

## **PUBLIC DISCLOSURE**

**January 25, 2021**

### **COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION**

**Synovus Bank  
RSSD #395238  
Columbus, Georgia 31901**

**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

**INSTITUTION’S CRA RATING: SATISFACTORY**

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

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

\*Note: The lending test is weighted more heavily than the investment and service tests when arriving at an overall rating.

Major factors supporting the institution’s rating include the following:

- The overall geographic distribution of HMDA<sup>2</sup>-reportable lending reflects adequate penetration in low- and moderate-income geographies.
- The overall geographic distribution of small business lending reflects good penetration in low- and moderate-income geographies.
- The overall distribution of HMDA-reportable lending among borrowers of different income levels is adequate.
- The overall distribution of small business lending among businesses of different sizes is adequate.
- The bank makes an adequate level of community development loans.
- The bank makes a significant level of qualified community development investments in response to assessment area community development needs.
- Retail delivery systems are reasonably accessible to the geographies and individuals of different income levels in the bank’s assessment areas.
- The bank provides a relatively high level of community development services.

<sup>2</sup> Home mortgage loans are reported by institutions on the Home Mortgage Disclosure Act (HMDA) Loan Application Register (LAR). The register includes home purchase, refinance, home improvement, and multifamily loans originated and purchased by the institution.

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### DESCRIPTION OF INSTITUTION

Synovus Bank is a large, interstate bank headquartered in Columbus, Georgia. As of December 31, 2019, the bank operated 298 branch offices across five states including Alabama, Florida, Georgia, South Carolina, and Tennessee. Synovus Bank received a “Satisfactory” rating at its previous Community Reinvestment Act (CRA) Performance Evaluation (PE) dated November 6, 2017. No known legal impediments exist that would restrain the bank from meeting the credit needs of its assessment areas.

For this examination, 58 assessment areas were reviewed. Deposits in these assessment areas totaled \$38.4 billion as of June 30, 2019. Descriptions of the full-scope assessment areas can be found in the applicable state or multistate sections of this report.

#### ***Business Structure***

Synovus Financial Corporation (SFC) is a \$48.2 billion bank holding company headquartered in Columbus, Georgia. Synovus Bank is a wholly owned subsidiary of SFC. SFC also operates a trust subsidiary, Synovus Trust Company. Before December 31, 2019, mortgage loan services were primarily offered through Synovus Mortgage Corporation (SMC), a subsidiary of Synovus Bank. SMC sold the majority of originated loans within 60 days of origination. On December 31, 2019, SMC was dissolved and merged into Synovus Bank.

Effective January 1, 2019, SFC completed the acquisition of FCB Financial Holdings, Inc., owner of Florida Community Bank. FCB, headquartered in Weston, Florida, with \$12.4 billion in assets and \$10.2 billion in deposits as of September 30, 2018, and 51 branches in Florida. As a result of the acquisition, Florida now represents a large concentration of the bank’s deposits and lending, and Synovus entered nine new assessment areas throughout the state.

#### ***Credit Products and Loan Portfolio***

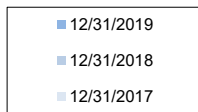
Synovus Bank offers a wide variety of consumer, commercial, and residential real estate products to fulfill the credit needs of the residents and businesses in its assessment areas. Consumer loan products include auto loans, personal lines of credit, installment loans, home equity loans, and mortgage loans. The bank also offers construction and commercial loan products including lines of credit, Small Business Administration (SBA) loans, real estate loans, and specialty financing.

The following two charts show the composition of Synovus Bank’s loan portfolio as of year-end 2017, 2018, and 2019. Throughout the three-year period, loans secured by nonfarm, nonresidential real estate represented the largest volume of loans in Synovus Bank’s loan portfolio by dollar volume. The next highest product volume by dollar over the same period was commercial and industrial loans, followed by loans secured by one- to four-family dwellings. Agricultural loans and farmland lending accounted for a small fraction of the loan portfolio.

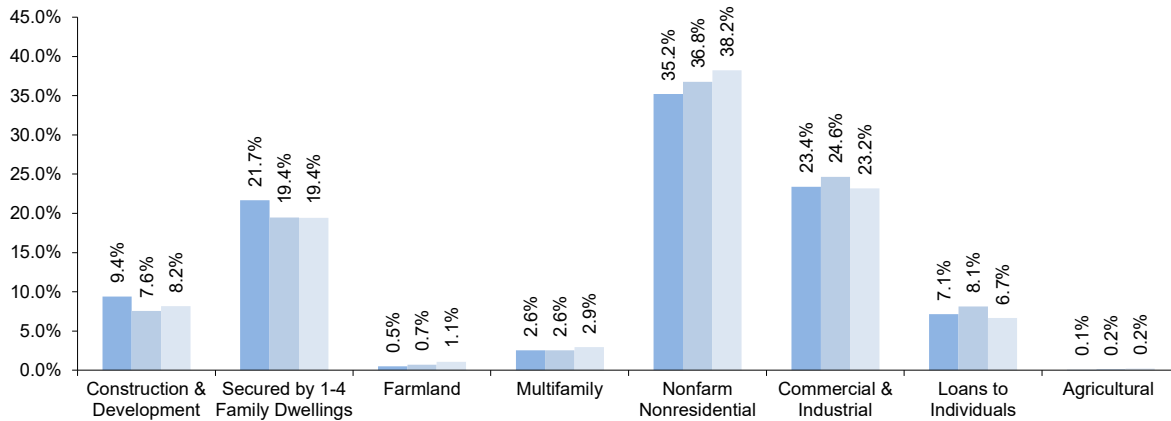
# Institution

COMPOSITION OF LOAN PORTFOLIO						
Loan Type	12/31/2019		12/31/2018		12/31/2017	
	\$ (000s)	Percent	\$ (000s)	Percent	\$ (000s)	Percent
Construction and Development	3,413,138	9.4%	1,950,878	7.6%	2,019,536	8.2%
Secured by One- to Four- Family Dwellings	7,868,862	21.7%	5,015,990	19.4%	4,783,374	19.4%
Other Real Estate: Farmland	185,621	0.5%	185,173	0.7%	268,968	1.1%
Multifamily	935,348	2.6%	662,781	2.6%	725,862	2.9%
Nonfarm nonresidential	12,801,840	35.2%	9,481,970	36.8%	9,405,793	38.2%
Commercial and Industrial	8,511,306	23.4%	6,357,242	24.6%	5,714,628	23.2%
Loans to Individuals	2,593,531	7.1%	2,094,783	8.1%	1,644,898	6.7%
Agricultural Loans	35,355	0.1%	42,340	0.2%	56,462	0.2%
<b>Total</b>	<b>\$36,345,001</b>	<b>100.00%</b>	<b>\$25,791,157</b>	<b>100.00%</b>	<b>\$24,619,521</b>	<b>100.00%</b>

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

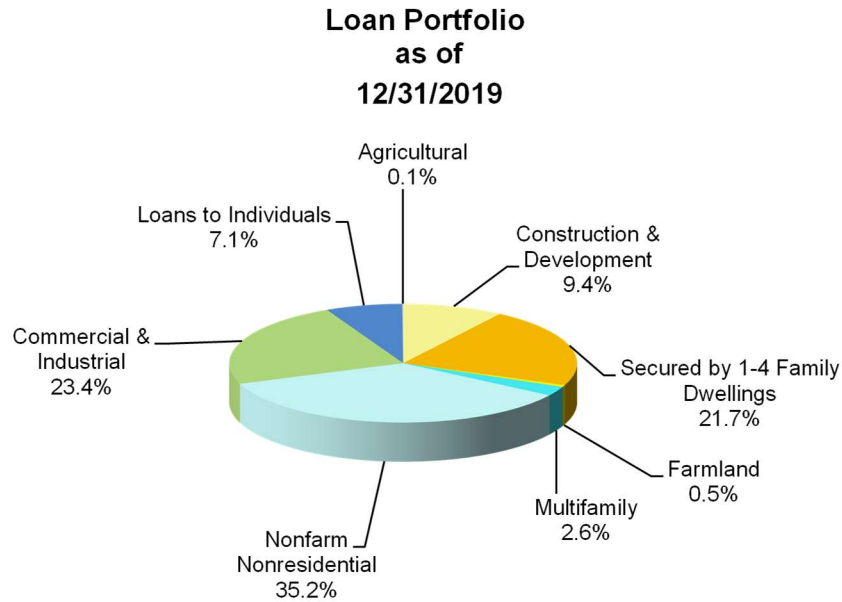


## Loan Portfolio Trend



## Institution

The following chart is a representation of the loan portfolio composition as of December 31, 2019.



Synovus Bank’s loan portfolio includes a variety of products to support affordable housing for low- and moderate-income borrowers. The bank originates FHA, VA, and rural housing loans for home purchases and works with many state and local agencies that offer first-time homebuyer mortgages and/or down payment assistance for low- and moderate-income borrowers, such as the Federal Home Loan Bank, Home Possible, Home Ready, GA Dream, Atlanta Housing Authority, and the Atlanta Neighborhood Development Authority.

The bank offers an Affordable Mortgage Program, which is specially designed for low- to moderate-income borrowers in its assessment areas. The program includes financial literacy courses, down payment assistance, and low down payment options with loan-to-value ratios between 97 and 100 percent. In addition, private mortgage insurance is not required. Also, the bank offers the Select Home Program, which is a program specifically designed for the Atlanta and Birmingham assessment areas. The bank’s Choice Affordable Mortgage Program is a hybrid between the Affordable Mortgage Program and Select Home Program and is also designed to service the Atlanta and Birmingham assessment areas. The bank’s lending volume for each of these products has increased in both number of loans and dollar amount throughout the review period.

In 2018, Synovus Bank introduced a Community Revitalization Special Financing Program to offer special funding that supports revitalization efforts and community improvements. Initially, the program was offered for specific markets in Georgia, but was expanded to all markets across the bank’s footprint in 2020. Qualified properties must be within or adjacent to counties where Synovus has a physical location and must be located within a defined historic downtown business district as determined by the local city or development authority. Program highlights include special rates and terms for loans greater than \$50,000 and up to \$1 million and a maximum loan-to-value ratio of up to 90 percent for real estate loans and 80 percent for new or ground-up construction.



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### SCOPE OF EXAMINATION

For the purposes of this examination, Synovus Bank had a total of 58 CRA assessment areas across five states and two multistate MSAs. Synovus Bank is an interstate bank; therefore, the scope of this evaluation includes a full-scope review of at least one assessment area in each state where the bank has branches. Each assessment area was reviewed for lending, investment, and service performance using either full-scope or limited-scope examination procedures; ten assessment areas were chosen for a full-scope review. Criteria used to select full-scope assessment areas include the volume of HMDA-reportable and CRA small business lending by number of loans and dollar amount, as a percentage of statewide lending activity; deposit market share; number of branches; percentage of deposits; volume of community development activity; and other non-financial considerations. Full-scope assessment areas represent the most active markets in each state based on these criteria. Where similar activity was noted, full-scope assessment areas were considered that were not selected at the previous examination.

The following assessment areas received full-scope reviews:

- Alabama: Birmingham and Huntsville
- Florida: Tampa and Sarasota
- Georgia: Atlanta and Athens
- South Carolina: Charleston
- Tennessee: Nashville
- Multistates: Chattanooga, TN-GA and Columbus, GA-AL

Florida and Georgia had the highest number of branches, along with the largest concentration of lending and deposit activity; as a result, performance in these two states received the greatest weight in determining the overall rating for each test and the institution overall. Each state, along with the full-scope assessment areas within each state, is presented in alphabetical order. A description of each state, multistate, and full-scope assessment area is included in the applicable section of this report.

#### ***Examination Review Period and Products Reviewed***

The evaluation included an analysis of Synovus Bank and Synovus Mortgage HMDA-reportable loans and small business loans originated between January 1, 2017, and December 31, 2019. Pursuant to amendments to Regulation C - HMDA, as of January 1, 2018, HMDA reporting requirements changed. Based on the revised guidelines, the bank began reporting new loan purpose types, including other purpose closed-end loans and other purpose lines of credit. In addition, home improvement loans not secured by a dwelling are no longer reportable transactions under HMDA while home equity lines of credit (HELOCs) secured by a dwelling are now covered transactions under HMDA. Due to the differences between HMDA data collected, recorded, and reported pursuant to the prior and current versions of Regulation C, this evaluation will include separate summary tables and analysis for the bank's HMDA-reportable lending in 2017 and 2018-2019. To determine the final lending

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test rating, primary weight was given to lending performance in 2018 and 2019. Lending performance in 2017 is only discussed when it was material to the outcome of the analyses. HMDA-reportable home purchase and refinance loans and CRA-reportable small business loans were the major lending products reviewed. During the evaluation period, the bank had a very low volume of small farm, home improvement, and multifamily loans, which are not primary products; therefore, an analysis of these activities would not be meaningful and was not completed for this review of performance. The analysis did not include other types of consumer loans, credit cards or commercial loans. Additionally, other purpose lines of credit were also excluded because further analyses are required to determine the impact of 2018 updates to HMDA requirements. Retail banking services such as branch distribution and hours of operation were analyzed for the same review period.

The community development activity review period was July 1, 2017, through December 31, 2019. Community development loans originated within this timeframe were included in the lending test analysis, and community development investments funded during this period were analyzed as part of the investment test. Investments with community development as a primary purpose that were funded during a prior review period but still outstanding as of December 31, 2019, were also considered. Community development services that took place during the review period were included in the service test review. A loan, investment, or service has community development as a primary purpose when it is designed for the express purpose of revitalizing or stabilizing low- or moderate-income areas, designated disaster areas, or underserved or distressed nonmetropolitan middle-income areas; providing affordable housing for, or community services targeted to, low- or moderate-income persons; or promoting economic development by financing small businesses and farms that meet the requirements set forth in 12 CFR 228.12(g).

### ***Examination Analysis***

This evaluation of Synovus Bank's record of lending in individual assessment areas includes the use of and comparison to demographic characteristics. The primary sources for demographic statistics are 2019 FFIEC census data and 2019 Dun & Bradstreet 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 Dun & Bradstreet. 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.

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 businesses within each geographic income category.

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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. 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. Comments for activity in middle- and upper-income tracts and to middle- and upper-income borrowers are only included in this report when they were material to the outcome of the analyses.

Synovus Bank's and Synovus Mortgage's lending performance was also compared to the performance of aggregate lenders in 2017, 2018, and 2019 with primary weight given to 2018 and 2019. Aggregate lenders include all lenders required to report HMDA-reportable and CRA small business lending data within the respective assessment areas. Lending market share is also discussed to give a better understanding of where Synovus Bank ranks within the respective assessment areas.

For retail services, Synovus Bank's branch distribution analysis was conducted using data as of December 31, 2019, unless otherwise noted. In some instances, branch distribution analyses from multiple timeframes was conducted due to assessment area changes and/or Office of Management and Budget (OMB) census tract changes. 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 institution in a particular assessment area.

In order to better understand assessment area community development and credit needs, several sources were used, including contacts with community development practitioners, review of publicly accessible data, information submitted by the institution, and plans that describe the community development environment in local markets. Community contact interviews were conducted with representatives from affordable housing, economic development, social service, and governmental organizations operating inside the bank's assessment areas. These individuals have expertise in their respective fields and are familiar with the economic, social, and demographic characteristics and community development opportunities in the assessment area. Information obtained from these interviews helped establish a context for the communities in which the bank operates and helped to gather information on the bank's performance.

In most of the bank's markets, community contacts noted that affordable housing was the biggest concern. In urban communities, significant housing price increases have made homeownership unattainable for many low-wage workers, many of whom are encountering challenges obtaining affordable housing near their workplaces.

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Community contacts also identified the need for more funding and technical assistance for small businesses. Another common concern noted by the contacts was the need for funds to renovate and update dilapidated housing in low- and moderate-income areas. Finally, almost all of the community contacts stated that low- and moderate-income families and communities are still struggling, and there is an ongoing need for programs to address down payment assistance, financial stability, and financial education. Contacts in each market identified opportunities in these key areas for bank participation. More detailed information obtained from individual community contacts is included in the Credit and Community Development Needs section for each full-scope assessment area.

### CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS

#### Lending Test

Lending test performance is rated low satisfactory. Performance in South Carolina is good, while performance in the remaining states, the Chattanooga multistate assessment area, and the Columbus multistate assessment area is adequate. The overall geographic distribution of loans throughout the assessment areas, as well as the overall loan distribution among borrowers of different income levels and businesses of different sizes, is adequate. Additionally, Synovus Bank makes an adequate level of community development loans. Community development lending performance is excellent in South Carolina; good in Tennessee and the Columbus multistate assessment area; adequate in Alabama, Florida, and Georgia; and poor in the Chattanooga multistate assessment area.

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

#### *Lending Activity*

The following tables summarize the bank's lending activity for 2017 and for 2018–2019. Overall, Synovus Bank originated more HMDA-reportable loans by both number and dollar amount than CRA small business loans. Due to the higher percentage of loans by number, HMDA-reportable loans typically had a greater impact on lending ratings. Lending was responsive to credit needs in all states and commensurate with deposits, competition, economic environment, and other performance context factors in each state; no conspicuous gaps in lending activity by income category were identified. Detailed information about lending activity can be found in each of the state sections of this report.

## Institution

### Summary of Lending Activity 2017

Loan Type	#	%	\$(000s)	%
<b>Total Consumer related</b>	<b>0</b>	<b>0</b>	<b>\$0</b>	<b>0</b>
Home Improvement	171	--	\$13,615	--
Home Purchase	3,259	--	\$1,000,748	--
Multi-Family Housing	37	--	\$78,377	--
Refinancing	1,528	--	\$381,785	--
<b>Total HMDA related</b>	<b>4,995</b>	<b>36</b>	<b>\$1,474,525</b>	<b>44</b>
<b>Total Non-HMDA related</b>	<b>0</b>	<b>0</b>	<b>\$0</b>	<b>0</b>
Small Business	8,724	--	\$1,903,013	--
<b>Total Small Business related</b>	<b>8,724</b>	<b>63</b>	<b>\$1,903,013</b>	<b>56</b>
Small Farm	235	--	\$31,024	--
<b>Total Small Farm related</b>	<b>235</b>	<b>2</b>	<b>\$31,024</b>	<b>1</b>
<b>TOTAL LOANS</b>	<b>13,954</b>	<b>100</b>	<b>\$3,408,562</b>	<b>100</b>

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

### Summary of Lending Activity 2018-2019

Loan Type	#	%	\$(000s)	%
<b>Total Consumer related</b>	<b>0</b>	<b>0</b>	<b>\$0</b>	<b>0</b>
Home Improvement	307	--	\$33,085	--
Home Purchase	8,894	--	\$2,533,568	--
Multi-Family Housing	221	--	\$343,115	--
Refinancing	6,721	--	\$1,534,933	--
Other Purpose Closed-End	209	--	\$52,574	--
Other Purpose LOC	7,862	--	\$1,017,930	--
<b>Total HMDA related</b>	<b>24,210</b>	<b>61</b>	<b>\$5,515,205</b>	<b>61</b>
<b>Total Non-HMDA related</b>	<b>0</b>	<b>0</b>	<b>\$0</b>	<b>0</b>
Small Business	15,453	--	\$3,609,171	--
<b>Total Small Business related</b>	<b>15,453</b>	<b>39</b>	<b>\$3,609,171</b>	<b>39</b>
Small Farm	194	--	\$38,198	--
<b>Total Small Farm related</b>	<b>194</b>	<b>0</b>	<b>\$38,198</b>	<b>0</b>
<b>TOTAL LOANS</b>	<b>39,861</b>	<b>100</b>	<b>\$9,162,574</b>	<b>100</b>

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

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

## Institution

### Lending Inside and Outside the Assessment Area 2017

Loan Types	Inside				Outside			
	#	%	\$(000s)	%	#	%	\$(000s)	%
Home Improvement	156	91.2	\$12,904	94.8	15	8.8	\$711	5.2
Home Purchase - Conventional	1,029	88.0	\$533,007	88.6	140	12.0	\$68,833	11.4
Multi-Family Housing	31	83.8	\$53,893	68.8	6	16.2	\$24,484	31.2
Refinancing	743	88.7	\$215,621	87.3	95	11.3	\$31,500	12.7
<b>Total HMDA related</b>	<b>1,959</b>	<b>88.4</b>	<b>\$815,425</b>	<b>86.7</b>	<b>256</b>	<b>11.6</b>	<b>\$125,528</b>	<b>13.3</b>
Small Business	7,982	91.5	\$1,743,155	91.6	742	8.5	\$159,858	8.4
<b>Total Small Bus. related</b>	<b>7,982</b>	<b>91.5</b>	<b>\$1,743,155</b>	<b>91.6</b>	<b>742</b>	<b>8.5</b>	<b>\$159,858</b>	<b>8.4</b>
Small Farm	167	71.1	\$21,478	69.2	68	28.9	\$9,546	30.8
<b>Total Small Farm related</b>	<b>167</b>	<b>71.1</b>	<b>\$21,478</b>	<b>69.2</b>	<b>68</b>	<b>28.9</b>	<b>\$9,546</b>	<b>30.8</b>
<b>TOTAL LOANS</b>	<b>10,108</b>	<b>90.5</b>	<b>\$2,580,058</b>	<b>89.7</b>	<b>1,066</b>	<b>9.5</b>	<b>\$294,932</b>	<b>10.3</b>

Note: Affiliate loans not included

### Lending Inside and Outside the Assessment Area 2018-2019

Loan Types	Inside				Outside			
	#	%	\$(000s)	%	#	%	\$(000s)	%
Home Improvement	285	93.1	\$31,536	95.8	21	6.9	\$1,399	4.2
Home Purchase - Conventional	3,855	89.0	\$1,402,821	87.4	477	11.0	\$201,794	12.6
Multi-Family Housing	200	90.5	\$297,817	86.8	21	9.5	\$45,298	13.2
Other Purpose Closed-End	40	83.3	\$24,020	81.2	8	16.7	\$5,547	18.8
Other Purpose LOC	7,307	92.9	\$943,664	92.7	555	7.1	\$74,266	7.3
Refinancing	4,952	92.2	\$1,119,173	90.4	417	7.8	\$118,211	9.6
<b>Total HMDA related</b>	<b>16,639</b>	<b>91.7</b>	<b>\$3,819,031</b>	<b>89.5</b>	<b>1,499</b>	<b>8.3</b>	<b>\$446,515</b>	<b>10.5</b>
Small Business	14,178	91.7	\$3,296,825	91.3	1,275	8.3	\$312,346	8.7
<b>Total Small Bus. related</b>	<b>14,178</b>	<b>91.7</b>	<b>\$3,296,825</b>	<b>91.3</b>	<b>1,275</b>	<b>8.3</b>	<b>\$312,346</b>	<b>8.7</b>
Small Farm	140	72.2	\$24,846	65.0	54	27.8	\$13,352	35.0
<b>Total Small Farm related</b>	<b>140</b>	<b>72.2</b>	<b>\$24,846</b>	<b>65.0</b>	<b>54</b>	<b>27.8</b>	<b>\$13,352</b>	<b>35.0</b>
<b>TOTAL LOANS</b>	<b>30,957</b>	<b>91.6</b>	<b>\$7,140,702</b>	<b>90.2</b>	<b>2,828</b>	<b>8.4</b>	<b>\$772,213</b>	<b>9.8</b>

Note: Affiliate loans not included

In 2017, 90.5 percent of total loan units were located inside the assessment areas and in 2018 and 2019, 91.6 percent were located inside the assessment areas. This included 88.4 percent of HMDA-reportable loans in 2017 and 91.7 percent of HMDA-reportable loans in 2018 and 2019. Additionally, this also includes 91.5 percent of

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small business loans in 2017 and 91.7 percent of small business loans in 2018 and 2019. These high percentages indicate Synovus Bank’s willingness to originate loans that are responsive to the residential and small business credit needs of its assessment areas.

