

# **PUBLICDISCLOSURE**

**September10,2007**

## **COMMUNITYREINVESTMENTACT PERFORMANCEEVALUATION**

**FirstGeorgiaCommunityBank  
Jackson,Georgia**

**RSSDIDNumber:2508126**

**SEN:667195**

**FEDERALRESERVEBANKOFATLANTA  
1000PeachtreeStreet,N.E.  
Atlanta,Georgia30309-4470**

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| <p>NOTE: This document is an evaluation of this institution's record of meeting the credit needs of its entire community, including low- and moderate-income neighborhoods, consistent with safe and sound operation of the institution. This evaluation is not, nor should it be construed as, an assessment of the financial condition of this institution. The rating assigned to the institution does not represent an analysis, conclusion or opinion of the federal financial supervisory agency concerning the safety and soundness of this financial institution.</p> | <p>tution's record of meeting the credit needs of income neighborhoods, consistent with safe ation is not, nor should it be construed as, an tution. The rating assigned to the institution on of the federal financial supervisory agency al institution.</p> |
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| <b>INSTITUTION'S CRATING</b> |
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**INSTITUTION'S CRATING: This institution is rated Satisfactory.**

Several factors support First Georgia Community Bank's satisfactory Community Reinvestment Act (CRA) rating. The bank's average loan-to-deposit (LTD) ratio for the past ten quarters ending June 30, 2007 is **MORE THAN REASONABLE** given the institution's size, financial condition, and competition within the assessment area. A **MAJORITY** of the bank's loans were extended to individuals and businesses **IN** its assessment area. Lending to borrowers of different income levels and businesses of different revenue sizes is **REASONABLE**. The overall geographic distribution of loans reflects **EXCELLENT** dispersion in the assessment area. The bank has received no CRA related complaints. In addition, the bank is in compliance with the substantive provisions of the antidiscrimination laws and regulations.

**DESCRIPTION OF INSTITUTION**

First Georgia Community Bank is a small traditional community bank headquartered in Jackson, Georgia. Jackson is approximately 45 miles south of Atlanta, Georgia. First Georgia Community Bank is a wholly owned subsidiary of First Georgia Community Corporation, also headquartered in Jackson. The bank operates three offices, one deposit-taking automated teller machine (ATM), and one cash-only ATM. The main office is located in Jackson and branch offices are located in Covington and Locust Grove, Georgia. The Covington branch was opened since the bank's previous CRA examination.

According to the Consolidated Reports of Condition and Income (Call Report), between June 30, 2003 and June 30, 2007, total assets increased 94.7 percent from \$155.3 million to \$302.4 million. During this same time period, total loans outstanding increased 117.7 percent from \$106.9 million to \$232.9 million. Total deposits also increased 116.4 percent from \$115.7 million to \$250.4 million during the same time period.

First Georgia Community Bank is a full service community bank offering a variety of commercial, residential real estate, and consumer credit products to meet community credit needs; however, the bank is primarily a commercial lender. Most consumer mortgage products are originated in the mortgage division and sold on the secondary market. The following table sets forth the composition of the bank's loan portfolio according to the December 31, 2005, December 31, 2006, and June 30, 2007 Call Reports:

| COMPOSITION OF LOAN PORTFOLIO           |                  |                |                  |                |                  |                |
|---|------------------|----------------|------------------|----------------|------------------|----------------|
| Loan Type                               | 6/30/2007        |                | 12/31/2006       |                | 12/31/2005       |                |
|   | \$(000s)         | Percent        | \$(000s)         | Percent        | \$(000s)         | Percent        |
| Construction and Development            | 139,358          | 59.8%          | 123,836          | 53.7%          | 96,376           | 49.6%          |
| Secured by One-to-Four-Family Dwellings | 14,233           | 6.1%           | 15,375           | 6.7%           | 15,298           | 7.9%           |
| Other Real Estate:                      |                  |                |                  |                |                  |                |
| Farmland                                | 1,064            | 0.5%           | 1,068            | 0.5%           | 1,084            | 0.6%           |
| Multifamily                             | 859              | 0.4%           | 760              | 0.3%           | 460              | 0.2%           |
| Nonfarm nonresidential                  | 66,947           | 28.7%          | 72,312           | 31.3%          | 63,753           | 32.8%          |
| Commercial and Industrial               | 8,071            | 3.5%           | 14,472           | 6.3%           | 14,792           | 7.6%           |
| Loans to Individuals                    | 2,390            | 1.0%           | 2,942            | 1.3%           | 2,655            | 1.4%           |
| Agricultural Loans                      | 0                | 0.0%           | 0                | 0.0%           | 0                | 0.0%           |
| <b>Total</b>                            | <b>\$232,922</b> | <b>100.00%</b> | <b>\$230,765</b> | <b>100.00%</b> | <b>\$194,418</b> | <b>100.00%</b> |

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

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| <b>DESCRIPTION OF INSTITUTION (Continued)</b> |
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The table illustrates that the bank's loan portfolio primarily consists of construction and development loans followed by nonfarm nonresidential loans. This evaluation of the bank's lending is based on an analysis of a sample of commercial loans and the universe of HMDA loans as these loan types represent the bank's major product lines. For this analysis, the commercial loan sample combines construction and development, commercial and industrial, and nonresidential real estate loans for review. These loans will be referred to as "commercial loans" throughout the analysis.

First Georgia Community Bank complies with the requirements of the CRA. No known legal impediments exist that would restrain the bank from meeting the credit needs of its assessment area. There were no significant local economic factors affecting the bank's ability to comply with CRA. The bank received a Satisfactory CRA rating at its previous CRA evaluation, conducted by the Federal Reserve Bank of Atlanta, dated July 14, 2003.

**DESCRIPTION OF ASSESSMENT AREA**

**Overview**

FirstGeorgiaCommunityBankhasdefinedoneassessmentareaforpurposesoftheCRA. Theassessmentarea is comprised of all of Butts, Henry, Jasper, and Newton counties, which make-up part of the Atlanta-Sandy Springs-MariettaMSA,locatedinnortheastGeorgia.

