

PUBLIC DISCLOSURE

September 30, 2019

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

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

RSSD ID NUMBER: 876634

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

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

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INSTITUTION RATING

INSTITUTION’S CRA RATING: This institution is rated **SATISFACTORY**.

The following table indicates the performance level of Capital City Bank with respect to the lending, investment, and service tests.

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

*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:

- Lending levels reflect good responsiveness to assessment area credit needs relative to the bank’s market share of HMDA-reportable and small business loans;
- A substantial majority of loans were made inside the assessment areas;
- The overall geographic distribution of loans reflects adequate penetration throughout the assessment areas;
- The distribution of borrowers reflects good penetration among customers of different income levels and businesses of different sizes;
- The bank makes a relatively high level of community development loans;
- The bank makes a significant level of qualified community development investments and grants;
- Retail delivery systems are reasonably accessible to geographies and individuals of different income levels in the bank’s assessment areas; and
- The bank provides a relatively high level of community development services throughout its assessment areas.

DESCRIPTION OF INSTITUTION

Capital City Bank (CCB) is a large community bank headquartered in Tallahassee, Florida. The bank is wholly owned by Capital City Bank Group, Inc., a bank holding company, also located in Tallahassee, Florida. The bank had assets totaling \$2.9 billion as of December 31, 2017, and operated 66 branch offices across 13 assessment areas throughout Alabama, Florida, and Georgia. The bank’s existing structure remains largely unchanged since the previous CRA examination conducted on November 28, 2016.

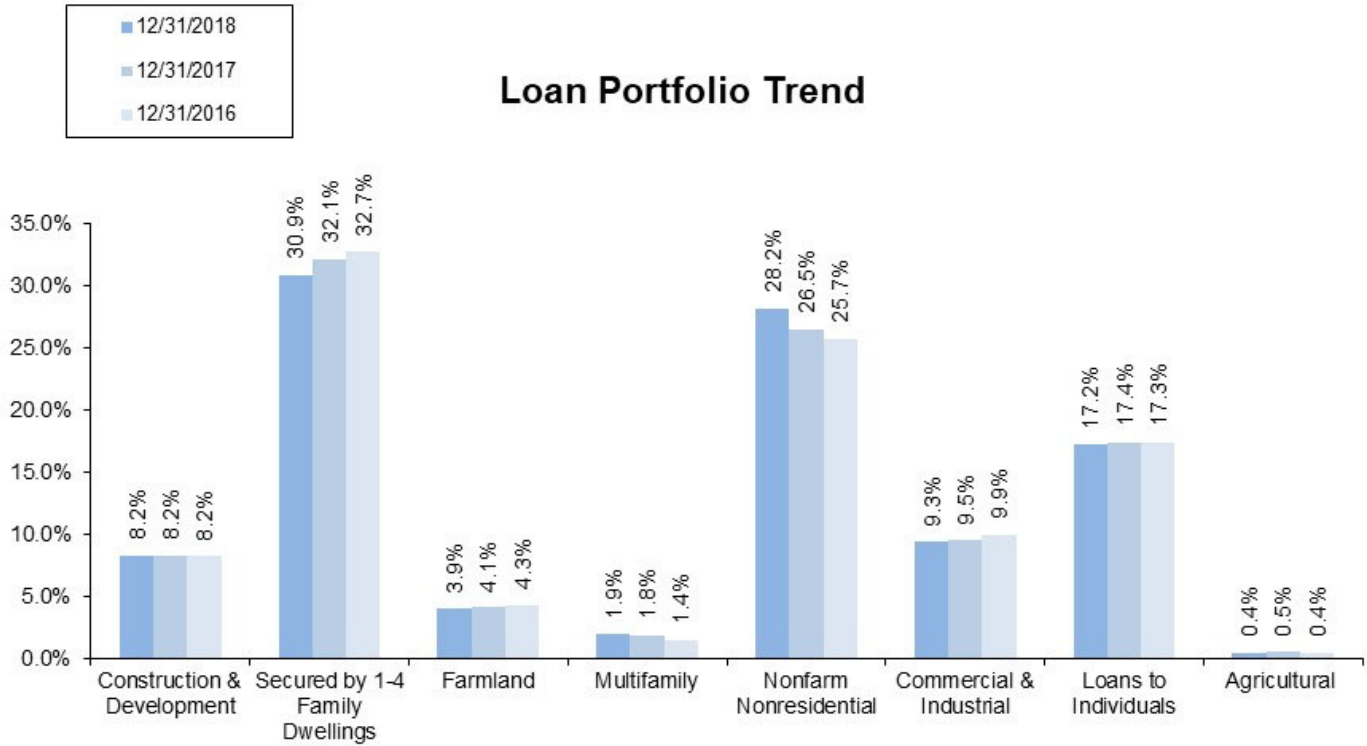
Credit Products and Loan Portfolio

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

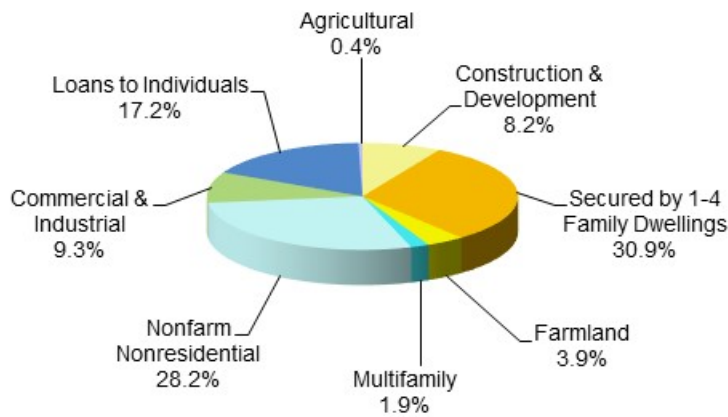
The following table and graphs displays the distribution of CCB’s lending portfolio by dollar amount and percentage, as of year-end 2016, 2017 and 2018. Overall, total loans increased by 13.4 percent over the period shown; however, no significant changes in the loan mix were evident. One-to-four-family dwelling loans comprised the greatest percentage of the loan portfolio by dollar volume in all periods. The next highest volume by dollar amount was nonfarm nonresidential loans, followed by loans to individuals. Agricultural loans comprised less than 1.0 percent of the loan portfolio.

COMPOSITION OF LOAN PORTFOLIO						
Loan Type	12/31/2018		12/31/2017		12/31/2016	
	\$ (000s)	Percent	\$ (000s)	Percent	\$ (000s)	Percent
Construction and Development	141,962	8.2%	132,273	8.2%	124,519	8.2%
Secured by One- to Four- Family Dwellings	533,342	30.9%	517,526	32.1%	498,804	32.7%
Other Real Estate: Farmland	68,175	3.9%	65,775	4.1%	65,154	4.3%
Multifamily	33,032	1.9%	29,559	1.8%	21,674	1.4%
Nonfarm nonresidential	486,789	28.2%	426,590	26.5%	391,966	25.7%
Commercial and Industrial	161,054	9.3%	152,378	9.5%	151,051	9.9%
Loans to Individuals	297,003	17.2%	280,043	17.4%	264,372	17.3%
Agricultural Loans	7,368	0.4%	8,048	0.5%	6,552	0.4%
Total	\$1,728,725	100.00%	\$1,612,192	100.00%	\$1,524,092	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
as of
12/31/2018**



Additionally, CCB's loan portfolio includes an Affordable Home Loan Program that provides flexible underwriting terms, including the use of down payment assistance programs, to help meet the credit needs of first-time homebuyers and low- and moderate-income borrowers. In addition, the bank originates FHA mortgages and other loans that target this demographic using products offered by the USDA, the Florida Housing Corporation, and local jurisdictions.

Assessment Areas

The bank has a strong presence in rural areas. The bank's three largest markets are Tallahassee (Leon County, Florida), Gainesville (Alachua County, Florida), and Putnam-Bradford-Clay-St John (MSA and non-MSA Florida counties). Since the previous examination, the bank exited the Augusta, Georgia assessment area when it closed its branch offices in Burke County in August 2016. For purposes of the CRA, CCB's current assessment areas include the following:

Florida

- Gainesville – entire MSA (Gilchrist and Alachua counties) and Suwannee County (non-MSA)
- Homosassa Springs – entire MSA (Citrus County)
- West Central – non-MSA counties Dixie, Madison, Levy and Taylor
- Putnam-Bradford-Clay-St. John – part of the Jacksonville MSA (partial Clay and St. Johns counties) and the contiguous non-MSA counties of Putnam and Bradford
- Tallahassee – entire MSA (Leon, Gadsden, Jefferson and Wakulla counties)
- Tampa – partial Tampa-St. Petersburg – Clearwater MSA (Hernando and Pasco counties)
- Washington – non-MSA Washington County

Georgia

- Grady – non-MSA Grady County
- Laurens – non-MSA Laurens County
- Macon – partial Macon-Bibb County MSA (Bibb County)
- Troup – non-MSA Troup County

Alabama

- Chambers – non-MSA Chambers County

Capital City Bank complies with the requirements of the CRA. For this review period, no known legal impediments exist that would restrict the bank from serving the credit needs of its assessment areas. The bank received a "Satisfactory" rating at its previous evaluation conducted by the Federal Reserve Bank of Atlanta dated November 28, 2016, under the large bank examination procedures.

SCOPE OF EXAMINATION

The bank's CRA performance was reviewed using the Federal Financial Institutions Examination Council's (FFIEC) Large Bank Examination Procedures, which includes three performance tests: Lending, Investment, and Service. Each assessment area was reviewed for the three performance test using either full-scope or limited-scope examination procedures, with at least one assessment area in each state where the bank has branches evaluated with a full-scope review. Full scope reviews were conducted on 3 of the bank's 13 assessment areas: Tallahassee, Florida; Macon, Georgia; and Chambers, Alabama. The remaining 10 assessment areas were evaluated using limited-scope procedures. Of the three states where CCB is located, the greatest number of branches and the largest concentration of lending and deposit activity is located in Florida.

As such, performance in Florida received the greatest weight in determining the overall rating for each test and the overall institution rating. In this report, each of the three states is presented in the order of their significance to the bank's operations overall.

Examination Review Period and Products Reviewed

Given its asset size, loan volume and presence in an MSA, the bank is required to submit annual reports about its residential real estate loan originations and applications, pursuant to the Home Mortgage Disclosure Act (HMDA). These loans are referred to as "HMDA-reportable" loans in this evaluation. HMDA-reportable loans include the loan categories of home purchase, home refinance, home improvement, and multi-family loans. The lending test evaluation included an analysis of HMDA-reportable and small business loans originated from January 1, 2016 through December 31, 2017. A small business loan is defined as a business loan with an original amount of \$1 million or less, and typically is either secured by nonfarm nonresidential real estate or classified as a commercial loan. Small farm, home improvement, and multi-family loans were not considered in the evaluation due to minimal activity levels.

For community development, the examination covered qualified community development loans, investments, and services from October 1, 2016 through June 30, 2019. The CRA defines a community development activity as having a primary purpose of providing any of the following: affordable housing or community services for low- or moderate-income persons, economic development through the financing of small businesses, revitalizing or stabilizing low- or moderate-income geographies, designated disaster areas, or distressed or underserved nonmetropolitan middle-income geographies. Community development activities must benefit the bank's assessment areas or a broader statewide or regional area that includes the assessment areas.

Examination Analysis

This evaluation of CCB's record of lending in individual assessment areas includes the use of and comparison to demographic characteristics. Lending performance was examined separately for 2016 and 2017 due to the change in the census data in 2017. Loans originated in 2016 were analyzed using 2016 FFIEC census data, 2006-2010 American Community Survey 5-year estimates, and 2016 Dun & Bradstreet (D&B) data. Loans originated in 2017 were analyzed using 2017 FFIEC census data, 2011-2015 American Community Survey 5-year estimates, and 2017 D&B data. This performance evaluation primarily details the bank's performance based on 2017 lending activity, noting significant divergences in performance between the two years as applicable. See Appendix G for detailed performance figures based on 2016 lending activity.

The primary sources for demographic data are the 2017 FFIEC census data and 2017 D&B information. Demographic characteristics of a particular assessment area are useful in analyzing a financial institution's record of lending since they provide a means of estimating loan demand and identifying lending opportunities. To understand small business demand, self-reported data on revenue size and geographic location from business entities is collected and published by D&B. The demographic data should not be construed as defining an expected level of lending in a particular area or to a particular group of borrowers. The data, along with information about housing and economic conditions, is used to establish performance context and to evaluate the bank accordingly.

For the lending test analysis, comments for lending performance in middle- and upper-income census tracts and to middle- and upper-income borrowers are only included when they were material to the outcome of the analyses. Loans are evaluated to determine the lending activity inside and outside the bank's assessment areas. In addition, loans inside the assessment area are evaluated based on the geographic and borrower income distribution for each assessment area. The geographic distribution of HMDA-reportable loans is assessed by comparing the percentage of loans made in each geography type (low-, moderate-, middle-, and upper-income) to the percentage of owner-occupied units in each geography type. Small business loans are compared to the percentage of small businesses within each geographic income category.

The distribution of HMDA-reportable loans by borrower income is assessed by comparing the percentage of loans made to borrowers in each income category (low-, moderate-, middle-, and upper-income) to the percentage of families in each income category within the assessment area. The distribution of small business loans by business size is assessed by comparing the percentage of loans made to businesses in each revenue category (less than or equal to \$1 million and greater than \$1 million) to the percentage of total businesses in each revenue category.

CCB's lending performance was also compared to the performance of aggregate lenders. Aggregate lenders include all lenders required to report HMDA-reportable and small business lending data within the respective assessment areas. Lending market share is also discussed to give a better understanding of where CCB ranks within the respective assessment areas. CRA and HMDA-reportable lending are weighted differently in each assessment area due to the volume of lending in each category. Additionally, HMDA-reportable lending products are weighted based on volume during the review period.

For retail services, CCB's branch distribution analysis was conducted using data as of December 31, 2017. Changes in the median family income level of branch locations that resulted from changes in census data were taken into consideration as part of this analysis.

Community development activities were reviewed to determine that they have community development as a primary purpose and meet the geographic requirements of the regulation. The eligibility of a loan, investment, or service is based on demographic information available to the bank at the time the community development activity was undertaken. Qualified community development activities were analyzed from both the quantitative and qualitative perspectives to better understand the volume of activity impacting a particular assessment area, the innovativeness of those activities, and their responsiveness to local community development and credit needs. When appropriate, peer comparisons were conducted using annualized metrics to gauge the relative performance of the bank in a particular assessment area.

As part of this evaluation, information from community representatives who are familiar with the economic and demographic characteristics as well as community development opportunities in each of the full-scope assessment areas was used to establish a context for the communities in which the bank operates, and to gather information on the bank's performance. Specific information obtained from the community contacts is included in the applicable section of the evaluation for each assessment area.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS

LENDING TEST

Overview

CCB's overall performance rating for the lending test is high satisfactory. Lending performance is considered good in Florida which was given the greatest weight when determining the overall rating. Lending is considered adequate in both Georgia and Alabama. CCB made a relatively high level of community development loans in Florida. However, the bank made an adequate level of community development loans in Georgia and no community development loans in Alabama.

References are made to CCB's lending distribution by geography and borrower income throughout this report. Detailed information about HMDA-reportable and CRA small business loans in 2017 and 2016 can be found in Appendices F and G, 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

Total lending volume by number of loans has remained fairly stable since the previous examination. Overall, HMDA-reportable and small business lending increased by 7.1 percent and 2.8 percent, respectively, from the previous examination. Within the bank’s footprint, by both number and dollar volume of loans, more HMDA-reportable loans were originated than small business loans. As a result, HMDA-reportable lending had a greater impact on the lending rating. The following table summarizes the bank’s lending activity for 2016 and 2017. Detailed information about lending activity can be found in each of the state sections of this report.

Summary of Lending Activity

Loan Type	#	%	\$(000s)	%
Home Improvement	14	--	\$881	--
Home Purchase	2,271	--	\$429,836	--
Multi-Family Housing	13	--	\$12,035	--
Refinancing	478	--	\$77,850	--
Total HMDA	2,776	58.0	\$520,602	75.0
Total Small Business	2,031	42.0	\$173,545	25.0
TOTAL LOANS	4,807	100.0	\$694,147	100.0

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

Assessment Area Concentration

The bank originated a substantial majority of its total loans to borrowers and businesses residing in or located within the bank’s assessment areas. The table below shows, by product type, the number, and percentage of loans that were located inside and outside of the bank’s assessment areas.

Lending Inside and Outside the Assessment Area

Loan Types	Inside				Outside			
	#	%	\$(000s)	%	#	%	\$(000s)	%
Home Improvement	13	92.9	\$755	85.7	1	7.1	\$126	14.3
Home Purchase - Conventional	1,364	82.1	\$241,089	73.2	298	17.9	\$88,426	26.8
Home Purchase - FHA	428	91.5	\$63,009	91.8	40	8.5	\$5,617	8.2
Home Purchase - VA	117	83.0	\$26,079	82.3	24	17.0	\$5,616	17.7
Multi-Family Housing	12	92.3	\$11,887	98.8	1	7.7	\$148	1.2
Refinancing	388	81.2	\$56,963	73.2	90	18.8	\$20,887	26.8
Total HMDA	2,322	83.6	\$399,782	76.8	454	16.4	\$120,820	23.2
Total Small Business	1,622	79.9	\$137,361	79.2	409	20.1	\$36,184	20.8
TOTAL LOANS	3,944	82.0	\$537,143	77.4	863	18.0	\$157,004	22.6

Note: Affiliate loans not included

As shown, the bank originated 2,322 HMDA-reportable loans (83.6 percent) totaling \$399.8 million in its assessment areas during the review period. Of the total HMDA-reportable loans originated within the bank's assessment areas, 1,909 (82.2 percent) were home purchase loans, 388 (16.7 percent) were refinance loans, and 25 (less than one percent) were home improvement and multifamily housing loans. Additionally, the bank originated 1,622 small business loans (79.9 percent) in its assessment areas totaling \$137.4 million. This indicates the bank's willingness to originate loans that meet the credit needs of its assessment areas.

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

The overall geographic distribution of HMDA-reportable and small business loans reflects adequate penetration throughout the bank's assessment areas, given the opportunity and competition in these markets. The overall distribution of lending to borrowers reflects good penetration among customers of different income levels and to businesses of different sizes. These conclusions were based primarily upon the bank's performance in the full-scope assessment areas, considering performance context information, and in comparison to available demographic and aggregate lending data. Performance by assessment area was weighted according to relative unit and dollar loan volumes, and relative materiality of HMDA-reportable and small business lending. The analyses of HMDA-reportable and small business lending within each assessment area are discussed in detail later in this report.

Community Development Lending

Overall, the bank *makes a relatively high level of community development loans, considering bank-wide performance. During the review period, the bank originated 45 community development loans totaling \$52.5 million that directly benefited the assessment areas.* Florida, the bank's largest market, received the majority (73.0 percent) of the loan dollars, except for the Tampa assessment area that had no loans. Georgia received the remaining 27.0 percent of the loan dollars. There were no community development loans made in Alabama during the review period. Of the 45 community development loans, 30 loans totaling approximately \$23.1 million were to revitalize and stabilize low- and moderate-income areas or disaster areas impacted by hurricanes; 12 loans totaling approximately \$27.9 million were for community services primarily benefiting low- and moderate-income individuals; and 3 loans totaling approximately \$1.3 million provided affordable housing to low- and moderate-income residents. Further details regarding community development lending is discussed in the full-scope sections.

CCB funded an additional \$29.6 million in community development loans outside of their assessment areas in Florida and Georgia, but within the broader statewide or regional area that revitalize and stabilize low- and moderate-income areas, and provided affordable housing and community services for low- and moderate-income persons and geographies.

INVESTMENT TEST

The investment test rating is high satisfactory.

The bank made a significant level of qualified community development investments and grants, with 430 investments and contributions totaling \$59.9 million. The bank's performance was adequate in Alabama and good in Florida and Georgia. Investments and contributions within the bank's assessment areas totaled \$7.4 million during the review period. The bank was also considered responsive to community credit needs within its assessment areas; therefore, positive consideration was given to 107 investments totaling \$6.8 million located in a broader statewide or regional area that did not directly benefit the bank's specific assessment areas. Additionally, the bank had \$45.8 million in investments that benefited several states outside the bank's footprint, without a purpose, mandate or function of serving states within the bank's footprint. Although the

majority of the bank's investments were made outside the bank's footprint, the level of investments and contributions within the bank's assessment areas increased significantly from the previous CRA evaluation. Grants were made to organizations serving various community development needs of low- and moderate-income individuals and geographies.

SERVICE TEST

The service test rating is high satisfactory. Overall, performance was good in Florida, adequate in Georgia, and poor in Alabama.

CCB's retail delivery systems are reasonably accessible to the bank's geographies and individuals of different income levels in the bank's assessment areas. Additionally, the bank's record of opening and closing branches has generally not adversely affected the accessibility of its delivery systems, particularly for low- and moderate-income geographies and/or low- and moderate-income individuals. During the review period, the bank had one branch relocation in the Tallahassee, Florida assessment area in a middle-income tract in April 2017. Additionally, the bank closed its two branches (located in moderate- and middle-income census tracts) in Burke County, Georgia, thus exiting the Augusta, Georgia assessment area in August 2016. Finally, business hours and services do not vary in a way that inconveniences the needs of low- and moderate-income geographies or individuals.

The bank provides a relatively high level of community development services. Employees served in various capacities related to the provision of financial services, primarily on boards and committees, for a variety of community development organizations. Bank staff engaged in 354 qualified service activities in its assessment areas totaling 3,383 service hours during the review period. Community development services were excellent in Florida, adequate in Georgia, and poor in Alabama. Refer to the specific assessment area sections for further details regarding the community development services provided by the bank staff in their respective communities.

FAIR LENDING OR OTHER ILLEGAL CREDIT PRACTICES REVIEW

No evidence of prohibited discrimination or the use of other illegal credit practices was noted during the examination. The bank is in compliance with the substantive provisions of antidiscrimination laws and regulations.

FLORIDA

CRA RATING FOR FLORIDA: Satisfactory

The Lending Test is rated: High Satisfactory

The Investment Test is rated: High Satisfactory

The Service Test is rated: High Satisfactory

Major factors supporting the rating include the following:

- 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 revenue sizes.
- The bank makes a relatively high level of community development loans in its Florida assessment areas.
- The bank provides a significant level of qualified community development investments and grants that are responsive to several identified community development needs of the Florida assessment areas.
- Retail banking services are adequate in the Florida assessment areas.
- The bank provides a relatively high level of community development services throughout the Florida assessment areas.

SCOPE OF EXAMINATION

A full-scope review was conducted for the Tallahassee assessment area. Limited scope reviews were conducted for the remaining seven assessment areas:

- Gainesville
- Gulf
- Homosassa Springs
- Putnam-Bradford-Clay-St. Johns
- Tampa
- Washington
- West Central FL

The time period and products evaluated for the assessment areas in Florida are consistent with the scope discussed in the institution section of this report.

DESCRIPTION OF INSTITUTION'S OPERATIONS IN FLORIDA

As of June 30, 2017, CCB had approximately \$2.1 billion in deposits in Florida comprising 85.8 percent of the bank's total deposits. CCB operated 51 banking offices in Florida as of December 31, 2017, representing 77.3 percent of the bank's total offices. HMDA-reportable lending in Florida accounted for 91.0 percent of total institutional HMDA-reportable lending by number of loans and 95.2 percent by dollar volume. CRA small business lending in Florida accounted for 81.4 percent of the bank's total CRA small business lending by number of loans and 84.4 percent by dollar volume.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN FLORIDA

LENDING TEST

The lending test rating for the state of Florida is high satisfactory.

During the review period, CCB reported 2,114 HMDA-reportable and 1,320 small business loans in Florida. Therefore, more weight was given to HMDA-reportable lending than small business lending for the analyses. CCB funded approximately \$38.3 million in community development loans in Florida.

Lending Activity

The following table displays the volume of lending activity from January 1, 2016 through December 31, 2017 by loan type.

Statewide Summary of Lending Activity
Assessment Areas Located in
Florida

Loan Type	#	%	\$ (000s)	%
HMDA Home Purchase	1,820	86.1%	\$320,300	84.2%
HMDA Refinance	276	13.1%	\$48,157	12.7%
HMDA Home Improvement	9	0.4%	\$639	0.2%
HMDA Multi-Family	9	0.4%	\$11,322	3.0%
Total HMDA	2,114	61.6%	\$380,418	76.6%
Total Small Business	1,320	38.4%	\$115,975	23.4%
TOTAL LOANS	3,434	100.0%	\$496,393	100.0%

Originations and Purchases

Geographic and Borrower Distribution of Loans

The geographic distribution of HMDA-reportable and small business loans is adequate, and the distribution of loans by borrower income and business revenue size is good. The detailed analyses are discussed later in this state of Florida section of the report.

Community Development Lending

CCB makes a relatively high level of community development loans in the state of Florida. During the review period, the bank originated 41 community development loans totaling approximately \$38.3 million benefiting the Florida assessment areas. The loans supported revitalization and stabilization efforts, community services, and affordable housing. The bank originated seven community development loans totaling \$18.7 million in the Tallahassee full-scope assessment area, and \$19.4 million were disbursed throughout the limited-scope assessment areas, except for the Tampa assessment area where no loans were made. The bank was considered responsive to community credit needs in the state. Therefore, positive consideration was given to eight additional loans totaling \$15.7 million that provided affordable housing and community services within Florida that did not directly benefit the bank's assessment areas. Additional details regarding community development lending can be found in the full-scope assessment area section.

INVESTMENT TEST

The investment test rating for Florida is high satisfactory.

The bank made a significant level of qualified investments and contributions totaling \$6.2 million in Florida. During the current review period, Capital City Bank had qualified investments of \$6.0 million in the Florida assessment areas. In addition, the bank made 123 qualified contributions in the assessment areas for a total of \$236,960. Approximately 37.9 percent of combined investment and contribution activity occurred in the Tallahassee full-scope assessment area, which comprises 53.7 percent of deposits in this market. Performance in Tallahassee was good. The bank was considered responsive to community credit needs in the state. Therefore, positive consideration was given to 41 investments totaling \$3.4 million located in a broader statewide area that did not directly benefit the bank's Florida assessment areas.

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

SERVICE TEST

The service test rating for Florida is high satisfactory.

Retail Services

CCB's delivery systems, including ATMs and branches, are reasonably accessible to geographies and individuals of different income levels. CCB's record of opening and closing of branches has generally not adversely affected the accessibility of its delivery systems, particularly to low- and moderate-income geographies and individuals. During the review period, the bank had one branch opening and one branch closing in the state of Florida, which was located in a middle-income census tract in the Tallahassee full-scope assessment area. This branch activity entailed the bank relocating its main corporate headquarters to a downtown office in April 2017. In addition, banking services and business hours do not vary in a way that inconveniences the needs of low- and moderate-income geographies or individuals. Overall, the bank's retail service performance is considered adequate in Florida.

Community Development Services

CCB provides a relatively high level of community development services that benefit low- and moderate-income residents and small businesses in Florida. Employees engaged in 281 qualified service activities totaling 2,977 service hours during the examination period. The majority of community development services were provided in the Tallahassee (1,430 hours) full-scope assessment area, where performance was good. Board and committee service and financial education were the primary community development services in the full-scope assessment area. Additionally, employees engaged in 1,547 service hours in limited-scope assessment areas. Overall, the community development service performance is considered good in Florida.

For more detailed information, refer to the full-scope assessment area section in this report.

METROPOLITAN AREA
(Full-Scope Review)

**DESCRIPTION OF INSTITUTION’S OPERATIONS IN THE TALLAHASSEE, FLORIDA
ASSESSMENT AREA**

Overview

The Tallahassee, Florida assessment area is located in the eastern part of the Florida panhandle. The assessment area includes Leon, Gadsden, Jefferson, and Wakulla counties, which comprise the Tallahassee MSA. As of December 31, 2017, CCB operated its main office and 17 branches in the assessment area, representing 35.0 percent of its Florida branches. The Tallahassee assessment area had the greatest concentration of combined HMDA-reportable and CRA small business lending in the state of Florida at approximately 55.0 percent of total lending by number of loans.

Population and Income Characteristics

Between 2010 and 2018, the estimated assessment area population increased by approximately 4.4 percent, while the statewide population grew by 13.2 percent.¹ The assessment area population was estimated at 374,690 as of 2015, and the city of Tallahassee (Leon County) at 282,940 represents about 75.0 percent of the assessment area population.

2017 FFIEC census data shows there are 86 census tracts in the assessment area. Of the 86 census tracts, 14 (16.3 percent) are low-income; 21 (24.4 percent) are moderate-income; 28 (32.6 percent) are middle-income; 19 (22.1 percent) are upper-income; and 4 (4.7 percent) tracts have no income designation. There was a slight shift in tract distribution from the 2016 FFIEC census data which disclosed 12 low-income, 25 moderate-income, 25 middle-income, 21 upper-income, and 3 census tracts with no income designation.

The following table sets forth the HUD estimated median family income used to classify borrower income for 2016 and 2017 for the Tallahassee MSA. It also provides a breakdown of the estimated annual income based on income-level.

Borrower Income Levels
Tallahassee, FL MSA

FFIEC Estimated Median Family Income		Low	Moderate	Middle	Upper
		0 - 49.99%	50% - 79.99%	80% - 119.99%	120% - & above
2016	\$64,200	0 - \$32,099	\$32,100 - \$51,359	\$51,360 - \$77,039	\$77,040 - & above
2017	\$68,500	0 - \$34,249	\$34,250 - \$54,799	\$54,800 - \$82,199	\$82,200 - & above

The HUD estimated median family income for the Tallahassee MSA in 2016 was \$64,200 and increased to \$68,500 for 2017. According to 2017 FFIEC census data, there were 83,490 families in the assessment area. Of those families, 23.4 percent were low-income, 16.7 percent were moderate-income, 19.6 percent were middle-income, and 40.2 percent were upper-income. Of the total families, 12.4 percent had incomes below the poverty level.

¹ QuickFacts U.S. Census Bureau <http://quickfacts.census.gov>

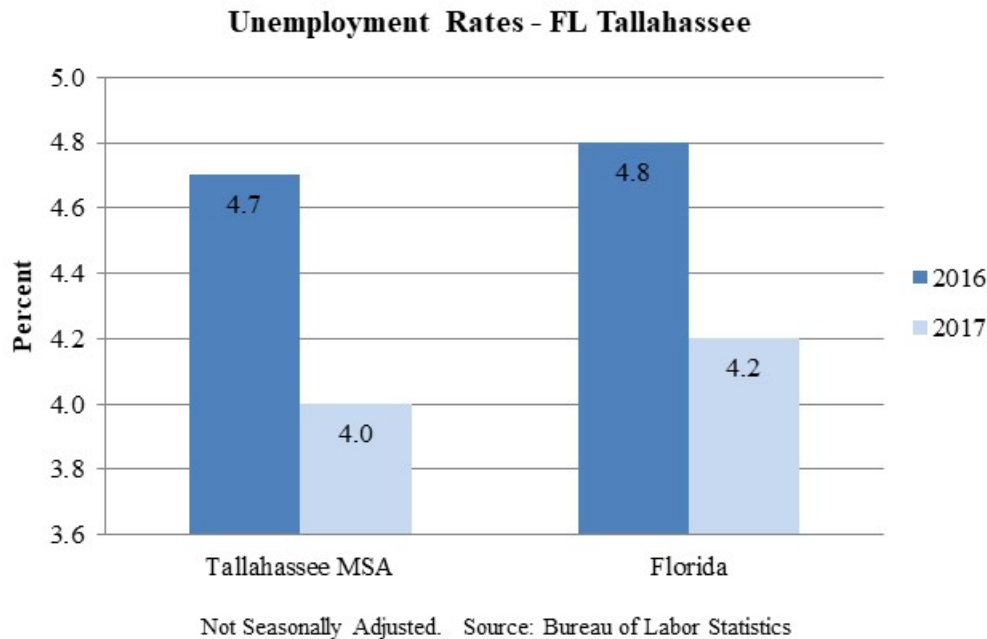
Housing Characteristics

There were 164,810 housing units in the assessment area of which 49.8 percent were owner-occupied, 37.0 percent were rental units, and 12.0 percent were vacant. A higher concentration (67.0 percent) of rental units were noted in low-income tracts. Based on higher median housing values, owning a home in the assessment area was less affordable relative to the state of Florida overall. For example, the median housing value for the assessment area was \$164,686, and particularly higher in Leon County at \$180,900, compared to Florida's at \$159,000. Likewise, the assessment area affordability ratio of 27.5 percent was below the ratio for the state of Florida at 29.8 percent; the lower ratio indicating that housing is less affordable. Conversely, rental housing in the assessment area was more affordable when compared to the state of Florida. The median gross rent for the assessment area was \$897 per month, and notably less in Gadsden County at \$682, compared to the higher rental rates in Florida overall at \$1,002 monthly.

Economic Conditions

The city of Tallahassee, the largest city in the MSA, is the state capital and home to Florida State University (FSU) and Florida Agricultural and Mechanical University (FAMU). Because the state capital and multiple public universities are located in the assessment area, the government sector is an important part of the local economy.² In 2017, Tallahassee assessment area top industries were government, education, and health services. The major employers include State of Florida, FSU, Tallahassee Memorial Healthcare, Inc., Leon County Schools, City of Tallahassee, FAMU, Leon County, Tallahassee Community College, and Capital Regional Medical Center.³

The following chart displays the unemployment rates for 2016 and 2017 for the assessment area and statewide. The assessment area has continued to experience economic recovery evidenced by the declining unemployment rate which declined significantly from 2016 to 2017. The assessment area unemployment rate is lower than the state overall.



² HUD Tallahassee, Florida Comprehensive HMA (12/31/16) <https://www.huduser.gov/portal/publications/pdf/TallahasseeFL-comp-17.pdf>

³ 2017 major employers: http://oevforbusiness.org/wp-content/uploads/2017/03/major-employers_march2017.pdf

Competition

The Tallahassee MSA is moderately competitive. According to the June 30, 2017 FDIC Deposit Market Share Report, there were 16 financial institutions operating 84 banking offices within the assessment area. CCB ranked 3rd with a deposit market share of 14.3 percent. SunTrust Bank ranked first with 16.4 percent deposit market share followed by Wells Fargo Bank with 15.5 percent.

HMDA market peer information shows CCB ranked 2nd out of 347 reporters in 2016 for HMDA-reportable loan originations or purchases with 7.4 percent of total HMDA-reportable loans in the assessment area. Similarly for 2017, the bank ranked 2nd out of 344 reporters with 8.1 percent. Wells Fargo Bank NA was the top HMDA lender in 2016 and 2017.

CRA market peer information shows CCB ranked 6th out of 81 reporters in 2016 for CRA lending with 4.2 percent of loans. Similarly for 2017, the bank ranked 9th out of 82 lenders with 3.5 percent of CRA loans. American Express Bank FSB and Citibank NA were the leading CRA lenders in the market in 2016 and 2017.

Credit and Community Development Needs

Many of the community development opportunities in the assessment area are concentrated in the city of Tallahassee. The other counties in the MSA are rural with less established community development capacity. To better understand the credit and community development needs and opportunities, examiners used information obtained from a representative of a small business development organization in the assessment area. The contact stated that the economy in Leon County is faring well; the unemployment rate in the county is the lowest of all counties in the state.

According to 2017 D&B information, 93.0 percent of total businesses in the assessment area are small businesses signaling loan demand and opportunities for banks to originate loans to small businesses operating in Leon, Gadsden, Jefferson, and Wakulla counties. The representative from the small business development organization also stated that the primary barrier the organization faces is access to capital when trying to make loans to small businesses. The contact states that many small businesses, particularly startups, can operate with small dollar loans; however, micro-loan programs in the market are scarce. The organization's clients also experience barriers such as lack of equity, a realistic and supported business plan, and credit weaknesses, indicating a need for entrepreneur and credit repair workshops.

The lack of skilled workers appears to hinder the assessment area as a viable location for businesses to relocate. According to the contact, the city of Tallahassee and Leon County have plans to improve its workforce development efforts through training, apprenticeship programs, and mentoring opportunities to develop workforce readiness as a plan to attract small- and large-scale businesses to the area.

The Tallahassee Housing Authority provides affordable housing for low- to moderate-income persons through two programs: Public Housing and Housing Choice Vouchers-Section 8.⁴ The city of Tallahassee offers programs to increase access to affordable housing.⁵ Some of the programs include down payment assistance services and loans through the Tallahassee Lenders Consortium which provides homebuyer education and loans for down payments. Also, its emergency repair and owner-occupied rehabilitation programs through the City's Housing Division eliminates health and safety hazards in the home and makes needed repairs to meet city building codes.

⁴ Tallahassee Housing Authority <https://www.tallha.org/programs>

⁵ City of Tallahassee <https://www.talgov.com/neighborhoodservices/housing.aspx>

Assessment Area Demographics

The following tables provide demographic characteristics of the assessment area used to analyze the bank's lending performance. The first table is based on 2016 FFIEC census data⁷ along with 2016 Dun & Bradstreet (D&B) information and is used for the 2016 lending performance analysis. The second table is based on 2017 FFIEC census data⁸ and 2017 D&B information used for the 2017 lending performance analysis.

As a result of the census data changes in 2017, the total number of census tracts in the assessment area remained constant at 86 tracts; however, low-income census tracts increased from 12 to 14; moderate-income tracts decreased from 25 to 21; middle-income tracts increased from 25 to 28; and upper-income tracts decreased from 21 to 19.

⁷ 2016 FFIEC census data is derived from the 2010 census data and 2006-2010 American Community Survey (ACS) five-year estimates.

⁸ 2017 FFIEC census data is derived from the 2011-2015 ACS five-year estimates.

Combined Demographics Report

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	12	14.0	5,847	7.1	2,312	39.5	19,365	23.5
Moderate-income	25	29.1	22,559	27.4	4,672	20.7	13,314	16.2
Middle-income	25	29.1	27,461	33.4	2,512	9.1	15,723	19.1
Upper-income	21	24.4	26,457	32.1	765	2.9	33,922	41.2
Unknown-income	3	3.5	0	0.0	0	0.0	0	0.0
Total Assessment Area	86	100.0	82,324	100.0	10,261	12.5	82,324	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	21,319	2,783	3.3	13.1	15,671	73.5	2,865	13.4
Moderate-income	47,876	21,065	24.8	44.0	20,007	41.8	6,804	14.2
Middle-income	51,348	31,541	37.1	61.4	12,839	25.0	6,968	13.6
Upper-income	40,297	29,608	34.8	73.5	7,876	19.5	2,813	7.0
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
Total Assessment Area	160,840	84,997	100.0	52.8	56,393	35.1	19,450	12.1
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	1,280	5.6	1,181	5.6	86	7.0	13	5.7
Moderate-income	5,636	24.8	5,232	24.7	359	29.1	45	19.8
Middle-income	7,728	34.1	7,203	33.9	428	34.7	97	42.7
Upper-income	7,996	35.3	7,572	35.7	352	28.5	72	31.7
Unknown-income	43	0.2	33	0.2	10	0.8	0	0.0
Total Assessment Area	22,683	100.0	21,221	100.0	1,235	100.0	227	100.0
Percentage of Total Businesses:				93.6		5.4		1.0
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	1	0.3	1	0.3	0	0.0	0	0.0
Moderate-income	114	33.8	109	33.6	5	38.5	0	0.0
Middle-income	127	37.7	121	37.3	6	46.2	0	0.0
Upper-income	95	28.2	93	28.7	2	15.4	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	337	100.0	324	100.0	13	100.0	0	.0
Percentage of Total Farms:				96.1		3.9		.0

2016 FFIEC Census Data and 2016 D&B Information

Combined Demographics Report

Assessment Area: FL Tallahassee

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	14	16.3	6,735	8.1	2,712	40.3	19,550	23.4
Moderate-income	21	24.4	17,599	21.1	3,452	19.6	13,975	16.7
Middle-income	28	32.6	33,076	39.6	3,322	10.0	16,386	19.6
Upper-income	19	22.1	25,430	30.5	650	2.6	33,579	40.2
Unknown-income	4	4.7	650	0.8	180	27.7	0	0.0
Total Assessment Area	86	100.0	83,490	100.0	10,316	12.4	83,490	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	24,572	3,986	4.9	16.2	16,483	67.1	4,103	16.7
Moderate-income	37,222	14,775	18.0	39.7	16,359	43.9	6,088	16.4
Middle-income	61,745	34,383	41.9	55.7	19,563	31.7	7,799	12.6
Upper-income	37,420	28,530	34.7	76.2	6,378	17.0	2,512	6.7
Unknown-income	3,851	472	0.6	12.3	2,971	77.1	408	10.6
Total Assessment Area	164,810	82,146	100.0	49.8	61,754	37.5	20,910	12.7
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	1,358	6.6	1,254	6.6	88	7.1	16	7.6
Moderate-income	3,910	19.1	3,577	18.8	297	24.1	36	17.1
Middle-income	8,737	42.6	8,052	42.2	587	47.6	98	46.7
Upper-income	6,327	30.9	6,019	31.6	248	20.1	60	28.6
Unknown-income	175	0.9	161	0.8	14	1.1	0	0.0
Total Assessment Area	20,507	100.0	19,063	100.0	1,234	100.0	210	100.0
Percentage of Total Businesses:				93.0		6.0		1.0
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	6	1.9	5	1.6	1	8.3	0	0.0
Moderate-income	54	17.1	52	17.1	2	16.7	0	0.0
Middle-income	172	54.4	165	54.3	7	58.3	0	0.0
Upper-income	84	26.6	82	27.0	2	16.7	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	316	100.0	304	100.0	12	100.0	0	.0
Percentage of Total Farms:				96.2		3.8		.0

2017 FFIEC Census Data and 2017 D&B Information

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE TALLAHASSEE, FLORIDA ASSESSMENT AREA

LENDING TEST

CCB's lending in the Tallahassee assessment area reflects good responsiveness to assessment area credit needs. The geographic distribution of loans reflects adequate penetration throughout the assessment area, and the distribution of loans by borrower income and business revenues reflects good penetration among customers of different income levels and businesses of different sizes. The bank made a relatively high level of community development loans within the assessment area.

Lending Activity

For 2016 lending, the analysis included 686 HMDA and 297 small business loans made in the assessment area, while the 2017 analysis included 710 HMDA and 201 small business loans. Greater weight was placed on HMDA lending, as the volume of HMDA-reportable loans was more than small business loans. The 2016 and 2017 analysis showed similar lending patterns; therefore, the written discussion highlights 2017 performance. Reference to 2016 lending is provided when meaningful to the analysis. The 2016 lending activity tables can be found in Appendix G. Performance context information discussed earlier in the state of Florida section of this report was also considered in the evaluation of the bank's lending.

Geographic Distribution of Loans

Based on the following analysis, the geographic distribution of loans reflects adequate penetration throughout the assessment area. For this analysis, the geographic distribution of home mortgage loans and small business loans was compared to demographic information. Performance context information and aggregate lending data was considered in the evaluation.

Residential Real Estate (HMDA) Lending

The geographic distribution of HMDA loans reflects good dispersion throughout the assessment area. The following table shows the geographic distribution of CCB's HMDA loans for 2017 within the Tallahassee assessment area. The tables include demographic information and a comparison of bank lending to aggregate lending. Aggregate lending data is the combined total of lending activity reported by all lenders subject to HMDA reporting in the assessment area.

Geographic Distribution of HMDA Loans

Assessment Area: FL Tallahassee

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison						
		2017					2017						
		Bank		Owner Occupied Units	Count		Dollar		Bank	Agg	Dollar		Agg
		#	%		\$ (000s)	\$ %	#	%			%	\$ (000s)	
HOME PURCHASE	Low	17	2.6%	\$1,716	1.4%	4.9%	17	2.6%	3.5%	\$1,716	1.4%	1.7%	
	Moderate	64	9.9%	\$8,079	6.4%	18.0%	64	9.9%	12.7%	\$8,079	6.4%	8.7%	
	Middle	305	47.1%	\$50,645	40.4%	41.9%	305	47.1%	44.0%	\$50,645	40.4%	38.5%	
	Upper	252	38.9%	\$63,754	50.9%	34.7%	252	38.9%	38.6%	\$63,754	50.9%	50.4%	
	Unknown	9	1.4%	\$1,109	0.9%	0.6%	9	1.4%	1.1%	\$1,109	0.9%	0.6%	
	<i>Total</i>	<i>647</i>	<i>100.0%</i>	<i>\$125,303</i>	<i>100.0%</i>	<i>100.0%</i>	<i>647</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$125,303</i>	<i>100.0%</i>	<i>100.0%</i>	
REFINANCE	Low	4	7.0%	\$782	6.1%	4.9%	4	7.0%	2.1%	\$782	6.1%	1.5%	
	Moderate	6	10.5%	\$385	3.0%	18.0%	6	10.5%	11.4%	\$385	3.0%	5.0%	
	Middle	23	40.4%	\$5,538	43.1%	41.9%	23	40.4%	41.3%	\$5,538	43.1%	30.7%	
	Upper	24	42.1%	\$6,149	47.8%	34.7%	24	42.1%	44.8%	\$6,149	47.8%	62.8%	
	Unknown	0	0.0%	\$0	0.0%	0.6%	0	0.0%	0.3%	\$0	0.0%	0.1%	
	<i>Total</i>	<i>57</i>	<i>100.0%</i>	<i>\$12,854</i>	<i>100.0%</i>	<i>100.0%</i>	<i>57</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$12,854</i>	<i>100.0%</i>	<i>100.0%</i>	
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	4.9%	0	0.0%	1.8%	\$0	0.0%	0.2%	
	Moderate	2	100.0%	\$98	100.0%	18.0%	2	100.0%	12.6%	\$98	100.0%	9.0%	
	Middle	0	0.0%	\$0	0.0%	41.9%	0	0.0%	40.1%	\$0	0.0%	35.5%	
	Upper	0	0.0%	\$0	0.0%	34.7%	0	0.0%	45.0%	\$0	0.0%	55.3%	
	Unknown	0	0.0%	\$0	0.0%	0.6%	0	0.0%	0.5%	\$0	0.0%	0.0%	
	<i>Total</i>	<i>2</i>	<i>100.0%</i>	<i>\$98</i>	<i>100.0%</i>	<i>100.0%</i>	<i>2</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$98</i>	<i>100.0%</i>	<i>100.0%</i>	
MULTI FAMILY	Low	0	0.0%	\$0	0.0%	39.6%	0	0.0%	49.0%	\$0	0.0%	23.5%	
	Moderate	1	25.0%	\$510	7.6%	21.9%	1	25.0%	24.5%	\$510	7.6%	12.1%	
	Middle	2	50.0%	\$5,450	81.2%	24.6%	2	50.0%	10.2%	\$5,450	81.2%	1.5%	
	Upper	1	25.0%	\$750	11.2%	6.7%	1	25.0%	8.2%	\$750	11.2%	8.8%	
	Unknown	0	0.0%	\$0	0.0%	7.3%	0	0.0%	8.2%	\$0	0.0%	54.0%	
	<i>Total</i>	<i>4</i>	<i>100.0%</i>	<i>\$6,710</i>	<i>100.0%</i>	<i>100.0%</i>	<i>4</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$6,710</i>	<i>100.0%</i>	<i>100.0%</i>	
HMDA TOTALS	Low	21	3.0%	\$2,498	1.7%	4.9%	21	3.0%	3.4%	\$2,498	1.7%	8.0%	
	Moderate	73	10.3%	\$9,072	6.3%	18.0%	73	10.3%	12.5%	\$9,072	6.3%	8.8%	
	Middle	330	46.5%	\$61,633	42.5%	41.9%	330	46.5%	43.0%	\$61,633	42.5%	25.5%	
	Upper	277	39.0%	\$70,653	48.7%	34.7%	277	39.0%	40.3%	\$70,653	48.7%	41.5%	
	Unknown	9	1.3%	\$1,109	0.8%	0.6%	9	1.3%	0.9%	\$1,109	0.8%	16.2%	
	<i>Total</i>	<i>710</i>	<i>100.0%</i>	<i>\$144,965</i>	<i>100.0%</i>	<i>100.0%</i>	<i>710</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$144,965</i>	<i>100.0%</i>	<i>100.0%</i>	

Originations & Purchases

2017 FFIEC Census Data and 2015 ACS Data

Home Purchase Loans

Of the 710 HMDA loans in 2017, 647 (91.6 percent) were home purchase loans. Lending in low-income census tracts at 2.6 percent was less than the percentage of owner-occupied units at 4.9 percent. Aggregate lending performance in low-income tracts was slightly more favorable, at 3.5 percent, than the bank’s performance. The bank’s lending in moderate-income tracts at 9.9 percent was significantly less than the percentage of owner-occupied units in those tracts at 18.0 percent, and less than the aggregate performance of 12.7 percent.

Home Refinance Loans

Refinance loans represented only 8.1 percent of the total HMDA loans. The bank made only 4 loans (7.0 percent) in low-income census tracts where the percentage of owner-occupied units was 4.9 percent; however, the bank’s lending was better than aggregate lenders (2.1 percent). The bank’s lending in moderate-income tracts at 10.5 percent was less than the percentage of owner-occupied units in those tracts at 18.0 percent, and similar to aggregate performance of 11.4 percent.

Small Business Lending

The geographic distribution of small business loans reflects adequate dispersion throughout the assessment area. The following table shows the distribution of CCB’s small business loans for 2017 within the Tallahassee assessment area.

Geographic Distribution of Small Business Loans

Assessment Area: FL Tallahassee

Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
	2017					2017					
	Bank		Dollar		Small Businesses	Count		Dollar		Agg	
	Count	%	\$ (000s)	\$ %		Bank	Agg	Bank	Agg	\$ %	\$ %
#	%	\$ (000s)	\$ %	%	#	%	%	\$ 000s	\$ %	\$ %	
Low	8	4.0%	\$468	2.5%	6.6%	8	4.0%	6.0%	\$468	2.5%	6.3%
Moderate	46	22.9%	\$3,801	20.3%	18.8%	46	22.9%	21.1%	\$3,801	20.3%	22.6%
Middle	107	53.2%	\$11,503	61.3%	42.2%	107	53.2%	40.0%	\$11,503	61.3%	46.0%
Upper	39	19.4%	\$2,841	15.1%	31.6%	39	19.4%	30.7%	\$2,841	15.1%	23.7%
Unknown	1	0.5%	\$150	0.8%	0.8%	1	0.5%	1.2%	\$150	0.8%	1.1%
Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	1.0%	\$0	0.0%	0.4%
<i>Total</i>	<i>201</i>	<i>100.0%</i>	<i>\$18,763</i>	<i>100.0%</i>	<i>100.0%</i>	<i>201</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$18,763</i>	<i>100.0%</i>	<i>100.0%</i>

Originations & Purchases
2017 FHIC Census Data and 2017 D&B Information

CCB originated 201 small business loans inside the assessment area. Eight (4.0 percent) loans were originated in low-income census tracts where 6.6 percent of small businesses are located. The bank’s lending in low-income tracts was less than aggregate at 6.0 percent. Conversely, the bank’s lending in moderate-income tracts at 22.9 percent was greater than the percentage of small businesses located in moderate-income tracts at 18.8 percent, and similar to the aggregate at 21.1 percent.

Lending to Borrowers of Different Incomes and Businesses of Different Sizes

The distribution of loans by borrower income and business revenue size reflects good penetration among individuals of different income levels and businesses of different sizes. For this analysis, the distribution of HMDA lending to borrowers of different income levels and small business lending among businesses of different sizes was compared to available demographic information. Performance context information and aggregate lending data were considered in the evaluation.