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

The overall geographic distribution of HMDA-reportable lending and CRA small business lending reflects adequate penetration in low- and moderate-income geographies. Of the 10 full-scope assessment areas, Charleston and Tampa are considered good and the remaining assessment areas are considered adequate. The geographic distribution of HMDA-reportable loans is considered adequate and the overall geographic distribution of small business loans is considered good.

The distribution of HMDA-reportable loans to borrowers of different income levels and small business loans to businesses of different revenue sizes is adequate. By assessment area, the Chattanooga multistate assessment area is considered good for overall borrower distribution and the remaining assessment areas are adequate.

The analyses of HMDA-reportable and small business lending within each assessment area are discussed in detail later in this report.

### ***Community Development Lending***

Synovus Bank made an adequate level of community development loans during the review period. Since the previous examination, the bank originated or renewed 339 community development loans for approximately \$546,992 million. This volume of community development lending is considered adequate given the size and presence of the institution in its assessment areas; the bank’s community development lending exhibited adequate responsiveness to community development needs at the assessment area level.

<b>Loan Purpose</b>	<b>#</b>	<b>\$ ('000s)</b>
Affordable Housing	130	\$176,024
Community Services	154	\$124,577
Economic Development	23	\$36,966
Revitalization/Stabilization	32	\$209,425
<b>Total</b>	<b>339</b>	<b>\$546,992</b>

As noted earlier, performance in Georgia and Florida had the greatest impact on the overall assessment of community development lending, followed by Alabama and the Columbus multistate assessment area. The bank made an adequate level of loans in Georgia, Florida, and Alabama. The bank made a good level of loans in the Columbus multistate assessment area and the state of Tennessee and an excellent level of loans in South Carolina. The bank made a low level of loans in the Chattanooga multistate assessment area. The highest volume of community development loans (33.8 percent) benefited assessment areas in Florida; during the review period the bank originated or renewed loans totaling \$176.3 million in the state. The next largest concentration of lending (30.5 percent) was in Georgia, where the bank originated or renewed community development loans totaling \$159.1 million.

The community development loans made during the review period were for a variety of purposes. As shown in the table above, the most significant volume of loans (by dollar) supported the revitalization and stabilization of

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low- and moderate-income communities and other targeted geographies. The second largest concentration of loans financed affordable housing for low- and moderate-income individuals followed by loans for community services that serve low- and moderate-income individuals.

More information on individual community development loans can be found in the state and full-scope assessment area sections of this report.

### Investment Test

Synovus Bank’s overall performance under the investment test is high satisfactory. The bank made investments that demonstrated good responsiveness to community development needs. Specifically, the bank had excellent performance in Tennessee and the Columbus multistate assessment area and good performance in Alabama, Florida, Georgia, South Carolina, and the Chattanooga multistate assessment area.

Qualified investments (not including contributions) totaled approximately \$439.4 million, including \$275.4 million in investments that were obtained during the current review period. Of the total investments, \$433.6 million directly benefited the bank’s assessment areas, or a broader statewide or regional area that included its assessment areas. The bank also made \$5.8 million in investments within the states it serves and at the institutional level, without a purpose, mandate, or function of serving any of the bank’s assessment areas. The majority of the investments in this final category were mortgage-backed securities, but also included LIHTC projects and deposits in CDFI banks that were located outside the bank’s defined assessment areas.

Investment Purpose	#	\$ ('000s)
Affordable Housing	1,984	\$382,754
Community Services	0	\$0
Economic Development	15	\$26,525
Revitalization & Stabilization	7	\$30,154
<b>Total</b>	2,006	\$439,433

Most of the bank’s investments (by dollar and number) supported affordable housing through the purchase of securities backed by government-guaranteed mortgages to qualified low- and moderate-income borrowers as well as investments in LIHTC projects. More specifically, the bank invested \$243.8 million in mortgage-backed securities and \$120.5 million in LIHTC projects. Additionally, the bank invested \$20.0 million in Small Business Investment Companies (SBIC) funds; \$16.5 million in CRA-qualified mutual funds; and \$4.3 million in deposits to African American-owned CDFI banks to help provide financing that is often unavailable from mainstream financial institutions. Other qualified investments included equity equivalent investments in CDFIs that supported affordable housing for low- and moderate-income individuals and economic development for small businesses and HUD Bonds.

Synovus Bank also made 1,661 qualified contributions totaling \$9.0 million during the review period with a purpose of community development. Of the total contributions, \$8.6 million directly benefited one of the bank’s assessment areas and \$370,950 benefited a broader statewide or regional area that included one or more of the bank’s assessment areas. The bank also made \$27,950 in contributions within the states it serves and at the institutional level, without a purpose, mandate, or function of serving any of the bank’s assessment areas. The largest volume of contributions (by dollar) was in Florida, with approximately 60.0 percent of all contributions made during the review period.



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The majority of contributions provided support for organizations engaged in community services for low- and moderate-income individuals or communities, including but not limited to education, especially financial literacy, health and wellness services, food banks, and veterans' causes. The bank was also a significant supporter in markets across its footprint of a large organization that partners with local nonprofits to provide community services to low- and moderate-income individuals, with a primary focus on programs that promote financial stability, health, and education.

<b>Contribution Purpose</b>	<b>#</b>	<b>\$ ('000s)</b>
Affordable Housing	209	\$542
Community Services	1,366	\$7,972
Economic Development	71	\$331
Revitalization & Stabilization	15	\$161
<b>Total</b>	<b>1,661</b>	<b>\$9,006</b>

Contributions exhibited responsiveness to a number of community development needs. Of particular note, the bank supported affordable housing coalitions across its footprint. Additionally, it supported a Hispanic Business Fund as well as a number of small business hubs to foster growth in low- and moderate-income neighborhoods. Other noteworthy initiatives included support for several Purpose Built Communities, which take a coordinated holistic approach to addressing intergenerational poverty. By connecting with community leaders, these projects provide mixed-income housing, cradle-to-college education pipeline, and community wellness facilitates and programs at the neighborhood level to create greater racial equity, economic mobility, and health outcomes for residents. Finally, the bank provided significant support to empower low- and moderate-income students to complete college. The organization works to achieve its goal through providing matched savings financial assistance, near-peer success coaching, financial capability education, and mentorship, with special attention to girls and women.

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

### Service Test

Synovus' overall performance under the service test is low satisfactory, based on its performance in the 10 full-scope assessment areas. The service test ratings for each state are adequate, excluding South Carolina, where performance is good. In both multistate assessment areas, Chattanooga and Columbus, performance is considered good.

#### ***Retail Banking Services***

Retail banking services are good in South Carolina and the Chattanooga multistate assessment area and adequate in the remaining states and multistate assessment area.

This performance criterion evaluates the bank's level of service-delivery systems provided in each geography classification. The table below illustrates the distribution of the bank's branches and ATMs by income level of geographies, as well as the numbers of branch openings and closings. In addition to its 298 banking offices, the bank also operates 322 full-service ATMs throughout its geographic footprint. Synovus' merger in 2019 with Florida Community Bank (FCB) expanded the bank's CRA assessment areas since the previous examination. In January 2019, Synovus acquired FCB and its network of branches, which included the following assessment areas

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outside of Synovus’ existing footprint: Daytona Beach, Ft. Lauderdale, Hendry, Miami, Palm Bay, Port St. Lucie, Punta Gorda, Vero Beach, and West Palm Beach. Synovus gained a total of 51 branches in Florida as a result of the FCB acquisition. Additionally, the bank gained branches in existing assessment areas as follows: Ft. Myers, Naples, Orlando, Sarasota, and Tampa.

**Geographic Distribution of Branches & ATMS**

Assessment Area: Assessment Area(s): Whole Bank

Tract Category	Branches							ATMs								Demographics						
	Total Branches		Open	Closed	Drive thru	Extend-ed Hours	Week-end Hours	Total ATMs		Full Service ATMs				Cash only ATMs				Census Tracts		House holds	Total Businesses	
	#	%						#	%	#	%	Open	Closed	#	%	Open	Closed	#	%			%
Low	7	2.4%	1	0	4	7	1	Total	14	3.1%	9	2.8%	2	0	5	4.1%	0	0	535	7.9%	5.7%	4.6%
DTO	0		0	0				SA	6		3		1	0	3		0	0				
Moderate	67	22.5%	13	3	63	66	21	Total	87	19.6%	69	21.4%	17	5	18	14.6%	0	1	1709	25.1%	23.8%	21.6%
DTO	1		0	0				SA	11		5		1	2	6		0	1				
Middle	114	38.3%	18	3	105	113	24	Total	195	43.8%	127	39.4%	19	3	68	55.3%	2	2	2422	35.6%	38.4%	35.0%
DTO	0		0	0				SA	46		16		2	1	30		1	2				
Upper	109	36.6%	21	1	91	107	25	Total	145	32.6%	115	35.7%	26	1	30	24.4%	3	1	2020	29.7%	31.9%	38.2%
DTO	1		0	0				SA	17		7		3	0	10		3	1				
Unknown	1	0.3%	0	0	1	1	0	Total	4	0.9%	2	0.6%	0	0	2	1.6%	0	0	123	1.8%	0.2%	0.6%
DTO	0		0	0				SA	3		1		0	0	2		0	0				
Total	298	100.0%	53	7	264	294	71	Total	445	100.0%	322	100.0%	64	9	123	100.0%	5	4	6809	100.0%	100.0%	100.0%
DTO	2		0	0				SA	83		32		7	3	51		4	4				

2019 FFIEC Census Data, 2019 D&B Info, 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

Branch locations and alternative delivery systems, such as drive-through facilities and online and mobile banking, are reasonably accessible to the bank’s various geographies and to individuals of different income levels in each assessment area. The bank’s expansive branch and ATM network aligns with the percentage distribution of tracts by income level. Additionally, a number of the bank’s branches located in middle- and upper-income geographies remain in close proximity to low- and moderate-income tracts, further supporting the accessibility of the bank’s branch and ATM network.

The bank’s record of opening and closing branches has generally not adversely affected the accessibility of its delivery systems, particularly in low- and moderate-income areas or to low- and moderate-income individuals. As mentioned earlier, since the prior evaluation, the bank gained a total of 55 branches. Conversely, the bank closed seven locations, three of which were in moderate-income tracts. Two of the three branches (Orlando and Sarasota) in moderate-income tracts were consolidated with nearby existing Synovus branch facilities.

The bank’s services and business hours do not vary in a way that inconveniences its assessment areas, particularly low- and moderate-income geographies and low- and moderate-income individuals. Lobby hours and drive-through services are reasonable and do not vary widely among the bank’s markets. Generally, branches are open between 9:00 a.m. and 5:00 p.m. Monday through Friday, and 9:00 a.m. and 12:00 p.m. on Saturday.

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### ***Community Development Services***

Overall, the bank provides a relatively high level of community development services throughout its assessment areas. Community development services were good in Alabama, Florida, and Tennessee, and adequate in Georgia and South Carolina. In the multistate assessment areas, performance was outstanding in Columbus and good in Chattanooga.

The table to the right provides a breakdown of qualified community development services by purpose, number, and hours. During the evaluation period, bank employees provided a total of 1,514 services to various organizations totaling 20,298 service hours that benefited its assessment areas. The bank provided 381 hours with 15 activities to organizations that had a regional or statewide focus

Community Development Services Purpose	#	Hours
Affordable Housing	146	2,328
Community Services	1,273	16,733
Economic Development	89	1,182
Revitalization & Stabilization	6	55
Total	1,514	20,298

that includes the bank's assessment areas. Bank officers and employees provided assistance to numerous nonprofit organizations that help low- and moderate-income individuals; economic development organizations; and organizations that promote affordable housing. Employees served in various capacities, including leadership roles such as serving as board and committee members. In addition, employees served as instructors of financial literacy and homebuyer education classes. The bank provided its highest number of service activities in its multi-state Columbus (194) and Atlanta (123) assessment areas.

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### **FAIR LENDING OR OTHER ILLEGAL CREDIT PRACTICES REVIEW**

Pursuant to 12 CFR 228.28(c), in determining a bank's CRA rating, the Federal Reserve System considers evidence of discriminatory or other illegal credit practices in any geography by the bank or in any assessment area by an affiliate whose loans have been considered as a part of the bank's lending performance. The Federal Reserve Bank of Atlanta did not identify evidence of discriminatory or other illegal credit practices with respect to this institution.

Further, section 1025 of the Dodd-Frank Wall Street Reform and Consumer Protection Act (Pub. L. 111-203) assigns to the Consumer Financial Protection Bureau (CFPB) exclusive examination authority, and primary enforcement authority, to ensure compliance by banks with Federal consumer financial laws, if the bank has more than \$10 billion in assets. The CFPB has not provided the Federal Reserve Bank of Atlanta with any information about, or other evidence of, discriminatory or other illegal credit practices relative to this institution with respect to the Federal consumer financial laws.

## Chattanooga Multistate Metropolitan Area

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### MULTISTATE METROPOLITAN AREA

**CRA RATING FOR CHATTANOOGA MULTISTATE:     SATISFACTORY**

**The Lending Test is rated:             Low Satisfactory**

**The Investment Test is rated:         High Satisfactory**

**The Service Test is rated:            High Satisfactory**

Major factors supporting the rating include the following:

- The geographic distribution of loans reflects adequate penetration throughout the assessment area, and the distribution of loans by borrower income reflects good penetration among customers of different income levels and businesses of different revenue sizes.
- The bank makes a low level of community development loans in its Chattanooga multistate assessment area.
- The bank provides a significant level of qualified community development investments and grants that exhibit good responsiveness to several identified community development needs in the Chattanooga multistate assessment area.
- Retail services are accessible to the bank's geographies and individuals of different income levels in the assessment area.
- The bank provided a relatively high level of community development services throughout the assessment area.

## Chattanooga Multistate Metropolitan Area

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### SCOPE OF EXAMINATION

The time period, products, and affiliates evaluated for the Chattanooga multistate assessment area are consistent with the overall scope described in the Description of the Institution section of this report. Synovus Bank's performance in the Chattanooga multistate assessment area was evaluated using full-scope examination procedures.

### DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE CHATTANOOGA MULTISTATE ASSESSMENT AREA

#### Overview

The Chattanooga multistate assessment area includes Hamilton County in Tennessee and Catoosa and Walker counties in Georgia. Chattanooga, the principal city, is located in Hamilton County, Tennessee. The assessment area is part of the six-county Chattanooga, TN-GA MSA. As of December 31, 2019, Synovus Bank operated 3 branch offices in the assessment area. The bank's branch presence in the assessment area represents 1.0 percent of branches and 0.4 percent of deposits for the institution. In addition, the market represents 1.2 percent of the combined HMDA-reportable and CRA small business lending for the institution by number of loans.

Chattanooga is an active banking market. According to the June 30, 2019 FDIC Summary of Deposits Report, there are 24 financial institutions operating 122 branch locations in the assessment area with \$9.4 billion in total deposits. Synovus Bank is ranked 11<sup>th</sup> in the market with 1.7 percent of deposits (\$156.5 million). First Tennessee Bank had the largest deposit market share at 24.7 percent, followed by SunTrust Bank with 18.3 percent.

Synovus Bank and Synovus Mortgage are not significant HMDA lenders in this assessment area, and combined, originated or purchased less than 1 percent of HMDA-reportable loans in 2019. The top three HMDA lenders were Movement Mortgage, Quicken Loans, and SunTrust Bank. For CRA small business lending in the assessment area, Synovus Bank ranked 17<sup>th</sup> out of 93 CRA reporters in 2018 with 1.0 percent of CRA-reportable loans. In 2019, Synovus Bank ranked 22<sup>nd</sup> out of 94 CRA reporters, with 0.6 percent of CRA-reportable loans. American Express Bank was the top CRA lender in the market for 2018 and 2019, followed by several other national credit lenders.

#### Population and Income Characteristics

According to 2019 census data, the population of the Chattanooga multistate assessment area was estimated at approximately 505,145 people.<sup>3</sup> Since 2010, all three counties in the assessment area have posted population gains. From 2010 to 2019, Hamilton County experienced the most population growth (9.3 percent), followed by Catoosa County (5.7 percent) and Walker County, Georgia (1.5 percent). Comparatively, the U.S. population posted a 6.3 percent increase during the same time.<sup>4</sup> Hamilton County has the largest share of the assessment area population (72.8 percent).

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<sup>3</sup> QuickFacts. U.S. Census Bureau, n.d. Web. 9 Jan. 2019. <https://www.census.gov/quickfacts/fact/table/US/PST045219>

<sup>4</sup> Ibid.

## Chattanooga Multistate Metropolitan Area

According to 2019 FFIEC census data, the assessment area is made up of 106 census tracts: 10 tracts are low-income (9.4 percent), 20 tracts are moderate-income (18.9 percent), 43 tracts are middle-income (40.6 percent), 31 tracts are upper-income (29.2 percent), and 2 tracts have unknown income (1.9 percent). Between 2017 and 2019, there was no change in the composition of low-, moderate-, middle-, and upper-income tracts.

For purposes of classifying borrower income, this evaluation uses the FFIEC estimated median family income for the Chattanooga, TN-GA MSA. The table below provides a breakdown of the estimated annual family income for each income category (low, moderate, middle, and upper). As shown, the median family income for the MSA increased from \$59,500 in 2017 to \$70,100 in 2019. Data shows that the median family income in the assessment area was highest in Hamilton County (\$61,887) and lowest in Walker County (\$50,862).<sup>5</sup> The 2019 FFIEC census data indicates that 38.0 percent of families in the assessment area are considered low- to moderate-income.<sup>6</sup>

### Borrower Income Levels Chattanooga, TN-GA MSA

FFIEC Estimated Median Family Income		Low		Moderate		Middle		
		0	- 49.99%	50%	- 79.99%	80%	- 119.99%	1
<b>2017</b>	<b>\$59,500</b>	0	- \$29,749	\$29,750	- \$47,599	\$47,600	- \$71,399	\$7
<b>2018</b>	<b>\$61,700</b>	0	- \$30,849	\$30,850	- \$49,359	\$49,360	- \$74,039	\$7

In terms of poverty in the assessment area, Walker County had the highest rate of families in poverty at 11.8 percent between 2015 and 2019.<sup>7</sup> However, between the five-year periods of 2010-2014 and 2015-2019, Walker County, Catoosa County and Hamilton County had declines in the percentage of families living in poverty of 10.5 percent, 27.3 percent, and 28.2 percent, respectively.<sup>8</sup> The family poverty rates in both Georgia and Tennessee also decreased by 16.7 percent and 14.7 percent, respectively. Overall, 45.1 percent of families living in low-income census tracts in the assessment area live below the poverty level, and 17.1 percent of families living in moderate-income census tracts live below the poverty level.<sup>9</sup>

### Economic Conditions

The Chattanooga assessment area is located at the border of southeast Tennessee and northwest Georgia. Since 2008, the Greater Chattanooga Region has attracted more than \$6.0 billion in foreign direct investments.<sup>10</sup> The region attributes growth in automotive manufacturing to its economic incentives including a Foreign Trade Zone, a large pool of skilled manufacturing workers and low-cost utilities. Chattanooga has a favorable logistical

<sup>5</sup>FRB Atlanta Calculations of 2019 Census Data

<sup>6</sup> Ibid.

