic and Borrower Distribution
The geographic distribution of The First Bank's HMDA and small business loans in the state of Louisiana is adequate, and the distribution of loans by borrower income and revenue size of businesses is adequate. A detailed discussion of the borrower and geographic distribution of lending for the Baton Rouge assessment area is included later in this report.
Community Development Lending

The First Bank makes a relatively high level of community development loans in the state of Louisiana. During the review period, the bank originated or renewed 24 qualifying community development loans totaling $30.1 million within its Louisiana assessment areas, including seven loan totaling $7.6 million directly benefiting the full-scope assessment area of Baton Rouge. More information on community development loans can be found in the Baton Rouge (full-scope) assessment area section.

Investment Test

The Investment Test rating for Louisiana is low satisfactory.

The First Bank made an adequate level of qualified investments and contributions totaling $5.4 million in Louisiana. The amount includes qualified investments of $1.6 million in the Louisiana assessment areas; $3.6 million of investments to a broader statewide or regional area that includes all of the bank's assessment areas in Louisiana; and qualified contributions in the assessment areas totaling $127,990.

Notable investments benefitting the broader statewide or regional area that includes all assessment areas in the state include two bonds totaling $3.6 million to a statewide housing corporation to fund affordable housing.

In the state of Louisiana, the bank makes occasional use of innovative and/or complex investments to support community development initiatives and exhibits adequate responsiveness to community development needs.

Additional details regarding investments and contributions can be found in the Baton Rouge (full-scope) assessment area section.

Service Test

The Service Test rating for Louisiana is low satisfactory.

Retail Services
Overall, the bank's retail service performance is adequate in Louisiana. Delivery systems, including ATMs and branch locations, are reasonably accessible to the bank's geographies and individuals of different income levels in the assessment areas. Statewide, banking services and hours of operations do not vary in a way that inconveniences the bank's assessment areas, including LMI geographies or individuals. The record of opening and closing of branches has not adversely affected the accessibility of the bank's delivery systems, particularly for LMI geographies and/or LMI individuals.   During the review period, the bank did not open or close any branches within the state of Louisiana.

Community Development Services
The First Bank provides a limited level of community development services that benefit residents and small businesses in Louisiana. Employees engaged in 28 qualified service activities totaling 118 service hours during the examination period throughout the bank's assessment areas in the state. Bank employees served as board and committee members for 52.5 percent of the activities in Louisiana.

Additional detail on the bank's retail and community development services can be found in the Baton Rouge (full-scope) assessment area section.

METROPOLITAN AREA – BATON ROUGE MSA
(Full-Scope Review)

DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE BATON ROUGE ASSESSMENT AREA

Overview

The Baton Rouge assessment area includes the Parishes of Ascension, Assumption, East Baton Rouge, Iberville, Livingston, and West Baton Rouge. As of June 30, 2022, The First Bank operated 11 branches in the assessment area, which represents 12.6 percent of the institution's total branches. The Baton Rouge assessment area accounted for 6.0 percent of the total institution deposits.

The assessment area is a competitive market. According to the June 30, 2022, FDIC Summary of Deposits Report, there are 34 financial institutions operating 180 branches in the assessment area, with $27.0 billion in total deposits. The First Bank ranks 12th in the assessment area with $316.5 million in deposits and 1.2 percent of the deposit market share. JP Morgan Chase Bank and Capital One are the market leaders, with 35.8 percent and 16.8 percent of deposit market share, respectively.

HMDA lending and CRA small business lending are competitive in the assessment area. In 2020, The First ranked 59th out of 407 reporters, originating 0.3 percent of total HMDA loans. In 2021, the bank ranked 64th out of 433 reporters, originating 0.3 percent of total HMDA loans. In 2022, the bank ranked 40th out of 427 reporters, originating 0.5 percent of total HMDA loans. GMFS, LLC was the market leader for all three years, followed distantly by the Assurance Financial Group.

For CRA small business lending, The First Bank ranked 19th out of 141 reporters in 2020, originating 1.2 percent of total small business loans. In 2021, The First Bank ranked 27th out of 124 reporters, originating 0.8 percent of total small business reportable loans. As of this evaluation date, 2022 CRA data was not yet available. From 2020 to 2021, American Express dominated CRA reportable lending in the MSA.

Population and Income Characteristics

As of July 1, 2022, the assessment area has a population of 807,571, representing a 0.4 percent increase over the 2020 population and a 6.8 percent increase over the 2010 population.[35] East Baton Rouge Parish is the most populous Parish in the assessment area with a population of 450,544.[36] However, between 2010 to 2020, Ascension Parish had the fastest population growth rate of 18.0 percent.

According to the 2022 FFIEC census data, the assessment area is comprised of 193 census tracts: 22 low-income tracts (11.4 percent), 44 moderate-income tracts (22.8 percent), 65 middle-income tracts (33.7 percent), 54 upper-income tracts (28.0 percent) and 8 unknown-income tracts (4.1 percent).

For purposes of classifying borrower income, this evaluation uses the FFIEC estimated median family income for the Baton Rouge, LA MSA. The following table sets forth the estimated median family income from 2020 through 2022 for the Baton Rouge, LA MSA and provides a breakdown of the range of estimated family income for each income category (low, moderate, middle, and upper). As shown, the median family income increased from $73,800 in 2020 to $88,100 in 2022.

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[35] "Quick Facts." *U.S. Census Bureau*,
www.census.gov/quickfacts/fact/table/westbatonrougeparishlouisiana,ibervilleparishlouisiana,assumptionparishlouisiana,eastbatonrougeparishlouisiana,livingstonparishlouisiana,ascensionparishlouisiana/PST045222. Accessed 19 June. 2023.
[36] Ibid.

Borrower Income Levels
Baton Rouge, LA MSA

FFIEC Estimated Median Family Income		Low 0 - 49.99%		Moderate 50% - 79.99%		Middle 80% - 119.99%		Upper 120% - & above	
2020	**$73,800**	0 -	$36,899	$36,900 -	$59,039	$59,040 -	$88,559	$88,560 -	& above
2021	**$75,400**	0 -	$37,699	$37,700 -	$60,319	$60,320 -	$90,479	$90,480 -	& above
2022	**$88,100**	0 -	$44,049	$44,050 -	$70,479	$70,480 -	$105,719	$105,720 -	& above

According to the 2022 FFIEC census data, there were 189,633 families in the assessment area. Of those families, 23.6 percent were low-income, 16.3 percent were moderate-income, 17.9 percent were middle-income, and 42.2 percent were upper-income. Of the total families, 10.7 percent live below the poverty level. Additionally, 31.6 percent of families in low-income census tracts and 16.9 percent of families in moderate-income tracts live below the poverty level. The high percentages of families living below the poverty level in LMI census tracts may limit the lending opportunities in those areas.

Housing Characteristics
According to the 2022 FFIEC census data, there were 336,940 housing units in the assessment area. Of this total, 58.9 percent were owner-occupied, 26.3 percent were rental, and 14.8 percent were vacant. In low-income tracts, 30.1 percent of units were owner-occupied and 48.8 percent were rental. In moderate-income tracts, 54.4 percent of units were owner-occupied, while 28.6 percent were rental. In the assessment area, housing units in low-income tracts have a median age of 54 years, and those in moderate-income tracts have a median age of 45 years. In comparison, the median age of housing in the assessment area is 38 years. Based on the age of the homes in LMI tracts, there are likely home improvement and refinance lending opportunities in those tracts.

According to 2022 FFIEC census data, the median housing value in the assessment area is $192,491 with East Baton Rouge Parish having the highest median housing value of $201,100 and Assumption Parish having the lowest median house value at $118,900.

Economic Conditions
The assessment area contains Louisiana's state capital and is a hub for state and government offices. The assessment area is also home to several healthcare and research facilities and several colleges, including Louisiana State University. The area also has access to multimodal transportation options and extensive networks of deep and shallow water ports, six major interstate highways and all six of North America's class one railroads. According to the Bureau of Labor Statistics during the second quarter of 2022, the government sector continues to be the largest employer by industry (59,937 employees), followed by health care and social assistance (47,134 employees), and construction (43,629 employees).

According to 2022 D&B data, there were 39,785 businesses in the assessment area. Of the total businesses, 36,500 businesses (91.7 percent) were small businesses. Out of the total number of small businesses in the assessment are for 2022, 7.8 percent were in low-income tracts and 19.0 percent were in moderate-income tracts. The pandemic had significant impact to the assessment area. As such, PPP loans were a vital tool to help businesses in the assessment area to sustain operations during the pandemic. In the assessment area, there were

37,943 PPP loans approved, totaling $2.2 billion.[37] In the assessment area, East Baton Rouge Parish had the highest amount of PPP loans approved, with 25,294 loans totaling $1.6 billion.[38]

The following table shows the unemployment rate percentages for the bank's assessment area and the state of Louisiana. As shown, the unemployment rate in the assessment area in 2020 was 7.8 percent. In 2021, the unemployment rate dropped to 5.0 percent in the assessment area. In 2022, the unemployment rate fell further to 3.3 percent in the assessment area. The unemployment rate for the assessment area was below statewide figures for the review period. It is also worth noting that significantly higher unemployment rates were identified in Assumption and Iberville parishes for the entire review period.
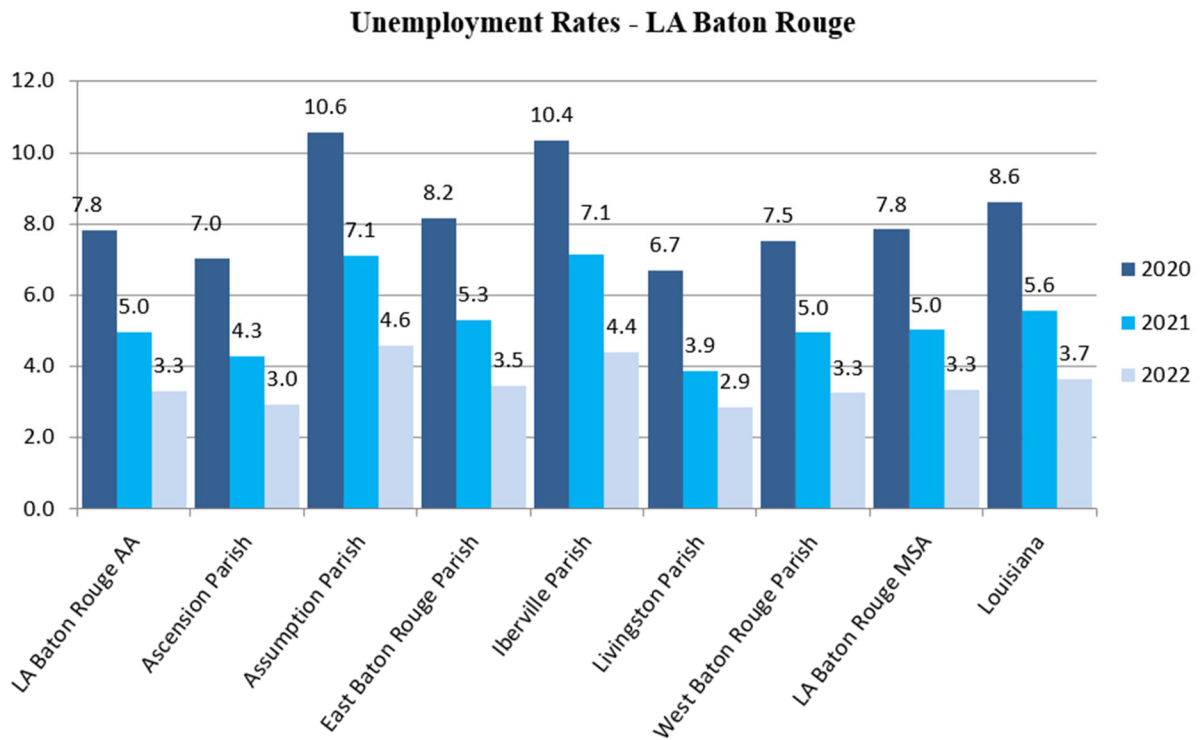
Unemployment Rates - LA Baton Rouge

	2020	2021	2022
LA Baton Rouge AA	7.8	5.0	3.3
Ascension Parish	7.0	4.3	3.0
Assumption Parish	10.6	7.1	4.6
East Baton Rouge Parish	8.2	5.3	3.5
Iberville Parish	10.4	7.1	4.4
Livingston Parish	6.7	3.9	2.9
West Baton Rouge Parish	7.5	5.0	3.3
LA Baton Rouge MSA	7.8	5.0	3.3
Louisiana	8.6	5.6	3.7

Not Seasonally Adjusted. Source: Bureau of Labor Statistics

Assessment Area Demographics
The following table presents key demographic and business information used to help develop a performance context for the assessment area. The data reflects the FFIEC census data and D&B data used to analyze the bank's CRA performance. Certain components of the data in the table are discussed in this evaluation as they apply to specific parts of the analysis.

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[37] "Who in Louisiana Got Paycheck Protection Program Loans during the Pandemic?" *The Augusta Chronicle*, www.data.augustachronicle.com/paycheck-protection-program-loans/summary/louisiana/22/. Accessed 20 July 2023.
[38] "Ibid.

Combined Demographics Report - 2020 - 2021

Assessment Area: LA Baton Rouge

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	17	12.1%	10,754	5.7%	3,740	34.8%	44,374	23.5%
Moderate-income	37	26.2%	40,153	21.3%	8,223	20.5%	30,147	16.0%
Middle-income	47	33.3%	69,254	36.7%	7,540	10.9%	33,762	17.9%
Upper-income	39	27.7%	68,616	36.3%	3,937	5.7%	80,494	42.6%
Unknown-income	1	0.7%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**141**	**100.0%**	**188,777**	**100.0%**	**23,440**	**12.4%**	**188,777**	**100.0%**

| | Housing Units by Tract | Housing Types by Tract | | | | | | |
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	25,273	7,474	3.9%	29.6%	13,262	52.5%	4,537	18.0%
Moderate-income	74,728	36,701	19.0%	49.1%	28,219	37.8%	9,808	13.1%
Middle-income	109,286	75,020	38.8%	68.6%	23,468	21.5%	10,798	9.9%
Upper-income	110,456	73,926	38.3%	66.9%	27,798	25.2%	8,732	7.9%
Unknown-income	0	0	0.0%	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**319,743**	**193,121**	**100.0%**	**60.4%**	**92,747**	**29.0%**	**33,875**	**10.6%**

| | Total Businesses by Tract | | Businesses by Tract & Revenue Size | | | | | |
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	2,132	5.4%	1,936	5.3%	161	5.9%	35	6.6%
Moderate-income	8,053	20.4%	7,276	20.1%	654	23.9%	123	23.3%
Middle-income	12,323	31.2%	11,390	31.4%	773	28.3%	160	30.3%
Upper-income	17,000	43.0%	15,648	43.2%	1,143	41.8%	209	39.6%
Unknown-income	18	0.0%	13	0.0%	4	0.1%	1	0.2%
Total Assessment Area	**39,526**	**100.0%**	**36,263**	**100.0%**	**2,735**	**100.0%**	**528**	**100.0%**
	Percentage of Total Businesses:		**91.7%**		**6.9%**		**1.3%**	

| | Total Farms by Tract | | Farms by Tract & Revenue Size | | | | | |
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	7	2.1%	6	1.9%	1	8.3%	0	0.0%
Moderate-income	58	17.5%	55	17.2%	3	25.0%	0	0.0%
Middle-income	152	45.9%	145	45.5%	7	58.3%	0	0.0%
Upper-income	114	34.4%	113	35.4%	1	8.3%	0	0.0%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**331**	**100.0%**	**319**	**100.0%**	**12**	**100.0%**	**0**	**0.0%**
	Percentage of Total Farms:		**96.4%**		**3.6%**		**0.0%**	

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

Combined Demographics Report - 2022

Assessment Area: LA Baton Rouge

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	22	11.4%	14,578	7.7%	4,608	31.6%	44,762	23.6%
Moderate-income	44	22.8%	36,819	19.4%	6,232	16.9%	30,928	16.3%
Middle-income	65	33.7%	70,311	37.1%	5,570	7.9%	34,007	17.9%
Upper-income	54	28.0%	64,723	34.1%	2,837	4.4%	79,936	42.2%
Unknown-income	8	4.1%	3,202	1.7%	1,050	32.8%	0	0.0%
Total Assessment Area	**193**	**100.0%**	**189,633**	**100.0%**	**20,297**	**10.7%**	**189,633**	**100.0%**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	33,556	10,105	5.1%	30.1%	16,368	48.8%	7,083	21.1%
Moderate-income	68,026	37,022	18.7%	54.4%	19,485	28.6%	11,519	16.9%
Middle-income	120,558	75,305	38.0%	62.5%	27,226	22.6%	18,027	15.0%
Upper-income	103,885	72,792	36.7%	70.1%	20,878	20.1%	10,215	9.8%
Unknown-income	10,915	3,079	1.6%	28.2%	4,756	43.6%	3,080	28.2%
Total Assessment Area	**336,940**	**198,303**	**100.0%**	**58.9%**	**88,713**	**26.3%**	**49,924**	**14.8%**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	3,160	7.9%	2,863	7.8%	263	9.7%	34	5.9%
Moderate-income	7,701	19.4%	6,932	19.0%	608	22.4%	161	28.0%
Middle-income	13,793	34.7%	12,776	35.0%	864	31.9%	153	26.7%
Upper-income	14,516	36.5%	13,357	36.6%	937	34.6%	222	38.7%
Unknown-income	615	1.5%	572	1.6%	39	1.4%	4	0.7%
Total Assessment Area	**39,785**	**100.0%**	**36,500**	**100.0%**	**2,711**	**100.0%**	**574**	**100.0%**
	Percentage of Total Businesses:		**91.7%**		**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	12	3.7%	10	3.2%	2	15.4%	0	0.0%
Moderate-income	93	28.4%	89	28.3%	4	30.8%	0	0.0%
Middle-income	124	37.9%	120	38.2%	4	30.8%	0	0.0%
Upper-income	94	28.7%	92	29.3%	2	15.4%	0	0.0%
Unknown-income	4	1.2%	3	1.0%	1	7.7%	0	0.0%
Total Assessment Area	**327**	**100.0%**	**314**	**100.0%**	**13**	**100.0%**	**0**	**0.0%**
	Percentage of Total Farms:		**96.0%**		**4.0%**		**0.0%**	

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

Credit and Community Development Needs

To better understand the local community development needs and economic landscape, recently conducted communications with individuals familiar with the community and with community development activities were referenced. These individuals discussed the various opportunities and challenges and how financial institutions can be responsive to local community development needs through lending, investment, and/or service activities.

One contact engaged in affordable housing in the Baton Rouge area mentioned that the COVID-19 pandemic had a drastic effect on local economic conditions, both through decreased economic activity/job opportunities and through increased housing and rental prices. LMI households have been particularly harmed, as the sharply increasing expenses have stressed these households' already tight budgets. Increasingly, low-income individuals and households in Baton Rouge have been forced out of traditional housing arrangements and into hotels, living with family, or staying in homeless shelters.

This contact mentioned that most of the LMI census tracts in Baton Rouge are in the north and mid-city regions. The city as a whole has roughly a 40,000 unit affordable housing shortage, with an outsized percentage of these units needed in the aforementioned areas. However, the contact mentioned that community leaders have been looking to increase the prevalence of "mixed-income neighborhoods" across the entire city by building affordable housing in middle- and upper-income areas as well.

Regarding how financial institutions can be more responsive to the affordable housing needs in Baton Rouge, the contact said that institutions could be more responsive by educating LMI populations on first-time homebuyer and FHA loan options, as well as by offering alternative ways of proving credit history, such as rental and utility payment history.

The second community contact referenced was involved in small business assistance. According to this contact, economic conditions in the Baton Rouge area are stagnant, and the COVID-19 pandemic had a "crushing" effect on the local small business landscape. The contact mentioned that small retailers in the area were hit hardest by the pandemic, followed closely by small restaurants. However, small service businesses in the area were relatively resilient during the pandemic.

The contact mentioned that obtaining financing is a very difficult proposition for small businesses in the area, especially early-stage businesses. The contact stated that without adequate collateral or a strong personal guarantee, start-ups with less than a two-year track record are usually unable to financing from commercial banks. As a result, they generally must turn to alternative sources of financing. Based on these comments, offering loan programs specifically for early-stage businesses may be an opportunity in the assessment area.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE BATON ROUGE ASSESSMENT AREA

LENDING TEST

Lending levels reflect adequate responsiveness to credit needs of the assessment area. The geographic distribution of loans reflects adequate penetration throughout the assessment area, and the distribution of loans reflects adequate penetration among borrowers of different income levels and businesses of different revenue sizes. In addition, the bank makes a relatively high level of community development loans in the Baton Rouge assessment area.

The analysis included 327 HMDA loans and 526 CRA small business loans reported by the bank in the Baton Rouge assessment area during the review period. Therefore, CRA small business loans received slightly greater weight in determining the bank's Lending Test rating in the assessment area. Additionally, greater weight was assigned to home refinance loans given their relative share of all HMDA lending in this assessment area. Lastly, home improvement lending is not rated in this assessment area due to insufficient volume for any meaningful analysis in any year.

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

Lending Activity
Lending levels reflects adequate responsiveness to credit needs of the Baton Rouge assessment area. By number, the assessment area accounted for 32.4 percent of the bank's total HMDA lending and 28.6 percent of its total CRA small business lending in Louisiana during the review period. In comparison, the assessment area accounts for 55.0 percent of the bank's branches in Florida. By dollar, the assessment area accounted for 23.4 percent of the bank's total HMDA lending and 35.4 percent of its total CRA small business lending in Louisiana during the review period. In comparison, 41.1 percent of the bank's Louisiana deposits are in the Baton Rouge assessment area.

Geographic Distribution of Loans
The First Bank's geographic distribution of loans reflects adequate penetration throughout the assessment area. As described in the following sections, overall performance for HMDA lending is adequate, and small business lending performance is adequate.

For this analysis the geographic distribution of small business and HMDA lending, including both originations and purchases, was compared with available demographic information. Performance context information and aggregate lending data were also taken into consideration.

Home Purchase Loans
Of the 207 HMDA loans analyzed from 2020 and 2021, 69 loans (33.3 percent) were home purchase loans. Of the 120 HMDA loans analyzed from 2022, 49 loans (40.8 percent) were home purchase loans.

Home purchase lending in low-income tracts is good. In 2020 and 2021, The First Bank made no home purchase loans in low-income tracts which was below the percentage of owner-occupied units (3.9 percent) and below aggregate performance (1.2 percent and 1.3 percent, respectively) in these tracts. In 2022, home purchase lending in low-income tracts (12.2 percent) was above the percentage of owner-occupied units (5.1 percent) in these tracts. It is noted that opportunities in low-income tracts were limited in 2020 and 2021, as evidenced by the low demographic and aggregate percentages. However, in 2022, the bank's home purchase lending in low-income

tracts (12.2 percent) was above aggregate performance (3.0 percent).

Home purchase lending in moderate-income tracts is adequate. In 2020 and 2021, The First Bank's home purchase lending in moderate-income tracts (8.7 percent) was below the percentage of owner-occupied units (19.0 percent) in these tracts. In 2022, home purchase lending in moderate-income tracts (14.3 percent) was below the percentage of owner-occupied units (18.7 percent) in these tracts. In 2020, the bank's home purchase lending in moderate-income tracts (3.2 percent) was below aggregate performance (14.5 percent). In 2021, the bank's home purchase lending in moderate-income tracts (13.2 percent) was similar to aggregate performance (14.3 percent). In 2022, the bank's home purchase lending in moderate-income tracts (14.3 percent) was similar to aggregate performance (15.3 percent).

Home Refinance Loans
Of the 207 HMDA loans analyzed from 2020 and 2021, 129 loans (62.3 percent) were home refinance loans. Of the 120 HMDA loans analyzed from 2022, 44 loans (36.7 percent) were home refinance loans.

Home refinance lending in low-income tracts is poor. In 2020 and 2021, The First Bank's home refinance lending in low-income tracts (0.8 percent) was below the percentage of owner-occupied units (3.9 percent) in these tracts. In 2022, the bank made no home refinance loans in low-income tracts, which was below the percentage of owner-occupied units (5.1 percent) and below aggregate performance (3.7 percent) in these tracts. In 2020, the bank's home refinance lending in low-income tracts (1.2 percent) was slightly above aggregate performance (0.7 percent). In 2021, the bank made no home refinance loans in low-income tracts, which was below aggregate performance (0.9 percent). As previously noted, opportunities in low-income tracts were limited in 2020 and 2021, as evidenced by the low demographic and aggregate percentages.

Home refinance lending in moderate-income tracts is excellent. In 2020 and 2021, The First Bank's home refinance lending in moderate-income tracts (17.1 percent) was similar to the percentage of owner-occupied units (19.0 percent) in these tracts. In 2022, home refinance lending in moderate-income tracts (27.3 percent) was above the percentage of owner-occupied units (18.7 percent) in these tracts. In 2020, the bank's home refinance lending in moderate-income tracts (14.6 percent) was above aggregate performance (9.5 percent). In 2021, the bank's home refinance lending in moderate-income tracts (21.3 percent) was above aggregate performance (11.4 percent). In 2022, the bank's home refinance lending in moderate-income tracts (27.3 percent) was above aggregate performance (15.9 percent).

Small Business Loans
The First Bank made 440 small business loans in the assessment area from 2020 through 2021 and made 86 small business loans in the assessment area in 2022.

Small business lending in low-income tracts is poor. In 2020 and 2021, The First Bank's small business lending in low-income tracts (1.8 percent) was below the percentage of total businesses located in these tracts (5.4 percent). In 2022, small business lending in low-income tracts (5.8 percent) was below the percentage of total businesses located in these tracts (7.9 percent). In 2020, the bank's small business lending in low-income tracts (1.6 percent) was below aggregate performance (4.7 percent). In 2021, the bank's small business lending in low-income tracts (2.1 percent) was below aggregate performance (4.9 percent). In 2022, the bank's small business lending in low-income tracts was 5.8 percent (2022 CRA aggregate data was not available at the time of this evaluation).

Small business lending in moderate-income tracts is excellent. In 2020 and 2021, The First Bank's small business lending in moderate-income tracts (22.5 percent) was above the percentage of total businesses located in these tracts (20.4 percent). In 2022, small business lending in moderate-income tracts (32.6 percent) was above the

percentage of total businesses located in these tracts (19.4 percent). In 2020, the bank's small business lending in moderate-income tracts (23.6 percent) was above aggregate performance (18.5 percent). In 2021, the bank's small business lending in moderate-income tracts (21.1 percent) was similar to aggregate performance (19.9 percent). In 2022, the bank's small business lending in moderate-income tracts was 32.6 percent (2022 CRA aggregate data was not available at the time of this evaluation).

<u>Lending to Borrowers of Different Incomes and Businesses of Different Sizes</u>
The distribution of loans based on borrower income or gross annual revenues is adequate. For this analysis, the distribution of small business lending across business revenue sizes and HMDA lending across borrower income levels 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 lending is adequate and small business lending performance is good.

Home Purchase Loans
Of the 207 HMDA loans analyzed from 2020 and 2021, 69 loans (33.3 percent) were home purchase loans. Of the 120 HMDA loans analyzed from 2022, 49 loans (40.8 percent) were home purchase loans.

Home purchase lending to low-income borrowers is poor. In 2020 and 2021, The First Bank's home purchase lending to low-income borrowers (7.2 percent) was below the percentage of families by family income (23.5 percent). In 2022, home purchase lending to low-income borrowers (6.1 percent) was below the percentage families by family income (23.6 percent). In 2020, the bank's home purchase lending to low-income borrowers (3.2 percent) was below aggregate performance (7.6 percent). In 2021, the bank's home purchase lending to low-income borrowers (10.5 percent) was slightly above aggregate performance (8.5 percent). In 2022, the bank's home purchase lending to low-income borrowers (6.1 percent) was below aggregate performance (8.5 percent).

Home purchase lending to moderate-income borrowers is poor. In 2020 and 2021, The First Bank's home purchase lending to moderate-income borrowers (15.9 percent) was similar to the percentage of families by family income (16.0 percent). In 2022, home purchase lending to moderate-income borrowers (10.2 percent) was below the percentage of families by family income (16.3 percent). In 2020, the bank's home purchase lending to moderate-income borrowers (16.1 percent) was below aggregate performance (25.2 percent). In 2021, the bank's home purchase lending to moderate-income borrowers (15.8 percent) was below aggregate performance (24.1 percent). In 2022, the bank's home purchase lending to moderate-income borrowers (10.2 percent) was below aggregate performance (23.5 percent).

Home Refinance Loans
Of the 207 HMDA loans analyzed from 2020 and 2021, 129 loans (62.3 percent) were home refinance loans. Of the 120 HMDA loans analyzed from 2022, 44 loans (36.7 percent) were home refinance loans.

Home refinance lending to low-income borrowers is poor. In 2020 and 2021, The First Bank's home refinance lending to low-income borrowers (1.6 percent) was below the percentage of families by family income (23.5 percent). In 2022, home refinance lending to low-income borrowers (4.5 percent) was below the percentage of families by family income (23.6 percent). In 2020, the bank made no home refinance loans to low-income borrowers which was below aggregate performance (2.9 percent). In 2021, the bank's home refinance lending to low-income borrowers (4.3 percent) matched aggregate performance. In 2022, the bank's home refinance lending to low-income borrowers (4.5 percent) was below aggregate performance (10.5 percent).

Home refinance lending to moderate-income borrowers is good. In 2020 and 2021, The First Bank's home refinance lending to moderate-income borrowers (10.9 percent) was below the percentage of families by family income (16.0 percent). In 2022, home refinance lending to moderate-income borrowers (29.5 percent) exceeded

the percentage of families by family income (16.3 percent). In 2020, the bank's home refinance lending to moderate-income borrowers (8.5 percent) was slightly below aggregate performance (10.6 percent). In 2021, the bank's home refinance lending to moderate-income borrowers (14.9 percent) was slightly above aggregate performance (12.7 percent). In 2022, the bank's home refinance lending to moderate-income borrowers (29.5 percent) was significantly above aggregate performance (19.1 percent).

Small Business Loans
The First Bank made 440 small business loans in the assessment area from 2020 through 2021 and made 86 small business loans in the assessment area in 2022.

Small business lending to businesses of different sizes is good. In 2020 and 2021, The First Bank's small business lending to businesses with revenues of $1 million or less (41.4 percent) was below the percentage of total businesses with revenues of $1 million or less (91.7 percent). In 2022, small business lending to businesses with revenues of $1 million or less (70.9 percent) was below the percentage of total businesses with revenues of $1 million or less (91.7 percent). In 2020, the bank's small business lending to small businesses (23.6 percent) was below aggregate performance (31.5 percent). It is worth noting that PPP loans made up over 40.0 percent of the bank's small business loans in 2020, and since PPP loans do not require revenues to be reported, these loans have unknown revenues. In 2021, the bank's small business lending to small businesses (64.7 percent) was significantly above aggregate performance (34.8 percent). In 2022, the bank's small business lending to small businesses was 70.9 percent (2022 CRA aggregate data was not available at the time of this evaluation). In addition, 89.2 percent of small business loans in 2020; 87.4 percent of small business loans in 2021; and 64.0 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 First Bank makes a relatively high level of community development loans in the Baton Rouge assessment area. During the review period, the bank originated or renewed seven community development loans totaling $7.6 million. The bank's volume is above its volume during the previous examination and exceeds peer performance in the area. Most of the community development loans were responsive, including:

- Two loans totaling $938,952 to renovate and maintain affordable rents for 23 units across two multifamily properties;

- Four loans totaling $4.9 million to construct general stores in more rural parts of the assessment area. The loans help support and expand new small businesses that employ workers from the LMI geographies. The loans helped to create 50 LMI jobs across the assessment area.

INVESTMENT TEST

The bank made an adequate level of investments and grants that demonstrated adequate responsiveness to credit and community development needs in the assessment area. The bank did not make any qualified investments directly to the Baton Rouge assessment area and made $108,990 in contributions. Notable contributions include:

- A $100,000 donation to an HBCU with a majority of LMI students;

- Four donations totaling $5,000 to consortiums providing financial education underbanked adults.

As previously noted in the Investment Test under the *Louisiana* section, the bank made $3.6 million of

investments to a statewide housing finance corporation. These activities served the broader statewide or regional area that included all of the bank's Louisiana assessment areas, including the Baton Rouge assessment area. These activities had a positive impact and further support the adequate level conclusion in this assessment area.

SERVICE TEST

Retail Services
Retail banking services are adequate in the Baton Rouge assessment area.

The distribution of the bank's 11 branches and its ATMs as of December 31, 2022, was compared to the distribution of households and businesses among the tract categories within the assessment area. The bank had no branches in low-income tracts and two branches (18.2 percent) in moderate-income tracts. In comparison, 9.2 percent of households and 7.9 percent of businesses are located in low-income tracts; and 19.7 percent of households and 19.4 percent of businesses are located in moderate-income tracts.   Overall, the bank's retail delivery systems are in close proximity to LMI tracts. As such, delivery systems are reasonably accessible to the bank's geographies and individuals of different income levels in the assessment area.

During the review period, the bank did not open or close any branches within the assessment area. Therefore, the bank's record of opening and closing of branches has not adversely affected the accessibility of its delivery systems, particularly to LMI geographies and individuals in the assessment area. Lastly, banking services and hours of operation do not vary in a way that inconveniences its assessment area, particularly to LMI geographies and/or LMI individuals, as all branches have extended hours and none have weekend hours.

Geographic Distribution of Branches & ATMS 2020 - 2021
Assessment Area: LA Baton Rouge

Tract Category	Total Branches #	%	Open #	Closed #	Drive thrus #	Extended Hours #	Week-end Hours #		Total ATMs #	%	Full Service ATMs #	%	Open #	Closed #	Cash only ATMs #	%	Open #	Closed #	Census Tracts #	%	House holds %	Total Businesses %
Low	0	0.0%	0	0	0	0	0	Total	0	0.0%	0	0.0%	0	0	0	0.0%	0	0	17	12.1%	7.3%	5.4%
DTO	0		0	0	0			SA	0		0		0	0	0		0	0				
Moderate	0	0.0%	0	0	0	0	0	Total	0	0.0%	0	0.0%	0	0	0	0.0%	0	0	37	26.2%	22.7%	20.4%
DTO	0		0	0	0			SA	0		0		0	0	0		0	0				
Middle	8	72.7%	0	0	8	8	0	Total	7	77.8%	7	77.8%	0	0	0	0.0%	0	0	47	33.3%	34.5%	31.2%
DTO	0		0	0	0			SA	0		0		0	0	0		0	0				
Upper	3	27.3%	0	0	3	3	0	Total	2	22.2%	2	22.2%	0	0	0	0.0%	0	0	39	27.7%	35.6%	43.0%
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	1	0.7%	0.0%	0.0%
DTO	0		0	0	0			SA	0		0		0	0	0		0	0				
Total	11	100%	0	0	11	11	0	Total	9	100%	9	100%	0	0	0	0.0%	0	0	141	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: LA Baton Rouge

Tract Category	Total Branches #	%	Open #	Closed #	Drive thrus #	Extended Hours #	Week-end Hours #		Total ATMs #	%	Full Service ATMs #	%	Open #	Closed #	Cash only ATMs #	%	Open #	Closed #	Census Tracts #	%	House holds %	Total Businesses %
Low	0	0.0%	0	0	0	0	0	Total	0	0.0%	0	0.0%	0	0	0	0.0%	0	0	22	11.4%	9.2%	7.9%
DTO	0		0	0	0			SA	0		0		0	0	0		0	0				
Moderate	2	18.2%	0	0	2	2	0	Total	1	11.1%	1	11.1%	0	0	0	0.0%	0	0	44	22.8%	19.7%	19.4%
DTO	0		0	0	0			SA	0		0		0	0	0		0	0				
Middle	7	63.6%	0	0	7	7	0	Total	7	77.8%	7	77.8%	0	0	0	0.0%	0	0	65	33.7%	35.7%	34.7%
DTO	0		0	0	0			SA	0		0		0	0	0		0	0				
Upper	2	18.2%	0	0	2	2	0	Total	1	11.1%	1	11.1%	0	0	0	0.0%	0	0	54	28.0%	32.6%	36.5%
DTO	0		0	0	0			SA	0		0		0	0	0		0	0				
Unknown	0	0.0%	0	0	0	0	0	Total	0	0.0%	0	0.0%	0	0	0	0.0%	0	0	8	4.1%	2.7%	1.5%
DTO	0		0	0	0			SA	0		0		0	0	0		0	0				
Total	11	100%	0	0	11	11	0	Total	9	100%	9	100%	0	0	0	0.0%	0	0	193	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 First Bank provides a limited level of community development services that benefit residents and small businesses in the assessment area. Employees engaged in 21 qualified service activities totaling 97 service hours during the examination period throughout the Baton Rouge assessment area. Bank employees served as board and committee members for 44.3 percent of the activities in the assessment area. The bank's service volumes declined significantly since the previous examination and are below peer performance in the area. While services were limited, some prominent community development services provided by the bank include:

- Financial education to entrepreneurs primarily located in LMI geographies;

- Board service to an organization that provides a small business loan program;

- Board service to an organization that provides residential and vocational services to LMI people with disabilities.

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METROPOLITAN AREAS
LIMITED-SCOPE REVIEW

</div>

The following MSA assessment areas were reviewed using limited-scope examination procedures.

DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE LOUISIANA MSA ASSESSMENT AREAS

Hammond Assessment Area (Tangipahoa Parish)
- As of December 31, 2022, The First Bank operated four branches in the assessment area, representing 20.0 percent of its branches in Louisiana.
- As of June 30, 2022, the bank had $313.8 million in deposits in this assessment area, representing a market share of 11.0 percent and 40.7 percent of The First Bank's total deposits in Louisiana.

New Orleans Assessment Area (Jefferson, Orleans, St Tammany parishes)
- As of December 31, 2022, The First Bank operated four branches in the assessment area, representing 20.0 percent of its branches in Louisiana.
- As of June 30, 2022, the bank had $101.6 million in deposits in this assessment area, representing a market share of 0.4 percent and 13.2 percent of The First Bank's total deposits in Louisiana.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS

Through the use of available facts and data, including performance and demographic information, each assessment area's performance was evaluated and compared with the bank's performance in the state. The conclusions regarding performance are provided in the table below. Please refer to the tables in Appendices F and G for information regarding these areas.

Performance in the Limited-Scope Review Metropolitan Assessment Areas			
Assessment Area	**Lending Test**	**Investment Test**	**Service Test**
Hammond	Consistent	Consistent	Not Consistent (Exceeds)
New Orleans	Not Consistent (Below)	Not Consistent (Below)	Not Consistent (Below)

For the Lending Test, The First Bank received a rating of high satisfactory for the state of Louisiana. Performance in the Hammond assessment area was consistent with the state performance while performance in the New Orleans assessment area was below that of the state. Lending activity was good in the Hammond assessment area and excellent in the New Orleans assessment area. For the geographic distribution of loans, lending levels were good in the Hammond assessment area and poor in the New Orleans assessment area. Performance was good for the borrower distribution of loans in the Hammond assessment area and adequate in the New Orleans assessment area. The First Bank made a relatively high level of community development loans in the Hammond assessment area ($8.1 million) and was a leader in providing community development loans in the New Orleans assessment area ($12.5 million). Two community development loans benefitting the New Orleans assessment area were particularly responsive and further support the leader conclusion, as stated below.

- A $2.2 million loan to maintain 70 units of affordable housing in Jefferson Parish;

- A $3.9 million loan to finance the acquisition of a concrete plant that will retain the jobs of 43 laborers.

For the Investment Test, The First Bank received a rating of low satisfactory in the state of Louisiana. Performance in the Hammond assessment area was consistent with the state performance while performance in the New Orleans assessment area was below that of the state. Total investments and contributions in the Hammond assessment area were adequate ($1.6 million) but were poor in the New Orleans assessment area ($0). As previously noted in the Investment Test under the *Louisiana* section, the bank made $3.6 million of investments to a statewide housing finance corporation. These activities served the broader statewide or regional area that included all of the bank's Louisiana assessment areas, including the Hammond and New Orleans assessment areas. These activities had a positive impact on these assessment areas but were not sufficient to offset a complete absence of investments in the New Orleans assessment area.

For the Service Test, The First Bank received a rating of low satisfactory for the state of Louisiana. Performance in the Hammond assessment area exceeded the state performance while performance in the New Orleans assessment area was below that of the bank's state performance. Retail service performance was excellent in the Hammond assessment area and poor in the New Orleans assessment area. The bank provided a limited level of community development services in both metropolitan limited-scope assessment areas (eight hours in the Hammond assessment area and 13 hours in the New Orleans assessment area).

The performance in the metropolitan limited-scope assessment areas did not affect the overall state rating.

NONMETROPOLITAN AREA
LIMITED-SCOPE REVIEW

The following non MSA assessment area was reviewed using limited-scope examination procedures.

DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE LOUISIANA NON MSA ASSESSMENT AREA

Washington Assessment Area (Washington County)
- As of December 31, 2022, The First Bank operated one branch in the assessment area, representing 5.0 percent of its branches in Louisiana.
- As of June 30, 2022, the bank had $39.1 million in deposits in this assessment area, representing a market share of 5.6 percent and 5.1 percent of The First Bank's total deposits in Louisiana.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS

Through the use of available facts and data, including performance and demographic information, the assessment area's performance was evaluated and compared with the bank's performance in the state. The conclusions regarding performance are provided in the table below. Please refer to the tables in Appendices F and G for information regarding the assessment area.

Performance in the Limited-Scope Review Non-Metropolitan Assessment Area			
Assessment Area	**Lending Test**	**Investment Test**	**Service Test**
Washington	Consistent	Not Consistent (Below)	Consistent

For the Lending Test, The First Bank received a rating of high satisfactory for the state of Louisiana. Performance in the Washington assessment area was consistent with the statewide Lending Test performance. Lending activity was poor in the Washington assessment area. For the geographic distribution of loans, lending levels in the Washington assessment area were good. For the borrower distribution of loans, performance was adequate. The First Bank was a leader in providing community development loans in the Washington assessment area ($1.9 million).

For the Investment Test, The First Bank received a rating of low satisfactory for state of Louisiana. Performance in the Washington assessment area was below the statewide rating. The bank did not make any qualified investments and made $2,500 in contributions in the Washington assessment area, which is poor. As previously noted in the Investment Test under the *Louisiana* section, the bank made $3.6 million of investments to a statewide housing finance corporation. These activities served the broader statewide or regional area that included all of the bank's Louisiana assessment areas, including the Washington assessment area. These activities had a positive impact on these assessment areas but were not sufficient to offset an absence of investments in the assessment area.

For the Service Test, The First Bank received a rating of low satisfactory for the state of Louisiana. Performance in the Washington assessment area was consistent with the bank's state performance. Retail service performance was excellent. However, the bank did not provide any community development services in the assessment area.

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

Mississippi

CRA RATING FOR MISSISSIPPI: SATISFACTORY

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

Major factors supporting the rating include the following:

- The geographic distribution of loans reflects adequate penetration throughout Mississippi assessment areas, 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 is a leader in making community development loans in its Mississippi assessment areas.

- The bank makes a significant level of qualified community development investments and grants that exhibit good responsive to community development needs of the Mississippi assessment areas.

- Retail banking services are accessible to the bank's geographies and individuals of different income levels in Mississippi assessment areas.

- The bank provides a limited level of community development services that benefit residents and small businesses throughout the Mississippi assessment areas.

SCOPE OF EXAMINATION

The First Bank operates in six assessment areas in Mississippi, and the bank's state rating reflects a composite of performance in these assessment areas. Based on the branch structure and loan and deposit activity, full-scope reviews were conducted for the Gulfport and Hattiesburg assessment areas, with the Gulfport assessment area receiving slightly greater weight when determining statewide performance conclusions. The remaining four assessment areas in Mississippi were reviewed under limited-scope procedures: Clay-Monroe-Oktibbeha, Jackson, Jones, and Pearl River.

The time periods and products evaluated for these assessment areas are consistent with the scope discussed in the *Institution, Scope of Examination* section of this report.

DESCRIPTION OF INSTITUTION'S OPERATIONS IN MISSISSIPPI

The First Bank operated 25 branches in Mississippi as of December 31, 2022, representing 28.7 percent of the bank's total branches. During the review period, the bank opened one branch, acquired seven branches, and closed one branch in the state of Mississippi.

As of June 30, 2022, The First Bank had $1.9 billion in deposits in Mississippi accounting for 35.1 percent of the bank's total deposits. HMDA lending in Mississippi accounted for 30.9 percent of total institutional HMDA lending by number of loans and 26.1 percent by dollar volume. CRA small business lending in Mississippi accounted for 25.5 percent of the bank's total CRA small business lending by number of loans and 29.1 percent by dollar volume. As described, the bank's primary operations are in Mississippi.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN MISSISSIPPI

Lending Test

The overall Lending Test rating in the state of Mississippi is high satisfactory.

Overall, lending levels reflect good responsiveness to credit needs of Mississippi. The geographic distribution of loans reflects adequate penetration throughout the assessment areas. The distribution of loans by borrower income reflects adequate penetration among customers of different income levels and businesses of different sizes. Additionally, The First Bank is a leader in making community development loans in Mississippi.

Lending Activity
Lending levels reflect good responsiveness to the credit needs of Mississippi assessment areas.

The following table shows lending activity from January 1, 2020 through December 31, 2022 by loan type. As a percentage of loans, the volume of lending activity in Mississippi represents 27.5 percent (by number) and 27.3 percent (by dollar) of HMDA and CRA small business loans made inside the bank's Mississippi assessment areas. This is similar to the percentage of bank branches in Mississippi (28.7 percent) and the percentage of total deposits in Mississippi (35.1 percent).

Statewide Summary of Lending Activity
Assessment Areas Located in
Mississippi

Loan Type	#	%	$ (000s)	%
HMDA Home Purchase	748	19.7%	$188,586	27.8%
HMDA Refinance	617	16.2%	$150,054	22.1%
HMDA Home Improvement	52	1.4%	$6,777	1.0%
HMDA Multi-Family	43	1.1%	$41,150	6.1%
HMDA Other Purpose LOC	69	1.8%	$8,567	1.3%
HMDA Other Purpose Closed/Exempt	21	0.6%	$4,468	0.7%
HMDA Loan Purpose NA	0	0.0%	$0	0.0%
Total HMDA	**1,550**	**40.8%**	**$399,602**	**58.8%**
Total Small Business	**2,204**	**58.0%**	**$278,073**	**40.9%**
Total Farm	**43**	**1.1%**	**$1,840**	**0.3%**
TOTAL LOANS	**3,797**	**100.0%**	**$679,515**	**100.0%**

Originations and Purchases

Geographic and Borrower Distribution
The geographic distribution of The First Bank's HMDA and small business loans in the state of Mississippi is adequate, and the distribution of loans by borrower income and revenue size of businesses is adequate. A detailed discussion of the borrower and geographic distribution of lending for the Gulfport and Hattiesburg assessment areas is included in the applicable sections of this report.

Community Development Lending

The First Bank is a leader in making community development loans in the state of Mississippi. During the review period, the bank originated or renewed 29 qualifying community development loans totaling $67.9 million within its Mississippi assessment areas, including 16 loans for $32.6 million in the Gulfport assessment area and nine loans for $18.9 million directly benefiting the Hattiesburg assessment area. More information on community development loans can be found in the full-scope assessment area sections of this report.

Investment Test

The Investment Test rating for Mississippi is high satisfactory.

The First Bank made a significant level of qualified investments and contributions totaling $32.4 million in Mississippi. The amount includes qualified investments of $4.8 million in the Mississippi assessment areas; $25.8 million of investments to a broader statewide or regional area that includes all of the bank's assessment areas in Mississippi; and qualified contributions in the assessment areas totaling $1.9 million.

Notable investments benefitting the broader statewide or regional area that includes all assessment areas in the state include:

- A $5 million deposit to a CDFI bank with branches throughout the state;

- Bonds totaling $16.6 million in the current period and $4.2 million from a prior period to a state housing corporation to fund affordable housing.

In the state of Mississippi, the bank makes significant use of innovative and/or complex investments to support community development initiatives and exhibits good responsiveness to community development needs.

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

Service Test

The Service Test rating for Mississippi is low satisfactory.

Retail Services
Overall, the bank's retail service performance is good in Mississippi. Delivery systems, including ATMs and branch locations, are accessible to the bank's geographies and individuals of different income levels in the assessment areas. Statewide, banking services and hours of operations do not vary in a way that inconveniences the bank's assessment areas, including LMI geographies or individuals. The record of opening and closing of branches has generally not adversely affected the accessibility of the bank's delivery systems, particularly for LMI geographies and/or LMI individuals. During the review period, the bank opened one branch and acquired seven branches within the state of Mississippi, including two in low-income tracts, and closed one branch within the state, located in a middle-income tract.

Community Development Services
The First Bank provides a limited level of community development services that benefit residents and small businesses in Mississippi. Employees engaged in 34 qualified service activities totaling 177 service hours during the examination period throughout the bank's assessment areas in the state. Bank employees served as board and committee members for 71.2 percent of the activities in Mississippi. Prominent community development services

provided by the bank in the state included services to organizations that operate a variety of youth programs for LMI youth and organizations that provide housing, food pantries, disaster relief and combats addiction. Community development service volumes in the state decreased significantly since the previous examination.

Additional detail on the bank's retail and community development services can be found in the full-scope assessment area sections of this report.

METROPOLITAN AREA – GULFPORT MSA
(Full-Scope Review)

DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE GULFPORT ASSESSMENT AREA

Overview
The Gulfport assessment area includes Hancock, Harrison, Jackson, and Stone counties. As of June 30, 2022, The First Bank operated 11 branches in the assessment area, which represented 12.6 percent of the bank's total branches. Moreover, the assessment area accounted for 16.2 percent of the bank's total deposits.

The Gulfport assessment area is a competitive banking market that is mainly served by regional and community banks. According to the June 30, 2022, FDIC Summary of Deposits Report, there were 16 financial institutions operating 109 branches in the Gulfport assessment area with a total of $8.1 billion in deposits. The First Bank ranked 2nd in deposit market share with 10.7 percent of deposits ($861.3 million). Hancock Whitney Bank was the leader in deposit market share (37.7 percent); Cadence Bank (10.1 percent) and The Peoples Bank (9.6 percent) also had a strong presence in the market.

HMDA and CRA small business lending in the assessment area is competitive. In 2020, The First Bank originated or purchased 1.1 percent of the HMDA loans in the Gulfport assessment area, ranking 25th out of 323 reporters. In 2021, the bank's HMDA market share dipped slightly to 0.9 percent of total HMDA loans in the assessment area, which ranked 29th out of 364 reporters. In 2022, the bank's HMDA market share increased to 1.7 percent of total HMDA loans in the assessment area, which ranked 18th out of 388 reporters. Top HMDA lenders in the assessment area included Keesler Federal Credit Union, Rocket Mortgage, CMG Mortgage, Cadence Bank, and Trustmark Bank.

For CRA small business lending, The First Bank ranked 7th out of 108 reporters in 2020, with 4.6 percent of reported loans in the Gulfport assessment area. In 2021, the bank ranked 9th out of 109 reporters, with 3.0 percent of reported loans in the assessment area. As of this evaluation date, 2022 CRA data was not yet available. The top CRA lenders in the assessment area included American Express, Hancock Whitney Bank, and Community Bank of Mississippi.

Population and Income Characteristics
The assessment area's population has seen modest growth in recent years. According to the 2022 FFIEC census data, the total assessment area population was 416,259. This represented 3.9 percent growth since 2015. This population growth compares favorably to the state of Mississippi as a whole, which saw a 0.9 percent decline in population during the same timeframe.

According to 2022 FFIEC census data, the assessment area is made up of 148 census tracts: 11 tracts are low-income (7.4 percent), 25 tracts are moderate-income (16.9 percent), 59 tracts are middle-income (39.9 percent), 45 tracts are upper-income (30.4 percent), and 8 tracts are an unknown income level (5.4 percent).

For purposes of classifying borrower income, this evaluation uses the FFIEC estimated median family income for the Gulfport, MS MSA. The table below provides a breakdown of the estimated annual family income for each income category (low, moderate, middle, and upper) in the MSA. As shown, in 2020, median family income was $59,500, and it increased slightly to $60,000 in 2021. In 2022, median family income grew to $69,500.

Borrower Income Levels
Gulfport-Biloxi, MS MSA

FFIEC Estimated Median Family Income		Low 0 - 49.99%			Moderate 50% - 79.99%			Middle 80% - 119.99%			Upper 120% - & above		
2020	**$59,500**	0	-	$29,749	$29,750	-	$47,599	$47,600	-	$71,399	$71,400	-	& above
2021	**$60,000**	0	-	$29,999	$30,000	-	$47,999	$48,000	-	$71,999	$72,000	-	& above
2022	**$69,500**	0	-	$34,749	$34,750	-	$55,599	$55,600	-	$83,399	$83,400	-	& above

According to the 2022 FFIEC census data, there were 107,742 families in the assessment area. Of those families, 23.0 percent were low-income, 16.1 percent were moderate-income, 18.8 percent were middle-income, and 42.1 percent were upper-income. Of the total families, 13.8 percent live below the poverty level. A significant percentage of families in LMI areas live below the poverty level. Specifically, 38.6 percent of families in low-income census tracts and 23.1 percent of families in moderate-income tracts live below the poverty level. The high percentages of families living below the poverty level in LMI census tracts may limit the lending opportunities in those areas.

Housing Characteristics
According to 2022 FFIEC census data, there were 189,521 total housing units in the assessment area: 56.3 percent were owner-occupied, 29.0 percent were rental units, and 14.6 percent were vacant. In low-income census tracts, 30.7 percent of units were owner occupied; in moderate-income census tracts, 44.4 percent of units were owner-occupied. In low-income census tracts, 51.7 percent of units were rental and 17.6 percent of units were vacant; in moderate-income census tracts 40.7 percent of units were rental and 14.9 percent of units were vacant. The median age of housing stock in the assessment area was 36 years. However, the median age of housing stock in low-income census tracts was significantly higher, at 47 years. As a result, the need for refinancing, home improvement, and new construction lending are likely prominent in low-income census tracts.

Median home prices in the assessment area climbed precipitously during the review period. In January 2020, the median home listing price in the area was $198,450.[39] By December 2022, median home listing price had increased to $279,950, for a total increase of 41.1 percent.[40] The price appreciation has adversely affected housing affordability in the assessment area, especially for LMI families.

Economic Conditions
The assessment area is located in the southeast corner of Mississippi abutting the Gulf of Mexico and has large amounts of coastal property. The assessment area is home to Gulfport and Biloxi, which are the 2nd and 4th largest cities in the state, respectively.[41] Being coastal, three major ports – the Port of Gulfport, Port Bienville, and the Port of Pascagoula – are located in the assessment area. According to the Bureau of Labor Statistics during the second quarter of 2022, the government sector is the largest employer by industry (35, 782 employees), followed closely by accommodation and food services (29,197 employees), retail trade (19,449 employees), and manufacturing (18,233 employees). Several of the largest employers include the Kessler Air Force Base and

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[39] "Realtor.com, Housing Inventory: Median Listing Price in Gulfport-Biloxi-Pascagoula, MS (CBSA) [MEDLISPRI25060]." *FRED*, www.fred.stlouisfed.org/series/MEDLISPRI25060. Accessed 12 July 2023.
[40] Ibid.
[41] "Mississippi Cities by Population." *Mississippi Demographics*, www.mississippi-demographics.com/cities_by_population. Accessed 11 July 2023.

Grand Casino/Park Place Entertainment in Biloxi,[42] Ingalls Shipbuilding and Chevron in Pascagoula,[43] and the Naval Construction Battalion Center in Gulfport.[44]

According to 2022 D&B data, there were 15,162 businesses in the Gulfport assessment area. Of the total businesses in the assessment area, 93.7 percent had total annual revenues less than or equal to $1 million and were thus considered to be small businesses. Only 7.4 percent of small businesses in the assessment area were in low-income census tracts, while 18.8 percent of small businesses were in moderate-income census tracts. This distribution may present challenges for originating small business loans in LMI census tracts.

Early stages of the pandemic had a harmful effect on the assessment area's economy, especially its tourism and gambling sectors. In the spring and summer of 2020, when the Mississippi Gulf Coast's beaches and casinos would typically be bustling with tourists, the economy ground to a halt as many businesses ceased or drastically reduced operations. Many businesses in the area used PPP loans as temporary funding. In the assessment area, 13,436 loans were approved for a total of $603.1 million (Hancock County: 1,167 loans, $51.0 million; Harrison County: 7,869 loans, $362.4 million; Jackson County: 3,997 loans, $174.5 million; Stone County: 403 loans, $15.2 million).[45] In 2021, the area's economy tourism metrics recovered, and the area's economy began to bounce back.[46]

The unemployment rate in the assessment area declined significantly during the review period. In 2020, the unemployment rate in the assessment area was 9.2 percent. In 2021, the unemployment rate decreased to 5.6 percent, before falling further to 4.0 percent in 2022 as the effects of the pandemic waned. Unemployment figures in the assessment area were similar to statewide unemployment figures during the review period.

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[42] "Biloxi: Economy." *City-Data.com*, www.city-data.com/us-cities/The-South/Biloxi-Economy.html. Accessed 12 July 2023.

[43] "Employers, workforce and community assets." *Jackson County Economic Development Foundation*, www.jcedf.org/key-advantages/. Accessed 12 July 2023.

[44] "Naval Construction Battalion Center." *Coastal Mississippi*, www.gulfcoast.org/listings/naval-construction-battalion-center/527/. Accessed 12 July 2023

[45] "Who in Mississippi got Paycheck Protection Program loans during the pandemic?" *The Augusta Chronicle*, www.data.augustachronicle.com/paycheck-protection-program-loans/summary/mississippi/hancock-county/28045/. Accessed 12 July 2023.

[46]Kulo, Warren. "Mississippi coast enjoying tourism boom in wake of COVID-19 recovery." *Gulflive.com*, 16 July 2021 www.gulflive.com/news/2021/07/mississippi-coast-enjoying-tourism-boom-in-wake-of-covid-19-recovery.html. Accessed 12 July 2023.

Unemployment Rates - MS Gulfport

Not Seasonally Adjusted. Source: Bureau of Labor Statistics

Assessment Area Demographics

The following tables present key demographic and business information used to help develop a performance context for the assessment area. The data reflects the FFIEC census data and D&B data used to analyze the bank's CRA performance. 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 - 2020 - 2021

Assessment Area: MS Gulfport

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	7	8.1%	5,182	5.1%	2,204	42.5%	23,069	22.8%
Moderate-income	14	16.3%	13,512	13.4%	3,361	24.9%	16,524	16.3%
Middle-income	44	51.2%	58,303	57.7%	7,822	13.4%	19,917	19.7%
Upper-income	16	18.6%	24,040	23.8%	2,071	8.6%	41,564	41.1%
Unknown-income	5	5.8%	37	0.0%	10	27.0%	0	0.0%
Total Assessment Area	**86**	**100.0%**	**101,074**	**100.0%**	**15,468**	**15.3%**	**101,074**	**100.0%**

| | Housing Units by Tract | Housing Types by Tract | | | | | | |
| | | Owner-Occupied | | | Rental | | Vacant | |
		#	%	%	#	%	#	%
Low-income	11,039	3,279	3.4%	29.7%	5,518	50.0%	2,242	20.3%
Moderate-income	27,101	10,588	10.9%	39.1%	10,575	39.0%	5,938	21.9%
Middle-income	102,814	57,538	59.5%	56.0%	29,308	28.5%	15,968	15.5%
Upper-income	38,988	25,256	26.1%	64.8%	8,237	21.1%	5,495	14.1%
Unknown-income	180	42	0.0%	23.3%	138	76.7%	0	0.0%
Total Assessment Area	**180,122**	**96,703**	**100.0%**	**53.7%**	**53,776**	**29.9%**	**29,643**	**16.5%**

| | Total Businesses by Tract | | Businesses by Tract & Revenue Size | | | | | |
| | | | Less Than or = $1 Million | | Over $1 Million | | Revenue Not Reported | |
	#	%	#	%	#	%	#	%
Low-income	1,093	7.8%	994	7.6%	87	10.6%	12	8.2%
Moderate-income	1,990	14.2%	1,794	13.7%	174	21.2%	22	15.1%
Middle-income	7,792	55.6%	7,289	55.8%	421	51.3%	82	56.2%
Upper-income	3,105	22.1%	2,944	22.5%	132	16.1%	29	19.9%
Unknown-income	47	0.3%	40	0.3%	6	0.7%	1	0.7%
Total Assessment Area	**14,027**	**100.0%**	**13,061**	**100.0%**	**820**	**100.0%**	**146**	**100.0%**
	Percentage of Total Businesses:		**93.1%**		**5.8%**		**1.0%**	

| | Total Farms by Tract | | Farms by Tract & Revenue Size | | | | | |
| | | | Less Than or = $1 Million | | Over $1 Million | | Revenue Not Reported | |
	#	%	#	%	#	%	#	%
Low-income	4	3.8%	4	3.8%	0	0.0%	0	0.0%
Moderate-income	8	7.5%	8	7.7%	0	0.0%	0	0.0%
Middle-income	74	69.8%	72	69.2%	2	100.0%	0	0.0%
Upper-income	20	18.9%	20	19.2%	0	0.0%	0	0.0%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**106**	**100.0%**	**104**	**100.0%**	**2**	**100.0%**	**0**	**0.0%**
	Percentage of Total Farms:		**98.1%**		**1.9%**		**0.0%**	

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

Combined Demographics Report - 2022

Assessment Area: MS Gulfport

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	11	7.4%	6,522	6.1%	2,515	38.6%	24,814	23.0%
Moderate-income	25	16.9%	18,134	16.8%	4,180	23.1%	17,366	16.1%
Middle-income	59	39.9%	43,747	40.6%	5,164	11.8%	20,249	18.8%
Upper-income	45	30.4%	36,347	33.7%	2,278	6.3%	45,313	42.1%
Unknown-income	8	5.4%	2,992	2.8%	681	22.8%	0	0.0%
Total Assessment Area	**148**	**100.0%**	**107,742**	**100.0%**	**14,818**	**13.8%**	**107,742**	**100.0%**

| | Housing Units by Tract | Housing Types by Tract | | | | | | |
| | | Owner-Occupied | | | Rental | | Vacant | |
		#	%	%	#	%	#	%
Low-income	13,529	4,153	3.9%	30.7%	7,001	51.7%	2,375	17.6%
Moderate-income	33,143	14,716	13.8%	44.4%	13,503	40.7%	4,924	14.9%
Middle-income	78,329	44,714	41.9%	57.1%	20,775	26.5%	12,840	16.4%
Upper-income	58,346	40,123	37.6%	68.8%	11,669	20.0%	6,554	11.2%
Unknown-income	6,174	3,060	2.9%	49.6%	2,059	33.3%	1,055	17.1%
Total Assessment Area	**189,521**	**106,766**	**100.0%**	**56.3%**	**55,007**	**29.0%**	**27,748**	**14.6%**

| | Total Businesses by Tract | | Businesses by Tract & Revenue Size | | | | | |
| | | | Less Than or = $1 Million | | Over $1 Million | | Revenue Not Reported | |
	#	%	#	%	#	%	#	%
Low-income	1,142	7.5%	1,055	7.4%	74	9.3%	13	8.3%
Moderate-income	2,836	18.7%	2,664	18.8%	148	18.5%	24	15.3%
Middle-income	5,965	39.3%	5,564	39.2%	336	42.0%	65	41.4%
Upper-income	4,700	31.0%	4,435	31.2%	214	26.8%	51	32.5%
Unknown-income	519	3.4%	487	3.4%	28	3.5%	4	2.5%
Total Assessment Area	**15,162**	**100.0%**	**14,205**	**100.0%**	**800**	**100.0%**	**157**	**100.0%**
	Percentage of Total Businesses:		**93.7%**		**5.3%**		**1.0%**	

| | Total Farms by Tract | | Farms by Tract & Revenue Size | | | | | |
| | | | Less Than or = $1 Million | | Over $1 Million | | Revenue Not Reported | |
	#	%	#	%	#	%	#	%
Low-income	10	7.8%	10	7.9%	0	0.0%	0	0.0%
Moderate-income	19	14.8%	18	14.3%	1	50.0%	0	0.0%
Middle-income	70	54.7%	70	55.6%	0	0.0%	0	0.0%
Upper-income	28	21.9%	27	21.4%	1	50.0%	0	0.0%
Unknown-income	1	0.8%	1	0.8%	0	0.0%	0	0.0%
Total Assessment Area	**128**	**100.0%**	**126**	**100.0%**	**2**	**100.0%**	**0**	**0.0%**
	Percentage of Total Farms:		**98.4%**		**1.6%**		**0.0%**	

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

Credit and Community Development Needs

To better understand the community and economic development landscapes, an economic development professional in the area was contacted. This individual discussed the various needs and opportunities in the region as well as financial institutions' responsiveness to local needs.

According to the contact, the area's tourism industry struggled during the early stages of the COVID-19 pandemic. However, as state restrictions were lifted, the area's economy rebounded quickly and returned to its long-term trend of steady, measured growth. The contact mentioned that tourism and manufacturing have historically been the growth drivers in the area, but the retail and distribution sectors are expected to drive much of the area's future economic growth. The contact stated that there is insufficient supply of affordable housing in the area, and that substantial construction of both single-family and multifamily units is needed to bring the local housing market back into balance.

Overall, the contact believes that the financial institutions are responsive to local community and credit needs. However, the contact did mention that access to credit has tightened somewhat in recent months due to interest rate increases and banking industry stress. Additionally, it was mentioned that lending programs for start-up businesses and financial literacy programs could be great opportunities for banks to enhance their responsiveness to local needs.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE GULFPORT ASSESSMENT AREA

LENDING TEST

Lending levels reflect adequate responsiveness to credit needs of the assessment area. The geographic distribution of loans reflects good penetration throughout the assessment area, and the distribution of loans reflects adequate penetration among borrowers of different income levels and businesses of different revenue sizes. In addition, the bank is a leader in making community development loans in the Gulfport assessment area.

The analysis included 531 HMDA loans and 904 CRA small business loans reported by the bank in the Gulfport assessment area during the review period. Therefore, CRA small business loans received greater weight in determining the bank's Lending Test rating in the assessment area. Additionally, equal weight was assigned to home purchase loans and home refinance loans given their relatively equal share of all HMDA lending in this assessment area. Home improvement loans carried very little weight in overall HMDA conclusions.

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

Lending Activity
Lending levels reflects adequate responsiveness to assessment area credit needs. By number, the assessment area accounted for 34.3 percent of the bank's total HMDA lending and 41.0 percent of its total CRA small business lending in Mississippi during the review period. In comparison, the assessment area accounts for 44.0 percent of the bank's branches in Mississippi. By dollar, the assessment area accounted for 33.1 percent of the bank's total HMDA lending and 38.8 percent of its total CRA small business lending in Mississippi during the review period. In comparison, 46.3 percent of the bank's Mississippi deposits are in the Gulfport assessment area.

Geographic Distribution of Loans
The First Bank's geographic distribution of loans reflects good penetration throughout the assessment area. As described in the following sections, overall performance for HMDA lending is good, and small business lending performance is good.

For this analysis the geographic distribution of small business and HMDA lending, including both originations and purchases, was compared with available demographic information. Performance contextinformation and aggregate lending data were also taken into consideration.

Home Purchase Loans
Of the 320 HMDA loans analyzed from 2020 and 2021, 145 loans (45.3 percent) were home purchase loans. Of the 211 HMDA loans analyzed from 2022, 82 loans (38.9 percent) were home purchase loans.

Home purchase lending in low-income tracts is adequate. In 2020 and 2021, The First Bank's home purchase lending in low-income tracts (2.8 percent) was similar to the percentage of owner-occupied units (3.4 percent) in these tracts. In 2022, home purchase lending in low-income tracts (1.2 percent) was below the percentage of owner-occupied units (3.9 percent) in these tracts. In 2020, the bank's home purchase lending in low-income tracts (2.6 percent) was above aggregate performance (1.6 percent). In 2021, the bank's home purchase lending in low-income tracts (3.0 percent) was above aggregate performance (1.8 percent). In 2022, the bank's home purchase lending in low-income tracts (1.2 percent) was below aggregate performance (2.7 percent).

Home purchase lending in moderate-income tracts is good. In 2020 and 2021, The First Bank's home purchase

lending in moderate-income tracts (11.0 percent) was similar to the percentage of owner-occupied units (10.9 percent) in these tracts. In 2022, home purchase lending in moderate-income tracts (18.3 percent) was above the percentage of owner-occupied units (13.8 percent) in these tracts. In 2020, the bank's home purchase lending in moderate-income tracts (9.0 percent) was similar to aggregate performance (8.9 percent). In 2021, the bank's home purchase lending in moderate-income tracts (13.4 percent) was above aggregate performance (10.2 percent). In 2022, the bank's home purchase lending in moderate-income tracts (18.3 percent) was above aggregate performance (15.5 percent).

Home Refinance Loans
Of the 320 HMDA loans analyzed from 2020 and 2021, 153 loans (47.8 percent) were home refinance loans. Of the 211 HMDA loans analyzed from 2022, 67 loans (31.8 percent) were home refinance loans.

Home refinance lending in low-income tracts is excellent. In 2020 and 2021, The First Bank's home refinance lending in low-income tracts (5.2 percent) was above the percentage of owner-occupied units (3.4 percent) in these tracts. In 2022, home refinance lending in low-income tracts (6.0 percent) was above the percentage of owner-occupied units (3.9 percent) in these tracts. In 2020, the bank's home refinance lending in low-income tracts (3.8 percent) was above aggregate performance (1.3 percent). In 2021, the bank's home refinance lending in low-income tracts (6.8 percent) exceeded aggregate performance (1.4 percent). In 2022, the bank's home refinance lending in low-income tracts (6.0 percent) exceeded aggregate performance (2.7 percent).

Home refinance lending in moderate-income tracts is excellent. In 2020 and 2021, The First Bank's home refinance lending in moderate-income tracts (13.7 percent) was above the percentage of owner-occupied units (10.9 percent) in these tracts. In 2022, home refinance lending in moderate-income tracts (16.4 percent) was above the percentage of owner-occupied units (13.8 percent) in these tracts. In 2020, the bank's home refinance lending in moderate-income tracts (17.7 percent) was significantly above aggregate performance (6.9 percent). In 2021, the bank's home refinance lending in moderate-income tracts (9.5 percent) was above aggregate performance (6.5 percent). In 2022, the bank's home refinance lending in moderate-income tracts (16.4 percent) was above aggregate performance (13.0 percent).

Home Improvement Loans
Of the 320 HMDA loans analyzed from 2020 and 2021, four loans (1.3 percent) were home improvement loans and none were located in LMI tracts. Of the 211 HMDA loans analyzed from 2022, 11 loans (5.2 percent) were home improvement loans and none were located in LMI tracts.

Home improvement lending in low-income tracts is not rated due to the low volume made by all banks in these geographies. Home improvement lending in moderate-income tracts is poor, as the bank made no home improvement loans in moderate-income tracts for 2020, 2021, or 2022, while the aggregate performance was 9.3 percent, 11.2 percent, and 10.4 percent, respectively. Owner-occupied units in 2020 and 2021 were 10.9 percent and 13.8 percent in 2022.

Small Business Loans
The First Bank made 769 small business loans in the assessment area from 2020 through 2021 and made 135 small business loans in the assessment area in 2022.

Small business lending in low-income tracts is good. In 2020 and 2021, The First Bank's small business lending in low-income tracts (10.3 percent) was above the percentage of total businesses located in these tracts (7.8 percent). In 2022, small business lending in low-income tracts (3.7 percent) was below the percentage of total businesses located in these tracts (7.5 percent). In 2020, the bank's small business lending in low-income tracts (11.4 percent) was above aggregate performance (7.0 percent). In 2021, the bank's small business lending

in low-income tracts (8.6 percent) was above aggregate performance (6.7 percent). In 2022, the bank's small business lending in low-income tracts was 3.7 percent (2022 CRA aggregate data was not available at the time of this evaluation).

Small business lending in moderate-income tracts is adequate. In 2020 and 2021, The First Bank's small business lending in moderate-income tracts (13.3 percent) was similar to the percentage of total businesses located in these tracts (14.2 percent). In 2022, small business lending in moderate-income tracts (18.5 percent) was similar to the percentage of total businesses located in these tracts (18.7 percent). In 2020, the bank's small business lending in moderate-income tracts (13.4 percent) was similar to aggregate performance (12.7 percent). In 2021, the bank's small business lending in moderate-income tracts (13.1 percent) was similar to aggregate performance (12.5 percent). In 2022, the bank's small business lending in moderate-income tracts was 18.5 percent (2022 CRA aggregate data was not available at the time of this evaluation).

<u>Lending to Borrowers of Different Incomes and Businesses of Different Sizes</u>
The distribution of loans based on borrower income or gross annual revenues is adequate. For this analysis, the distribution of small business lending across business revenue sizes and HMDA lending across borrower income levels 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 lending is poor and small business lending performance, which carried more weight, is good.

Home Purchase Loans
Of the 320 HMDA loans analyzed from 2020 and 2021, 145 loans (45.3 percent) were home purchase loans. Of the 211 HMDA loans analyzed from 2022, 82 loans (38.9 percent) were home purchase loans.

Home purchase lending to low-income borrowers is poor. In 2020 and 2021, The First Bank's home purchase lending to low-income borrowers (2.8 percent) was below the percentage of families by family income (22.8 percent). In 2022, home purchase lending to low-income borrowers (2.4 percent) was below the percentage of families by family income (23.0 percent). In 2020, the bank's home purchase lending to low-income borrowers (2.6 percent) was below aggregate performance (3.6 percent). In 2021, the bank's home purchase lending to low-income borrowers (3.0 percent) was similar to aggregate performance (3.3 percent). In 2022, the banks home purchase lending to low-income borrowers (2.4 percent) was below aggregate performance (3.3 percent).

Home purchase lending to moderate-income borrowers is poor. In 2020 and 2021, The First Bank's home purchase lending to moderate-income borrowers (9.0 percent) was below the percentage of families by family income (16.3 percent). In 2022, home purchase lending to moderate-income borrowers (14.6 percent) was similar to the percentage of families by family income (16.1 percent). In 2020, the bank's home purchase lending to moderate-income borrowers (9.0 percent) was below aggregate performance (15.4 percent). In 2021, the bank's home purchase lending to moderate-income borrowers (9.0 percent) was below aggregate performance (14.8 percent). In 2022, the bank's home purchase lending to moderate-income borrowers (14.6 percent) was similar to aggregate performance (15.9 percent).

Home Refinance Loans
Of the 320 HMDA loans analyzed from 2020 and 2021, 153 loans (47.8 percent) were home refinance loans. Of the 211 HMDA loans analyzed from 2022, 67 loans (31.8 percent) were home refinance loans.

Home refinance lending to low-income borrowers is good. In 2020 and 2021, The First Bank's home refinance lending to low-income borrowers (3.9 percent) was below the percentage of families by family income (22.8 percent). In 2022, home refinance lending to low-income borrowers (7.5 percent) was below the percentage of families by family income (23.0 percent). In 2020, the bank's home refinance lending to low-income borrowers

(2.5 percent) was similar to aggregate performance (2.4 percent). In 2021, the bank's home refinance lending to low-income borrowers (5.4 percent) was above aggregate performance (3.0 percent). In 2022, the bank's home refinance lending to low-income borrowers (7.5 percent) was slightly above aggregate performance (6.6 percent).

Home refinance lending to moderate-income borrowers is poor. In 2020 and 2021, The First Bank's home refinance lending to moderate-income borrowers (4.6 percent) was below the percentage of families by family income (16.3 percent). In 2022, home refinance lending to moderate-income borrowers (11.9 percent) was below the percentage of families by family income (16.1 percent). In 2020, the bank's home refinance lending to moderate-income borrowers (2.5 percent) was below aggregate performance (6.5 percent). In 2021, the bank's home refinance lending to moderate-income borrowers (6.8 percent) was slightly below aggregate performance (8.6 percent). In 2022, the bank's home refinance lending to moderate-income borrowers (11.9 percent) was below aggregate performance (15.6 percent).

Home Improvement Loans
Of the 320 HMDA loans analyzed from 2020 and 2021, four loans (1.3 percent) were home improvement loans. Of the home improvement loans made in 2020 and 2021, no loans were originated to LMI borrowers. Of the 211 HMDA loans analyzed from 2022, 11 loans (5.2 percent) were home improvement loans. Of the home improvement loans made in 2022, no loans were originated to LMI borrowers.

As the bank had no home improvement lending to LMI borrowers in 2020, 2021, or 2022, performance for low-income borrowers is poor and performance to moderate-income borrowers is poor.

Small Business Loans
The First Bank made 769 small business loans in the assessment area from 2020 through 2021 and made 135 small business loans in the assessment area in 2022.

Small business lending to businesses of different sizes is good. In 2020 and 2021, The First Bank's small business lending to businesses with revenues of $1 million or less (49.5 percent) was below the percentage of total businesses with revenues of $1 million or less (93.1 percent). In 2022, small business lending to businesses with revenues of $1 million or less (77.8 percent) was below the percentage of total businesses with revenues of $1 million or less (93.7 percent). In 2020, the bank's small business lending to small businesses (29.6 percent) was similar to aggregate performance (29.7 percent). In 2021, the bank's small business lending to small businesses (78.6 percent) was significantly above aggregate performance (42.2 percent). In 2022, the bank's small business lending to small businesses was 77.8 percent (2022 CRA aggregate data was not available at the time of this evaluation). In addition, 90.6 percent of small business loans in 2020; 86.6 percent of small business loans in 2021; and 75.6 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 First Bank is a leader in making community development loans in the Gulfport assessment area. During the review period, the bank originated or renewed 16 community development loans totaling $32.6 million. The loans with the most impact included:

- Two loans totaling $4.8 million to fund a CDFI to provide capital for first mortgages to LMI borrowers;

- Two PPP loans totaling $2.2 million retaining administrative, housekeeping, and maintenance jobs at a small business medical facility;

- A $3.5 million loan to construct multifamily housing and retail as part of the City of Biloxi's downtown revitalization plan which includes LMI geographies.

INVESTMENT TEST

The bank made a significant level of investments and grants that demonstrated good responsiveness to credit and community development needs in the assessment area. Combined investment and contribution activity inside the assessment area totaled $2.9 million. The bank's investments (excluding contributions) totaled $2.8 million, all of which were made during the current review period and provided financing for affordable housing in the form of Freddie Mac bonds secured by loans for multifamily rental housing with a majority of LMI families.

The First Bank also made contributions totaling $184,210 in the Gulfport assessment area. Most of the contributions were impactful and responsive, including:

- A $100,000 donation to a community loan fund to provide down-payment assistance to LMI homebuyers;

- A $13,000 donation to an organization that builds new affordable housing;

- Ten donations totaling $10,660 to nonprofit affordable housing organizations for down payment assistance;

- Six donations totaling $14,800 to nonprofit organizations providing financial literacy to LMI teens and adults;

- Four donations totaling $5,850 to nonprofit organizations providing college scholarships to LMI students.

As previously noted in the Investment Test under the *Mississippi* section, the bank made $25.8 million of investments to a statewide housing finance corporation and a CDFI bank serving the state of Mississippi. These activities served the broader statewide or regional area that included all of the bank's Mississippi assessment areas, including the Gulfport assessment area. These activities had a positive impact and further support the significant level conclusion in this assessment area.

SERVICE TEST

Retail Services
Retail banking services are good in the Gulfport assessment area.

The distribution of the bank's 11 branches and its ATMs as of December 31, 2022, was compared to the distribution of households and businesses among the tract categories within the assessment area. The bank had one branch (9.1 percent) in low-income tracts and three branches (27.3 percent) in moderate-income tracts. In comparison, 6.9 percent of households and 7.5 percent of businesses are located in low-income tracts; and 17.4 percent of households and 18.7 percent of businesses are located in moderate-income tracts. Overall, the bank's retail delivery systems are accessible to the bank's geographies and individuals of different income levels in the assessment area.

During the review period, the bank did not open or close any branches or full-service ATMs within the assessment area. Therefore, the bank's record of opening and closing of branches has not adversely affected the accessibility of its delivery systems, particularly to LMI geographies and individuals in the assessment area. Lastly, banking

services and hours of operation do not vary in a way that inconveniences its assessment area, particularly LMI geographies and/or LMI individuals. While services do differ at one branch that is drive-through only, all branches have extended hours and none have weekend hours.

Geographic Distribution of Branches & ATMS 2020 - 2021
Assessment Area: MS Gulfport

Tract Category	Branches							ATMs												Demographics			
	Total Branches		Open #	Closed #	Drive thru #	Extended Hours #	Week-end Hours #		Total ATMs		Full Service ATMs		Open #	Closed #	Cash only ATMs		Open #	Closed #		Census Tracts		House holds %	Total Businesses %
	#	%							#	%	#	%			#	%				#	%		
Low	2	18.2%	0	0	1	2	0	Total	3	25.0%	2	18.2%	0	0	1	100.0%	0	0		7	8.1%	5.8%	7.8%
DTO	1		0	0	0			SA	1		0		0	0	1		0	0					
Moderate	1	9.1%	0	0	1	1	0	Total	1	8.3%	1	9.1%	0	0	0	0.0%	0	0		14	16.3%	14.1%	14.2%
DTO	0		0	0	0			SA	0		0		0	0	0		0	0					
Middle	6	54.5%	0	0	6	6	0	Total	6	50.0%	6	54.5%	0	0	0	0.0%	0	0		44	51.2%	57.7%	55.6%
DTO	0		0	0	0			SA	0		0		0	0	0		0	0					
Upper	2	18.2%	0	0	1	2	0	Total	2	16.7%	2	18.2%	0	0	0	0.0%	0	0		16	18.6%	22.3%	22.1%
DTO	0		0	0	0			SA	0		0		0	0	0		0	0					
Unknown	0	0.0%	0	0	0	0	0	Total	0	0.0%	0	0.0%	0	0	0	0.0%	0	0		5	5.8%	0.1%	0.3%
DTO	0		0	0	0			SA	0		0		0	0	0		0	0					
Total	11	100%	0	0	9	11	0	Total	12	100%	11	100%	0	0	1	100%	0	0		86	100%	100%	100%
DTO	1		0	0	0			SA	1		0		0	0	1		0	0					

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

Geographic Distribution of Branches & ATMS - 2022
Assessment Area: MS Gulfport

Tract Category	Branches							ATMs												Demographics			
	Total Branches		Open #	Closed #	Drive thru #	Extended Hours #	Week-end Hours #		Total ATMs		Full Service ATMs		Open #	Closed #	Cash only ATMs		Open #	Closed #		Census Tracts		House holds %	Total Businesses %
	#	%							#	%	#	%			#	%				#	%		
Low	1	9.1%	0	0	1	1	0	Total	2	16.7%	1	9.1%	0	0	1	100.0%	0	0		11	7.4%	6.9%	7.5%
DTO	0		0	0	0			SA	1		0		0	0	1		0	0					
Moderate	3	27.3%	0	0	3	3	0	Total	3	25.0%	3	27.3%	0	0	0	0.0%	0	0		25	16.9%	17.4%	18.7%
DTO	1		0	0	1			SA	0		0		0	0	0		0	0					
Middle	3	27.3%	0	0	3	3	0	Total	3	25.0%	3	27.3%	0	0	0	0.0%	0	0		59	39.9%	40.5%	39.3%
DTO	0		0	0	0			SA	0		0		0	0	0		0	0					
Upper	3	27.3%	0	0	3	3	0	Total	3	25.0%	3	27.3%	0	0	0	0.0%	0	0		45	30.4%	32.0%	31.0%
DTO	0		0	0	0			SA	0		0		0	0	0		0	0					
Unknown	1	9.1%	0	0	1	1	0	Total	1	8.3%	1	9.1%	0	0	0	0.0%	0	0		8	5.4%	3.2%	3.4%
DTO	0		0	0	0			SA	0		0		0	0	0		0	0					
Total	11	100%	0	0	11	11	0	Total	12	100%	11	100%	0	0	1	100%	0	0		148	100%	100%	100%
DTO	1		0	0	1			SA	1		0		0	0	1		0	0					

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

Community Development Services

The First Bank provides a limited level of community development services that benefit residents and small businesses in the assessment area. Employees engaged in 17 qualified service activities totaling 86 service hours during the examination period throughout the Gulfport assessment area. Bank employees served as board and committee members for 77.9 percent of the activities in the assessment area. Prominent community development services provided by the bank include:

- Board service to organizations that provide housing, food panties, disaster relief, and combats addiction to and for LMI populations;

- Board service to an organization that provides youth programs to children and teens from LMI families.

METROPOLITAN AREA – HATTIESBURG MSA
(Full-Scope Review)

DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE HATTIESBURG ASSESSMENT AREA

Overview

The Hattiesburg assessment area consists of two counties that make up the Hattiesburg MSA: Forrest and Lamar counties. In 2021, Covington County was removed from the assessment area. As of June 30, 2022, The First Bank operates five branches in this assessment area. The bank's branch presence in the assessment area represents 5.7 percent of the total branches statewide and the assessment area accounted for 7.8 percent of total institution's deposits.

Hattiesburg is an active banking market comprising various sizes of financial institutions ranging from community banks to large and national financial institutions. According to the June 30, 2022, FDIC Summary of Deposits Report, there are 19 financial institutions operating 57 branches. The First Bank is ranked 5th with 10.5 percent of deposits ($416.2 million). Cadence Bank, Regions Bank, Trustmark National Bank, and Hancock Whitney Bank were the deposit market share leaders in the assessment area.

HMDA lending and CRA small business lending are competitive in the Hattiesburg assessment area. In 2020, the bank originated or purchased 3.7 percent of the HMDA loans, ranking 8th out of 210 reporters. In 2021, the bank's HMDA market share was 3.4 percent of total HMDA loans in the assessment area ranking 9th out of 218 reporters. In 2022, the bank's HMDA market share increased to 4.0 percent, and the bank was ranked 6th out of 216 reporters. Top HMDA lenders in the assessment area are Trustmark National Bank, Cadence Bank, and Community Bank of Mississippi.

CRA small business lending in 2020 and 2021 were dominated by four financial institutions: Community Bank of Mississippi, American Express, Trustmark Bank, and Bancorpsouth Bank. These institutions held 46.3 percent of the total CRA small business loans in the assessment area in 2020 and 42.9 percent of the total CRA small business loans in the assessment area in 2021. Out of the 79 CRA reporters in 2020, The First Bank ranked 5th with 8.5 percent of the total CRA small business loans. In 2021, the bank ranked 5th out of the 78 reporters with 5.2 percent of the total CRA small business loans.

Population and Income Characteristics

According to the 2022 FFIEC census data, the population of the assessment area is 142,380, which represents a 5.3 percent increase in population since the 2015 American Community Survey.

According to 2022 FFIEC census data, the assessment area is made up of 38 census tracts: there are no low-income census tracts, 9 moderate-income census tracts representing 23.7 percent, 13 middle- and 13 upper-income census tracts, each representing 34.2 percent, and three tracts are unknown income which represented 7.9 percent.

For purposes of classifying borrower income, this evaluation uses the FFIEC estimated median family income for the Hattiesburg, MS MSA. The table below provides a breakdown of the estimated annual family income for each income category (low, moderate, middle, and upper) in the MSA. As shown, the median family income increased from $59,500 in 2020 to 63,200 in 2022.

Borrower Income Levels
Hattiesburg, MS MSA

FFIEC Estimated Median Family Income		Low 0 - 49.99%		Moderate 50% - 79.99%		Middle 80% - 119.99%		Upper 120% - & above	
2020	**$59,500**	0 -	$29,749	$29,750 -	$47,599	$47,600 -	$71,399	$71,400 -	& above
2021	**$60,000**	0 -	$29,999	$30,000 -	$47,999	$48,000 -	$71,999	$72,000 -	& above
2022	**$63,200**	0 -	$31,599	$31,600 -	$50,559	$50,560 -	$75,839	$75,840 -	& above

According to the 2022 FFIEC census data, there were 33,903 families in the assessment area. Of those families, 22.2 percent were low-income, 14.0 percent were moderate-income, 19.5 percent were middle-income, and 44.3 percent were upper-income. Of the total families, 16.1 percent live below the federal poverty line. Specifically, 29.2 percent of families in moderate income census tracts live below the poverty line. The high percentage of families living below the poverty level in the moderate-income census tracts may limit the lending opportunities in those areas.

Housing Characteristics
According to 2022 FFIEC census data, there were 57,789 total housing units in the assessment area of which 54.5 percent were owner-occupied, 33.1 percent were rental units, and 12.5 percent were vacant. In the moderate-income census tracts, 27.4 percent of the units were owner occupied, 55.4 percent of units were rental and 17.2 percent of units were vacant. The majority of housing units in the moderate-income tracts are rental units, indicating reduced opportunities for mortgage origination in these geographies.

Economic Conditions
The assessment area is home to the University of Southern Mississippi and Camp Shelby, a US National Guard training base. According to the Bureau of Labor Statistics during the second quarter of 2022, the government sector is the largest employer by industry (12,743), followed by retail trade (8,903 employees), health care and social assistance (8,506 employees), and accommodation and food services (7,721 employees).

According to 2022 D&B data, there were 5,355 businesses in the assessment area, of which 91.8 percent had total annual revenues of less than or equal to $1 million and were therefore considered to be small businesses. Moreover, 22.7 percent of small businesses were located in moderate-income census tracts.

The unemployment rate in the assessment area declined significantly during the review period. In 2020, the unemployment rate in the assessment area was 7.0 percent. In 2021, the unemployment rate decreased to 4.9 percent, before falling further to 3.5 percent in 2022. The assessment area's unemployment rate was consistently below the statewide unemployment rate in Mississippi for the review period.