The bank’s assessment area includes 32 census tracts, none of which are low-income. 9 (28.1 percent) are moderate-income, 18 (56.2 percent) are middle-income, and 4 (12.5 percent) are upper-income. One census tract in Butts County has no income designation. Henry County is the largest county in the bank’s assessment area with 15 tracts; 1 of which is moderate-income, 10 are middle-income, and 4 are upper-income. Newton County is next largest with nine census tracts; four of which are moderate-income, and five are middle-income. Butts County has four census tracts: two moderate-income and one middle-income. The one census tract in Butts County with no income designation is the location of the Butts County prison. Jasper County also has four census tracts: two moderate-income and two middle-income. The bank’s main office is located in a moderate-income tract in Butts County. One branch with a cash-dispensing ATM is located in a moderate-income tract in Henry County and the second branch office (without an ATM) is located in a moderate-income tract in Newton County.

According to bank management and community contacts, economic conditions in the bank’s assessment area are lackluster with modest prospects for near-term improvement. There is not a tremendous job base, particularly in Butts County where the bank’s main office is located, and it is not uncommon for county residents to commute to Atlanta for better paying jobs. One contact noted a need for both more attractive starter homes and more expensive housing to bring in individuals who will increase the tax base. The contact feels that the county needs to attract more affluent residents including retirees. The Chamber of Commerce hopes to promote Butts County as a tourist and entrepreneur friendly.

**Demographic Data by Census Tract**

The following table provides demographic information used to analyze the bank’s CRA performance. Certain components of the data in the table are discussed in the report as they apply to specific parts of the analysis.

**DESCRIPTION OF ASSESSMENT AREA (Continued)**

**Assessment Area Demographics**  
 Assessment Area: Butts, Henry, Jasper, Newton

| Income Categories                      | Tract Distribution               |   | Families by Tract Income |                         | Families < Poverty Level as % of Families by Tract |                             | Families by Family Income |              |
|--|----------------------------------|---|--------------------------|-------------------------|--|-----------------------------|---------------------------|--------------|
|  | #                                | %   | #                        | %                       | #  | %                           | #                         | %            |
| Low-income                             | 0                                | 0.0   | 0                        | 0.0                     | 0  | 0.0                         | 10,816                    | 18.4         |
| Moderate-income                        | 9                                | 28.1  | 10,560                   | 18.0                    | 1,254  | 11.9                        | 12,161                    | 20.7         |
| Middle-income                          | 18                               | 56.3  | 41,994                   | 71.5                    | 1,854  | 4.4                         | 15,633                    | 26.6         |
| Upper-income                           | 4                                | 12.5  | 6,190                    | 10.5                    | 148  | 2.4                         | 20,134                    | 34.3         |
| Unknown-income                         | 1                                | 3.1   | 0                        | 0.0                     | 0  | 0.0                         | 0                         | 0.0          |
| <b>Total Assessment Area</b>           | <b>32</b>                        | <b>100.0</b>                                  | <b>58,744</b>            | <b>100.0</b>            | <b>3,256</b>                                       | <b>5.5</b>                  | <b>58,744</b>             | <b>100.0</b> |
|  | <b>Housing Units by Tract</b>    | <b>Housing Types by Tract</b>                 |                          |                         |  |                             |                           |              |
|  |                                  | <b>Owner-Occupied</b>                         |                          |                         | <b>Rental</b>                                      |                             | <b>Vacant</b>             |              |
|  |                                  | #   | %                        | %                       | #  | %                           | #                         | %            |
| Low-income                             | 0                                | 0   | 0.0                      | 0.0                     | 0  | 0.0                         | 0                         | 0.0          |
| Moderate-income                        | 15,765                           | 9,776   | 16.1                     | 62.0                    | 4,524  | 28.7                        | 1,465                     | 9.3          |
| Middle-income                          | 55,208                           | 44,256  | 73.0                     | 80.2                    | 8,290  | 15.0                        | 2,662                     | 4.8          |
| Upper-income                           | 7,412                            | 6,587   | 10.9                     | 88.9                    | 567  | 7.6                         | 258                       | 3.5          |
| Unknown-income                         | 0                                | 0   | 0.0                      | 0.0                     | 0  | 0.0                         | 0                         | 0.0          |
| <b>Total Assessment Area</b>           | <b>78,385</b>                    | <b>60,619</b>                                 | <b>100.0</b>             | <b>77.3</b>             | <b>13,381</b>                                      | <b>17.1</b>                 | <b>4,385</b>              | <b>5.6</b>   |
|  | <b>Total Businesses by Tract</b> | <b>Businesses by Tract &amp; Revenue Size</b> |                          |                         |  |                             |                           |              |
|  |                                  | <b>Less Than or = \$1 Million</b>             |                          | <b>Over \$1 Million</b> |  | <b>Revenue Not Reported</b> |                           |              |
|  |                                  | #   | %                        | #                       | %  | #                           | %                         | #            |
| Low-income                             | 0                                | 0.0   | 0                        | 0.0                     | 0  | 0.0                         | 0                         | 0.0          |
| Moderate-income                        | 2,182                            | 23.8  | 1,904                    | 22.8                    | 166  | 34.5                        | 112                       | 33.6         |
| Middle-income                          | 6,051                            | 65.9  | 5,596                    | 66.9                    | 264  | 54.9                        | 191                       | 57.4         |
| Upper-income                           | 946                              | 10.3  | 865                      | 10.3                    | 51   | 10.6                        | 30                        | 9.0          |
| Unknown-income                         | 0                                | 0.0   | 0                        | 0.0                     | 0  | 0.0                         | 0                         | 0.0          |
| <b>Total Assessment Area</b>           | <b>9,179</b>                     | <b>100.0</b>                                  | <b>8,365</b>             | <b>100.0</b>            | <b>481</b>   | <b>100.0</b>                | <b>333</b>                | <b>100.0</b> |
| <b>Percentage of Total Businesses:</b> |                                  |   |                          | <b>91.1</b>             |  | <b>5.2</b>                  |                           | <b>3.6</b>   |

Based on 2000 Census Information.

**DESCRIPTION OF ASSESSMENT AREA (Continued)**

**Population**

The population of the bank's assessment area has increased since the 2000 census. According to the 2000 census, the population of the assessment area was 212,290 persons, which represents approximately 2.6 percent of the state of Georgia's population of 8,186,453 persons. Estimated census data, as of July 1, 2006 indicates the total population of the assessment area increased by 94,379 persons or 44.5 percent.

According to the 2000 census, approximately 28.2 percent of the population in the bank's assessment area was age 17 years or less, 8.6 percent was over the age of 65, and 63.2 percent was between the ages of 18 and 64. Typically, individuals 17 and younger or those over 65 have limited credit needs for residential real estate loans.