Residential Real Estate (HMDA) Lending

The distribution of HMDA lending by borrower income is good throughout the assessment area. The following table shows the borrower distribution of CCB's 2017 HMDA loans by borrower income within the Tallahassee assessment area. The tables include demographic information and a comparison of bank lending to aggregate lending.

Borrower Distribution of HMDA Loans

Assessment Area: FL Tallahassee

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2017					2017					
		Bank				Families by Family Income	Count			Dollar		
		Count	Dollar				Bank	Agg	Bank	Agg		
#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %		
HOME PURCHASE	Low	44	6.8%	\$4,440	3.5%	23.4%	44	6.8%	7.0%	\$4,440	3.5%	3.5%
	Moderate	130	20.1%	\$17,990	14.4%	16.7%	130	20.1%	18.0%	\$17,990	14.4%	13.3%
	Middle	167	25.8%	\$29,657	23.7%	19.6%	167	25.8%	21.5%	\$29,657	23.7%	20.3%
	Upper	283	43.7%	\$70,389	56.2%	40.2%	283	43.7%	35.3%	\$70,389	56.2%	47.6%
	Unknown	23	3.6%	\$2,827	2.3%	0.0%	23	3.6%	18.1%	\$2,827	2.3%	15.2%
	<i>Total</i>	<i>647</i>	<i>100.0%</i>	<i>\$125,303</i>	<i>100.0%</i>	<i>100.0%</i>	<i>647</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$125,303</i>	<i>100.0%</i>	<i>100.0%</i>
REFINANCE	Low	2	3.5%	\$131	1.0%	23.4%	2	3.5%	6.2%	\$131	1.0%	1.9%
	Moderate	12	21.1%	\$1,502	11.7%	16.7%	12	21.1%	15.1%	\$1,502	11.7%	6.6%
	Middle	12	21.1%	\$1,990	15.5%	19.6%	12	21.1%	19.1%	\$1,990	15.5%	10.4%
	Upper	26	45.6%	\$6,159	47.9%	40.2%	26	45.6%	39.6%	\$6,159	47.9%	69.4%
	Unknown	5	8.8%	\$3,072	23.9%	0.0%	5	8.8%	19.9%	\$3,072	23.9%	11.8%
	<i>Total</i>	<i>57</i>	<i>100.0%</i>	<i>\$12,854</i>	<i>100.0%</i>	<i>100.0%</i>	<i>57</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$12,854</i>	<i>100.0%</i>	<i>100.0%</i>
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	23.4%	0	0.0%	7.3%	\$0	0.0%	1.4%
	Moderate	0	0.0%	\$0	0.0%	16.7%	0	0.0%	20.2%	\$0	0.0%	6.0%
	Middle	1	50.0%	\$49	50.0%	19.6%	1	50.0%	20.7%	\$49	50.0%	6.1%
	Upper	1	50.0%	\$49	50.0%	40.2%	1	50.0%	46.9%	\$49	50.0%	84.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	5.0%	\$0	0.0%	1.8%
	<i>Total</i>	<i>2</i>	<i>100.0%</i>	<i>\$98</i>	<i>100.0%</i>	<i>100.0%</i>	<i>2</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$98</i>	<i>100.0%</i>	<i>100.0%</i>
MULTI FAMILY	Low	0	0.0%	\$0	0.0%	23.4%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	16.7%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	19.6%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	40.2%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	4	100.0%	\$6,710	100.0%	0.0%	4	100.0%	100.0%	\$6,710	100.0%	100.0%
	<i>Total</i>	<i>4</i>	<i>100.0%</i>	<i>\$6,710</i>	<i>100.0%</i>	<i>100.0%</i>	<i>4</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$6,710</i>	<i>100.0%</i>	<i>100.0%</i>
HMDA TOTALS	Low	46	6.5%	\$4,571	3.2%	23.4%	46	6.5%	6.8%	\$4,571	3.2%	2.0%
	Moderate	142	20.0%	\$19,492	13.4%	16.7%	142	20.0%	17.3%	\$19,492	13.4%	7.4%
	Middle	180	25.4%	\$31,696	21.9%	19.6%	180	25.4%	20.7%	\$31,696	21.9%	11.3%
	Upper	310	43.7%	\$76,597	52.8%	40.2%	310	43.7%	36.7%	\$76,597	52.8%	40.4%
	Unknown	32	4.5%	\$12,609	8.7%	0.0%	32	4.5%	18.5%	\$12,609	8.7%	38.9%
	<i>Total</i>	<i>710</i>	<i>100.0%</i>	<i>\$144,965</i>	<i>100.0%</i>	<i>100.0%</i>	<i>710</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$144,965</i>	<i>100.0%</i>	<i>100.0%</i>

Originations & Purchases
2017 FFIEC Census Data and 2015 ACS Data

Home Purchase Loans

As previously stated, home purchase loans represented 91.6 percent of the total HMDA loans. The bank’s lending to low-income borrowers at 6.8 percent was significantly less than the percentage of low-income families at 23.4 percent, although similar to aggregate lenders at 7.0 percent. The bank’s lending to moderate-income borrowers at 20.1 percent compared favorably to the percentage of moderate-income families at 16.7 percent, and to aggregate lenders at 18.0 percent.

Home Refinance Loans

The bank made only two (3.5 percent) loans to low-income borrowers which was significantly less than demographic data (23.4 percent), and less favorable than aggregate lenders at 6.2 percent. Conversely, the bank’s lending to moderate-income borrowers at 21.1 percent was greater than the percentage of moderate-income families at 16.7 percent, and the bank outperformed aggregate lenders at 15.1 percent.

Small Business Lending

Small business lending by business revenue size reflects adequate penetration among businesses of different sizes located throughout the assessment area. The following table shows the distribution of CCB’s small business loans, by revenue size for 2017 within the Tallahassee assessment area.

Small Business Loans by Business Revenue & Loan Size

Assessment Area: FL Tallahassee

Business Revenue & Loan Size		Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2017					2017					
		Bank		Total Businesses			Count			Dollar		
		Count	\$ (000s)		%		#	%		Bank		Agg
#	%	\$	%	%	#	%	%	\$(000s)	\$ %	\$ %		
BUSINESS REVENUE	\$1million or Less	103	51.2%	\$8,206	43.7%	93.0%	103	51.2%	54.5%	\$8,206	43.7%	45.5%
	Over \$1 Million	81	40.3%	\$9,795	52.2%	6.0%	81	40.3%				
	Total Rev. available	184	91.5%	\$18,001	95.9%	99.0%	184	91.5%				
	Rev. Not Known	17	8.5%	\$762	4.1%	1.0%	17	8.5%				
	Total	201	100.0%	\$18,763	100.0%	100.0%	201	100.0%				
LOAN SIZE	\$100,000 or Less	158	78.6%	\$6,013	32.0%		158	78.6%	94.8%	\$6,013	32.0%	40.1%
	\$100,001 - \$250,000	25	12.4%	\$4,211	22.4%		25	12.4%	2.7%	\$4,211	22.4%	16.0%
	\$250,001 - \$1 Million	18	9.0%	\$8,539	45.5%		18	9.0%	2.5%	\$8,539	45.5%	43.9%
	Total	201	100.0%	\$18,763	100.0%		201	100.0%	100.0%	\$18,763	100.0%	100.0%
LOAN SIZE Rev. \$1 Mill or Less	\$100,000 or Less	86	83.5%	\$3,111	37.9%							
	\$100,001 - \$250,000	10	9.7%	\$1,711	20.9%							
	\$250,001 - \$1 Million	7	6.8%	\$3,384	41.2%							
	Total	103	100.0%	\$8,206	100.0%							

Originations & Purchases

Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue. 2017 FFIEC Census Data and 2017 D&B Information

The table above shows 51.2 percent of the bank's loans were originated to businesses with revenues of \$1 million or less, although 93.0 percent of total businesses in the assessment area are small businesses. Nonetheless, the bank's lending was similar to aggregate lenders performance at 54.5 percent. Additionally, a high volume (91.0 percent) of the bank's loans were in amounts of \$250,000 or less, indicating a willingness to make smaller dollar loans that are typically requested by small businesses.

Community Development Lending

CCB made a relatively high level of community development loans in the Tallahassee assessment area. The bank funded seven community development loans totaling \$18.7 million during the review period. Of the seven loans, five totaling \$8.3 million supported revitalization and stabilization efforts and two totaling \$10.4 million were to support community service organizations.

INVESTMENT TEST

CCB's investment performance in the Tallahassee assessment area is good. Combined investment and contribution activity inside the assessment area totaled approximately \$2.4 million, or 37.9 percent of total investment activity for the state. This amount reflects a significant increase from the previous CRA evaluation. The bank made investments (excluding contributions) totaling \$2.3 million in the Tallahassee assessment area during the current review period. The bank was responsive to the need across the region for affordable housing, including \$2.2 million for 17 investments in mortgage-backed securities. Additionally, the bank invested \$68,343 in SBA loan pools to help finance small businesses in the assessment area. Capital City Bank also contributed \$65,400 in grants to nonprofit organizations during the review period. Specifically, the bank provided \$54,400 for community services benefiting low- and moderate-income individuals, and \$11,000 for affordable housing initiatives.

SERVICE TEST

Retail Services

CCB's delivery systems are reasonably accessible to the bank's geographies and individuals of different income levels in the assessment area. The distribution of 18 branch offices as of December 31, 2017, was compared to the distribution of households and businesses among the tract categories within the assessment area. The bank's offices in low- and moderate-income (LMI) census tracts represent 38.9 percent of offices in the Tallahassee assessment area. This is greater than the percentage of households (35.8 percent) and businesses (25.7 percent) in LMI census tracts. The bank's record of opening and closing branches generally does not adversely affect the accessibility of its delivery systems, particularly to LMI geographies and/or LMI individuals. During the review period, the bank had one branch opening and one branch closing located in a middle-income census tract in the Tallahassee assessment area. Bank management indicated that this office was relocated on April 1, 2017 to the Downtown main office, which opened on April 3, 2017. Finally, banking services and business hours do not vary in a way that inconveniences CCB's assessment areas, including low- and moderate-income geographies and individuals.

The chart below displays CCB's 2017 branch distribution based on 2015 census data.

Geographic Distribution of Branches & ATMS

Assessment Area: FL Tallahassee

Tract Category	Branches							ATMs								Demographics						
	Total Branches				Drive thru	Extend Hours	Week-end Hours	Total ATMs		Full Service ATMs				Cash only ATMs				Census Tracts		House holds	Total Businesses	
	#	%	Open	Closed				#	%	#	%	Open	Closed	#	%	Open	Closed	#	%			
Low	2	11.1%	0	0	1	2	1	Total	2	7.4%	1	7.1%	0	0	1	7.7%	0	0	14	16.3%	14.2%	6.6%
DTO	1		0	0				SA	0		0		0	0	0		0	0				
Moderate	5	27.8%	0	0	5	5	2	Total	7	25.9%	5	35.7%	0	0	2	15.4%	0	0	21	24.4%	21.6%	19.1%
DTO	1		0	0				SA	0		0		0	0	0		0	0				
Middle	8	44.4%	1	1	8	8	6	Total	14	51.9%	6	42.9%	4	0	8	61.5%	0	1	28	32.6%	37.5%	42.6%
DTO	1		0	0				SA	1		0		0	0	1		0	0				
Upper	3	16.7%	0	0	3	3	2	Total	4	14.8%	2	14.3%	0	0	2	15.4%	0	0	19	22.1%	24.3%	30.9%
DTO	0		0	0				SA	0		0		0	0	0		0	0				
Unknown	0	0.0%	0	0	0	0	0	Total	0	0.0%	0	0.0%	0	0	0	0.0%	0	0	4	4.7%	2.4%	0.9%
DTO	0		0	0				SA	0		0		0	0	0		0	0				
Total	18	100.0%	1	1	17	18	11	Total	27	100.0%	14	100.0%	4	0	13	100.0%	0	1	86	100.0%	100.0%	100.0%
DTO	3		0	0				SA	1		0		0	0	1		0	0				

2017 FFIEC Census Data, 2017 D&B Infr and 2015 ACS Data

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

DTO - Drive thru only is a subset of total branches

SA = Stand Alone ATM is a subset of total ATMs

Community Development Services

CCB provides a relatively high level of community development services in the Tallahassee assessment area. Employees used their financial and technical expertise to provide financial services that benefit residents in the assessment area by serving on various committees and boards. During the review period, CCB employees engaged in 108 qualified service activities totaling 1,430 service hours. Bank representatives provided financial expertise to organizations that support community services, economic development, and revitalization and stabilization. Additionally, bank employees provide financial education to LMI youth that attend various schools that meet the free and reduced lunch threshold.

METROPOLITAN AREAS
(LIMITED-SCOPE REVIEW)

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

DESCRIPTION OF INSTITUTION’S OPERATIONS IN THE FLORIDA METROPOLITAN ASSESSMENT AREAS

- **Gainesville Assessment Area** includes Alachua and Gilchrist counties, and part of Suwannee County (non-MSA).
- **Gulf Assessment Area** includes Gulf County (Panama City MSA).
- **Homosassa Springs Assessment Area** includes Citrus County (Homosassa Springs MSA).
- **Putnam-Bradford-Clay-St. John’s Assessment Area** includes Clay and St. Johns partial counties (Jacksonville MSA), and Putnam and Bradford non-MSA counties.
- **Tampa Assessment Area** includes Hernando and Pasco counties.

Assessment Area	Branches		Deposit Share	
	December 31, 2017		June 30, 2017	
	#	Statewide %	\$ 000’s	Statewide %
Gainesville	11	21.6 %	305,280	14.8 %
Gulf	1	2.0 %	31,117	1.5 %
Homosassa Springs	4	7.8 %	77,349	3.7%
Putnam-Bradford-Clay-St. Johns	5	9.8 %	256,412	12.4 %
Tampa	3	5.9 %	57,773	2.8 %

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE FLORIDA METROPOLITAN ASSESSMENT AREAS

Performance in the limited-scope metropolitan assessment areas was compared with the bank’s performance in the state’s full-scope assessment area using available facts and information, including performance context and demographic data. Please refer to the tables in Appendix F for information regarding these areas.

Performance in the Limited-Scope Review Metropolitan Assessment Areas			
Assessment Area	Lending Test	Investment Test	Service Test
Gainesville	Consistent	Consistent	Consistent
Gulf	Consistent	Not Consistent (Below)	Not Consistent (Below)
Homosassa Springs	Not Consistent (Below)	Consistent	Not Consistent (Below)
Putnam-Bradford-Clay-St. Johns	Consistent	Consistent	Not Consistent (Above)
Tampa	Consistent	Consistent	Not Consistent (Below)

CCB's lending performance in the limited-scope review assessment areas was consistent with the lending performance in the Tallahassee full-scope review assessment area except for the Homosassa Springs assessment area. The bank funded 25 community development loans totaling \$15.3 million in the metropolitan limited-scope assessment areas, except for the Tampa assessment area where no community development loans were originated.

For the investment test, performance in the limited-scope assessment areas was similar to the Tallahassee full-scope assessment area investment performance, with the exception of the Gulf assessment area which was weaker.

For the service test, performance was consistent with the Tallahassee full-scope assessment area performance in the Gainesville assessment area and stronger in the Putnam-Bradford-Clay-St. John's assessment area. Performance in the remaining three limited-scope assessment areas was weaker than the full-scope assessment area performance.

Performance in the metropolitan limited-scope review assessment areas did not affect the overall state rating.

**NONMETROPOLITAN STATEWIDE AREAS
(LIMITED-SCOPE REVIEW)**

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

**DESCRIPTION OF INSTITUTION’S OPERATIONS IN THE FLORIDA NONMETROPOLITAN
ASSESSMENT AREAS**

- **Washington Assessment Area** includes Washington County.
- **West Central FL Assessment Area** includes Dixie, Levy, Madison, and Taylor counties.

Assessment Area	Branches		Deposit Share	
	December 31, 2017		June 30, 2017	
	#	Statewide %	\$ 000’s	Statewide %
Washington	1	2.0 %	26,343	1.3 %
West Central FL	8	15.7 %	201,598	9.8 %

**CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE FLORIDA
NONMETROPOLITAN ASSESSMENT AREAS**

Performance in the limited-scope nonmetropolitan assessment areas was compared with the bank’s performance in the state’s full-scope assessment area using available facts and information, including performance context and demographic data. Please refer to the tables in Appendix F for information regarding these areas.

Performance in the Limited-Scope Review Nonmetropolitan Assessment Areas			
Assessment Area	Lending Test	Investment Test	Service Test
Washington	Consistent	Consistent	Not Consistent (Below)
West Central FL	Consistent	Consistent	Consistent

CCB’s lending performance in the limited-scope review assessment areas was consistent with the lending performance in the Tallahassee full-scope review assessment area. The bank funded nine community development loans totaling \$4.1 million in the nonmetropolitan limited-scope assessment areas.

For the investment test, performance in the nonmetropolitan assessment areas was consistent with the Tallahassee full-scope performance.

For the service test, performance in the limited-scope assessment areas was consistent in West Central FL and weaker in the Washington assessment area.

Performance in the nonmetropolitan limited-scope review 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: 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 the assessment areas.
- The distribution of loans by borrower income reflects poor 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 provides a significant level of qualified community development investments and grants that are responsive to several identified community development needs of the Georgia assessment areas.
- Retail banking services are adequate in the bank's Georgia assessment areas.
- The bank provides an adequate level of community development services throughout the Georgia assessment areas.

SCOPE OF EXAMINATION

A full-scope review was conducted for the following assessment area in Georgia:

- Macon

Limited-scope reviews were conducted for the remaining three assessment areas:

- Grady
- Laurens
- Troup

The time period and products evaluated for the assessment areas in Georgia are consistent with the scope discussed in the institution section of this report.

DESCRIPTION OF INSTITUTION'S OPERATIONS IN GEORGIA

As of June 30, 2017, CCB had approximately \$312.6 million in deposits in Georgia accounting for 13.0 percent of the bank's total deposits. CCB operated 13 banking offices in Georgia as of December 31, 2017, representing 19.7 percent of the bank's total offices. HMDA-reportable lending in Georgia accounted for 7.8 percent of total institutional HMDA-reportable lending by number of loans and 4.3 percent by dollar volume. CRA small business lending in Georgia accounted for 17.4 percent of the bank's total CRA small business lending by number of loans and 15.2 percent by dollar volume.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN GEORGIA

LENDING TEST

The lending test rating for the state of Georgia is low satisfactory.

During the review period, CCB reported 180 HMDA-reportable loans and 283 small business loans in Georgia; therefore, small business lending was given greater weight when determining the rating. CCB funded \$14.1 million in community development loans in Georgia.

The following table displays the volume of lending activity from January 1, 2016 through December 31, 2017 by loan type.

Statewide Summary of Lending Activity
Assessment Areas Located in
Georgia

Loan Type	#	%	\$ (000s)	%
HMDA Home Purchase	70	38.9%	\$8,287	48.0%
HMDA Refinance	103	57.2%	\$8,290	48.0%
HMDA Home Improvement	4	2.2%	\$116	0.7%
HMDA Multi-Family	3	1.7%	\$565	3.3%
Total HMDA	180	38.9%	\$17,258	45.3%
Total Small Business	283	61.1%	\$20,821	54.7%
TOTAL LOANS	463	100.0%	\$38,079	100.0%

Originations and Purchases

Geographic and Borrower Distribution of Loans

The geographic distribution of HMDA-reportable and small business loans is adequate, and the distribution of loans by borrower income and business revenue size is poor. The detailed analyses are discussed later in this state of Georgia section of the report.

Community Development Lending

CCB makes an adequate level of community development loans in the state of Georgia. During the review period, the bank originated four community development loans totaling \$14.1 million benefiting the Georgia assessment areas. The loans supported revitalization and stabilization efforts and community services. The bank originated one community development loan totaling \$150,000 in the Macon full-scope assessment area, and \$14 million in the Laurens limited-scope assessment area. Performance in the Laurens limited-scope assessment area positively impacted the overall state rating. No community development loans were made in the Augusta assessment area during 2016, or the Grady and Troup limited-scope assessment areas during the review period. Details regarding community development loans in the full-scope assessment area are discussed later in the full-scope metropolitan area review section.

CCB funded an additional three loans totaling \$13.9 million to revitalize and stabilize low- and moderate-income areas and provide affordable housing within Georgia, but outside the bank’s assessment areas.

INVESTMENT TEST

The investment test rating for Georgia is high satisfactory.

The bank made a significant level of qualified investments and contributions totaling \$975,469 in Georgia. During the current review period, Capital City Bank had qualified investments of \$921,704 in the Georgia assessment areas. In addition, the bank made 25 qualified contributions in the assessment areas for a total of \$53,765. Approximately 63.3 percent of combined investment and contribution activity occurred in the Macon full-scope assessment area, which comprises 30.3 percent of deposits in the Georgia market. Community development investment performance in Macon was considered to be responsive to the community credit needs in the assessment area. Therefore, positive consideration was given to 42 investments totaling \$2.9 million located in the broader statewide area that did not directly benefit the bank’s assessment areas.

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

SERVICE TEST

The service test rating for Georgia is low satisfactory.

Retail Services

CCB's delivery systems, including ATMs and branches, are reasonably accessible to geographies and individuals of different income levels. CCB's record of opening and closing of branches has generally not adversely affected the accessibility of its delivery systems, particularly to low- and moderate-income geographies and individuals. During the review period, CCB closed its only two branches in Burke County, Georgia, thus exiting the Augusta assessment area in August 2016. In addition, banking services and business hours do not vary in a way that inconveniences the needs of low- and moderate-income geographies or individuals. Overall, the bank's retail service performance is considered adequate in Georgia.

Community Development Services

CCB provides an adequate level of community development services that benefit low- and moderate-income residents and small businesses in Georgia. During the examination period, employees engaged in 64 qualified service activities totaling 384 hours in the Georgia assessment areas. The bank provided minimal activity in the Macon full-scope assessment area and performance was considered poor. However, employees engaged in 323 total service hours in limited-scope assessment areas, and all limited-scope assessment areas were rated adequate or good. Board and committee service and financial education activities were the primary community development services provided in the Georgia assessment areas. Overall, the community development service performance is considered adequate in Georgia.

For more detailed information, refer to the full-scope assessment area section in this report.

METROPOLITAN AREA FULL-SCOPE REVIEW

DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE MACON, GEORGIA ASSESSMENT AREA

Overview

The Macon assessment area includes Bibb County, which is one of five counties comprising the Macon-Bibb Georgia MSA. As of December 31, 2017, Capital City Bank operated five branches inside the assessment area, which represents 38.5 percent of the branches statewide. In addition, 30.3 percent of the bank's statewide deposits are in this market. The assessment area accounts for 52.5 percent of the bank's combined HMDA-reportable and small business loan originations (by dollar) in Georgia.

According to the June 30, 2017 FDIC Summary of Deposits Report, there were 13 financial institutions operating 39 branch offices inside the assessment area with a total of \$3.2 billion in deposits. State Bank and Trust Company, SunTrust Bank, and Bank of America hold the largest share of deposits at 65.6 percent collectively. Capital City Bank ranks 7th, with \$2.3 billion in deposits and 2.9 percent of total deposits.

HMDA-reportable lending and CRA lending are competitive in the market. Capital City Bank reported 2.0 percent of total HMDA-reportable lending in the assessment area in 2016, ranking 11th out of 204 HMDA lenders in the market. In 2017, the bank ranked 16th among 213 institutions and reported nearly 1.4 percent of total loans. Wells Fargo was the leading HMDA reporter both years. Other top HMDA lenders included State Bank and Trust Company, Quicken Loans, and Robins Financial Credit Union.

The bank's CRA lending volume in 2016 in the Macon assessment area ranked 12th out of 65 lenders with 2.4 percent of CRA small business and small farm loans. In 2017, Capital City Bank ranked 14th out of 64 lenders, with 1.9 percent of total loans. American Express, US Bank, and SunTrust Bank were the top CRA lenders in the market.

Population Information and Income Characteristics

The Macon-Bibb County population has decreased moderately from 2010 to 2018 by 1.7 percent, reaching an estimated 153,095 residents in 2018.⁹ However, there was nominal population growth in Bibb County from 2017 to 2018, with an increase of about 203 residents (0.1 percent).¹⁰

The assessment area is made up of 44 census tracts. According to 2017 census data, 14 tracts are low-income (31.8 percent); 8 tracts are moderate-income (18.2 percent); 7 tracts are middle-income (15.9 percent); and 15 tracts are upper-income (34.1 percent). Between 2016 and 2017, there was an increase in the number of low-income tracts, while the number of moderate-income tracts remained unchanged.

For purposes of classifying borrower income, this evaluation uses the FFIEC estimated median family income for each relevant area. The following table sets forth the estimated median family income for the Macon-Bibb MSA and shows that the median family income decreased between 2016 and 2017.

⁹ QuickFacts. US Census Bureau, n.d. Web. 24 September 2019. <http://quickfacts.census.gov>

¹⁰ Wooten, Nick. "Georgia's population grew since 2010. What about Middle Georgia?" Macon Telegraph. 6 May 2019. Web. 24 Sept. 2019. <<https://www.macon.com/news/local/article229717159.html>>

**Borrower Income Levels
Macon, GA MSA**

FFIEC Estimated Median Family Income		Low	Moderate	Middle	Upper
		0 - 49.99%	50% - 79.99%	80% - 119.99%	120% - & above
2016	\$51,700	0 - \$25,849	\$25,850 - \$41,359	\$41,360 - \$62,039	\$62,040 - & above
2017	\$50,900	0 - \$25,449	\$25,450 - \$40,719	\$40,720 - \$61,079	\$61,080 - & above

Poverty rates are a concern in the assessment area. According to 2017 Census data, 22.6 percent of families residing in the assessment area fall below the poverty line.¹¹ The statewide rate is 14.1 percent.¹² In addition, 41.7 percent of families within the assessment area are considered low- to moderate-income. A significant portion of families living in LMI areas live below the poverty level. Specifically, 51.1 percent of the families living in low-income tracts live below the poverty level, and 32.9 percent of the families living in moderate-income tracts live below the poverty level.

Economic Conditions

Ideally located between I-75 and I-16, Macon has two railroad lines, along with the largest rail-switching center on the East Coast, and benefits from accessibility to the Port of Savannah and the air cargo and cold storage facilities at Atlanta’s airport.¹³ The Macon area was one of 51 metropolitan areas in the country with employment gains from July 2018 to July 2019, with an increase in nonfarm employment of approximately 1.1 percent.¹⁴ An estimated 600 jobs were forecasted to be added to the Macon area in 2019, with construction, health care, and financial service being the primary sectors.¹⁵ Although an estimated 15.0 percent of the area’s adult residents do not have a high school diploma, hourly pay in the Macon area grew at twice the national rate in 2019.¹⁶ Top employers in Macon-Bibb County include Medical Center of Central Georgia, GEICO, Bibb County Board of Education, and Coliseum Health System.¹⁷ Government provides approximately 14.2 percent of jobs, which is below the national and statewide averages of 15.1 percent and 15.3 percent, respectively.¹⁸

Nearby Robins Air Force base attracts a strong work force seeking stable, well-paying jobs.¹⁹ Robins Air Force Base is expected to add approximately 1,200 new positions due to the 2019 Defense Authorization Act.²⁰ In July 2019, the Middle Georgia Regional Airport, located in Macon, passed 10,000 enplanements for the year, making the airport eligible to receive more than \$1.0 million in federal funds for capital projects, rather than the

¹¹ FRB Atlanta Calculations of 2017 FFIEC Census Data

¹² Ibid

¹³ “Georgia economy still riding expansion wave into 2019.” Macon Chamber of Commerce. n.d. Web. 25 Sept. 2019.

https://www.maconchamber.com/index_742_2207218691.pdf

¹⁴ “51 metropolitan areas have employment gains from July 2018 to July 2019.” United States Department of Labor; Bureau of Labor Statistics. 30 Aug. 2019 Web. 25 Sept. 2019. <https://www.bls.gov/opub/ted/2019/51-metropolitan-areas-have-employment-gains-from-july-2018-to-july-2019.htm>

¹⁵ Dunlap, Stanley. “More jobs and people are coming to Middle Georgia but challenges remain, experts say.” Macon Telegraph. 31 Jan. 2019. Web. 25 Sept. 2019. <https://www.macon.com/news/local/article225331885.html>

¹⁶ Ibid

¹⁷ “Major Employers.” Gateway Macon. n.d. Web. 25 Sept. 2019. <https://www.gatewaymacon.org/about-macon-ga/major-employers.cms>

¹⁸ Humphreys, Jeffrey. “Economy: Macon Momentum.” GeorgiaTrend. 31 Aug. 2019. Web. 25 Sept. 2019.

<https://www.georgiatrend.com/2019/08/31/economy-macon-momentum/>

¹⁹ Ibid

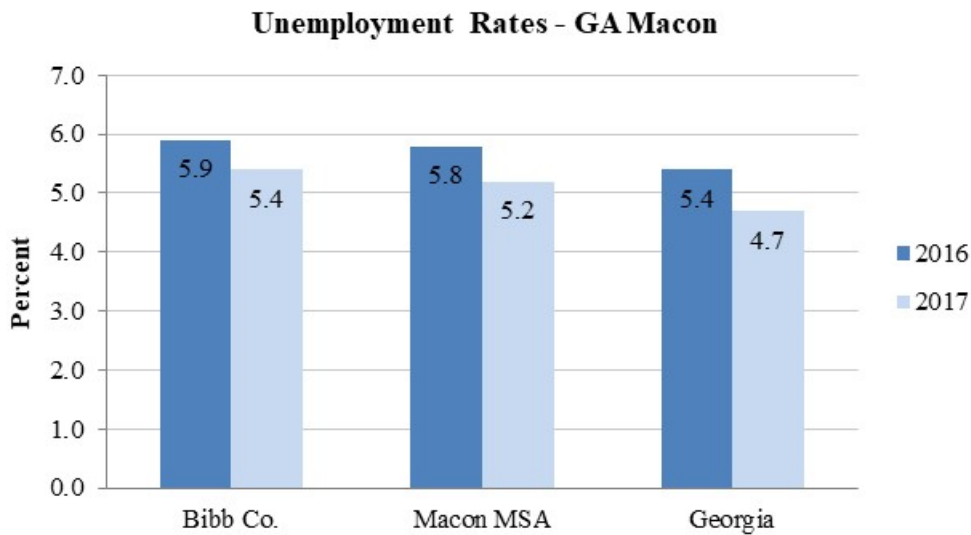
²⁰ Humphreys, Jeffrey. “Economy: Macon Momentum.” GeorgiaTrend. 31 Aug. 2019. Web. 25 Sept. 2019.

<https://www.georgiatrend.com/2019/08/31/economy-macon-momentum/>

\$150,000 previously received.²¹ Embraer, a major aircraft manufacturer, constructed a facility in Macon in 2018 employing 200 people, with an estimated payroll of \$4.5 million annually. Stevens Aerospace and Defense began large cabin aircraft operations in a 48,000 square foot facility at the airport, creating up to 150 new jobs with an average pay of \$28 per hour.²² In July 2019, Amazon opened a fulfillment center in Macon that employs 1,000 people, double the amount of hires originally planned.²³

According to 2017 Census and Dunn & Bradstreet information, there were 5,899 businesses within the Macon assessment area, 87.6 percent of which had total annual revenues less than or equal to \$1 million and were therefore considered to be small businesses. In 2010, 30.4 percent of small business loans were extended to businesses with revenues of less than one million dollars, while that percentage increased to 50.6 by 2017.²⁴ Additionally, 16.3 percent of small businesses in the assessment area were located in low-income tracts, while 14.3 percent were located in moderate-income tracts.

As shown in the table below, the MSA unemployment rate declined from 5.8 percent in 2016 to 5.2 percent in 2017, which is slightly above the state unemployment rate of 4.7 percent.



Not Seasonally Adjusted. Source: Bureau of Labor Statistics

Census data indicates there were 70,071 housing units located in the assessment area in 2017, of which 43.2 percent were owner-occupied, 38.3 percent were rental units, and 18.5 percent were vacant. Rental and vacant units were more concentrated in low- and moderate-income tracts. The median age of the housing stock across the assessment area was 47 years, compared to a median age of 27 years for the state. Housing was much older in low-income census tracts, with a median age of 61 years.

²¹ Gambill, Rachel. "Airport passes major service milestone earlier than last year." MaconBibb.us. 19 Aug. 2019. Web. 25 Sept. 2019. <<https://www.maconbibb.us/2019airport/>>

²² Ibid

²³ Kousouris, Abby. "Amazon's south Bibb facility hires 1,000 people." 13 WMAZ. 6 Sept. 2019. Web. 25 Sept. 2019. <<https://www.13wmaaz.com/article/news/local/amazon-grand-opening-south-bibb-macon-jobs/93-0edc6b52-6a63-4d99-8195-2f63a29a309f>>

²⁴ "Macon, GA (Community Reinvestment Act)." GIS Mapping and Geographic Information System Data. The Reinvestment Fund, n.d. Web. 21 October 2019. <http://www.policymap.com/>

In moderate-income census tracts, 32.9 percent of the housing was owner-occupied units while 42.9 percent of housing was rental units. In low-income tracts, 26.2 percent of the housing was owner-occupied units and 47.9 percent was rental units. These factors suggest that residential lending opportunities, both home purchase and home improvement, exist but to a greater extent in moderate-income geographies than in low-income geographies.

In 2017, the median housing value in the assessment area was \$118,725, which is 19.8 percent below the median housing value for the state of \$148,100.²⁵ From 2010 to 2017, the number of single family homes sold in Bibb County decreased by 28.9 percent, from 2,518 homes sold in 2010 to 1,789 homes sold in 2017. However, the median sale price of residential homes in Bibb County increased from \$64,800 in 2010 to \$82,250 in 2017, reflecting an increase of 26.9 percent.²⁶ Between 2013 and 2017, the percentage of homes affordable for a four-person family earning 80.0 percent of the area median income was 42.7 percent in Bibb County, compared to 46.6 percent for the state.²⁷ The percentage of homes affordable to those earning 50.0 percent of the area median income was 30.9 percent in Bibb County and 28.2 percent for the state.²⁸ Therefore, it appears that there are opportunities for the bank to assist home ownership for low- and moderate-income buyers through down payment assistance programs, affordable lending products, and homebuyer counseling and education programs.

Assessment Area Demographics

The following table provides demographic information in the Macon assessment area 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. As a result of the census data changes in 2017, the total number of census tracts in the assessment area remained constant at 44 tracts. However, low-income census tracts increased from 11 to 14 tracts; moderate-income tracts remained constant at 8 tracts; middle-income decreased from 12 to 7 tracts; and upper-income increased from 12 to 15 tracts.

²⁵ 2017 FFIEC Census data

²⁶ "Bibb County, Georgia (PolicyMap and Zillow)." *GIS Mapping and Geographic Information System Data*. The Reinvestment Fund, n.d. Web. 22 October 2019. <<http://www.policymap.com/>>.

²⁷ "Bibb County, Georgia (Census and HUD)." *GIS Mapping and Geographic Information System Data*. The Reinvestment Fund, n.d. Web. 22 October 2019. <<http://www.policymap.com/>>.

²⁸ Ibid

Combined Demographics Report

Assessment Area: GA Macon

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	11	25.0	4,875	13.6	2,250	46.2	9,781	27.2
Moderate-income	8	18.2	7,366	20.5	1,644	22.3	5,231	14.5
Middle-income	12	27.3	9,282	25.8	1,363	14.7	6,458	18.0
Upper-income	13	29.5	14,440	40.2	644	4.5	14,493	40.3
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	44	100.0	35,963	100.0	5,901	16.4	35,963	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	11,870	2,885	8.6	24.3	5,770	48.6	3,215	27.1
Moderate-income	14,073	6,425	19.2	45.7	4,861	34.5	2,787	19.8
Middle-income	18,093	8,593	25.7	47.5	6,595	36.5	2,905	16.1
Upper-income	25,639	15,556	46.5	60.7	6,537	25.5	3,546	13.8
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
Total Assessment Area	69,675	33,459	100.0	48.0	23,763	34.1	12,453	17.9
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	615	9.3	552	9.4	58	8.5	5	10.6
Moderate-income	1,204	18.2	1,006	17.1	191	27.9	7	14.9
Middle-income	2,109	31.8	1,863	31.6	231	33.8	15	31.9
Upper-income	2,703	40.8	2,479	42.0	204	29.8	20	42.6
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	6,631	100.0	5,900	100.0	684	100.0	47	100.0
Percentage of Total Businesses:				89.0		10.3		.7
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	2	3.3	2	3.3	0	0.0	0	0.0
Moderate-income	5	8.2	5	8.2	0	0.0	0	0.0
Middle-income	9	14.8	9	14.8	0	0.0	0	0.0
Upper-income	45	73.8	45	73.8	0	0.0	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	61	100.0	61	100.0	0	.0	0	.0
Percentage of Total Farms:				100.0		.0		.0

2016 FFIEC Census Data and 2016 D&B Information

Combined Demographics Report

Assessment Area: GA Macon

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	14	31.8	7,715	21.7	3,940	51.1	10,465	29.4
Moderate-income	8	18.2	7,147	20.1	2,354	32.9	5,013	14.1
Middle-income	7	15.9	4,284	12.0	583	13.6	5,708	16.0
Upper-income	15	34.1	16,461	46.2	1,189	7.2	14,421	40.5
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	44	100.0	35,607	100.0	8,066	22.7	35,607	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	17,152	4,500	14.9	26.2	8,230	48.0	4,422	25.8
Moderate-income	14,452	4,755	15.7	32.9	6,207	42.9	3,490	24.1
Middle-income	10,051	4,001	13.2	39.8	4,206	41.8	1,844	18.3
Upper-income	28,416	17,012	56.2	59.9	8,200	28.9	3,204	11.3
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
Total Assessment Area	70,071	30,268	100.0	43.2	26,843	38.3	12,960	18.5
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	1,014	17.2	841	16.3	167	24.3	6	13.0
Moderate-income	810	13.7	738	14.3	66	9.6	6	13.0
Middle-income	1,479	25.1	1,218	23.6	249	36.2	12	26.1
Upper-income	2,596	44.0	2,368	45.8	206	29.9	22	47.8
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	5,899	100.0	5,165	100.0	688	100.0	46	100.0
Percentage of Total Businesses:				87.6		11.7		.8
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	4	7.0	4	7.0	0	0.0	0	0.0
Moderate-income	2	3.5	2	3.5	0	0.0	0	0.0
Middle-income	7	12.3	7	12.3	0	0.0	0	0.0
Upper-income	44	77.2	44	77.2	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
Percentage of Total Farms:				100.0		.0		.0

2017 FFIEC Census Data and 2017 D&B Information

Credit and Community Development Needs

To better understand the community development and economic landscapes, community development experts were contacted. These individuals discussed the various opportunities and challenges across the region as well as how financial institutions can be responsive to local community development needs through lending, investments and/or service activities.

According to a community contact in Macon serving as a business resource, Macon-Bibb is served by a very large military base, Robins Air Force Base, which is the largest employer in the area. Robins Air Force Base accounts for over 20,000 employees and over \$2.0 billion in payroll. Other large employers include Geico and a host of healthcare entities. According to the contact, the area continues to experience stable growth in these areas. However, poverty continues to pose a problem due to unemployment and underemployment. Thus, there is a significant need for workforce development in the area. In particular, the healthcare industry is heavily challenged for skilled labor within the local population.

One of the major goals of local government is to attract more small- to medium-sized businesses that would provide more opportunities for low-income families. The contact indicated there are ample opportunities for financial institutions to become involved in these efforts. Also, according to the contact, typically involvement from financial institutions is somewhat limited. The contact also mentioned the strategic plan, which was rolled out as a part of the 2016 fiscal year budget. The plan included a neighborhood stabilization goal that would foster livability and civic attachment by eliminating blight and strengthening neighborhoods. There are multiple tools available for remediating blight, including Community Development Block Grant (CDBG) funds. The plan invests in community organizations that deliver services to reduce crime and visual blight, while fostering civic and economic investment in the community. To help address the growing number of abandoned properties, the Greater Macon Chamber of Commerce is working to reduce foreclosures, and help with a demolition program to remove 100 severely dilapidated structures per year. The contact indicated there are various programs designed specifically for affordable housing and asserted that Macon has a very active housing authority. The housing authority has been successful with efforts such as rehabbing East Macon with more desirable and affordable housing. In the small business development space, the contact mentioned that small businesses encounter challenges competing for skilled labor against larger businesses which may appear more attractive due to better benefits being offered.

According to another community contact, there are growing opportunities for small businesses in Macon. The contact specifically cited the Macon office of the Small Business Development Center (SBDC) as one of the most impactful organizations for growing opportunities in the area. The Macon SBDC provides a variety of tools, educational services, and resources to assist small businesses. The contact also noted that the Middle Georgia Regional Development Center and Middle Georgia Service Corps of Retired Executives (SCORE) provide similar help for developing entrepreneurial talent. Local businesses benefit from the initiatives of these organizations, and the community benefits from increases in job opportunities. There are opportunities for financial institutions to play a role in supporting these nonprofit organizations.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE MACON, GEORGIA ASSESSMENT AREA

LENDING TEST

The geographic distribution of loans reflects adequate penetration throughout the assessment area, while the distribution of loans by borrower income and business revenues reflects poor penetration among customers of different income levels and businesses of different sizes. The bank made a low level of community development loans within the assessment area.

Lending Activity

For 2016 lending, the analysis included 57 HMDA-reportable loans and 62 small business loans made in the assessment area. For 2017 lending, the analysis included 36 HMDA-reportable loans and 52 small business loans. Performance context information discussed earlier in this report was also considered in the evaluation of the bank's lending.

Geographic Distribution of Loans

Based on the following analysis, the geographic distribution of loans reflects adequate penetration throughout the assessment area. For this analysis, the geographic distribution of HMDA-reportable loans and small business loans was compared to demographic information. Performance context information and aggregate lending data were considered in the evaluation.

Residential Real Estate (HMDA) Lending

The geographic distribution of HMDA-reportable loans reflects adequate dispersion throughout the assessment area. The following table shows the geographic distribution of CCB's HMDA-reportable loans for 2017 within the Macon assessment area. The tables include demographic information and a comparison of bank lending to aggregate lending. Aggregate lending data is the combined total of lending activity reported by all lenders subject to HMDA reporting in the assessment area.

Geographic Distribution of HMDA Loans

Assessment Area: GA Macon

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2017					2017					
		Bank		Owner Occupied Units		Count	Count		Dollar			
		Count	Dollar		Bank		Agg	Bank	Agg			
#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %		
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	14.9%	0	0.0%	3.6%	\$0	0.0%	1.6%
	Moderate	1	6.7%	\$99	4.6%	15.7%	1	6.7%	8.7%	\$99	4.6%	5.3%
	Middle	3	20.0%	\$276	12.8%	13.2%	3	20.0%	14.0%	\$276	12.8%	12.0%
	Upper	11	73.3%	\$1,776	82.6%	56.2%	11	73.3%	73.7%	\$1,776	82.6%	81.1%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>15</i>	<i>100.0%</i>	<i>\$2,151</i>	<i>100.0%</i>	<i>100.0%</i>	<i>15</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$2,151</i>	<i>100.0%</i>	<i>100.0%</i>
REFINANCE	Low	3	16.7%	\$261	17.5%	14.9%	3	16.7%	5.0%	\$261	17.5%	2.1%
	Moderate	0	0.0%	\$0	0.0%	15.7%	0	0.0%	12.4%	\$0	0.0%	9.0%
	Middle	7	38.9%	\$504	33.9%	13.2%	7	38.9%	12.0%	\$504	33.9%	9.8%
	Upper	8	44.4%	\$723	48.6%	56.2%	8	44.4%	70.6%	\$723	48.6%	79.1%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>18</i>	<i>100.0%</i>	<i>\$1,488</i>	<i>100.0%</i>	<i>100.0%</i>	<i>18</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$1,488</i>	<i>100.0%</i>	<i>100.0%</i>
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	14.9%	0	0.0%	13.0%	\$0	0.0%	7.3%
	Moderate	0	0.0%	\$0	0.0%	15.7%	0	0.0%	8.7%	\$0	0.0%	1.9%
	Middle	0	0.0%	\$0	0.0%	13.2%	0	0.0%	17.4%	\$0	0.0%	21.0%
	Upper	0	0.0%	\$0	0.0%	56.2%	0	0.0%	60.9%	\$0	0.0%	69.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>0</i>	<i>0.0%</i>	<i>\$0</i>	<i>0.0%</i>	<i>100.0%</i>	<i>0</i>	<i>0.0%</i>	<i>100.0%</i>	<i>\$0</i>	<i>0.0%</i>	<i>100.0%</i>
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	12.0%	0	0.0%	15.8%	\$0	0.0%	9.4%
	Moderate	0	0.0%	\$0	0.0%	24.7%	0	0.0%	10.5%	\$0	0.0%	17.5%
	Middle	0	0.0%	\$0	0.0%	22.2%	0	0.0%	36.8%	\$0	0.0%	45.3%
	Upper	3	100.0%	\$565	100.0%	41.0%	3	100.0%	36.8%	\$565	100.0%	27.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>3</i>	<i>100.0%</i>	<i>\$565</i>	<i>100.0%</i>	<i>100.0%</i>	<i>3</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$565</i>	<i>100.0%</i>	<i>100.0%</i>
HMDA TOTALS	Low	3	8.3%	\$261	6.2%	14.9%	3	8.3%	4.6%	\$261	6.2%	2.7%
	Moderate	1	2.8%	\$99	2.4%	15.7%	1	2.8%	9.8%	\$99	2.4%	7.6%
	Middle	10	27.8%	\$780	18.6%	13.2%	10	27.8%	13.7%	\$780	18.6%	15.3%
	Upper	22	61.1%	\$3,064	72.9%	56.2%	22	61.1%	71.8%	\$3,064	72.9%	74.5%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>36</i>	<i>100.0%</i>	<i>\$4,204</i>	<i>100.0%</i>	<i>100.0%</i>	<i>36</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$4,204</i>	<i>100.0%</i>	<i>100.0%</i>

Originations & Purchases
2017 FFIEC Census Data and 2015 ACS Data

Home Purchase Loans

The bank made no loans in low-income census tracts where 14.9 percent of the owner-occupied units are located, and aggregate performance was 3.5 percent. The bank made only one loan (6.7 percent) in moderate-income tracts where the percentage of owner-occupied units in those tracts was 15.7 percent, and aggregate performance was 8.7 percent.

Home Refinance Loans

The bank made three (16.7 percent) refinance loans in low-income census tracts where the percentage of owner-occupied units was 14.9 percent, and aggregate performance was 5.0 percent. The bank made no loans in moderate-income tracts where the percentage of owner-occupied units in those tracts was 15.7 percent, and aggregate performance was 12.4 percent.

Small Business Lending

The geographic distribution of small business loans reflects good dispersion throughout the assessment area. The following table shows the distribution of CCB’s small business loans for 2017 within the Macon assessment area.

Geographic Distribution of Small Business Loans

Assessment Area: GA Macon

Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
	2017					2017					
	Count		Bank		Small Businesses	Count		Dollar			
	#	%	\$ (000s)	\$ %		Bank	Agg	Bank	Agg	Agg	
				%	#	%	%	\$ 000s	\$ %	\$ %	
Low	9	17.3%	\$427	8.2%	16.3%	9	17.3%	15.4%	\$427	8.2%	15.6%
Moderate	6	11.5%	\$409	7.9%	14.3%	6	11.5%	12.8%	\$409	7.9%	11.5%
Middle	17	32.7%	\$3,105	59.8%	23.6%	17	32.7%	24.7%	\$3,105	59.8%	32.3%
Upper	20	38.5%	\$1,249	24.1%	45.8%	20	38.5%	45.3%	\$1,249	24.1%	39.4%
Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	1.8%	\$0	0.0%	1.2%
<i>Total</i>	<i>52</i>	<i>100.0%</i>	<i>\$5,190</i>	<i>100.0%</i>	<i>100.0%</i>	<i>52</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$5,190</i>	<i>100.0%</i>	<i>100.0%</i>

Originations & Purchases
2017 FHLC Census Data and 2017 D&B Information

CCB originated 52 small business loans inside the assessment area during 2017. Nine (17.3 percent) loans were originated in low-income census tracts where 16.3 percent of small businesses are located. The bank’s lending in low-income tracts was greater than aggregate at 15.4 percent. The bank’s lending in moderate-income tracts at 11.5 percent was less than the percentage of small businesses located in moderate-income tracts at 14.3 percent, and similar to the aggregate at 12.8 percent.

Lending to Borrowers of Different Incomes and Businesses of Different Sizes

The distribution of loans by borrower income and business revenue size reflects poor penetration among individuals of different income levels and businesses of different sizes. For this analysis, the distribution of HMDA-reportable lending to borrowers of different income levels and small business lending among businesses of different sizes was compared to available demographic information. Performance context information and aggregate lending data were considered in the evaluation.

Residential Real Estate (HMDA) Lending

The distribution of HMDA-reportable lending by borrower income was poor throughout the assessment area. The following table shows the borrower distribution of CCB's 2017 HMDA-reportable loans by borrower income within the Macon assessment area. The tables include demographic information and a comparison of bank lending to aggregate lending.

Borrower Distribution of HMDA Loans

Assessment Area: GA Macon

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2017					2017					
		Bank				Families by Family Income	Count			Dollar		
		Count	Dollar				Bank	Agg	Bank	Agg		
#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %		
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	29.4%	0	0.0%	3.0%	\$0	0.0%	1.4%
	Moderate	1	6.7%	\$55	2.6%	14.1%	1	6.7%	12.2%	\$55	2.6%	7.5%
	Middle	1	6.7%	\$92	4.3%	16.0%	1	6.7%	22.0%	\$92	4.3%	17.8%
	Upper	12	80.0%	\$1,964	91.3%	40.5%	12	80.0%	40.7%	\$1,964	91.3%	54.8%
	Unknown	1	6.7%	\$40	1.9%	0.0%	1	6.7%	22.2%	\$40	1.9%	18.5%
	<i>Total</i>	<i>15</i>	<i>100.0%</i>	<i>\$2,151</i>	<i>100.0%</i>	<i>100.0%</i>	<i>15</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$2,151</i>	<i>100.0%</i>	<i>100.0%</i>
REFINANCE	Low	0	0.0%	\$0	0.0%	29.4%	0	0.0%	4.2%	\$0	0.0%	2.0%
	Moderate	0	0.0%	\$0	0.0%	14.1%	0	0.0%	6.4%	\$0	0.0%	3.3%
	Middle	4	22.2%	\$258	17.3%	16.0%	4	22.2%	15.7%	\$258	17.3%	11.6%
	Upper	6	33.3%	\$479	32.2%	40.5%	6	33.3%	41.3%	\$479	32.2%	50.7%
	Unknown	8	44.4%	\$751	50.5%	0.0%	8	44.4%	32.5%	\$751	50.5%	32.5%
	<i>Total</i>	<i>18</i>	<i>100.0%</i>	<i>\$1,488</i>	<i>100.0%</i>	<i>100.0%</i>	<i>18</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$1,488</i>	<i>100.0%</i>	<i>100.0%</i>
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	29.4%	0	0.0%	6.5%	\$0	0.0%	0.7%
	Moderate	0	0.0%	\$0	0.0%	14.1%	0	0.0%	9.4%	\$0	0.0%	1.1%
	Middle	0	0.0%	\$0	0.0%	16.0%	0	0.0%	27.5%	\$0	0.0%	10.6%
	Upper	0	0.0%	\$0	0.0%	40.5%	0	0.0%	51.4%	\$0	0.0%	79.9%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	5.1%	\$0	0.0%	7.7%
	<i>Total</i>	<i>0</i>	<i>0.0%</i>	<i>\$0</i>	<i>0.0%</i>	<i>100.0%</i>	<i>0</i>	<i>0.0%</i>	<i>100.0%</i>	<i>\$0</i>	<i>0.0%</i>	<i>100.0%</i>
MULTI FAMILY	Low	0	0.0%	\$0	0.0%	29.4%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	14.1%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	16.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	40.5%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	3	100.0%	\$565	100.0%	0.0%	3	100.0%	100.0%	\$565	100.0%	100.0%
	<i>Total</i>	<i>3</i>	<i>100.0%</i>	<i>\$565</i>	<i>100.0%</i>	<i>100.0%</i>	<i>3</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$565</i>	<i>100.0%</i>	<i>100.0%</i>
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	29.4%	0	0.0%	3.5%	\$0	0.0%	1.4%
	Moderate	1	2.8%	\$55	1.3%	14.1%	1	2.8%	10.2%	\$55	1.3%	5.5%
	Middle	5	13.9%	\$350	8.3%	16.0%	5	13.9%	20.2%	\$350	8.3%	14.1%
	Upper	18	50.0%	\$2,443	58.1%	40.5%	18	50.0%	41.1%	\$2,443	58.1%	48.1%
	Unknown	12	33.3%	\$1,356	32.3%	0.0%	12	33.3%	24.9%	\$1,356	32.3%	31.0%
	<i>Total</i>	<i>36</i>	<i>100.0%</i>	<i>\$4,204</i>	<i>100.0%</i>	<i>100.0%</i>	<i>36</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$4,204</i>	<i>100.0%</i>	<i>100.0%</i>

Originations & Purchases
2017 FFIEC Census Data and 2015 ACS Data

Home Purchase Loans

The bank made no home purchase loans to low-income borrowers. Although 29.4 percent of families are low-income, aggregate lender performance at 3.0 percent indicates there may be very limited lending opportunities to this segment of the population. The bank made only one loan (6.7 percent) to moderate-income borrowers which was less than the percentage of moderate-income families at 14.1 percent and less than aggregate at 12.2 percent.