Unemployment Rates - MS Hattiesburg

Not Seasonally Adjusted.   Source: Bureau of Labor Statistics

Assessment Area Demographics

The following tables present key demographic and business information used to help develop a performance context for the assessment area. The data reflects the FFIEC census data and D&B data used to analyze the bank's CRA performance. 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 - 2020 - 2021

Assessment Area: MS Hattiesburg

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	4	13.8%	2,790	7.3%	1,338	48.0%	9,389	24.7%
Moderate-income	7	24.1%	6,492	17.0%	1,622	25.0%	5,681	14.9%
Middle-income	12	41.4%	16,217	42.6%	2,853	17.6%	7,042	18.5%
Upper-income	6	20.7%	12,586	33.0%	864	6.9%	15,973	41.9%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**29**	**100.0%**	**38,085**	**100.0%**	**6,677**	**17.5%**	**38,085**	**100.0%**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	7,309	1,353	3.8%	18.5%	4,565	62.5%	1,391	19.0%
Moderate-income	12,182	6,591	18.6%	54.1%	3,577	29.4%	2,014	16.5%
Middle-income	28,439	15,624	44.0%	54.9%	9,323	32.8%	3,492	12.3%
Upper-income	17,255	11,923	33.6%	69.1%	3,861	22.4%	1,471	8.5%
Unknown-income	0	0	0.0%	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**65,185**	**35,491**	**100.0%**	**54.4%**	**21,326**	**32.7%**	**8,368**	**12.8%**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	517	9.6%	447	9.1%	65	15.6%	5	7.9%
Moderate-income	723	13.5%	629	12.9%	74	17.7%	20	31.7%
Middle-income	2,694	50.2%	2,452	50.2%	218	52.2%	24	38.1%
Upper-income	1,436	26.7%	1,361	27.8%	61	14.6%	14	22.2%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**5,370**	**100.0%**	**4,889**	**100.0%**	**418**	**100.0%**	**63**	**100.0%**
	Percentage of Total Businesses:		**91.0%**		**7.8%**		**1.2%**	

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	2	1.5%	2	1.6%	0	0.0%	0	0.0%
Moderate-income	40	30.1%	40	31.3%	0	0.0%	0	0.0%
Middle-income	61	45.9%	57	44.5%	4	80.0%	0	0.0%
Upper-income	30	22.6%	29	22.7%	1	20.0%	0	0.0%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**133**	**100.0%**	**128**	**100.0%**	**5**	**100.0%**	**0**	**0.0%**
	Percentage of Total Farms:		**96.2%**		**3.8%**		**0.0%**	

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

Combined Demographics Report - 2022

Assessment Area: MS Hattiesburg

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%	7,528	22.2%
Moderate-income	9	23.7%	5,613	16.6%	1,640	29.2%	4,761	14.0%
Middle-income	13	34.2%	10,884	32.1%	1,688	15.5%	6,608	19.5%
Upper-income	13	34.2%	15,948	47.0%	1,367	8.6%	15,006	44.3%
Unknown-income	3	7.9%	1,458	4.3%	765	52.5%	0	0.0%
Total Assessment Area	**38**	**100.0%**	**33,903**	**100.0%**	**5,460**	**16.1%**	**33,903**	**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	12,716	3,481	11.1%	27.4%	7,046	55.4%	2,189	17.2%
Middle-income	18,757	10,860	34.5%	57.9%	5,305	28.3%	2,592	13.8%
Upper-income	22,983	16,281	51.7%	70.8%	4,891	21.3%	1,811	7.9%
Unknown-income	3,333	856	2.7%	25.7%	1,863	55.9%	614	18.4%
Total Assessment Area	**57,789**	**31,478**	**100.0%**	**54.5%**	**19,105**	**33.1%**	**7,206**	**12.5%**

	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	1,245	23.2%	1,115	22.7%	125	32.0%	5	10.0%
Middle-income	1,594	29.8%	1,460	29.7%	117	29.9%	17	34.0%
Upper-income	2,196	41.0%	2,060	41.9%	111	28.4%	25	50.0%
Unknown-income	320	6.0%	279	5.7%	38	9.7%	3	6.0%
Total Assessment Area	**5,355**	**100.0%**	**4,914**	**100.0%**	**391**	**100.0%**	**50**	**100.0%**
	Percentage of Total Businesses:		**91.8%**		**7.3%**		**0.9%**	

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate-income	6	5.8%	6	6.1%	0	0.0%	0	0.0%
Middle-income	42	40.4%	40	40.4%	2	40.0%	0	0.0%
Upper-income	55	52.9%	52	52.5%	3	60.0%	0	0.0%
Unknown-income	1	1.0%	1	1.0%	0	0.0%	0	0.0%
Total Assessment Area	**104**	**100.0%**	**99**	**100.0%**	**5**	**100.0%**	**0**	**0.0%**
	Percentage of Total Farms:		**95.2%**		**4.8%**		**0.0%**	

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

Credit and Community Development Needs
To better understand the local community development and economic landscapes, an individual familiar with the community and with community development activities in the area was contacted. This individual discussed the various opportunities and challenges and how financial institutions can be responsive to local community development needs through lending, investment, and/or service activities.

The community contact stated that Hattiesburg is a vibrant college town and was ranked number two in terms of job growth percentage during the pandemic. The contact stated that despite the difficult times the city had encountered during the pandemic, the economy has bounced back. The strong relationship between the private sector and local government offers opportunities for community development. The contact mentioned there are lots of manufacturing and auto projects coming to the area and partnerships with state and local investors are primary ways to help finance small businesses.

The contact stated the top concerns faced by businesses include access to start-up capital. According to the contact, the downtown areas have a significant amount of poverty and a lack of affordable housing. The contact stated all the financial institutions in the area are engaged in meeting the credit needs of the community. However, additional support is needed in the areas of educational awareness and financial literacy.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE HATTIESBURG ASSESSMENT AREA

LENDING TEST

Lending levels reflect excellent responsiveness to credit needs of the assessment area. The geographic distribution of loans reflects poor penetration throughout the assessment area, and the distribution of loans reflects adequate penetration among borrowers of different income levels and businesses of different revenue sizes. In addition, the bank is a leader in making community development loans in the Hattiesburg assessment area.

The analysis included 584 HMDA loans and 684 CRA small business loans reported by the bank in the Hattiesburg assessment area during the review period. Therefore, CRA small business loans received slightly greater weight in determining the bank's Lending Test rating in the assessment area. Additionally, equal weight was assigned to home purchase loans and home refinance loans given their relatively equal share of all HMDA lending in this assessment area. Home improvement loans carried very little weight in overall HMDA conclusions.

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

Lending Activity
Lending levels reflects excellent responsiveness to the credit needs of the assessment area. By number, the assessment area accounted for 37.7 percent of the bank's total HMDA lending and 31.0 percent of its total CRA small business lending in Mississippi during the review period. In comparison, the assessment area accounts for 20.0 percent of the bank's branches in Mississippi. By dollar, the assessment area accounted for 41.6 percent of the bank's total HMDA lending and 37.5 percent of its total CRA small business lending in Mississippi during the review period. In comparison, 22.4 percent of the bank's Mississippi deposits are in the assessment area.

Geographic Distribution of Loans
The First Bank's geographic distribution of loans reflects poor penetration throughout the assessment area. As described in the following sections, overall performance for HMDA lending is adequate, and small business lending performance is poor.

For this analysis the geographic distribution of small business and HMDA lending, including both originations and purchases, was compared with available demographic information. Performance contextinformation and aggregate lending data were also taken into consideration.

Home Purchase Loans
Of the 429 HMDA loans analyzed from 2020 and 2021, 209 loans (48.7 percent) were home purchase loans. Of the 155 HMDA loans analyzed from 2022, 85 loans (54.8 percent) were home purchase loans. In 2022, there were no low-income tracts in the assessment area.

Home purchase lending in low-income tracts is adequate. In 2020 and 2021, The First Bank's home purchase lending in low-income tracts (0.5 percent) was below the percentage of owner-occupied units (3.8 percent) in these tracts. In 2020, the bank's home purchase lending in low-income tracts (1.0 percent) was similar to aggregate performance (0.8 percent). In 2021, the bank made no home purchase loans in low-income tracts which was slightly below aggregate performance (1.1 percent).

Home purchase lending in moderate-income tracts is poor. In 2020 and 2021, The First Bank's home purchase

lending in moderate-income tracts (3.3 percent) was below the percentage of owner-occupied units (18.6 percent) in these tracts. In 2022, home purchase lending in moderate-income tracts (10.6 percent) was similar to the percentage of owner-occupied units (11.1 percent) in these tracts. In 2020, the bank's home purchase lending in moderate-income tracts (2.1 percent) was below aggregate performance (7.6 percent). In 2021, the bank's home purchase lending in moderate-income tracts (4.5 percent) was below aggregate performance (9.2 percent). In 2022, the bank's home purchase lending in moderate-income tracts (10.6 percent) was similar to aggregate performance (11.4 percent).

Home Refinance Loans
Of the 429 HMDA loans analyzed from 2020 and 2021, 202 loans (47.1 percent) were home refinance loans. Of the 155 HMDA loans analyzed from 2022, 31 loans (20.0 percent) were home refinance loans. As previously stated, there were no low-income tracts in the assessment area in 2022.

Home refinance lending in low-income tracts is adequate. In 2020 and 2021, The First Bank's home refinance lending in low-income tracts (1.0 percent) was below the percentage of owner-occupied units (3.8 percent) in these tracts. In 2020, the bank's home refinance lending in low-income tracts (0.9 percent) was similar to aggregate performance (1.1 percent). In 2021, the bank's home refinance lending in low-income tracts (1.2 percent) was similar to aggregate performance (1.3 percent).

Home refinance lending in moderate-income tracts is poor. In 2020 and 2021, The First Bank's home refinance lending in moderate-income tracts (4.0 percent) was below the percentage of owner-occupied units (18.6 percent) in these tracts. In 2022, home refinance lending in moderate-income tracts (3.2 percent) was below the percentage of owner-occupied units (11.1 percent) in these tracts. In 2020, the bank's home refinance lending in moderate-income tracts (4.3 percent) was below aggregate performance (9.4 percent). In 2021, the bank's home refinance lending in moderate-income tracts (3.5 percent) was below aggregate performance (8.1 percent). In 2022, the bank's home refinance lending in moderate-income tracts (3.2 percent) was below aggregate performance (10.5 percent).

Home Improvement Loans
Of the 429 HMDA loans analyzed from 2020 and 2021, two loans (0.5 percent) were home improvement loans. Of the home improvement loans made in 2020 and 2021, none were located in low-income tracts and one loan (50.0 percent) was located a in moderate-income tract. Of the 155 HMDA loans analyzed from 2022, 15 loans (9.7 percent) were home improvement loans. As previously stated, there were no low-income tracts in the assessment area in 2022. Of the home improvement loans made in 2022, one loan (6.7 percent) was located in a moderate-income tract.

Home improvement lending in low-income tracts is not rated due to the low volume made by all banks in these geographies.

Home improvement lending in moderate-income tracts is adequate. In 2020 and 2021, The First Bank's home improvement lending in moderate-income tracts (50.0 percent) was above the percentage of owner-occupied units (18.6 percent) in these tracts. In 2022, home improvement lending in moderate-income tracts (6.7 percent) was below the percentage of owner-occupied units (11.1 percent) in these tracts. The bank did not make any home improvement loans in 2020. In 2021, the bank's home improvement lending in moderate-income tracts (50.0 percent) exceeded aggregate performance (18.6 percent). In 2022, the bank's home improvement lending in moderate-income tracts (6.7 percent) was above aggregate performance (4.5 percent).

Small Business Loans
The First Bank made 555 small business loans in the assessment area from 2020 through 2021 and made

129 small business loans in the assessment area in 2022. As previously stated, there were no low-income tracts in the assessment area in 2022.

Small business lending in low-income tracts is poor. In 2020 and 2021, The First Bank's small business lending in low-income tracts (3.2 percent) was below the percentage of total businesses located in these tracts (9.6 percent). In 2020, the bank's small business lending in low-income tracts (2.1 percent) was below aggregate performance (8.0 percent). In 2021, the bank's small business lending in low-income tracts (5.0 percent) was below aggregate performance (8.1 percent).

Small business lending in moderate-income tracts is poor. In 2020 and 2021, The First Bank's small business lending in moderate-income tracts (9.5 percent) was below the percentage of total businesses located in these tracts (13.5 percent). In 2022, small business lending in moderate-income tracts (10.1 percent) was below the percentage of total businesses located in these tracts (23.2 percent). In 2020, the bank's small business lending in moderate-income tracts (8.4 percent) was below aggregate performance (11.1 percent). In 2021, the bank's small business lending in moderate-income tracts (11.4 percent) was similar to aggregate performance (12.3 percent). In 2022, the bank's small business lending in moderate-income tracts was 10.1 percent (2022 CRA aggregate data was not available at the time of this evaluation).

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 small business lending across business revenue sizes and HMDA lending across borrower income levels 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 lending is poor and small business lending performance, which carried slightly greater weight, is good.

Home Purchase Loans
Of the 429 HMDA loans analyzed from 2020 and 2021, 209 loans (48.7 percent) were home purchase loans. Of the 155 HMDA loans analyzed from 2022, 85 loans (54.8 percent) were home purchase loans.

Home purchase lending to low-income borrowers is poor. In 2020 and 2021, The First Bank's home purchase lending to low-income borrowers (2.4 percent) was below the percentage of families by family income (24.7 percent). In 2022, home purchase lending to low-income borrowers (1.2 percent) was below the percentage of families by family income (22.2 percent). In 2020, the bank's home purchase lending to low-income borrowers (2.1 percent) was below aggregate performance (3.6 percent). In 2021, the bank's home purchase lending to low-income borrowers (2.7 percent) was slightly below aggregate performance (3.5 percent). In 2022, the bank's home purchase lending to low-income borrowers (1.2 percent) was below aggregate performance (3.2 percent).

Home purchase lending to moderate-income borrowers is adequate. In 2020 and 2021, The First Bank's home purchase lending to moderate-income borrowers (16.3 percent) was above the percentage of families by family income (14.9 percent). In 2022, home purchase lending to moderate-income borrowers (12.9 percent) was similar to the percentage of families by family income (14.0 percent). In 2020, the bank's home purchase lending to moderate-income borrowers (19.6 percent) was similar to aggregate performance (19.0 percent). In 2021, the bank's home purchase lending to moderate-income borrowers (13.4 percent) was below aggregate performance (17.1 percent). In 2022, the bank's home purchase lending to moderate-income borrowers (12.9 percent) was below aggregate performance (16.1 percent).

Home Refinance Loans
Of the 429 HMDA loans analyzed from 2020 and 2021, 202 loans (47.1 percent) were home refinance loans. Of the 155 HMDA loans analyzed from 2022, 31 loans (20.0 percent) were home refinance loans.

Home refinance lending to low-income borrowers is poor. In 2020 and 2021, The First Bank's home refinance lending to low-income borrowers (1.5 percent) was below the percentage of families by family income (24.7 percent). In 2022, home refinance lending to low-income borrowers (3.2 percent) was below the percentage of families by family income (22.2 percent). In 2020, the bank's home refinance lending to low-income borrowers (1.7 percent) was slightly below aggregate performance (2.1 percent). In 2021, the bank's home refinance lending to low-income borrowers (1.2 percent) was below aggregate performance (3.1 percent). In 2022, the bank's home refinance lending to low-income borrowers (3.2 percent) was slightly below aggregate performance (3.9 percent).

Home refinance lending to moderate-income borrowers is adequate. In 2020 and 2021, The First Bank's home refinance lending to moderate-income borrowers (9.4 percent) was below the percentage of families by family income (14.9 percent). In 2022, home refinance lending to moderate-income borrowers (12.9 percent) was similar to the percentage of families by family income (14.0 percent). In 2020, the bank's home refinance lending to moderate-income borrowers (12.1 percent) was above aggregate performance (7.8 percent). In 2021, the bank's home refinance lending to moderate-income borrowers (5.8 percent) was below aggregate performance (10.3 percent). In 2022, the bank's home refinance lending to moderate-income borrowers (12.9 percent) was above aggregate performance (10.7 percent).

Home Improvement Loans
Of the 429 HMDA loans analyzed from 2020 and 2021, two loans (0.5 percent) were home improvement loans. Of the 155 HMDA loans analyzed from 2022, 15 loans (9.7 percent) were home improvement loans.

As The First Bank made no home improvement loans to low-income borrowers in 2020, 2021, or 2022, performance is poor for home improvement lending to low-income borrowers.

Home improvement lending to moderate-income borrowers is poor. In 2020 and 2021, The First Bank made no home improvement loans to moderate-income borrowers which was below the percentage of families by family income (14.9 percent) and below the aggregate performance (5.4 percent and 6.6 percent, respectively). In 2022, home improvement lending to moderate-income borrowers (13.3 percent) was similar to the percentage of families by family income (14.0 percent). In 2022, the bank's home improvement lending to moderate-income borrowers (13.3 percent) was above aggregate performance (11.3 percent).

Small Business Loans
The First Bank made 555 small business loans in the assessment area from 2020 through 2021 and made 129 small business loans in the assessment area in 2022.

Small business lending to businesses of different sizes is good. In 2020 and 2021, The First Bank's small business lending to businesses with revenues of $1 million or less (39.5 percent) was below the percentage of total businesses with revenues of $1 million or less (91.0 percent). In 2022, small business lending to businesses with revenues of $1 million or less (63.6 percent) was below the percentage of total businesses with revenues of $1 million or less (91.8 percent). In 2020, the bank's small business lending to small businesses (28.1 percent) was below aggregate performance (33.5 percent). It is also worth noting that PPP loans made up over a third of the bank's small business loans in 2020, and since PPP loans did not require revenues to be reported, these loans have unknown revenues. In 2021, the bank's small business lending to small businesses (56.8 percent) was above aggregate performance (41.0 percent). In 2022, the bank's small business lending to small businesses was 63.6 percent (2022 CRA aggregate data was not available at the time of this evaluation). In addition, 82.1 percent of small business loans in 2020; 80.0 percent of small business loans in 2021; and 71.3 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 First Bank is a leader in making community development loans in the Hattiesburg assessment area. During the review period, the bank originated or renewed nine community development loans totaling $18.9 million. The bank's volume of community development loans was similar to volume at its previous examination and well above peer performance in the area. The loans with the most impact included:

- Two PPP loans totaling $3.5 million retaining caregivers, resident assistants, cooks, administrative and maintenance jobs at two small businesses: a senior living facility and a medical facility;

- Three loans totaling $3.2 million to renovate and maintain affordable rents for multifamily rental units;

- A $3.0 million loan to a school district with a majority LMI student body to purchase new school buses and renovate the school building.

INVESTMENT TEST

The bank made an adequate level of investments and grants that demonstrated adequate responsiveness to credit and community development needs in the assessment area. The bank did not make any qualified investments directly within the Hattiesburg assessment but made $369,900 in contributions inside the assessment area. While there were no direct investments to the assessment area, nearly all of the contributions were responsive to assessment area needs, including

- Two donations totaling $250,000 to public school districts that have a majority LMI student body;

- Two donations totaling $60,000 to food pantries;

- An $8,000 donation to an organization that aids LMI communities recovering from natural disasters;

- $5,000 in donations to an organization that builds new affordable housing;

- A $2,600 donation to an organization that revitalizes LMI communities by providing wellness programs for children, food drives, and COVID-19 vaccinations during the pandemic.

As previously noted in the Investment Test under the *Mississippi* section, the bank made $25.8 million of investments to a statewide housing finance corporation and a CDFI bank serving the state of Mississippi. These activities served the broader statewide or regional area that included all of the bank's Mississippi assessment areas, including the Hattiesburg assessment area. These activities had a positive impact and further support the adequate level conclusion in this assessment area.

SERVICE TEST

Retail Services
Retail banking services are good in the Hattiesburg assessment area.

The distribution of the bank's five branches and its ATMs as of December 31, 2022, was compared to the distribution of households and businesses among the tract categories within the assessment area. The bank had one branch (20.0 percent) in moderate-income tracts compared to 20.8 percent of households, and 23.2 percent of businesses, in these geographies. Overall, the bank's retail delivery systems are accessible to the bank's geographies and individuals of different income levels in the assessment area.

During the review period, the bank did not open or close any branches within the assessment area. Therefore, the bank's record of opening and closing of branches has not adversely affected the accessibility of its delivery systems, particularly to LMI geographies and individuals in the assessment area. Lastly, banking services and hours of operation do not vary in a way that inconveniences its assessment area, particularly LMI geographies and/or LMI individuals, as all branches have extended hours and none have weekend hours.

Geographic Distribution of Branches & ATMS 2020 - 2021
Assessment Area: MS Hattiesburg

Tract Category		Branches								ATMs											Demographics			
	Total Branches				Drive thrus	Extended Hours	Week-end Hours		Total ATMs		Full Service ATMs				Cash only ATMs						Census Tracts		House holds	Total Businesses
	#	%	Open #	Closed #	#	#	#		#	%	#	%	Open #	Closed #	#	%		Open #	Closed #		#	%	%	%
Low	1	20.0%	0	0	1	1	0	Total	1	20.0%	1	20.0%	0	0	0	0.0%		0	0		4	13.8%	10.4%	9.7%
DTO	0		0	0	0			SA	0		0		0	0	0			0	0					
Moderate	0	0.0%	0	0	0	0	0	Total	0	0.0%	0	0.0%	0	0	0	0.0%		0	0		7	24.1%	17.9%	13.0%
DTO	0		0	0	0			SA	0		0		0	0	0			0	0					
Middle	3	60.0%	0	0	2	3	0	Total	3	60.0%	3	60.0%	0	0	0	0.0%		0	0		12	41.4%	43.9%	50.9%
DTO	0		0	0	0			SA	0		0		0	0	0			0	0					
Upper	1	20.0%	0	0	1	1	0	Total	1	20.0%	1	20.0%	0	0	0	0.0%		0	0		6	20.7%	27.8%	26.4%
DTO	0		0	0	0			SA	0		0		0	0	0			0	0					
Unknown	0	0.0%	0	0	0	0	0	Total	0	0.0%	0	0.0%	0	0	0	0.0%		0	0		0	0.0%	0.0%	0.0%
DTO	0		0	0	0			SA	0		0		0	0	0			0	0					
Total	5	100%	0	0	4	5	0	Total	5	100%	5	100%	0	0	0	0.0%		0	0		29	100%	100%	100%
DTO	0		0	0	0			SA	0		0		0	0	0			0	0					

Based on 2020 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: MS Hattiesburg

Tract Category		Branches								ATMs											Demographics			
	Total Branches				Drive thrus	Extended Hours	Week-end Hours		Total ATMs		Full Service ATMs				Cash only ATMs						Census Tracts		House holds	Total Businesses
	#	%	Open #	Closed #	#	#	#		#	%	#	%	Open #	Closed #	#	%		Open #	Closed #		#	%	%	%
Low	0	0.0%	0	0	0	0	0	Total	0	0.0%	0	0.0%	0	0	0	0.0%		0	0		0	0.0%	0.0%	0.0%
DTO	0		0	0	0			SA	0		0		0	0	0			0	0					
Moderate	1	20.0%	0	0	1	1	0	Total	1	20.0%	1	20.0%	0	0	0	0.0%		0	0		9	23.7%	20.8%	23.2%
DTO	0		0	0	0			SA	0		0		0	0	0			0	0					
Middle	2	40.0%	0	0	2	2	0	Total	2	40.0%	2	40.0%	0	0	0	0.0%		0	0		13	34.2%	32.0%	29.8%
DTO	0		0	0	0			SA	0		0		0	0	0			0	0					
Upper	2	40.0%	0	0	2	2	0	Total	2	40.0%	2	40.0%	0	0	0	0.0%		0	0		13	34.2%	41.9%	41.0%
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		3	7.9%	5.4%	6.0%
DTO	0		0	0	0			SA	0		0		0	0	0			0	0					
Total	5	100%	0	0	5	5	0	Total	5	100%	5	100%	0	0	0	0.0%		0	0		38	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 First Bank provides few, if any community development services that benefit residents and small businesses in the assessment area. Employees engaged in four qualified service activities totaling six service hours during the examination period throughout the Hattiesburg assessment area. Bank employees served as board and committee members for five hours. The bank did not engage in any prominent community development service activities in the assessment area.

METROPOLITAN AREA
LIMITED-SCOPE REVIEW

The following MSA assessment area was reviewed using limited-scope examination procedures.

DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE MISSISSIPPI METROPOLITAN ASSESSMENT AREA

Jackson Assessment Area (Hinds and Madison counties)
- As of December 31, 2022, The First Bank operated one branch in the assessment area, representing 4.0 percent of its branches in Mississippi.
- As of June 30, 2022, the bank had $12.9 million in deposits in this assessment area, representing a market share of 0.3 percent and 0.7 percent of The First Bank's total deposits in Mississippi.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS

Through the use of available facts and data, including performance and demographic information, the assessment area's performance was evaluated and compared with the bank's performance in the state. The conclusions regarding performance are provided in the table below. Please refer to the tables in Appendices F and G for information regarding the assessment area.

Performance in the Limited-Scope Review Metropolitan Assessment Area			
Assessment Area	**Lending Test**	**Investment Test**	**Service Test**
Jackson	Not Consistent (Below)	Not Consistent (Exceeds)	Not Consistent (Below)

For the Lending Test, The First Bank received a rating of high satisfactory for the state of Mississippi. Performance in the Jackson assessment area was below the state performance. Lending activity was excellent for the Jackson assessment area. For the geographic distribution of loans, lending levels were poor in the Jackson assessment area. Performance was adequate for the borrower distribution of loans in Jackson. The First Bank was a leader in making community development loans in Jackson ($2.2 million).

For the Investment Test, The First Bank received a rating of high satisfactory in the state of Mississippi. Performance in the Jackson assessment area exceeded the state performance. Total investments and contributions in the Jackson assessment area were excellent ($2.0 million in investments and $1.1 million in contributions). As previously noted in the Investment Test under the *Mississippi* section, the bank made $25.8 million of investments to a statewide housing finance corporation and a CDFI bank serving the state of Mississippi. These activities served the broader statewide or regional area that included all of the bank's Mississippi assessment areas, including the Jackson assessment area.

For the Service Test, The First Bank received a rating of low satisfactory for the state of Mississippi. Performance in the Jackson assessment area was below the bank's state performance. Retail service performance was adequate in the Jackson assessment area. The bank provided few, if any community development services in the Jackson assessment area with only one service hour during the review period.

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

<center>NONMETROPOLITAN AREAS
LIMITED-SCOPE REVIEW</center>

The following non MSA assessment areas were reviewed using limited-scope examination procedures.

DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE MISSISSIPPI NON MSA ASSESSMENT AREAS

Clay-Monroe-Oktibbeha Assessment Area (Clay, Monroe, and Oktibbeha counties)
- As of December 31, 2022, The First Bank operated six branches in the assessment area, representing 24.0 percent of its branches in Mississippi.
- As of June 30, 2022, the bank had $319.4 million in deposits in this assessment area, representing a market share of 12.4 percent and 17.2 percent of The First Bank's total deposits in Mississippi.

Jones Assessment Area (Jones County)
- As of December 31, 2022, The First Bank operated one branch in the assessment area, representing 4.0 percent of its branches in Mississippi.
- As of June 30, 2022, the bank had $224.6 million in deposits in this assessment area, representing a market share of 9.3 percent and 12.1 percent of The First Bank's total deposits in Mississippi.

Pearl River Assessment Area (Pearl River County)
- As of December 31, 2022, The First Bank operated one branch in the assessment area, representing 4.0 percent of its branches in Mississippi.
- As of June 30, 2022, the bank had $27.1 million in deposits in this assessment area, representing a market share of 2.8 percent and 1.5 percent of The First Bank's total deposits in Mississippi.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS

Through the use of available facts and data, including performance and demographic information, each assessment area's performance was evaluated and compared with the bank's performance in the state. The conclusions regarding performance are provided in the table below. Please refer to the tables in Appendices F and G for information regarding these areas.

Performance in the Limited-Scope Review Non-Metropolitan Assessment Areas			
Assessment Area	**Lending Test**	**Investment Test**	**Service Test**
Clay-Monroe-Oktibbeha	Not Consistent (Below)	Not Consistent (Below)	Consistent
Jones	Not Consistent (Below)	Not Consistent (Below)	Not Consistent (Exceeds)
Pearl River	Not Consistent (Below)	Not Consistent (Below)	Consistent

For the Lending Test, The First Bank received a rating of high satisfactory for the state of Mississippi. Performance in all three non-metropolitan limited-scope assessment areas was below the statewide Lending Test performance. Lending activity was very poor in the Clay-Monroe-Oktibbeha assessment area and was good for both the Jones and Pearl River assessment areas. For the geographic distribution of loans, lending levels were adequate in the Clay-Monroe-Oktibbeha assessment area and the Jones assessment area and were excellent in the Pearl River assessment area. For the borrower distribution of loans, lending levels were poor in the Clay-Monroe-Oktibbeha assessment area; good in the Jones assessment area; and adequate in the Pearl River assessment area. The First Bank was a leader in providing community development loans in the Clay-Monroe-Oktibbeha assessment area ($12.2 million); made a low level in the Jones assessment area ($1.9 million); and did not make any community development loans in the Pearl River assessment area.

For the Investment Test, The First Bank received a rating of high satisfactory for the state of Mississippi. Performance in all three non MSA limited-scope assessment areas were below the statewide performance. The bank made few, if any investments directly in these assessment areas and had contributions as follows: $214,050 in the Clay-Monroe-Oktibbeha assessment area; $6,500 in the Jones assessment area; and $2,000 in the Pearl River assessment area. As previously noted in the Investment Test under the *Mississippi* section, the bank made $25.8 million of investments to a statewide housing finance corporation and a CDFI bank serving the state of Mississippi. These activities served the broader statewide or regional area that included all of the bank's Mississippi assessment areas, including the Clay-Monroe-Oktibbeha, Jones, and Pearl River assessment areas. While these activities had a positive impact, they were not enough to offset an absence of investments in these areas.

For the Service Test, The First Bank received a rating of low satisfactory for the state of Mississippi. Performance in the Jones assessment area exceeded the bank's state performance, while performance in the Clay-Monroe-Oktibbeha and Pearl River assessment areas was consistent with the state's performance. Retail service performance in the Clay-Monroe-Oktibbeha assessment area was excellent; adequate in the Jones assessment area; and good in the Pearl River assessment area. The bank provided few, if any community development services in the Clay-Monroe-Oktibbeha and the Pearl River assessment areas but was a leader in providing community development services in the Jones assessment area (81 hours of community development services).

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

APPENDIX A – SCOPE OF EXAMINATION

TIME PERIOD REVIEWED
HMDA and Small Business Lending: January 1, 2020 to December 31, 2022
Community Development Lending, Investments, and Services: January 1, 2020 to December 31, 2022

FINANCIAL INSTITUTION		PRODUCTS REVIEWED
The First Bank – Hattiesburg, Mississippi		HMDA and CRA small business loans
AFFILIATE(S)	**AFFILIATE RELATIONSHIP**	**PRODUCTS REVIEWED**
N/A	N/A	None

LIST OF ASSESSMENT AREAS AND TYPE OF EXAMINATION				
Assessment Area	**Rated Area**	**# of Offices**	**CRA Review Procedures**	**Branches Visted**
Gulfport	Mississippi	11	Full Scope	-
Hattiesburg		5	Full Scope	-
Clay-Monroe-Oktibbeha		6	Limited Scope	-
Jackson		1	Limited Scope	-
Jones		1	Limited Scope	-
Pearl River		1	Limited Scope	-
Tallahassee	Florida	6	Full Scope	-
Fort Walton Beach		5	Limited Scope	-
Panama City		1	Limited Scope	-
Pensacola		5	Limited Scope	-
Tampa		1	Limited Scope	-
Mobile	Alabama	9	Full Scope	-
Daphne-Fairhope-Foley		7	Limited Scope	-
Baton Rouge	Louisiana	11	Full Scope	-
Hammond		4	Limited Scope	-
New Orleans		4	Limited Scope	-
Washington		1	Limited Scope	-
Colquitt-Thomas-Tift	Georgia	4	Full Scope	-
Albany		1	Limited Scope	-
Banker		1	Limited Scope	-
Valdosta		2	Limited Scope	-
OVERALL		**87 Branches**	**6 Full Scope**	**-**

APPENDIX B – SUMMARY OF STATE RATINGS

State	Lending Test Rating	Investment Test Rating	Service Test Rating	Overall Rating
Alabama	**Low Satisfactory**	**Low Satisfactory**	**Low Satisfactory**	**Satisfactory**
Florida	**Low Satisfactory**	**High Satisfactory**	**High Satisfactory**	**Satisfactory**
Georgia	**Low Satisfactory**	**Needs to Improve**	**Outstanding**	**Satisfactory**
Louisiana	**High Satisfactory**	**Low Satisfactory**	**Low Satisfactory**	**Satisfactory**
Mississippi	**High Satisfactory**	**High Satisfactory**	**Low 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
Alabama	6	3	3	12	Satisfactory
Florida	6	4	4	14	Satisfactory
Georgia	6	1	6	13	Satisfactory
Louisiana	9	3	3	15	Satisfactory
Mississippi	9	4	3	16	Satisfactory

APPENDIX C – DEFINITIONS AND GENERAL INFORMATION

Definitions

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

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

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

This document is an evaluation of the CRA performance of The First Bank prepared by the **Federal Reserve Bank of Atlanta**, the institution's supervisory agency, as of August 28, 2023. The agency rates the CRA performance of an institution consistent with the provisions set forth in Appendix A to 12 CFR Part 228.

APPENDIX D – GLOSSARY

Aggregate lending: The number of loans originated and purchased by all reporting lenders in specified income categories as a percentage of the aggregate number of loans originated and purchased by all reporting lenders in the metropolitan area/assessment area.

Census tract: A small subdivision of metropolitan and other densely populated counties. Census tract boundaries do not cross county lines; however, they may cross the boundaries of MSAs. Census tracts usually have between 2,500 and 8,000 persons, and their physical size varies widely depending upon population density. Census tracts are designed to be homogeneous with respect to population characteristics, economic status, and living conditions to allow for statistical comparisons.

Community development: All Agencies have adopted the following language. Affordable housing (including multi-family rental housing) for low- or moderate-income individuals; community services targeted to low- or moderate-income individuals; activities that promote economic development by financing businesses or farms that meet the size eligibility standards of the Small Business Administration's Development Company or Small Business Investment Company programs (13 CFR 121.301) or have gross annual revenues of $1 million or less; or, activities that revitalize or stabilize low- or moderate-income geographies.

Effective September 1, 2005, the Board of Governors of the Federal Reserve System (Board), Office of the Comptroller of the Currency (OCC), and the Federal Deposit Insurance Corporation (FDIC) have adopted the following additional language as part of the revitalize or stabilize definition of community development. Activities that revitalize or stabilize-
   I. Low-or moderate-income geographies;
   II. Designated disaster areas; or
   III. Distressed or underserved nonmetropolitan middle-income geographies designated by the Board, FDIC, and OCC, based on-
      a. Rates of poverty, unemployment, and population loss; or
      b. Population size, density, and dispersion. Activities that revitalize and stabilize geographies designated based on population size, density, and dispersion if they help to meet essential community needs, including needs of low- and moderate-income individuals.

Consumer loan(s): A loan(s) to one or more individuals for household, family, or other personal expenditures. A consumer loan does not include a home mortgage, small business, or small farm loan. This definition includes the following categories: motor vehicle loans, credit card loans, home equity loans, other secured consumer loans, and other unsecured consumer loans.

Family: Includes a householder and one or more other persons living in the same household who are related to the householder by birth, marriage, or adoption. The number of family households always equals the number of families; however, a family household may also include nonrelatives living with the family. Families are classified by type as either a married-couple family or other family, which is further classified into 'male householder' (a family with a male householder and no wife present) or 'female householder' (a family with a female householder and no husband present).

Full-scope review: Performance under the Lending, Investment, and Service Tests is analyzed considering performance context, quantitative factors (for example, geographic distribution, borrower distribution, and total number and dollar amount of investments), and qualitative factors (for example, innovativeness, complexity, and responsiveness).

APPENDIX D – GLOSSARY (Continued)

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

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

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

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

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

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

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

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

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

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

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

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

APPENDIX D – GLOSSARY (Continued)

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

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

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

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

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

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

APPENDIX E – FULL SCOPE LENDING TABLES

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

Product Type	Tract Income Levels	2020,2021 Bank Count #	Count %	Dollar $(000s)	$ %	Owner Occ Units %	2020 Count Bank #	Bank %	Agg %	2020 Dollar Bank $(000s)	Bank $%	Agg $%	2021 Count Bank #	Bank %	Agg %	2021 Dollar Bank $(000s)	Bank $%	Agg $%	2022 Count Bank #	Bank %	Agg %	2022 Dollar Bank $(000s)	Bank %	Agg $%	Owner Occ Units %
HOME PURCHASE	Low	0	0.0%	0	0.0%	5.4%	0	0.0%	0.9%	0	0.0%	0.4%	0	0.0%	1.0%	0	0.0%	0.5%	0	0.0%	0.8%	0	0.0%	0.3%	2.0%
	Moderate	6	6.5%	625	3.2%	14.3%	2	4.5%	7.6%	305	3.7%	5.0%	4	8.3%	8.2%	320	2.8%	5.2%	4	8.0%	14.0%	427	3.5%	9.1%	19.7%
	Middle	51	55.4%	10,268	52.0%	41.5%	26	59.1%	37.4%	4,904	60.3%	34.1%	25	52.1%	37.4%	5,364	46.3%	34.0%	24	48.0%	45.5%	4,973	41.2%	42.5%	46.9%
	Upper	35	38.0%	8,842	44.8%	38.9%	16	36.4%	54.0%	2,929	36.0%	60.5%	19	39.6%	53.4%	5,913	51.0%	60.2%	22	44.0%	39.7%	6,676	55.3%	48.0%	31.1%
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.3%
	Total	*92*	*100%*	*19,735*	*100%*	*100%*	*44*	*100%*	*100%*	*8,138*	*100%*	*100%*	*48*	*100%*	*100%*	*11,597*	*100%*	*100%*	*50*	*100%*	*100%*	*12,076*	*100%*	*100%*	*100%*
REFINANCE	Low	7	3.7%	281	0.9%	5.4%	4	3.8%	0.7%	203	1.2%	0.3%	3	3.6%	0.8%	78	0.6%	0.3%	0	0.0%	0.6%	0	0.0%	0.3%	2.0%
	Moderate	18	9.6%	1,461	4.9%	14.3%	5	4.8%	5.3%	617	3.6%	3.3%	13	15.5%	5.9%	844	6.6%	3.7%	8	18.2%	13.2%	696	11.6%	7.6%	19.7%
	Middle	82	43.6%	11,349	37.7%	41.5%	48	46.2%	32.1%	6,358	36.7%	28.4%	34	40.5%	35.0%	4,991	39.2%	31.6%	23	52.3%	42.3%	3,156	52.5%	40.1%	46.9%
	Upper	81	43.1%	16,975	56.5%	38.9%	47	45.2%	62.0%	10,156	58.6%	68.0%	34	40.5%	58.2%	6,819	53.6%	64.4%	13	29.5%	43.9%	2,164	36.0%	51.9%	31.1%
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.1%	0	0.0%	0.0%	0.3%
	Total	*188*	*100%*	*30,066*	*100%*	*100%*	*104*	*100%*	*100%*	*17,334*	*100%*	*100%*	*84*	*100%*	*100%*	*12,732*	*100%*	*100%*	*44*	*100%*	*100%*	*6,016*	*100%*	*100%*	*100%*
HOME IMPROVEMENT	Low	0	0.0%	0	0.0%	5.4%	0	0.0%	1.1%	0	0.0%	0.3%	0	0.0%	0.5%	0	0.0%	0.2%	0	0.0%	1.1%	0	0.0%	0.8%	2.0%
	Moderate	0	0.0%	0	0.0%	14.3%	0	0.0%	9.1%	0	0.0%	5.7%	0	0.0%	9.4%	0	0.0%	8.1%	4	21.1%	10.5%	200	11.2%	7.7%	19.7%
	Middle	1	100.0%	25	100.0%	41.5%	1	100.0%	38.8%	25	100.0%	34.6%	0	0.0%	34.6%	0	0.0%	29.2%	9	47.4%	37.8%	1,003	56.3%	34.8%	46.9%
	Upper	0	0.0%	0	0.0%	38.9%	0	0.0%	51.1%	0	0.0%	59.3%	0	0.0%	55.5%	0	0.0%	62.5%	6	31.6%	50.2%	578	32.5%	56.5%	31.1%
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.3%	0	0.0%	0.2%	0.3%
	Total	*1*	*100%*	*25*	*100%*	*100%*	*1*	*100%*	*100%*	*25*	*100%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*19*	*100%*	*100%*	*1,781*	*100%*	*100%*	*100%*
MULTI FAMILY	Low	2	16.7%	535	9.0%	5.3%	2	28.6%	24.5%	535	15.9%	11.3%	0	0.0%	15.6%	0	0.0%	5.4%	1	25.0%	4.3%	265	1.0%	6.1%	3.3%
	Moderate	2	16.7%	1,707	28.7%	25.6%	2	28.6%	26.5%	1,707	50.8%	32.9%	0	0.0%	31.3%	0	0.0%	12.6%	0	0.0%	31.9%	0	0.0%	18.3%	38.0%
	Middle	5	41.7%	3,022	50.7%	32.1%	1	14.3%	16.3%	760	22.6%	4.1%	4	80.0%	34.4%	2,262	87.3%	51.6%	2	50.0%	46.4%	376	1.4%	37.6%	36.5%
	Upper	3	25.0%	691	11.6%	37.0%	2	28.6%	32.7%	361	10.7%	51.7%	1	20.0%	18.8%	330	12.7%	30.4%	1	25.0%	17.4%	26,850	97.7%	38.0%	21.9%
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.3%
	Total	*12*	*100%*	*5,955*	*100%*	*100%*	*7*	*100%*	*100%*	*3,363*	*100%*	*100%*	*5*	*100%*	*100%*	*2,592*	*100%*	*100%*	*4*	*100%*	*100%*	*27,491*	*100%*	*100%*	*100%*
OTHER PURPOSE LOC	Low	0	0.0%	0	0.0%	5.4%	0	0.0%	0.4%	0	0.0%	0.4%	0	0.0%	0.3%	0	0.0%	0.1%	0	0.0%	0.4%	0	0.0%	0.2%	2.0%
	Moderate	0	0.0%	0	0.0%	14.3%	0	0.0%	7.4%	0	0.0%	5.3%	0	0.0%	8.0%	0	0.0%	4.3%	1	10.0%	10.4%	12	2.3%	6.3%	19.7%
	Middle	0	0.0%	0	0.0%	41.5%	0	0.0%	33.8%	0	0.0%	30.9%	0	0.0%	34.5%	0	0.0%	32.8%	4	40.0%	40.0%	212	41.2%	33.7%	46.9%
	Upper	0	0.0%	0	0.0%	38.9%	0	0.0%	58.5%	0	0.0%	63.4%	0	0.0%	57.1%	0	0.0%	62.8%	5	50.0%	49.0%	290	56.4%	59.7%	31.1%
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.2%	0	0.0%	0.1%	0.3%
	Total	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*10*	*100%*	*100%*	*514*	*100%*	*100%*	*100%*

Note: For MULTI FAMILY, the "Owner Occupied Units %" column is labeled "Multi-Family Units".

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

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

Product Type	Tract Income Levels	2020,2021 Bank Count #	Count %	Dollar $(000s)	$ %	Owner Occ Units %	2020 Count Bank #	Bank %	Agg %	2020 Dollar Bank $(000s)	Bank $%	Agg $%	2021 Count Bank #	Bank %	Agg %	2021 Dollar Bank $(000s)	Bank $%	Agg $%	2022 Count Bank #	Bank %	Agg %	2022 Dollar Bank $(000s)	Bank %	Agg $%	Owner Occ Units %
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	0	0.0%	5.4%	0	0.0%	0.8%	0	0.0%	0.2%	0	0.0%	2.8%	0	0.0%	1.7%	0	0.0%	0.0%	0	0.0%	0.0%	2.0%
	Moderate	0	0.0%	0	0.0%	14.3%	0	0.0%	4.8%	0	0.0%	2.6%	0	0.0%	9.7%	0	0.0%	7.6%	0	0.0%	16.1%	0	0.0%	7.8%	19.7%
	Middle	1	25.0%	400	54.2%	41.5%	0	0.0%	38.1%	0	0.0%	32.1%	1	33.3%	35.2%	400	62.5%	34.1%	0	0.0%	41.3%	0	0.0%	33.3%	46.9%
	Upper	3	75.0%	338	45.8%	38.9%	1	100.0%	56.3%	98	100.0%	65.0%	2	66.7%	52.4%	240	37.5%	56.6%	0	0.0%	42.6%	0	0.0%	58.8%	31.1%
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.3%
	Total	*4*	*100%*	*738*	*100%*	*100%*	*1*	*100%*	*100%*	*98*	*100%*	*100%*	*3*	*100%*	*100%*	*640*	*100%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	0	0.0%	5.4%	0	0.0%	2.0%	0	0.0%	1.0%	0	0.0%	2.9%	0	0.0%	1.4%	0	0.0%	2.7%	0	0.0%	1.0%	2.0%
	Moderate	0	0.0%	0	0.0%	14.3%	0	0.0%	13.6%	0	0.0%	9.1%	0	0.0%	12.7%	0	0.0%	8.7%	0	0.0%	22.8%	0	0.0%	14.5%	19.7%
	Middle	0	0.0%	0	0.0%	41.5%	0	0.0%	37.2%	0	0.0%	33.4%	0	0.0%	38.7%	0	0.0%	33.3%	0	0.0%	44.3%	0	0.0%	45.9%	46.9%
	Upper	0	0.0%	0	0.0%	38.9%	0	0.0%	47.2%	0	0.0%	56.6%	0	0.0%	45.6%	0	0.0%	56.6%	0	0.0%	30.2%	0	0.0%	38.6%	31.1%
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.3%
	Total	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*
HMDA TOTALS	Low	9	3.0%	816	1.4%	5.4%	6	3.8%	0.9%	738	2.5%	0.9%	3	2.1%	1.0%	78	0.3%	0.6%	1	0.8%	0.8%	265	0.6%	1.1%	2.0%
	Moderate	26	8.8%	3,793	6.7%	14.3%	9	5.7%	7.0%	2,629	9.1%	5.7%	17	12.1%	7.3%	1,164	4.2%	4.8%	17	13.4%	13.7%	1,335	2.8%	9.9%	19.7%
	Middle	140	47.1%	25,064	44.3%	41.5%	76	48.4%	35.0%	12,047	41.6%	30.1%	64	45.7%	36.2%	13,017	47.2%	33.4%	62	48.8%	43.8%	9,720	20.3%	41.0%	46.9%
	Upper	122	41.1%	26,846	47.5%	38.9%	66	42.0%	57.1%	13,544	46.8%	63.4%	56	40.0%	55.5%	13,302	48.3%	61.1%	47	37.0%	41.7%	36,558	76.4%	48.0%	31.1%
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.1%	0	0.0%	0.0%	0.3%
	Total	*297*	*100%*	*56,519*	*100%*	*100%*	*157*	*100%*	*100%*	*28,958*	*100%*	*100%*	*140*	*100%*	*100%*	*27,561*	*100%*	*100%*	*127*	*100%*	*100%*	*47,878*	*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: AL Mobile

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data 2020, 2021 Bank Count #	%	Dollar $(000s)	$ %	Families by Family Income %	Bank & Aggregate Lending 2020 Count Bank #	%	Agg %	Dollar Bank $(000s)	$ %	Agg $ %	2021 Count Bank #	%	Agg %	Dollar Bank $(000s)	$ %	Agg $ %	2022 Count Bank #	%	Agg %	Dollar Bank $(000s)	$ %	Agg $ %	Families by Family Income %
HOME PURCHASE	Low	2	2.2%	155	0.8%	24.0%	1	2.3%	5.4%	84	1.0%	2.9%	1	2.1%	5.1%	71	0.6%	2.6%	1	2.0%	4.9%	72	0.6%	2.4%	22.0%
	Moderate	8	8.7%	937	4.7%	15.7%	3	6.8%	20.8%	331	4.1%	14.8%	5	10.4%	19.8%	606	5.2%	14.4%	6	12.0%	19.6%	885	7.3%	13.8%	17.6%
	Middle	18	19.6%	3,700	18.7%	19.1%	11	25.0%	26.3%	2,225	27.3%	24.0%	7	14.6%	23.5%	1,475	12.7%	21.5%	13	26.0%	23.1%	2,469	20.4%	21.3%	19.7%
	Upper	51	55.4%	13,078	66.3%	41.2%	22	50.0%	35.9%	4,007	49.2%	47.3%	29	60.4%	36.3%	9,071	78.2%	46.8%	25	50.0%	35.3%	8,109	67.1%	45.6%	40.8%
	Unknown	13	14.1%	1,865	9.5%	0.0%	7	15.9%	11.6%	1,491	18.3%	10.9%	6	12.5%	15.2%	374	3.2%	14.7%	5	10.0%	17.1%	541	4.5%	16.8%	0.0%
	Total	*92*	*100%*	*19,735*	*100%*	*100%*	*44*	*100%*	*100%*	*8,138*	*100%*	*100%*	*48*	*100%*	*100%*	*11,597*	*100%*	*100%*	*50*	*100%*	*100%*	*12,076*	*100%*	*100%*	*100%*
REFINANCE	Low	9	4.8%	667	2.2%	24.0%	5	4.8%	3.2%	334	1.9%	1.5%	4	4.8%	3.9%	333	2.6%	2.0%	1	2.3%	7.8%	31	0.5%	4.1%	22.0%
	Moderate	14	7.4%	1,339	4.5%	15.7%	9	8.7%	8.3%	831	4.8%	5.0%	5	6.0%	12.2%	508	4.0%	8.3%	6	13.6%	18.6%	683	11.4%	13.1%	17.6%
	Middle	33	17.6%	4,474	14.9%	19.1%	14	13.5%	15.8%	1,972	11.4%	12.2%	19	22.6%	18.8%	2,502	19.7%	15.2%	7	15.9%	22.1%	808	13.4%	19.1%	19.7%
	Upper	105	55.9%	21,102	70.2%	41.2%	64	61.5%	45.1%	13,021	75.1%	53.8%	41	48.8%	40.4%	8,081	63.5%	49.7%	13	29.5%	37.4%	1,897	31.5%	48.6%	40.8%
	Unknown	27	14.4%	2,484	8.3%	0.0%	12	11.5%	27.7%	1,176	6.8%	27.5%	15	17.9%	24.7%	1,308	10.3%	24.7%	17	38.6%	14.1%	2,597	43.2%	15.1%	0.0%
	Total	*188*	*100%*	*30,066*	*100%*	*100%*	*104*	*100%*	*100%*	*17,334*	*100%*	*100%*	*84*	*100%*	*100%*	*12,732*	*100%*	*100%*	*44*	*100%*	*100%*	*6,016*	*100%*	*100%*	*100%*
HOME IMPROVEMENT	Low	0	0.0%	0	0.0%	24.0%	0	0.0%	6.1%	0	0.0%	2.8%	0	0.0%	6.4%	0	0.0%	3.2%	1	5.3%	5.7%	20	1.1%	3.0%	22.0%
	Moderate	0	0.0%	0	0.0%	15.7%	0	0.0%	14.2%	0	0.0%	9.2%	0	0.0%	13.6%	0	0.0%	7.7%	1	5.3%	13.8%	50	2.8%	8.9%	17.6%
	Middle	0	0.0%	0	0.0%	19.1%	0	0.0%	19.5%	0	0.0%	15.5%	0	0.0%	21.2%	0	0.0%	16.4%	6	31.6%	20.6%	478	26.8%	15.3%	19.7%
	Upper	1	100.0%	25	100.0%	41.2%	1	100.0%	57.0%	25	100.0%	69.1%	0	0.0%	56.2%	0	0.0%	68.6%	10	52.6%	56.1%	1,070	60.1%	68.6%	40.8%
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	3.2%	0	0.0%	3.4%	0	0.0%	2.6%	0	0.0%	4.1%	1	5.3%	3.7%	163	9.2%	4.2%	0.0%
	Total	*1*	*100%*	*25*	*100%*	*100%*	*1*	*100%*	*100%*	*25*	*100%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*19*	*100%*	*100%*	*1,781*	*100%*	*100%*	*100%*
MULTI FAMILY	Low	0	0.0%	0	0.0%	24.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	22.0%
	Moderate	0	0.0%	0	0.0%	15.7%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	17.6%
	Middle	0	0.0%	0	0.0%	19.1%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	19.7%
	Upper	1	8.3%	760	12.8%	41.2%	1	14.3%	2.0%	760	22.6%	0.6%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	40.8%
	Unknown	11	91.7%	5,195	87.2%	0.0%	6	85.7%	98.0%	2,603	77.4%	99.4%	5	100.0%	100.0%	2,592	100.0%	100.0%	4	100.0%	100.0%	27,491	100.0%	100.0%	0.0%
	Total	*12*	*100%*	*5,955*	*100%*	*100%*	*7*	*100%*	*100%*	*3,363*	*100%*	*100%*	*5*	*100%*	*100%*	*2,592*	*100%*	*100%*	*4*	*100%*	*100%*	*27,491*	*100%*	*100%*	*100%*
OTHER PURPOSE LOC	Low	0	0.0%	0	0.0%	24.0%	0	0.0%	4.0%	0	0.0%	2.4%	0	0.0%	6.3%	0	0.0%	3.1%	0	0.0%	4.1%	0	0.0%	2.7%	22.0%
	Moderate	0	0.0%	0	0.0%	15.7%	0	0.0%	12.9%	0	0.0%	7.1%	0	0.0%	12.2%	0	0.0%	7.4%	2	20.0%	13.7%	77	15.0%	7.7%	17.6%
	Middle	0	0.0%	0	0.0%	19.1%	0	0.0%	17.6%	0	0.0%	11.8%	0	0.0%	16.4%	0	0.0%	10.4%	3	30.0%	20.0%	217	42.2%	12.7%	19.7%
	Upper	0	0.0%	0	0.0%	41.2%	0	0.0%	61.4%	0	0.0%	74.2%	0	0.0%	61.7%	0	0.0%	74.0%	4	40.0%	57.6%	170	33.1%	72.3%	40.8%
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	4.0%	0	0.0%	4.4%	0	0.0%	3.5%	0	0.0%	5.1%	1	10.0%	4.5%	50	9.7%	4.6%	0.0%
	Total	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*10*	*100%*	*100%*	*514*	*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 Mobile

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data 2020, 2021 Bank Count #	%	Dollar $(000s)	$ %	Families by Family Income %	Bank & Aggregate Lending 2020 Count Bank #	%	Agg %	Dollar Bank $(000s)	$ %	Agg $ %	2021 Count Bank #	%	Agg %	Dollar Bank $(000s)	$ %	Agg $ %	2022 Count Bank #	%	Agg %	Dollar Bank $(000s)	$ %	Agg $ %	Families by Family Income %
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	0	0.0%	24.0%	0	0.0%	7.9%	0	0.0%	6.8%	0	0.0%	9.7%	0	0.0%	5.3%	0	0.0%	12.3%	0	0.0%	7.5%	22.0%
	Moderate	1	25.0%	80	10.8%	15.7%	0	0.0%	11.9%	0	0.0%	8.3%	1	33.3%	23.4%	80	12.5%	18.4%	0	0.0%	17.4%	0	0.0%	12.9%	17.6%
	Middle	1	25.0%	160	21.7%	19.1%	0	0.0%	24.6%	0	0.0%	22.5%	1	33.3%	21.4%	160	25.0%	18.4%	0	0.0%	25.8%	0	0.0%	15.9%	19.7%
	Upper	1	25.0%	400	54.2%	41.2%	0	0.0%	48.4%	0	0.0%	54.6%	1	33.3%	42.1%	400	62.5%	54.9%	0	0.0%	39.4%	0	0.0%	59.6%	40.8%
	Unknown	1	25.0%	98	13.3%	0.0%	1	100.0%	7.1%	98	100.0%	7.8%	0	0.0%	3.4%	0	0.0%	3.0%	0	0.0%	5.2%	0	0.0%	4.1%	0.0%
	Total	*4*	*100%*	*738*	*100%*	*100%*	*1*	*100%*	*100%*	*98*	*100%*	*100%*	*3*	*100%*	*100%*	*640*	*100%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	0	0.0%	24.0%	0	0.0%	0.9%	0	0.0%	0.5%	0	0.0%	2.0%	0	0.0%	1.4%	0	0.0%	0.7%	0	0.0%	0.6%	22.0%
	Moderate	0	0.0%	0	0.0%	15.7%	0	0.0%	3.3%	0	0.0%	3.0%	0	0.0%	2.9%	0	0.0%	3.2%	0	0.0%	1.3%	0	0.0%	1.0%	17.6%
	Middle	0	0.0%	0	0.0%	19.1%	0	0.0%	2.1%	0	0.0%	2.2%	0	0.0%	0.5%	0	0.0%	0.6%	0	0.0%	0.0%	0	0.0%	0.0%	19.7%
	Upper	0	0.0%	0	0.0%	41.2%	0	0.0%	1.2%	0	0.0%	1.5%	0	0.0%	1.5%	0	0.0%	1.6%	0	0.0%	1.3%	0	0.0%	2.0%	40.8%
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	92.4%	0	0.0%	92.8%	0	0.0%	93.1%	0	0.0%	93.1%	0	0.0%	96.6%	0	0.0%	96.4%	0.0%
	Total	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*
HMDA TOTALS	Low	11	3.7%	822	1.5%	24.0%	6	3.8%	4.2%	418	1.4%	2.1%	5	3.6%	4.6%	404	1.5%	2.3%	3	2.4%	5.7%	123	0.3%	2.5%	22.0%
	Moderate	23	7.7%	2,356	4.2%	15.7%	12	7.6%	14.1%	1,162	4.0%	9.3%	11	7.9%	15.8%	1,194	4.3%	11.3%	15	11.8%	18.3%	1,695	3.5%	11.6%	17.6%
	Middle	52	17.5%	8,334	14.7%	19.1%	25	15.9%	20.2%	4,197	14.5%	16.9%	27	19.3%	20.8%	4,137	15.0%	18.0%	29	22.8%	22.1%	3,972	8.3%	17.6%	19.7%
	Upper	159	53.5%	35,365	62.6%	41.2%	88	56.1%	39.4%	17,813	61.5%	47.2%	71	50.7%	38.6%	17,552	63.7%	46.9%	52	40.9%	37.5%	11,246	23.5%	41.1%	40.8%
	Unknown	52	17.5%	9,642	17.1%	0.0%	26	16.6%	22.2%	5,368	18.5%	24.5%	26	18.6%	20.2%	4,274	15.5%	21.6%	28	22.0%	16.3%	30,842	64.4%	27.2%	0.0%
	Total	*297*	*100%*	*56,519*	*100%*	*100%*	*157*	*100%*	*100%*	*28,958*	*100%*	*100%*	*140*	*100%*	*100%*	*27,561*	*100%*	*100%*	*127*	*100%*	*100%*	*47,878*	*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 Loans
Assessment Area: AL Mobile

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data 2020, 2021					Bank & Aggregate Lending 2020						Bank & Aggregate Lending 2021						Bank Lending & Demographic Data 2022				
		Bank Count #	%	Bank Dollar $(000s)	$ %	Total Businesses %	Count Bank #	%	Agg %	Dollar Bank $000s	$ %	Agg $ %	Count Bank #	%	Agg %	Dollar Bank $000s	$ %	Agg $ %	Count Bank #	%	Dollar Bank $(000s)	$ %	Total Businesses %
SMALL BUSINESSES	Low	11	1.7%	1,277	2.1%	6.7%	9	2.2%	6.4%	1,031	3.2%	9.2%	2	0.9%	6.5%	246	0.9%	8.7%	3	2.8%	276	1.5%	3.8%
	Moderate	101	15.9%	10,655	17.5%	18.8%	65	16.0%	17.2%	6,691	20.7%	17.0%	36	15.6%	17.8%	3,964	13.9%	18.1%	10	9.2%	2,829	15.5%	26.1%
	Middle	343	53.9%	30,792	50.5%	32.3%	220	54.3%	31.8%	17,030	52.6%	31.5%	123	53.2%	32.4%	13,762	48.1%	31.1%	66	60.6%	10,067	55.0%	37.1%
	Upper	180	28.3%	18,146	29.8%	42.1%	110	27.2%	43.9%	7,536	23.3%	42.0%	70	30.3%	42.6%	10,610	37.1%	42.0%	30	27.5%	5,118	28.0%	32.8%
	Unknown	1	0.2%	58	0.1%	0.1%	1	0.2%	0.0%	58	0.2%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0	0.0%	0.3%
	Tr Unknown	0	0.0%	0	0.0%		0	0.0%	0.6%	0	0.0%	0.3%	0	0.0%	0.8%	0	0.0%	0.1%	0	0.0%	0	0.0%	
	Total	636	100%	60,928	100%	100%	405	100%	100%	32,346	100%	100%	231	100%	100%	28,582	100%	100%	109	100%	18,290	100%	100%

Originations & Purchases
Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2022 FFIEC Census Data; 2016-2020 ACS data; 2021 & 2022 D&B information

Small Business Loans by Business Revenue & Loan Size
Assessment Area: AL Mobile

		Bank Lending & Demographic Data 2020, 2021					Bank & Aggregate Lending 2020						Bank & Aggregate Lending 2021						Bank Lending & Demographic Data 2022				
		Count #	%	Dollar $ (000s)	$ %	Total Businesses %	Count Bank #	%	Agg %	Dollar Bank $ 000s	$ %	Agg $ %	Count Bank #	%	Agg %	Dollar Bank $ 000s	$ %	Agg $ %	Count Bank #	%	Dollar Bank $(000s)	$ %	Total Businesses %
Revenue	$1 Million or Less	225	35.4%	20,174	33.1%	90.6%	82	20.2%	32.6%	8,293	25.6%	27.9%	143	61.9%	38.5%	11,881	41.6%	31.5%	58	53.2%	6,805	37.2%	91.1%
	Over $1 Million	131	20.6%	26,004	42.7%	8.6%	57	14.1%		10,641	32.9%		74	32.0%		15,363	53.8%		51	46.8%	11,485	62.8%	8.1%
	Total Rev. available	356	56.0%	46,178	75.8%	99.2%	139	34.3%		18,934	58.5%		217	93.9%		27,244	95.3%		109	100.0%	18,290	100.0%	99.2%
	Rev. Not Known	280	44.0%	14,750	24.2%	0.8%	266	65.7%		13,412	41.5%		14	6.1%		1,338	4.7%		0	0.0%	0	0.0%	0.8%
	Total	636	100%	60,928	100%	100%	405	100%		32,346	100%		231	100%		28,582	100%		109	100%	18,290	100%	100.0%
Loan Size	$100,000 or Less	471	74.1%	16,193	26.6%		319	78.8%	84.1%	10,367	32.1%	28.2%	152	65.8%	87.6%	5,826	20.4%	27.7%	66	60.6%	3,581	19.6%	
	$100,001 - $250,000	108	17.0%	16,869	27.7%		60	14.8%	9.1%	9,525	29.4%	21.9%	48	20.8%	6.6%	7,344	25.7%	19.3%	26	23.9%	4,090	22.4%	
	$250,001 - $1 Million	57	9.0%	27,866	45.7%		26	6.4%	6.8%	12,454	38.5%	49.9%	31	13.4%	5.8%	15,412	53.9%	53.0%	17	15.6%	10,619	58.1%	
	Total	636	100%	60,928	100%		405	100%	100%	32,346	100%	100%	231	100%	100%	28,582	100%	100%	109	100%	18,290	100%	
Loan Size & Rev $1 Mill or Less	$100,000 or Less	175	77.8%	5,944	29.5%		64	15.8%		2,348	7.3%		111	48.1%		3,596	12.6%		36	33.0%	1,692	9.3%	
	$100,001 - $250,000	28	12.4%	4,574	22.7%		8	2.0%		1,411	4.4%		20	8.7%		3,163	11.1%		17	15.6%	2,678	14.6%	
	$250,001 - $1 Million	22	9.8%	9,656	47.9%		10	2.5%		4,534	14.0%		12	5.2%		5,122	17.9%		5	4.6%	2,435	13.3%	
	Total	225	100%	20,174	100%		82	20%		8,293	26%		143	62%		11,881	42%		58	53%	6,805	37%	

Originations & Purchases
Aggregate data is unavailable for loans to businesses with revenue over $1 million or revenue unknown, and for loan size by revenue.
Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2022 FFIEC Census Data; 2016-2020 ACS data; 2021 & 2022 D&B information

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

PRODUCT TYPE	Tract Income Levels	Bank Count #	%	Dollar $(000s)	$%	Owner Occupied Units %	2020 Count Bank #	%	Agg %	2020 Dollar Bank $(000s)	$%	Agg $%	2021 Count Bank #	%	Agg %	2021 Dollar Bank $(000s)	$%	Agg $%	2022 Count Bank #	%	Agg %	2022 Dollar Bank $(000s)	%	Agg $%	Owner Occupied Units %
HOME PURCHASE	Low	2	3.1%	321	2.3%	4.7%	1	2.9%	4.5%	76	1.1%	2.5%	1	3.3%	6.0%	245	3.4%	3.3%	1	4.3%	6.5%	149	2.3%	3.3%	4.3%
	Moderate	8	12.5%	784	5.7%	13.4%	5	14.7%	13.6%	339	5.1%	9.2%	3	10.0%	14.6%	445	6.2%	9.7%	6	26.1%	17.0%	835	13.1%	11.4%	12.7%
	Middle	31	48.4%	6,376	46.2%	35.3%	16	47.1%	34.7%	3,144	47.0%	28.8%	15	50.0%	36.0%	3,232	45.3%	31.3%	6	26.1%	40.7%	1,131	17.7%	34.9%	36.2%
	Upper	21	32.8%	6,192	44.8%	45.9%	11	32.4%	45.6%	3,077	46.0%	58.6%	10	33.3%	41.7%	3,115	43.7%	54.7%	10	43.5%	35.6%	4,264	66.8%	50.0%	46.7%
	Unknown	2	3.1%	142	1.0%	0.8%	1	2.9%	1.6%	48	0.7%	0.9%	1	3.3%	1.7%	94	1.3%	1.0%	0	0.0%	0.3%	0	0.0%	0.3%	0.0%
	Total	*64*	*100%*	*13,815*	*100%*	*100%*	*34*	*100%*	*100%*	*6,684*	*100%*	*100%*	*30*	*100%*	*100%*	*7,131*	*100%*	*100%*	*23*	*100%*	*100%*	*6,379*	*100%*	*100%*	*100%*
REFINANCE	Low	2	1.4%	207	0.7%	4.7%	1	1.1%	1.2%	121	0.6%	0.8%	1	1.9%	2.2%	86	0.8%	1.2%	0	0.0%	4.4%	0	0.0%	2.5%	4.3%
	Moderate	5	3.5%	904	2.9%	13.4%	2	2.2%	6.4%	157	0.8%	3.9%	3	5.8%	9.0%	747	6.7%	5.7%	3	12.0%	12.2%	311	4.6%	8.5%	12.7%
	Middle	62	43.7%	10,734	34.1%	35.3%	42	46.7%	29.8%	7,521	37.1%	24.3%	20	38.5%	30.9%	3,213	28.7%	25.5%	10	40.0%	36.0%	1,751	25.7%	29.6%	36.2%
	Upper	72	50.7%	19,433	61.8%	45.9%	45	50.0%	62.0%	12,459	61.5%	70.8%	27	51.9%	57.3%	6,974	62.3%	67.2%	12	48.0%	47.1%	4,758	69.8%	54.8%	46.7%
	Unknown	1	0.7%	168	0.5%	0.8%	0	0.0%	0.5%	0	0.0%	0.3%	1	1.9%	0.5%	168	1.5%	0.3%	0	0.0%	0.4%	0	0.0%	4.6%	0.0%
	Total	*142*	*100%*	*31,446*	*100%*	*100%*	*90*	*100%*	*100%*	*20,258*	*100%*	*100%*	*52*	*100%*	*100%*	*11,188*	*100%*	*100%*	*25*	*100%*	*100%*	*6,820*	*100%*	*100%*	*100%*
HOME IMPROVEMENT	Low	0	0.0%	0	0.0%	4.7%	0	0.0%	0.5%	0	0.0%	0.6%	0	0.0%	1.5%	0	0.0%	0.6%	0	0.0%	1.5%	0	0.0%	0.7%	4.3%
	Moderate	0	0.0%	0	0.0%	13.4%	0	0.0%	4.7%	0	0.0%	2.9%	0	0.0%	7.0%	0	0.0%	4.5%	0	0.0%	8.9%	0	0.0%	6.8%	12.7%
	Middle	0	0.0%	0	0.0%	35.3%	0	0.0%	22.9%	0	0.0%	20.0%	0	0.0%	26.5%	0	0.0%	23.4%	2	40.0%	30.2%	73	28.6%	26.7%	36.2%
	Upper	0	0.0%	0	0.0%	45.9%	0	0.0%	72.0%	0	0.0%	76.5%	0	0.0%	64.0%	0	0.0%	71.3%	3	60.0%	59.2%	182	71.4%	65.6%	46.7%
	Unknown	0	0.0%	0	0.0%	0.8%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	1.0%	0	0.0%	0.2%	0	0.0%	0.2%	0	0.0%	0.2%	0.0%
	Total	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*5*	*100%*	*100%*	*255*	*100%*	*100%*	*100%*
MULTI FAMILY						Multi-Family Units																			Multi-Family Units
	Low	0	0.0%	0	0.0%	40.4%	0	0.0%	41.9%	0	0.0%	58.6%	0	0.0%	37.8%	0	0.0%	54.4%	0	0.0%	29.3%	0	0.0%	15.4%	31.0%
	Moderate	1	33.3%	212	38.2%	21.6%	0	0.0%	25.8%	0	0.0%	11.4%	1	50.0%	42.2%	212	68.4%	24.9%	0	0.0%	24.4%	0	0.0%	35.0%	25.4%
	Middle	2	66.7%	343	61.8%	23.6%	1	100.0%	25.8%	245	100.0%	20.6%	1	50.0%	15.6%	98	31.6%	15.3%	0	0.0%	22.0%	0	0.0%	18.6%	25.4%
	Upper	0	0.0%	0	0.0%	6.9%	0	0.0%	6.5%	0	0.0%	9.5%	0	0.0%	2.2%	0	0.0%	0.5%	0	0.0%	12.2%	0	0.0%	20.0%	10.4%
	Unknown	0	0.0%	0	0.0%	7.5%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	2.2%	0	0.0%	4.9%	0	0.0%	12.2%	0	0.0%	11.0%	7.9%
	Total	*3*	*100%*	*555*	*100%*	*100%*	*1*	*100%*	*100%*	*245*	*100%*	*100%*	*2*	*100%*	*100%*	*310*	*100%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*
OTHER PURPOSE LOC	Low	0	0.0%	0	0.0%	4.7%	0	0.0%	0.5%	0	0.0%	0.1%	0	0.0%	2.0%	0	0.0%	1.3%	0	0.0%	2.4%	0	0.0%	1.3%	4.3%
	Moderate	0	0.0%	0	0.0%	13.4%	0	0.0%	4.3%	0	0.0%	2.7%	0	0.0%	2.0%	0	0.0%	1.3%	1	10.0%	5.6%	15	3.0%	2.8%	12.7%
	Middle	0	0.0%	0	0.0%	35.3%	0	0.0%	26.9%	0	0.0%	24.5%	0	0.0%	26.4%	0	0.0%	24.9%	4	40.0%	29.9%	176	34.8%	21.5%	36.2%
	Upper	0	0.0%	0	0.0%	45.9%	0	0.0%	68.3%	0	0.0%	72.7%	0	0.0%	69.6%	0	0.0%	72.5%	5	50.0%	62.2%	315	62.3%	74.4%	46.7%
	Unknown	0	0.0%	0	0.0%	0.8%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	Total	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*10*	*100%*	*100%*	*506*	*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 Count #	%	Dollar $(000s)	$%	Owner Occupied Units %	2020 Count Bank #	%	Agg %	2020 Dollar Bank $(000s)	$%	Agg $%	2021 Count Bank #	%	Agg %	2021 Dollar Bank $(000s)	$%	Agg $%	2022 Count Bank #	%	Agg %	2022 Dollar Bank $(000s)	%	Agg $%	Owner Occupied Units %
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	0	0.0%	4.7%	0	0.0%	4.4%	0	0.0%	2.2%	0	0.0%	2.2%	0	0.0%	1.3%	0	0.0%	0.7%	0	0.0%	0.5%	4.3%
	Moderate	0	0.0%	0	0.0%	13.4%	0	0.0%	11.1%	0	0.0%	8.1%	0	0.0%	6.5%	0	0.0%	3.4%	0	0.0%	8.6%	0	0.0%	4.4%	12.7%
	Middle	1	100.0%	225	100.0%	35.3%	1	100.0%	32.2%	225	100.0%	26.2%	0	0.0%	33.7%	0	0.0%	16.4%	0	0.0%	40.3%	0	0.0%	38.0%	36.2%
	Upper	0	0.0%	0	0.0%	45.9%	0	0.0%	51.1%	0	0.0%	62.9%	0	0.0%	57.6%	0	0.0%	78.9%	1	100.0%	50.4%	250	100.0%	57.1%	46.7%
	Unknown	0	0.0%	0	0.0%	0.8%	0	0.0%	1.1%	0	0.0%	0.5%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	Total	*1*	*100%*	*225*	*100%*	*100%*	*1*	*100%*	*100%*	*225*	*100%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*1*	*100%*	*100%*	*250*	*100%*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	0	0.0%	4.7%	0	0.0%	9.3%	0	0.0%	6.1%	0	0.0%	6.3%	0	0.0%	3.8%	0	0.0%	8.4%	0	0.0%	6.8%	4.3%
	Moderate	0	0.0%	0	0.0%	13.4%	0	0.0%	24.1%	0	0.0%	18.3%	0	0.0%	28.6%	0	0.0%	24.5%	0	0.0%	21.7%	0	0.0%	13.7%	12.7%
	Middle	0	0.0%	0	0.0%	35.3%	0	0.0%	33.8%	0	0.0%	31.9%	0	0.0%	41.3%	0	0.0%	41.2%	0	0.0%	34.9%	0	0.0%	37.4%	36.2%
	Upper	0	0.0%	0	0.0%	45.9%	0	0.0%	31.2%	0	0.0%	42.8%	0	0.0%	22.2%	0	0.0%	29.9%	0	0.0%	34.9%	0	0.0%	42.1%	46.7%
	Unknown	0	0.0%	0	0.0%	0.8%	0	0.0%	1.5%	0	0.0%	0.9%	0	0.0%	1.6%	0	0.0%	0.5%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	Total	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*
HMDA TOTALS	Low	4	1.9%	528	1.1%	4.7%	2	1.6%	3.2%	197	0.7%	11.1%	2	2.4%	4.1%	331	1.8%	7.6%	1	1.6%	5.6%	149	1.0%	5.5%	4.3%
	Moderate	14	6.7%	1,900	4.1%	13.4%	7	5.6%	10.3%	496	1.8%	7.4%	7	8.3%	11.8%	1,404	7.5%	9.5%	10	15.6%	14.9%	1,161	8.2%	15.4%	12.7%
	Middle	96	45.7%	17,678	38.4%	35.3%	60	47.6%	31.9%	11,135	40.6%	25.5%	36	42.9%	33.2%	6,543	35.1%	27.1%	22	34.4%	38.4%	3,131	22.0%	30.3%	36.2%
	Upper	93	44.3%	25,625	55.7%	45.9%	56	44.4%	53.6%	15,536	56.7%	55.6%	37	44.0%	49.7%	10,089	54.2%	54.7%	31	48.4%	40.7%	9,769	68.7%	45.5%	46.7%
	Unknown	3	1.4%	310	0.7%	0.8%	1	0.8%	1.0%	48	0.2%	0.5%	2	2.4%	1.1%	262	1.4%	1.1%	0	0.0%	0.3%	0	0.0%	3.3%	0.0%
	Total	*210*	*100%*	*46,041*	*100%*	*100%*	*126*	*100%*	*100%*	*27,412*	*100%*	*100%*	*84*	*100%*	*100%*	*18,629*	*100%*	*100%*	*64*	*100%*	*100%*	*14,210*	*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 Tallahassee

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data — 2020, 2021 — Bank Count #	Bank Count %	Bank Dollar $(000s)	Bank Dollar $%	Families by Family Income %	2020 Count Bank #	2020 Count Bank %	2020 Count Agg %	2020 Dollar Bank $(000s)	2020 Dollar Bank $%	2020 Dollar Agg $%	2021 Count Bank #	2021 Count Bank %	2021 Count Agg %	2021 Dollar Bank $(000s)	2021 Dollar Bank $%	2021 Dollar Agg $%	2022 Count Bank #	2022 Count Bank %	2022 Count Agg %	2022 Dollar Bank $(000s)	2022 Dollar Bank $%	2022 Dollar Agg $%	2022 Families by Family Income %
HOME PURCHASE	Low	4	6.3%	651	4.7%	21.5%	0	0.0%	8.6%	0	0.0%	4.8%	4	13.3%	8.0%	651	9.1%	4.4%	2	8.7%	6.8%	259	4.1%	3.4%	21.1%
	Moderate	4	6.3%	570	4.1%	15.5%	2	5.9%	20.3%	308	4.6%	15.2%	2	6.7%	20.5%	262	3.7%	15.6%	8	34.8%	19.4%	1,329	20.8%	13.5%	15.9%
	Middle	8	12.5%	1,725	12.5%	18.6%	5	14.7%	20.1%	1,095	16.4%	19.2%	3	10.0%	21.1%	630	8.8%	20.4%	3	13.0%	18.7%	706	11.1%	17.5%	18.8%
	Upper	33	51.6%	9,083	65.7%	44.3%	17	50.0%	40.2%	4,334	64.8%	51.6%	16	53.3%	36.1%	4,749	66.6%	46.6%	9	39.1%	36.3%	3,697	58.0%	49.5%	44.2%
	Unknown	15	23.4%	1,786	12.9%	0.0%	10	29.4%	10.7%	947	14.2%	9.2%	5	16.7%	14.2%	839	11.8%	13.0%	1	4.3%	18.7%	388	6.1%	16.1%	0.0%
	Total	*64*	*100%*	*13,815*	*100%*	*100%*	*34*	*100%*	*100%*	*6,684*	*100%*	*100%*	*30*	*100%*	*100%*	*7,131*	*100%*	*100%*	*23*	*100%*	*100%*	*6,379*	*100%*	*100%*	*100%*
REFINANCE	Low	6	4.2%	650	2.1%	21.5%	3	3.3%	3.2%	314	1.6%	1.6%	3	5.8%	4.2%	336	3.0%	2.2%	3	12.0%	7.7%	317	4.6%	4.0%	21.1%
	Moderate	16	11.3%	2,592	8.2%	15.5%	11	12.2%	12.3%	1,793	8.9%	8.0%	5	9.6%	15.8%	799	7.1%	10.5%	5	20.0%	21.0%	583	8.5%	14.7%	15.9%
	Middle	29	20.4%	5,181	16.5%	18.6%	21	23.3%	19.1%	3,923	19.4%	15.7%	8	15.4%	20.7%	1,258	11.2%	17.6%	4	16.0%	22.7%	705	10.3%	19.4%	18.8%
	Upper	84	59.2%	20,961	66.7%	44.3%	50	55.6%	47.9%	13,371	66.0%	56.6%	34	65.4%	43.1%	7,590	67.8%	52.6%	10	40.0%	35.7%	4,387	64.3%	43.3%	44.2%
	Unknown	7	4.9%	2,062	6.6%	0.0%	5	5.6%	17.5%	857	4.2%	18.2%	2	3.8%	16.2%	1,205	10.8%	17.1%	3	12.0%	13.0%	828	12.1%	18.5%	0.0%
	Total	*142*	*100%*	*31,446*	*100%*	*100%*	*90*	*100%*	*100%*	*20,258*	*100%*	*100%*	*52*	*100%*	*100%*	*11,188*	*100%*	*100%*	*25*	*100%*	*100%*	*6,820*	*100%*	*100%*	*100%*
HOME IMPROVEMENT	Low	0	0.0%	0	0.0%	21.5%	0	0.0%	4.7%	0	0.0%	2.5%	0	0.0%	6.5%	0	0.0%	2.8%	0	0.0%	3.0%	0	0.0%	1.3%	21.1%
	Moderate	0	0.0%	0	0.0%	15.5%	0	0.0%	12.6%	0	0.0%	11.7%	0	0.0%	11.0%	0	0.0%	8.8%	0	0.0%	13.6%	0	0.0%	10.0%	15.9%
	Middle	0	0.0%	0	0.0%	18.6%	0	0.0%	19.2%	0	0.0%	16.4%	0	0.0%	21.0%	0	0.0%	17.6%	2	40.0%	23.5%	73	28.6%	19.4%	18.8%
	Upper	0	0.0%	0	0.0%	44.3%	0	0.0%	60.3%	0	0.0%	65.0%	0	0.0%	58.0%	0	0.0%	65.1%	1	20.0%	56.7%	75	29.4%	65.5%	44.2%
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	3.3%	0	0.0%	4.3%	0	0.0%	3.5%	0	0.0%	5.7%	2	40.0%	3.2%	107	42.0%	3.8%	0.0%
	Total	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*5*	*100%*	*100%*	*255*	*100%*	*100%*	*100%*
MULTI FAMILY	Low	0	0.0%	0	0.0%	21.5%	0	0.0%	3.2%	0	0.0%	0.4%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	21.1%
	Moderate	0	0.0%	0	0.0%	15.5%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	2.2%	0	0.0%	0.1%	0	0.0%	0.0%	0	0.0%	0.0%	15.9%
	Middle	0	0.0%	0	0.0%	18.6%	0	0.0%	3.2%	0	0.0%	0.1%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	2.4%	0	0.0%	0.0%	18.8%
	Upper	0	0.0%	0	0.0%	44.3%	0	0.0%	8.1%	0	0.0%	0.7%	0	0.0%	11.1%	0	0.0%	0.8%	0	0.0%	0.0%	0	0.0%	0.0%	44.2%
	Unknown	3	100.0%	555	100.0%	0.0%	1	100.0%	85.5%	245	100.0%	98.8%	2	100.0%	86.7%	310	100.0%	99.1%	0	0.0%	97.6%	0	0.0%	100.0%	0.0%
	Total	*3*	*100%*	*555*	*100%*	*100%*	*1*	*100%*	*100%*	*245*	*100%*	*100%*	*2*	*100%*	*100%*	*310*	*100%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*
OTHER PURPOSE LOC	Low	0	0.0%	0	0.0%	21.5%	0	0.0%	3.8%	0	0.0%	2.0%	0	0.0%	3.4%	0	0.0%	2.6%	1	10.0%	3.6%	15	3.0%	2.2%	21.1%
	Moderate	0	0.0%	0	0.0%	15.5%	0	0.0%	8.6%	0	0.0%	6.0%	0	0.0%	16.2%	0	0.0%	9.9%	0	0.0%	13.1%	0	0.0%	7.4%	15.9%
	Middle	0	0.0%	0	0.0%	18.6%	0	0.0%	17.2%	0	0.0%	15.3%	0	0.0%	11.5%	0	0.0%	10.1%	4	40.0%	19.9%	156	30.8%	14.8%	18.8%
	Upper	0	0.0%	0	0.0%	44.3%	0	0.0%	67.7%	0	0.0%	74.0%	0	0.0%	66.2%	0	0.0%	75.9%	5	50.0%	58.6%	335	66.2%	70.2%	44.2%
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	2.7%	0	0.0%	2.7%	0	0.0%	2.7%	0	0.0%	1.5%	0	0.0%	4.8%	0	0.0%	5.4%	0.0%
	Total	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*10*	*100%*	*100%*	*506*	*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 Count #	Bank Count %	Bank Dollar $(000s)	Bank Dollar $%	Families by Family Income %	2020 Count Bank #	2020 Count Bank %	2020 Count Agg %	2020 Dollar Bank $(000s)	2020 Dollar Bank $%	2020 Dollar Agg $%	2021 Count Bank #	2021 Count Bank %	2021 Count Agg %	2021 Dollar Bank $(000s)	2021 Dollar Bank $%	2021 Dollar Agg $%	2022 Count Bank #	2022 Count Bank %	2022 Count Agg %	2022 Dollar Bank $(000s)	2022 Dollar Bank $%	2022 Dollar Agg $%	2022 Families by Family Income %
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	0	0.0%	21.5%	0	0.0%	3.3%	0	0.0%	2.8%	0	0.0%	8.7%	0	0.0%	2.6%	0	0.0%	9.4%	0	0.0%	6.2%	21.1%
	Moderate	0	0.0%	0	0.0%	15.5%	0	0.0%	17.8%	0	0.0%	10.9%	0	0.0%	14.1%	0	0.0%	9.7%	0	0.0%	15.8%	0	0.0%	10.3%	15.9%
	Middle	0	0.0%	0	0.0%	18.6%	0	0.0%	17.8%	0	0.0%	15.3%	0	0.0%	14.1%	0	0.0%	9.8%	0	0.0%	18.7%	0	0.0%	11.4%	18.8%
	Upper	1	100.0%	225	100.0%	44.3%	1	100.0%	50.0%	225	100.0%	60.0%	0	0.0%	54.3%	0	0.0%	71.0%	1	100.0%	48.2%	250	100.0%	60.1%	44.2%
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	11.1%	0	0.0%	11.0%	0	0.0%	8.7%	0	0.0%	6.8%	0	0.0%	7.9%	0	0.0%	12.1%	0.0%
	Total	*1*	*100%*	*225*	*100%*	*100%*	*1*	*100%*	*100%*	*225*	*100%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*1*	*100%*	*100%*	*250*	*100%*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	0	0.0%	21.5%	0	0.0%	4.9%	0	0.0%	3.4%	0	0.0%	4.8%	0	0.0%	3.7%	0	0.0%	10.8%	0	0.0%	6.1%	21.1%
	Moderate	0	0.0%	0	0.0%	15.5%	0	0.0%	3.5%	0	0.0%	3.5%	0	0.0%	4.0%	0	0.0%	4.7%	0	0.0%	8.4%	0	0.0%	5.9%	15.9%
	Middle	0	0.0%	0	0.0%	18.6%	0	0.0%	3.3%	0	0.0%	4.3%	0	0.0%	1.6%	0	0.0%	2.3%	0	0.0%	15.7%	0	0.0%	15.4%	18.8%
	Upper	0	0.0%	0	0.0%	44.3%	0	0.0%	2.4%	0	0.0%	3.8%	0	0.0%	3.2%	0	0.0%	3.6%	0	0.0%	14.5%	0	0.0%	21.4%	44.2%
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	85.8%	0	0.0%	84.9%	0	0.0%	86.5%	0	0.0%	85.7%	0	0.0%	50.6%	0	0.0%	51.1%	0.0%
	Total	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*
HMDA TOTALS	Low	10	4.8%	1,301	2.8%	21.5%	3	2.4%	5.7%	314	1.1%	2.6%	7	8.3%	6.1%	987	5.3%	3.0%	6	9.4%	6.8%	591	4.2%	2.8%	21.1%
	Moderate	20	9.5%	3,162	6.9%	15.5%	13	10.3%	15.4%	2,101	7.7%	9.3%	7	8.3%	17.8%	1,061	5.7%	11.7%	13	20.3%	19.0%	1,912	13.5%	10.8%	15.9%
	Middle	37	17.6%	6,906	15.0%	18.6%	26	20.6%	18.8%	5,018	18.3%	14.2%	11	13.1%	20.5%	1,888	10.1%	16.9%	13	20.3%	19.9%	1,640	11.5%	14.3%	18.8%
	Upper	118	56.2%	30,269	65.7%	44.3%	68	54.0%	43.1%	17,930	65.4%	44.7%	50	59.5%	39.9%	12,339	66.2%	44.7%	26	40.6%	37.7%	8,744	61.5%	38.7%	44.2%
	Unknown	25	11.9%	4,403	9.6%	0.0%	16	12.7%	17.0%	2,049	7.5%	29.0%	9	10.7%	15.8%	2,354	12.6%	23.8%	6	9.4%	16.6%	1,323	9.3%	33.4%	0.0%
	Total	*210*	*100%*	*46,041*	*100%*	*100%*	*126*	*100%*	*100%*	*27,412*	*100%*	*100%*	*84*	*100%*	*100%*	*18,629*	*100%*	*100%*	*64*	*100%*	*100%*	*14,210*	*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 Loans
Assessment Area: FL Tallahassee

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data 2020, 2021					Bank & Aggregate Lending												Bank Lending & Demographic Data 2022				
		Bank				Total Businesses	2020						2021						Bank				Total Businesses
		Count		Dollar			Count			Dollar			Count			Dollar			Count		Dollar		
		#	%	$ (000s)	$ %	%	Bank #	Bank %	Agg %	Bank $ 000s	Bank $ %	Agg $ %	Bank #	Bank %	Agg %	Bank $ 000s	Bank $ %	Agg $ %	#	%	$(000s)	$ %	%
SMALL BUSINESSES	Low	17	2.7%	2,033	3.0%	7.7%	12	3.0%	7.3%	1,632	3.9%	6.2%	5	2.2%	7.9%	401	1.6%	7.7%	5	5.6%	360	1.7%	7.2%
	Moderate	102	16.5%	8,853	13.3%	19.9%	70	17.7%	21.3%	6,279	14.9%	24.0%	32	14.3%	22.1%	2,574	10.4%	22.3%	9	10.0%	1,653	8.0%	13.8%
	Middle	330	53.3%	33,248	49.8%	37.3%	205	51.8%	37.0%	20,823	49.5%	42.4%	125	56.1%	36.1%	12,425	50.4%	41.9%	45	50.0%	11,874	57.6%	43.0%
	Upper	169	27.3%	22,536	33.8%	34.2%	108	27.3%	33.3%	13,283	31.6%	27.0%	61	27.4%	32.5%	9,253	37.5%	27.3%	31	34.4%	6,732	32.6%	34.4%
	Unknown	1	0.2%	38	0.1%	1.0%	1	0.3%	0.8%	38	0.1%	0.3%	0	0.0%	0.8%	0	0.0%	0.7%	0	0.0%	0	0.0%	1.7%
	Tr Unknown	0	0.0%	0	0.0%		0	0.0%	0.3%	0	0.0%	0.1%	0	0.0%	0.5%	0	0.0%	0.1%	0	0.0%	0	0.0%	
	Total	*619*	*100%*	*66,708*	*100%*	*100%*	*396*	*100%*	*100%*	*42,055*	*100%*	*100%*	*223*	*100%*	*100%*	*24,653*	*100%*	*100%*	*90*	*100%*	*20,619*	*100%*	*100%*