**Income Characteristics**

For purposes of classifying borrower income, this evaluation uses the Department of Housing and Urban Development's (HUD) estimated 2005 and 2006 median family income for the relevant area. The HUD estimated median family income for the Atlanta-Sandy Springs-Marietta, Georgia MSA in 2005 was \$69,300 and \$68,100 for 2006. According to the 2000 census data, there were 58,744 families in the assessment area. Of those families, 18.4 percent were low-income, 20.7 percent were moderate-income, 26.6 percent were middle-income, and 34.3 percent were upper-income. Of the total families, 5.5 percent had incomes below the poverty level.

**Employment Statistics**

The 2005 data from REIS, shows employment in the assessment area was primarily dependent on state and local government, retail trade, accommodation and food services, manufacturing, and construction. The largest employers in the area include Butts County Prison, Henry Medical Center, Georgia Power Company, Georgia Pacific Corporation, Jasper Health Services, and Newton Health System.

**DESCRIPTION OF ASSESSMENT AREA (Continued)**

The following table indicates the four counties in the assessment area generally have a slightly higher unemployment rate than the Atlanta MSA and the State of Georgia overall, according to the Bureau of Labor Statistics. The table also indicates an improving trend in each of the counties, as well as the Atlanta MSA and state overall.

| <b>UNEMPLOYMENT RATES FOR YEARS 2005-2006<br/>(Not Seasonally Adjusted)</b> |                         |                         |
|---|-------------------------|-------------------------|
| <b>Area</b>   | <b>2005(annualized)</b> | <b>2006(annualized)</b> |
| Butts County  | 5.9%                    | 5.4%                    |
| Henry County  | 5.1%                    | 4.5%                    |
| Jasper County   | 4.9%                    | 4.8%                    |
| Newton County   | 5.7%                    | 5.3%                    |
| Atlanta MSA   | 5.2%                    | 4.6%                    |
| State of Georgia  | 5.2%                    | 4.6%                    |

**Housing Data**

According to 2000 census data, the majority (77.3 percent) of housing units in the bank's assessment area were owner-occupied. Housing data indicated that, of the 78,385 housing units in the bank's assessment area, single family dwellings comprised 64,156 or 81.8 percent of the total units; 77.3 percent of housing units were owner-occupied. The median age of the housing stock in the assessment area was 12 years, which was lower than the state of Georgia at 20 years. The median housing value in the assessment area was \$110,262, which is higher than the state of Georgia at \$100,600.

According to the 2000 census data, approximately 24 percent of the housing values in the assessment area were \$150,000 or more. The affordability ratio for housing in the assessment area is 45, while the affordability ratio for the state is 42. The affordability ratio is defined as the median household income divided by the median housing value. A lower ratio means the housing is less affordable.

**DESCRIPTION OF ASSESSMENT AREA (Continued)**

**Business Size Characteristics**

The demographic table on page 5 provides key demographic business data by census tract income level within the bank's assessment area. The table indicates that at according to the 2000 census, 91.1 percent of the businesses in the bank's assessment area had total annual revenues less than \$1 million, and were, therefore, considered to be small businesses.

**Competition**

The bank operates in a competitive banking market. According to the FDIC Summary of Deposits Market Share Report as of June 30, 2006, there are 26 financial institutions operating 78 offices in the bank's assessment area. First Georgia Community Bank ranked 6<sup>th</sup> out of 26 financial institutions in the assessment area, with a deposit market share of 6.2 percent. The number of branches operated by a single financial institution in the assessment area ranged from one branch to nine branches. In addition, for 2005, of the 485 HMDA reporters doing business in the assessment area, First Georgia Community Bank ranked 68<sup>th</sup>. Competition does not appear to have significantly affected the ability of the bank to serve the credit needs of the assessment area.

**CONCLUSIONS WITH RESPECT TO PERFORMANCE CRITERIA**

**Scope of Examination**

First Georgia Community Bank's CRA performance is based on CRA activities in its assessment area using small bank examination procedures. As previously stated, First Georgia Community Bank is primarily a commercial lender. Therefore, the bank's lending performance is evaluated by an analysis of a judgmental sample of commercial loans and all HMDA loans originated from January 1, 2005 to December 31, 2006. The sample of commercial loans consisted of 165 loans while the HMDA universe consisted of 236 loans. These loans were analyzed using 2000 census demographic data to define the bank's assessment area. Given the bank's asset size and offices located in an MSA, the bank must report data about its residential real estate loan activity pursuant to the Home Mortgage Disclosure Act (HMDA). These loans are referred to as "HMDA" loans in this evaluation.

During the review period, HMDA loans exceeded commercial loans by number, but commercial loans exceeded HMDA loans by dollar volume. As a result, commercial lending was given slightly more weight in the determination of the overall CRA rating.

The table on the following page contains the loan data used in the analysis.