<sup>7</sup> "Chattanooga, TN-GA MSA (U.S. Census)." *GIS Mapping and Geographic Information System Data*. The Reinvestment Fund, n.d. Web. 22 Feb. 2021. <http://www.policymap.com/>

<sup>8</sup> Ibid.

<sup>9</sup> FRB Atlanta Calculations of 2019 Census Data

<sup>10</sup> "Target Sectors." Greater Chattanooga Economic Partnership, n.d. Web. 22 Feb. 2021. <http://www.greaterchatt.com/target-sectors/>

## Chattanooga Multistate Metropolitan Area

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location at the cross section of three major interstates and within proximity to four large metropolitan cities.<sup>11</sup> The target sectors are automotive, advanced manufacturing, food and beverage production and back office.<sup>12</sup> From 2015 to 2019, there were approximately 180 business investment projects in the region, totaling \$5.3 billion in new investments and approximately 16,098 new jobs.<sup>13</sup> Top employers in Chattanooga by largest number of employees include Erlanger Health System, BlueCross BlueShield of Tennessee, Hamilton County Schools, Tennessee Valley Authority, McKee Food Corp., Unum, and Volkswagen of America.<sup>14</sup>

In terms of economic conditions for small businesses, Moody's notes that positive net migration, favorable tax structure, low business costs and municipally owned ultra-high-speed internet service have bolstered entrepreneurship in Chattanooga, particularly in the technology industry.<sup>15</sup> Correspondingly, it asserts that the startup culture fuels middle to high wage job gains to boost the region's economy.<sup>16</sup> According to 2019 Dun & Bradstreet information, there were 23,199 businesses within the Chattanooga assessment area, 91.6 percent of which had total annual revenues less than or equal to \$1 million and were therefore considered to be small businesses.<sup>17</sup> Additionally, 16.9 percent of small businesses in the assessment area were located in moderate-income tracts, while there were far fewer in low-income tracts, at 6.3 percent. According to an analysis of aggregate CRA loan data, 7,303 small business loans were made in the assessment area in 2017; 6,183 of those loans were made in Hamilton County.<sup>18</sup> Loans made to firms with revenues of \$1.0 million or less represented 49.6 percent of these total small business loans.<sup>19</sup>

As shown in the following chart, the unemployment rate in the Chattanooga, TN-GA MSA fell from 3.9 percent in 2017 to 3.3 percent in 2019. This was less than the national unemployment rate of 3.6 percent in December 2019,<sup>20</sup> and the Tennessee and Georgia unemployment rates, both at 3.4 percent. Unemployment rates within all three counties decreased during the same timeframe; as of 2019, Walker County had the highest rate (3.6 percent) and Catoosa County had the lowest rate (3.0 percent).

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<sup>11</sup> "Automotive Manufacturing: Why are automotive manufacturing companies choosing the Greater Chattanooga Region?" Greater Chattanooga Economic Partnership, n.d. Web. 22 Feb. 2021. <http://www.greaterchatt.com/target-sectors/automotive-manufacturing>

<sup>12</sup> Ibid.

<sup>13</sup> "Insider Report." Greater Chattanooga Economic Partnership, n.d. Web. 22 Feb. 2021. <http://www.greaterchatt.com/about-gcep/insider-report/>

<sup>14</sup> Morrison, Chloe. "The 10 Largest Employers in Chattanooga, TN." Nooga Today, 18 Sep. 2019. Web. 17 Mar. 2021. <<https://noogatoday.6amcity.com/ten-largest-employers-chattanooga-tn/>>.

<sup>15</sup> Precis U.S. Metro. Chattanooga-TN-GA. Moody's Analytics, January 2018. n.d. Web. 18 Jan. 2019. <https://www.moodyanalytics.com/>

<sup>16</sup> Ibid.

<sup>17</sup> FRB Atlanta Calculations of Dun & Bradstreet, 2019 American Community Survey data.

<sup>18</sup> "Chattanooga, TN-GA MSA (CRA)." *GIS Mapping and Geographic Information System Data*. The Reinvestment Fund, n.d. Web. 17 Mar. 2021. <http://www.policymap.com/>

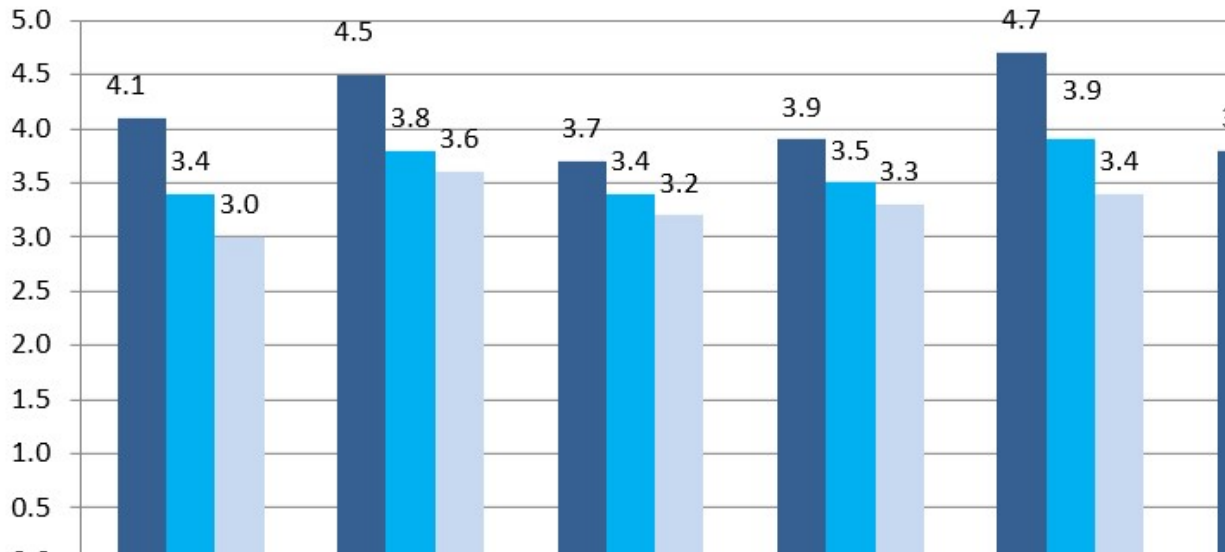
<sup>19</sup> Ibid.

<sup>20</sup> "BLS Data Viewer." U.S. Bureau of Labor Statistics, n.d. Web. 18 Mar. 2021. <https://beta.bls.gov/dataViewer/view/timeseries/LNS1400000>



## Chattanooga Multistate Metropolitan Area

### Unemployment Rates - Multi Chattanooga



According to the 2019 census data, there were 210,555 housing units located in the assessment area, of which 59.1 percent were owner-occupied, 29.3 percent were rental units, and 11.6 percent were vacant. While a majority of units were owner-occupied, a disproportionately higher percentage of housing units in low- and moderate-income tracts were rental units or vacant. In low-income census tracts, 74.1 percent of all housing units were rentals or vacant versus 50.2 percent in moderate-income tracts. The median age of the housing stock was 44 years, though the median age of housing was older in low- and moderate-income tracts, at 61 years and 54 years, respectively.<sup>21</sup> These factors suggest that limited HMDA-reportable lending opportunities may be present in the low- and moderate-income tracts.

Partially driven by the lowest mortgage rates in three years, home sales in Chattanooga rose in July 2019 by 9.6 percent over the previous year, even though the median price of homes sold increased 12.7 percent in the previous twelve months to an all-time high.<sup>22</sup> The typical Chattanooga single-family home sold in July 2019 was priced at \$210,250, up \$23,750 from a year earlier.<sup>23</sup> Despite the increase in local home prices, the median price of a typical home in Chattanooga was still nearly 30 percent below the U.S. level.<sup>24</sup> Despite low median home prices relative to U.S. levels, home affordability was an issue throughout the assessment area, to varying degrees. For a family of four earning 50.0 percent of AMI between 2014 and 2018, there was a higher percentage of affordable homes available in Walker County (43.6 percent) than in the more populous Hamilton County (17.7 percent).<sup>25</sup> This is an indication that fewer homeownership options exist for low- and moderate-income borrowers near employment centers in the assessment area, which are primarily located in Hamilton County.

<sup>21</sup> FRB Atlanta Calculations of 2019 Census Data

<sup>22</sup> Flessner, Dave. "Chattanooga area's home sales rise as mortgage rates fall." *Chattanooga Times Free Press (TN)*, sec. Business, 15 Aug. 2019. Web. 22 Mar. 2021. *NewsBank: America's News*, infoweb.newsbank.com/apps/news/document-view?p=NewsBank&docref=news/1755440425E4D9F8

<sup>23</sup> Ibid.

<sup>24</sup> Ibid.

<sup>25</sup> "Chattanooga, TN-GA MSA (CRA)." *GIS Mapping and Geographic Information System Data*. The Reinvestment Fund, n.d. Web. 22 Mar. 2021. <http://www.policymap.com/>

## Chattanooga Multistate Metropolitan Area

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### Demographic Characteristics by Census Tract

The following table presents key demographic and business information used to help develop a performance context for the assessment area. The data reflects 2019 FFIEC census data and 2019 Dun & Bradstreet data used to analyze the bank's CRA performance. Certain components of the data in the table are discussed in this evaluation as they apply to specific parts of the analysis.

# Chattanooga Multistate Metropolitan Area

## Combined Demographics Report

### Assessment Area: Multi Chattanooga

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	10	9.4	6,571	5.3	2,965	45.1	25,843	20.8
Moderate-income	20	18.9	22,785	18.3	3,903	17.1	21,344	17.2
Middle-income	43	40.6	50,321	40.5	5,154	10.2	25,158	20.3
Upper-income	31	29.2	44,551	35.9	2,147	4.8	51,883	41.8
Unknown-income	2	1.9	0	0	0	0	0	0
<b>Total Assessment Area</b>	<b>106</b>	<b>100.0</b>	<b>124,228</b>	<b>100.0</b>	<b>14,169</b>	<b>11.4</b>	<b>124,228</b>	<b>100.0</b>
	<b>Housing Units by Tract</b>	<b>Housing Types by Tract</b>						
		<b>Owner-Occupied</b>		<b>Rental</b>		<b>Vacant</b>		
		#	%	%	#	%	#	%
Low-income	14,399	3,725	3	25.9	7,893	54.8	2,781	19.3
Moderate-income	42,524	21,181	17	49.8	15,264	35.9	6,079	14.3
Middle-income	85,213	51,254	41.2	60.1	24,607	28.9	9,352	11
Upper-income	68,419	48,325	38.8	70.6	13,873	20.3	6,221	9.1
Unknown-income	0	0	0	0	0	0	0	0
<b>Total Assessment Area</b>	<b>210,555</b>	<b>124,485</b>	<b>100.0</b>	<b>59.1</b>	<b>61,637</b>	<b>29.3</b>	<b>24,433</b>	<b>11.6</b>
	<b>Total Businesses by Tract</b>	<b>Businesses by Tract &amp; Revenue Size</b>						
		<b>Less Than or = \$1 Million</b>		<b>Over \$1 Million</b>		<b>Revenue Not Reported</b>		
		#	%	#	%	#	%	#
Low-income	1,599	6.9	1,333	6.3	262	14.6	4	2.5
Moderate-income	3,989	17.2	3,586	16.9	377	21	26	16.3
Middle-income	9,016	38.9	8,328	39.2	638	35.5	50	31.3
Upper-income	8,558	36.9	7,976	37.5	505	28.1	77	48.1
Unknown-income	37	0.2	21	0.1	13	0.7	3	1.9
<b>Total Assessment Area</b>	<b>23,199</b>	<b>100.0</b>	<b>21,244</b>	<b>100.0</b>	<b>1,795</b>	<b>100.0</b>	<b>160</b>	<b>100.0</b>
<b>Percentage of Total Businesses:</b>			<b>91.6</b>		<b>7.7</b>		<b>.7</b>	
	<b>Total Farms by Tract</b>	<b>Farms by Tract &amp; Revenue Size</b>						
		<b>Less Than or = \$1 Million</b>		<b>Over \$1 Million</b>		<b>Revenue Not Reported</b>		
		#	%	#	%	#	%	#
Low-income	5	2	5	2	0	0	0	0
Moderate-income	34	13.6	33	13.3	1	50	0	0
Middle-income	112	44.8	112	45.2	0	0	0	0
Upper-income	99	39.6	98	39.5	1	50	0	0
Unknown-income	0	0	0	0	0	0	0	0
<b>Total Assessment Area</b>	<b>250</b>	<b>100.0</b>	<b>248</b>	<b>100.0</b>	<b>2</b>	<b>100.0</b>	<b>0</b>	<b>.0</b>
<b>Percentage of Total Farms:</b>			<b>99.2</b>		<b>.8</b>		<b>.0</b>	

2019 FFIEC Census Data and 2019 D&B Information

## Chattanooga Multistate Metropolitan Area

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### Credit and Community Development Needs

To better understand the local community development and economic landscapes, individuals familiar with the community and with community development activities were contacted. These individuals discussed the various opportunities and challenges in the region and how financial institutions can be responsive to local community development needs through lending, investment, and/or service activities.

Based on information obtained from a community contact specializing in affordable housing, lack of funding for housing programs is the primary obstacle in providing affordable housing for low- and moderate-income residents. Per the contact, mismanagement and decreases in funding have led to the shuttering of several housing nonprofits. By her estimates, funding from Housing and Urban Development's Home Program decreased from around \$20.0 million in former years, to around \$2.0 to \$2.5 million in recent years. Another concern facing affordable housing is the lack of contractors available to complete affordable home development and roof replacement projects. Many contractors have either gone out of business or chosen to work primarily on new home construction that is geared towards wealthier residents. With regards to general banking and credit needs, the contact stated that many residents from low- and moderate-income neighborhoods are unbanked and utilize check-cashing facilities and payday lenders. Mortgage products of highest need in the area include small dollar, low-cost mortgage loans for home repairs, home purchase products that also include additional financing for repairs, home purchase loans, and down payment assistance programs. The contact stated that affordable housing stock in the city, especially in low-income areas, is older and many homes need updating and repairs. This further underscores the need for small dollar, affordable home mortgage products.

The following were the opportunities for bank participation brought forward during the discussion:

- As mentioned, there is need for low-interest/low-fee small dollar consumer loans and affordable products that help re-establish credit, which banks should consider offering directly or in partnership with area organizations.
- There is opportunity for banks to offer FHA 203K programs or similar products to assist new homeowners needing additional funds to make repairs to existing housing stock, especially in the low- and moderate-income areas mentioned.
- She indicated due to low wages, there is need for down payment assistance for low- and moderate-income individuals and families transitioning to first homes.
- While the number of affordable housing organizations has decreased in the area, there are still opportunities to partner with CCHDO and the Chattanooga Habitat for Humanity, Chattanooga Urban League, and Chattanooga Neighborhood Enterprise.

Based on information obtained from a contact specializing in local economic development, lack of adequate staff to assist with technical assistance is one of the primary barriers in serving the needs of start-ups and small businesses. Generally, technical assistance ranges from assisting clients in obtaining permits/licenses and providing financial education, to helping entrepreneurs and businesses build strategic plans and set up various accounting tools. The contact emphasized the need for small dollar business loans (under \$50,000) to assist business start-ups and early-stage businesses seeking to grow their operations. Although the contact believes the Chattanooga area is generally small business friendly, he still believes the following barriers exist for business startups:

## Chattanooga Multistate Metropolitan Area

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- Smaller businesses have difficulty raising equity (usually collateral) to access capital for business expansion.
- Small businesses are debt averse and look for angel investors before seeking out credit through banks (this is a barrier because angel investors will not guarantee future loans).
- Entrepreneurs and new start-up businesses don't always have a full understanding of how credit—especially commercial credit—works (i.e., importance of financial statements, business strategies, debt servicing ratios, etc.).

With regards to opportunities for participation by local financial institutions, the contact noted that local CDFIs and other nonprofits would benefit from loans and investments from banks. Banks could also help organize and administer a revolving micro loan fund, per the contact. In addition, there are opportunities for banks to lend their staff resources for financial literacy programs and one-on-one small business counseling. The contact also mentioned Tax Increment Financing (TIF) and Payment in Lieu of Tax (PILOT) opportunities.

## Chattanooga Multistate Metropolitan Area

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### CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS

#### LENDING TEST

Synovus Bank's lending test rating in the Chattanooga multistate assessment area is low satisfactory. The geographic distribution of loans reflects adequate penetration throughout the assessment area. The distribution of loans reflects good penetration among borrowers of different income levels and businesses of different revenue sizes. Additionally, Synovus Bank made a low level of community development loans.

During the review period, Synovus Bank reported 353 HMDA-reportable loans compared to 246 small business loans in the Chattanooga multistate assessment area. As such, HMDA-reportable loans were weighted more heavily than small business loans in determining the bank's lending test rating in the assessment area. The Chattanooga multistate assessment area contains 1.3 percent of the bank's total HMDA-reportable lending and 1.1 percent of its total small business lending by number of loans. In comparison, 0.4 percent of the bank's total deposits are in this assessment area. The bank's overall lending level reflects adequate responsiveness to combined assessment area credit needs given the bank's market share of deposits, competition, economic environment, and other performance context factors in the assessment area.

Details of the bank's HMDA-reportable, small business lending, and peer lending data can be found in Appendix F.

#### *Geographic Distribution of Loans*

For this analysis the geographic distribution of HMDA-reportable and small business lending, including both originations and purchases, was compared with available demographic information. Performance context information and aggregate lending data were also taken into consideration. Considering these factors, Synovus Bank's geographic distribution of loans reflects adequate penetration throughout the assessment area. No conspicuous gaps in lending activity by income category were identified.

#### Home Purchase Loans

Home purchase lending in low-income tracts is adequate. In 2018 and 2019, 5.4 percent of the bank's home purchase loans were originated in low-income tracts. This significantly exceeded the percentage of owner-occupied units located in low-income census tracts at 3.0 percent. Although the bank's lending performance also exceeded aggregate lending performance, the volume of loans was extremely low in both years with only 5 loans in 2018 and 3 loans in 2019.

Home purchase lending in moderate-income census tracts is good. In 2018 and 2019, 17.0 percent of the bank's loans were originated in these tracts. This equaled the percentage of owner-occupied units in moderate-income census tracts. The bank's home purchase lending slightly exceeded aggregate lending performance in 2018 and 2019.

## Chattanooga Multistate Metropolitan Area

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### Home Refinance Loans

Home refinance lending in low-income census tracts is very poor. The did not originate any loans in these census tracts during the review period.

Home refinance lending in moderate-income tracts is poor. The bank's home refinance lending in moderate-income tracts at 6.6 percent was below the percentage of owner-occupied units at 17.0 percent. The bank's performance was also below aggregate lending in these tracts.

### Small Business Loans

Small business lending in low-income census tracts is good. Synovus Bank's small business lending at 11.6 percent was significantly above the percentage of businesses located in these tracts at 6.9 percent. The bank's average lending performance for 2018 and 2019 was slightly above aggregate lenders in the assessment area.

Small business lending in moderate-income census tracts is good. The bank's small business lending at 16.3 percent was less than the percentage of businesses located in these tracts at 17.2 percent; however, the bank's performance slightly exceeded the aggregate lending performance during the review period.

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

The distribution of loans based on borrower income or gross annual revenues is good. For this analysis, the distribution of HMDA-reportable lending across borrower income levels and small business lending across business revenue sizes was compared to available demographic information.

### Home Purchase Loans

Home purchase lending to low-income borrowers is adequate. Synovus Bank's home purchase lending to low-income borrowers was significantly below the percentage of low-income families in the assessment area. However, the bank's performance in 2018 and 2019 exceeded aggregate lenders.

Home purchase lending to moderate-income borrowers is good. The bank's home purchase lending to moderate-income borrowers at 23.8 percent exceeded the percentage of moderate-income families at 17.2 percent and was above the aggregate lending performance in 2018 and 2019.