Refinance Loans

The bank made no loans to low- or moderate-income borrowers. The percentage of low- and moderate-income families was 29.4 percent and 14.1 percent, respectively. Aggregate lenders made 4.2 percent of loans to low-income borrowers and 6.4 percent of loans to moderate-income borrowers.

Small Business Lending

Small business lending by business revenue size reflects adequate penetration among businesses of different sizes located throughout the assessment area. The following table shows the distribution of CCB's small business loans, by revenue size for 2017 within the Macon assessment area.

Small Business Loans by Business Revenue & Loan Size

Assessment Area: GA Macon

Business Revenue & Loan Size		Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2017					2017					
		Bank		Total		Businesses	Count			Dollar		
Count	\$ (000s)	Count	\$ (000s)	Bank	Agg		Bank	Agg	Bank	Agg		
#	%	\$	%	%	#	%	%	\$ (000s)	\$ %	\$ %		
BUSINESS REVENUE	\$1million or Less	18	34.6%	\$1,709	32.9%	87.6%	18	34.6%	48.6%	\$1,709	32.9%	35.8%
	Over \$1 Million	24	46.2%	\$2,018	38.9%	11.7%	24	46.2%				
	Total Rev. available	42	80.8%	\$3,727	71.8%	99.3%	42	80.8%				
	Rev. Not Known	10	19.2%	\$1,463	28.2%	0.8%	10	19.2%				
	Total	52	100.0%	\$5,190	100.0%	100.0%	52	100.0%				
LOAN SIZE	\$100,000 or Less	41	78.8%	\$1,850	35.6%		41	78.8%	90.8%	\$1,850	35.6%	29.5%
	\$100,001 - \$250,000	6	11.5%	\$1,048	20.2%		6	11.5%	5.0%	\$1,048	20.2%	19.8%
	\$250,001 - \$1 Million	5	9.6%	\$2,292	44.2%		5	9.6%	4.2%	\$2,292	44.2%	50.7%
	Total	52	100.0%	\$5,190	100.0%		52	100.0%	100.0%	\$5,190	100.0%	100.0%
LOAN SIZE Rev \$1 Mill or Less	\$100,000 or Less	14	77.8%	\$551	32.2%							
	\$100,001 - \$250,000	3	16.7%	\$505	29.5%							
	\$250,001 - \$1 Million	1	5.6%	\$653	38.2%							
	Total	18	100.0%	\$1,709	100.0%							

Originations & Purchases

Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue.

2017 FFIEC Census Data and 2017 D&B Information

The table above shows 34.6 percent of the bank's loans were originated to businesses with revenues of \$1 million or less, while D&B information indicates 87.6 percent of total businesses in the assessment area are small businesses. Aggregate lenders, at 48.6 percent, outperformed the bank. Notably, however, is a high volume (90.3 percent) of the bank's loans were in amounts of \$250,000 or less, indicating a willingness to make smaller loans that are typically requested by small businesses.

Community Development Lending

CCB made a low level of community development loans in the Macon assessment area. The bank made one community development loan for \$150,000 to an organization that provides community services primarily to low- and moderate-income individuals.

INVESTMENT TEST

CCB's investment performance in the Macon assessment area is good. Combined investment and contribution activity inside the assessment area totaled \$617,662, or 63.3 percent of total investment activity for the state. This reflects a significant increase from the previous CRA evaluation. The bank made investments (excluding contributions) totaling \$593,397 in the Macon assessment area during the current review period. The bank was responsive to the needs across the region for affordable housing, including \$478,237 for four investments in mortgage-backed securities. Additionally, the bank invested \$115,160 in SBA loan pools to help finance small businesses in the assessment area. Capital City Bank also contributed \$24,265 in grants to nonprofit organizations during the review period. Specifically, the bank provided \$14,265 for community services benefiting low- and moderate-income individuals, and \$10,000 for affordable housing initiatives.

SERVICE TEST

Retail Services

CCB's delivery systems are reasonably accessible to the bank's geographies and individuals of different income levels in the assessment area. The distribution of five branch offices as of December 31, 2017, was compared to the distribution of households and businesses among the tract categories within the assessment area. The percentage of branches in low-income tracts was less than the percentage of households and greater than the percentage of businesses in the same geography; 22.3 percent of households and 17.2 percent of businesses were located in low-income census tracts compared to 20.0 percent of the bank's branches. The distribution of the bank's branches in moderate-income tracts was comparable to the percentage of households and greater than the percentage of businesses in the same geography; 20.0 percent of total bank's branches were in moderate-income tracts compared to 19.2 percent of households and 13.7 percent of businesses. During the review period, no branch offices or full-service ATMs were opened or closed in low- or moderate-income census tracts in the Macon assessment area. Therefore, the bank's record of opening and closing of branches has generally not adversely affected the accessibility of its delivery systems, particularly to low- and moderate-income geographies and individuals in the assessment area. Finally, banking services and business hours do not vary in a way that inconveniences CCB's assessment areas, including low- and moderate-income geographies and individuals.

The chart below displays CCB's 2017 branch distribution based on 2010 census data.

Geographic Distribution of Branches & ATMS

Assessment Area: GA Macon

Tract Category	Branches							ATMs								Demographics						
	Total Branches		Open	Closed	Drive thrus	Extend- ed Hours	Week- end Hours	Total ATMs		Full Service ATMs				Cash only ATMs				Census Tracts		House holds	Total Businesses	
	#	%						#	%	#	%	#	%	Open	Closed	Open	Closed	Open	Closed			#
Low	1	20.0%	0	0	1	1	0	Total	1	20.0%	0	0.0%	0	0	1	20.0%	0	0	14	31.8%	22.3%	17.2%
DTO	0		0	0				SA	0		0		0	0	0		0	0				
Moderate	1	20.0%	0	0	1	1	1	Total	1	20.0%	0	0.0%	0	0	1	20.0%	0	0	8	18.2%	19.2%	13.7%
DTO	0		0	0				SA	0		0		0	0	0		0	0				
Middle	0	0.0%	0	0	0	0	0	Total	0	0.0%	0	0.0%	0	0	0	0.0%	0	0	7	15.9%	14.4%	25.1%
DTO	0		0	0				SA	0		0		0	0	0		0	0				
Upper	3	60.0%	0	0	3	2	1	Total	3	60.0%	0	0.0%	0	0	3	60.0%	0	0	15	34.1%	44.1%	44.0%
DTO	1		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				SA	0		0		0	0	0		0	0				
Total	5	100.0%	0	0	5	4	2	Total	5	100.0%	0	0.0%	0	0	5	100.0%	0	0	44	100.0%	100.0%	100.0%
DTO	1		0	0				SA	0		0		0	0	0		0	0				

2017 FFIEC Census Data, 2017 D&B Infr and 2015 ACS Data

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

DTO - Drive thru only is a subset of total branches

SA = Stand Alone ATM is a subset of total ATMs

Community Development Services

CCB provides a limited level of community development services in the Macon assessment area. During the review period, CCB employees engaged in 12 qualified service activities totaling 61 hours. The majority of activities primarily consisted of bank employees serving on the board or committees of organizations that provide affordable housing for LMI individuals and other organizations that provide community services. Bank staff also provided financial education that benefited LMI individuals.

**NONMETROPOLITAN STATEWIDE AREAS
LIMITED-SCOPE REVIEW**

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

**DESCRIPTION OF INSTITUTION’S OPERATIONS IN THE GEORGIA NONMETROPOLITAN
ASSESSMENT AREAS**

- **Grady Assessment Area** includes Grady County
- **Laurens Assessment Area** includes Laurens County
- **Troup Assessment Area** includes Troup County

Assessment Area	Branches		Deposit Share	
	December 31, 2017		June 30, 2017	
	#	Statewide %	\$ 000’s	Statewide %
Grady	3	23.1	47,988	15.3
Laurens	3	23.1	92,754	29.7
Troup	2	15.4	65,882	21.1

**CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE GEORGIA
NONMETROPOLITAN ASSESSMENT AREAS**

Performance in the limited-scope nonmetropolitan assessment areas was compared with the bank’s performance in the state’s full-scope assessment area using available facts and information, including performance context and demographic data. Please refer to the tables in Appendix F for additional information regarding these areas.

Performance in the Limited-Scope Review Nonmetropolitan Assessment Areas			
Assessment Area	Lending Test	Investment Test	Service Test
Grady County	Not Consistent (Above)	Not Consistent (Below)	Consistent
Laurens County	Not Consistent (Above)	Not Consistent (Below)	Consistent
Troup County	Consistent	Not Consistent (Below)	Consistent

CCB’s lending performance in the limited-scope review of the Grady and Laurens assessment areas was not consistent (above) with the Macon assessment area conclusions, while the Troup County assessment area performance was consistent. The bank funded three community development loans totaling \$14.1 million in the Laurens County nonmetropolitan limited-scope assessment area. The community development lending performance in the Laurens assessment area positively impacted the state of Georgia lending rating. The Grady and Troup assessment areas had no community development loans. Also, for 2016, the Augusta assessment area had no community development loans.

For the investment test, the performance in all three limited-scope assessment areas was weaker than the full-scope rating, although still considered adequate.

For the service test, performance in all three limited-scope assessment areas was consistent with the full-scope rating.

ALABAMA

CRA RATING FOR ALABAMA: Satisfactory

The Lending Test is rated: Low Satisfactory

The Investment Test is rated: Low Satisfactory

The Service Test is rated: Needs to Improve

Major factors supporting the rating include the following:

- The geographic distribution of loans reflects adequate penetration throughout the assessment area.
- The distribution of loans by borrower income reflects adequate penetration among customers of different income levels and businesses of different revenue sizes.
- The bank made few, if any, community development loans in its Alabama assessment area.
- The bank provides an adequate level of qualified community development investments and grants that are responsive to several identified community development needs of the Alabama assessment area.
- Retail banking services are adequate in the bank's Alabama assessment area.
- The bank provides a limited level of community development services in the Alabama assessment area.

SCOPE OF EXAMINATION

A full-scope review was conducted in the Chambers assessment area, which is the bank’s only assessment area in Alabama. The time period and products evaluated for this assessment area is consistent with the scope discussed in the institution section of this report.

DESCRIPTION OF INSTITUTION’S OPERATIONS IN ALABAMA

As of June 30, 2017, CCB had approximately \$28.3 million in deposits in Alabama accounting for 1.2 percent of the bank’s total deposits. CCB operated two banking offices in Alabama as of December 31, 2017, representing 3.0 percent of the bank’s total offices. HMDA-reportable lending in Alabama accounted for 1.2 percent of total institutional HMDA-reportable lending by number of loans and 0.5 percent by dollar volume. CRA small business lending in Alabama accounted for 1.2 percent of the bank’s total CRA small business lending by number of loans and 0.4 percent by dollar volume.

The table below shows the bank’s HMDA-reportable and CRA small business lending, by number and dollar volume, for the State of Alabama during this review period. As noted, Capital City Bank operates only in the Chambers assessment area, and, as such, please see the following section of this report, Nonmetropolitan Statewide Area Full Scope Review, for conclusions regarding the bank’s CRA performance in Alabama.

Statewide Summary of Lending Activity
Assessment Areas Located in
Alabama

Loan Type	#	%	\$ (000s)	%
HMDA Home Purchase	19	67.9%	\$1,590	75.5%
HMDA Refinance	9	32.1%	\$516	24.5%
HMDA Home Improvement	0	0.0%	\$0	0.0%
HMDA Multi-Family	0	0.0%	\$0	0.0%
Total HMDA	28	59.6%	\$2,106	78.8%
Total Small Business	19	40.4%	\$565	21.2%
TOTAL LOANS	47	100.0%	\$2,671	100.0%

Originations and Purchases

NONMETROPOLITAN STATEWIDE AREA (FULL-SCOPE REVIEW)

DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE CHAMBERS, ALABAMA ASSESSMENT AREA

Overview

The Chambers assessment area is comprised solely of Chambers County. Capital City Bank's only presence in the Chambers assessment area are two branch offices located in the city of Valley, Alabama. The two branch offices represent 3.0 percent of Capital City Bank's total branch network and are both located in middle-income census tracts. Within the Chambers assessment area, there are seven middle-income census tracts, which are all considered distressed due to high poverty rates. Deposits in the assessment area totaled \$28.3 million as of June 30, 2017, representing 9.1 percent of the bank's total deposits. HMDA-reportable and small business loans by number each represent 1.2 percent of CCB's total loans.

Chambers County is located in the extreme east portion of the state. Contiguous to the assessment area in Alabama is the bank's assessment area in Troup County, Georgia (West Point). According to bank management, approximately two miles separate the bank's branch office in West Point, Georgia from the branch offices in Valley, Alabama.

Chambers County has a small market with only six financial institutions. Per the FDIC Deposit Market Share Report dated June 30, 2017, Capital City Bank has a relatively small portion of the overall deposit market share, ranking last among the six competing institutions operating in the assessment area, with 9.1 percent deposit market share. The top financial institution by deposit market share is Farmers and Merchants Bank with 34.8 percent of the market followed by CharterBank and Renasant Bank, at 21.9 percent and 12.0 percent, respectively.

There were 99 total HMDA reporters operating in the Chambers County assessment area in 2016 and 89 HMDA reporters in 2017. Capital City Bank ranked 10th (2.7 percent of all HMDA loans) in 2016 and 7th (3.3 percent of all HMDA loans) in 2017. HMDA lending was distributed among community banks and national lenders including CharterBank, Wells Fargo, and AuburnBank. CRA lending is led by American Express, Capital One and Chase Bank. Capital City Bank ranked 9th (4.1 percent of all CRA loans) out of 30 CRA lenders in the assessment area in 2016 and 13th (2.2 percent of all CRA loans) out of 37 reporters in 2017.

Population Information and Income Characteristics

The assessment area population was 34,215 in 2010, and 34,079 in 2017 representing a very small decline from the 2010 Census figures. Valley is the largest city in the county with an estimated population of 9,200 in 2018 or 27.3 percent of the county total. Valley's population declined 3.0 percent from 2010 to 2018. In contrast to a population decline in Chambers County and Valley from 2010 to 2018, statewide population grew by 2.3 percent during the same time period.²⁹

²⁹ US Census Bureau. Accessed through QuickFacts on October 10, 2019. Available at: <https://www.census.gov/quickfacts/fact/table/chamberscountyalabama,AL.valleycityalabama/PST045218>

For purposes of classifying borrower income, this evaluation uses the FFIEC estimated median family income for the non-metro areas in the state of Alabama. The following table provides the median family income and a breakdown of the estimated annual family income for each income category (low-, moderate-, middle-, and upper-income). As shown, the estimated median family income decreased slightly between 2016 and 2017 from \$46,300 to \$45,700.

**Borrower Income Levels
Alabama State Non-Metropolitan Area**

FFIEC Estimated Median Family Income		Low 0 - 49.99%	Moderate 50% - 79.99%	Middle 80% - 119.99%	Upper 120% - & above
2016	\$46,300	0 - \$23,149	\$23,150 - \$37,039	\$37,040 - \$55,559	\$55,560 - & above
2017	\$45,700	0 - \$22,849	\$22,850 - \$36,559	\$36,560 - \$54,839	\$54,840 - & above

According to the FFIEC Census data, the percentage of low- and moderate-families in Chambers County was 42.6 in 2016, and 39.0 percent in 2017. However, families in Chambers County living below the poverty level increased from 16.4 percent in 2016 to 17.2 percent in 2017.

Housing Characteristics

There were approximately 16,936 housing units in the assessment area in 2017, of which 55.0 percent were owner-occupied, 26.4 percent were rental units and 18.6 percent were vacant. The great majority of housing units are located in middle-income tracts, including just over 84.0 percent of all owner-occupied units. By comparison, only 2.9 percent of the assessment area’s owner-occupied housing units are located in the moderate-income tracts, indicating probable limited HMDA lending opportunity in the one moderate-income tract.³⁰

The median age of housing stock across the assessment area was 47 years, which is newer than the housing stock in moderate-income census tracts at 55 years. It is also important to note that the concentration of mobile homes is high in Chambers County at 16.4 percent, given its rural geography.³¹ The median housing value in the assessment area was \$80,813 in 2017, which is considerably less than the statewide median of \$125,500.³² The median sales price of a home in 2017 was \$47,000 and the number of home sales in 2017 was 318, which represents a less than one percent increase from 2014 levels.³³

Chambers County is a relatively affordable area, but for lower-income homeowners and renters, housing costs can be a challenge. Within the county, 26.9 percent of homeowners and 45.4 percent of renters were considered cost burdened in 2017, meaning paying more than 30.0 percent of their income towards rent. The median gross income for households in Chambers County is \$34,177 a year, or \$2,848 a month. The median monthly rent for the county is \$658. In Chambers County, a household making less than \$2,193 a month would be considered cost burdened when renting an apartment at or above the median rent.³⁴

³⁰ FRB Atlanta Calculations of Dun & Bradstreet, 2017 FFIEC Census Data.

³¹ FRB Atlanta Calculations of Dun & Bradstreet, 2017 FFIEC Census Data.

³² FRB Atlanta Calculations of Dun & Bradstreet, 2017 FFIEC Census Data.

³³ US Census Bureau. Accessed through PolicyMap. (Accessed on November 20, 2019); available at: <http://policymap.com>.

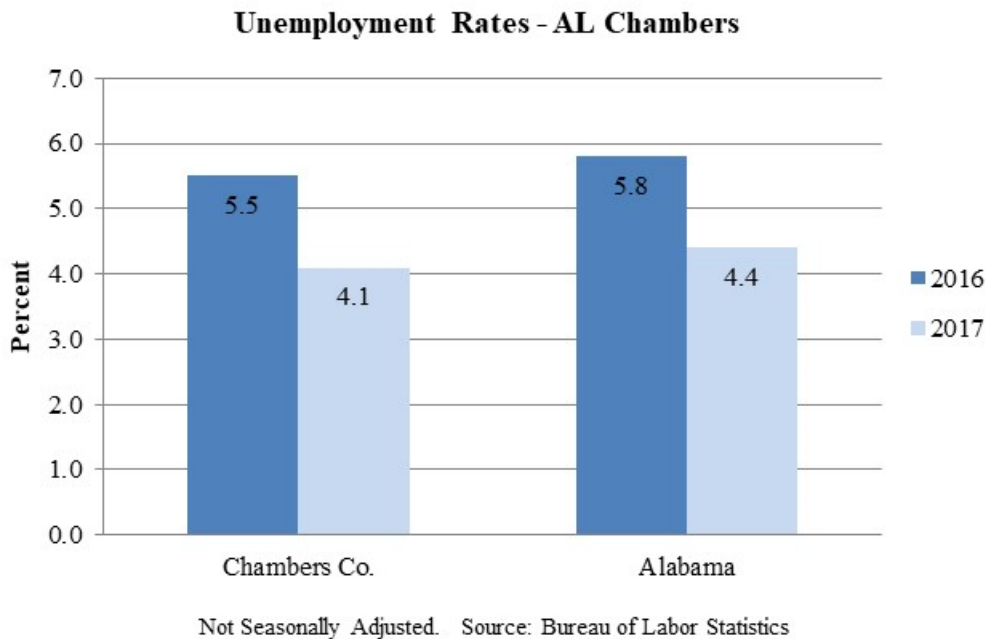
³⁴ Affordable Housing in Chambers County 2019. (Accessed on December 10, 2019); available at: <https://affordablehousingonline.com/housing-search/Alabama/Chambers-County>.

Employment and Economic Conditions

Chambers County is located on the border of Alabama and Georgia and equal distance from Atlanta and Montgomery. Interstate 85 runs through the southern part of the county giving residents and businesses good access to these larger markets. Chambers County is comprised of three primary cities: LaFayette, Lanett and Valley. It is centrally located in the fast-growing Southeast region of the country. Lanett and Valley are former textile towns, while LaFayette is known for its recreational amenities. Valley, the newest city in the county, was formed approximately 30 years ago by incorporating four historic textile mill villages. The textile villages were once home to the largest textile company in the world.

After the devastating losses in the textile industry, Chambers County sought to diversify its economic base with automotive supplies, manufacturers, distribution industries and retail and commercial clients whose business model requires the convenience of interstate access. It also wanted to capitalize on its proximity to West Point, Georgia, which is five miles from Chambers County and had recently become home to Kia Motors. As a result of the community’s strategic and collective focus, Chambers County is now home to a dozen auto suppliers, of which the largest is AJIN USA. AJIN, an automotive manufacturing facility that specializes in metal parts stamping and robotic welding, is a supplier to Kia Motors and an exclusive body parts supplier to Hyundai. It employs approximately 460 people, and according to the Chambers County Development Authority, the supplier companies have created about 1,700 jobs in Chambers County. They also invested more than \$220 million on their operations and have located in previously vacant textile facilities.³⁵ Other major employers include the Chambers County School System, EMAC Lanier, and Westrock Printing (previously MeadWestvaco), and Wal-Mart Super Center.³⁶

The table below shows the unemployment rates for Chambers County and the State of Alabama for 2016 and 2017. The Chambers County unemployment rate has been slightly below the state, although both the state and the county have shown a decline from 2016 to 2017.



³⁵ Department of Commerce, “Chambers County trades spindles for suppliers as Alabama auto industry rises.” Available at <http://www.madeinalabama.com/2013/10/chambers-county-adds-suppliers/>. Accessed on October 11, 2019.

³⁶ Chambers County Development Authority. Major Employers. Available at: <http://www.chamberscoida.com/business-climate/major-employers>. Accessed on October 10, 2019.

Community Contacts and Community Development Opportunities

Community development opportunities in Chambers County are limited but there are a few initiatives to note. As part of the CRA examination, information was obtained from a local housing authority organization. According to bank management and community contacts, economic conditions in the assessment area are relatively stable. The affordable housing organization that operates in Chambers County indicated there are significant affordable housing needs for low- and moderate-income families in the county. While housing is affordable, there are issues with the housing conditions and families desire more modern amenities than the basic amenities provided by the local housing authority. Additionally, the contact mentioned an opportunity for more banks to partner with housing organizations throughout the county to build more affordable housing by utilizing various programs such as the Low Income Housing Tax Credits (LIHTC) in Chambers County. The LIHTC program aims to create affordable rental housing for low- and very low-income families. From 2006 to 2011, 2 low-income apartment communities containing 96 rental apartments have been constructed and made affordable to low-income persons in Chambers County by the Low Income Housing Tax Credit Program. However, no additional LIHTC housing has been created since that time frame.

Economic Development and Community Revitalization

Chambers County has continued to embrace workforce development as part of its economic development strategy given the large number of displaced textile workers needing specialized automotive industry training. Within the last five years, several companies, including Leehan America, a large maker of air filters; AJIN USA, metal stamping; and Daedong Hi-Lex of America, a door panel manufacturer, expanded into Chambers County. Within the county, there are a variety of employers, including those who provide jobs in the healthcare field, retail market, and education sphere.³⁷

The Chambers County Development Authority (CCDA) actively recruits industrial, commercial and retail opportunities for Chambers County. CCDA successfully worked to bring John Soules to the community. In late 2017, John Soules, the nation's leading formulator, manufacturer and marketer of ready-to-cook and fully-cooked beef and chicken products, announced it would open a 266,000 square foot facility in Valley, Alabama, in an area that was once home to a large textile organization. During an initial phase of expansion, the company committed to hiring 210 employees and investing \$70 million. The company also committed to hiring an additional 300 employees, while investing another \$40 million over time.³⁸

Assessment Area Demographics

The following tables provide demographic information in the Chambers assessment area 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. Since 2016, the total number of census tracts in the assessment area remained constant at nine tracts. Moderate-income tracts decreased from two tracts to one; middle-income tracts remained constant at seven tracts; while upper-income tracts increased from zero to one tract. The concentration of owner-occupied units in the assessment area decreased from 58.1 percent in 2016 to 55.0 percent in 2017; while rental units increased from 23.3 in 2016 to 26.4 percent in 2017 throughout the assessment area.

³⁷ "Major Employers." Chambers County Development Authority. Available at: <https://www.chamberscoida.com/business-climate/major-employers>. Accessed October 11, 2019.

³⁸ Chambers County Development Authority. Available at: <https://www.chamberscoida.com/about-ccda>. Accessed on October 17, 2019.

Combined Demographics Report

Assessment Area: AL Chambers

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	0	0.0	0	0.0	0	0.0	2,328	24.8
Moderate-income	2	22.2	1,180	12.6	207	17.5	1,674	17.8
Middle-income	7	77.8	8,201	87.4	1,327	16.2	1,949	20.8
Upper-income	0	0.0	0	0.0	0	0.0	3,430	36.6
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	9	100.0	9,381	100.0	1,534	16.4	9,381	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	0	0	0.0	0.0	0	0.0	0	0.0
Moderate-income	2,335	1,059	10.8	45.4	694	29.7	582	24.9
Middle-income	14,459	8,705	89.2	60.2	3,223	22.3	2,531	17.5
Upper-income	0	0	0.0	0.0	0	0.0	0	0.0
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
Total Assessment Area	16,794	9,764	100.0	58.1	3,917	23.3	3,113	18.5
	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	143	16.0	140	17.2	3	4.8	0	0.0
Middle-income	750	84.0	674	82.8	60	95.2	16	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	893	100.0	814	100.0	63	100.0	16	100.0
Percentage of Total Businesses:				91.2		7.1		1.8
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	0	0.0	0	0.0	0	0.0	0	0.0
Moderate-income	0	0.0	0	0.0	0	0.0	0	0.0
Middle-income	52	100.0	51	100.0	1	100.0	0	0.0
Upper-income	0	0.0	0	0.0	0	0.0	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	52	100.0	51	100.0	1	100.0	0	.0
Percentage of Total Farms:				98.1		1.9		.0

2016 FFIEC Census Data and 2016 D&B Information

Combined Demographics Report

Assessment Area: AL Chambers

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	0	0.0	0	0.0	0	0.0	1,907	22.1
Moderate-income	1	11.1	217	2.5	58	26.7	1,455	16.9
Middle-income	7	77.8	7,194	83.4	1,244	17.3	1,616	18.7
Upper-income	1	11.1	1,219	14.1	180	14.8	3,652	42.3
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	9	100.0	8,630	100.0	1,482	17.2	8,630	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	0	0	0.0	0.0	0	0.0	0	0.0
Moderate-income	571	267	2.9	46.8	195	34.2	109	19.1
Middle-income	13,677	7,840	84.1	57.3	3,447	25.2	2,390	17.5
Upper-income	2,688	1,211	13.0	45.1	827	30.8	650	24.2
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
Total Assessment Area	16,936	9,318	100.0	55.0	4,469	26.4	3,149	18.6
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	0	0.0	0	0.0	0	0.0	0	0.0
Moderate-income	38	4.8	38	5.3	0	0.0	0	0.0
Middle-income	634	80.5	579	81.2	43	71.7	12	80.0
Upper-income	116	14.7	96	13.5	17	28.3	3	20.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	788	100.0	713	100.0	60	100.0	15	100.0
Percentage of Total Businesses:				90.5		7.6		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	0	0.0	0	0.0	0	0.0	0	0.0
Middle-income	43	91.5	41	91.1	2	100.0	0	0.0
Upper-income	4	8.5	4	8.9	0	0.0	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	47	100.0	45	100.0	2	100.0	0	.0
Percentage of Total Farms:				95.7		4.3		.0

2017 FFIEC Census Data and 2017 D&B Information

**CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE CHAMBERS, ALABAMA
ASSESSMENT AREA**

LENDING TEST

The geographic distribution of loans reflects adequate penetration throughout the assessment area, and the distribution of loans by borrower income and revenues reflects adequate penetration among customers of different income levels and businesses of different sizes. The bank made few, if any, community development loans within the assessment area.

Lending Activity

For 2016 lending, the analysis included 13 HMDA-reportable and 12 small business loans made in the assessment area. For 2017 lending, the analysis included 15 HMDA-reportable and 7 small business loans. Performance context information discussed earlier was also considered in the evaluation of the bank's lending.

Geographic Distribution of Loans

Based on the following analysis, the geographic distribution of loans reflects adequate penetration throughout the assessment area. For this analysis, the geographic distribution of HMDA-reportable loans and small business loans was compared to demographic information. Performance context information and aggregate lending data were considered in the evaluation.

Residential Real Estate (HMDA) Lending

The geographic distribution of HMDA-reportable loans reflects adequate dispersion throughout the assessment area. The following table shows the geographic distribution of CCB's HMDA-reportable loans for 2017 within the Chambers assessment area. The tables include demographic information and a comparison of bank lending to aggregate lending. Aggregate lending data is the combined total of lending activity reported by all lenders subject to HMDA in the assessment area.

Geographic Distribution of HMDA Loans

Assessment Area: AL Chambers

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2017					2017					
		Bank		Owner Occupied Units		Count	Count		Dollar			
		Count	Dollar		Bank		Agg	Bank	Agg			
#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %		
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	2.9%	0	0.0%	1.8%	\$0	0.0%	1.2%
	Middle	11	91.7%	\$670	89.9%	84.1%	11	91.7%	86.4%	\$670	89.9%	86.7%
	Upper	1	8.3%	\$75	10.1%	13.0%	1	8.3%	11.8%	\$75	10.1%	12.1%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>12</i>	<i>100.0%</i>	<i>\$745</i>	<i>100.0%</i>	<i>100.0%</i>	<i>12</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$745</i>	<i>100.0%</i>	<i>100.0%</i>
REFINANCE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	2.9%	0	0.0%	1.4%	\$0	0.0%	1.4%
	Middle	2	66.7%	\$71	30.7%	84.1%	2	66.7%	79.6%	\$71	30.7%	77.6%
	Upper	1	33.3%	\$160	69.3%	13.0%	1	33.3%	19.0%	\$160	69.3%	21.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>3</i>	<i>100.0%</i>	<i>\$231</i>	<i>100.0%</i>	<i>100.0%</i>	<i>3</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$231</i>	<i>100.0%</i>	<i>100.0%</i>
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	2.9%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	84.1%	0	0.0%	78.4%	\$0	0.0%	92.3%
	Upper	0	0.0%	\$0	0.0%	13.0%	0	0.0%	21.6%	\$0	0.0%	7.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>0</i>	<i>0.0%</i>	<i>\$0</i>	<i>0.0%</i>	<i>100.0%</i>	<i>0</i>	<i>0.0%</i>	<i>100.0%</i>	<i>\$0</i>	<i>0.0%</i>	<i>100.0%</i>
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.3%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	32.3%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	67.4%	0	0.0%	100.0%	\$0	0.0%	100.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>0</i>	<i>0.0%</i>	<i>\$0</i>	<i>0.0%</i>	<i>100.0%</i>	<i>0</i>	<i>0.0%</i>	<i>100.0%</i>	<i>\$0</i>	<i>0.0%</i>	<i>100.0%</i>
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	2.9%	0	0.0%	1.5%	\$0	0.0%	1.2%
	Middle	13	86.7%	\$741	75.9%	84.1%	13	86.7%	83.4%	\$741	75.9%	82.7%
	Upper	2	13.3%	\$235	24.1%	13.0%	2	13.3%	15.0%	\$235	24.1%	16.1%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>15</i>	<i>100.0%</i>	<i>\$976</i>	<i>100.0%</i>	<i>100.0%</i>	<i>15</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$976</i>	<i>100.0%</i>	<i>100.0%</i>

Originations & Purchases
2017 FFIEC Census Data and 2015 ACS Data

Home Purchase Loans

In the assessment area, there are no owner-occupied units in low-income census tracts and minimal (2.9 percent) units in moderate-income tracts. As previously mentioned, all of the seven census tracts in the assessment area are middle-income distressed tracts due to high poverty rates.

The bank made all but one (91.7 percent) of its home purchase loans in middle-income census tracts where 84.1 percent of the owner-occupied units are located. The bank’s lending is similar to aggregate lenders at 86.4 percent.

Home Refinance Loans

Although no lending was noted in moderate-income tracts, the bank made two of its three (66.6 percent) refinance loans in the middle-income distressed census tracts, where 84.1 percent of the owner-occupied units are located, and aggregate performance was similar at 79.6 percent in middle-income tracts.

Small Business Lending

The geographic distribution of small business loans reflects excellent dispersion throughout the assessment area. The following tables shows the geographic distribution of the bank’s 2017 small business loans. For comparison, data showing the distribution of total businesses and aggregate lender performance is also provided.

Geographic Distribution of Small Business Loans

Assessment Area: AL Chambers

Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
	2017					2017					
	Bank		Dollar		Small Businesses	Count			Dollar		
	Count	%	\$ (000s)	\$ %		Bank	Agg	%	\$ 000s	\$ %	Agg
#	%	\$ (000s)	\$ %	%	#	%	%	\$ 000s	\$ %	\$ %	
Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
Moderate	0	0.0%	\$0	0.0%	5.3%	0	0.0%	3.8%	\$0	0.0%	1.9%
Middle	7	100.0%	\$263	100.0%	81.2%	7	100.0%	81.6%	\$263	100.0%	86.1%
Upper	0	0.0%	\$0	0.0%	13.5%	0	0.0%	12.7%	\$0	0.0%	7.6%
Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	1.9%	\$0	0.0%	4.4%
<i>Total</i>	<i>7</i>	<i>100.0%</i>	<i>\$263</i>	<i>100.0%</i>	<i>100.0%</i>	<i>7</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$263</i>	<i>100.0%</i>	<i>100.0%</i>

Originations & Purchases
2017 FHIC Census Data and 2017 D&B Information

During 2017, CCB originated seven small business loans inside the assessment area which were all located in middle-income distressed census tracts and where 81.2 percent of the small businesses are located. Aggregate lending is similar at 81.6 percent in middle-income tracts.

Lending to Borrowers of Different Incomes and Businesses of Different Sizes

The distribution of loans by borrower income and business revenue size reflects adequate penetration among individuals of different income levels and businesses of different sizes. For this analysis, the distribution of HMDA-reportable lending to borrowers of different income levels and small business lending among businesses of different sizes was compared to available demographic information. Performance context information and aggregate lending data were considered in the evaluation.

Home Mortgage Lending

The distribution of HMDA-reportable lending by borrower income is adequate throughout the assessment area. The following table shows the borrower distribution of CCB's 2017 HMDA-reportable loans by borrower income for 2017 within the Chambers assessment area. The tables include demographic information and a comparison of bank lending to aggregate lending.

Borrower Distribution of HMDA Loans

Assessment Area: AL Chambers

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2017					2017					
		Bank				Families by Family Income %	Count			Dollar		
		Count #	%	Dollar \$ (000s)	\$ %		Bank #	Agg %	Bank \$ (000s)	Agg \$ %	Bank \$ %	Agg \$ %
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	22.1%	0	0.0%	7.0%	\$0	0.0%	3.3%
	Moderate	3	25.0%	\$240	32.2%	16.9%	3	25.0%	18.0%	\$240	32.2%	12.0%
	Middle	2	16.7%	\$202	27.1%	18.7%	2	16.7%	21.7%	\$202	27.1%	21.1%
	Upper	5	41.7%	\$241	32.3%	42.3%	5	41.7%	29.8%	\$241	32.3%	40.2%
	Unknown	2	16.7%	\$62	8.3%	0.0%	2	16.7%	23.5%	\$62	8.3%	23.3%
	<i>Total</i>	<i>12</i>	<i>100.0%</i>	<i>\$745</i>	<i>100.0%</i>	<i>100.0%</i>	<i>12</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$745</i>	<i>100.0%</i>	<i>100.0%</i>
REFINANCE	Low	0	0.0%	\$0	0.0%	22.1%	0	0.0%	3.5%	\$0	0.0%	2.0%
	Moderate	2	66.7%	\$196	84.8%	16.9%	2	66.7%	13.4%	\$196	84.8%	7.8%
	Middle	1	33.3%	\$35	15.2%	18.7%	1	33.3%	22.5%	\$35	15.2%	17.8%
	Upper	0	0.0%	\$0	0.0%	42.3%	0	0.0%	39.4%	\$0	0.0%	52.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	21.1%	\$0	0.0%	19.7%
	<i>Total</i>	<i>3</i>	<i>100.0%</i>	<i>\$231</i>	<i>100.0%</i>	<i>100.0%</i>	<i>3</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$231</i>	<i>100.0%</i>	<i>100.0%</i>
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	22.1%	0	0.0%	13.5%	\$0	0.0%	4.4%
	Moderate	0	0.0%	\$0	0.0%	16.9%	0	0.0%	24.3%	\$0	0.0%	8.7%
	Middle	0	0.0%	\$0	0.0%	18.7%	0	0.0%	21.6%	\$0	0.0%	15.3%
	Upper	0	0.0%	\$0	0.0%	42.3%	0	0.0%	35.1%	\$0	0.0%	71.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	5.4%	\$0	0.0%	0.5%
	<i>Total</i>	<i>0</i>	<i>0.0%</i>	<i>\$0</i>	<i>0.0%</i>	<i>100.0%</i>	<i>0</i>	<i>0.0%</i>	<i>100.0%</i>	<i>\$0</i>	<i>0.0%</i>	<i>100.0%</i>
MULTI FAMILY	Low	0	0.0%	\$0	0.0%	22.1%	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%	42.3%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
	<i>Total</i>	<i>0</i>	<i>0.0%</i>	<i>\$0</i>	<i>0.0%</i>	<i>100.0%</i>	<i>0</i>	<i>0.0%</i>	<i>100.0%</i>	<i>\$0</i>	<i>0.0%</i>	<i>100.0%</i>
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	22.1%	0	0.0%	6.4%	\$0	0.0%	2.9%
	Moderate	5	33.3%	\$436	44.7%	16.9%	5	33.3%	17.0%	\$436	44.7%	10.2%
	Middle	3	20.0%	\$237	24.3%	18.7%	3	20.0%	21.9%	\$237	24.3%	19.5%
	Upper	5	33.3%	\$241	24.7%	42.3%	5	33.3%	33.2%	\$241	24.7%	45.4%
	Unknown	2	13.3%	\$62	6.4%	0.0%	2	13.3%	21.5%	\$62	6.4%	22.0%
	<i>Total</i>	<i>15</i>	<i>100.0%</i>	<i>\$976</i>	<i>100.0%</i>	<i>100.0%</i>	<i>15</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$976</i>	<i>100.0%</i>	<i>100.0%</i>

Originations & Purchases
2017 FFIEC Census Data and 2015 ACS Data

Home Purchase Loans

The bank made no loans and aggregate lenders made only 7.0 percent of loans to low-income borrowers where 22.1 percent of families are low-income. The bank made three (25.0 percent) of its loans to moderate-income borrowers which is greater than the percentage (16.9 percent) of families that are moderate-income. The bank's lending outperformed aggregate performance at 18.0 percent.

Home Refinance Loans

The bank made no loans to low-income borrowers where 22.1 percent of families are low-income, and aggregate performance was only 3.5 percent. The bank made two (66.7 percent) refinance loans to moderate-income borrowers where 16.9 percent of families are moderate-income. Aggregate lending to moderate-income borrowers was at 13.4 percent.

Small Business Lending

Small business lending by business revenue size reflects excellent penetration among businesses of different sizes located throughout the assessment area. The following table shows the distribution of CCB's small business loans, by revenue size, for 2017 within the Chambers assessment area. The table with 2016 lending is found in Appendix G.

Small Business Loans by Business Revenue & Loan Size

Assessment Area: AL Chambers

Business Revenue & Loan Size		Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2017					2017					
		Bank		Total Businesses		Count	Dollar					
Count	\$ (000s)		%	Bank	Agg		Bank	Agg				
		#	%	\$	%	#	%	%	\$ (000s)	\$ %	\$ %	
BUSINESS REVENUE	\$1million or Less	6	85.7%	\$238	90.5%	90.5%	6	85.7%	45.7%	\$238	90.5%	41.0%
	Over \$1 Million	0	0.0%	\$0	0.0%	7.6%	0	0.0%				
	Total Rev. available	6	85.7%	\$238	90.5%	98.1%	6	85.7%				
	Rev. Not Known	1	14.3%	\$25	9.5%	1.9%	1	14.3%				
	Total	7	100.0%	\$263	100.0%	100.0%	7	100.0%				
LOAN SIZE	\$100,000 or Less	6	85.7%	\$93	35.4%		6	85.7%	96.5%	\$93	35.4%	69.8%
	\$100,001 - \$250,000	1	14.3%	\$170	64.6%		1	14.3%	3.2%	\$170	64.6%	25.4%
	\$250,001 - \$1 Million	0	0.0%	\$0	0.0%		0	0.0%	0.3%	\$0	0.0%	4.8%
	Total	7	100.0%	\$263	100.0%		7	100.0%	100.0%	\$263	100.0%	100.0%
LOAN SIZE Rev \$1 Mill or Less	\$100,000 or Less	5	83.3%	\$68	28.6%							
	\$100,001 - \$250,000	1	16.7%	\$170	71.4%							
	\$250,001 - \$1 Million	0	0.0%	\$0	0.0%							
	Total	6	100.0%	\$238	100.0%							

Originations & Purchases

Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue.

2017 FFIEC Census Data and 2017 D&B Information

The table above shows 85.7 percent of the bank's loans were originated to businesses with revenues of \$1 million or less where 90.5 percent of total businesses in the assessment area are small businesses. The bank's lending significantly outperformed aggregate lenders at 45.7 percent. Additionally, all of the bank's loans were originated in amounts of \$250,000 or less, indicating a willingness to make smaller loans that are typically requested by small businesses.

Community Development Lending

CCB made no community development loans in the Chambers assessment area.

INVESTMENT TEST

CCB’s investment performance in the Chambers assessment area is adequate. Combined investment and contribution activity inside the assessment area totaled \$79,208. This reflects a significant increase from the previous CRA evaluation. The bank made investments (excluding contributions) totaling \$56,458 in the Chambers assessment area during the current review period, which consisted of one investment in a mortgage-backed security. CCB also contributed \$22,750 in grants for community services benefiting low- and moderate-income individuals. The bank was considered responsive to community credit needs in the assessment area; therefore, positive consideration was given to 24 investments totaling \$354,254 located in the broader statewide area that did not directly benefit the Chambers assessment area.

SERVICE TEST

Retail Services

Delivery systems are reasonably accessible to the bank’s geographies and individuals of different income levels in this assessment area. There are no low-income tracts in the Chambers assessment area. However, CCB does not have branches in moderate-income tracts where 3.4 percent of the households and 4.8 percent of businesses are located. The bank’s two branch offices are located in middle- and upper-income tracts where the majority of the households and businesses reside. During the review period, no branch opening or closings occurred in the Chambers assessment area. As such, the bank’s record of opening and closing of branches has generally not adversely affected the accessibility of its delivery systems. Services do not vary in a way that inconveniences its assessment area, including low- and moderate-income geographies and/or individuals. Bank products, services, and standard business hours are consistent throughout the assessment area.

The chart below displays CCB’s 2017 branch distribution based on 2010 census data.

Geographic Distribution of Branches & ATMS

Assessment Area: AL Chambers

Tract Category	Branches							ATMs								Demographics					
	Total Branches		Drive thrus	Extend-ed Hours	Week-end Hours	Total ATMs		Full Service ATMs				Cash only ATMs				Census Tracts		House holds	Total Businesses		
	#	%				Open	Closed	#	%	#	%	Open	Closed	#	%	Open	Closed			#	%
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%
DTC	0		0	0			SA	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	1	11.1%	3.4%	4.8%
DTC	0		0	0			SA	0		0		0	0	0		0	0				
Middle	1	50.0%	0	0	1	1	1	1	50.0%	0	0.0%	0	0	1	50.0%	0	0	7	77.8%	81.9%	80.5%
DTC	0		0	0			SA	0		0		0	0	0		0	0				
Upper	1	50.0%	0	0	1	0	0	1	50.0%	0	0.0%	0	0	1	50.0%	0	0	1	11.1%	14.8%	14.7%
DTC	0		0	0			SA	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%
DTC	0		0	0			SA	0		0		0	0	0		0	0				
Total	2	100.0%	0	0	2	1	1	2	100.0%	0	0.0%	0	0	2	100.0%	0	0	9	100.0%	100.0%	100.0%
DTC	0		0	0			SA	0		0		0	0	0		0	0				

2017 FFIEC Census Data, 2017 D&B Inf and 2015 ACS Data

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

DTC - Drive thru only is a subset of total branches

SA = Stand Alone ATM is a subset of total ATMs

Community Development Services

CCB provided a limited level of community development services in the assessment area. During the review period, bank employees provided 22 service hours by participating in 9 community development service activities. The majority of activities primarily included serving on the board or a committee of an economic development organization in a distressed and high poverty area that focuses on business growth and job creation, and providing financial education to participants of social service organizations that work closely with LMI youth and adults.

APPENDIX A

SCOPE OF EXAMINATION			
TIME PERIOD REVIEWED			
HMDA-reportable and Small Business lending: January 1, 2016 to December 31, 2017			
CD Lending, Investments, and Services: October 1, 2016 to June 30, 2019			
FINANCIAL INSTITUTION		PRODUCTS REVIEWED	
Capital City Bank, Tallahassee, Florida		HMDA-reportable and Small Business Lending	
AFFILIATE(S)	AFFILIATE RELATIONSHIP	PRODUCTS REVIEWED	
N/A	N/A	N/A	
LIST OF ASSESSMENT AREAS AND TYPE OF EXAMINATION			
<i>ASSESSMENT AREA</i>	<i>TYPE OF EXAMINATION</i>	<i>BRANCHES VISITED</i>	<i>OTHER INFORMATION</i>
<i>FLORIDA</i>			
Gainesville, MSA#23540	Limited-scope Review		
Gulf, MSA#37460	Limited-scope Review		
Homosassa, MSA#26140	Limited-scope Review		
N.W. Central	Limited-scope Review		
Putnam-Bradford-Clay-St. John MSA#27260	Limited-scope Review		
Tallahassee, MSA#45220	Full-scope Review		
Tampa, MSA#45300	Limited-scope Review		
Washington County	Limited-scope Review		
<i>GEORGIA</i>			
Grady County	Limited-scope Review		
Laurens County	Limited-scope Review		
Macon, MSA#31420	Full-scope Review		
Troup County	Limited-scope Review		
<i>ALABAMA</i>			
Chambers County	Full-scope Review		

APPENDIX B – SUMMARY OF STATE RATINGS

State Area Name	Lending Test Rating	Investment Test Rating	Service Test Rating	Overall State Rating
Alabama	Low Satisfactory	Low Satisfactory	Needs to Improve	Satisfactory
Florida	High Satisfactory	High Satisfactory	High Satisfactory	Satisfactory
Georgia	Low Satisfactory	High Satisfactory	Low Satisfactory	Satisfactory

APPENDIX C – ABBREVIATIONS AND DEFINITIONS

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.

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 – GENERAL INFORMATION

General Information

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

This document is an evaluation of the CRA performance of **Capital City Bank** prepared by the **Federal Reserve Bank of Atlanta**, the institution's supervisory agency, as of **September 30, 2019**. The agency rates the CRA performance of an institution consistent with the provisions set forth in Appendix A to 12 CFR Part 228.