**CONCLUSIONS WITH RESPECT TO PERFORMANCE CRITERIA (C continued)**

**Loan Distribution Table**

Assessment Area: Butts, Henry, Jasper, Newton

| Income Categories     | HMDA                    |               |               |               |                    |               |               |               |
|-----------------------|-------------------------|---------------|---------------|---------------|--------------------|---------------|---------------|---------------|
|                       | By Tract Income         |               |               |               | By Borrower Income |               |               |               |
|                       | #                       | %             | \$(000s)      | %             | #                  | %             | \$(000s)      | %             |
|                       | <b>Home Purchase</b>    |               |               |               |                    |               |               |               |
| Low                   | 0                       | 0.0%          | 0             | 0.0%          | 4                  | 6.6%          | 282           | 3.6%          |
| Moderate              | 33                      | 54.1%         | 4,587         | 58.5%         | 14                 | 23.0%         | 1,390         | 17.7%         |
| Middle                | 24                      | 39.3%         | 2,649         | 33.8%         | 12                 | 19.7%         | 1,717         | 21.9%         |
| Upper                 | 4                       | 6.6%          | 600           | 7.7%          | 22                 | 36.1%         | 3,061         | 39.1%         |
| Unknown               | 0                       | 0.0%          | 0             | 0.0%          | 9                  | 14.8%         | 1,386         | 17.7%         |
| <b>Total</b>          | <b>61</b>               | <b>100.0%</b> | <b>7,836</b>  | <b>100.0%</b> | <b>61</b>          | <b>100.0%</b> | <b>7,836</b>  | <b>100.0%</b> |
|                       | <b>Refinance</b>        |               |               |               |                    |               |               |               |
| Low                   | 0                       | 0.0%          | 0             | 0.0%          | 24                 | 21.4%         | 1,815         | 14.1%         |
| Moderate              | 52                      | 46.4%         | 4,813         | 37.4%         | 32                 | 28.6%         | 3,494         | 27.1%         |
| Middle                | 54                      | 48.2%         | 7,085         | 55.0%         | 17                 | 15.2%         | 2,647         | 20.6%         |
| Upper                 | 6                       | 5.4%          | 977           | 7.6%          | 26                 | 23.2%         | 3,485         | 27.1%         |
| Unknown               | 0                       | 0.0%          | 0             | 0.0%          | 13                 | 11.6%         | 1,434         | 11.1%         |
| <b>Total</b>          | <b>112</b>              | <b>100.0%</b> | <b>12,875</b> | <b>100.0%</b> | <b>112</b>         | <b>100.0%</b> | <b>12,875</b> | <b>100.0%</b> |
|                       | <b>Home Improvement</b> |               |               |               |                    |               |               |               |
| Low                   | 0                       | 0.0%          | 0             | 0.0%          | 3                  | 75.0%         | 110           | 88.0%         |
| Moderate              | 0                       | 0.0%          | 0             | 0.0%          | 0                  | 0.0%          | 0             | 0.0%          |
| Middle                | 4                       | 100.0%        | 125           | 100.0%        | 0                  | 0.0%          | 0             | 0.0%          |
| Upper                 | 0                       | 0.0%          | 0             | 0.0%          | 0                  | 0.0%          | 0             | 0.0%          |
| Unknown               | 0                       | 0.0%          | 0             | 0.0%          | 1                  | 25.0%         | 15            | 12.0%         |
| <b>Total</b>          | <b>4</b>                | <b>100.0%</b> | <b>125</b>    | <b>100.0%</b> | <b>4</b>           | <b>100.0%</b> | <b>125</b>    | <b>100.0%</b> |
|                       | <b>Multi-Family</b>     |               |               |               |                    |               |               |               |
| Low                   | 0                       | 0.0%          | 0             | 0.0%          | 0                  | 0.0%          | 0             | 0.0%          |
| Moderate              | 2                       | 100.0%        | 544           | 100.0%        | 0                  | 0.0%          | 0             | 0.0%          |
| Middle                | 0                       | 0.0%          | 0             | 0.0%          | 0                  | 0.0%          | 0             | 0.0%          |
| Upper                 | 0                       | 0.0%          | 0             | 0.0%          | 0                  | 0.0%          | 0             | 0.0%          |
| Unknown               | 0                       | 0.0%          | 0             | 0.0%          | 2                  | 100.0%        | 544           | 100.0%        |
| <b>Total</b>          | <b>2</b>                | <b>100.0%</b> | <b>544</b>    | <b>100.0%</b> | <b>2</b>           | <b>100.0%</b> | <b>544</b>    | <b>100.0%</b> |
|                       | <b>HMDA Totals</b>      |               |               |               |                    |               |               |               |
| Low                   | 0                       | 0.0%          | 0             | 0.0%          | 31                 | 17.3%         | 2,207         | 10.3%         |
| Moderate              | 87                      | 48.6%         | 9,944         | 46.5%         | 46                 | 25.7%         | 4,884         | 22.8%         |
| Middle                | 82                      | 45.8%         | 9,859         | 46.1%         | 29                 | 16.2%         | 4,364         | 20.4%         |
| Upper                 | 10                      | 5.6%          | 1,577         | 7.4%          | 48                 | 26.8%         | 6,546         | 30.6%         |
| Unknown               | 0                       | 0.0%          | 0             | 0.0%          | 25                 | 14.0%         | 3,379         | 15.8%         |
| <b>Total</b>          | <b>179</b>              | <b>100.0%</b> | <b>21,380</b> | <b>100.0%</b> | <b>179</b>         | <b>100.0%</b> | <b>21,380</b> | <b>100.0%</b> |
|                       | <b>COMMERCIAL</b>       |               |               |               |                    |               |               |               |
|                       | #                       | %             | \$(000s)      |               | %                  |               |               |               |
|                       | <b>By Tract Income</b>  |               |               |               |                    |               |               |               |
| Low                   | 0                       | 0.0%          | 0             |               | 0.0%               |               |               |               |
| Moderate              | 19                      | 40.4%         | 2,463         |               | 25.0%              |               |               |               |
| Middle                | 22                      | 46.8%         | 4,743         |               | 48.1%              |               |               |               |
| Upper                 | 6                       | 12.8%         | 2,663         |               | 27.0%              |               |               |               |
| Unknown               | 0                       | 0.0%          | 0             |               | 0.0%               |               |               |               |
| <b>Total</b>          | <b>47</b>               | <b>100.0%</b> | <b>9,870</b>  |               | <b>100.0%</b>      |               |               |               |
|                       | <b>By Revenue</b>       |               |               |               |                    |               |               |               |
| \$1 Million or Less   | 35                      | 74.5%         | 6,470         |               | 65.6%              |               |               |               |
| Over \$1 Million      | 12                      | 25.5%         | 3,398         |               | 34.4%              |               |               |               |
| Not Known             | 0                       | 0.0%          | 0             |               | 0.0%               |               |               |               |
| <b>Total</b>          | <b>47</b>               | <b>100.0%</b> | <b>9,868</b>  |               | <b>100.0%</b>      |               |               |               |
|                       | <b>By Loan Size</b>     |               |               |               |                    |               |               |               |
| \$100,000 or less     | 21                      | 44.7%         | 1,146         |               | 11.6%              |               |               |               |
| \$100,001-\$250,000   | 17                      | 36.2%         | 2,487         |               | 25.2%              |               |               |               |
| \$250,001-\$1 Million | 7                       | 14.9%         | 2,491         |               | 25.2%              |               |               |               |
| Over \$1 Million      | 1                       | 2.9%          | 1,576         |               | 24.4%              |               |               |               |
| <b>Total</b>          | <b>35</b>               | <b>100.0%</b> | <b>6,468</b>  |               | <b>100.0%</b>      |               |               |               |

Originations and Purchases

**CONCLUSIONS WITH RESPECT TO PERFORMANCE CRITERIA (C continued)**

**Loan-to-Deposit Ratio Analysis**

The bank's average LTD ratio for the ten-quarter period ending June 30, 2007, was 92.1 percent and is considered **MORE THAN REASONABLE** given the institution's size, financial condition, and assessment area credit needs. The LTD ratio has remained relatively stable during this period, ranging from a high of 95.3 percent as of March 31, 2006 to a low of 90.1 percent as of March 31, 2007. The bank's average LTD ratio was compared with the LTD ratio of four other financial institutions that were of similar asset size with branches in the bank's assessment area. The LTD ratios for these banks ranged from 87.8 percent to 94.9 percent. The bank's average LTD ratio compares favorably with other banks in its assessment area of similar asset size.