### Home Refinance Loans

Home refinance lending to low-income borrowers is adequate. The bank's home refinance lending to low-income borrowers at 11.5 percent was below the percentage of low-income families at 20.8 percent and above the aggregate lending performance.

Home refinance lending to moderate-income borrowers is also adequate. The bank's home refinance lending to moderate-income borrowers at 14.8 percent was below the percentage of moderate-income families at 17.2 percent and comparable to the aggregate lending performance.

## Chattanooga Multistate Metropolitan Area

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### Small Business Loans

The distribution of small business loans to businesses of different sizes is good. The bank's percentage of small business loans to businesses with revenues of \$1 million or less was 65.3 percent, which was less than the percentage of small businesses in the assessment area at 91.6 percent. However, the bank's lending was significantly above the aggregate lenders in 2018 and slightly above aggregate lenders in 2019.

### ***Community Development Lending***

Synovus Bank makes a low level of community development loans in the Chattanooga multistate assessment area. The bank originated one community development loan for \$500,000 to a Community Development Financial Institution (CDFI) to fund a new small dollar loan program. While the one loan was responsive to community credit needs, the overall level of lending was low relative to the bank's presence in this assessment area.

### **INVESTMENT TEST**

The investment test rating is high satisfactory.

The bank made a significant level of qualified community development investments and grants that directly benefited the multistate assessment area including 29 investments totaling \$2.6 million. Of these, 35 percent were purchased during the examination review period. The bank also made 28 grants totaling \$30,090 directly to the assessment area. Notable investments included a prior period Low-Income Housing Tax Credit that created 72 units of affordable housing available to low- and moderate-income individuals. Notable contributions supported affordable housing organizations; an economic development organization in which 70 percent of the small businesses supported were Black-owned and 64 percent were women-owned; a CDFI dedicated to economic development; and a range of community service organizations. Given the bank's presence in the market, the bank exhibited good responsiveness to the local community development needs.

### **SERVICE TEST**

The service test rating is high satisfactory.

Retail banking services are accessible to the bank's geographies and individuals of different income levels in its assessment area. Synovus' record of opening and closing branches has generally not adversely affected the assessment area. Branch hours and services are tailored to convenience and needs of its assessment area, particularly low- and moderate-income geographies and/or low- and moderate-income individuals. In addition, bank employees provided a relatively high level of community development services within the Chattanooga multistate assessment area.

### ***Retail Services***

The distribution of the bank's branches by census tract income level was compared to the distribution of households and businesses among the tract categories within the assessment area. The table below shows the distribution of branches, households, and businesses.



## Chattanooga Multistate Metropolitan Area

### Geographic Distribution of Branches & ATMS

Assessment Area: Multi Chattanooga

Tract Category	Branches							ATMs								Demographics								
	Total Branches				Drive thru	Extended Hours	Week-end Hours	Total ATMs		Full Service ATMs				Cash only ATMs				Census Tracts		House holds	Total Businesses			
	#	%	Open	Closed				#	%	#	%	Open	Closed	#	%	Open	Closed	#	%					
Low	0	0.0%	0	0	0	0	0	Total	0	0.0%	0	0.0%	0	0	0	0	0	0	0	0	10	9.4%	6.2%	6.9%
DTO	0		0	0				SA	0		0		0	0	0	0	0	0	0					
Moderate	1	33.3%	0	0	1	1	1	Total	2	22.2%	1	20.0%	0	0	1	25.0%	0	0	0	0	20	18.9%	19.6%	17.2%
DTO	0		0	0				SA	0		0		0	0	0		0	0	0					
Middle	1	33.3%	0	1	1	1	0	Total	5	55.6%	3	60.0%	1	0	2	50.0%	0	0	0	0	43	40.6%	40.8%	38.9%
DTO	0		0	0				SA	2		2		1	0	0		0	0	0					
Upper	1	33.3%	0	0	0	1	0	Total	2	22.2%	1	20.0%	0	0	1	25.0%	0	0	0	0	31	29.2%	33.4%	36.9%
DTO	0		0	0				SA	0		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	2	1.9%	0.0%	0.2%
DTO	0		0	0				SA	0		0		0	0	0		0	0	0					
Total	3	100.0%	0	1	2	3	1	Total	9	100.0%	5	100.0%	1	0	4	100.0%	0	0	0	0	106	100.0%	100.0%	100.0%
DTO	0		0	0				SA	2		2		1	0	0		0	0	0					

2019 FFIEC Census Data, 2019 D&B Info, 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

Synovus' branch network is accessible to the bank's geographies and individuals of different income levels in its assessment area. As of December 31, 2019, the bank operated three branches in this assessment area. The bank's branch network included no branches in low-income tracts compared to 6.2 percent of households and 6.9 percent of businesses. Additionally, the bank had one branch (33.3 percent) in moderate-income tracts, which exceeded both demographic figures: households (19.6 percent) and businesses (17.2 percent). There were no branch closings or openings in low- and moderate-income tracts during the review period. As such, the bank's record of opening or closing branches has generally not adversely affected the accessibility of its delivery systems, including to low- and moderate-income geographies or individuals.

Branch business hours and services are tailored to convenience and needs of its assessment area, particularly low- and moderate-income geographies and/or low- and moderate-income individuals. Extended hours are offered at all branches. Additionally, the branch located in a moderate-income tract is the only branch offering weekend hours. A full array of personal and business banking products and services is offered at all locations in this assessment area. Delivery systems include full-service ATMs at all the branches. The ATMs combined with other delivery systems, including telephone and mobile banking, internet online banking and remote deposit capture, are available to provide customers with access to banking services after normal business hours.

### **Community Development Services**

The bank provides a relatively high level of community development services that benefit residents and small businesses in the assessment area. During the evaluation period the bank provided 196 community development service hours to various organization that benefited the Chattanooga multistate assessment area. Bank officers and employees provided assistance to numerous nonprofit organizations that help low- and moderate-income individuals; economic development organizations; and organizations that promote affordable housing. Employees served in various capacities, including leadership roles such as serving as board and committee members (164 hours). In addition, employees served as instructors of homebuyer education classes (32 hours).

## Columbus Multistate Metropolitan Area

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### MULTISTATE METROPOLITAN AREA

**CRA RATING FOR COLUMBUS MULTISTATE: SATISFACTORY**

**The Lending Test is rated: Low Satisfactory**

**The Investment Test is rated: Outstanding**

**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 area, and the distribution of loans by borrower income reflects adequate penetration among customers of different income levels and businesses of different revenue sizes.
- The bank makes a relatively high level of community development loans in the Columbus multistate assessment area.
- The bank provides an excellent level of qualified community development investments and grants that exhibit good responsiveness to several identified community development needs in the Columbus multistate assessment area.
- Retail services are reasonably accessible to the bank's geographies and individuals of different income levels in the assessment area.
- The bank is a leader in providing community development services throughout the assessment area.

## Columbus Multistate Metropolitan Area

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### SCOPE OF EXAMINATION

The time period, products, and affiliates evaluated for the Columbus multistate assessment area are consistent with the overall scope described in the Description of the Institution section of this report. Synovus Bank's performance in the Columbus multistate assessment area was evaluated using full-scope examination procedures.

### DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE COLUMBUS MULTISTATE ASSESSMENT AREA

#### Overview

The Columbus multistate assessment area consists of Chattahoochee, Harris, Muscogee counties in Georgia and Russell County in Alabama, which are four of the five counties that make up the multistate Columbus, GA-AL MSA. Columbus, Georgia, located in Muscogee County, is the principal city in the assessment area and is the headquarters city for Synovus Bank and its holding company. As of December 31, 2019, the bank operated 17 branch offices in the assessment area. This represented 5.7 percent of the institution's total branches, and 4.7 percent of the combined HMDA-reportable and CRA small business lending by dollar volume for the institution.

According to the June 30, 2019 FDIC Summary of Deposits Report, with \$6.5 billion in deposits and a market share of 70.2 percent, Synovus Bank is the leader in the Columbus assessment area. The bank ranked first among 13 financial institutions operating a total of 52 branch locations. SunTrust Bank ranked second and Wells Fargo Bank ranked third. Both national and regional banks compete in the market along with several community banks.

In 2018, Synovus Bank originated or purchased 5.6 percent and Synovus Mortgage originated or purchased 3.3 percent of HMDA-reportable loans in the assessment area. During that year, Synovus Bank ranked 3rd and Synovus Mortgage ranked 6th out of 273 reporters. In 2019, Synovus Bank originated or purchased 4.7 percent and Synovus Mortgage originated or purchased 4.9 percent of HMDA-reportable loans in the assessment area. Synovus Bank ranked 4th and Synovus Mortgage ranked 3rd out of 283 reporters for 2019. Well Fargo Bank and PennyMac Loan Services, LLC were the top HMDA lenders in 2019.

For small business lending, Synovus Bank ranked 2<sup>nd</sup> out of 82 lenders in 2018 with 10.8 percent of reported loans. In 2019, the bank ranked 3<sup>rd</sup> out of 85 reporters with 8.4 percent of total loans. American Express Bank was the top lender in the assessment area in 2018 and 2019.

#### Population and Income Characteristics

According to 2019 U.S. census data, the population of the Columbus assessment area went from 286,123 to 299,873, a 4.8 percent increase since 2010.<sup>26</sup> This growth rate was less than the growth rate of Georgia but greater than the growth rate in Alabama—the two states in which the assessment area is located. Georgia experienced a 9.6 percent increase in population from 2010 to 2019, while Alabama experienced a 2.6 percent increase in population during the same time period.<sup>27</sup>

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<sup>26</sup> "QuickFacts: Muscogee County, Georgia; Russell County, Alabama; Harris County, Georgia; Chattahoochee County, Georgia." U.S. Census Bureau, n.d. Web. Feb. 2021. <https://www.census.gov/quickfacts>.

<sup>27</sup> "QuickFacts: Georgia; Alabama." U.S. Census Bureau, n.d. Web. Feb. 2021. <https://www.census.gov/quickfacts>.

## Columbus Multistate Metropolitan Area

Muscogee County, Georgia, is the most populous county in the assessment area, with approximately 65.3 percent of the population. Russell County, Alabama, contains 19.3 percent of the assessment area’s population. Harris County, Georgia, contains 11.8 percent and has the highest population growth between 2010 and 2019. Chattahoochee County, Georgia, contains 3.6 percent and has seen a decrease in its population between 2010 and 2019. Columbus, Georgia, had a 2019 estimated population of 195,769 people. With an estimated population of 36,487, Phenix City is the second largest city in the MSA and is located just across the Chattahoochee River from Columbus.<sup>28</sup>

FFIEC Census data for 2017 to 2018 shows the assessment area contained 76 census tracts: 11 tracts were low-income (14.5 percent), 23 were moderate-income (30.3 percent), 24 were middle-income (31.6 percent), 16 were upper-income (21.1 percent), and two had an unknown income level (2.6 percent). In 2019, there was an Office of Management and Budget (OMB) change to the census tracts in the assessment area and updated the tract income level designations. The change decreased the number of moderate-income tracts to 22 (28.9 percent) and increased the number of middle-income tracts to 25 (32.9 percent). All other tracts remained the same.

For purposes of classifying borrower income, this evaluation uses the FFIEC estimated median family income for the Columbus, GA-AL multistate MSA. The table below provides a breakdown of the estimated annual family income for each income category (low, moderate, middle, and upper). As shown, the median family income for the Columbus MSA consistently increased, rising from \$53,400 in 2017 to \$57,400 in 2019. There is substantial variation in the median family income throughout the assessment area. Of the four counties in the assessment area, Chattahoochee County had the lowest median family income between 2015 and 2019 at \$49,669, while the median family income was highest in Harris County at \$92,242. With a percentage change of 27.6 percent, Russell County had the highest increase in median family income between 2010 and 2019. Chattahoochee saw the lowest increase in median family income during the same time period with only a 1.8 percent increase.<sup>29</sup>

### Borrower Income Levels Columbus, GA-AL MSA

FFIEC Estimated Median Family Income		Low		Moderate		Middle		
		0	- 49.99%	50%	- 79.99%	80%	- 119.99%	
<b>2017</b>	<b>\$53,400</b>	0	- \$26,699	\$26,700	- \$42,719	\$42,720	- \$64,079	\$64,079
<b>2018</b>	<b>\$56,000</b>	0	- \$27,999	\$28,000	- \$44,799	\$44,800	- \$67,199	\$67,199

According to 2019 FFIEC census data, 71,812 families live in the assessment area. Of the families living in the assessment area, 22.0 percent are low-income, 17.7 are moderate-income, 18.1 are middle-income and 42.3 are upper-income families. The income disparities within the assessment area are reflected by the wide variation of

<sup>28</sup> “QuickFacts: Muscogee County, Georgia; Russell County, Alabama; Harris County, Georgia; Chattahoochee County, Georgia.” U.S. Census Bureau, n.d. Web. 11 Feb. 2021. <https://www.census.gov/quickfacts>.

<sup>29</sup> “Columbus multistate assessment area (U.S. Census Bureau).” *GIS Mapping and Geographic Information System Data*. n.d. Web. 11 Feb. 2021. <https://www.policymap.com/>.

## Columbus Multistate Metropolitan Area

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families below poverty. According to 2019 census data, 14.7 percent of families live below the poverty level in the assessment area. Of these families living below the poverty level, 60.2 percent were in low- or moderate-income tracts. Harris County had the lowest number of families below the poverty level, at 6.5 percent, while the rate for Russell County was more than double at 16.8 percent, followed by Muscogee County at 15.8 percent. Both Russell County and Muscogee County were above the statewide family poverty rates for Georgia and Alabama, at 14.2 percent and 14.5 percent respectively.

### Economic Conditions

The number of people employed in the Columbus assessment area increased from approximately 114,445 in 2017 to 115,220 in 2019.<sup>30</sup> Over the last decade, the region has experienced the benefits of more than \$2.8 billion in new capital investment and 18,000 new jobs.<sup>31</sup> The top employers in the Columbus MSA include Fort Benning, TSYS, Aflac, Piedmont Columbus Healthcare System and Kia Motors Manufacturing.<sup>32</sup>

According to the Chamber of Commerce, Fort Benning, a U.S. Army post in the Columbus MSA, has over 45,000 military personnel and civilians working on the base and the economic impact to the area is approximately \$4.8 billion dollars a year. Fort Benning is projected to continue contributing economic growth in the area, with announcements of an upcoming expansion, military pay raises and other investments.<sup>33</sup> TSYS, an electronic payment company, is the largest private employer in Columbus and has approximately 4,800 employees in the area. In May 2019, the company announced a merger with Global Payments, an Atlanta-based company, in a deal valued at roughly \$21.5 billion. The new merger will create dual headquarters in Columbus and Atlanta and will make it one of the largest software companies with an emphasis on payments in the United States. As the companies combine resources and eliminates duplicate corporate and operational structures, it could result in several layoffs in the Columbus area. However, there is also a possibility that at least one operation based in Atlanta could move to Columbus, which would bring workers and opportunities to the area.<sup>34</sup>

The Columbus area has experienced both business growth and shutdowns during the review period. Companies such as Gildan Yarns, LLC, which produced yarn for athletic socks, closed its plant, eliminating nearly 100 workers.<sup>35</sup> However, the Governor announced that Kysor Warren Epta, a leading provider of commercial refrigeration products, will invest more than \$27 million towards expanding its operations in Columbus, GA, delivering 200 jobs to the local community. They will be opening a 350,000 square-foot facility that will serve

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<sup>30</sup> "Columbus multistate assessment area (U.S. Census Bureau)." *GIS Mapping and Geographic Information System Data*. n.d. Web. 11 Feb. 2021. <https://www.policymap.com/>.

<sup>31</sup> "Amazing Columbus Georgia." Columbus Georgia Chamber of Commerce, n.d. Web. 12 Feb. 2021. <http://amazingcolumbusga.com/>.

<sup>32</sup> "Choose Columbus Georgia." Greater Columbus Georgia Chamber of Commerce Economic Development, n.d. Web. 12 Feb. 2021. <http://www.choosecolumbusga.com/>.

<sup>33</sup> Adams, Tony. "Columbus forecast: Jobs creation, home prices and more..." Columbus Ledger-Enquire, 15 Jan. 2019. Web 12 Feb 2021. <http://www.ledger-enquire.com/>.

<sup>34</sup> Wooten, Nick. "TSYS merging with Global Payments in Q4 2019." Columbus Ledger-Enquirer, 03 June 2019. Web 12 Feb 2021. <http://www.ledger-enquire.com/>.

<sup>35</sup> "Gilda to lay off nearly 100 Columbus, Ga. Employees." Columbus Ledger-Enquire, 31 May 2019. Web 12 Feb 2021. <http://www.ledger-enquire.com/>.

## Columbus Multistate Metropolitan Area

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as the company's corporate headquarters in North America and plan to hire a variety of skill levels, including positions in manufacturing operations, engineering, and office personnel.<sup>36</sup>

Between 2015 and 2017, small business lending increased by 9.4 percent, with 3,678 loans made in 2017.<sup>37</sup> During this same period, loans made to businesses with revenues of \$1 million or less increased by 11.0 percent. The majority of small business loans made to businesses with revenues of \$1 million or less were in Muscogee County, at 71.9 percent. Russell County had the second highest at 12.9 percent. Overall, the assessment area has seen a continuous increase in the number of small business loans. Between 2012 and 2017, the number of small business loans of \$100,000 or less increased from 2,560 to 3,326, a percentage change of 30.0 percent.<sup>38</sup>

According to 2019 Dun & Bradstreet data, there were 10,501 businesses in the assessment area, 91.9 percent of which had total annual revenues of \$1 million or less and were therefore considered to be small businesses. Of the small businesses in the assessment area, only 8.2 percent were located in low-income tracts, while 20.8 percent were located in moderate-income tracts. These factors suggest that although there may be fewer lending opportunities in low-income tracts, small business lending opportunities appear to be abundant in the overall assessment area.

The following table shows the unemployment rates for the four counties in the bank's assessment area, the Columbus MSA, and the states of Georgia and Alabama. The most recent figures for 2019 show the overall unemployment rate in the MSA to be slightly higher than the statewide averages. The unemployment rate remains much higher in Chattahoochee County, which could have negative implications for lending opportunities in this county.

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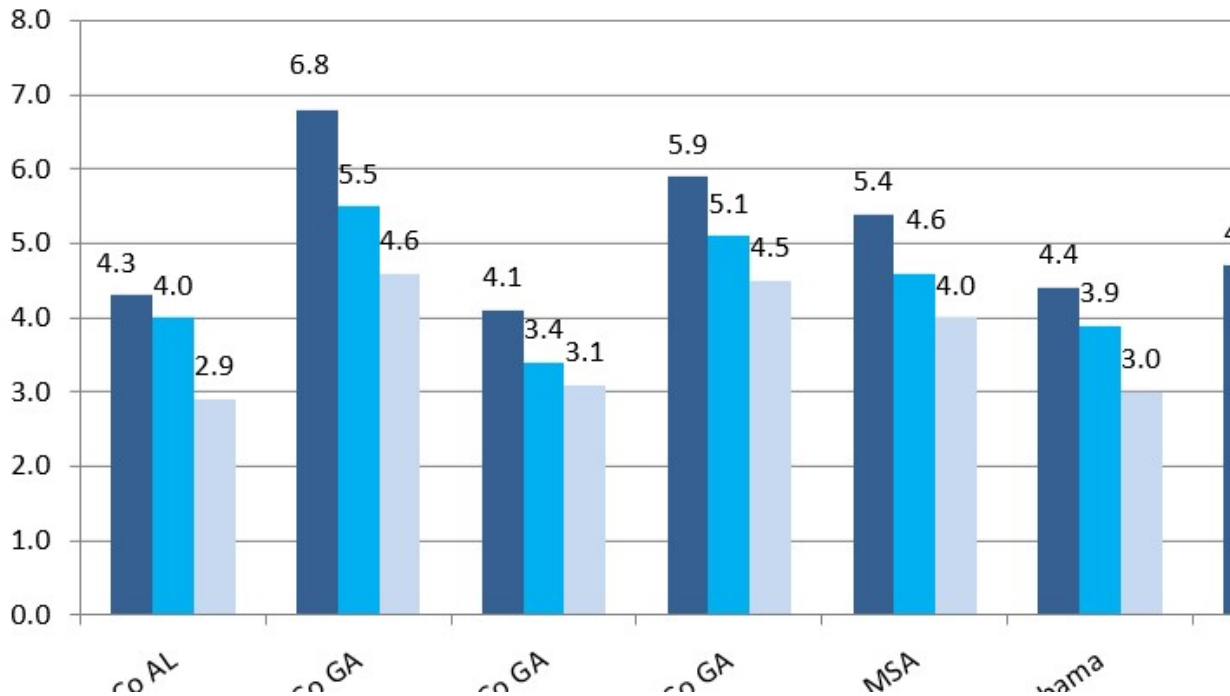
<sup>36</sup> "Kysor Warren EPTA US Invests \$27M in Columbus North American Headquarters, Creates 200 Jobs." Greater Columbus Georgia Chamber of Commerce Economic Development, 9 Oct. 2020. Web 12 Feb. 2021. <http://www.choosetocolumbusga.com/>.