**APPENDIX F – PRIMARY YEAR (2017) LENDING PERFORMANCE TABLES
FOR ALL ASSESSMENT AREAS**

FLORIDA

Gainesville

Gulf

Homossassa

Putnam-Bradford-Clay-St. Johns

Tampa

Washington

West Central FL

GEORGIA

Grady

Laurens

Troup

**APPENDIX F – PRIMARY YEAR (2017) LENDING PERFORMANCE TABLES
FOR ALL ASSESSMENT AREAS**

Geographic Distribution of HMDA Loans

Assessment Area: FL Gainesville

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2017					2017					
		Bank		Owner Occupied Units			Count			Dollar		
		Count		Dollar		%	Bank	Agg		Bank	Agg	
#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %		
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	3.5%	0	0.0%	2.7%	\$0	0.0%	1.5%
	Moderate	16	19.0%	\$1,846	11.0%	18.1%	16	19.0%	12.5%	\$1,846	11.0%	8.1%
	Middle	32	38.1%	\$5,608	33.6%	38.5%	32	38.1%	37.6%	\$5,608	33.6%	31.3%
	Upper	34	40.5%	\$9,060	54.2%	39.4%	34	40.5%	46.4%	\$9,060	54.2%	58.8%
	Unknown	2	2.4%	\$197	1.2%	0.5%	2	2.4%	0.9%	\$197	1.2%	0.4%
	<i>Total</i>	<i>84</i>	<i>100.0%</i>	<i>\$16,711</i>	<i>100.0%</i>	<i>100.0%</i>	<i>84</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$16,711</i>	<i>100.0%</i>	<i>100.0%</i>
REFINANCE	Low	1	5.3%	\$99	2.7%	3.5%	1	5.3%	2.3%	\$99	2.7%	1.5%
	Moderate	5	26.3%	\$593	15.9%	18.1%	5	26.3%	11.8%	\$593	15.9%	8.6%
	Middle	5	26.3%	\$1,251	33.5%	38.5%	5	26.3%	40.3%	\$1,251	33.5%	36.5%
	Upper	8	42.1%	\$1,787	47.9%	39.4%	8	42.1%	45.3%	\$1,787	47.9%	53.2%
	Unknown	0	0.0%	\$0	0.0%	0.5%	0	0.0%	0.4%	\$0	0.0%	0.2%
	<i>Total</i>	<i>19</i>	<i>100.0%</i>	<i>\$3,730</i>	<i>100.0%</i>	<i>100.0%</i>	<i>19</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$3,730</i>	<i>100.0%</i>	<i>100.0%</i>
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	3.5%	0	0.0%	1.7%	\$0	0.0%	0.7%
	Moderate	1	100.0%	\$102	100.0%	18.1%	1	100.0%	13.8%	\$102	100.0%	8.7%
	Middle	0	0.0%	\$0	0.0%	38.5%	0	0.0%	35.4%	\$0	0.0%	30.4%
	Upper	0	0.0%	\$0	0.0%	39.4%	0	0.0%	49.2%	\$0	0.0%	60.1%
	Unknown	0	0.0%	\$0	0.0%	0.5%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>1</i>	<i>100.0%</i>	<i>\$102</i>	<i>100.0%</i>	<i>100.0%</i>	<i>1</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$102</i>	<i>100.0%</i>	<i>100.0%</i>
MULTI FAMILY				Multi-Family Units								
	Low	0	0.0%	\$0	0.0%	22.7%	0	0.0%	6.7%	\$0	0.0%	8.2%
	Moderate	0	0.0%	\$0	0.0%	34.7%	0	0.0%	53.3%	\$0	0.0%	71.8%
	Middle	1	100.0%	\$1,037	100.0%	16.1%	1	100.0%	26.7%	\$1,037	100.0%	18.8%
	Upper	0	0.0%	\$0	0.0%	16.0%	0	0.0%	6.7%	\$0	0.0%	0.9%
	Unknown	0	0.0%	\$0	0.0%	10.5%	0	0.0%	6.7%	\$0	0.0%	0.3%
<i>Total</i>	<i>1</i>	<i>100.0%</i>	<i>\$1,037</i>	<i>100.0%</i>	<i>100.0%</i>	<i>1</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$1,037</i>	<i>100.0%</i>	<i>100.0%</i>	
HMDA TOTALS	Low	1	1.0%	\$99	0.5%	3.5%	1	1.0%	2.5%	\$99	0.5%	3.0%
	Moderate	22	21.0%	\$2,541	11.8%	18.1%	22	21.0%	12.4%	\$2,541	11.8%	22.6%
	Middle	38	36.2%	\$7,896	36.6%	38.5%	38	36.2%	38.2%	\$7,896	36.6%	29.4%
	Upper	42	40.0%	\$10,847	50.3%	39.4%	42	40.0%	46.1%	\$10,847	50.3%	44.6%
	Unknown	2	1.9%	\$197	0.9%	0.5%	2	1.9%	0.7%	\$197	0.9%	0.3%
	<i>Total</i>	<i>105</i>	<i>100.0%</i>	<i>\$21,580</i>	<i>100.0%</i>	<i>100.0%</i>	<i>105</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$21,580</i>	<i>100.0%</i>	<i>100.0%</i>

Originations & Purchases
2017 FFIEC Census Data and 2015 ACS Data

**APPENDIX F – PRIMARY YEAR (2017) LENDING PERFORMANCE TABLES
FOR ALL ASSESSMENT AREAS (CONTINUED)**

Borrower Distribution of HMDA Loans

Assessment Area: FL Gainesville

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2017					2017					
		Bank				Families by Family Income %	Count			Dollar		
		Count		Dollar			Bank	Agg	Bank	Agg		
#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %		
HOME PURCHASE	Low	10	11.9%	\$795	4.8%	23.7%	10	11.9%	4.9%	\$795	4.8%	2.4%
	Moderate	13	15.5%	\$1,517	9.1%	15.8%	13	15.5%	18.3%	\$1,517	9.1%	12.5%
	Middle	20	23.8%	\$3,371	20.2%	18.8%	20	23.8%	19.7%	\$3,371	20.2%	17.1%
	Upper	34	40.5%	\$10,105	60.5%	41.6%	34	40.5%	41.5%	\$10,105	60.5%	54.5%
	Unknown	7	8.3%	\$923	5.5%	0.0%	7	8.3%	15.6%	\$923	5.5%	13.5%
	<i>Total</i>	<i>84</i>	<i>100.0%</i>	<i>\$16,711</i>	<i>100.0%</i>	<i>100.0%</i>	<i>84</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$16,711</i>	<i>100.0%</i>	<i>100.0%</i>
REFINANCE	Low	2	10.5%	\$119	3.2%	23.7%	2	10.5%	5.7%	\$119	3.2%	3.0%
	Moderate	6	31.6%	\$701	18.8%	15.8%	6	31.6%	14.6%	\$701	18.8%	10.0%
	Middle	2	10.5%	\$261	7.0%	18.8%	2	10.5%	17.4%	\$261	7.0%	14.3%
	Upper	6	31.6%	\$2,190	58.7%	41.6%	6	31.6%	43.4%	\$2,190	58.7%	53.9%
	Unknown	3	15.8%	\$459	12.3%	0.0%	3	15.8%	18.9%	\$459	12.3%	18.8%
	<i>Total</i>	<i>19</i>	<i>100.0%</i>	<i>\$3,730</i>	<i>100.0%</i>	<i>100.0%</i>	<i>19</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$3,730</i>	<i>100.0%</i>	<i>100.0%</i>
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	23.7%	0	0.0%	5.4%	\$0	0.0%	2.5%
	Moderate	0	0.0%	\$0	0.0%	15.8%	0	0.0%	15.8%	\$0	0.0%	10.4%
	Middle	0	0.0%	\$0	0.0%	18.8%	0	0.0%	20.9%	\$0	0.0%	14.5%
	Upper	1	100.0%	\$102	100.0%	41.6%	1	100.0%	55.6%	\$102	100.0%	67.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	2.4%	\$0	0.0%	4.9%
	<i>Total</i>	<i>1</i>	<i>100.0%</i>	<i>\$102</i>	<i>100.0%</i>	<i>100.0%</i>	<i>1</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$102</i>	<i>100.0%</i>	<i>100.0%</i>
MULTI FAMILY	Low	0	0.0%	\$0	0.0%	23.7%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	15.8%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	18.8%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	41.6%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	1	100.0%	\$1,037	100.0%	0.0%	1	100.0%	100.0%	\$1,037	100.0%	100.0%
	<i>Total</i>	<i>1</i>	<i>100.0%</i>	<i>\$1,037</i>	<i>100.0%</i>	<i>100.0%</i>	<i>1</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$1,037</i>	<i>100.0%</i>	<i>100.0%</i>
HMDA TOTALS	Low	12	11.4%	\$914	4.2%	23.7%	12	11.4%	5.2%	\$914	4.2%	1.9%
	Moderate	19	18.1%	\$2,218	10.3%	15.8%	19	18.1%	17.1%	\$2,218	10.3%	9.2%
	Middle	22	21.0%	\$3,632	16.8%	18.8%	22	21.0%	19.1%	\$3,632	16.8%	12.6%
	Upper	41	39.0%	\$12,397	57.4%	41.6%	41	39.0%	42.5%	\$12,397	57.4%	42.2%
	Unknown	11	10.5%	\$2,419	11.2%	0.0%	11	10.5%	16.0%	\$2,419	11.2%	34.0%
	<i>Total</i>	<i>105</i>	<i>100.0%</i>	<i>\$21,580</i>	<i>100.0%</i>	<i>100.0%</i>	<i>105</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$21,580</i>	<i>100.0%</i>	<i>100.0%</i>

Originations & Purchases
2017 FFIEC Census Data and 2015 ACS Data

**APPENDIX F – PRIMARY YEAR (2017) LENDING PERFORMANCE TABLES
FOR ALL ASSESSMENT AREAS (CONTINUED)**

Geographic Distribution of Small Business Loans

Assessment Area: FL Gainesville

Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
	2017					2017					
	Bank		Small		Businesses	Count			Dollar		
	Count	Dollar	Dollar	%		Bank	Agg	Bank	Agg		
#	%	\$ (000s)	\$ %	%	#	%	%	\$ 000s	\$ %	\$ %	
Low	5	5.2%	\$151	1.4%	6.4%	5	5.2%	6.7%	\$151	1.4%	10.1%
Moderate	18	18.6%	\$2,396	21.9%	20.3%	18	18.6%	18.7%	\$2,396	21.9%	17.6%
Middle	54	55.7%	\$5,903	54.0%	35.3%	54	55.7%	34.1%	\$5,903	54.0%	32.6%
Upper	20	20.6%	\$2,478	22.7%	37.5%	20	20.6%	38.7%	\$2,478	22.7%	38.1%
Unknown	0	0.0%	\$0	0.0%	0.6%	0	0.0%	0.7%	\$0	0.0%	1.0%
Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	1.1%	\$0	0.0%	0.7%
<i>Total</i>	97	100.0%	\$10,928	100.0%	100.0%	97	100.0%	100.0%	\$10,928	100.0%	100.0%

Originations & Purchases
2017 FFIEC Census Data and 2017 D&B Information

Small Business Loans by Business Revenue & Loan Size

Assessment Area: FL Gainesville

Business Revenue & Loan Size		Bank Lending & Demographic Data Comparison				Bank & Aggregate Lending Comparison						
		2017				2017						
		Bank		Total		Count			Dollar			
		Count	\$ (000s)	\$ (000s)	%	Bank	Agg	Bank	Agg			
#	%	\$	%	%	#	%	%	\$ (000s)	\$ %	\$ %		
BUSINESS REVENUE	\$1million or Less	49	50.5%	\$4,108	37.6%	91.9%	49	50.5%	52.2%	\$4,108	37.6%	40.0%
	Over \$1 Million	28	28.9%	\$3,934	36.0%	7.2%	28	28.9%				
	<i>Total Rev. available</i>	77	79.4%	\$8,042	73.6%	99.1%	77	79.4%				
	Rev. Not Known	20	20.6%	\$2,886	26.4%	0.9%	20	20.6%				
	<i>Total</i>	97	100.0%	\$10,928	100.0%	100.0%	97	100.0%				
LOAN SIZE	\$100,000 or Less	72	74.2%	\$2,333	21.3%		72	74.2%	95.0%	\$2,333	21.3%	44.9%
	\$100,001 - \$250,000	11	11.3%	\$1,862	17.0%		11	11.3%	2.7%	\$1,862	17.0%	15.2%
	\$250,001 - \$1 Million	14	14.4%	\$6,733	61.6%		14	14.4%	2.2%	\$6,733	61.6%	39.9%
	<i>Total</i>	97	100.0%	\$10,928	100.0%		97	100.0%	100.0%	\$10,928	100.0%	100.0%
LOAN SIZE Rev \$1 Mill or Less	\$100,000 or Less	41	83.7%	\$1,176	28.6%							
	\$100,001 - \$250,000	4	8.2%	\$611	14.9%							
	\$250,001 - \$1 Million	4	8.2%	\$2,321	56.5%							
	<i>Total</i>	49	100.0%	\$4,108	100.0%							

Originations & Purchases
Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue.
2017 FFIEC Census Data and 2017 D&B Information

**APPENDIX F – PRIMARY YEAR (2017) LENDING PERFORMANCE TABLES
FOR ALL ASSESSMENT AREAS (CONTINUED)**

Geographic Distribution of HMDA Loans

Assessment Area: FL Gulf

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2017					2017					
		Bank		Owner Occupied Units		Count	Count		Dollar			
		Count	Dollar		Bank		Agg	Bank	Agg			
#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %		
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	8	34.8%	\$1,404	26.7%	26.4%	8	34.8%	34.8%	\$1,404	26.7%	31.4%
	Middle	15	65.2%	\$3,863	73.3%	73.6%	15	65.2%	65.2%	\$3,863	73.3%	68.6%
	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	0.0%	0.0%
	<i>Total</i>	23	100.0%	\$5,267	100.0%	100.0%	23	100.0%	100.0%	\$5,267	100.0%	100.0%
REFINANCE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	3	50.0%	\$161	23.7%	26.4%	3	50.0%	37.3%	\$161	23.7%	36.6%
	Middle	3	50.0%	\$518	76.3%	73.6%	3	50.0%	62.7%	\$518	76.3%	63.4%
	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	0.0%	0.0%
	<i>Total</i>	6	100.0%	\$679	100.0%	100.0%	6	100.0%	100.0%	\$679	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	26.4%	0	0.0%	37.5%	\$0	0.0%	36.2%
	Middle	0	0.0%	\$0	0.0%	73.6%	0	0.0%	62.5%	\$0	0.0%	63.8%
	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	0.0%	0.0%
	<i>Total</i>	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
MULTI FAMILY	Multi-Family Units											
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	46.1%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	53.9%	0	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	0.0%	0.0%
<i>Total</i>	0	0.0%	\$0	0.0%	100.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	11	37.9%	\$1,565	26.3%	26.4%	11	37.9%	35.4%	\$1,565	26.3%	32.5%
	Middle	18	62.1%	\$4,381	73.7%	73.6%	18	62.1%	64.6%	\$4,381	73.7%	67.5%
	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	0.0%	0.0%
	<i>Total</i>	29	100.0%	\$5,946	100.0%	100.0%	29	100.0%	100.0%	\$5,946	100.0%	100.0%

Originations & Purchases
2017 FFIEC Census Data and 2015 ACS Data

**APPENDIX F – PRIMARY YEAR (2017) LENDING PERFORMANCE TABLES
FOR ALL ASSESSMENT AREAS (CONTINUED)**

Borrower Distribution of HMDA Loans

Assessment Area: FL Gulf

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2017					2017					
		Bank				Families by Family Income %	Count			Dollar		
		Count		Dollar			Bank	Agg	Bank	Agg		
#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %		
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	24.0%	0	0.0%	1.4%	\$0	0.0%	0.4%
	Moderate	2	8.7%	\$286	5.4%	22.2%	2	8.7%	9.9%	\$286	5.4%	4.5%
	Middle	3	13.0%	\$522	9.9%	20.1%	3	13.0%	15.0%	\$522	9.9%	10.0%
	Upper	17	73.9%	\$4,009	76.1%	33.7%	17	73.9%	58.5%	\$4,009	76.1%	68.8%
	Unknown	1	4.3%	\$450	8.5%	0.0%	1	4.3%	15.2%	\$450	8.5%	16.3%
	<i>Total</i>	<i>23</i>	<i>100.0%</i>	<i>\$5,267</i>	<i>100.0%</i>	<i>100.0%</i>	<i>23</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$5,267</i>	<i>100.0%</i>	<i>100.0%</i>
REFINANCE	Low	1	16.7%	\$29	4.3%	24.0%	1	16.7%	4.0%	\$29	4.3%	1.3%
	Moderate	1	16.7%	\$23	3.4%	22.2%	1	16.7%	11.9%	\$23	3.4%	8.3%
	Middle	1	16.7%	\$19	2.8%	20.1%	1	16.7%	15.1%	\$19	2.8%	11.2%
	Upper	3	50.0%	\$608	89.5%	33.7%	3	50.0%	41.3%	\$608	89.5%	47.1%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	27.8%	\$0	0.0%	32.1%
	<i>Total</i>	<i>6</i>	<i>100.0%</i>	<i>\$679</i>	<i>100.0%</i>	<i>100.0%</i>	<i>6</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$679</i>	<i>100.0%</i>	<i>100.0%</i>
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	24.0%	0	0.0%	6.3%	\$0	0.0%	8.2%
	Moderate	0	0.0%	\$0	0.0%	22.2%	0	0.0%	6.3%	\$0	0.0%	8.3%
	Middle	0	0.0%	\$0	0.0%	20.1%	0	0.0%	18.8%	\$0	0.0%	2.7%
	Upper	0	0.0%	\$0	0.0%	33.7%	0	0.0%	56.3%	\$0	0.0%	69.9%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	12.5%	\$0	0.0%	10.8%
	<i>Total</i>	<i>0</i>	<i>0.0%</i>	<i>\$0</i>	<i>0.0%</i>	<i>100.0%</i>	<i>0</i>	<i>0.0%</i>	<i>100.0%</i>	<i>\$0</i>	<i>0.0%</i>	<i>100.0%</i>
MULTI FAMILY	Low	0	0.0%	\$0	0.0%	24.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	22.2%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	20.1%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	33.7%	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%
	<i>Total</i>	<i>0</i>	<i>0.0%</i>	<i>\$0</i>	<i>0.0%</i>	<i>100.0%</i>	<i>0</i>	<i>0.0%</i>	<i>0.0%</i>	<i>\$0</i>	<i>0.0%</i>	<i>0.0%</i>
HMDA TOTALS	Low	1	3.4%	\$29	0.5%	24.0%	1	3.4%	2.2%	\$29	0.5%	0.7%
	Moderate	3	10.3%	\$309	5.2%	22.2%	3	10.3%	10.3%	\$309	5.2%	5.3%
	Middle	4	13.8%	\$541	9.1%	20.1%	4	13.8%	15.1%	\$541	9.1%	10.1%
	Upper	20	69.0%	\$4,617	77.6%	33.7%	20	69.0%	54.5%	\$4,617	77.6%	64.4%
	Unknown	1	3.4%	\$450	7.6%	0.0%	1	3.4%	18.0%	\$450	7.6%	19.5%
	<i>Total</i>	<i>29</i>	<i>100.0%</i>	<i>\$5,946</i>	<i>100.0%</i>	<i>100.0%</i>	<i>29</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$5,946</i>	<i>100.0%</i>	<i>100.0%</i>

Originations & Purchases
2017 FFIEC Census Data and 2015 ACS Data

**APPENDIX F – PRIMARY YEAR (2017) LENDING PERFORMANCE TABLES
FOR ALL ASSESSMENT AREAS (CONTINUED)**

Geographic Distribution of Small Business Loans

Assessment Area: FL Gulf

Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison						
	2017					2017						
	Bank		Small Businesses		Count	Dollar			Count	Dollar		
	Count	Dollar	Dollar	%		Bank	Agg	Bank		Agg	Agg	
#	%	\$ (000s)	\$ %	%	#	%	%	\$ 000s	\$ %	\$ %		
Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
Moderate	2	50.0%	\$230	79.3%	38.0%	2	50.0%	42.4%	\$230	79.3%	43.0%	
Middle	2	50.0%	\$60	20.7%	62.0%	2	50.0%	56.1%	\$60	20.7%	55.3%	
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	0.0%	0.0%	
Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	1.5%	\$0	0.0%	1.7%	
<i>Total</i>	<i>4</i>	<i>100.0%</i>	<i>\$290</i>	<i>100.0%</i>	<i>100.0%</i>	<i>4</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$290</i>	<i>100.0%</i>	<i>100.0%</i>	

Originations & Purchases
2017 FFIEC Census Data and 2017 D&B Information

Small Business Loans by Business Revenue & Loan Size

Assessment Area: FL Gulf

Business Revenue & Loan Size		Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison						
		2017					2017						
		Bank		Total Businesses		Count	Dollar			Count	Dollar		
		Count	\$ (000s)	\$ (000s)	%		Bank	Agg	Bank		Agg	Agg	
#	%	\$	%	%	#	%	%	\$ (000s)	\$ %	\$ %			
BUSINESS REVENUE	\$1million or Less	3	75.0%	\$70	24.1%	92.7%	3	75.0%	46.1%	\$70	24.1%	35.8%	
	Over \$1 Million	1	25.0%	\$220	75.9%	5.2%	1	25.0%					
	<i>Total Rev. available</i>	4	100.0%	\$290	100.0%	97.9%	4	100.0%					
	Rev. Not Known	0	0.0%	\$0	0.0%	2.0%	0	0.0%					
	<i>Total</i>	<i>4</i>	<i>100.0%</i>	<i>\$290</i>	<i>100.0%</i>	<i>100.0%</i>	<i>4</i>	<i>100.0%</i>					
LOAN SIZE	\$100,000 or Less	3	75.0%	\$70	24.1%		3	75.0%	95.9%	\$70	24.1%	41.7%	
	\$100,001 - \$250,000	1	25.0%	\$220	75.9%		1	25.0%	2.6%	\$220	75.9%	18.1%	
	\$250,001 - \$1 Million	0	0.0%	\$0	0.0%		0	0.0%	1.5%	\$0	0.0%	40.2%	
	<i>Total</i>	<i>4</i>	<i>100.0%</i>	<i>\$290</i>	<i>100.0%</i>		<i>4</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$290</i>	<i>100.0%</i>	<i>100.0%</i>	
LOAN SIZE Rev \$1 Mill or Less	\$100,000 or Less	3	100.0%	\$70	100.0%								
	\$100,001 - \$250,000	0	0.0%	\$0	0.0%								
	\$250,001 - \$1 Million	0	0.0%	\$0	0.0%								
	<i>Total</i>	<i>3</i>	<i>100.0%</i>	<i>\$70</i>	<i>100.0%</i>								

Originations & Purchases
Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue.
2017 FFIEC Census Data and 2017 D&B Information

**APPENDIX F – PRIMARY YEAR (2017) LENDING PERFORMANCE TABLES
FOR ALL ASSESSMENT AREAS (CONTINUED)**

Geographic Distribution of HMDA Loans

Assessment Area: FL Homosassa Springs

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2017					2017					
		Bank		Owner Occupied Units		Count	Count		Dollar			
		#	%	\$ (000s)	\$ %		%	Bank	Agg	Bank	Agg	
					#	%	%	\$ (000s)	\$ %	\$ %		
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	6	12.8%	\$328	4.7%	20.1%	6	12.8%	18.9%	\$328	4.7%	12.6%
	Middle	34	72.3%	\$5,497	79.4%	62.7%	34	72.3%	59.9%	\$5,497	79.4%	66.6%
	Upper	7	14.9%	\$1,098	15.9%	17.3%	7	14.9%	21.2%	\$1,098	15.9%	20.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>47</i>	<i>100.0%</i>	<i>\$6,923</i>	<i>100.0%</i>	<i>100.0%</i>	<i>47</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$6,923</i>	<i>100.0%</i>	<i>100.0%</i>
REFINANCE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	4	30.8%	\$925	36.8%	20.1%	4	30.8%	14.8%	\$925	36.8%	9.9%
	Middle	5	38.5%	\$718	28.6%	62.7%	5	38.5%	63.6%	\$718	28.6%	69.0%
	Upper	4	30.8%	\$870	34.6%	17.3%	4	30.8%	21.6%	\$870	34.6%	21.1%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>13</i>	<i>100.0%</i>	<i>\$2,513</i>	<i>100.0%</i>	<i>100.0%</i>	<i>13</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$2,513</i>	<i>100.0%</i>	<i>100.0%</i>
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	20.1%	0	0.0%	22.8%	\$0	0.0%	12.6%
	Middle	1	100.0%	\$35	100.0%	62.7%	1	100.0%	60.4%	\$35	100.0%	67.6%
	Upper	0	0.0%	\$0	0.0%	17.3%	0	0.0%	16.8%	\$0	0.0%	19.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>1</i>	<i>100.0%</i>	<i>\$35</i>	<i>100.0%</i>	<i>100.0%</i>	<i>1</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$35</i>	<i>100.0%</i>	<i>100.0%</i>
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	10.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	62.2%	0	0.0%	60.0%	\$0	0.0%	87.9%
	Upper	0	0.0%	\$0	0.0%	27.8%	0	0.0%	40.0%	\$0	0.0%	12.1%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>0</i>	<i>0.0%</i>	<i>\$0</i>	<i>0.0%</i>	<i>100.0%</i>	<i>0</i>	<i>0.0%</i>	<i>100.0%</i>	<i>\$0</i>	<i>0.0%</i>	<i>100.0%</i>
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	10	16.4%	\$1,253	13.2%	20.1%	10	16.4%	18.1%	\$1,253	13.2%	11.8%
	Middle	40	65.6%	\$6,250	66.0%	62.7%	40	65.6%	60.9%	\$6,250	66.0%	67.4%
	Upper	11	18.0%	\$1,968	20.8%	17.3%	11	18.0%	21.0%	\$1,968	20.8%	20.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>61</i>	<i>100.0%</i>	<i>\$9,471</i>	<i>100.0%</i>	<i>100.0%</i>	<i>61</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$9,471</i>	<i>100.0%</i>	<i>100.0%</i>

Originations & Purchases
2017 FFIEC Census Data and 2015 ACS Data

**APPENDIX F – PRIMARY YEAR (2017) LENDING PERFORMANCE TABLES
FOR ALL ASSESSMENT AREAS (CONTINUED)**

Borrower Distribution of HMDA Loans

Assessment Area: FL Homosassa Springs

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2017					2017					
		Bank				Families by Family Income %	Count			Dollar		
		Count		Dollar			Bank	Agg	Bank	Agg		
#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %		
HOME PURCHASE	Low	3	6.4%	\$148	2.1%	18.2%	3	6.4%	3.7%	\$148	2.1%	1.9%
	Moderate	4	8.5%	\$459	6.6%	19.4%	4	8.5%	12.0%	\$459	6.6%	8.0%
	Middle	9	19.1%	\$1,026	14.8%	22.5%	9	19.1%	21.1%	\$1,026	14.8%	17.4%
	Upper	29	61.7%	\$5,152	74.4%	39.9%	29	61.7%	48.1%	\$5,152	74.4%	58.2%
	Unknown	2	4.3%	\$138	2.0%	0.0%	2	4.3%	15.1%	\$138	2.0%	14.4%
	<i>Total</i>	<i>47</i>	<i>100.0%</i>	<i>\$6,923</i>	<i>100.0%</i>	<i>100.0%</i>	<i>47</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$6,923</i>	<i>100.0%</i>	<i>100.0%</i>
REFINANCE	Low	0	0.0%	\$0	0.0%	18.2%	0	0.0%	4.5%	\$0	0.0%	2.2%
	Moderate	2	15.4%	\$133	5.3%	19.4%	2	15.4%	13.7%	\$133	5.3%	8.6%
	Middle	0	0.0%	\$0	0.0%	22.5%	0	0.0%	20.3%	\$0	0.0%	17.4%
	Upper	6	46.2%	\$1,207	48.0%	39.9%	6	46.2%	39.9%	\$1,207	48.0%	48.3%
	Unknown	5	38.5%	\$1,173	46.7%	0.0%	5	38.5%	21.6%	\$1,173	46.7%	23.6%
	<i>Total</i>	<i>13</i>	<i>100.0%</i>	<i>\$2,513</i>	<i>100.0%</i>	<i>100.0%</i>	<i>13</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$2,513</i>	<i>100.0%</i>	<i>100.0%</i>
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	18.2%	0	0.0%	8.1%	\$0	0.0%	3.3%
	Moderate	0	0.0%	\$0	0.0%	19.4%	0	0.0%	16.4%	\$0	0.0%	12.2%
	Middle	0	0.0%	\$0	0.0%	22.5%	0	0.0%	24.5%	\$0	0.0%	20.9%
	Upper	0	0.0%	\$0	0.0%	39.9%	0	0.0%	46.0%	\$0	0.0%	56.8%
	Unknown	1	100.0%	\$35	100.0%	0.0%	1	100.0%	5.0%	\$35	100.0%	6.7%
	<i>Total</i>	<i>1</i>	<i>100.0%</i>	<i>\$35</i>	<i>100.0%</i>	<i>100.0%</i>	<i>1</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$35</i>	<i>100.0%</i>	<i>100.0%</i>
MULTI FAMILY	Low	0	0.0%	\$0	0.0%	18.2%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	19.4%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	22.5%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	39.9%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
	<i>Total</i>	<i>0</i>	<i>0.0%</i>	<i>\$0</i>	<i>0.0%</i>	<i>100.0%</i>	<i>0</i>	<i>0.0%</i>	<i>100.0%</i>	<i>\$0</i>	<i>0.0%</i>	<i>100.0%</i>
HMDA TOTALS	Low	3	4.9%	\$148	1.6%	18.2%	3	4.9%	4.2%	\$148	1.6%	2.0%
	Moderate	6	9.8%	\$592	6.3%	19.4%	6	9.8%	12.7%	\$592	6.3%	8.2%
	Middle	9	14.8%	\$1,026	10.8%	22.5%	9	14.8%	21.1%	\$1,026	10.8%	17.4%
	Upper	35	57.4%	\$6,359	67.1%	39.9%	35	57.4%	45.7%	\$6,359	67.1%	55.1%
	Unknown	8	13.1%	\$1,346	14.2%	0.0%	8	13.1%	16.3%	\$1,346	14.2%	17.3%
	<i>Total</i>	<i>61</i>	<i>100.0%</i>	<i>\$9,471</i>	<i>100.0%</i>	<i>100.0%</i>	<i>61</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$9,471</i>	<i>100.0%</i>	<i>100.0%</i>

Originations & Purchases
2017 FFIEC Census Data and 2015 ACS Data

**APPENDIX F – PRIMARY YEAR (2017) LENDING PERFORMANCE TABLES
FOR ALL ASSESSMENT AREAS (CONTINUED)**

Geographic Distribution of Small Business Loans

Assessment Area: FL Homosassa Springs

Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
	2017					2017					
	Bank		Small		Businesses	Count			Dollar		
	Count	Dollar	Dollar	%		Bank	Agg	Bank	Agg		
#	%	\$ (000s)	\$ %	%	#	%	%	\$ 000s	\$ %	\$ %	
Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
Moderate	21	24.7%	\$1,436	18.8%	16.4%	21	24.7%	14.5%	\$1,436	18.8%	13.0%
Middle	45	52.9%	\$4,458	58.3%	63.3%	45	52.9%	64.8%	\$4,458	58.3%	65.5%
Upper	19	22.4%	\$1,758	23.0%	20.3%	19	22.4%	19.8%	\$1,758	23.0%	20.8%
Unknown	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%	0.9%	\$0	0.0%	0.7%
<i>Total</i>	<i>85</i>	<i>100.0%</i>	<i>\$7,652</i>	<i>100.0%</i>	<i>100.0%</i>	<i>85</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$7,652</i>	<i>100.0%</i>	<i>100.0%</i>

Originations & Purchases
2017 FFIEC Census Data and 2017 D&B Information

Small Business Loans by Business Revenue & Loan Size

Assessment Area: FL Homosassa Springs

Business Revenue & Loan Size		Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2017					2017					
		Bank		Total		Businesses	Count			Dollar		
		Count	\$ (000s)	\$ (000s)	%		Bank	Agg	Bank	Agg		
#	%	\$	%	%	#	%	%	\$ (000s)	\$ %	\$ %		
BUSINESS REVENUE	\$1million or Less	46	54.1%	\$4,547	59.4%	95.1%	46	54.1%	58.1%	\$4,547	59.4%	44.8%
	Over \$1 Million	37	43.5%	\$2,837	37.1%	4.4%	37	43.5%				
	<i>Total Rev. available</i>	83	97.6%	\$7,384	96.5%	99.5%	83	97.6%				
	Rev. Not Known	2	2.4%	\$268	3.5%	0.5%	2	2.4%				
	<i>Total</i>	<i>85</i>	<i>100.0%</i>	<i>\$7,652</i>	<i>100.0%</i>	<i>100.0%</i>	<i>85</i>	<i>100.0%</i>				
LOAN SIZE	\$100,000 or Less	67	78.8%	\$2,666	34.8%		67	78.8%	96.2%	\$2,666	34.8%	45.4%
	\$100,001 - \$250,000	12	14.1%	\$2,255	29.5%		12	14.1%	2.1%	\$2,255	29.5%	14.8%
	\$250,001 - \$1 Million	6	7.1%	\$2,731	35.7%		6	7.1%	1.7%	\$2,731	35.7%	39.9%
	<i>Total</i>	<i>85</i>	<i>100.0%</i>	<i>\$7,652</i>	<i>100.0%</i>		<i>85</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$7,652</i>	<i>100.0%</i>	<i>100.0%</i>
LOAN SIZE Rev \$1 Mill or Less	\$100,000 or Less	36	78.3%	\$1,444	31.8%							
	\$100,001 - \$250,000	6	13.0%	\$1,172	25.8%							
	\$250,001 - \$1 Million	4	8.7%	\$1,931	42.5%							
	<i>Total</i>	<i>46</i>	<i>100.0%</i>	<i>\$4,547</i>	<i>100.0%</i>							

Originations & Purchases
Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue.
2017 FFIEC Census Data and 2017 D&B Information

**APPENDIX F – PRIMARY YEAR (2017) LENDING PERFORMANCE TABLES
FOR ALL ASSESSMENT AREAS (CONTINUED)**

Geographic Distribution of HMDA Loans

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

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2017					Bank & Aggregate Lending Comparison 2017					
		Bank		Owner Occupied Units		Count			Dollar			
		Count	Dollar			Bank	Agg	Bank	Agg			
		#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	2.1%	0	0.0%	1.8%	\$0	0.0%	1.1%
	Moderate	9	50.0%	\$1,036	44.2%	31.1%	9	50.0%	29.3%	\$1,036	44.2%	27.5%
	Middle	7	38.9%	\$1,043	44.5%	52.3%	7	38.9%	52.0%	\$1,043	44.5%	54.0%
	Upper	2	11.1%	\$267	11.4%	14.5%	2	11.1%	16.9%	\$267	11.4%	17.5%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.1%	\$0	0.0%	0.0%
	<i>Total</i>	<i>18</i>	<i>100.0%</i>	<i>\$2,346</i>	<i>100.0%</i>	<i>100.0%</i>	<i>18</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$2,346</i>	<i>100.0%</i>	<i>100.0%</i>
REFINANCE	Low	0	0.0%	\$0	0.0%	2.1%	0	0.0%	1.7%	\$0	0.0%	1.6%
	Moderate	0	0.0%	\$0	0.0%	31.1%	0	0.0%	27.4%	\$0	0.0%	23.7%
	Middle	6	85.7%	\$582	82.0%	52.3%	6	85.7%	56.6%	\$582	82.0%	59.6%
	Upper	1	14.3%	\$128	18.0%	14.5%	1	14.3%	14.3%	\$128	18.0%	15.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>7</i>	<i>100.0%</i>	<i>\$710</i>	<i>100.0%</i>	<i>100.0%</i>	<i>7</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$710</i>	<i>100.0%</i>	<i>100.0%</i>
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	2.1%	0	0.0%	0.9%	\$0	0.0%	0.9%
	Moderate	0	0.0%	\$0	0.0%	31.1%	0	0.0%	30.4%	\$0	0.0%	30.7%
	Middle	0	0.0%	\$0	0.0%	52.3%	0	0.0%	52.2%	\$0	0.0%	53.1%
	Upper	0	0.0%	\$0	0.0%	14.5%	0	0.0%	16.5%	\$0	0.0%	15.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>0</i>	<i>0.0%</i>	<i>\$0</i>	<i>0.0%</i>	<i>100.0%</i>	<i>0</i>	<i>0.0%</i>	<i>100.0%</i>	<i>\$0</i>	<i>0.0%</i>	<i>100.0%</i>
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	3.7%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	23.6%	0	0.0%	100.0%	\$0	0.0%	100.0%
	Middle	0	0.0%	\$0	0.0%	57.1%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	15.6%	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%
	<i>Total</i>	<i>0</i>	<i>0.0%</i>	<i>\$0</i>	<i>0.0%</i>	<i>100.0%</i>	<i>0</i>	<i>0.0%</i>	<i>100.0%</i>	<i>\$0</i>	<i>0.0%</i>	<i>100.0%</i>
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	2.1%	0	0.0%	1.7%	\$0	0.0%	1.3%
	Moderate	9	36.0%	\$1,036	33.9%	31.1%	9	36.0%	28.9%	\$1,036	33.9%	26.5%
	Middle	13	52.0%	\$1,625	53.2%	52.3%	13	52.0%	53.3%	\$1,625	53.2%	55.6%
	Upper	3	12.0%	\$395	12.9%	14.5%	3	12.0%	16.1%	\$395	12.9%	16.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>25</i>	<i>100.0%</i>	<i>\$3,056</i>	<i>100.0%</i>	<i>100.0%</i>	<i>25</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$3,056</i>	<i>100.0%</i>	<i>100.0%</i>

Originations & Purchases
2017 FFIEC Census Data and 2015 ACS Data

**APPENDIX F – PRIMARY YEAR (2017) LENDING PERFORMANCE TABLES
FOR ALL ASSESSMENT AREAS (CONTINUED)**

Borrower Distribution of HMDA Loans

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

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2017					2017					
		Bank				Families by Family Income %	Count			Dollar		
		Count		Dollar			Bank	Agg	Bank	Agg		
#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %		
HOME PURCHASE	Low	2	11.1%	\$64	2.7%	25.7%	2	11.1%	5.5%	\$64	2.7%	3.0%
	Moderate	4	22.2%	\$372	15.9%	18.1%	4	22.2%	19.6%	\$372	15.9%	14.4%
	Middle	5	27.8%	\$739	31.5%	18.7%	5	27.8%	23.2%	\$739	31.5%	21.1%
	Upper	7	38.9%	\$1,171	49.9%	37.5%	7	38.9%	32.0%	\$1,171	49.9%	43.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	19.7%	\$0	0.0%	18.0%
	<i>Total</i>	<i>18</i>	<i>100.0%</i>	<i>\$2,346</i>	<i>100.0%</i>	<i>100.0%</i>	<i>18</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$2,346</i>	<i>100.0%</i>	<i>100.0%</i>
REFINANCE	Low	1	14.3%	\$39	5.5%	25.7%	1	14.3%	6.6%	\$39	5.5%	3.9%
	Moderate	1	14.3%	\$43	6.1%	18.1%	1	14.3%	13.5%	\$43	6.1%	10.1%
	Middle	1	14.3%	\$186	26.2%	18.7%	1	14.3%	17.4%	\$186	26.2%	15.0%
	Upper	4	57.1%	\$442	62.3%	37.5%	4	57.1%	37.7%	\$442	62.3%	44.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	24.8%	\$0	0.0%	26.3%
	<i>Total</i>	<i>7</i>	<i>100.0%</i>	<i>\$710</i>	<i>100.0%</i>	<i>100.0%</i>	<i>7</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$710</i>	<i>100.0%</i>	<i>100.0%</i>
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	25.7%	0	0.0%	11.3%	\$0	0.0%	3.6%
	Moderate	0	0.0%	\$0	0.0%	18.1%	0	0.0%	20.0%	\$0	0.0%	22.2%
	Middle	0	0.0%	\$0	0.0%	18.7%	0	0.0%	20.9%	\$0	0.0%	11.8%
	Upper	0	0.0%	\$0	0.0%	37.5%	0	0.0%	44.3%	\$0	0.0%	51.1%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	3.5%	\$0	0.0%	11.3%
	<i>Total</i>	<i>0</i>	<i>0.0%</i>	<i>\$0</i>	<i>0.0%</i>	<i>100.0%</i>	<i>0</i>	<i>0.0%</i>	<i>100.0%</i>	<i>\$0</i>	<i>0.0%</i>	<i>100.0%</i>
MULTI FAMILY	Low	0	0.0%	\$0	0.0%	25.7%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	18.1%	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%	37.5%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
	<i>Total</i>	<i>0</i>	<i>0.0%</i>	<i>\$0</i>	<i>0.0%</i>	<i>100.0%</i>	<i>0</i>	<i>0.0%</i>	<i>100.0%</i>	<i>\$0</i>	<i>0.0%</i>	<i>100.0%</i>
HMDA TOTALS	Low	3	12.0%	\$103	3.4%	25.7%	3	12.0%	6.2%	\$103	3.4%	3.3%
	Moderate	5	20.0%	\$415	13.6%	18.1%	5	20.0%	17.8%	\$415	13.6%	13.2%
	Middle	6	24.0%	\$925	30.3%	18.7%	6	24.0%	21.4%	\$925	30.3%	19.0%
	Upper	11	44.0%	\$1,613	52.8%	37.5%	11	44.0%	34.3%	\$1,613	52.8%	44.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	20.3%	\$0	0.0%	20.5%
	<i>Total</i>	<i>25</i>	<i>100.0%</i>	<i>\$3,056</i>	<i>100.0%</i>	<i>100.0%</i>	<i>25</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$3,056</i>	<i>100.0%</i>	<i>100.0%</i>

Originations & Purchases
2017 FFIEC Census Data and 2015 ACS Data

**APPENDIX F – PRIMARY YEAR (2017) LENDING PERFORMANCE TABLES
FOR ALL ASSESSMENT AREAS (CONTINUED)**

Geographic Distribution of Small Business Loans

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

Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
	2017					2017					
	Bank		Small		Businesses	Count			Dollar		
	Count	Dollar	Dollar	%		Bank	Agg	Bank	Agg		
#	%	\$ (000s)	\$ %	%	#	%	%	\$ 000s	\$ %	\$ %	
Low	5	12.8%	\$362	11.4%	5.4%	5	12.8%	6.4%	\$362	11.4%	6.3%
Moderate	8	20.5%	\$855	26.9%	29.7%	8	20.5%	28.0%	\$855	26.9%	34.2%
Middle	12	30.8%	\$988	31.1%	49.7%	12	30.8%	46.9%	\$988	31.1%	43.2%
Upper	14	35.9%	\$968	30.5%	15.1%	14	35.9%	16.8%	\$968	30.5%	15.9%
Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	1.8%	\$0	0.0%	0.3%
<i>Total</i>	<i>39</i>	<i>100.0%</i>	<i>\$3,173</i>	<i>100.0%</i>	<i>100.0%</i>	<i>39</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$3,173</i>	<i>100.0%</i>	<i>100.0%</i>

Originations & Purchases
2017 FFIEC Census Data and 2017 D&B Information

Small Business Loans by Business Revenue & Loan Size

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

Business Revenue & Loan Size		Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2017					2017					
		Bank		Total		Businesses	Count			Dollar		Agg
		Count	\$ (000s)	\$ (000s)	%		Bank	Agg	Bank	Agg		
#	%	\$	%	%	#	%	%	\$ (000s)	\$ %	\$ %		
BUSINESS REVENUE	\$1million or Less	23	59.0%	\$1,817	57.3%	93.8%	23	59.0%	50.2%	\$1,817	57.3%	42.8%
	Over \$1 Million	10	25.6%	\$613	19.3%	5.0%	10	25.6%				
	<i>Total Rev. available</i>	33	84.6%	\$2,430	76.6%	98.8%	33	84.6%				
	Rev. Not Known	6	15.4%	\$743	23.4%	1.2%	6	15.4%				
	<i>Total</i>	<i>39</i>	<i>100.0%</i>	<i>\$3,173</i>	<i>100.0%</i>	<i>100.0%</i>	<i>39</i>	<i>100.0%</i>				
LOAN SIZE	\$100,000 or Less	29	74.4%	\$1,140	35.9%		29	74.4%	94.6%	\$1,140	35.9%	41.3%
	\$100,001 - \$250,000	8	20.5%	\$1,438	45.3%		8	20.5%	3.0%	\$1,438	45.3%	16.3%
	\$250,001 - \$1 Million	2	5.1%	\$595	18.8%		2	5.1%	2.5%	\$595	18.8%	42.4%
	<i>Total</i>	<i>39</i>	<i>100.0%</i>	<i>\$3,173</i>	<i>100.0%</i>		<i>39</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$3,173</i>	<i>100.0%</i>	<i>100.0%</i>
LOAN SIZE Rev \$1 Mill or Less	\$100,000 or Less	17	73.9%	\$712	39.2%							
	\$100,001 - \$250,000	5	21.7%	\$810	44.6%							
	\$250,001 - \$1 Million	1	4.3%	\$295	16.2%							
	<i>Total</i>	<i>23</i>	<i>100.0%</i>	<i>\$1,817</i>	<i>100.0%</i>							

Originations & Purchases
Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue.
2017 FFIEC Census Data and 2017 D&B Information

**APPENDIX F – PRIMARY YEAR (2017) LENDING PERFORMANCE TABLES
FOR ALL ASSESSMENT AREAS (CONTINUED)**

Geographic Distribution of HMDA Loans

Assessment Area: FL Tampa

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2017					Bank & Aggregate Lending Comparison 2017					
		Bank		Owner Occupied Units		Count			Dollar			
		Count				Bank	Agg	Bank	Agg			
		#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	0.2%	0	0.0%	0.1%	\$0	0.0%	0.1%
	Moderate	20	50.0%	\$2,436	42.1%	38.6%	20	50.0%	27.5%	\$2,436	42.1%	18.1%
	Middle	20	50.0%	\$3,351	57.9%	40.2%	20	50.0%	37.8%	\$3,351	57.9%	36.3%
	Upper	0	0.0%	\$0	0.0%	21.1%	0	0.0%	34.6%	\$0	0.0%	45.5%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>40</i>	<i>100.0%</i>	<i>\$5,787</i>	<i>100.0%</i>	<i>100.0%</i>	<i>40</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$5,787</i>	<i>100.0%</i>	<i>100.0%</i>
REFINANCE	Low	0	0.0%	\$0	0.0%	0.2%	0	0.0%	0.2%	\$0	0.0%	0.1%
	Moderate	6	46.2%	\$415	20.0%	38.6%	6	46.2%	25.7%	\$415	20.0%	19.0%
	Middle	6	46.2%	\$1,377	66.5%	40.2%	6	46.2%	41.6%	\$1,377	66.5%	40.2%
	Upper	1	7.7%	\$280	13.5%	21.1%	1	7.7%	32.5%	\$280	13.5%	40.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>13</i>	<i>100.0%</i>	<i>\$2,072</i>	<i>100.0%</i>	<i>100.0%</i>	<i>13</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$2,072</i>	<i>100.0%</i>	<i>100.0%</i>
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	0.2%	0	0.0%	0.1%	\$0	0.0%	0.0%
	Moderate	1	100.0%	\$27	100.0%	38.6%	1	100.0%	33.9%	\$27	100.0%	21.2%
	Middle	0	0.0%	\$0	0.0%	40.2%	0	0.0%	41.3%	\$0	0.0%	43.3%
	Upper	0	0.0%	\$0	0.0%	21.1%	0	0.0%	24.7%	\$0	0.0%	35.5%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>1</i>	<i>100.0%</i>	<i>\$27</i>	<i>100.0%</i>	<i>100.0%</i>	<i>1</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$27</i>	<i>100.0%</i>	<i>100.0%</i>
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	1.1%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	45.3%	0	0.0%	59.1%	\$0	0.0%	80.9%
	Middle	0	0.0%	\$0	0.0%	34.3%	0	0.0%	22.7%	\$0	0.0%	5.2%
	Upper	0	0.0%	\$0	0.0%	19.2%	0	0.0%	18.2%	\$0	0.0%	13.9%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>0</i>	<i>0.0%</i>	<i>\$0</i>	<i>0.0%</i>	<i>100.0%</i>	<i>0</i>	<i>0.0%</i>	<i>100.0%</i>	<i>\$0</i>	<i>0.0%</i>	<i>100.0%</i>
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	0.2%	0	0.0%	0.1%	\$0	0.0%	0.1%
	Moderate	27	50.0%	\$2,878	36.5%	38.6%	27	50.0%	27.4%	\$2,878	36.5%	22.2%
	Middle	26	48.1%	\$4,728	60.0%	40.2%	26	48.1%	38.9%	\$4,728	60.0%	35.3%
	Upper	1	1.9%	\$280	3.6%	21.1%	1	1.9%	33.6%	\$280	3.6%	42.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>54</i>	<i>100.0%</i>	<i>\$7,886</i>	<i>100.0%</i>	<i>100.0%</i>	<i>54</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$7,886</i>	<i>100.0%</i>	<i>100.0%</i>

Originations & Purchases
2017 FFIEC Census Data and 2015 ACS Data

**APPENDIX F – PRIMARY YEAR (2017) LENDING PERFORMANCE TABLES
FOR ALL ASSESSMENT AREAS (CONTINUED)**

Borrower Distribution of HMDA Loans

Assessment Area: FL Tampa

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2017					2017					
		Bank				Families by Family Income %	Count			Dollar		
		Count		Dollar			Bank	Agg	Bank	Agg		
#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %		
HOME PURCHASE	Low	3	7.5%	\$152	2.6%	22.7%	3	7.5%	5.6%	\$152	2.6%	2.6%
	Moderate	4	10.0%	\$274	4.7%	20.6%	4	10.0%	17.2%	\$274	4.7%	11.6%
	Middle	14	35.0%	\$1,817	31.4%	21.4%	14	35.0%	22.6%	\$1,817	31.4%	20.6%
	Upper	18	45.0%	\$3,405	58.8%	35.2%	18	45.0%	36.5%	\$3,405	58.8%	48.5%
	Unknown	1	2.5%	\$139	2.4%	0.0%	1	2.5%	18.2%	\$139	2.4%	16.6%
	<i>Total</i>	<i>40</i>	<i>100.0%</i>	<i>\$5,787</i>	<i>100.0%</i>	<i>100.0%</i>	<i>40</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$5,787</i>	<i>100.0%</i>	<i>100.0%</i>
REFINANCE	Low	0	0.0%	\$0	0.0%	22.7%	0	0.0%	7.5%	\$0	0.0%	3.8%
	Moderate	1	7.7%	\$61	2.9%	20.6%	1	7.7%	15.6%	\$61	2.9%	11.2%
	Middle	0	0.0%	\$0	0.0%	21.4%	0	0.0%	20.9%	\$0	0.0%	18.9%
	Upper	7	53.8%	\$1,304	62.9%	35.2%	7	53.8%	35.5%	\$1,304	62.9%	43.4%
	Unknown	5	38.5%	\$707	34.1%	0.0%	5	38.5%	20.5%	\$707	34.1%	22.8%
	<i>Total</i>	<i>13</i>	<i>100.0%</i>	<i>\$2,072</i>	<i>100.0%</i>	<i>100.0%</i>	<i>13</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$2,072</i>	<i>100.0%</i>	<i>100.0%</i>
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	22.7%	0	0.0%	11.5%	\$0	0.0%	5.4%
	Moderate	0	0.0%	\$0	0.0%	20.6%	0	0.0%	22.4%	\$0	0.0%	14.6%
	Middle	0	0.0%	\$0	0.0%	21.4%	0	0.0%	23.1%	\$0	0.0%	21.3%
	Upper	0	0.0%	\$0	0.0%	35.2%	0	0.0%	39.5%	\$0	0.0%	52.9%
	Unknown	1	100.0%	\$27	100.0%	0.0%	1	100.0%	3.5%	\$27	100.0%	5.8%
	<i>Total</i>	<i>1</i>	<i>100.0%</i>	<i>\$27</i>	<i>100.0%</i>	<i>100.0%</i>	<i>1</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$27</i>	<i>100.0%</i>	<i>100.0%</i>
MULTI FAMILY	Low	0	0.0%	\$0	0.0%	22.7%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	20.6%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	21.4%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	35.2%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
	<i>Total</i>	<i>0</i>	<i>0.0%</i>	<i>\$0</i>	<i>0.0%</i>	<i>100.0%</i>	<i>0</i>	<i>0.0%</i>	<i>100.0%</i>	<i>\$0</i>	<i>0.0%</i>	<i>100.0%</i>
HMDA TOTALS	Low	3	5.6%	\$152	1.9%	22.7%	3	5.6%	6.3%	\$152	1.9%	2.8%
	Moderate	5	9.3%	\$335	4.2%	20.6%	5	9.3%	17.1%	\$335	4.2%	10.8%
	Middle	14	25.9%	\$1,817	23.0%	21.4%	14	25.9%	22.2%	\$1,817	23.0%	19.0%
	Upper	25	46.3%	\$4,709	59.7%	35.2%	25	46.3%	36.4%	\$4,709	59.7%	44.6%
	Unknown	7	13.0%	\$873	11.1%	0.0%	7	13.0%	18.1%	\$873	11.1%	22.8%
	<i>Total</i>	<i>54</i>	<i>100.0%</i>	<i>\$7,886</i>	<i>100.0%</i>	<i>100.0%</i>	<i>54</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$7,886</i>	<i>100.0%</i>	<i>100.0%</i>