**Assessment Area Concentration**

The bank originated a **MAJORITY** of the total loans sampled to borrowers and businesses **IN** the bank's assessment area. The bank's record of lending was analyzed to determine the bank's level of lending to borrowers and businesses residing within its assessment area. As previously stated, the review consisted of an analysis of all HMDA loans and a sample of commercial loans originated by the bank from January 1, 2005 through December 31, 2006. The following tables show the level of lending inside and outside the assessment area for each loan type:

**Lending Inside and Outside the Assessment Area**

| Loan Type                       | Inside     |             |                 |             | Outside    |             |                 |             |
|---------------------------------|------------|-------------|-----------------|-------------|------------|-------------|-----------------|-------------|
|                                 | #          | %           | \$(000s)        | %           | #          | %           | \$(000s)        | %           |
| Home Improvement                | 4          | 57.1        | \$125           | 31.8        | 3          | 42.9        | \$268           | 68.2        |
| Home Purchase-Conventional      | 61         | 76.3        | \$7,836         | 68.9        | 19         | 23.8        | \$3,545         | 31.1        |
| Multi-Family Housing            | 2          | 100.0       | \$544           | 100.0       | 0          | 0.0         | \$0             | 0.0         |
| Refinancing                     | 112        | 76.2        | \$12,875        | 72.9        | 35         | 23.8        | \$4,785         | 27.1        |
| <b>Total HMDA related</b>       | <b>179</b> | <b>75.8</b> | <b>\$21,380</b> | <b>71.3</b> | <b>57</b>  | <b>24.2</b> | <b>\$8,598</b>  | <b>28.7</b> |
| Commercial                      | 47         | 28.5        | \$9,869         | 20.1        | 118        | 71.5        | \$39,240        | 79.9        |
| <b>Total Commercial related</b> | <b>47</b>  | <b>28.5</b> | <b>\$9,869</b>  | <b>20.1</b> | <b>118</b> | <b>71.5</b> | <b>\$39,240</b> | <b>79.9</b> |
| <b>TOTAL LOANS</b>              | <b>226</b> | <b>56.4</b> | <b>\$31,249</b> | <b>39.5</b> | <b>175</b> | <b>43.6</b> | <b>\$47,838</b> | <b>60.5</b> |

Note: Affiliate loans not included

**CONCLUSIONS WITH RESPECT TO PERFORMANCE CRITERIA (C ontinued)**

As illustrated in the preceding table, the bank originated 56.4 percent of the loans sampled to borrowers and businesses within the bank's assessment area. However, only 39.5 percent of the loan volume by dollar amount was extended to borrowers and businesses inside the bank's assessment area. This is primarily due to the fact that only 28.5 percent of the commercial loans sampled were originated within the bank's assessment area; commercial loans typically are for larger dollar amounts than HMDA or other consumer loans. According to bank management, a broader lending area was not actively sought out, but occurred anecdotally when new loan originators with established customer relationships were hired.

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

Based on the following analysis, the bank's overall performance in providing loans to borrowers of different income levels and businesses of different revenues is **REASONABLE**.

For this criterion, emphasis is placed on the bank's lending performance to low- and moderate-income borrowers and to businesses with gross annual revenues of \$1 million or less. To analyze the bank's performance, the distribution of the bank's HMDA lending by borrower income level and commercial lending by business revenue size is compared to available demographic information. Performance context issues are also considered, as well as the performance of other banks.

*HMDA Lending*

Based on demographic and loan data from the review period, low-income families represented 18.4 percent of total families in the assessment area, and, similarly, received 17.3 percent of the bank's HMDA loans. The bank's percentage of HMDA loans to moderate-income borrowers at 25.7 percent is greater than the percentage of moderate-income families in the assessment area at 20.7 percent.

For 2006, the aggregate comparison loan distribution table in Appendix B shows that the bank's HMDA lending to low-income borrowers at 18.9 percent was significantly greater than the aggregate performance at 6.9 percent. The bank's HMDA lending to moderate-income borrowers was slightly better, at 21.6 percent, than the aggregate at 20.6 percent. Similarly, for 2005, aggregate data shows that the bank's HMDA lending to low-income borrowers at 16.2 percent was significantly greater than aggregate performance at 8.8 percent. Likewise, the bank's HMDA lending to moderate-income borrowers at 28.6 percent was also greater than aggregate performance at 24.5 percent.

**CONCLUSIONS WITH RESPECT TO PERFORMANCE CRITERIA (C continued)**

*Commercial Lending*

Of the 47 commercial loans originated to businesses located within the bank's assessment area, 74.5 percent were originated to businesses with reported gross annual revenues of \$1 million or less. This is less than the percentage of businesses in the assessment area with gross annual revenues of \$1 million or less at 91.1 percent. However, the bank originated a majority (80.9 percent) of its commercial loans in the sample for amounts of \$250,000 or less. Also, nearly 45 percent of the commercial loans sampled were originated in amounts of \$100,000 or less, which indicates a willingness to lend to small businesses. Because the bank is not required to report its small business lending data, a comparison to the aggregate performance cannot be made.

**Geographic Distribution of Loans**

Based on the following analysis, the overall geographic distribution of the bank's HMDA and commercial loans reflects **EXCELLENT** dispersion throughout the bank's assessment area.

For this criterion, emphasis is placed on the bank's lending performance to borrowers that reside in low- and moderate-income tracts or for properties located in low- and moderate-income tracts. To analyze the bank's performance, the distribution of the bank's HMDA and commercial lending by tract income level is compared to available demographic information. Performance context issues are also considered, as well as the performance of other banks

*HMDA Loans*

There are no low-income tracts in the bank's assessment area; however, in moderate-income tracts, the bank's level of HMDA lending at 48.6 percent is greater than the percentage of families in moderate-income tracts at 18 percent, and also significantly greater than the percentage of owner-occupied housing in these tracts at 16.1 percent. Conversely, HMDA lending in middle-income tracts at 45.8 percent is significantly less than the percentage of families in these tracts at 71.5 percent, and also significantly less than the percentage of owner-occupied housing in these tracts at 73 percent. Similarly, HMDA lending in upper-income tracts at 5.6 percent is less than the percentage of families in these tracts at 10.5 percent, and also less than the percentage of owner-occupied housing at 10.9 percent.