<sup>37</sup> "Columbus multistate assessment area (CRA data)." *GIS Mapping and Geographic Information System Data*. n.d. Web. 11 Nov. 2021. <https://www.policymap.com/>.

<sup>38</sup> Ibid

## Columbus Multistate Metropolitan Area

### Unemployment Rates - Multi Columbus



According to 2019 census data, the assessment area contained 126,827 housing units, of which 47.1 percent were owner-occupied, 39.0 percent were rental units, and 13.9 percent were vacant. The high proportion of rental units may be attributed to the large presence of military families and students. In addition, 15.2 percent of the housing units in low-income tracts were owner-occupied, versus 41.6 percent in moderate-income tracts. However, a high percentage of housing units in low- and moderate-income tracts were rental units or vacant. More specifically, 84.8 percent of all housing units in low-income tracts were rental units or vacant versus 58.4 percent in moderate-income tracts.

Chattahoochee County had the highest number of rental units (56.3 percent) and vacant units (22.5 percent) compared to the other counties in the assessment area. Conversely, Harris County had a high proportion of owner-occupied units (71.2 percent), and a relatively small number of rental units (13.8 percent) and vacant units (14.9 percent). The median age of the housing stock in the assessment area was 42 years, though housing was significantly older in the low-income census tracts (60 years). The high percentage of rental units and the older age of housing stock may limit lending opportunities, particularly in low-income tracts.

From 2015 to 2019, the homeownership rates in Chattahoochee County (24.6 percent), Muscogee County (48.0 percent), and Russell County (60.2 percent) were lower than the statewide rates for Georgia and Alabama (63.3 and 68.8 percent, respectively). Harris County is the exception, with a homeownership rate of 87.6 percent. While homeownership has declined in Chattahoochee County, it has increased in the other three counties in the assessment area.<sup>39</sup> The median housing value in the assessment area from 2015 and 2019 was \$137,900 and

<sup>39</sup> "Columbus multistate assessment area (U.S. Census Bureau)." *GIS Mapping and Geographic Information System Data*. n.d. Web. 11 Feb. 2021. <https://www.policymap.com/>.

## Columbus Multistate Metropolitan Area

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ranged from \$71,300 in Chattahoochee County to \$217,000 in Harris County. The percentage change in the number of residential homes sold between 2012 and 2017 increased significantly in Harris County (403.2 percent), while decreasing drastically in Russell County (-57.7 percent).<sup>40</sup>

Most of the assessment area appears to have an inadequate inventory of affordable homes. Between 2014 and 2018, the percentage of homes that were likely affordable for a four-person family earning 50 percent of area median income (AMI) ranged from 11.0 percent to 32.1 percent in the assessment area counties. Chattahoochee County was the exception, with an affordability rate of 53.1 percent.<sup>41</sup> Families earning above 50 percent of AMI had slightly more opportunities for affordable homeownership. The percentage of all homes affordable for a four-person family earning 80 percent of AMI ranged from 18.2 percent to 42.7 percent, again with the exception being Chattahoochee County (affordability rate of 67.1 percent).<sup>42</sup> This data would suggest that home purchase lending opportunities may be hindered in most of the assessment area.

On average, the estimated percentage of homeowners in the Columbus assessment area who are burdened by housing costs between 2015 and 2019 was 23.1 percent, which was higher than the state average for Georgia (20.5 percent) and Alabama (17.8 percent).<sup>43</sup> Renters are more cost-burdened than homeowners, at 42.6 percent.<sup>44</sup> Although the average cost burden for homeowners and renters has declined, the low percentage of affordable housing in most of the assessment area indicates a need for additional funding initiatives for affordable housing.

### Demographic Characteristics by Census Tract

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

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<sup>40</sup> "Columbus multistate assessment area (U.S. Census Bureau)." *GIS Mapping and Geographic Information System Data*. n.d. Web. 11 Feb. 2021. <https://www.policymap.com/>.

<sup>41</sup> "Columbus multistate assessment area (U.S. Census Bureau, PolicyMap, U.S. Housing and Urban Development)." *GIS Mapping and Geographic Information System Data*. n.d. Web. 11 Feb. 2021. <https://www.policymap.com/>.

<sup>42</sup> Ibid

<sup>43</sup> "Columbus multistate assessment area (U.S. Census Bureau)." *GIS Mapping and Geographic Information System Data*. n.d. Web. 11 Feb. 2021. <https://www.policymap.com/>.

<sup>44</sup> Ibid



## Columbus Multistate Metropolitan Area

### Combined Demographics Report (2017-2018)

#### Assessment Area: Multi Columbus

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	11	14.5	5,274	7.3	2,751	52.2	16,024	22.3
Moderate-income	23	30.3	18,153	25.3	3,695	20.4	12,840	17.9
Middle-income	24	31.6	22,293	31	2,292	10.3	13,012	18.1
Upper-income	16	21.1	26,092	36.3	1,779	6.8	29,936	41.7
Unknown-income	2	2.6	0	0	0	0	0	0
<b>Total Assessment Area</b>	<b>76</b>	<b>100.0</b>	<b>71,812</b>	<b>100.0</b>	<b>10,517</b>	<b>14.6</b>	<b>71,812</b>	<b>100.0</b>
	<b>Housing Units by Tract</b>	<b>Housing Types by Tract</b>						
		<b>Owner-Occupied</b>		<b>Rental</b>		<b>Vacant</b>		
		#	%	%	#	%	#	%
Low-income	11,866	1,804	3	15.2	7,908	66.6	2,154	18.2
Moderate-income	35,762	14,964	25	41.8	14,753	41.3	6,045	16.9
Middle-income	39,046	17,250	28.9	44.2	16,576	42.5	5,220	13.4
Upper-income	40,113	25,718	43.1	64.1	10,180	25.4	4,215	10.5
Unknown-income	40	3	0	7.5	14	35	23	57.5
<b>Total Assessment Area</b>	<b>126,827</b>	<b>59,739</b>	<b>100.0</b>	<b>47.1</b>	<b>49,431</b>	<b>39.0</b>	<b>17,657</b>	<b>13.9</b>
	<b>Total Businesses by Tract</b>	<b>Businesses by Tract &amp; Revenue Size</b>						
		<b>Less Than or = \$1 Million</b>		<b>Over \$1 Million</b>		<b>Revenue Not Reported</b>		
		#	%	#	%	#	%	#
Low-income	878	8.5	773	8.2	84	10.7	21	16.8
Moderate-income	2,246	21.7	2,051	21.8	169	21.5	26	20.8
Middle-income	3,565	34.5	3,243	34.4	281	35.8	41	32.8
Upper-income	3,633	35.1	3,348	35.5	249	31.7	36	28.8
Unknown-income	17	0.2	14	0.1	2	0.3	1	0.8
<b>Total Assessment Area</b>	<b>10,339</b>	<b>100.0</b>	<b>9,429</b>	<b>100.0</b>	<b>785</b>	<b>100.0</b>	<b>125</b>	<b>100.0</b>
<b>Percentage of Total Businesses:</b>			<b>91.2</b>		<b>7.6</b>		<b>1.2</b>	
	<b>Total Farms by Tract</b>	<b>Farms by Tract &amp; Revenue Size</b>						
		<b>Less Than or = \$1 Million</b>		<b>Over \$1 Million</b>		<b>Revenue Not Reported</b>		
		#	%	#	%	#	%	#
Low-income	1	0.9	1	0.9	0	0	0	0
Moderate-income	15	13.3	14	13	1	20	0	0
Middle-income	45	39.8	43	39.8	2	40	0	0
Upper-income	52	46	50	46.3	2	40	0	0
Unknown-income	0	0	0	0	0	0	0	0
<b>Total Assessment Area</b>	<b>113</b>	<b>100.0</b>	<b>108</b>	<b>100.0</b>	<b>5</b>	<b>100.0</b>	<b>0</b>	<b>.0</b>
<b>Percentage of Total Farms:</b>			<b>95.6</b>		<b>4.4</b>		<b>.0</b>	

2018 FFIEC Census Data and 2018 D&B Information

## Columbus Multistate Metropolitan Area

### Combined Demographics Report (2019)

#### Assessment Area: Multi Columbus

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	11	14.5	5,274	7.3	2,751	52.2	15,771	22
Moderate-income	22	28.9	17,582	24.5	3,575	20.3	12,698	17.7
Middle-income	25	32.9	22,864	31.8	2,412	10.5	12,965	18.1
Upper-income	16	21.1	26,092	36.3	1,779	6.8	30,378	42.3
Unknown-income	2	2.6	0	0	0	0	0	0
<b>Total Assessment Area</b>	<b>76</b>	<b>100.0</b>	<b>71,812</b>	<b>100.0</b>	<b>10,517</b>	<b>14.6</b>	<b>71,812</b>	<b>100.0</b>
	<b>Housing Units by Tract</b>	<b>Housing Types by Tract</b>						
		<b>Owner-Occupied</b>		<b>Rental</b>		<b>Vacant</b>		
		#	%	%	#	%	#	%
Low-income	11,866	1,804	3	15.2	7,908	66.6	2,154	18.2
Moderate-income	34,700	14,447	24.2	41.6	14,342	41.3	5,911	17
Middle-income	40,108	17,767	29.7	44.3	16,987	42.4	5,354	13.3
Upper-income	40,113	25,718	43.1	64.1	10,180	25.4	4,215	10.5
Unknown-income	40	3	0	7.5	14	35	23	57.5
<b>Total Assessment Area</b>	<b>126,827</b>	<b>59,739</b>	<b>100.0</b>	<b>47.1</b>	<b>49,431</b>	<b>39.0</b>	<b>17,657</b>	<b>13.9</b>
	<b>Total Businesses by Tract</b>	<b>Businesses by Tract &amp; Revenue Size</b>						
		<b>Less Than or = \$1 Million</b>		<b>Over \$1 Million</b>		<b>Revenue Not Reported</b>		
		#	%	#	%	#	%	#
Low-income	887	8.4	791	8.2	83	10.7	13	16.5
Moderate-income	2,179	20.8	2,009	20.8	158	20.4	12	15.2
Middle-income	3,743	35.6	3,430	35.5	287	37.1	26	32.9
Upper-income	3,674	35	3,403	35.3	243	31.4	28	35.4
Unknown-income	18	0.2	16	0.2	2	0.3	0	0
<b>Total Assessment Area</b>	<b>10,501</b>	<b>100.0</b>	<b>9,649</b>	<b>100.0</b>	<b>773</b>	<b>100.0</b>	<b>79</b>	<b>100.0</b>
<b>Percentage of Total Businesses:</b>			<b>91.9</b>		<b>7.4</b>		<b>.8</b>	
	<b>Total Farms by Tract</b>	<b>Farms by Tract &amp; Revenue Size</b>						
		<b>Less Than or = \$1 Million</b>		<b>Over \$1 Million</b>		<b>Revenue Not Reported</b>		
		#	%	#	%	#	%	#
Low-income	1	1	1	1	0	0	0	0
Moderate-income	15	14.7	14	14.4	1	20	0	0
Middle-income	40	39.2	38	39.2	2	40	0	0
Upper-income	46	45.1	44	45.4	2	40	0	0
Unknown-income	0	0	0	0	0	0	0	0
<b>Total Assessment Area</b>	<b>102</b>	<b>100.0</b>	<b>97</b>	<b>100.0</b>	<b>5</b>	<b>100.0</b>	<b>0</b>	<b>.0</b>
<b>Percentage of Total Farms:</b>			<b>95.1</b>		<b>4.9</b>		<b>.0</b>	

2019 FFIEC Census Data and 2019 D&B Information

## Columbus Multistate Metropolitan Area

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### Credit and Community Development Needs

To better understand the local community development and economic landscapes, individuals familiar with the community and with community development activities were contacted. These individuals discussed the various opportunities and challenges in the region and how financial institutions can be responsive to local community development needs through lending, investment, and/or service activities. There are numerous opportunities in Synovus Bank's home market for banks to partner with nonprofits, developers, and community development institutions to engage in a wide range of community development activities, including affordable housing development, workforce development, neighborhood revitalization, small business lending, financial education, or provision of technical assistance to nonprofit organizations and their constituencies.

One community contact involved in affordable housing stated that the city of Columbus has several areas that have been disinvested. From her observation, low- and moderate-income families have two choices when it comes to housing—either obtain housing that is above their means to have a decent place to live and a better school district for their children or live in a property that is in subpar conditions. The inventory for affordable homes is extremely slim, instead there is an abundance of luxury condominium, multifamily units and single-family homes. Although banks have started to become more engaged in affordable housing, there is still a need for them to have more flexible guidelines to assist low- and moderate-income families looking to obtain home loans. There are also opportunities for banks to work with organizations that have down payment assistance programs.

Another community contact familiar with the local economic landscape stated that there is a need to support small businesses in Columbus. Based on his observation, many start-ups as well as existing small businesses have difficulty obtaining capital to fund operations. The community contact explained that those businesses are not aware of the various loan programs available to obtain business loans. Therefore, educating small businesses about lending and banking products is a major need in the area and provides an opportunity for local banks to assist by offering financial education programs. The contact also explained that small businesses have difficulty procuring credit due to stringent lending criteria, and banks can help support these businesses by offering flexible lending guidelines and lending programs that focus on meeting the credit needs of small businesses.

## Columbus Multistate Metropolitan Area

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### CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS

#### LENDING TEST

Synovus Bank's lending test rating in the Columbus multistate assessment area is low satisfactory. The geographic distribution of loans reflects adequate penetration throughout the assessment area. The distribution of loans reflects adequate penetration among borrowers of different income levels and businesses of different revenue sizes. Additionally, Synovus Bank made a relatively high level of community development loans.

During the review period for the lending test, Synovus Bank reported 1,672 HMDA-reportable loans compared to 1,253 small business loans in the Columbus multistate assessment area. As such, HMDA-reportable loans were weighted more heavily than small business loans in determining the bank's lending test rating in the assessment area. In total, 6.1 percent of the bank's HMDA-reportable and 5.7 small business lending, by number of loans, were originated in the Columbus multistate assessment area compared to 16.9 percent of the bank's volume of deposits in the assessment area. The bank's overall lending level reflects adequate responsiveness to combined assessment area credit needs given the bank's market share of deposits, competition, economic environment, and other performance context factors in the assessment area.

Details of the bank's HMDA-reportable, small business lending, and peer lending data can be found in Appendix F.

#### *Geographic Distribution of Loans*

For this analysis the geographic distribution of HMDA-reportable and small business lending, including both originations and purchases, was compared with available demographic information. Performance context information and aggregate lending data were also taken into consideration. Synovus Bank as well as aggregate lenders within the assessment area had an overall low performance of lending within low-income census tracts. Rental units make up 66.6 percent of properties within low-income census tracts in the Columbus multistate assessment area. Additionally, vacant properties make up 18.2 percent. These statistics could indicate potential home inventory challenges with lending in these tracts. Considering these factors, Synovus Bank's geographic distribution of loans reflects adequate penetration throughout the assessment area.

No conspicuous gaps in lending activity by income category were identified.

#### Home Purchase Loans

As mentioned above, the significant number of rentals and vacant units in low-income census tracts may create challenges to home purchase lending in the Columbus multistate assessment area. Due to the low volume of lending by the bank as well as aggregate lenders (less than 1.0 percent), home purchase lending in these tracts during the review period was not assessed.

Home purchase lending in moderate-income census tracts is adequate. In 2018 and 2019, the percentage of the bank's loans originated in these tracts was less than the percentage of owner-occupied units in moderate-income census tracts. However, in 2018, the bank's home purchase lending was comparable to aggregate lending performance, and in 2019 it was slightly above aggregate lending performance.

## Columbus Multistate Metropolitan Area

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### Home Refinance Loans

Similar to home purchase loans, home refinance lending in low-income tracts during the review period was not assessed due to the limited volume by the bank and the aggregate lenders.

Home refinance lending in moderate-income tracts is poor. The bank's home refinance lending in moderate-income tracts was below aggregate lending performance and below the demographic for 2018 and 2019. In 2019, for example, the bank's lending at 5.4 percent was below the percentage of owner-occupied units at 24.2 percent, and below the aggregate lending performance which was at 11.2 percent.

### Small Business Loans

Small business lending in low-income census tracts is excellent. Synovus Bank's small business lending exceeded the percentage of businesses located in these tracts in 2019 and was comparable to the demographic in 2018. Additionally, the bank's performance was slightly above aggregate lenders in 2018 and significantly above aggregate lenders in 2019.

Small business lending in moderate-income census tracts is good. The bank's small business lending exceeded the percentage of businesses located in these tracts in 2018 and was slightly below in 2019. Additionally, the bank's performance exceeded the aggregate lending performance in 2018 and was comparable to aggregate lending in 2019.

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

The distribution of loans based on borrower income or gross annual revenues is adequate. For this analysis, the distribution of HMDA-reportable lending across borrower income levels and small business lending across business revenue sizes was compared to available demographic information. Performance context information and aggregate lending data were also taken into consideration.

### Home Purchase Loans

Home purchase lending to low-income borrowers is adequate. Synovus Bank's home purchase lending to low-income borrowers was significantly below the percentage of low-income families in the assessment area. However, the bank's lending performance in 2018 exceeded aggregate lenders and was similar to aggregate lenders in 2019.

Home purchase lending to moderate-income borrowers is good. The bank's home purchase lending to moderate-income borrowers was similar to the percentage of moderate-income families in 2018 and exceeded the percentage of moderate-income families in 2019. The bank's lending performance was above the aggregate lending performance throughout the review period.

### Home Refinance Loans

Home refinance lending to low-income borrowers is adequate. The bank's home refinance lending to low-income borrowers was below the percentage of low-income families. In 2018, Synovus Bank's home refinance lending was below aggregate lending performance, and in 2019 it was similar to aggregate lending performance.

## Columbus Multistate Metropolitan Area

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Home refinance lending to moderate-income borrowers is poor. The bank's home refinance lending to moderate-income borrowers was below the percentage of moderate-income families and also below aggregate lending performance in 2018 and 2019.

### Small Business Loans

The distribution of small business loans to businesses of different sizes is good. The bank's percentage of small business loans to businesses with revenues of \$1 million or less was less than the percentage of small businesses in the assessment area. However, the bank's lending was above the aggregate lenders during the review period. Additionally, 71.5 percent of the bank's small business loans in 2019 (71.9 percent in 2018) were originated in amounts of \$250,000 or less, indicating a willingness to lend in the smaller amounts that are typically requested by small businesses.

### ***Community Development Lending***

Synovus made a relatively high level of community development loans in the Columbus assessment area, given the bank's presence in the assessment area and available community development opportunities. The bank originated 29 community development loans totaling \$43.4 million during the review period. Specifically, the bank provided \$13.7 million for affordable housing for low- and moderate-income individuals, \$2.0 million to support economic development by financing small businesses, and \$27.7 million for community services benefitting low- and moderate-income individuals. The bank's lending demonstrated good responsiveness to the credit and community development needs in the assessment area. Examples of notable loans include:

- Two loans for approximately \$10.0 million to finance an 84-unit Low Income Housing Tax Credit project.
- Six loans for \$3.4 million to a local CDFI, including loans for land acquisition for new affordable housing development and a loan for the construction of a new office building.
- One \$2.0 million SBA 504 loan to construct a new restaurant.

### **INVESTMENT TEST**

The investment test rating is outstanding.

The bank made an excellent level of qualified community development investments and grants that directly benefited the multistate assessment area including 24 investments totaling \$35.7 million. Of these, 87.6 percent were purchased during the examination review period. The bank also made 79 grants totaling \$1.2 million directly to the assessment area. Notable current period investments included a Low-Income Housing Tax Credit (LIHTC) that created 84 units of affordable housing available to low- and moderate-income individuals; an Equity Equivalent Investment (EQ2) into a CDFI dedicated to affordable housing; and two economic development investments into Small Business Investment Companies (SBICs). Notable prior period investments included two other LIHTCs that created another 272 units of affordable housing. Notable contributions supported an affordable housing CDFI; an organization that provides training to the local workforce for the film industry; and a wide array of community services targeted to low- and moderate-income individuals, including help to the homeless, youth education, and healthcare. Given the bank's presence in the market, the bank exhibited excellent responsiveness to the local community development needs.

## Columbus Multistate Metropolitan Area

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### **SERVICE TEST**

Synovus' performance under the service test is rated high satisfactory. Retail banking services are reasonably accessible to the bank's geographies and individuals of different income levels in its assessment area. Synovus' record of opening and closing branches has generally not adversely affected the assessment area. Branch hours and services do not vary in a way that inconveniences portions of the assessment area, including geographies and individuals of different income levels. In addition, the bank is a leader in providing community development services within the Columbus multistate assessment area.

#### ***Retail Services***

The distribution of the bank's branches by census tract income level was compared to the distribution of households and businesses in the assessment area. The distribution of branches, households, and businesses is divided into two tables because of changes in the assessment area that occurred in 2018.