Originations & Purchases
2017 FFIEC Census Data and 2015 ACS Data

**APPENDIX F – PRIMARY YEAR (2017) LENDING PERFORMANCE TABLES
FOR ALL ASSESSMENT AREAS (CONTINUED)**

Geographic Distribution of Small Business Loans

Assessment Area: FL Tampa

Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
	2017					2017					
	Bank		Small Businesses		Count	Dollar		Count	Dollar		
	Count	Dollar	Dollar	%		Bank	Agg		Bank	Agg	
#	%	\$ (000s)	\$ %	%	#	%	%	\$ 000s	\$ %	\$ %	
Low	0	0.0%	\$0	0.0%	0.2%	0	0.0%	0.2%	\$0	0.0%	0.3%
Moderate	76	56.3%	\$7,873	56.4%	36.7%	76	56.3%	33.5%	\$7,873	56.4%	34.8%
Middle	58	43.0%	\$6,077	43.5%	37.0%	58	43.0%	35.9%	\$6,077	43.5%	30.1%
Upper	1	0.7%	\$11	0.1%	26.1%	1	0.7%	29.8%	\$11	0.1%	34.1%
Unknown	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%	0.7%	\$0	0.0%	0.6%
<i>Total</i>	<i>135</i>	<i>100.0%</i>	<i>\$13,961</i>	<i>100.0%</i>	<i>100.0%</i>	<i>135</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$13,961</i>	<i>100.0%</i>	<i>100.0%</i>

Originations & Purchases
2017 FFIEC Census Data and 2017 D&B Information

Small Business Loans by Business Revenue & Loan Size

Assessment Area: FL Tampa

Business Revenue & Loan Size		Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2017					2017					
		Bank		Total Businesses		Count	Dollar		Count	Dollar		
		Count	\$ (000s)	\$ (000s)	%		Bank	Agg		Bank	Agg	
#	%	\$	%	%	#	%	%	\$ (000s)	\$ %	\$ %		
BUSINESS REVENUE	\$1million or Less	66	48.9%	\$6,601	47.3%	95.1%	66	48.9%	54.7%	\$6,601	47.3%	40.3%
	Over \$1 Million	59	43.7%	\$4,394	31.5%	4.3%	59	43.7%				
	<i>Total Rev. available</i>	125	92.6%	\$10,995	78.8%	99.4%	125	92.6%				
	Rev. Not Known	10	7.4%	\$2,966	21.2%	0.5%	10	7.4%				
	<i>Total</i>	<i>135</i>	<i>100.0%</i>	<i>\$13,961</i>	<i>100.0%</i>	<i>100.0%</i>	<i>135</i>	<i>100.0%</i>				
LOAN SIZE	\$100,000 or Less	103	76.3%	\$4,203	30.1%		103	76.3%	95.8%	\$4,203	30.1%	42.8%
	\$100,001 - \$250,000	20	14.8%	\$3,643	26.1%		20	14.8%	2.1%	\$3,643	26.1%	14.4%
	\$250,001 - \$1 Million	12	8.9%	\$6,115	43.8%		12	8.9%	2.1%	\$6,115	43.8%	42.7%
	<i>Total</i>	<i>135</i>	<i>100.0%</i>	<i>\$13,961</i>	<i>100.0%</i>		<i>135</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$13,961</i>	<i>100.0%</i>	<i>100.0%</i>
LOAN SIZE Rev \$1 Mill or Less	\$100,000 or Less	50	75.8%	\$1,776	26.9%							
	\$100,001 - \$250,000	11	16.7%	\$2,256	34.2%							
	\$250,001 - \$1 Million	5	7.6%	\$2,569	38.9%							
	<i>Total</i>	<i>66</i>	<i>100.0%</i>	<i>\$6,601</i>	<i>100.0%</i>							

Originations & Purchases
Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue.
2017 FFIEC Census Data and 2017 D&B Information

**APPENDIX F – PRIMARY YEAR (2017) LENDING PERFORMANCE TABLES
FOR ALL ASSESSMENT AREAS (CONTINUED)**

Geographic Distribution of HMDA Loans

Assessment Area: FL Washington

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2017					2017					
		Bank		Owner Occupied Units		Count	Count		Dollar			
		Count	Dollar	Dollar	%		Bank	Agg	Bank	Agg		
#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %		
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	3	100.0%	\$266	100.0%	100.0%	3	100.0%	100.0%	\$266	100.0%	100.0%
	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	0.0%	0.0%
	<i>Total</i>	<i>3</i>	<i>100.0%</i>	<i>\$266</i>	<i>100.0%</i>	<i>100.0%</i>	<i>3</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$266</i>	<i>100.0%</i>	<i>100.0%</i>
REFINANCE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	2	100.0%	\$113	100.0%	100.0%	2	100.0%	100.0%	\$113	100.0%	100.0%
	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	0.0%	0.0%
	<i>Total</i>	<i>2</i>	<i>100.0%</i>	<i>\$113</i>	<i>100.0%</i>	<i>100.0%</i>	<i>2</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$113</i>	<i>100.0%</i>	<i>100.0%</i>
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	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%
	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	0.0%	0.0%
	<i>Total</i>	<i>0</i>	<i>0.0%</i>	<i>\$0</i>	<i>0.0%</i>	<i>100.0%</i>	<i>0</i>	<i>0.0%</i>	<i>100.0%</i>	<i>\$0</i>	<i>0.0%</i>	<i>100.0%</i>
MULTI FAMILY	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	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%
	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	0.0%	0.0%
	<i>Total</i>	<i>0</i>	<i>0.0%</i>	<i>\$0</i>	<i>0.0%</i>	<i>100.0%</i>	<i>0</i>	<i>0.0%</i>	<i>0.0%</i>	<i>\$0</i>	<i>0.0%</i>	<i>0.0%</i>
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	5	100.0%	\$379	100.0%	100.0%	5	100.0%	100.0%	\$379	100.0%	100.0%
	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	0.0%	0.0%
	<i>Total</i>	<i>5</i>	<i>100.0%</i>	<i>\$379</i>	<i>100.0%</i>	<i>100.0%</i>	<i>5</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$379</i>	<i>100.0%</i>	<i>100.0%</i>

Originations & Purchases
2017 FFIEC Census Data and 2015 ACS Data

**APPENDIX F – PRIMARY YEAR (2017) LENDING PERFORMANCE TABLES
FOR ALL ASSESSMENT AREAS (CONTINUED)**

Borrower Distribution of HMDA Loans

Assessment Area: FL Washington

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2017					2017					
		Bank				Families by Family Income %	Count			Dollar		
		Count		Dollar			Bank	Agg	Bank	Agg		
#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %		
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	20.8%	0	0.0%	4.7%	\$0	0.0%	2.7%
	Moderate	2	66.7%	\$180	67.7%	18.4%	2	66.7%	15.0%	\$180	67.7%	10.1%
	Middle	0	0.0%	\$0	0.0%	22.3%	0	0.0%	24.1%	\$0	0.0%	22.4%
	Upper	1	33.3%	\$86	32.3%	38.5%	1	33.3%	42.0%	\$86	32.3%	52.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	14.2%	\$0	0.0%	12.5%
	<i>Total</i>	<i>3</i>	<i>100.0%</i>	<i>\$266</i>	<i>100.0%</i>	<i>100.0%</i>	<i>3</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$266</i>	<i>100.0%</i>	<i>100.0%</i>
REFINANCE	Low	0	0.0%	\$0	0.0%	20.8%	0	0.0%	3.7%	\$0	0.0%	1.9%
	Moderate	1	50.0%	\$27	23.9%	18.4%	1	50.0%	12.8%	\$27	23.9%	9.4%
	Middle	0	0.0%	\$0	0.0%	22.3%	0	0.0%	20.2%	\$0	0.0%	19.8%
	Upper	1	50.0%	\$86	76.1%	38.5%	1	50.0%	37.6%	\$86	76.1%	40.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	25.7%	\$0	0.0%	28.3%
	<i>Total</i>	<i>2</i>	<i>100.0%</i>	<i>\$113</i>	<i>100.0%</i>	<i>100.0%</i>	<i>2</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$113</i>	<i>100.0%</i>	<i>100.0%</i>
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	20.8%	0	0.0%	10.0%	\$0	0.0%	3.1%
	Moderate	0	0.0%	\$0	0.0%	18.4%	0	0.0%	3.3%	\$0	0.0%	0.4%
	Middle	0	0.0%	\$0	0.0%	22.3%	0	0.0%	36.7%	\$0	0.0%	33.8%
	Upper	0	0.0%	\$0	0.0%	38.5%	0	0.0%	46.7%	\$0	0.0%	62.5%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	3.3%	\$0	0.0%	0.1%
	<i>Total</i>	<i>0</i>	<i>0.0%</i>	<i>\$0</i>	<i>0.0%</i>	<i>100.0%</i>	<i>0</i>	<i>0.0%</i>	<i>100.0%</i>	<i>\$0</i>	<i>0.0%</i>	<i>100.0%</i>
MULTI FAMILY	Low	0	0.0%	\$0	0.0%	20.8%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	18.4%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	22.3%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	38.5%	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%
	<i>Total</i>	<i>0</i>	<i>0.0%</i>	<i>\$0</i>	<i>0.0%</i>	<i>100.0%</i>	<i>0</i>	<i>0.0%</i>	<i>0.0%</i>	<i>\$0</i>	<i>0.0%</i>	<i>0.0%</i>
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	20.8%	0	0.0%	4.8%	\$0	0.0%	2.5%
	Moderate	3	60.0%	\$207	54.6%	18.4%	3	60.0%	13.6%	\$207	54.6%	9.6%
	Middle	0	0.0%	\$0	0.0%	22.3%	0	0.0%	24.0%	\$0	0.0%	22.1%
	Upper	2	40.0%	\$172	45.4%	38.5%	2	40.0%	41.2%	\$172	45.4%	49.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	16.5%	\$0	0.0%	15.9%
	<i>Total</i>	<i>5</i>	<i>100.0%</i>	<i>\$379</i>	<i>100.0%</i>	<i>100.0%</i>	<i>5</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$379</i>	<i>100.0%</i>	<i>100.0%</i>

Originations & Purchases
2017 FFIEC Census Data and 2015 ACS Data

**APPENDIX F – PRIMARY YEAR (2017) LENDING PERFORMANCE TABLES
FOR ALL ASSESSMENT AREAS (CONTINUED)**

Geographic Distribution of Small Business Loans

Assessment Area: FL Washington

Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
	2017					2017					
	Bank		Small		Businesses	Count		Dollar			
	Count	Dollar	Dollar	%		Bank	Agg	Bank	Agg	Agg	
#	%	\$ (000s)	\$ %	%	#	%	%	\$ 000s	\$ %	\$ %	
Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
Middle	3	100.0%	\$67	100.0%	100.0%	3	100.0%	96.1%	\$67	100.0%	93.3%
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	0.0%	0.0%
Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	3.9%	\$0	0.0%	6.7%
<i>Total</i>	<i>3</i>	<i>100.0%</i>	<i>\$67</i>	<i>100.0%</i>	<i>100.0%</i>	<i>3</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$67</i>	<i>100.0%</i>	<i>100.0%</i>

Originations & Purchases
2017 FFIEC Census Data and 2017 D&B Information

Small Business Loans by Business Revenue & Loan Size

Assessment Area: FL Washington

Business Revenue & Loan Size		Bank Lending & Demographic Data Comparison				Bank & Aggregate Lending Comparison						
		2017				2017						
		Bank		Total		Count		Dollar				
		Count	\$ (000s)	Businesses	Bank	Agg	Bank	Agg	Agg			
#	%	\$	%	%	#	%	%	\$ (000s)	\$ %	\$ %		
BUSINESS REVENUE	\$1million or Less	3	100.0%	\$67	100.0%	94.5%	3	100.0%	46.1%	\$67	100.0%	60.5%
	Over \$1 Million	0	0.0%	\$0	0.0%	3.6%	0	0.0%				
	<i>Total Rev. available</i>	3	100.0%	\$67	100.0%	98.1%	3	100.0%				
	Rev. Not Known	0	0.0%	\$0	0.0%	1.9%	0	0.0%				
	<i>Total</i>	<i>3</i>	<i>100.0%</i>	<i>\$67</i>	<i>100.0%</i>	<i>100.0%</i>	<i>3</i>	<i>100.0%</i>				
LOAN SIZE	\$100,000 or Less	3	100.0%	\$67	100.0%		3	100.0%	97.4%	\$67	100.0%	57.6%
	\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	2.2%	\$0	0.0%	24.6%
	\$250,001 - \$1 Million	0	0.0%	\$0	0.0%		0	0.0%	0.4%	\$0	0.0%	17.8%
	<i>Total</i>	<i>3</i>	<i>100.0%</i>	<i>\$67</i>	<i>100.0%</i>		<i>3</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$67</i>	<i>100.0%</i>	<i>100.0%</i>
LOAN SIZE Rev \$1 Mill or Less	\$100,000 or Less	3	100.0%	\$67	100.0%							
	\$100,001 - \$250,000	0	0.0%	\$0	0.0%							
	\$250,001 - \$1 Million	0	0.0%	\$0	0.0%							
	<i>Total</i>	<i>3</i>	<i>100.0%</i>	<i>\$67</i>	<i>100.0%</i>							

Originations & Purchases
Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue.
2017 FFIEC Census Data and 2017 D&B Information

**APPENDIX F – PRIMARY YEAR (2017) LENDING PERFORMANCE TABLES
FOR ALL ASSESSMENT AREAS (CONTINUED)**

Geographic Distribution of HMDA Loans

Assessment Area: FL West Central FL

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2017					Bank & Aggregate Lending Comparison 2017					
		Bank				Owner Occupied Units %	Count			Dollar		
		Count		Dollar			Bank #	Agg %	Bank		Agg %	
		#	%	\$ (000s)	\$ %	\$ (000s)			\$ %	\$ %		
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	4	5.9%	\$336	4.3%	8.1%	4	5.9%	7.9%	\$336	4.3%	9.8%
	Middle	64	94.1%	\$7,443	95.7%	91.9%	64	94.1%	92.1%	\$7,443	95.7%	90.2%
	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	0.0%	0.0%
	<i>Total</i>	<i>68</i>	<i>100.0%</i>	<i>\$7,779</i>	<i>100.0%</i>	<i>100.0%</i>	<i>68</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$7,779</i>	<i>100.0%</i>	<i>100.0%</i>
REFINANCE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	2	9.1%	\$797	24.7%	8.1%	2	9.1%	10.4%	\$797	24.7%	13.1%
	Middle	20	90.9%	\$2,434	75.3%	91.9%	20	90.9%	89.3%	\$2,434	75.3%	86.0%
	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%	0.3%	\$0	0.0%	0.9%
	<i>Total</i>	<i>22</i>	<i>100.0%</i>	<i>\$3,231</i>	<i>100.0%</i>	<i>100.0%</i>	<i>22</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$3,231</i>	<i>100.0%</i>	<i>100.0%</i>
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	8.1%	0	0.0%	11.9%	\$0	0.0%	2.1%
	Middle	0	0.0%	\$0	0.0%	91.9%	0	0.0%	86.4%	\$0	0.0%	97.3%
	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%	1.7%	\$0	0.0%	0.7%
	<i>Total</i>	<i>0</i>	<i>0.0%</i>	<i>\$0</i>	<i>0.0%</i>	<i>100.0%</i>	<i>0</i>	<i>0.0%</i>	<i>100.0%</i>	<i>\$0</i>	<i>0.0%</i>	<i>100.0%</i>
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	27.9%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	72.1%	0	0.0%	100.0%	\$0	0.0%	100.0%
	Upper	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>0</i>	<i>0.0%</i>	<i>\$0</i>	<i>0.0%</i>	<i>100.0%</i>	<i>0</i>	<i>0.0%</i>	<i>100.0%</i>	<i>\$0</i>	<i>0.0%</i>	<i>100.0%</i>
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	6	6.7%	\$1,133	10.3%	8.1%	6	6.7%	8.7%	\$1,133	10.3%	9.6%
	Middle	84	93.3%	\$9,877	89.7%	91.9%	84	93.3%	91.2%	\$9,877	89.7%	90.1%
	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%	0.1%	\$0	0.0%	0.3%
	<i>Total</i>	<i>90</i>	<i>100.0%</i>	<i>\$11,010</i>	<i>100.0%</i>	<i>100.0%</i>	<i>90</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$11,010</i>	<i>100.0%</i>	<i>100.0%</i>

Originations & Purchases
2017 FFIEC Census Data and 2015 ACS Data

**APPENDIX F – PRIMARY YEAR (2017) LENDING PERFORMANCE TABLES
FOR ALL ASSESSMENT AREAS (CONTINUED)**

Borrower Distribution of HMDA Loans

Assessment Area: FL West Central FL

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2017					2017					
		Bank				Families by Family Income %	Count			Dollar		
		Count		Dollar			Bank	Agg	Bank	Agg		
#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %		
HOME PURCHASE	Low	7	10.3%	\$326	4.2%	22.6%	7	10.3%	4.2%	\$326	4.2%	2.2%
	Moderate	16	23.5%	\$1,261	16.2%	19.9%	16	23.5%	15.2%	\$1,261	16.2%	10.4%
	Middle	13	19.1%	\$1,166	15.0%	21.1%	13	19.1%	26.0%	\$1,166	15.0%	23.5%
	Upper	30	44.1%	\$4,809	61.8%	36.4%	30	44.1%	37.6%	\$4,809	61.8%	46.4%
	Unknown	2	2.9%	\$217	2.8%	0.0%	2	2.9%	16.9%	\$217	2.8%	17.5%
	<i>Total</i>	<i>68</i>	<i>100.0%</i>	<i>\$7,779</i>	<i>100.0%</i>	<i>100.0%</i>	<i>68</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$7,779</i>	<i>100.0%</i>	<i>100.0%</i>
REFINANCE	Low	2	9.1%	\$70	2.2%	22.6%	2	9.1%	4.5%	\$70	2.2%	1.6%
	Moderate	5	22.7%	\$359	11.1%	19.9%	5	22.7%	12.6%	\$359	11.1%	8.6%
	Middle	4	18.2%	\$592	18.3%	21.1%	4	18.2%	22.5%	\$592	18.3%	19.9%
	Upper	11	50.0%	\$2,210	68.4%	36.4%	11	50.0%	38.5%	\$2,210	68.4%	46.1%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	21.9%	\$0	0.0%	23.9%
	<i>Total</i>	<i>22</i>	<i>100.0%</i>	<i>\$3,231</i>	<i>100.0%</i>	<i>100.0%</i>	<i>22</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$3,231</i>	<i>100.0%</i>	<i>100.0%</i>
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	22.6%	0	0.0%	10.2%	\$0	0.0%	0.3%
	Moderate	0	0.0%	\$0	0.0%	19.9%	0	0.0%	13.6%	\$0	0.0%	0.9%
	Middle	0	0.0%	\$0	0.0%	21.1%	0	0.0%	25.4%	\$0	0.0%	3.5%
	Upper	0	0.0%	\$0	0.0%	36.4%	0	0.0%	47.5%	\$0	0.0%	94.5%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	3.4%	\$0	0.0%	0.8%
	<i>Total</i>	<i>0</i>	<i>0.0%</i>	<i>\$0</i>	<i>0.0%</i>	<i>100.0%</i>	<i>0</i>	<i>0.0%</i>	<i>100.0%</i>	<i>\$0</i>	<i>0.0%</i>	<i>100.0%</i>
MULTI FAMILY	Low	0	0.0%	\$0	0.0%	22.6%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	19.9%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	21.1%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	36.4%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
	<i>Total</i>	<i>0</i>	<i>0.0%</i>	<i>\$0</i>	<i>0.0%</i>	<i>100.0%</i>	<i>0</i>	<i>0.0%</i>	<i>100.0%</i>	<i>\$0</i>	<i>0.0%</i>	<i>100.0%</i>
HMDA TOTALS	Low	9	10.0%	\$396	3.6%	22.6%	9	10.0%	4.5%	\$396	3.6%	1.8%
	Moderate	21	23.3%	\$1,620	14.7%	19.9%	21	23.3%	14.5%	\$1,620	14.7%	8.8%
	Middle	17	18.9%	\$1,758	16.0%	21.1%	17	18.9%	25.1%	\$1,758	16.0%	20.1%
	Upper	41	45.6%	\$7,019	63.8%	36.4%	41	45.6%	38.2%	\$7,019	63.8%	52.3%
	Unknown	2	2.2%	\$217	2.0%	0.0%	2	2.2%	17.7%	\$217	2.0%	16.9%
	<i>Total</i>	<i>90</i>	<i>100.0%</i>	<i>\$11,010</i>	<i>100.0%</i>	<i>100.0%</i>	<i>90</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$11,010</i>	<i>100.0%</i>	<i>100.0%</i>

Originations & Purchases
2017 FFIEC Census Data and 2015 ACS Data

**APPENDIX F – PRIMARY YEAR (2017) LENDING PERFORMANCE TABLES
FOR ALL ASSESSMENT AREAS (CONTINUED)**

Geographic Distribution of Small Business Loans

Assessment Area: FL West Central FL

Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
	2017					2017					
	Count		Bank		Small Businesses	Count		Dollar			
	#	%	\$ (000s)	\$ %		#	%	Agg %	Bank \$ 000s	\$ %	Agg \$ %
Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
Moderate	3	5.5%	\$144	2.2%	13.0%	3	5.5%	9.2%	\$144	2.2%	7.7%
Middle	52	94.5%	\$6,526	97.8%	87.0%	52	94.5%	88.2%	\$6,526	97.8%	90.8%
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	0.0%	0.0%
Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	2.6%	\$0	0.0%	1.5%
<i>Total</i>	<i>55</i>	<i>100.0%</i>	<i>\$6,670</i>	<i>100.0%</i>	<i>100.0%</i>	<i>55</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$6,670</i>	<i>100.0%</i>	<i>100.0%</i>

Originations & Purchases
2017 FFIEC Census Data and 2017 D&B Information

Small Business Loans by Business Revenue & Loan Size

Assessment Area: FL West Central FL

Business Revenue & Loan Size		Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2017					2017					
		Count		Bank		Total Businesses	Count		Dollar			
		#	%	\$ (000s)	\$ %		%	#	%	Agg %	Bank \$ (000s)	\$ %
BUSINESS REVENUE	\$1million or Less	31	56.4%	\$1,967	29.5%	93.4%	31	56.4%	50.0%	\$1,967	29.5%	27.5%
	Over \$1 Million	20	36.4%	\$4,619	69.3%	5.0%	20	36.4%				
	<i>Total Rev. available</i>	51	92.8%	\$6,586	98.8%	98.4%	51	92.8%				
	Rev. Not Known	4	7.3%	\$84	1.3%	1.6%	4	7.3%				
	<i>Total</i>	<i>55</i>	<i>100.0%</i>	<i>\$6,670</i>	<i>100.0%</i>	<i>100.0%</i>	<i>55</i>	<i>100.0%</i>				
LOAN SIZE	\$100,000 or Less	38	69.1%	\$1,314	19.7%		38	69.1%	95.0%	\$1,314	19.7%	40.8%
	\$100,001 - \$250,000	11	20.0%	\$1,773	26.6%		11	20.0%	2.8%	\$1,773	26.6%	16.3%
	\$250,001 - \$1 Million	6	10.9%	\$3,583	53.7%		6	10.9%	2.2%	\$3,583	53.7%	42.8%
	<i>Total</i>	<i>55</i>	<i>100.0%</i>	<i>\$6,670</i>	<i>100.0%</i>		<i>55</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$6,670</i>	<i>100.0%</i>	<i>100.0%</i>
LOAN SIZE Rev \$1 Mill or Less	\$100,000 or Less	25	80.6%	\$767	39.0%							
	\$100,001 - \$250,000	5	16.1%	\$768	39.0%							
	\$250,001 - \$1 Million	1	3.2%	\$432	22.0%							
	<i>Total</i>	<i>31</i>	<i>100.0%</i>	<i>\$1,967</i>	<i>100.0%</i>							

Originations & Purchases
Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue.
2017 FFIEC Census Data and 2017 D&B Information

**APPENDIX F – PRIMARY YEAR (2017) LENDING PERFORMANCE TABLES
FOR ALL ASSESSMENT AREAS (CONTINUED)**

Geographic Distribution of HMDA Loans

Assessment Area: GA Grady

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2017					2017					
		Bank		Owner Occupied Units		Count	Count		Dollar			
		Count	Dollar		Bank		Agg	Bank	Agg			
#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %		
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	3	30.0%	\$320	39.1%	15.9%	3	30.0%	16.6%	\$320	39.1%	14.4%
	Middle	6	60.0%	\$366	44.7%	71.6%	6	60.0%	73.1%	\$366	44.7%	59.8%
	Upper	1	10.0%	\$133	16.2%	12.5%	1	10.0%	10.3%	\$133	16.2%	25.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>10</i>	<i>100.0%</i>	<i>\$819</i>	<i>100.0%</i>	<i>100.0%</i>	<i>10</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$819</i>	<i>100.0%</i>	<i>100.0%</i>
REFINANCE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	2	25.0%	\$92	16.7%	15.9%	2	25.0%	12.9%	\$92	16.7%	9.1%
	Middle	5	62.5%	\$428	77.8%	71.6%	5	62.5%	71.8%	\$428	77.8%	59.6%
	Upper	1	12.5%	\$30	5.5%	12.5%	1	12.5%	15.3%	\$30	5.5%	31.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>8</i>	<i>100.0%</i>	<i>\$550</i>	<i>100.0%</i>	<i>100.0%</i>	<i>8</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$550</i>	<i>100.0%</i>	<i>100.0%</i>
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	15.9%	0	0.0%	14.3%	\$0	0.0%	17.0%
	Middle	0	0.0%	\$0	0.0%	71.6%	0	0.0%	71.4%	\$0	0.0%	73.1%
	Upper	0	0.0%	\$0	0.0%	12.5%	0	0.0%	14.3%	\$0	0.0%	9.9%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>0</i>	<i>0.0%</i>	<i>\$0</i>	<i>0.0%</i>	<i>100.0%</i>	<i>0</i>	<i>0.0%</i>	<i>100.0%</i>	<i>\$0</i>	<i>0.0%</i>	<i>100.0%</i>
MULTI FAMILY	Multi-Family Units											
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	33.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	67.0%	0	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	0.0%	0.0%
<i>Total</i>	<i>0</i>	<i>0.0%</i>	<i>\$0</i>	<i>0.0%</i>	<i>100.0%</i>	<i>0</i>	<i>0.0%</i>	<i>0.0%</i>	<i>\$0</i>	<i>0.0%</i>	<i>0.0%</i>	
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	5	27.8%	\$412	30.1%	15.9%	5	27.8%	15.0%	\$412	30.1%	12.2%
	Middle	11	61.1%	\$794	58.0%	71.6%	11	61.1%	72.5%	\$794	58.0%	59.9%
	Upper	2	11.1%	\$163	11.9%	12.5%	2	11.1%	12.5%	\$163	11.9%	27.9%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>18</i>	<i>100.0%</i>	<i>\$1,369</i>	<i>100.0%</i>	<i>100.0%</i>	<i>18</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$1,369</i>	<i>100.0%</i>	<i>100.0%</i>

Originations & Purchases
2017 FFIEC Census Data and 2015 ACS Data

**APPENDIX F – PRIMARY YEAR (2017) LENDING PERFORMANCE TABLES
FOR ALL ASSESSMENT AREAS (CONTINUED)**

Borrower Distribution of HMDA Loans

Assessment Area: GA Grady

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2017					2017					
		Bank				Families by Family Income %	Count			Dollar		
		Count		Dollar			Bank	Agg	Bank	Agg		
#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %		
HOME PURCHASE	Low	1	10.0%	\$45	5.5%	27.2%	1	10.0%	3.4%	\$45	5.5%	2.0%
	Moderate	3	30.0%	\$265	32.4%	18.7%	3	30.0%	20.0%	\$265	32.4%	10.9%
	Middle	3	30.0%	\$293	35.8%	20.5%	3	30.0%	21.7%	\$293	35.8%	19.2%
	Upper	1	10.0%	\$58	7.1%	33.6%	1	10.0%	30.9%	\$58	7.1%	35.1%
	Unknown	2	20.0%	\$158	19.3%	0.0%	2	20.0%	24.0%	\$158	19.3%	32.8%
	<i>Total</i>	<i>10</i>	<i>100.0%</i>	<i>\$819</i>	<i>100.0%</i>	<i>100.0%</i>	<i>10</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$819</i>	<i>100.0%</i>	<i>100.0%</i>
REFINANCE	Low	1	12.5%	\$31	5.6%	27.2%	1	12.5%	6.5%	\$31	5.6%	2.2%
	Moderate	2	25.0%	\$116	21.1%	18.7%	2	25.0%	11.3%	\$116	21.1%	5.8%
	Middle	1	12.5%	\$35	6.4%	20.5%	1	12.5%	15.3%	\$35	6.4%	10.0%
	Upper	2	25.0%	\$201	36.5%	33.6%	2	25.0%	42.7%	\$201	36.5%	44.9%
	Unknown	2	25.0%	\$167	30.4%	0.0%	2	25.0%	24.2%	\$167	30.4%	37.1%
	<i>Total</i>	<i>8</i>	<i>100.0%</i>	<i>\$550</i>	<i>100.0%</i>	<i>100.0%</i>	<i>8</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$550</i>	<i>100.0%</i>	<i>100.0%</i>
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	27.2%	0	0.0%	4.8%	\$0	0.0%	4.5%
	Moderate	0	0.0%	\$0	0.0%	18.7%	0	0.0%	4.8%	\$0	0.0%	14.8%
	Middle	0	0.0%	\$0	0.0%	20.5%	0	0.0%	9.5%	\$0	0.0%	15.1%
	Upper	0	0.0%	\$0	0.0%	33.6%	0	0.0%	81.0%	\$0	0.0%	65.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>0</i>	<i>0.0%</i>	<i>\$0</i>	<i>0.0%</i>	<i>100.0%</i>	<i>0</i>	<i>0.0%</i>	<i>100.0%</i>	<i>\$0</i>	<i>0.0%</i>	<i>100.0%</i>
MULTI FAMILY	Low	0	0.0%	\$0	0.0%	27.2%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	18.7%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	20.5%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	33.6%	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%
	<i>Total</i>	<i>0</i>	<i>0.0%</i>	<i>\$0</i>	<i>0.0%</i>	<i>100.0%</i>	<i>0</i>	<i>0.0%</i>	<i>0.0%</i>	<i>\$0</i>	<i>0.0%</i>	<i>0.0%</i>
HMDA TOTALS	Low	2	11.1%	\$76	5.6%	27.2%	2	11.1%	4.7%	\$76	5.6%	2.1%
	Moderate	5	27.8%	\$381	27.8%	18.7%	5	27.8%	15.6%	\$381	27.8%	8.8%
	Middle	4	22.2%	\$328	24.0%	20.5%	4	22.2%	18.4%	\$328	24.0%	15.2%
	Upper	3	16.7%	\$259	18.9%	33.6%	3	16.7%	38.8%	\$259	18.9%	39.7%
	Unknown	4	22.2%	\$325	23.7%	0.0%	4	22.2%	22.5%	\$325	23.7%	34.1%
	<i>Total</i>	<i>18</i>	<i>100.0%</i>	<i>\$1,369</i>	<i>100.0%</i>	<i>100.0%</i>	<i>18</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$1,369</i>	<i>100.0%</i>	<i>100.0%</i>

Originations & Purchases
2017 FFIEC Census Data and 2015 ACS Data

**APPENDIX F – PRIMARY YEAR (2017) LENDING PERFORMANCE TABLES
FOR ALL ASSESSMENT AREAS (CONTINUED)**

Geographic Distribution of Small Business Loans

Assessment Area: GA Grady

Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
	2017					2017					
	Count		Bank		Small Businesses	Count		Dollar			
	#	%	\$ (000s)	\$ %		Bank	Agg	Bank	Agg	Agg	
				%	#	%	%	\$ 000s	\$ %	\$ %	
Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
Moderate	2	5.9%	\$10	0.7%	14.9%	2	5.9%	14.1%	\$10	0.7%	9.7%
Middle	30	88.2%	\$1,285	90.8%	75.4%	30	88.2%	74.0%	\$1,285	90.8%	77.6%
Upper	2	5.9%	\$120	8.5%	9.8%	2	5.9%	10.0%	\$120	8.5%	9.9%
Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	1.9%	\$0	0.0%	2.8%
<i>Total</i>	<i>34</i>	<i>100.0%</i>	<i>\$1,415</i>	<i>100.0%</i>	<i>100.0%</i>	<i>34</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$1,415</i>	<i>100.0%</i>	<i>100.0%</i>

Originations & Purchases
2017 FFIEC Census Data and 2017 D&B Information

Small Business Loans by Business Revenue & Loan Size

Assessment Area: GA Grady

Business Revenue & Loan Size		Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2017					2017					
		Count		Bank		Total Businesses	Count		Dollar			
		#	%	\$ (000s)	\$ %		%	Bank	Agg	Bank	Agg	Agg
				%	#	%	%	\$ (000s)	\$ %	\$ %		
BUSINESS REVENUE	\$1million or Less	16	47.1%	\$449	31.7%	91.4%	16	47.1%	46.4%	\$449	31.7%	25.6%
	Over \$1 Million	16	47.1%	\$911	64.4%	7.4%	16	47.1%				
	<i>Total Rev. available</i>	32	94.2%	\$1,360	96.1%	98.8%	32	94.2%				
	Rev. Not Known	2	5.9%	\$55	3.9%	1.2%	2	5.9%				
	<i>Total</i>	<i>34</i>	<i>100.0%</i>	<i>\$1,415</i>	<i>100.0%</i>	<i>100.0%</i>	<i>34</i>	<i>100.0%</i>				
LOAN SIZE	\$100,000 or Less	32	94.1%	\$976	69.0%		32	94.1%	96.6%	\$976	69.0%	58.4%
	\$100,001 - \$250,000	2	5.9%	\$439	31.0%		2	5.9%	2.8%	\$439	31.0%	19.5%
	\$250,001 - \$1 Million	0	0.0%	\$0	0.0%		0	0.0%	0.6%	\$0	0.0%	22.1%
	<i>Total</i>	<i>34</i>	<i>100.0%</i>	<i>\$1,415</i>	<i>100.0%</i>		<i>34</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$1,415</i>	<i>100.0%</i>	<i>100.0%</i>
LOAN SIZE Rev \$1 Mill or Less	\$100,000 or Less	16	100.0%	\$449	100.0%							
	\$100,001 - \$250,000	0	0.0%	\$0	0.0%							
	\$250,001 - \$1 Million	0	0.0%	\$0	0.0%							
	<i>Total</i>	<i>16</i>	<i>100.0%</i>	<i>\$449</i>	<i>100.0%</i>							

Originations & Purchases
Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue.
2017 FFIEC Census Data and 2017 D&B Information

**APPENDIX F – PRIMARY YEAR (2017) LENDING PERFORMANCE TABLES
FOR ALL ASSESSMENT AREAS (CONTINUED)**

Geographic Distribution of HMDA Loans

Assessment Area: GA Laurens

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2017					2017					
		Bank		Owner Occupied Units		Count	Count		Dollar			
		Count	Dollar	Dollar	%		Bank	Agg	Bank	Agg		
#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %		
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	4.3%	0	0.0%	2.9%	\$0	0.0%	2.3%
	Moderate	1	12.5%	\$122	10.8%	19.6%	1	12.5%	23.3%	\$122	10.8%	17.4%
	Middle	2	25.0%	\$237	21.0%	48.1%	2	25.0%	35.1%	\$237	21.0%	33.7%
	Upper	5	62.5%	\$769	68.2%	28.0%	5	62.5%	38.6%	\$769	68.2%	46.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	8	100.0%	\$1,128	100.0%	100.0%	8	100.0%	100.0%	\$1,128	100.0%	100.0%
REFINANCE	Low	1	10.0%	\$19	2.1%	4.3%	1	10.0%	5.1%	\$19	2.1%	3.8%
	Moderate	5	50.0%	\$328	36.3%	19.6%	5	50.0%	22.2%	\$328	36.3%	19.1%
	Middle	3	30.0%	\$487	53.9%	48.1%	3	30.0%	35.1%	\$487	53.9%	34.1%
	Upper	1	10.0%	\$70	7.7%	28.0%	1	10.0%	37.6%	\$70	7.7%	43.1%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	10	100.0%	\$904	100.0%	100.0%	10	100.0%	100.0%	\$904	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	4.3%	0	0.0%	2.9%	\$0	0.0%	2.4%
	Moderate	0	0.0%	\$0	0.0%	19.6%	0	0.0%	21.7%	\$0	0.0%	16.6%
	Middle	0	0.0%	\$0	0.0%	48.1%	0	0.0%	44.9%	\$0	0.0%	44.0%
	Upper	0	0.0%	\$0	0.0%	28.0%	0	0.0%	30.4%	\$0	0.0%	37.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	40.1%	0	0.0%	100.0%	\$0	0.0%	100.0%
	Moderate	0	0.0%	\$0	0.0%	29.4%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	26.2%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	4.3%	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%
	<i>Total</i>	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	1	5.6%	\$19	0.9%	4.3%	1	5.6%	3.8%	\$19	0.9%	2.9%
	Moderate	6	33.3%	\$450	22.1%	19.6%	6	33.3%	22.7%	\$450	22.1%	18.0%
	Middle	5	27.8%	\$724	35.6%	48.1%	5	27.8%	35.8%	\$724	35.6%	34.3%
	Upper	6	33.3%	\$839	41.3%	28.0%	6	33.3%	37.6%	\$839	41.3%	44.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	18	100.0%	\$2,032	100.0%	100.0%	18	100.0%	100.0%	\$2,032	100.0%	100.0%

Originations & Purchases
2017 FFIEC Census Data and 2015 ACS Data

**APPENDIX F – PRIMARY YEAR (2017) LENDING PERFORMANCE TABLES
FOR ALL ASSESSMENT AREAS (CONTINUED)**

Borrower Distribution of HMDA Loans

Assessment Area: GA Laurens

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2017					2017					
		Bank				Families by Family Income %	Count			Dollar		
		Count		Dollar			Bank	Agg	Bank	Agg		
#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %		
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	26.8%	0	0.0%	2.1%	\$0	0.0%	0.7%
	Moderate	0	0.0%	\$0	0.0%	17.0%	0	0.0%	11.6%	\$0	0.0%	7.4%
	Middle	2	25.0%	\$287	25.4%	16.1%	2	25.0%	18.2%	\$287	25.4%	15.1%
	Upper	5	62.5%	\$737	65.3%	40.1%	5	62.5%	44.2%	\$737	65.3%	55.2%
	Unknown	1	12.5%	\$104	9.2%	0.0%	1	12.5%	24.0%	\$104	9.2%	21.6%
	<i>Total</i>	<i>8</i>	<i>100.0%</i>	<i>\$1,128</i>	<i>100.0%</i>	<i>100.0%</i>	<i>8</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$1,128</i>	<i>100.0%</i>	<i>100.0%</i>
REFINANCE	Low	0	0.0%	\$0	0.0%	26.8%	0	0.0%	3.9%	\$0	0.0%	1.7%
	Moderate	1	10.0%	\$70	7.7%	17.0%	1	10.0%	8.7%	\$70	7.7%	5.1%
	Middle	2	20.0%	\$52	5.8%	16.1%	2	20.0%	17.4%	\$52	5.8%	14.2%
	Upper	5	50.0%	\$323	35.7%	40.1%	5	50.0%	41.0%	\$323	35.7%	48.9%
	Unknown	2	20.0%	\$459	50.8%	0.0%	2	20.0%	28.9%	\$459	50.8%	30.1%
	<i>Total</i>	<i>10</i>	<i>100.0%</i>	<i>\$904</i>	<i>100.0%</i>	<i>100.0%</i>	<i>10</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$904</i>	<i>100.0%</i>	<i>100.0%</i>
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	26.8%	0	0.0%	4.3%	\$0	0.0%	2.6%
	Moderate	0	0.0%	\$0	0.0%	17.0%	0	0.0%	15.9%	\$0	0.0%	7.2%
	Middle	0	0.0%	\$0	0.0%	16.1%	0	0.0%	15.9%	\$0	0.0%	16.6%
	Upper	0	0.0%	\$0	0.0%	40.1%	0	0.0%	49.3%	\$0	0.0%	51.5%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	14.5%	\$0	0.0%	22.1%
	<i>Total</i>	<i>0</i>	<i>0.0%</i>	<i>\$0</i>	<i>0.0%</i>	<i>100.0%</i>	<i>0</i>	<i>0.0%</i>	<i>100.0%</i>	<i>\$0</i>	<i>0.0%</i>	<i>100.0%</i>
MULTI FAMILY	Low	0	0.0%	\$0	0.0%	26.8%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	17.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	16.1%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	40.1%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
	<i>Total</i>	<i>0</i>	<i>0.0%</i>	<i>\$0</i>	<i>0.0%</i>	<i>100.0%</i>	<i>0</i>	<i>0.0%</i>	<i>100.0%</i>	<i>\$0</i>	<i>0.0%</i>	<i>100.0%</i>
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	26.8%	0	0.0%	3.0%	\$0	0.0%	1.2%
	Moderate	1	5.6%	\$70	3.4%	17.0%	1	5.6%	10.8%	\$70	3.4%	6.5%
	Middle	4	22.2%	\$339	16.7%	16.1%	4	22.2%	17.7%	\$339	16.7%	14.8%
	Upper	10	55.6%	\$1,060	52.2%	40.1%	10	55.6%	43.3%	\$1,060	52.2%	52.6%
	Unknown	3	16.7%	\$563	27.7%	0.0%	3	16.7%	25.3%	\$563	27.7%	24.9%
	<i>Total</i>	<i>18</i>	<i>100.0%</i>	<i>\$2,032</i>	<i>100.0%</i>	<i>100.0%</i>	<i>18</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$2,032</i>	<i>100.0%</i>	<i>100.0%</i>

Originations & Purchases
2017 FFIEC Census Data and 2015 ACS Data

**APPENDIX F – PRIMARY YEAR (2017) LENDING PERFORMANCE TABLES
FOR ALL ASSESSMENT AREAS (CONTINUED)**

Geographic Distribution of Small Business Loans

Assessment Area: GA Laurens

Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
	2017					2017					
	Count		Bank		Small Businesses	Count		Dollar			
	#	%	\$ (000s)	\$ %		#	%	Agg %	Bank \$ 000s	\$ %	Agg \$ %
Low	4	10.5%	\$202	8.8%	12.3%	4	10.5%	9.5%	\$202	8.8%	11.0%
Moderate	8	21.1%	\$1,277	55.4%	23.7%	8	21.1%	26.9%	\$1,277	55.4%	35.5%
Middle	16	42.1%	\$580	25.2%	40.7%	16	42.1%	39.7%	\$580	25.2%	36.7%
Upper	10	26.3%	\$245	10.6%	23.3%	10	26.3%	22.3%	\$245	10.6%	15.9%
Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	1.6%	\$0	0.0%	0.8%
<i>Total</i>	<i>38</i>	<i>100.0%</i>	<i>\$2,304</i>	<i>100.0%</i>	<i>100.0%</i>	<i>38</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$2,304</i>	<i>100.0%</i>	<i>100.0%</i>

Originations & Purchases
2017 FFIEC Census Data and 2017 D&B Information

Small Business Loans by Business Revenue & Loan Size

Assessment Area: GA Laurens

Business Revenue & Loan Size		Bank Lending & Demographic Data Comparison				Bank & Aggregate Lending Comparison						
		2017				2017						
		Bank		Total Businesses	Count		Dollar					
		Count	\$ (000s)		Bank	Agg	Bank	Agg				
#	%	\$	%	%	#	%	%	\$ (000s)	\$ %	\$ %		
BUSINESS REVENUE	\$1million or Less	25	65.8%	\$996	43.2%	90.1%	25	65.8%	46.3%	\$996	43.2%	28.9%
	Over \$1 Million	5	13.2%	\$188	8.2%	8.4%	5	13.2%				
	<i>Total Rev. available</i>	30	79.0%	\$1,184	51.4%	98.5%	30	79.0%				
	Rev. Not Known	8	21.1%	\$1,120	48.6%	1.6%	8	21.1%				
	<i>Total</i>	<i>38</i>	<i>100.0%</i>	<i>\$2,304</i>	<i>100.0%</i>	<i>100.0%</i>	<i>38</i>	<i>100.0%</i>				
LOAN SIZE	\$100,000 or Less	33	86.8%	\$937	40.7%		33	86.8%	95.5%	\$937	40.7%	44.5%
	\$100,001 - \$250,000	4	10.5%	\$647	28.1%		4	10.5%	2.6%	\$647	28.1%	16.3%
	\$250,001 - \$1 Million	1	2.6%	\$720	31.3%		1	2.6%	1.9%	\$720	31.3%	39.2%
	<i>Total</i>	<i>38</i>	<i>100.0%</i>	<i>\$2,304</i>	<i>100.0%</i>		<i>38</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$2,304</i>	<i>100.0%</i>	<i>100.0%</i>
LOAN SIZE Rev \$1 Mill or Less	\$100,000 or Less	23	92.0%	\$658	66.1%							
	\$100,001 - \$250,000	2	8.0%	\$338	33.9%							
	\$250,001 - \$1 Million	0	0.0%	\$0	0.0%							
	<i>Total</i>	<i>25</i>	<i>100.0%</i>	<i>\$996</i>	<i>100.0%</i>							

Originations & Purchases
Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue.
2017 FFIEC Census Data and 2017 D&B Information

**APPENDIX F – PRIMARY YEAR (2017) LENDING PERFORMANCE TABLES
FOR ALL ASSESSMENT AREAS (CONTINUED)**

Geographic Distribution of HMDA Loans

Assessment Area: GA Troup

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2017					2017					
		Bank		Owner Occupied Units			Count			Dollar		
		Count	Dollar		\$ %	%	Bank	Agg		Bank	Agg	
#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %		
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	12.6%	0	0.0%	9.5%	\$0	0.0%	6.9%
	Middle	0	0.0%	\$0	0.0%	40.9%	0	0.0%	42.0%	\$0	0.0%	38.5%
	Upper	0	0.0%	\$0	0.0%	46.5%	0	0.0%	48.5%	\$0	0.0%	54.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>0</i>	<i>0.0%</i>	<i>\$0</i>	<i>0.0%</i>	<i>100.0%</i>	<i>0</i>	<i>0.0%</i>	<i>100.0%</i>	<i>\$0</i>	<i>0.0%</i>	<i>100.0%</i>
REFINANCE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	12.6%	0	0.0%	9.6%	\$0	0.0%	9.2%
	Middle	2	100.0%	\$253	100.0%	40.9%	2	100.0%	32.3%	\$253	100.0%	26.6%
	Upper	0	0.0%	\$0	0.0%	46.5%	0	0.0%	58.0%	\$0	0.0%	64.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>2</i>	<i>100.0%</i>	<i>\$253</i>	<i>100.0%</i>	<i>100.0%</i>	<i>2</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$253</i>	<i>100.0%</i>	<i>100.0%</i>
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	12.6%	0	0.0%	12.5%	\$0	0.0%	7.3%
	Middle	0	0.0%	\$0	0.0%	40.9%	0	0.0%	40.3%	\$0	0.0%	28.8%
	Upper	0	0.0%	\$0	0.0%	46.5%	0	0.0%	47.2%	\$0	0.0%	64.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>0</i>	<i>0.0%</i>	<i>\$0</i>	<i>0.0%</i>	<i>100.0%</i>	<i>0</i>	<i>0.0%</i>	<i>100.0%</i>	<i>\$0</i>	<i>0.0%</i>	<i>100.0%</i>
MULTIFAMILY				Multi-Family Units								
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	18.5%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	50.9%	0	0.0%	33.3%	\$0	0.0%	0.8%
	Upper	0	0.0%	\$0	0.0%	30.7%	0	0.0%	66.7%	\$0	0.0%	99.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
<i>Total</i>	<i>0</i>	<i>0.0%</i>	<i>\$0</i>	<i>0.0%</i>	<i>100.0%</i>	<i>0</i>	<i>0.0%</i>	<i>100.0%</i>	<i>\$0</i>	<i>0.0%</i>	<i>100.0%</i>	
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	12.6%	0	0.0%	9.7%	\$0	0.0%	7.1%
	Middle	2	100.0%	\$253	100.0%	40.9%	2	100.0%	38.9%	\$253	100.0%	32.7%
	Upper	0	0.0%	\$0	0.0%	46.5%	0	0.0%	51.4%	\$0	0.0%	60.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>2</i>	<i>100.0%</i>	<i>\$253</i>	<i>100.0%</i>	<i>100.0%</i>	<i>2</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$253</i>	<i>100.0%</i>	<i>100.0%</i>

Originations & Purchases
2017 FFIEC Census Data and 2015 ACS Data

**APPENDIX F – PRIMARY YEAR (2017) LENDING PERFORMANCE TABLES
FOR ALL ASSESSMENT AREAS (CONTINUED)**

Borrower Distribution of HMDA Loans

Assessment Area: GA Troup

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2017					2017					
		Bank				Families by Family Income %	Count			Dollar		
		Count		Dollar			Bank	Agg	Bank	Agg		
#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %		
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	20.6%	0	0.0%	1.6%	\$0	0.0%	0.9%
	Moderate	0	0.0%	\$0	0.0%	15.3%	0	0.0%	13.6%	\$0	0.0%	9.1%
	Middle	0	0.0%	\$0	0.0%	18.6%	0	0.0%	19.5%	\$0	0.0%	16.7%
	Upper	0	0.0%	\$0	0.0%	45.5%	0	0.0%	46.6%	\$0	0.0%	56.9%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	18.8%	\$0	0.0%	16.4%
	<i>Total</i>	<i>0</i>	<i>0.0%</i>	<i>\$0</i>	<i>0.0%</i>	<i>100.0%</i>	<i>0</i>	<i>0.0%</i>	<i>100.0%</i>	<i>\$0</i>	<i>0.0%</i>	<i>100.0%</i>
REFINANCE	Low	0	0.0%	\$0	0.0%	20.6%	0	0.0%	1.7%	\$0	0.0%	0.6%
	Moderate	0	0.0%	\$0	0.0%	15.3%	0	0.0%	8.8%	\$0	0.0%	5.9%
	Middle	1	50.0%	\$41	16.2%	18.6%	1	50.0%	15.2%	\$41	16.2%	11.5%
	Upper	0	0.0%	\$0	0.0%	45.5%	0	0.0%	52.2%	\$0	0.0%	58.9%
	Unknown	1	50.0%	\$212	83.8%	0.0%	1	50.0%	22.1%	\$212	83.8%	23.1%
	<i>Total</i>	<i>2</i>	<i>100.0%</i>	<i>\$253</i>	<i>100.0%</i>	<i>100.0%</i>	<i>2</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$253</i>	<i>100.0%</i>	<i>100.0%</i>
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	20.6%	0	0.0%	6.9%	\$0	0.0%	2.3%
	Moderate	0	0.0%	\$0	0.0%	15.3%	0	0.0%	9.7%	\$0	0.0%	1.4%
	Middle	0	0.0%	\$0	0.0%	18.6%	0	0.0%	23.6%	\$0	0.0%	17.8%
	Upper	0	0.0%	\$0	0.0%	45.5%	0	0.0%	55.6%	\$0	0.0%	64.5%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	4.2%	\$0	0.0%	14.0%
	<i>Total</i>	<i>0</i>	<i>0.0%</i>	<i>\$0</i>	<i>0.0%</i>	<i>100.0%</i>	<i>0</i>	<i>0.0%</i>	<i>100.0%</i>	<i>\$0</i>	<i>0.0%</i>	<i>100.0%</i>
MULTI FAMILY	Low	0	0.0%	\$0	0.0%	20.6%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	15.3%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	18.6%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	45.5%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
	<i>Total</i>	<i>0</i>	<i>0.0%</i>	<i>\$0</i>	<i>0.0%</i>	<i>100.0%</i>	<i>0</i>	<i>0.0%</i>	<i>100.0%</i>	<i>\$0</i>	<i>0.0%</i>	<i>100.0%</i>
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	20.6%	0	0.0%	1.9%	\$0	0.0%	0.8%
	Moderate	0	0.0%	\$0	0.0%	15.3%	0	0.0%	11.9%	\$0	0.0%	7.5%
	Middle	1	50.0%	\$41	16.2%	18.6%	1	50.0%	18.3%	\$41	16.2%	14.3%
	Upper	0	0.0%	\$0	0.0%	45.5%	0	0.0%	48.7%	\$0	0.0%	54.1%
	Unknown	1	50.0%	\$212	83.8%	0.0%	1	50.0%	19.3%	\$212	83.8%	23.3%
	<i>Total</i>	<i>2</i>	<i>100.0%</i>	<i>\$253</i>	<i>100.0%</i>	<i>100.0%</i>	<i>2</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$253</i>	<i>100.0%</i>	<i>100.0%</i>