**CONCLUSIONS WITH RESPECT TO PERFORMANCE CRITERIA (C continued)**

For 2006, the aggregate comparison loan distribution table in Appendix B shows that the bank's HMDA lending in moderate-income tracts at 45.9 percent was significantly greater than aggregate performance at 12.6 percent. The bank's lending in middle- and upper-income tracts at 44.6 percent and 9.5 percent, respectively, was significantly less than the aggregate at 72.2 percent and 15.1 percent, respectively. For 2005, aggregate data shows that the bank's HMDA lending in moderate-income tracts at 50.5 percent was significantly greater than aggregate performance at 12.5 percent. In addition, the bank's lending in middle- and upper-income tracts, at 46.7 percent and 2.9 percent, respectively, was significantly less than the aggregate performance, at 72.7 percent and 14.8 percent, respectively.

*Commercial Loans*

Of the 47 commercial loans sampled that were originated to businesses in the bank's assessment area, 40.4 percent were extended to businesses in moderate-income census tracts, which exceeded the percentage of small businesses in these tracts at 22.8 percent. In addition, the bank originated 46.8 percent of its commercial loans in middle-income tracts, where 66.9 percent of small businesses are located, and 12.8 percent of its commercial loans in upper-income tracts where 10.3 percent of small businesses are located. Because the bank is not required to report its small business lending data, a comparison to the aggregate performance cannot be made.

**Complaints**

The bank has not received any CRA-related complaints since the bank's previous CRA evaluation.

**Compliance with Antidiscrimination Laws**

The bank is in compliance with the substantive provisions of the antidiscrimination laws and regulations. No evidence of discrimination or the use of illegal credit practices was identified during the review of bank policies and procedures. No practices have the intent or the effect of discouraging applicants for credit.

**APPENDIXA–SCOPEOFTHEEXAMINATION**

|  |                              |  |                         |
|--|------------------------------|--|-------------------------|
| <b>TIMEPERIODREVIEWED</b>  |                              |  |                         |
| January1,2005–December31,2006  |                              |  |                         |
| <b>FINANCIALINSTITUTION</b>  |                              | <b>PRODUCTSREVIEWED</b>  |                         |
| FirstGeorgiaCommunityBank<br>Jackson,Georgia   |                              | HMDAandCommercialloans<br>(commercialandindustrialandnon-residentialrealestateloans) |                         |
| <b>AFFILIATE(S)</b>  | <b>AFFILIATERELATIONSHIP</b> | <b>PRODUCTSREVIEWED</b>  |                         |
| None   | NotApplicable                | NotApplicable  |                         |
| <b>LISTOFASSESSMENTAREASANDTYPEOFEXAMINATION</b>   |                              |  |                         |
| <b>ASSESSMENTAREA</b>  | <b>TYPE OFEXAMINATION</b>    | <b>BRANCHES VISITED</b>  | <b>OTHERINFORMATION</b> |
| ButtsCounty,Georgia<br>HenryCounty,Georgia<br>JasperCounty,Georgia<br>NewtonCounty,Georgia | FullScope                    | MainOffice   |                         |