# Columbus Multistate Metropolitan Area

**Geographic Distribution of Branches & ATMS**  
Based on 2019 OMB Changes  
Assessment Area: Multi Columbus

Tract Category	Branches							ATMs								Demographics						
	Total Branches		Open	Closed	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
Low	2	11.8%	0	0	2	2	1	Total	3	5.0%	3	10.3%	0	0	0	0.0%	0	0	11	14.5%	8.9%	8.4%
DTO	0		0	0				SA	1		1		0	0	0		0	0				
Moderate	1	5.9%	0	0	1	1	0	Total	6	10.0%	3	10.3%	0	0	3	9.7%	0	0	22	28.9%	26.4%	20.8%
DTO	0		0	0				SA	4		2		0	0	2		0	0				
Middle	9	52.9%	0	0	6	9	3	Total	42	70.0%	16	55.2%	2	1	26	83.9%	2	3	25	32.9%	31.8%	35.6%
DTO	0		0	0				SA	31		7		2	1	24		2	3				
Upper	5	29.4%	0	0	4	4	3	Total	7	11.7%	7	24.1%	1	0	0	0.0%	0	0	16	21.1%	32.9%	35.0%
DTO	0		0	0				SA	3		3		1	0	0		0	0				
Unknown	0	0.0%	0	0	0	0	0	Total	2	3.3%	0	0.0%	0	0	2	6.5%	0	0	2	2.6%	0.0%	0.2%
DTO	0		0	0				SA	2		0		0	0	2		0	0				
Total	17	100.0%	0	0	13	16	7	Total	60	100.0%	29	100.0%	3	1	31	100.0%	2	3	76	100.0%	100.0%	100.0%
DTO	0		0	0				SA	41		13		3	1	28		2	3				

2019 FFIEC Census Data, 2019 D&B Info, 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

**Geographic Distribution of Branches & ATMS**  
Based on 2017-2018  
Assessment Area: Multi Columbus

Tract Category	Branches							ATMs								Demographics						
	Total Branches		Open	Closed	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
Low	2	11.8%	0	0	2	2	1	Total	3	5.0%	3	10.3%	0	0	0	0.0%	0	0	11	14.5%	8.9%	8.5%
DTO	0		0	0				SA	1		1		0	0	0		0	0				
Moderate	1	5.9%	0	0	1	1	0	Total	6	10.0%	3	10.3%	0	0	3	9.7%	0	0	23	30.3%	27.2%	21.7%
DTO	0		0	0				SA	4		2		0	0	2		0	0				
Middle	9	52.9%	0	0	6	9	3	Total	42	70.0%	16	55.2%	2	1	26	83.9%	2	3	24	31.6%	31.0%	34.5%
DTO	0		0	0				SA	31		7		2	1	24		2	3				
Upper	5	29.4%	0	0	4	4	3	Total	7	11.7%	7	24.1%	1	0	0	0.0%	0	0	16	21.1%	32.9%	35.1%
DTO	0		0	0				SA	3		3		1	0	0		0	0				
Unknown	0	0.0%	0	0	0	0	0	Total	2	3.3%	0	0.0%	0	0	2	6.5%	0	0	2	2.6%	0.0%	0.2%
DTO	0		0	0				SA	2		0		0	0	2		0	0				
Total	17	100.0%	0	0	13	16	7	Total	60	100.0%	29	100.0%	3	1	31	100.0%	2	3	76	100.0%	100.0%	100.0%
DTO	0		0	0				SA	41		13		3	1	28		2	3				

2018 FFIEC Census Data, 2018 D&B Info, 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



## Columbus Multistate Metropolitan Area

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Synovus' branch network is reasonably accessible to the bank's geographies and individuals of different income levels in its assessment area. During the review period, the bank operated 17 branches in this assessment area. The bank has two (11.8 percent) branches in low-income tracts, which is greater than the percentage of households (8.9 percent) and businesses (8.4 percent) in these tracts. Conversely, there is one (5.9 percent) branch in moderate-income tracts, which is significantly lower than both demographic figures: households (26.4 percent) and businesses (20.8 percent). There were no branch closings or openings in this assessment area during the review period. As such, the bank's record of opening or closing branches has generally not adversely affected the accessibility of its delivery systems, including to low- and moderate-income geographies or individuals.

Business hours and services do not vary in a way that inconveniences any portion of the area. Extended hours are offered at all branches, except one branch in an upper-income tract. Additionally, weekend hours are offered only at one of the branches in low-income tracts; however, this is comparable or exceeds weekend hours offered at branches in middle- and upper-income tracts. A full array of personal and business banking products and services is offered at all locations in this assessment area. Delivery systems include full-service ATMs at all the branches, except one branch located in an upper-income tract. The ATMs combined with other delivery systems, including telephone and mobile banking, internet online banking and remote deposit capture, are available to provide customers with access to banking services after normal business hours.

### ***Community Development Services***

Synovus Bank is a leader in providing community development services that benefit residents and small businesses in the assessment area. During the evaluation period, bank employees provided a total of 3,632 community development service hours through 194 activities to various organizations that benefited the assessment area. Bank officers and employees provided assistance to numerous nonprofit organizations that help low- and moderate-income individuals; economic development organizations; and organizations that promote affordable housing. Employees served in various capacities, including leadership roles such as serving as board and committee members (2,238 hours). In addition, time was spent providing technical assistance to qualified community development organizations (497 hours), fundraising and providing community services to low- and moderate-income people or qualified organizations (524) and teaching financial literacy and homebuyer education classes (373 hours).

## Alabama

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**CRA RATING FOR ALABAMA: 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 Alabama assessment areas, and the distribution of loans by borrower income reflects adequate penetration among customers of different income levels and businesses of different revenue sizes.
- Lending activity reflects adequate responsiveness to assessment area credit needs.
- The bank makes an adequate level of community development loans within the Alabama assessment areas.
- The bank provides a significant level of qualified community development investments and grants that exhibit good responsiveness to several identified community development needs in the Alabama assessment areas.
- Retail services are reasonably accessible to the bank's geographies and individuals of different income levels in the Alabama assessment areas.
- The bank provides a relatively high level of community development services throughout the Alabama assessment areas.

## Alabama

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### SCOPE OF EXAMINATION

Full-scope reviews were conducted for the following assessment areas in the state of Alabama:

- Birmingham
- Huntsville

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

- Coffee-Dale
- Daphne-Fairhope-Foley
- Dothan
- Mobile
- Montgomery
- Tuscaloosa
- Walker

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

### DESCRIPTION OF INSTITUTION'S OPERATIONS IN ALABAMA

As of June 30, 2019, Synovus Bank had \$4.2 billion in deposits in Alabama accounting for 11.0 percent of the bank's total deposits. Synovus Bank operated 34 branch offices in the Alabama assessment areas as of December 31, 2019, representing 11.4 percent of the bank's total branches. During the review period, Synovus Bank reported 3,557 HMDA-reportable loans and 3,650 small business loans in the Alabama assessment areas. HMDA-reportable lending in Alabama accounted for 13.0 percent of total institutional HMDA-reportable lending by number of loans, and 12.8 percent by dollar volume. CRA small business lending in Alabama accounted for 16.5 percent of the bank's total CRA small business lending by number of loans, and 16.2 percent by dollar volume. Lending overall in the state accounted for 14.5 percent of the bank's total lending activity.

## Alabama

### CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN ALABAMA

#### Lending Test

The lending test rating in the state of Alabama is low satisfactory. Overall, performance in Alabama with regard to the geographic distribution of loans reflects adequate penetration throughout the assessment areas. The distribution of loans by borrower income reflects adequate penetration among customers of different income levels and businesses of different sizes. Additionally, Synovus Bank made an adequate level of community development loans in Alabama.

The rating for Alabama is based on performance in the Birmingham and Huntsville assessment areas, which were the two full-scope assessment areas. Birmingham had a greater share of HMDA and small business lending in the state and performance in the Birmingham assessment area was weighted more heavily than Huntsville in deriving state ratings. Approximately 57.5 percent of the bank's HMDA-reportable and small business lending in Alabama occurred within these two full-scope assessment areas.

The bank's lending levels reflect adequate responsiveness to the state's credit needs given the bank's market share of deposits, competition, economic environment, and other performance context factors in the state of Alabama.

The following tables show lending activity from January 1, 2017, through December 31, 2019.

#### Statewide Summary of Lending Activity Assessment Areas Located in Alabama 2017

Loan Type	#	%	\$ (000s)	%
HMDA Home Purchase	608	27.8%	\$151,475	30.3%
HMDA Refinance	238	10.9%	\$62,285	12.4%
HMDA Home Improvement	17	0.8%	\$1,280	0.3%
HMDA Multi-Family	4	0.2%	\$1,188	0.2%
<b>Total HMDA</b>	<b>867</b>	<b>39.7%</b>	<b>\$216,228</b>	<b>43.2%</b>
<b>Total Small Business</b>	<b>1,298</b>	<b>59.4%</b>	<b>\$283,088</b>	<b>56.5%</b>
<b>Total Farm</b>	<b>19</b>	<b>0.9%</b>	<b>\$1,398</b>	<b>0.3%</b>
<b>TOTAL LOANS</b>	<b>2,184</b>	<b>100.0%</b>	<b>\$500,714</b>	<b>100.0%</b>

Originations and Purchases

## Alabama

### Statewide Summary of Lending Activity Assessment Areas Located in Alabama 2018-2019

Loan Type	#	%	\$ (000s)	%
HMDA Home Purchase	1,206	23.9%	\$328,655	28.9%
HMDA Refinance	805	15.9%	\$185,491	16.3%
HMDA Home Improvement	23	0.5%	\$1,828	0.2%
HMDA Multi-Family	19	0.4%	\$13,064	1.1%
HMDA Other Purpose LOC	613	12.1%	\$69,140	6.1%
HMDA Other Purpose Closed/Exempt	24	0.5%	\$3,976	0.3%
HMDA Loan Purpose NA	0	0.0%	\$0	0.0%
<b>Total HMDA</b>	<b>2,690</b>	<b>53.2%</b>	<b>\$602,154</b>	<b>53.0%</b>
<b>Total Small Business</b>	<b>2,352</b>	<b>46.5%</b>	<b>\$532,890</b>	<b>46.9%</b>
<b>Total Farm</b>	<b>11</b>	<b>0.2%</b>	<b>\$1,624</b>	<b>0.1%</b>
<b>TOTAL LOANS</b>	<b>5,053</b>	<b>100.0%</b>	<b>\$1,136,668</b>	<b>100.0%</b>

Originations and Purchases

Details of the bank's HMDA-reportable and small business lending and information regarding lending by peers can be found in Appendices F and G.

#### ***Geographic and Borrower Distribution***

The geographic distribution of Synovus' HMDA-reportable and small business loans is adequate, and the distribution of loans by borrower income and revenue size of businesses is adequate. As noted above, the rating for the state of Alabama is derived from the Birmingham and Huntsville full-scope assessment areas. A detailed discussion of the borrower and geographic distribution of lending for this assessment area is included in the next section of this report.

#### ***Community Development Lending***

Synovus made an adequate level of community development loans in Alabama. The bank originated or renewed 38 community development loans totaling \$46.9 million in the Alabama assessment areas during the review period. The bank made a good level of community development loans in the Birmingham full-scope assessment area and an adequate level of community development loans in the Huntsville full-scope assessment area. The bank made a low level, or no loans at all, in six of the seven remaining assessment areas in the state. More information on community development loans can be found in the full-scope assessment area sections of this report.

## Alabama

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### **Investment Test**

The investment test rating is high satisfactory. The bank made a significant level of qualified community development investments and grants totaling 242 units worth \$30.0 million that directly benefited the two full-scope assessment areas in Alabama, accounting for 64.3 percent of the \$46.7 million of investments and grants made in the state. Additional details regarding specific investments and contributions can be found in the full-scope assessment area sections.

### **Service Test**

The bank's service test rating is low satisfactory, based on its performance in the two full-scope assessment areas in the state of Alabama. Delivery systems are reasonably accessible to all portions of the Alabama assessment areas. The hours of operation and retail services are reasonable and do not vary in a way that inconveniences certain people or areas. Synovus' record of opening and closing branches generally has not adversely affected the accessibility of its delivery systems. Finally, bank officers and employees provided a relatively high level of community development services to organizations in the Alabama assessment areas.

### ***Retail Services***

Retail banking delivery systems are reasonably accessible throughout the assessment areas, and business hours and services do not vary in a way that inconveniences any portions of the areas. Synovus operates 34 branches in the Alabama assessment areas. The bank has no branches in low-income tracts and 3 branches in moderate-income tracts, representing 8.8 percent of total branches in the assessment areas. A full array of personal and business banking products and services is offered at all locations in the Alabama assessment areas. All branches offer extended hours, and nine of the branches are open on Saturday. Delivery systems include full-service ATMs at all of the branches. Those ATMs combined with online and mobile banking and remote deposit capture are available to provide customers with access to banking services after normal business hours.

Overall, Synovus' record of opening and closing branches generally has not adversely affected the accessibility of its delivery systems. During the review period, no branches were opened or closed in the state of Alabama.

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

### ***Community Development Services***

The bank provides a relatively high level of community development services that benefit residents and small businesses in the Alabama assessment areas. During the evaluation period, bank employees provided 1,626 service hours to various organizations that benefited its assessment areas. In addition, the bank provided 36 hours with two activities to an organization that had a regional or statewide focus that included the bank's assessment areas. Although the bank provided services to its entire Alabama assessment areas, including services that benefited a regional area that includes some of the assessment areas, the rating primarily reflects the bank's performance in the two full-scope assessment areas. Bank officers and employees provided assistance to numerous nonprofit organizations that help low- and moderate-income individuals; economic development organizations; and organizations that promote affordable housing. Employees served in various capacities,

## Alabama

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including leadership roles such as serving as board and committee members. In addition, employees served as instructors of financial literacy classes. The majority of services were geared toward organizations that focus on community services (54.0 percent) and affordable housing (15.4 percent).

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

## Birmingham, Alabama

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### **METROPOLITAN AREA** *(Full-Scope Review)*

#### **DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE BIRMINGHAM, ALABAMA ASSESSMENT AREA**

##### Overview

From 2017 through 2018, the Birmingham assessment area included three of the seven counties in the Birmingham MSA: Jefferson, Shelby, and Walker counties. In 2019, an update was made to the Birmingham MSA, and Walker County was removed. As a result, the Birmingham assessment area for 2019 included two of the now six counties in the Birmingham MSA: Jefferson and Shelby counties. Synovus Bank operated 10 branches in the Birmingham assessment area as of December 31, 2019, which represented 38 percent of the deposits statewide. The assessment area accounts for 45.1 percent of the bank's total statewide HMDA-reportable and CRA small business loans (by dollar).

The Birmingham MSA is a highly competitive banking market where national and regional banks have a significant presence. According to the June 30, 2019 FDIC Summary of Deposits Report, there were 39 financial institutions operating 249 branch offices in the Birmingham assessment area with a total of \$39.4 billion in deposits. Synovus Bank had a deposit market share at 4.1 percent of deposits (\$1.6 billion). Regions Bank, BBVA USA, and Wells Fargo Bank held the most significant share of deposits in the assessment area at 68.4 percent collectively.

HMDA-reportable lending and CRA small business lending are similarly competitive. In 2018, Synovus Bank originated or purchased 1.6 percent and Synovus Mortgage Corporation originated or purchased 1.0 percent of reported loans. Synovus Bank ranked 12<sup>th</sup> and Synovus Mortgage Corporation ranked 24<sup>th</sup> out of 434 reporters. In 2019, Synovus Bank originated or purchased 1.7 percent and Synovus Mortgage Corporation originated or purchased 0.8 percent of reported loans in 2019. During that year, Synovus Bank ranked 14<sup>th</sup> and Synovus Mortgage Corporation ranked 33<sup>rd</sup> out of 438 reporters.

For CRA small business and small farm lending, Synovus Bank ranked 11<sup>th</sup> out of 113 reporters in 2017, with 2.5 percent of reported loans in the Birmingham assessment area. In 2018, the bank ranked 12<sup>th</sup> out of 122 reporters, with 2.4 percent of reported loans for the area. During 2019, Synovus Bank ranked 18<sup>th</sup> out of 120 reporters, with 1.4 percent of reported loans in the assessment area. From 2017 through 2019, lending in the assessment area was dominated by American Express, Capital One, and Chase.



## Birmingham, Alabama

### Population and Income Characteristics

The assessment area population for Jefferson, Shelby, and Walker counties increased 2.0 percent from 2010 to 2019, reaching an estimated 940,000 residents as of July 2019.<sup>45</sup> During this timeframe, the state's population grew by the same percent. As a result of Walker County being removed from the assessment area in 2019, an analysis of the population change only for Jefferson and Shelby counties showed an increase of 2.6 percent in population from 2010 to 2019. Most of the growth in the assessment area occurred in Shelby County, which grew by 11.5 percent. Jefferson County, the most populous county in the state, did not experience a significant change in population from 2010 to 2019.<sup>46</sup>

According to the 2018 FFIEC census data, the assessment area consisted of 229 census tracts: 31 tracts were low-income (13.5 percent), 61 tracts were moderate-income (26.6 percent), 64 tracts were middle-income (27.9 percent), 71 tracts were upper-income (31.0 percent), and 2 tracts had an unknown income level (0.9 percent). In 2019, the assessment area was made up of 211 census tracts: 31 tracts were low-income (14.7 percent), 52 tracts were moderate-income (24.6 percent), 57 tracts were middle-income (27.0 percent), 69 tracts were upper-income (32.7 percent), and 2 tracts had an unknown income level (0.9 percent). The decrease in the number of census tracts from 2018 to 2019 is due to the removal of Walker County from the assessment area.

For purposes of classifying borrower income, this evaluation uses the FFIEC estimated median family income for the Birmingham-Hoover MSA. The table below provides a breakdown of the estimated annual family income for each income category (low, moderate, middle, and upper). As shown, the median family income increased from \$61,400 in 2017 to \$69,000 in 2019 (there was a slight decrease in the median family income from 2018 to 2019). Additionally, the data shows that the median family income is highest in Shelby County (\$84,311) followed by Jefferson County (\$60,367) and Walker County (\$47,069).<sup>47</sup> Based on the family income data, 39.2 percent of families in Jefferson, Shelby, and Walker counties are considered low- to moderate-income.<sup>48</sup>

### **Borrower Income Levels Birmingham-Hoover, AL MSA**

FFIEC Estimated Median Family Income		Low 0 - 49.99%		Moderate 50% - 79.99%		Middle 80% - 119.99%		Upper 120% - & above	
<b>2017</b>	<b>\$61,400</b>	0	- \$30,699	\$30,700	- \$49,119	\$49,120	- \$73,679	\$73,680	- & above
<b>2018</b>	<b>\$69,400</b>	0	- \$34,699	\$34,700	- \$55,519	\$55,520	- \$83,279	\$83,280	- & above
<b>2019</b>	<b>\$69,000</b>	0	- \$34,499	\$34,500	- \$55,199	\$55,200	- \$82,799	\$82,800	- & above

<sup>45</sup> QuickFacts. U.S. Census Bureau, n.d. Web. 12 May 2021. <https://www.census.gov/quickfacts/>

<sup>46</sup> Ibid.

<sup>47</sup> 2018 FFIEC Census Data

<sup>48</sup> FRB Atlanta Calculations of 2017-2019 Census Data.

## Birmingham, Alabama

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Poverty levels have been declining across the nation, but high percentages still exist within the assessment area. In 2018, the assessment area had 16.1 percent of households living in poverty.<sup>49</sup> This percentage decreased to 15.7 percent in 2019.<sup>50</sup> According to the 2018 and 2019 FFIEC census data, the state's proportion of households living below poverty was 18.2 percent. In addition, there is a significant percentage of households in low- and moderate-income areas within the assessment area that live below the poverty level. Specifically, 39.6 percent of families in low-income tracts and 20.7 percent of families in moderate-income tracts lived below the poverty level in 2018.<sup>51</sup> When Walker County was removed from the assessment area in 2019, the percentage of households in low-income and moderate-income tracts living below the poverty level remained nearly unchanged, at 39.6 percent and 21.1 percent, respectively.<sup>52</sup>

### Economic Conditions

Birmingham was historically a manufacturing-based economy driven by the iron and steel industry. The economy has gradually transitioned to a diversified service-based economy. Currently, Birmingham has several major employers including Regions Financial; St. Vincent's Health System; O'Neal Industries; EBSCO Industries; Drummond Co., Inc.; Brasfield & Gorrie, LLC; and Honda Manufacturing. Birmingham is also home to the University of Alabama at Birmingham (UAB). UAB employs many individuals in the area and is the largest employer in the region with an estimated 30,000 employees.<sup>53</sup>

Employment in the assessment area has remained stable from 2017 through 2019. In 2017, the annual average of employment for the assessment area totaled 447,178.<sup>54</sup> Jefferson County had the largest amount of employment at 344,402 for the year. In 2018, there was a 1.4 percent increase in the annual average employment for the assessment area where employment grew to 453,306.<sup>55</sup> Jefferson County was the leader in adding new jobs for 2018. When Walker County was removed from the assessment area in 2019, there was a decrease in the annual average employment figure to 439,190.<sup>56</sup> Even though there was a decrease in the annual average employment number, there was an increase of 4,330 in the employment number for Jefferson County.