Originations & Purchases
2017 FFIEC Census Data and 2015 ACS Data

**APPENDIX F – PRIMARY YEAR (2017) LENDING PERFORMANCE TABLES
FOR ALL ASSESSMENT AREAS (CONTINUED)**

Geographic Distribution of Small Business Loans

Assessment Area: GA Troup

Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
	2017					2017					
	Bank		Small		Businesses	Count		Dollar			
	Count	Dollar	Dollar	%		Bank	Agg	Bank	Agg	Agg	
#	%	\$ (000s)	\$ %	%	#	%	%	\$ 000s	\$ %	\$ %	
Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
Moderate	0	0.0%	\$0	0.0%	23.4%	0	0.0%	28.0%	\$0	0.0%	38.0%
Middle	5	100.0%	\$784	100.0%	39.4%	5	100.0%	37.0%	\$784	100.0%	33.8%
Upper	0	0.0%	\$0	0.0%	37.2%	0	0.0%	33.9%	\$0	0.0%	27.6%
Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	1.0%	\$0	0.0%	0.7%
<i>Total</i>	<i>5</i>	<i>100.0%</i>	<i>\$784</i>	<i>100.0%</i>	<i>100.0%</i>	<i>5</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$784</i>	<i>100.0%</i>	<i>100.0%</i>

Originations & Purchases
2017 FFIEC Census Data and 2017 D&B Information

Small Business Loans by Business Revenue & Loan Size

Assessment Area: GA Troup

Business Revenue & Loan Size		Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2017					2017					
		Bank		Total		Businesses	Count		Dollar			
		Count	\$ (000s)	\$ (000s)	%		Bank	Agg	Bank	Agg	Agg	
#	%	\$	%	%	#	%	%	\$ (000s)	\$ %	\$ %		
BUSINESS REVENUE	\$1million or Less	2	40.0%	\$100	12.8%	87.1%	2	40.0%	47.9%	\$100	12.8%	35.9%
	Over \$1 Million	3	60.0%	\$684	87.2%	11.6%	3	60.0%				
	<i>Total Rev. available</i>	5	100.0%	\$784	100.0%	98.7%	5	100.0%				
	Rev. Not Known	0	0.0%	\$0	0.0%	1.3%	0	0.0%				
	<i>Total</i>	5	100.0%	\$784	100.0%	100.0%	5	100.0%				
LOAN SIZE	\$100,000 or Less	4	80.0%	\$184	23.5%		4	80.0%	90.4%	\$184	23.5%	26.6%
	\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	4.8%	\$0	0.0%	16.7%
	\$250,001 - \$1 Million	1	20.0%	\$600	76.5%		1	20.0%	4.9%	\$600	76.5%	56.7%
	<i>Total</i>	5	100.0%	\$784	100.0%		5	100.0%	100.0%	\$784	100.0%	100.0%
LOAN SIZE Rev \$1 Mill or Less	\$100,000 or Less	2	100.0%	\$100	100.0%							
	\$100,001 - \$250,000	0	0.0%	\$0	0.0%							
	\$250,001 - \$1 Million	0	0.0%	\$0	0.0%							
	<i>Total</i>	2	100.0%	\$100	100.0%							

Originations & Purchases
Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue.
2017 FFIEC Census Data and 2017 D&B Information

**APPENDIX G – SECONDARY YEAR (2016) LENDING PERFORMANCE TABLES
FOR ALL ASSESSMENT AREAS**

FLORIDA

Tallahassee

Gainesville

Gulf

Homosassa

Putnam-Bradford-Clay-St. Johns

Tampa

Washington

West Central FL

GEORGIA

Macon

Augusta

Grady

Laurens

Troup

ALABAMA

Chambers

**APPENDIX G – SECONDARY YEAR (2016) LENDING PERFORMANCE TABLES
FOR ALL ASSESSMENT AREAS**

Geographic Distribution of HMDA Loans

Assessment Area: FL Tallahassee

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2016					2016					
		Bank		Owner Occupied Units			Count			Dollar		
		Count		Dollar		%	Bank	Agg		Bank	Agg	
#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %		
HOME PURCHASE	Low	13	2.1%	\$1,052	1.0%	3.3%	13	2.1%	3.1%	\$1,052	1.0%	2.1%
	Moderate	116	19.0%	\$13,426	12.4%	24.8%	116	19.0%	16.4%	\$13,426	12.4%	11.5%
	Middle	234	38.3%	\$34,620	31.9%	37.1%	234	38.3%	38.2%	\$34,620	31.9%	31.3%
	Upper	248	40.6%	\$59,464	54.8%	34.8%	248	40.6%	42.2%	\$59,464	54.8%	55.1%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>611</i>	<i>100.0%</i>	<i>\$108,562</i>	<i>100.0%</i>	<i>100.0%</i>	<i>611</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$108,562</i>	<i>100.0%</i>	<i>100.0%</i>
REFINANCE	Low	3	4.3%	\$229	1.7%	3.3%	3	4.3%	2.7%	\$229	1.7%	1.6%
	Moderate	9	13.0%	\$1,877	13.6%	24.8%	9	13.0%	14.0%	\$1,877	13.6%	9.8%
	Middle	24	34.8%	\$3,444	24.9%	37.1%	24	34.8%	32.2%	\$3,444	24.9%	25.7%
	Upper	33	47.8%	\$8,283	59.9%	34.8%	33	47.8%	51.2%	\$8,283	59.9%	62.9%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>69</i>	<i>100.0%</i>	<i>\$13,833</i>	<i>100.0%</i>	<i>100.0%</i>	<i>69</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$13,833</i>	<i>100.0%</i>	<i>100.0%</i>
HOME IMPROVEMENT	Low	2	66.7%	\$227	70.5%	3.3%	2	66.7%	2.9%	\$227	70.5%	1.5%
	Moderate	0	0.0%	\$0	0.0%	24.8%	0	0.0%	16.5%	\$0	0.0%	10.5%
	Middle	0	0.0%	\$0	0.0%	37.1%	0	0.0%	30.6%	\$0	0.0%	25.9%
	Upper	1	33.3%	\$95	29.5%	34.8%	1	33.3%	50.0%	\$95	29.5%	62.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>3</i>	<i>100.0%</i>	<i>\$322</i>	<i>100.0%</i>	<i>100.0%</i>	<i>3</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$322</i>	<i>100.0%</i>	<i>100.0%</i>
MULTIFAMILY				Multi-Family Units								
	Low	0	0.0%	\$0	0.0%	41.3%	0	0.0%	42.4%	\$0	0.0%	46.6%
	Moderate	3	100.0%	\$3,215	100.0%	27.8%	3	100.0%	36.4%	\$3,215	100.0%	16.3%
	Middle	0	0.0%	\$0	0.0%	15.2%	0	0.0%	15.2%	\$0	0.0%	31.6%
	Upper	0	0.0%	\$0	0.0%	15.6%	0	0.0%	6.1%	\$0	0.0%	5.5%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
<i>Total</i>	<i>3</i>	<i>100.0%</i>	<i>\$3,215</i>	<i>100.0%</i>	<i>100.0%</i>	<i>3</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$3,215</i>	<i>100.0%</i>	<i>100.0%</i>	
HMDA TOTALS	Low	18	2.6%	\$1,508	1.2%	3.3%	18	2.6%	3.1%	\$1,508	1.2%	6.7%
	Moderate	128	18.7%	\$18,518	14.7%	24.8%	128	18.7%	15.7%	\$18,518	14.7%	11.5%
	Middle	258	37.6%	\$38,064	30.2%	37.1%	258	37.6%	35.9%	\$38,064	30.2%	29.6%
	Upper	282	41.1%	\$67,842	53.9%	34.8%	282	41.1%	45.3%	\$67,842	53.9%	52.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>686</i>	<i>100.0%</i>	<i>\$125,932</i>	<i>100.0%</i>	<i>100.0%</i>	<i>686</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$125,932</i>	<i>100.0%</i>	<i>100.0%</i>

Originations & Purchases
2016 FFIEC Census Data and 2010 ACS Data

**APPENDIX G – SECONDARY YEAR (2016) LENDING PERFORMANCE TABLES
FOR ALL ASSESSMENT AREAS**

Borrower Distribution of HMDA Loans

Assessment Area: FL Tallahassee

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2016					2016					
		Bank				Families by Family Income %	Count			Dollar		
		Count		Dollar			Bank	Agg	Bank	Agg		
#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %		
HOME PURCHASE	Low	48	7.9%	\$4,337	4.0%	23.5%	48	7.9%	7.4%	\$4,337	4.0%	3.6%
	Moderate	116	19.0%	\$14,591	13.4%	16.2%	116	19.0%	19.8%	\$14,591	13.4%	14.4%
	Middle	150	24.5%	\$26,020	24.0%	19.1%	150	24.5%	21.0%	\$26,020	24.0%	20.1%
	Upper	270	44.2%	\$61,278	56.4%	41.2%	270	44.2%	37.4%	\$61,278	56.4%	49.4%
	Unknown	27	4.4%	\$2,336	2.2%	0.0%	27	4.4%	14.5%	\$2,336	2.2%	12.6%
	<i>Total</i>	<i>611</i>	<i>100.0%</i>	<i>\$108,562</i>	<i>100.0%</i>	<i>100.0%</i>	<i>611</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$108,562</i>	<i>100.0%</i>	<i>100.0%</i>
REFINANCE	Low	3	4.3%	\$580	4.2%	23.5%	3	4.3%	4.2%	\$580	4.2%	2.3%
	Moderate	6	8.7%	\$667	4.8%	16.2%	6	8.7%	11.2%	\$667	4.8%	7.3%
	Middle	16	23.2%	\$2,244	16.2%	19.1%	16	23.2%	18.5%	\$2,244	16.2%	15.0%
	Upper	38	55.1%	\$8,294	60.0%	41.2%	38	55.1%	42.4%	\$8,294	60.0%	52.2%
	Unknown	6	8.7%	\$2,048	14.8%	0.0%	6	8.7%	23.7%	\$2,048	14.8%	23.2%
	<i>Total</i>	<i>69</i>	<i>100.0%</i>	<i>\$13,833</i>	<i>100.0%</i>	<i>100.0%</i>	<i>69</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$13,833</i>	<i>100.0%</i>	<i>100.0%</i>
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	23.5%	0	0.0%	5.6%	\$0	0.0%	2.8%
	Moderate	0	0.0%	\$0	0.0%	16.2%	0	0.0%	14.6%	\$0	0.0%	7.5%
	Middle	0	0.0%	\$0	0.0%	19.1%	0	0.0%	21.8%	\$0	0.0%	16.9%
	Upper	1	33.3%	\$95	29.5%	41.2%	1	33.3%	52.7%	\$95	29.5%	61.9%
	Unknown	2	66.7%	\$227	70.5%	0.0%	2	66.7%	5.3%	\$227	70.5%	10.9%
	<i>Total</i>	<i>3</i>	<i>100.0%</i>	<i>\$322</i>	<i>100.0%</i>	<i>100.0%</i>	<i>3</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$322</i>	<i>100.0%</i>	<i>100.0%</i>
MULTI FAMILY	Low	0	0.0%	\$0	0.0%	23.5%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	16.2%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	19.1%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	41.2%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	3	100.0%	\$3,215	100.0%	0.0%	3	100.0%	100.0%	\$3,215	100.0%	100.0%
	<i>Total</i>	<i>3</i>	<i>100.0%</i>	<i>\$3,215</i>	<i>100.0%</i>	<i>100.0%</i>	<i>3</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$3,215</i>	<i>100.0%</i>	<i>100.0%</i>
HMDA TOTALS	Low	51	7.4%	\$4,917	3.9%	23.5%	51	7.4%	6.3%	\$4,917	3.9%	2.9%
	Moderate	122	17.8%	\$15,258	12.1%	16.2%	122	17.8%	16.7%	\$15,258	12.1%	10.7%
	Middle	166	24.2%	\$28,264	22.4%	19.1%	166	24.2%	20.2%	\$28,264	22.4%	16.4%
	Upper	309	45.0%	\$69,667	55.3%	41.2%	309	45.0%	39.5%	\$69,667	55.3%	45.1%
	Unknown	38	5.5%	\$7,826	6.2%	0.0%	38	5.5%	17.4%	\$7,826	6.2%	25.0%
	<i>Total</i>	<i>686</i>	<i>100.0%</i>	<i>\$125,932</i>	<i>100.0%</i>	<i>100.0%</i>	<i>686</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$125,932</i>	<i>100.0%</i>	<i>100.0%</i>

Originations & Purchases
2016 FFIEC Census Data and 2010 ACS Data

**APPENDIX G – SECONDARY YEAR (2016) LENDING PERFORMANCE TABLES
FOR ALL ASSESSMENT AREAS**

Geographic Distribution of Small Business Loans

Assessment Area: FL Tallahassee

Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
	2016					2016					
	Count		Bank		Small Businesses	Count			Dollar		
	#	%	\$ (000s)	\$ %		Bank	Agg	Bank	Agg	Bank	Agg
						#	%	%	\$ 000s	\$ %	\$ %
Low	13	4.4%	\$2,167	8.8%	5.6%	13	4.4%	5.5%	\$2,167	8.8%	6.2%
Moderate	94	31.6%	\$6,443	26.3%	24.7%	94	31.6%	23.7%	\$6,443	26.3%	27.1%
Middle	128	43.1%	\$12,229	49.9%	33.9%	128	43.1%	29.7%	\$12,229	49.9%	29.7%
Upper	62	20.9%	\$3,661	14.9%	35.7%	62	20.9%	38.9%	\$3,661	14.9%	35.7%
Unknown	0	0.0%	\$0	0.0%	0.2%	0	0.0%	0.4%	\$0	0.0%	0.5%
Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	1.8%	\$0	0.0%	0.9%
<i>Total</i>	<i>297</i>	<i>100.0%</i>	<i>\$24,500</i>	<i>100.0%</i>	<i>100.0%</i>	<i>297</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$24,500</i>	<i>100.0%</i>	<i>100.0%</i>

Originations & Purchases
2016 FFIEC Census Data and 2016 D&B Information

Small Business Loans by Business Revenue & Loan Size

Assessment Area: FL Tallahassee

Business Revenue & Loan Size		Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2016					2016					
		Count		Bank		Total Businesses	Count			Dollar		
		#	%	\$ (000s)	\$ %		%	Bank	Agg	Bank	Agg	Bank
						#	%	%	\$ (000s)	\$ %	\$ %	
BUSINESS REVENUE	\$1million or Less	149	50.2%	\$8,612	35.2%	93.6%	149	50.2%	49.0%	\$8,612	35.2%	42.4%
	Over \$1 Million	127	42.8%	\$13,999	57.1%	5.4%	127	42.8%				
	<i>Total Rev. available</i>	<i>276</i>	<i>93.0%</i>	<i>\$22,611</i>	<i>92.3%</i>	<i>99.0%</i>	<i>276</i>	<i>93.0%</i>				
	Rev. Not Known	21	7.1%	\$1,889	7.7%	1.0%	21	7.1%				
	<i>Total</i>	<i>297</i>	<i>100.0%</i>	<i>\$24,500</i>	<i>100.0%</i>	<i>100.0%</i>	<i>297</i>	<i>100.0%</i>				
LOAN SIZE	\$100,000 or Less	242	81.5%	\$8,708	35.5%		242	81.5%	95.1%	\$8,708	35.5%	43.2%
	\$100,001 - \$250,000	36	12.1%	\$6,205	25.3%		36	12.1%	2.6%	\$6,205	25.3%	15.1%
	\$250,001 - \$1 Million	19	6.4%	\$9,587	39.1%		19	6.4%	2.4%	\$9,587	39.1%	41.6%
	<i>Total</i>	<i>297</i>	<i>100.0%</i>	<i>\$24,500</i>	<i>100.0%</i>		<i>297</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$24,500</i>	<i>100.0%</i>	<i>100.0%</i>
LOAN SIZE Rev \$1 Mill or Less	\$100,000 or Less	132	88.6%	\$4,315	50.1%							
	\$100,001 - \$250,000	11	7.4%	\$1,994	23.2%							
	\$250,001 - \$1 Million	6	4.0%	\$2,303	26.7%							
	<i>Total</i>	<i>149</i>	<i>100.0%</i>	<i>\$8,612</i>	<i>100.0%</i>							

Originations & Purchases
Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue.
2016 FFIEC Census Data and 2016 D&B Information

**APPENDIX G – SECONDARY YEAR (2016) LENDING PERFORMANCE TABLES
FOR ALL ASSESSMENT AREAS**

Geographic Distribution of HMDA Loans

Assessment Area: FL Gainesville

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2016					2016					
		Bank		Owner Occupied Units		Count	Count		Dollar			
		Count	Dollar		Bank		Agg	Bank	Agg			
#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %		
HOME PURCHASE	Low	8	7.1%	\$508	2.7%	4.5%	8	7.1%	4.0%	\$508	2.7%	2.2%
	Moderate	28	25.0%	\$4,286	22.9%	19.0%	28	25.0%	13.2%	\$4,286	22.9%	9.9%
	Middle	23	20.5%	\$3,179	17.0%	32.9%	23	20.5%	32.0%	\$3,179	17.0%	26.0%
	Upper	53	47.3%	\$10,748	57.4%	43.5%	53	47.3%	50.8%	\$10,748	57.4%	61.9%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>112</i>	<i>100.0%</i>	<i>\$18,721</i>	<i>100.0%</i>	<i>100.0%</i>	<i>112</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$18,721</i>	<i>100.0%</i>	<i>100.0%</i>
REFINANCE	Low	0	0.0%	\$0	0.0%	4.5%	0	0.0%	2.8%	\$0	0.0%	2.1%
	Moderate	6	28.6%	\$432	13.7%	19.0%	6	28.6%	12.4%	\$432	13.7%	9.1%
	Middle	6	28.6%	\$698	22.1%	32.9%	6	28.6%	29.3%	\$698	22.1%	24.5%
	Upper	9	42.9%	\$2,023	64.2%	43.5%	9	42.9%	55.5%	\$2,023	64.2%	64.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>21</i>	<i>100.0%</i>	<i>\$3,153</i>	<i>100.0%</i>	<i>100.0%</i>	<i>21</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$3,153</i>	<i>100.0%</i>	<i>100.0%</i>
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	4.5%	0	0.0%	3.7%	\$0	0.0%	0.9%
	Moderate	0	0.0%	\$0	0.0%	19.0%	0	0.0%	13.8%	\$0	0.0%	9.6%
	Middle	0	0.0%	\$0	0.0%	32.9%	0	0.0%	27.6%	\$0	0.0%	24.9%
	Upper	0	0.0%	\$0	0.0%	43.5%	0	0.0%	54.8%	\$0	0.0%	64.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>0</i>	<i>0.0%</i>	<i>\$0</i>	<i>0.0%</i>	<i>100.0%</i>	<i>0</i>	<i>0.0%</i>	<i>100.0%</i>	<i>\$0</i>	<i>0.0%</i>	<i>100.0%</i>
MULTI FAMILY	Low	0	0.0%	\$0	0.0%	39.1%	0	0.0%	34.5%	\$0	0.0%	38.6%
	Moderate	0	0.0%	\$0	0.0%	21.3%	0	0.0%	27.6%	\$0	0.0%	28.7%
	Middle	0	0.0%	\$0	0.0%	19.9%	0	0.0%	31.0%	\$0	0.0%	13.0%
	Upper	0	0.0%	\$0	0.0%	19.7%	0	0.0%	6.9%	\$0	0.0%	19.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>0</i>	<i>0.0%</i>	<i>\$0</i>	<i>0.0%</i>	<i>100.0%</i>	<i>0</i>	<i>0.0%</i>	<i>100.0%</i>	<i>\$0</i>	<i>0.0%</i>	<i>100.0%</i>
HMDA TOTALS	Low	8	6.0%	\$508	2.3%	4.5%	8	6.0%	3.8%	\$508	2.3%	9.3%
	Moderate	34	25.6%	\$4,718	21.6%	19.0%	34	25.6%	13.0%	\$4,718	21.6%	13.4%
	Middle	29	21.8%	\$3,877	17.7%	32.9%	29	21.8%	31.1%	\$3,877	17.7%	23.1%
	Upper	62	46.6%	\$12,771	58.4%	43.5%	62	46.6%	52.1%	\$12,771	58.4%	54.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>133</i>	<i>100.0%</i>	<i>\$21,874</i>	<i>100.0%</i>	<i>100.0%</i>	<i>133</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$21,874</i>	<i>100.0%</i>	<i>100.0%</i>

Originations & Purchases
2016 FFIEC Census Data and 2010 ACS Data

**APPENDIX G – SECONDARY YEAR (2016) LENDING PERFORMANCE TABLES
FOR ALL ASSESSMENT AREAS (Continued)**

Borrower Distribution of HMDA Loans

Assessment Area: FL Gainesville

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2016					2016					
		Bank				Families by Family Income %	Count			Dollar		
		Count		Dollar			Bank	Agg	Bank	Agg		
#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %		
HOME PURCHASE	Low	8	7.1%	\$643	3.4%	24.0%	8	7.1%	3.6%	\$643	3.4%	1.7%
	Moderate	17	15.2%	\$2,131	11.4%	17.0%	17	15.2%	15.0%	\$2,131	11.4%	9.5%
	Middle	19	17.0%	\$2,854	15.2%	18.1%	19	17.0%	21.0%	\$2,854	15.2%	17.7%
	Upper	59	52.7%	\$12,487	66.7%	41.0%	59	52.7%	44.6%	\$12,487	66.7%	56.8%
	Unknown	9	8.0%	\$606	3.2%	0.0%	9	8.0%	15.9%	\$606	3.2%	14.3%
	<i>Total</i>	<i>112</i>	<i>100.0%</i>	<i>\$18,721</i>	<i>100.0%</i>	<i>100.0%</i>	<i>112</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$18,721</i>	<i>100.0%</i>	<i>100.0%</i>
REFINANCE	Low	0	0.0%	\$0	0.0%	24.0%	0	0.0%	3.7%	\$0	0.0%	2.0%
	Moderate	5	23.8%	\$501	15.9%	17.0%	5	23.8%	9.7%	\$501	15.9%	6.1%
	Middle	3	14.3%	\$671	21.3%	18.1%	3	14.3%	15.4%	\$671	21.3%	12.6%
	Upper	11	52.4%	\$1,841	58.4%	41.0%	11	52.4%	46.2%	\$1,841	58.4%	54.7%
	Unknown	2	9.5%	\$140	4.4%	0.0%	2	9.5%	25.0%	\$140	4.4%	24.7%
	<i>Total</i>	<i>21</i>	<i>100.0%</i>	<i>\$3,153</i>	<i>100.0%</i>	<i>100.0%</i>	<i>21</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$3,153</i>	<i>100.0%</i>	<i>100.0%</i>
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	24.0%	0	0.0%	5.5%	\$0	0.0%	0.8%
	Moderate	0	0.0%	\$0	0.0%	17.0%	0	0.0%	11.1%	\$0	0.0%	9.5%
	Middle	0	0.0%	\$0	0.0%	18.1%	0	0.0%	26.7%	\$0	0.0%	16.0%
	Upper	0	0.0%	\$0	0.0%	41.0%	0	0.0%	52.1%	\$0	0.0%	66.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	4.6%	\$0	0.0%	7.0%
	<i>Total</i>	<i>0</i>	<i>0.0%</i>	<i>\$0</i>	<i>0.0%</i>	<i>100.0%</i>	<i>0</i>	<i>0.0%</i>	<i>100.0%</i>	<i>\$0</i>	<i>0.0%</i>	<i>100.0%</i>
MULTI FAMILY	Low	0	0.0%	\$0	0.0%	24.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	17.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	18.1%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	41.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
	<i>Total</i>	<i>0</i>	<i>0.0%</i>	<i>\$0</i>	<i>0.0%</i>	<i>100.0%</i>	<i>0</i>	<i>0.0%</i>	<i>100.0%</i>	<i>\$0</i>	<i>0.0%</i>	<i>100.0%</i>
HMDA TOTALS	Low	8	6.0%	\$643	2.9%	24.0%	8	6.0%	3.7%	\$643	2.9%	1.4%
	Moderate	22	16.5%	\$2,632	12.0%	17.0%	22	16.5%	13.2%	\$2,632	12.0%	6.8%
	Middle	22	16.5%	\$3,525	16.1%	18.1%	22	16.5%	19.4%	\$3,525	16.1%	13.1%
	Upper	70	52.6%	\$14,328	65.5%	41.0%	70	52.6%	45.1%	\$14,328	65.5%	45.3%
	Unknown	11	8.3%	\$746	3.4%	0.0%	11	8.3%	18.6%	\$746	3.4%	33.4%
	<i>Total</i>	<i>133</i>	<i>100.0%</i>	<i>\$21,874</i>	<i>100.0%</i>	<i>100.0%</i>	<i>133</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$21,874</i>	<i>100.0%</i>	<i>100.0%</i>

Originations & Purchases
2016 FFIEC Census Data and 2010 ACS Data

**APPENDIX G – SECONDARY YEAR (2016) LENDING PERFORMANCE TABLES
FOR ALL ASSESSMENT AREAS (Continued)**

Geographic Distribution of Small Business Loans

Assessment Area: FL Gainesville

Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
	2016					2016					
	Count		Bank Dollar		Small Businesses %	Count		Dollar			
	#	%	\$ (000s)	\$ %		Bank #	Agg %	Bank \$ 000s	Agg \$ %	Agg \$ %	
Low	8	7.3%	\$516	5.7%	8.5%	8	7.3%	8.4%	\$516	5.7%	7.9%
Moderate	28	25.5%	\$2,756	30.5%	18.8%	28	25.5%	19.9%	\$2,756	30.5%	24.0%
Middle	43	39.1%	\$3,471	38.4%	31.8%	43	39.1%	29.2%	\$3,471	38.4%	27.8%
Upper	31	28.2%	\$2,289	25.3%	40.8%	31	28.2%	41.0%	\$2,289	25.3%	39.3%
Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	1.4%	\$0	0.0%	1.0%
<i>Total</i>	<i>110</i>	<i>100.0%</i>	<i>\$9,032</i>	<i>100.0%</i>	<i>100.0%</i>	<i>110</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$9,032</i>	<i>100.0%</i>	<i>100.0%</i>

Originations & Purchases
2016 FFIEC Census Data and 2016 D&B Information

Small Business Loans by Business Revenue & Loan Size

Assessment Area: FL Gainesville

Business Revenue & Loan Size		Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2016					2016					
		Count		Bank \$ (000s)		Total Businesses %	Count		Dollar			
		#	%	\$	%		Bank #	Agg %	Bank \$ (000s)	Agg \$ %	Agg \$ %	
BUSINESS REVENUE	\$1million or Less	61	55.5%	\$3,099	34.3%	92.6%	61	55.5%	50.7%	\$3,099	34.3%	40.4%
	Over \$1 Million	41	37.3%	\$5,170	57.2%	6.5%	41	37.3%				
	<i>Total Rev. available</i>	102	92.8%	\$8,269	91.5%	99.1%	102	92.8%				
	Rev. Not Known	8	7.3%	\$763	8.4%	0.9%	8	7.3%				
	<i>Total</i>	<i>110</i>	<i>100.0%</i>	<i>\$9,032</i>	<i>100.0%</i>	<i>100.0%</i>	<i>110</i>	<i>100.0%</i>				
LOAN SIZE	\$100,000 or Less	84	76.4%	\$2,654	29.4%		84	76.4%	95.3%	\$2,654	29.4%	46.7%
	\$100,001 - \$250,000	20	18.2%	\$3,504	38.8%		20	18.2%	2.7%	\$3,504	38.8%	17.0%
	\$250,001 - \$1 Million	6	5.5%	\$2,874	31.8%		6	5.5%	2.0%	\$2,874	31.8%	36.3%
	<i>Total</i>	<i>110</i>	<i>100.0%</i>	<i>\$9,032</i>	<i>100.0%</i>		<i>110</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$9,032</i>	<i>100.0%</i>	<i>100.0%</i>
LOAN SIZE Rev \$1 Mill or Less	\$100,000 or Less	52	85.2%	\$1,462	47.2%							
	\$100,001 - \$250,000	9	14.8%	\$1,637	52.8%							
	\$250,001 - \$1 Million	0	0.0%	\$0	0.0%							
	<i>Total</i>	<i>61</i>	<i>100.0%</i>	<i>\$3,099</i>	<i>100.0%</i>							

Originations & Purchases
Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue.
2016 FFIEC Census Data and 2016 D&B Information

**APPENDIX G – SECONDARY YEAR (2016) LENDING PERFORMANCE TABLES
FOR ALL ASSESSMENT AREAS (Continued)**

Geographic Distribution of HMDA Loans

Assessment Area: FL Gulf

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2016					2016					
		Bank		Owner Occupied Units		Count	Count		Dollar			
		Count	Dollar	Count	Bank		Agg	Bank	Agg			
#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %		
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	2	9.1%	\$452	9.8%	39.2%	2	9.1%	19.6%	\$452	9.8%	11.2%
	Middle	20	90.9%	\$4,161	90.2%	60.8%	20	90.9%	80.4%	\$4,161	90.2%	88.8%
	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	0.0%	0.0%
	<i>Total</i>	<i>22</i>	<i>100.0%</i>	<i>\$4,613</i>	<i>100.0%</i>	<i>100.0%</i>	<i>22</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$4,613</i>	<i>100.0%</i>	<i>100.0%</i>
REFINANCE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	3	50.0%	\$162	46.2%	39.2%	3	50.0%	24.2%	\$162	46.2%	17.4%
	Middle	3	50.0%	\$189	53.8%	60.8%	3	50.0%	75.8%	\$189	53.8%	82.6%
	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	0.0%	0.0%
	<i>Total</i>	<i>6</i>	<i>100.0%</i>	<i>\$351</i>	<i>100.0%</i>	<i>100.0%</i>	<i>6</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$351</i>	<i>100.0%</i>	<i>100.0%</i>
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	39.2%	0	0.0%	20.0%	\$0	0.0%	1.2%
	Middle	0	0.0%	\$0	0.0%	60.8%	0	0.0%	80.0%	\$0	0.0%	98.8%
	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	0.0%	0.0%
	<i>Total</i>	<i>0</i>	<i>0.0%</i>	<i>\$0</i>	<i>0.0%</i>	<i>100.0%</i>	<i>0</i>	<i>0.0%</i>	<i>100.0%</i>	<i>\$0</i>	<i>0.0%</i>	<i>100.0%</i>
MULTI FAMILY	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	6.9%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	93.1%	0	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	0.0%	0.0%
	<i>Total</i>	<i>0</i>	<i>0.0%</i>	<i>\$0</i>	<i>0.0%</i>	<i>100.0%</i>	<i>0</i>	<i>0.0%</i>	<i>0.0%</i>	<i>\$0</i>	<i>0.0%</i>	<i>0.0%</i>
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	5	17.9%	\$614	12.4%	39.2%	5	17.9%	20.9%	\$614	12.4%	12.5%
	Middle	23	82.1%	\$4,350	87.6%	60.8%	23	82.1%	79.1%	\$4,350	87.6%	87.5%
	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	0.0%	0.0%
	<i>Total</i>	<i>28</i>	<i>100.0%</i>	<i>\$4,964</i>	<i>100.0%</i>	<i>100.0%</i>	<i>28</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$4,964</i>	<i>100.0%</i>	<i>100.0%</i>

Originations & Purchases
2016 FFIEC Census Data and 2010 ACS Data

**APPENDIX G – SECONDARY YEAR (2016) LENDING PERFORMANCE TABLES
FOR ALL ASSESSMENT AREAS (Continued)**

Borrower Distribution of HMDA Loans

Assessment Area: FL Gulf

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2016					2016					
		Bank				Families by Family Income %	Count			Dollar		
		Count		Dollar			Bank	Agg	Bank	Agg		
#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %		
HOME PURCHASE	Low	1	4.5%	\$50	1.1%	28.6%	1	4.5%	3.6%	\$50	1.1%	1.6%
	Moderate	3	13.6%	\$282	6.1%	17.8%	3	13.6%	8.3%	\$282	6.1%	4.0%
	Middle	4	18.2%	\$597	12.9%	22.0%	4	18.2%	15.0%	\$597	12.9%	11.2%
	Upper	14	63.6%	\$3,684	79.9%	31.7%	14	63.6%	53.2%	\$3,684	79.9%	62.5%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	19.9%	\$0	0.0%	20.6%
	<i>Total</i>	<i>22</i>	<i>100.0%</i>	<i>\$4,613</i>	<i>100.0%</i>	<i>100.0%</i>	<i>22</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$4,613</i>	<i>100.0%</i>	<i>100.0%</i>
REFINANCE	Low	0	0.0%	\$0	0.0%	28.6%	0	0.0%	3.4%	\$0	0.0%	2.3%
	Moderate	2	33.3%	\$124	35.3%	17.8%	2	33.3%	15.4%	\$124	35.3%	10.7%
	Middle	2	33.3%	\$114	32.5%	22.0%	2	33.3%	14.8%	\$114	32.5%	9.7%
	Upper	2	33.3%	\$113	32.2%	31.7%	2	33.3%	33.6%	\$113	32.2%	36.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	32.9%	\$0	0.0%	40.6%
	<i>Total</i>	<i>6</i>	<i>100.0%</i>	<i>\$351</i>	<i>100.0%</i>	<i>100.0%</i>	<i>6</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$351</i>	<i>100.0%</i>	<i>100.0%</i>
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	28.6%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	17.8%	0	0.0%	13.3%	\$0	0.0%	9.4%
	Middle	0	0.0%	\$0	0.0%	22.0%	0	0.0%	13.3%	\$0	0.0%	0.4%
	Upper	0	0.0%	\$0	0.0%	31.7%	0	0.0%	60.0%	\$0	0.0%	52.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	13.3%	\$0	0.0%	38.2%
	<i>Total</i>	<i>0</i>	<i>0.0%</i>	<i>\$0</i>	<i>0.0%</i>	<i>100.0%</i>	<i>0</i>	<i>0.0%</i>	<i>100.0%</i>	<i>\$0</i>	<i>0.0%</i>	<i>100.0%</i>
MULTI FAMILY	Low	0	0.0%	\$0	0.0%	28.6%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	17.8%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	22.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	31.7%	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%
	<i>Total</i>	<i>0</i>	<i>0.0%</i>	<i>\$0</i>	<i>0.0%</i>	<i>100.0%</i>	<i>0</i>	<i>0.0%</i>	<i>0.0%</i>	<i>\$0</i>	<i>0.0%</i>	<i>0.0%</i>
HMDA TOTALS	Low	1	3.6%	\$50	1.0%	28.6%	1	3.6%	3.4%	\$50	1.0%	1.7%
	Moderate	5	17.9%	\$406	8.2%	17.8%	5	17.9%	10.3%	\$406	8.2%	5.6%
	Middle	6	21.4%	\$711	14.3%	22.0%	6	21.4%	14.9%	\$711	14.3%	10.7%
	Upper	16	57.1%	\$3,797	76.5%	31.7%	16	57.1%	48.1%	\$3,797	76.5%	56.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	23.2%	\$0	0.0%	25.6%
	<i>Total</i>	<i>28</i>	<i>100.0%</i>	<i>\$4,964</i>	<i>100.0%</i>	<i>100.0%</i>	<i>28</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$4,964</i>	<i>100.0%</i>	<i>100.0%</i>

Originations & Purchases
2016 FFIEC Census Data and 2010 ACS Data

**APPENDIX G – SECONDARY YEAR (2016) LENDING PERFORMANCE TABLES
FOR ALL ASSESSMENT AREAS (Continued)**

Geographic Distribution of Small Business Loans

Assessment Area: FL Gulf

Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
	2016					2016					
	Count		Bank Dollar		Small Businesses	Count		Dollar			
	#	%	\$ (000s)	\$ %		#	%	Agg %	Bank \$ 000s	\$ %	Agg \$ %
Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
Moderate	0	0.0%	\$0	0.0%	22.7%	0	0.0%	19.4%	\$0	0.0%	12.8%
Middle	3	100.0%	\$165	100.0%	77.3%	3	100.0%	78.4%	\$165	100.0%	85.5%
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	0.0%	0.0%
Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	2.2%	\$0	0.0%	1.6%
<i>Total</i>	<i>3</i>	<i>100.0%</i>	<i>\$165</i>	<i>100.0%</i>	<i>100.0%</i>	<i>3</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$165</i>	<i>100.0%</i>	<i>100.0%</i>

Originations & Purchases
2016 FFIEC Census Data and 2016 D&B Information

Small Business Loans by Business Revenue & Loan Size

Assessment Area: FL Gulf

Business Revenue & Loan Size		Bank Lending & Demographic Data Comparison				Bank & Aggregate Lending Comparison							
		2016						2016					
		Bank		Total Businesses	Count		Dollar						
		#	%		\$ (000s)	%	#	%	Agg %	Bank \$ (000s)	\$ %	Agg \$ %	
BUSINESS REVENUE	\$1million or Less	2	66.7%	\$15	9.1%	93.4%	2	66.7%	52.2%	\$15	9.1%	63.0%	
	Over \$1 Million	1	33.3%	\$150	90.9%	4.6%	1	33.3%					
	<i>Total Rev. available</i>	3	100.0%	\$165	100.0%	98.0%	3	100.0%					
	Rev. Not Known	0	0.0%	\$0	0.0%	2.0%	0	0.0%					
	<i>Total</i>	<i>3</i>	<i>100.0%</i>	<i>\$165</i>	<i>100.0%</i>	<i>100.0%</i>	<i>3</i>	<i>100.0%</i>					
LOAN SIZE	\$100,000 or Less	2	66.7%	\$15	9.1%		2	66.7%	95.1%	\$15	9.1%	50.4%	
	\$100,001 - \$250,000	1	33.3%	\$150	90.9%		1	33.3%	3.7%	\$150	90.9%	25.3%	
	\$250,001 - \$1 Million	0	0.0%	\$0	0.0%		0	0.0%	1.1%	\$0	0.0%	24.3%	
	<i>Total</i>	<i>3</i>	<i>100.0%</i>	<i>\$165</i>	<i>100.0%</i>		<i>3</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$165</i>	<i>100.0%</i>	<i>100.0%</i>	
LOAN SIZE Rev \$1 Mill or Less	\$100,000 or Less	2	100.0%	\$15	100.0%								
	\$100,001 - \$250,000	0	0.0%	\$0	0.0%								
	\$250,001 - \$1 Million	0	0.0%	\$0	0.0%								
	<i>Total</i>	<i>2</i>	<i>100.0%</i>	<i>\$15</i>	<i>100.0%</i>								

Originations & Purchases
Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue.
2016 FFIEC Census Data and 2016 D&B Information

**APPENDIX G – SECONDARY YEAR (2016) LENDING PERFORMANCE TABLES
FOR ALL ASSESSMENT AREAS (Continued)**

Geographic Distribution of HMDA Loans

Assessment Area: FL Homosassa Springs

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2016					2016					
		Bank		Owner Occupied Units			Count			Dollar		
		Count		Dollar		%	Bank	Agg		Bank	Agg	
#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %		
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	4	8.2%	\$289	4.7%	8.1%	4	8.2%	7.9%	\$289	4.7%	5.4%
	Middle	34	69.4%	\$3,899	63.2%	75.5%	34	69.4%	70.2%	\$3,899	63.2%	64.8%
	Upper	11	22.4%	\$1,977	32.1%	16.4%	11	22.4%	22.0%	\$1,977	32.1%	29.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>49</i>	<i>100.0%</i>	<i>\$6,165</i>	<i>100.0%</i>	<i>100.0%</i>	<i>49</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$6,165</i>	<i>100.0%</i>	<i>100.0%</i>
REFINANCE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	8.1%	0	0.0%	5.9%	\$0	0.0%	4.3%
	Middle	8	72.7%	\$1,044	65.4%	75.5%	8	72.7%	71.6%	\$1,044	65.4%	65.6%
	Upper	3	27.3%	\$553	34.6%	16.4%	3	27.3%	22.5%	\$553	34.6%	30.1%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>11</i>	<i>100.0%</i>	<i>\$1,597</i>	<i>100.0%</i>	<i>100.0%</i>	<i>11</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$1,597</i>	<i>100.0%</i>	<i>100.0%</i>
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	8.1%	0	0.0%	9.5%	\$0	0.0%	5.1%
	Middle	1	100.0%	\$55	100.0%	75.5%	1	100.0%	69.8%	\$55	100.0%	64.2%
	Upper	0	0.0%	\$0	0.0%	16.4%	0	0.0%	20.7%	\$0	0.0%	30.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>1</i>	<i>100.0%</i>	<i>\$55</i>	<i>100.0%</i>	<i>100.0%</i>	<i>1</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$55</i>	<i>100.0%</i>	<i>100.0%</i>
MULTI FAMILY				Multi-Family Units								
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	10.9%	0	0.0%	25.0%	\$0	0.0%	6.1%
	Middle	0	0.0%	\$0	0.0%	72.1%	0	0.0%	50.0%	\$0	0.0%	27.5%
	Upper	0	0.0%	\$0	0.0%	17.0%	0	0.0%	25.0%	\$0	0.0%	66.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
<i>Total</i>	<i>0</i>	<i>0.0%</i>	<i>\$0</i>	<i>0.0%</i>	<i>100.0%</i>	<i>0</i>	<i>0.0%</i>	<i>100.0%</i>	<i>\$0</i>	<i>0.0%</i>	<i>100.0%</i>	
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	4	6.6%	\$289	3.7%	8.1%	4	6.6%	7.4%	\$289	3.7%	5.1%
	Middle	43	70.5%	\$4,998	63.9%	75.5%	43	70.5%	70.6%	\$4,998	63.9%	62.4%
	Upper	14	23.0%	\$2,530	32.4%	16.4%	14	23.0%	22.1%	\$2,530	32.4%	32.5%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>61</i>	<i>100.0%</i>	<i>\$7,817</i>	<i>100.0%</i>	<i>100.0%</i>	<i>61</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$7,817</i>	<i>100.0%</i>	<i>100.0%</i>

Originations & Purchases
2016 FFIEC Census Data and 2010 ACS Data

**APPENDIX G – SECONDARY YEAR (2016) LENDING PERFORMANCE TABLES
FOR ALL ASSESSMENT AREAS (Continued)**

Borrower Distribution of HMDA Loans

Assessment Area: FL Homosassa Springs

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2016					2016					
		Bank				Families by Family Income %	Count			Dollar		
		Count		Dollar			Bank	Agg	Bank	Agg		
#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %		
HOME PURCHASE	Low	3	6.1%	\$145	2.4%	17.5%	3	6.1%	7.3%	\$145	2.4%	3.7%
	Moderate	12	24.5%	\$1,208	19.6%	20.5%	12	24.5%	19.2%	\$1,208	19.6%	13.6%
	Middle	13	26.5%	\$1,116	18.1%	21.4%	13	26.5%	22.2%	\$1,116	18.1%	19.8%
	Upper	20	40.8%	\$3,652	59.2%	40.6%	20	40.8%	37.7%	\$3,652	59.2%	50.4%
	Unknown	1	2.0%	\$44	0.7%	0.0%	1	2.0%	13.5%	\$44	0.7%	12.6%
	<i>Total</i>	<i>49</i>	<i>100.0%</i>	<i>\$6,165</i>	<i>100.0%</i>	<i>100.0%</i>	<i>49</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$6,165</i>	<i>100.0%</i>	<i>100.0%</i>
REFINANCE	Low	0	0.0%	\$0	0.0%	17.5%	0	0.0%	7.2%	\$0	0.0%	3.5%
	Moderate	3	27.3%	\$271	17.0%	20.5%	3	27.3%	16.0%	\$271	17.0%	10.8%
	Middle	2	18.2%	\$266	16.7%	21.4%	2	18.2%	18.1%	\$266	16.7%	16.8%
	Upper	4	36.4%	\$608	38.1%	40.6%	4	36.4%	33.5%	\$608	38.1%	41.8%
	Unknown	2	18.2%	\$452	28.3%	0.0%	2	18.2%	25.1%	\$452	28.3%	27.1%
	<i>Total</i>	<i>11</i>	<i>100.0%</i>	<i>\$1,597</i>	<i>100.0%</i>	<i>100.0%</i>	<i>11</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$1,597</i>	<i>100.0%</i>	<i>100.0%</i>
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	17.5%	0	0.0%	9.9%	\$0	0.0%	3.4%
	Moderate	0	0.0%	\$0	0.0%	20.5%	0	0.0%	22.8%	\$0	0.0%	10.7%
	Middle	0	0.0%	\$0	0.0%	21.4%	0	0.0%	25.9%	\$0	0.0%	15.2%
	Upper	0	0.0%	\$0	0.0%	40.6%	0	0.0%	38.4%	\$0	0.0%	65.6%
	Unknown	1	100.0%	\$55	100.0%	0.0%	1	100.0%	3.0%	\$55	100.0%	5.1%
	<i>Total</i>	<i>1</i>	<i>100.0%</i>	<i>\$55</i>	<i>100.0%</i>	<i>100.0%</i>	<i>1</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$55</i>	<i>100.0%</i>	<i>100.0%</i>
MULTI FAMILY	Low	0	0.0%	\$0	0.0%	17.5%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	20.5%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	21.4%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	40.6%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
	<i>Total</i>	<i>0</i>	<i>0.0%</i>	<i>\$0</i>	<i>0.0%</i>	<i>100.0%</i>	<i>0</i>	<i>0.0%</i>	<i>100.0%</i>	<i>\$0</i>	<i>0.0%</i>	<i>100.0%</i>
HMDA TOTALS	Low	3	4.9%	\$145	1.9%	17.5%	3	4.9%	7.4%	\$145	1.9%	3.4%
	Moderate	15	24.6%	\$1,479	18.9%	20.5%	15	24.6%	18.5%	\$1,479	18.9%	11.8%
	Middle	15	24.6%	\$1,382	17.7%	21.4%	15	24.6%	21.2%	\$1,382	17.7%	17.4%
	Upper	24	39.3%	\$4,260	54.5%	40.6%	24	39.3%	36.5%	\$4,260	54.5%	44.7%
	Unknown	4	6.6%	\$551	7.0%	0.0%	4	6.6%	16.4%	\$551	7.0%	22.7%
	<i>Total</i>	<i>61</i>	<i>100.0%</i>	<i>\$7,817</i>	<i>100.0%</i>	<i>100.0%</i>	<i>61</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$7,817</i>	<i>100.0%</i>	<i>100.0%</i>

Originations & Purchases
2016 FFIEC Census Data and 2010 ACS Data

**APPENDIX G – SECONDARY YEAR (2016) LENDING PERFORMANCE TABLES
FOR ALL ASSESSMENT AREAS (Continued)**

Geographic Distribution of Small Business Loans

Assessment Area: FL Homosassa Springs

Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
	2016					2016					
	Count		Bank Dollar		Small Businesses %	Count			Dollar		
	#	%	\$ (000s)	\$ %		Bank #	Agg %	Bank \$ 000s	Agg \$ %	Agg \$ %	
Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
Moderate	16	20.3%	\$613	14.0%	9.4%	16	20.3%	9.7%	\$613	14.0%	10.6%
Middle	55	69.6%	\$3,342	76.5%	74.9%	55	69.6%	71.9%	\$3,342	76.5%	71.6%
Upper	8	10.1%	\$412	9.4%	15.8%	8	10.1%	17.3%	\$412	9.4%	16.9%
Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	1.0%	\$0	0.0%	0.8%
<i>Total</i>	79	100.0%	\$4,367	100.0%	100.0%	79	100.0%	100.0%	\$4,367	100.0%	100.0%

Originations & Purchases
2016 FFIEC Census Data and 2016 D&B Information

Small Business Loans by Business Revenue & Loan Size

Assessment Area: FL Homosassa Springs

Business Revenue & Loan Size		Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2016					2016					
		Bank		Total Businesses %	Count			Dollar				
		Count #	%		\$ (000s) \$	%	Bank #	Agg %	Bank \$ (000s)	Agg \$ %	Agg \$ %	
BUSINESS REVENUE	\$1million or Less	44	55.7%	\$2,505	57.4%	95.6%	44	55.7%	53.6%	\$2,505	57.4%	39.1%
	Over \$1 Million	28	35.4%	\$1,248	28.6%	3.9%	28	35.4%				
	<i>Total Rev. available</i>	72	91.1%	\$3,753	86.0%	99.5%	72	91.1%				
	Rev. Not Known	7	8.9%	\$614	14.1%	0.5%	7	8.9%				
	<i>Total</i>	79	100.0%	\$4,367	100.0%	100.0%	79	100.0%				
LOAN SIZE	\$100,000 or Less	73	92.4%	\$2,994	68.6%		73	92.4%	97.0%	\$2,994	68.6%	53.0%
	\$100,001 - \$250,000	4	5.1%	\$618	14.2%		4	5.1%	1.7%	\$618	14.2%	13.8%
	\$250,001 - \$1 Million	2	2.5%	\$755	17.3%		2	2.5%	1.3%	\$755	17.3%	33.3%
	<i>Total</i>	79	100.0%	\$4,367	100.0%		79	100.0%	100.0%	\$4,367	100.0%	100.0%
LOAN SIZE Rev \$1 Mill or Less	\$100,000 or Less	39	88.6%	\$1,532	61.2%							
	\$100,001 - \$250,000	4	9.1%	\$618	24.7%							
	\$250,001 - \$1 Million	1	2.3%	\$355	14.2%							
	<i>Total</i>	44	100.0%	\$2,505	100.0%							

Originations & Purchases
Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue.
2016 FFIEC Census Data and 2016 D&B Information