Originations & Purchases
Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2022 FFIEC Census Data; 2016-2020 ACS data; 2021 & 2022 D&B information

Small Business Loans by Business Revenue & Loan Size
Assessment Area: FL Tallahassee

		Bank Lending & Demographic Data 2020, 2021					Bank & Aggregate Lending												Bank Lending & Demographic Data 2022				
		Bank				Total Businesses	2020						2021						Bank				Total Businesses
		Count		Dollar			Count			Dollar			Count			Dollar			Count		Dollar		
		#	%	$ (000s)	$ %	%	Bank #	Bank %	Agg %	Bank $ 000s	Bank $ %	Agg $ %	Bank #	Bank %	Agg %	Bank $ 000s	Bank $ %	Agg $ %	#	%	$(000s)	$ %	%
Revenue	$1 Million or Less	249	40.2%	23,728	35.6%	93.8%	97	24.5%	36.0%	10,728	25.5%	26.3%	152	68.2%	45.9%	13,000	52.7%	34.4%	54	60.0%	11,633	56.4%	93.8%
	Over $1 Million	135	21.8%	29,213	43.8%	5.2%	74	18.7%		18,498	44.0%		61	27.4%		10,715	43.5%		35	38.9%	8,976	43.5%	5.1%
	Total Rev. available	384	62.0%	52,941	79.4%	99.0%	171	43.2%		29,226	69.5%		213	95.5%		23,715	96.2%		89	98.9%	20,609	100.0%	98.9%
	Rev. Not Known	235	38.0%	13,767	20.6%	1.0%	225	56.8%		12,829	30.5%		10	4.5%		938	3.8%		1	1.1%	10	0.0%	1.1%
	Total	*619*	*100%*	*66,708*	*100%*	*100%*	*396*	*100%*		*42,055*	*100%*		*223*	*100%*		*24,653*	*100%*		*90*	*100%*	*20,619*	*100%*	*100.0%*
Loan Size	$100,000 or Less	447	72.2%	15,734	23.6%		287	72.5%	88.3%	10,573	25.1%	33.7%	160	71.7%	92.6%	5,161	20.9%	37.8%	39	43.3%	1,739	8.4%	
	$100,001 - $250,000	107	17.3%	18,530	27.8%		71	17.9%	6.9%	12,193	29.0%	21.3%	36	16.1%	4.3%	6,337	25.7%	20.0%	21	23.3%	3,963	19.2%	
	$250,001 - $1 Million	65	10.5%	32,444	48.6%		38	9.6%	4.8%	19,289	45.9%	44.9%	27	12.1%	3.1%	13,155	53.4%	42.3%	30	33.3%	14,917	72.3%	
	Total	*619*	*100%*	*66,708*	*100%*		*396*	*100%*	*100%*	*42,055*	*100%*	*100%*	*223*	*100%*	*100%*	*24,653*	*100%*	*100%*	*90*	*100%*	*20,619*	*100%*	
Loan Size & Rev $1 Mill or Less	$100,000 or Less	197	79.1%	6,878	29.0%		72	18.2%		3,139	7.5%		125	56.1%		3,739	15.2%		25	27.8%	987	4.8%	
	$100,001 - $250,000	31	12.4%	5,706	24.0%		17	4.3%		3,203	7.6%		14	6.3%		2,503	10.2%		10	11.1%	1,881	9.1%	
	$250,001 - $1 Million	21	8.4%	11,144	47.0%		8	2.0%		4,386	10.4%		13	5.8%		6,758	27.4%		19	21.1%	8,765	42.5%	
	Total	*249*	*100%*	*23,728*	*100%*		*97*	*24%*		*10,728*	*26%*		*152*	*68%*		*13,000*	*53%*		*54*	*60%*	*11,633*	*56%*	

Originations & Purchases
Aggregate data is unavailable for loans to businesses with revenue over $1 million or revenue unknown, and for loan size by revenue.
Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2022 FFIEC Census Data; 2016-2020 ACS data; 2021 & 2022 D&B information

Geographic Distribution of HMDA Loans - Table 1 of 2
Assessment Area: GA Colquitt-Thomas-Tift

PRODUCT TYPE	Tract Income Levels	Bank Count #	Bank Count %	Bank Dollar $(000s)	Bank Dollar $ %	Owner Occ Units %	2020 Bank #	2020 Bank %	2020 Agg %	2020 Bank $(000s)	2020 Bank $ %	2020 Agg $ %	2021 Bank #	2021 Bank %	2021 Agg %	2021 Bank $(000s)	2021 Bank $ %	2021 Agg $ %	2022 Bank #	2022 Bank %	2022 Agg %	2022 Bank $(000s)	2022 Bank %	2022 Agg $ %	2022 Owner Occ %
HOME PURCHASE	Low	0	0.0%	0	0.0%	2.0%	0	0.0%	1.0%	0	0.0%	0.4%	0	0.0%	0.7%	0	0.0%	0.3%	2	5.3%	0.4%	80	1.0%	0.2%	0.4%
	Moderate	22	20.8%	2,481	11.4%	22.2%	11	21.2%	18.2%	1,288	13.2%	16.0%	11	20.4%	19.2%	1,193	9.9%	17.9%	7	18.4%	10.2%	1,359	17.0%	8.1%	13.3%
	Middle	74	69.8%	16,334	75.0%	57.4%	37	71.2%	65.4%	6,866	70.2%	64.8%	37	68.5%	67.0%	9,468	79.0%	67.4%	22	57.9%	59.3%	4,763	59.6%	57.1%	53.2%
	Upper	10	9.4%	2,962	13.6%	18.4%	4	7.7%	15.4%	1,633	16.7%	18.7%	6	11.1%	13.1%	1,329	11.1%	14.4%	7	18.4%	30.1%	1,793	22.4%	34.6%	33.1%
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	Total	*106*	*100%*	*21,777*	*100%*	*100%*	*52*	*100%*	*100%*	*9,787*	*100%*	*100%*	*54*	*100%*	*100%*	*11,990*	*100%*	*100%*	*38*	*100%*	*100%*	*7,995*	*100%*	*100%*	*100%*
REFINANCE	Low	2	2.0%	836	4.9%	2.0%	1	1.7%	0.8%	425	4.5%	0.4%	0	0.0%	0.5%	0	0.0%	0.5%	2	6.5%	0.5%	146	2.7%	0.2%	0.4%
	Moderate	21	20.6%	2,318	13.6%	22.2%	9	15.0%	18.0%	1,198	12.8%	17.0%	12	28.6%	18.1%	1,120	14.6%	17.3%	7	22.6%	8.3%	742	13.8%	5.4%	13.3%
	Middle	69	67.6%	11,263	66.2%	57.4%	46	76.7%	62.3%	6,629	70.9%	60.8%	23	54.8%	62.5%	4,634	60.5%	60.1%	15	48.4%	59.1%	2,757	51.1%	65.1%	53.2%
	Upper	10	9.8%	2,599	15.3%	18.4%	4	6.7%	19.0%	1,099	11.8%	21.8%	6	14.3%	18.4%	1,500	19.6%	22.1%	7	22.6%	32.1%	1,751	32.4%	29.3%	33.1%
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	Total	*102*	*100%*	*17,016*	*100%*	*100%*	*60*	*100%*	*100%*	*9,351*	*100%*	*100%*	*42*	*100%*	*100%*	*7,665*	*100%*	*100%*	*31*	*100%*	*100%*	*5,396*	*100%*	*100%*	*100%*
HOME IMPROVEMENT	Low	0	0.0%	0	0.0%	2.0%	0	0.0%	2.5%	0	0.0%	1.4%	0	0.0%	1.9%	0	0.0%		0	0.0%	0.0%	0	0.0%	0.5%	0.4%
	Moderate	3	33.3%	121	17.0%	22.2%	2	40.0%	19.0%	84	28.8%	18.5%	1	25.0%	21.3%	37	8.8%	18.6%	0	0.0%	10.2%	0	0.0%	10.5%	13.3%
	Middle	6	66.7%	592	83.0%	57.4%	3	60.0%	58.2%	208	71.2%	60.1%	3	75.0%	60.0%	384	91.2%	57.3%	7	58.3%	47.2%	519	57.5%	49.8%	53.2%
	Upper	0	0.0%	0	0.0%	18.4%	0	0.0%	20.3%	0	0.0%	19.9%	0	0.0%	18.8%	0	0.0%	24.2%	5	41.7%	40.7%	383	42.5%	39.2%	33.1%
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	Total	*9*	*100%*	*713*	*100%*	*100%*	*5*	*100%*	*100%*	*292*	*100%*	*100%*	*4*	*100%*	*100%*	*421*	*100%*	*100%*	*12*	*100%*	*100%*	*902*	*100%*	*100%*	*100%*
MULTI FAMILY *(Multi-Family Units)*	Low	0	0.0%	0	0.0%	8.1%	0	0.0%	2.3%	0	0.0%	0.9%	0	0.0%	8.9%	0	0.0%	12.9%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	Moderate	11	64.7%	5,040	71.0%	28.5%	10	76.9%	41.9%	4,760	76.8%	16.7%	1	25.0%	37.8%	280	31.0%	36.4%	0	0.0%	21.4%	0	0.0%	54.5%	14.2%
	Middle	6	35.3%	2,063	29.0%	63.4%	3	23.1%	53.5%	1,441	23.2%	81.8%	3	75.0%	51.1%	622	69.0%	30.1%	1	50.0%	75.0%	398	84.1%	45.4%	79.6%
	Upper	0	0.0%	0	0.0%	0.0%	0	0.0%	2.3%	0	0.0%	0.7%	0	0.0%	2.2%	0	0.0%	20.7%	1	50.0%	3.6%	75	15.9%	0.2%	6.1%
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	Total	*17*	*100%*	*7,103*	*100%*	*100%*	*13*	*100%*	*100%*	*6,201*	*100%*	*100%*	*4*	*100%*	*100%*	*902*	*100%*	*100%*	*2*	*100%*	*100%*	*473*	*100%*	*100%*	*100%*
OTHER PURPOSE LOC	Low	0	0.0%	0	0.0%	2.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.4%
	Moderate	0	0.0%	0	0.0%	22.2%	0	0.0%	3.7%	0	0.0%	1.1%	0	0.0%	20.5%	0	0.0%	20.3%	0	0.0%	4.4%	0	0.0%	1.4%	13.3%
	Middle	0	0.0%	0	0.0%	57.4%	0	0.0%	48.1%	0	0.0%	35.1%	0	0.0%	51.3%	0	0.0%	39.5%	3	75.0%	42.2%	362	70.7%	38.7%	53.2%
	Upper	0	0.0%	0	0.0%	18.4%	0	0.0%	48.1%	0	0.0%	63.9%	0	0.0%	28.2%	0	0.0%	40.3%	1	25.0%	53.3%	150	29.3%	59.9%	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	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	Total	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*4*	*100%*	*100%*	*512*	*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 Colquitt-Thomas-Tift

PRODUCT TYPE	Tract Income Levels	Bank Count #	Bank Count %	Bank Dollar $(000s)	Bank Dollar $ %	Owner Occ Units %	2020 Bank #	2020 Bank %	2020 Agg %	2020 Bank $(000s)	2020 Bank $ %	2020 Agg $ %	2021 Bank #	2021 Bank %	2021 Agg %	2021 Bank $(000s)	2021 Bank $ %	2021 Agg $ %	2022 Bank #	2022 Bank %	2022 Agg %	2022 Bank $(000s)	2022 Bank %	2022 Agg $ %	2022 Owner Occ %
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	0	0.0%	2.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.4%
	Moderate	2	33.3%	585	74.1%	22.2%	2	33.3%	10.7%	585	74.1%	22.2%	0	0.0%	15.0%	0	0.0%	6.6%	0	0.0%	10.0%	0	0.0%	6.9%	13.3%
	Middle	4	66.7%	205	25.9%	57.4%	4	66.7%	71.4%	205	25.9%	59.6%	0	0.0%	65.0%	0	0.0%	58.3%	1	100.0%	52.5%	170	100.0%	51.7%	53.2%
	Upper	0	0.0%	0	0.0%	18.4%	0	0.0%	17.9%	0	0.0%	18.2%	0	0.0%	20.0%	0	0.0%	35.0%	0	0.0%	37.5%	0	0.0%	41.4%	33.1%
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	Total	*6*	*100%*	*790*	*100%*	*100%*	*6*	*100%*	*100%*	*790*	*100%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*1*	*100%*	*100%*	*170*	*100%*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	0	0.0%	2.0%	0	0.0%	3.0%	0	0.0%	3.2%	0	0.0%	6.1%	0	0.0%	3.3%	0	0.0%	0.0%	0	0.0%	0.0%	0.4%
	Moderate	0	0.0%	0	0.0%	22.2%	0	0.0%	23.8%	0	0.0%	18.9%	0	0.0%	9.1%	0	0.0%	9.0%	0	0.0%	7.4%	0	0.0%	3.7%	13.3%
	Middle	0	0.0%	0	0.0%	57.4%	0	0.0%	63.4%	0	0.0%	64.6%	0	0.0%	72.7%	0	0.0%	76.8%	0	0.0%	55.6%	0	0.0%	45.6%	53.2%
	Upper	0	0.0%	0	0.0%	18.4%	0	0.0%	9.9%	0	0.0%	13.4%	0	0.0%	12.1%	0	0.0%	10.9%	0	0.0%	37.0%	0	0.0%	50.7%	33.1%
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	Total	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*
HMDA TOTALS	Low	2	0.8%	836	1.8%	2.0%	1	0.7%	1.0%	425	1.6%	0.5%	1	1.0%	0.9%	411	2.0%	1.1%	4	4.5%	0.5%	226	1.5%	0.2%	0.4%
	Moderate	59	24.6%	10,545	22.2%	22.2%	34	25.0%	18.4%	7,915	30.0%	16.6%	25	24.0%	18.9%	2,630	12.5%	18.7%	14	15.9%	9.6%	2,101	13.6%	11.1%	13.3%
	Middle	159	66.3%	30,457	64.3%	57.4%	93	68.4%	63.5%	15,349	58.1%	64.1%	66	63.5%	64.4%	15,108	72.0%	61.7%	49	55.7%	58.4%	8,969	58.1%	58.3%	53.2%
	Upper	20	8.3%	5,561	11.7%	18.4%	8	5.9%	17.1%	2,732	10.3%	18.8%	12	11.5%	15.8%	2,829	13.5%	18.5%	21	23.9%	31.5%	4,152	26.9%	30.4%	33.1%
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	Total	*240*	*100%*	*47,399*	*100%*	*100%*	*136*	*100%*	*100%*	*26,421*	*100%*	*100%*	*104*	*100%*	*100%*	*20,978*	*100%*	*100%*	*88*	*100%*	*100%*	*15,448*	*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 Colquitt-Thomas-Tift

PRODUCT TYPE	Borrower Income Levels	Bank Count #	Bank Count %	Bank Dollar $(000s)	Bank Dollar $ %	Families by Family Income %	2020 Count Bank #	2020 Count Bank %	2020 Count Agg %	2020 Dollar Bank $(000s)	2020 Dollar Bank $ %	2020 Dollar Agg $ %	2021 Count Bank #	2021 Count Bank %	2021 Count Agg %	2021 Dollar Bank $(000s)	2021 Dollar Bank $ %	2021 Dollar Agg $ %	2022 Count Bank #	2022 Count Bank %	2022 Count Agg %	2022 Dollar Bank $(000s)	2022 Dollar Bank $ %	2022 Dollar Agg $ %	Families by Family Income %
HOME PURCHASE	Low	1	0.9%	52	0.2%	26.4%	1	1.9%	2.2%	52	0.5%	1.0%	0	0.0%	2.1%	0	0.0%	0.9%	1	2.6%	3.8%	90	1.1%	2.0%	24.2%
	Moderate	8	7.5%	651	3.0%	17.0%	3	5.8%	13.3%	162	1.7%	9.0%	5	9.3%	13.9%	489	4.1%	8.9%	2	5.3%	13.3%	123	1.5%	8.9%	17.8%
	Middle	14	13.2%	1,648	7.6%	17.1%	6	11.5%	23.8%	488	5.0%	20.3%	8	14.8%	22.6%	1,160	9.7%	18.9%	3	7.9%	21.2%	645	8.1%	19.4%	15.9%
	Upper	52	49.1%	15,848	72.8%	39.5%	29	55.8%	44.3%	7,871	80.4%	54.8%	23	42.6%	42.3%	7,977	66.5%	54.0%	19	50.0%	36.2%	4,562	57.1%	46.3%	42.1%
	Unknown	31	29.2%	3,578	16.4%	0.0%	13	25.0%	16.4%	1,214	12.4%	14.9%	18	33.3%	19.2%	2,364	19.7%	17.3%	13	34.2%	25.5%	2,575	32.2%	23.4%	0.0%
	Total	*106*	*100%*	*21,777*	*100%*	*100%*	*52*	*100%*	*100%*	*9,787*	*100%*	*100%*	*54*	*100%*	*100%*	*11,990*	*100%*	*100%*	*38*	*100%*	*100%*	*7,995*	*100%*	*100%*	*100%*
REFINANCE	Low	3	2.9%	262	1.5%	26.4%	1	1.7%	2.5%	24	0.3%	0.9%	2	4.8%	2.1%	238	3.1%	1.0%	1	3.2%	5.5%	8	0.1%	1.7%	24.2%
	Moderate	6	5.9%	314	1.8%	17.0%	3	5.0%	6.0%	107	1.1%	3.2%	3	7.1%	7.8%	207	2.7%	4.3%	1	3.2%	12.7%	14	0.3%	6.6%	17.8%
	Middle	11	10.8%	1,303	7.7%	17.1%	9	15.0%	15.1%	1,104	11.8%	10.7%	2	4.8%	16.8%	199	2.6%	13.0%	5	16.1%	21.9%	576	10.7%	15.7%	15.9%
	Upper	54	52.9%	11,423	67.1%	39.5%	30	50.0%	52.0%	5,930	63.4%	60.9%	24	57.1%	50.0%	5,493	71.7%	58.5%	16	51.6%	44.6%	3,666	67.9%	64.2%	42.1%
	Unknown	28	27.5%	3,714	21.8%	0.0%	17	28.3%	24.4%	2,186	23.4%	24.2%	11	26.2%	23.2%	1,528	19.9%	23.3%	8	25.8%	15.3%	1,132	21.0%	11.8%	0.0%
	Total	*102*	*100%*	*17,016*	*100%*	*100%*	*60*	*100%*	*100%*	*9,351*	*100%*	*100%*	*42*	*100%*	*100%*	*7,665*	*100%*	*100%*	*31*	*100%*	*100%*	*5,396*	*100%*	*100%*	*100%*
HOME IMPROVEMENT	Low	0	0.0%	0	0.0%	26.4%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	7.5%	0	0.0%	4.3%	1	8.3%	13.0%	68	7.5%	8.0%	24.2%
	Moderate	3	33.3%	135	18.9%	17.0%	2	40.0%	8.9%	98	33.6%	5.1%	1	25.0%	7.5%	37	8.8%	4.5%	1	8.3%	8.3%	25	2.8%	5.2%	17.8%
	Middle	2	22.2%	157	22.0%	17.1%	1	20.0%	20.3%	104	35.6%	23.6%	1	25.0%	17.5%	53	12.6%	14.0%	2	16.7%	19.4%	155	17.2%	14.8%	15.9%
	Upper	3	33.3%	381	53.4%	39.5%	1	20.0%	55.7%	50	17.1%	61.0%	2	50.0%	62.5%	331	78.6%	74.6%	6	50.0%	52.8%	481	53.3%	64.8%	42.1%
	Unknown	1	11.1%	40	5.6%	0.0%	1	20.0%	15.2%	40	13.7%	10.4%	0	0.0%	5.0%	0	0.0%	2.5%	2	16.7%	6.5%	173	19.2%	7.2%	0.0%
	Total	*9*	*100%*	*713*	*100%*	*100%*	*5*	*100%*	*100%*	*292*	*100%*	*100%*	*4*	*100%*	*100%*	*421*	*100%*	*100%*	*12*	*100%*	*100%*	*902*	*100%*	*100%*	*100%*
MULTI FAMILY	Low	0	0.0%	0	0.0%	26.4%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	24.2%
	Moderate	0	0.0%	0	0.0%	17.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	17.8%
	Middle	1	5.9%	102	1.4%	17.1%	1	7.7%	4.7%	102	1.6%	0.6%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	15.9%
	Upper	0	0.0%	0	0.0%	39.5%	0	0.0%	11.6%	0	0.0%	1.8%	0	0.0%	8.9%	0	0.0%	3.8%	0	0.0%	0.0%	0	0.0%	0.0%	42.1%
	Unknown	16	94.1%	7,001	98.6%	0.0%	12	92.3%	83.7%	6,099	98.4%	97.7%	4	100.0%	91.1%	902	100.0%	96.2%	2	100.0%	100.0%	473	100.0%	100.0%	0.0%
	Total	*17*	*100%*	*7,103*	*100%*	*100%*	*13*	*100%*	*100%*	*6,201*	*100%*	*100%*	*4*	*100%*	*100%*	*902*	*100%*	*100%*	*2*	*100%*	*100%*	*473*	*100%*	*100%*	*100%*
OTHER PURPOSE LOC	Low	0	0.0%	0	0.0%	26.4%	0	0.0%	3.7%	0	0.0%	1.2%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	4.4%	0	0.0%	3.1%	24.2%
	Moderate	0	0.0%	0	0.0%	17.0%	0	0.0%	11.1%	0	0.0%	6.6%	0	0.0%	10.3%	0	0.0%	8.3%	0	0.0%	4.4%	0	0.0%	1.5%	17.8%
	Middle	0	0.0%	0	0.0%	17.1%	0	0.0%	11.1%	0	0.0%	4.7%	0	0.0%	17.9%	0	0.0%	13.2%	0	0.0%	15.6%	0	0.0%	9.5%	15.9%
	Upper	0	0.0%	0	0.0%	39.5%	0	0.0%	74.1%	0	0.0%	87.5%	0	0.0%	71.8%	0	0.0%	78.5%	3	75.0%	68.9%	362	70.7%	80.6%	42.1%
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	1	25.0%	6.7%	150	29.3%	5.4%	0.0%
	Total	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*4*	*100%*	*100%*	*512*	*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 Colquitt-Thomas-Tift

PRODUCT TYPE	Borrower Income Levels	Bank Count #	Bank Count %	Bank Dollar $(000s)	Bank Dollar $ %	Families by Family Income %	2020 Count Bank #	2020 Count Bank %	2020 Count Agg %	2020 Dollar Bank $(000s)	2020 Dollar Bank $ %	2020 Dollar Agg $ %	2021 Count Bank #	2021 Count Bank %	2021 Count Agg %	2021 Dollar Bank $(000s)	2021 Dollar Bank $ %	2021 Dollar Agg $ %	2022 Count Bank #	2022 Count Bank %	2022 Count Agg %	2022 Dollar Bank $(000s)	2022 Dollar Bank $ %	2022 Dollar Agg $ %	Families by Family Income %
OTHER PURPOSE CLOSED/EXEMPT	Low	2	33.3%	55	7.0%	26.4%	2	33.3%	7.1%	55	7.0%	1.9%	0	0.0%	10.0%	0	0.0%	3.2%	0	0.0%	7.5%	0	0.0%	4.6%	24.2%
	Moderate	0	0.0%	0	0.0%	17.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	25.0%	0	0.0%	15.0%	17.8%
	Middle	1	16.7%	15	1.9%	17.1%	1	16.7%	14.3%	15	1.9%	8.7%	0	0.0%	40.0%	0	0.0%	15.4%	0	0.0%	15.0%	0	0.0%	14.1%	15.9%
	Upper	3	50.0%	720	91.1%	39.5%	3	50.0%	71.4%	720	91.1%	80.5%	0	0.0%	50.0%	0	0.0%	81.3%	1	100.0%	40.0%	170	100.0%	51.8%	42.1%
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	7.1%	0	0.0%	8.8%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	12.5%	0	0.0%	14.5%	0.0%
	Total	*6*	*100%*	*790*	*100%*	*100%*	*6*	*100%*	*100%*	*790*	*100%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*1*	*100%*	*100%*	*170*	*100%*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	0	0.0%	26.4%	0	0.0%	3.0%	0	0.0%	1.5%	0	0.0%	6.1%	0	0.0%	2.5%	0	0.0%	0.0%	0	0.0%	0.0%	24.2%
	Moderate	0	0.0%	0	0.0%	17.0%	0	0.0%	2.0%	0	0.0%	2.2%	0	0.0%		0	0.0%		0	0.0%	3.7%	0	0.0%	4.1%	17.8%
	Middle	0	0.0%	0	0.0%	17.1%	0	0.0%	4.0%	0	0.0%	3.4%	0	0.0%	6.1%	0	0.0%	6.4%	0	0.0%	7.4%	0	0.0%	3.6%	15.9%
	Upper	0	0.0%	0	0.0%	39.5%	0	0.0%	1.0%	0	0.0%	1.0%	0	0.0%	3.0%	0	0.0%	3.2%	0	0.0%	0.0%	0	0.0%	0.0%	42.1%
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	90.1%	0	0.0%	91.8%	0	0.0%	84.8%	0	0.0%	87.9%	0	0.0%	88.9%	0	0.0%	92.3%	0.0%
	Total	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*
HMDA TOTALS	Low	6	2.5%	369	0.8%	26.4%	4	2.9%	2.3%	131	0.5%	0.9%	2	1.9%	2.3%	238	1.1%	0.9%	3	3.4%	4.7%	166	1.1%	1.8%	24.2%
	Moderate	17	7.1%	1,100	2.3%	17.0%	8	5.9%	9.2%	367	1.4%	5.5%	9	8.7%	10.5%	733	3.5%	6.2%	4	4.5%	12.7%	162	1.0%	7.3%	17.8%
	Middle	29	12.1%	3,225	6.8%	17.1%	18	13.2%	18.7%	1,813	6.9%	14.0%	11	10.6%	19.4%	1,412	6.7%	15.0%	10	11.4%	20.8%	1,376	8.9%	16.2%	15.9%
	Upper	112	46.7%	28,372	59.9%	39.5%	63	46.3%	46.7%	14,571	55.1%	52.8%	49	47.1%	45.9%	13,801	65.8%	53.1%	45	51.1%	39.4%	9,241	59.8%	48.6%	42.1%
	Unknown	76	31.7%	14,333	30.2%	0.0%	43	31.6%	23.1%	9,539	36.1%	26.8%	33	31.7%	21.9%	4,794	22.9%	24.7%	26	29.5%	22.4%	4,503	29.1%	26.1%	0.0%
	Total	*240*	*100%*	*47,399*	*100%*	*100%*	*136*	*100%*	*100%*	*26,421*	*100%*	*100%*	*104*	*100%*	*100%*	*20,978*	*100%*	*100%*	*88*	*100%*	*100%*	*15,448*	*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 Loans

Assessment Area: GA Colquitt-Thomas-Tift

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data 2020, 2021					Bank & Aggregate Lending 2020						2021						Bank Lending & Demographic Data 2022				
		Bank Count #	Bank Count %	Bank Dollar $(000s)	Bank Dollar $%	Total Businesses %	Count Bank #	Count Bank %	Agg %	Dollar Bank $000s	Dollar Bank $%	Agg $%	Count Bank #	Count Bank %	Agg %	Dollar Bank $000s	Dollar Bank $%	Agg $%	Count Bank #	Count Bank %	Dollar Bank $(000s)	Dollar Bank $%	Total Businesses %
SMALL BUSINESSES	Low	6	0.8%	264	0.5%	4.4%	3	0.7%	4.0%	140	0.4%	2.1%	3	0.9%	4.1%	124	0.6%	6.1%	1	0.6%	30	0.2%	1.1%
	Moderate	245	32.6%	20,037	37.0%	33.3%	142	33.2%	31.6%	12,599	36.7%	33.3%	103	31.9%	30.3%	7,438	37.4%	33.8%	27	16.8%	2,282	13.3%	24.7%
	Middle	443	59.0%	30,661	56.6%	53.2%	249	58.2%	53.5%	19,167	55.9%	56.8%	194	60.1%	52.5%	11,494	57.8%	48.3%	91	56.5%	10,253	59.7%	54.0%
	Upper	57	7.6%	3,224	5.9%	9.1%	34	7.9%	10.6%	2,385	7.0%	7.5%	23	7.1%	12.2%	839	4.2%	11.7%	42	26.1%	4,605	26.8%	20.2%
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0	0.0%	0.0%
	Tr Unknown	0	0.0%	0	0.0%		0	0.0%	0.4%	0	0.0%	0.2%	0	0.0%	1.0%	0	0.0%	0.2%	0	0.0%	0	0.0%	
	Total	751	100%	54,186	100%	100%	428	100%	100%	34,291	100%	100%	323	100%	100%	19,895	100%	100%	161	100%	17,170	100%	100%

Originations & Purchases
Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2022 FFIEC Census Data; 2016-2020 ACS data; 2021 & 2022 D&B information

Small Business Loans by Business Revenue & Loan Size

Assessment Area: GA Colquitt-Thomas-Tift

		Bank Lending & Demographic Data 2020, 2021					Bank & Aggregate Lending 2020						2021						Bank Lending & Demographic Data 2022				
		Count Bank #	Count Bank %	Dollar $(000s)	Dollar $%	Total Businesses %	Count Bank #	Count Bank %	Agg %	Dollar Bank $000s	Dollar Bank $%	Agg $%	Count Bank #	Count Bank %	Agg %	Dollar Bank $000s	Dollar Bank $%	Agg $%	Count Bank #	Count Bank %	Dollar Bank $(000s)	Dollar Bank $%	Total Businesses %
Revenue	$1 Million or Less	435	57.9%	28,604	52.8%	90.8%	201	47.0%	33.9%	15,625	45.6%	30.0%	234	72.4%	46.1%	12,979	65.2%	44.9%	137	85.1%	12,574	73.2%	90.7%
	Over $1 Million	77	10.3%	14,668	27.1%	7.8%	44	10.3%		9,863	28.8%		33	10.2%		4,805	24.2%		23	14.3%	4,172	24.3%	7.8%
	Total Rev. available	512	68.2%	43,272	79.9%	98.6%	245	57.2%		25,488	74.3%		267	82.7%		17,784	89.4%		160	99.4%	16,746	97.5%	98.5%
	Rev. Not Known	239	31.8%	10,914	20.1%	1.4%	183	42.8%		8,803	25.7%		56	17.3%		2,111	10.6%		1	0.6%	424	2.5%	1.5%
	Total	751	100%	54,186	100%	100%	428	100%		34,291	100%		323	100%		19,895	100%		161	100%	17,170	100%	100.0%
Loan Size	$100,000 or Less	626	83.4%	18,525	34.2%		354	82.7%	87.7%	10,648	31.1%	33.1%	272	84.2%	91.8%	7,877	39.6%	39.9%	115	71.4%	4,387	25.6%	
	$100,001 - $250,000	81	10.8%	13,930	25.7%		45	10.5%	7.4%	8,050	23.5%	22.5%	36	11.1%	4.9%	5,880	29.6%	19.5%	26	16.1%	4,726	27.5%	
	$250,001 - $1 Million	44	5.9%	21,731	40.1%		29	6.8%	4.9%	15,593	45.5%	44.4%	15	4.6%	3.3%	6,138	30.9%	40.5%	20	12.4%	8,057	46.9%	
	Total	751	100%	54,186	100%		428	100%	100%	34,291	100%	100%	323	100%	100%	19,895	100%	100%	161	100%	17,170	100%	
Loan Size & Rev $1 Mill or Less	$100,000 or Less	368	84.6%	11,243	39.3%		167	39.0%		5,344	15.6%		201	62.2%		5,899	29.7%		105	65.2%	3,748	21.8%	
	$100,001 - $250,000	50	11.5%	8,515	29.8%		25	5.8%		4,378	12.8%		25	7.7%		4,137	20.8%		19	11.8%	3,291	19.2%	
	$250,001 - $1 Million	17	3.9%	8,846	30.9%		9	2.1%		5,903	17.2%		8	2.5%		2,943	14.8%		13	8.1%	5,535	32.2%	
	Total	435	100%	28,604	100%		201	47%		15,625	46%		234	72%		12,979	65%		137	85%	12,574	73%	

Originations & Purchases
Aggregate data is unavailable for loans to businesses with revenue over $1 million or revenue unknown, and for loan size by revenue.
Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2022 FFIEC Census Data; 2016-2020 ACS data; 2021 & 2022 D&B information

Geographic Distribution of HMDA Loans - Table 1 of 2
Assessment Area: LA Baton Rouge

Product Type	Tract Income Levels	Bank 2020,2021 Count #	%	Dollar $(000s)	$%	Owner Occ Units %	2020 Count Bank #	%	Agg %	2020 Dollar Bank $(000s)	$%	Agg $%	2021 Count Bank #	%	Agg %	2021 Dollar Bank $(000s)	$%	Agg $%	2022 Count Bank #	%	Agg %	2022 Dollar Bank $(000s)	%	Agg $%	Owner Occ Units %
HOME PURCHASE	Low	0	0.0%	0	0.0%	3.9%	0	0.0%	1.2%	0	0.0%	0.6%	0	0.0%	1.3%	0	0.0%	0.7%	6	12.2%	3.0%	1,108	8.8%	1.9%	5.1%
	Moderate	6	8.7%	885	4.7%	19.0%	1	3.2%	14.5%	51	0.6%	10.8%	5	13.2%	14.3%	834	7.9%	10.3%	7	14.3%	15.3%	1,607	12.8%	12.1%	18.7%
	Middle	25	36.2%	5,723	30.2%	38.8%	14	45.2%	36.9%	3,638	42.9%	34.1%	11	28.9%	37.9%	2,085	19.9%	35.5%	15	30.6%	41.7%	3,463	27.5%	38.7%	38.0%
	Upper	38	55.1%	12,365	65.2%	38.3%	16	51.6%	47.4%	4,793	56.5%	54.6%	22	57.9%	46.5%	7,572	72.2%	53.4%	20	40.8%	37.9%	6,275	49.8%	45.8%	36.7%
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	1	2.0%	2.1%	139	1.1%	1.5%	1.6%
	Total	*69*	*100%*	*18,973*	*100%*	*100%*	*31*	*100%*	*100%*	*8,482*	*100%*	*100%*	*38*	*100%*	*100%*	*10,491*	*100%*	*100%*	*49*	*100%*	*100%*	*12,592*	*100%*	*100%*	*100%*
REFINANCE	Low	1	0.8%	160	0.5%	3.9%	1	1.2%	0.7%	160	0.7%	0.4%	0	0.0%	0.9%	0	0.0%	0.5%	0	0.0%	3.7%	0	0.0%	2.1%	5.1%
	Moderate	22	17.1%	2,213	7.3%	19.0%	12	14.6%	9.5%	1,454	6.8%	7.0%	10	21.3%	11.4%	759	8.6%	8.5%	12	27.3%	15.9%	994	13.6%	11.9%	18.7%
	Middle	39	30.2%	7,894	26.1%	38.8%	24	29.3%	34.3%	5,004	23.3%	31.4%	15	31.9%	36.3%	2,890	32.8%	33.0%	18	40.9%	39.1%	2,068	28.2%	35.8%	38.0%
	Upper	67	51.9%	19,978	66.1%	38.3%	45	54.9%	55.5%	14,826	69.1%	61.2%	22	46.8%	51.4%	5,152	58.5%	58.1%	12	27.3%	40.0%	3,160	43.2%	49.1%	36.7%
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	2	4.5%	1.4%	1,101	15.0%	1.0%	1.6%
	Total	*129*	*100%*	*30,245*	*100%*	*100%*	*82*	*100%*	*100%*	*21,444*	*100%*	*100%*	*47*	*100%*	*100%*	*8,801*	*100%*	*100%*	*44*	*100%*	*100%*	*7,323*	*100%*	*100%*	*100%*
HOME IMPROVEMENT	Low	0	0.0%	0	0.0%	3.9%	0	0.0%	2.5%	0	0.0%	1.7%	0	0.0%	1.5%	0	0.0%	1.5%	1	25.0%	1.9%	50	8.8%	1.3%	5.1%
	Moderate	0	0.0%	0	0.0%	19.0%	0	0.0%	9.8%	0	0.0%	7.5%	0	0.0%	10.7%	0	0.0%	7.5%	0	0.0%	13.6%	0	0.0%	10.0%	18.7%
	Middle	0	0.0%	0	0.0%	38.8%	0	0.0%	27.9%	0	0.0%	23.2%	0	0.0%	28.2%	0	0.0%	22.4%	1	25.0%	30.9%	235	41.2%	24.5%	38.0%
	Upper	1	100.0%	180	100.0%	38.3%	0	0.0%	59.9%	0	0.0%	67.7%	1	100.0%	59.6%	180	100.0%	68.5%	2	50.0%	52.4%	285	50.0%	63.0%	36.7%
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	1.2%	0	0.0%	1.1%	1.6%
	Total	*1*	*100%*	*180*	*100%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*1*	*100%*	*100%*	*180*	*100%*	*100%*	*4*	*100%*	*100%*	*570*	*100%*	*100%*	*100%*
MULTI FAMILY (Multi-Family Units)	Low	0	0.0%	0	0.0%	17.6%	0	0.0%	23.1%	0	0.0%	13.4%	0	0.0%	17.5%	0	0.0%	4.6%	0	0.0%	24.5%	0	0.0%	20.2%	22.2%
	Moderate	1	25.0%	183	13.1%	25.7%	1	50.0%	24.8%	183	31.9%	10.1%	0	0.0%	27.7%	0	0.0%	11.3%	1	25.0%	24.5%	325	11.4%	16.1%	15.1%
	Middle	2	50.0%	637	45.4%	15.6%	1	50.0%	28.2%	390	68.1%	29.3%	1	50.0%	24.1%	247	29.8%	31.5%	0	0.0%	28.4%	0	0.0%	32.3%	27.1%
	Upper	1	25.0%	582	41.5%	41.1%	0	0.0%	23.9%	0	0.0%	47.2%	1	50.0%	30.7%	582	70.2%	52.7%	1	25.0%	17.4%	1,550	54.1%	24.3%	25.6%
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	2	50.0%	5.2%	988	34.5%	7.1%	10.0%
	Total	*4*	*100%*	*1,402*	*100%*	*100%*	*2*	*100%*	*100%*	*573*	*100%*	*100%*	*2*	*100%*	*100%*	*829*	*100%*	*100%*	*4*	*100%*	*100%*	*2,863*	*100%*	*100%*	*100%*
OTHER PURPOSE LOC	Low	0	0.0%	0	0.0%	3.9%	0	0.0%	0.4%	0	0.0%	0.1%	0	0.0%	0.9%	0	0.0%	0.6%	0	0.0%	2.3%	0	0.0%	1.4%	5.1%
	Moderate	0	0.0%	0	0.0%	19.0%	0	0.0%	5.0%	0	0.0%	3.5%	0	0.0%	7.1%	0	0.0%	4.6%	4	23.5%	11.1%	421	18.9%	8.4%	18.7%
	Middle	0	0.0%	0	0.0%	38.8%	0	0.0%	32.8%	0	0.0%	25.4%	0	0.0%	32.2%	0	0.0%	28.7%	7	41.2%	30.9%	785	35.2%	28.0%	38.0%
	Upper	0	0.0%	0	0.0%	38.3%	0	0.0%	61.7%	0	0.0%	71.0%	0	0.0%	59.8%	0	0.0%	66.1%	5	29.4%	54.4%	776	34.8%	60.7%	36.7%
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	1	5.9%	1.4%	250	11.2%	1.5%	1.6%
	Total	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*17*	*100%*	*100%*	*2,232*	*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: LA Baton Rouge

Product Type	Tract Income Levels	Bank 2020,2021 Count #	%	Dollar $(000s)	$%	Owner Occ Units %	2020 Count Bank #	%	Agg %	2020 Dollar Bank $(000s)	$%	Agg $%	2021 Count Bank #	%	Agg %	2021 Dollar Bank $(000s)	$%	Agg $%	2022 Count Bank #	%	Agg %	2022 Dollar Bank $(000s)	%	Agg $%	Owner Occ Units %
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	0	0.0%	3.9%	0	0.0%	1.8%	0	0.0%	1.8%	0	0.0%	3.2%	0	0.0%	2.2%	0	0.0%	3.2%	0	0.0%	2.2%	5.1%
	Moderate	0	0.0%	0	0.0%	19.0%	0	0.0%	12.8%	0	0.0%	10.2%	0	0.0%	13.6%	0	0.0%	8.1%	0	0.0%	11.4%	0	0.0%	8.1%	18.7%
	Middle	3	75.0%	153	60.5%	38.8%	2	66.7%	40.1%	118	54.1%	30.7%	1	100.0%	36.4%	35	100.0%	27.6%	2	100.0%	40.1%	124	100.0%	38.9%	38.0%
	Upper	1	25.0%	100	39.5%	38.3%	1	33.3%	44.9%	100	45.9%	57.0%	0	0.0%	46.8%	0	0.0%	62.1%	0	0.0%	43.8%	0	0.0%	49.9%	36.7%
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.4%	0	0.0%	0.3%	0	0.0%	1.4%	0	0.0%	0.9%	0	0.0%	1.4%	0	0.0%	0.9%	1.6%
	Total	*4*	*100%*	*253*	*100%*	*100%*	*3*	*100%*	*100%*	*218*	*100%*	*100%*	*1*	*100%*	*100%*	*35*	*100%*	*100%*	*2*	*100%*	*100%*	*124*	*100%*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	0	0.0%	3.9%	0	0.0%	2.6%	0	0.0%	1.1%	0	0.0%	4.1%	0	0.0%	2.2%	0	0.0%	7.4%	0	0.0%	3.4%	5.1%
	Moderate	0	0.0%	0	0.0%	19.0%	0	0.0%	22.0%	0	0.0%	16.1%	0	0.0%	24.4%	0	0.0%	16.1%	0	0.0%	25.9%	0	0.0%	22.3%	18.7%
	Middle	0	0.0%	0	0.0%	38.8%	0	0.0%	37.0%	0	0.0%	36.5%	0	0.0%	39.3%	0	0.0%	41.2%	0	0.0%	40.6%	0	0.0%	42.7%	38.0%
	Upper	0	0.5%	0	0.0%	38.3%	0	0.0%	38.4%	0	0.0%	46.4%	0	0.0%	32.1%	0	0.0%	40.4%	0	0.0%	25.0%	0	0.0%	30.5%	36.7%
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	1.2%	0	0.0%	1.1%	1.6%
	Total	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*
HMDA TOTALS	Low	1	0.5%	160	0.3%	3.9%	1	0.8%	1.1%	160	0.5%	0.9%	0	0.0%	1.2%	0	0.0%	0.9%	7	5.8%	3.3%	1,158	4.5%	3.9%	5.1%
	Moderate	29	14.0%	3,281	6.4%	19.0%	14	11.9%	12.1%	1,688	5.5%	8.9%	15	16.9%	13.1%	1,593	7.8%	9.6%	24	20.0%	15.4%	3,347	13.0%	12.5%	18.7%
	Middle	69	33.3%	14,407	28.2%	38.8%	41	34.7%	35.4%	9,150	29.8%	32.4%	28	31.5%	37.0%	5,257	25.9%	34.1%	43	35.8%	40.5%	6,675	26.0%	37.3%	38.0%
	Upper	108	52.2%	33,205	65.0%	38.3%	62	52.5%	51.4%	19,719	64.2%	57.8%	46	51.7%	48.6%	13,486	66.3%	55.4%	40	33.3%	38.9%	12,046	46.9%	44.4%	36.7%
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	6	5.0%	1.9%	2,478	9.6%	2.0%	1.6%
	Total	*207*	*100%*	*51,053*	*100%*	*100%*	*118*	*100%*	*100%*	*30,717*	*100%*	*100%*	*89*	*100%*	*100%*	*20,336*	*100%*	*100%*	*120*	*100%*	*100%*	*25,704*	*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: LA Baton Rouge

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data 2020, 2021					Bank & Aggregate Lending 2020						Bank & Aggregate Lending 2021						Bank & Aggregate Lending; Demographic Data 2022						
		Bank Count #	Count %	Dollar $(000s)	Dollar $%	Families by Family Income %	Count Bank #	Count Bank %	Count Agg %	Dollar Bank $(000s)	Dollar Bank $%	Dollar Agg $%	Count Bank #	Count Bank %	Count Agg %	Dollar Bank $(000s)	Dollar Bank $%	Dollar Agg $%	Count Bank #	Count Bank %	Count Agg %	Dollar Bank $(000s)	Dollar Bank $%	Dollar Agg $%	Families by Family Income %
HOME PURCHASE	Low	5	7.2%	915	4.8%	23.5%	1	3.2%	7.6%	146	1.7%	4.1%	4	10.5%	8.5%	769	7.3%	4.7%	3	6.1%	8.5%	248	2.0%	4.6%	23.6%
	Moderate	11	15.9%	1,861	9.8%	16.0%	5	16.1%	25.2%	871	10.3%	19.5%	6	15.8%	24.1%	990	9.4%	18.4%	5	10.2%	23.5%	710	5.6%	18.1%	16.3%
	Middle	9	13.0%	2,064	10.9%	17.9%	5	16.1%	21.8%	1,023	12.1%	20.9%	4	10.5%	20.2%	1,041	9.9%	19.2%	8	16.3%	20.4%	1,963	15.6%	19.8%	17.9%
	Upper	38	55.1%	12,633	66.6%	42.6%	16	51.6%	32.2%	5,266	62.1%	43.1%	22	57.9%	29.0%	7,367	70.2%	40.1%	19	38.8%	26.8%	7,365	58.5%	37.5%	42.2%
	Unknown	6	8.7%	1,500	7.9%	0.0%	4	12.9%	13.3%	1,176	13.9%	12.4%	2	5.3%	18.2%	324	3.1%	17.6%	14	28.6%	20.8%	2,306	18.3%	20.0%	0.0%
	Total	*69*	*100%*	*18,973*	*100%*	*100%*	*31*	*100%*	*100%*	*8,482*	*100%*	*100%*	*38*	*100%*	*100%*	*10,491*	*100%*	*100%*	*49*	*100%*	*100%*	*12,592*	*100%*	*100%*	*100%*
REFINANCE	Low	2	1.6%	98	0.3%	23.5%	0	0.0%	2.9%	0	0.0%	1.4%	2	4.3%	4.3%	98	1.1%	2.2%	2	4.5%	10.5%	67	0.9%	5.5%	23.6%
	Moderate	14	10.9%	2,197	7.3%	16.0%	7	8.5%	10.6%	1,227	5.7%	7.1%	7	14.9%	12.7%	970	11.0%	8.8%	13	29.5%	19.1%	1,118	15.3%	13.5%	16.3%
	Middle	25	19.4%	4,076	13.5%	17.9%	14	17.1%	16.9%	2,638	12.3%	13.7%	11	23.4%	18.2%	1,438	16.3%	15.3%	1	2.3%	21.0%	109	1.5%	18.8%	17.9%
	Upper	74	57.4%	20,531	67.9%	42.6%	55	67.1%	48.8%	16,050	74.8%	57.8%	19	40.4%	41.7%	4,481	50.9%	51.1%	11	25.0%	34.7%	1,455	19.9%	47.0%	42.2%
	Unknown	14	10.9%	3,343	11.1%	0.0%	6	7.3%	20.8%	1,529	7.1%	20.0%	8	17.0%	23.1%	1,814	20.6%	22.7%	17	38.6%	14.7%	4,574	62.5%	15.3%	0.0%
	Total	*129*	*100%*	*30,245*	*100%*	*100%*	*82*	*100%*	*100%*	*21,444*	*100%*	*100%*	*47*	*100%*	*100%*	*8,801*	*100%*	*100%*	*44*	*100%*	*100%*	*7,323*	*100%*	*100%*	*100%*
HOME IMPROVEMENT	Low	0	0.0%	0	0.0%	23.5%	0	0.0%	3.3%	0	0.0%	1.8%	0	0.0%	5.9%	0	0.0%	4.3%	0	0.0%	6.4%	0	0.0%	4.4%	23.6%
	Moderate	0	0.0%	0	0.0%	16.0%	0	0.0%	9.1%	0	0.0%	5.4%	0	0.0%	8.8%	0	0.0%	4.8%	2	50.0%	12.6%	285	50.0%	7.9%	16.3%
	Middle	0	0.0%	0	0.0%	17.9%	0	0.0%	16.6%	0	0.0%	13.7%	0	0.0%	12.2%	0	0.0%	9.1%	1	25.0%	17.4%	250	43.9%	13.1%	17.9%
	Upper	1	100.0%	180	100.0%	42.6%	0	0.0%	64.2%	0	0.0%	71.9%	1	100.0%	66.9%	180	100.0%	75.3%	1	25.0%	57.2%	35	6.1%	67.9%	42.2%
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	6.7%	0	0.0%	7.2%	0	0.0%	6.1%	0	0.0%	6.6%	0	0.0%	6.4%	0	0.0%	6.7%	0.0%
	Total	*1*	*100%*	*180*	*100%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*1*	*100%*	*100%*	*180*	*100%*	*100%*	*4*	*100%*	*100%*	*570*	*100%*	*100%*	*100%*
MULTI FAMILY	Low	0	0.0%	0	0.0%	23.5%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.7%	0	0.0%	0.0%	0	0.0%	0.6%	0	0.0%	0.1%	23.6%
	Moderate	0	0.0%	0	0.0%	16.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	16.3%
	Middle	0	0.0%	0	0.0%	17.9%	0	0.0%	1.7%	0	0.0%	0.2%	0	0.0%	0.7%	0	0.0%	0.1%	0	0.0%	0.6%	0	0.0%	0.0%	17.9%
	Upper	0	0.0%	0	0.0%	42.6%	0	0.0%	3.4%	0	0.0%	0.5%	0	0.0%	3.6%	0	0.0%	0.5%	0	0.0%	2.6%	0	0.0%	0.2%	42.2%
	Unknown	4	100.0%	1,402	100.0%	0.0%	2	100.0%	94.9%	573	100.0%	99.4%	2	100.0%	94.9%	829	100.0%	99.5%	4	100.0%	96.1%	2,863	100.0%	99.7%	0.0%
	Total	*4*	*100%*	*1,402*	*100%*	*100%*	*2*	*100%*	*100%*	*573*	*100%*	*100%*	*2*	*100%*	*100%*	*829*	*100%*	*100%*	*4*	*100%*	*100%*	*2,863*	*100%*	*100%*	*100%*
OTHER PURPOSE LOC	Low	0	0.0%	0	0.0%	23.5%	0	0.0%	5.2%	0	0.0%	2.7%	0	0.0%	3.7%	0	0.0%	1.9%	1	5.9%	6.8%	100	4.5%	3.7%	23.6%
	Moderate	0	0.0%	0	0.0%	16.0%	0	0.0%	9.8%	0	0.0%	5.6%	0	0.0%	8.8%	0	0.0%	5.1%	1	5.9%	11.5%	50	2.2%	6.8%	16.3%
	Middle	0	0.0%	0	0.0%	17.9%	0	0.0%	11.3%	0	0.0%	6.8%	0	0.0%	16.5%	0	0.0%	13.2%	3	17.6%	17.6%	299	13.4%	13.9%	17.9%
	Upper	0	0.0%	0	0.0%	42.6%	0	0.0%	71.3%	0	0.0%	83.1%	0	0.0%	66.7%	0	0.0%	76.5%	12	70.6%	59.6%	1,783	79.9%	72.6%	42.2%
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	2.3%	0	0.0%	1.9%	0	0.0%	4.3%	0	0.0%	3.2%	0	0.0%	4.5%	0	0.0%	3.1%	0.0%
	Total	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*17*	*100%*	*100%*	*2,232*	*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: LA Baton Rouge

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data 2020, 2021					Bank & Aggregate Lending 2020						Bank & Aggregate Lending 2021						Bank & Aggregate Lending; Demographic Data 2022						
		Bank Count #	Count %	Dollar $(000s)	Dollar $%	Families by Family Income %	Count Bank #	Count Bank %	Count Agg %	Dollar Bank $(000s)	Dollar Bank $%	Dollar Agg $%	Count Bank #	Count Bank %	Count Agg %	Dollar Bank $(000s)	Dollar Bank $%	Dollar Agg $%	Count Bank #	Count Bank %	Count Agg %	Dollar Bank $(000s)	Dollar Bank $%	Dollar Agg $%	Families by Family Income %
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	0	0.0%	23.5%	0	0.0%	8.4%	0	0.0%	4.4%	0	0.0%	7.1%	0	0.0%	9.1%	0	0.0%	8.8%	0	0.0%	5.0%	23.6%
	Moderate	2	50.0%	55	21.7%	16.0%	1	33.3%	18.5%	20	9.2%	9.9%	1	100.0%	18.2%	35	100.0%	10.0%	2	100.0%	14.5%	124	100.0%	8.6%	16.3%
	Middle	1	25.0%	98	38.7%	17.9%	1	33.3%	22.9%	98	45.0%	15.9%	0	0.0%	14.3%	0	0.0%	8.6%	0	0.0%	21.7%	0	0.0%	14.0%	17.9%
	Upper	1	25.0%	100	39.5%	42.6%	1	33.3%	40.5%	100	45.9%	52.8%	0	0.0%	53.2%	0	0.0%	55.8%	0	0.0%	48.3%	0	0.0%	63.3%	42.2%
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	9.7%	0	0.0%	17.0%	0	0.0%	7.1%	0	0.0%	16.4%	0	0.0%	6.7%	0	0.0%	9.1%	0.0%
	Total	*4*	*100%*	*253*	*100%*	*100%*	*3*	*100%*	*100%*	*218*	*100%*	*100%*	*1*	*100%*	*100%*	*35*	*100%*	*100%*	*2*	*100%*	*100%*	*124*	*100%*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	0	0.0%	23.5%	0	0.0%	0.8%	0	0.0%	0.4%	0	0.0%	1.3%	0	0.0%	0.9%	0	0.0%	2.9%	0	0.0%	2.0%	23.6%
	Moderate	0	0.0%	0	0.0%	16.0%	0	0.0%	0.9%	0	0.0%	0.8%	0	0.0%	1.1%	0	0.0%	1.1%	0	0.0%	1.2%	0	0.0%	1.2%	16.3%
	Middle	0	0.0%	0	0.0%	17.9%	0	0.0%	1.0%	0	0.0%	1.0%	0	0.0%	0.4%	0	0.0%	0.4%	0	0.0%	0.6%	0	0.0%	0.5%	17.9%
	Upper	0	0.0%	0	0.0%	42.6%	0	0.0%	0.5%	0	0.0%	0.8%	0	0.0%	0.2%	0	0.0%	0.2%	0	0.0%	0.0%	0	0.0%	0.0%	42.2%
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	96.9%	0	0.0%	97.0%	0	0.0%	97.0%	0	0.0%	97.3%	0	0.0%	95.3%	0	0.0%	96.4%	0.0%
	Total	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*
HMDA TOTALS	Low	7	3.4%	1,013	2.0%	23.5%	1	0.8%	4.9%	146	0.5%	2.5%	6	6.7%	6.5%	867	4.3%	3.3%	6	5.0%	8.7%	415	1.6%	4.3%	23.6%
	Moderate	27	13.0%	4,113	8.1%	16.0%	13	11.0%	16.5%	2,118	6.9%	11.9%	14	15.7%	18.4%	1,995	9.8%	13.0%	23	19.2%	21.2%	2,287	8.9%	14.9%	16.3%
	Middle	35	16.9%	6,238	12.2%	17.9%	20	16.9%	18.3%	3,759	12.2%	15.9%	15	16.9%	18.8%	2,479	12.2%	16.1%	13	10.8%	20.0%	2,621	10.2%	17.2%	17.9%
	Upper	114	55.1%	33,444	65.5%	42.6%	72	61.0%	40.1%	21,416	69.7%	49.0%	42	47.2%	34.9%	12,028	59.1%	42.3%	43	35.8%	30.0%	10,638	41.4%	36.0%	42.2%
	Unknown	24	11.6%	6,245	12.2%	0.0%	12	10.2%	20.2%	3,278	10.7%	20.8%	12	13.5%	21.4%	2,967	14.6%	25.2%	35	29.2%	20.0%	9,743	37.9%	27.7%	0.0%
	Total	*207*	*100%*	*51,053*	*100%*	*100%*	*118*	*100%*	*100%*	*30,717*	*100%*	*100%*	*89*	*100%*	*100%*	*20,336*	*100%*	*100%*	*120*	*100%*	*100%*	*25,704*	*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 Loans
Assessment Area: LA Baton Rouge

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data 2020, 2021 Bank Count #	%	Dollar $(000s)	$ %	Total Businesses %	Bank & Aggregate Lending 2020 Count Bank #	%	Agg %	Dollar Bank $ 000s	$ %	Agg $ %	2021 Count Bank #	%	Agg %	Dollar Bank $ 000s	$ %	Agg $ %	Bank Lending & Demographic Data 2022 Count Bank #	%	Dollar Bank $(000s)	$ %	Total Businesses %
SMALL BUSINESSES	Low	8	1.8%	348	0.7%	5.4%	4	1.6%	4.7%	98	0.4%	5.0%	4	2.1%	4.9%	250	1.2%	4.5%	5	5.8%	775	3.7%	7.9%
	Moderate	99	22.5%	10,452	22.5%	20.4%	59	23.6%	18.5%	6,081	23.4%	19.3%	40	21.1%	19.9%	4,371	21.2%	20.1%	28	32.6%	7,146	34.3%	19.4%
	Middle	206	46.8%	21,050	45.2%	31.2%	116	46.4%	30.0%	10,892	42.0%	27.9%	90	47.4%	31.0%	10,158	49.4%	29.3%	21	24.4%	5,314	25.5%	34.7%
	Upper	127	28.9%	14,682	31.6%	43.0%	71	28.4%	46.4%	8,890	34.2%	47.6%	56	29.5%	43.7%	5,792	28.2%	45.9%	32	37.2%	7,626	36.6%	36.5%
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.1%	0	0.0%	0	0.0%	1.5%
	Tr Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.3%	0	0.0%	0.1%	0	0.0%	0.5%	0	0.0%	0.1%	0	0.0%	0	0.0%	
	Total	440	100%	46,532	100%	100%	250	100%	100%	25,961	100%	100%	190	100%	100%	20,571	100%	100%	86	100%	20,861	100%	100%

Originations & Purchases
Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2022 FFIEC Census Data; 2016-2020 ACS data; 2021 & 2022 D&B information

Small Business Loans by Business Revenue & Loan Size
Assessment Area: LA Baton Rouge

		Bank Lending & Demographic Data 2020, 2021 Count Bank #	%	Dollar $(000s)	$ %	Total Businesses %	Bank & Aggregate Lending 2020 Count Bank #	%	Agg %	Dollar Bank $ 000s	$ %	Agg $ %	2021 Count Bank #	%	Agg %	Dollar Bank $ 000s	$ %	Agg $ %	Bank Lending & Demographic Data 2022 Count Bank #	%	Dollar Bank $ (000s)	$ %	Total Businesses %
Revenue	$1 Million or Less	182	41.4%	18,129	39.0%	91.7%	59	23.6%	31.5%	6,947	26.8%	27.1%	123	64.7%	34.8%	11,182	54.4%	27.1%	61	70.9%	13,646	65.4%	91.7%
	Over $1 Million	78	17.7%	15,933	34.2%	6.9%	25	10.0%		7,738	29.8%		53	27.9%		8,195	39.8%		24	27.9%	6,735	32.3%	6.8%
	Total Rev. available	260	59.1%	34,062	73.2%	98.7%	84	33.6%		14,685	56.6%		176	92.6%		19,377	94.2%		85	98.8%	20,381	97.7%	98.6%
	Rev. Not Known	180	40.9%	12,470	26.8%	1.3%	166	66.4%		11,276	43.4%		14	7.4%		1,194	5.8%		1	1.2%	480	2.3%	1.4%
	Total	440	100%	46,532	100%	100%	250	100%		25,961	100%		190	100%		20,571	100%		86	100%	20,861	100%	100.0%
Loan Size	$100,000 or Less	315	71.6%	11,232	24.1%		181	72.4%	86.0%	6,405	24.7%	26.9%	134	70.5%	89.9%	4,827	23.5%	29.4%	39	45.3%	1,871	9.0%	
	$100,001 - $250,000	74	16.8%	12,265	26.4%		42	16.8%	7.4%	7,004	27.0%	19.4%	32	16.8%	5.4%	5,261	25.6%	18.8%	16	18.6%	2,905	13.9%	
	$250,001 - $1 Million	51	11.6%	23,035	49.5%		27	10.8%	6.6%	12,552	48.3%	53.7%	24	12.6%	4.7%	10,483	51.0%	51.8%	31	36.0%	16,085	77.1%	
	Total	440	100%	46,532	100%		250	100%	100%	25,961	100%	100%	190	100%	100%	20,571	100%	100%	86	100%	20,861	100%	
Loan Size & Rev $1 Mill or Less	$100,000 or Less	134	73.6%	4,507	24.9%		40	16.0%		1,455	5.6%		94	49.5%		3,052	14.8%		31	36.0%	1,392	6.7%	
	$100,001 - $250,000	28	15.4%	4,440	24.5%		10	4.0%		1,586	6.1%		18	9.5%		2,854	13.9%		10	11.6%	1,866	8.9%	
	$250,001 - $1 Million	20	11.0%	9,182	50.6%		9	3.6%		3,906	15.0%		11	5.8%		5,276	25.6%		20	23.3%	10,388	49.8%	
	Total	182	100%	18,129	100%		59	24%		6,947	27%		123	65%		11,182	54%		61	71%	13,646	65%	

Originations & Purchases
Aggregate data is unavailable for loans to businesses with revenue over $1 million or revenue unknown, and for loan size by revenue.
Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2022 FFIEC Census Data; 2016-2020 ACS data; 2021 & 2022 D&B information

Geographic Distribution of HMDA Loans - Table 1 of 2

Assessment Area: MS Gulfport

PRODUCT TYPE	Tract Income Levels	Bank Count #	Bank Count %	Dollar $(000s)	Dollar $%	Owner Occ Units %	2020 Count Bank #	2020 Count Bank %	2020 Count Agg %	2020 Dollar Bank $(000s)	2020 Dollar Bank $%	2020 Dollar Agg $%	2021 Count Bank #	2021 Count Bank %	2021 Count Agg %	2021 Dollar Bank $(000s)	2021 Dollar Bank $%	2021 Dollar Agg $%	2022 Count Bank #	2022 Count Bank %	2022 Count Agg %	2022 Dollar Bank $(000s)	2022 Dollar Bank %	2022 Dollar Agg $%	2022 Owner Occ Units %
HOME PURCHASE	Low	4	2.8%	369	1.1%	3.4%	2	2.6%	1.6%	192	1.0%	0.8%	2	3.0%	1.8%	177	1.4%	1.0%	1	1.2%	2.7%	157	0.6%	1.8%	3.9%
	Moderate	16	11.0%	2,837	8.7%	10.9%	7	9.0%	8.9%	1,246	6.3%	7.3%	9	13.4%	10.2%	1,591	12.3%	8.6%	15	18.3%	15.5%	3,488	14.1%	13.4%	13.8%
	Middle	76	52.4%	19,913	60.9%	59.5%	40	51.3%	54.7%	11,778	59.6%	53.1%	36	53.7%	52.0%	8,135	62.9%	50.5%	30	36.6%	41.8%	8,012	32.4%	40.7%	41.9%
	Upper	49	33.8%	9,568	29.3%	26.1%	29	37.2%	34.7%	6,542	33.1%	38.8%	20	29.9%	36.0%	3,026	23.4%	39.9%	34	41.5%	38.4%	12,496	50.5%	42.4%	37.6%
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	2	2.4%	1.6%	606	2.4%	1.7%	2.9%
	Total	*145*	*100%*	*32,687*	*100%*	*100%*	*78*	*100%*	*100%*	*19,758*	*100%*	*100%*	*67*	*100%*	*100%*	*12,929*	*100%*	*100%*	*82*	*100%*	*100%*	*24,759*	*100%*	*100%*	*100%*
REFINANCE	Low	8	5.2%	523	1.6%	3.4%	3	3.8%	1.3%	82	0.5%	0.5%	5	6.8%	1.4%	441	2.5%	0.7%	4	6.0%	2.7%	219	1.6%	1.7%	3.9%
	Moderate	21	13.7%	2,014	6.0%	10.9%	14	17.7%	6.9%	965	6.1%	5.6%	7	9.5%	6.5%	1,049	6.0%	5.2%	11	16.4%	13.0%	3,111	23.0%	10.8%	13.8%
	Middle	83	54.2%	21,198	63.2%	59.5%	39	49.4%	55.1%	10,440	65.5%	54.6%	44	59.5%	55.6%	10,758	61.1%	54.2%	29	43.3%	40.2%	5,684	42.0%	39.7%	41.9%
	Upper	41	26.8%	9,804	29.2%	26.1%	23	29.1%	36.7%	4,447	27.9%	39.2%	18	24.3%	36.6%	5,357	30.4%	40.0%	21	31.3%	42.7%	4,417	32.6%	46.3%	37.6%
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	2	3.0%	1.4%	100	0.7%	1.6%	2.9%
	Total	*153*	*100%*	*33,539*	*100%*	*100%*	*79*	*100%*	*100%*	*15,934*	*100%*	*100%*	*74*	*100%*	*100%*	*17,605*	*100%*	*100%*	*67*	*100%*	*100%*	*13,531*	*100%*	*100%*	*100%*
HOME IMPROVEMENT	Low	0	0.0%	0	0.0%	3.4%	0	0.0%	1.6%	0	0.0%	0.4%	0	0.0%	0.8%	0	0.0%	0.2%	0	0.0%	2.8%	0	0.0%	2.6%	3.9%
	Moderate	0	0.0%	0	0.0%	10.9%	0	0.0%	9.3%	0	0.0%	6.0%	0	0.0%	11.2%	0	0.0%	7.0%	0	0.0%	10.4%	0	0.0%	10.3%	13.8%
	Middle	4	100.0%	1,121	100.0%	59.5%	1	100.0%	52.2%	89	100.0%	53.2%	3	100.0%	49.4%	1,032	100.0%	54.2%	6	54.5%	40.7%	437	32.4%	33.9%	41.9%
	Upper	0	0.0%	0	0.0%	26.1%	0	0.0%	36.8%	0	0.0%	40.3%	0	0.0%	38.6%	0	0.0%	38.6%	5	45.5%	44.0%	911	67.6%	50.7%	37.6%
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	2.1%	0	0.0%	2.5%	2.9%
	Total	*4*	*100%*	*1,121*	*100%*	*100%*	*1*	*100%*	*100%*	*89*	*100%*	*100%*	*3*	*100%*	*100%*	*1,032*	*100%*	*100%*	*11*	*100%*	*100%*	*1,348*	*100%*	*100%*	*100%*
MULTI FAMILY (Multi-Family Units)	Low	0	0.0%	0	0.0%	11.1%	0	0.0%	17.4%	0	0.0%	6.1%	0	0.0%	16.3%	0	0.0%	2.6%	0	0.0%	16.5%	0	0.0%	21.3%	13.4%
	Moderate	0	0.0%	0	0.0%	22.4%	0	0.0%	14.5%	0	0.0%	3.8%	0	0.0%	13.8%	0	0.0%	19.4%	6	37.5%	36.3%	4,495	27.6%	21.2%	19.2%
	Middle	11	100.0%	3,246	100.0%	54.1%	5	100.0%	50.7%	1,644	100.0%	77.4%	6	100.0%	60.0%	1,602	100.0%	72.9%	6	37.5%	30.8%	4,867	29.9%	35.8%	43.3%
	Upper	0	0.0%	0	0.0%	12.0%	0	0.0%	17.4%	0	0.0%	12.7%	0	0.0%	10.0%	0	0.0%	5.2%	4	25.0%	16.5%	6,900	42.4%	21.7%	18.5%
	Unknown	0	0.0%	0	0.0%	0.3%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	5.6%
	Total	*11*	*100%*	*3,246*	*100%*	*100%*	*5*	*100%*	*100%*	*1,644*	*100%*	*100%*	*6*	*100%*	*100%*	*1,602*	*100%*	*100%*	*16*	*100%*	*100%*	*16,262*	*100%*	*100%*	*100%*
OTHER PURPOSE LOC	Low	0	0.0%	0	0.0%	3.4%	0	0.0%	1.2%	0	0.0%	1.1%	0	0.0%	1.3%	0	0.0%	0.7%	0	0.0%	2.6%	0	0.0%	1.5%	3.9%
	Moderate	0	0.0%	0	0.0%	10.9%	0	0.0%	6.0%	0	0.0%	5.7%	0	0.0%	5.6%	0	0.0%	6.0%	5	15.6%	11.3%	864	22.9%	10.7%	13.8%
	Middle	0	0.0%	0	0.0%	59.5%	0	0.0%	58.4%	0	0.0%	57.1%	0	0.0%	55.8%	0	0.0%	58.7%	13	40.6%	38.8%	1,346	35.7%	37.7%	41.9%
	Upper	0	0.0%	0	0.0%	26.1%	0	0.0%	34.4%	0	0.0%	36.1%	0	0.0%	37.3%	0	0.0%	33.8%	14	43.8%	46.3%	1,558	41.3%	49.3%	37.6%
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	1.0%	0	0.0%	0.7%	2.9%
	Total	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*32*	*100%*	*100%*	*3,768*	*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: MS Gulfport

PRODUCT TYPE	Tract Income Levels	Bank Count #	Bank Count %	Dollar $(000s)	Dollar $%	Owner Occ Units %	2020 Count Bank #	2020 Count Bank %	2020 Count Agg %	2020 Dollar Bank $(000s)	2020 Dollar Bank $%	2020 Dollar Agg $%	2021 Count Bank #	2021 Count Bank %	2021 Count Agg %	2021 Dollar Bank $(000s)	2021 Dollar Bank $%	2021 Dollar Agg $%	2022 Count Bank #	2022 Count Bank %	2022 Count Agg %	2022 Dollar Bank $(000s)	2022 Dollar Bank %	2022 Dollar Agg $%	2022 Owner Occ Units %
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	0	0.0%	3.4%	0	0.0%	1.1%	0	0.0%	0.3%	0	0.0%	0.7%	0	0.0%	0.4%	0	0.0%	2.6%	0	0.0%	1.2%	3.9%
	Moderate	1	14.3%	228	18.5%	10.9%	1	20.0%	10.5%	228	30.7%	7.8%	0	0.0%	9.0%	0	0.0%	9.9%	0	0.0%	9.2%	0	0.0%	7.3%	13.8%
	Middle	5	71.4%	884	71.8%	59.5%	3	60.0%	63.2%	394	53.1%	57.9%	2	100.0%	51.5%	490	100.0%	52.6%	1	33.3%	39.5%	500	76.9%	47.9%	41.9%
	Upper	1	14.3%	120	9.7%	26.1%	1	20.0%	25.3%	120	16.2%	33.9%	0	0.0%	38.8%	0	0.0%	37.1%	2	66.7%	45.4%	150	23.1%	38.5%	37.6%
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	3.3%	0	0.0%	5.0%	2.9%
	Total	*7*	*100%*	*1,232*	*100%*	*100%*	*5*	*100%*	*100%*	*742*	*100%*	*100%*	*2*	*100%*	*100%*	*490*	*100%*	*100%*	*3*	*100%*	*100%*	*650*	*100%*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	0	0.0%	3.4%	0	0.0%	2.6%	0	0.0%	1.3%	0	0.0%	3.3%	0	0.0%	2.9%	0	0.0%	3.2%	0	0.0%	2.5%	3.9%
	Moderate	0	0.0%	0	0.0%	10.9%	0	0.0%	8.6%	0	0.0%	6.0%	0	0.0%	13.0%	0	0.0%	9.5%	0	0.0%	20.4%	0	0.0%	14.5%	13.8%
	Middle	0	0.0%	0	0.0%	59.5%	0	0.0%	59.2%	0	0.0%	58.7%	0	0.0%	53.3%	0	0.0%	51.9%	0	0.0%	39.8%	0	0.0%	45.4%	41.9%
	Upper	0	0.0%	0	0.0%	26.1%	0	0.0%	29.6%	0	0.0%	34.1%	0	0.0%	30.4%	0	0.0%	35.8%	0	0.0%	34.4%	0	0.0%	35.9%	37.6%
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	2.2%	0	0.0%	1.6%	2.9%
	Total	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*
HMDA TOTALS	Low	12	3.8%	892	1.2%	3.4%	5	3.0%	1.6%	274	0.7%	0.9%	7	4.6%	1.6%	618	1.8%	0.9%	5	2.4%	2.8%	376	0.6%	3.2%	3.9%
	Moderate	38	11.9%	5,079	7.1%	10.9%	22	13.1%	8.1%	2,439	6.4%	6.4%	16	10.5%	8.7%	2,640	7.8%	7.9%	37	17.5%	14.6%	11,958	19.8%	13.2%	13.8%
	Middle	179	55.9%	46,362	64.5%	59.5%	88	52.4%	55.1%	24,345	63.8%	54.8%	91	59.9%	53.6%	22,017	65.4%	53.1%	85	40.3%	41.1%	20,846	34.6%	40.0%	41.9%
	Upper	91	28.4%	19,492	27.1%	26.1%	53	31.5%	35.2%	11,109	29.1%	37.9%	38	25.0%	36.1%	8,383	24.9%	38.1%	80	37.9%	39.9%	26,432	43.8%	41.9%	37.6%
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	4	1.9%	1.5%	706	1.2%	1.6%	2.9%
	Total	*320*	*100%*	*71,825*	*100%*	*100%*	*168*	*100%*	*100%*	*38,167*	*100%*	*100%*	*152*	*100%*	*100%*	*33,658*	*100%*	*100%*	*211*	*100%*	*100%*	*60,318*	*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: MS Gulfport

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data 2020, 2021 Bank Count #	%	Bank Dollar $(000s)	$%	Families by Family Income %	Bank & Aggregate Lending 2020 Count Bank #	%	Agg %	Dollar Bank $(000s)	$%	Agg $%	2021 Count Bank #	%	Agg %	Dollar Bank $(000s)	$%	Agg $%	2022 Count Bank #	%	Agg %	Dollar Bank $(000s)	$%	Agg $%	Families by Family Income %
HOME PURCHASE	Low	4	2.8%	291	0.9%	22.8%	2	2.6%	3.6%	162	0.8%	1.7%	2	3.0%	3.3%	129	1.0%	1.6%	2	2.4%	3.3%	261	1.1%	1.6%	23.0%
	Moderate	13	9.0%	1,576	4.8%	16.3%	7	9.0%	15.4%	1,040	5.3%	10.5%	6	9.0%	14.8%	536	4.1%	9.8%	12	14.6%	15.9%	1,829	7.4%	10.5%	16.1%
	Middle	19	13.1%	2,880	8.8%	19.7%	7	9.0%	25.0%	1,195	6.0%	22.2%	12	17.9%	23.5%	1,685	13.0%	21.0%	11	13.4%	22.6%	2,195	8.9%	20.0%	18.8%
	Upper	87	60.0%	25,174	77.0%	41.1%	46	59.0%	41.5%	15,258	77.2%	52.2%	41	61.2%	40.8%	9,916	76.7%	50.4%	44	53.7%	37.7%	18,550	74.9%	48.1%	42.1%
	Unknown	22	15.2%	2,766	8.5%	0.0%	16	20.5%	14.6%	2,103	10.6%	13.4%	6	9.0%	17.6%	663	5.1%	17.2%	13	15.9%	20.5%	1,924	7.8%	19.8%	0.0%
	Total	145	100%	32,687	100%	100%	78	100%	100%	19,758	100%	100%	67	100%	100%	12,929	100%	100%	82	100%	100%	24,759	100%	100%	100%
REFINANCE	Low	6	3.9%	409	1.2%	22.8%	2	2.5%	2.4%	60	0.4%	1.0%	4	5.4%	3.0%	349	2.0%	1.3%	5	7.5%	6.6%	255	1.9%	3.2%	23.0%
	Moderate	7	4.6%	744	2.2%	16.3%	2	2.5%	6.5%	268	1.7%	3.9%	5	6.8%	8.6%	476	2.7%	5.4%	8	11.9%	15.6%	622	4.6%	10.4%	16.1%
	Middle	20	13.1%	2,053	6.1%	19.7%	12	15.2%	13.7%	1,453	9.1%	9.9%	8	10.8%	15.6%	600	3.4%	11.8%	10	14.9%	21.6%	1,190	8.8%	19.1%	18.8%
	Upper	78	51.0%	24,460	72.9%	41.1%	37	46.8%	42.4%	10,681	67.0%	49.3%	41	55.4%	40.3%	13,779	78.3%	47.6%	24	35.8%	40.1%	7,163	52.9%	48.7%	42.1%
	Unknown	42	27.5%	5,873	17.5%	0.0%	26	32.9%	35.0%	3,472	21.8%	35.9%	16	21.6%	32.5%	2,401	13.6%	33.9%	20	29.9%	16.1%	4,301	31.8%	18.7%	0.0%
	Total	153	100%	33,539	100%	100%	79	100%	100%	15,934	100%	100%	74	100%	100%	17,605	100%	100%	67	100%	100%	13,531	100%	100%	100%
HOME IMPROVEMENT	Low	0	0.0%	0	0.0%	22.8%	0	0.0%	6.9%	0	0.0%	4.3%	0	0.0%	5.8%	0	0.0%	2.9%	0	0.0%	4.6%	0	0.0%	2.7%	23.0%
	Moderate	0	0.0%	0	0.0%	16.3%	0	0.0%	8.9%	0	0.0%	5.0%	0	0.0%	12.4%	0	0.0%	8.8%	0	0.0%	12.8%	0	0.0%	7.1%	16.1%
	Middle	0	0.0%	0	0.0%	19.7%	0	0.0%	11.7%	0	0.0%	7.6%	0	0.0%	13.7%	0	0.0%	11.1%	6	54.5%	19.9%	431	32.0%	15.3%	18.8%
	Upper	4	100.0%	1,121	100.0%	41.1%	1	100.0%	65.2%	89	100.0%	76.4%	3	100.0%	61.0%	1,032	100.0%	69.2%	4	36.4%	54.7%	737	54.7%	64.9%	42.1%
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	7.3%	0	0.0%	6.7%	0	0.0%	7.1%	0	0.0%	7.9%	1	9.1%	8.0%	180	13.4%	9.9%	0.0%
	Total	4	100%	1,121	100%	100%	1	100%	100%	89	100%	100%	3	100%	100%	1,032	100%	100%	11	100%	100%	1,348	100%	100%	100%
MULTI FAMILY	Low	0	0.0%	0	0.0%	22.8%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	1.3%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	23.0%
	Moderate	0	0.0%	0	0.0%	16.3%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	16.1%
	Middle	0	0.0%	0	0.0%	19.7%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	1	6.3%	1.1%	54	0.3%	0.0%	18.8%
	Upper	2	18.2%	821	25.3%	41.1%	2	40.0%	7.2%	821	49.9%	2.4%	0	0.0%	6.6%	0	0.0%	1.1%	0	0.0%	6.6%	0	0.0%	1.1%	42.1%
	Unknown	9	81.8%	2,425	74.7%	0.0%	3	60.0%	92.8%	823	50.1%	97.6%	6	100.0%	98.8%	1,602	100.0%	100.0%	15	93.8%	92.3%	16,208	99.7%	98.9%	0.0%
	Total	11	100%	3,246	100%	100%	5	100%	100%	1,644	100%	100%	6	100%	100%	1,602	100%	100%	16	100%	100%	16,262	100%	100%	100%
OTHER PURPOSE LOC	Low	0	0.0%	0	0.0%	22.8%	0	0.0%	2.4%	0	0.0%	1.2%	0	0.0%	1.9%	0	0.0%	0.9%	2	6.3%	4.6%	36	1.0%	2.5%	23.0%
	Moderate	0	0.0%	0	0.0%	16.3%	0	0.0%	7.2%	0	0.0%	6.6%	0	0.0%	6.9%	0	0.0%	5.7%	3	9.4%	7.7%	205	5.4%	3.8%	16.1%
	Middle	0	0.0%	0	0.0%	19.7%	0	0.0%	14.0%	0	0.0%	9.6%	0	0.0%	14.7%	0	0.0%	12.6%	5	15.6%	14.9%	228	6.1%	9.6%	18.8%
	Upper	0	0.0%	0	0.0%	41.1%	0	0.0%	70.4%	0	0.0%	78.7%	0	0.0%	71.5%	0	0.0%	77.2%	22	68.8%	66.2%	3,299	87.6%	77.9%	42.1%
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	6.0%	0	0.0%	3.9%	0	0.0%	5.0%	0	0.0%	3.6%	0	0.0%	6.7%	0	0.0%	6.1%	0.0%
	Total	0	0.0%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	32	100%	100%	3,768	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: MS Gulfport

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data 2020, 2021 Bank Count #	%	Bank Dollar $(000s)	$%	Families by Family Income %	Bank & Aggregate Lending 2020 Count Bank #	%	Agg %	Dollar Bank $(000s)	$%	Agg $%	2021 Count Bank #	%	Agg %	Dollar Bank $(000s)	$%	Agg $%	2022 Count Bank #	%	Agg %	Dollar Bank $(000s)	$%	Agg $%	Families by Family Income %
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	0	0.0%	22.8%	0	0.0%	7.4%	0	0.0%	3.5%	0	0.0%	6.7%	0	0.0%	1.7%	0	0.0%	9.9%	0	0.0%	5.5%	23.0%
	Moderate	1	14.3%	120	9.7%	16.3%	1	20.0%	13.7%	120	16.2%	7.6%	0	0.0%	10.4%	0	0.0%	5.2%	0	0.0%	16.4%	0	0.0%	10.7%	16.1%
	Middle	1	14.3%	24	1.9%	19.7%	1	20.0%	17.9%	24	3.2%	12.3%	0	0.0%	20.1%	0	0.0%	14.1%	0	0.0%	23.0%	0	0.0%	18.7%	18.8%
	Upper	5	71.4%	1,088	88.3%	41.1%	3	60.0%	51.6%	598	80.6%	69.0%	2	100.0%	57.5%	490	100.0%	76.0%	3	100.0%	46.1%	650	100.0%	59.0%	42.1%
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	9.5%	0	0.0%	7.6%	0	0.0%	5.2%	0	0.0%	3.1%	0	0.0%	4.6%	0	0.0%	6.1%	0.0%
	Total	7	100%	1,232	100%	100%	5	100%	100%	742	100%	100%	2	100%	100%	490	100%	100%	3	100%	100%	650	100%	100%	100%
PURPOSE NOT APPLICABLE	Low	0	0.0%	0	0.0%	22.8%	0	0.0%	0.2%	0	0.0%	0.1%	0	0.0%	1.6%	0	0.0%	0.9%	0	0.0%	0.0%	0	0.0%	0.0%	23.0%
	Moderate	0	0.0%	0	0.0%	16.3%	0	0.0%	0.6%	0	0.0%	0.6%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	16.1%
	Middle	0	0.0%	0	0.0%	19.7%	0	0.0%	1.1%	0	0.0%	1.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	18.8%
	Upper	0	0.0%	0	0.0%	41.1%	0	0.0%	0.6%	0	0.0%	1.3%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	42.1%
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	97.5%	0	0.0%	96.9%	0	0.0%	98.4%	0	0.0%	99.1%	0	0.0%	100.0%	0	0.0%	100.0%	0.0%
	Total	0	0.0%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	100%
HMDA TOTALS	Low	10	3.1%	700	1.0%	22.8%	4	2.4%	3.0%	222	0.6%	1.4%	6	3.9%	3.2%	478	1.4%	1.4%	9	4.3%	4.3%	552	0.9%	1.9%	23.0%
	Moderate	21	6.6%	2,440	3.4%	16.3%	10	6.0%	10.9%	1,428	3.7%	7.1%	11	7.2%	11.8%	1,012	3.0%	7.5%	23	10.9%	15.2%	2,656	4.4%	9.5%	16.1%
	Middle	40	12.5%	4,957	6.9%	19.7%	20	11.9%	18.9%	2,672	7.0%	15.6%	20	13.2%	19.6%	2,285	6.8%	16.2%	33	15.6%	21.7%	4,098	6.8%	18.0%	18.8%
	Upper	176	55.0%	52,664	73.3%	41.1%	89	53.0%	40.9%	27,447	71.9%	48.6%	87	57.2%	40.9%	25,217	74.9%	47.0%	97	46.0%	39.3%	30,399	50.4%	45.3%	42.1%
	Unknown	73	22.8%	11,064	15.4%	0.0%	45	26.8%	26.3%	6,398	16.8%	27.4%	28	18.4%	24.5%	4,666	13.9%	27.8%	49	23.2%	19.4%	22,613	37.5%	25.2%	0.0%
	Total	320	100%	71,825	100%	100%	168	100%	100%	38,167	100%	100%	152	100%	100%	33,658	100%	100%	211	100%	100%	60,318	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 Loans
Assessment Area: MS Gulfport

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data 2020, 2021					Bank & Aggregate Lending 2020						2021						Bank Lending & Demographic Data 2022				
		Bank Count #	%	Dollar $ (000s)	$ %	Total Businesses %	Count Bank #	%	Agg %	Dollar Bank $ 000s	$ %	Agg $ %	Count Bank #	%	Agg %	Dollar Bank $ 000s	$ %	Agg $ %	Count Bank #	%	Dollar Bank $(000s)	$ %	Total Businesses %
SMALL BUSINESSES	Low	79	10.3%	8,277	10.4%	7.8%	52	11.4%	7.0%	5,985	13.7%	8.9%	27	8.6%	6.7%	2,292	6.3%	9.6%	5	3.7%	258	0.9%	7.5%
	Moderate	102	13.3%	12,827	16.0%	14.2%	61	13.4%	12.7%	6,358	14.6%	16.8%	41	13.1%	12.5%	6,469	17.8%	16.6%	25	18.5%	4,395	15.7%	18.7%
	Middle	424	55.1%	40,740	51.0%	55.6%	244	53.5%	55.3%	21,582	49.5%	53.4%	180	57.5%	54.8%	19,158	52.7%	53.3%	51	37.8%	12,272	43.9%	39.3%
	Upper	164	21.3%	18,104	22.6%	22.1%	99	21.7%	24.1%	9,638	22.1%	20.2%	65	20.8%	25.3%	8,466	23.3%	20.2%	49	36.3%	9,758	34.9%	31.0%
	Unknown	0	0.0%	0	0.0%	0.3%	0	0.0%	0.3%	0	0.0%	0.3%	0	0.0%	0.2%	0	0.0%	0.2%	5	3.7%	1,284	4.6%	3.4%
	Tr Unknown	0	0.0%	0	0.0%		0	0.0%	0.5%	0	0.0%	0.3%	0	0.0%	0.5%	0	0.0%	0.1%	0	0.0%	0	0.0%	
	Total	*769*	*100%*	*79,948*	*100%*	*100%*	*456*	*100%*	*100%*	*43,563*	*100%*	*100%*	*313*	*100%*	*100%*	*36,385*	*100%*	*100%*	*135*	*100%*	*27,967*	*100%*	*100%*

Originations & Purchases
Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2022 FFIEC Census Data; 2016-2020 ACS data; 2021 & 2022 D&B information

Small Business Loans by Business Revenue & Loan Size
Assessment Area: MS Gulfport

		Bank Lending & Demographic Data 2020, 2021					Bank & Aggregate Lending 2020						2021						Bank Lending & Demographic Data 2022				
		Bank Count #	%	Dollar $ (000s)	$ %	Total Businesses %	Count Bank #	%	Agg %	Dollar Bank $ 000s	$ %	Agg $ %	Count Bank #	%	Agg %	Dollar Bank $ 000s	$ %	Agg $ %	Count Bank #	%	Dollar Bank $(000s)	$ %	Total Businesses %
Revenue	1 Million or Less	381	49.5%	36,598	45.8%	93.1%	135	29.6%	29.7%	15,410	35.4%	30.8%	246	78.6%	42.2%	21,188	58.2%	39.6%	105	77.8%	17,505	62.6%	93.7%
	Over $1 Million	113	14.7%	29,486	36.9%	5.8%	59	12.9%		15,196	34.9%		54	17.3%		14,290	39.3%		30	22.2%	10,462	37.4%	5.3%
	Total Rev. available	494	64.2%	66,084	82.7%	99.0%	194	42.5%		30,606	70.3%		300	95.8%		35,478	97.5%		135	100.0%	27,967	100.0%	99.0%
	Rev. Not Known	275	35.8%	13,864	17.3%	1.0%	262	57.5%		12,957	29.7%		13	4.2%		907	2.5%		0	0.0%	0	0.0%	1.0%
	Total	*769*	*100%*	*79,948*	*100%*	*100%*	*456*	*100%*		*43,563*	*100%*		*313*	*100%*		*36,385*	*100%*		*135*	*100%*	*27,967*	*100%*	*100.0%*
Loan Size	100,000 or Less	585	76.1%	17,606	22.0%		357	78.3%	88.7%	10,941	25.1%	34.0%	228	72.8%	90.6%	6,665	18.3%	32.8%	75	55.6%	3,388	12.1%	
	100,001 - $250,000	99	12.9%	15,892	19.9%		56	12.3%	6.8%	8,914	20.5%	21.8%	43	13.7%	5.4%	6,978	19.2%	20.5%	27	20.0%	4,608	16.5%	
	250,001 - $1 Million	85	11.1%	46,450	58.1%		43	9.4%	4.5%	23,708	54.4%	44.2%	42	13.4%	4.1%	22,742	62.5%	46.7%	33	24.4%	19,971	71.4%	
	Total	*769*	*100%*	*79,948*	*100%*		*456*	*100%*	*100%*	*43,563*	*100%*	*100%*	*313*	*100%*	*100%*	*36,385*	*100%*	*100%*	*135*	*100%*	*27,967*	*100%*	
Loan Size & Rev $1 Mill or Less	$100,000 or Less	295	77.4%	8,841	24.2%		99	21.7%		3,437	7.9%		196	62.6%		5,404	14.9%		66	48.9%	2,878	10.3%	
	$100,001 - $250,000	47	12.3%	7,493	20.5%		18	3.9%		2,808	6.4%		29	9.3%		4,685	12.9%		18	13.3%	2,854	10.2%	
	$250,001 - $1 Million	39	10.2%	20,264	55.4%		18	3.9%		9,165	21.0%		21	6.7%		11,099	30.5%		21	15.6%	11,773	42.1%	
	Total	*381*	*100%*	*36,598*	*100%*		*135*	*30%*		*15,410*	*35%*		*246*	*79%*		*21,188*	*58%*		*105*	*78%*	*17,505*	*63%*	

Originations & Purchases
Aggregate data is unavailable for loans to businesses with revenue over $1 million or revenue unknown, and for loan size by revenue.
Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2022 FFIEC Census Data; 2016-2020 ACS data; 2021 & 2022 D&B information

Geographic Distribution of HMDA Loans - Table 1 of 2
Assessment Area: MS Hattiesburg

Product Type	Tract Income Level	2020,2021 Bank Count #	Count %	Dollar $(000s)	Dollar $%	Owner Occ Units %	2020 Count Bank #	Count Bank %	Count Agg %	Dollar Bank $(000s)	Dollar Bank $%	Dollar Agg $%	2021 Count Bank #	Count Bank %	Count Agg %	Dollar Bank $(000s)	Dollar Bank $%	Dollar Agg $%	2022 Count Bank #	Count Bank %	Count Agg %	Dollar Bank $(000s)	Dollar Bank $%	Dollar Agg $%	Owner Occ Units %
HOME PURCHASE	Low	1	0.5%	98	0.2%	3.8%	1	1.0%	0.8%	98	0.4%	0.5%	0	0.0%	1.1%	0	0.0%	0.7%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	Moderate	7	3.3%	2,103	4.1%	18.6%	2	2.1%	7.6%	861	3.9%	5.4%	5	4.5%	9.2%	1,242	4.3%	7.2%	9	10.6%	11.4%	1,940	7.0%	8.2%	11.1%
	Middle	100	47.8%	20,068	39.5%	44.0%	46	47.4%	43.8%	8,733	39.6%	37.6%	54	48.2%	43.8%	11,335	39.4%	38.1%	29	34.1%	33.4%	7,225	26.1%	28.3%	34.5%
	Upper	101	48.3%	28,524	56.2%	33.6%	48	49.5%	47.8%	12,363	56.1%	56.5%	53	47.3%	45.9%	16,161	56.2%	54.0%	47	55.3%	54.6%	18,524	66.9%	63.3%	51.7%
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.6%	0	0.0%	0.2%	2.7%
	Total	*209*	*100%*	*50,793*	*100%*	*100%*	*97*	*100%*	*100%*	*22,055*	*100%*	*100%*	*112*	*100%*	*100%*	*28,738*	*100%*	*100%*	*85*	*100%*	*100%*	*27,689*	*100%*	*100%*	*100%*
REFINANCE	Low	2	1.0%	150	0.3%	3.8%	1	0.9%	1.1%	90	0.3%	0.5%	1	1.2%	1.3%	60	0.2%	0.8%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	Moderate	8	4.0%	754	1.5%	18.6%	5	4.3%	9.4%	584	2.2%	7.8%	3	3.5%	8.1%	170	0.7%	6.4%	1	3.2%	10.5%	37	0.3%	7.1%	11.1%
	Middle	79	39.1%	17,314	34.1%	44.0%	45	38.8%	36.4%	9,292	35.1%	33.2%	34	39.5%	39.0%	8,022	33.1%	34.8%	4	12.9%	32.2%	451	3.6%	25.0%	34.5%
	Upper	113	55.9%	32,488	64.1%	33.6%	65	56.0%	53.1%	16,499	62.3%	58.4%	48	55.8%	51.6%	15,989	66.0%	58.0%	25	80.6%	56.4%	12,005	95.3%	67.7%	51.7%
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	1	3.2%	0.9%	100	0.8%	0.3%	2.7%
	Total	*202*	*100%*	*50,706*	*100%*	*100%*	*116*	*100%*	*100%*	*26,465*	*100%*	*100%*	*86*	*100%*	*100%*	*24,241*	*100%*	*100%*	*31*	*100%*	*100%*	*12,593*	*100%*	*100%*	*100%*
HOME IMPROVEMENT	Low	0	0.0%	0	0.0%	3.8%	0	0.0%	5.1%	0	0.0%	2.9%	0	0.0%	2.1%	0	0.0%	1.9%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	Moderate	1	50.0%	854	89.5%	18.6%	0	0.0%	19.0%	0	0.0%	18.6%	1	50.0%	18.6%	854	89.5%	31.0%	1	6.7%	4.5%	38	3.7%	2.2%	11.1%
	Middle	1	50.0%	100	10.5%	44.0%	0	0.0%	36.7%	0	0.0%	36.3%	1	50.0%	42.3%	100	10.5%	37.7%	3	20.0%	33.8%	150	14.5%	28.1%	34.5%
	Upper	0	0.0%	0	0.0%	33.6%	0	0.0%	39.2%	0	0.0%	42.3%	0	0.0%	37.1%	0	0.0%	29.4%	11	73.3%	60.2%	844	81.8%	68.7%	51.7%
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	1.5%	0	0.0%	1.1%	2.7%
	Total	*2*	*100%*	*954*	*100%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*2*	*100%*	*100%*	*954*	*100%*	*100%*	*15*	*100%*	*100%*	*1,032*	*100%*	*100%*	*100%*
MULTI FAMILY	Low	3	27.3%	2,954	16.5%	34.2%	2	40.0%	24.2%	1,922	15.8%	38.3%	1	16.7%	25.0%	1,032	18.1%	21.3%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	Moderate	0	0.0%	0	0.0%	11.1%	0	0.0%	11.3%	0	0.0%	3.6%	0	0.0%	11.8%	0	0.0%	4.8%	0	0.0%	40.8%	0	0.0%	27.0%	48.8%
	Middle	6	54.5%	5,824	32.6%	40.8%	2	40.0%	46.8%	4,064	33.4%	42.2%	4	66.7%	50.0%	1,760	30.9%	64.4%	2	100.0%	24.5%	1,035	100.0%		17.8%
	Upper	2	18.2%	9,107	50.9%	13.9%	1	20.0%	17.7%	6,194	50.9%	15.8%	1	16.7%	13.2%	2,913	51.1%	9.5%	0	0.0%	28.6%	0	0.0%	31.5%	23.7%
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	6.1%	0	0.0%	4.6%	9.7%
	Total	*11*	*100%*	*17,885*	*100%*	*100%*	*5*	*100%*	*100%*	*12,180*	*100%*	*100%*	*6*	*100%*	*100%*	*5,705*	*100%*	*100%*	*2*	*100%*	*100%*	*1,035*	*100%*	*100%*	*100%*
OTHER PURPOSE LOC	Low	0	0.0%	0	0.0%	3.8%	0	0.0%	1.6%	0	0.0%	0.5%	0	0.0%	2.1%	0	0.0%	0.9%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	Moderate	0	0.0%	0	0.0%	18.6%	0	0.0%	7.3%	0	0.0%	8.0%	0	0.0%	6.2%	0	0.0%	5.7%	1	4.8%	9.2%	65	2.6%	7.3%	11.1%
	Middle	0	0.0%	0	0.0%	44.0%	0	0.0%	38.7%	0	0.0%	38.1%	0	0.0%	48.6%	0	0.0%	43.3%	5	23.8%	21.4%	540	22.0%	12.9%	34.5%
	Upper	0	0.0%	0	0.0%	33.6%	0	0.0%	52.4%	0	0.0%	53.4%	0	0.0%	43.2%	0	0.0%	50.1%	15	71.4%	68.8%	1,852	75.4%	79.8%	51.7%
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.6%	0	0.0%	0.1%	2.7%
	Total	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*21*	*100%*	*100%*	*2,457*	*100%*	*100%*	*100%*

Note: For MULTI FAMILY, the "Owner Occupied Units" column header is "Multi-Family Units."