During 2017 and 2018, there was very little loan volume in Walker County. In 2017, 470 small business loans were made.<sup>57</sup> In 2018, 468 loans were originated in Walker County.<sup>58</sup> Most of the loan volume was generated in Jefferson and Shelby counties.

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<sup>49</sup> 2018 FFIEC Census Data

<sup>50</sup> 2019 FFIEC Census Data

<sup>51</sup> 2018 FFIEC Census Data.

<sup>52</sup> 2019 FFIEC Census Data.

<sup>53</sup> "State Profile: Largest Employers." CareerOneStop, n.d. Web. 13 May 2021. <https://www.careerinfonet.org/>

<sup>54</sup> "Quarterly Census of Employment and Wages (QCEW)" U.S. Bureau of Labor Statistics, n.d. Web. 5 May 2021. <https://data.bls.gov/cew>

<sup>55</sup> Ibid.

<sup>56</sup> Ibid.

<sup>57</sup> "Walker County, AL (CRA Loan Data)." *PolicyMap*. PolicyMap, n.d. Web. 17 May 2021. <https://www.policymap.com/>

<sup>58</sup> Ibid.

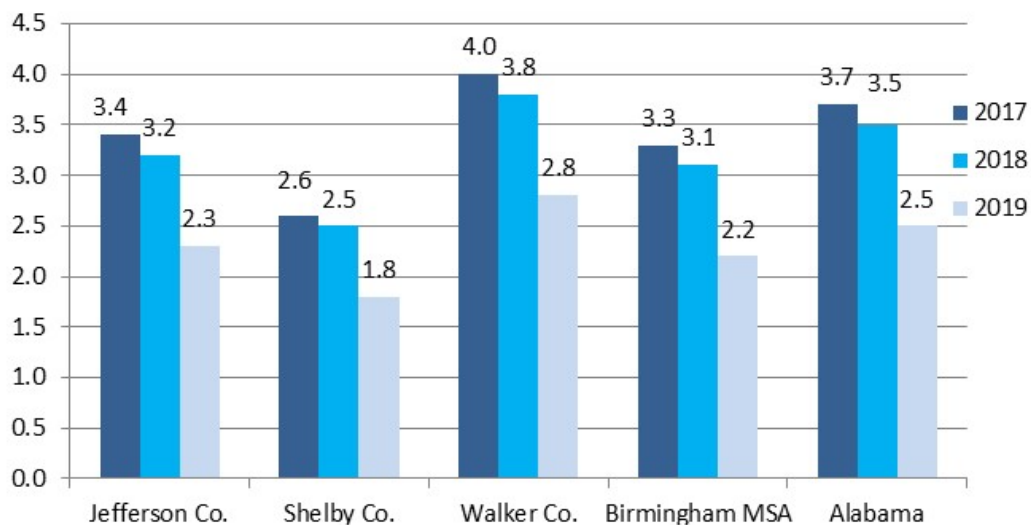
## Birmingham, Alabama

Jefferson County had the greatest number of small business loan originations for the period. In 2017, 11,770 small business loans were made in Jefferson County.<sup>59</sup> During 2018, Jefferson County experienced a 11.7 percent increase in the number of small business loans, which resulted in 12,907 originations.<sup>60</sup>

Shelby County also experienced an increase in small business lending from 2017 to 2018. In 2017, 12,985 small business loans were made in Shelby County.<sup>61</sup> This number grew 6.6 percent in 2018, and 13,505 loans were originated.<sup>62</sup>

Economic conditions have improved appreciably in the Birmingham-Hoover MSA. As shown in the table below, the MSA unemployment declined from 3.3 percent in 2017 to 2.2 percent in 2019. This rate is below the state unemployment rate, which was 3.7 percent in 2017 and 2.5 percent in 2019. The national unemployment rate was 4.4 percent in 2017, 3.7 percent in 2018, and 3.7 percent in 2019.<sup>63</sup> From 2017 through 2019, Shelby County boasted the lowest unemployment rates (1.8 percent to 2.6 percent) whereas Walker County continued to have the highest unemployment rates (2.8 percent to 4.0 percent) in the assessment area.

**Unemployment Rates -AL Birmingham**



Not Seasonally Adjusted. Source: Bureau of Labor Statistics

There were 417,278 housing units in the assessment area according to the 2018 FFIEC census data, of which 58.3 percent were owner-occupied, 28.4 percent were rental units, and 13.2 percent were vacant. While most units were owner-occupied, a high percentage of housing units in low- and moderate-income tracts were rental units or

<sup>59</sup> "Jefferson County, AL (CRA Loan Data)." *PolicyMap*. PolicyMap, n.d. Web. 17 May 2021. <https://www.policymap.com/>

<sup>60</sup> *Ibid.*

<sup>61</sup> "Shelby County, AL (CRA Loan Data)." *PolicyMap*. PolicyMap, n.d. Web. 17 May 2021. <https://www.policymap.com/>

<sup>62</sup> *Ibid.*

<sup>63</sup> "At a Glance Tables." U.S. Bureau of Labor Statistics, n.d. Web. 13 May 2021. <https://www.bls.gov/>

## Birmingham, Alabama

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vacant. More specifically, approximately 70.5 percent of all housing units in low-income tracts were rentals or vacant, while 51.9 percent were rentals or vacant in moderate-income census tracts. When Walter County was removed from the assessment area in 2019, there were 386,605 housing units of which 58.1 percent were owner-occupied, 29.0 percent were rental units, and 13.0 percent were vacant units.<sup>64</sup> While most units were owner-occupied, a high percentage of housing units in low- and moderate-income tracts were rental units or vacant. More specifically, approximately 70.5 percent of all housing units in low-income tracts were rentals or vacant, while 54.8 percent were rentals or vacant in moderate-income census tracts. During 2018 and 2019, the median age of the housing stock was 44 years, though housing was significantly older in the low- and moderate-income census tracts (60 years and 55 years, respectively).<sup>65</sup> These factors suggest that home purchase lending opportunities in low- and moderate-income tracts may be limited, and there may be more opportunities for refinancing and home improvement lending.

The Birmingham housing market has been generally improving since 2011. According to the Alabama Center for Real Estate, residential home sales in the Birmingham metro area (Blount, Jefferson, Shelby, and St. Clair counties) for the year 2019 totaled 16,228 units, which was 9.0 percent higher than the 2015-2019 five-year average of 14,997 units.<sup>66</sup> During this same timeframe, median home prices also rose. The median home price for 2019 was \$217,217 which was 11.0 percent higher than the 2015-2019 five-year average of \$194,467.<sup>67</sup> In 2019, the Birmingham metro area had a 3.9 inventory-to-sales ratio as compared to 2015-2019 five year average of 5.1.<sup>68</sup> The average selling price for a home in the Birmingham metro area was \$231,459 for 2017, \$240,618 for 2018, and \$258,470 for 2019. These prices suggest that the cost of housing has increased year-over-year from 2017 to 2019.<sup>69</sup>

### Demographic Characteristics by Census Tract

The following tables present key demographic and business information used to help develop a performance context for the assessment area for the years 2017 through 2019. The data reflects the 2018 and 2019 FFIEC census data and Dun & Bradstreet data used to analyze the bank's CRA performance. There are two separate tables for the analysis because Birmingham had an assessment area change in 2019. Certain components of the data in the table are discussed in this evaluation as they apply to specific parts of the analysis.

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<sup>64</sup> 2019 FFIEC Census Data.

<sup>65</sup> The median age of housing stock for 2018 was 54 years; however, due to its proximity in age to housing stock for 2019 (55 years), 55 years is reflected in the narrative above.

<sup>66</sup> "Birmingham Metro Residential Real Estate: Annual Trends Report." Rep. Alabama Center for Real Estate, UAB, n.d. Web. 5 May 2021. [https://d1ambw9zjiu0uw.cloudfront.net/market\\_annual/5.pdf?1579123319](https://d1ambw9zjiu0uw.cloudfront.net/market_annual/5.pdf?1579123319)

<sup>67</sup> Ibid.

<sup>68</sup> Ibid.

<sup>69</sup> Ibid.

## Birmingham, Alabama

### Combined Demographics Report (2017-2018)

#### Assessment Area: AL Birmingham

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	31	13.5	21,614	9.1	8,559	39.6	56,784	23.8
Moderate-income	61	26.6	52,560	22	10,897	20.7	36,747	15.4
Middle-income	64	27.9	69,144	29	7,437	10.8	42,387	17.8
Upper-income	71	31	94,779	39.7	3,885	4.1	102,591	43
Unknown-income	2	0.9	412	0.2	343	83.3	0	0
<b>Total Assessment Area</b>	<b>229</b>	<b>100.0</b>	<b>238,509</b>	<b>100.0</b>	<b>31,121</b>	<b>13.0</b>	<b>238,509</b>	<b>100.0</b>
	<b>Housing Units by Tract</b>	<b>Housing Types by Tract</b>						
		<b>Owner-Occupied</b>		<b>Rental</b>		<b>Vacant</b>		
		#	%	%	#	%	#	%
Low-income	49,012	14,468	5.9	29.5	23,222	47.4	11,322	23.1
Moderate-income	103,744	49,905	20.5	48.1	34,886	33.6	18,953	18.3
Middle-income	117,535	73,532	30.2	62.6	29,950	25.5	14,053	12
Upper-income	145,402	105,408	43.3	72.5	29,389	20.2	10,605	7.3
Unknown-income	1,585	112	0	7.1	1,193	75.3	280	17.7
<b>Total Assessment Area</b>	<b>417,278</b>	<b>243,425</b>	<b>100.0</b>	<b>58.3</b>	<b>118,640</b>	<b>28.4</b>	<b>55,213</b>	<b>13.2</b>
	<b>Total Businesses by Tract</b>	<b>Businesses by Tract &amp; Revenue Size</b>						
		<b>Less Than or = \$1 Million</b>		<b>Over \$1 Million</b>		<b>Revenue Not Reported</b>		
		#	%	#	%	#	%	#
Low-income	3,073	7.4	2,569	7	471	11.4	33	6.5
Moderate-income	7,672	18.5	6,672	18.1	870	21	130	25.4
Middle-income	11,468	27.6	10,223	27.7	1,103	26.6	142	27.8
Upper-income	18,734	45.1	16,906	45.9	1,624	39.2	204	39.9
Unknown-income	564	1.4	485	1.3	77	1.9	2	0.4
<b>Total Assessment Area</b>	<b>41,511</b>	<b>100.0</b>	<b>36,855</b>	<b>100.0</b>	<b>4,145</b>	<b>100.0</b>	<b>511</b>	<b>100.0</b>
	<b>Percentage of Total Businesses:</b>		<b>88.8</b>		<b>10.0</b>		<b>1.2</b>	
	<b>Total Farms by Tract</b>	<b>Farms by Tract &amp; Revenue Size</b>						
		<b>Less Than or = \$1 Million</b>		<b>Over \$1 Million</b>		<b>Revenue Not Reported</b>		
		#	%	#	%	#	%	#
Low-income	3	1	3	1	0	0	0	0
Moderate-income	56	18.2	52	17.8	4	26.7	0	0
Middle-income	78	25.4	72	24.7	6	40	0	0
Upper-income	168	54.7	163	55.8	5	33.3	0	0
Unknown-income	2	0.7	2	0.7	0	0	0	0
<b>Total Assessment Area</b>	<b>307</b>	<b>100.0</b>	<b>292</b>	<b>100.0</b>	<b>15</b>	<b>100.0</b>	<b>0</b>	<b>.0</b>
	<b>Percentage of Total Farms:</b>		<b>95.1</b>		<b>4.9</b>		<b>.0</b>	

2018 FFIEC Census Data and 2018 D&B Information

## Birmingham, Alabama

### Combined Demographics Report (2019)

#### Assessment Area: AL Birmingham

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	31	14.7	21,614	9.8	8,559	39.6	51,787	23.5
Moderate-income	52	24.6	43,809	19.9	9,227	21.1	33,484	15.2
Middle-income	57	27	62,501	28.3	6,289	10.1	39,116	17.7
Upper-income	69	32.7	92,196	41.8	3,641	3.9	96,145	43.6
Unknown-income	2	0.9	412	0.2	343	83.3	0	0
<b>Total Assessment Area</b>	<b>211</b>	<b>100.0</b>	<b>220,532</b>	<b>100.0</b>	<b>28,059</b>	<b>12.7</b>	<b>220,532</b>	<b>100.0</b>
	<b>Housing</b>	<b>Housing Types by Tract</b>						
	<b>Units by Tract</b>	<b>Owner-Occupied</b>		<b>Rental</b>		<b>Vacant</b>		
		#	%	%	#	%	#	%
Low-income	49,012	14,468	6.4	29.5	23,222	47.4	11,322	23.1
Moderate-income	89,334	40,418	18	45.2	32,643	36.5	16,273	18.2
Middle-income	105,774	67,047	29.9	63.4	26,522	25.1	12,205	11.5
Upper-income	140,900	102,437	45.6	72.7	28,401	20.2	10,062	7.1
Unknown-income	1,585	112	0	7.1	1,193	75.3	280	17.7
<b>Total Assessment Area</b>	<b>386,605</b>	<b>224,482</b>	<b>100.0</b>	<b>58.1</b>	<b>111,981</b>	<b>29.0</b>	<b>50,142</b>	<b>13.0</b>
	<b>Total Businesses by Tract</b>	<b>Businesses by Tract &amp; Revenue Size</b>						
		<b>Less Than or = \$1 Million</b>		<b>Over \$1 Million</b>		<b>Revenue Not Reported</b>		
	#	%	#	%	#	%	#	%
Low-income	3,138	7.9	2,657	7.5	459	11.8	22	6.2
Moderate-income	7,604	19.1	6,660	18.7	878	22.6	66	18.6
Middle-income	10,163	25.5	9,162	25.7	910	23.5	91	25.7
Upper-income	18,368	46.1	16,640	46.7	1,555	40.1	173	48.9
Unknown-income	591	1.5	513	1.4	76	2	2	0.6
<b>Total Assessment Area</b>	<b>39,864</b>	<b>100.0</b>	<b>35,632</b>	<b>100.0</b>	<b>3,878</b>	<b>100.0</b>	<b>354</b>	<b>100.0</b>
	<b>Percentage of Total Businesses:</b>			<b>89.4</b>		<b>9.7</b>		<b>.9</b>
	<b>Total Farms by Tract</b>	<b>Farms by Tract &amp; Revenue Size</b>						
		<b>Less Than or = \$1 Million</b>		<b>Over \$1 Million</b>		<b>Revenue Not Reported</b>		
	#	%	#	%	#	%	#	%
Low-income	6	2.3	6	2.4	0	0	0	0
Moderate-income	26	9.9	24	9.6	2	16.7	0	0
Middle-income	67	25.5	63	25.1	4	33.3	0	0
Upper-income	162	61.6	156	62.2	6	50	0	0
Unknown-income	2	0.8	2	0.8	0	0	0	0
<b>Total Assessment Area</b>	<b>263</b>	<b>100.0</b>	<b>251</b>	<b>100.0</b>	<b>12</b>	<b>100.0</b>	<b>0</b>	<b>.0</b>
	<b>Percentage of Total Farms:</b>			<b>95.4</b>		<b>4.6</b>		<b>.0</b>

2019 FFIEC Census Data and 2019 D&B Information

## Birmingham, Alabama

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### Credit and Community Development Needs

To better understand the local community development and economic landscapes, individuals familiar with the community and with community development activities were contacted. These individuals discussed the various opportunities and challenges in the city of Birmingham and how financial institutions can be responsive to local community development needs.

Households within the city of Birmingham experience higher poverty and unemployment rates and earn considerably lower incomes when compared to the region and the state. Data shows that the poverty rate is 25.9 percent for the city of Birmingham, as compared to 16.2 percent for Jefferson County and 10.5 percent for Alabama. In terms of educational attainment, 86.7 percent of individuals have at least a high school diploma or higher, and 27.4 percent have a bachelor's degree or higher.<sup>70</sup> This means that more than half of the workforce is without a four-year degree or professional degree, making it more difficult to compete for jobs requiring higher education and technical skills. Chapter 9 of the City's Comprehensive Plan entitled "Growing Economic Base Industries" states that there is a mismatch between occupational skills of residents and workforce needs of emerging industries, and residents are heavily employed in a number of declining occupations, leading to job losses.<sup>71</sup> City residents are more likely to be represented in lower-wage occupations according to the Comprehensive Plan. The median family income for the city is \$37,375, which is much lower than the MSA's median income of \$69,000.<sup>72</sup>

Increasing the supply of affordable housing to a large segment of the Birmingham workforce presents another concern in the region. The Comprehensive Plan indicated that the vast majority of households in Birmingham have a housing problem related to housing affordability, and overcrowding and substandard units are far less common issues.<sup>73</sup> In Birmingham, half of renters are estimated to spend more than 30 percent of their income on housing, and 41 percent of homeowners spend more than 30 percent of their income on housing.<sup>74</sup> Additionally, the Comprehensive Plan states that the market rate for housing is affordable to households making the median regional income; however, the city of Birmingham has a lot of households with incomes that are well below the regional median income.<sup>75</sup> According to the U.S. Department of Housing and Urban Development's "Comprehensive Housing Market Analysis Birmingham-Hoover Alabama" report, there has been an increase in rent growth from 2018 through 2019 due to falling vacancy rates and improved economic conditions.<sup>76</sup> The report further states that the cost of rent has increased an average of 3 percent year over year from the fourth quarter of 2010 through the fourth quarter of 2017.<sup>77</sup> Even though there was a consistent 3 percent increase in rent year over

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<sup>70</sup> QuickFacts. U.S. Census Bureau, n.d. Web. 17 May 2021.

<https://www.census.gov/quickfacts/fact/table/shelbycountyalabama,jeffersoncountyalabama,birminghamcityalabama,US/PST045217>

<sup>71</sup> "Birmingham Comprehensive Plan." *City of Birmingham, Alabama*. n.d. Web. 17 May 2021. <https://www.birminghamal.gov/work/birmingham-comprehensive-plan/>

<sup>72</sup> 2019 FFIEC Census Data.

<sup>73</sup> "Birmingham Comprehensive Plan." *City of Birmingham, Alabama*. n.d. Web. 17 May 2021. <https://www.birminghamal.gov/work/birmingham-comprehensive-plan/>

<sup>74</sup> Ibid.

<sup>75</sup> Ibid.

<sup>76</sup> "Comprehensive Housing Market Analysis Birmingham-Hoover, Alabama." U.S. Department of Housing and Urban Development. n.d. Web 17 May 2021. <https://www.huduser.gov/portal/publications/pdf/Birmingham-HooverAL-CHMA-20.pdf>

<sup>77</sup> Ibid.

## Birmingham, Alabama

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year from 2010 to 2017, the average rent increased 9 percent in 2018 and 8 percent in 2019.<sup>78</sup> The report indicates that average rent was \$1,019 during the fourth quarter of 2019. Additionally, the report states that the significant increase in rental cost is partially due to new luxury apartments being built in the Birmingham area.<sup>79</sup>

Community revitalization and stabilization are also primary needs in Birmingham and provide a significant opportunity for bank participation through lending, investment, and/or service activities. According to the City of Birmingham's Comprehensive Plan, blight has been a major issue in the area.<sup>80</sup> As a result, the City has focused on demolition and created a land bank in 2014 to facilitate the movement of blighted properties back into productive use.<sup>81</sup> According to the Birmingham Land Bank Authority's website, the City has over 10,000 parcels that qualify to be put back into productive use.<sup>82</sup> A significant challenge for the City, however, is determining how best to utilize its limited resources because the volume of vacant properties exceeds the City's resources for blight remediation. Therefore, the City continues to work on a strategy to distribute resources equitably while still aiming to have an impact on neighborhoods with opportunity.<sup>83</sup> Financial institutions can determine their level of involvement while working in leadership or technical assistance capacities with community-based organizations and nonprofits interested in acquiring land for redevelopment.

There are numerous opportunities in this assessment area for banks to partner with nonprofits, developers, and community development financial institutions to engage in a wide range of community development activities, including affordable housing development, workforce development, neighborhood revitalization, small business lending, financial education, or provision of technical assistance to nonprofit organizations and their constituencies.

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<sup>78</sup> Ibid.

<sup>79</sup> Ibid.

<sup>80</sup> Birmingham Comprehensive Plan." *City of Birmingham, Alabama*. n.d. Web. 17 May 2021. <https://www.birminghamal.gov/work/birmingham-comprehensive-plan/>

<sup>81</sup> "What We Do." Birmingham Land Bank. n.d. Web. 17 May 2021. <http://birminghamlandbank.org/about/>

<sup>82</sup> "Our Programs." Birmingham Land Bank. n.d. Web. 17 May 2021. <http://birminghamlandbank.org/programs/>

<sup>83</sup> *City of Birmingham Housing and Neighborhood Study*. Rep. City of Birmingham, Dec. 2014. Web. 17 May 2021.