**APPENDIX B – Aggregate Lending Table**

**2006 Aggregate Comparison Loan Distribution Table**

Assessment Area: Butts, Henry, Jasper, Newton

| Income Categories       | HMDA            |               |               |               |               |                    |               |               |               |               |
|-------------------------|-----------------|---------------|---------------|---------------|---------------|--------------------|---------------|---------------|---------------|---------------|
|                         | By Tract Income |               |               |               |               | By Borrower Income |               |               |               |               |
|                         | #               | Bank %        | Aggregate %   | Aggregate %   | Aggregate %   | #                  | Bank %        | Aggregate %   | Aggregate %   | Aggregate %   |
| <b>Home Purchase</b>    |                 |               |               |               |               |                    |               |               |               |               |
| Low                     | 0               | 0.0%          | 0.0%          | 0.0%          | 0.0%          | 2                  | 8.3%          | 4.2%          | 6.7%          | 4.7%          |
| Moderate                | 13              | 54.2%         | 59.8%         | 12.3%         | 10.6%         | 4                  | 16.7%         | 9.2%          | 21.2%         | 17.9%         |
| Middle                  | 8               | 33.3%         | 29.4%         | 71.7%         | 71.1%         | 4                  | 16.7%         | 23.9%         | 21.0%         | 20.4%         |
| Upper                   | 3               | 12.5%         | 10.7%         | 15.9%         | 18.3%         | 6                  | 25.0%         | 27.5%         | 22.9%         | 30.0%         |
| Unknown                 | 0               | 0.0%          | 0.0%          | 0.0%          | 0.0%          | 8                  | 33.3%         | 35.2%         | 28.2%         | 27.0%         |
| <b>Total</b>            | <b>24</b>       | <b>100.0%</b> | <b>100.0%</b> | <b>100.0%</b> | <b>100.0%</b> | <b>24</b>          | <b>100.0%</b> | <b>100.0%</b> | <b>100.0%</b> | <b>100.0%</b> |
| <b>Refinance</b>        |                 |               |               |               |               |                    |               |               |               |               |
| Low                     | 0               | 0.0%          | 0.0%          | 0.0%          | 0.0%          | 11                 | 23.9%         | 13.9%         | 6.7%          | 4.1%          |
| Moderate                | 19              | 41.3%         | 33.8%         | 12.8%         | 12.2%         | 12                 | 26.1%         | 27.4%         | 19.1%         | 14.8%         |
| Middle                  | 23              | 50.0%         | 54.5%         | 73.1%         | 73.0%         | 7                  | 15.2%         | 15.4%         | 23.1%         | 22.3%         |
| Upper                   | 4               | 8.7%          | 11.7%         | 13.7%         | 14.7%         | 13                 | 28.3%         | 39.5%         | 27.1%         | 35.0%         |
| Unknown                 | 0               | 0.0%          | 0.0%          | 0.4%          | 0.2%          | 3                  | 6.5%          | 3.9%          | 23.9%         | 23.8%         |
| <b>Total</b>            | <b>46</b>       | <b>100.0%</b> | <b>100.0%</b> | <b>100.0%</b> | <b>100.0%</b> | <b>46</b>          | <b>100.0%</b> | <b>100.0%</b> | <b>100.0%</b> | <b>100.0%</b> |
| <b>Home Improvement</b> |                 |               |               |               |               |                    |               |               |               |               |
| Low                     | 0               | 0.0%          | 0.0%          | 0.0%          | 0.0%          | 1                  | 50.0%         | 74.1%         | 12.4%         | 6.9%          |
| Moderate                | 0               | 0.0%          | 0.0%          | 13.5%         | 11.5%         | 0                  | 0.0%          | 0.0%          | 24.1%         | 19.3%         |
| Middle                  | 2               | 100.0%        | 100.0%        | 73.9%         | 76.0%         | 0                  | 0.0%          | 0.0%          | 29.3%         | 26.6%         |
| Upper                   | 0               | 0.0%          | 0.0%          | 12.5%         | 12.5%         | 0                  | 0.0%          | 0.0%          | 26.7%         | 33.3%         |
| Unknown                 | 0               | 0.0%          | 0.0%          | 0.1%          | 0.0%          | 1                  | 50.0%         | 25.9%         | 7.5%          | 13.8%         |
| <b>Total</b>            | <b>2</b>        | <b>100.0%</b> | <b>100.0%</b> | <b>100.0%</b> | <b>100.0%</b> | <b>2</b>           | <b>100.0%</b> | <b>100.0%</b> | <b>100.0%</b> | <b>100.0%</b> |
| <b>Multi-Family</b>     |                 |               |               |               |               |                    |               |               |               |               |
| Low                     | 0               | 0.0%          | 0.0%          | 0.0%          | 0.0%          | 0                  | 0.0%          | 0.0%          | 0.0%          | 0.0%          |
| Moderate                | 2               | 100.0%        | 100.0%        | 75.0%         | 8.1%          | 0                  | 0.0%          | 0.0%          | 0.0%          | 0.0%          |
| Middle                  | 0               | 0.0%          | 0.0%          | 12.5%         | 91.8%         | 0                  | 0.0%          | 0.0%          | 0.0%          | 0.0%          |
| Upper                   | 0               | 0.0%          | 0.0%          | 12.5%         | 0.0%          | 0                  | 0.0%          | 0.0%          | 0.0%          | 0.0%          |
| Unknown                 | 0               | 0.0%          | 0.0%          | 0.0%          | 0.0%          | 2                  | 100.0%        | 100.0%        | 100.0%        | 100.0%        |
| <b>Total</b>            | <b>2</b>        | <b>100.0%</b> | <b>100.0%</b> | <b>100.0%</b> | <b>100.0%</b> | <b>2</b>           | <b>100.0%</b> | <b>100.0%</b> | <b>100.0%</b> | <b>100.0%</b> |
| <b>HMDA Totals</b>      |                 |               |               |               |               |                    |               |               |               |               |
| Low                     | 0               | 0.0%          | 0.0%          | 0.0%          | 0.0%          | 14                 | 18.9%         | 10.1%         | 6.9%          | 4.5%          |
| Moderate                | 34              | 45.9%         | 46.1%         | 12.6%         | 11.2%         | 16                 | 21.6%         | 19.5%         | 20.6%         | 16.7%         |
| Middle                  | 33              | 44.6%         | 43.2%         | 72.2%         | 72.0%         | 11                 | 14.9%         | 17.4%         | 22.0%         | 21.0%         |
| Upper                   | 7               | 9.5%          | 10.7%         | 15.1%         | 16.8%         | 19                 | 25.7%         | 33.0%         | 24.4%         | 31.6%         |
| Unknown                 | 0               | 0.0%          | 0.0%          | 0.2%          | 0.1%          | 14                 | 18.9%         | 20.0%         | 26.1%         | 26.1%         |
| <b>Total</b>            | <b>74</b>       | <b>100.0%</b> | <b>100.0%</b> | <b>100.0%</b> | <b>100.0%</b> | <b>74</b>          | <b>100.0%</b> | <b>100.0%</b> | <b>100.0%</b> | <b>100.0%</b> |