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: MS Hattiesburg

Product Type	Tract Income Level	2020,2021 Bank Count #	Count %	Dollar $(000s)	Dollar $%	Owner Occ Units %	2020 Count Bank #	Count Bank %	Count Agg %	Dollar Bank $(000s)	Dollar Bank $%	Dollar Agg $%	2021 Count Bank #	Count Bank %	Count Agg %	Dollar Bank $(000s)	Dollar Bank $%	Dollar Agg $%	2022 Count Bank #	Count Bank %	Count Agg %	Dollar Bank $(000s)	Dollar Bank $%	Dollar Agg $%	Owner Occ Units %
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	0	0.0%	3.8%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	2.3%	0	0.0%	0.7%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	Moderate	0	0.0%	0	0.0%	18.6%	0	0.0%	16.7%	0	0.0%	8.2%	0	0.0%	15.9%	0	0.0%	7.6%	0	0.0%	9.6%	0	0.0%	7.8%	11.1%
	Middle	3	60.0%	256	27.4%	44.0%	1	50.0%	44.4%	141	19.1%	58.9%	2	66.7%	43.2%	115	59.0%	50.9%	0	0.0%	36.5%	0	0.0%	21.1%	34.5%
	Upper	2	40.0%	677	72.6%	33.6%	1	50.0%	38.9%	597	80.9%	32.9%	1	33.3%	38.6%	80	41.0%	40.8%	1	100.0%	53.8%	72	100.0%	71.1%	51.7%
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	2.7%
	Total	*5*	*100%*	*933*	*100%*	*100%*	*2*	*100%*	*100%*	*738*	*100%*	*100%*	*3*	*100%*	*100%*	*195*	*100%*	*100%*	*1*	*100%*	*100%*	*72*	*100%*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	0	0.0%	3.8%	0	0.0%	1.4%	0	0.0%	1.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	Moderate	0	0.0%	0	0.0%	18.6%	0	0.0%	5.5%	0	0.0%	4.3%	0	0.0%	9.6%	0	0.0%	6.8%	0	0.0%	5.0%	0	0.0%	4.1%	11.1%
	Middle	0	0.0%	0	0.0%	44.0%	0	0.0%	45.2%	0	0.0%	35.9%	0	0.0%	42.3%	0	0.0%	39.5%	0	0.0%	35.0%	0	0.0%	21.8%	34.5%
	Upper	0	0.0%	0	0.0%	33.6%	0	0.0%	47.9%	0	0.0%	58.9%	0	0.0%	48.1%	0	0.0%	53.6%	0	0.0%	60.0%	0	0.0%	74.0%	51.7%
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	2.7%
	Total	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*
HMDA TOTALS	Low	6	1.4%	3,202	2.6%	3.8%	4	1.8%	1.2%	2,110	3.4%	3.1%	2	1.0%	1.5%	1,092	1.8%	2.6%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	Moderate	16	3.7%	3,711	3.1%	18.6%	7	3.2%	8.7%	1,445	2.4%	6.5%	9	4.3%	8.9%	2,266	3.8%	6.8%	12	7.7%	11.1%	2,080	4.6%	9.7%	11.1%
	Middle	189	44.1%	43,562	35.9%	44.0%	94	42.7%	40.2%	22,230	36.2%	35.9%	95	45.5%	41.9%	21,332	35.7%	39.3%	43	27.7%	32.5%	9,401	20.9%	28.0%	34.5%
	Upper	218	50.8%	70,796	58.4%	33.6%	115	52.3%	49.9%	35,653	58.0%	54.5%	103	49.3%	47.7%	35,143	58.7%	51.3%	99	63.9%	55.6%	33,297	74.2%	61.6%	51.7%
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	1	0.6%	0.8%	100	0.2%	0.7%	2.7%
	Total	*429*	*100%*	*121,271*	*100%*	*100%*	*220*	*100%*	*100%*	*61,438*	*100%*	*100%*	*209*	*100%*	*100%*	*59,833*	*100%*	*100%*	*155*	*100%*	*100%*	*44,878*	*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: MS Hattiesburg

Product Type	Borrower Income Levels	Bank Count #	Bank Count %	Bank Dollar $(000s)	Bank Dollar $%	Families by Family Income %	2020 Count Bank #	2020 Count Bank %	2020 Count Agg %	2020 Dollar Bank $(000s)	2020 Dollar Bank $%	2020 Dollar Agg $%	2021 Count Bank #	2021 Count Bank %	2021 Count Agg %	2021 Dollar Bank $(000s)	2021 Dollar Bank $%	2021 Dollar Agg $%	2022 Count Bank #	2022 Count Bank %	2022 Count Agg %	2022 Dollar Bank $(000s)	2022 Dollar Bank $%	2022 Dollar Agg $%	Families by Family Income %
HOME PURCHASE	Low	5	2.4%	443	0.9%	24.7%	2	2.1%	3.6%	196	0.9%	1.7%	3	2.7%	3.5%	247	0.9%	1.6%	1	1.2%	3.2%	130	0.5%	1.3%	22.2%
HOME PURCHASE	Moderate	34	16.3%	4,498	8.9%	14.9%	19	19.6%	19.0%	2,624	11.9%	13.1%	15	13.4%	17.1%	1,874	6.5%	11.4%	11	12.9%	16.1%	1,552	5.6%	9.8%	14.0%
HOME PURCHASE	Middle	36	17.2%	5,880	11.6%	18.5%	17	17.5%	21.7%	2,717	12.3%	18.9%	19	17.0%	21.2%	3,163	11.0%	19.0%	14	16.5%	20.8%	2,818	10.2%	17.2%	19.5%
HOME PURCHASE	Upper	107	51.2%	35,808	70.5%	41.9%	50	51.5%	41.0%	15,503	70.3%	52.8%	57	50.9%	40.8%	20,305	70.7%	51.5%	45	52.9%	41.0%	20,906	75.5%	54.0%	44.3%
HOME PURCHASE	Unknown	27	12.9%	4,164	8.2%	0.0%	9	9.3%	14.6%	1,015	4.6%	13.5%	18	16.1%	17.4%	3,149	11.0%	16.6%	14	16.5%	18.9%	2,283	8.2%	17.7%	0.0%
HOME PURCHASE	Total	209	100%	50,793	100%	100%	97	100%	100%	22,055	100%	100%	112	100%	100%	28,738	100%	100%	85	100%	100%	27,689	100%	100%	100%
REFINANCE	Low	3	1.5%	211	0.4%	24.7%	2	1.7%	2.1%	128	0.5%	0.8%	1	1.2%	3.1%	83	0.3%	1.3%	1	3.2%	3.9%	161	1.3%	1.6%	22.2%
REFINANCE	Moderate	19	9.4%	2,214	4.4%	14.9%	14	12.1%	7.8%	1,559	5.9%	4.5%	5	5.8%	10.3%	655	2.7%	6.3%	4	12.9%	10.7%	255	2.0%	6.2%	14.0%
REFINANCE	Middle	31	15.3%	4,631	9.1%	18.5%	15	12.9%	14.7%	1,963	7.4%	10.7%	16	18.6%	14.8%	2,668	11.0%	11.0%	5	16.1%	19.9%	606	4.8%	14.9%	19.5%
REFINANCE	Upper	138	68.3%	40,959	80.8%	41.9%	78	67.2%	50.7%	20,970	79.2%	59.9%	60	69.8%	47.2%	19,989	82.5%	55.7%	17	54.8%	47.5%	10,690	84.9%	58.0%	44.3%
REFINANCE	Unknown	11	5.4%	2,691	5.3%	0.0%	7	6.0%	24.7%	1,845	7.0%	24.1%	4	4.7%	24.6%	846	3.5%	25.7%	4	12.9%	18.0%	881	7.0%	19.4%	0.0%
REFINANCE	Total	202	100%	50,706	100%	100%	116	100%	100%	26,465	100%	100%	86	100%	100%	24,241	100%	100%	31	100%	100%	12,593	100%	100%	100%
HOME IMPROVEMENT	Low	0	0.0%	0	0.0%	24.7%	0	0.0%	3.8%	0	0.0%	2.6%	0	0.0%	5.2%	0	0.0%	5.4%	0	0.0%	5.3%	0	0.0%	3.2%	22.2%
HOME IMPROVEMENT	Moderate	0	0.0%	0	0.0%	14.9%	0	0.0%	7.6%	0	0.0%	5.4%	0	0.0%	12.4%	0	0.0%	6.6%	2	13.3%	11.3%	80	7.8%	5.9%	14.0%
HOME IMPROVEMENT	Middle	0	0.0%	0	0.0%	18.5%	0	0.0%	24.1%	0	0.0%	19.2%	0	0.0%	17.5%	0	0.0%	13.1%	2	13.3%	15.8%	91	8.8%	10.9%	19.5%
HOME IMPROVEMENT	Upper	2	100.0%	954	100.0%	41.9%	0	0.0%	48.1%	0	0.0%	55.2%	2	100.0%	56.7%	954	100.0%	64.8%	11	73.3%	58.6%	861	83.4%	68.3%	44.3%
HOME IMPROVEMENT	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	16.5%	0	0.0%	17.6%	0	0.0%	8.2%	0	0.0%	10.0%	0	0.0%	9.0%	0	0.0%	11.6%	0.0%
HOME IMPROVEMENT	Total	2	100%	954	100%	100%	0	0.0%	100%	0	0.0%	100%	2	100%	100%	954	100%	100%	15	100%	100%	1,032	100%	100%	100%
MULTI FAMILY	Low	0	0.0%	0	0.0%	24.7%	0	0.0%	1.6%	0	0.0%	0.1%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	22.2%
MULTI FAMILY	Moderate	0	0.0%	0	0.0%	14.9%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	14.0%
MULTI FAMILY	Middle	0	0.0%	0	0.0%	18.5%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	1.5%	0	0.0%	0.1%	0	0.0%	0.0%	0	0.0%	0.0%	19.5%
MULTI FAMILY	Upper	0	0.0%	0	0.0%	41.9%	0	0.0%	3.2%	0	0.0%	0.4%	0	0.0%	4.4%	0	0.0%	0.8%	0	0.0%	2.0%	0	0.0%	0.6%	44.3%
MULTI FAMILY	Unknown	11	100.0%	17,885	100.0%	0.0%	5	100.0%	95.2%	12,180	100.0%	99.5%	6	100.0%	94.1%	5,705	100.0%	99.1%	2	100.0%	98.0%	1,035	100.0%	99.4%	0.0%
MULTI FAMILY	Total	11	100%	17,885	100%	100%	5	100%	100%	12,180	100%	100%	6	100%	100%	5,705	100%	100%	2	100%	100%	1,035	100%	100%	100%
OTHER PURPOSE LOC	Low	0	0.0%	0	0.0%	24.7%	0	0.0%	1.6%	0	0.0%	0.5%	0	0.0%	3.4%	0	0.0%	1.5%	0	0.0%	4.6%	0	0.0%	2.0%	22.2%
OTHER PURPOSE LOC	Moderate	0	0.0%	0	0.0%	14.9%	0	0.0%	13.7%	0	0.0%	7.1%	0	0.0%	8.9%	0	0.0%	4.1%	0	0.0%	8.1%	0	0.0%	4.4%	14.0%
OTHER PURPOSE LOC	Middle	0	0.0%	0	0.0%	18.5%	0	0.0%	12.9%	0	0.0%	9.3%	0	0.0%	18.5%	0	0.0%	11.8%	2	9.5%	16.8%	105	4.3%	9.2%	19.5%
OTHER PURPOSE LOC	Upper	0	0.0%	0	0.0%	41.9%	0	0.0%	66.9%	0	0.0%	80.1%	0	0.0%	67.8%	0	0.0%	81.5%	18	85.7%	65.9%	2,339	95.2%	81.0%	44.3%
OTHER PURPOSE LOC	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	4.8%	0	0.0%	3.0%	0	0.0%	1.4%	0	0.0%	1.2%	1	4.8%	4.6%	13	0.5%	3.4%	0.0%
OTHER PURPOSE LOC	Total	0	0.0%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	21	100%	100%	2,457	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: MS Hattiesburg

Product Type	Borrower Income Levels	Bank Count #	Bank Count %	Bank Dollar $(000s)	Bank Dollar $%	Families by Family Income %	2020 Count Bank #	2020 Count Bank %	2020 Count Agg %	2020 Dollar Bank $(000s)	2020 Dollar Bank $%	2020 Dollar Agg $%	2021 Count Bank #	2021 Count Bank %	2021 Count Agg %	2021 Dollar Bank $(000s)	2021 Dollar Bank $%	2021 Dollar Agg $%	2022 Count Bank #	2022 Count Bank %	2022 Count Agg %	2022 Dollar Bank $(000s)	2022 Dollar Bank $%	2022 Dollar Agg $%	Families by Family Income %
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	0	0.0%	24.7%	0	0.0%	16.7%	0	0.0%	10.3%	0	0.0%	9.1%	0	0.0%	4.8%	0	0.0%	7.7%	0	0.0%	4.8%	22.2%
OTHER PURPOSE CLOSED/EXEMPT	Moderate	2	40.0%	115	12.3%	14.9%	0	0.0%	18.5%	0	0.0%	7.4%	2	66.7%	22.7%	115	59.0%	9.5%	1	100.0%	13.5%	72	100.0%	9.4%	14.0%
OTHER PURPOSE CLOSED/EXEMPT	Middle	3	60.0%	818	87.7%	18.5%	2	100.0%	14.8%	738	100.0%	22.6%	1	33.3%	31.8%	80	41.0%	21.1%	0	0.0%	21.2%	0	0.0%	16.8%	19.5%
OTHER PURPOSE CLOSED/EXEMPT	Upper	0	0.0%	0	0.0%	41.9%	0	0.0%	46.3%	0	0.0%	58.7%	0	0.0%	36.4%	0	0.0%	64.6%	0	0.0%	50.0%	0	0.0%	65.9%	44.3%
OTHER PURPOSE CLOSED/EXEMPT	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	3.7%	0	0.0%	1.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	7.7%	0	0.0%	3.2%	0.0%
OTHER PURPOSE CLOSED/EXEMPT	Total	5	100%	933	100%	100%	2	100%	100%	738	100%	100%	3	100%	100%	195	100%	100%	1	100%	100%	72	100%	100%	100%
PURPOSE NOT APPLICABLE	Low	0	0.0%	0	0.0%	24.7%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	5.0%	0	0.0%	1.5%	22.2%
PURPOSE NOT APPLICABLE	Moderate	0	0.0%	0	0.0%	14.9%	0	0.0%	2.1%	0	0.0%	1.8%	0	0.0%	1.9%	0	0.0%	1.6%	0	0.0%	5.0%	0	0.0%	4.0%	14.0%
PURPOSE NOT APPLICABLE	Middle	0	0.0%	0	0.0%	18.5%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	1.9%	0	0.0%	1.7%	0	0.0%	5.0%	0	0.0%	3.1%	19.5%
PURPOSE NOT APPLICABLE	Upper	0	0.0%	0	0.0%	41.9%	0	0.0%	1.4%	0	0.0%	1.5%	0	0.0%	1.9%	0	0.0%	1.1%	0	0.0%	0.0%	0	0.0%	0.0%	44.3%
PURPOSE NOT APPLICABLE	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	96.6%	0	0.0%	96.7%	0	0.0%	94.2%	0	0.0%	95.6%	0	0.0%	85.0%	0	0.0%	91.4%	0.0%
PURPOSE NOT APPLICABLE	Total	0	0.0%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	100%
HMDA TOTALS	Low	8	1.9%	654	0.5%	24.7%	4	1.8%	2.9%	324	0.5%	1.1%	4	1.9%	3.3%	330	0.6%	1.3%	2	1.3%	3.6%	291	0.6%	1.3%	22.2%
HMDA TOTALS	Moderate	55	12.8%	6,827	5.6%	14.9%	33	15.0%	12.8%	4,183	6.8%	7.8%	22	10.5%	13.7%	2,644	4.4%	8.2%	18	11.6%	13.8%	1,959	4.4%	7.8%	14.0%
HMDA TOTALS	Middle	70	16.3%	11,329	9.3%	18.5%	34	15.5%	17.4%	5,418	8.8%	13.3%	36	17.2%	18.0%	5,911	9.9%	14.0%	23	14.8%	19.8%	3,620	8.1%	14.7%	19.5%
HMDA TOTALS	Upper	247	57.6%	77,721	64.1%	41.9%	128	58.2%	45.0%	36,473	59.4%	52.0%	119	56.9%	43.6%	41,248	68.9%	48.7%	91	58.7%	43.9%	34,796	77.5%	50.3%	44.3%
HMDA TOTALS	Unknown	49	11.4%	24,740	20.4%	0.0%	21	9.5%	22.0%	15,040	24.5%	25.7%	28	13.4%	21.3%	9,700	16.2%	27.7%	21	13.5%	18.9%	4,212	9.4%	25.8%	0.0%
HMDA TOTALS	Total	429	100%	121,271	100%	100%	220	100%	100%	61,438	100%	100%	209	100%	100%	59,833	100%	100%	155	100%	100%	44,878	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 Loans
Assessment Area: MS Hattiesburg

Tract Income Levels	Bank Count # (2020,2021)	%	Dollar $(000s)	$ %	Total Businesses %	2020 Count Bank #	%	Agg %	Dollar Bank $000s	$ %	Agg $ %	2021 Count Bank #	%	Agg %	Dollar Bank $000s	$ %	Agg $ %	2022 Count Bank #	%	Dollar Bank $(000s)	$ %	Total Businesses %
Low	18	3.2%	1,742	2.2%	9.6%	7	2.1%	8.0%	552	1.2%	8.7%	11	5.0%	8.1%	1,190	3.7%	7.0%	0	0.0%	0	0.0%	0.0%
Moderate	53	9.5%	9,774	12.6%	13.5%	28	8.4%	11.1%	5,703	12.5%	13.6%	25	11.4%	12.3%	4,071	12.8%	15.8%	13	10.1%	3,304	12.4%	23.2%
Middle	297	53.5%	41,699	53.8%	50.2%	190	56.7%	47.8%	24,921	54.7%	50.9%	107	48.6%	45.8%	16,778	52.6%	50.7%	26	20.2%	5,658	21.2%	29.8%
Upper	187	33.7%	24,248	31.3%	26.7%	110	32.8%	32.6%	14,377	31.6%	26.5%	77	35.0%	33.0%	9,871	30.9%	26.4%	81	62.8%	16,396	61.3%	41.0%
Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	9	7.0%	1,378	5.2%	6.0%
Tr Unknown	0	0.0%	0	0.0%		0	0.0%	0.5%	0	0.0%	0.2%	0	0.0%	0.8%	0	0.0%	0.1%	0	0.0%	0	0.0%	
Total	*555*	*100%*	*77,463*	*100%*	*100%*	*335*	*100%*	*100%*	*45,553*	*100%*	*100%*	*220*	*100%*	*100%*	*31,910*	*100%*	*100%*	*129*	*100%*	*26,736*	*100%*	*100%*

Originations & Purchases
Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2022 FFIEC Census Data; 2016-2020 ACS data; 2021 & 2022 D&B information

Small Business Loans by Business Revenue & Loan Size
Assessment Area: MS Hattiesburg

	Bank Count # (2020,2021)	%	Dollar $(000s)	$ %	Total Businesses %	2020 Count Bank #	%	Agg %	Dollar Bank $000s	$ %	Agg $ %	2021 Count Bank #	%	Agg %	Dollar Bank $000s	$ %	Agg $ %	2022 Count Bank #	%	Dollar Bank $(000s)	$ %	Total Businesses %
Revenue																						
$1 Million or Less	219	39.5%	29,217	37.7%	91.0%	94	28.1%	33.5%	13,742	30.2%	29.6%	125	56.8%	41.0%	15,475	48.5%	36.4%	82	63.6%	12,292	46.0%	91.8%
Over $1 Million	135	24.3%	31,899	41.2%	7.8%	66	19.7%		17,141	37.6%		69	31.4%		14,758	46.2%		46	35.7%	14,429	54.0%	7.3%
Total Rev. available	354	63.8%	61,116	78.9%	98.8%	160	47.8%		30,883	67.8%		194	88.2%		30,233	94.7%		128	99.2%	26,721	99.9%	99.1%
Rev. Not Known	201	36.2%	16,347	21.1%	1.2%	175	52.2%		14,670	32.2%		26	11.8%		1,677	5.3%		1	0.8%	15	0.1%	0.9%
Total	555	100%	77,463	100%	100%	335	100%		45,553	100%		220	100%		31,910	100%		129	100%	26,736	100%	100.0%
Loan Size																						
$100,000 or Less	376	67.7%	12,869	16.6%		227	67.8%	84.4%	8,010	17.6%	28.2%	149	67.7%	88.7%	4,859	15.2%	30.0%	74	57.4%	3,698	13.8%	
$100,001 - $250,000	75	13.5%	13,108	16.9%		48	14.3%	9.2%	8,548	18.8%	22.5%	27	12.3%	6.4%	4,560	14.3%	19.7%	18	14.0%	3,089	11.6%	
$250,001 - $1 Million	104	18.7%	51,486	66.5%		60	17.9%	6.5%	28,995	63.7%	49.2%	44	20.0%	4.9%	22,491	70.5%	50.3%	37	28.7%	19,949	74.6%	
Total	555	100%	77,463	100%		335	100%	100%	45,553	100%	100%	220	100%	100%	31,910	100%	100%	129	100%	26,736	100%	
Loan Size & Rev $1 Mill or Less																						
$100,000 or Less	166	75.8%	5,424	18.6%		70	20.9%		2,578	5.7%		96	43.6%		2,846	8.9%		54	41.9%	2,546	9.5%	
$100,001 - $250,000	18	8.2%	3,200	11.0%		9	2.7%		1,643	3.6%		9	4.1%		1,557	4.9%		12	9.3%	2,052	7.7%	
$250,001 - $1 Million	35	16.0%	20,593	70.5%		15	4.5%		9,521	20.9%		20	9.1%		11,072	34.7%		16	12.4%	7,694	28.8%	
Total	219	100%	29,217	100%		94	28%		13,742	30%		125	57%		15,475	48%		82	64%	12,292	46%	

Originations & Purchases
Aggregate data is unavailable for loans to businesses with revenue over $1 million or revenue unknown, and for loan size by revenue.
Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2022 FFIEC Census Data; 2016-2020 ACS data; 2021 & 2022 D&B information

APPENDIX F – LIMITED SCOPE ASSESSMENT AREA TABLES

Combined Demographics Report - 2020 - 2021

Assessment Area: AL Daphne-Fairhope-Foley

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	0	0.0%	0	0.0%	0	0.0%	10,340	20.6%
Moderate-income	6	18.8%	7,680	15.3%	1,537	20.0%	8,888	17.7%
Middle-income	20	62.5%	32,295	64.2%	2,895	9.0%	10,504	20.9%
Upper-income	5	15.6%	10,301	20.5%	410	4.0%	20,544	40.9%
Unknown-income	1	3.1%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**32**	**100.0%**	**50,276**	**100.0%**	**4,842**	**9.6%**	**50,276**	**100.0%**

| | Housing Units by Tract | Housing Types by Tract | | | | | | |
| | | Owner-Occupied | | | Rental | | Vacant | |
		#	%	%	#	%	#	%
Low-income	0	0	0.0%	0.0%	0	0.0%	0	0.0%
Moderate-income	20,556	7,887	14.9%	38.4%	4,600	22.4%	8,069	39.3%
Middle-income	63,768	34,459	65.0%	54.0%	12,904	20.2%	16,405	25.7%
Upper-income	22,098	10,651	20.1%	48.2%	3,603	16.3%	7,844	35.5%
Unknown-income	0	0	0.0%	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**106,422**	**52,997**	**100.0%**	**49.8%**	**21,107**	**19.8%**	**32,318**	**30.4%**

| | Total Businesses by Tract | | Businesses by Tract & Revenue Size | | | | | |
| | | | Less Than or = $1 Million | | Over $1 Million | | Revenue Not Reported | |
	#	%	#	%	#	%	#	%
Low-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate-income	2,021	18.9%	1,877	18.9%	124	18.2%	20	19.6%
Middle-income	6,454	60.2%	5,993	60.3%	398	58.4%	63	61.8%
Upper-income	2,245	20.9%	2,067	20.8%	159	23.3%	19	18.6%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**10,720**	**100.0%**	**9,937**	**100.0%**	**681**	**100.0%**	**102**	**100.0%**
	Percentage of Total Businesses:			**92.7%**		**6.4%**		**1.0%**

| | Total Farms by Tract | | Farms by Tract & Revenue Size | | | | | |
| | | | Less Than or = $1 Million | | Over $1 Million | | Revenue Not Reported | |
	#	%	#	%	#	%	#	%
Low-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate-income	40	20.9%	39	21.3%	1	12.5%	0	0.0%
Middle-income	115	60.2%	111	60.7%	4	50.0%	0	0.0%
Upper-income	36	18.8%	33	18.0%	3	37.5%	0	0.0%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**191**	**100.0%**	**183**	**100.0%**	**8**	**100.0%**	**0**	**0.0%**
	Percentage of Total Farms:			**95.8%**		**4.2%**		**0.0%**

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

Combined Demographics Report - 2022

Assessment Area: AL Daphne-Fairhope-Foley

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	0	0.0%	0	0.0%	0	0.0%	11,001	19.6%
Moderate-income	9	20.5%	9,697	17.3%	964	9.9%	10,719	19.1%
Middle-income	24	54.5%	32,680	58.3%	2,110	6.5%	11,815	21.1%
Upper-income	9	20.5%	13,233	23.6%	378	2.9%	22,557	40.2%
Unknown-income	2	4.5%	482	0.9%	76	15.8%	0	0.0%
Total Assessment Area	**44**	**100.0%**	**56,092**	**100.0%**	**3,528**	**6.3%**	**56,092**	**100.0%**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	0	0	0.0%	0.0%	0	0.0%	0	0.0%
Moderate-income	18,112	11,231	17.4%	62.0%	4,256	23.5%	2,625	14.5%
Middle-income	66,692	38,439	59.4%	57.6%	11,226	16.8%	17,027	25.5%
Upper-income	26,678	14,566	22.5%	54.6%	3,632	13.6%	8,480	31.8%
Unknown-income	5,265	480	0.7%	9.1%	217	4.1%	4,568	86.8%
Total Assessment Area	**116,747**	**64,716**	**100.0%**	**55.4%**	**19,331**	**16.6%**	**32,700**	**28.0%**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate-income	1,554	14.5%	1,454	14.6%	78	11.8%	22	20.8%
Middle-income	6,114	57.0%	5,665	56.9%	385	58.2%	64	60.4%
Upper-income	2,860	26.7%	2,649	26.6%	191	28.9%	20	18.9%
Unknown-income	203	1.9%	196	2.0%	7	1.1%	0	0.0%
Total Assessment Area	**10,731**	**100.0%**	**9,964**	**100.0%**	**661**	**100.0%**	**106**	**100.0%**
	Percentage of Total Businesses:		**92.9%**		**6.2%**		**1.0%**	

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate-income	35	18.5%	34	18.8%	1	12.5%	0	0.0%
Middle-income	123	65.1%	119	65.7%	4	50.0%	0	0.0%
Upper-income	29	15.3%	26	14.4%	3	37.5%	0	0.0%
Unknown-income	2	1.1%	2	1.1%	0	0.0%	0	0.0%
Total Assessment Area	**189**	**100.0%**	**181**	**100.0%**	**8**	**100.0%**	**0**	**0.0%**
	Percentage of Total Farms:		**95.8%**		**4.2%**		**0.0%**	

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

Combined Demographics Report - 2020 - 2021

Assessment Area: FL Ft Walton Beach

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	0	0.0%	0	0.0%	0	0.0%	13,124	20.3%
Moderate-income	9	16.4%	8,404	13.0%	1,602	19.1%	11,557	17.9%
Middle-income	31	56.4%	40,733	62.9%	4,530	11.1%	13,944	21.5%
Upper-income	12	21.8%	15,580	24.1%	613	3.9%	26,092	40.3%
Unknown-income	3	5.5%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**55**	**100.0%**	**64,717**	**100.0%**	**6,745**	**10.4%**	**64,717**	**100.0%**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	0	0	0.0%	0.0%	0	0.0%	0	0.0%
Moderate-income	17,753	7,884	12.2%	44.4%	5,893	33.2%	3,976	22.4%
Middle-income	75,551	40,130	62.3%	53.1%	21,482	28.4%	13,939	18.4%
Upper-income	47,852	16,405	25.5%	34.3%	6,580	13.8%	24,867	52.0%
Unknown-income	0	0	0.0%	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**141,156**	**64,419**	**100.0%**	**45.6%**	**33,955**	**24.1%**	**42,782**	**30.3%**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate-income	2,263	10.8%	2,141	10.8%	100	12.1%	22	12.4%
Middle-income	11,491	54.9%	10,969	55.1%	430	52.2%	92	51.7%
Upper-income	7,162	34.2%	6,804	34.2%	294	35.7%	64	36.0%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**20,916**	**100.0%**	**19,914**	**100.0%**	**824**	**100.0%**	**178**	**100.0%**
	Percentage of Total Businesses:		**95.2%**		**3.9%**			**0.9%**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate-income	48	25.8%	48	26.1%	0	0.0%	0	0.0%
Middle-income	100	53.8%	99	53.8%	1	50.0%	0	0.0%
Upper-income	38	20.4%	37	20.1%	1	50.0%	0	0.0%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**186**	**100.0%**	**184**	**100.0%**	**2**	**100.0%**	**0**	**0.0%**
	Percentage of Total Farms:		**98.9%**		**1.1%**			**0.0%**

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

Combined Demographics Report - 2022

Assessment Area: FL Ft Walton Beach

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	4	5.7%	2,458	3.4%	494	20.1%	14,101	19.7%
Moderate-income	13	18.6%	14,073	19.6%	1,857	13.2%	13,423	18.7%
Middle-income	30	42.9%	32,067	44.7%	2,142	6.7%	15,454	21.5%
Upper-income	20	28.6%	23,155	32.3%	741	3.2%	28,775	40.1%
Unknown-income	3	4.3%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**70**	**100.0%**	**71,753**	**100.0%**	**5,234**	**7.3%**	**71,753**	**100.0%**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	5,145	1,892	2.6%	36.8%	2,596	50.5%	657	12.8%
Moderate-income	25,128	13,468	18.2%	53.6%	9,284	36.9%	2,376	9.5%
Middle-income	60,018	34,542	46.6%	57.6%	13,229	22.0%	12,247	20.4%
Upper-income	61,148	24,145	32.6%	39.5%	8,714	14.3%	28,289	46.3%
Unknown-income	0	0	0.0%	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**151,439**	**74,047**	**100.0%**	**48.9%**	**33,823**	**22.3%**	**43,569**	**28.8%**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	1,072	5.2%	1,018	5.2%	49	6.1%	5	2.6%
Moderate-income	3,258	15.9%	3,094	15.8%	130	16.2%	34	17.5%
Middle-income	8,569	41.7%	8,159	41.8%	337	42.0%	73	37.6%
Upper-income	7,633	37.2%	7,265	37.2%	286	35.7%	82	42.3%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**20,532**	**100.0%**	**19,536**	**100.0%**	**802**	**100.0%**	**194**	**100.0%**
	Percentage of Total Businesses:		**95.1%**		**3.9%**		**0.9%**	

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	4	2.1%	4	2.1%	0	0.0%	0	0.0%
Moderate-income	37	19.3%	37	19.6%	0	0.0%	0	0.0%
Middle-income	106	55.2%	104	55.0%	2	66.7%	0	0.0%
Upper-income	45	23.4%	44	23.3%	1	33.3%	0	0.0%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**192**	**100.0%**	**189**	**100.0%**	**3**	**100.0%**	**0**	**0.0%**
	Percentage of Total Farms:		**98.4%**		**1.6%**		**0.0%**	

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

Combined Demographics Report - 2020 - 2021

Assessment Area: FL Panama City

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by		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 - 2020 - 2021

Assessment Area: FL Pensacola

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	4	4.1%	2,016	1.8%	629	31.2%	20,642	18.6%
Moderate-income	21	21.4%	18,181	16.3%	3,473	19.1%	21,247	19.1%
Middle-income	51	52.0%	60,191	54.1%	5,297	8.8%	25,237	22.7%
Upper-income	20	20.4%	30,844	27.7%	1,572	5.1%	44,106	39.7%
Unknown-income	2	2.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**98**	**100.0%**	**111,232**	**100.0%**	**10,971**	**9.9%**	**111,232**	**100.0%**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	5,193	1,843	1.6%	35.5%	2,211	42.6%	1,139	21.9%
Moderate-income	40,974	17,040	15.2%	41.6%	17,384	42.4%	6,550	16.0%
Middle-income	106,415	61,397	54.7%	57.7%	29,908	28.1%	15,110	14.2%
Upper-income	52,382	31,996	28.5%	61.1%	10,535	20.1%	9,851	18.8%
Unknown-income	0	0	0.0%	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**204,964**	**112,276**	**100.0%**	**54.8%**	**60,038**	**29.3%**	**32,650**	**15.9%**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	682	2.3%	633	2.2%	44	3.4%	5	2.5%
Moderate-income	6,062	20.3%	5,605	19.7%	422	32.4%	35	17.2%
Middle-income	15,189	50.8%	14,427	50.8%	666	51.2%	96	47.3%
Upper-income	7,979	26.7%	7,742	27.3%	170	13.1%	67	33.0%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**29,912**	**100.0%**	**28,407**	**100.0%**	**1,302**	**100.0%**	**203**	**100.0%**
	Percentage of Total Businesses:		**95.0%**		**4.4%**		**0.7%**	

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	1	0.3%	1	0.4%	0	0.0%	0	0.0%
Moderate-income	19	6.6%	18	6.3%	1	16.7%	0	0.0%
Middle-income	213	73.4%	209	73.6%	4	66.7%	0	0.0%
Upper-income	57	19.7%	56	19.7%	1	16.7%	0	0.0%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**290**	**100.0%**	**284**	**100.0%**	**6**	**100.0%**	**0**	**0.0%**
	Percentage of Total Farms:		**97.9%**		**2.1%**		**0.0%**	

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

Combined Demographics Report - 2022

Assessment Area: FL Pensacola

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	7	6.0%	4,248	3.5%	1,270	29.9%	25,048	20.5%
Moderate-income	29	25.0%	26,091	21.4%	3,846	14.7%	22,506	18.5%
Middle-income	45	38.8%	50,809	41.7%	3,714	7.3%	25,151	20.6%
Upper-income	33	28.4%	40,811	33.5%	1,995	4.9%	49,254	40.4%
Unknown-income	2	1.7%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**116**	**100.0%**	**121,959**	**100.0%**	**10,825**	**8.9%**	**121,959**	**100.0%**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	8,752	3,625	2.8%	41.4%	4,015	45.9%	1,112	12.7%
Moderate-income	51,535	24,984	19.6%	48.5%	19,806	38.4%	6,745	13.1%
Middle-income	85,981	52,092	40.9%	60.6%	25,406	29.5%	8,483	9.9%
Upper-income	69,211	46,741	36.7%	67.5%	11,197	16.2%	11,273	16.3%
Unknown-income	0	0	0.0%	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**215,479**	**127,442**	**100.0%**	**59.1%**	**60,424**	**28.0%**	**27,613**	**12.8%**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	1,161	3.9%	1,061	3.8%	95	7.6%	5	2.1%
Moderate-income	6,852	23.1%	6,416	22.8%	387	31.1%	49	20.3%
Middle-income	10,693	36.1%	10,231	36.4%	368	29.5%	94	39.0%
Upper-income	10,900	36.8%	10,411	37.0%	396	31.8%	93	38.6%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**29,606**	**100.0%**	**28,119**	**100.0%**	**1,246**	**100.0%**	**241**	**100.0%**
	Percentage of Total Businesses:		**95.0%**		**4.2%**		**0.8%**	

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	3	1.1%	3	1.1%	0	0.0%	0	0.0%
Moderate-income	29	10.3%	28	10.1%	1	20.0%	0	0.0%
Middle-income	174	61.7%	171	61.7%	3	60.0%	0	0.0%
Upper-income	76	27.0%	75	27.1%	1	20.0%	0	0.0%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**282**	**100.0%**	**277**	**100.0%**	**5**	**100.0%**	**0**	**0.0%**
	Percentage of Total Farms:		**98.2%**		**1.8%**		**0.0%**	

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

Combined Demographics Report

Assessment Area: FL Tampa

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	26	7.8%	14,295	4.2%	4,924	34.4%	71,834	21.2%
Moderate-income	89	26.6%	81,446	24.0%	12,906	15.8%	57,096	16.9%
Middle-income	103	30.7%	110,728	32.7%	9,559	8.6%	63,333	18.7%
Upper-income	103	30.7%	130,355	38.5%	5,966	4.6%	146,420	43.2%
Unknown-income	14	4.2%	1,859	0.5%	609	32.8%	0	0.0%
Total Assessment Area	**335**	**100.0%**	**338,683**	**100.0%**	**33,964**	**10.0%**	**338,683**	**100.0%**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	37,453	6,326	2.0%	16.9%	26,407	70.5%	4,720	12.6%
Moderate-income	147,974	70,721	22.1%	47.8%	63,807	43.1%	13,446	9.1%
Middle-income	196,768	108,478	33.9%	55.1%	71,590	36.4%	16,700	8.5%
Upper-income	202,654	133,798	41.8%	66.0%	53,702	26.5%	15,154	7.5%
Unknown-income	5,865	719	0.2%	12.3%	4,371	74.5%	775	13.2%
Total Assessment Area	**590,714**	**320,042**	**100.0%**	**54.2%**	**219,877**	**37.2%**	**50,795**	**8.6%**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	5,159	5.3%	4,615	5.0%	499	9.7%	45	4.1%
Moderate-income	22,664	23.1%	20,901	22.8%	1,589	30.8%	174	15.9%
Middle-income	28,264	28.8%	26,754	29.1%	1,257	24.3%	253	23.1%
Upper-income	40,509	41.3%	38,285	41.7%	1,619	31.3%	605	55.3%
Unknown-income	1,519	1.5%	1,299	1.4%	202	3.9%	18	1.6%
Total Assessment Area	**98,115**	**100.0%**	**91,854**	**100.0%**	**5,166**	**100.0%**	**1,095**	**100.0%**
	Percentage of Total Businesses:		**93.6%**		**5.3%**		**1.1%**	

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	10	1.3%	9	1.3%	1	2.1%	0	0.0%
Moderate-income	145	19.0%	135	18.9%	10	20.8%	0	0.0%
Middle-income	318	41.7%	292	40.9%	26	54.2%	0	0.0%
Upper-income	287	37.7%	277	38.8%	10	20.8%	0	0.0%
Unknown-income	2	0.3%	1	0.1%	1	2.1%	0	0.0%
Total Assessment Area	**762**	**100.0%**	**714**	**100.0%**	**48**	**100.0%**	**0**	**0.0%**
	Percentage of Total Farms:		**93.7%**		**6.3%**		**0.0%**	

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

Combined Demographics Report - 2020 - 2021

Assessment Area: GA Albany

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	0	0.0%	0	0.0%	0	0.0%	1,099	20.0%
Moderate-income	0	0.0%	0	0.0%	0	0.0%	1,048	19.1%
Middle-income	5	100.0%	5,496	100.0%	907	16.5%	1,098	20.0%
Upper-income	0	0.0%	0	0.0%	0	0.0%	2,251	41.0%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**5**	**100.0%**	**5,496**	**100.0%**	**907**	**16.5%**	**5,496**	**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	9,222	5,844	100.0%	63.4%	2,080	22.6%	1,298	14.1%
Upper-income	0	0	0.0%	0.0%	0	0.0%	0	0.0%
Unknown-income	0	0	0.0%	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**9,222**	**5,844**	**100.0%**	**63.4%**	**2,080**	**22.6%**	**1,298**	**14.1%**

	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	597	100.0%	554	100.0%	30	100.0%	13	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	**597**	**100.0%**	**554**	**100.0%**	**30**	**100.0%**	**13**	**100.0%**
	Percentage of Total Businesses:		**92.8%**		**5.0%**		**2.2%**	

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle-income	101	100.0%	97	100.0%	4	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	**101**	**100.0%**	**97**	**100.0%**	**4**	**100.0%**	**0**	**0.0%**
	Percentage of Total Farms:		**96.0%**		**4.0%**		**0.0%**	

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

Combined Demographics Report - 2022

Assessment Area: GA Albany

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	0	0.0%	0	0.0%	0	0.0%	1,499	25.0%
Moderate-income	0	0.0%	0	0.0%	0	0.0%	972	16.2%
Middle-income	6	100.0%	5,995	100.0%	935	15.6%	996	16.6%
Upper-income	0	0.0%	0	0.0%	0	0.0%	2,528	42.2%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**6**	**100.0%**	**5,995**	**100.0%**	**935**	**15.6%**	**5,995**	**100.0%**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	0	0	0.0%	0.0%	0	0.0%	0	0.0%
Moderate-income	0	0	0.0%	0.0%	0	0.0%	0	0.0%
Middle-income	9,362	5,552	100.0%	59.3%	2,430	26.0%	1,380	14.7%
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	**9,362**	**5,552**	**100.0%**	**59.3%**	**2,430**	**26.0%**	**1,380**	**14.7%**

	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	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle-income	607	100.0%	567	100.0%	28	100.0%	12	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	**607**	**100.0%**	**567**	**100.0%**	**28**	**100.0%**	**12**	**100.0%**
	Percentage of Total Businesses:		**93.4%**		**4.6%**		**2.0%**	

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle-income	103	100.0%	99	100.0%	4	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	**103**	**100.0%**	**99**	**100.0%**	**4**	**100.0%**	**0**	**0.0%**
	Percentage of Total Farms:		**96.1%**		**3.9%**		**0.0%**	

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

Combined Demographics Report - 2020 - 2021

Assessment Area: GA Baker

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	0	0.0%	0	0.0%	0	0.0%	203	23.5%
Moderate-income	0	0.0%	0	0.0%	0	0.0%	67	7.8%
Middle-income	1	50.0%	537	62.2%	151	28.1%	186	21.5%
Upper-income	1	50.0%	327	37.8%	17	5.2%	408	47.2%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**2**	**100.0%**	**864**	**100.0%**	**168**	**19.4%**	**864**	**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	1,042	563	58.0%	54.0%	239	22.9%	240	23.0%
Upper-income	618	407	42.0%	65.9%	82	13.3%	129	20.9%
Unknown-income	0	0	0.0%	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**1,660**	**970**	**100.0%**	**58.4%**	**321**	**19.3%**	**369**	**22.2%**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle-income	48	77.4%	38	73.1%	5	100.0%	5	100.0%
Upper-income	14	22.6%	14	26.9%	0	0.0%	0	0.0%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**62**	**100.0%**	**52**	**100.0%**	**5**	**100.0%**	**5**	**100.0%**
	Percentage of Total Businesses:		**83.9%**		**8.1%**		**8.1%**	

	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	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle-income	16	61.5%	16	64.0%	0	0.0%	0	0.0%
Upper-income	10	38.5%	9	36.0%	1	100.0%	0	0.0%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**26**	**100.0%**	**25**	**100.0%**	**1**	**100.0%**	**0**	**0.0%**
	Percentage of Total Farms:		**96.2%**		**3.8%**		**0.0%**	

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

Combined Demographics Report - 2022

Assessment Area: GA Baker

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%	258	30.3%
Moderate-income	1	50.0%	321	37.7%	7	2.2%	160	18.8%
Middle-income	1	50.0%	531	62.3%	101	19.0%	87	10.2%
Upper-income	0	0.0%	0	0.0%	0	0.0%	347	40.7%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**2**	**100.0%**	**852**	**100.0%**	**108**	**12.7%**	**852**	**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	612	387	39.1%	63.2%	122	19.9%	103	16.8%
Middle-income	1,229	603	60.9%	49.1%	336	27.3%	290	23.6%
Upper-income	0	0	0.0%	0.0%	0	0.0%	0	0.0%
Unknown-income	0	0	0.0%	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**1,841**	**990**	**100.0%**	**53.8%**	**458**	**24.9%**	**393**	**21.3%**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate-income	17	26.2%	16	29.1%	1	16.7%	0	0.0%
Middle-income	48	73.8%	39	70.9%	5	83.3%	4	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	**65**	**100.0%**	**55**	**100.0%**	**6**	**100.0%**	**4**	**100.0%**
	Percentage of Total Businesses:		**84.6%**		**9.2%**		**6.2%**	

	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	16	57.1%	15	55.6%	1	100.0%	0	0.0%
Middle-income	12	42.9%	12	44.4%	0	0.0%	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	**28**	**100.0%**	**27**	**100.0%**	**1**	**100.0%**	**0**	**0.0%**
	Percentage of Total Farms:		**96.4%**		**3.6%**		**0.0%**	

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

Combined Demographics Report - 2020 - 2021

Assessment Area: GA Valdosta

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	3	10.0%	2,306	8.1%	1,126	48.8%	6,893	24.1%
Moderate-income	8	26.7%	6,857	23.9%	1,863	27.2%	4,777	16.7%
Middle-income	10	33.3%	9,821	34.3%	1,693	17.2%	4,840	16.9%
Upper-income	9	30.0%	9,657	33.7%	808	8.4%	12,131	42.4%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**30**	**100.0%**	**28,641**	**100.0%**	**5,490**	**19.2%**	**28,641**	**100.0%**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	4,720	1,259	5.1%	26.7%	2,709	57.4%	752	15.9%
Moderate-income	15,360	4,160	16.8%	27.1%	8,891	57.9%	2,309	15.0%
Middle-income	17,594	9,861	39.9%	56.0%	5,275	30.0%	2,458	14.0%
Upper-income	15,385	9,460	38.2%	61.5%	4,290	27.9%	1,635	10.6%
Unknown-income	0	0	0.0%	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**53,059**	**24,740**	**100.0%**	**46.6%**	**21,165**	**39.9%**	**7,154**	**13.5%**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	480	9.7%	418	9.3%	55	14.7%	7	10.9%
Moderate-income	1,538	31.1%	1,398	31.0%	130	34.8%	10	15.6%
Middle-income	1,187	24.0%	1,089	24.1%	76	20.3%	22	34.4%
Upper-income	1,748	35.3%	1,610	35.7%	113	30.2%	25	39.1%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**4,953**	**100.0%**	**4,515**	**100.0%**	**374**	**100.0%**	**64**	**100.0%**
	Percentage of Total Businesses:		**91.2%**		**7.6%**		**1.3%**	

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	8	4.7%	8	5.1%	0	0.0%	0	0.0%
Moderate-income	23	13.5%	22	13.9%	1	8.3%	0	0.0%
Middle-income	98	57.6%	91	57.6%	7	58.3%	0	0.0%
Upper-income	41	24.1%	37	23.4%	4	33.3%	0	0.0%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**170**	**100.0%**	**158**	**100.0%**	**12**	**100.0%**	**0**	**0.0%**
	Percentage of Total Farms:		**92.9%**		**7.1%**		**0.0%**	

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

Combined Demographics Report - 2022

Assessment Area: GA Valdosta

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	4	11.4%	2,474	8.0%	1,075	43.5%	7,679	24.8%
Moderate-income	10	28.6%	7,490	24.2%	1,986	26.5%	4,736	15.3%
Middle-income	10	28.6%	10,691	34.5%	1,303	12.2%	5,634	18.2%
Upper-income	10	28.6%	9,968	32.2%	746	7.5%	12,939	41.8%
Unknown-income	1	2.9%	365	1.2%	190	52.1%	0	0.0%
Total Assessment Area	**35**	**100.0%**	**30,988**	**100.0%**	**5,300**	**17.1%**	**30,988**	**100.0%**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	6,443	1,673	6.2%	26.0%	3,711	57.6%	1,059	16.4%
Moderate-income	15,456	5,124	19.0%	33.2%	8,101	52.4%	2,231	14.4%
Middle-income	16,547	9,856	36.6%	59.6%	4,820	29.1%	1,871	11.3%
Upper-income	17,143	10,037	37.3%	58.5%	5,150	30.0%	1,956	11.4%
Unknown-income	753	234	0.9%	31.1%	441	58.6%	78	10.4%
Total Assessment Area	**56,342**	**26,924**	**100.0%**	**47.8%**	**22,223**	**39.4%**	**7,195**	**12.8%**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	701	14.1%	623	13.8%	71	18.8%	7	11.7%
Moderate-income	1,436	29.0%	1,294	28.6%	130	34.5%	12	20.0%
Middle-income	1,069	21.6%	992	22.0%	55	14.6%	22	36.7%
Upper-income	1,708	34.5%	1,570	34.7%	119	31.6%	19	31.7%
Unknown-income	41	0.8%	39	0.9%	2	0.5%	0	0.0%
Total Assessment Area	**4,955**	**100.0%**	**4,518**	**100.0%**	**377**	**100.0%**	**60**	**100.0%**
	Percentage of Total Businesses:		**91.2%**		**7.6%**		**1.2%**	

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	7	4.1%	7	4.4%	0	0.0%	0	0.0%
Moderate-income	45	26.3%	43	26.9%	2	18.2%	0	0.0%
Middle-income	95	55.6%	86	53.8%	9	81.8%	0	0.0%
Upper-income	22	12.9%	22	13.8%	0	0.0%	0	0.0%
Unknown-income	2	1.2%	2	1.3%	0	0.0%	0	0.0%
Total Assessment Area	**171**	**100.0%**	**160**	**100.0%**	**11**	**100.0%**	**0**	**0.0%**
	Percentage of Total Farms:		**93.6%**		**6.4%**		**0.0%**	

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

Combined Demographics Report - 2020 - 2021

Assessment Area: LA Hammond

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	0	0.0%	0	0.0%	0	0.0%	8,037	25.9%
Moderate-income	5	25.0%	5,778	18.7%	1,678	29.0%	5,077	16.4%
Middle-income	11	55.0%	14,560	47.0%	2,552	17.5%	4,805	15.5%
Upper-income	4	20.0%	10,638	34.3%	1,456	13.7%	13,057	42.2%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**20**	**100.0%**	**30,976**	**100.0%**	**5,686**	**18.4%**	**30,976**	**100.0%**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	0	0	0.0%	0.0%	0	0.0%	0	0.0%
Moderate-income	10,058	5,150	16.7%	51.2%	3,471	34.5%	1,437	14.3%
Middle-income	26,452	14,692	47.8%	55.5%	8,226	31.1%	3,534	13.4%
Upper-income	15,428	10,909	35.5%	70.7%	3,035	19.7%	1,484	9.6%
Unknown-income	0	0	0.0%	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**51,938**	**30,751**	**100.0%**	**59.2%**	**14,732**	**28.4%**	**6,455**	**12.4%**

	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	1,097	20.8%	1,010	20.5%	68	24.6%	19	28.8%
Middle-income	2,806	53.3%	2,609	53.0%	167	60.5%	30	45.5%
Upper-income	1,364	25.9%	1,306	26.5%	41	14.9%	17	25.8%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**5,267**	**100.0%**	**4,925**	**100.0%**	**276**	**100.0%**	**66**	**100.0%**
	Percentage of Total Businesses:		**93.5%**		**5.2%**		**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	17	18.7%	15	17.2%	2	50.0%	0	0.0%
Middle-income	46	50.5%	45	51.7%	1	25.0%	0	0.0%
Upper-income	28	30.8%	27	31.0%	1	25.0%	0	0.0%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**91**	**100.0%**	**87**	**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: LA Hammond

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	3	9.7%	2,338	7.3%	768	32.8%	8,425	26.2%
Moderate-income	5	16.1%	4,279	13.3%	1,158	27.1%	4,839	15.0%
Middle-income	15	48.4%	16,143	50.2%	2,406	14.9%	5,365	16.7%
Upper-income	7	22.6%	9,100	28.3%	755	8.3%	13,558	42.1%
Unknown-income	1	3.2%	327	1.0%	0	0.0%	0	0.0%
Total Assessment Area	**31**	**100.0%**	**32,187**	**100.0%**	**5,087**	**15.8%**	**32,187**	**100.0%**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	4,101	1,852	5.4%	45.2%	1,832	44.7%	417	10.2%
Moderate-income	8,386	4,174	12.2%	49.8%	2,791	33.3%	1,421	16.9%
Middle-income	27,937	17,447	51.1%	62.5%	6,599	23.6%	3,891	13.9%
Upper-income	15,225	10,419	30.5%	68.4%	2,904	19.1%	1,902	12.5%
Unknown-income	800	241	0.7%	30.1%	289	36.1%	270	33.8%
Total Assessment Area	**56,449**	**34,133**	**100.0%**	**60.5%**	**14,415**	**25.5%**	**7,901**	**14.0%**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	691	13.1%	646	13.2%	40	14.4%	5	6.5%
Moderate-income	924	17.6%	836	17.0%	78	28.2%	10	13.0%
Middle-income	2,259	42.9%	2,123	43.2%	97	35.0%	39	50.6%
Upper-income	1,348	25.6%	1,265	25.8%	61	22.0%	22	28.6%
Unknown-income	42	0.8%	40	0.8%	1	0.4%	1	1.3%
Total Assessment Area	**5,264**	**100.0%**	**4,910**	**100.0%**	**277**	**100.0%**	**77**	**100.0%**
	Percentage of Total Businesses:		**93.3%**		**5.3%**		**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	2.3%	0	0.0%	0	0.0%
Moderate-income	11	12.1%	10	11.5%	1	25.0%	0	0.0%
Middle-income	49	53.8%	48	55.2%	1	25.0%	0	0.0%
Upper-income	28	30.8%	26	29.9%	2	50.0%	0	0.0%
Unknown-income	1	1.1%	1	1.1%	0	0.0%	0	0.0%
Total Assessment Area	**91**	**100.0%**	**87**	**100.0%**	**4**	**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 - 2020 - 2021

Assessment Area: LA New Orleans

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	64	18.4%	24,213	9.8%	9,708	40.1%	62,341	25.1%
Moderate-income	81	23.3%	55,915	22.5%	13,313	23.8%	38,401	15.5%
Middle-income	91	26.2%	86,870	35.0%	9,142	10.5%	42,800	17.2%
Upper-income	96	27.7%	79,797	32.1%	3,721	4.7%	104,690	42.2%
Unknown-income	15	4.3%	1,437	0.6%	344	23.9%	0	0.0%
Total Assessment Area	**347**	**100.0%**	**248,232**	**100.0%**	**36,228**	**14.6%**	**248,232**	**100.0%**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	63,986	15,698	6.4%	24.5%	33,684	52.6%	14,604	22.8%
Moderate-income	115,750	45,376	18.6%	39.2%	50,576	43.7%	19,798	17.1%
Middle-income	148,646	92,299	37.9%	62.1%	41,220	27.7%	15,127	10.2%
Upper-income	145,240	88,721	36.4%	61.1%	38,571	26.6%	17,948	12.4%
Unknown-income	5,383	1,351	0.6%	25.1%	2,784	51.7%	1,248	23.2%
Total Assessment Area	**479,005**	**243,445**	**100.0%**	**50.8%**	**166,835**	**34.8%**	**68,725**	**14.3%**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	5,699	9.0%	5,228	9.0%	424	10.4%	47	7.8%
Moderate-income	11,639	18.5%	10,771	18.5%	774	18.9%	94	15.6%
Middle-income	18,065	28.7%	16,977	29.1%	948	23.2%	140	23.2%
Upper-income	26,768	42.5%	24,589	42.2%	1,865	45.6%	314	52.0%
Unknown-income	853	1.4%	768	1.3%	76	1.9%	9	1.5%
Total Assessment Area	**63,024**	**100.0%**	**58,333**	**100.0%**	**4,087**	**100.0%**	**604**	**100.0%**
	Percentage of Total Businesses:		**92.6%**		**6.5%**		**1.0%**	

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	16	5.6%	16	5.8%	0	0.0%	0	0.0%
Moderate-income	42	14.8%	40	14.4%	2	33.3%	0	0.0%
Middle-income	118	41.5%	116	41.7%	2	33.3%	0	0.0%
Upper-income	106	37.3%	105	37.8%	1	16.7%	0	0.0%
Unknown-income	2	0.7%	1	0.4%	1	16.7%	0	0.0%
Total Assessment Area	**284**	**100.0%**	**278**	**100.0%**	**6**	**100.0%**	**0**	**0.0%**
	Percentage of Total Farms:		**97.9%**		**2.1%**		**0.0%**	

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

Combined Demographics Report - 2022

Assessment Area: LA New Orleans

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	45	12.1%	19,245	7.9%	6,541	34.0%	60,353	24.8%
Moderate-income	98	26.4%	57,359	23.6%	10,979	19.1%	36,724	15.1%
Middle-income	90	24.3%	78,540	32.3%	7,044	9.0%	44,265	18.2%
Upper-income	119	32.1%	85,228	35.1%	4,282	5.0%	101,768	41.9%
Unknown-income	19	5.1%	2,738	1.1%	675	24.7%	0	0.0%
Total Assessment Area	**371**	**100.0%**	**243,110**	**100.0%**	**29,521**	**12.1%**	**243,110**	**100.0%**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	47,489	15,308	5.9%	32.2%	24,067	50.7%	8,114	17.1%
Moderate-income	129,887	53,970	20.9%	41.6%	58,197	44.8%	17,720	13.6%
Middle-income	137,872	85,758	33.2%	62.2%	38,530	27.9%	13,584	9.9%
Upper-income	160,829	100,973	39.0%	62.8%	37,030	23.0%	22,826	14.2%
Unknown-income	8,811	2,605	1.0%	29.6%	3,840	43.6%	2,366	26.9%
Total Assessment Area	**484,888**	**258,614**	**100.0%**	**53.3%**	**161,664**	**33.3%**	**64,610**	**13.3%**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	4,037	6.4%	3,746	6.4%	252	6.3%	39	5.8%
Moderate-income	13,239	21.0%	12,280	21.0%	839	21.0%	120	17.8%
Middle-income	18,999	30.1%	17,496	29.9%	1,334	33.4%	169	25.1%
Upper-income	25,605	40.6%	23,803	40.7%	1,469	36.8%	333	49.5%
Unknown-income	1,214	1.9%	1,102	1.9%	100	2.5%	12	1.8%
Total Assessment Area	**63,094**	**100.0%**	**58,427**	**100.0%**	**3,994**	**100.0%**	**673**	**100.0%**
	Percentage of Total Businesses:		**92.6%**		**6.3%**		**1.1%**	

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	3	1.1%	3	1.1%	0	0.0%	0	0.0%
Moderate-income	46	16.9%	46	17.2%	0	0.0%	0	0.0%
Middle-income	104	38.2%	101	37.8%	3	60.0%	0	0.0%
Upper-income	113	41.5%	112	41.9%	1	20.0%	0	0.0%
Unknown-income	6	2.2%	5	1.9%	1	20.0%	0	0.0%
Total Assessment Area	**272**	**100.0%**	**267**	**100.0%**	**5**	**100.0%**	**0**	**0.0%**
	Percentage of Total Farms:		**98.2%**		**1.8%**		**0.0%**	

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

Combined Demographics Report - 2020 - 2021

Assessment Area: LA Washington

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	1	9.1%	303	2.6%	137	45.2%	3,299	28.0%
Moderate-income	2	18.2%	2,097	17.8%	691	33.0%	1,895	16.1%
Middle-income	7	63.6%	7,735	65.7%	1,280	16.5%	2,027	17.2%
Upper-income	1	9.1%	1,646	14.0%	281	17.1%	4,560	38.7%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**11**	**100.0%**	**11,781**	**100.0%**	**2,389**	**20.3%**	**11,781**	**100.0%**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	688	234	1.8%	34.0%	392	57.0%	62	9.0%
Moderate-income	4,602	2,081	16.3%	45.2%	1,312	28.5%	1,209	26.3%
Middle-income	13,337	8,503	66.7%	63.8%	2,856	21.4%	1,978	14.8%
Upper-income	2,605	1,922	15.1%	73.8%	304	11.7%	379	14.5%
Unknown-income	0	0	0.0%	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**21,232**	**12,740**	**100.0%**	**60.0%**	**4,864**	**22.9%**	**3,628**	**17.1%**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	126	9.6%	116	9.6%	9	10.8%	1	5.0%
Moderate-income	236	17.9%	219	18.1%	16	19.3%	1	5.0%
Middle-income	840	63.9%	771	63.6%	51	61.4%	18	90.0%
Upper-income	113	8.6%	106	8.7%	7	8.4%	0	0.0%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**1,315**	**100.0%**	**1,212**	**100.0%**	**83**	**100.0%**	**20**	**100.0%**
	Percentage of Total Businesses:		**92.2%**		**6.3%**		**1.5%**	

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	1	1.9%	1	2.0%	0	0.0%	0	0.0%
Moderate-income	1	1.9%	1	2.0%	0	0.0%	0	0.0%
Middle-income	40	76.9%	39	76.5%	1	100.0%	0	0.0%
Upper-income	10	19.2%	10	19.6%	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%**	**51**	**100.0%**	**1**	**100.0%**	**0**	**0.0%**
	Percentage of Total Farms:		**98.1%**		**1.9%**		**0.0%**	

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

Combined Demographics Report - 2022

Assessment Area: LA 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%	3,055	25.6%
Moderate-income	4	30.8%	3,270	27.4%	737	22.5%	1,992	16.7%
Middle-income	7	53.8%	6,538	54.7%	1,406	21.5%	1,930	16.2%
Upper-income	2	15.4%	2,142	17.9%	197	9.2%	4,973	41.6%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**13**	**100.0%**	**11,950**	**100.0%**	**2,340**	**19.6%**	**11,950**	**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	7,095	3,806	30.1%	53.6%	1,986	28.0%	1,303	18.4%
Middle-income	11,172	6,509	51.4%	58.3%	2,683	24.0%	1,980	17.7%
Upper-income	3,495	2,342	18.5%	67.0%	468	13.4%	685	19.6%
Unknown-income	0	0	0.0%	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**21,762**	**12,657**	**100.0%**	**58.2%**	**5,137**	**23.6%**	**3,968**	**18.2%**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate-income	506	38.7%	467	38.9%	32	37.6%	7	30.4%
Middle-income	655	50.1%	595	49.6%	49	57.6%	11	47.8%
Upper-income	146	11.2%	137	11.4%	4	4.7%	5	21.7%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**1,307**	**100.0%**	**1,199**	**100.0%**	**85**	**100.0%**	**23**	**100.0%**
	Percentage of Total Businesses:		**91.7%**		**6.5%**		**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	5	10.0%	5	10.2%	0	0.0%	0	0.0%
Middle-income	20	40.0%	20	40.8%	0	0.0%	0	0.0%
Upper-income	25	50.0%	24	49.0%	1	100.0%	0	0.0%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**50**	**100.0%**	**49**	**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 - 2020 - 2021

Assessment Area: MS Clay-Monroe-Oktibbeha

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%	5,686	23.1%
Moderate-income	4	18.2%	4,003	16.3%	1,272	31.8%	3,694	15.0%
Middle-income	12	54.5%	13,937	56.6%	2,464	17.7%	4,185	17.0%
Upper-income	6	27.3%	6,681	27.1%	864	12.9%	11,056	44.9%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**22**	**100.0%**	**24,621**	**100.0%**	**4,600**	**18.7%**	**24,621**	**100.0%**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	0	0	0.0%	0.0%	0	0.0%	0	0.0%
Moderate-income	6,693	3,049	12.2%	45.6%	2,820	42.1%	824	12.3%
Middle-income	27,167	14,590	58.2%	53.7%	7,829	28.8%	4,748	17.5%
Upper-income	12,994	7,422	29.6%	57.1%	3,504	27.0%	2,068	15.9%
Unknown-income	0	0	0.0%	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**46,854**	**25,061**	**100.0%**	**53.5%**	**14,153**	**30.2%**	**7,640**	**16.3%**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate-income	538	18.3%	482	18.0%	47	24.0%	9	16.4%
Middle-income	1,564	53.3%	1,433	53.5%	106	54.1%	25	45.5%
Upper-income	830	28.3%	766	28.6%	43	21.9%	21	38.2%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**2,932**	**100.0%**	**2,681**	**100.0%**	**196**	**100.0%**	**55**	**100.0%**
	Percentage of Total Businesses:		**91.4%**		**6.7%**		**1.9%**	

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate-income	3	2.7%	3	2.8%	0	0.0%	0	0.0%
Middle-income	78	70.9%	76	71.7%	2	50.0%	0	0.0%
Upper-income	29	26.4%	27	25.5%	2	50.0%	0	0.0%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**110**	**100.0%**	**106**	**100.0%**	**4**	**100.0%**	**0**	**0.0%**
	Percentage of Total Farms:		**96.4%**		**3.6%**		**0.0%**	

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

Combined Demographics Report - 2022

Assessment Area: MS Clay-Monroe-Oktibbeha

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	1	3.4%	705	3.0%	252	35.7%	5,042	21.4%
Moderate-income	2	6.9%	2,299	9.8%	336	14.6%	3,809	16.2%
Middle-income	17	58.6%	13,903	59.0%	2,320	16.7%	4,162	17.7%
Upper-income	9	31.0%	6,640	28.2%	705	10.6%	10,534	44.7%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**29**	**100.0%**	**23,547**	**100.0%**	**3,613**	**15.3%**	**23,547**	**100.0%**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	1,579	654	2.6%	41.4%	775	49.1%	150	9.5%
Moderate-income	4,036	2,518	10.1%	62.4%	947	23.5%	571	14.1%
Middle-income	28,271	14,854	59.4%	52.5%	8,282	29.3%	5,135	18.2%
Upper-income	14,107	6,961	27.9%	49.3%	5,068	35.9%	2,078	14.7%
Unknown-income	0	0	0.0%	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**47,993**	**24,987**	**100.0%**	**52.1%**	**15,072**	**31.4%**	**7,934**	**16.5%**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	207	6.4%	183	6.1%	18	9.4%	6	10.9%
Moderate-income	264	8.1%	249	8.3%	12	6.3%	3	5.5%
Middle-income	1,914	58.7%	1,767	58.7%	114	59.7%	33	60.0%
Upper-income	873	26.8%	813	27.0%	47	24.6%	13	23.6%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**3,258**	**100.0%**	**3,012**	**100.0%**	**191**	**100.0%**	**55**	**100.0%**
	Percentage of Total Businesses:		**92.4%**		**5.9%**		**1.7%**	

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	1	0.8%	1	0.9%	0	0.0%	0	0.0%
Moderate-income	12	10.1%	12	10.4%	0	0.0%	0	0.0%
Middle-income	73	61.3%	70	60.9%	3	75.0%	0	0.0%
Upper-income	33	27.7%	32	27.8%	1	25.0%	0	0.0%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**119**	**100.0%**	**115**	**100.0%**	**4**	**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 - 2020 - 2021

Assessment Area: MS Jackson

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	16	18.8%	9,688	11.5%	4,217	43.5%	20,768	24.6%
Moderate-income	26	30.6%	19,065	22.6%	5,671	29.7%	13,454	15.9%
Middle-income	21	24.7%	26,769	31.7%	3,108	11.6%	14,607	17.3%
Upper-income	22	25.9%	28,953	34.3%	1,324	4.6%	35,646	42.2%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**85**	**100.0%**	**84,475**	**100.0%**	**14,320**	**17.0%**	**84,475**	**100.0%**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	20,302	6,061	7.6%	29.9%	9,549	47.0%	4,692	23.1%
Moderate-income	36,189	14,246	17.9%	39.4%	15,903	43.9%	6,040	16.7%
Middle-income	44,036	26,300	33.1%	59.7%	13,113	29.8%	4,623	10.5%
Upper-income	43,885	32,787	41.3%	74.7%	7,910	18.0%	3,188	7.3%
Unknown-income	0	0	0.0%	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**144,412**	**79,394**	**100.0%**	**55.0%**	**46,475**	**32.2%**	**18,543**	**12.8%**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	1,471	9.2%	1,341	9.1%	122	10.3%	8	4.8%
Moderate-income	3,544	22.1%	3,162	21.5%	325	27.5%	57	33.9%
Middle-income	4,603	28.7%	4,293	29.2%	273	23.1%	37	22.0%
Upper-income	6,441	40.1%	5,915	40.2%	460	39.0%	66	39.3%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**16,059**	**100.0%**	**14,711**	**100.0%**	**1,180**	**100.0%**	**168**	**100.0%**
	Percentage of Total Businesses:		**91.6%**		**7.3%**		**1.0%**	

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	6	2.4%	5	2.0%	1	20.0%	0	0.0%
Moderate-income	28	11.0%	28	11.2%	0	0.0%	0	0.0%
Middle-income	89	34.9%	86	34.4%	3	60.0%	0	0.0%
Upper-income	132	51.8%	131	52.4%	1	20.0%	0	0.0%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**255**	**100.0%**	**250**	**100.0%**	**5**	**100.0%**	**0**	**0.0%**
	Percentage of Total Farms:		**98.0%**		**2.0%**		**0.0%**	

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

Combined Demographics Report - 2022

Assessment Area: MS Jackson

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	17	18.3%	9,565	11.6%	3,409	35.6%	20,041	24.3%
Moderate-income	23	24.7%	17,538	21.3%	3,722	21.2%	13,378	16.2%
Middle-income	27	29.0%	28,227	34.2%	2,283	8.1%	15,190	18.4%
Upper-income	24	25.8%	26,918	32.6%	1,242	4.6%	33,846	41.0%
Unknown-income	2	2.2%	207	0.3%	110	53.1%	0	0.0%
Total Assessment Area	**93**	**100.0%**	**82,455**	**100.0%**	**10,766**	**13.1%**	**82,455**	**100.0%**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	21,740	6,029	7.5%	27.7%	11,578	53.3%	4,133	19.0%
Moderate-income	35,507	13,169	16.4%	37.1%	15,621	44.0%	6,717	18.9%
Middle-income	46,465	29,715	37.0%	64.0%	12,135	26.1%	4,615	9.9%
Upper-income	42,964	31,327	39.0%	72.9%	8,185	19.1%	3,452	8.0%
Unknown-income	1,508	163	0.2%	10.8%	1,089	72.2%	256	17.0%
Total Assessment Area	**148,184**	**80,403**	**100.0%**	**54.3%**	**48,608**	**32.8%**	**19,173**	**12.9%**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	1,744	9.7%	1,576	9.5%	138	12.1%	30	17.3%
Moderate-income	3,119	17.4%	2,936	17.6%	166	14.6%	17	9.8%
Middle-income	5,432	30.2%	5,123	30.7%	271	23.8%	38	22.0%
Upper-income	6,787	37.8%	6,285	37.7%	436	38.3%	66	38.2%
Unknown-income	894	5.0%	746	4.5%	126	11.1%	22	12.7%
Total Assessment Area	**17,976**	**100.0%**	**16,666**	**100.0%**	**1,137**	**100.0%**	**173**	**100.0%**
	Percentage of Total Businesses:		**92.7%**		**6.3%**		**1.0%**	

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	8	2.8%	8	2.9%	0	0.0%	0	0.0%
Moderate-income	28	10.0%	28	10.1%	0	0.0%	0	0.0%
Middle-income	89	31.7%	86	31.2%	3	60.0%	0	0.0%
Upper-income	148	52.7%	146	52.9%	2	40.0%	0	0.0%
Unknown-income	8	2.8%	8	2.9%	0	0.0%	0	0.0%
Total Assessment Area	**281**	**100.0%**	**276**	**100.0%**	**5**	**100.0%**	**0**	**0.0%**
	Percentage of Total Farms:		**98.2%**		**1.8%**		**0.0%**	

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

Combined Demographics Report - 2020 - 2021

Assessment Area: MS Jones

Income Categories	Tract Distribution #	%	Families by Tract Income #	%	Families < Poverty Level as % of Families by #	%	Families by Family Income #	%
Low-income	1	7.1%	1,700	9.8%	687	40.4%	3,704	21.4%
Moderate-income	2	14.3%	1,441	8.3%	426	29.6%	2,940	17.0%
Middle-income	7	50.0%	10,180	58.8%	1,508	14.8%	3,200	18.5%
Upper-income	3	21.4%	3,987	23.0%	384	9.6%	7,464	43.1%
Unknown-income	1	7.1%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**14**	**100.0%**	**17,308**	**100.0%**	**3,005**	**17.4%**	**17,308**	**100.0%**

| | Housing Units by Tract | Housing Types by Tract | | | | | | |
| | | Owner-Occupied | | | Rental | | Vacant | |
		#	%	%	#	%	#	%
Low-income	2,792	1,217	6.8%	43.6%	1,170	41.9%	405	14.5%
Moderate-income	3,048	1,424	7.9%	46.7%	1,124	36.9%	500	16.4%
Middle-income	16,410	10,939	60.7%	66.7%	3,030	18.5%	2,441	14.9%
Upper-income	6,314	4,441	24.6%	70.3%	1,216	19.3%	657	10.4%
Unknown-income	0	0	0.0%	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**28,564**	**18,021**	**100.0%**	**63.1%**	**6,540**	**22.9%**	**4,003**	**14.0%**

| | Total Businesses by Tract # | % | Businesses by Tract & Revenue Size | | | | | |
			Less Than or = $1 Million #	%	Over $1 Million #	%	Revenue Not Reported #	%
Low-income	408	20.1%	339	18.8%	65	33.0%	4	13.8%
Moderate-income	219	10.8%	199	11.0%	17	8.6%	3	10.3%
Middle-income	1,003	49.4%	909	50.4%	80	40.6%	14	48.3%
Upper-income	397	19.6%	355	19.7%	34	17.3%	8	27.6%
Unknown-income	2	0.1%	1	0.1%	1	0.5%	0	0.0%
Total Assessment Area	**2,029**	**100.0%**	**1,803**	**100.0%**	**197**	**100.0%**	**29**	**100.0%**
	Percentage of Total Businesses:		**88.9%**		**9.7%**		**1.4%**	

| | Total Farms by Tract # | % | Farms by Tract & Revenue Size | | | | | |
			Less Than or = $1 Million #	%	Over $1 Million #	%	Revenue Not Reported #	%
Low-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate-income	2	2.6%	2	2.7%	0	0.0%	0	0.0%
Middle-income	54	71.1%	53	70.7%	1	100.0%	0	0.0%
Upper-income	20	26.3%	20	26.7%	0	0.0%	0	0.0%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**76**	**100.0%**	**75**	**100.0%**	**1**	**100.0%**	**0**	**0.0%**
	Percentage of Total Farms:		**98.7%**		**1.3%**		**0.0%**	

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

Combined Demographics Report - 2022

Assessment Area: MS Jones

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%	3,823	22.0%
Moderate-income	6	30.0%	5,289	30.4%	1,555	29.4%	2,766	15.9%
Middle-income	6	30.0%	5,376	30.9%	502	9.3%	3,076	17.7%
Upper-income	7	35.0%	6,742	38.7%	739	11.0%	7,742	44.5%
Unknown-income	1	5.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**20**	**100.0%**	**17,407**	**100.0%**	**2,796**	**16.1%**	**17,407**	**100.0%**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	0	0	0.0%	0.0%	0	0.0%	0	0.0%
Moderate-income	10,444	5,313	29.1%	50.9%	3,201	30.6%	1,930	18.5%
Middle-income	7,848	5,783	31.7%	73.7%	921	11.7%	1,144	14.6%
Upper-income	10,898	7,148	39.2%	65.6%	2,489	22.8%	1,261	11.6%
Unknown-income	0	0	0.0%	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**29,190**	**18,244**	**100.0%**	**62.5%**	**6,611**	**22.6%**	**4,335**	**14.9%**

	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	787	36.6%	690	35.9%	83	42.3%	14	43.8%
Middle-income	447	20.8%	415	21.6%	24	12.2%	8	25.0%
Upper-income	918	42.7%	819	42.6%	89	45.4%	10	31.3%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**2,152**	**100.0%**	**1,924**	**100.0%**	**196**	**100.0%**	**32**	**100.0%**
	Percentage of Total Businesses:		**89.4%**		**9.1%**		**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	9	11.5%	9	11.7%	0	0.0%	0	0.0%
Middle-income	32	41.0%	32	41.6%	0	0.0%	0	0.0%
Upper-income	37	47.4%	36	46.8%	1	100.0%	0	0.0%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**78**	**100.0%**	**77**	**100.0%**	**1**	**100.0%**	**0**	**0.0%**
	Percentage of Total Farms:		**98.7%**		**1.3%**		**0.0%**	

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

Combined Demographics Report - 2020 - 2021

Assessment Area: MS Pearl River

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	0	0.0%	0	0.0%	0	0.0%	3,005	20.7%
Moderate-income	1	11.1%	1,844	12.7%	552	29.9%	2,126	14.7%
Middle-income	6	66.7%	8,806	60.8%	1,498	17.0%	2,326	16.1%
Upper-income	2	22.2%	3,839	26.5%	370	9.6%	7,032	48.5%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**9**	**100.0%**	**14,489**	**100.0%**	**2,420**	**16.7%**	**14,489**	**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	3,396	1,389	8.8%	40.9%	1,341	39.5%	666	19.6%
Middle-income	14,941	10,005	63.7%	67.0%	2,784	18.6%	2,152	14.4%
Upper-income	6,086	4,316	27.5%	70.9%	771	12.7%	999	16.4%
Unknown-income	0	0	0.0%	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**24,423**	**15,710**	**100.0%**	**64.3%**	**4,896**	**20.0%**	**3,817**	**15.6%**

	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	340	20.3%	306	19.5%	31	35.6%	3	18.8%
Middle-income	1,032	61.6%	976	62.1%	44	50.6%	12	75.0%
Upper-income	303	18.1%	290	18.4%	12	13.8%	1	6.3%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**1,675**	**100.0%**	**1,572**	**100.0%**	**87**	**100.0%**	**16**	**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	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate-income	2	3.5%	2	3.5%	0	0.0%	0	0.0%
Middle-income	35	61.4%	35	61.4%	0	0.0%	0	0.0%
Upper-income	20	35.1%	20	35.1%	0	0.0%	0	0.0%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**57**	**100.0%**	**57**	**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: MS Pearl River

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	1	6.3%	632	4.0%	301	47.6%	2,720	17.3%
Moderate-income	1	6.3%	1,157	7.4%	229	19.8%	2,581	16.4%
Middle-income	4	25.0%	3,393	21.6%	438	12.9%	2,706	17.2%
Upper-income	10	62.5%	10,556	67.1%	894	8.5%	7,731	49.1%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**16**	**100.0%**	**15,738**	**100.0%**	**1,862**	**11.8%**	**15,738**	**100.0%**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	1,200	470	2.8%	39.2%	498	41.5%	232	19.3%
Moderate-income	2,019	906	5.4%	44.9%	731	36.2%	382	18.9%
Middle-income	6,194	3,802	22.6%	61.4%	1,573	25.4%	819	13.2%
Upper-income	16,232	11,639	69.2%	71.7%	1,702	10.5%	2,891	17.8%
Unknown-income	0	0	0.0%	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**25,645**	**16,817**	**100.0%**	**65.6%**	**4,504**	**17.6%**	**4,324**	**16.9%**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	223	12.3%	206	12.1%	15	17.4%	2	12.5%
Moderate-income	215	11.9%	207	12.1%	6	7.0%	2	12.5%
Middle-income	494	27.3%	453	26.5%	35	40.7%	6	37.5%
Upper-income	877	48.5%	841	49.3%	30	34.9%	6	37.5%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**1,809**	**100.0%**	**1,707**	**100.0%**	**86**	**100.0%**	**16**	**100.0%**
	Percentage of Total Businesses:		**94.4%**			**4.8%**		**0.9%**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	1	1.6%	1	1.6%	0	0.0%	0	0.0%
Moderate-income	3	4.8%	3	4.8%	0	0.0%	0	0.0%
Middle-income	19	30.6%	19	30.6%	0	0.0%	0	0.0%
Upper-income	39	62.9%	39	62.9%	0	0.0%	0	0.0%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**62**	**100.0%**	**62**	**100.0%**	**0**	**0.0%**	**0**	**0.0%**
	Percentage of Total Farms:		**100.0%**			**0.0%**		**0.0%**

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

APPENDIX G – LIMITED SCOPE LENDING TABLES

Geographic Distribution of HMDA Loans - Table 1 of 2
Assessment Area: AL Daphne-Fairhope-Foley