**APPENDIX G – SECONDARY YEAR (2016) LENDING PERFORMANCE TABLES
FOR ALL ASSESSMENT AREAS (Continued)**

Geographic Distribution of HMDA Loans

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

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2016					2016					
		Bank		Owner Occupied Units			Count			Dollar		
		Count		Dollar		%	Bank	Agg		Bank	Agg	
#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %		
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	3	15.0%	\$127	4.0%	19.3%	3	15.0%	16.3%	\$127	4.0%	13.2%
	Middle	16	80.0%	\$2,961	93.1%	65.5%	16	80.0%	69.6%	\$2,961	93.1%	72.0%
	Upper	1	5.0%	\$92	2.9%	15.2%	1	5.0%	14.1%	\$92	2.9%	14.9%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>20</i>	<i>100.0%</i>	<i>\$3,180</i>	<i>100.0%</i>	<i>100.0%</i>	<i>20</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$3,180</i>	<i>100.0%</i>	<i>100.0%</i>
REFINANCE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	1	14.3%	\$106	12.1%	19.3%	1	14.3%	12.7%	\$106	12.1%	10.7%
	Middle	5	71.4%	\$581	66.4%	65.5%	5	71.4%	72.6%	\$581	66.4%	75.6%
	Upper	1	14.3%	\$188	21.5%	15.2%	1	14.3%	14.7%	\$188	21.5%	13.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>7</i>	<i>100.0%</i>	<i>\$875</i>	<i>100.0%</i>	<i>100.0%</i>	<i>7</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$875</i>	<i>100.0%</i>	<i>100.0%</i>
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	19.3%	0	0.0%	23.4%	\$0	0.0%	18.0%
	Middle	0	0.0%	\$0	0.0%	65.5%	0	0.0%	67.0%	\$0	0.0%	73.6%
	Upper	0	0.0%	\$0	0.0%	15.2%	0	0.0%	9.6%	\$0	0.0%	8.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>0</i>	<i>0.0%</i>	<i>\$0</i>	<i>0.0%</i>	<i>100.0%</i>	<i>0</i>	<i>0.0%</i>	<i>100.0%</i>	<i>\$0</i>	<i>0.0%</i>	<i>100.0%</i>
MULTI FAMILY				Multi-Family Units								
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	17.8%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	1	100.0%	\$360	100.0%	50.6%	1	100.0%	100.0%	\$360	100.0%	100.0%
	Upper	0	0.0%	\$0	0.0%	31.6%	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%
<i>Total</i>	<i>1</i>	<i>100.0%</i>	<i>\$360</i>	<i>100.0%</i>	<i>100.0%</i>	<i>1</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$360</i>	<i>100.0%</i>	<i>100.0%</i>	
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	4	14.3%	\$233	5.3%	19.3%	4	14.3%	15.4%	\$233	5.3%	12.3%
	Middle	22	78.6%	\$3,902	88.4%	65.5%	22	78.6%	70.5%	\$3,902	88.4%	73.5%
	Upper	2	7.1%	\$280	6.3%	15.2%	2	7.1%	14.1%	\$280	6.3%	14.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>28</i>	<i>100.0%</i>	<i>\$4,415</i>	<i>100.0%</i>	<i>100.0%</i>	<i>28</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$4,415</i>	<i>100.0%</i>	<i>100.0%</i>

Originations & Purchases
2016 FFIEC Census Data and 2010 ACS Data

**APPENDIX G – SECONDARY YEAR (2016) LENDING PERFORMANCE TABLES
FOR ALL ASSESSMENT AREAS (Continued)**

Borrower Distribution of HMDA Loans

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

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2016					2016					
		Bank				Families by Family Income %	Count			Dollar		
		Count		Dollar			Bank	Agg	Bank	Agg		
#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %		
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	23.2%	0	0.0%	5.7%	\$0	0.0%	3.1%
	Moderate	1	5.0%	\$92	2.9%	18.9%	1	5.0%	17.7%	\$92	2.9%	12.5%
	Middle	7	35.0%	\$894	28.1%	21.2%	7	35.0%	24.6%	\$894	28.1%	21.9%
	Upper	12	60.0%	\$2,194	69.0%	36.7%	12	60.0%	35.0%	\$2,194	69.0%	45.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	16.9%	\$0	0.0%	16.7%
	<i>Total</i>	<i>20</i>	<i>100.0%</i>	<i>\$3,180</i>	<i>100.0%</i>	<i>100.0%</i>	<i>20</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$3,180</i>	<i>100.0%</i>	<i>100.0%</i>
REFINANCE	Low	1	14.3%	\$106	12.1%	23.2%	1	14.3%	5.0%	\$106	12.1%	2.6%
	Moderate	1	14.3%	\$67	7.7%	18.9%	1	14.3%	12.1%	\$67	7.7%	8.5%
	Middle	3	42.9%	\$285	32.6%	21.2%	3	42.9%	18.5%	\$285	32.6%	15.5%
	Upper	2	28.6%	\$417	47.7%	36.7%	2	28.6%	36.7%	\$417	47.7%	42.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	27.7%	\$0	0.0%	30.7%
	<i>Total</i>	<i>7</i>	<i>100.0%</i>	<i>\$875</i>	<i>100.0%</i>	<i>100.0%</i>	<i>7</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$875</i>	<i>100.0%</i>	<i>100.0%</i>
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	23.2%	0	0.0%	8.5%	\$0	0.0%	3.6%
	Moderate	0	0.0%	\$0	0.0%	18.9%	0	0.0%	19.1%	\$0	0.0%	12.3%
	Middle	0	0.0%	\$0	0.0%	21.2%	0	0.0%	19.1%	\$0	0.0%	11.5%
	Upper	0	0.0%	\$0	0.0%	36.7%	0	0.0%	51.1%	\$0	0.0%	68.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	2.1%	\$0	0.0%	3.7%
	<i>Total</i>	<i>0</i>	<i>0.0%</i>	<i>\$0</i>	<i>0.0%</i>	<i>100.0%</i>	<i>0</i>	<i>0.0%</i>	<i>100.0%</i>	<i>\$0</i>	<i>0.0%</i>	<i>100.0%</i>
MULTI FAMILY	Low	0	0.0%	\$0	0.0%	23.2%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	18.9%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	21.2%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	36.7%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	1	100.0%	\$360	100.0%	0.0%	1	100.0%	100.0%	\$360	100.0%	100.0%
	<i>Total</i>	<i>1</i>	<i>100.0%</i>	<i>\$360</i>	<i>100.0%</i>	<i>100.0%</i>	<i>1</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$360</i>	<i>100.0%</i>	<i>100.0%</i>
HMDA TOTALS	Low	1	3.6%	\$106	2.4%	23.2%	1	3.6%	5.6%	\$106	2.4%	2.9%
	Moderate	2	7.1%	\$159	3.6%	18.9%	2	7.1%	15.8%	\$159	3.6%	10.9%
	Middle	10	35.7%	\$1,179	26.7%	21.2%	10	35.7%	22.2%	\$1,179	26.7%	19.3%
	Upper	14	50.0%	\$2,611	59.1%	36.7%	14	50.0%	36.3%	\$2,611	59.1%	44.6%
	Unknown	1	3.6%	\$360	8.2%	0.0%	1	3.6%	20.0%	\$360	8.2%	22.3%
	<i>Total</i>	<i>28</i>	<i>100.0%</i>	<i>\$4,415</i>	<i>100.0%</i>	<i>100.0%</i>	<i>28</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$4,415</i>	<i>100.0%</i>	<i>100.0%</i>

Originations & Purchases
2016 FFIEC Census Data and 2010 ACS Data

**APPENDIX G – SECONDARY YEAR (2016) LENDING PERFORMANCE TABLES
FOR ALL ASSESSMENT AREAS (Continued)**

Geographic Distribution of Small Business Loans

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

Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
	2016					2016					
	Count		Bank Dollar		Small Businesses	Count		Dollar			
	#	%	\$ (000s)	\$ %	%	#	%	Agg %	Bank \$ 000s	\$ %	Agg \$ %
Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
Moderate	7	15.6%	\$632	12.7%	23.4%	7	15.6%	22.1%	\$632	12.7%	21.8%
Middle	26	57.8%	\$2,865	57.8%	60.5%	26	57.8%	58.4%	\$2,865	57.8%	57.3%
Upper	12	26.7%	\$1,460	29.5%	16.1%	12	26.7%	17.3%	\$1,460	29.5%	20.5%
Unknown	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%	2.2%	\$0	0.0%	0.4%
<i>Total</i>	<i>45</i>	<i>100.0%</i>	<i>\$4,957</i>	<i>100.0%</i>	<i>100.0%</i>	<i>45</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$4,957</i>	<i>100.0%</i>	<i>100.0%</i>

Originations & Purchases
2016 FFIEC Census Data and 2016 D&B Information

Small Business Loans by Business Revenue & Loan Size

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

Business Revenue & Loan Size		Bank Lending & Demographic Data Comparison				Bank & Aggregate Lending Comparison							
		2016						2016					
		Bank		Total Businesses		Count		Dollar					
		Count	\$ (000s)	%	%	Bank	Agg	Bank	Agg	Bank	Agg		
#	%	\$	%	%	#	%	%	\$ (000s)	\$ %	\$ %			
BUSINESS REVENUE	\$1million or Less	24	53.3%	\$2,589	52.2%	94.6%	24	53.3%	47.8%	\$2,589	52.2%	36.2%	
	Over \$1 Million	17	37.8%	\$1,199	24.2%	4.2%	17	37.8%					
	<i>Total Rev. available</i>	41	91.1%	\$3,788	76.4%	98.8%	41	91.1%					
	Rev. Not Known	4	8.9%	\$1,169	23.6%	1.2%	4	8.9%					
	<i>Total</i>	<i>45</i>	<i>100.0%</i>	<i>\$4,957</i>	<i>100.0%</i>	<i>100.0%</i>	<i>45</i>	<i>100.0%</i>					
LOAN SIZE	\$100,000 or Less	34	75.6%	\$1,290	26.0%		34	75.6%	95.8%	\$1,290	26.0%	48.0%	
	\$100,001 - \$250,000	7	15.6%	\$1,201	24.2%		7	15.6%	2.6%	\$1,201	24.2%	16.6%	
	\$250,001 - \$1 Million	4	8.9%	\$2,466	49.7%		4	8.9%	1.6%	\$2,466	49.7%	35.4%	
	<i>Total</i>	<i>45</i>	<i>100.0%</i>	<i>\$4,957</i>	<i>100.0%</i>		<i>45</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$4,957</i>	<i>100.0%</i>	<i>100.0%</i>	
LOAN SIZE Rev \$1 Mill or Less	\$100,000 or Less	20	83.3%	\$729	28.2%								
	\$100,001 - \$250,000	1	4.2%	\$180	7.0%								
	\$250,001 - \$1 Million	3	12.5%	\$1,680	64.9%								
	<i>Total</i>	<i>24</i>	<i>100.0%</i>	<i>\$2,589</i>	<i>100.0%</i>								

Originations & Purchases
Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue.
2016 FFIEC Census Data and 2016 D&B Information

**APPENDIX G – SECONDARY YEAR (2016) LENDING PERFORMANCE TABLES
FOR ALL ASSESSMENT AREAS (Continued)**

Geographic Distribution of HMDA Loans

Assessment Area: FL Tampa

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2016					2016					
		Bank		Owner Occupied Units		Count	Count		Dollar			
		Count	Dollar	Count	Agg		Bank	Agg				
#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %		
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	0.9%	0	0.0%	0.7%	\$0	0.0%	0.4%
	Moderate	5	22.7%	\$601	19.3%	34.6%	5	22.7%	21.7%	\$601	19.3%	13.8%
	Middle	15	68.2%	\$2,356	75.6%	45.5%	15	68.2%	50.2%	\$2,356	75.6%	49.8%
	Upper	2	9.1%	\$158	5.1%	19.0%	2	9.1%	27.4%	\$158	5.1%	35.9%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>22</i>	<i>100.0%</i>	<i>\$3,115</i>	<i>100.0%</i>	<i>100.0%</i>	<i>22</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$3,115</i>	<i>100.0%</i>	<i>100.0%</i>
REFINANCE	Low	0	0.0%	\$0	0.0%	0.9%	0	0.0%	0.3%	\$0	0.0%	0.2%
	Moderate	2	28.6%	\$212	15.5%	34.6%	2	28.6%	18.4%	\$212	15.5%	12.6%
	Middle	4	57.1%	\$929	67.9%	45.5%	4	57.1%	47.9%	\$929	67.9%	46.8%
	Upper	1	14.3%	\$227	16.6%	19.0%	1	14.3%	33.4%	\$227	16.6%	40.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>7</i>	<i>100.0%</i>	<i>\$1,368</i>	<i>100.0%</i>	<i>100.0%</i>	<i>7</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$1,368</i>	<i>100.0%</i>	<i>100.0%</i>
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	0.9%	0	0.0%	0.6%	\$0	0.0%	0.3%
	Moderate	0	0.0%	\$0	0.0%	34.6%	0	0.0%	31.6%	\$0	0.0%	15.9%
	Middle	0	0.0%	\$0	0.0%	45.5%	0	0.0%	44.0%	\$0	0.0%	44.0%
	Upper	0	0.0%	\$0	0.0%	19.0%	0	0.0%	23.8%	\$0	0.0%	39.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>0</i>	<i>0.0%</i>	<i>\$0</i>	<i>0.0%</i>	<i>100.0%</i>	<i>0</i>	<i>0.0%</i>	<i>100.0%</i>	<i>\$0</i>	<i>0.0%</i>	<i>100.0%</i>
MULTI FAMILY	Low	0	0.0%	\$0	0.0%	4.3%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	41.9%	0	0.0%	61.9%	\$0	0.0%	76.2%
	Middle	0	0.0%	\$0	0.0%	38.0%	0	0.0%	33.3%	\$0	0.0%	21.8%
	Upper	0	0.0%	\$0	0.0%	15.8%	0	0.0%	4.8%	\$0	0.0%	2.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>0</i>	<i>0.0%</i>	<i>\$0</i>	<i>0.0%</i>	<i>100.0%</i>	<i>0</i>	<i>0.0%</i>	<i>100.0%</i>	<i>\$0</i>	<i>0.0%</i>	<i>100.0%</i>
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	0.9%	0	0.0%	0.6%	\$0	0.0%	0.4%
	Moderate	7	24.1%	\$813	18.1%	34.6%	7	24.1%	21.3%	\$813	18.1%	14.5%
	Middle	19	65.5%	\$3,285	73.3%	45.5%	19	65.5%	49.2%	\$3,285	73.3%	48.4%
	Upper	3	10.3%	\$385	8.6%	19.0%	3	10.3%	28.9%	\$385	8.6%	36.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>29</i>	<i>100.0%</i>	<i>\$4,483</i>	<i>100.0%</i>	<i>100.0%</i>	<i>29</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$4,483</i>	<i>100.0%</i>	<i>100.0%</i>

Originations & Purchases
2016 FFIEC Census Data and 2010 ACS Data

**APPENDIX G – SECONDARY YEAR (2016) LENDING PERFORMANCE TABLES
FOR ALL ASSESSMENT AREAS (Continued)**

Borrower Distribution of HMDA Loans

Assessment Area: FL Tampa

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2016					2016					
		Bank				Families by Family Income %	Count			Dollar		
		Count		Dollar			Bank	Agg	Bank	Agg		
#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %		
HOME PURCHASE	Low	3	13.6%	\$186	6.0%	22.5%	3	13.6%	6.4%	\$186	6.0%	3.1%
	Moderate	5	22.7%	\$524	16.8%	20.9%	5	22.7%	18.5%	\$524	16.8%	12.7%
	Middle	2	9.1%	\$144	4.6%	20.4%	2	9.1%	22.9%	\$144	4.6%	21.3%
	Upper	12	54.5%	\$2,261	72.6%	36.2%	12	54.5%	36.4%	\$2,261	72.6%	48.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	15.7%	\$0	0.0%	14.5%
	<i>Total</i>	<i>22</i>	<i>100.0%</i>	<i>\$3,115</i>	<i>100.0%</i>	<i>100.0%</i>	<i>22</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$3,115</i>	<i>100.0%</i>	<i>100.0%</i>
REFINANCE	Low	0	0.0%	\$0	0.0%	22.5%	0	0.0%	5.7%	\$0	0.0%	2.9%
	Moderate	1	14.3%	\$28	2.0%	20.9%	1	14.3%	12.7%	\$28	2.0%	8.4%
	Middle	1	14.3%	\$122	8.9%	20.4%	1	14.3%	18.5%	\$122	8.9%	15.9%
	Upper	5	71.4%	\$1,218	89.0%	36.2%	5	71.4%	34.1%	\$1,218	89.0%	40.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	29.0%	\$0	0.0%	32.3%
	<i>Total</i>	<i>7</i>	<i>100.0%</i>	<i>\$1,368</i>	<i>100.0%</i>	<i>100.0%</i>	<i>7</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$1,368</i>	<i>100.0%</i>	<i>100.0%</i>
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	22.5%	0	0.0%	11.3%	\$0	0.0%	3.6%
	Moderate	0	0.0%	\$0	0.0%	20.9%	0	0.0%	20.4%	\$0	0.0%	12.2%
	Middle	0	0.0%	\$0	0.0%	20.4%	0	0.0%	23.0%	\$0	0.0%	22.7%
	Upper	0	0.0%	\$0	0.0%	36.2%	0	0.0%	40.9%	\$0	0.0%	52.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	4.4%	\$0	0.0%	9.1%
	<i>Total</i>	<i>0</i>	<i>0.0%</i>	<i>\$0</i>	<i>0.0%</i>	<i>100.0%</i>	<i>0</i>	<i>0.0%</i>	<i>100.0%</i>	<i>\$0</i>	<i>0.0%</i>	<i>100.0%</i>
MULTI FAMILY	Low	0	0.0%	\$0	0.0%	22.5%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	20.9%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	20.4%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	36.2%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
	<i>Total</i>	<i>0</i>	<i>0.0%</i>	<i>\$0</i>	<i>0.0%</i>	<i>100.0%</i>	<i>0</i>	<i>0.0%</i>	<i>100.0%</i>	<i>\$0</i>	<i>0.0%</i>	<i>100.0%</i>
HMDA TOTALS	Low	3	10.3%	\$186	4.1%	22.5%	3	10.3%	6.4%	\$186	4.1%	3.0%
	Moderate	6	20.7%	\$552	12.3%	20.9%	6	20.7%	16.9%	\$552	12.3%	11.3%
	Middle	3	10.3%	\$266	5.9%	20.4%	3	10.3%	21.6%	\$266	5.9%	19.5%
	Upper	17	58.6%	\$3,479	77.6%	36.2%	17	58.6%	35.9%	\$3,479	77.6%	45.5%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	19.1%	\$0	0.0%	20.8%
	<i>Total</i>	<i>29</i>	<i>100.0%</i>	<i>\$4,483</i>	<i>100.0%</i>	<i>100.0%</i>	<i>29</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$4,483</i>	<i>100.0%</i>	<i>100.0%</i>

Originations & Purchases
2016 FFIEC Census Data and 2010 ACS Data

**APPENDIX G – SECONDARY YEAR (2016) LENDING PERFORMANCE TABLES
FOR ALL ASSESSMENT AREAS (Continued)**

Geographic Distribution of Small Business Loans

Assessment Area: FL Tampa

Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
	2016					2016					
	Count		Bank Dollar		Small Businesses	Count			Dollar		
	#	%	\$ (000s)	\$ %		Bank #	Agg %	Bank \$ 000s	Agg \$ %	Agg \$ %	
Low	0	0.0%	\$0	0.0%	1.4%	0	0.0%	1.1%	\$0	0.0%	0.6%
Moderate	43	47.8%	\$2,770	58.8%	30.8%	43	47.8%	30.4%	\$2,770	58.8%	31.7%
Middle	41	45.6%	\$1,773	37.6%	42.2%	41	45.6%	39.9%	\$1,773	37.6%	36.2%
Upper	6	6.7%	\$169	3.6%	25.6%	6	6.7%	27.9%	\$169	3.6%	31.1%
Unknown	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%	0.7%	\$0	0.0%	0.4%
<i>Total</i>	<i>90</i>	<i>100.0%</i>	<i>\$4,712</i>	<i>100.0%</i>	<i>100.0%</i>	<i>90</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$4,712</i>	<i>100.0%</i>	<i>100.0%</i>

Originations & Purchases
2016 FFIEC Census Data and 2016 D&B Information

Small Business Loans by Business Revenue & Loan Size

Assessment Area: FL Tampa

Business Revenue & Loan Size		Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2016					2016					
		Bank		Total Businesses	Count			Dollar				
		Count	\$ (000s)		Bank	Agg	Bank	Agg				
#	%	\$	%	%	#	%	%	\$ (000s)	\$ %	\$ %		
BUSINESS REVENUE	\$1million or Less	51	56.7%	\$1,929	40.9%	95.6%	51	56.7%	53.0%	\$1,929	40.9%	36.2%
	Over \$1 Million	35	38.9%	\$2,431	51.6%	3.8%	35	38.9%				
	<i>Total Rev. available</i>	86	95.6%	\$4,360	92.5%	99.4%	86	95.6%				
	Rev. Not Known	4	4.4%	\$352	7.5%	0.5%	4	4.4%				
	<i>Total</i>	<i>90</i>	<i>100.0%</i>	<i>\$4,712</i>	<i>100.0%</i>	<i>100.0%</i>	<i>90</i>	<i>100.0%</i>				
LOAN SIZE	\$100,000 or Less	83	92.2%	\$2,829	60.0%		83	92.2%	96.2%	\$2,829	60.0%	46.2%
	\$100,001 - \$250,000	3	3.3%	\$441	9.4%		3	3.3%	1.9%	\$441	9.4%	14.5%
	\$250,001 - \$1 Million	4	4.4%	\$1,442	30.6%		4	4.4%	1.9%	\$1,442	30.6%	39.2%
	<i>Total</i>	<i>90</i>	<i>100.0%</i>	<i>\$4,712</i>	<i>100.0%</i>		<i>90</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$4,712</i>	<i>100.0%</i>	<i>100.0%</i>
LOAN SIZE Rev \$1 Mill or Less	\$100,000 or Less	49	96.1%	\$1,625	84.2%							
	\$100,001 - \$250,000	2	3.9%	\$304	15.8%							
	\$250,001 - \$1 Million	0	0.0%	\$0	0.0%							
	<i>Total</i>	<i>51</i>	<i>100.0%</i>	<i>\$1,929</i>	<i>100.0%</i>							

Originations & Purchases
Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue.
2016 FFIEC Census Data and 2016 D&B Information

**APPENDIX G – SECONDARY YEAR (2016) LENDING PERFORMANCE TABLES
FOR ALL ASSESSMENT AREAS (Continued)**

Geographic Distribution of HMDA Loans

Assessment Area: FL Washington

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2016					2016					
		Bank		Owner Occupied Units		Count	Count		Dollar			
		Count	Dollar	Count	Agg		Bank	Agg				
#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %		
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	1	100.0%	\$81	100.0%	80.0%	1	100.0%	77.0%	\$81	100.0%	75.3%
	Upper	0	0.0%	\$0	0.0%	20.0%	0	0.0%	23.0%	\$0	0.0%	24.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>1</i>	<i>100.0%</i>	<i>\$81</i>	<i>100.0%</i>	<i>100.0%</i>	<i>1</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$81</i>	<i>100.0%</i>	<i>100.0%</i>
REFINANCE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	80.0%	0	0.0%	70.9%	\$0	0.0%	70.8%
	Upper	0	0.0%	\$0	0.0%	20.0%	0	0.0%	29.1%	\$0	0.0%	29.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>0</i>	<i>0.0%</i>	<i>\$0</i>	<i>0.0%</i>	<i>100.0%</i>	<i>0</i>	<i>0.0%</i>	<i>100.0%</i>	<i>\$0</i>	<i>0.0%</i>	<i>100.0%</i>
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	80.0%	0	0.0%	75.0%	\$0	0.0%	86.1%
	Upper	0	0.0%	\$0	0.0%	20.0%	0	0.0%	25.0%	\$0	0.0%	13.9%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>0</i>	<i>0.0%</i>	<i>\$0</i>	<i>0.0%</i>	<i>100.0%</i>	<i>0</i>	<i>0.0%</i>	<i>100.0%</i>	<i>\$0</i>	<i>0.0%</i>	<i>100.0%</i>
MULTI FAMILY	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	28.7%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	71.3%	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%
	<i>Total</i>	<i>0</i>	<i>0.0%</i>	<i>\$0</i>	<i>0.0%</i>	<i>100.0%</i>	<i>0</i>	<i>0.0%</i>	<i>0.0%</i>	<i>\$0</i>	<i>0.0%</i>	<i>0.0%</i>
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	1	100.0%	\$81	100.0%	80.0%	1	100.0%	74.9%	\$81	100.0%	74.2%
	Upper	0	0.0%	\$0	0.0%	20.0%	0	0.0%	25.1%	\$0	0.0%	25.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>1</i>	<i>100.0%</i>	<i>\$81</i>	<i>100.0%</i>	<i>100.0%</i>	<i>1</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$81</i>	<i>100.0%</i>	<i>100.0%</i>

Originations & Purchases
2016 FFIEC Census Data and 2010 ACS Data

**APPENDIX G – SECONDARY YEAR (2016) LENDING PERFORMANCE TABLES
FOR ALL ASSESSMENT AREAS (Continued)**

Borrower Distribution of HMDA Loans

Assessment Area: FL Washington

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2016					2016					
		Bank				Families by Family Income %	Count			Dollar		
		Count		Dollar			Bank	Agg	Bank	Agg		
#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %		
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	18.5%	0	0.0%	3.3%	\$0	0.0%	1.4%
	Moderate	1	100.0%	\$81	100.0%	18.2%	1	100.0%	16.0%	\$81	100.0%	12.1%
	Middle	0	0.0%	\$0	0.0%	23.4%	0	0.0%	23.0%	\$0	0.0%	20.9%
	Upper	0	0.0%	\$0	0.0%	39.9%	0	0.0%	47.9%	\$0	0.0%	55.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	9.9%	\$0	0.0%	10.3%
	<i>Total</i>	<i>1</i>	<i>100.0%</i>	<i>\$81</i>	<i>100.0%</i>	<i>100.0%</i>	<i>1</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$81</i>	<i>100.0%</i>	<i>100.0%</i>
REFINANCE	Low	0	0.0%	\$0	0.0%	18.5%	0	0.0%	4.3%	\$0	0.0%	1.8%
	Moderate	0	0.0%	\$0	0.0%	18.2%	0	0.0%	11.1%	\$0	0.0%	7.2%
	Middle	0	0.0%	\$0	0.0%	23.4%	0	0.0%	18.8%	\$0	0.0%	16.2%
	Upper	0	0.0%	\$0	0.0%	39.9%	0	0.0%	40.2%	\$0	0.0%	44.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	25.6%	\$0	0.0%	29.9%
	<i>Total</i>	<i>0</i>	<i>0.0%</i>	<i>\$0</i>	<i>0.0%</i>	<i>100.0%</i>	<i>0</i>	<i>0.0%</i>	<i>100.0%</i>	<i>\$0</i>	<i>0.0%</i>	<i>100.0%</i>
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	18.5%	0	0.0%	9.4%	\$0	0.0%	3.3%
	Moderate	0	0.0%	\$0	0.0%	18.2%	0	0.0%	6.3%	\$0	0.0%	2.9%
	Middle	0	0.0%	\$0	0.0%	23.4%	0	0.0%	18.8%	\$0	0.0%	16.8%
	Upper	0	0.0%	\$0	0.0%	39.9%	0	0.0%	59.4%	\$0	0.0%	56.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	6.3%	\$0	0.0%	20.6%
	<i>Total</i>	<i>0</i>	<i>0.0%</i>	<i>\$0</i>	<i>0.0%</i>	<i>100.0%</i>	<i>0</i>	<i>0.0%</i>	<i>100.0%</i>	<i>\$0</i>	<i>0.0%</i>	<i>100.0%</i>
MULTI FAMILY	Low	0	0.0%	\$0	0.0%	18.5%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	18.2%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	23.4%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	39.9%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>0</i>	<i>0.0%</i>	<i>\$0</i>	<i>0.0%</i>	<i>100.0%</i>	<i>0</i>	<i>0.0%</i>	<i>0.0%</i>	<i>\$0</i>	<i>0.0%</i>	<i>0.0%</i>
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	18.5%	0	0.0%	4.1%	\$0	0.0%	1.6%
	Moderate	1	100.0%	\$81	100.0%	18.2%	1	100.0%	13.5%	\$81	100.0%	10.2%
	Middle	0	0.0%	\$0	0.0%	23.4%	0	0.0%	21.3%	\$0	0.0%	19.2%
	Upper	0	0.0%	\$0	0.0%	39.9%	0	0.0%	46.4%	\$0	0.0%	51.9%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	14.6%	\$0	0.0%	17.1%
	<i>Total</i>	<i>1</i>	<i>100.0%</i>	<i>\$81</i>	<i>100.0%</i>	<i>100.0%</i>	<i>1</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$81</i>	<i>100.0%</i>	<i>100.0%</i>

Originations & Purchases
2016 FFIEC Census Data and 2010 ACS Data

**APPENDIX G – SECONDARY YEAR (2016) LENDING PERFORMANCE TABLES
FOR ALL ASSESSMENT AREAS (Continued)**

Geographic Distribution of Small Business Loans

Assessment Area: FL Washington

Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
	2016					2016					
	Count		Bank Dollar		Small Businesses %	Count		Dollar			
	#	%	\$ (000s)	\$ %		Bank #	Agg %	Bank \$ 000s	\$ %	Agg \$ %	
Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
Middle	2	40.0%	\$15	11.0%	71.9%	2	40.0%	74.0%	\$15	11.0%	80.0%
Upper	3	60.0%	\$121	89.0%	28.1%	3	60.0%	24.4%	\$121	89.0%	16.8%
Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	1.6%	\$0	0.0%	3.2%
<i>Total</i>	<i>5</i>	<i>100.0%</i>	<i>\$136</i>	<i>100.0%</i>	<i>100.0%</i>	<i>5</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$136</i>	<i>100.0%</i>	<i>100.0%</i>

Originations & Purchases
2016 FFIEC Census Data and 2016 D&B Information

Small Business Loans by Business Revenue & Loan Size

Assessment Area: FL Washington

Business Revenue & Loan Size		Bank Lending & Demographic Data Comparison				Bank & Aggregate Lending Comparison						
		2016				2016						
		Bank		Total Businesses %	Count		Dollar					
		Count #	%		\$ (000s) \$	%	Bank #	Agg %	Bank \$ (000s)	\$ %	Agg \$ %	
BUSINESS REVENUE	\$1million or Less	2	40.0%	\$72	52.9%	95.0%	2	40.0%	44.2%	\$72	52.9%	28.7%
	Over \$1 Million	1	20.0%	\$31	22.8%	3.3%	1	20.0%				
	<i>Total Rev. available</i>	3	60.0%	\$103	75.7%	98.3%	3	60.0%				
	Rev. Not Known	2	40.0%	\$33	24.3%	1.7%	2	40.0%				
	<i>Total</i>	<i>5</i>	<i>100.0%</i>	<i>\$136</i>	<i>100.0%</i>	<i>100.0%</i>	<i>5</i>	<i>100.0%</i>				
LOAN SIZE	\$100,000 or Less	5	100.0%	\$136	100.0%		5	100.0%	97.7%	\$136	100.0%	59.9%
	\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	1.2%	\$0	0.0%	8.0%
	\$250,001 - \$1 Million	0	0.0%	\$0	0.0%		0	0.0%	1.2%	\$0	0.0%	32.1%
	<i>Total</i>	<i>5</i>	<i>100.0%</i>	<i>\$136</i>	<i>100.0%</i>		<i>5</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$136</i>	<i>100.0%</i>	<i>100.0%</i>
LOAN SIZE Rev \$1 Mill or Less	\$100,000 or Less	2	100.0%	\$72	100.0%							
	\$100,001 - \$250,000	0	0.0%	\$0	0.0%							
	\$250,001 - \$1 Million	0	0.0%	\$0	0.0%							
	<i>Total</i>	<i>2</i>	<i>100.0%</i>	<i>\$72</i>	<i>100.0%</i>							

Originations & Purchases
Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue.
2016 FFIEC Census Data and 2016 D&B Information

**APPENDIX G – SECONDARY YEAR (2016) LENDING PERFORMANCE TABLES
FOR ALL ASSESSMENT AREAS (Continued)**

Geographic Distribution of HMDA Loans

Assessment Area: FL West Central FL

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2016					2016					
		Bank		Owner Occupied Units		Count	Count		Dollar			
		Count	Dollar	Count	Dollar		Bank	Agg	Bank	Agg		
#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %		
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	7	13.2%	\$424	7.7%	7.8%	7	13.2%	6.2%	\$424	7.7%	5.8%
	Middle	46	86.8%	\$5,057	92.3%	90.2%	46	86.8%	91.2%	\$5,057	92.3%	91.3%
	Upper	0	0.0%	\$0	0.0%	2.0%	0	0.0%	2.1%	\$0	0.0%	2.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.5%	\$0	0.0%	0.6%
	<i>Total</i>	<i>53</i>	<i>100.0%</i>	<i>\$5,481</i>	<i>100.0%</i>	<i>100.0%</i>	<i>53</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$5,481</i>	<i>100.0%</i>	<i>100.0%</i>
REFINANCE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	3	18.8%	\$214	19.9%	7.8%	3	18.8%	8.3%	\$214	19.9%	8.3%
	Middle	12	75.0%	\$748	69.4%	90.2%	12	75.0%	90.4%	\$748	69.4%	90.1%
	Upper	1	6.3%	\$116	10.8%	2.0%	1	6.3%	1.3%	\$116	10.8%	1.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>16</i>	<i>100.0%</i>	<i>\$1,078</i>	<i>100.0%</i>	<i>100.0%</i>	<i>16</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$1,078</i>	<i>100.0%</i>	<i>100.0%</i>
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	7.8%	0	0.0%	7.8%	\$0	0.0%	1.8%
	Middle	0	0.0%	\$0	0.0%	90.2%	0	0.0%	90.2%	\$0	0.0%	94.0%
	Upper	0	0.0%	\$0	0.0%	2.0%	0	0.0%	2.0%	\$0	0.0%	4.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>0</i>	<i>0.0%</i>	<i>\$0</i>	<i>0.0%</i>	<i>100.0%</i>	<i>0</i>	<i>0.0%</i>	<i>100.0%</i>	<i>\$0</i>	<i>0.0%</i>	<i>100.0%</i>
MULTI FAMILY	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	36.5%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	63.5%	0	0.0%	100.0%	\$0	0.0%	100.0%
	Upper	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>0</i>	<i>0.0%</i>	<i>\$0</i>	<i>0.0%</i>	<i>100.0%</i>	<i>0</i>	<i>0.0%</i>	<i>100.0%</i>	<i>\$0</i>	<i>0.0%</i>	<i>100.0%</i>
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	10	14.5%	\$638	9.7%	7.8%	10	14.5%	6.9%	\$638	9.7%	6.3%
	Middle	58	84.1%	\$5,805	88.5%	90.2%	58	84.1%	90.9%	\$5,805	88.5%	91.3%
	Upper	1	1.4%	\$116	1.8%	2.0%	1	1.4%	1.9%	\$116	1.8%	2.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.3%	\$0	0.0%	0.4%
	<i>Total</i>	<i>69</i>	<i>100.0%</i>	<i>\$6,559</i>	<i>100.0%</i>	<i>100.0%</i>	<i>69</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$6,559</i>	<i>100.0%</i>	<i>100.0%</i>

Originations & Purchases
2016 FFIEC Census Data and 2010 ACS Data

**APPENDIX G – SECONDARY YEAR (2016) LENDING PERFORMANCE TABLES
FOR ALL ASSESSMENT AREAS (Continued)**

Borrower Distribution of HMDA Loans

Assessment Area: FL West Central FL

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2016					2016					
		Bank				Families by Family Income %	Count			Dollar		
		Count		Dollar			Bank	Agg	Bank	Agg		
#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %		
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	22.2%	0	0.0%	2.9%	\$0	0.0%	1.6%
	Moderate	8	15.1%	\$408	7.4%	19.8%	8	15.1%	16.1%	\$408	7.4%	10.4%
	Middle	16	30.2%	\$1,619	29.5%	21.4%	16	30.2%	22.4%	\$1,619	29.5%	20.4%
	Upper	22	41.5%	\$3,314	60.5%	36.6%	22	41.5%	42.2%	\$3,314	60.5%	52.6%
	Unknown	7	13.2%	\$140	2.6%	0.0%	7	13.2%	16.4%	\$140	2.6%	15.0%
	<i>Total</i>	<i>53</i>	<i>100.0%</i>	<i>\$5,481</i>	<i>100.0%</i>	<i>100.0%</i>	<i>53</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$5,481</i>	<i>100.0%</i>	<i>100.0%</i>
REFINANCE	Low	3	18.8%	\$142	13.2%	22.2%	3	18.8%	5.2%	\$142	13.2%	2.8%
	Moderate	4	25.0%	\$152	14.1%	19.8%	4	25.0%	7.8%	\$152	14.1%	5.1%
	Middle	4	25.0%	\$310	28.8%	21.4%	4	25.0%	16.3%	\$310	28.8%	13.0%
	Upper	5	31.3%	\$474	44.0%	36.6%	5	31.3%	39.8%	\$474	44.0%	45.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	31.0%	\$0	0.0%	33.4%
	<i>Total</i>	<i>16</i>	<i>100.0%</i>	<i>\$1,078</i>	<i>100.0%</i>	<i>100.0%</i>	<i>16</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$1,078</i>	<i>100.0%</i>	<i>100.0%</i>
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	22.2%	0	0.0%	7.8%	\$0	0.0%	3.2%
	Moderate	0	0.0%	\$0	0.0%	19.8%	0	0.0%	9.8%	\$0	0.0%	11.0%
	Middle	0	0.0%	\$0	0.0%	21.4%	0	0.0%	23.5%	\$0	0.0%	15.4%
	Upper	0	0.0%	\$0	0.0%	36.6%	0	0.0%	56.9%	\$0	0.0%	66.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	2.0%	\$0	0.0%	3.9%
	<i>Total</i>	<i>0</i>	<i>0.0%</i>	<i>\$0</i>	<i>0.0%</i>	<i>100.0%</i>	<i>0</i>	<i>0.0%</i>	<i>100.0%</i>	<i>\$0</i>	<i>0.0%</i>	<i>100.0%</i>
MULTI FAMILY	Low	0	0.0%	\$0	0.0%	22.2%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	19.8%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	21.4%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	36.6%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
	<i>Total</i>	<i>0</i>	<i>0.0%</i>	<i>\$0</i>	<i>0.0%</i>	<i>100.0%</i>	<i>0</i>	<i>0.0%</i>	<i>100.0%</i>	<i>\$0</i>	<i>0.0%</i>	<i>100.0%</i>
HMDA TOTALS	Low	3	4.3%	\$142	2.2%	22.2%	3	4.3%	3.8%	\$142	2.2%	1.9%
	Moderate	12	17.4%	\$560	8.5%	19.8%	12	17.4%	13.3%	\$560	8.5%	8.3%
	Middle	20	29.0%	\$1,929	29.4%	21.4%	20	29.0%	20.6%	\$1,929	29.4%	17.1%
	Upper	27	39.1%	\$3,788	57.8%	36.6%	27	39.1%	42.0%	\$3,788	57.8%	48.4%
	Unknown	7	10.1%	\$140	2.1%	0.0%	7	10.1%	20.2%	\$140	2.1%	24.3%
	<i>Total</i>	<i>69</i>	<i>100.0%</i>	<i>\$6,559</i>	<i>100.0%</i>	<i>100.0%</i>	<i>69</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$6,559</i>	<i>100.0%</i>	<i>100.0%</i>

Originations & Purchases
2016 FFIEC Census Data and 2010 ACS Data

**APPENDIX G – SECONDARY YEAR (2016) LENDING PERFORMANCE TABLES
FOR ALL ASSESSMENT AREAS (Continued)**

Geographic Distribution of Small Business Loans

Assessment Area: FL West Central FL

Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
	2016					2016					
	Count		Bank Dollar		Small Businesses %	Count			Dollar		
	#	%	\$ (000s)	\$ %		Bank #	Agg %	Bank \$ 000s	Agg \$ %	Agg \$ %	
Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
Moderate	9	12.5%	\$759	11.5%	14.1%	9	12.5%	11.9%	\$759	11.5%	17.2%
Middle	63	87.5%	\$5,843	88.5%	84.4%	63	87.5%	83.7%	\$5,843	88.5%	80.5%
Upper	0	0.0%	\$0	0.0%	1.5%	0	0.0%	1.0%	\$0	0.0%	0.4%
Unknown	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%	3.4%	\$0	0.0%	2.0%
<i>Total</i>	72	100.0%	\$6,602	100.0%	100.0%	72	100.0%	100.0%	\$6,602	100.0%	100.0%

Originations & Purchases
2016 FFIEC Census Data and 2016 D&B Information

Small Business Loans by Business Revenue & Loan Size

Assessment Area: FL West Central FL

Business Revenue & Loan Size		Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2016					2016					
		Bank		Total Businesses %	Count			Dollar				
		Count #	%		\$ (000s) \$	%	Bank #	Agg %	Bank \$ (000s)	Agg \$ %	Agg \$ %	
BUSINESS REVENUE	\$1million or Less	40	55.6%	\$1,465	22.2%	94.3%	40	55.6%	49.1%	\$1,465	22.2%	33.5%
	Over \$1 Million	21	29.2%	\$4,122	62.4%	4.2%	21	29.2%				
	<i>Total Rev. available</i>	61	84.8%	\$5,587	84.6%	98.5%	61	84.8%				
	Rev. Not Known	11	15.3%	\$1,015	15.4%	1.5%	11	15.3%				
	<i>Total</i>	72	100.0%	\$6,602	100.0%	100.0%	72	100.0%				
LOAN SIZE	\$100,000 or Less	51	70.8%	\$1,333	20.2%		51	70.8%	94.9%	\$1,333	20.2%	39.8%
	\$100,001 - \$250,000	15	20.8%	\$2,189	33.2%		15	20.8%	3.0%	\$2,189	33.2%	17.5%
	\$250,001 - \$1 Million	6	8.3%	\$3,080	46.7%		6	8.3%	2.1%	\$3,080	46.7%	42.7%
	<i>Total</i>	72	100.0%	\$6,602	100.0%		72	100.0%	100.0%	\$6,602	100.0%	100.0%
LOAN SIZE Rev \$1 Mill or Less	\$100,000 or Less	36	90.0%	\$913	62.3%							
	\$100,001 - \$250,000	4	10.0%	\$552	37.7%							
	\$250,001 - \$1 Million	0	0.0%	\$0	0.0%							
	<i>Total</i>	40	100.0%	\$1,465	100.0%							

Originations & Purchases
Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue.
2016 FFIEC Census Data and 2016 D&B Information

**APPENDIX G – SECONDARY YEAR (2016) LENDING PERFORMANCE TABLES
FOR ALL ASSESSMENT AREAS (Continued)**

Geographic Distribution of HMDA Loans

Assessment Area: GA Macon

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2016					2016					
		Bank		Owner Occupied Units			Count			Dollar		
		Count		Dollar		%	Bank	Agg		Bank	Agg	
#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %		
HOME PURCHASE	Low	1	5.3%	\$28	1.3%	8.6%	1	5.3%	1.1%	\$28	1.3%	0.5%
	Moderate	3	15.8%	\$93	4.2%	19.2%	3	15.8%	6.5%	\$93	4.2%	3.6%
	Middle	8	42.1%	\$879	39.7%	25.7%	8	42.1%	25.7%	\$879	39.7%	23.8%
	Upper	7	36.8%	\$1,212	54.8%	46.5%	7	36.8%	66.8%	\$1,212	54.8%	72.1%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>19</i>	<i>100.0%</i>	<i>\$2,212</i>	<i>100.0%</i>	<i>100.0%</i>	<i>19</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$2,212</i>	<i>100.0%</i>	<i>100.0%</i>
REFINANCE	Low	5	13.2%	\$132	5.3%	8.6%	5	13.2%	2.7%	\$132	5.3%	1.7%
	Moderate	10	26.3%	\$335	13.5%	19.2%	10	26.3%	9.0%	\$335	13.5%	4.2%
	Middle	16	42.1%	\$1,117	45.1%	25.7%	16	42.1%	27.2%	\$1,117	45.1%	26.3%
	Upper	7	18.4%	\$890	36.0%	46.5%	7	18.4%	61.0%	\$890	36.0%	67.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>38</i>	<i>100.0%</i>	<i>\$2,474</i>	<i>100.0%</i>	<i>100.0%</i>	<i>38</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$2,474</i>	<i>100.0%</i>	<i>100.0%</i>
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	8.6%	0	0.0%	5.1%	\$0	0.0%	1.4%
	Moderate	0	0.0%	\$0	0.0%	19.2%	0	0.0%	17.4%	\$0	0.0%	6.9%
	Middle	0	0.0%	\$0	0.0%	25.7%	0	0.0%	25.4%	\$0	0.0%	17.6%
	Upper	0	0.0%	\$0	0.0%	46.5%	0	0.0%	52.2%	\$0	0.0%	74.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>0</i>	<i>0.0%</i>	<i>\$0</i>	<i>0.0%</i>	<i>100.0%</i>	<i>0</i>	<i>0.0%</i>	<i>100.0%</i>	<i>\$0</i>	<i>0.0%</i>	<i>100.0%</i>
MULTI FAMILY				Multi-Family Units								
	Low	0	0.0%	\$0	0.0%	8.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	13.1%	0	0.0%	17.4%	\$0	0.0%	12.1%
	Middle	0	0.0%	\$0	0.0%	36.0%	0	0.0%	47.8%	\$0	0.0%	40.6%
	Upper	0	0.0%	\$0	0.0%	42.9%	0	0.0%	34.8%	\$0	0.0%	47.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
<i>Total</i>	<i>0</i>	<i>0.0%</i>	<i>\$0</i>	<i>0.0%</i>	<i>100.0%</i>	<i>0</i>	<i>0.0%</i>	<i>100.0%</i>	<i>\$0</i>	<i>0.0%</i>	<i>100.0%</i>	
HMDA TOTALS	Low	6	10.5%	\$160	3.4%	8.6%	6	10.5%	1.9%	\$160	3.4%	0.9%
	Moderate	13	22.8%	\$428	9.1%	19.2%	13	22.8%	8.1%	\$428	9.1%	4.6%
	Middle	24	42.1%	\$1,996	42.6%	25.7%	24	42.1%	26.5%	\$1,996	42.6%	26.1%
	Upper	14	24.6%	\$2,102	44.9%	46.5%	14	24.6%	63.5%	\$2,102	44.9%	68.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>57</i>	<i>100.0%</i>	<i>\$4,686</i>	<i>100.0%</i>	<i>100.0%</i>	<i>57</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$4,686</i>	<i>100.0%</i>	<i>100.0%</i>

Originations & Purchases
2016 FFIEC Census Data and 2010 ACS Data

**APPENDIX G – SECONDARY YEAR (2016) LENDING PERFORMANCE TABLES
FOR ALL ASSESSMENT AREAS (Continued)**

Borrower Distribution of HMDA Loans

Assessment Area: GA Macon

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2016					2016					
		Bank				Families by Family Income %	Count			Dollar		
		Count		Dollar			Bank	Agg	Bank	Agg		
#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %		
HOME PURCHASE	Low	1	5.3%	\$78	3.5%	27.2%	1	5.3%	4.4%	\$78	3.5%	2.2%
	Moderate	3	15.8%	\$146	6.6%	14.5%	3	15.8%	18.3%	\$146	6.6%	12.3%
	Middle	0	0.0%	\$0	0.0%	18.0%	0	0.0%	20.4%	\$0	0.0%	17.8%
	Upper	10	52.6%	\$1,799	81.3%	40.3%	10	52.6%	35.6%	\$1,799	81.3%	49.8%
	Unknown	5	26.3%	\$189	8.5%	0.0%	5	26.3%	21.3%	\$189	8.5%	17.9%
	<i>Total</i>	<i>19</i>	<i>100.0%</i>	<i>\$2,212</i>	<i>100.0%</i>	<i>100.0%</i>	<i>19</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$2,212</i>	<i>100.0%</i>	<i>100.0%</i>
REFINANCE	Low	0	0.0%	\$0	0.0%	27.2%	0	0.0%	3.7%	\$0	0.0%	1.8%
	Moderate	1	2.6%	\$59	2.4%	14.5%	1	2.6%	6.8%	\$59	2.4%	3.9%
	Middle	3	7.9%	\$216	8.7%	18.0%	3	7.9%	14.7%	\$216	8.7%	11.1%
	Upper	24	63.2%	\$1,907	77.1%	40.3%	24	63.2%	39.1%	\$1,907	77.1%	48.2%
	Unknown	10	26.3%	\$292	11.8%	0.0%	10	26.3%	35.6%	\$292	11.8%	35.0%
	<i>Total</i>	<i>38</i>	<i>100.0%</i>	<i>\$2,474</i>	<i>100.0%</i>	<i>100.0%</i>	<i>38</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$2,474</i>	<i>100.0%</i>	<i>100.0%</i>
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	27.2%	0	0.0%	4.3%	\$0	0.0%	0.6%
	Moderate	0	0.0%	\$0	0.0%	14.5%	0	0.0%	15.2%	\$0	0.0%	4.0%
	Middle	0	0.0%	\$0	0.0%	18.0%	0	0.0%	18.8%	\$0	0.0%	18.0%
	Upper	0	0.0%	\$0	0.0%	40.3%	0	0.0%	56.5%	\$0	0.0%	69.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	5.1%	\$0	0.0%	7.9%
	<i>Total</i>	<i>0</i>	<i>0.0%</i>	<i>\$0</i>	<i>0.0%</i>	<i>100.0%</i>	<i>0</i>	<i>0.0%</i>	<i>100.0%</i>	<i>\$0</i>	<i>0.0%</i>	<i>100.0%</i>
MULTI FAMILY	Low	0	0.0%	\$0	0.0%	27.2%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	14.5%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	18.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	40.3%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
	<i>Total</i>	<i>0</i>	<i>0.0%</i>	<i>\$0</i>	<i>0.0%</i>	<i>100.0%</i>	<i>0</i>	<i>0.0%</i>	<i>100.0%</i>	<i>\$0</i>	<i>0.0%</i>	<i>100.0%</i>
HMDA TOTALS	Low	1	1.8%	\$78	1.7%	27.2%	1	1.8%	4.1%	\$78	1.7%	1.8%
	Moderate	4	7.0%	\$205	4.4%	14.5%	4	7.0%	13.5%	\$205	4.4%	8.0%
	Middle	3	5.3%	\$216	4.6%	18.0%	3	5.3%	17.9%	\$216	4.6%	13.8%
	Upper	34	59.6%	\$3,706	79.1%	40.3%	34	59.6%	37.8%	\$3,706	79.1%	45.4%
	Unknown	15	26.3%	\$481	10.3%	0.0%	15	26.3%	26.7%	\$481	10.3%	31.0%
	<i>Total</i>	<i>57</i>	<i>100.0%</i>	<i>\$4,686</i>	<i>100.0%</i>	<i>100.0%</i>	<i>57</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$4,686</i>	<i>100.0%</i>	<i>100.0%</i>

Originations & Purchases
2016 FFIEC Census Data and 2010 ACS Data

**APPENDIX G – SECONDARY YEAR (2016) LENDING PERFORMANCE TABLES
FOR ALL ASSESSMENT AREAS (Continued)**

Geographic Distribution of Small Business Loans

Assessment Area: GA Macon

Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
	2016					2016					
	Count		Bank		Small Businesses	Count			Dollar		
	#	%	\$ (000s)	\$ %		#	%	%	\$ 000s	\$ %	Agg \$ %
Low	4	6.5%	\$405	6.8%	9.4%	4	6.5%	7.0%	\$405	6.8%	7.4%
Moderate	17	27.4%	\$1,925	32.5%	17.1%	17	27.4%	19.9%	\$1,925	32.5%	20.5%
Middle	12	19.4%	\$1,766	29.9%	31.6%	12	19.4%	28.9%	\$1,766	29.9%	33.2%
Upper	29	46.8%	\$1,820	30.8%	42.0%	29	46.8%	42.7%	\$1,820	30.8%	37.6%
Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	1.4%	\$0	0.0%	1.2%
<i>Total</i>	<i>62</i>	<i>100.0%</i>	<i>\$5,916</i>	<i>100.0%</i>	<i>100.0%</i>	<i>62</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$5,916</i>	<i>100.0%</i>	<i>100.0%</i>