Originations and Purchases

**APPENDIX B – Aggregate Lending Table (Continued)**

**2005 Aggregate Comparison Loan Distribution Table**

Assessment Area: Butts, Henry, Jasper, Newton

| Income Categories       | HMDA            |               |               |               |               |                    |               |               |               |               |
|-------------------------|-----------------|---------------|---------------|---------------|---------------|--------------------|---------------|---------------|---------------|---------------|
|                         | By Tract Income |               |               |               |               | By Borrower Income |               |               |               |               |
|                         | #               | Bank %        | Aggregate %   | Bank %        | Aggregate %   | #                  | Bank %        | Aggregate %   | Bank %        | Aggregate %   |
| <b>Home Purchase</b>    |                 |               |               |               |               |                    |               |               |               |               |
| Low                     | 0               | 0.0%          | 0.0%          | 0.0%          | 0.0%          | 2                  | 5.4%          | 3.1%          | 9.0%          | 6.5%          |
| Moderate                | 20              | 54.1%         | 57.5%         | 11.9%         | 10.4%         | 10                 | 27.0%         | 24.9%         | 26.3%         | 22.6%         |
| Middle                  | 16              | 43.2%         | 37.4%         | 72.8%         | 72.4%         | 8                  | 21.6%         | 20.3%         | 23.1%         | 23.2%         |
| Upper                   | 1               | 2.7%          | 5.1%          | 15.3%         | 17.3%         | 16                 | 43.2%         | 48.7%         | 20.1%         | 26.9%         |
| Unknown                 | 0               | 0.0%          | 0.0%          | 0.0%          | 0.0%          | 1                  | 2.7%          | 3.0%          | 21.5%         | 20.8%         |
| <b>Total</b>            | <b>37</b>       | <b>100.0%</b> | <b>100.0%</b> | <b>100.0%</b> | <b>100.0%</b> | <b>37</b>          | <b>100.0%</b> | <b>100.0%</b> | <b>100.0%</b> | <b>100.0%</b> |
| <b>Refinance</b>        |                 |               |               |               |               |                    |               |               |               |               |
| Low                     | 0               | 0.0%          | 0.0%          | 0.0%          | 0.0%          | 13                 | 19.7%         | 14.3%         | 8.1%          | 5.1%          |
| Moderate                | 33              | 50.0%         | 40.6%         | 13.1%         | 11.3%         | 20                 | 30.3%         | 26.9%         | 21.3%         | 17.8%         |
| Middle                  | 31              | 47.0%         | 55.5%         | 72.9%         | 72.9%         | 10                 | 15.2%         | 25.2%         | 24.2%         | 23.5%         |
| Upper                   | 2               | 3.0%          | 3.9%          | 13.8%         | 15.6%         | 13                 | 19.7%         | 15.9%         | 22.1%         | 30.0%         |
| Unknown                 | 0               | 0.0%          | 0.0%          | 0.2%          | 0.1%          | 10                 | 15.2%         | 17.7%         | 24.3%         | 23.6%         |
| <b>Total</b>            | <b>66</b>       | <b>100.0%</b> | <b>100.0%</b> | <b>100.0%</b> | <b>100.0%</b> | <b>66</b>          | <b>100.0%</b> | <b>100.0%</b> | <b>100.0%</b> | <b>100.0%</b> |
| <b>Home Improvement</b> |                 |               |               |               |               |                    |               |               |               |               |
| Low                     | 0               | 0.0%          | 0.0%          | 0.0%          | 0.0%          | 2                  | 100.0%        | 100.0%        | 13.8%         | 9.5%          |
| Moderate                | 0               | 0.0%          | 0.0%          | 17.8%         | 14.9%         | 0                  | 0.0%          | 0.0%          | 29.6%         | 22.9%         |
| Middle                  | 2               | 100.0%        | 100.0%        | 66.9%         | 68.7%         | 0                  | 0.0%          | 0.0%          | 28.3%         | 27.8%         |
| Upper                   | 0               | 0.0%          | 0.0%          | 14.6%         | 15.8%         | 0                  | 0.0%          | 0.0%          | 23.8%         | 32.3%         |
| Unknown                 | 0               | 0.0%          | 0.0%          | 0.7%          | 0.6%          | 0                  | 0.0%          | 0.0%          | 4.5%          | 7.5%          |
| <b>Total</b>            | <b>2</b>        | <b>100.0%</b> | <b>100.0%</b> | <b>100.0%</b> | <b>100.0%</b> | <b>2</b>           | <b>100.0%</b> | <b>100.0%</b> | <b>100.0%</b> | <b>100.0%</b> |
| <b>Multi-Family</b>     |                 |               |               |               |               |                    |               |               |               |               |
| Low                     | 0               | 0.0%          | 0.0%          | 0.0%          | 0.0%          | 0                  | 0.0%          | 0.0%          | 0.0%          | 0.0%          |
| Moderate                | 0               | 0.0%          | 0.0%          | 40.0%         | 10.4%         | 0                  | 0.0%          | 0.0%          | 0.0%          | 0.0%          |
| Middle                  | 0               | 0.0%          | 0.0%          | 60.0%         | 89.6%         | 0                  | 0.0%          | 0.0%          | 0.0%          | 0.0%          |
| Upper                   | 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%          | 100.0%        | 100.0%        |
| <b>Total</b>            | <b>0</b>        | <b>0.0%</b>   | <b>0.0%</b>   | <b>100.0%</b> | <b>100.0%</b> | <b>0</b>           | <b>0.0%</b>   | <b>0.0%</b>   | <b>100.0%</b> | <b>100.0%</b> |
| <b>HMDA Totals</b>      |                 |               |               |               |               |                    |               |               |               |               |
| Low                     | 0               | 0.0%          | 0.0%          | 0.0%          | 0.0%          | 17                 | 16.2%         | 10.5%         | 8.8%          | 5.9%          |
| Moderate                | 53              | 50.5%         | 46.8%         | 12.5%         | 10.8%         | 30                 | 28.6%         | 26.0%         | 24.5%         | 20.6%         |
| Middle                  | 49              | 46.7%         | 48.8%         | 72.7%         | 72.6%         | 18                 | 17.1%         | 23.2%         | 23.6%         | 23.2%         |
| Upper                   | 3               | 2.9%          | 4.3%          | 14.8%         | 16.5%         | 29                 | 27.6%         | 28.4%         | 20.9%         | 28.0%         |
| Unknown                 | 0               | 0.0%          | 0.0%          | 0.1%          | 0.1%          | 11                 | 10.5%         | 11.9%         | 22.1%         | 22.3%         |
| <b>Total</b>            | <b>105</b>      | <b>100.0%</b> | <b>100.0%</b> | <b>100.0%</b> | <b>100.0%</b> | <b>105</b>         | <b>100.0%</b> | <b>100.0%</b> | <b>100.0%</b> | <b>100.0%</b> |

Originations and Purchases

## APPENDIX C – GLOSSARY

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

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

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

Effective September 1, 2005, the Board of Governors of the Federal Reserve System, Office of the Comptroller of the Currency, and Federal Deposit Insurance Corporation (the Agencies) 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 Agencies based on:
  - a. Rate 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 meet essential community needs, including the 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).

**Geography:** A census tract or a block numbering area delineated by the U.S. Bureau of the Census in the most recent decennial census.

**APPENDIXC–GLOSSARY(Continued)**

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

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

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

**Metropolitan area (“MA”):** A metropolitan statistical area (MSA) or a metropolitan division (MD) as defined by the Office of Management and Budget. 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.

**Multifamily:** Refer to a residential structure that contains five or more units.

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

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

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

**APPENDIX D: GENERAL INFORMATION AND DEFINITIONS**

**GENERAL INFORMATION**

The Community Reinvestment Act (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 an 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 First Georgia Community Bank prepared by the Federal Reserve Bank of Atlanta, the institution's supervisory agency, as of September 10, 2007. The agency evaluates performance in assessment area(s), as they are delineated by the institution, rather than in individual branches. This assessment area evaluation may include visits to some, but not necessarily all, of the institution's branches. The agency rates the CRA performance of an institution consistent with the provisions set forth in Appendix A to 12 CFR Part 228.

**Income Definitions**

Throughout this evaluation, the following definitions are used for the various income levels. These levels are defined in the CRA.

*Low-Income-* An individual income, or median family income for geographies, that is less than 50 percent of the area median income.

*Moderate-Income-* An individual income, or median family income for geographies, that is at least 50 percent but less than 80 percent of the area median income.

*Middle-Income-* An individual income, or median family income for geographies, that is at least 80 percent but less than 120 percent of the area median income.

*Upper-Income-* An individual income, or median family income for geographies, that is 120 percent or more of the area median income.

**APPENDIXD:GENERALINFORMATIONANDDEFINITIONS(Co ntinued)**

**OtherDefinitions**

|       |  |
|-------|--|
| ATM-  | AutomatedTellerMachine                 |
| FDIC- | FederalDepositInsuranceCorporation     |
| HMDA- | HomeMortgageDisclosureAct              |
| HUD-  | DepartmentofHousingandUrbanDevelopment |
| LTD-  | Loan-to-DepositRatio                   |
| MSA-  | MetropolitanStatisticalArea            |

**RoundingConvention**

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