PRODUCT TYPE	Tract Income Levels	Bank Count #	Bank Count %	Bank Dollar $(000s)	Bank Dollar $%	Owner Occupied Units %	2020 Count Bank #	2020 Count Bank %	2020 Count Agg %	2020 Dollar Bank $(000s)	2020 Dollar Bank $%	2020 Dollar Agg $%	2021 Count Bank #	2021 Count Bank %	2021 Count Agg %	2021 Dollar Bank $(000s)	2021 Dollar Bank $%	2021 Dollar Agg $%	2022 Count Bank #	2022 Count Bank %	2022 Count Agg %	2022 Dollar Bank $(000s)	2022 Dollar Bank $%	2022 Dollar Agg $%	2022 Owner Occupied Units %
HOME PURCHASE	Low	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	Moderate	8	8.1%	1,949	5.6%	14.9%	2	4.2%	16.9%	453	3.4%	16.3%	6	11.8%	17.5%	1,496	7.1%	17.2%	7	17.9%	14.3%	2,409	13.6%	10.8%	17.4%
	Middle	64	64.6%	18,089	52.2%	65.0%	36	75.0%	56.8%	9,589	71.2%	52.1%	28	54.9%	57.4%	8,500	40.2%	52.8%	18	46.2%	52.9%	7,780	44.1%	49.7%	59.4%
	Upper	27	27.3%	14,589	42.1%	20.1%	10	20.8%	26.3%	3,423	25.4%	31.6%	17	33.3%	25.1%	11,166	52.8%	30.0%	12	30.8%	28.2%	6,290	35.6%	32.8%	22.5%
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	2	5.1%	4.6%	1,173	6.6%	6.8%	0.7%
	Total	*99*	*100%*	*34,627*	*100%*	*100%*	*48*	*100%*	*100%*	*13,465*	*100%*	*100%*	*51*	*100%*	*100%*	*21,162*	*100%*	*100%*	*39*	*100%*	*100%*	*17,652*	*100%*	*100%*	*100%*
REFINANCE	Low	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	Moderate	15	13.9%	3,611	11.5%	14.9%	6	10.0%	13.1%	1,581	9.3%	12.1%	9	18.8%	14.1%	2,030	14.0%	13.0%	4	12.5%	13.5%	1,242	12.3%	10.0%	17.4%
	Middle	67	62.0%	17,763	56.6%	65.0%	41	68.3%	56.1%	9,905	58.5%	51.8%	26	54.2%	57.1%	7,858	54.3%	52.6%	15	46.9%	56.6%	5,213	51.7%	55.1%	59.4%
	Upper	26	24.1%	10,027	31.9%	20.1%	13	21.7%	30.8%	5,433	32.1%	36.1%	13	27.1%	28.8%	4,594	31.7%	34.4%	13	40.6%	27.1%	3,626	36.0%	31.3%	22.5%
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	2.8%	0	0.0%	3.5%	0.7%
	Total	*108*	*100%*	*31,401*	*100%*	*100%*	*60*	*100%*	*100%*	*16,919*	*100%*	*100%*	*48*	*100%*	*100%*	*14,482*	*100%*	*100%*	*32*	*100%*	*100%*	*10,081*	*100%*	*100%*	*100%*
HOME IMPROVEMENT	Low	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	Moderate	0	0.0%	0	0.0%	14.9%	0	0.0%	11.3%	0	0.0%	9.8%	0	0.0%	10.3%	0	0.0%	10.5%	1	7.7%	11.4%	325	14.1%	7.1%	17.4%
	Middle	0	0.0%	0	0.0%	65.0%	0	0.0%	53.0%	0	0.0%	47.7%	0	0.0%	61.1%	0	0.0%	57.8%	7	53.8%	53.1%	1,191	51.6%	51.9%	59.4%
	Upper	1	100.0%	110	100.0%	20.1%	1	100.0%	35.7%	110	100.0%	42.5%	0	0.0%	28.6%	0	0.0%	31.8%	5	38.5%	33.5%	790	34.3%	37.2%	22.5%
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	2.0%	0	0.0%	3.8%	0.7%
	Total	*1*	*100%*	*110*	*100%*	*100%*	*1*	*100%*	*100%*	*110*	*100%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*13*	*100%*	*100%*	*2,306*	*100%*	*100%*	*100%*

PRODUCT TYPE	Tract Income Levels	Bank #	Bank %	Bank $(000s)	Bank $%	Multi-Family Units %	2020 Bank #	2020 Bank %	2020 Agg %	2020 Bank $(000s)	2020 Bank $%	2020 Agg $%	2021 Bank #	2021 Bank %	2021 Agg %	2021 Bank $(000s)	2021 Bank $%	2021 Agg $%	2022 Bank #	2022 Bank %	2022 Agg %	2022 Bank $(000s)	2022 Bank $%	2022 Agg $%	2022 Multi-Family Units %
MULTI FAMILY	Low	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	Moderate	4	30.8%	1,786	10.2%	28.4%	1	14.3%	46.2%	370	2.5%	22.7%	3	50.0%	50.0%	1,416	48.2%	62.8%	0	0.0%	27.6%	0	0.0%	11.5%	8.1%
	Middle	9	69.2%	15,750	89.8%	42.8%	6	85.7%	50.0%	14,231	97.5%	76.1%	3	50.0%	40.6%	1,519	51.8%	31.0%	0	0.0%	55.2%	0	0.0%	76.6%	49.8%
	Upper	0	0.0%	0	0.0%	28.8%	0	0.0%	3.8%	0	0.0%	1.2%	0	0.0%	9.4%	0	0.0%	6.3%	0	0.0%	13.8%	0	0.0%	11.4%	30.1%
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	3.4%	0	0.0%	0.6%	12.0%
	Total	*13*	*100%*	*17,536*	*100%*	*100%*	*7*	*100%*	*100%*	*14,601*	*100%*	*100%*	*6*	*100%*	*100%*	*2,935*	*100%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*

PRODUCT TYPE	Tract Income Levels	Bank #	Bank %	Bank $(000s)	Bank $%	Owner Occupied Units %	2020 Bank #	2020 Bank %	2020 Agg %	2020 Bank $(000s)	2020 Bank $%	2020 Agg $%	2021 Bank #	2021 Bank %	2021 Agg %	2021 Bank $(000s)	2021 Bank $%	2021 Agg $%	2022 Bank #	2022 Bank %	2022 Agg %	2022 Bank $(000s)	2022 Bank $%	2022 Agg $%	2022 Owner Occupied Units %
OTHER PURPOSE LOC	Low	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	Moderate	0	0.0%	0	0.0%	14.9%	0	0.0%	9.1%	0	0.0%	6.6%	0	0.0%	12.0%	0	0.0%	12.9%	2	9.1%	9.6%	260	7.5%	7.1%	17.4%
	Middle	0	0.0%	0	0.0%	65.0%	0	0.0%	55.8%	0	0.0%	52.9%	0	0.0%	50.9%	0	0.0%	44.8%	11	50.0%	49.6%	1,260	36.5%	49.2%	59.4%
	Upper	0	0.0%	0	0.0%	20.1%	0	0.0%	35.2%	0	0.0%	40.5%	0	0.0%	37.1%	0	0.0%	42.2%	8	36.4%	38.8%	1,705	49.4%	40.7%	22.5%
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	1	4.5%	2.0%	225	6.5%	3.0%	0.7%
	Total	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*22*	*100%*	*100%*	*3,450*	*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 Daphne-Fairhope-Foley

PRODUCT TYPE	Tract Income Levels	Bank #	Bank %	Bank $(000s)	Bank $%	Owner Occupied Units %	2020 Bank #	2020 Bank %	2020 Agg %	2020 Bank $(000s)	2020 Bank $%	2020 Agg $%	2021 Bank #	2021 Bank %	2021 Agg %	2021 Bank $(000s)	2021 Bank $%	2021 Agg $%	2022 Bank #	2022 Bank %	2022 Agg %	2022 Bank $(000s)	2022 Bank $%	2022 Agg $%	2022 Owner Occupied Units %
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	Moderate	0	0.0%	0	0.0%	14.9%	0	0.0%	15.0%	0	0.0%	9.8%	0	0.0%	13.1%	0	0.0%	15.9%	0	0.0%	17.1%	0	0.0%	10.3%	17.4%
	Middle	1	33.3%	390	34.6%	65.0%	1	50.0%	64.5%	390	59.4%	56.2%	0	0.0%	57.2%	0	0.0%	43.0%	1	50.0%	54.5%	766	64.4%	49.0%	59.4%
	Upper	2	66.7%	737	65.4%	20.1%	1	50.0%	20.6%	267	40.6%	34.0%	1	100.0%	29.7%	470	100.0%	41.1%	1	50.0%	27.5%	423	35.6%	40.1%	22.5%
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.9%	0	0.0%	0.5%	0.7%
	Total	*3*	*100%*	*1,127*	*100%*	*100%*	*2*	*100%*	*100%*	*657*	*100%*	*100%*	*1*	*100%*	*100%*	*470*	*100%*	*100%*	*2*	*100%*	*100%*	*1,189*	*100%*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	Moderate	0	0.0%	0	0.0%	14.9%	0	0.0%	14.2%	0	0.0%	11.6%	0	0.0%	14.1%	0	0.0%	9.9%	0	0.0%	27.6%	0	0.0%	24.6%	17.4%
	Middle	0	0.0%	0	0.0%	65.0%	0	0.0%	63.1%	0	0.0%	53.2%	0	0.0%	66.2%	0	0.0%	61.0%	0	0.0%	55.2%	0	0.0%	56.7%	59.4%
	Upper	0	0.0%	0	0.0%	20.1%	0	0.0%	22.7%	0	0.0%	35.2%	0	0.0%	19.7%	0	0.0%	29.1%	0	0.0%	17.2%	0	0.0%	18.7%	22.5%
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.7%
	Total	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*
HMDA TOTALS	Low	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	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	27	12.1%	7,346	8.7%	14.9%	9	7.6%	14.9%	2,404	5.3%	14.3%	18	17.0%	15.8%	4,942	12.7%	16.2%	14	13.0%	13.8%	4,236	12.2%	10.5%	17.4%
	Middle	141	62.9%	51,992	61.3%	65.0%	84	71.2%	56.5%	34,115	74.6%	52.4%	57	53.8%	57.2%	17,877	45.8%	52.3%	52	48.1%	53.7%	16,210	46.7%	51.8%	59.4%
	Upper	56	25.0%	25,463	30.0%	20.1%	25	21.2%	28.6%	9,233	20.2%	33.3%	31	29.2%	27.0%	16,230	41.6%	31.5%	39	36.1%	28.7%	12,834	37.0%	32.0%	22.5%
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	3	2.8%	3.8%	1,398	4.0%	5.7%	0.7%
	Total	*224*	*100%*	*84,801*	*100%*	*100%*	*118*	*100%*	*100%*	*45,752*	*100%*	*100%*	*106*	*100%*	*100%*	*39,049*	*100%*	*100%*	*108*	*100%*	*100%*	*34,678*	*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: AL Daphne-Fairhope-Foley

Product Type	Borrower Income Levels	Bank 2020,2021 Count #	Count %	Dollar $(000s)	Dollar $%	Families by Family Income %	2020 Count Bank #	Count Bank %	Count Agg %	2020 Dollar Bank $(000s)	Dollar Bank $%	Dollar Agg $%	2021 Count Bank #	Count Bank %	Count Agg %	2021 Dollar Bank $(000s)	Dollar Bank $%	Dollar Agg $%	2022 Count Bank #	Count Bank %	Count Agg %	2022 Dollar Bank $(000s)	Dollar Bank $%	Dollar Agg $%	Families by Family Income %
HOME PURCHASE	Low	3	3.0%	882	2.5%	20.6%	1	2.1%	8.3%	157	1.2%	4.8%	2	3.9%	5.2%	725	3.4%	2.7%	0	0.0%	4.5%	0	0.0%	2.2%	19.6%
	Moderate	11	11.1%	2,239	6.5%	17.7%	4	8.3%	20.9%	844	6.3%	15.5%	7	13.7%	15.5%	1,395	6.6%	10.7%	4	10.3%	16.4%	672	3.8%	10.9%	19.1%
	Middle	16	16.2%	3,905	11.3%	20.9%	9	18.8%	21.5%	2,384	17.7%	19.4%	7	13.7%	19.8%	1,521	7.2%	16.3%	2	5.1%	19.9%	963	5.5%	15.9%	21.1%
	Upper	55	55.6%	24,776	71.6%	40.9%	26	54.2%	37.8%	8,931	66.3%	49.1%	29	56.9%	43.2%	15,845	74.9%	53.8%	28	71.8%	41.9%	15,362	87.0%	52.9%	40.2%
	Unknown	14	14.1%	2,825	8.2%	0.0%	8	16.7%	11.4%	1,149	8.5%	11.2%	6	11.8%	16.3%	1,676	7.9%	16.5%	5	12.8%	17.4%	655	3.7%	18.0%	0.0%
	Total	*99*	*100%*	*34,627*	*100%*	*100%*	*48*	*100%*	*100%*	*13,465*	*100%*	*100%*	*51*	*100%*	*100%*	*21,162*	*100%*	*100%*	*39*	*100%*	*100%*	*17,652*	*100%*	*100%*	*100%*
REFINANCE	Low	5	4.6%	586	1.9%	20.6%	3	5.0%	5.4%	343	2.0%	2.9%	2	4.2%	5.2%	243	1.7%	2.9%	1	3.1%	10.2%	50	0.5%	5.4%	19.6%
	Moderate	5	4.6%	776	2.5%	17.7%	2	3.3%	13.6%	402	2.4%	9.5%	3	6.3%	13.7%	374	2.6%	9.0%	4	12.5%	20.9%	854	8.5%	14.6%	19.1%
	Middle	22	20.4%	4,379	13.9%	20.9%	16	26.7%	17.1%	3,160	18.7%	14.1%	6	12.5%	18.6%	1,219	8.4%	15.1%	3	9.4%	20.5%	350	3.5%	17.1%	21.1%
	Upper	61	56.5%	20,942	66.7%	40.9%	33	55.0%	39.8%	10,923	64.6%	49.3%	28	58.3%	39.8%	10,019	69.2%	50.0%	22	68.8%	35.5%	7,672	76.1%	47.6%	40.2%
	Unknown	15	13.9%	4,718	15.0%	0.0%	6	10.0%	24.1%	2,091	12.4%	24.2%	9	18.8%	22.7%	2,627	18.1%	23.0%	2	6.3%	12.9%	1,155	11.5%	15.3%	0.0%
	Total	*108*	*100%*	*31,401*	*100%*	*100%*	*60*	*100%*	*100%*	*16,919*	*100%*	*100%*	*48*	*100%*	*100%*	*14,482*	*100%*	*100%*	*32*	*100%*	*100%*	*10,081*	*100%*	*100%*	*100%*
HOME IMPROVEMENT	Low	0	0.0%	0	0.0%	20.6%	0	0.0%	8.4%	0	0.0%	4.7%	0	0.0%	6.2%	0	0.0%	2.7%	0	0.0%	8.3%	0	0.0%	3.9%	19.6%
	Moderate	0	0.0%	0	0.0%	17.7%	0	0.0%	16.3%	0	0.0%	12.3%	0	0.0%	13.0%	0	0.0%	7.5%	0	0.0%	15.0%	0	0.0%	9.4%	19.1%
	Middle	0	0.0%	0	0.0%	20.9%	0	0.0%	21.4%	0	0.0%	18.9%	0	0.0%	25.2%	0	0.0%	21.3%	2	15.4%	21.6%	115	5.0%	14.2%	21.1%
	Upper	1	100.0%	110	100.0%	40.9%	1	100.0%	51.0%	110	100.0%	60.6%	0	0.0%	52.2%	0	0.0%	63.7%	10	76.9%	50.5%	2,066	89.6%	65.8%	40.2%
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	2.9%	0	0.0%	3.5%	0	0.0%	3.4%	0	0.0%	4.8%	1	7.7%	4.6%	125	5.4%	6.6%	0.0%
	Total	*1*	*100%*	*110*	*100%*	*100%*	*1*	*100%*	*100%*	*110*	*100%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*13*	*100%*	*100%*	*2,306*	*100%*	*100%*	*100%*
MULTI FAMILY	Low	0	0.0%	0	0.0%	20.6%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	19.6%
	Moderate	0	0.0%	0	0.0%	17.7%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	19.1%
	Middle	0	0.0%	0	0.0%	20.9%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	3.4%	0	0.0%	0.1%	21.1%
	Upper	1	7.7%	477	2.7%	40.9%	1	14.3%	7.7%	477	3.3%	1.5%	0	0.0%	3.1%	0	0.0%	0.9%	0	0.0%	0.0%	0	0.0%	0.0%	40.2%
	Unknown	12	92.3%	17,059	97.3%	0.0%	6	85.7%	92.3%	14,124	96.7%	98.5%	6	100.0%	96.9%	2,935	100.0%	99.1%	0	0.0%	96.6%	0	0.0%	99.9%	0.0%
	Total	*13*	*100%*	*17,536*	*100%*	*100%*	*7*	*100%*	*100%*	*14,601*	*100%*	*100%*	*6*	*100%*	*100%*	*2,935*	*100%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*
OTHER PURPOSE LOC	Low	0	0.0%	0	0.0%	20.6%	0	0.0%	7.3%	0	0.0%	4.1%	0	0.0%	5.6%	0	0.0%	3.6%	0	0.0%	5.6%	0	0.0%	3.0%	19.6%
	Moderate	0	0.0%	0	0.0%	17.7%	0	0.0%	16.7%	0	0.0%	8.9%	0	0.0%	11.7%	0	0.0%	7.1%	3	13.6%	14.9%	150	4.3%	7.6%	19.1%
	Middle	0	0.0%	0	0.0%	20.9%	0	0.0%	21.2%	0	0.0%	15.1%	0	0.0%	17.3%	0	0.0%	11.8%	6	27.3%	18.7%	930	27.0%	13.6%	21.1%
	Upper	0	0.0%	0	0.0%	40.9%	0	0.0%	52.7%	0	0.0%	70.1%	0	0.0%	60.8%	0	0.0%	73.9%	13	59.1%	57.7%	2,370	68.7%	72.6%	40.2%
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	2.1%	0	0.0%	1.9%	0	0.0%	4.5%	0	0.0%	3.6%	0	0.0%	3.2%	0	0.0%	3.3%	0.0%
	Total	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*22*	*100%*	*100%*	*3,450*	*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 Daphne-Fairhope-Foley

Product Type	Borrower Income Levels	Bank 2020,2021 Count #	Count %	Dollar $(000s)	Dollar $%	Families by Family Income %	2020 Count Bank #	Count Bank %	Count Agg %	2020 Dollar Bank $(000s)	Dollar Bank $%	Dollar Agg $%	2021 Count Bank #	Count Bank %	Count Agg %	2021 Dollar Bank $(000s)	Dollar Bank $%	Dollar Agg $%	2022 Count Bank #	Count Bank %	Count Agg %	2022 Dollar Bank $(000s)	Dollar Bank $%	Dollar Agg $%	Families by Family Income %
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	0	0.0%	20.6%	0	0.0%	10.3%	0	0.0%	5.1%	0	0.0%	9.7%	0	0.0%	4.6%	0	0.0%	10.8%	0	0.0%	4.7%	19.6%
	Moderate	0	0.0%	0	0.0%	17.7%	0	0.0%	10.3%	0	0.0%	5.8%	0	0.0%	14.5%	0	0.0%	8.0%	0	0.0%	12.2%	0	0.0%	7.1%	19.1%
	Middle	0	0.0%	0	0.0%	20.9%	0	0.0%	24.3%	0	0.0%	19.0%	0	0.0%	20.7%	0	0.0%	12.2%	0	0.0%	21.2%	0	0.0%	12.5%	21.1%
	Upper	2	66.7%	657	58.3%	40.9%	2	100.0%	49.5%	657	100.0%	64.4%	0	0.0%	50.3%	0	0.0%	64.8%	2	100.0%	48.6%	1,189	100.0%	60.8%	40.2%
	Unknown	1	33.3%	470	41.7%	0.0%	0	0.0%	5.6%	0	0.0%	5.7%	1	100.0%	4.8%	470	100.0%	10.4%	0	0.0%	7.2%	0	0.0%	14.9%	0.0%
	Total	*3*	*100%*	*1,127*	*100%*	*100%*	*2*	*100%*	*100%*	*657*	*100%*	*100%*	*1*	*100%*	*100%*	*470*	*100%*	*100%*	*2*	*100%*	*100%*	*1,189*	*100%*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	0	0.0%	20.6%	0	0.0%	1.7%	0	0.0%	1.2%	0	0.0%	4.2%	0	0.0%	1.8%	0	0.0%	0.0%	0	0.0%	0.0%	19.6%
	Moderate	0	0.0%	0	0.0%	17.7%	0	0.0%	2.6%	0	0.0%	1.7%	0	0.0%	2.8%	0	0.0%	2.0%	0	0.0%	0.0%	0	0.0%	0.0%	19.1%
	Middle	0	0.0%	0	0.0%	20.9%	0	0.0%	2.1%	0	0.0%	2.2%	0	0.0%	4.2%	0	0.0%	2.3%	0	0.0%	0.0%	0	0.0%	0.0%	21.1%
	Upper	0	0.0%	0	0.0%	40.9%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	2.8%	0	0.0%	3.1%	0	0.0%	0.0%	0	0.0%	0.0%	40.2%
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	93.6%	0	0.0%	95.0%	0	0.0%	85.9%	0	0.0%	90.8%	0	0.0%	100.0%	0	0.0%	100.0%	0.0%
	Total	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*
HMDA TOTALS	Low	8	3.6%	1,468	1.7%	20.6%	4	3.4%	6.9%	500	1.1%	3.8%	4	3.8%	5.3%	968	2.5%	2.7%	1	0.9%	6.1%	50	0.1%	2.8%	19.6%
	Moderate	16	7.1%	3,015	3.6%	17.7%	6	5.1%	17.1%	1,246	2.7%	12.2%	10	9.4%	14.5%	1,769	4.5%	9.8%	11	10.2%	17.1%	1,676	4.8%	11.1%	19.1%
	Middle	38	17.0%	8,284	9.8%	20.9%	25	21.2%	19.2%	5,544	12.1%	16.5%	13	12.3%	19.3%	2,740	7.0%	15.5%	13	12.0%	20.0%	2,358	6.8%	15.4%	21.1%
	Upper	120	53.6%	46,962	55.4%	40.9%	63	53.4%	38.8%	21,098	46.1%	48.2%	57	53.8%	42.2%	25,864	66.2%	51.7%	75	69.4%	41.6%	28,659	82.6%	50.4%	40.2%
	Unknown	42	18.8%	25,072	29.6%	0.0%	20	16.9%	17.9%	17,364	38.0%	19.2%	22	20.8%	18.8%	7,708	19.7%	20.3%	8	7.4%	15.2%	1,935	5.6%	20.3%	0.0%
	Total	*224*	*100%*	*84,801*	*100%*	*100%*	*118*	*100%*	*100%*	*45,752*	*100%*	*100%*	*106*	*100%*	*100%*	*39,049*	*100%*	*100%*	*108*	*100%*	*100%*	*34,678*	*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 Loans
Assessment Area: AL Daphne-Fairhope-Foley

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data 2020, 2021					Bank & Aggregate Lending 2020						2021						Bank Lending & Demographic Data 2022				
		Count Bank		Dollar Bank		Total Businesses	Count Bank		Agg	Dollar Bank		Agg	Count Bank		Agg	Dollar Bank		Agg	Count Bank		Dollar Bank		Total Businesses
		#	%	$ (000s)	$ %	%	#	%	%	$ 000s	$ %	$ %	#	%	%	$ 000s	$ %	$ %	#	%	$(000s)	$ %	%
SMALL BUSINESSES	Low	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0	0.0%	0.0%
	Moderate	131	21.5%	21,312	30.6%	18.9%	87	21.7%	16.7%	10,788	25.8%	18.4%	44	21.3%	16.6%	10,524	37.8%	21.3%	10	9.4%	1,034	5.8%	14.5%
	Middle	361	59.4%	34,701	49.8%	60.2%	237	59.1%	56.4%	21,855	52.2%	53.8%	124	59.9%	56.7%	12,846	46.1%	53.3%	62	58.5%	10,502	58.9%	57.0%
	Upper	116	19.1%	13,683	19.6%	20.9%	77	19.2%	26.0%	9,214	22.0%	27.3%	39	18.8%	25.4%	4,469	16.1%	25.2%	31	29.2%	5,505	30.9%	26.7%
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	3	2.8%	786	4.4%	1.9%
	Tr Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.8%	0	0.0%	0.6%	0	0.0%	1.2%	0	0.0%	0.2%	0	0.0%	0	0.0%	
	Total	608	100%	69,696	100%	100%	401	100%	100%	41,857	100%	100%	207	100%	100%	27,839	100%	100%	106	100%	17,827	100%	100%

Originations & Purchases
Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2022 FFIEC Census Data; 2016-2020 ACS data; 2021 & 2022 D&B information

Small Business Loans by Business Revenue & Loan Size
Assessment Area: AL Daphne-Fairhope-Foley

		Bank Lending & Demographic Data 2020, 2021					Bank & Aggregate Lending 2020						2021						Bank Lending & Demographic Data 2022				
		Count Bank		Dollar Bank		Total Businesses	Count Bank		Agg	Dollar Bank		Agg	Count Bank		Agg	Dollar Bank		Agg	Count Bank		Dollar Bank		Total Businesses
		#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %	#	%	$ (000s)	$ %	%
Revenue	$1 Million or Less	196	32.2%	21,524	30.9%	92.7%	96	23.9%	34.5%	10,902	26.0%	29.7%	100	48.3%	41.5%	10,622	38.2%	34.8%	60	56.6%	8,574	48.1%	92.9%
	Over $1 Million	140	23.0%	28,029	40.2%	6.4%	70	17.5%		15,604	37.3%		70	33.8%		12,425	44.6%		46	43.4%	9,253	51.9%	6.2%
	Total Rev. available	336	55.3%	49,553	71.1%	99.0%	166	41.4%		26,506	63.3%		170	82.1%		23,047	82.8%		106	100.0%	17,827	100.0%	99.0%
	Rev. Not Known	272	44.7%	20,143	28.9%	1.0%	235	58.6%		15,351	36.7%		37	17.9%		4,792	17.2%		0	0.0%	0	0.0%	1.0%
	Total	608	100%	69,696	100%	100%	401	100%		41,857	100%		207	100%		27,839	100%		106	100%	17,827	100%	100.0%
Loan Size	$100,000 or Less	434	71.4%	16,394	23.5%		292	72.8%	85.6%	10,483	25.0%	30.3%	142	68.6%	87.4%	5,911	21.2%	26.1%	60	56.6%	2,908	16.3%	
	$100,001 - $250,000	100	16.4%	16,534	23.7%		65	16.2%	8.4%	10,415	24.9%	21.8%	35	16.9%	6.2%	6,119	22.0%	17.8%	24	22.6%	4,424	24.8%	
	$250,001 - $1 Million	74	12.2%	36,768	52.8%		44	11.0%	6.1%	20,959	50.1%	47.9%	30	14.5%	6.4%	15,809	56.8%	56.0%	22	20.8%	10,495	58.9%	
	Total	608	100%	69,696	100%		401	100%	100%	41,857	100%		207	100%	100%	27,839	100%		106	100%	17,827	100%	
Loan Size & Rev $1 Mill or Less	$100,000 or Less	154	78.6%	5,896	27.4%		73	18.2%		2,999	7.2%		81	39.1%		2,897	10.4%		35	33.0%	1,619	9.1%	
	$100,001 - $250,000	18	9.2%	2,962	13.8%		10	2.5%		1,517	3.6%		8	3.9%		1,445	5.2%		17	16.0%	3,168	17.8%	
	$250,001 - $1 Million	24	12.2%	12,666	58.8%		13	3.2%		6,386	15.3%		11	5.3%		6,280	22.6%		8	7.5%	3,787	21.2%	
	Total	196	100%	21,524	100%		96	24%		10,902	26%		100	48%		10,622	38%		60	57%	8,574	48%	

Originations & Purchases
Aggregate data is unavailable for loans to businesses with revenue over $1 million or revenue unknown, and for loan size by revenue.
Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2022 FFIEC Census Data; 2016-2020 ACS data; 2021 & 2022 D&B information

Geographic Distribution of HMDA Loans - Table 1 of 2
Assessment Area: FL Ft Walton Beach

Product Type	Tract Income Levels	Bank Count #	Bank Count %	Bank $(000s)	Bank $%	Owner Occ Units %	2020 Bank #	2020 Bank %	2020 Agg %	2020 Bank $(000s)	2020 Bank $%	2020 Agg $%	2021 Bank #	2021 Bank %	2021 Agg %	2021 Bank $(000s)	2021 Bank $%	2021 Agg $%	2022 Bank #	2022 Bank %	2022 Agg %	2022 Bank $(000s)	2022 Bank %	2022 Agg $%	2022 Owner Occ Units %
HOME PURCHASE	Low	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	1.5%	0	0.0%	0.8%	2.6%
	Moderate	5	4.8%	1,622	3.0%	12.2%	2	4.4%	5.9%	852	4.3%	3.2%	3	5.0%	6.0%	770	2.2%	3.1%	13	7.0%	15.1%	3,890	4.8%	8.6%	18.2%
	Middle	47	44.8%	24,517	45.0%	62.3%	25	55.6%	58.2%	11,186	56.5%	53.2%	22	36.7%	59.6%	13,331	38.4%	53.7%	87	47.0%	43.0%	34,713	42.6%	32.8%	46.6%
	Upper	53	50.5%	28,387	52.1%	25.5%	18	40.0%	35.8%	7,744	39.1%	43.6%	35	58.3%	34.4%	20,643	59.4%	43.3%	85	45.9%	40.3%	42,805	52.6%	57.7%	32.6%
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	Total	*105*	*100%*	*54,526*	*100%*	*100%*	*45*	*100%*	*100%*	*19,782*	*100%*	*100%*	*60*	*100%*	*100%*	*34,744*	*100%*	*100%*	*185*	*100%*	*100%*	*81,408*	*100%*	*100%*	*100%*
REFINANCE	Low	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	2.9%	131	1.5%	1.1%	2.6%
	Moderate	2	3.2%	275	1.3%	12.2%	0	0.0%	4.1%	0	0.0%	2.8%	2	6.9%	4.9%	275	2.6%	3.0%	3	8.6%	14.8%	779	9.1%	8.3%	18.2%
	Middle	30	47.6%	8,175	37.9%	62.3%	17	50.0%	57.0%	4,137	37.1%	49.8%	13	44.8%	59.9%	4,038	38.8%	52.6%	18	51.4%	42.8%	3,325	39.0%	33.1%	46.6%
	Upper	31	49.2%	13,129	60.8%	25.5%	17	50.0%	38.9%	7,023	62.9%	47.4%	14	48.3%	35.2%	6,106	58.6%	44.4%	13	37.1%	40.7%	4,295	50.4%	57.5%	32.6%
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	Total	*63*	*100%*	*21,579*	*100%*	*100%*	*34*	*100%*	*100%*	*11,160*	*100%*	*100%*	*29*	*100%*	*100%*	*10,419*	*100%*	*100%*	*35*	*100%*	*100%*	*8,530*	*100%*	*100%*	*100%*
HOME IMPROVEMENT	Low	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	1.3%	0	0.0%	0.7%	2.6%
	Moderate	0	0.0%	0	0.0%	12.2%	0	0.0%	3.3%	0	0.0%	1.7%	0	0.0%	4.5%	0	0.0%	1.8%	1	12.5%	10.6%	14	0.2%	5.1%	18.2%
	Middle	1	100.0%	115	100.0%	62.3%	1	100.0%	51.3%	115	100.0%	45.1%	0	0.0%	47.1%	0	0.0%	45.8%	2	25.0%	37.5%	350	5.5%	24.6%	46.6%
	Upper	0	0.0%	0	0.0%	25.5%	0	0.0%	45.4%	0	0.0%	53.2%	0	0.0%	48.4%	0	0.0%	52.4%	5	62.5%	50.7%	6,030	94.3%	69.5%	32.6%
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	Total	*1*	*100%*	*115*	*100%*	*100%*	*1*	*100%*	*100%*	*115*	*100%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*8*	*100%*	*100%*	*6,394*	*100%*	*100%*	*100%*
MULTI FAMILY	Low	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	6.5%	0	0.0%	3.9%	4.3%
	Moderate	0	0.0%	0	0.0%	7.5%	0	0.0%	17.4%	0	0.0%	6.5%	0	0.0%	14.0%	0	0.0%	10.0%	1	16.7%	25.8%	1,490	3.8%	15.9%	10.0%
	Middle	4	100.0%	5,283	100.0%	27.6%	1	100.0%	60.9%	1,135	100.0%	73.7%	3	100.0%	45.2%	4,148	100.0%	37.5%	4	66.7%	45.2%	34,849	89.6%	69.2%	27.6%
	Upper	0	0.0%	0	0.0%	64.8%	0	0.0%	21.7%	0	0.0%	19.8%	0	0.0%	30.2%	0	0.0%	52.5%	1	16.7%	22.6%	2,557	6.6%	11.1%	58.0%
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	Total	*4*	*100%*	*5,283*	*100%*	*100%*	*1*	*100%*	*100%*	*1,135*	*100%*	*100%*	*3*	*100%*	*100%*	*4,148*	*100%*	*100%*	*6*	*100%*	*100%*	*38,896*	*100%*	*100%*	*100%*
OTHER PURPOSE LOC	Low	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	1.5%	0	0.0%	0.7%	2.6%
	Moderate	0	0.0%	0	0.0%	12.2%	0	0.0%	4.3%	0	0.0%	2.1%	0	0.0%	3.8%	0	0.0%	2.2%	0	0.0%	9.8%	0	0.0%	5.2%	18.2%
	Middle	0	0.0%	0	0.0%	62.3%	0	0.0%	50.4%	0	0.0%	43.0%	0	0.0%	49.1%	0	0.0%	52.7%	2	40.0%	33.6%	280	39.4%	21.7%	46.6%
	Upper	0	0.0%	0	0.0%	25.5%	0	0.0%	45.3%	0	0.0%	54.9%	0	0.0%	47.1%	0	0.0%	45.1%	3	60.0%	55.1%	430	60.6%	72.5%	32.6%
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	Total	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*5*	*100%*	*100%*	*710*	*100%*	*100%*	*100%*

Note: Multi Family product uses "Multi-Family Units" in place of "Owner Occupied Units" for the demographic columns.

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 Count #	Bank Count %	Bank $(000s)	Bank $%	Owner Occ Units %	2020 Bank #	2020 Bank %	2020 Agg %	2020 Bank $(000s)	2020 Bank $%	2020 Agg $%	2021 Bank #	2021 Bank %	2021 Agg %	2021 Bank $(000s)	2021 Bank $%	2021 Agg $%	2022 Bank #	2022 Bank %	2022 Agg %	2022 Bank $(000s)	2022 Bank %	2022 Agg $%	2022 Owner Occ Units %
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	1.2%	0	0.0%	0.1%	2.6%
	Moderate	0	0.0%	0	0.0%	12.2%	0	0.0%	4.2%	0	0.0%	1.0%	0	0.0%	3.4%	0	0.0%	1.0%	1	25.0%	7.0%	300	26.7%	1.5%	18.2%
	Middle	3	50.0%	1,425	57.8%	62.3%	1	33.3%	50.9%	200	21.8%	53.1%	2	66.7%	41.3%	1,225	79.3%	38.8%	0	0.0%	32.2%	0	0.0%	17.5%	46.6%
	Upper	3	50.0%	1,039	42.2%	25.5%	2	66.7%	44.9%	719	78.2%	46.0%	1	33.3%	55.3%	320	20.7%	60.2%	3	75.0%	59.7%	825	73.3%	80.9%	32.6%
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	Total	*6*	*100%*	*2,464*	*100%*	*100%*	*3*	*100%*	*100%*	*919*	*100%*	*100%*	*3*	*100%*	*100%*	*1,545*	*100%*	*100%*	*4*	*100%*	*100%*	*1,125*	*100%*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	3.6%	0	0.0%	2.6%	2.6%
	Moderate	0	0.0%	0	0.0%	12.2%	0	0.0%	9.6%	0	0.0%	5.6%	0	0.0%	13.0%	0	0.0%	8.8%	0	0.0%	21.4%	0	0.0%	11.0%	18.2%
	Middle	0	0.0%	0	0.0%	62.3%	0	0.0%	68.9%	0	0.0%	65.8%	0	0.0%	70.2%	0	0.0%	66.5%	0	0.0%	46.4%	0	0.0%	43.0%	46.6%
	Upper	0	0.0%	0	0.0%	25.5%	0	0.0%	21.5%	0	0.0%	28.6%	0	0.0%	16.8%	0	0.0%	24.7%	0	0.0%	28.6%	0	0.0%	43.4%	32.6%
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	Total	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*
HMDA TOTALS	Low	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	1	0.4%	1.6%	131	0.1%	0.9%	2.6%
	Moderate	7	3.9%	1,897	2.3%	12.2%	2	2.4%	5.1%	852	2.6%	3.1%	5	5.3%	5.5%	1,045	2.1%	3.2%	19	7.8%	14.6%	6,473	4.7%	8.5%	18.2%
	Middle	85	47.5%	39,515	47.1%	62.3%	45	53.6%	57.6%	16,773	50.7%	52.2%	40	42.1%	59.4%	22,742	44.7%	52.7%	113	46.5%	42.3%	73,517	53.6%	33.2%	46.6%
	Upper	87	48.6%	42,555	50.7%	25.5%	37	44.0%	37.2%	15,486	46.8%	44.8%	50	52.6%	35.1%	27,069	53.2%	44.2%	110	45.3%	41.5%	56,942	41.5%	57.4%	32.6%
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	Total	*179*	*100%*	*83,967*	*100%*	*100%*	*84*	*100%*	*100%*	*33,111*	*100%*	*100%*	*95*	*100%*	*100%*	*50,856*	*100%*	*100%*	*243*	*100%*	*100%*	*137,063*	*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 Lending & Demographic Data 2020, 2021					Bank & Aggregate Lending 2020						Bank & Aggregate Lending 2021						Bank & Aggregate Lending; Demographic Data 2022						
		Bank Count #	Bank Count %	Bank Dollar $(000s)	Bank Dollar $%	Families by Family Income %	Count Bank #	Count Bank %	Count Agg %	Dollar Bank $(000s)	Dollar Bank $%	Dollar Agg $%	Count Bank #	Count Bank %	Count Agg %	Dollar Bank $(000s)	Dollar Bank $%	Dollar Agg $%	Count Bank #	Count Bank %	Count Agg %	Dollar Bank $(000s)	Dollar Bank $%	Dollar Agg $%	Families by Family Income %
HOME PURCHASE	Low	0	0.0%	0	0.0%	20.3%	0	0.0%	4.0%	0	0.0%	1.6%	0	0.0%	3.3%	0	0.0%	1.3%	5	2.7%	2.8%	879	1.1%	1.1%	19.7%
	Moderate	3	2.9%	556	1.0%	17.9%	3	6.7%	17.2%	556	2.8%	9.9%	0	0.0%	14.9%	0	0.0%	8.1%	14	7.6%	14.6%	3,454	4.2%	7.4%	18.7%
	Middle	15	14.3%	3,669	6.7%	21.5%	9	20.0%	17.9%	2,192	11.1%	12.6%	6	10.0%	17.6%	1,477	4.3%	11.8%	34	18.4%	18.8%	10,630	13.1%	12.1%	21.5%
	Upper	81	77.1%	47,663	87.4%	40.3%	32	71.1%	45.9%	16,359	82.7%	61.5%	49	81.7%	45.0%	31,304	90.1%	59.3%	126	68.1%	43.1%	64,537	79.3%	58.0%	40.1%
	Unknown	6	5.7%	2,638	4.8%	0.0%	1	2.2%	15.0%	675	3.4%	14.5%	5	8.3%	19.2%	1,963	5.6%	19.5%	6	3.2%	20.7%	1,908	2.3%	21.4%	0.0%
	Total	105	100%	54,526	100%	100%	45	100%	100%	19,782	100%	100%	60	100%	100%	34,744	100%	100%	185	100%	100%	81,408	100%	100%	100%
REFINANCE	Low	1	1.6%	19	0.1%	20.3%	1	2.9%	3.1%	19	0.2%	1.3%	0	0.0%	3.8%	0	0.0%	2.0%	3	8.6%	8.7%	494	5.8%	3.9%	19.7%
	Moderate	4	6.3%	528	2.4%	17.9%	2	5.9%	7.6%	262	2.3%	4.6%	2	6.9%	9.8%	266	2.6%	5.8%	4	11.4%	17.6%	529	6.2%	10.0%	18.7%
	Middle	8	12.7%	2,267	10.5%	21.5%	4	11.8%	10.6%	1,238	11.1%	8.0%	4	13.8%	14.0%	1,029	9.9%	10.3%	5	14.3%	19.8%	1,555	18.2%	14.1%	21.5%
	Upper	26	41.3%	11,056	51.2%	40.3%	12	35.3%	33.9%	5,436	48.7%	42.3%	14	48.3%	35.3%	5,620	53.9%	47.6%	16	45.7%	36.4%	4,841	56.8%	49.5%	40.1%
	Unknown	24	38.1%	7,709	35.7%	0.0%	15	44.1%	44.8%	4,205	37.7%	43.8%	9	31.0%	37.1%	3,504	33.6%	34.3%	7	20.0%	17.5%	1,111	13.0%	22.5%	0.0%
	Total	63	100%	21,579	100%	100%	34	100%	100%	11,160	100%	100%	29	100%	100%	10,419	100%	100%	35	100%	100%	8,530	100%	100%	100%
HOME IMPROVEMENT	Low	0	0.0%	0	0.0%	20.3%	0	0.0%	4.8%	0	0.0%	3.6%	0	0.0%	4.5%	0	0.0%	1.6%	0	0.0%	5.0%	0	0.0%	2.2%	19.7%
	Moderate	0	0.0%	0	0.0%	17.9%	0	0.0%	12.5%	0	0.0%	7.7%	0	0.0%	11.1%	0	0.0%	8.5%	2	25.0%	12.0%	200	3.1%	4.4%	18.7%
	Middle	0	0.0%	0	0.0%	21.5%	0	0.0%	20.0%	0	0.0%	12.1%	0	0.0%	15.6%	0	0.0%	9.9%	1	12.5%	21.3%	14	0.2%	10.9%	21.5%
	Upper	1	100.0%	115	100.0%	40.3%	1	100.0%	56.7%	115	100.0%	67.5%	0	0.0%	62.4%	0	0.0%	67.8%	4	50.0%	56.6%	850	13.3%	68.3%	40.1%
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	6.0%	0	0.0%	9.0%	0	0.0%	6.4%	0	0.0%	12.2%	1	12.5%	5.0%	5,330	83.4%	14.2%	0.0%
	Total	1	100%	115	100%	100%	1	100%	100%	115	100%	100%	0	0.0%	100%	0	0.0%	100%	8	100%	100%	6,394	100%	100%	100%
MULTI FAMILY	Low	0	0.0%	0	0.0%	20.3%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	19.7%
	Moderate	0	0.0%	0	0.0%	17.9%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	2.3%	0	0.0%	0.2%	0	0.0%	0.0%	0	0.0%	0.0%	18.7%
	Middle	0	0.0%	0	0.0%	21.5%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	21.5%
	Upper	0	0.0%	0	0.0%	40.3%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	9.3%	0	0.0%	0.9%	0	0.0%	6.5%	0	0.0%	0.6%	40.1%
	Unknown	4	100.0%	5,283	100.0%	0.0%	1	100.0%	100.0%	1,135	100.0%	100.0%	3	100.0%	88.4%	4,148	100.0%	99.0%	6	100.0%	93.5%	38,896	100.0%	99.4%	0.0%
	Total	4	100%	5,283	100%	100%	1	100%	100%	1,135	100%	100%	3	100%	100%	4,148	100%	100%	6	100%	100%	38,896	100%	100%	100%
OTHER PURPOSE LOC	Low	0	0.0%	0	0.0%	20.3%	0	0.0%	5.1%	0	0.0%	2.5%	0	0.0%	5.5%	0	0.0%	3.6%	0	0.0%	3.7%	0	0.0%	1.7%	19.7%
	Moderate	0	0.0%	0	0.0%	17.9%	0	0.0%	10.2%	0	0.0%	5.0%	0	0.0%	7.2%	0	0.0%	2.3%	0	0.0%	9.5%	0	0.0%	4.4%	18.7%
	Middle	0	0.0%	0	0.0%	21.5%	0	0.0%	15.7%	0	0.0%	7.9%	0	0.0%	13.1%	0	0.0%	6.5%	0	0.0%	19.8%	0	0.0%	8.8%	21.5%
	Upper	0	0.0%	0	0.0%	40.3%	0	0.0%	66.9%	0	0.0%	81.9%	0	0.0%	71.5%	0	0.0%	86.7%	4	80.0%	61.5%	680	95.8%	81.9%	40.1%
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	2.0%	0	0.0%	2.6%	0	0.0%	2.7%	0	0.0%	0.9%	1	20.0%	5.6%	30	4.2%	3.2%	0.0%
	Total	0	0.0%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	5	100%	100%	710	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 Lending & Demographic Data 2020, 2021					Bank & Aggregate Lending 2020						Bank & Aggregate Lending 2021						Bank & Aggregate Lending; Demographic Data 2022						
		Bank Count #	Bank Count %	Bank Dollar $(000s)	Bank Dollar $%	Families by Family Income %	Count Bank #	Count Bank %	Count Agg %	Dollar Bank $(000s)	Dollar Bank $%	Dollar Agg $%	Count Bank #	Count Bank %	Count Agg %	Dollar Bank $(000s)	Dollar Bank $%	Dollar Agg $%	Count Bank #	Count Bank %	Count Agg %	Dollar Bank $(000s)	Dollar Bank $%	Dollar Agg $%	Families by Family Income %
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	0	0.0%	20.3%	0	0.0%	3.6%	0	0.0%	1.2%	0	0.0%	3.4%	0	0.0%	1.0%	0	0.0%	4.7%	0	0.0%	1.0%	19.7%
	Moderate	0	0.0%	0	0.0%	17.9%	0	0.0%	14.4%	0	0.0%	3.7%	0	0.0%	7.7%	0	0.0%	1.2%	0	0.0%	8.1%	0	0.0%	1.7%	18.7%
	Middle	1	16.7%	225	9.1%	21.5%	0	0.0%	9.6%	0	0.0%	4.8%	1	33.3%	8.5%	225	14.6%	1.9%	2	50.0%	14.0%	575	51.1%	2.8%	21.5%
	Upper	5	83.3%	2,239	90.9%	40.3%	3	100.0%	61.1%	919	100.0%	74.3%	2	66.7%	71.1%	1,320	85.4%	84.2%	2	50.0%	62.8%	550	48.9%	80.2%	40.1%
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	11.4%	0	0.0%	16.0%	0	0.0%	9.4%	0	0.0%	11.7%	0	0.0%	10.5%	0	0.0%	14.2%	0.0%
	Total	6	100%	2,464	100%	100%	3	100%	100%	919	100%	100%	3	100%	100%	1,545	100%	100%	4	100%	100%	1,125	100%	100%	100%
PURPOSE NOT APPLICABLE	Low	0	0.0%	0	0.0%	20.3%	0	0.0%	0.6%	0	0.0%	0.3%	0	0.0%	0.8%	0	0.0%	0.3%	0	0.0%	3.6%	0	0.0%	2.0%	19.7%
	Moderate	0	0.0%	0	0.0%	17.9%	0	0.0%	1.7%	0	0.0%	1.7%	0	0.0%	3.1%	0	0.0%	2.5%	0	0.0%	0.0%	0	0.0%	0.0%	18.7%
	Middle	0	0.0%	0	0.0%	21.5%	0	0.0%	1.7%	0	0.0%	1.8%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	21.5%
	Upper	0	0.0%	0	0.0%	40.3%	0	0.0%	0.9%	0	0.0%	1.1%	0	0.0%	1.5%	0	0.0%	1.9%	0	0.0%	3.6%	0	0.0%	5.7%	40.1%
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	95.1%	0	0.0%	95.1%	0	0.0%	94.7%	0	0.0%	95.4%	0	0.0%	92.9%	0	0.0%	92.4%	0.0%
	Total	0	0.0%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	100%
HMDA TOTALS	Low	1	0.6%	19	0.0%	20.3%	1	1.2%	3.5%	19	0.1%	1.4%	0	0.0%	3.6%	0	0.0%	1.5%	8	3.3%	4.3%	1,373	1.0%	1.6%	19.7%
	Moderate	7	3.9%	1,084	1.3%	17.9%	5	6.0%	12.4%	818	2.5%	7.4%	2	2.1%	12.5%	266	0.5%	7.0%	20	8.2%	14.8%	4,183	3.1%	7.4%	18.7%
	Middle	24	13.4%	6,161	7.3%	21.5%	13	15.5%	14.2%	3,430	10.4%	10.4%	11	11.6%	15.9%	2,731	5.4%	10.8%	42	17.3%	18.9%	12,774	9.3%	11.8%	21.5%
	Upper	113	63.1%	61,073	72.7%	40.3%	48	57.1%	40.1%	22,829	68.9%	52.4%	65	68.4%	41.5%	38,244	75.2%	54.6%	152	62.6%	42.8%	71,458	52.1%	56.0%	40.1%
	Unknown	34	19.0%	15,630	18.6%	0.0%	17	20.2%	29.8%	6,015	18.2%	28.4%	17	17.9%	26.6%	9,615	18.9%	26.1%	21	8.6%	19.2%	47,275	34.5%	23.2%	0.0%
	Total	179	100%	83,967	100%	100%	84	100%	100%	33,111	100%	100%	95	100%	100%	50,856	100%	100%	243	100%	100%	137,063	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 Loans
Assessment Area: FL Ft Walton Beach

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data 2020, 2021					Bank & Aggregate Lending 2020						Bank & Aggregate Lending 2021						Bank Lending & Demographic Data 2022				
		Count Bank #	%	Dollar $(000s)	$ %	Total Businesses %	Count Bank #	%	Agg %	Dollar Bank $000s	$ %	Agg $ %	Count Bank #	%	Agg %	Dollar Bank $000s	$ %	Agg $ %	Count Bank #	%	Dollar Bank $(000s)	$ %	Total Businesses %
SMALL BUSINESSES	Low	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	2	4.4%	175	1.9%	5.2%
	Moderate	30	7.8%	1,542	4.8%	10.8%	20	8.0%	9.4%	782	4.4%	9.9%	10	7.5%	9.1%	760	5.3%	9.0%	7	15.6%	964	10.4%	15.9%
	Middle	125	32.6%	11,745	36.4%	54.9%	81	32.4%	46.9%	6,062	33.8%	43.8%	44	32.8%	48.9%	5,683	39.8%	43.8%	18	40.0%	3,267	35.4%	41.7%
	Upper	229	59.6%	18,948	58.8%	34.2%	149	59.6%	43.4%	11,097	61.9%	46.1%	80	59.7%	41.4%	7,851	54.9%	47.2%	18	40.0%	4,826	52.3%	37.2%
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0	0.0%	0.0%
	Tr Unknown	0	0.0%	0	0.0%		0	0.0%	0.3%	0	0.0%	0.2%	0	0.0%	0.5%	0	0.0%	0.1%	0	0.0%	0	0.0%	
	Total	*384*	*100%*	*32,235*	*100%*	*100%*	*250*	*100%*	*100%*	*17,941*	*100%*	*100%*	*134*	*100%*	*100%*	*14,294*	*100%*	*100%*	*45*	*100%*	*9,232*	*100%*	*100%*

Originations & Purchases
Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2022 FFIEC Census Data; 2016-2020 ACS data; 2021 & 2022 D&B information

Small Business Loans by Business Revenue & Loan Size
Assessment Area: FL Ft Walton Beach

		Bank Lending & Demographic Data 2020, 2021					Bank & Aggregate Lending 2020						Bank & Aggregate Lending 2021						Bank Lending & Demographic Data 2022				
		Count Bank #	%	Dollar $(000s)	$ %	Total Businesses %	Count Bank #	%	Agg %	Dollar Bank $000s	$ %	Agg $ %	Count Bank #	%	Agg %	Dollar Bank $000s	$ %	Agg $ %	Count Bank #	%	Dollar Bank $(000s)	$ %	Total Businesses %
Revenue	$1 Million or Less	105	27.3%	11,601	36.0%	95.2%	37	14.8%	35.5%	5,086	28.3%	27.9%	68	50.7%	43.1%	6,515	45.6%	33.2%	27	60.0%	5,835	63.2%	95.1%
	Over $1 Million	68	17.7%	11,357	35.2%	3.9%	29	11.6%		4,594	25.6%		39	29.1%		6,763	47.3%		16	35.6%	3,072	33.3%	3.9%
	Total Rev. available	173	45.1%	22,958	71.2%	99.1%	66	26.4%		9,680	54.0%		107	79.9%		13,278	92.9%		43	95.6%	8,907	96.5%	99.1%
	Rev. Not Known	211	54.9%	9,277	28.8%	0.9%	184	73.6%		8,261	46.0%		27	20.1%		1,016	7.1%		2	4.4%	325	3.5%	0.9%
	Total	*384*	*100%*	*32,235*	*100%*	*100%*	*250*	*100%*		*17,941*	*100%*		*134*	*100%*		*14,294*	*100%*		*45*	*100%*	*9,232*	*100%*	*100.0%*
Loan Size	$100,000 or Less	305	79.4%	9,748	30.2%		207	82.8%	89.5%	6,481	36.1%	36.4%	98	73.1%	91.3%	3,267	22.9%	34.9%	22	48.9%	1,229	13.3%	
	$100,001 - $250,000	42	10.9%	7,005	21.7%		25	10.0%	6.4%	4,229	23.6%	21.2%	17	12.7%	4.8%	2,776	19.4%	18.7%	10	22.2%	1,931	20.9%	
	$250,001 - $1 Million	37	9.6%	15,482	48.0%		18	7.2%	4.2%	7,231	40.3%	42.4%	19	14.2%	3.9%	8,251	57.7%	46.4%	13	28.9%	6,072	65.8%	
	Total	*384*	*100%*	*32,235*	*100%*		*250*	*100%*	*100%*	*17,941*	*100%*	*100%*	*134*	*100%*	*100%*	*14,294*	*100%*	*100%*	*45*	*100%*	*9,232*	*100%*	
Loan Size & Rev $1 Mill or Less	$100,000 or Less	77	73.3%	2,565	22.1%		24	9.6%		889	5.0%		53	39.6%		1,676	11.7%		11	24.4%	524	5.7%	
	$100,001 - $250,000	10	9.5%	1,610	13.9%		6	2.4%		1,099	6.1%		4	3.0%		511	3.6%		7	15.6%	1,181	12.8%	
	$250,001 - $1 Million	18	17.1%	7,426	64.0%		7	2.8%		3,098	17.3%		11	8.2%		4,328	30.3%		9	20.0%	4,130	44.7%	
	Total	*105*	*100%*	*11,601*	*100%*		*37*	*15%*		*5,086*	*28%*		*68*	*51%*		*6,515*	*46%*		*27*	*60%*	*5,835*	*63%*	

Originations & Purchases
Aggregate data is unavailable for loans to businesses with revenue over $1 million or revenue unknown, and for loan size by revenue.
Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2022 FFIEC Census Data; 2016-2020 ACS data; 2021 & 2022 D&B information

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

PRODUCT TYPE	Tract Income Levels	2020, 2021 Bank Count #	%	Dollar $(000s)	$ %	Owner Occupied Units %	2020 Count Bank #	%	Agg %	2020 Dollar Bank $(000s)	$ %	Agg $ %	2021 Count Bank #	%	Agg %	2021 Dollar Bank $(000s)	$ %	Agg $ %	2022 Count Bank #	%	Agg %	2022 Dollar Bank $(000s)	%	Agg $ %	Owner Occupied Units %
HOME PURCHASE	Low	0	0.0%	0	0.0%	2.5%	0	0.0%	1.4%	0	0.0%	1.0%	0	0.0%	1.1%	0	0.0%	0.9%	0	0.0%	0.8%	0	0.0%	0.6%	1.6%
	Moderate	0	0.0%	0	0.0%	13.3%	0	0.0%	7.4%	0	0.0%	5.8%	0	0.0%	7.4%	0	0.0%	5.1%	9	13.8%	14.8%	3,236	12.3%	12.1%	19.2%
	Middle	11	64.7%	2,954	57.7%	52.4%	5	62.5%	58.5%	1,594	65.1%	57.3%	6	66.7%	59.6%	1,360	50.9%	58.5%	49	75.4%	58.4%	20,470	77.6%	58.7%	48.7%
	Upper	6	35.3%	2,166	42.3%	31.8%	3	37.5%	32.7%	856	34.9%	35.9%	3	33.3%	31.9%	1,310	49.1%	35.6%	7	10.8%	26.0%	2,684	10.2%	28.6%	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	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	Total	17	100%	5,120	100%	100%	8	100%	100%	2,450	100%	100%	9	100%	100%	2,670	100%	100%	65	100%	100%	26,390	100%	100%	100%
REFINANCE	Low	0	0.0%	0	0.0%	2.5%	0	0.0%	0.7%	0	0.0%	0.5%	0	0.0%	1.2%	0	0.0%	0.7%	0	0.0%	1.1%	0	0.0%	0.6%	1.6%
	Moderate	0	0.0%	0	0.0%	13.3%	0	0.0%	5.6%	0	0.0%	4.2%	0	0.0%	6.2%	0	0.0%	4.5%	0	0.0%	14.5%	0	0.0%	10.9%	19.2%
	Middle	4	40.0%	812	33.2%	52.4%	3	33.3%	56.6%	606	27.1%	55.6%	1	100.0%	54.7%	206	100.0%	54.3%	4	100.0%	53.1%	558	100.0%	54.6%	48.7%
	Upper	6	60.0%	1,632	66.8%	31.8%	6	66.7%	37.1%	1,632	72.9%	39.7%	0	0.0%	37.9%	0	0.0%	40.5%	0	0.0%	31.3%	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	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	Total	10	100%	2,444	100%	100%	9	100%	100%	2,238	100%	100%	1	100%	100%	206	100%	100%	4	100%	100%	558	100%	100%	100%
HOME IMPROVEMENT	Low	0	0.0%	0	0.0%	2.5%	0	0.0%	1.8%	0	0.0%	3.6%	0	0.0%	1.6%	0	0.0%	0.5%	0	0.0%	0.9%	0	0.0%	0.8%	1.6%
	Moderate	0	0.0%	0	0.0%	13.3%	0	0.0%	10.4%	0	0.0%	6.1%	0	0.0%	6.3%	0	0.0%	7.4%	0	0.0%	11.0%	0	0.0%	7.8%	19.2%
	Middle	0	0.0%	0	0.0%	52.4%	0	0.0%	49.7%	0	0.0%	47.2%	0	0.0%	57.3%	0	0.0%	59.9%	1	100.0%	54.6%	210	100.0%	57.5%	48.7%
	Upper	0	0.0%	0	0.0%	31.8%	0	0.0%	38.0%	0	0.0%	43.1%	0	0.0%	34.9%	0	0.0%	32.2%	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	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	Total	0	0.0%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	1	100%	100%	210	100%	100%	100%
MULTI FAMILY *(Multi-Family Units)*	Low	0	0.0%	0	0.0%	4.3%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	3.7%	0	0.0%	0.0%	1.7%
	Moderate	0	0.0%	0	0.0%	10.4%	0	0.0%	35.0%	0	0.0%	14.3%	0	0.0%	9.5%	0	0.0%	5.6%	1	100.0%	33.3%	953	100.0%	54.0%	19.7%
	Middle	1	100.0%	93	100.0%	62.4%	1	100.0%	50.0%	93	100.0%	81.3%	0	0.0%	71.4%	0	0.0%	45.0%	0	0.0%	40.7%	0	0.0%	29.4%	62.0%
	Upper	0	0.0%	0	0.0%	22.9%	0	0.0%	15.0%	0	0.0%	4.3%	0	0.0%	19.0%	0	0.0%	49.4%	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	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	Total	1	100%	93	100%	100%	1	100%	100%	93	100%	100%	0	0.0%	100%	0	0.0%	100%	1	100%	100%	953	100%	100%	100%
OTHER PURPOSE LOC	Low	0	0.0%	0	0.0%	2.5%	0	0.0%	3.0%	0	0.0%	1.2%	0	0.0%	1.9%	0	0.0%	0.6%	0	0.0%	0.0%	0	0.0%	0.0%	1.6%
	Moderate	0	0.0%	0	0.0%	13.3%	0	0.0%	7.1%	0	0.0%	6.9%	0	0.0%	6.5%	0	0.0%	4.8%	0	0.0%	12.2%	0	0.0%	7.4%	19.2%
	Middle	0	0.0%	0	0.0%	52.4%	0	0.0%	56.6%	0	0.0%	60.5%	0	0.0%	46.7%	0	0.0%	41.0%	1	100.0%	54.1%	350	100.0%	59.3%	48.7%
	Upper	0	0.0%	0	0.0%	31.8%	0	0.0%	33.3%	0	0.0%	31.4%	0	0.0%	44.9%	0	0.0%	53.7%	0	0.0%	33.7%	0	0.0%	33.2%	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	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	Total	0	0.0%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	1	100%	100%	350	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	2020, 2021 Bank Count #	%	Dollar $(000s)	$ %	Owner Occupied Units %	2020 Count Bank #	%	Agg %	2020 Dollar Bank $(000s)	$ %	Agg $ %	2021 Count Bank #	%	Agg %	2021 Dollar Bank $(000s)	$ %	Agg $ %	2022 Count Bank #	%	Agg %	2022 Dollar Bank $(000s)	%	Agg $ %	Owner Occupied Units %
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	0	0.0%	2.5%	0	0.0%	1.5%	0	0.0%	2.1%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	1.6%
	Moderate	0	0.0%	0	0.0%	13.3%	0	0.0%	6.0%	0	0.0%	4.3%	0	0.0%	9.4%	0	0.0%	6.2%	0	0.0%	10.0%	0	0.0%	7.2%	19.2%
	Middle	0	0.0%	0	0.0%	52.4%	0	0.0%	52.6%	0	0.0%	52.9%	0	0.0%	50.8%	0	0.0%	53.4%	0	0.0%	53.0%	0	0.0%	52.8%	48.7%
	Upper	0	0.0%	0	0.0%	31.8%	0	0.0%	39.8%	0	0.0%	40.7%	0	0.0%	39.8%	0	0.0%	40.4%	0	0.0%	37.0%	0	0.0%	40.0%	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	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	Total	0	0.0%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	100%
PURPOSE NOT APPLICABLE	Low	0	0.0%	0	0.0%	2.5%	0	0.0%	2.8%	0	0.0%	1.4%	0	0.0%	1.8%	0	0.0%	0.5%	0	0.0%	3.3%	0	0.0%	2.4%	1.6%
	Moderate	0	0.0%	0	0.0%	13.3%	0	0.0%	13.1%	0	0.0%	9.0%	0	0.0%	26.8%	0	0.0%	17.1%	0	0.0%	26.7%	0	0.0%	18.7%	19.2%
	Middle	0	0.0%	0	0.0%	52.4%	0	0.0%	53.1%	0	0.0%	54.5%	0	0.0%	44.6%	0	0.0%	51.6%	0	0.0%	50.0%	0	0.0%	61.0%	48.7%
	Upper	0	0.0%	0	0.0%	31.8%	0	0.0%	31.0%	0	0.0%	35.1%	0	0.0%	26.8%	0	0.0%	30.8%	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	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	Total	0	0.0%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	100%
HMDA TOTALS	Low	0	0.0%	0	0.0%	2.5%	0	0.0%	1.2%	0	0.0%	0.8%	0	0.0%	1.1%	0	0.0%	0.8%	0	0.0%	0.8%	0	0.0%	0.5%	1.6%
	Moderate	0	0.0%	0	0.0%	13.3%	0	0.0%	6.8%	0	0.0%	5.9%	0	0.0%	7.1%	0	0.0%	5.0%	10	13.9%	14.5%	4,189	14.7%	14.7%	19.2%
	Middle	16	57.1%	3,859	50.4%	52.4%	9	50.0%	57.5%	2,293	48.0%	58.4%	7	70.0%	57.5%	1,566	54.5%	56.6%	55	76.4%	56.9%	21,588	75.9%	56.0%	48.7%
	Upper	12	42.9%	3,798	49.6%	31.8%	9	50.0%	34.5%	2,488	52.0%	35.0%	3	30.0%	34.3%	1,310	45.5%	37.7%	7	9.7%	27.7%	2,684	9.4%	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	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	Total	28	100%	7,657	100%	100%	18	100%	100%	4,781	100%	100%	10	100%	100%	2,876	100%	100%	72	100%	100%	28,461	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 Lending & Demographic Data 2020, 2021					Bank & Aggregate Lending 2020						Bank & Aggregate Lending 2021						Bank & Aggregate Lending; Demographic Data 2022						
		Bank Count		Bank Dollar		Families by Family Income	Count Bank	Agg	Dollar Bank		Agg		Count Bank	Agg	Dollar Bank		Agg		Count Bank	Agg	Dollar Bank		Agg	Families by Family Income
		#	%	$(000)	$ %	%	#	%	%	$(000)	$ %	$ %	#	%	%	$(000)	$ %	$ %	#	%	%	$(000)	$ %	$ %	%
HOME PURCHASE	Low	0	0.0%	0	0.0%	21.4%	0	0.0%	5.3%	0	0.0%	2.6%	0	0.0%	3.0%	0	0.0%	1.4%	0	0.0%	3.6%	0	0.0%	1.6%	18.3%
	Moderate	0	0.0%	0	0.0%	17.9%	0	0.0%	18.4%	0	0.0%	12.8%	0	0.0%	12.2%	0	0.0%	7.8%	0	0.0%	12.2%	0	0.0%	7.7%	19.3%
	Middle	1	5.9%	90	1.8%	20.0%	0	0.0%	22.7%	0	0.0%	20.6%	1	11.1%	18.9%	90	3.4%	16.5%	4	6.2%	19.0%	1,032	3.9%	16.1%	21.9%
	Upper	16	94.1%	5,030	98.2%	40.7%	8	100.0%	39.9%	2,450	100.0%	49.8%	8	88.9%	46.9%	2,580	96.6%	56.2%	61	93.8%	46.8%	25,358	96.1%	55.9%	40.5%
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	13.7%	0	0.0%	14.2%	0	0.0%	19.0%	0	0.0%	18.1%	0	0.0%	18.5%	0	0.0%	18.8%	0.0%
	Total	*17*	*100%*	*5,120*	*100%*	*100%*	*8*	*100%*	*100%*	*2,450*	*100%*	*100%*	*9*	*100%*	*100%*	*2,670*	*100%*	*100%*	*65*	*100%*	*100%*	*26,390*	*100%*	*100%*	*100%*
REFINANCE	Low	0	0.0%	0	0.0%	21.4%	0	0.0%	2.9%	0	0.0%	1.4%	0	0.0%	3.5%	0	0.0%	1.7%	0	0.0%	7.4%	0	0.0%	3.8%	18.3%
	Moderate	0	0.0%	0	0.0%	17.9%	0	0.0%	10.1%	0	0.0%	6.9%	0	0.0%	9.9%	0	0.0%	6.3%	0	0.0%	14.4%	0	0.0%	9.7%	19.3%
	Middle	3	30.0%	562	23.0%	20.0%	2	22.2%	15.0%	356	15.9%	12.1%	1	100.0%	15.4%	206	100.0%	12.1%	0	0.0%	21.1%	0	0.0%	17.7%	21.9%
	Upper	5	50.0%	1,443	59.0%	40.7%	5	55.6%	36.1%	1,443	64.5%	40.2%	0	0.0%	38.7%	0	0.0%	42.7%	4	100.0%	39.7%	558	100.0%	48.7%	40.5%
	Unknown	2	20.0%	439	18.0%	0.0%	2	22.2%	35.9%	439	19.6%	39.3%	0	0.0%	32.5%	0	0.0%	37.2%	0	0.0%	17.4%	0	0.0%	20.0%	0.0%
	Total	*10*	*100%*	*2,444*	*100%*	*100%*	*9*	*100%*	*100%*	*2,238*	*100%*	*100%*	*1*	*100%*	*100%*	*206*	*100%*	*100%*	*4*	*100%*	*100%*	*558*	*100%*	*100%*	*100%*
HOME IMPROVEMENT	Low	0	0.0%	0	0.0%	21.4%	0	0.0%	5.5%	0	0.0%	2.1%	0	0.0%	3.1%	0	0.0%	1.1%	0	0.0%	7.0%	0	0.0%	3.8%	18.3%
	Moderate	0	0.0%	0	0.0%	17.9%	0	0.0%	11.7%	0	0.0%	4.5%	0	0.0%	10.9%	0	0.0%	5.2%	0	0.0%	13.7%	0	0.0%	7.8%	19.3%
	Middle	0	0.0%	0	0.0%	20.0%	0	0.0%	25.2%	0	0.0%	19.1%	0	0.0%	17.7%	0	0.0%	15.0%	0	0.0%	23.5%	0	0.0%	13.1%	21.9%
	Upper	0	0.0%	0	0.0%	40.7%	0	0.0%	52.1%	0	0.0%	69.5%	0	0.0%	61.5%	0	0.0%	69.3%	1	100.0%	52.1%	210	100.0%	70.4%	40.5%
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	5.5%	0	0.0%	4.9%	0	0.0%	6.8%	0	0.0%	9.3%	0	0.0%	3.7%	0	0.0%	5.0%	0.0%
	Total	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*1*	*100%*	*100%*	*210*	*100%*	*100%*	*100%*
MULTI FAMILY	Low	0	0.0%	0	0.0%	21.4%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	18.3%
	Moderate	0	0.0%	0	0.0%	17.9%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	19.3%
	Middle	0	0.0%	0	0.0%	20.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	21.9%
	Upper	0	0.0%	0	0.0%	40.7%	0	0.0%	5.0%	0	0.0%	0.1%	0	0.0%	4.8%	0	0.0%	0.3%	0	0.0%	0.0%	0	0.0%	0.0%	40.5%
	Unknown	1	100.0%	93	100.0%	0.0%	1	100.0%	95.0%	93	100.0%	99.9%	0	0.0%	95.2%	0	0.0%	99.7%	1	100.0%	100.0%	953	100.0%	100.0%	0.0%
	Total	*1*	*100%*	*93*	*100%*	*100%*	*1*	*100%*	*100%*	*93*	*100%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*1*	*100%*	*100%*	*953*	*100%*	*100%*	*100%*
OTHER PURPOSE LOC	Low	0	0.0%	0	0.0%	21.4%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	2.8%	0	0.0%	1.6%	0	0.0%	3.9%	0	0.0%	2.1%	18.3%
	Moderate	0	0.0%	0	0.0%	17.9%	0	0.0%	14.1%	0	0.0%	7.5%	0	0.0%	6.5%	0	0.0%	3.2%	0	0.0%	12.2%	0	0.0%	7.5%	19.3%
	Middle	0	0.0%	0	0.0%	20.0%	0	0.0%	27.3%	0	0.0%	21.5%	0	0.0%	18.7%	0	0.0%	10.9%	0	0.0%	21.5%	0	0.0%	14.2%	21.9%
	Upper	0	0.0%	0	0.0%	40.7%	0	0.0%	52.5%	0	0.0%	64.7%	0	0.0%	68.2%	0	0.0%	83.2%	1	100.0%	57.1%	350	100.0%	72.6%	40.5%
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	6.1%	0	0.0%	6.3%	0	0.0%	3.7%	0	0.0%	1.1%	0	0.0%	5.4%	0	0.0%	3.7%	0.0%
	Total	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*1*	*100%*	*100%*	*350*	*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 Lending & Demographic Data 2020, 2021					Bank & Aggregate Lending 2020						Bank & Aggregate Lending 2021						Bank & Aggregate Lending; Demographic Data 2022						
		Bank Count		Bank Dollar		Families by Family Income	Count Bank	Agg	Dollar Bank		Agg		Count Bank	Agg	Dollar Bank		Agg		Count Bank	Agg	Dollar Bank		Agg	Families by Family Income
		#	%	$(000)	$ %	%	#	%	%	$(000)	$ %	$ %	#	%	%	$(000)	$ %	$ %	#	%	%	$(000)	$ %	$ %	%
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	0	0.0%	21.4%	0	0.0%	9.0%	0	0.0%	5.7%	0	0.0%	7.0%	0	0.0%	4.0%	0	0.0%	7.5%	0	0.0%	3.3%	18.3%
	Moderate	0	0.0%	0	0.0%	17.9%	0	0.0%	24.8%	0	0.0%	17.2%	0	0.0%	10.9%	0	0.0%	5.9%	0	0.0%	16.5%	0	0.0%	8.6%	19.3%
	Middle	0	0.0%	0	0.0%	20.0%	0	0.0%	14.3%	0	0.0%	11.6%	0	0.0%	18.8%	0	0.0%	13.1%	0	0.0%	24.0%	0	0.0%	13.3%	21.9%
	Upper	0	0.0%	0	0.0%	40.7%	0	0.0%	48.9%	0	0.0%	61.6%	0	0.0%	57.0%	0	0.0%	69.6%	0	0.0%	46.0%	0	0.0%	65.1%	40.5%
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	3.0%	0	0.0%	4.0%	0	0.0%	6.3%	0	0.0%	7.3%	0	0.0%	6.0%	0	0.0%	9.6%	0.0%
	Total	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	0	0.0%	21.4%	0	0.0%	2.1%	0	0.0%	0.8%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	3.3%	0	0.0%	2.2%	18.3%
	Moderate	0	0.0%	0	0.0%	17.9%	0	0.0%	2.1%	0	0.0%	1.4%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	19.3%
	Middle	0	0.0%	0	0.0%	20.0%	0	0.0%	1.4%	0	0.0%	1.3%	0	0.0%	1.8%	0	0.0%	3.8%	0	0.0%	0.0%	0	0.0%	0.0%	21.9%
	Upper	0	0.0%	0	0.0%	40.7%	0	0.0%	1.4%	0	0.0%	2.5%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	3.3%	0	0.0%	2.3%	40.5%
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	93.1%	0	0.0%	94.0%	0	0.0%	98.2%	0	0.0%	96.2%	0	0.0%	93.3%	0	0.0%	95.5%	0.0%
	Total	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*
HMDA TOTALS	Low	0	0.0%	0	0.0%	21.4%	0	0.0%	4.3%	0	0.0%	2.0%	0	0.0%	3.2%	0	0.0%	1.5%	0	0.0%	4.5%	0	0.0%	1.9%	18.3%
	Moderate	0	0.0%	0	0.0%	17.9%	0	0.0%	14.9%	0	0.0%	9.6%	0	0.0%	11.2%	0	0.0%	7.0%	0	0.0%	12.7%	0	0.0%	7.5%	19.3%
	Middle	4	14.3%	652	8.5%	20.0%	2	11.1%	19.4%	356	7.4%	15.8%	2	20.0%	17.5%	296	10.3%	14.5%	4	5.6%	19.6%	1,032	3.6%	15.1%	21.9%
	Upper	21	75.0%	6,473	84.5%	40.7%	13	72.2%	38.3%	3,893	81.4%	42.6%	8	80.0%	44.1%	2,580	89.7%	50.3%	67	93.1%	45.5%	26,476	93.0%	51.3%	40.5%
	Unknown	3	10.7%	532	6.9%	0.0%	3	16.7%	23.1%	532	11.1%	30.0%	0	0.0%	23.9%	0	0.0%	26.8%	1	1.4%	17.6%	953	3.3%	24.2%	0.0%
	Total	*28*	*100%*	*7,657*	*100%*	*100%*	*18*	*100%*	*100%*	*4,781*	*100%*	*100%*	*10*	*100%*	*100%*	*2,876*	*100%*	*100%*	*72*	*100%*	*100%*	*28,461*	*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 Loans
Assessment Area: FL Panama City

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data 2020, 2021					Bank & Aggregate Lending 2020						Bank & Aggregate Lending 2021						Bank Lending & Demographic Data 2022				
		Count Bank #	%	Dollar $ (000s)	$ %	Total Businesses %	Count Bank #	%	Agg %	Dollar Bank $ 000s	$ %	Agg $ %	Count Bank #	%	Agg %	Dollar Bank $ 000s	$ %	Agg $ %	Count Bank #	%	Dollar Bank $(000s)	$ %	Total Businesses %
SMALL BUSINESSES	Low	0	0.0%	0	0.0%	3.1%	0	0.0%	2.5%	0	0.0%	3.2%	0	0.0%	2.6%	0	0.0%	2.8%	0	0.0%	0	0.0%	2.4%
	Moderate	4	14.8%	305	8.7%	19.0%	2	13.3%	16.7%	141	7.6%	19.9%	2	16.7%	15.5%	164	9.9%	19.8%	0	0.0%	0	0.0%	20.5%
	Middle	7	25.9%	1,202	34.3%	53.2%	4	26.7%	53.9%	680	36.8%	51.8%	3	25.0%	53.1%	522	31.6%	50.2%	5	83.3%	1,772	90.6%	50.6%
	Upper	16	59.3%	1,994	57.0%	24.7%	9	60.0%	26.6%	1,027	55.6%	24.9%	7	58.3%	28.1%	967	58.5%	27.2%	1	16.7%	183	9.4%	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	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%	0.3%	0	0.0%	0.1%	0	0.0%	0.7%	0	0.0%	0.1%	0	0.0%	0	0.0%	
	Total	27	100%	3,501	100%	100%	15	100%	100%	1,848	100%	100%	12	100%	100%	1,653	100%	100%	6	100%	1,955	100%	100%

Originations & Purchases
Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2022 FFIEC Census Data; 2016-2020 ACS data; 2021 & 2022 D&B information

Small Business Loans by Business Revenue & Loan Size
Assessment Area: FL Panama City

		Bank Lending & Demographic Data 2020, 2021					Bank & Aggregate Lending 2020						Bank & Aggregate Lending 2021						Bank Lending & Demographic Data 2022				
		Count Bank #	%	Dollar $ (000s)	$ %	Total Businesses %	Count Bank #	%	Agg %	Dollar Bank $ 000s	$ %	Agg $ %	Count Bank #	%	Agg %	Dollar Bank $ 000s	$ %	Agg $ %	Count Bank #	%	Dollar Bank $ (000s)	$ %	Total Businesses %
Revenue	$1 Million or Less	5	18.5%	1,002	28.6%	94.5%	1	6.7%	30.7%	246	13.3%	23.5%	4	33.3%	40.9%	756	45.7%	27.3%	2	33.3%	745	38.1%	94.4%
	Over $1 Million	11	40.7%	1,305	37.3%	4.7%	3	20.0%		408	22.1%		8	66.7%		897	54.3%		4	66.7%	1,210	61.9%	4.7%
	Total Rev. available	16	59.3%	2,307	65.9%	99.2%	4	26.7%		654	35.4%		12	100.0%		1,653	100.0%		6	100.0%	1,955	100.0%	99.1%
	Rev. Not Known	11	40.7%	1,194	34.1%	0.8%	11	73.3%		1,194	64.6%		0	0.0%		0	0.0%		0	0.0%	0	0.0%	0.9%
	Total	27	100%	3,501	100%	100%	15	100%		1,848	100%		12	100%		1,653	100%		6	100%	1,955	100%	100.0%
Loan Size	$100,000 or Less	14	51.9%	702	20.1%		7	46.7%	87.7%	395	21.4%	33.8%	7	58.3%	90.9%	307	18.6%	36.3%	2	33.3%	145	7.4%	
	$100,001 - $250,000	10	37.0%	1,686	48.2%		7	46.7%	7.6%	1,192	64.5%	23.7%	3	25.0%	5.7%	494	29.9%	23.6%	1	16.7%	183	9.4%	
	$250,001 - $1 Million	3	11.1%	1,113	31.8%		1	6.7%	4.7%	261	14.1%	42.6%	2	16.7%	3.4%	852	51.5%	40.2%	3	50.0%	1,627	83.2%	
	Total	27	100%	3,501	100%		15	100%	100%	1,848	100%	100%	12	100%	100%	1,653	100%	100%	6	100%	1,955	100%	
Loan Size & Rev $1 Mill or Less	$100,000 or Less	2	40.0%	81	8.1%		0	0.0%		0	0.0%		2	16.7%		81	4.9%		1	16.7%	70	3.6%	
	$100,001 - $250,000	2	40.0%	388	38.7%		1	6.7%		246	13.3%		1	8.3%		142	8.6%		0	0.0%	0	0.0%	
	$250,001 - $1 Million	1	20.0%	533	53.2%		0	0.0%		0	0.0%		1	8.3%		533	32.2%		1	16.7%	675	34.5%	
	Total	5	100%	1,002	100%		1	7%		246	13%		4	33%		756	46%		2	33%	745	38%	

Originations & Purchases
Aggregate data is unavailable for loans to businesses with revenue over $1 million or revenue unknown, and for loan size by revenue.
Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2022 FFIEC Census Data; 2016-2020 ACS data; 2021 & 2022 D&B information

Geographic Distribution of HMDA Loans - Table 1 of 2

Assessment Area: FL Pensacola

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data 2020, 2021					Bank & Aggregate Lending 2020						2021						Bank & Aggregate Lending; Demographic Data 2022					
		Bank				Owner Occupied Units	Count			Dollar			Count			Dollar			Count		Dollar			Owner Occupied Units
		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Bank			
		#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %	#	%	$ (000s)	%	$ %	%
HOME PURCHASE	Low	0	0.0%	0	0.0%	1.6%	0	0.0%	0.4%	0	0.0%	0.2%	0	0.0%	0.6%	0	0.0%	0.2%	1	1.2%	125	0.4%		2.8%
	Moderate	9	14.5%	4,971	19.5%	15.2%	7	23.3%	9.5%	2,990	27.8%	7.1%	2	6.3%	10.5%	1,981	13.4%	7.8%	9	10.5%	1,531	4.8%		19.6%
	Middle	23	37.1%	7,112	27.9%	54.7%	11	36.7%	51.0%	3,208	29.8%	46.1%	12	37.5%	50.6%	3,904	26.4%	45.9%	15	17.4%	5,121	16.1%		40.9%
	Upper	30	48.4%	13,445	52.7%	28.5%	12	40.0%	39.1%	4,557	42.4%	46.7%	18	56.3%	38.3%	8,888	60.2%	46.1%	61	70.9%	25,063	78.7%		36.7%
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0	0.0%		0.0%
	Total	*62*	*100%*	*25,528*	*100%*	*100%*	*30*	*100%*	*100%*	*10,755*	*100%*	*100%*	*32*	*100%*	*100%*	*14,773*	*100%*	*100%*	*86*	*100%*	*31,840*	*100%*		*100%*
REFINANCE	Low	0	0.0%	0	0.0%	1.6%	0	0.0%	0.1%	0	0.0%	0.0%	0	0.0%	0.2%	0	0.0%	0.1%	1	2.8%	170	2.0%		2.8%
	Moderate	3	6.0%	290	2.6%	15.2%	2	8.7%	6.1%	156	2.7%	4.6%	1	3.7%	7.5%	134	2.6%	5.4%	7	19.4%	1,038	12.4%		19.6%
	Middle	32	64.0%	7,101	64.9%	54.7%	13	56.5%	47.4%	3,440	58.7%	42.2%	19	70.4%	51.1%	3,661	72.0%	45.8%	4	11.1%	576	6.9%		40.9%
	Upper	15	30.0%	3,554	32.5%	28.5%	8	34.8%	46.4%	2,266	38.7%	53.1%	7	25.9%	41.2%	1,288	25.3%	48.7%	24	66.7%	6,569	78.6%		36.7%
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0	0.0%		0.0%
	Total	*50*	*100%*	*10,945*	*100%*	*100%*	*23*	*100%*	*100%*	*5,862*	*100%*	*100%*	*27*	*100%*	*100%*	*5,083*	*100%*	*100%*	*36*	*100%*	*8,353*	*100%*		*100%*
HOME IMPROVEMENT	Low	0	0.0%	0	0.0%	1.6%	0	0.0%	0.3%	0	0.0%	0.2%	0	0.0%	0.6%	0	0.0%	0.7%	1	9.1%	89	4.2%		2.8%
	Moderate	0	0.0%	0	0.0%	15.2%	0	0.0%	8.9%	0	0.0%	5.4%	0	0.0%	8.9%	0	0.0%	7.9%	1	9.1%	25	1.2%		19.6%
	Middle	0	0.0%	0	0.0%	54.7%	0	0.0%	47.9%	0	0.0%	41.6%	0	0.0%	49.8%	0	0.0%	44.3%	1	9.1%	25	1.2%		40.9%
	Upper	0	0.0%	0	0.0%	28.5%	0	0.0%	42.8%	0	0.0%	52.7%	0	0.0%	40.6%	0	0.0%	47.1%	8	72.7%	1,978	93.4%		36.7%
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0	0.0%		0.0%
	Total	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*11*	*100%*	*2,117*	*100%*		*100%*
MULTI FAMILY						Multi-Family Units																		Multi-Family Units
	Low	0	0.0%	0	0.0%	1.9%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	2.4%	0	0.0%	0.3%	0	0.0%	0	0.0%		5.8%
	Moderate	1	16.7%	506	1.3%	27.3%	1	25.0%	32.1%	506	50.8%	26.4%	0	0.0%	19.5%	0	0.0%	5.7%	0	0.0%	0	0.0%		27.0%
	Middle	5	83.3%	38,355	98.7%	40.0%	3	75.0%	60.7%	491	49.2%	61.4%	2	100.0%	63.4%	37,864	100.0%	69.6%	0	0.0%	0	0.0%		29.4%
	Upper	0	0.0%	0	0.0%	30.8%	0	0.0%	7.1%	0	0.0%	12.2%	0	0.0%	14.6%	0	0.0%	24.4%	0	0.0%	0	0.0%		37.8%
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0	0.0%		0.0%
	Total	*6*	*100%*	*38,861*	*100%*	*100%*	*4*	*100%*	*100%*	*997*	*100%*	*100%*	*2*	*100%*	*100%*	*37,864*	*100%*	*100%*	*0*	*0.0%*	*0*	*0.0%*		*100%*
OTHER PURPOSE LOC	Low	0	0.0%	0	0.0%	1.6%	0	0.0%	0.3%	0	0.0%	0.1%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0	0.0%		2.8%
	Moderate	0	0.0%	0	0.0%	15.2%	0	0.0%	7.8%	0	0.0%	5.7%	0	0.0%	8.7%	0	0.0%	27.3%	2	10.5%	95	2.9%		19.6%
	Middle	0	0.0%	0	0.0%	54.7%	0	0.0%	45.8%	0	0.0%	39.8%	0	0.0%	49.5%	0	0.0%	31.2%	8	42.1%	837	25.2%		40.9%
	Upper	0	0.0%	0	0.0%	28.5%	0	0.0%	46.1%	0	0.0%	54.4%	0	0.0%	41.8%	0	0.0%	41.5%	9	47.4%	2,385	71.9%		36.7%
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0	0.0%		0.0%
	Total	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*19*	*100%*	*3,317*	*100%*		*100%*

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

Geographic Distribution of HMDA Loans - Table 2 of 2

Assessment Area: FL Pensacola

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data 2020, 2021					Bank & Aggregate Lending 2020						2021						Bank & Aggregate Lending; Demographic Data 2022					
		Bank				Owner Occupied Units	Count			Dollar			Count			Dollar			Count		Dollar			Owner Occupied Units
		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Bank		Agg	
		#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %	#	%	$ (000s)	%	$ %	%
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	0	0.0%	1.6%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	1.7%	0	0.0%	0.6%	2.8%
	Moderate	1	100.0%	200	100.0%	15.2%	0	0.0%	7.8%	0	0.0%	5.4%	1	100.0%	8.4%	200	100.0%	5.6%	1	20.0%	16.6%	211	10.3%	13.3%	19.6%
	Middle	0	0.0%	0	0.0%	54.7%	0	0.0%	50.0%	0	0.0%	41.8%	0	0.0%	49.5%	0	0.0%	43.3%	1	20.0%	37.7%	248	12.1%	22.7%	40.9%
	Upper	0	0.0%	0	0.0%	28.5%	0	0.0%	42.2%	0	0.0%	52.8%	0	0.0%	42.1%	0	0.0%	51.0%	3	60.0%	44.0%	1,598	77.7%	63.5%	36.7%
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	Total	*1*	*100%*	*200*	*100%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*1*	*100%*	*100%*	*200*	*100%*	*100%*	*5*	*100%*	*100%*	*2,057*	*100%*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	0	0.0%	1.6%	0	0.0%	0.5%	0	0.0%	0.1%	0	0.0%	1.5%	0	0.0%	0.6%	0	0.0%	6.6%	0	0.0%	3.6%	2.8%
	Moderate	0	0.0%	0	0.0%	15.2%	0	0.0%	14.9%	0	0.0%	10.7%	0	0.0%	15.8%	0	0.0%	11.6%	0	0.0%	18.9%	0	0.0%	15.8%	19.6%
	Middle	0	0.0%	0	0.0%	54.7%	0	0.0%	59.3%	0	0.0%	55.1%	0	0.0%	59.8%	0	0.0%	56.2%	0	0.0%	43.4%	0	0.0%	40.5%	40.9%
	Upper	0	0.0%	0	0.0%	28.5%	0	0.0%	25.3%	0	0.0%	34.1%	0	0.0%	22.9%	0	0.0%	31.5%	0	0.0%	31.1%	0	0.0%	40.1%	36.7%
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	Total	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*
HMDA TOTALS	Low	0	0.0%	0	0.0%	1.6%	0	0.0%	0.3%	0	0.0%	0.1%	0	0.0%	0.4%	0	0.0%	0.2%	3	1.9%	1.5%	384	0.8%	0.9%	2.8%
	Moderate	14	11.8%	5,967	7.9%	15.2%	10	17.5%	8.1%	3,652	20.7%	6.5%	4	6.5%	9.1%	2,315	4.0%	6.9%	20	12.7%	17.8%	2,900	6.1%	13.7%	19.6%
	Middle	60	50.4%	52,568	69.6%	54.7%	27	47.4%	49.5%	7,139	40.5%	44.8%	33	53.2%	50.9%	45,429	78.4%	46.5%	29	18.5%	40.9%	6,807	14.3%	37.7%	40.9%
	Upper	45	37.8%	16,999	22.5%	28.5%	20	35.1%	42.0%	6,823	38.7%	48.6%	25	40.3%	39.6%	10,176	17.6%	46.4%	105	66.9%	39.8%	37,593	78.8%	47.7%	36.7%
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	Total	*119*	*100%*	*75,534*	*100%*	*100%*	*57*	*100%*	*100%*	*17,614*	*100%*	*100%*	*62*	*100%*	*100%*	*57,920*	*100%*	*100%*	*157*	*100%*	*100%*	*47,684*	*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 Pensacola