Originations & Purchases
2016 FFIEC Census Data and 2016 D&B Information

Small Business Loans by Business Revenue & Loan Size

Assessment Area: GA Macon

Business Revenue & Loan Size		Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2016					2016					
		Count		Bank		Total Businesses	Count			Dollar		
		#	%	\$ (000s)	\$ %		%	#	%	%	\$ (000s)	\$ %
BUSINESS REVENUE	\$1million or Less	31	50.0%	\$2,089	35.3%	89.0%	31	50.0%	49.7%	\$2,089	35.3%	43.0%
	Over \$1 Million	20	32.3%	\$1,679	28.4%	10.3%	20	32.3%				
	<i>Total Rev. available</i>	51	82.3%	\$3,768	63.7%	99.3%	51	82.3%				
	Rev. Not Known	11	17.7%	\$2,148	36.3%	0.7%	11	17.7%				
	<i>Total</i>	<i>62</i>	<i>100.0%</i>	<i>\$5,916</i>	<i>100.0%</i>	<i>100.0%</i>	<i>62</i>	<i>100.0%</i>				
LOAN SIZE	\$100,000 or Less	46	74.2%	\$1,691	28.6%		46	74.2%	90.5%	\$1,691	28.6%	27.5%
	\$100,001 - \$250,000	11	17.7%	\$1,789	30.2%		11	17.7%	5.2%	\$1,789	30.2%	20.4%
	\$250,001 - \$1 Million	5	8.1%	\$2,436	41.2%		5	8.1%	4.3%	\$2,436	41.2%	52.1%
	<i>Total</i>	<i>62</i>	<i>100.0%</i>	<i>\$5,916</i>	<i>100.0%</i>		<i>62</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$5,916</i>	<i>100.0%</i>	<i>100.0%</i>
LOAN SIZE Rev \$1 Mill or Less	\$100,000 or Less	26	83.9%	\$803	38.4%							
	\$100,001 - \$250,000	3	9.7%	\$490	23.5%							
	\$250,001 - \$1 Million	2	6.5%	\$796	38.1%							
	<i>Total</i>	<i>31</i>	<i>100.0%</i>	<i>\$2,089</i>	<i>100.0%</i>							

Originations & Purchases
Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue.
2016 FFIEC Census Data and 2016 D&B Information

**APPENDIX G – SECONDARY YEAR (2016) LENDING PERFORMANCE TABLES
FOR ALL ASSESSMENT AREAS (Continued)**

Geographic Distribution of HMDA Loans

Assessment Area: GA Augusta

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2016					2016					
		Bank		Owner Occupied Units			Count			Dollar		
		Count		Dollar		%	Bank	Agg		Bank	Agg	
#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %		
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	60.9%	0	0.0%	55.0%	\$0	0.0%	54.7%
	Middle	0	0.0%	\$0	0.0%	39.1%	0	0.0%	43.9%	\$0	0.0%	44.5%
	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%	1.1%	\$0	0.0%	0.8%
	<i>Total</i>	<i>0</i>	<i>0.0%</i>	<i>\$0</i>	<i>0.0%</i>	<i>100.0%</i>	<i>0</i>	<i>0.0%</i>	<i>100.0%</i>	<i>\$0</i>	<i>0.0%</i>	<i>100.0%</i>
REFINANCE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	60.9%	0	0.0%	65.0%	\$0	0.0%	63.7%
	Middle	2	100.0%	\$452	100.0%	39.1%	2	100.0%	35.0%	\$452	100.0%	36.3%
	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	0.0%	0.0%
	<i>Total</i>	<i>2</i>	<i>100.0%</i>	<i>\$452</i>	<i>100.0%</i>	<i>100.0%</i>	<i>2</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$452</i>	<i>100.0%</i>	<i>100.0%</i>
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	60.9%	0	0.0%	66.7%	\$0	0.0%	45.6%
	Middle	0	0.0%	\$0	0.0%	39.1%	0	0.0%	33.3%	\$0	0.0%	54.4%
	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	0.0%	0.0%
	<i>Total</i>	<i>0</i>	<i>0.0%</i>	<i>\$0</i>	<i>0.0%</i>	<i>100.0%</i>	<i>0</i>	<i>0.0%</i>	<i>100.0%</i>	<i>\$0</i>	<i>0.0%</i>	<i>100.0%</i>
MULTI FAMILY	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	82.9%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	17.1%	0	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	0.0%	0.0%
	<i>Total</i>	<i>0</i>	<i>0.0%</i>	<i>\$0</i>	<i>0.0%</i>	<i>100.0%</i>	<i>0</i>	<i>0.0%</i>	<i>0.0%</i>	<i>\$0</i>	<i>0.0%</i>	<i>0.0%</i>
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	60.9%	0	0.0%	59.8%	\$0	0.0%	57.9%
	Middle	2	100.0%	\$452	100.0%	39.1%	2	100.0%	39.6%	\$452	100.0%	41.6%
	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%	0.6%	\$0	0.0%	0.5%
	<i>Total</i>	<i>2</i>	<i>100.0%</i>	<i>\$452</i>	<i>100.0%</i>	<i>100.0%</i>	<i>2</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$452</i>	<i>100.0%</i>	<i>100.0%</i>

Originations & Purchases
2016 FFIEC Census Data and 2010 ACS Data

**APPENDIX G – SECONDARY YEAR (2016) LENDING PERFORMANCE TABLES
FOR ALL ASSESSMENT AREAS (Continued)**

Borrower Distribution of HMDA Loans

Assessment Area: GA Augusta

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2016					2016					
		Bank				Families by Family Income	Count			Dollar		
		Count		Dollar			#	%	%	Bank		Agg
#	%	\$ (000s)	\$ %	%	#	%				\$ (000s)	\$ %	
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	29.7%	0	0.0%	4.8%	\$0	0.0%	2.1%
	Moderate	0	0.0%	\$0	0.0%	21.9%	0	0.0%	16.4%	\$0	0.0%	9.8%
	Middle	0	0.0%	\$0	0.0%	20.5%	0	0.0%	25.9%	\$0	0.0%	22.5%
	Upper	0	0.0%	\$0	0.0%	27.9%	0	0.0%	34.9%	\$0	0.0%	44.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	18.0%	\$0	0.0%	21.1%
	<i>Total</i>	<i>0</i>	<i>0.0%</i>	<i>\$0</i>	<i>0.0%</i>	<i>100.0%</i>	<i>0</i>	<i>0.0%</i>	<i>100.0%</i>	<i>\$0</i>	<i>0.0%</i>	<i>100.0%</i>
REFINANCE	Low	0	0.0%	\$0	0.0%	29.7%	0	0.0%	7.3%	\$0	0.0%	3.4%
	Moderate	1	50.0%	\$78	17.3%	21.9%	1	50.0%	11.7%	\$78	17.3%	6.4%
	Middle	0	0.0%	\$0	0.0%	20.5%	0	0.0%	15.3%	\$0	0.0%	13.0%
	Upper	0	0.0%	\$0	0.0%	27.9%	0	0.0%	31.4%	\$0	0.0%	32.8%
	Unknown	1	50.0%	\$374	82.7%	0.0%	1	50.0%	34.3%	\$374	82.7%	44.4%
	<i>Total</i>	<i>2</i>	<i>100.0%</i>	<i>\$452</i>	<i>100.0%</i>	<i>100.0%</i>	<i>2</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$452</i>	<i>100.0%</i>	<i>100.0%</i>
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	29.7%	0	0.0%	13.3%	\$0	0.0%	10.6%
	Moderate	0	0.0%	\$0	0.0%	21.9%	0	0.0%	30.0%	\$0	0.0%	24.3%
	Middle	0	0.0%	\$0	0.0%	20.5%	0	0.0%	16.7%	\$0	0.0%	5.9%
	Upper	0	0.0%	\$0	0.0%	27.9%	0	0.0%	33.3%	\$0	0.0%	58.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	6.7%	\$0	0.0%	0.9%
	<i>Total</i>	<i>0</i>	<i>0.0%</i>	<i>\$0</i>	<i>0.0%</i>	<i>100.0%</i>	<i>0</i>	<i>0.0%</i>	<i>100.0%</i>	<i>\$0</i>	<i>0.0%</i>	<i>100.0%</i>
MULTI FAMILY	Low	0	0.0%	\$0	0.0%	29.7%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	21.9%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	20.5%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	27.9%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>0</i>	<i>0.0%</i>	<i>\$0</i>	<i>0.0%</i>	<i>100.0%</i>	<i>0</i>	<i>0.0%</i>	<i>0.0%</i>	<i>\$0</i>	<i>0.0%</i>	<i>0.0%</i>
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	29.7%	0	0.0%	6.5%	\$0	0.0%	2.8%
	Moderate	1	50.0%	\$78	17.3%	21.9%	1	50.0%	15.7%	\$78	17.3%	8.7%
	Middle	0	0.0%	\$0	0.0%	20.5%	0	0.0%	21.1%	\$0	0.0%	18.6%
	Upper	0	0.0%	\$0	0.0%	27.9%	0	0.0%	33.4%	\$0	0.0%	40.4%
	Unknown	1	50.0%	\$374	82.7%	0.0%	1	50.0%	23.3%	\$374	82.7%	29.6%
	<i>Total</i>	<i>2</i>	<i>100.0%</i>	<i>\$452</i>	<i>100.0%</i>	<i>100.0%</i>	<i>2</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$452</i>	<i>100.0%</i>	<i>100.0%</i>

Originations & Purchases
2016 FFIEC Census Data and 2010 ACS Data

**APPENDIX G – SECONDARY YEAR (2016) LENDING PERFORMANCE TABLES
FOR ALL ASSESSMENT AREAS (Continued)**

Geographic Distribution of Small Business Loans

Assessment Area: GA Augusta

Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
	2016					2016					
	Count		Bank Dollar		Small Businesses	Count			Dollar		
	#	%	\$ (000s)	\$ %		Bank #	Agg %	Bank \$ 000s	Agg \$ %	Agg \$ %	
Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
Moderate	1	50.0%	\$17	37.0%	65.0%	1	50.0%	58.4%	\$17	37.0%	53.4%
Middle	1	50.0%	\$29	63.0%	35.0%	1	50.0%	40.1%	\$29	63.0%	45.5%
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	0.0%	0.0%
Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	1.5%	\$0	0.0%	1.1%
<i>Total</i>	2	100.0%	\$46	100.0%	100.0%	2	100.0%	100.0%	\$46	100.0%	100.0%

Originations & Purchases
2016 FFIEC Census Data and 2016 D&B Information

Small Business Loans by Business Revenue & Loan Size

Assessment Area: GA Augusta

Business Revenue & Loan Size		Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2016					2016					
		Count		Bank \$ (000s)		Total Businesses	Count			Dollar		
		#	%	\$	%		%	Bank #	Agg %	Bank \$ (000s)	Agg \$ %	Agg \$ %
BUSINESS REVENUE	\$1million or Less	2	100.0%	\$46	100.0%	89.3%	2	100.0%	50.4%	\$46	100.0%	47.5%
	Over \$1 Million	0	0.0%	\$0	0.0%	7.0%	0	0.0%				
	<i>Total Rev. available</i>	2	100.0%	\$46	100.0%	96.3%	2	100.0%				
	Rev. Not Known	0	0.0%	\$0	0.0%	3.7%	0	0.0%				
	<i>Total</i>	2	100.0%	\$46	100.0%	100.0%	2	100.0%				
LOAN SIZE	\$100,000 or Less	2	100.0%	\$46	100.0%		2	100.0%	95.8%	\$46	100.0%	56.8%
	\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	2.3%	\$0	0.0%	14.3%
	\$250,001 - \$1 Million	0	0.0%	\$0	0.0%		0	0.0%	1.9%	\$0	0.0%	29.0%
	<i>Total</i>	2	100.0%	\$46	100.0%		2	100.0%	100.0%	\$46	100.0%	100.0%
LOAN SIZE Rev \$1 Mill or Less	\$100,000 or Less	2	100.0%	\$46	100.0%							
	\$100,001 - \$250,000	0	0.0%	\$0	0.0%							
	\$250,001 - \$1 Million	0	0.0%	\$0	0.0%							
	<i>Total</i>	2	100.0%	\$46	100.0%							

Originations & Purchases
Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue.
2016 FFIEC Census Data and 2016 D&B Information

**APPENDIX G – SECONDARY YEAR (2016) LENDING PERFORMANCE TABLES
FOR ALL ASSESSMENT AREAS (Continued)**

Geographic Distribution of HMDA Loans

Assessment Area: GA Grady

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2016					2016					
		Bank		Owner Occupied Units		Count	Count		Dollar			
		Count	Dollar		Bank		Agg	Bank	Agg			
#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %		
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	18.6%	0	0.0%	17.0%	\$0	0.0%	18.1%
	Middle	7	100.0%	\$811	100.0%	81.4%	7	100.0%	81.9%	\$811	100.0%	80.6%
	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%	1.1%	\$0	0.0%	1.3%
	<i>Total</i>	7	100.0%	\$811	100.0%	100.0%	7	100.0%	100.0%	\$811	100.0%	100.0%
REFINANCE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	18.6%	0	0.0%	12.3%	\$0	0.0%	14.5%
	Middle	12	100.0%	\$1,179	100.0%	81.4%	12	100.0%	86.9%	\$1,179	100.0%	85.3%
	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%	0.8%	\$0	0.0%	0.2%
	<i>Total</i>	12	100.0%	\$1,179	100.0%	100.0%	12	100.0%	100.0%	\$1,179	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	18.6%	0	0.0%	11.1%	\$0	0.0%	3.3%
	Middle	2	100.0%	\$56	100.0%	81.4%	2	100.0%	72.2%	\$56	100.0%	85.2%
	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%	16.7%	\$0	0.0%	11.5%
	<i>Total</i>	2	100.0%	\$56	100.0%	100.0%	2	100.0%	100.0%	\$56	100.0%	100.0%
MULTI FAMILY	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	23.4%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	76.6%	0	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	0.0%	0.0%
	<i>Total</i>	0	0.0%	\$0	0.0%	100.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	18.6%	0	0.0%	14.9%	\$0	0.0%	16.3%
	Middle	21	100.0%	\$2,046	100.0%	81.4%	21	100.0%	83.3%	\$2,046	100.0%	82.8%
	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%	1.8%	\$0	0.0%	0.9%
	<i>Total</i>	21	100.0%	\$2,046	100.0%	100.0%	21	100.0%	100.0%	\$2,046	100.0%	100.0%

Originations & Purchases
2016 FFIEC Census Data and 2010 ACS Data

**APPENDIX G – SECONDARY YEAR (2016) LENDING PERFORMANCE TABLES
FOR ALL ASSESSMENT AREAS (Continued)**

Borrower Distribution of HMDA Loans

Assessment Area: GA Grady

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2016					2016					
		Bank				Families by Family Income %	Count			Dollar		
		Count		Dollar			Bank	Agg	Bank	Agg		
#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %		
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	28.7%	0	0.0%	4.3%	\$0	0.0%	2.8%
	Moderate	0	0.0%	\$0	0.0%	17.7%	0	0.0%	19.1%	\$0	0.0%	13.0%
	Middle	1	14.3%	\$98	12.1%	17.4%	1	14.3%	23.4%	\$98	12.1%	21.3%
	Upper	5	71.4%	\$665	82.0%	36.2%	5	71.4%	30.3%	\$665	82.0%	37.3%
	Unknown	1	14.3%	\$48	5.9%	0.0%	1	14.3%	22.9%	\$48	5.9%	25.6%
	<i>Total</i>	<i>7</i>	<i>100.0%</i>	<i>\$811</i>	<i>100.0%</i>	<i>100.0%</i>	<i>7</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$811</i>	<i>100.0%</i>	<i>100.0%</i>
REFINANCE	Low	3	25.0%	\$132	11.2%	28.7%	3	25.0%	3.8%	\$132	11.2%	1.1%
	Moderate	1	8.3%	\$63	5.3%	17.7%	1	8.3%	9.2%	\$63	5.3%	5.7%
	Middle	2	16.7%	\$100	8.5%	17.4%	2	16.7%	19.2%	\$100	8.5%	16.5%
	Upper	4	33.3%	\$705	59.8%	36.2%	4	33.3%	45.4%	\$705	59.8%	47.8%
	Unknown	2	16.7%	\$179	15.2%	0.0%	2	16.7%	22.3%	\$179	15.2%	28.9%
	<i>Total</i>	<i>12</i>	<i>100.0%</i>	<i>\$1,179</i>	<i>100.0%</i>	<i>100.0%</i>	<i>12</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$1,179</i>	<i>100.0%</i>	<i>100.0%</i>
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	28.7%	0	0.0%	5.6%	\$0	0.0%	0.7%
	Moderate	1	50.0%	\$21	37.5%	17.7%	1	50.0%	22.2%	\$21	37.5%	9.3%
	Middle	0	0.0%	\$0	0.0%	17.4%	0	0.0%	11.1%	\$0	0.0%	24.7%
	Upper	0	0.0%	\$0	0.0%	36.2%	0	0.0%	55.6%	\$0	0.0%	57.7%
	Unknown	1	50.0%	\$35	62.5%	0.0%	1	50.0%	5.6%	\$35	62.5%	7.7%
	<i>Total</i>	<i>2</i>	<i>100.0%</i>	<i>\$56</i>	<i>100.0%</i>	<i>100.0%</i>	<i>2</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$56</i>	<i>100.0%</i>	<i>100.0%</i>
MULTI FAMILY	Low	0	0.0%	\$0	0.0%	28.7%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	17.7%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	17.4%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	36.2%	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%
	<i>Total</i>	<i>0</i>	<i>0.0%</i>	<i>\$0</i>	<i>0.0%</i>	<i>100.0%</i>	<i>0</i>	<i>0.0%</i>	<i>0.0%</i>	<i>\$0</i>	<i>0.0%</i>	<i>0.0%</i>
HMDA TOTALS	Low	3	14.3%	\$132	6.5%	28.7%	3	14.3%	4.2%	\$132	6.5%	2.0%
	Moderate	2	9.5%	\$84	4.1%	17.7%	2	9.5%	15.5%	\$84	4.1%	9.6%
	Middle	3	14.3%	\$198	9.7%	17.4%	3	14.3%	21.1%	\$198	9.7%	19.1%
	Upper	9	42.9%	\$1,370	67.0%	36.2%	9	42.9%	37.5%	\$1,370	67.0%	42.4%
	Unknown	4	19.0%	\$262	12.8%	0.0%	4	19.0%	21.7%	\$262	12.8%	26.9%
	<i>Total</i>	<i>21</i>	<i>100.0%</i>	<i>\$2,046</i>	<i>100.0%</i>	<i>100.0%</i>	<i>21</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$2,046</i>	<i>100.0%</i>	<i>100.0%</i>

Originations & Purchases
2016 FFIEC Census Data and 2010 ACS Data

**APPENDIX G – SECONDARY YEAR (2016) LENDING PERFORMANCE TABLES
FOR ALL ASSESSMENT AREAS (Continued)**

Geographic Distribution of Small Business Loans

Assessment Area: GA Grady

Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
	2016					2016					
	Count		Bank Dollar		Small Businesses %	Count			Dollar		
	#	%	\$ (000s)	\$ %		Bank #	Agg %	Bank \$ 000s	Agg \$ %	Agg \$ %	
Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
Moderate	10	32.3%	\$518	40.5%	15.2%	10	32.3%	16.4%	\$518	40.5%	16.0%
Middle	21	67.7%	\$760	59.5%	84.8%	21	67.7%	80.9%	\$760	59.5%	80.9%
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	0.0%	0.0%
Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	2.7%	\$0	0.0%	3.1%
<i>Total</i>	<i>31</i>	<i>100.0%</i>	<i>\$1,278</i>	<i>100.0%</i>	<i>100.0%</i>	<i>31</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$1,278</i>	<i>100.0%</i>	<i>100.0%</i>

Originations & Purchases
2016 FFIEC Census Data and 2016 D&B Information

Small Business Loans by Business Revenue & Loan Size

Assessment Area: GA Grady

Business Revenue & Loan Size		Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2016					2016					
		Bank		Total Businesses %	Count			Dollar				
		Count #	%		\$ (000s) \$	%	Bank #	Agg %	Bank \$ (000s)	Agg \$ %	Agg \$ %	
BUSINESS REVENUE	\$1million or Less	18	58.1%	\$509	39.8%	92.3%	18	58.1%	48.0%	\$509	39.8%	51.2%
	Over \$1 Million	10	32.3%	\$729	57.0%	6.6%	10	32.3%				
	<i>Total Rev. available</i>	28	90.4%	\$1,238	96.8%	98.9%	28	90.4%				
	Rev. Not Known	3	9.7%	\$40	3.1%	1.1%	3	9.7%				
	<i>Total</i>	<i>31</i>	<i>100.0%</i>	<i>\$1,278</i>	<i>100.0%</i>	<i>100.0%</i>	<i>31</i>	<i>100.0%</i>				
LOAN SIZE	\$100,000 or Less	29	93.5%	\$1,021	79.9%		29	93.5%	95.7%	\$1,021	79.9%	63.4%
	\$100,001 - \$250,000	2	6.5%	\$257	20.1%		2	6.5%	3.6%	\$257	20.1%	23.4%
	\$250,001 - \$1 Million	0	0.0%	\$0	0.0%		0	0.0%	0.6%	\$0	0.0%	13.2%
	<i>Total</i>	<i>31</i>	<i>100.0%</i>	<i>\$1,278</i>	<i>100.0%</i>		<i>31</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$1,278</i>	<i>100.0%</i>	<i>100.0%</i>
LOAN SIZE Rev \$1 Mill or Less	\$100,000 or Less	18	100.0%	\$509	100.0%							
	\$100,001 - \$250,000	0	0.0%	\$0	0.0%							
	\$250,001 - \$1 Million	0	0.0%	\$0	0.0%							
	<i>Total</i>	<i>18</i>	<i>100.0%</i>	<i>\$509</i>	<i>100.0%</i>							

Originations & Purchases
Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue.
2016 FFIEC Census Data and 2016 D&B Information

**APPENDIX G – SECONDARY YEAR (2016) LENDING PERFORMANCE TABLES
FOR ALL ASSESSMENT AREAS (Continued)**

Geographic Distribution of HMDA Loans

Assessment Area: GA Laurens

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2016					2016					
		Bank		Owner Occupied Units		Count	Count		Dollar			
		Count	Dollar	Count	Bank		Agg	Bank	Agg			
#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %		
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	3.1%	0	0.0%	1.0%	\$0	0.0%	0.7%
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	2	28.6%	\$243	29.9%	54.0%	2	28.6%	42.8%	\$243	29.9%	36.0%
	Upper	5	71.4%	\$569	70.1%	42.9%	5	71.4%	56.1%	\$569	70.1%	63.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	7	100.0%	\$812	100.0%	100.0%	7	100.0%	100.0%	\$812	100.0%	100.0%
REFINANCE	Low	0	0.0%	\$0	0.0%	3.1%	0	0.0%	0.7%	\$0	0.0%	1.0%
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	7	63.6%	\$484	68.7%	54.0%	7	63.6%	43.9%	\$484	68.7%	40.5%
	Upper	4	36.4%	\$221	31.3%	42.9%	4	36.4%	55.4%	\$221	31.3%	58.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	11	100.0%	\$705	100.0%	100.0%	11	100.0%	100.0%	\$705	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	3.1%	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%
	Middle	2	100.0%	\$60	100.0%	54.0%	2	100.0%	53.6%	\$60	100.0%	48.4%
	Upper	0	0.0%	\$0	0.0%	42.9%	0	0.0%	46.4%	\$0	0.0%	51.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	2	100.0%	\$60	100.0%	100.0%	2	100.0%	100.0%	\$60	100.0%	100.0%
MULTI FAMILY	Low	0	0.0%	\$0	0.0%	31.7%	0	0.0%	40.0%	\$0	0.0%	3.5%
	Moderate	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%	62.5%	0	0.0%	20.0%	\$0	0.0%	2.7%
	Upper	0	0.0%	\$0	0.0%	5.8%	0	0.0%	40.0%	\$0	0.0%	93.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	3.1%	0	0.0%	1.0%	\$0	0.0%	0.9%
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	11	55.0%	\$787	49.9%	54.0%	11	55.0%	43.9%	\$787	49.9%	37.2%
	Upper	9	45.0%	\$790	50.1%	42.9%	9	45.0%	55.1%	\$790	50.1%	61.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	20	100.0%	\$1,577	100.0%	100.0%	20	100.0%	100.0%	\$1,577	100.0%	100.0%

Originations & Purchases
2016 FFIEC Census Data and 2010 ACS Data

**APPENDIX G – SECONDARY YEAR (2016) LENDING PERFORMANCE TABLES
FOR ALL ASSESSMENT AREAS (Continued)**

Borrower Distribution of HMDA Loans

Assessment Area: GA Laurens

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2016					2016					
		Bank				Families by Family Income	Count			Dollar		
		Count		Dollar			#	%	%	Bank		Agg
#	%	\$ (000s)	\$ %	%	#	%				\$ (000s)	\$ %	
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	23.0%	0	0.0%	0.3%	\$0	0.0%	0.1%
	Moderate	1	14.3%	\$89	11.0%	15.1%	1	14.3%	12.5%	\$89	11.0%	8.4%
	Middle	1	14.3%	\$170	20.9%	18.8%	1	14.3%	21.9%	\$170	20.9%	20.5%
	Upper	2	28.6%	\$341	42.0%	43.1%	2	28.6%	37.9%	\$341	42.0%	48.4%
	Unknown	3	42.9%	\$212	26.1%	0.0%	3	42.9%	27.4%	\$212	26.1%	22.5%
	<i>Total</i>	<i>7</i>	<i>100.0%</i>	<i>\$812</i>	<i>100.0%</i>	<i>100.0%</i>	<i>7</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$812</i>	<i>100.0%</i>	<i>100.0%</i>
REFINANCE	Low	3	27.3%	\$398	56.5%	23.0%	3	27.3%	3.1%	\$398	56.5%	1.6%
	Moderate	2	18.2%	\$130	18.4%	15.1%	2	18.2%	7.1%	\$130	18.4%	4.6%
	Middle	2	18.2%	\$93	13.2%	18.8%	2	18.2%	15.1%	\$93	13.2%	12.0%
	Upper	3	27.3%	\$56	7.9%	43.1%	3	27.3%	41.3%	\$56	7.9%	49.0%
	Unknown	1	9.1%	\$28	4.0%	0.0%	1	9.1%	33.5%	\$28	4.0%	32.9%
	<i>Total</i>	<i>11</i>	<i>100.0%</i>	<i>\$705</i>	<i>100.0%</i>	<i>100.0%</i>	<i>11</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$705</i>	<i>100.0%</i>	<i>100.0%</i>
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	23.0%	0	0.0%	3.6%	\$0	0.0%	1.5%
	Moderate	0	0.0%	\$0	0.0%	15.1%	0	0.0%	5.4%	\$0	0.0%	2.7%
	Middle	0	0.0%	\$0	0.0%	18.8%	0	0.0%	14.3%	\$0	0.0%	14.7%
	Upper	2	100.0%	\$60	100.0%	43.1%	2	100.0%	58.9%	\$60	100.0%	60.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	17.9%	\$0	0.0%	20.8%
	<i>Total</i>	<i>2</i>	<i>100.0%</i>	<i>\$60</i>	<i>100.0%</i>	<i>100.0%</i>	<i>2</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$60</i>	<i>100.0%</i>	<i>100.0%</i>
MULTI FAMILY	Low	0	0.0%	\$0	0.0%	23.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	15.1%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	18.8%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	43.1%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
	<i>Total</i>	<i>0</i>	<i>0.0%</i>	<i>\$0</i>	<i>0.0%</i>	<i>100.0%</i>	<i>0</i>	<i>0.0%</i>	<i>100.0%</i>	<i>\$0</i>	<i>0.0%</i>	<i>100.0%</i>
HMDA TOTALS	Low	3	15.0%	\$398	25.2%	23.0%	3	15.0%	1.8%	\$398	25.2%	0.9%
	Moderate	3	15.0%	\$219	13.9%	15.1%	3	15.0%	9.3%	\$219	13.9%	6.0%
	Middle	3	15.0%	\$263	16.7%	18.8%	3	15.0%	18.0%	\$263	16.7%	15.2%
	Upper	7	35.0%	\$457	29.0%	43.1%	7	35.0%	40.7%	\$457	29.0%	47.1%
	Unknown	4	20.0%	\$240	15.2%	0.0%	4	20.0%	30.2%	\$240	15.2%	30.8%
	<i>Total</i>	<i>20</i>	<i>100.0%</i>	<i>\$1,577</i>	<i>100.0%</i>	<i>100.0%</i>	<i>20</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$1,577</i>	<i>100.0%</i>	<i>100.0%</i>

Originations & Purchases
2016 FFIEC Census Data and 2010 ACS Data

**APPENDIX G – SECONDARY YEAR (2016) LENDING PERFORMANCE TABLES
FOR ALL ASSESSMENT AREAS (Continued)**

Geographic Distribution of Small Business Loans

Assessment Area: GA Laurens

Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
	2016					2016					
	Count		Bank Dollar		Small Businesses	Count			Dollar		
	#	%	\$ (000s)	\$ %		Bank #	Agg %	Bank \$ 000s	Agg \$ %	Agg \$ %	
Low	2	3.9%	\$34	1.5%	6.6%	2	3.9%	4.7%	\$34	1.5%	4.8%
Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
Middle	20	39.2%	\$1,363	60.7%	53.0%	20	39.2%	50.8%	\$1,363	60.7%	56.2%
Upper	29	56.9%	\$847	37.7%	40.4%	29	56.9%	42.2%	\$847	37.7%	37.9%
Unknown	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%	2.3%	\$0	0.0%	1.2%
<i>Total</i>	<i>51</i>	<i>100.0%</i>	<i>\$2,244</i>	<i>100.0%</i>	<i>100.0%</i>	<i>51</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$2,244</i>	<i>100.0%</i>	<i>100.0%</i>

Originations & Purchases
2016 FFIEC Census Data and 2016 D&B Information

Small Business Loans by Business Revenue & Loan Size

Assessment Area: GA Laurens

Business Revenue & Loan Size		Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2016					2016					
		Bank		Total Businesses	Count			Dollar				
		Count	\$ (000s)		%	Bank #	Agg %	Bank \$ (000s)	Agg \$ %	Agg \$ %		
#	%	\$	%	%	#	%	%	\$ (000s)	\$ %	\$ %		
BUSINESS REVENUE	\$1million or Less	28	54.9%	\$880	39.2%	91.2%	28	54.9%	49.5%	\$880	39.2%	36.6%
	Over \$1 Million	7	13.7%	\$954	42.5%	7.4%	7	13.7%				
	<i>Total Rev. available</i>	35	68.6%	\$1,834	81.7%	98.6%	35	68.6%				
	Rev. Not Known	16	31.4%	\$410	18.3%	1.3%	16	31.4%				
	<i>Total</i>	<i>51</i>	<i>100.0%</i>	<i>\$2,244</i>	<i>100.0%</i>	<i>100.0%</i>	<i>51</i>	<i>100.0%</i>				
LOAN SIZE	\$100,000 or Less	49	96.1%	\$1,455	64.8%		49	96.1%	96.2%	\$1,455	64.8%	52.2%
	\$100,001 - \$250,000	1	2.0%	\$124	5.5%		1	2.0%	2.3%	\$124	5.5%	15.6%
	\$250,001 - \$1 Million	1	2.0%	\$665	29.6%		1	2.0%	1.5%	\$665	29.6%	32.1%
	<i>Total</i>	<i>51</i>	<i>100.0%</i>	<i>\$2,244</i>	<i>100.0%</i>		<i>51</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$2,244</i>	<i>100.0%</i>	<i>100.0%</i>
LOAN SIZE Rev \$1 Mill or Less	\$100,000 or Less	27	96.4%	\$756	85.9%							
	\$100,001 - \$250,000	1	3.6%	\$124	14.1%							
	\$250,001 - \$1 Million	0	0.0%	\$0	0.0%							
	<i>Total</i>	<i>28</i>	<i>100.0%</i>	<i>\$880</i>	<i>100.0%</i>							

Originations & Purchases
Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue.
2016 FFIEC Census Data and 2016 D&B Information

**APPENDIX G – SECONDARY YEAR (2016) LENDING PERFORMANCE TABLES
FOR ALL ASSESSMENT AREAS (Continued)**

Geographic Distribution of HMDA Loans

Assessment Area: GA Troup

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2016					2016					
		Bank		Owner Occupied Units			Count			Dollar		
		Count		Dollar		%	Bank	Agg		Bank	Agg	
#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %		
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	13.2%	0	0.0%	10.5%	\$0	0.0%	9.3%
	Middle	4	100.0%	\$354	100.0%	32.9%	4	100.0%	34.7%	\$354	100.0%	29.6%
	Upper	0	0.0%	\$0	0.0%	53.9%	0	0.0%	54.8%	\$0	0.0%	61.1%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>4</i>	<i>100.0%</i>	<i>\$354</i>	<i>100.0%</i>	<i>100.0%</i>	<i>4</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$354</i>	<i>100.0%</i>	<i>100.0%</i>
REFINANCE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	13.2%	0	0.0%	9.1%	\$0	0.0%	7.1%
	Middle	0	0.0%	\$0	0.0%	32.9%	0	0.0%	27.8%	\$0	0.0%	22.8%
	Upper	2	100.0%	\$285	100.0%	53.9%	2	100.0%	63.1%	\$285	100.0%	70.1%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>2</i>	<i>100.0%</i>	<i>\$285</i>	<i>100.0%</i>	<i>100.0%</i>	<i>2</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$285</i>	<i>100.0%</i>	<i>100.0%</i>
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	13.2%	0	0.0%	15.9%	\$0	0.0%	15.9%
	Middle	0	0.0%	\$0	0.0%	32.9%	0	0.0%	36.2%	\$0	0.0%	44.4%
	Upper	0	0.0%	\$0	0.0%	53.9%	0	0.0%	47.8%	\$0	0.0%	39.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>0</i>	<i>0.0%</i>	<i>\$0</i>	<i>0.0%</i>	<i>100.0%</i>	<i>0</i>	<i>0.0%</i>	<i>100.0%</i>	<i>\$0</i>	<i>0.0%</i>	<i>100.0%</i>
MULTI FAMILY	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	19.1%	0	0.0%	33.3%	\$0	0.0%	93.6%
	Middle	0	0.0%	\$0	0.0%	37.5%	0	0.0%	33.3%	\$0	0.0%	2.8%
	Upper	0	0.0%	\$0	0.0%	43.4%	0	0.0%	33.3%	\$0	0.0%	3.5%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>0</i>	<i>0.0%</i>	<i>\$0</i>	<i>0.0%</i>	<i>100.0%</i>	<i>0</i>	<i>0.0%</i>	<i>100.0%</i>	<i>\$0</i>	<i>0.0%</i>	<i>100.0%</i>
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	13.2%	0	0.0%	10.3%	\$0	0.0%	14.8%
	Middle	4	66.7%	\$354	55.4%	32.9%	4	66.7%	32.3%	\$354	55.4%	25.6%
	Upper	2	33.3%	\$285	44.6%	53.9%	2	33.3%	57.4%	\$285	44.6%	59.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>6</i>	<i>100.0%</i>	<i>\$639</i>	<i>100.0%</i>	<i>100.0%</i>	<i>6</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$639</i>	<i>100.0%</i>	<i>100.0%</i>

Originations & Purchases
2016 FFIEC Census Data and 2010 ACS Data

**APPENDIX G – SECONDARY YEAR (2016) LENDING PERFORMANCE TABLES
FOR ALL ASSESSMENT AREAS (Continued)**

Borrower Distribution of HMDA Loans

Assessment Area: GA Troup

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2016					2016					
		Bank				Families by Family Income %	Count			Dollar		
		Count		Dollar			Bank	Agg	Bank	Agg		
#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %		
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	20.5%	0	0.0%	1.8%	\$0	0.0%	1.2%
	Moderate	1	25.0%	\$89	25.1%	16.5%	1	25.0%	13.5%	\$89	25.1%	9.4%
	Middle	3	75.0%	\$265	74.9%	15.9%	3	75.0%	23.6%	\$265	74.9%	19.6%
	Upper	0	0.0%	\$0	0.0%	47.2%	0	0.0%	42.9%	\$0	0.0%	54.5%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	18.1%	\$0	0.0%	15.3%
	<i>Total</i>	<i>4</i>	<i>100.0%</i>	<i>\$354</i>	<i>100.0%</i>	<i>100.0%</i>	<i>4</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$354</i>	<i>100.0%</i>	<i>100.0%</i>
REFINANCE	Low	0	0.0%	\$0	0.0%	20.5%	0	0.0%	3.1%	\$0	0.0%	1.8%
	Moderate	1	50.0%	\$68	23.9%	16.5%	1	50.0%	7.8%	\$68	23.9%	5.0%
	Middle	0	0.0%	\$0	0.0%	15.9%	0	0.0%	14.9%	\$0	0.0%	11.3%
	Upper	1	50.0%	\$217	76.1%	47.2%	1	50.0%	45.1%	\$217	76.1%	52.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	29.1%	\$0	0.0%	29.7%
	<i>Total</i>	<i>2</i>	<i>100.0%</i>	<i>\$285</i>	<i>100.0%</i>	<i>100.0%</i>	<i>2</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$285</i>	<i>100.0%</i>	<i>100.0%</i>
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	20.5%	0	0.0%	7.2%	\$0	0.0%	2.7%
	Moderate	0	0.0%	\$0	0.0%	16.5%	0	0.0%	10.1%	\$0	0.0%	6.0%
	Middle	0	0.0%	\$0	0.0%	15.9%	0	0.0%	13.0%	\$0	0.0%	7.7%
	Upper	0	0.0%	\$0	0.0%	47.2%	0	0.0%	63.8%	\$0	0.0%	74.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	5.8%	\$0	0.0%	8.8%
	<i>Total</i>	<i>0</i>	<i>0.0%</i>	<i>\$0</i>	<i>0.0%</i>	<i>100.0%</i>	<i>0</i>	<i>0.0%</i>	<i>100.0%</i>	<i>\$0</i>	<i>0.0%</i>	<i>100.0%</i>
MULTI FAMILY	Low	0	0.0%	\$0	0.0%	20.5%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	16.5%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	15.9%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	47.2%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
	<i>Total</i>	<i>0</i>	<i>0.0%</i>	<i>\$0</i>	<i>0.0%</i>	<i>100.0%</i>	<i>0</i>	<i>0.0%</i>	<i>100.0%</i>	<i>\$0</i>	<i>0.0%</i>	<i>100.0%</i>
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	20.5%	0	0.0%	2.5%	\$0	0.0%	1.3%
	Moderate	2	33.3%	\$157	24.6%	16.5%	2	33.3%	11.3%	\$157	24.6%	7.2%
	Middle	3	50.0%	\$265	41.5%	15.9%	3	50.0%	20.0%	\$265	41.5%	15.3%
	Upper	1	16.7%	\$217	34.0%	47.2%	1	16.7%	44.5%	\$217	34.0%	50.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	21.6%	\$0	0.0%	26.2%
	<i>Total</i>	<i>6</i>	<i>100.0%</i>	<i>\$639</i>	<i>100.0%</i>	<i>100.0%</i>	<i>6</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$639</i>	<i>100.0%</i>	<i>100.0%</i>

Originations & Purchases
2016 FFIEC Census Data and 2010 ACS Data

**APPENDIX G – SECONDARY YEAR (2016) LENDING PERFORMANCE TABLES
FOR ALL ASSESSMENT AREAS (Continued)**

Geographic Distribution of Small Business Loans

Assessment Area: GA Troup

Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
	2016					2016					
	Count		Bank Dollar		Small Businesses %	Count		Dollar			
	#	%	\$ (000s)	\$ %		Bank #	Agg %	Bank \$ 000s	Agg \$ %	Agg \$ %	
Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
Moderate	0	0.0%	\$0	0.0%	23.0%	0	0.0%	25.1%	\$0	0.0%	29.2%
Middle	7	87.5%	\$1,503	91.4%	31.1%	7	87.5%	29.6%	\$1,503	91.4%	31.0%
Upper	1	12.5%	\$141	8.6%	45.9%	1	12.5%	43.9%	\$141	8.6%	39.2%
Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	1.4%	\$0	0.0%	0.6%
<i>Total</i>	<i>8</i>	<i>100.0%</i>	<i>\$1,644</i>	<i>100.0%</i>	<i>100.0%</i>	<i>8</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$1,644</i>	<i>100.0%</i>	<i>100.0%</i>

Originations & Purchases
2016 FFIEC Census Data and 2016 D&B Information

Small Business Loans by Business Revenue & Loan Size

Assessment Area: GA Troup

Business Revenue & Loan Size		Bank Lending & Demographic Data Comparison				Bank & Aggregate Lending Comparison						
		2016				2016						
		Bank		Total Businesses %	Count		Dollar					
		Count #	%		\$ (000s) \$	%	Bank #	Agg %	Bank \$ (000s)	Agg \$ %	Agg \$ %	
BUSINESS REVENUE	\$1million or Less	4	50.0%	\$296	18.0%	88.5%	4	50.0%	46.9%	\$296	18.0%	48.9%
	Over \$1 Million	4	50.0%	\$1,348	82.0%	10.4%	4	50.0%				
	<i>Total Rev. available</i>	8	100.0%	\$1,644	100.0%	98.9%	8	100.0%				
	Rev. Not Known	0	0.0%	\$0	0.0%	1.2%	0	0.0%				
	<i>Total</i>	<i>8</i>	<i>100.0%</i>	<i>\$1,644</i>	<i>100.0%</i>	<i>100.0%</i>	<i>8</i>	<i>100.0%</i>				
LOAN SIZE	\$100,000 or Less	5	62.5%	\$201	12.2%		5	62.5%	91.7%	\$201	12.2%	28.6%
	\$100,001 - \$250,000	1	12.5%	\$141	8.6%		1	12.5%	3.1%	\$141	8.6%	11.7%
	\$250,001 - \$1 Million	2	25.0%	\$1,302	79.2%		2	25.0%	5.1%	\$1,302	79.2%	59.6%
	<i>Total</i>	<i>8</i>	<i>100.0%</i>	<i>\$1,644</i>	<i>100.0%</i>		<i>8</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$1,644</i>	<i>100.0%</i>	<i>100.0%</i>
LOAN SIZE Rev \$1 Mill or Less	\$100,000 or Less	3	75.0%	\$155	52.4%							
	\$100,001 - \$250,000	1	25.0%	\$141	47.6%							
	\$250,001 - \$1 Million	0	0.0%	\$0	0.0%							
	<i>Total</i>	<i>4</i>	<i>100.0%</i>	<i>\$296</i>	<i>100.0%</i>							

Originations & Purchases
Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue.
2016 FFIEC Census Data and 2016 D&B Information

**APPENDIX G – SECONDARY YEAR (2016) LENDING PERFORMANCE TABLES
FOR ALL ASSESSMENT AREAS (Continued)**

Geographic Distribution of HMDA Loans

Assessment Area: AL Chambers

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2016					2016					
		Bank		Owner Occupied Units			Count			Dollar		
		Count		Dollar		%	Bank	Agg		Bank	Agg	
#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %		
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	1	14.3%	\$62	7.3%	10.8%	1	14.3%	9.9%	\$62	7.3%	8.3%
	Middle	6	85.7%	\$783	92.7%	89.2%	6	85.7%	90.1%	\$783	92.7%	91.7%
	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	0.0%	0.0%
	<i>Total</i>	<i>7</i>	<i>100.0%</i>	<i>\$845</i>	<i>100.0%</i>	<i>100.0%</i>	<i>7</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$845</i>	<i>100.0%</i>	<i>100.0%</i>
REFINANCE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	3	50.0%	\$108	37.9%	10.8%	3	50.0%	12.4%	\$108	37.9%	6.5%
	Middle	3	50.0%	\$177	62.1%	89.2%	3	50.0%	87.6%	\$177	62.1%	93.5%
	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	0.0%	0.0%
	<i>Total</i>	<i>6</i>	<i>100.0%</i>	<i>\$285</i>	<i>100.0%</i>	<i>100.0%</i>	<i>6</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$285</i>	<i>100.0%</i>	<i>100.0%</i>
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	10.8%	0	0.0%	10.0%	\$0	0.0%	2.1%
	Middle	0	0.0%	\$0	0.0%	89.2%	0	0.0%	90.0%	\$0	0.0%	97.9%
	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	0.0%	0.0%
	<i>Total</i>	<i>0</i>	<i>0.0%</i>	<i>\$0</i>	<i>0.0%</i>	<i>100.0%</i>	<i>0</i>	<i>0.0%</i>	<i>100.0%</i>	<i>\$0</i>	<i>0.0%</i>	<i>100.0%</i>
MULTI FAMILY	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	4.1%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	95.9%	0	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	0.0%	0.0%
	<i>Total</i>	<i>0</i>	<i>0.0%</i>	<i>\$0</i>	<i>0.0%</i>	<i>100.0%</i>	<i>0</i>	<i>0.0%</i>	<i>0.0%</i>	<i>\$0</i>	<i>0.0%</i>	<i>0.0%</i>
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	4	30.8%	\$170	15.0%	10.8%	4	30.8%	10.8%	\$170	15.0%	7.5%
	Middle	9	69.2%	\$960	85.0%	89.2%	9	69.2%	89.2%	\$960	85.0%	92.5%
	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	0.0%	0.0%
	<i>Total</i>	<i>13</i>	<i>100.0%</i>	<i>\$1,130</i>	<i>100.0%</i>	<i>100.0%</i>	<i>13</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$1,130</i>	<i>100.0%</i>	<i>100.0%</i>

Originations & Purchases
2016 FFIEC Census Data and 2010 ACS Data

**APPENDIX G – SECONDARY YEAR (2016) LENDING PERFORMANCE TABLES
FOR ALL ASSESSMENT AREAS (Continued)**

Borrower Distribution of HMDA Loans

Assessment Area: AL Chambers

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2016					2016					
		Bank				Families by Family Income %	Count			Dollar		
		Count		Dollar			Bank	Agg	Bank	Agg		
#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %		
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	24.8%	0	0.0%	5.8%	\$0	0.0%	3.5%
	Moderate	2	28.6%	\$270	32.0%	17.8%	2	28.6%	20.5%	\$270	32.0%	16.8%
	Middle	3	42.9%	\$307	36.3%	20.8%	3	42.9%	26.6%	\$307	36.3%	27.3%
	Upper	2	28.6%	\$268	31.7%	36.6%	2	28.6%	26.6%	\$268	31.7%	35.1%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	20.5%	\$0	0.0%	17.3%
	<i>Total</i>	7	100.0%	\$845	100.0%	100.0%	7	100.0%	100.0%	\$845	100.0%	100.0%
REFINANCE	Low	0	0.0%	\$0	0.0%	24.8%	0	0.0%	6.2%	\$0	0.0%	3.0%
	Moderate	0	0.0%	\$0	0.0%	17.8%	0	0.0%	10.2%	\$0	0.0%	6.1%
	Middle	0	0.0%	\$0	0.0%	20.8%	0	0.0%	20.3%	\$0	0.0%	17.7%
	Upper	6	100.0%	\$285	100.0%	36.6%	6	100.0%	38.4%	\$285	100.0%	46.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	24.9%	\$0	0.0%	26.4%
	<i>Total</i>	6	100.0%	\$285	100.0%	100.0%	6	100.0%	100.0%	\$285	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	24.8%	0	0.0%	5.0%	\$0	0.0%	0.6%
	Moderate	0	0.0%	\$0	0.0%	17.8%	0	0.0%	15.0%	\$0	0.0%	14.7%
	Middle	0	0.0%	\$0	0.0%	20.8%	0	0.0%	10.0%	\$0	0.0%	21.2%
	Upper	0	0.0%	\$0	0.0%	36.6%	0	0.0%	55.0%	\$0	0.0%	61.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	15.0%	\$0	0.0%	1.8%
	<i>Total</i>	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
MULTI FAMILY	Low	0	0.0%	\$0	0.0%	24.8%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	17.8%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	20.8%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	36.6%	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%
	<i>Total</i>	0	0.0%	\$0	0.0%	100.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	24.8%	0	0.0%	5.9%	\$0	0.0%	3.3%
	Moderate	2	15.4%	\$270	23.9%	17.8%	2	15.4%	16.5%	\$270	23.9%	12.5%
	Middle	3	23.1%	\$307	27.2%	20.8%	3	23.1%	23.7%	\$307	27.2%	23.3%
	Upper	8	61.5%	\$553	48.9%	36.6%	8	61.5%	32.0%	\$553	48.9%	40.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	21.8%	\$0	0.0%	20.7%
	<i>Total</i>	13	100.0%	\$1,130	100.0%	100.0%	13	100.0%	100.0%	\$1,130	100.0%	100.0%

Originations & Purchases
2016 FFIEC Census Data and 2010 ACS Data

Geographic Distribution of Small Business Loans

Assessment Area: AL Chambers

Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
	2016					2016					
	Count		Bank Dollar		Small Businesses %	Count			Dollar		
	#	%	\$ (000s)	\$ %		Bank #	Agg %	Bank \$ 000s	\$ %	Agg \$ %	
Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
Moderate	1	8.3%	\$16	5.3%	17.2%	1	8.3%	19.7%	\$16	5.3%	18.4%
Middle	11	91.7%	\$286	94.7%	82.8%	11	91.7%	76.6%	\$286	94.7%	75.9%
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	0.0%	0.0%
Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	3.8%	\$0	0.0%	5.8%
<i>Total</i>	<i>12</i>	<i>100.0%</i>	<i>\$302</i>	<i>100.0%</i>	<i>100.0%</i>	<i>12</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$302</i>	<i>100.0%</i>	<i>100.0%</i>

Originations & Purchases
2016 FFIEC Census Data and 2016 D&B Information

Small Business Loans by Business Revenue & Loan Size

Assessment Area: AL Chambers

Business Revenue & Loan Size		Bank Lending & Demographic Data Comparison				Bank & Aggregate Lending Comparison						
		2016				2016						
		Bank		Total Businesses	Count			Dollar				
		Count	\$ (000s)		Bank	Agg	Bank	Agg				
#	%	\$	%	%	#	%	%	\$ (000s)	\$ %	\$ %		
BUSINESS REVENUE	\$1million or Less	6	50.0%	\$141	46.7%	91.2%	6	50.0%	46.2%	\$141	46.7%	42.3%
	Over \$1 Million	5	41.7%	\$137	45.4%	7.1%	5	41.7%				
	<i>Total Rev. available</i>	11	91.7%	\$278	92.1%	98.3%	11	91.7%				
	Rev. Not Known	1	8.3%	\$24	7.9%	1.8%	1	8.3%				
	<i>Total</i>	<i>12</i>	<i>100.0%</i>	<i>\$302</i>	<i>100.0%</i>	<i>100.0%</i>	<i>12</i>	<i>100.0%</i>				
LOAN SIZE	\$100,000 or Less	12	100.0%	\$302	100.0%		12	100.0%	97.9%	\$302	100.0%	68.0%
	\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	1.4%	\$0	0.0%	10.1%
	\$250,001 - \$1 Million	0	0.0%	\$0	0.0%		0	0.0%	0.7%	\$0	0.0%	21.9%
	<i>Total</i>	<i>12</i>	<i>100.0%</i>	<i>\$302</i>	<i>100.0%</i>		<i>12</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$302</i>	<i>100.0%</i>	<i>100.0%</i>
LOAN SIZE Rev \$1 Mill or Less	\$100,000 or Less	6	100.0%	\$141	100.0%							
	\$100,001 - \$250,000	0	0.0%	\$0	0.0%							
	\$250,001 - \$1 Million	0	0.0%	\$0	0.0%							
	<i>Total</i>	<i>6</i>	<i>100.0%</i>	<i>\$141</i>	<i>100.0%</i>							

Originations & Purchases
Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue.
2016 FFIEC Census Data and 2016 D&B Information