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data 2020, 2021					Bank & Aggregate Lending 2020						2021						Bank & Aggregate Lending; Demographic Data 2022						
		Bank Count #	Bank Count %	Bank Dollar $(000s)	Bank Dollar $%	Families by Family Income %	Count Bank #	Count Bank %	Count Agg %	Dollar Bank $(000s)	Dollar Bank $%	Dollar Agg $%	Count Bank #	Count Bank %	Count Agg %	Dollar Bank $(000s)	Dollar Bank $%	Dollar Agg $%	Count Bank #	Count Bank %	Count Agg %	Dollar Bank $(000s)	Dollar Bank $%	Dollar Agg $%	Families by Family Income %
HOME PURCHASE	Low	2	3.2%	368	1.4%	18.6%	1	3.3%	3.2%	170	1.6%	1.5%	1	3.1%	4.4%	198	1.3%	2.2%	6	7.0%	3.5%	973	3.1%	1.6%	20.5%
	Moderate	4	6.5%	710	2.8%	19.1%	4	13.3%	15.9%	710	6.6%	11.0%	0	0.0%	17.1%	0	0.0%	12.2%	9	10.5%	14.4%	1,578	5.0%	9.8%	18.5%
	Middle	6	9.7%	1,624	6.4%	22.7%	2	6.7%	24.0%	412	3.8%	21.5%	4	12.5%	23.0%	1,212	8.2%	21.1%	14	16.3%	22.7%	3,622	11.4%	20.2%	20.6%
	Upper	43	69.4%	19,567	76.6%	39.7%	18	60.0%	39.6%	6,964	64.8%	49.4%	25	78.1%	34.7%	12,603	85.3%	44.9%	53	61.6%	37.0%	23,807	74.8%	47.0%	40.4%
	Unknown	7	11.3%	3,259	12.8%	0.0%	5	16.7%	17.3%	2,499	23.2%	16.5%	2	6.3%	20.8%	760	5.1%	19.5%	4	4.7%	22.3%	1,860	5.8%	21.4%	0.0%
	Total	*62*	*100%*	*25,528*	*100%*	*100%*	*30*	*100%*	*100%*	*10,755*	*100%*	*100%*	*32*	*100%*	*100%*	*14,773*	*100%*	*100%*	*86*	*100%*	*100%*	*31,840*	*100%*	*100%*	*100%*
REFINANCE	Low	2	4.0%	191	1.7%	18.6%	0	0.0%	2.7%	0	0.0%	1.2%	2	7.4%	4.7%	191	3.8%	2.5%	0	0.0%	8.4%	0	0.0%	4.5%	20.5%
	Moderate	6	12.0%	889	8.1%	19.1%	2	8.7%	7.7%	403	6.9%	4.7%	4	14.8%	13.3%	486	9.6%	9.1%	5	13.9%	20.0%	988	11.8%	14.6%	18.5%
	Middle	9	18.0%	1,536	14.0%	22.7%	4	17.4%	12.7%	778	13.3%	9.7%	5	18.5%	16.6%	758	14.9%	14.3%	2	5.6%	23.0%	285	3.4%	21.6%	20.6%
	Upper	28	56.0%	7,446	68.0%	39.7%	16	69.6%	31.7%	4,573	78.0%	36.0%	12	44.4%	30.6%	2,873	56.5%	37.4%	17	47.2%	32.8%	4,951	59.3%	42.4%	40.4%
	Unknown	5	10.0%	883	8.1%	0.0%	1	4.3%	45.1%	108	1.8%	48.4%	4	14.8%	34.7%	775	15.2%	36.6%	12	33.3%	15.8%	2,129	25.5%	16.8%	0.0%
	Total	*50*	*100%*	*10,945*	*100%*	*100%*	*23*	*100%*	*100%*	*5,862*	*100%*	*100%*	*27*	*100%*	*100%*	*5,083*	*100%*	*100%*	*36*	*100%*	*100%*	*8,353*	*100%*	*100%*	*100%*
HOME IMPROVEMENT	Low	0	0.0%	0	0.0%	18.6%	0	0.0%	3.8%	0	0.0%	2.2%	0	0.0%	6.3%	0	0.0%	3.5%	0	0.0%	5.6%	0	0.0%	3.2%	20.5%
	Moderate	0	0.0%	0	0.0%	19.1%	0	0.0%	13.9%	0	0.0%	8.6%	0	0.0%	14.4%	0	0.0%	11.5%	1	9.1%	15.6%	80	3.8%	9.8%	18.5%
	Middle	0	0.0%	0	0.0%	22.7%	0	0.0%	23.1%	0	0.0%	17.9%	0	0.0%	22.9%	0	0.0%	17.5%	2	18.2%	23.5%	104	4.9%	17.6%	20.6%
	Upper	0	0.0%	0	0.0%	39.7%	0	0.0%	54.3%	0	0.0%	64.7%	0	0.0%	50.5%	0	0.0%	61.0%	6	54.5%	47.1%	1,206	57.0%	60.8%	40.4%
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	5.0%	0	0.0%	6.6%	0	0.0%	6.0%	0	0.0%	6.5%	2	18.2%	8.2%	727	34.3%	8.6%	0.0%
	Total	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*11*	*100%*	*100%*	*2,117*	*100%*	*100%*	*100%*
MULTI FAMILY	Low	0	0.0%	0	0.0%	18.6%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	2.4%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	20.5%
	Moderate	0	0.0%	0	0.0%	19.1%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	18.5%
	Middle	0	0.0%	0	0.0%	22.7%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	20.6%
	Upper	2	33.3%	754	1.9%	39.7%	2	50.0%	7.1%	754	75.6%	0.5%	0	0.0%	2.4%	0	0.0%	0.2%	0	0.0%	0.0%	0	0.0%	0.0%	40.4%
	Unknown	4	66.7%	38,107	98.1%	0.0%	2	50.0%	92.9%	243	24.4%	99.5%	2	100.0%	95.1%	37,864	100.0%	99.8%	0	0.0%	100.0%	0	0.0%	100.0%	0.0%
	Total	*6*	*100%*	*38,861*	*100%*	*100%*	*4*	*100%*	*100%*	*997*	*100%*	*100%*	*2*	*100%*	*100%*	*37,864*	*100%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*
OTHER PURPOSE LOC	Low	0	0.0%	0	0.0%	18.6%	0	0.0%	3.8%	0	0.0%	2.0%	0	0.0%	4.8%	0	0.0%	1.7%	1	5.3%	5.3%	65	2.0%	2.3%	20.5%
	Moderate	0	0.0%	0	0.0%	19.1%	0	0.0%	9.1%	0	0.0%	4.8%	0	0.0%	12.2%	0	0.0%	6.2%	0	0.0%	12.3%	0	0.0%	8.9%	18.5%
	Middle	0	0.0%	0	0.0%	22.7%	0	0.0%	18.1%	0	0.0%	10.5%	0	0.0%	16.9%	0	0.0%	9.7%	2	10.5%	21.1%	50	1.5%	16.0%	20.6%
	Upper	0	0.0%	0	0.0%	39.7%	0	0.0%	64.5%	0	0.0%	78.8%	0	0.0%	60.8%	0	0.0%	57.9%	15	78.9%	49.8%	3,020	91.0%	64.4%	40.4%
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	4.5%	0	0.0%	3.9%	0	0.0%	5.3%	0	0.0%	24.5%	1	5.3%	11.5%	182	5.5%	8.4%	0.0%
	Total	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*19*	*100%*	*100%*	*3,317*	*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 Pensacola

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data 2020, 2021					Bank & Aggregate Lending 2020						2021						Bank & Aggregate Lending; Demographic Data 2022						
		Bank Count #	Bank Count %	Bank Dollar $(000s)	Bank Dollar $%	Families by Family Income %	Count Bank #	Count Bank %	Count Agg %	Dollar Bank $(000s)	Dollar Bank $%	Dollar Agg $%	Count Bank #	Count Bank %	Count Agg %	Dollar Bank $(000s)	Dollar Bank $%	Dollar Agg $%	Count Bank #	Count Bank %	Count Agg %	Dollar Bank $(000s)	Dollar Bank $%	Dollar Agg $%	Families by Family Income %
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	0	0.0%	18.6%	0	0.0%	7.8%	0	0.0%	6.5%	0	0.0%	7.9%	0	0.0%	6.1%	0	0.0%	10.6%	0	0.0%	6.1%	20.5%
	Moderate	0	0.0%	0	0.0%	19.1%	0	0.0%	14.3%	0	0.0%	9.6%	0	0.0%	8.4%	0	0.0%	4.7%	0	0.0%	18.3%	0	0.0%	10.4%	18.5%
	Middle	1	100.0%	200	100.0%	22.7%	0	0.0%	23.4%	0	0.0%	14.4%	1	100.0%	20.1%	200	100.0%	14.2%	1	20.0%	21.7%	211	10.3%	14.9%	20.6%
	Upper	0	0.0%	0	0.0%	39.7%	0	0.0%	41.6%	0	0.0%	56.9%	0	0.0%	52.3%	0	0.0%	60.2%	4	80.0%	38.3%	1,846	89.7%	56.0%	40.4%
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	13.0%	0	0.0%	12.6%	0	0.0%	11.2%	0	0.0%	14.9%	0	0.0%	11.1%	0	0.0%	12.5%	0.0%
	Total	*1*	*100%*	*200*	*100%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*1*	*100%*	*100%*	*200*	*100%*	*100%*	*5*	*100%*	*100%*	*2,057*	*100%*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	0	0.0%	18.6%	0	0.0%	1.2%	0	0.0%	0.8%	0	0.0%	1.9%	0	0.0%	1.5%	0	0.0%	3.3%	0	0.0%	1.6%	20.5%
	Moderate	0	0.0%	0	0.0%	19.1%	0	0.0%	2.1%	0	0.0%	1.6%	0	0.0%	4.1%	0	0.0%	4.1%	0	0.0%	0.8%	0	0.0%	0.7%	18.5%
	Middle	0	0.0%	0	0.0%	22.7%	0	0.0%	1.5%	0	0.0%	1.9%	0	0.0%	1.9%	0	0.0%	2.7%	0	0.0%	0.8%	0	0.0%	1.3%	20.6%
	Upper	0	0.0%	0	0.0%	39.7%	0	0.0%	0.4%	0	0.0%	0.6%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	40.4%
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	94.8%	0	0.0%	95.0%	0	0.0%	92.1%	0	0.0%	91.7%	0	0.0%	95.1%	0	0.0%	96.3%	0.0%
	Total	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*
HMDA TOTALS	Low	4	3.4%	559	0.7%	18.6%	1	1.8%	3.0%	170	1.0%	1.4%	3	4.8%	4.6%	389	0.7%	2.3%	7	4.5%	5.1%	1,038	2.2%	2.3%	20.5%
	Moderate	10	8.4%	1,599	2.1%	19.1%	6	10.5%	11.8%	1,113	6.3%	7.9%	4	6.5%	15.1%	486	0.8%	10.5%	15	9.6%	15.9%	2,646	5.5%	10.4%	18.5%
	Middle	16	13.4%	3,360	4.4%	22.7%	6	10.5%	18.3%	1,190	6.8%	15.6%	10	16.1%	19.8%	2,170	3.7%	17.6%	21	13.4%	22.6%	4,272	9.0%	19.4%	20.6%
	Upper	73	61.3%	27,767	36.8%	39.7%	36	63.2%	35.7%	12,291	69.8%	42.2%	37	59.7%	33.3%	15,476	26.7%	40.8%	95	60.5%	36.5%	34,830	73.0%	44.2%	40.4%
	Unknown	16	13.4%	42,249	55.9%	0.0%	8	14.0%	31.3%	2,850	16.2%	33.0%	8	12.9%	27.2%	39,399	68.0%	28.8%	19	12.1%	20.0%	4,898	10.3%	23.7%	0.0%
	Total	*119*	*100%*	*75,534*	*100%*	*100%*	*57*	*100%*	*100%*	*17,614*	*100%*	*100%*	*62*	*100%*	*100%*	*57,920*	*100%*	*100%*	*157*	*100%*	*100%*	*47,684*	*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 Loans
Assessment Area: FL Pensacola

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data					Bank & Aggregate Lending													Bank Lending & Demographic Data				
		2020, 2021					2020						2021							2022				
		Bank				Total Businesses	Count			Dollar			Count			Dollar				Count		Dollar		Total Businesses
		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg		Bank		Bank		
		#	%	$ (000s)	$ %	%	#	%	%	$ 000s	$ %	$ %	#	%	%	$ 000s	$ %	$ %		#	%	$(000s)	$ %	%
SMALL BUSINESSES	Low	10	2.5%	1,130	3.0%	2.3%	8	3.2%	2.4%	1,039	4.8%	2.5%	2	1.4%	2.3%	91	0.6%	2.0%		1	1.8%	639	6.5%	3.9%
	Moderate	105	26.7%	10,921	28.8%	20.3%	67	26.7%	20.5%	6,328	29.2%	23.5%	38	26.8%	18.8%	4,593	28.2%	21.5%		15	26.3%	2,377	24.1%	23.1%
	Middle	202	51.4%	20,051	52.9%	50.8%	131	52.2%	49.8%	11,083	51.2%	52.1%	71	50.0%	49.6%	8,968	55.0%	51.5%		17	29.8%	1,749	17.8%	36.1%
	Upper	76	19.3%	5,828	15.4%	26.7%	45	17.9%	27.1%	3,186	14.7%	21.8%	31	21.8%	28.9%	2,642	16.2%	24.9%		24	42.1%	5,084	51.6%	36.8%
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%		0	0.0%	0	0.0%	0.0%
	Tr Unknown	0	0.0%	0	0.0%		0	0.0%	0.2%	0	0.0%	0.1%	0	0.0%	0.4%	0	0.0%	0.1%		0	0.0%	0	0.0%	
	Total	393	100%	37,930	100%	100%	251	100%	100%	21,636	100%	100%	142	100%	100%	16,294	100%	100%		57	100%	9,849	100%	100%

Originations & Purchases
Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2022 FFIEC Census Data; 2016-2020 ACS data; 2021 & 2022 D&B information

Small Business Loans by Business Revenue & Loan Size
Assessment Area: FL Pensacola

		Bank Lending & Demographic Data					Bank & Aggregate Lending													Bank Lending & Demographic Data				
		2020, 2021					2020						2021							2022				
		Bank				Total Businesses	Count			Dollar			Count			Dollar				Count		Dollar		Total Businesses
		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg		Bank		Bank		
		#	%	$ (000s)	$ %	%	#	%	%	$ 000s	$ %	$ %	#	%	%	$ 000s	$ %	$ %		#	%	$ (000s)	$ %	%
Revenue	$1 Million or Less	139	35.4%	13,927	36.7%	95.0%	33	13.1%	37.0%	4,152	19.2%	28.5%	106	74.6%	44.4%	9,775	60.0%	33.7%		25	43.9%	3,958	40.2%	95.0%
	Over $1 Million	76	19.3%	14,471	38.2%	4.4%	47	18.7%		8,212	38.0%		29	20.4%		6,259	38.4%			30	52.6%	5,704	57.9%	4.2%
	Total Rev. available	215	54.7%	28,398	74.9%	99.3%	80	31.9%		12,364	57.1%		135	95.1%		16,034	98.4%			55	96.5%	9,662	98.1%	99.2%
	Rev. Not Known	178	45.3%	9,532	25.1%	0.7%	171	68.1%		9,272	42.9%		7	4.9%		260	1.6%			2	3.5%	187	1.9%	0.8%
	Total	393	100%	37,930	100%	100%	251	100%		21,636	100%		142	100%		16,294	100%			57	100%	9,849	100%	100.0%
Loan Size	$100,000 or Less	292	74.3%	10,773	28.4%		193	76.9%	87.4%	7,044	32.6%	31.4%	99	69.7%	90.5%	3,729	22.9%	31.4%		26	45.6%	1,126	11.4%	
	$100,001 - $250,000	65	16.5%	10,851	28.6%		39	15.5%	7.4%	6,226	28.8%	21.8%	26	18.3%	5.2%	4,625	28.4%	19.1%		21	36.8%	3,836	38.9%	
	$250,001 - $1 Million	36	9.2%	16,306	43.0%		19	7.6%	5.3%	8,366	38.7%	46.8%	17	12.0%	4.4%	7,940	48.7%	49.5%		10	17.5%	4,887	49.6%	
	Total	393	100%	37,930	100%		251	100%	100%	21,636	100%		142	100%	100%	16,294	100%	100%		57	100%	9,849	100%	
Loan Size & Rev $1 Mill or Less	$100,000 or Less	103	74.1%	3,731	26.8%		22	8.8%		846	3.9%		81	57.0%		2,885	17.7%			10	17.5%	354	3.6%	
	$100,001 - $250,000	23	16.5%	3,967	28.5%		7	2.8%		1,179	5.4%		16	11.3%		2,788	17.1%			12	21.1%	2,110	21.4%	
	$250,001 - $1 Million	13	9.4%	6,229	44.7%		4	1.6%		2,127	9.8%		9	6.3%		4,102	25.2%			3	5.3%	1,494	15.2%	
	Total	139	100%	13,927	100%		33	13%		4,152	19%		106	75%		9,775	60%			25	44%	3,958	40%	

Originations & Purchases
Aggregate data is unavailable for loans to businesses with revenue over $1 million or revenue unknown, and for loan size by revenue.
Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2022 FFIEC Census Data; 2016-2020 ACS data; 2021 & 2022 D&B information

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

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data 2022				Owner Occupied Units %	Bank & Aggregate Lending 2022					
		Bank Count		Bank Dollar			Count Bank		Agg	Dollar Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %
HOME PURCHASE	Low	0	0.0%	0	0.0%	2.0%	0	0.0%	2.2%	0	0.0%	1.5%
	Moderate	0	0.0%	0	0.0%	22.1%	0	0.0%	22.3%	0	0.0%	17.5%
	Middle	1	33.3%	759	51.3%	33.9%	1	33.3%	35.3%	759	51.3%	30.9%
	Upper	2	66.7%	720	48.7%	41.8%	2	66.7%	39.9%	720	48.7%	49.8%
	Unknown	0	0.0%	0	0.0%	0.2%	0	0.0%	0.2%	0	0.0%	0.3%
	Total	*3*	*100%*	*1,479*	*100%*	*100.0%*	*3*	*100%*	*100%*	*1,479*	*100%*	*100%*
REFINANCE	Low	0	0.0%	0	0.0%	2.0%	0	0.0%	2.3%	0	0.0%	1.6%
	Moderate	0	0.0%	0	0.0%	22.1%	0	0.0%	18.5%	0	0.0%	14.0%
	Middle	0	0.0%	0	0.0%	33.9%	0	0.0%	34.9%	0	0.0%	30.9%
	Upper	1	100.0%	495	100.0%	41.8%	1	100.0%	44.2%	495	100.0%	53.2%
	Unknown	0	0.0%	0	0.0%	0.2%	0	0.0%	0.2%	0	0.0%	0.3%
	Total	*1*	*100%*	*495*	*100%*	*100.0%*	*1*	*100%*	*100%*	*495*	*100%*	*100%*
HOME IMPROVEMENT	Low	0	0.0%	0	0.0%	2.0%	0	0.0%	1.4%	0	0.0%	1.0%
	Moderate	0	0.0%	0	0.0%	22.1%	0	0.0%	12.7%	0	0.0%	9.7%
	Middle	0	0.0%	0	0.0%	33.9%	0	0.0%	29.7%	0	0.0%	25.4%
	Upper	0	0.0%	0	0.0%	41.8%	0	0.0%	56.0%	0	0.0%	63.7%
	Unknown	0	0.0%	0	0.0%	0.2%	0	0.0%	0.2%	0	0.0%	0.2%
	Total	*0*	*0.0%*	*0*	*0.0%*	*100.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
MULTI FAMILY						Multi-Family Units						
	Low	0	0.0%	0	0.0%	13.5%	0	0.0%	28.9%	0	0.0%	12.6%
	Moderate	0	0.0%	0	0.0%	22.9%	0	0.0%	37.8%	0	0.0%	33.2%
	Middle	0	0.0%	0	0.0%	31.9%	0	0.0%	13.3%	0	0.0%	15.9%
	Upper	0	0.0%	0	0.0%	28.6%	0	0.0%	18.9%	0	0.0%	36.1%
	Unknown	0	0.0%	0	0.0%	3.1%	0	0.0%	1.1%	0	0.0%	2.3%
	Total	*0*	*0.0%*	*0*	*0.0%*	*100.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
OTHER PURPOSE LOC	Low	0	0.0%	0	0.0%	2.0%	0	0.0%	0.8%	0	0.0%	0.5%
	Moderate	0	0.0%	0	0.0%	22.1%	0	0.0%	14.1%	0	0.0%	9.4%
	Middle	0	0.0%	0	0.0%	33.9%	0	0.0%	30.3%	0	0.0%	23.6%
	Upper	0	0.0%	0	0.0%	41.8%	0	0.0%	54.5%	0	0.0%	66.0%
	Unknown	0	0.0%	0	0.0%	0.2%	0	0.0%	0.3%	0	0.0%	0.5%
	Total	*0*	*0.0%*	*0*	*0.0%*	*100.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*

Originations & Purchases

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

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

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data 2022					Bank & Aggregate Lending 2022					
		Bank				Owner Occupied Units	Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	0	0.0%	2.0%	0	0.0%	2.0%	0	0.0%	1.2%
	Moderate	0	0.0%	0	0.0%	22.1%	0	0.0%	15.1%	0	0.0%	7.6%
	Middle	0	0.0%	0	0.0%	33.9%	0	0.0%	27.7%	0	0.0%	18.0%
	Upper	0	0.0%	0	0.0%	41.8%	0	0.0%	54.9%	0	0.0%	72.8%
	Unknown	0	0.0%	0	0.0%	0.2%	0	0.0%	0.2%	0	0.0%	0.4%
	Total	*0*	*0.0%*	*0*	*0.0%*	*100.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	0	0.0%	2.0%	0	0.0%	2.8%	0	0.0%	1.4%
	Moderate	0	0.0%	0	0.0%	22.1%	0	0.0%	29.4%	0	0.0%	21.0%
	Middle	0	0.0%	0	0.0%	33.9%	0	0.0%	44.3%	0	0.0%	42.2%
	Upper	0	0.0%	0	0.0%	41.8%	0	0.0%	23.5%	0	0.0%	35.4%
	Unknown	0	0.0%	0	0.0%	0.2%	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%*
HMDA TOTALS	Low	0	0.0%	0	0.0%	2.0%	0	0.0%	2.1%	0	0.0%	2.6%
	Moderate	0	0.0%	0	0.0%	22.1%	0	0.0%	20.0%	0	0.0%	17.8%
	Middle	1	25.0%	759	38.4%	33.9%	1	25.0%	34.4%	759	38.4%	29.0%
	Upper	3	75.0%	1,215	61.6%	41.8%	3	75.0%	43.2%	1,215	61.6%	50.1%
	Unknown	0	0.0%	0	0.0%	0.2%	0	0.0%	0.2%	0	0.0%	0.5%
	Total	*4*	*100%*	*1,974*	*100%*	*100.0%*	*4*	*100%*	*100%*	*1,974*	*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 Tampa

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data 2022					Bank & Aggregate Lending 2022					
		Bank				Families by Family Income	Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %
HOME PURCHASE	Low	0	0.0%	0	0.0%	21.2%	0	0.0%	1.7%	0	0.0%	0.7%
	Moderate	0	0.0%	0	0.0%	16.9%	0	0.0%	11.3%	0	0.0%	7.0%
	Middle	0	0.0%	0	0.0%	18.7%	0	0.0%	21.1%	0	0.0%	17.3%
	Upper	2	66.7%	720	48.7%	43.2%	2	66.7%	46.5%	720	48.7%	57.1%
	Unknown	1	33.3%	759	51.3%	0.0%	1	33.3%	19.4%	759	51.3%	17.9%
	Total	*3*	*100%*	*1,479*	*100%*	*100.0%*	*3*	*100%*	*100%*	*1,479*	*100%*	*100%*
REFINANCE	Low	0	0.0%	0	0.0%	21.2%	0	0.0%	7.4%	0	0.0%	3.9%
	Moderate	0	0.0%	0	0.0%	16.9%	0	0.0%	18.2%	0	0.0%	13.1%
	Middle	0	0.0%	0	0.0%	18.7%	0	0.0%	23.8%	0	0.0%	20.9%
	Upper	1	100.0%	495	100.0%	43.2%	1	100.0%	38.1%	495	100.0%	48.7%
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	12.5%	0	0.0%	13.5%
	Total	*1*	*100%*	*495*	*100%*	*100.0%*	*1*	*100%*	*100%*	*495*	*100%*	*100%*
HOME IMPROVEMENT	Low	0	0.0%	0	0.0%	21.2%	0	0.0%	4.2%	0	0.0%	2.1%
	Moderate	0	0.0%	0	0.0%	16.9%	0	0.0%	11.2%	0	0.0%	6.8%
	Middle	0	0.0%	0	0.0%	18.7%	0	0.0%	19.9%	0	0.0%	13.9%
	Upper	0	0.0%	0	0.0%	43.2%	0	0.0%	61.6%	0	0.0%	72.9%
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	3.1%	0	0.0%	4.3%
	Total	*0*	*0.0%*	*0*	*0.0%*	*100.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
MULTI FAMILY	Low	0	0.0%	0	0.0%	21.2%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	0	0.0%	16.9%	0	0.0%	0.0%	0	0.0%	0.0%
	Middle	0	0.0%	0	0.0%	18.7%	0	0.0%	0.0%	0	0.0%	0.0%
	Upper	0	0.0%	0	0.0%	43.2%	0	0.0%	1.1%	0	0.0%	0.0%
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	98.9%	0	0.0%	100.0%
	Total	*0*	*0.0%*	*0*	*0.0%*	*100.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
OTHER PURPOSE LOC	Low	0	0.0%	0	0.0%	21.2%	0	0.0%	3.8%	0	0.0%	1.8%
	Moderate	0	0.0%	0	0.0%	16.9%	0	0.0%	10.7%	0	0.0%	5.8%
	Middle	0	0.0%	0	0.0%	18.7%	0	0.0%	22.6%	0	0.0%	14.7%
	Upper	0	0.0%	0	0.0%	43.2%	0	0.0%	57.8%	0	0.0%	73.4%
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	5.1%	0	0.0%	4.2%
	Total	*0*	*0.0%*	*0*	*0.0%*	*100.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*

Originations & Purchases

Based on 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 Lending & Demographic Data 2022					Bank & Aggregate Lending 2022					
		Bank				Families by Family Income	Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	0	0.0%	21.2%	0	0.0%	4.3%	0	0.0%	2.2%
	Moderate	0	0.0%	0	0.0%	16.9%	0	0.0%	13.4%	0	0.0%	7.1%
	Middle	0	0.0%	0	0.0%	18.7%	0	0.0%	19.2%	0	0.0%	9.4%
	Upper	0	0.0%	0	0.0%	43.2%	0	0.0%	53.7%	0	0.0%	63.3%
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	9.4%	0	0.0%	18.1%
	Total	*0*	*0.0%*	*0*	*0.0%*	*100.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	0	0.0%	21.2%	0	0.0%	1.1%	0	0.0%	0.6%
	Moderate	0	0.0%	0	0.0%	16.9%	0	0.0%	2.8%	0	0.0%	3.6%
	Middle	0	0.0%	0	0.0%	18.7%	0	0.0%	1.9%	0	0.0%	2.4%
	Upper	0	0.0%	0	0.0%	43.2%	0	0.0%	0.8%	0	0.0%	1.1%
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	93.4%	0	0.0%	92.3%
	Total	*0*	*0.0%*	*0*	*0.0%*	*100.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
HMDA TOTALS	Low	0	0.0%	0	0.0%	21.2%	0	0.0%	3.8%	0	0.0%	1.5%
	Moderate	0	0.0%	0	0.0%	16.9%	0	0.0%	13.4%	0	0.0%	7.8%
	Middle	0	0.0%	0	0.0%	18.7%	0	0.0%	21.7%	0	0.0%	16.1%
	Upper	3	75.0%	1,215	61.6%	43.2%	3	75.0%	45.2%	1,215	61.6%	49.6%
	Unknown	1	25.0%	759	38.4%	0.0%	1	25.0%	15.8%	759	38.4%	25.0%
	Total	*4*	*100%*	*1,974*	*100%*	*100.0%*	*4*	*100%*	*100%*	*1,974*	*100%*	*100%*

Originations & Purchases

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

Geographic Distribution of Small Business Loans

Assessment Area: FL Tampa

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data 2022				
		Bank				Total Businesses
		Count		Dollar		
		#	%	$ (000s)	$ %	%
SMALL BUSINESSES	Low	0	0.0%	0	0.0%	5.3%
	Moderate	2	33.3%	832	38.1%	23.1%
	Middle	1	16.7%	692	31.7%	28.8%
	Upper	3	50.0%	662	30.3%	41.3%
	Unknown	0	0.0%	0	0.0%	1.5%
	Tr Unknown	0	0.0%	0	0.0%	
	Total	*6*	*100%*	*2,186*	*100%*	*100.0%*

Originations & Purchases

Based on 2022 FFIEC Census Data; 2016-2020 ACS data; 2022 D&B information

Small Business Loans by Business Revenue & Loan Size
Assessment Area: FL Tampa

		Bank Lending & Demographic Data 2022				
		Bank				Total Businesses
		Count		Dollar		
		#	%	$ (000s)	$ %	%
Revenue	$1 Million or Less	5	83.3%	1,854	84.8%	93.6%
	Over $1 Million	1	16.7%	332	15.2%	5.3%
	Total Rev. available	6	100.0%	2,186	100.0%	98.9%
	Rev. Not Known	0	0.0%	0	0.0%	1.1%
	Total	*6*	*100%*	*2,186*	*100%*	*100%*
Loan Size	$100,000 or Less	1	16.7%	75	3.4%	
	$100,001 - $250,000	1	16.7%	204	9.3%	
	$250,001 - $1 Million	4	66.7%	1,907	87.2%	
	Total	*6*	*100%*	*2,186*	*100%*	
Loan Size & Rev $1 Mill or Less	$100,000 or Less	1	20.0%	75	4.0%	
	$100,001 - $250,000	1	20.0%	204	11.0%	
	$250,001 - $1 Million	3	60.0%	1,575	85.0%	
	Total	*5*	*100%*	*1,854*	*100%*	

Originations & Purchases
Aggregate data is unavailable for loans to businesses with revenue over $1 million or
Based on 2022 FFIEC Census Data; 2016-2020 ACS data; 2022 D&B information

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

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data 2020, 2021 Bank Count #	Count %	Dollar $(000s)	Dollar $%	Owner Occupied Units %	Bank & Aggregate Lending 2020 Count Bank #	Count Bank %	Count Agg %	Dollar Bank $(000s)	Dollar Bank $%	Dollar Agg $%	2021 Count Bank #	Count Bank %	Count Agg %	Dollar Bank $(000s)	Dollar Bank $%	Dollar Agg $%	2022 Count Bank #	Count Bank %	Count Agg %	Dollar Bank $(000s)	Dollar Bank %	Dollar Agg $%	Owner Occupied Units %
HOME PURCHASE	Low	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	Moderate	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	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	4	100.0%	248	100.0%	100.0%	3	100.0%	100.0%	155	100.0%	100.0%	1	100.0%	100.0%	93	100.0%	100.0%	4	100.0%	99.5%	652	100.0%	99.4%	100.0%
	Upper	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.5%	0	0.0%	0.6%	0.0%
	Total	*4*	*100%*	*248*	*100%*	*100%*	*3*	*100%*	*100%*	*155*	*100%*	*100%*	*1*	*100%*	*100%*	*93*	*100%*	*100%*	*4*	*100%*	*100%*	*652*	*100%*	*100%*	*100%*
REFINANCE	Low	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	Moderate	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	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	1	100.0%	29	100.0%	100.0%	1	100.0%	100.0%	29	100.0%	100.0%	0	0.0%	100.0%	0	0.0%	100.0%	1	100.0%	100.0%	33	100.0%	100.0%	100.0%
	Upper	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	Total	*1*	*100%*	*29*	*100%*	*100%*	*1*	*100%*	*100%*	*29*	*100%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*1*	*100%*	*100%*	*33*	*100%*	*100%*	*100%*
HOME IMPROVEMENT	Low	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	Moderate	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	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%	100.0%	0	0.0%	100.0%	0	0.0%	100.0%	0	0.0%	100.0%	0	0.0%	100.0%	0	0.0%	100.0%	0	0.0%	100.0%	100.0%
	Upper	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	Total	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*
MULTI FAMILY	*(Multi-Family Units)* Low	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	Moderate	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	Middle	0	0.0%	0	0.0%	100.0%	0	0.0%	100.0%	0	0.0%	100.0%	0	0.0%	100.0%	0	0.0%	100.0%	0	0.0%	100.0%	0	0.0%	100.0%	100.0%
	Upper	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	Total	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*
OTHER PURPOSE LOC	Low	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	Moderate	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	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%	100.0%	0	0.0%	100.0%	0	0.0%	100.0%	0	0.0%	100.0%	0	0.0%	100.0%	0	0.0%	100.0%	0	0.0%	100.0%	100.0%
	Upper	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	Total	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*

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

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

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data 2020, 2021 Bank Count #	Count %	Dollar $(000s)	Dollar $%	Owner Occupied Units %	Bank & Aggregate Lending 2020 Count Bank #	Count Bank %	Count Agg %	Dollar Bank $(000s)	Dollar Bank $%	Dollar Agg $%	2021 Count Bank #	Count Bank %	Count Agg %	Dollar Bank $(000s)	Dollar Bank $%	Dollar Agg $%	2022 Count Bank #	Count Bank %	Count Agg %	Dollar Bank $(000s)	Dollar Bank %	Dollar Agg $%	Owner Occupied Units %
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	Moderate	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	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	3	100.0%	184	100.0%	100.0%	2	100.0%	100.0%	153	100.0%	100.0%	1	100.0%	100.0%	31	100.0%	100.0%	0	0.0%	100.0%	0	0.0%	100.0%	100.0%
	Upper	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	Total	*3*	*100%*	*184*	*100%*	*100%*	*2*	*100%*	*100%*	*153*	*100%*	*100%*	*1*	*100%*	*100%*	*31*	*100%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	Moderate	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	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%	100.0%	0	0.0%	100.0%	0	0.0%	100.0%	0	0.0%	100.0%	0	0.0%	100.0%	0	0.0%	100.0%	0	0.0%	100.0%	100.0%
	Upper	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	Total	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*
HMDA TOTALS	Low	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	Moderate	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	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	8	100.0%	461	100.0%	100.0%	6	100.0%	100.0%	337	100.0%	100.0%	2	100.0%	100.0%	124	100.0%	100.0%	5	100.0%	99.7%	685	100.0%	99.6%	100.0%
	Upper	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.3%	0	0.0%	0.4%	0.0%
	Total	*8*	*100%*	*461*	*100%*	*100%*	*6*	*100%*	*100%*	*337*	*100%*	*100%*	*2*	*100%*	*100%*	*124*	*100%*	*100%*	*5*	*100%*	*100%*	*685*	*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 Albany

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data 2020, 2021					Bank & Aggregate Lending 2020						Bank & Aggregate Lending 2021						Bank & Aggregate Lending; Demographic Data 2022						
		Bank Count #	Bank Count %	Bank Dollar $(000s)	Bank Dollar $%	Families by Family Income %	Count Bank #	Count Bank %	Count Agg %	Dollar Bank $(000s)	Dollar Bank $%	Dollar Agg $%	Count Bank #	Count Bank %	Count Agg %	Dollar Bank $(000s)	Dollar Bank $%	Dollar Agg $%	Count Bank #	Count Bank %	Count Agg %	Dollar Bank $(000s)	Dollar Bank $%	Dollar Agg $%	Families by Family Income %
HOME PURCHASE	Low	0	0.0%	0	0.0%	20.0%	0	0.0%	2.5%	0	0.0%	0.9%	0	0.0%	2.6%	0	0.0%	1.4%	0	0.0%	3.7%	0	0.0%	1.6%	25.0%
	Moderate	1	25.0%	93	37.5%	19.1%	0	0.0%	15.5%	0	0.0%	9.9%	1	100.0%	17.3%	93	100.0%	11.9%	0	0.0%	15.3%	0	0.0%	11.5%	16.2%
	Middle	1	25.0%	38	15.3%	20.0%	1	33.3%	26.7%	38	24.5%	24.7%	0	0.0%	19.9%	0	0.0%	19.0%	2	50.0%	19.6%	242	37.1%	17.6%	16.6%
	Upper	2	50.0%	117	47.2%	41.0%	2	66.7%	44.1%	117	75.5%	53.7%	0	0.0%	39.3%	0	0.0%	49.7%	2	50.0%	34.9%	410	62.9%	45.4%	42.2%
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	11.2%	0	0.0%	10.8%	0	0.0%	20.9%	0	0.0%	18.0%	0	0.0%	26.5%	0	0.0%	23.9%	0.0%
	Total	*4*	*100%*	*248*	*100%*	*100%*	*3*	*100%*	*100%*	*155*	*100%*	*100%*	*1*	*100%*	*100%*	*93*	*100%*	*100%*	*4*	*100%*	*100%*	*652*	*100%*	*100%*	*100%*
REFINANCE	Low	0	0.0%	0	0.0%	20.0%	0	0.0%	0.7%	0	0.0%	0.3%	0	0.0%	2.7%	0	0.0%	1.1%	0	0.0%	5.3%	0	0.0%	2.8%	25.0%
	Moderate	0	0.0%	0	0.0%	19.1%	0	0.0%	5.2%	0	0.0%	3.3%	0	0.0%	6.0%	0	0.0%	4.6%	0	0.0%	12.4%	0	0.0%	10.0%	16.2%
	Middle	0	0.0%	0	0.0%	20.0%	0	0.0%	13.3%	0	0.0%	10.3%	0	0.0%	19.7%	0	0.0%	16.7%	0	0.0%	26.5%	0	0.0%	20.6%	16.6%
	Upper	1	100.0%	29	100.0%	41.0%	1	100.0%	54.1%	29	100.0%	59.5%	0	0.0%	47.5%	0	0.0%	53.8%	0	0.0%	42.5%	0	0.0%	55.2%	42.2%
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	26.7%	0	0.0%	26.5%	0	0.0%	24.0%	0	0.0%	23.8%	1	100.0%	13.3%	33	100.0%	11.5%	0.0%
	Total	*1*	*100%*	*29*	*100%*	*100%*	*1*	*100%*	*100%*	*29*	*100%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*1*	*100%*	*100%*	*33*	*100%*	*100%*	*100%*
HOME IMPROVEMENT	Low	0	0.0%	0	0.0%	20.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	6.7%	0	0.0%	3.9%	25.0%
	Moderate	0	0.0%	0	0.0%	19.1%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	20.0%	0	0.0%	6.6%	0	0.0%	0.0%	0	0.0%	0.0%	16.2%
	Middle	0	0.0%	0	0.0%	20.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	10.0%	0	0.0%	10.8%	0	0.0%	26.7%	0	0.0%	9.2%	16.6%
	Upper	0	0.0%	0	0.0%	41.0%	0	0.0%	100.0%	0	0.0%	100.0%	0	0.0%	60.0%	0	0.0%	60.0%	0	0.0%	60.0%	0	0.0%	82.7%	42.2%
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	10.0%	0	0.0%	22.6%	0	0.0%	6.7%	0	0.0%	4.2%	0.0%
	Total	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*
MULTI FAMILY	Low	0	0.0%	0	0.0%	20.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	25.0%
	Moderate	0	0.0%	0	0.0%	19.1%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	16.2%
	Middle	0	0.0%	0	0.0%	20.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	16.6%
	Upper	0	0.0%	0	0.0%	41.0%	0	0.0%	66.7%	0	0.0%	45.9%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	42.2%
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	33.3%	0	0.0%	54.1%	0	0.0%	100.0%	0	0.0%	100.0%	0	0.0%	100.0%	0	0.0%	100.0%	0.0%
	Total	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*
OTHER PURPOSE LOC	Low	0	0.0%	0	0.0%	20.0%	0	0.0%	14.3%	0	0.0%	3.5%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	25.0%
	Moderate	0	0.0%	0	0.0%	19.1%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	16.2%
	Middle	0	0.0%	0	0.0%	20.0%	0	0.0%	28.6%	0	0.0%	26.8%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	20.0%	0	0.0%	24.6%	16.6%
	Upper	0	0.0%	0	0.0%	41.0%	0	0.0%	57.1%	0	0.0%	69.7%	0	0.0%	100.0%	0	0.0%	100.0%	0	0.0%	60.0%	0	0.0%	56.4%	42.2%
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	20.0%	0	0.0%	19.0%	0.0%
	Total	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*

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 Albany

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data 2020, 2021					Bank & Aggregate Lending 2020						Bank & Aggregate Lending 2021						Bank & Aggregate Lending; Demographic Data 2022						
		Bank Count #	Bank Count %	Bank Dollar $(000s)	Bank Dollar $%	Families by Family Income %	Count Bank #	Count Bank %	Count Agg %	Dollar Bank $(000s)	Dollar Bank $%	Dollar Agg $%	Count Bank #	Count Bank %	Count Agg %	Dollar Bank $(000s)	Dollar Bank $%	Dollar Agg $%	Count Bank #	Count Bank %	Count Agg %	Dollar Bank $(000s)	Dollar Bank $%	Dollar Agg $%	Families by Family Income %
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	0	0.0%	20.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	25.0%
	Moderate	1	33.3%	33	17.9%	19.1%	1	50.0%	40.0%	33	21.6%	14.4%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	40.0%	0	0.0%	48.8%	16.2%
	Middle	1	33.3%	31	16.8%	20.0%	0	0.0%	0.0%	0	0.0%	0.0%	1	100.0%	25.0%	31	100.0%	4.1%	0	0.0%	0.0%	0	0.0%	0.0%	16.6%
	Upper	1	33.3%	120	65.2%	41.0%	1	50.0%	60.0%	120	78.4%	85.6%	0	0.0%	75.0%	0	0.0%	95.9%	0	0.0%	60.0%	0	0.0%	51.2%	42.2%
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	Total	*3*	*100%*	*184*	*100%*	*100%*	*2*	*100%*	*100%*	*153*	*100%*	*100%*	*1*	*100%*	*100%*	*31*	*100%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	0	0.0%	20.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	25.0%
	Moderate	0	0.0%	0	0.0%	19.1%	0	0.0%	5.0%	0	0.0%	3.5%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	16.2%
	Middle	0	0.0%	0	0.0%	20.0%	0	0.0%	5.0%	0	0.0%	6.7%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	16.6%
	Upper	0	0.0%	0	0.0%	41.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	42.2%
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	90.0%	0	0.0%	89.8%	0	0.0%	100.0%	0	0.0%	100.0%	0	0.0%	100.0%	0	0.0%	100.0%	0.0%
	Total	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*
HMDA TOTALS	Low	0	0.0%	0	0.0%	20.0%	0	0.0%	1.8%	0	0.0%	0.6%	0	0.0%	2.5%	0	0.0%	1.2%	0	0.0%	4.2%	0	0.0%	1.8%	25.0%
	Moderate	2	25.0%	126	27.3%	19.1%	1	16.7%	10.4%	33	9.8%	6.4%	1	50.0%	11.6%	93	75.0%	8.1%	0	0.0%	13.4%	0	0.0%	9.7%	16.2%
	Middle	2	25.0%	69	15.0%	20.0%	1	16.7%	19.1%	38	11.3%	16.9%	1	50.0%	19.1%	31	25.0%	17.3%	2	40.0%	21.5%	242	35.3%	16.0%	16.6%
	Upper	4	50.0%	266	57.7%	41.0%	4	66.7%	46.9%	266	78.9%	55.1%	0	0.0%	44.1%	0	0.0%	52.3%	2	40.0%	38.5%	410	59.9%	43.7%	42.2%
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	21.8%	0	0.0%	21.0%	0	0.0%	22.8%	0	0.0%	21.1%	1	20.0%	22.4%	33	4.8%	28.7%	0.0%
	Total	*8*	*100%*	*461*	*100%*	*100%*	*6*	*100%*	*100%*	*337*	*100%*	*100%*	*2*	*100%*	*100%*	*124*	*100%*	*100%*	*5*	*100%*	*100%*	*685*	*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 Loans
Assessment Area: GA Albany

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data 2020, 2021 Bank Count #	%	Dollar $ (000s)	$ %	Total Businesses %	Bank & Aggregate Lending 2020 Count Bank #	%	Agg %	Dollar Bank $ 000s	$ %	Agg $ %	2021 Count Bank #	%	Agg %	Dollar Bank $ 000s	$ %	Agg $ %	Bank Lending & Demographic Data 2022 Count Bank #	%	Dollar Bank $(000s)	$ %	Total Businesses %
SMALL BUSINESSES	Low	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0	0.0%	0.0%
	Middle	57	100.0%	2,159	100.0%	100.0%	36	100.0%	100.0%	1,554	100.0%	100.0%	21	100.0%	99.5%	605	100.0%	99.8%	4	100.0%	174	100.0%	100.0%
	Upper	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0	0.0%	0.0%
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	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%	0.0%	0	0.0%	0.5%	0	0.0%	0.2%	0	0.0%	0	0.0%	
	Total	*57*	*100%*	*2,159*	*100%*	*100%*	*36*	*100%*	*100%*	*1,554*	*100%*	*100%*	*21*	*100%*	*100%*	*605*	*100%*	*100%*	*4*	*100%*	*174*	*100%*	*100%*

Originations & Purchases
Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2022 FFIEC Census Data; 2016-2020 ACS data; 2021 & 2022 D&B information

Small Business Loans by Business Revenue & Loan Size
Assessment Area: GA Albany

		Bank Lending & Demographic Data 2020, 2021 Count Bank #	%	Dollar $ (000s)	$ %	Total Businesses %	Bank & Aggregate Lending 2020 Count Bank #	%	Agg %	Dollar Bank $ 000s	$ %	Agg $ %	2021 Count Bank #	%	Agg %	Dollar Bank $ 000s	$ %	Agg $ %	Bank Lending & Demographic Data 2022 Count Bank #	%	Dollar Bank $ (000s)	$ %	Total Businesses %
Revenue	$1 Million or Less	24	42.1%	710	32.9%	92.8%	4	11.1%	33.0%	124	8.0%	21.4%	20	95.2%	47.7%	586	96.9%	47.3%	4	100.0%	174	100.0%	93.4%
	Over $1 Million	2	3.5%	208	9.6%	5.0%	1	2.8%		189	12.2%		1	4.8%		19	3.1%		0	0.0%	0	0.0%	4.6%
	Total Rev. available	*26*	*45.6%*	*918*	*42.5%*	*97.8%*	*5*	*13.9%*		*313*	*20.1%*		*21*	*100.0%*		*605*	*100.0%*		*4*	*100.0%*	*174*	*100.0%*	*98.0%*
	Rev. Not Known	31	54.4%	1,241	57.5%	2.2%	31	86.1%		1,241	79.9%		0	0.0%		0	0.0%		0	0.0%	0	0.0%	2.0%
	Total	*57*	*100%*	*2,159*	*100%*	*100%*	*36*	*100%*		*1,554*	*100%*		*21*	*100%*		*605*	*100%*		*4*	*100%*	*174*	*100%*	*100.0%*
Loan Size	$100,000 or Less	52	91.2%	1,476	68.4%		32	88.9%	94.0%	1,007	64.8%	51.0%	20	95.2%	94.0%	469	77.5%	35.5%	4	100.0%	174	100.0%	
	$100,001 - $250,000	5	8.8%	683	31.6%		4	11.1%	3.3%	547	35.2%	14.8%	1	4.8%	2.2%	136	22.5%	8.2%	0	0.0%	0	0.0%	
	$250,001 - $1 Million	0	0.0%	0	0.0%		0	0.0%	2.7%	0	0.0%	34.3%	0	0.0%	3.8%	0	0.0%	56.3%	0	0.0%	0	0.0%	
	Total	*57*	*100%*	*2,159*	*100%*		*36*	*100%*	*100%*	*1,554*	*100%*	*100%*	*21*	*100%*	*100%*	*605*	*100%*	*100%*	*4*	*100%*	*174*	*100%*	
Loan Size & Rev $1 Mill or Less	$100,000 or Less	23	95.8%	574	80.8%		4	11.1%		124	8.0%		19	90.5%		450	74.4%		4	100.0%	174	100.0%	
	$100,001 - $250,000	1	4.2%	136	19.2%		0	0.0%		0	0.0%		1	4.8%		136	22.5%		0	0.0%	0	0.0%	
	$250,001 - $1 Million	0	0.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%		0	0.0%		0	0.0%	0	0.0%	
	Total	*24*	*100%*	*710*	*100%*		*4*	*11%*		*124*	*8%*		*20*	*95%*		*586*	*97%*		*4*	*100%*	*174*	*100%*	

Originations & Purchases
Aggregate data is unavailable for loans to businesses with revenue over $1 million or revenue unknown, and for loan size by revenue.
Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2022 FFIEC Census Data; 2016-2020 ACS data; 2021 & 2022 D&B information

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

Column groups: Bank Lending & Demographic Data (2020, 2021) = Bank Count (#, %), Bank Dollar ($000s, $%), Owner Occupied Units %. Bank & Aggregate Lending 2020 = Count (Bank #, %; Agg %), Dollar (Bank $000s, $%; Agg $%). 2021 = Count (Bank #, %; Agg %), Dollar (Bank $000s, $%; Agg $%). Bank & Aggregate Lending; Demographic Data 2022 = Count (Bank #, %; Agg %), Dollar (Bank $000s, %; Agg $%), Owner Occupied Units %.

Product Type	Tract Income	B#	B%	B$000s	B$%	OOU%	20 B#	20 B%	20 Agg%	20 B$	20 B$%	20 Agg$%	21 B#	21 B%	21 Agg%	21 B$	21 B$%	21 Agg$%	22 B#	22 B%	22 Agg%	22 B$	22 B%	22 Agg$%	OOU%
HOME PURCHASE	Low	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	Moderate	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	40.0%	0	0.0%	37.4%	39.1%
	Middle	0	0.0%	0	0.0%	58.0%	0	0.0%	57.1%	0	0.0%	61.8%	0	0.0%	72.7%	0	0.0%	63.9%	1	100.0%	60.0%	43	100.0%	62.6%	60.9%
	Upper	0	0.0%	0	0.0%	42.0%	0	0.0%	42.9%	0	0.0%	38.2%	0	0.0%	27.3%	0	0.0%	36.1%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	Total	0	0.0%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	1	100%	100%	43	100%	100%	100%
REFINANCE	Low	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	Moderate	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	35.7%	0	0.0%	48.6%	39.1%
	Middle	1	50.0%	75	57.7%	58.0%	0	0.0%	63.2%	0	0.0%	62.3%	1	100.0%	50.0%	75	100.0%	42.1%	1	100.0%	64.3%	20	100.0%	51.4%	60.9%
	Upper	1	50.0%	55	42.3%	42.0%	1	100.0%	36.8%	55	100.0%	37.7%	0	0.0%	50.0%	0	0.0%	57.9%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	Total	2	100%	130	100%	100%	1	100%	100%	55	100%	100%	1	100%	100%	75	100%	100%	1	100%	100%	20	100%	100%	100%
HOME IMPROVEMENT	Low	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	Moderate	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	100.0%	0	0.0%	100.0%	39.1%
	Middle	0	0.0%	0	0.0%	58.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	60.9%
	Upper	0	0.0%	0	0.0%	42.0%	0	0.0%	0.0%	0	0.0%	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	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%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	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	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	Moderate	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	Middle	0	0.0%	0	0.0%	100.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	100.0%
	Upper	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	Total	0	0.0%	0	0.0%	100%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	100%
OTHER PURPOSE LOC	Low	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	Moderate	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	39.1%
	Middle	0	0.0%	0	0.0%	58.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	60.9%
	Upper	0	0.0%	0	0.0%	42.0%	0	0.0%	0.0%	0	0.0%	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	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%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	100%

Note: For MULTI FAMILY the Owner Occupied Units column is labeled "Multi-Family Units".

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 Baker

Product Type	Tract Income	B#	B%	B$000s	B$%	OOU%	20 B#	20 B%	20 Agg%	20 B$	20 B$%	20 Agg$%	21 B#	21 B%	21 Agg%	21 B$	21 B$%	21 Agg$%	22 B#	22 B%	22 Agg%	22 B$	22 B%	22 Agg$%	OOU%
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	Moderate	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	100.0%	0	0.0%	100.0%	39.1%
	Middle	0	0.0%	0	0.0%	58.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	60.9%
	Upper	0	0.0%	0	0.0%	42.0%	0	0.0%	0.0%	0	0.0%	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	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%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	100%	0	0.0%	100%	100%
PURPOSE NOT APPLICABLE	Low	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	Moderate	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	100.0%	0	0.0%	100.0%	39.1%
	Middle	0	0.0%	0	0.0%	58.0%	0	0.0%	100.0%	0	0.0%	100.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	60.9%
	Upper	0	0.0%	0	0.0%	42.0%	0	0.0%	0.0%	0	0.0%	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	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	Total	0	0.0%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	100%	0	0.0%	100%	100%
HMDA TOTALS	Low	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	Moderate	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	43.8%	0	0.0%	43.7%	39.1%
	Middle	1	50.0%	75	57.7%	58.0%	0	0.0%	63.0%	0	0.0%	63.9%	1	100.0%	58.1%	75	100.0%	50.3%	2	100.0%	56.3%	63	100.0%	56.3%	60.9%
	Upper	1	50.0%	55	42.3%	42.0%	1	100.0%	37.0%	55	100.0%	36.1%	0	0.0%	41.9%	0	0.0%	49.7%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	Total	2	100%	130	100%	100%	1	100%	100%	55	100%	100%	1	100%	100%	75	100%	100%	2	100%	100%	63	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 Baker

Product Type	Borrower Income Levels	Bank # (2020,2021)	Bank %	Bank $(000s)	Bank $%	Families %	2020 Count Bank #	2020 Count Bank %	2020 Count Agg %	2020 Dollar Bank $(000s)	2020 Dollar Bank $%	2020 Dollar Agg $%	2021 Count Bank #	2021 Count Bank %	2021 Count Agg %	2021 Dollar Bank $(000s)	2021 Dollar Bank $%	2021 Dollar Agg $%	2022 Count Bank #	2022 Count Bank %	2022 Count Agg %	2022 Dollar Bank $(000s)	2022 Dollar Bank $%	2022 Dollar Agg $%	2022 Families %
HOME PURCHASE	Low	0	0.0%	0	0.0%	23.5%	0	0.0%	14.3%	0	0.0%	9.4%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	30.3%
	Moderate	0	0.0%	0	0.0%	7.8%	0	0.0%	0.0%	0	0.0%	9.1%	0	0.0%	9.1%	0	0.0%	5.5%	0	0.0%	6.7%	0	0.0%	3.1%	18.8%
	Middle	0	0.0%	0	0.0%	21.5%	0	0.0%	42.9%	0	0.0%	30.5%	0	0.0%	45.5%	0	0.0%	41.4%	0	0.0%	26.7%	0	0.0%	24.9%	10.2%
	Upper	0	0.0%	0	0.0%	47.2%	0	0.0%	28.6%	0	0.0%	54.5%	0	0.0%	27.3%	0	0.0%	34.2%	1	100.0%	53.3%	43	100.0%	56.2%	40.7%
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	14.3%	0	0.0%	5.6%	0	0.0%	18.2%	0	0.0%	18.9%	0	0.0%	13.3%	0	0.0%	15.9%	0.0%
	Total	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*1*	*100%*	*100%*	*43*	*100%*	*100%*	*100%*
REFINANCE	Low	0	0.0%	0	0.0%	23.5%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	1	100.0%	14.3%	20	100.0%	11.4%	30.3%
	Moderate	2	100.0%	130	100.0%	7.8%	1	100.0%	10.5%	55	100.0%	6.4%	1	100.0%	20.0%	75	100.0%	8.7%	0	0.0%	0.0%	0	0.0%	0.0%	18.8%
	Middle	0	0.0%	0	0.0%	21.5%	0	0.0%	15.8%	0	0.0%	15.7%	0	0.0%	10.0%	0	0.0%	14.5%	0	0.0%	14.3%	0	0.0%	9.0%	10.2%
	Upper	0	0.0%	0	0.0%	47.2%	0	0.0%	47.4%	0	0.0%	45.2%	0	0.0%	50.0%	0	0.0%	53.3%	0	0.0%	71.4%	0	0.0%	79.6%	40.7%
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	26.3%	0	0.0%	32.7%	0	0.0%	20.0%	0	0.0%	23.6%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	Total	*2*	*100%*	*130*	*100%*	*100%*	*1*	*100%*	*100%*	*55*	*100%*	*100%*	*1*	*100%*	*100%*	*75*	*100%*	*100%*	*1*	*100%*	*100%*	*20*	*100%*	*100%*	*100%*
HOME IMPROVEMENT	Low	0	0.0%	0	0.0%	23.5%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	30.3%
	Moderate	0	0.0%	0	0.0%	7.8%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	18.8%
	Middle	0	0.0%	0	0.0%	21.5%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	10.2%
	Upper	0	0.0%	0	0.0%	47.2%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	100.0%	0	0.0%	100.0%	40.7%
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	Total	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*0.0%*	*0*	*0.0%*	*0.0%*	*0*	*0.0%*	*0.0%*	*0*	*0.0%*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*
MULTI FAMILY	Low	0	0.0%	0	0.0%	23.5%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	30.3%
	Moderate	0	0.0%	0	0.0%	7.8%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	18.8%
	Middle	0	0.0%	0	0.0%	21.5%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	10.2%
	Upper	0	0.0%	0	0.0%	47.2%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	40.7%
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	Total	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*0.0%*	*0*	*0.0%*	*0.0%*	*0*	*0.0%*	*0.0%*	*0*	*0.0%*	*0.0%*	*0*	*0.0%*	*0.0%*	*0*	*0.0%*	*0.0%*	*100%*
OTHER PURPOSE LOC	Low	0	0.0%	0	0.0%	23.5%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	30.3%
	Moderate	0	0.0%	0	0.0%	7.8%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	18.8%
	Middle	0	0.0%	0	0.0%	21.5%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	10.2%
	Upper	0	0.0%	0	0.0%	47.2%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	40.7%
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	Total	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*0.0%*	*0*	*0.0%*	*0.0%*	*0*	*0.0%*	*0.0%*	*0*	*0.0%*	*0.0%*	*0*	*0.0%*	*0.0%*	*0*	*0.0%*	*0.0%*	*100%*

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 Baker

Product Type	Borrower Income Levels	Bank # (2020,2021)	Bank %	Bank $(000s)	Bank $%	Families %	2020 Count Bank #	2020 Count Bank %	2020 Count Agg %	2020 Dollar Bank $(000s)	2020 Dollar Bank $%	2020 Dollar Agg $%	2021 Count Bank #	2021 Count Bank %	2021 Count Agg %	2021 Dollar Bank $(000s)	2021 Dollar Bank $%	2021 Dollar Agg $%	2022 Count Bank #	2022 Count Bank %	2022 Count Agg %	2022 Dollar Bank $(000s)	2022 Dollar Bank $%	2022 Dollar Agg $%	2022 Families %
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	0	0.0%	23.5%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	100.0%	0	0.0%	100.0%	30.3%
	Moderate	0	0.0%	0	0.0%	7.8%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	18.8%
	Middle	0	0.0%	0	0.0%	21.5%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	10.2%
	Upper	0	0.0%	0	0.0%	47.2%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	40.7%
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	Total	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*0.0%*	*0*	*0.0%*	*0.0%*	*0*	*0.0%*	*0.0%*	*0*	*0.0%*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	0	0.0%	23.5%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	30.3%
	Moderate	0	0.0%	0	0.0%	7.8%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	18.8%
	Middle	0	0.0%	0	0.0%	21.5%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	10.2%
	Upper	0	0.0%	0	0.0%	47.2%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	40.7%
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	100.0%	0	0.0%	100.0%	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%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*0.0%*	*0*	*0.0%*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*
HMDA TOTALS	Low	0	0.0%	0	0.0%	23.5%	0	0.0%	3.7%	0	0.0%	2.3%	0	0.0%	0.0%	0	0.0%	0.0%	1	50.0%	9.4%	20	31.7%	4.3%	30.3%
	Moderate	2	100.0%	130	100.0%	7.8%	1	100.0%	7.4%	55	100.0%	4.6%	1	100.0%	16.1%	75	100.0%	7.5%	0	0.0%	3.1%	0	0.0%	1.9%	18.8%
	Middle	0	0.0%	0	0.0%	21.5%	0	0.0%	22.2%	0	0.0%	18.5%	0	0.0%	22.6%	0	0.0%	24.7%	0	0.0%	18.8%	0	0.0%	18.6%	10.2%
	Upper	0	0.0%	0	0.0%	47.2%	0	0.0%	40.7%	0	0.0%	45.4%	0	0.0%	41.9%	0	0.0%	46.0%	1	50.0%	59.4%	43	68.3%	64.6%	40.7%
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	25.9%	0	0.0%	29.2%	0	0.0%	19.4%	0	0.0%	21.8%	0	0.0%	9.4%	0	0.0%	10.5%	0.0%
	Total	*2*	*100%*	*130*	*100%*	*100%*	*1*	*100%*	*100%*	*55*	*100%*	*100%*	*1*	*100%*	*100%*	*75*	*100%*	*100%*	*2*	*100%*	*100%*	*63*	*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 Loans
Assessment Area: GA Baker

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data 2020, 2021 Bank Count #	%	Dollar $(000s)	$ %	Total Businesses %	Bank & Aggregate Lending 2020 Count Bank #	%	Agg %	Dollar Bank $ 000s	$ %	Agg $ %	2021 Count Bank #	%	Agg %	Dollar Bank $ 000s	$ %	Agg $ %	Bank Lending & Demographic Data 2022 Count Bank #	%	Dollar Bank $(000s)	$ %	Total Businesses %
SMALL BUSINESSES	Low	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0	0.0%	26.2%
	Middle	5	100.0%	302	100.0%	77.4%	4	100.0%	71.4%	293	100.0%	87.4%	1	100.0%	69.6%	9	100.0%	92.9%	0	0.0%	0	0.0%	73.8%
	Upper	0	0.0%	0	0.0%	22.6%	0	0.0%	28.6%	0	0.0%	12.6%	0	0.0%	30.4%	0	0.0%	7.1%	0	0.0%	0	0.0%	0.0%
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0	0.0%	0.0%
	Tr Unknown	0	0.0%	0	0.0%		0	0.0%	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%*	*302*	*100%*	*100%*	*4*	*100%*	*100%*	*293*	*100%*	*100%*	*1*	*100%*	*100%*	*9*	*100%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*

Originations & Purchases
Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2022 FFIEC Census Data; 2016-2020 ACS data; 2021 & 2022 D&B information

Small Business Loans by Business Revenue & Loan Size
Assessment Area: GA Baker

Category		Bank Lending & Demographic Data 2020, 2021 Bank Count #	%	Dollar $(000s)	$ %	Total Businesses %	Bank & Aggregate Lending 2020 Count Bank #	%	Agg %	Dollar Bank $ 000s	$ %	Agg $ %	2021 Count Bank #	%	Agg %	Dollar Bank $ 000s	$ %	Agg $ %	Bank Lending & Demographic Data 2022 Count Bank #	%	Dollar Bank $(000s)	$ %	Total Businesses %
Revenue	$1 Million or Less	3	60.0%	224	74.2%	83.9%	2	50.0%	45.7%	215	73.4%	39.8%	1	100.0%	43.5%	9	100.0%	6.4%	0	0.0%	0	0.0%	84.6%
	Over $1 Million	0	0.0%	0	0.0%	8.1%	0	0.0%		0	0.0%		0	0.0%		0	0.0%		0	0.0%	0	0.0%	9.2%
	Total Rev. available	*3*	*60.0%*	*224*	*74.2%*	*91.9%*	*2*	*50.0%*		*215*	*73.4%*		*1*	*100.0%*		*9*	*100.0%*		*0*	*0.0%*	*0*	*0.0%*	*93.8%*
	Rev. Not Known	2	40.0%	78	25.8%	8.1%	2	50.0%		78	26.6%		0	0.0%		0	0.0%		0	0.0%	0	0.0%	6.2%
	Total	*5*	*100%*	*302*	*100%*	*100%*	*4*	*100%*		*293*	*100%*		*1*	*100%*		*9*	*100%*		*0*	*0.0%*	*0*	*0.0%*	*100.0%*
Loan Size	$100,000 or Less	4	80.0%	102	33.8%		3	75.0%	94.3%	93	31.7%	51.6%	1	100.0%	95.7%	9	100.0%	23.6%	0	0.0%	0	0.0%	
	$100,001 - $250,000	1	20.0%	200	66.2%		1	25.0%	5.7%	200	68.3%	48.4%	0	0.0%	0.0%	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	0.0%	0.0%	0	0.0%	4.3%	0	0.0%	76.4%	0	0.0%	0	0.0%	
	Total	*5*	*100%*	*302*	*100%*		*4*	*100%*	*100%*	*293*	*100%*	*100%*	*1*	*100%*	*100%*	*9*	*100%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	
Loan Size & Rev $1 Mill or Less	$100,000 or Less	2	66.7%	24	10.7%		1	25.0%		15	5.1%		1	100.0%		9	100.0%		0	0.0%	0	0.0%	
	$100,001 - $250,000	1	33.3%	200	89.3%		1	25.0%		200	68.3%		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%		0	0.0%		0	0.0%		0	0.0%	0	0.0%	
	Total	*3*	*100%*	*224*	*100%*		*2*	*50%*		*215*	*73%*		*1*	*100%*		*9*	*100%*		*0*	*0.0%*	*0*	*0.0%*	

Originations & Purchases
Aggregate data is unavailable for loans to businesses with revenue over $1 million or revenue unknown, and for loan size by revenue.
Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2022 FFIEC Census Data; 2016-2020 ACS data; 2021 & 2022 D&B information

Geographic Distribution of HMDA Loans - Table 1 of 2

Assessment Area: GA Valdosta

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data 2020, 2021 Bank Count #	%	Dollar $(000s)	$ %	Owner Occupied Units %	Bank & Aggregate Lending 2020 Count Bank #	%	Agg %	Dollar Bank $(000s)	$ %	Agg $ %	2021 Count Bank #	%	Agg %	Dollar Bank $(000s)	$ %	Agg $ %	Bank & Aggregate Lending; Demographic Data 2022 Count Bank #	%	Agg %	Dollar Bank $(000s)	%	Agg $ %	Owner Occupied Units %
HOME PURCHASE	Low	2	3.1%	84	0.6%	5.1%	1	3.7%	2.5%	48	0.6%	1.4%	1	2.6%	2.3%	36	0.5%	1.2%	1	2.8%	2.9%	91	1.0%	1.5%	6.2%
	Moderate	7	10.8%	668	4.7%	16.8%	3	11.1%	11.2%	196	2.5%	7.4%	4	10.5%	13.7%	472	7.2%	10.5%	4	11.1%	17.1%	606	6.9%	12.3%	19.0%
	Middle	21	32.3%	4,241	29.6%	39.9%	10	37.0%	31.1%	2,443	31.5%	27.2%	11	28.9%	30.3%	1,798	27.4%	27.1%	9	25.0%	32.9%	1,718	19.6%	33.5%	36.6%
	Upper	35	53.8%	9,316	65.1%	38.2%	13	48.1%	55.2%	5,066	65.3%	64.0%	22	57.9%	53.7%	4,250	64.8%	61.2%	22	61.1%	46.9%	6,345	72.4%	52.6%	37.3%
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.1%	0	0.0%	0.0%	0.9%
	Total	*65*	*100%*	*14,309*	*100%*	*100%*	*27*	*100%*	*100%*	*7,753*	*100%*	*100%*	*38*	*100%*	*100%*	*6,556*	*100%*	*100%*	*36*	*100%*	*100%*	*8,760*	*100%*	*100%*	*100%*
REFINANCE	Low	2	2.0%	387	1.7%	5.1%	1	1.9%	1.9%	151	1.1%	0.9%	1	2.0%	2.2%	236	2.9%	0.9%	1	2.9%	5.1%	52	0.6%	2.7%	6.2%
	Moderate	15	14.9%	1,394	6.2%	16.8%	5	9.6%	10.3%	763	5.3%	7.1%	10	20.4%	10.8%	631	7.7%	7.1%	5	14.3%	15.2%	1,147	13.9%	12.5%	19.0%
	Middle	21	20.8%	3,317	14.7%	39.9%	13	25.0%	32.0%	2,605	18.2%	27.7%	8	16.3%	32.1%	712	8.7%	30.0%	16	45.7%	39.6%	4,751	57.4%	40.8%	36.6%
	Upper	63	62.4%	17,408	77.3%	38.2%	33	63.5%	55.8%	10,765	75.4%	64.3%	30	61.2%	54.9%	6,643	80.8%	61.9%	13	37.1%	39.8%	2,329	28.1%	44.0%	37.3%
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.2%	0	0.0%	0.0%	0.9%
	Total	*101*	*100%*	*22,506*	*100%*	*100%*	*52*	*100%*	*100%*	*14,284*	*100%*	*100%*	*49*	*100%*	*100%*	*8,222*	*100%*	*100%*	*35*	*100%*	*100%*	*8,279*	*100%*	*100%*	*100%*
HOME IMPROVEMENT	Low	0	0.0%	0	0.0%	5.1%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	5.5%	0	0.0%	1.7%	0	0.0%	7.0%	0	0.0%	4.0%	6.2%
	Moderate	0	0.0%	0	0.0%	16.8%	0	0.0%	9.5%	0	0.0%	10.5%	0	0.0%	7.3%	0	0.0%	5.1%	0	0.0%	15.1%	0	0.0%	14.7%	19.0%
	Middle	0	0.0%	0	0.0%	39.9%	0	0.0%	47.6%	0	0.0%	28.7%	0	0.0%	40.0%	0	0.0%	49.7%	0	0.0%	25.6%	0	0.0%	29.9%	36.6%
	Upper	2	100.0%	433	100.0%	38.2%	0	0.0%	42.9%	0	0.0%	60.8%	2	100.0%	47.3%	433	100.0%	43.5%	4	100.0%	51.2%	203	100.0%	50.2%	37.3%
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	1.2%	0	0.0%	1.2%	0	0.0%	1.2%	0.9%
	Total	*2*	*100%*	*433*	*100%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*2*	*100%*	*100%*	*433*	*100%*	*100%*	*4*	*100%*	*100%*	*203*	*100%*	*100%*	*100%*
MULTI FAMILY						Multi-Family Units																		Multi-Family Units
	Low	1	5.3%	173	1.7%	9.1%	0	0.0%	6.0%	0	0.0%	3.2%	1	7.7%	6.0%	173	2.4%	1.4%	0	0.0%	17.5%	0	0.0%	46.2%	25.3%
	Moderate	11	57.9%	3,039	29.6%	56.6%	3	50.0%	61.9%	430	13.8%	72.4%	8	61.5%	61.4%	2,609	36.5%	74.3%	4	66.7%	47.4%	3,969	88.2%	34.0%	33.4%
	Middle	5	26.3%	6,813	66.5%	14.4%	2	33.3%	16.7%	2,551	82.1%	16.7%	3	23.1%	21.7%	4,262	59.7%	17.4%	0	0.0%	12.3%	0	0.0%	3.6%	11.1%
	Upper	2	10.5%	226	2.2%	20.0%	1	16.7%	15.5%	126	4.1%	11.5%	1	7.7%	10.8%	100	1.4%	6.9%	2	33.3%	21.1%	532	11.8%	12.2%	28.9%
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	1.8%	0	0.0%	3.9%	1.2%
	Total	*19*	*100%*	*10,251*	*100%*	*100%*	*6*	*100%*	*100%*	*3,107*	*100%*	*100%*	*13*	*100%*	*100%*	*7,144*	*100%*	*100%*	*6*	*100%*	*100%*	*4,501*	*100%*	*100%*	*100%*
OTHER PURPOSE LOC	Low	0	0.0%	0	0.0%	5.1%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	1.4%	0	0.0%	2.0%	6.2%
	Moderate	0	0.0%	0	0.0%	16.8%	0	0.0%	6.7%	0	0.0%	18.1%	0	0.0%	12.1%	0	0.0%	5.2%	1	14.3%	11.4%	77	9.8%	8.7%	19.0%
	Middle	0	0.0%	0	0.0%	39.9%	0	0.0%	23.3%	0	0.0%	22.7%	0	0.0%	30.3%	0	0.0%	19.1%	1	14.3%	28.6%	50	6.3%	22.9%	36.6%
	Upper	0	0.0%	0	0.0%	38.2%	0	0.0%	70.0%	0	0.0%	59.2%	0	0.0%	57.6%	0	0.0%	75.7%	5	71.4%	58.6%	662	83.9%	66.4%	37.3%
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.9%
	Total	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*7*	*100%*	*100%*	*789*	*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 Valdosta

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data 2020, 2021 Bank Count #	%	Dollar $(000s)	$ %	Owner Occupied Units %	Bank & Aggregate Lending 2020 Count Bank #	%	Agg %	Dollar Bank $(000s)	$ %	Agg $ %	2021 Count Bank #	%	Agg %	Dollar Bank $(000s)	$ %	Agg $ %	Bank & Aggregate Lending; Demographic Data 2022 Count Bank #	%	Agg %	Dollar Bank $(000s)	%	Agg $ %	Owner Occupied Units %
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	0	0.0%	5.1%	0	0.0%	8.7%	0	0.0%	3.7%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	6.2%
	Moderate	0	0.0%	0	0.0%	16.8%	0	0.0%	8.7%	0	0.0%	5.1%	0	0.0%	7.1%	0	0.0%	2.5%	2	40.0%	19.0%	203	22.8%	14.2%	19.0%
	Middle	3	75.0%	206	27.0%	39.9%	2	100.0%	30.4%	176	100.0%	20.6%	1	50.0%	35.7%	30	5.1%	21.1%	0	0.0%	33.3%	0	0.0%	25.1%	36.6%
	Upper	1	25.0%	557	73.0%	38.2%	0	0.0%	52.2%	0	0.0%	70.6%	1	50.0%	57.1%	557	94.9%	76.3%	3	60.0%	47.6%	688	77.2%	60.7%	37.3%
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.9%
	Total	*4*	*100%*	*763*	*100%*	*100%*	*2*	*100%*	*100%*	*176*	*100%*	*100%*	*2*	*100%*	*100%*	*587*	*100%*	*100%*	*5*	*100%*	*100%*	*891*	*100%*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	0	0.0%	5.1%	0	0.0%	3.9%	0	0.0%	2.4%	0	0.0%	2.7%	0	0.0%	3.5%	0	0.0%	16.7%	0	0.0%	9.5%	6.2%
	Moderate	0	0.0%	0	0.0%	16.8%	0	0.0%	20.0%	0	0.0%	13.5%	0	0.0%	14.9%	0	0.0%	12.8%	0	0.0%	27.8%	0	0.0%	20.3%	19.0%
	Middle	0	0.0%	0	0.0%	39.9%	0	0.0%	37.1%	0	0.0%	35.3%	0	0.0%	44.6%	0	0.0%	46.4%	0	0.0%	30.6%	0	0.0%	30.9%	36.6%
	Upper	0	0.0%	0	0.0%	38.2%	0	0.0%	39.0%	0	0.0%	48.7%	0	0.0%	37.8%	0	0.0%	37.4%	0	0.0%	25.0%	0	0.0%	39.3%	37.3%
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.9%
	Total	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*
HMDA TOTALS	Low	5	2.6%	644	1.3%	5.1%	2	2.3%	2.3%	199	0.8%	1.4%	3	2.9%	2.3%	445	1.9%	1.1%	2	2.2%	3.9%	143	0.6%	6.7%	6.2%
	Moderate	33	17.3%	5,101	10.6%	16.8%	11	12.6%	12.0%	1,389	5.5%	12.5%	22	21.2%	13.1%	3,712	16.2%	14.5%	16	17.2%	17.0%	6,002	25.6%	14.8%	19.0%
	Middle	50	26.2%	14,577	30.2%	39.9%	27	31.0%	31.5%	7,775	30.7%	26.5%	23	22.1%	31.2%	6,802	29.6%	27.5%	26	28.0%	34.3%	6,519	27.8%	31.8%	36.6%
	Upper	103	53.9%	27,940	57.9%	38.2%	47	54.0%	54.1%	15,957	63.0%	59.6%	56	53.8%	53.4%	11,983	52.2%	56.8%	49	52.7%	44.7%	10,759	45.9%	46.3%	37.3%
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.2%	0	0.0%	0.5%	0.9%
	Total	*191*	*100%*	*48,262*	*100%*	*100%*	*87*	*100%*	*100%*	*25,320*	*100%*	*100%*	*104*	*100%*	*100%*	*22,942*	*100%*	*100%*	*93*	*100%*	*100%*	*23,423*	*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 Valdosta

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data					Bank & Aggregate Lending												Bank & Aggregate Lending; Demographic Data						
		2020, 2021					2020						2021						2022						
		Bank				Families by Family Income	Count			Dollar			Count			Dollar			Count			Dollar			Families by Family Income
		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
		#	%	$(000s)	$%	%	#	%	%	$(000s)	$%	$%	#	%	%	$(000s)	$%	$%	#	%	%	$(000s)	$%	$%	%
HOME PURCHASE	Low	0	0.0%	0	0.0%	24.1%	0	0.0%	2.9%	0	0.0%	1.5%	0	0.0%	3.2%	0	0.0%	1.6%	1	2.8%	3.3%	105	1.2%	1.6%	24.8%
	Moderate	1	1.5%	41	0.3%	16.7%	1	3.7%	15.4%	41	0.5%	10.8%	0	0.0%	12.9%	0	0.0%	9.2%	1	2.8%	13.5%	216	2.5%	9.6%	15.3%
	Middle	6	9.2%	1,004	7.0%	16.9%	1	3.7%	24.3%	171	2.2%	22.5%	5	13.2%	24.8%	833	12.7%	23.3%	4	11.1%	23.9%	894	10.2%	22.4%	18.2%
	Upper	41	63.1%	11,613	81.2%	42.4%	18	66.7%	40.1%	6,997	90.2%	50.0%	23	60.5%	37.8%	4,616	70.4%	44.9%	18	50.0%	35.3%	5,577	63.7%	43.6%	41.8%
	Unknown	17	26.2%	1,651	11.5%	0.0%	7	25.9%	17.3%	544	7.0%	15.2%	10	26.3%	21.2%	1,107	16.9%	20.9%	12	33.3%	24.0%	1,968	22.5%	22.7%	0.0%
	Total	*65*	*100%*	*14,309*	*100%*	*100%*	*27*	*100%*	*100%*	*7,753*	*100%*	*100%*	*38*	*100%*	*100%*	*6,556*	*100%*	*100%*	*36*	*100%*	*100%*	*8,760*	*100%*	*100%*	*100%*
REFINANCE	Low	2	2.0%	87	0.4%	24.1%	1	1.9%	1.6%	63	0.4%	0.7%	1	2.0%	2.6%	24	0.3%	1.4%	0	0.0%	3.8%	0	0.0%	2.1%	24.8%
	Moderate	2	2.0%	187	0.8%	16.7%	0	0.0%	5.0%	0	0.0%	2.9%	2	4.1%	7.8%	187	2.3%	5.3%	0	0.0%	11.6%	0	0.0%	7.6%	15.3%
	Middle	6	5.9%	864	3.8%	16.9%	3	5.8%	11.1%	449	3.1%	7.8%	3	6.1%	15.0%	415	5.0%	11.9%	4	11.4%	19.9%	422	5.1%	18.9%	18.2%
	Upper	57	56.4%	17,023	75.6%	42.4%	34	65.4%	40.5%	11,720	82.0%	47.2%	23	46.9%	38.3%	5,303	64.5%	45.1%	24	68.6%	40.2%	6,767	81.7%	49.0%	41.8%
	Unknown	34	33.7%	4,345	19.3%	0.0%	14	26.9%	41.8%	2,052	14.4%	41.3%	20	40.8%	36.3%	2,293	27.9%	36.3%	7	20.0%	24.4%	1,090	13.2%	22.5%	0.0%
	Total	*101*	*100%*	*22,506*	*100%*	*100%*	*52*	*100%*	*100%*	*14,284*	*100%*	*100%*	*49*	*100%*	*100%*	*8,222*	*100%*	*100%*	*35*	*100%*	*100%*	*8,279*	*100%*	*100%*	*100%*
HOME IMPROVEMENT	Low	0	0.0%	0	0.0%	24.1%	0	0.0%	7.1%	0	0.0%	5.1%	0	0.0%	10.9%	0	0.0%	10.8%	0	0.0%	4.7%	0	0.0%	1.8%	24.8%
	Moderate	0	0.0%	0	0.0%	16.7%	0	0.0%	16.7%	0	0.0%	7.7%	0	0.0%	14.5%	0	0.0%	11.1%	0	0.0%	11.6%	0	0.0%	6.6%	15.3%
	Middle	0	0.0%	0	0.0%	16.9%	0	0.0%	11.9%	0	0.0%	9.7%	0	0.0%	16.4%	0	0.0%	17.6%	0	0.0%	22.1%	0	0.0%	16.2%	18.2%
	Upper	2	100.0%	433	100.0%	42.4%	0	0.0%	54.8%	0	0.0%	73.7%	2	100.0%	49.1%	433	100.0%	53.9%	4	100.0%	53.5%	203	100.0%	65.4%	41.8%
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	9.5%	0	0.0%	3.8%	0	0.0%	9.1%	0	0.0%	6.5%	0	0.0%	8.1%	0	0.0%	9.9%	0.0%
	Total	*2*	*100%*	*433*	*100%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*2*	*100%*	*100%*	*433*	*100%*	*100%*	*4*	*100%*	*100%*	*203*	*100%*	*100%*	*100%*
MULTI FAMILY	Low	0	0.0%	0	0.0%	24.1%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	1.2%	0	0.0%	0.1%	0	0.0%	0.0%	0	0.0%	0.0%	24.8%
	Moderate	0	0.0%	0	0.0%	16.7%	0	0.0%	2.4%	0	0.0%	0.6%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	15.3%
	Middle	0	0.0%	0	0.0%	16.9%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	1	16.7%	1.8%	215	4.8%	0.2%	18.2%
	Upper	1	5.3%	421	4.1%	42.4%	0	0.0%	15.5%	0	0.0%	4.6%	1	7.7%	12.0%	421	5.9%	2.1%	0	0.0%	8.8%	0	0.0%	1.4%	41.8%
	Unknown	18	94.7%	9,830	95.9%	0.0%	6	100.0%	82.1%	3,107	100.0%	94.8%	12	92.3%	86.7%	6,723	94.1%	97.8%	5	83.3%	89.5%	4,286	95.2%	98.4%	0.0%
	Total	*19*	*100%*	*10,251*	*100%*	*100%*	*6*	*100%*	*100%*	*3,107*	*100%*	*100%*	*13*	*100%*	*100%*	*7,144*	*100%*	*100%*	*6*	*100%*	*100%*	*4,501*	*100%*	*100%*	*100%*
OTHER PURPOSE LOC	Low	0	0.0%	0	0.0%	24.1%	0	0.0%	3.3%	0	0.0%	2.5%	0	0.0%	15.2%	0	0.0%	5.2%	0	0.0%	1.4%	0	0.0%	0.5%	24.8%
	Moderate	0	0.0%	0	0.0%	16.7%	0	0.0%	6.7%	0	0.0%	4.6%	0	0.0%	12.1%	0	0.0%	7.4%	1	14.3%	10.0%	20	2.5%	6.7%	15.3%
	Middle	0	0.0%	0	0.0%	16.9%	0	0.0%	16.7%	0	0.0%	10.1%	0	0.0%	12.1%	0	0.0%	4.8%	0	0.0%	10.0%	0	0.0%	9.4%	18.2%
	Upper	0	0.0%	0	0.0%	42.4%	0	0.0%	73.3%	0	0.0%	82.8%	0	0.0%	48.5%	0	0.0%	76.7%	6	85.7%	70.0%	769	97.5%	72.8%	41.8%
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	12.1%	0	0.0%	5.9%	0	0.0%	8.6%	0	0.0%	10.6%	0.0%
	Total	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*7*	*100%*	*100%*	*789*	*100%*	*100%*	*100%*

Originations & Purchases

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

Borrower Distribution of HMDA Loans - Table 2 of 2

Assessment Area: GA Valdosta

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data					Bank & Aggregate Lending												Bank & Aggregate Lending; Demographic Data						
		2020, 2021					2020						2021						2022						
		Bank				Families by Family Income	Count			Dollar			Count			Dollar			Count			Dollar			Families by Family Income
		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
		#	%	$(000s)	$%	%	#	%	%	$(000s)	$%	$%	#	%	%	$(000s)	$%	$%	#	%	%	$(000s)	$%	$%	%
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	0	0.0%	24.1%	0	0.0%	8.7%	0	0.0%	3.5%	0	0.0%	7.1%	0	0.0%	2.7%	0	0.0%	14.3%	0	0.0%	6.4%	24.8%
	Moderate	0	0.0%	0	0.0%	16.7%	0	0.0%	21.7%	0	0.0%	17.4%	0	0.0%	14.3%	0	0.0%	9.4%	0	0.0%	2.4%	0	0.0%	2.0%	15.3%
	Middle	1	25.0%	125	16.4%	16.9%	1	50.0%	30.4%	125	71.0%	20.3%	0	0.0%	21.4%	0	0.0%	23.4%	2	40.0%	23.8%	69	7.7%	15.1%	18.2%
	Upper	3	75.0%	638	83.6%	42.4%	1	50.0%	39.1%	51	29.0%	58.9%	2	100.0%	42.9%	587	100.0%	39.6%	3	60.0%	47.6%	822	92.3%	66.5%	41.8%
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	14.3%	0	0.0%	24.9%	0	0.0%	11.9%	0	0.0%	10.0%	0.0%
	Total	*4*	*100%*	*763*	*100%*	*100%*	*2*	*100%*	*100%*	*176*	*100%*	*100%*	*2*	*100%*	*100%*	*587*	*100%*	*100%*	*5*	*100%*	*100%*	*891*	*100%*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	0	0.0%	24.1%	0	0.0%	0.5%	0	0.0%	0.1%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	5.6%	0	0.0%	3.0%	24.8%
	Moderate	0	0.0%	0	0.0%	16.7%	0	0.0%	1.0%	0	0.0%	0.7%	0	0.0%	2.7%	0	0.0%	2.3%	0	0.0%	0.0%	0	0.0%	0.0%	15.3%
	Middle	0	0.0%	0	0.0%	16.9%	0	0.0%	1.5%	0	0.0%	2.1%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	5.6%	0	0.0%	4.1%	18.2%
	Upper	0	0.0%	0	0.0%	42.4%	0	0.0%	0.5%	0	0.0%	1.2%	0	0.0%	1.4%	0	0.0%	3.1%	0	0.0%	13.9%	0	0.0%	8.2%	41.8%
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	96.6%	0	0.0%	95.9%	0	0.0%	95.9%	0	0.0%	94.6%	0	0.0%	75.0%	0	0.0%	84.8%	0.0%
	Total	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*
HMDA TOTALS	Low	2	1.0%	87	0.2%	24.1%	1	1.1%	2.2%	63	0.2%	1.0%	1	1.0%	3.1%	24	0.1%	1.5%	1	1.1%	3.5%	105	0.4%	1.5%	24.8%
	Moderate	3	1.6%	228	0.5%	16.7%	1	1.1%	10.1%	41	0.2%	6.5%	2	1.9%	10.5%	187	0.8%	7.0%	2	2.2%	12.4%	236	1.0%	8.0%	15.3%
	Middle	13	6.8%	1,993	4.1%	16.9%	5	5.7%	17.2%	745	2.9%	14.1%	8	7.7%	20.0%	1,248	5.4%	17.1%	11	11.8%	22.0%	1,600	6.8%	19.0%	18.2%
	Upper	104	54.5%	30,128	62.4%	42.4%	53	60.9%	38.6%	18,768	74.1%	44.4%	51	49.0%	37.4%	11,360	49.5%	41.3%	55	59.1%	37.2%	14,138	60.4%	40.6%	41.8%
	Unknown	69	36.1%	15,826	32.8%	0.0%	27	31.0%	31.8%	5,703	22.5%	33.9%	42	40.4%	29.0%	10,123	44.1%	33.2%	24	25.8%	24.8%	7,344	31.4%	30.9%	0.0%
	Total	*191*	*100%*	*48,262*	*100%*	*100%*	*87*	*100%*	*100%*	*25,320*	*100%*	*100%*	*104*	*100%*	*100%*	*22,942*	*100%*	*100%*	*93*	*100%*	*100%*	*23,423*	*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 Loans
Assessment Area: GA Valdosta

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data 2020, 2021 Count #	%	Dollar $(000s)	$ %	Total Businesses %	2020 Count Bank #	%	Agg %	2020 Dollar Bank $000s	$ %	Agg $ %	2021 Count Bank #	%	Agg %	2021 Dollar Bank $000s	$ %	Agg $ %	Bank Lending & Demographic Data 2022 Count Bank #	%	Dollar Bank $(000s)	$ %	Total Businesses %
SMALL BUSINESSES	Low	19	4.2%	1,748	3.9%	9.7%	14	5.7%	9.9%	1,428	6.4%	10.5%	5	2.5%	8.9%	320	1.5%	9.6%	9	9.6%	926	5.5%	14.1%
	Moderate	122	27.2%	12,494	28.2%	31.1%	67	27.1%	27.6%	4,977	22.3%	22.9%	55	27.2%	27.7%	7,517	34.2%	28.0%	20	21.3%	3,924	23.5%	29.0%
	Middle	93	20.7%	8,075	18.2%	24.0%	47	19.0%	25.7%	4,015	18.0%	25.5%	46	22.8%	27.9%	4,060	18.5%	24.5%	11	11.7%	945	5.7%	21.6%
	Upper	215	47.9%	21,953	49.6%	35.3%	119	48.2%	36.5%	11,900	53.3%	40.8%	96	47.5%	35.1%	10,053	45.8%	37.9%	53	56.4%	10,661	63.8%	34.5%
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	1	1.1%	255	1.5%	0.8%
	Tr Unknown	0	0.0%	0	0.0%		0	0.0%	0.4%	0	0.0%	0.1%	0	0.0%	0.4%	0	0.0%	0.1%	0	0.0%	0	0.0%	
	Total	449	100%	44,270	100%	100%	247	100%	100%	22,320	100%	100%	202	100%	100%	21,950	100%	100%	94	100%	16,711	100%	100%

Originations & Purchases
Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2022 FFIEC Census Data; 2016-2020 ACS data; 2021 & 2022 D&B information

Small Business Loans by Business Revenue & Loan Size
Assessment Area: GA Valdosta

		Bank Lending & Demographic Data 2020, 2021 Count #	%	Dollar $(000s)	$ %	Total Businesses %	2020 Count Bank #	%	Agg %	2020 Dollar Bank $000s	$ %	Agg $ %	2021 Count Bank #	%	Agg %	2021 Dollar Bank $000s	$ %	Agg $ %	Bank Lending & Demographic Data 2022 Count Bank #	%	Dollar Bank $(000s)	$ %	Total Businesses %
Revenue	$1 Million or Less	188	41.9%	18,776	42.4%	91.2%	83	33.6%	38.5%	7,559	33.9%	34.6%	105	52.0%	43.8%	11,217	51.1%	40.6%	66	70.2%	9,327	55.8%	91.2%
	Over $1 Million	67	14.9%	12,503	28.2%	7.6%	25	10.1%		4,024	18.0%		42	20.8%		8,479	38.6%		27	28.7%	7,136	42.7%	7.6%
	Total Rev. available	255	56.8%	31,279	70.7%	98.7%	108	43.7%		11,583	51.9%		147	72.8%		19,696	89.7%		93	98.9%	16,463	98.5%	98.8%
	Rev. Not Known	194	43.2%	12,991	29.3%	1.3%	139	56.3%		10,737	48.1%		55	27.2%		2,254	10.3%		1	1.1%	248	1.5%	1.2%
	Total	449	100%	44,270	100%	100%	247	100%		22,320	100%		202	100%		21,950	100%		94	100%	16,711	100%	100.0%
Loan Size	$100,000 or Less	335	74.6%	12,346	27.9%		182	73.7%	87.4%	6,856	30.7%	33.6%	153	75.7%	92.5%	5,490	25.0%	39.1%	53	56.4%	2,563	15.3%	
	$100,001 - $250,000	70	15.6%	11,390	25.7%		46	18.6%	7.7%	7,340	32.9%	23.6%	24	11.9%	4.7%	4,050	18.5%	21.1%	21	22.3%	3,677	22.0%	
	$250,001 - $1 Million	44	9.8%	20,534	46.4%		19	7.7%	4.9%	8,124	36.4%	42.8%	25	12.4%	2.9%	12,410	56.5%	39.8%	20	21.3%	10,471	62.7%	
	Total	449	100%	44,270	100%		247	100%	100%	22,320	100%	100%	202	100%	100%	21,950	100%	100%	94	100%	16,711	100%	
Loan Size & Rev $1 Mill or Less	$100,000 or Less	143	76.1%	4,931	26.3%		61	24.7%		2,495	11.2%		82	40.6%		2,436	11.1%		40	42.6%	1,731	10.4%	
	$100,001 - $250,000	26	13.8%	4,352	23.2%		18	7.3%		2,907	13.0%		8	4.0%		1,445	6.6%		14	14.9%	2,399	14.4%	
	$250,001 - $1 Million	19	10.1%	9,493	50.6%		4	1.6%		2,157	9.7%		15	7.4%		7,336	33.4%		12	12.8%	5,197	31.1%	
	Total	188	100%	18,776	100%		83	34%		7,559	34%		105	52%		11,217	51%		66	70%	9,327	56%	

Originations & Purchases
Aggregate data is unavailable for loans to businesses with revenue over $1 million or revenue unknown, and for loan size by revenue.
Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2022 FFIEC Census Data; 2016-2020 ACS data; 2021 & 2022 D&B information

Geographic Distribution of HMDA Loans - Table 1 of 2
Assessment Area: LA Hammond

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data 2020, 2021					Bank & Aggregate Lending 2020						Bank & Aggregate Lending 2021						Bank & Aggregate Lending; Demographic Data 2022						
		Bank				Owner Occupied Units	Count		Dollar				Count		Dollar				Count		Dollar				Owner Occupied Units
		Count		Dollar			Bank	Agg	Bank		Agg		Bank	Agg	Bank		Agg		Bank	Agg	Bank		Agg		
		#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	%	$ %	%
HOME PURCHASE	Low	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	1	5.0%	4.5%	54	1.3%	3.9%	5.4%
	Moderate	2	5.1%	378	4.3%	16.7%	2	8.0%	5.8%	378	6.8%	4.8%	0	0.0%	5.4%	0	0.0%	4.0%	5	25.0%	6.4%	816	18.9%	5.0%	12.2%
	Middle	27	69.2%	6,028	68.8%	47.8%	18	72.0%	40.5%	3,899	69.9%	39.2%	9	64.3%	45.5%	2,129	66.8%	43.5%	10	50.0%	45.7%	2,093	48.6%	46.6%	51.1%
	Upper	10	25.6%	2,359	26.9%	35.5%	5	20.0%	53.7%	1,299	23.3%	56.0%	5	35.7%	49.1%	1,060	33.2%	52.5%	3	15.0%	41.8%	919	21.3%	43.1%	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	0.0%	0.0%	1	5.0%	1.5%	428	9.9%	1.5%	0.7%
	Total	*39*	*100%*	*8,765*	*100%*	*100%*	*25*	*100%*	*100%*	*5,576*	*100%*	*100%*	*14*	*100%*	*100%*	*3,189*	*100%*	*100%*	*20*	*100%*	*100%*	*4,310*	*100%*	*100%*	*100%*
REFINANCE	Low	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	2	6.9%	3.6%	94	3.5%	2.8%	5.4%
	Moderate	11	7.5%	1,187	5.7%	16.7%	4	4.8%	5.9%	282	2.3%	5.1%	7	11.3%	6.4%	905	10.4%	5.4%	0	0.0%	6.6%	0	0.0%	5.5%	12.2%
	Middle	81	55.5%	11,090	53.2%	47.8%	47	56.0%	42.6%	6,588	54.3%	41.8%	34	54.8%	44.7%	4,502	51.6%	42.9%	19	65.5%	47.3%	2,087	78.8%	49.3%	51.1%
	Upper	54	37.0%	8,572	41.1%	35.5%	33	39.3%	51.4%	5,259	43.4%	53.2%	21	33.9%	48.9%	3,313	38.0%	51.6%	8	27.6%	41.1%	468	17.7%	41.5%	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	0.0%	0.0%	0	0.0%	1.3%	0	0.0%	1.0%	0.7%
	Total	*146*	*100%*	*20,849*	*100%*	*100%*	*84*	*100%*	*100%*	*12,129*	*100%*	*100%*	*62*	*100%*	*100%*	*8,720*	*100%*	*100%*	*29*	*100%*	*100%*	*2,649*	*100%*	*100%*	*100%*
HOME IMPROVEMENT	Low	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	5.4%
	Moderate	1	50.0%	50	78.1%	16.7%	0	0.0%	5.6%	0	0.0%	3.2%	1	50.0%	13.9%	50	78.1%	11.7%	0	0.0%	5.7%	0	0.0%	4.4%	12.2%
	Middle	0	0.0%	0	0.0%	47.8%	0	0.0%	40.8%	0	0.0%	38.6%	0	0.0%	43.1%	0	0.0%	50.1%	4	57.1%	51.4%	230	44.5%	55.6%	51.1%
	Upper	1	50.0%	14	21.9%	35.5%	0	0.0%	53.5%	0	0.0%	58.3%	1	50.0%	43.1%	14	21.9%	38.2%	3	42.9%	40.0%	287	55.5%	37.2%	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	0.0%	0.0%	0	0.0%	2.9%	0	0.0%	2.8%	0.7%
	Total	*2*	*100%*	*64*	*100%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*2*	*100%*	*100%*	*64*	*100%*	*100%*	*7*	*100%*	*100%*	*517*	*100%*	*100%*	*100%*
MULTI FAMILY						Multi-Family Units																			Multi-Family Units
	Low	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	1	20.0%	11.8%	260	5.5%	7.9%	28.9%
	Moderate	2	11.1%	816	9.0%	34.2%	2	18.2%	15.4%	816	18.0%	20.3%	0	0.0%	12.5%	0	0.0%	19.9%	0	0.0%	5.9%	0	0.0%	9.3%	13.5%
	Middle	14	77.8%	7,764	85.6%	62.8%	7	63.6%	66.7%	3,231	71.3%	68.0%	7	100.0%	75.0%	4,533	100.0%	62.9%	4	80.0%	49.0%	4,438	94.5%	41.4%	26.7%
	Upper	2	11.1%	485	5.4%	3.0%	2	18.2%	17.9%	485	10.7%	11.7%	0	0.0%	12.5%	0	0.0%	17.2%	0	0.0%	33.3%	0	0.0%	41.4%	24.9%
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	6.0%
	Total	*18*	*100%*	*9,065*	*100%*	*100%*	*11*	*100%*	*100%*	*4,532*	*100%*	*100%*	*7*	*100%*	*100%*	*4,533*	*100%*	*100%*	*5*	*100%*	*100%*	*4,698*	*100%*	*100%*	*100%*
OTHER PURPOSE LOC	Low	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	1.3%	0	0.0%	0.5%	5.4%
	Moderate	0	0.0%	0	0.0%	16.7%	0	0.0%	4.0%	0	0.0%	4.2%	0	0.0%	18.2%	0	0.0%	16.6%	0	0.0%	8.8%	0	0.0%	5.1%	12.2%
	Middle	0	0.0%	0	0.0%	47.8%	0	0.0%	46.0%	0	0.0%	49.0%	0	0.0%	30.3%	0	0.0%	27.5%	7	53.8%	51.3%	662	44.0%	57.3%	51.1%
	Upper	0	0.0%	0	0.0%	35.5%	0	0.0%	50.0%	0	0.0%	46.8%	0	0.0%	51.5%	0	0.0%	55.9%	6	46.2%	36.3%	844	56.0%	35.8%	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	0.0%	0.0%	0	0.0%	2.5%	0	0.0%	1.3%	0.7%
	Total	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*13*	*100%*	*100%*	*1,506*	*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: LA Hammond

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data 2020, 2021					Bank & Aggregate Lending 2020						Bank & Aggregate Lending 2021						Bank & Aggregate Lending; Demographic Data 2022						
		Bank				Owner Occupied Units	Count		Dollar				Count		Dollar				Count		Dollar				Owner Occupied Units
		Count		Dollar			Bank	Agg	Bank		Agg		Bank	Agg	Bank		Agg		Bank	Agg	Bank		Agg		
		#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	%	$ %	%
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	6.4%	0	0.0%	11.5%	5.4%
	Moderate	0	0.0%	0	0.0%	16.7%	0	0.0%	16.1%	0	0.0%	30.9%	0	0.0%	3.4%	0	0.0%	1.3%	0	0.0%	4.3%	0	0.0%	5.6%	12.2%
	Middle	0	0.0%	0	0.0%	47.8%	0	0.0%	51.6%	0	0.0%	54.4%	0	0.0%	62.1%	0	0.0%	63.8%	1	50.0%	38.3%	160	60.4%	32.8%	51.1%
	Upper	0	0.0%	0	0.0%	35.5%	0	0.0%	32.3%	0	0.0%	14.7%	0	0.0%	34.5%	0	0.0%	35.0%	1	50.0%	48.9%	105	39.6%	48.4%	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	0.0%	0.0%	0	0.0%	2.1%	0	0.0%	1.7%	0.7%
	Total	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*2*	*100%*	*100%*	*265*	*100%*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	2.6%	0	0.0%	2.1%	5.4%
	Moderate	0	0.0%	0	0.0%	16.7%	0	0.0%	9.4%	0	0.0%	6.4%	0	0.0%	7.6%	0	0.0%	7.1%	0	0.0%	12.8%	0	0.0%	6.3%	12.2%
	Middle	0	0.0%	0	0.0%	47.8%	0	0.0%	42.5%	0	0.0%	39.1%	0	0.0%	51.9%	0	0.0%	47.8%	0	0.0%	53.8%	0	0.0%	54.3%	51.1%
	Upper	0	0.0%	0	0.0%	35.5%	0	0.0%	48.1%	0	0.0%	54.6%	0	0.0%	40.5%	0	0.0%	45.1%	0	0.0%	30.8%	0	0.0%	37.3%	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	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.7%
	Total	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*
HMDA TOTALS	Low	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	4	5.3%	4.3%	408	2.9%	4.0%	5.4%
	Moderate	16	7.8%	2,431	6.3%	16.7%	8	6.7%	6.1%	1,476	6.6%	5.5%	8	9.4%	6.1%	955	5.8%	5.4%	5	6.6%	6.5%	816	5.9%	5.4%	12.2%
	Middle	122	59.5%	24,882	64.2%	47.8%	72	60.0%	41.8%	13,718	61.7%	41.2%	50	58.8%	45.5%	11,164	67.6%	44.3%	45	59.2%	46.3%	9,670	69.3%	46.8%	51.1%
	Upper	67	32.7%	11,430	29.5%	35.5%	40	33.3%	52.1%	7,043	31.7%	53.2%	27	31.8%	48.4%	4,387	26.6%	50.3%	21	27.6%	41.4%	2,623	18.8%	42.5%	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	0.0%	0.0%	1	1.3%	1.5%	428	3.1%	1.3%	0.7%
	Total	*205*	*100%*	*38,743*	*100%*	*100%*	*120*	*100%*	*100%*	*22,237*	*100%*	*100%*	*85*	*100%*	*100%*	*16,506*	*100%*	*100%*	*76*	*100%*	*100%*	*13,945*	*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: LA Hammond

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data — 2020, 2021				Families by Family Income %	Bank & Aggregate Lending — 2020						Bank & Aggregate Lending — 2021						Bank & Aggregate Lending; Demographic Data — 2022						Families by Family Income %
		Count #	Count %	Dollar $(000s)	Dollar $ %		Count #	Count %	Agg %	Dollar $(000s)	Dollar $ %	Agg $ %	Count #	Count %	Agg %	Dollar $(000s)	Dollar $ %	Agg $ %	Count #	Count %	Agg %	Dollar $(000s)	Dollar $ %	Agg $ %	
HOME PURCHASE	Low	2	5.1%	239	2.7%	25.9%	2	8.0%	3.2%	239	4.3%	1.5%	0	0.0%	4.6%	0	0.0%	2.7%	0	0.0%	4.3%	0	0.0%	2.3%	26.2%
	Moderate	4	10.3%	662	7.6%	16.4%	3	12.0%	15.2%	493	8.8%	11.5%	1	7.1%	19.2%	169	5.3%	14.6%	1	5.0%	17.4%	128	3.0%	13.3%	15.0%
	Middle	9	23.1%	1,760	20.1%	15.5%	4	16.0%	25.6%	730	13.1%	23.5%	5	35.7%	23.0%	1,030	32.3%	22.1%	5	25.0%	25.7%	876	20.3%	24.8%	16.7%
	Upper	23	59.0%	5,986	68.3%	42.2%	16	64.0%	39.3%	4,114	73.8%	46.6%	7	50.0%	30.4%	1,872	58.7%	36.9%	7	35.0%	30.3%	2,146	49.8%	37.2%	42.1%
	Unknown	1	2.6%	118	1.3%	0.0%	0	0.0%	16.6%	0	0.0%	16.9%	1	7.1%	22.7%	118	3.7%	23.6%	7	35.0%	22.3%	1,160	26.9%	22.6%	0.0%
	Total	39	100%	8,765	100%	100%	25	100%	100%	5,576	100%	100%	14	100%	100%	3,189	100%	100%	20	100%	100%	4,310	100%	100%	100%
REFINANCE	Low	8	5.5%	416	2.0%	25.9%	3	3.6%	2.0%	227	1.9%	0.8%	5	8.1%	3.7%	189	2.2%	1.9%	3	10.3%	6.6%	124	4.7%	3.6%	26.2%
	Moderate	17	11.6%	1,644	7.9%	16.4%	7	8.3%	6.2%	722	6.0%	4.0%	10	16.1%	9.9%	922	10.6%	7.0%	4	13.8%	13.7%	259	9.8%	10.1%	15.0%
	Middle	29	19.9%	3,589	17.2%	15.5%	20	23.8%	14.2%	2,374	19.6%	10.9%	9	14.5%	16.4%	1,215	13.9%	13.8%	6	20.7%	26.1%	345	13.0%	23.7%	16.7%
	Upper	77	52.7%	13,513	64.8%	42.2%	47	56.0%	50.5%	8,036	66.3%	55.3%	30	48.4%	42.2%	5,477	62.8%	48.9%	12	41.4%	39.4%	1,473	55.6%	46.7%	42.1%
	Unknown	15	10.3%	1,687	8.1%	0.0%	7	8.3%	27.1%	770	6.3%	28.9%	8	12.9%	27.8%	917	10.5%	28.4%	4	13.8%	14.2%	448	16.9%	15.9%	0.0%
	Total	146	100%	20,849	100%	100%	84	100%	100%	12,129	100%	100%	62	100%	100%	8,720	100%	100%	29	100%	100%	2,649	100%	100%	100%
HOME IMPROVEMENT	Low	0	0.0%	0	0.0%	25.9%	0	0.0%	2.8%	0	0.0%	2.4%	0	0.0%	4.2%	0	0.0%	1.0%	0	0.0%	2.9%	0	0.0%	3.3%	26.2%
	Moderate	0	0.0%	0	0.0%	16.4%	0	0.0%	5.6%	0	0.0%	3.4%	0	0.0%	8.3%	0	0.0%	6.5%	0	0.0%	11.4%	0	0.0%	7.2%	15.0%
	Middle	1	50.0%	14	21.9%	15.5%	0	0.0%	11.3%	0	0.0%	8.9%	1	50.0%	15.3%	14	21.9%	12.1%	1	14.3%	27.1%	35	6.8%	15.9%	16.7%
	Upper	1	50.0%	50	78.1%	42.2%	0	0.0%	76.1%	0	0.0%	78.6%	1	50.0%	62.5%	50	78.1%	66.0%	5	71.4%	52.9%	382	73.9%	65.2%	42.1%
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	4.2%	0	0.0%	6.7%	0	0.0%	9.7%	0	0.0%	14.4%	1	14.3%	5.7%	100	19.3%	8.5%	0.0%
	Total	2	100%	64	100%	100%	0	0.0%	100%	0	0.0%	100%	2	100%	100%	64	100%	100%	7	100%	100%	517	100%	100%	100%
MULTI FAMILY	Low	1	5.6%	347	3.8%	25.9%	0	0.0%	0.0%	0	0.0%	0.0%	1	14.3%	2.1%	347	7.7%	0.7%	0	0.0%	0.0%	0	0.0%	0.0%	26.2%
	Moderate	0	0.0%	0	0.0%	16.4%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	15.0%
	Middle	0	0.0%	0	0.0%	15.5%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	16.7%
	Upper	2	11.1%	209	2.3%	42.2%	1	9.1%	10.3%	102	2.3%	3.3%	1	14.3%	6.3%	107	2.4%	0.8%	0	0.0%	0.0%	0	0.0%	0.0%	42.1%
	Unknown	15	83.3%	8,509	93.9%	0.0%	10	90.9%	89.7%	4,430	97.7%	96.7%	5	71.4%	91.7%	4,079	90.0%	98.5%	5	100.0%	100.0%	4,698	100.0%	100.0%	0.0%
	Total	18	100%	9,065	100%	100%	11	100%	100%	4,532	100%	100%	7	100%	100%	4,533	100%	100%	5	100%	100%	4,698	100%	100%	100%
OTHER PURPOSE LOC	Low	0	0.0%	0	0.0%	25.9%	0	0.0%	2.0%	0	0.0%	0.7%	0	0.0%	6.1%	0	0.0%	3.9%	0	0.0%	2.5%	0	0.0%	0.4%	26.2%
	Moderate	0	0.0%	0	0.0%	16.4%	0	0.0%	8.0%	0	0.0%	4.1%	0	0.0%	9.1%	0	0.0%	5.4%	1	7.7%	12.5%	180	12.0%	8.4%	15.0%
	Middle	0	0.0%	0	0.0%	15.5%	0	0.0%	20.0%	0	0.0%	21.2%	0	0.0%	12.1%	0	0.0%	16.2%	2	15.4%	21.3%	79	5.2%	16.4%	16.7%
	Upper	0	0.0%	0	0.0%	42.2%	0	0.0%	66.0%	0	0.0%	65.8%	0	0.0%	69.7%	0	0.0%	71.6%	10	76.9%	62.5%	1,247	82.8%	74.1%	42.1%
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	4.0%	0	0.0%	8.1%	0	0.0%	3.0%	0	0.0%	2.9%	0	0.0%	1.3%	0	0.0%	0.7%	0.0%
	Total	0	0.0%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	13	100%	100%	1,506	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: LA Hammond

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data — 2020, 2021				Families by Family Income %	Bank & Aggregate Lending — 2020						Bank & Aggregate Lending — 2021						Bank & Aggregate Lending; Demographic Data — 2022						Families by Family Income %
		Count #	Count %	Dollar $(000s)	Dollar $ %		Count #	Count %	Agg %	Dollar $(000s)	Dollar $ %	Agg $ %	Count #	Count %	Agg %	Dollar $(000s)	Dollar $ %	Agg $ %	Count #	Count %	Agg %	Dollar $(000s)	Dollar $ %	Agg $ %	
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	0	0.0%	25.9%	0	0.0%	6.5%	0	0.0%	1.4%	0	0.0%	10.3%	0	0.0%	3.0%	0	0.0%	14.9%	0	0.0%	11.2%	26.2%
	Moderate	0	0.0%	0	0.0%	16.4%	0	0.0%	3.2%	0	0.0%	2.1%	0	0.0%	10.3%	0	0.0%	6.5%	0	0.0%	17.0%	0	0.0%	17.2%	15.0%
	Middle	0	0.0%	0	0.0%	15.5%	0	0.0%	19.4%	0	0.0%	4.8%	0	0.0%	10.3%	0	0.0%	9.8%	1	50.0%	27.7%	105	39.6%	23.3%	16.7%
	Upper	0	0.0%	0	0.0%	42.2%	0	0.0%	61.3%	0	0.0%	66.4%	0	0.0%	62.1%	0	0.0%	75.1%	1	50.0%	36.2%	160	60.4%	43.4%	42.1%
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	9.7%	0	0.0%	25.3%	0	0.0%	6.9%	0	0.0%	5.7%	0	0.0%	4.3%	0	0.0%	4.9%	0.0%
	Total	0	0.0%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	2	100%	100%	265	100%	100%	100%
PURPOSE NOT APPLICABLE	Low	0	0.0%	0	0.0%	25.9%	0	0.0%	0.6%	0	0.0%	0.1%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	2.6%	0	0.0%	0.7%	26.2%
	Moderate	0	0.0%	0	0.0%	16.4%	0	0.0%	1.1%	0	0.0%	0.7%	0	0.0%	2.5%	0	0.0%	2.3%	0	0.0%	0.0%	0	0.0%	0.0%	15.0%
	Middle	0	0.0%	0	0.0%	15.5%	0	0.0%	2.2%	0	0.0%	2.1%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	16.7%
	Upper	0	0.0%	0	0.0%	42.2%	0	0.0%	0.6%	0	0.0%	0.5%	0	0.0%	1.3%	0	0.0%	2.2%	0	0.0%	0.0%	0	0.0%	0.0%	42.1%
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	95.6%	0	0.0%	96.6%	0	0.0%	96.2%	0	0.0%	95.4%	0	0.0%	97.4%	0	0.0%	99.3%	0.0%
	Total	0	0.0%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	100%
HMDA TOTALS	Low	11	5.4%	1,002	2.6%	25.9%	5	4.2%	2.6%	466	2.1%	1.1%	6	7.1%	4.2%	536	3.2%	2.3%	3	3.9%	4.7%	124	0.9%	2.4%	26.2%
	Moderate	21	10.2%	2,306	6.0%	16.4%	10	8.3%	10.5%	1,215	5.5%	7.4%	11	12.9%	14.8%	1,091	6.6%	10.7%	6	7.9%	15.9%	567	4.1%	11.6%	15.0%
	Middle	39	19.0%	5,363	13.8%	15.5%	24	20.0%	19.4%	3,104	14.0%	16.4%	15	17.6%	25.1%	2,259	13.7%	17.5%	15	19.7%	25.1%	1,440	10.3%	22.5%	16.7%
	Upper	103	50.2%	19,758	51.0%	42.2%	64	53.3%	43.6%	12,252	55.1%	48.9%	39	45.9%	35.4%	7,506	45.5%	40.0%	35	46.1%	32.6%	5,408	38.8%	36.6%	42.1%
	Unknown	31	15.1%	10,314	26.6%	0.0%	17	14.2%	23.9%	5,200	23.4%	26.1%	14	16.5%	26.0%	5,114	31.0%	29.4%	17	22.4%	21.5%	6,406	45.9%	27.0%	0.0%
	Total	205	100%	38,743	100%	100%	120	100%	100%	22,237	100%	100%	85	100%	100%	16,506	100%	100%	76	100%	100%	13,945	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 Loans
Assessment Area: LA Hammond

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data 2020, 2021 Bank Count #	%	Dollar $ (000s)	$ %	Total Businesses %	Bank & Aggregate Lending 2020 Count Bank #	%	Agg %	Dollar Bank $ 000s	$ %	Agg $ %	2021 Count Bank #	%	Agg %	Dollar Bank $ 000s	$ %	Agg $ %	Bank Lending & Demographic Data 2022 Count Bank #	%	Dollar Bank $(000s)	$ %	Total Businesses %
SMALL BUSINESSES	Low	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	13	16.7%	2,007	29.1%	13.1%
	Moderate	131	22.9%	8,574	22.9%	20.8%	84	25.6%	20.3%	5,472	22.9%	17.9%	47	19.3%	19.7%	3,102	22.8%	18.5%	8	10.3%	806	11.7%	17.6%
	Middle	335	58.6%	23,912	63.8%	53.3%	182	55.5%	54.7%	15,358	64.4%	61.8%	153	62.7%	54.0%	8,554	62.9%	58.7%	39	50.0%	2,590	37.6%	42.9%
	Upper	106	18.5%	4,967	13.3%	25.9%	62	18.9%	24.4%	3,026	12.7%	20.1%	44	18.0%	25.6%	1,941	14.3%	22.3%	18	23.1%	1,487	21.6%	25.6%
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0	0.0%	0.8%
	Tr Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.6%	0	0.0%	0.2%	0	0.0%	0.7%	0	0.0%	0.5%	0	0.0%	0	0.0%	
	Total	572	100%	37,453	100%	100%	328	100%	100%	23,856	100%	100%	244	100%	100%	13,597	100%	100%	78	100%	6,890	100%	100%

Originations & Purchases
Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2022 FFIEC Census Data; 2016-2020 ACS data; 2021 & 2022 D&B information

Small Business Loans by Business Revenue & Loan Size
Assessment Area: LA Hammond

		Bank Lending & Demographic Data 2020, 2021 Count Bank #	%	Dollar $ (000s)	$ %	Total Businesses %	Bank & Aggregate Lending 2020 Count Bank #	%	Agg %	Dollar Bank $ 000s	$ %	Agg $ %	2021 Count Bank #	%	Agg %	Dollar Bank $ 000s	$ %	Agg $ %	Bank Lending & Demographic Data 2022 Count Bank #	%	Dollar Bank $(000s)	$ %	Total Businesses %
Revenue	$1 Million or Less	296	51.7%	17,374	46.4%	93.5%	94	28.7%	35.4%	7,469	31.3%	35.1%	202	82.8%	43.7%	9,905	72.8%	40.3%	56	71.8%	4,614	67.0%	93.3%
	Over $1 Million	51	8.9%	6,725	18.0%	5.2%	20	6.1%		3,730	15.6%		31	12.7%		2,995	22.0%		19	24.4%	2,226	32.3%	5.3%
	Total Rev. available	347	60.7%	24,099	64.3%	98.7%	114	34.8%		11,199	46.9%		233	95.5%		12,900	94.9%		75	96.2%	6,840	99.3%	98.5%
	Rev. Not Known	225	39.3%	13,354	35.7%	1.3%	214	65.2%		12,657	53.1%		11	4.5%		697	5.1%		3	3.8%	50	0.7%	1.5%
	Total	572	100%	37,453	100%	100%	328	100%		23,856	100%		244	100%		13,597	100%		78	100%	6,890	100%	100.0%
Loan Size	$100,000 or Less	488	85.3%	13,859	37.0%		273	83.2%	88.4%	8,063	33.8%	31.9%	215	88.1%	91.6%	5,796	42.6%	34.9%	58	74.4%	2,146	31.1%	
	$100,001 - $250,000	54	9.4%	8,364	22.3%		38	11.6%	6.1%	6,053	25.4%	17.7%	16	6.6%	4.3%	2,311	17.0%	16.4%	12	15.4%	1,881	27.3%	
	$250,001 - $1 Million	30	5.2%	15,230	40.7%		17	5.2%	5.5%	9,740	40.8%	50.4%	13	5.3%	4.1%	5,490	40.4%	48.7%	8	10.3%	2,863	41.6%	
	Total	572	100%	37,453	100%		328	100%	100%	23,856	100%	100%	244	100%	100%	13,597	100%	100%	78	100%	6,890	100%	
Loan Size & Rev $1 Mill or Less	$100,000 or Less	263	88.9%	7,088	40.8%		78	23.8%		2,552	10.7%		185	75.8%		4,536	33.4%		43	55.1%	1,461	21.2%	
	$100,001 - $250,000	16	5.4%	2,665	15.3%		10	3.0%		1,852	7.8%		6	2.5%		813	6.0%		8	10.3%	1,213	17.6%	
	$250,001 - $1 Million	17	5.7%	7,621	43.9%		6	1.8%		3,065	12.8%		11	4.5%		4,556	33.5%		5	6.4%	1,940	28.2%	
	Total	296	100%	17,374	100%		94	29%		7,469	31%		202	83%		9,905	73%		56	72%	4,614	67%	

Originations & Purchases
Aggregate data is unavailable for loans to businesses with revenue over $1 million or revenue unknown, and for loan size by revenue.
Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2022 FFIEC Census Data; 2016-2020 ACS data; 2021 & 2022 D&B information

Geographic Distribution of HMDA Loans - Table 1 of 2
Assessment Area: LA New Orleans

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data 2020, 2021 Bank Count #	%	Dollar $(000s)	$ %	Owner Occupied Units %	Bank & Aggregate Lending 2020 Count Bank #	%	Agg %	2020 Dollar Bank $(000s)	$ %	Agg $ %	2021 Count Bank #	%	Agg %	2021 Dollar Bank $(000s)	$ %	Agg $ %	Bank & Aggregate Lending; Demographic Data 2022 Count Bank #	%	Agg %	2022 Dollar Bank $(000s)	%	Agg $ %	Owner Occupied Units %
HOME PURCHASE	Low	6	5.7%	1,525	3.6%	6.4%	3	5.9%	6.8%	564	2.5%	5.9%	3	5.5%	7.1%	961	4.8%	6.4%	2	6.9%	5.8%	663	4.2%	4.1%	5.9%
	Moderate	15	14.2%	3,911	9.2%	18.6%	8	15.7%	16.7%	2,051	9.2%	13.6%	7	12.7%	16.7%	1,860	9.3%	13.6%	3	10.3%	18.0%	423	2.7%	13.8%	20.9%
	Middle	23	21.7%	5,706	13.5%	37.9%	10	19.6%	38.0%	2,657	11.9%	31.4%	13	23.6%	37.6%	3,049	15.2%	30.6%	5	17.2%	33.2%	1,665	10.6%	28.8%	33.2%
	Upper	62	58.5%	31,213	73.7%	36.4%	30	58.8%	37.7%	17,070	76.4%	48.2%	32	58.2%	37.8%	14,143	70.7%	48.6%	19	65.5%	41.9%	12,922	82.4%	52.1%	39.0%
	Unknown	0	0.0%	0	0.0%	0.6%	0	0.0%	0.8%	0	0.0%	0.9%	0	0.0%	0.8%	0	0.0%	0.9%	0	0.0%	1.2%	0	0.0%	1.2%	1.0%
	Total	*106*	*100%*	*42,355*	*100%*	*100%*	*51*	*100%*	*100%*	*22,342*	*100%*	*100%*	*55*	*100%*	*100%*	*20,013*	*100%*	*100%*	*29*	*100%*	*100%*	*15,673*	*100%*	*100%*	*100%*
REFINANCE	Low	7	4.4%	1,230	2.3%	6.4%	3	2.9%	4.2%	436	1.5%	3.5%	4	7.0%	4.8%	794	3.2%	4.0%	0	0.0%	5.1%	0	0.0%	3.7%	5.9%
	Moderate	13	8.2%	1,947	3.6%	18.6%	8	7.8%	11.2%	1,144	3.9%	8.8%	5	8.8%	13.5%	803	3.3%	10.5%	11	23.4%	18.4%	3,042	17.3%	13.8%	20.9%
	Middle	40	25.2%	10,115	18.7%	37.9%	23	22.5%	31.7%	5,085	17.1%	25.0%	17	29.8%	34.4%	5,030	20.5%	27.1%	6	12.8%	30.4%	2,186	12.4%	23.9%	33.2%
	Upper	95	59.7%	39,908	73.7%	36.4%	64	62.7%	52.0%	22,051	74.3%	61.6%	31	54.4%	46.5%	17,857	72.9%	57.5%	29	61.7%	45.3%	12,168	69.0%	57.7%	39.0%
	Unknown	4	2.5%	960	1.8%	0.6%	4	3.9%	1.0%	960	3.2%	1.1%	0	0.0%	0.8%	0	0.0%	0.9%	1	2.1%	0.8%	236	1.3%	0.9%	1.0%
	Total	*159*	*100%*	*54,160*	*100%*	*100%*	*102*	*100%*	*100%*	*29,676*	*100%*	*100%*	*57*	*100%*	*100%*	*24,484*	*100%*	*100%*	*47*	*100%*	*100%*	*17,632*	*100%*	*100%*	*100%*
HOME IMPROVEMENT	Low	1	14.3%	130	5.3%	6.4%	1	25.0%	4.2%	130	7.7%	4.4%	0	0.0%	3.8%	0	0.0%	4.9%	0	0.0%	2.9%	0	0.0%	2.0%	5.9%
	Moderate	1	14.3%	492	20.1%	18.6%	1	25.0%	11.3%	492	29.1%	9.4%	0	0.0%	9.6%	0	0.0%	6.1%	0	0.0%	12.4%	0	0.0%	10.6%	20.9%
	Middle	1	14.3%	400	16.4%	37.9%	1	25.0%	27.7%	400	23.7%	22.6%	0	0.0%	28.2%	0	0.0%	21.1%	2	33.3%	24.0%	200	29.2%	17.5%	33.2%
	Upper	4	57.1%	1,422	58.2%	36.4%	1	25.0%	55.7%	668	39.5%	62.5%	3	100.0%	57.2%	754	100.0%	65.8%	4	66.7%	59.5%	485	70.8%	68.2%	39.0%
	Unknown	0	0.0%	0	0.0%	0.6%	0	0.0%	1.2%	0	0.0%	1.1%	0	0.0%	1.2%	0	0.0%	2.1%	0	0.0%	1.2%	0	0.0%	1.7%	1.0%
	Total	*7*	*100%*	*2,444*	*100%*	*100%*	*4*	*100%*	*100%*	*1,690*	*100%*	*100%*	*3*	*100%*	*100%*	*754*	*100%*	*100%*	*6*	*100%*	*100%*	*685*	*100%*	*100%*	*100%*
MULTI FAMILY (Multi-Family Units)	Low	3	25.0%	39,015	79.0%	19.7%	1	16.7%	27.4%	680	13.7%	17.5%	2	33.3%	22.1%	38,335	86.3%	21.7%	1	14.3%	11.2%	1,136	12.6%	4.6%	12.2%
	Moderate	2	16.7%	644	1.3%	27.8%	1	16.7%	19.5%	296	6.0%	15.5%	1	16.7%	22.1%	348	0.8%	12.5%	4	57.1%	34.5%	5,245	58.4%	29.9%	35.5%
	Middle	6	50.0%	8,590	17.4%	22.6%	4	66.7%	20.0%	3,990	80.3%	16.2%	2	33.3%	20.1%	4,600	10.4%	24.2%	1	14.3%	16.1%	1,000	11.1%	17.2%	23.0%
	Upper	1	8.3%	1,126	2.3%	28.0%	0	0.0%	30.2%	0	0.0%	50.0%	1	16.7%	32.2%	1,126	2.5%	40.8%	0	0.0%	32.3%	0	0.0%	44.1%	26.6%
	Unknown	0	0.0%	0	0.0%	1.9%	0	0.0%	2.8%	0	0.0%	0.8%	0	0.0%	3.5%	0	0.0%	0.8%	1	14.3%	5.8%	1,600	17.8%	4.1%	2.7%
	Total	*12*	*100%*	*49,375*	*100%*	*100%*	*6*	*100%*	*100%*	*4,966*	*100%*	*100%*	*6*	*100%*	*100%*	*44,409*	*100%*	*100%*	*7*	*100%*	*100%*	*8,981*	*100%*	*100%*	*100%*
OTHER PURPOSE LOC	Low	0	0.0%	0	0.0%	6.4%	0	0.0%	2.0%	0	0.0%	1.1%	0	0.0%	2.2%	0	0.0%	2.1%	0	0.0%	2.5%	0	0.0%	1.5%	5.9%
	Moderate	0	0.0%	0	0.0%	18.6%	0	0.0%	7.9%	0	0.0%	4.8%	0	0.0%	10.6%	0	0.0%	9.5%	1	8.3%	13.0%	75	4.3%	11.2%	20.9%
	Middle	0	0.0%	0	0.0%	37.9%	0	0.0%	26.2%	0	0.0%	19.1%	0	0.0%	32.6%	0	0.0%	24.8%	3	25.0%	28.2%	275	15.8%	21.5%	33.2%
	Upper	0	0.0%	0	0.0%	36.4%	0	0.0%	63.3%	0	0.0%	74.2%	0	0.0%	54.0%	0	0.0%	63.0%	8	66.7%	55.1%	1,390	79.9%	64.6%	39.0%
	Unknown	0	0.0%	0	0.0%	0.6%	0	0.0%	0.7%	0	0.0%	0.8%	0	0.0%	0.7%	0	0.0%	0.6%	0	0.0%	1.2%	0	0.0%	1.2%	1.0%
	Total	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*12*	*100%*	*100%*	*1,740*	*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: LA New Orleans

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data 2020, 2021 Bank Count #	%	Dollar $(000s)	$ %	Owner Occupied Units %	Bank & Aggregate Lending 2020 Count Bank #	%	Agg %	2020 Dollar Bank $(000s)	$ %	Agg $ %	2021 Count Bank #	%	Agg %	2021 Dollar Bank $(000s)	$ %	Agg $ %	Bank & Aggregate Lending; Demographic Data 2022 Count Bank #	%	Agg %	2022 Dollar Bank $(000s)	%	Agg $ %	Owner Occupied Units %
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	0	0.0%	6.4%	0	0.0%	4.2%	0	0.0%	3.7%	0	0.0%	7.3%	0	0.0%	4.3%	0	0.0%	3.8%	0	0.0%	2.0%	5.9%
	Moderate	0	0.0%	0	0.0%	18.6%	0	0.0%	12.1%	0	0.0%	7.3%	0	0.0%	13.9%	0	0.0%	7.4%	1	33.3%	15.9%	400	30.8%	11.3%	20.9%
	Middle	1	20.0%	380	14.2%	37.9%	1	33.3%	32.1%	380	40.7%	19.2%	0	0.0%	31.0%	0	0.0%	17.7%	1	33.3%	28.2%	750	57.7%	18.5%	33.2%
	Upper	4	80.0%	2,304	85.8%	36.4%	2	66.7%	51.1%	554	59.3%	69.6%	2	100.0%	47.4%	1,750	100.0%	70.1%	1	33.3%	50.7%	150	11.5%	65.6%	39.0%
	Unknown	0	0.0%	0	0.0%	0.6%	0	0.0%	0.5%	0	0.0%	0.2%	0	0.0%	0.5%	0	0.0%	0.5%	0	0.0%	1.5%	0	0.0%	2.6%	1.0%
	Total	*5*	*100%*	*2,684*	*100%*	*100%*	*3*	*100%*	*100%*	*934*	*100%*	*100%*	*2*	*100%*	*100%*	*1,750*	*100%*	*100%*	*3*	*100%*	*100%*	*1,300*	*100%*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	0	0.0%	6.4%	0	0.0%	8.8%	0	0.0%	6.9%	0	0.0%	8.5%	0	0.0%	8.1%	0	0.0%	7.1%	0	0.0%	4.9%	5.9%
	Moderate	0	0.0%	0	0.0%	18.6%	0	0.0%	25.3%	0	0.0%	20.3%	0	0.0%	26.0%	0	0.0%	20.7%	0	0.0%	30.2%	0	0.0%	23.9%	20.9%
	Middle	0	0.0%	0	0.0%	37.9%	0	0.0%	44.7%	0	0.0%	43.1%	0	0.0%	46.2%	0	0.0%	42.8%	0	0.0%	36.4%	0	0.0%	38.1%	33.2%
	Upper	0	0.0%	0	0.0%	36.4%	0	0.0%	20.6%	0	0.0%	28.4%	0	0.0%	18.5%	0	0.0%	26.6%	0	0.0%	25.6%	0	0.0%	32.4%	39.0%
	Unknown	0	0.0%	0	0.0%	0.6%	0	0.0%	0.6%	0	0.0%	1.3%	0	0.0%	0.8%	0	0.0%	1.8%	0	0.0%	0.6%	0	0.0%	0.7%	1.0%
	Total	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*
HMDA TOTALS	Low	17	5.9%	41,900	27.7%	6.4%	8	4.8%	5.4%	1,810	3.0%	4.9%	9	7.3%	5.9%	40,090	43.9%	5.8%	3	2.9%	5.4%	1,799	3.9%	3.9%	5.9%
	Moderate	31	10.7%	6,994	4.6%	18.6%	18	10.8%	13.8%	3,983	6.7%	11.1%	13	10.6%	15.0%	3,011	3.3%	12.0%	20	19.2%	17.9%	9,185	20.0%	14.6%	20.9%
	Middle	71	24.6%	25,191	16.7%	37.9%	39	23.5%	34.4%	12,512	21.0%	27.4%	32	26.0%	35.8%	12,679	13.9%	28.6%	18	17.3%	31.7%	6,076	13.2%	26.6%	33.2%
	Upper	166	57.4%	75,973	50.3%	36.4%	97	58.4%	45.5%	40,343	67.7%	55.5%	69	56.1%	42.5%	35,630	39.0%	52.7%	61	58.7%	43.8%	27,115	58.9%	53.5%	39.0%
	Unknown	4	1.4%	960	0.6%	0.6%	4	2.4%	0.9%	960	1.6%	1.0%	0	0.0%	0.8%	0	0.0%	0.9%	2	1.9%	1.1%	1,836	4.0%	1.4%	1.0%
	Total	*289*	*100%*	*151,018*	*100%*	*100%*	*166*	*100%*	*100%*	*59,608*	*100%*	*100%*	*123*	*100%*	*100%*	*91,410*	*100%*	*100%*	*104*	*100%*	*100%*	*46,011*	*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: LA New Orleans

PRODUCT TYPE	Borrower Income Levels	Bank Count #	Bank Count %	Bank Dollar $(000s)	Bank Dollar $%	Families by Family Income %	2020 Count Bank #	2020 Count Bank %	2020 Count Agg %	2020 Dollar Bank $(000s)	2020 Dollar Bank $%	2020 Dollar Agg $%	2021 Count Bank #	2021 Count Bank %	2021 Count Agg %	2021 Dollar Bank $(000s)	2021 Dollar Bank $%	2021 Dollar Agg $%	2022 Count Bank #	2022 Count Bank %	2022 Count Agg %	2022 Dollar Bank $(000s)	2022 Dollar Bank $%	2022 Dollar Agg $%	Families by Family Income %
HOME PURCHASE	Low	1	0.9%	109	0.3%	25.1%	0	0.0%	5.1%	0	0.0%	2.5%	1	1.8%	3.9%	109	0.5%	1.9%	0	0.0%	3.8%	0	0.0%	1.7%	24.8%
	Moderate	7	6.6%	1,355	3.2%	15.5%	5	9.8%	17.5%	1,076	4.8%	12.0%	2	3.6%	16.5%	279	1.4%	10.8%	3	10.3%	16.6%	779	5.0%	10.7%	15.1%
	Middle	13	12.3%	2,668	6.3%	17.2%	4	7.8%	20.8%	733	3.3%	17.8%	9	16.4%	18.8%	1,935	9.7%	15.5%	4	13.8%	19.7%	995	6.3%	16.5%	18.2%
	Upper	68	64.2%	32,141	75.9%	42.2%	36	70.6%	42.7%	17,313	77.5%	55.4%	32	58.2%	39.3%	14,828	74.1%	51.3%	13	44.8%	38.3%	11,197	71.4%	51.0%	41.9%
	Unknown	17	16.0%	6,082	14.4%	0.0%	6	11.8%	13.8%	3,220	14.4%	12.3%	11	20.0%	21.4%	2,862	14.3%	20.5%	9	31.0%	21.5%	2,702	17.2%	20.2%	0.0%
	Total	106	100%	42,355	100%	100%	51	100%	100%	22,342	100%	100%	55	100%	100%	20,013	100%	100%	29	100%	100%	15,673	100%	100%	100%
REFINANCE	Low	1	0.6%	160	0.3%	25.1%	1	1.0%	2.9%	160	0.5%	1.3%	0	0.0%	3.9%	0	0.0%	1.8%	3	6.4%	8.7%	1,100	6.2%	4.3%	24.8%
	Moderate	14	8.8%	2,442	4.5%	15.5%	10	9.8%	9.7%	1,580	5.3%	5.9%	4	7.0%	11.4%	862	3.5%	7.0%	2	4.3%	18.0%	122	0.7%	11.4%	15.1%
	Middle	22	13.8%	4,856	9.0%	17.2%	13	12.7%	16.4%	2,736	9.2%	12.5%	9	15.8%	17.5%	2,120	8.7%	13.3%	1	2.1%	20.2%	240	1.4%	16.5%	18.2%
	Upper	86	54.1%	35,185	65.0%	42.2%	55	53.9%	52.2%	19,625	66.1%	62.6%	31	54.4%	44.7%	15,560	63.6%	55.1%	30	63.8%	36.0%	12,080	68.5%	48.8%	41.9%
	Unknown	36	22.6%	11,517	21.3%	0.0%	23	22.5%	18.9%	5,575	18.8%	17.8%	13	22.8%	22.5%	5,942	24.3%	22.8%	11	23.4%	17.1%	4,090	23.2%	19.1%	0.0%
	Total	159	100%	54,160	100%	100%	102	100%	100%	29,676	100%	100%	57	100%	100%	24,484	100%	100%	47	100%	100%	17,632	100%	100%	100%
HOME IMPROVEMENT	Low	0	0.0%	0	0.0%	25.1%	0	0.0%	3.6%	0	0.0%	1.6%	0	0.0%	4.7%	0	0.0%	1.9%	0	0.0%	5.5%	0	0.0%	2.8%	24.8%
	Moderate	0	0.0%	0	0.0%	15.5%	0	0.0%	9.4%	0	0.0%	5.8%	0	0.0%	9.3%	0	0.0%	5.7%	0	0.0%	10.6%	0	0.0%	6.2%	15.1%
	Middle	0	0.0%	0	0.0%	17.2%	0	0.0%	13.7%	0	0.0%	9.4%	0	0.0%	12.8%	0	0.0%	8.4%	2	33.3%	17.1%	240	35.0%	10.2%	18.2%
	Upper	5	71.4%	1,284	52.5%	42.2%	2	50.0%	66.3%	530	31.4%	74.3%	3	100.0%	66.1%	754	100.0%	72.6%	4	66.7%	60.9%	445	65.0%	71.7%	41.9%
	Unknown	2	28.6%	1,160	47.5%	0.0%	2	50.0%	7.0%	1,160	68.6%	8.9%	0	0.0%	7.0%	0	0.0%	11.4%	0	0.0%	5.9%	0	0.0%	9.0%	0.0%
	Total	7	100%	2,444	100%	100%	4	100%	100%	1,690	100%	100%	3	100%	100%	754	100%	100%	6	100%	100%	685	100%	100%	100%
MULTI FAMILY	Low	0	0.0%	0	0.0%	25.1%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.5%	0	0.0%	0.2%	0	0.0%	0.4%	0	0.0%	0.0%	24.8%
	Moderate	0	0.0%	0	0.0%	15.5%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	15.1%
	Middle	0	0.0%	0	0.0%	17.2%	0	0.0%	0.9%	0	0.0%	0.3%	0	0.0%	2.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.1%	18.2%
	Upper	0	0.0%	0	0.0%	42.2%	0	0.0%	0.9%	0	0.0%	0.3%	0	0.0%	0.0%	0	0.0%	0.3%	0	0.0%	0.4%	0	0.0%	0.0%	41.9%
	Unknown	12	100.0%	49,375	100.0%	0.0%	6	100.0%	98.1%	4,966	100.0%	99.4%	6	100.0%	97.5%	44,409	100.0%	99.5%	7	100.0%	99.1%	8,981	100.0%	99.8%	0.0%
	Total	12	100%	49,375	100%	100%	6	100%	100%	4,966	100%	100%	6	100%	100%	44,409	100%	100%	7	100%	100%	8,981	100%	100%	100%
OTHER PURPOSE LOC	Low	0	0.0%	0	0.0%	25.1%	0	0.0%	3.6%	0	0.0%	1.4%	0	0.0%	3.7%	0	0.0%	1.6%	1	8.3%	4.8%	100	5.7%	3.2%	24.8%
	Moderate	0	0.0%	0	0.0%	15.5%	0	0.0%	9.7%	0	0.0%	4.2%	0	0.0%	6.8%	0	0.0%	4.0%	1	8.3%	12.1%	25	1.4%	6.0%	15.1%
	Middle	0	0.0%	0	0.0%	17.2%	0	0.0%	14.3%	0	0.0%	9.5%	0	0.0%	14.1%	0	0.0%	10.9%	1	8.3%	19.2%	100	5.7%	13.5%	18.2%
	Upper	0	0.0%	0	0.0%	42.2%	0	0.0%	68.9%	0	0.0%	82.0%	0	0.0%	72.2%	0	0.0%	80.5%	9	75.0%	58.3%	1,515	87.1%	73.4%	41.9%
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	3.5%	0	0.0%	2.9%	0	0.0%	3.1%	0	0.0%	3.0%	0	0.0%	5.6%	0	0.0%	3.8%	0.0%
	Total	0	0.0%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	12	100%	100%	1,740	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: LA New Orleans

PRODUCT TYPE	Borrower Income Levels	Bank Count #	Bank Count %	Bank Dollar $(000s)	Bank Dollar $%	Families by Family Income %	2020 Count Bank #	2020 Count Bank %	2020 Count Agg %	2020 Dollar Bank $(000s)	2020 Dollar Bank $%	2020 Dollar Agg $%	2021 Count Bank #	2021 Count Bank %	2021 Count Agg %	2021 Dollar Bank $(000s)	2021 Dollar Bank $%	2021 Dollar Agg $%	2022 Count Bank #	2022 Count Bank %	2022 Count Agg %	2022 Dollar Bank $(000s)	2022 Dollar Bank $%	2022 Dollar Agg $%	Families by Family Income %
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	0	0.0%	25.1%	0	0.0%	7.4%	0	0.0%	3.9%	0	0.0%	15.4%	0	0.0%	6.0%	0	0.0%	11.9%	0	0.0%	6.1%	24.8%
	Moderate	1	20.0%	250	9.3%	15.5%	0	0.0%	12.9%	0	0.0%	7.4%	1	50.0%	14.1%	250	14.3%	8.0%	1	33.3%	14.2%	400	30.8%	7.5%	15.1%
	Middle	0	0.0%	0	0.0%	17.2%	0	0.0%	18.9%	0	0.0%	13.2%	0	0.0%	20.9%	0	0.0%	13.5%	0	0.0%	17.1%	0	0.0%	10.5%	18.2%
	Upper	4	80.0%	2,434	90.7%	42.2%	3	100.0%	48.7%	934	100.0%	66.9%	1	50.0%	40.6%	1,500	85.7%	60.4%	2	66.7%	44.7%	900	69.2%	63.2%	41.9%
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	12.1%	0	0.0%	8.6%	0	0.0%	9.1%	0	0.0%	12.1%	0	0.0%	12.1%	0	0.0%	12.7%	0.0%
	Total	5	100%	2,684	100%	100%	3	100%	100%	934	100%	100%	2	100%	100%	1,750	100%	100%	3	100%	100%	1,300	100%	100%	100%
PURPOSE NOT APPLICABLE	Low	0	0.0%	0	0.0%	25.1%	0	0.0%	1.1%	0	0.0%	0.6%	0	0.0%	0.7%	0	0.0%	0.4%	0	0.0%	2.9%	0	0.0%	1.1%	24.8%
	Moderate	0	0.0%	0	0.0%	15.5%	0	0.0%	1.1%	0	0.0%	1.1%	0	0.0%	1.7%	0	0.0%	1.6%	0	0.0%	1.6%	0	0.0%	1.9%	15.1%
	Middle	0	0.0%	0	0.0%	17.2%	0	0.0%	1.2%	0	0.0%	1.6%	0	0.0%	1.7%	0	0.0%	1.7%	0	0.0%	0.3%	0	0.0%	0.5%	18.2%
	Upper	0	0.0%	0	0.0%	42.2%	0	0.0%	0.4%	0	0.0%	0.5%	0	0.0%	1.0%	0	0.0%	1.0%	0	0.0%	0.3%	0	0.0%	0.4%	41.9%
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	96.3%	0	0.0%	96.2%	0	0.0%	94.9%	0	0.0%	94.7%	0	0.0%	94.8%	0	0.0%	95.8%	0.0%
	Total	0	0.0%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	100%
HMDA TOTALS	Low	2	0.7%	269	0.2%	25.1%	1	0.6%	3.7%	160	0.3%	1.7%	1	0.8%	3.9%	109	0.1%	1.8%	4	3.8%	5.3%	1,200	2.6%	2.3%	24.8%
	Moderate	22	7.6%	4,047	2.7%	15.5%	15	9.0%	12.4%	2,656	4.5%	8.0%	7	5.7%	13.5%	1,391	1.5%	8.5%	7	6.7%	16.2%	1,326	2.9%	10.0%	15.1%
	Middle	35	12.1%	7,524	5.0%	17.2%	17	10.2%	17.4%	3,469	5.8%	13.9%	18	14.6%	17.7%	4,055	4.4%	13.8%	8	7.7%	19.3%	1,575	3.4%	15.2%	18.2%
	Upper	163	56.4%	71,044	47.0%	42.2%	96	57.8%	46.9%	38,402	64.4%	57.0%	67	54.5%	42.3%	32,642	35.7%	51.5%	58	55.8%	38.6%	26,137	56.8%	48.2%	41.9%
	Unknown	67	23.2%	68,134	45.1%	0.0%	37	22.3%	19.6%	14,921	25.0%	19.4%	30	24.4%	22.6%	53,213	58.2%	24.4%	27	26.0%	20.5%	15,773	34.3%	24.3%	0.0%
	Total	289	100%	151,018	100%	100%	166	100%	100%	59,608	100%	100%	123	100%	100%	91,410	100%	100%	104	100%	100%	46,011	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 Loans
Assessment Area: LA New Orleans

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data 2020, 2021					Bank & Aggregate Lending 2020						Bank & Aggregate Lending 2021						Bank Lending & Demographic Data 2022				
		Bank Count #	Count %	Bank Dollar $ (000s)	Dollar $ %	Total Businesses %	Count Bank #	Bank %	Agg %	Dollar Bank $ 000s	Bank $ %	Agg $ %	Count Bank #	Bank %	Agg %	Dollar Bank $ 000s	Bank $ %	Agg $ %	Count Bank #	Bank %	Dollar Bank $(000s)	Bank $ %	Total Businesses %
SMALL BUSINESSES	Low	37	6.5%	4,890	8.1%	9.0%	17	5.3%	8.8%	1,624	4.6%	8.3%	20	8.0%	10.0%	3,266	13.2%	9.1%	3	6.3%	582	4.4%	6.4%
	Moderate	75	13.1%	9,060	15.1%	18.5%	47	14.7%	17.0%	5,697	16.1%	15.7%	28	11.2%	18.9%	3,363	13.6%	16.7%	4	8.3%	1,484	11.1%	21.0%
	Middle	151	26.4%	15,965	26.6%	28.7%	87	27.2%	26.3%	10,663	30.2%	22.4%	64	25.5%	27.0%	5,302	21.4%	23.1%	12	25.0%	2,890	21.6%	30.1%
	Upper	297	52.0%	29,366	48.9%	42.5%	164	51.3%	46.2%	16,979	48.1%	51.7%	133	53.0%	42.5%	12,387	50.1%	49.6%	29	60.4%	8,406	62.9%	40.6%
	Unknown	11	1.9%	750	1.2%	1.4%	5	1.6%	1.4%	326	0.9%	1.7%	6	2.4%	1.3%	424	1.7%	1.3%	0	0.0%	0	0.0%	1.9%
	Tr Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.3%	0	0.0%	0.1%	0	0.0%	0.4%	0	0.0%	0.1%	0	0.0%	0	0.0%	0.0%
	Total	*571*	*100%*	*60,031*	*100%*	*100%*	*320*	*100%*	*100%*	*35,289*	*100%*	*100%*	*251*	*100%*	*100%*	*24,742*	*100%*	*100%*	*48*	*100%*	*13,362*	*100%*	*100%*

Originations & Purchases
Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2022 FFIEC Census Data; 2016-2020 ACS data; 2021 & 2022 D&B information

Small Business Loans by Business Revenue & Loan Size
Assessment Area: LA New Orleans

		Bank Lending & Demographic Data 2020, 2021					Bank & Aggregate Lending 2020						Bank & Aggregate Lending 2021						Bank Lending & Demographic Data 2022				
		Bank Count #	Count %	Bank Dollar $ (000s)	Dollar $ %	Total Businesses %	Count Bank #	Bank %	Agg %	Dollar Bank $ 000s	Bank $ %	Agg $ %	Count Bank #	Bank %	Agg %	Dollar Bank $ 000s	Bank $ %	Agg $ %	Count Bank #	Bank %	Dollar Bank $ (000s)	Bank $ %	Total Businesses %
Revenue	$1 Million or Less	232	40.6%	24,462	40.7%	92.6%	67	20.9%	29.4%	11,463	32.5%	27.3%	165	65.7%	37.2%	12,999	52.5%	29.2%	39	81.3%	10,685	80.0%	92.6%
	Over $1 Million	99	17.3%	20,212	33.7%	6.5%	29	9.1%		10,235	29.0%		70	27.9%		9,977	40.3%		8	16.7%	2,227	16.7%	6.3%
	Total Rev. available	*331*	*58.0%*	*44,674*	*74.4%*	*99.0%*	*96*	*30.0%*		*21,698*	*61.5%*		*235*	*93.6%*		*22,976*	*92.9%*		*47*	*97.9%*	*12,912*	*96.6%*	*98.9%*
	Rev. Not Known	240	42.0%	15,357	25.6%	1.0%	224	70.0%		13,591	38.5%		16	6.4%		1,766	7.1%		1	2.1%	450	3.4%	1.1%
	Total	*571*	*100%*	*60,031*	*100%*	*100%*	*320*	*100%*		*35,289*	*100%*		*251*	*100%*		*24,742*	*100%*		*48*	*100%*	*13,362*	*100%*	*100.0%*
Loan Size	$100,000 or Less	437	76.5%	12,804	21.3%		244	76.3%	87.0%	7,597	21.5%	27.5%	193	76.9%	90.7%	5,207	21.0%	31.1%	22	45.8%	1,083	8.1%	
	$100,001 - $250,000	61	10.7%	10,697	17.8%		34	10.6%	7.1%	6,147	17.4%	20.1%	27	10.8%	5.0%	4,550	18.4%	18.6%	6	12.5%	1,361	10.2%	
	$250,001 - $1 Million	73	12.8%	36,530	60.9%		42	13.1%	5.9%	21,545	61.1%	52.4%	31	12.4%	4.3%	14,985	60.6%	50.3%	20	41.7%	10,918	81.7%	
	Total	*571*	*100%*	*60,031*	*100%*		*320*	*100%*	*100%*	*35,289*	*100%*	*100%*	*251*	*100%*	*100%*	*24,742*	*100%*	*100%*	*48*	*100%*	*13,362*	*100%*	
Loan Size & Rev $1 Mill or Less	$100,000 or Less	175	75.4%	4,765	19.5%		40	12.5%		1,385	3.9%		135	53.8%		3,380	13.7%		18	37.5%	881	6.6%	
	$100,001 - $250,000	25	10.8%	4,631	18.9%		10	3.1%		2,144	6.1%		15	6.0%		2,487	10.1%		5	10.4%	1,186	8.9%	
	$250,001 - $1 Million	32	13.8%	15,066	61.6%		17	5.3%		7,934	22.5%		15	6.0%		7,132	28.8%		16	33.3%	8,618	64.5%	
	Total	*232*	*100%*	*24,462*	*100%*		*67*	*21%*		*11,463*	*32%*		*165*	*66%*		*12,999*	*53%*		*39*	*81%*	*10,685*	*80%*	

Originations & Purchases
Aggregate data is unavailable for loans to businesses with revenue over $1 million or revenue unknown, and for loan size by revenue.
Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2022 FFIEC Census Data; 2016-2020 ACS data; 2021 & 2022 D&B information

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

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data 2020, 2021					Bank & Aggregate Lending 2020						Bank & Aggregate Lending 2021					Bank & Aggregate Lending; Demographic Data 2022					
		Bank Count #	%	Bank Dollar $ (000s)	$ %	Owner Occupied Units %	Count Bank #	%	Agg %	Dollar Bank $ (000s)	$ %	Agg $ %	Count Bank #	%	Agg %	Dollar Bank $ (000s)	$ %	Agg $ %	Count Bank #	%	Agg %	Dollar Bank $ (000s)	%	Agg $ %	Owner Occupied Units %
HOME PURCHASE	Low	0	0.0%	0	0.0%	1.8%	0	0.0%	2.1%	0	0.0%	1.2%	0	0.0%	0.7%	0	0.0%	0.4%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	Moderate	0	0.0%	0	0.0%	16.3%	0	0.0%	12.1%	0	0.0%	8.6%	0	0.0%	21.6%	0	0.0%	15.9%	0	0.0%	21.2%	0	0.0%	19.2%	30.1%
	Middle	2	100.0%	360	100.0%	66.7%	1	100.0%	66.0%	108	100.0%	67.8%	1	100.0%	64.0%	252	100.0%	68.2%	0	0.0%	57.0%	0	0.0%	56.2%	51.4%
	Upper	0	0.0%	0	0.0%	15.1%	0	0.0%	19.8%	0	0.0%	22.4%	0	0.0%	13.6%	0	0.0%	15.5%	0	0.0%	21.8%	0	0.0%	24.6%	18.5%
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	Total	2	100%	360	100%	100%	1	100%	100%	108	100%	100%	1	100%	100%	252	100%	100%	0	0.0%	100%	0	0.0%	100%	100%
REFINANCE	Low	0	0.0%	0	0.0%	1.8%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.5%	0	0.0%	0.1%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	Moderate	0	0.0%	0	0.0%	16.3%	0	0.0%	7.9%	0	0.0%	5.7%	0	0.0%	8.6%	0	0.0%	6.8%	0	0.0%	22.5%	0	0.0%	19.7%	30.1%
	Middle	1	100.0%	150	100.0%	66.7%	1	100.0%	72.1%	150	100.0%	72.2%	0	0.0%	73.0%	0	0.0%	71.9%	3	100.0%	61.0%	417	100.0%	57.9%	51.4%
	Upper	0	0.0%	0	0.0%	15.1%	0	0.0%	20.0%	0	0.0%	22.1%	0	0.0%	17.9%	0	0.0%	21.1%	0	0.0%	16.4%	0	0.0%	22.5%	18.5%
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	Total	1	100%	150	100%	100%	1	100%	100%	150	100%	100%	0	0.0%	100%	0	0.0%	100%	3	100%	100%	417	100%	100%	100%
HOME IMPROVEMENT	Low	0	0.0%	0	0.0%	1.8%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	5.6%	0	0.0%	1.9%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	Moderate	0	0.0%	0	0.0%	16.3%	0	0.0%	7.7%	0	0.0%	4.6%	0	0.0%	22.2%	0	0.0%	13.5%	0	0.0%	28.1%	0	0.0%	35.4%	30.1%
	Middle	0	0.0%	0	0.0%	66.7%	0	0.0%	46.2%	0	0.0%	73.5%	0	0.0%	38.9%	0	0.0%	49.0%	0	0.0%	65.6%	0	0.0%	50.6%	51.4%
	Upper	0	0.0%	0	0.0%	15.1%	0	0.0%	46.2%	0	0.0%	21.8%	0	0.0%	33.3%	0	0.0%	35.6%	0	0.0%	6.3%	0	0.0%	14.0%	18.5%
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	Total	0	0.0%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	100%
MULTI FAMILY						Multi-Family Units																			Multi-Family Units
	Low	0	0.0%	0	0.0%	25.7%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	Moderate	1	100.0%	330	100.0%	39.2%	0	0.0%	0.0%	0	0.0%	0.0%	1	100.0%	37.5%	330	100.0%	38.7%	0	0.0%	42.9%	0	0.0%	88.9%	18.6%
	Middle	0	0.0%	0	0.0%	33.2%	0	0.0%	100.0%	0	0.0%	100.0%	0	0.0%	50.0%	0	0.0%	45.1%	0	0.0%	42.9%	0	0.0%	6.4%	71.5%
	Upper	0	0.0%	0	0.0%	2.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	12.5%	0	0.0%	16.2%	0	0.0%	14.3%	0	0.0%	4.7%	9.9%
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	Total	1	100%	330	100%	100%	0	0.0%	100%	0	0.0%	100%	1	100%	100%	330	100%	100%	0	0.0%	100%	0	0.0%	100%	100%
OTHER PURPOSE LOC	Low	0	0.0%	0	0.0%	1.8%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	Moderate	0	0.0%	0	0.0%	16.3%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	20.0%	0	0.0%	9.8%	0	0.0%	40.0%	0	0.0%	33.5%	30.1%
	Middle	0	0.0%	0	0.0%	66.7%	0	0.0%	100.0%	0	0.0%	100.0%	0	0.0%	60.0%	0	0.0%	41.5%	0	0.0%	40.0%	0	0.0%	38.3%	51.4%
	Upper	0	0.0%	0	0.0%	15.1%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	20.0%	0	0.0%	48.7%	0	0.0%	20.0%	0	0.0%	28.2%	18.5%
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	Total	0	0.0%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	100%

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: LA Washington

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data 2020, 2021					Bank & Aggregate Lending 2020						Bank & Aggregate Lending 2021						Bank & Aggregate Lending; Demographic Data 2022					
		Bank Count #	%	Bank Dollar $ (000s)	$ %	Owner Occupied Units %	Count Bank #	%	Agg %	Dollar Bank $ (000s)	$ %	Agg $ %	Count Bank #	%	Agg %	Dollar Bank $ (000s)	$ %	Agg $ %	Count Bank #	%	Agg %	Dollar Bank $ (000s)	%	Agg $ %	Owner Occupied Units %
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	0	0.0%	1.8%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	Moderate	0	0.0%	0	0.0%	16.3%	0	0.0%	6.7%	0	0.0%	18.7%	0	0.0%	14.3%	0	0.0%	24.8%	0	0.0%	25.0%	0	0.0%	31.1%	30.1%
	Middle	0	0.0%	0	0.0%	66.7%	0	0.0%	93.3%	0	0.0%	81.3%	0	0.0%	57.1%	0	0.0%	41.3%	0	0.0%	50.0%	0	0.0%	40.8%	51.4%
	Upper	0	0.0%	0	0.0%	15.1%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	28.6%	0	0.0%	33.9%	0	0.0%	25.0%	0	0.0%	28.1%	18.5%
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	Total	0	0.0%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	100%
PURPOSE NOT APPLICABLE	Low	0	0.0%	0	0.0%	1.8%	0	0.0%	5.3%	0	0.0%	4.7%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	Moderate	0	0.0%	0	0.0%	16.3%	0	0.0%	21.1%	0	0.0%	16.3%	0	0.0%	35.3%	0	0.0%	23.4%	0	0.0%	27.3%	0	0.0%	17.1%	30.1%
	Middle	0	0.0%	0	0.0%	66.7%	0	0.0%	52.6%	0	0.0%	52.0%	0	0.0%	58.8%	0	0.0%	71.7%	0	0.0%	36.4%	0	0.0%	31.8%	51.4%
	Upper	0	0.0%	0	0.0%	15.1%	0	0.0%	21.1%	0	0.0%	26.9%	0	0.0%	5.9%	0	0.0%	5.0%	0	0.0%	36.4%	0	0.0%	51.1%	18.5%
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	Total	0	0.0%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	100%
HMDA TOTALS	Low	0	0.0%	0	0.0%	1.8%	0	0.0%	1.3%	0	0.0%	0.7%	0	0.0%	0.7%	0	0.0%	0.3%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	Moderate	1	25.0%	330	39.3%	16.3%	0	0.0%	10.5%	0	0.0%	7.2%	1	50.0%	16.1%	330	56.7%	12.1%	0	0.0%	22.7%	0	0.0%	24.2%	30.1%
	Middle	3	75.0%	510	60.7%	66.7%	2	100.0%	68.4%	258	100.0%	70.8%	1	50.0%	67.2%	252	43.3%	69.1%	3	100.0%	57.8%	417	100.0%	52.9%	51.4%
	Upper	0	0.0%	0	0.0%	15.1%	0	0.0%	19.8%	0	0.0%	21.4%	0	0.0%	16.1%	0	0.0%	18.5%	0	0.0%	19.6%	0	0.0%	22.9%	18.5%
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	Total	4	100%	840	100%	100%	2	100%	100%	258	100%	100%	2	100%	100%	582	100%	100%	3	100%	100%	417	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: LA Washington

PRODUCT TYPE	Borrower Income Levels	Bank Count #	Bank Count %	Bank Dollar $(000s)	Bank Dollar $%	Families by Family Income %	2020 Count Bank #	2020 Count Bank %	2020 Count Agg %	2020 Dollar Bank $(000s)	2020 Dollar Bank $%	2020 Dollar Agg $%	2021 Count Bank #	2021 Count Bank %	2021 Count Agg %	2021 Dollar Bank $(000s)	2021 Dollar Bank $%	2021 Dollar Agg $%	2022 Count Bank #	2022 Count Bank %	2022 Count Agg %	2022 Dollar Bank $(000s)	2022 Dollar Bank $%	2022 Dollar Agg $%	Families by Family Income %
HOME PURCHASE	Low	0	0.0%	0	0.0%	28.0%	0	0.0%	4.4%	0	0.0%	2.2%	0	0.0%	4.7%	0	0.0%	2.1%	0	0.0%	4.5%	0	0.0%	2.0%	25.6%
	Moderate	0	0.0%	0	0.0%	16.1%	0	0.0%	14.9%	0	0.0%	9.5%	0	0.0%	14.1%	0	0.0%	9.2%	0	0.0%	14.9%	0	0.0%	10.7%	16.7%
	Middle	0	0.0%	0	0.0%	17.2%	0	0.0%	25.3%	0	0.0%	19.4%	0	0.0%	22.6%	0	0.0%	19.6%	0	0.0%	21.0%	0	0.0%	17.4%	16.2%
	Upper	2	100.0%	360	100.0%	38.7%	1	100.0%	43.7%	108	100.0%	56.9%	1	100.0%	43.3%	252	100.0%	54.6%	0	0.0%	41.4%	0	0.0%	50.2%	41.6%
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	11.6%	0	0.0%	12.0%	0	0.0%	15.3%	0	0.0%	14.5%	0	0.0%	18.3%	0	0.0%	19.6%	0.0%
	Total	2	100%	360	100%	100%	1	100%	100%	108	100%	100%	1	100%	100%	252	100%	100%	0	0.0%	100%	0	0.0%	100%	100%
REFINANCE	Low	0	0.0%	0	0.0%	28.0%	0	0.0%	1.6%	0	0.0%	0.4%	0	0.0%	3.3%	0	0.0%	1.2%	0	0.0%	6.1%	0	0.0%	2.6%	25.6%
	Moderate	0	0.0%	0	0.0%	16.1%	0	0.0%	7.1%	0	0.0%	3.7%	0	0.0%	7.3%	0	0.0%	4.7%	0	0.0%	10.8%	0	0.0%	6.8%	16.7%
	Middle	0	0.0%	0	0.0%	17.2%	0	0.0%	17.0%	0	0.0%	13.6%	0	0.0%	18.4%	0	0.0%	14.9%	0	0.0%	19.2%	0	0.0%	16.8%	16.2%
	Upper	1	100.0%	150	100.0%	38.7%	1	100.0%	52.6%	150	100.0%	58.1%	0	0.0%	52.3%	0	0.0%	59.7%	3	100.0%	48.8%	417	100.0%	54.3%	41.6%
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	21.6%	0	0.0%	24.2%	0	0.0%	18.7%	0	0.0%	19.5%	0	0.0%	15.0%	0	0.0%	19.5%	0.0%
	Total	1	100%	150	100%	100%	1	100%	100%	150	100%	100%	0	0.0%	100%	0	0.0%	100%	3	100%	100%	417	100%	100%	100%
HOME IMPROVEMENT	Low	0	0.0%	0	0.0%	28.0%	0	0.0%	7.7%	0	0.0%	5.4%	0	0.0%	11.1%	0	0.0%	2.9%	0	0.0%	3.1%	0	0.0%	2.4%	25.6%
	Moderate	0	0.0%	0	0.0%	16.1%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	22.2%	0	0.0%	19.2%	0	0.0%	15.6%	0	0.0%	14.0%	16.7%
	Middle	0	0.0%	0	0.0%	17.2%	0	0.0%	46.2%	0	0.0%	20.2%	0	0.0%	5.6%	0	0.0%	2.3%	0	0.0%	25.0%	0	0.0%	30.9%	16.2%
	Upper	0	0.0%	0	0.0%	38.7%	0	0.0%	46.2%	0	0.0%	74.3%	0	0.0%	61.1%	0	0.0%	75.6%	0	0.0%	56.3%	0	0.0%	52.7%	41.6%
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	Total	0	0.0%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	100%
MULTI FAMILY	Low	0	0.0%	0	0.0%	28.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	25.6%
	Moderate	0	0.0%	0	0.0%	16.1%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	16.7%
	Middle	0	0.0%	0	0.0%	17.2%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	14.3%	0	0.0%	1.1%	16.2%
	Upper	1	100.0%	330	100.0%	38.7%	0	0.0%	0.0%	0	0.0%	0.0%	1	100.0%	37.5%	330	100.0%	45.0%	0	0.0%	28.6%	0	0.0%	6.3%	41.6%
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	100.0%	0	0.0%	100.0%	0	0.0%	62.5%	0	0.0%	55.0%	0	0.0%	57.1%	0	0.0%	92.6%	0.0%
	Total	1	100%	330	100%	100%	0	0.0%	100%	0	0.0%	100%	1	100%	100%	330	100%	100%	0	0.0%	100%	0	0.0%	100%	100%
OTHER PURPOSE LOC	Low	0	0.0%	0	0.0%	28.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	40.0%	0	0.0%	14.7%	0	0.0%	20.0%	0	0.0%	5.4%	25.6%
	Moderate	0	0.0%	0	0.0%	16.1%	0	0.0%	25.0%	0	0.0%	6.9%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	10.0%	0	0.0%	3.0%	16.7%
	Middle	0	0.0%	0	0.0%	17.2%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	10.0%	0	0.0%	11.4%	16.2%
	Upper	0	0.0%	0	0.0%	38.7%	0	0.0%	75.0%	0	0.0%	93.1%	0	0.0%	60.0%	0	0.0%	85.3%	0	0.0%	60.0%	0	0.0%	80.2%	41.6%
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	Total	0	0.0%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	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: LA Washington

PRODUCT TYPE	Borrower Income Levels	Bank Count #	Bank Count %	Bank Dollar $(000s)	Bank Dollar $%	Families by Family Income %	2020 Count Bank #	2020 Count Bank %	2020 Count Agg %	2020 Dollar Bank $(000s)	2020 Dollar Bank $%	2020 Dollar Agg $%	2021 Count Bank #	2021 Count Bank %	2021 Count Agg %	2021 Dollar Bank $(000s)	2021 Dollar Bank $%	2021 Dollar Agg $%	2022 Count Bank #	2022 Count Bank %	2022 Count Agg %	2022 Dollar Bank $(000s)	2022 Dollar Bank $%	2022 Dollar Agg $%	Families by Family Income %
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	0	0.0%	28.0%	0	0.0%	13.3%	0	0.0%	9.8%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	15.0%	0	0.0%	11.1%	25.6%
	Moderate	0	0.0%	0	0.0%	16.1%	0	0.0%	20.0%	0	0.0%	15.7%	0	0.0%	28.6%	0	0.0%	15.2%	0	0.0%	10.0%	0	0.0%	6.7%	16.7%
	Middle	0	0.0%	0	0.0%	17.2%	0	0.0%	13.3%	0	0.0%	25.4%	0	0.0%	14.3%	0	0.0%	11.7%	0	0.0%	15.0%	0	0.0%	22.0%	16.2%
	Upper	0	0.0%	0	0.0%	38.7%	0	0.0%	53.3%	0	0.0%	49.2%	0	0.0%	57.1%	0	0.0%	73.2%	0	0.0%	55.0%	0	0.0%	56.1%	41.6%
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	5.0%	0	0.0%	4.1%	0.0%
	Total	0	0.0%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	100%
PURPOSE NOT APPLICABLE	Low	0	0.0%	0	0.0%	28.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	25.6%
	Moderate	0	0.0%	0	0.0%	16.1%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	16.7%
	Middle	0	0.0%	0	0.0%	17.2%	0	0.0%	5.3%	0	0.0%	5.4%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	16.2%
	Upper	0	0.0%	0	0.0%	38.7%	0	0.0%	2.6%	0	0.0%	5.2%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	41.6%
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	92.1%	0	0.0%	89.4%	0	0.0%	100.0%	0	0.0%	100.0%	0	0.0%	100.0%	0	0.0%	100.0%	0.0%
	Total	0	0.0%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	100%
HMDA TOTALS	Low	0	0.0%	0	0.0%	28.0%	0	0.0%	3.2%	0	0.0%	1.3%	0	0.0%	4.2%	0	0.0%	1.6%	0	0.0%	5.4%	0	0.0%	2.3%	25.6%
	Moderate	0	0.0%	0	0.0%	16.1%	0	0.0%	10.8%	0	0.0%	6.2%	0	0.0%	11.0%	0	0.0%	7.0%	0	0.0%	13.0%	0	0.0%	8.7%	16.7%
	Middle	0	0.0%	0	0.0%	17.2%	0	0.0%	20.9%	0	0.0%	15.7%	0	0.0%	19.5%	0	0.0%	16.6%	0	0.0%	19.9%	0	0.0%	16.3%	16.2%
	Upper	4	100.0%	840	100.0%	38.7%	2	100.0%	45.9%	258	100.0%	54.2%	2	100.0%	47.1%	582	100.0%	56.7%	3	100.0%	44.3%	417	100.0%	48.7%	41.6%
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	19.2%	0	0.0%	22.5%	0	0.0%	18.2%	0	0.0%	18.0%	0	0.0%	17.5%	0	0.0%	24.0%	0.0%
	Total	4	100%	840	100%	100%	2	100%	100%	258	100%	100%	2	100%	100%	582	100%	100%	3	100%	100%	417	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 Loans
Assessment Area: LA Washington

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data 2020, 2021 Count #	%	Dollar $(000s)	$ %	Total Businesses %	2020 Count Bank #	%	Agg %	Dollar Bank $000s	$ %	Agg $ %	2021 Count Bank #	%	Agg %	Dollar Bank $000s	$ %	Agg $ %	2022 Count Bank #	%	Dollar Bank $(000s)	$ %	Total Businesses %
SMALL BUSINESSES	Low	9	23.1%	298	7.0%	9.6%	6	26.1%	7.9%	232	9.0%	6.6%	3	18.8%	7.2%	66	4.0%	5.6%	0	0.0%	0	0.0%	0.0%
	Moderate	8	20.5%	1,284	30.4%	17.9%	5	21.7%	16.8%	953	37.1%	14.8%	3	18.8%	18.5%	331	20.0%	14.7%	3	50.0%	345	33.0%	38.7%
	Middle	22	56.4%	2,647	62.6%	63.9%	12	52.2%	63.2%	1,386	53.9%	63.8%	10	62.5%	64.9%	1,261	76.1%	64.9%	3	50.0%	700	67.0%	50.1%
	Upper	0	0.0%	0	0.0%	8.6%	0	0.0%	11.6%	0	0.0%	14.4%	0	0.0%	9.0%	0	0.0%	14.6%	0	0.0%	0	0.0%	11.2%
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0	0.0%	0.0%
	Tr Unknown	0	0.0%	0	0.0%		0	0.0%	0.6%	0	0.0%	0.3%	0	0.0%	0.4%	0	0.0%	0.2%	0	0.0%	0	0.0%	
	Total	39	100%	4,229	100%	100%	23	100%	100%	2,571	100%	100%	16	100%	100%	1,658	100%	100%	6	100%	1,045	100%	100%

Originations & Purchases
Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2022 FFIEC Census Data; 2016-2020 ACS data; 2021 & 2022 D&B information

Small Business Loans by Business Revenue & Loan Size
Assessment Area: LA Washington

		Bank Lending & Demographic Data 2020, 2021 Count #	%	Dollar $(000s)	$ %	Total Businesses %	2020 Count Bank #	%	Agg %	Dollar Bank $000s	$ %	Agg $ %	2021 Count Bank #	%	Agg %	Dollar Bank $000s	$ %	Agg $ %	2022 Count Bank #	%	Dollar Bank $(000s)	$ %	Total Businesses %
Revenue	$1 Million or Less	8	20.5%	1,382	32.7%	92.2%	3	13.0%	24.5%	911	35.4%	23.2%	5	31.3%	34.1%	471	28.4%	22.5%	4	66.7%	445	42.6%	91.7%
	Over $1 Million	8	20.5%	1,544	36.5%	6.3%	4	17.4%		738	28.7%		4	25.0%		806	48.6%		2	33.3%	600	57.4%	6.5%
	Total Rev. available	16	41.0%	2,926	69.2%	98.5%	7	30.4%		1,649	64.1%		9	56.3%		1,277	77.0%		6	100.0%	1,045	100.0%	98.2%
	Rev. Not Known	23	59.0%	1,303	30.8%	1.5%	16	69.6%		922	35.9%		7	43.8%		381	23.0%		0	0.0%	0	0.0%	1.8%
	Total	39	100%	4,229	100%	100%	23	100%		2,571	100%		16	100%		1,658	100%		6	100%	1,045	100%	100.0%
Loan Size	$100,000 or Less	28	71.8%	1,015	24.0%		17	73.9%	91.8%	678	26.4%	44.0%	11	68.8%	93.6%	337	20.3%	44.9%	3	50.0%	210	20.1%	
	$100,001 - $250,000	7	17.9%	1,212	28.7%		3	13.0%	5.4%	391	15.2%	22.4%	4	25.0%	4.5%	821	49.5%	25.4%	2	33.3%	335	32.1%	
	$250,001 - $1 Million	4	10.3%	2,002	47.3%		3	13.0%	2.8%	1,502	58.4%	33.7%	1	6.3%	1.9%	500	30.2%	29.7%	1	16.7%	500	47.8%	
	Total	39	100%	4,229	100%		23	100%	100%	2,571	100%	100%	16	100%	100%	1,658	100%	100%	6	100%	1,045	100%	
Loan Size & Rev $1 Mill or Less	$100,000 or Less	5	62.5%	235	17.0%		2	8.7%		110	4.3%		3	18.8%		125	7.5%		2	33.3%	110	10.5%	
	$100,001 - $250,000	2	25.0%	346	25.0%		0	0.0%		0	0.0%		2	12.5%		346	20.9%		2	33.3%	335	32.1%	
	$250,001 - $1 Million	1	12.5%	801	58.0%		1	4.3%		801	31.2%		0	0.0%		0	0.0%		0	0.0%	0	0.0%	
	Total	8	100%	1,382	100%		3	13%		911	35%		5	31%		471	28%		4	67%	445	43%	

Originations & Purchases
Aggregate data is unavailable for loans to businesses with revenue over $1 million or revenue unknown, and for loan size by revenue.
Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2022 FFIEC Census Data; 2016-2020 ACS data; 2021 & 2022 D&B information

Geographic Distribution of HMDA Loans - Table 1 of 2
Assessment Area: MS Clay-Monroe-Oktibbeha

PRODUCT TYPE	Tract Income Levels	Bank Count #	Bank %	Dollar $ (000s)	Dollar $ %	Owner Occupied Units %	Count Bank #	Count Bank %	Agg %	Dollar Bank $ (000s)	Dollar Bank $ %	Agg $ %	Count Bank #	Count Bank %	Agg %	Dollar Bank $ (000s)	Dollar Bank $ %	Agg $ %	Count Bank #	Count Bank %	Agg %	Dollar Bank $ (000s)	Dollar Bank $ %	Agg $ %	Owner Occupied Units %
		2020, 2021					**2020**						**2021**						**2022**						
HOME PURCHASE	Low	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	2.5%	0	0.0%	1.2%	2.6%
	Moderate	0	0.0%	0	0.0%	12.2%	0	0.0%	8.0%	0	0.0%	5.7%	0	0.0%	8.7%	0	0.0%	6.1%	1	20.0%	6.7%	435	39.6%	6.1%	10.1%
	Middle	3	60.0%	753	58.7%	58.2%	1	100.0%	57.1%	179	100.0%	55.4%	2	50.0%	58.0%	574	52.0%	56.2%	4	80.0%	55.9%	663	60.4%	51.1%	59.4%
	Upper	2	40.0%	530	41.3%	29.6%	0	0.0%	34.9%	0	0.0%	38.9%	2	50.0%	33.3%	530	48.0%	37.7%	0	0.0%	34.9%	0	0.0%	41.6%	27.9%
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.1%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	Total	*5*	*100%*	*1,283*	*100%*	*100%*	*1*	*100%*	*100%*	*179*	*100%*	*100%*	*4*	*100%*	*100%*	*1,104*	*100%*	*100%*	*5*	*100%*	*100%*	*1,098*	*100%*	*100%*	*100%*
REFINANCE	Low	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	1.4%	0	0.0%	0.8%	2.6%
	Moderate	0	0.0%	0	0.0%	12.2%	0	0.0%	7.6%	0	0.0%	4.9%	0	0.0%	8.8%	0	0.0%	5.5%	0	0.0%	9.3%	0	0.0%	8.6%	10.1%
	Middle	0	0.0%	0	0.0%	58.2%	0	0.0%	56.4%	0	0.0%	54.3%	0	0.0%	54.7%	0	0.0%	54.2%	1	100.0%	54.6%	50	100.0%	50.0%	59.4%
	Upper	0	0.0%	0	0.0%	29.6%	0	0.0%	36.0%	0	0.0%	40.8%	0	0.0%	36.5%	0	0.0%	40.3%	0	0.0%	34.8%	0	0.0%	40.6%	27.9%
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	Total	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*1*	*100%*	*100%*	*50*	*100%*	*100%*	*100%*
HOME IMPROVEMENT	Low	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	2.4%	0	0.0%	1.0%	2.6%
	Moderate	0	0.0%	0	0.0%	12.2%	0	0.0%	11.4%	0	0.0%	6.5%	0	0.0%	9.3%	0	0.0%	2.1%	0	0.0%	5.9%	0	0.0%	4.0%	10.1%
	Middle	0	0.0%	0	0.0%	58.2%	0	0.0%	54.3%	0	0.0%	56.6%	0	0.0%	57.4%	0	0.0%	54.7%	4	66.7%	56.5%	575	53.5%	49.9%	59.4%
	Upper	0	0.0%	0	0.0%	29.6%	0	0.0%	34.3%	0	0.0%	36.9%	0	0.0%	33.3%	0	0.0%	43.1%	2	33.3%	35.3%	499	46.5%	45.1%	27.9%
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	Total	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*6*	*100%*	*100%*	*1,074*	*100%*	*100%*	*100%*
MULTI FAMILY						Multi-Family Units																			Multi-Family Units
	Low	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	10.0%	0	0.0%	1.1%	6.4%
	Moderate	0	0.0%	0	0.0%	14.1%	0	0.0%	11.1%	0	0.0%	10.4%	0	0.0%	6.1%	0	0.0%	0.9%	0	0.0%	6.7%	0	0.0%	6.8%	5.4%
	Middle	1	100.0%	2,100	100.0%	56.7%	1	100.0%	50.0%	2,100	100.0%	51.5%	0	0.0%	45.5%	0	0.0%	41.8%	0	0.0%	36.7%	0	0.0%	26.8%	34.6%
	Upper	0	0.0%	0	0.0%	29.2%	0	0.0%	38.9%	0	0.0%	38.1%	0	0.0%	48.5%	0	0.0%	57.3%	1	100.0%	46.7%	334	100.0%	65.3%	53.5%
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	Total	*1*	*100%*	*2,100*	*100%*	*100%*	*1*	*100%*	*100%*	*2,100*	*100%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*1*	*100%*	*100%*	*334*	*100%*	*100%*	*100%*
OTHER PURPOSE LOC	Low	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	3.4%	0	0.0%	1.9%	2.6%
	Moderate	0	0.0%	0	0.0%	12.2%	0	0.0%	10.3%	0	0.0%	5.0%	0	0.0%	8.6%	0	0.0%	9.3%	0	0.0%	4.3%	0	0.0%	5.4%	10.1%
	Middle	0	0.0%	0	0.0%	58.2%	0	0.0%	60.3%	0	0.0%	62.6%	0	0.0%	53.8%	0	0.0%	44.9%	2	66.7%	48.7%	65	11.5%	42.7%	59.4%
	Upper	0	0.0%	0	0.0%	29.6%	0	0.0%	29.5%	0	0.0%	32.3%	0	0.0%	37.6%	0	0.0%	45.8%	1	33.3%	43.6%	500	88.5%	50.0%	27.9%
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	Total	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*3*	*100%*	*100%*	*565*	*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: MS Clay-Monroe-Oktibbeha

PRODUCT TYPE	Tract Income Levels	Bank Count #	Bank %	Dollar $ (000s)	Dollar $ %	Owner Occupied Units %	Count Bank #	Count Bank %	Agg %	Dollar Bank $ (000s)	Dollar Bank $ %	Agg $ %	Count Bank #	Count Bank %	Agg %	Dollar Bank $ (000s)	Dollar Bank $ %	Agg $ %	Count Bank #	Count Bank %	Agg %	Dollar Bank $ (000s)	Dollar Bank $ %	Agg $ %	Owner Occupied Units %
		2020, 2021					**2020**						**2021**						**2022**						
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	3.7%	0	0.0%	0.5%	2.6%
	Moderate	0	0.0%	0	0.0%	12.2%	0	0.0%	7.1%	0	0.0%	4.5%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	7.4%	0	0.0%	7.8%	10.1%
	Middle	0	0.0%	0	0.0%	58.2%	0	0.0%	64.3%	0	0.0%	70.4%	0	0.0%	66.7%	0	0.0%	45.2%	1	100.0%	59.3%	277	100.0%	64.3%	59.4%
	Upper	0	0.0%	0	0.0%	29.6%	0	0.0%	28.6%	0	0.0%	25.0%	0	0.0%	33.3%	0	0.0%	54.8%	0	0.0%	29.6%	0	0.0%	27.5%	27.9%
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	Total	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*1*	*100%*	*100%*	*277*	*100%*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	2.6%
	Moderate	0	0.0%	0	0.0%	12.2%	0	0.0%	9.8%	0	0.0%	5.3%	0	0.0%	33.3%	0	0.0%	30.9%	0	0.0%	0.0%	0	0.0%	0.0%	10.1%
	Middle	0	0.0%	0	0.0%	58.2%	0	0.0%	47.1%	0	0.0%	44.5%	0	0.0%	41.7%	0	0.0%	25.7%	0	0.0%	78.6%	0	0.0%	73.0%	59.4%
	Upper	0	0.0%	0	0.0%	29.6%	0	0.0%	43.1%	0	0.0%	50.2%	0	0.0%	25.0%	0	0.0%	43.4%	0	0.0%	21.4%	0	0.0%	27.0%	27.9%
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	Total	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*
HMDA TOTALS	Low	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	2.3%	0	0.0%	1.1%	2.6%
	Moderate	0	0.0%	0	0.0%	12.2%	0	0.0%	8.0%	0	0.0%	5.5%	0	0.0%	8.8%	0	0.0%	5.4%	1	5.9%	7.3%	435	12.8%	6.7%	10.1%
	Middle	4	66.7%	2,853	84.3%	58.2%	2	100.0%	56.7%	2,279	100.0%	54.7%	2	50.0%	56.3%	574	52.0%	53.9%	12	70.6%	55.0%	1,630	48.0%	48.6%	59.4%
	Upper	2	33.3%	530	15.7%	29.6%	0	0.0%	35.4%	0	0.0%	39.7%	2	50.0%	34.9%	530	48.0%	40.6%	4	23.5%	35.4%	1,333	39.2%	43.5%	27.9%
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	Total	*6*	*100%*	*3,383*	*100%*	*100%*	*2*	*100%*	*100%*	*2,279*	*100%*	*100%*	*4*	*100%*	*100%*	*1,104*	*100%*	*100%*	*17*	*100%*	*100%*	*3,398*	*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: MS Clay-Monroe-Oktibbeha

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data 2020, 2021					Bank & Aggregate Lending 2020						2021					Bank & Aggregate Lending; Demographic Data 2022					
		Bank Count #	%	Bank Dollar $(000s)	$ %	Families by Family Income %	Count Bank #	Bank %	Agg %	Dollar Bank $(000s)	Bank $ %	Agg $ %	Count Bank #	Bank %	Agg %	Dollar Bank $(000s)	Bank $ %	Agg $ %	Count Bank #	Bank %	Agg %	Dollar Bank $(000s)	Bank $ %	Agg $ %	Families by Family Income %

Geographic Distribution of Small Business Loans
Assessment Area: MS Clay-Monroe-Oktibbeha

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data 2020, 2021 Bank Count #	%	Dollar $ (000s)	$ %	Total Businesses %	Bank & Aggregate Lending 2020 Count Bank #	%	Agg %	Dollar Bank $ 000s	$ %	Agg $ %	2021 Count Bank #	%	Agg %	Dollar Bank $ 000s	$ %	Agg $ %	Bank Lending & Demographic Data 2022 Count Bank #	%	Dollar Bank $(000s)	$ %	Total Businesses %
SMALL BUSINESSES	Low	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0	0.0%	6.4%
	Moderate	8	11.8%	977	16.8%	18.3%	0	0.0%	15.1%	0	0.0%	18.8%	8	17.4%	13.1%	977	23.4%	16.5%	4	12.1%	526	9.8%	8.1%
	Middle	52	76.5%	4,271	73.5%	53.3%	22	100.0%	56.8%	1,640	100.0%	56.9%	30	65.2%	56.2%	2,631	63.1%	55.5%	22	66.7%	2,851	53.1%	58.7%
	Upper	8	11.8%	560	9.6%	28.3%	0	0.0%	27.7%	0	0.0%	24.2%	8	17.4%	30.1%	560	13.4%	27.9%	7	21.2%	1,990	37.1%	26.8%
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0	0.0%	0.0%
	Tr Unknown						0	0.0%	0.4%	0	0.0%	0.0%	0	0.0%	0.5%	0	0.0%	0.2%	0	0.0%	0	0.0%	
	Total	*68*	*100%*	*5,808*	*100%*	*100%*	*22*	*100%*	*100%*	*1,640*	*100%*	*100%*	*46*	*100%*	*100%*	*4,168*	*100%*	*100%*	*33*	*100%*	*5,367*	*100%*	*100%*

Originations & Purchases
Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2022 FFIEC Census Data; 2016-2020 ACS data; 2021 & 2022 D&B information

Small Business Loans by Business Revenue & Loan Size
Assessment Area: MS Clay-Monroe-Oktibbeha

		Bank Lending & Demographic Data 2020, 2021 Count Bank #	%	Dollar $ (000s)	$ %	Total Businesses %	Bank & Aggregate Lending 2020 Count Bank #	%	Agg %	Dollar Bank $ 000s	$ %	Agg $ %	2021 Count Bank #	%	Agg %	Dollar Bank $ 000s	$ %	Agg $ %	Bank Lending & Demographic Data 2022 Count Bank #	%	Dollar Bank $ (000s)	$ %	Total Businesses %
Revenue	$1 Million or Less	4	5.9%	347	6.0%	91.4%	1	4.5%	45.6%	150	9.1%	37.9%	3	6.5%	44.4%	197	4.7%	45.9%	19	57.6%	2,060	38.4%	92.4%
	Over $1 Million	0	0.0%	0	0.0%	6.7%	0	0.0%		0	0.0%		0	0.0%		0	0.0%		13	39.4%	2,356	43.9%	5.9%
	Total Rev. available	*4*	*5.9%*	*347*	*6.0%*	*98.1%*	*1*	*4.5%*		*150*	*9.1%*		*3*	*6.5%*		*197*	*4.7%*		*32*	*97.0%*	*4,416*	*82.3%*	*98.3%*
	Rev. Not Known	64	94.1%	5,461	94.0%	1.9%	21	95.5%		1,490	90.9%		43	93.5%		3,971	95.3%		1	3.0%	951	17.7%	1.7%
	Total	*68*	*100%*	*5,808*	*100%*	*100%*	*22*	*100%*		*1,640*	*100%*		*46*	*100%*		*4,168*	*100%*		*33*	*100%*	*5,367*	*100%*	*100.0%*
Loan Size	$100,000 or Less	55	80.9%	2,743	47.2%		20	90.9%	89.0%	1,367	83.4%	37.0%	35	76.1%	91.8%	1,376	33.0%	38.4%	21	63.6%	1,139	21.2%	
	$100,001 - $250,000	9	13.2%	1,589	27.4%		2	9.1%	7.1%	273	16.6%	22.1%	7	15.2%	4.8%	1,316	31.6%	20.6%	7	21.2%	1,274	23.7%	
	$250,001 - $1 Million	4	5.9%	1,476	25.4%		0	0.0%	3.9%	0	0.0%	41.0%	4	8.7%	3.4%	1,476	35.4%	41.0%	5	15.2%	2,954	55.0%	
	Total	*68*	*100%*	*5,808*	*100%*		*22*	*100%*	*100%*	*1,640*	*100%*	*100%*	*46*	*100%*	*100%*	*4,168*	*100%*	*100%*	*33*	*100%*	*5,367*	*100%*	
Loan Size & Rev $1 Mill or Less	$100,000 or Less	3	75.0%	197	56.8%		0	0.0%		0	0.0%		3	6.5%		197	4.7%		13	39.4%	611	11.4%	
	$100,001 - $250,000	1	25.0%	150	43.2%		1	4.5%		150	9.1%		0	0.0%		0	0.0%		5	15.2%	774	14.4%	
	$250,001 - $1 Million	0	0.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%		0	0.0%		1	3.0%	675	12.6%	
	Total	*4*	*100%*	*347*	*100%*		*1*	*5%*		*150*	*9%*		*3*	*7%*		*197*	*5%*		*19*	*58%*	*2,060*	*38%*	

Originations & Purchases
Aggregate data is unavailable for loans to businesses with revenue over $1 million or revenue unknown, and for loan size by revenue.
Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2022 FFIEC Census Data; 2016-2020 ACS data; 2021 & 2022 D&B information

Geographic Distribution of HMDA Loans - Table 1 of 2
Assessment Area: MS Jackson

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data 2020, 2021 Bank Count #	Count %	Dollar $(000s)	Dollar $ %	Owner Occupied Units %	Bank & Agg Lending 2020 Count Bank #	Count Bank %	Count Agg %	Dollar Bank $(000s)	Dollar Bank $ %	Dollar Agg $ %	2021 Count Bank #	Count Bank %	Count Agg %	Dollar Bank $(000s)	Dollar Bank $ %	Dollar Agg $ %	2022 Count Bank #	Count Bank %	Count Agg %	Dollar Bank $(000s)	Dollar Bank %	Dollar Agg $ %	Owner Occupied Units %
HOME PURCHASE	Low	1	1.0%	129	0.5%	7.6%	1	1.9%	0.9%	129	1.0%	0.5%	0	0.0%	1.1%	0	0.0%	0.5%	0	0.0%	1.4%	0	0.0%	0.6%	7.5%
	Moderate	2	2.1%	266	1.1%	17.9%	0	0.0%	4.5%	0	0.0%	1.9%	2	4.4%	6.0%	266	2.4%	2.7%	6	19.4%	8.4%	1,031	9.6%	4.8%	16.4%
	Middle	19	19.6%	3,281	13.9%	33.1%	9	17.3%	26.6%	1,305	10.3%	18.8%	10	22.2%	28.0%	1,976	17.9%	21.0%	5	16.1%	33.5%	906	8.4%	25.1%	37.0%
	Upper	75	77.3%	19,982	84.5%	41.3%	42	80.8%	68.0%	11,214	88.7%	78.8%	33	73.3%	64.8%	8,768	79.6%	75.7%	20	64.5%	56.6%	8,847	82.0%	69.4%	39.0%
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.1%	0	0.0%	0.1%	0.2%
	Total	*97*	*100%*	*23,658*	*100%*	*100%*	*52*	*100%*	*100%*	*12,648*	*100%*	*100%*	*45*	*100%*	*100%*	*11,010*	*100%*	*100%*	*31*	*100%*	*100%*	*10,784*	*100%*	*100%*	*100%*
REFINANCE	Low	0	0.0%	0	0.0%	7.6%	0	0.0%	0.5%	0	0.0%	0.1%	0	0.0%	0.8%	0	0.0%	0.6%	0	0.0%	3.9%	0	0.0%	1.5%	7.5%
	Moderate	3	3.9%	427	2.1%	17.9%	3	4.8%	3.3%	427	2.6%	1.3%	0	0.0%	4.2%	0	0.0%	1.6%	0	0.0%	8.3%	0	0.0%	3.9%	16.4%
	Middle	5	6.5%	828	4.0%	33.1%	5	7.9%	21.8%	828	5.0%	16.4%	0	0.0%	25.3%	0	0.0%	18.0%	0	0.0%	33.1%	0	0.0%	26.0%	37.0%
	Upper	69	89.6%	19,564	94.0%	41.3%	55	87.3%	74.4%	15,158	92.4%	82.2%	14	100.0%	69.7%	4,406	100.0%	79.8%	10	100.0%	54.6%	5,812	100.0%	68.6%	39.0%
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.1%	0	0.0%	0.0%	0.2%
	Total	*77*	*100%*	*20,819*	*100%*	*100%*	*63*	*100%*	*100%*	*16,413*	*100%*	*100%*	*14*	*100%*	*100%*	*4,406*	*100%*	*100%*	*10*	*100%*	*100%*	*5,812*	*100%*	*100%*	*100%*
HOME IMPROVEMENT	Low	0	0.0%	0	0.0%	7.6%	0	0.0%	6.9%	0	0.0%	1.0%	0	0.0%	8.8%	0	0.0%	1.7%	0	0.0%	5.0%	0	0.0%	1.5%	7.5%
	Moderate	0	0.0%	0	0.0%	17.9%	0	0.0%	21.3%	0	0.0%	7.9%	0	0.0%	21.8%	0	0.0%	6.0%	0	0.0%	13.7%	0	0.0%	5.3%	16.4%
	Middle	0	0.0%	0	0.0%	33.1%	0	0.0%	24.7%	0	0.0%	20.8%	0	0.0%	20.7%	0	0.0%	18.4%	0	0.0%	25.9%	0	0.0%	17.3%	37.0%
	Upper	0	0.0%	0	0.0%	41.3%	0	0.0%	47.2%	0	0.0%	70.3%	0	0.0%	48.6%	0	0.0%	73.9%	1	100.0%	55.1%	31	100.0%	73.5%	39.0%
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.2%	0	0.0%	2.4%	0.2%
	Total	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*1*	*100%*	*100%*	*31*	*100%*	*100%*	*100%*
MULTI FAMILY						Multi-Family Units																			Multi-Family Units
	Low	0	0.0%	0	0.0%	18.9%	0	0.0%	13.2%	0	0.0%	7.4%	0	0.0%	9.1%	0	0.0%	4.0%	0	0.0%	19.0%	0	0.0%	12.7%	19.2%
	Moderate	0	0.0%	0	0.0%	31.7%	0	0.0%	45.3%	0	0.0%	13.7%	0	0.0%	28.6%	0	0.0%	9.4%	0	0.0%	22.4%	0	0.0%	21.3%	35.6%
	Middle	0	0.0%	0	0.0%	34.8%	0	0.0%	24.5%	0	0.0%	49.4%	0	0.0%	31.2%	0	0.0%	68.0%	0	0.0%	37.9%	0	0.0%	40.3%	25.4%
	Upper	0	0.0%	0	0.0%	14.6%	0	0.0%	17.0%	0	0.0%	29.5%	0	0.0%	31.2%	0	0.0%	18.6%	0	0.0%	19.0%	0	0.0%	25.7%	16.3%
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	1.7%	0	0.0%	0.0%	3.6%
	Total	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*
OTHER PURPOSE LOC	Low	0	0.0%	0	0.0%	7.6%	0	0.0%	0.7%	0	0.0%	0.3%	0	0.0%	1.8%	0	0.0%	1.1%	0	0.0%	2.6%	0	0.0%	1.0%	7.5%
	Moderate	0	0.0%	0	0.0%	17.9%	0	0.0%	3.9%	0	0.0%	1.5%	0	0.0%	5.7%	0	0.0%	2.5%	0	0.0%	3.5%	0	0.0%	2.3%	16.4%
	Middle	0	0.0%	0	0.0%	33.1%	0	0.0%	20.8%	0	0.0%	17.2%	0	0.0%	19.8%	0	0.0%	16.8%	0	0.0%	25.7%	0	0.0%	19.3%	37.0%
	Upper	0	0.0%	0	0.0%	41.3%	0	0.0%	74.5%	0	0.0%	81.0%	0	0.0%	72.6%	0	0.0%	79.6%	3	100.0%	68.2%	488	100.0%	77.5%	39.0%
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.2%
	Total	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*3*	*100%*	*100%*	*488*	*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: MS Jackson

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data 2020, 2021 Bank Count #	Count %	Dollar $(000s)	Dollar $ %	Owner Occupied Units %	Bank & Agg Lending 2020 Count Bank #	Count Bank %	Count Agg %	Dollar Bank $(000s)	Dollar Bank $ %	Dollar Agg $ %	2021 Count Bank #	Count Bank %	Count Agg %	Dollar Bank $(000s)	Dollar Bank $ %	Dollar Agg $ %	2022 Count Bank #	Count Bank %	Count Agg %	Dollar Bank $(000s)	Dollar Bank %	Dollar Agg $ %	Owner Occupied Units %
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	0	0.0%	7.6%	0	0.0%	2.7%	0	0.0%	1.0%	0	0.0%	1.2%	0	0.0%	0.4%	0	0.0%	3.8%	0	0.0%	1.5%	7.5%
	Moderate	0	0.0%	0	0.0%	17.9%	0	0.0%	6.8%	0	0.0%	3.0%	0	0.0%	9.3%	0	0.0%	2.3%	0	0.0%	12.5%	0	0.0%	3.9%	16.4%
	Middle	0	0.0%	0	0.0%	33.1%	0	0.0%	29.7%	0	0.0%	18.1%	0	0.0%	22.1%	0	0.0%	14.2%	0	0.0%	35.6%	0	0.0%	23.8%	37.0%
	Upper	2	100.0%	1,054	100.0%	41.3%	0	0.0%	60.8%	0	0.0%	77.8%	2	100.0%	67.4%	1,054	100.0%	83.0%	0	0.0%	47.1%	0	0.0%	70.6%	39.0%
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	1.0%	0	0.0%	0.2%	0.2%
	Total	*2*	*100%*	*1,054*	*100%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*2*	*100%*	*100%*	*1,054*	*100%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	0	0.0%	7.6%	0	0.0%	2.6%	0	0.0%	1.0%	0	0.0%	3.1%	0	0.0%	2.8%	0	0.0%	1.9%	0	0.0%	47.7%	7.5%
	Moderate	0	0.0%	0	0.0%	17.9%	0	0.0%	12.0%	0	0.0%	6.1%	0	0.0%	14.9%	0	0.0%	7.9%	0	0.0%	26.2%	0	0.0%	7.8%	16.4%
	Middle	0	0.0%	0	0.0%	33.1%	0	0.0%	45.4%	0	0.0%	40.6%	0	0.0%	54.0%	0	0.0%	50.5%	0	0.0%	45.8%	0	0.0%	24.0%	37.0%
	Upper	0	0.0%	0	0.0%	41.3%	0	0.0%	40.1%	0	0.0%	52.2%	0	0.0%	28.0%	0	0.0%	38.8%	0	0.0%	26.2%	0	0.0%	20.5%	39.0%
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.2%
	Total	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*
HMDA TOTALS	Low	1	0.6%	129	0.3%	7.6%	1	0.9%	1.0%	129	0.4%	0.6%	0	0.0%	1.3%	0	0.0%	1.0%	0	0.0%	2.5%	0	0.0%	2.6%	7.5%
	Moderate	5	2.8%	693	1.5%	17.9%	3	2.6%	4.8%	427	1.5%	2.3%	2	3.3%	5.9%	266	1.6%	3.0%	6	13.3%	8.7%	1,031	6.0%	6.5%	16.4%
	Middle	24	13.6%	4,109	9.0%	33.1%	14	12.2%	25.0%	2,133	7.3%	19.4%	10	16.4%	26.6%	1,976	12.0%	24.8%	5	11.1%	32.7%	906	5.3%	26.8%	37.0%
	Upper	146	83.0%	40,600	89.2%	41.3%	97	84.3%	69.2%	26,372	90.7%	77.7%	49	80.3%	66.3%	14,228	86.4%	71.2%	34	75.6%	56.0%	15,178	88.7%	63.9%	39.0%
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.1%	0	0.0%	0.1%	0.2%
	Total	*176*	*100%*	*45,531*	*100%*	*100%*	*115*	*100%*	*100%*	*29,061*	*100%*	*100%*	*61*	*100%*	*100%*	*16,470*	*100%*	*100%*	*45*	*100%*	*100%*	*17,115*	*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: MS Jackson

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data 2020, 2021 — Bank Count #	%	Dollar $(000s)	$ %	Families by Family Income %	Bank & Aggregate Lending 2020 — Count Bank #	%	Agg %	Dollar Bank $(000s)	$ %	Agg $ %	2021 — Count Bank #	%	Agg %	Dollar Bank $(000s)	$ %	Agg $ %	2022 — Count Bank #	%	Agg %	Dollar Bank $(000s)	$ %	Agg $ %	Families by Family Income %
HOME PURCHASE	Low	5	5.2%	580	2.5%	24.6%	3	5.8%	3.9%	299	2.4%	1.7%	2	4.4%	4.9%	281	2.6%	2.3%	0	0.0%	4.2%	0	0.0%	1.6%	24.3%
	Moderate	17	17.5%	3,222	13.6%	15.9%	11	21.2%	17.7%	2,122	16.8%	11.4%	6	13.3%	17.2%	1,100	10.0%	11.1%	2	6.5%	18.3%	367	3.4%	11.3%	16.2%
	Middle	27	27.8%	5,984	25.3%	17.3%	12	23.1%	18.7%	2,471	19.5%	15.7%	15	33.3%	19.8%	3,513	31.9%	17.2%	6	19.4%	18.8%	1,578	14.6%	15.9%	18.4%
	Upper	40	41.2%	12,534	53.0%	42.2%	25	48.1%	45.9%	7,707	60.9%	59.7%	15	33.3%	38.5%	4,827	43.8%	51.4%	18	58.1%	39.7%	8,115	75.3%	54.4%	41.0%
	Unknown	8	8.2%	1,338	5.7%	0.0%	1	1.9%	13.8%	49	0.4%	11.6%	7	15.6%	19.6%	1,289	11.7%	18.0%	5	16.1%	19.0%	724	6.7%	16.8%	0.0%
	Total	97	100%	23,658	100%	100%	52	100%	100%	12,648	100%	100%	45	100%	100%	11,010	100%	100%	31	100%	100%	10,784	100%	100%	100%
REFINANCE	Low	0	0.0%	0	0.0%	24.6%	0	0.0%	2.1%	0	0.0%	0.7%	0	0.0%	3.4%	0	0.0%	1.5%	0	0.0%	6.8%	0	0.0%	2.5%	24.3%
	Moderate	8	10.4%	1,365	6.6%	15.9%	7	11.1%	6.8%	1,168	7.1%	3.7%	1	7.1%	9.2%	197	4.5%	5.3%	1	10.0%	14.1%	231	4.0%	8.6%	16.2%
	Middle	10	13.0%	1,858	8.9%	17.3%	10	15.9%	11.9%	1,858	11.3%	8.4%	0	0.0%	16.3%	0	0.0%	11.9%	0	0.0%	18.5%	0	0.0%	13.4%	18.4%
	Upper	46	59.7%	15,174	72.9%	42.2%	34	54.0%	57.0%	11,411	69.5%	67.5%	12	85.7%	46.7%	3,763	85.4%	56.2%	8	80.0%	44.4%	5,484	94.4%	61.1%	41.0%
	Unknown	13	16.9%	2,422	11.6%	0.0%	12	19.0%	22.2%	1,976	12.0%	19.8%	1	7.1%	24.3%	446	10.1%	25.1%	1	10.0%	16.2%	97	1.7%	14.4%	0.0%
	Total	77	100%	20,819	100%	100%	63	100%	100%	16,413	100%	100%	14	100%	100%	4,406	100%	100%	10	100%	100%	5,812	100%	100%	100%
HOME IMPROVEMENT	Low	0	0.0%	0	0.0%	24.6%	0	0.0%	4.7%	0	0.0%	1.4%	0	0.0%	5.8%	0	0.0%	3.1%	0	0.0%	6.5%	0	0.0%	2.2%	24.3%
	Moderate	0	0.0%	0	0.0%	15.9%	0	0.0%	10.3%	0	0.0%	5.3%	0	0.0%	6.6%	0	0.0%	3.1%	0	0.0%	14.0%	0	0.0%	7.5%	16.2%
	Middle	0	0.0%	0	0.0%	17.3%	0	0.0%	10.9%	0	0.0%	8.8%	0	0.0%	15.2%	0	0.0%	13.8%	0	0.0%	12.0%	0	0.0%	6.5%	18.4%
	Upper	0	0.0%	0	0.0%	42.2%	0	0.0%	47.8%	0	0.0%	70.6%	0	0.0%	48.9%	0	0.0%	71.3%	1	100.0%	50.4%	31	100.0%	72.3%	41.0%
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	26.3%	0	0.0%	14.0%	0	0.0%	23.5%	0	0.0%	8.7%	0	0.0%	17.2%	0	0.0%	11.5%	0.0%
	Total	0	0.0%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	1	100%	100%	31	100%	100%	100%
MULTI FAMILY	Low	0	0.0%	0	0.0%	24.6%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	24.3%
	Moderate	0	0.0%	0	0.0%	15.9%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	1.3%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	16.2%
	Middle	0	0.0%	0	0.0%	17.3%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	18.4%
	Upper	0	0.0%	0	0.0%	42.2%	0	0.0%	3.8%	0	0.0%	1.7%	0	0.0%	2.6%	0	0.0%	0.9%	0	0.0%	0.0%	0	0.0%	0.0%	41.0%
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	96.2%	0	0.0%	98.3%	0	0.0%	96.1%	0	0.0%	99.0%	0	0.0%	100.0%	0	0.0%	100.0%	0.0%
	Total	0	0.0%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	100%
OTHER PURPOSE LOC	Low	0	0.0%	0	0.0%	24.6%	0	0.0%	4.2%	0	0.0%	1.6%	0	0.0%	3.5%	0	0.0%	1.5%	0	0.0%	5.7%	0	0.0%	3.2%	24.3%
	Moderate	0	0.0%	0	0.0%	15.9%	0	0.0%	8.1%	0	0.0%	4.1%	0	0.0%	8.4%	0	0.0%	3.6%	0	0.0%	9.6%	0	0.0%	5.4%	16.2%
	Middle	0	0.0%	0	0.0%	17.3%	0	0.0%	12.5%	0	0.0%	8.0%	0	0.0%	13.5%	0	0.0%	7.7%	0	0.0%	16.5%	0	0.0%	12.0%	18.4%
	Upper	0	0.0%	0	0.0%	42.2%	0	0.0%	71.6%	0	0.0%	84.3%	0	0.0%	70.3%	0	0.0%	83.1%	3	100.0%	62.5%	488	100.0%	74.5%	41.0%
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	3.7%	0	0.0%	2.0%	0	0.0%	4.3%	0	0.0%	4.1%	0	0.0%	5.7%	0	0.0%	4.9%	0.0%
	Total	0	0.0%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	3	100%	100%	488	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: MS Jackson

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data 2020, 2021 — Bank Count #	%	Dollar $(000s)	$ %	Families by Family Income %	Bank & Aggregate Lending 2020 — Count Bank #	%	Agg %	Dollar Bank $(000s)	$ %	Agg $ %	2021 — Count Bank #	%	Agg %	Dollar Bank $(000s)	$ %	Agg $ %	2022 — Count Bank #	%	Agg %	Dollar Bank $(000s)	$ %	Agg $ %	Families by Family Income %
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	0	0.0%	24.6%	0	0.0%	6.8%	0	0.0%	2.2%	0	0.0%	5.8%	0	0.0%	1.9%	0	0.0%	8.7%	0	0.0%	3.1%	24.3%
	Moderate	0	0.0%	0	0.0%	15.9%	0	0.0%	9.5%	0	0.0%	2.0%	0	0.0%	12.8%	0	0.0%	9.7%	0	0.0%	17.3%	0	0.0%	9.7%	16.2%
	Middle	0	0.0%	0	0.0%	17.3%	0	0.0%	24.3%	0	0.0%	14.7%	0	0.0%	22.1%	0	0.0%	14.1%	0	0.0%	23.1%	0	0.0%	18.3%	18.4%
	Upper	2	100.0%	1,054	100.0%	42.2%	0	0.0%	51.4%	0	0.0%	69.2%	2	100.0%	46.5%	1,054	100.0%	61.7%	0	0.0%	47.1%	0	0.0%	64.6%	41.0%
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	8.1%	0	0.0%	11.9%	0	0.0%	12.8%	0	0.0%	12.5%	0	0.0%	3.8%	0	0.0%	4.3%	0.0%
	Total	2	100%	1,054	100%	100%	0	0.0%	100%	0	0.0%	100%	2	100%	100%	1,054	100%	100%	0	0.0%	100%	0	0.0%	100%	100%
PURPOSE NOT APPLICABLE	Low	0	0.0%	0	0.0%	24.6%	0	0.0%	0.6%	0	0.0%	0.4%	0	0.0%	0.6%	0	0.0%	0.3%	0	0.0%	0.9%	0	0.0%	0.2%	24.3%
	Moderate	0	0.0%	0	0.0%	15.9%	0	0.0%	1.0%	0	0.0%	0.8%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	1.9%	0	0.0%	0.0%	16.2%
	Middle	0	0.0%	0	0.0%	17.3%	0	0.0%	0.3%	0	0.0%	0.6%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	1.9%	0	0.0%	0.9%	18.4%
	Upper	0	0.0%	0	0.0%	42.2%	0	0.0%	1.1%	0	0.0%	1.7%	0	0.0%	0.6%	0	0.0%	1.0%	0	0.0%	0.9%	0	0.0%	1.1%	41.0%
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	97.0%	0	0.0%	96.5%	0	0.0%	98.8%	0	0.0%	98.8%	0	0.0%	96.3%	0	0.0%	97.9%	0.0%
	Total	0	0.0%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	100%
HMDA TOTALS	Low	5	2.8%	580	1.3%	24.6%	3	2.6%	2.9%	299	1.0%	1.1%	2	3.3%	4.1%	281	1.7%	1.7%	0	0.0%	5.1%	0	0.0%	1.6%	24.3%
	Moderate	25	14.2%	4,587	10.1%	15.9%	18	15.7%	11.1%	3,290	11.3%	6.6%	7	11.5%	12.6%	1,297	7.9%	7.3%	3	6.7%	16.0%	598	3.5%	9.1%	16.2%
	Middle	37	21.0%	7,842	17.2%	17.3%	22	19.1%	14.2%	4,329	14.9%	10.9%	15	24.6%	17.5%	3,513	21.3%	12.9%	6	13.3%	17.9%	1,578	9.2%	13.2%	18.4%
	Upper	88	50.0%	28,762	63.2%	42.2%	59	51.3%	49.8%	19,118	65.8%	60.1%	29	47.5%	43.1%	9,644	58.6%	48.4%	30	66.7%	42.3%	14,118	82.5%	49.9%	41.0%
	Unknown	21	11.9%	3,760	8.3%	0.0%	13	11.3%	22.0%	2,025	7.0%	21.3%	8	13.1%	22.7%	1,735	10.5%	29.7%	6	13.3%	18.6%	821	4.8%	26.3%	0.0%
	Total	176	100%	45,531	100%	100%	115	100%	100%	29,061	100%	100%	61	100%	100%	16,470	100%	100%	45	100%	100%	17,115	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 Loans
Assessment Area: MS Jackson

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data 2020, 2021 Count #	%	Dollar $(000s)	$ %	Total Businesses %	2020 Count Bank #	%	Agg %	Dollar Bank $000s	$ %	Agg $ %	2021 Count Bank #	%	Agg %	Dollar Bank $000s	$ %	Agg $ %	Bank Lending & Demographic Data 2022 Count Bank #	%	Dollar Bank $(000s)	$ %	Total Businesses %
SMALL BUSINESSES	Low	2	2.5%	1,864	13.1%	9.2%	0	0.0%	6.8%	0	0.0%	6.8%	2	5.3%	7.6%	1,864	24.4%	7.5%	1	4.3%	498	7.6%	9.7%
	Moderate	5	6.3%	617	4.4%	22.1%	3	7.1%	16.5%	456	7.0%	15.6%	2	5.3%	17.7%	161	2.1%	17.6%	0	0.0%	0	0.0%	17.4%
	Middle	23	28.8%	3,548	25.0%	28.7%	11	26.2%	25.5%	959	14.6%	24.5%	12	31.6%	27.5%	2,589	33.9%	23.5%	5	21.7%	1,275	19.5%	30.2%
	Upper	50	62.5%	8,151	57.5%	40.1%	28	66.7%	50.8%	5,137	78.4%	52.9%	22	57.9%	46.5%	3,014	39.5%	51.2%	17	73.9%	4,782	73.0%	37.8%
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0	0.0%	5.0%
	Tr Unknown	0	0.0%	0	0.0%		0	0.0%	0.4%	0	0.0%	0.1%	0	0.0%	0.7%	0	0.0%	0.2%	0	0.0%	0	0.0%	
	Total	*80*	*100%*	*14,180*	*100%*	*100%*	*42*	*100%*	*100%*	*6,552*	*100%*	*100%*	*38*	*100%*	*100%*	*7,628*	*100%*	*100%*	*23*	*100%*	*6,555*	*100%*	*100%*

Originations & Purchases
Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2022 FFIEC Census Data; 2016-2020 ACS data; 2021 & 2022 D&B information

Small Business Loans by Business Revenue & Loan Size
Assessment Area: MS Jackson

		2020, 2021 Count #	%	Dollar $(000s)	$ %	Total Businesses %	2020 Count Bank #	%	Agg %	Dollar Bank $000s	$ %	Agg $ %	2021 Count Bank #	%	Agg %	Dollar Bank $000s	$ %	Agg $ %	2022 Count Bank #	%	Dollar Bank $(000s)	$ %	Total Businesses %
Revenue	$1 Million or Less	42	52.5%	6,812	48.0%	91.6%	17	40.5%	36.0%	4,015	61.3%	29.8%	25	65.8%	35.4%	2,797	36.7%	29.6%	10	43.5%	2,273	34.7%	92.7%
	Over $1 Million	23	28.8%	6,027	42.5%	7.3%	10	23.8%		1,196	18.3%		13	34.2%		4,831	63.3%		13	56.5%	4,282	65.3%	6.3%
	Total Rev. available	*65*	*81.3%*	*12,839*	*90.5%*	*99.0%*	*27*	*64.3%*		*5,211*	*79.5%*		*38*	*100.0%*		*7,628*	*100.0%*		*23*	*100.0%*	*6,555*	*100.0%*	*99.0%*
	Rev. Not Known	15	18.8%	1,341	9.5%	1.0%	15	35.7%		1,341	20.5%		0	0.0%		0	0.0%		0	0.0%	0	0.0%	1.0%
	Total	*80*	*100%*	*14,180*	*100%*	*100%*	*42*	*100%*		*6,552*	*100%*		*38*	*100%*		*7,628*	*100%*		*23*	*100%*	*6,555*	*100%*	*100.0%*
Loan Size	$100,000 or Less	44	55.0%	1,548	10.9%		24	57.1%	87.2%	953	14.5%	31.7%	20	52.6%	90.0%	595	7.8%	33.5%	6	26.1%	299	4.6%	
	$100,001 - $250,000	20	25.0%	3,211	22.6%		10	23.8%	7.3%	1,605	24.5%	20.6%	10	26.3%	5.6%	1,606	21.1%	19.4%	9	39.1%	1,611	24.6%	
	$250,001 - $1 Million	16	20.0%	9,421	66.4%		8	19.0%	5.4%	3,994	61.0%	47.8%	8	21.1%	4.4%	5,427	71.1%	47.0%	8	34.8%	4,645	70.9%	
	Total	*80*	*100%*	*14,180*	*100%*		*42*	*100%*	*100%*	*6,552*	*100%*	*100%*	*38*	*100%*	*100%*	*7,628*	*100%*	*100%*	*23*	*100%*	*6,555*	*100%*	
Loan Size & Rev $1 Mill or Less	$100,000 or Less	26	61.9%	905	13.3%		7	16.7%		336	5.1%		19	50.0%		569	7.5%		3	13.0%	68	1.0%	
	$100,001 - $250,000	7	16.7%	1,132	16.6%		3	7.1%		403	6.2%		4	10.5%		729	9.6%		4	17.4%	899	13.7%	
	$250,001 - $1 Million	9	21.4%	4,775	70.1%		7	16.7%		3,276	50.0%		2	5.3%		1,499	19.7%		3	13.0%	1,306	19.9%	
	Total	*42*	*100%*	*6,812*	*100%*		*17*	*40%*		*4,015*	*61%*		*25*	*66%*		*2,797*	*37%*		*10*	*43%*	*2,273*	*35%*	

Originations & Purchases
Aggregate data is unavailable for loans to businesses with revenue over $1 million or revenue unknown, and for loan size by revenue.
Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2022 FFIEC Census Data; 2016-2020 ACS data; 2021 & 2022 D&B information

Geographic Distribution of HMDA Loans - Table 1 of 2
Assessment Area: MS Jones

PRODUCT TYPE	Tract Income Levels	Bank Count #	Bank Count %	Dollar $(000s)	Dollar $%	Owner Occ Units %	2020 Count Bank #	2020 Count Bank %	2020 Count Agg %	2020 Dollar Bank $(000s)	2020 Dollar Bank $%	2020 Dollar Agg $%	2021 Count Bank #	2021 Count Bank %	2021 Count Agg %	2021 Dollar Bank $(000s)	2021 Dollar Bank $%	2021 Dollar Agg $%	2022 Count Bank #	2022 Count Bank %	2022 Count Agg %	2022 Dollar Bank $(000s)	2022 Dollar Bank %	2022 Dollar Agg $%	2022 Owner Occ Units %
HOME PURCHASE	Low	0	0.0%	0	0.0%	6.8%	0	0.0%	3.1%	0	0.0%	1.8%	0	0.0%	4.5%	0	0.0%	3.6%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	Moderate	5	10.9%	981	12.3%	7.9%	2	12.5%	7.9%	344	11.2%	7.2%	3	10.0%	8.2%	637	13.0%	7.6%	6	24.0%	24.6%	1,082	23.4%	21.0%	29.1%
	Middle	27	58.7%	4,655	58.3%	60.7%	11	68.8%	63.2%	2,032	66.1%	65.0%	16	53.3%	61.7%	2,623	53.4%	62.1%	4	16.0%	32.7%	617	13.3%	32.6%	31.7%
	Upper	14	30.4%	2,351	29.4%	24.6%	3	18.8%	25.7%	699	22.7%	26.0%	11	36.7%	25.6%	1,652	33.6%	26.7%	15	60.0%	42.7%	2,931	63.3%	46.4%	39.2%
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	Total	*46*	*100%*	*7,987*	*100%*	*100%*	*16*	*100%*	*100%*	*3,075*	*100%*	*100%*	*30*	*100%*	*100%*	*4,912*	*100%*	*100%*	*25*	*100%*	*100%*	*4,630*	*100%*	*100%*	*100%*
REFINANCE	Low	1	2.2%	389	4.5%	6.8%	1	5.0%	3.5%	389	8.8%	2.5%	0	0.0%	3.8%	0	0.0%	2.7%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	Moderate	2	4.3%	217	2.5%	7.9%	1	5.0%	6.1%	142	3.2%	4.9%	1	3.8%	6.7%	75	1.7%	4.5%	7	36.8%	22.2%	1,031	36.7%	20.7%	29.1%
	Middle	28	60.9%	5,181	59.5%	60.7%	14	70.0%	63.4%	2,928	66.3%	64.3%	14	53.8%	61.1%	2,253	52.5%	61.0%	3	15.8%	38.8%	116	4.1%	38.7%	31.7%
	Upper	15	32.6%	2,917	33.5%	24.6%	4	20.0%	27.1%	957	21.7%	28.4%	11	42.3%	28.3%	1,960	45.7%	31.8%	9	47.4%	39.0%	1,659	59.1%	40.7%	39.2%
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	Total	*46*	*100%*	*8,704*	*100%*	*100%*	*20*	*100%*	*100%*	*4,416*	*100%*	*100%*	*26*	*100%*	*100%*	*4,288*	*100%*	*100%*	*19*	*100%*	*100%*	*2,806*	*100%*	*100%*	*100%*
HOME IMPROVEMENT	Low	0	0.0%	0	0.0%	6.8%	0	0.0%	11.1%	0	0.0%	4.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	Moderate	0	0.0%	0	0.0%	7.9%	0	0.0%	3.7%	0	0.0%	4.4%	0	0.0%	3.0%	0	0.0%	1.6%	3	33.3%	39.0%	384	39.5%	38.9%	29.1%
	Middle	1	100.0%	63	100.0%	60.7%	0	0.0%	63.0%	0	0.0%	76.5%	1	100.0%	69.7%	63	100.0%	81.6%	2	22.2%	25.4%	365	37.5%	26.6%	31.7%
	Upper	0	0.0%	0	0.0%	24.6%	0	0.0%	22.2%	0	0.0%	15.1%	0	0.0%	27.3%	0	0.0%	16.8%	4	44.4%	35.6%	224	23.0%	34.5%	39.2%
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	Total	*1*	*100%*	*63*	*100%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*1*	*100%*	*100%*	*63*	*100%*	*100%*	*9*	*100%*	*100%*	*973*	*100%*	*100%*	*100%*
MULTI FAMILY	Low	0	0.0%	0	0.0%	18.0%	0	0.0%	14.3%	0	0.0%	19.1%	0	0.0%	21.4%	0	0.0%	12.5%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	Moderate	0	0.0%	0	0.0%	17.7%	0	0.0%	9.5%	0	0.0%	28.3%	0	0.0%	14.3%	0	0.0%	9.5%	0	0.0%	45.0%	0	0.0%	29.5%	55.3%
	Middle	0	0.0%	0	0.0%	43.3%	0	0.0%	52.4%	0	0.0%	35.8%	0	0.0%	42.9%	0	0.0%	20.4%	0	0.0%	15.0%	0	0.0%	6.6%	0.9%
	Upper	0	0.0%	0	0.0%	21.0%	0	0.0%	23.8%	0	0.0%	16.8%	0	0.0%	21.4%	0	0.0%	57.6%	0	0.0%	40.0%	0	0.0%	63.9%	43.8%
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	Total	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*
OTHER PURPOSE LOC	Low	0	0.0%	0	0.0%	6.8%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	4.4%	0	0.0%	1.9%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	Moderate	0	0.0%	0	0.0%	7.9%	0	0.0%	22.2%	0	0.0%	0.0%	0	0.0%	1.5%	0	0.0%	2.1%	1	14.3%	22.2%	200	21.7%	28.3%	29.1%
	Middle	0	0.0%	0	0.0%	60.7%	0	0.0%	73.7%	0	0.0%	78.9%	0	0.0%	52.9%	0	0.0%	44.5%	2	28.6%	31.9%	380	41.3%	25.2%	31.7%
	Upper	0	0.0%	0	0.0%	24.6%	0	0.0%	26.3%	0	0.0%	21.1%	0	0.0%	41.2%	0	0.0%	51.5%	4	57.1%	45.8%	340	37.0%	46.5%	39.2%
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	Total	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*7*	*100%*	*100%*	*920*	*100%*	*100%*	*100%*

Note: For MULTI FAMILY, the "Owner Occupied Units %" columns reflect Multi-Family Units.

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: MS Jones

PRODUCT TYPE	Tract Income Levels	Bank Count #	Bank Count %	Dollar $(000s)	Dollar $%	Owner Occ Units %	2020 Count Bank #	2020 Count Bank %	2020 Count Agg %	2020 Dollar Bank $(000s)	2020 Dollar Bank $%	2020 Dollar Agg $%	2021 Count Bank #	2021 Count Bank %	2021 Count Agg %	2021 Dollar Bank $(000s)	2021 Dollar Bank $%	2021 Dollar Agg $%	2022 Count Bank #	2022 Count Bank %	2022 Count Agg %	2022 Dollar Bank $(000s)	2022 Dollar Bank %	2022 Dollar Agg $%	2022 Owner Occ Units %
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	0	0.0%	6.8%	0	0.0%	6.5%	0	0.0%	6.8%	0	0.0%	3.3%	0	0.0%	0.5%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	Moderate	0	0.0%	0	0.0%	7.9%	0	0.0%	6.5%	0	0.0%	8.2%	0	0.0%	10.0%	0	0.0%	2.0%	0	0.0%	16.1%	0	0.0%	49.1%	29.1%
	Middle	2	100.0%	250	100.0%	60.7%	0	0.0%	48.4%	0	0.0%	48.9%	2	100.0%	56.7%	250	100.0%	49.5%	0	0.0%	58.1%	0	0.0%	28.9%	31.7%
	Upper	0	0.0%	0	0.0%	24.6%	0	0.0%	38.7%	0	0.0%	36.1%	0	0.0%	30.0%	0	0.0%	48.0%	0	0.0%	25.8%	0	0.0%	22.0%	39.2%
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	Total	*2*	*100%*	*250*	*100%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*2*	*100%*	*100%*	*250*	*100%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	0	0.0%	6.8%	0	0.0%	2.0%	0	0.0%	1.7%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	Moderate	0	0.0%	0	0.0%	7.9%	0	0.0%	5.9%	0	0.0%	3.6%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	25.0%	0	0.0%	5.7%	29.1%
	Middle	0	0.0%	0	0.0%	60.7%	0	0.0%	76.5%	0	0.0%	73.6%	0	0.0%	66.7%	0	0.0%	66.8%	0	0.0%	50.0%	0	0.0%	64.5%	31.7%
	Upper	0	0.0%	0	0.0%	24.6%	0	0.0%	15.7%	0	0.0%	21.1%	0	0.0%	33.3%	0	0.0%	33.2%	0	0.0%	25.0%	0	0.0%	29.9%	39.2%
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	Total	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*
HMDA TOTALS	Low	1	1.1%	389	2.3%	6.8%	1	2.8%	3.5%	389	5.2%	2.7%	0	0.0%	4.3%	0	0.0%	3.9%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	Moderate	7	7.4%	1,198	7.0%	7.9%	3	8.3%	6.7%	486	6.5%	6.5%	4	6.8%	7.2%	712	7.5%	6.1%	17	28.3%	24.2%	2,697	28.9%	22.3%	29.1%
	Middle	58	61.1%	10,149	59.7%	60.7%	25	69.4%	63.5%	4,960	66.2%	64.0%	33	55.9%	60.9%	5,189	54.5%	58.0%	11	18.3%	35.1%	1,478	15.8%	32.8%	31.7%
	Upper	29	30.5%	5,268	31.0%	24.6%	7	19.4%	26.3%	1,656	22.1%	26.8%	22	37.3%	27.6%	3,612	38.0%	32.1%	32	53.3%	40.7%	5,154	55.2%	44.8%	39.2%
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	Total	*95*	*100%*	*17,004*	*100%*	*100%*	*36*	*100%*	*100%*	*7,491*	*100%*	*100%*	*59*	*100%*	*100%*	*9,513*	*100%*	*100%*	*60*	*100%*	*100%*	*9,329*	*100%*	*100%*	*100%*

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

Borrower Distribution of HMDA Loans - Table 1 of 2
Assessment Area: MS Jones

PRODUCT TYPE	Borrower Income Levels	Bank Count #	Bank Count %	Bank Dollar $(000s)	Bank Dollar $%	Families by Family Income %	2020 Count Bank #	2020 Count Bank %	2020 Count Agg %	2020 Dollar Bank $(000s)	2020 Dollar Bank $%	2020 Dollar Agg $%	2021 Count Bank #	2021 Count Bank %	2021 Count Agg %	2021 Dollar Bank $(000s)	2021 Dollar Bank $%	2021 Dollar Agg $%	2022 Count Bank #	2022 Count Bank %	2022 Count Agg %	2022 Dollar Bank $(000s)	2022 Dollar Bank $%	2022 Dollar Agg $%	2022 Families by Family Income %
HOME PURCHASE	Low	0	0.0%	0	0.0%	21.4%	0	0.0%	2.5%	0	0.0%	1.1%	0	0.0%	3.3%	0	0.0%	1.7%	2	8.0%	3.5%	180	3.9%	1.5%	22.0%
	Moderate	5	10.9%	601	7.5%	17.0%	2	12.5%	14.6%	283	9.2%	8.3%	3	10.0%	15.4%	318	6.5%	9.5%	2	8.0%	17.8%	220	4.8%	11.2%	15.9%
	Middle	18	39.1%	2,458	30.8%	18.5%	4	25.0%	17.9%	512	16.7%	13.8%	14	46.7%	24.7%	1,946	39.6%	20.9%	5	20.0%	19.8%	1,003	21.7%	15.6%	17.7%
	Upper	21	45.7%	4,616	57.8%	43.1%	9	56.3%	50.4%	2,077	67.5%	62.7%	12	40.0%	39.6%	2,539	51.7%	49.9%	13	52.0%	40.5%	2,876	62.1%	52.4%	44.5%
	Unknown	2	4.3%	312	3.9%	0.0%	1	6.3%	14.6%	203	6.6%	14.1%	1	3.3%	16.9%	109	2.2%	18.0%	3	12.0%	18.4%	351	7.6%	19.2%	0.0%
	Total	*46*	*100%*	*7,987*	*100%*	*100%*	*16*	*100%*	*100%*	*3,075*	*100%*	*100%*	*30*	*100%*	*100%*	*4,912*	*100%*	*100%*	*25*	*100%*	*100%*	*4,630*	*100%*	*100%*	*100%*
REFINANCE	Low	1	2.2%	34	0.4%	21.4%	0	0.0%	2.0%	0	0.0%	0.7%	1	3.8%	2.9%	34	0.8%	1.0%	0	0.0%	6.7%	0	0.0%	3.4%	22.0%
	Moderate	0	0.0%	0	0.0%	17.0%	0	0.0%	6.2%	0	0.0%	3.4%	0	0.0%	10.6%	0	0.0%	6.5%	3	15.8%	13.9%	273	9.7%	8.5%	15.9%
	Middle	6	13.0%	725	8.3%	18.5%	2	10.0%	15.7%	265	6.0%	9.7%	4	15.4%	15.9%	460	10.7%	12.3%	2	10.5%	19.4%	201	7.2%	16.8%	17.7%
	Upper	36	78.3%	7,601	87.3%	43.1%	18	90.0%	59.4%	4,151	94.0%	67.5%	18	69.2%	53.8%	3,450	80.5%	60.2%	10	52.6%	47.1%	2,087	74.4%	56.7%	44.5%
	Unknown	3	6.5%	344	4.0%	0.0%	0	0.0%	16.6%	0	0.0%	18.7%	3	11.5%	16.8%	344	8.0%	19.9%	4	21.1%	12.9%	245	8.7%	14.7%	0.0%
	Total	*46*	*100%*	*8,704*	*100%*	*100%*	*20*	*100%*	*100%*	*4,416*	*100%*	*100%*	*26*	*100%*	*100%*	*4,288*	*100%*	*100%*	*19*	*100%*	*100%*	*2,806*	*100%*	*100%*	*100%*
HOME IMPROVEMENT	Low	0	0.0%	0	0.0%	21.4%	0	0.0%	7.4%	0	0.0%	1.6%	0	0.0%	9.1%	0	0.0%	4.8%	0	0.0%	8.5%	0	0.0%	6.4%	22.0%
	Moderate	0	0.0%	0	0.0%	17.0%	0	0.0%	33.3%	0	0.0%	26.9%	0	0.0%	9.1%	0	0.0%	5.0%	0	0.0%	13.6%	0	0.0%	10.1%	15.9%
	Middle	0	0.0%	0	0.0%	18.5%	0	0.0%	3.7%	0	0.0%	2.6%	0	0.0%	12.1%	0	0.0%	10.2%	0	0.0%	15.3%	0	0.0%	10.8%	17.7%
	Upper	0	0.0%	0	0.0%	43.1%	0	0.0%	40.7%	0	0.0%	44.3%	0	0.0%	60.6%	0	0.0%	63.2%	8	88.9%	50.8%	939	96.5%	62.9%	44.5%
	Unknown	1	100.0%	63	100.0%	0.0%	0	0.0%	14.8%	0	0.0%	24.7%	1	100.0%	9.1%	63	100.0%	16.8%	1	11.1%	11.9%	34	3.5%	9.9%	0.0%
	Total	*1*	*100%*	*63*	*100%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*1*	*100%*	*100%*	*63*	*100%*	*100%*	*9*	*100%*	*100%*	*973*	*100%*	*100%*	*100%*
MULTI FAMILY	Low	0	0.0%	0	0.0%	21.4%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	5.0%	0	0.0%	0.9%	22.0%
	Moderate	0	0.0%	0	0.0%	17.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	15.9%
	Middle	0	0.0%	0	0.0%	18.5%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	17.7%
	Upper	0	0.0%	0	0.0%	43.1%	0	0.0%	14.3%	0	0.0%	12.6%	0	0.0%	14.3%	0	0.0%	4.2%	0	0.0%	20.0%	0	0.0%	12.9%	44.5%
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	85.7%	0	0.0%	87.4%	0	0.0%	85.7%	0	0.0%	95.8%	0	0.0%	75.0%	0	0.0%	86.2%	0.0%
	Total	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*
OTHER PURPOSE LOC	Low	0	0.0%	0	0.0%	21.4%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	1.5%	0	0.0%	0.6%	0	0.0%	0.0%	0	0.0%	0.0%	22.0%
	Moderate	0	0.0%	0	0.0%	17.0%	0	0.0%	2.6%	0	0.0%	0.5%	0	0.0%	5.9%	0	0.0%	2.4%	0	0.0%	5.6%	0	0.0%	6.2%	15.9%
	Middle	0	0.0%	0	0.0%	18.5%	0	0.0%	18.4%	0	0.0%	19.8%	0	0.0%	11.8%	0	0.0%	15.5%	1	14.3%	23.6%	100	10.9%	12.5%	17.7%
	Upper	0	0.0%	0	0.0%	43.1%	0	0.0%	71.1%	0	0.0%	75.2%	0	0.0%	76.5%	0	0.0%	78.4%	6	85.7%	65.3%	820	89.1%	78.5%	44.5%
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	7.9%	0	0.0%	4.5%	0	0.0%	4.4%	0	0.0%	3.1%	0	0.0%	5.6%	0	0.0%	2.8%	0.0%
	Total	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*7*	*100%*	*100%*	*920*	*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: MS Jones

PRODUCT TYPE	Borrower Income Levels	Bank Count #	Bank Count %	Bank Dollar $(000s)	Bank Dollar $%	Families by Family Income %	2020 Count Bank #	2020 Count Bank %	2020 Count Agg %	2020 Dollar Bank $(000s)	2020 Dollar Bank $%	2020 Dollar Agg $%	2021 Count Bank #	2021 Count Bank %	2021 Count Agg %	2021 Dollar Bank $(000s)	2021 Dollar Bank $%	2021 Dollar Agg $%	2022 Count Bank #	2022 Count Bank %	2022 Count Agg %	2022 Dollar Bank $(000s)	2022 Dollar Bank $%	2022 Dollar Agg $%	2022 Families by Family Income %
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	0	0.0%	21.4%	0	0.0%	6.5%	0	0.0%	2.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	9.7%	0	0.0%	1.2%	22.0%
	Moderate	0	0.0%	0	0.0%	17.0%	0	0.0%	16.1%	0	0.0%	11.7%	0	0.0%	23.3%	0	0.0%	10.0%	0	0.0%	16.1%	0	0.0%	4.4%	15.9%
	Middle	0	0.0%	0	0.0%	18.5%	0	0.0%	29.0%	0	0.0%	23.4%	0	0.0%	30.0%	0	0.0%	16.8%	0	0.0%	19.4%	0	0.0%	11.0%	17.7%
	Upper	1	50.0%	206	82.4%	43.1%	0	0.0%	45.2%	0	0.0%	55.4%	1	50.0%	43.3%	206	82.4%	71.4%	0	0.0%	48.4%	0	0.0%	78.0%	44.5%
	Unknown	1	50.0%	44	17.6%	0.0%	0	0.0%	3.2%	0	0.0%	7.6%	1	50.0%	3.3%	44	17.6%	1.8%	0	0.0%	6.5%	0	0.0%	5.4%	0.0%
	Total	*2*	*100%*	*250*	*100%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*2*	*100%*	*100%*	*250*	*100%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	0	0.0%	21.4%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	22.0%
	Moderate	0	0.0%	0	0.0%	17.0%	0	0.0%	2.0%	0	0.0%	1.9%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	15.9%
	Middle	0	0.0%	0	0.0%	18.5%	0	0.0%	2.0%	0	0.0%	2.5%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	17.7%
	Upper	0	0.0%	0	0.0%	43.1%	0	0.0%	5.9%	0	0.0%	9.9%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	44.5%
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	90.2%	0	0.0%	85.7%	0	0.0%	100.0%	0	0.0%	100.0%	0	0.0%	100.0%	0	0.0%	100.0%	0.0%
	Total	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*
HMDA TOTALS	Low	1	1.1%	34	0.2%	21.4%	0	0.0%	2.3%	0	0.0%	0.8%	1	1.7%	3.0%	34	0.4%	1.2%	2	3.3%	4.9%	180	1.9%	2.1%	22.0%
	Moderate	5	5.3%	601	3.5%	17.0%	2	5.6%	9.9%	283	3.8%	5.4%	3	5.1%	12.4%	318	3.3%	7.2%	5	8.3%	15.2%	493	5.3%	9.5%	15.9%
	Middle	24	25.3%	3,183	18.7%	18.5%	6	16.7%	16.1%	777	10.4%	11.1%	18	30.5%	19.4%	2,406	25.3%	15.0%	8	13.3%	19.3%	1,304	14.0%	14.9%	17.7%
	Upper	58	61.1%	12,423	73.1%	43.1%	27	75.0%	53.3%	6,228	83.1%	62.4%	31	52.5%	47.5%	6,195	65.1%	51.2%	37	61.7%	44.5%	6,722	72.1%	53.2%	44.5%
	Unknown	7	7.4%	763	4.5%	0.0%	1	2.8%	18.4%	203	2.7%	20.2%	6	10.2%	17.7%	560	5.9%	25.4%	8	13.3%	16.1%	630	6.8%	20.3%	0.0%
	Total	*95*	*100%*	*17,004*	*100%*	*100%*	*36*	*100%*	*100%*	*7,491*	*100%*	*100%*	*59*	*100%*	*100%*	*9,513*	*100%*	*100%*	*60*	*100%*	*100%*	*9,329*	*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 Loans
Assessment Area: MS Jones

PRODUCT TYPE	Tract Income Levels	Bank Count #	Bank Count %	Bank Dollar $(000s)	Bank Dollar $%	Total Businesses %	Count Bank # (2020)	Count Bank % (2020)	Agg % (2020)	Dollar Bank $000s (2020)	Dollar Bank $% (2020)	Agg $% (2020)	Count Bank # (2021)	Count Bank % (2021)	Agg % (2021)	Dollar Bank $000s (2021)	Dollar Bank $% (2021)	Agg $% (2021)	Count Bank # (2022)	Count Bank % (2022)	Dollar Bank $(000s) (2022)	Dollar Bank $% (2022)	Total Businesses % (2022)
SMALL BUSINESSES	Low	32	12.5%	3,058	16.7%	20.1%	17	12.1%	18.1%	2,016	18.7%	29.3%	15	13.0%	12.6%	1,042	13.8%	19.9%	0	0.0%	0	0.0%	0.0%
	Moderate	23	9.0%	701	3.8%	10.8%	15	10.6%	9.4%	474	4.4%	8.0%	8	7.0%	8.7%	227	3.0%	10.6%	22	35.5%	1,743	38.1%	36.6%
	Middle	141	55.1%	9,931	54.2%	49.4%	79	56.0%	50.2%	5,539	51.4%	38.7%	62	53.9%	57.2%	4,392	58.1%	47.4%	11	17.7%	678	14.8%	20.8%
	Upper	60	23.4%	4,646	25.3%	19.6%	30	21.3%	21.8%	2,751	25.5%	21.9%	30	26.1%	20.6%	1,895	25.1%	22.0%	29	46.8%	2,155	47.1%	42.7%
	Unknown	0	0.0%	0	0.0%	0.1%	0	0.0%	0.1%	0	0.0%	1.0%	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%	0.4%	0	0.0%	1.2%	0	0.0%	0.9%	0	0.0%	0.1%	0	0.0%	0	0.0%	
	Total	256	100%	18,336	100%	100%	141	100%	100%	10,780	100%	100%	115	100%	100%	7,556	100%	100%	62	100%	4,576	100%	100%

Originations & Purchases
Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2022 FFIEC Census Data; 2016-2020 ACS data; 2021 & 2022 D&B information

Small Business Loans by Business Revenue & Loan Size
Assessment Area: MS Jones

Category		Bank Count #	Bank Count %	Bank Dollar $(000s)	Bank Dollar $%	Total Businesses %	Count Bank # (2020)	Count Bank % (2020)	Agg % (2020)	Dollar Bank $000s (2020)	Dollar Bank $% (2020)	Agg $% (2020)	Count Bank # (2021)	Count Bank % (2021)	Agg % (2021)	Dollar Bank $000s (2021)	Dollar Bank $% (2021)	Agg $% (2021)	Count Bank # (2022)	Count Bank % (2022)	Dollar Bank $(000s) (2022)	Dollar Bank $% (2022)	Total Businesses % (2022)
Revenue	$1 Million or Less	184	71.9%	11,105	60.6%	88.9%	82	58.2%	36.0%	5,367	49.8%	32.5%	102	88.7%	44.9%	5,738	75.9%	37.3%	53	85.5%	3,036	66.3%	89.4%
	Over $1 Million	16	6.3%	2,980	16.3%	9.7%	9	6.4%		1,626	15.1%		7	6.1%		1,354	17.9%		9	14.5%	1,540	33.7%	9.1%
	Total Rev. available	200	78.1%	14,085	76.8%	98.6%	91	64.5%		6,993	64.9%		109	94.8%		7,092	93.9%		62	100.0%	4,576	100.0%	98.5%
	Rev. Not Known	56	21.9%	4,251	23.2%	1.4%	50	35.5%		3,787	35.1%		6	5.2%		464	6.1%		0	0.0%	0	0.0%	1.5%
	Total	256	100%	18,336	100%	100%	141	100%		10,780	100%		115	100%		7,556	100%		62	100%	4,576	100%	100.0%
Loan Size	$100,000 or Less	211	82.4%	6,312	34.4%		111	78.7%	87.4%	3,296	30.6%	34.1%	100	87.0%	91.9%	3,016	39.9%	42.9%	49	79.0%	1,856	40.6%	
	$100,001 - $250,000	28	10.9%	4,506	24.6%		19	13.5%	7.7%	2,957	27.4%	23.9%	9	7.8%	5.5%	1,549	20.5%	22.9%	10	16.1%	1,375	30.0%	
	$250,001 - $1 Million	17	6.6%	7,518	41.0%		11	7.8%	4.9%	4,527	42.0%	42.0%	6	5.2%	2.6%	2,991	39.6%	34.2%	3	4.8%	1,345	29.4%	
	Total	256	100%	18,336	100%		141	100%	100%	10,780	100%	100%	115	100%	100%	7,556	100%	100%	62	100%	4,576	100%	
Loan Size & Rev $1 Mill or Less	$100,000 or Less	157	85.3%	4,527	40.8%		67	47.5%		1,889	17.5%		90	78.3%		2,638	34.9%		43	69.4%	1,610	35.2%	
	$100,001 - $250,000	20	10.9%	3,424	30.8%		11	7.8%		1,875	17.4%		9	7.8%		1,549	20.5%		9	14.5%	1,175	25.7%	
	$250,001 - $1 Million	7	3.8%	3,154	28.4%		4	2.8%		1,603	14.9%		3	2.6%		1,551	20.5%		1	1.6%	251	5.5%	
	Total	184	100%	11,105	100%		82	58%		5,367	50%		102	89%		5,738	76%		53	85%	3,036	66%	

Originations & Purchases
Aggregate data is unavailable for loans to businesses with revenue over $1 million or revenue unknown, and for loan size by revenue.
Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2022 FFIEC Census Data; 2016-2020 ACS data; 2021 & 2022 D&B information

Geographic Distribution of HMDA Loans - Table 1 of 2
Assessment Area: MS Pearl River

PRODUCT TYPE	Tract Income Levels	Bank Count #	Bank Count %	Bank Dollar $(000s)	Bank Dollar $%	Owner Occ Units % (20,21)	2020 Count Bank #	2020 Count Bank %	2020 Count Agg %	2020 Dollar Bank $(000s)	2020 Dollar Bank $%	2020 Dollar Agg $%	2021 Count Bank #	2021 Count Bank %	2021 Count Agg %	2021 Dollar Bank $(000s)	2021 Dollar Bank $%	2021 Dollar Agg $%	2022 Count Bank #	2022 Count Bank %	2022 Count Agg %	2022 Dollar Bank $(000s)	2022 Dollar %	2022 Dollar Agg $%	Owner Occ Units % (2022)
HOME PURCHASE	Low	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	2.6%	0	0.0%	1.7%	2.8%
	Moderate	0	0.0%	0	0.0%	8.8%	0	0.0%	9.2%	0	0.0%	6.5%	0	0.0%	7.7%	0	0.0%	6.1%	0	0.0%	7.6%	0	0.0%	5.9%	5.4%
	Middle	6	60.0%	930	57.8%	63.7%	2	50.0%	53.6%	290	45.2%	51.3%	4	66.7%	59.2%	640	66.1%	57.3%	1	12.5%	20.3%	215	13.4%	20.0%	22.6%
	Upper	4	40.0%	680	42.2%	27.5%	2	50.0%	37.2%	352	54.8%	42.2%	2	33.3%	33.1%	328	33.9%	36.6%	7	87.5%	69.6%	1,393	86.6%	72.4%	69.2%
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	Total	*10*	*100%*	*1,610*	*100%*	*100%*	*4*	*100%*	*100%*	*642*	*100%*	*100%*	*6*	*100%*	*100%*	*968*	*100%*	*100%*	*8*	*100%*	*100%*	*1,608*	*100%*	*100%*	*100%*
REFINANCE	Low	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	2.3%	0	0.0%	1.2%	2.8%
	Moderate	1	12.5%	153	12.9%	8.8%	1	33.3%	5.8%	153	24.3%	3.3%	0	0.0%	6.5%	0	0.0%	4.0%	1	33.3%	6.3%	58	19.0%	3.5%	5.4%
	Middle	4	50.0%	461	38.8%	63.7%	1	33.3%	60.2%	99	15.7%	59.5%	3	60.0%	58.4%	362	64.8%	57.5%	1	33.3%	22.8%	191	62.6%	26.4%	22.6%
	Upper	3	37.5%	575	48.4%	27.5%	1	33.3%	34.0%	378	60.0%	37.2%	2	40.0%	35.1%	197	35.2%	38.5%	1	33.3%	68.6%	56	18.4%	68.9%	69.2%
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	Total	*8*	*100%*	*1,189*	*100%*	*100%*	*3*	*100%*	*100%*	*630*	*100%*	*100%*	*5*	*100%*	*100%*	*559*	*100%*	*100%*	*3*	*100%*	*100%*	*305*	*100%*	*100%*	*100%*
HOME IMPROVEMENT	Low	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	2.8%
	Moderate	0	0.0%	0	0.0%	8.8%	0	0.0%	5.6%	0	0.0%	3.0%	0	0.0%	5.0%	0	0.0%	4.3%	0	0.0%	6.3%	0	0.0%	10.4%	5.4%
	Middle	0	0.0%	0	0.0%	63.7%	0	0.0%	63.9%	0	0.0%	60.5%	0	0.0%	60.0%	0	0.0%	53.2%	1	33.3%	16.7%	76	42.0%	12.2%	22.6%
	Upper	0	0.0%	0	0.0%	27.5%	0	0.0%	30.6%	0	0.0%	36.6%	0	0.0%	35.0%	0	0.0%	42.5%	2	66.7%	77.1%	105	58.0%	77.4%	69.2%
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	Total	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*3*	*100%*	*100%*	*181*	*100%*	*100%*	*100%*
MULTI FAMILY	Low	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	23.7%
	Moderate	0	0.0%	0	0.0%	55.4%	0	0.0%	28.6%	0	0.0%	9.5%	0	0.0%	60.0%	0	0.0%	63.9%	0	0.0%	16.7%	0	0.0%	17.3%	27.2%
	Middle	0	0.0%	0	0.0%	44.6%	0	0.0%	57.1%	0	0.0%	12.3%	0	0.0%	40.0%	0	0.0%	36.1%	0	0.0%	16.7%	0	0.0%	7.4%	48.1%
	Upper	0	0.0%	0	0.0%	0.0%	0	0.0%	14.3%	0	0.0%	78.2%	0	0.0%	0.0%	0	0.0%	0.0%	1	100.0%	66.7%	288	100.0%	75.3%	1.0%
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	Total	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*1*	*100%*	*100%*	*288*	*100%*	*100%*	*100%*
OTHER PURPOSE LOC	Low	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	2.8%
	Moderate	0	0.0%	0	0.0%	8.8%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	6.3%	0	0.0%	2.2%	5.4%
	Middle	0	0.0%	0	0.0%	63.7%	0	0.0%	65.6%	0	0.0%	63.6%	0	0.0%	69.6%	0	0.0%	63.9%	0	0.0%	28.1%	0	0.0%	22.5%	22.6%
	Upper	0	0.0%	0	0.0%	27.5%	0	0.0%	34.4%	0	0.0%	36.4%	0	0.0%	30.4%	0	0.0%	36.1%	3	100.0%	65.6%	369	100.0%	75.2%	69.2%
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	Total	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*3*	*100%*	*100%*	*369*	*100%*	*100%*	*100%*

(MULTI FAMILY Owner Occupied Units columns are labeled "Multi-Family Units")

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: MS Pearl River

PRODUCT TYPE	Tract Income Levels	Bank Count #	Bank Count %	Bank Dollar $(000s)	Bank Dollar $%	Owner Occ Units % (20,21)	2020 Count Bank #	2020 Count Bank %	2020 Count Agg %	2020 Dollar Bank $(000s)	2020 Dollar Bank $%	2020 Dollar Agg $%	2021 Count Bank #	2021 Count Bank %	2021 Count Agg %	2021 Dollar Bank $(000s)	2021 Dollar Bank $%	2021 Dollar Agg $%	2022 Count Bank #	2022 Count Bank %	2022 Count Agg %	2022 Dollar Bank $(000s)	2022 Dollar %	2022 Dollar Agg $%	Owner Occ Units % (2022)
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	2.8%
	Moderate	0	0.0%	0	0.0%	8.8%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	4.3%	0	0.0%	1.7%	5.4%
	Middle	0	0.0%	0	0.0%	63.7%	0	0.0%	88.2%	0	0.0%	92.3%	0	0.0%	50.0%	0	0.0%	60.2%	0	0.0%	13.0%	0	0.0%	10.3%	22.6%
	Upper	0	0.0%	0	0.0%	27.5%	0	0.0%	11.8%	0	0.0%	7.7%	0	0.0%	50.0%	0	0.0%	39.8%	0	0.0%	82.6%	0	0.0%	88.0%	69.2%
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	Total	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	2.8%
	Moderate	0	0.0%	0	0.0%	8.8%	0	0.0%	19.1%	0	0.0%	13.1%	0	0.0%	25.0%	0	0.0%	30.1%	0	0.0%	5.9%	0	0.0%	3.6%	5.4%
	Middle	0	0.0%	0	0.0%	63.7%	0	0.0%	52.9%	0	0.0%	58.1%	0	0.0%	45.0%	0	0.0%	38.8%	0	0.0%	29.4%	0	0.0%	36.9%	22.6%
	Upper	0	0.0%	0	0.0%	27.5%	0	0.0%	27.9%	0	0.0%	28.7%	0	0.0%	30.0%	0	0.0%	31.1%	0	0.0%	64.7%	0	0.0%	59.4%	69.2%
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	Total	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*
HMDA TOTALS	Low	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	2.3%	0	0.0%	1.5%	2.8%
	Moderate	1	5.6%	153	5.5%	8.8%	1	14.3%	7.9%	153	12.0%	5.3%	0	0.0%	7.3%	0	0.0%	5.5%	1	5.6%	7.2%	58	2.1%	5.4%	5.4%
	Middle	10	55.6%	1,391	49.7%	63.7%	3	42.9%	57.1%	389	30.6%	54.1%	7	63.6%	58.8%	1,002	65.6%	57.2%	3	16.7%	21.0%	482	17.5%	21.5%	22.6%
	Upper	7	38.9%	1,255	44.8%	27.5%	3	42.9%	35.0%	730	57.4%	40.7%	4	36.4%	33.9%	525	34.4%	37.3%	14	77.8%	69.6%	2,211	80.4%	71.7%	69.2%
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	Total	*18*	*100%*	*2,799*	*100%*	*100%*	*7*	*100%*	*100%*	*1,272*	*100%*	*100%*	*11*	*100%*	*100%*	*1,527*	*100%*	*100%*	*18*	*100%*	*100%*	*2,751*	*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: MS Pearl River

Product Type	Income Level	Bank Count # (2020,2021)	Bank Count %	Bank $(000s)	Bank $%	Families by Family Income %	2020 Count Bank #	2020 Count Bank %	2020 Count Agg %	2020 Dollar Bank $(000s)	2020 Dollar Bank $%	2020 Dollar Agg $%	2021 Count Bank #	2021 Count Bank %	2021 Count Agg %	2021 Dollar Bank $(000s)	2021 Dollar Bank $%	2021 Dollar Agg $%	2022 Count Bank #	2022 Count Bank %	2022 Count Agg %	2022 Dollar Bank $(000s)	2022 Dollar Bank $%	2022 Dollar Agg $%	Families by Family Income %
HOME PURCHASE	Low	0	0.0%	0	0.0%	20.7%	0	0.0%	3.1%	0	0.0%	1.5%	0	0.0%	1.5%	0	0.0%	0.7%	0	0.0%	1.6%	0	0.0%	0.7%	17.3%
	Moderate	1	10.0%	142	8.8%	14.7%	0	0.0%	12.7%	0	0.0%	8.4%	1	16.7%	13.6%	142	14.7%	9.3%	1	12.5%	13.0%	212	13.2%	8.9%	16.4%
	Middle	3	30.0%	552	34.3%	16.1%	2	50.0%	24.7%	338	52.6%	22.2%	1	16.7%	24.7%	214	22.1%	21.6%	3	37.5%	23.0%	402	25.0%	20.1%	17.2%
	Upper	5	50.0%	730	45.3%	48.5%	2	50.0%	45.3%	304	47.4%	53.5%	3	50.0%	42.9%	426	44.0%	50.6%	4	50.0%	44.3%	994	61.8%	51.7%	49.1%
	Unknown	1	10.0%	186	11.6%	0.0%	0	0.0%	14.2%	0	0.0%	14.4%	1	16.7%	17.3%	186	19.2%	17.9%	0	0.0%	18.1%	0	0.0%	18.6%	0.0%
	Total	*10*	*100%*	*1,610*	*100%*	*100%*	*4*	*100%*	*100%*	*642*	*100%*	*100%*	*6*	*100%*	*100%*	*968*	*100%*	*100%*	*8*	*100%*	*100%*	*1,608*	*100%*	*100%*	*100%*
REFINANCE	Low	0	0.0%	0	0.0%	20.7%	0	0.0%	2.5%	0	0.0%	1.0%	0	0.0%	4.1%	0	0.0%	2.0%	0	0.0%	3.8%	0	0.0%	1.8%	17.3%
	Moderate	1	12.5%	71	6.0%	14.7%	0	0.0%	7.6%	0	0.0%	4.3%	1	20.0%	9.8%	71	12.7%	6.7%	0	0.0%	10.6%	0	0.0%	6.9%	16.4%
	Middle	1	12.5%	186	15.6%	16.1%	0	0.0%	11.8%	0	0.0%	9.4%	1	20.0%	13.9%	186	33.3%	11.9%	1	33.3%	21.0%	191	62.6%	16.1%	17.2%
	Upper	3	37.5%	378	31.8%	48.5%	2	66.7%	53.7%	252	40.0%	57.9%	1	20.0%	46.6%	126	22.5%	51.0%	1	33.3%	53.7%	56	18.4%	57.0%	49.1%
	Unknown	3	37.5%	554	46.6%	0.0%	1	33.3%	24.4%	378	60.0%	27.5%	2	40.0%	25.6%	176	31.5%	28.4%	1	33.3%	10.9%	58	19.0%	18.2%	0.0%
	Total	*8*	*100%*	*1,189*	*100%*	*100%*	*3*	*100%*	*100%*	*630*	*100%*	*100%*	*5*	*100%*	*100%*	*559*	*100%*	*100%*	*3*	*100%*	*100%*	*305*	*100%*	*100%*	*100%*
HOME IMPROVEMENT	Low	0	0.0%	0	0.0%	20.7%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	7.5%	0	0.0%	7.6%	0	0.0%	8.3%	0	0.0%	3.7%	17.3%
	Moderate	0	0.0%	0	0.0%	14.7%	0	0.0%	2.8%	0	0.0%	3.0%	0	0.0%	10.0%	0	0.0%	5.3%	0	0.0%	16.7%	0	0.0%	13.0%	16.4%
	Middle	0	0.0%	0	0.0%	16.1%	0	0.0%	11.1%	0	0.0%	11.0%	0	0.0%	20.0%	0	0.0%	19.1%	1	33.3%	20.8%	60	33.1%	20.6%	17.2%
	Upper	0	0.0%	0	0.0%	48.5%	0	0.0%	86.1%	0	0.0%	86.0%	0	0.0%	57.5%	0	0.0%	61.6%	2	66.7%	52.1%	121	66.9%	62.4%	49.1%
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	5.0%	0	0.0%	6.4%	0	0.0%	2.1%	0	0.0%	0.4%	0.0%
	Total	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*3*	*100%*	*100%*	*181*	*100%*	*100%*	*100%*
MULTI FAMILY	Low	0	0.0%	0	0.0%	20.7%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	17.3%
	Moderate	0	0.0%	0	0.0%	14.7%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	16.4%
	Middle	0	0.0%	0	0.0%	16.1%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	20.0%	0	0.0%	23.3%	0	0.0%	16.7%	0	0.0%	3.3%	17.2%
	Upper	0	0.0%	0	0.0%	48.5%	0	0.0%	14.3%	0	0.0%	2.8%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	49.1%
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	85.7%	0	0.0%	97.2%	0	0.0%	80.0%	0	0.0%	76.7%	1	100.0%	83.3%	288	100.0%	96.7%	0.0%
	Total	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*1*	*100%*	*100%*	*288*	*100%*	*100%*	*100%*
OTHER PURPOSE LOC	Low	0	0.0%	0	0.0%	20.7%	0	0.0%	3.1%	0	0.0%	1.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	3.1%	0	0.0%	0.8%	17.3%
	Moderate	0	0.0%	0	0.0%	14.7%	0	0.0%	28.1%	0	0.0%	21.5%	0	0.0%	17.4%	0	0.0%	13.9%	0	0.0%	9.4%	0	0.0%	4.4%	16.4%
	Middle	0	0.0%	0	0.0%	16.1%	0	0.0%	12.5%	0	0.0%	17.8%	0	0.0%	4.3%	0	0.0%	2.1%	0	0.0%	12.5%	0	0.0%	15.2%	17.2%
	Upper	0	0.0%	0	0.0%	48.5%	0	0.0%	56.3%	0	0.0%	59.7%	0	0.0%	73.9%	0	0.0%	82.5%	3	100.0%	75.0%	369	100.0%	79.6%	49.1%
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	4.3%	0	0.0%	1.5%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	Total	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*3*	*100%*	*100%*	*369*	*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: MS Pearl River

Product Type	Income Level	Bank Count # (2020,2021)	Bank Count %	Bank $(000s)	Bank $%	Families by Family Income %	2020 Count Bank #	2020 Count Bank %	2020 Count Agg %	2020 Dollar Bank $(000s)	2020 Dollar Bank $%	2020 Dollar Agg $%	2021 Count Bank #	2021 Count Bank %	2021 Count Agg %	2021 Dollar Bank $(000s)	2021 Dollar Bank $%	2021 Dollar Agg $%	2022 Count Bank #	2022 Count Bank %	2022 Count Agg %	2022 Dollar Bank $(000s)	2022 Dollar Bank $%	2022 Dollar Agg $%	Families by Family Income %
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	0	0.0%	20.7%	0	0.0%	11.8%	0	0.0%	8.6%	0	0.0%	7.1%	0	0.0%	6.3%	0	0.0%	30.4%	0	0.0%	23.5%	17.3%
	Moderate	0	0.0%	0	0.0%	14.7%	0	0.0%	11.8%	0	0.0%	14.1%	0	0.0%	28.6%	0	0.0%	12.2%	0	0.0%	4.3%	0	0.0%	4.5%	16.4%
	Middle	0	0.0%	0	0.0%	16.1%	0	0.0%	23.5%	0	0.0%	41.6%	0	0.0%	21.4%	0	0.0%	41.5%	0	0.0%	30.4%	0	0.0%	22.9%	17.2%
	Upper	0	0.0%	0	0.0%	48.5%	0	0.0%	52.9%	0	0.0%	35.7%	0	0.0%	42.9%	0	0.0%	40.0%	0	0.0%	34.8%	0	0.0%	49.1%	49.1%
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	Total	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	0	0.0%	20.7%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	17.3%
	Moderate	0	0.0%	0	0.0%	14.7%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	16.4%
	Middle	0	0.0%	0	0.0%	16.1%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	5.0%	0	0.0%	4.1%	0	0.0%	0.0%	0	0.0%	0.0%	17.2%
	Upper	0	0.0%	0	0.0%	48.5%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	5.0%	0	0.0%	8.7%	0	0.0%	0.0%	0	0.0%	0.0%	49.1%
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	100.0%	0	0.0%	100.0%	0	0.0%	90.0%	0	0.0%	87.2%	0	0.0%	100.0%	0	0.0%	100.0%	0.0%
	Total	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*
HMDA TOTALS	Low	0	0.0%	0	0.0%	20.7%	0	0.0%	2.8%	0	0.0%	1.2%	0	0.0%	2.7%	0	0.0%	1.3%	0	0.0%	2.9%	0	0.0%	1.2%	17.3%
	Moderate	2	11.1%	213	7.6%	14.7%	0	0.0%	10.1%	0	0.0%	6.2%	2	18.2%	11.9%	213	13.9%	8.2%	1	5.6%	12.0%	212	7.7%	8.3%	16.4%
	Middle	4	22.2%	738	26.4%	16.1%	2	28.6%	17.8%	338	26.6%	15.3%	2	18.2%	19.7%	400	26.2%	17.7%	5	27.8%	22.0%	653	23.7%	18.8%	17.2%
	Upper	8	44.4%	1,108	39.6%	48.5%	4	57.1%	48.2%	556	43.7%	52.5%	4	36.4%	44.6%	552	36.1%	50.6%	10	55.6%	46.9%	1,540	56.0%	52.9%	49.1%
	Unknown	4	22.2%	740	26.4%	0.0%	1	14.3%	21.3%	378	29.7%	24.8%	3	27.3%	21.1%	362	23.7%	22.3%	2	11.1%	16.2%	346	12.6%	18.9%	0.0%
	Total	*18*	*100%*	*2,799*	*100%*	*100%*	*7*	*100%*	*100%*	*1,272*	*100%*	*100%*	*11*	*100%*	*100%*	*1,527*	*100%*	*100%*	*18*	*100%*	*100%*	*2,751*	*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 Loans
Assessment Area: MS Pearl River

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data 2020, 2021					Bank & Aggregate Lending 2020						Bank & Aggregate Lending 2021						Bank Lending & Demographic Data 2022				
		Bank Count		Bank Dollar		Total Businesses	Count Bank		Agg	Dollar Bank		Agg	Count Bank		Agg	Dollar Bank		Agg	Count Bank		Dollar Bank		Total Businesses
		#	%	$ (000s)	$ %	%	#	%	%	$ 000s	$ %	$ %	#	%	%	$ 000s	$ %	$ %	#	%	$(000s)	$ %	%
SMALL BUSINESSES	Low	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	4	23.5%	432	11.1%	12.3%
	Moderate	16	20.8%	770	10.6%	20.3%	11	23.4%	17.8%	472	9.9%	26.0%	5	16.7%	18.5%	298	12.0%	23.4%	3	17.6%	602	15.5%	11.9%
	Middle	48	62.3%	5,680	78.4%	61.6%	28	59.6%	59.6%	3,699	77.7%	54.9%	20	66.7%	59.9%	1,981	79.6%	62.0%	3	17.6%	801	20.6%	27.3%
	Upper	13	16.9%	799	11.0%	18.1%	8	17.0%	22.0%	588	12.4%	18.7%	5	16.7%	21.3%	211	8.5%	14.5%	7	41.2%	2,053	52.8%	48.5%
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0	0.0%	0.0%
	Tr Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.5%	0	0.0%	0.3%	0	0.0%	0.3%	0	0.0%	0.1%	0	0.0%	0	0.0%	
	Total	77	100%	7,249	100%	100%	47	100%	100%	4,759	100%	100%	30	100%	100%	2,490	100%	100%	17	100%	3,888	100%	100%

Originations & Purchases
Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2022 FFIEC Census Data; 2016-2020 ACS data; 2021 & 2022 D&B information

Small Business Loans by Business Revenue & Loan Size
Assessment Area: MS Pearl River

		Bank Lending & Demographic Data 2020, 2021					Bank & Aggregate Lending 2020						Bank & Aggregate Lending 2021						Bank Lending & Demographic Data 2022				
		Bank Count		Bank Dollar		Total Businesses	Count Bank		Agg	Dollar Bank		Agg	Count Bank		Agg	Dollar Bank		Agg	Count Bank		Dollar Bank		Total Businesses
		#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %	#	%	$ (000s)	$ %	%
Revenue	$1 Million or Less	29	37.7%	1,364	18.8%	93.9%	10	21.3%	35.6%	625	13.1%	34.2%	19	63.3%	38.6%	739	29.7%	41.0%	7	41.2%	780	20.1%	94.4%
	Over $1 Million	22	28.6%	4,930	68.0%	5.2%	12	25.5%		3,200	67.2%		10	33.3%		1,730	69.5%		10	58.8%	3,108	79.9%	4.8%
	Total Rev. available	51	66.2%	6,294	86.8%	99.0%	22	46.8%		3,825	80.4%		29	96.7%		2,469	99.2%		17	100.0%	3,888	100.0%	99.1%
	Rev. Not Known	26	33.8%	955	13.2%	1.0%	25	53.2%		934	19.6%		1	3.3%		21	0.8%		0	0.0%	0	0.0%	0.9%
	Total	77	100%	7,249	100%	100%	47	100%		4,759	100%		30	100%		2,490	100%		17	100%	3,888	100%	100.0%
Loan Size	$100,000 or Less	61	79.2%	2,216	30.6%		36	76.6%	93.6%	1,259	26.5%	41.9%	25	83.3%	94.1%	957	38.4%	40.1%	8	47.1%	472	12.1%	
	$100,001 - $250,000	9	11.7%	1,741	24.0%		6	12.8%	4.3%	1,176	24.7%	23.4%	3	10.0%	3.6%	565	22.7%	19.6%	3	17.6%	437	11.2%	
	$250,001 - $1 Million	7	9.1%	3,292	45.4%		5	10.6%	2.1%	2,324	48.8%	34.6%	2	6.7%	2.4%	968	38.9%	40.3%	6	35.3%	2,979	76.6%	
	Total	77	100%	7,249	100%		47	100%	100%	4,759	100%	100%	30	100%	100%	2,490	100%	100%	17	100%	3,888	100%	
Loan Size & Rev $1 Mill or Less	$100,000 or Less	27	93.1%	994	72.9%		9	19.1%		417	8.8%		18	60.0%		577	23.2%		5	29.4%	265	6.8%	
	$100,001 - $250,000	2	6.9%	370	27.1%		1	2.1%		208	4.4%		1	3.3%		162	6.5%		1	5.9%	105	2.7%	
	$250,001 - $1 Million	0	0.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%		0	0.0%		1	5.9%	410	10.5%	
	Total	29	100%	1,364	100%		10	21%		625	13%		19	63%		739	30%		7	41%	780	20%	

Originations & Purchases
Aggregate data is unavailable for loans to businesses with revenue over $1 million or revenue unknown, and for loan size by revenue.
Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2022 FFIEC Census Data; 2016-2020 ACS data; 2021 & 2022 D&B information