## Birmingham, Alabama

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### CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS

#### LENDING TEST

Synovus Bank's lending performance in the Birmingham assessment area is adequate. The geographic distribution of loans reflects adequate penetration throughout the assessment area. Also, the distribution of loans reflects adequate penetration among borrowers of different income levels and businesses of different revenue sizes. In addition, the bank makes a relatively high level of community development loans.

During the review period, the bank reported 2,025 HMDA-reportable loans compared to 1,146 small business loans in the Birmingham assessment area. Therefore, the evaluation and rating of the assessment area focuses on the performance of HMDA-reportable lending more heavily than small business lending in determining the bank's lending test rating in the assessment area. The Birmingham assessment area contains 7.4 percent of the bank's total HMDA-reportable lending and 5.2 percent of its total small business lending by number of loans. In comparison, 4.2 percent of the bank's total deposits are in this assessment area.

For the lending test analysis, lending performance in low-, moderate-, middle-, and upper-income census tracts and to low-, moderate-, middle-, and upper-income borrowers was considered for each product; however, comments for activity in middle- and upper-income tracts and to middle- and upper-income borrowers are only included when they were material to the outcome of the analyses.

Details of the bank's HMDA-reportable and small business lending and information regarding lending by peers can be found in Appendix F.

#### ***Geographic Distribution of Loans***

For this analysis the geographic distribution of small business and HMDA-reportable lending, including both originations and purchases, was compared with available demographic information. Performance context information and aggregate lending data were also taken into consideration. For instance, unemployment rates, poverty rates, the level of owner-occupied units, and the volume of small businesses in low- and moderate-income census tracts were issues considered when assessing the bank's lending performance. Considering all of these factors, Synovus Bank's geographic distribution of loans reflects adequate penetration throughout the assessment area. No conspicuous gaps in lending activity by income category were identified.

#### Home Purchase Loans

Home purchase lending in low-income tracts is good. In 2018 and 2019, the percentage of the bank's home purchase loans originated in low-income tracts was below the percentage of owner-occupied units located in low-income census tracts. However, the bank's lending performance in 2018 exceeded aggregate lending performance and significantly exceeded aggregate lending performance in 2019.

## Birmingham, Alabama

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Home purchase lending in moderate-income census tracts is adequate. In 2018 and 2019, the bank's percentage of loans originated in these tracts was below the percentage of owner-occupied units in moderate-income census tracts. The bank's home purchase lending exceeded aggregate lending performance in 2018 and was similar to aggregate lending in 2019.

### Home Refinance Loans

Home refinance lending in low-income census tracts is poor. In 2018 and 2019, the bank's lending was below the percentage of owner-occupied units in these tracts and below aggregate lenders in the assessment area.

Home refinance lending in moderate-income tracts is poor. The bank's home refinance lending in moderate-income tracts was below the percentage of owner-occupied units. When comparing the bank's lending performance at 9.4 percent to aggregate lenders at 10.9 percent in 2018, Synovus's performance was only slight below. However, unlike aggregate lenders whose volume remained consistent, from 2018 to 2019 the bank's loan volume decreased significantly from 20 loans to 5 loans. As a result, the bank's lending performance was significantly below the aggregate lending performance in the assessment area in 2019.

### Small Business Loans

Small business lending in low-income census tracts is good. Synovus Bank's small business lending at 6.4 percent in 2018 was comparable to the percentage of businesses located in low-income tracts, and at 13.0 percent in 2019, the bank's lending was above the percentage of businesses. The bank's performance was slightly below aggregate lenders in the assessment area in 2018 but significantly above aggregate lending in 2019, showing a trend of improvement in the assessment area.

Small business lending in moderate-income census tracts is excellent. The bank's small business lending in 2018 and 2019 exceeded the percentage of businesses located in these tracts. Additionally, the bank's performance also exceeded the aggregate lending performance during the review period.

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

The distribution of loans by borrower income or revenue size of businesses is adequate. For this analysis, the distribution of HMDA-reportable lending across borrower income levels and small business lending across business revenue sizes was compared to available demographic information.

### Home Purchase Loans

Home purchase lending to low-income borrowers is adequate. Synovus Bank's home purchase lending to low-income borrowers was below the percentage of low-income families in the assessment area. The bank's performance in 2018 was comparable to aggregate lenders and only slightly below aggregate lenders in 2019. Around 24 percent of families are low-income in the Birmingham assessment area. However, neither the bank nor aggregate lenders produced a high volume of home purchase loans to low-income borrowers. This could indicate opportunities in the area for banks to strengthen home purchase lending to low-income borrowers.

## Birmingham, Alabama

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Home purchase lending to moderate-income borrowers is good. The bank's home purchase lending to moderate-income borrowers was significantly above the percentage of moderate-income families in 2018 and 2019. The bank's performance was slightly above the aggregate lending performance in 2018 and similar to the aggregate lending performance in 2019.

### Home Refinance Loans

Home refinance lending to low-income borrowers is poor. The bank's home refinance lending to low-income borrowers was significantly below the percentage of low-income families in the assessment area. Additionally, the bank's performance in 2018 and 2019 was below aggregate lenders.

Home refinance lending to moderate-income borrowers is also poor. The bank's home refinance lending to moderate-income borrowers was below the percentage of moderate-income families and below the aggregate lending performance.

### Small Business Loans

The distribution of small business loans to businesses of different sizes is good. The bank's percentage of small business loans to businesses with revenues of \$1 million or less was less than the percentage of small businesses in the assessment area for 2018 and 2019. However, in 2018 the bank exceeded the aggregate lending performance of loans to small businesses and was only slightly below the aggregate lending performance in 2019. Additionally, in 2019, 64.4 percent of the bank's small business loans were originated in amounts of \$250,000 or less, indicating a willingness to lend in the smaller amounts that are typically requested by small businesses.

### ***Community Development Lending***

Synovus made a good level of community development loans in the Birmingham assessment area. The bank originated 11 community development loans totaling \$28.4 million during the review period. Specifically, the bank provided \$16.0 million to support community services benefiting low- and moderate-income individuals, \$11.2 million to support the revitalization and stabilization of low- and moderate-income communities, and \$1.2 million for affordable housing. Notable loans include an \$11.2 million loan to support the construction of a new charter school that serves a majority of low- and moderate-income students and will bring needed services to a low-income neighborhood that has been targeted for revitalization. The bank also provided a loan to help develop affordable single-family homes in the same neighborhood, further supporting the stabilization of the community. Additionally, the bank made loans totaling \$7.5 million to support the acquisition and rehabilitation of the old Greyhound bus station in downtown Birmingham, which will help stabilize a moderate-income tract by attracting new businesses to the renovated space.

## **INVESTMENT TEST**

The bank made a significant level of qualified community development investments and grants that directly benefited the assessment area including 104 investments totaling \$20.6 million. Of these, 74.3 percent were purchased during the examination review period. The bank also made 48 grants totaling \$260,550 directly to the

## Birmingham, Alabama

assessment area. Combined investment and grant activity inside the assessment area totaled \$20.9 million, accounting for 44.6 percent of total investment activity in the state. Notable investments included a deposit in a Black-owned CDFI bank and a Low-Income Housing Tax Credit that created 104 units of affordable housing available to low- and moderate-income individuals. Notable contributions supported several affordable housing organizations; economic development of local farms and small businesses in low- and moderate-income neighborhoods; a Purpose Built Community that uses a holistic approach to neighborhood revitalization by focusing on improving racial equity, economic mobility, and health and education outcomes for families and children; as well as a wide range of community services. Given the bank's presence in the market, the bank exhibited good responsiveness to the local community development needs.

### SERVICE TEST

Synovus' performance under the service test is considered adequate. Retail banking services are unreasonably inaccessible to portions of the bank's assessment area. Synovus' record of opening and closing branches has generally not adversely affected the accessibility of its delivery systems, particularly to low- and moderate-income geographies and/or individuals. Business hours and services do not vary in a way that inconveniences any portion of its assessment area, particularly low- and moderate-income geographies and/or individuals. In addition, bank employees provided a relatively high level of community development services within the Birmingham assessment area.

#### *Retail Services*

The distribution of the bank's branches by census tract income level was compared to the distribution of households and businesses in the assessment area. The distribution of branches, households, and businesses is divided into two tables because of Office of Management and Budget (OMB) census tract and metropolitan statistical area (MSA) changes that occurred in 2019.

**Geographic Distribution of Branches & ATMS**  
Based on 2019 AA & OMB Changes  
Assessment Area: AL Birmingham

Tract Category	Branches							ATMs								Demographics						
	Total Branches		Open	Closed	Drive thru	Extend-ed Hours	Week-end Hours	Total ATMs		Full Service ATMs				Cash only ATMs				Census Tracts		House holds	Total Businesses	
	#	%						#	%	#	%	Open	Closed	#	%	Open	Closed	#	%			%
Low	0	0.0%	0	0	0	0	0	Total	1	7.7%	0	0.0%	0	0	1	33.3%	0	0	31	14.7%	11.2%	7.9%
DTO	0		0	0				SA	1		0		0	0	1		0	0				
Moderate	1	10.0%	0	0	1	1	0	Total	2	15.4%	1	10.0%	0	0	1	33.3%	0	0	52	24.6%	21.7%	19.1%
DTO	0		0	0				SA	0		0		0	0	0		0	0				
Middle	2	20.0%	0	0	2	2	0	Total	2	15.4%	2	20.0%	0	0	0	0.0%	0	0	57	27.0%	27.8%	25.5%
DTO	0		0	0				SA	0		0		0	0	0		0	0				
Upper	7	70.0%	0	0	7	7	4	Total	8	61.5%	7	70.0%	0	0	1	33.3%	0	0	69	32.7%	38.9%	46.1%
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	2	0.9%	0.4%	1.5%
DTO	0		0	0				SA	0		0		0	0	0		0	0				
Total	10	100.0%	0	0	10	10	4	Total	13	100.0%	10	100.0%	0	0	3	100.0%	0	0	211	100.0%	100.0%	100.0%
DTO	1		0	0				SA	1		0		0	0	1		0	0				

2019 FFIEC Census Data, 2019 D&B Info, 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

## Birmingham, Alabama

Geographic Distribution of Branches & ATMS  
Based on 2017-2018 AA  
Assessment Area: AL Birmingham

Tract Category	Branches							ATMs								Demographics						
	Total Branches		Open	Closed	Drive thru	Extended Hours	Week-end Hours	Total ATMs		Full Service ATMs				Cash only ATMs				Census Tracts		House holds	Total Businesses	
	#	%						#	%	#	%	Open	Closed	Open	Closed	Open	Closed	#	%			%
Low	0	0.0%	0	0	0	0	0	Total	1	5.0%	0	0.0%	0	0	1	20.0%	0	0	31	13.5%	10.4%	7.4%
DTO	0		0	0				SA	1		0		0	0	1		0	0				
Moderate	2	13.3%	0	0	2	2	0	Total	5	25.0%	2	13.3%	0	0	3	60.0%	0	0	61	26.6%	23.4%	18.5%
DTO	0		0	0				SA	1		0		0	0	1		0	0				
Middle	6	40.0%	0	0	6	6	2	Total	6	30.0%	6	40.0%	0	0	0	0.0%	0	0	64	27.9%	28.6%	27.6%
DTO	0		0	0				SA	0		0		0	0	0		0	0				
Upper	7	46.7%	0	0	7	7	4	Total	8	40.0%	7	46.7%	0	0	1	20.0%	0	0	71	31.0%	37.2%	45.1%
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	2	0.9%	0.4%	1.4%
DTO	0		0	0				SA	0		0		0	0	0		0	0				
Total	15	100.0%	0	0	15	15	6	Total	20	100.0%	15	100.0%	0	0	5	100.0%	0	0	229	100.0%	100.0%	100.0%
DTO	1		0	0				SA	2		0		0	0	2		0	0				

2018 FFIEC Census Data, 2018 D&B Info, 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

Synovus' branch network is unreasonably inaccessible to portions of the bank's geographies and individuals of different income levels in its assessment area. As of December 31, 2019, the bank operated 10 branch offices. The bank's branch network included no branches in low-income tracts and one (10.0 percent) in moderate-income tracts, which is below the percentage of both demographic figures: households (21.7 percent) and businesses (19.1 percent). Due to the OMB changes, Walker County was removed from the Birmingham MSA. As a result, the bank's Birmingham assessment area lost one of its branches located in a moderate-income tract. It is believed there could be better accessibility of branches in Jefferson County near downtown. There were no branch closings or openings in this assessment area during the review period. As such, the bank's record of opening or closing branches has generally not adversely affected the accessibility of its delivery systems, including to low- and moderate-income geographies or individuals.

Business hours and services do not vary in a way that inconveniences any portion of the area. All branches offer extended hours; however, no weekend hours are available in the one moderate-income tract compared to weekend hours available for 57.1 percent of the branches in upper-income tracts. A full array of personal and business banking products and services is offered at all locations in this assessment area. Delivery systems include full-service ATMs at all the branches. The ATMs combined with other delivery systems, including telephone and mobile banking, internet online banking and remote deposit capture, are available to provide customers with access to banking services after normal business hours.

### Community Development Services

The bank provides a relatively high level of community development services. During the evaluation period, the bank provided 972 community development service hours to various organizations that benefited the Birmingham assessment area. Bank officers and employees provided assistance to numerous nonprofit organizations that help low- and moderate-income individuals; economic development organizations; and organizations that promote

## Birmingham, Alabama

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affordable housing. Employees served in various capacities, including leadership roles such as serving as board and committee members. In addition, employees served as instructors of financial literacy and homebuyer classes. The majority of service activities were geared toward organizations that focus on community services pertaining to health and social services (69.5 percent) and affordable housing (23.3 percent).

## Huntsville, Alabama

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### **METROPOLITAN AREA**

*(Full-Scope Review)*

#### **DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE HUNTSVILLE, ALABAMA ASSESSMENT AREA**

##### Overview

The Huntsville assessment area includes Madison County, one of the two counties that comprise the Huntsville, Alabama MSA. As of December 31, 2019, Synovus Bank operated 5 branches in the Huntsville assessment area, which represent 14.7 percent of the branches statewide. The assessment area accounts for 14.9 percent of the bank's total statewide HMDA-reportable and CRA small business loans (by dollar).

The assessment area is a competitive banking market where national and regional banks have a significant presence. Synovus Bank ranks 4<sup>th</sup> in deposit market share amongst 28 institutions in the Huntsville assessment area. According to the June 30, 2019 FDIC Summary of Deposits Report, the bank had 8.8 percent deposit market share and \$652 million in deposits. Additionally, Regions Bank holds the largest share of deposits in the market at 18.9 percent, followed by BBVA and ServisFirst Bank.

In 2018, Synovus Bank originated or purchased 0.6 percent and Synovus Mortgage Corporation originated or purchased 0.2 percent of reported loans. Synovus Bank ranked 40<sup>th</sup> and Synovus Mortgage Corporation ranked 64<sup>th</sup> out of 331 reporters in 2018. In 2019, Synovus Bank originated or purchased 0.7 percent and Synovus Mortgage Corporation originated or purchased 0.3 percent of reported loans. For that year, Synovus Bank ranked 41<sup>st</sup> and Synovus Mortgage Corporation ranked 61<sup>st</sup> out of 346 reporters.

CRA small business lending is also competitive. For CRA small business and small farm lending, Synovus Bank ranked 9<sup>th</sup> out of 75 reporters in 2017, with 3.6 percent of reported loans. In 2018, the bank ranked 10<sup>th</sup> out of 76 reporters, with 3.1 percent of reported loans. Furthermore, Synovus Bank ranked 12<sup>th</sup> out of 89 reporters in 2019, with 2.6 percent of reported loans. From 2017 through 2019, lending in the assessment area was dominated by American Express, Citibank, and Capital One Bank.

##### Population and Income Characteristics

The Huntsville assessment area has experienced robust growth since the last decennial census. According to the 2019 U.S. census data, the population of the assessment area was 372,909.<sup>84</sup> From 2010 to 2019, the assessment area population grew by 11.4 percent, greater than the statewide population growth rate of 2.6 percent.<sup>85</sup> Additionally, the city of Huntsville experienced 11.2 percent growth in population from 2010 to 2019. As of July 1, 2019, the city of Huntsville had a population of 200,574 people.<sup>86</sup>

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<sup>84</sup> QuickFacts. U.S. Census Bureau, n.d. Web. 18 May 2021. <https://www.census.gov/quickfacts/>

<sup>85</sup> Ibid.

<sup>86</sup> Ibid.

## Huntsville, Alabama

According to 2019 FFIEC census data, the assessment area is made up of 73 census tracts: 12 tracts are low-income (16.4 percent), 19 tracts are moderate-income (26.0 percent), 21 tracts are middle-income (28.8 percent), and 21 tracts are upper-income (28.8 percent).<sup>87</sup>

For purposes of classifying borrower income, this evaluation uses the FFIEC estimated median family income. The following table sets forth the estimated median family income for 2017 through 2019 for the Huntsville MSA and provides a breakdown of the range of estimated annual family income for each income category (low, moderate, middle, and upper).

### Borrower Income Levels Huntsville, AL MSA

FFIEC Estimated Median Family Income		Low 0 - 49.99%	Moderate 50% - 79.99%	Middle 80% - 119.99%	Upper 120% - & above
<b>2017</b>	<b>\$78,200</b>	0 - \$39,099	\$39,100 - \$62,559	\$62,560 - \$93,839	\$93,840 - & above
<b>2018</b>	<b>\$78,700</b>	0 - \$39,349	\$39,350 - \$62,959	\$62,960 - \$94,439	\$94,440 - & above
<b>2019</b>	<b>\$84,900</b>	0 - \$42,449	\$42,450 - \$67,919	\$67,920 - \$101,879	\$101,880 - & above

As shown, the median family income remained relatively the same from 2017 to 2018; however, the median family income increased from \$78,700 in 2018 to \$84,900 in 2019. Additionally, 38.9 percent of families in the assessment area were low- to moderate-income.<sup>88</sup>

With regards to poverty, 10.0 percent of families in the assessment area lived in poverty according to 2019 FFIEC census data. The statewide rate was 14.5 percent. Comparatively, the national poverty rate was 13.4 percent between 2015 and 2019.<sup>89</sup> Also, a significant percentage of families in low- and moderate-income areas lived below the poverty level. Specifically, 37.3 percent of families in low-income tracts and 15.8 percent of families in moderate-income tracts lived below the poverty level.<sup>90</sup> This may limit lending opportunities in these geographies, particularly in low-income tracts.

<sup>87</sup> 2019 FFIEC Census Data.

<sup>88</sup> FRB Atlanta Calculations of 2019 Census Data.

<sup>89</sup> "National: United States (U.S. Census)." *PolicyMap*. PolicyMap, n.d. Web. 18 May 2021. <https://www.policymap.com/>

<sup>90</sup> 2019 FFIEC Census Data.



## Huntsville, Alabama

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### Economic Conditions

The Huntsville area boasts a strong economy with a highly educated and skilled workforce. From 2017 to 2019, the number of people employed grew. In December of 2017, there were 211,192 individuals employed in the Huntsville MSA.<sup>91</sup> In December of 2019, the number of employment grew to 227,495, which was a 7.7 percent increase from the number of employed individuals in December of 2017.<sup>92</sup> The business sectors employing the majority of people in the Huntsville MSA are office and administrative support (11.4 percent), sales and related (9.3 percent), food preparation and service related (8.4 percent), architecture and engineering (8.2 percent), business and financial operations (7.4 percent), and computer and mathematical (7.0 percent).<sup>93</sup> Additionally, the primary industry firms for Huntsville include aerospace and defense, information technology, advanced manufacturing, and bioscience.<sup>94</sup>

In the aerospace and defense industry, Huntsville is home to Redstone Arsenal (RSA). RSA employs over 41,000 individuals and occupies a 38,000-acre campus with over 72 different agencies.<sup>95</sup> Some of the major tenants occupying RSA's campus include U.S. Army Aviation & Missile Command, U.S. Army Space and Missile Defense Command, NASA, and the ATF National Center for Explosives Training and Research. Lastly, Huntsville is home to Cummings Research Park, the second largest research park in the U.S. and the fourth largest in the world. The industries in this park contribute to the growing number of bioscience research, development, and manufacturing companies in the region.<sup>96</sup> There are around 300 companies in Cummings Research Park that employ more than 29,000 people.<sup>97</sup>

During May 2019, employees working in the Huntsville MSA had an average hourly wage that was slightly more than the national average.<sup>98</sup> The average hourly wage for the Huntsville MSA was \$26.91 as compared to the national average of \$25.72.<sup>99</sup> However, the average annual earnings for the top two sectors in the market were below the national averages. More specifically, the average hourly wage for the office and administrative support sector and sales and related sector in the Huntsville MSA were \$18.02 and \$17.35, respectively.<sup>100</sup> Nationally, the office and administrative support sector had an average hourly wage of \$19.73, and the sales and related sector had an average hourly wage of \$20.70.<sup>101</sup> Despite these two sectors having lower average hourly wages, the average hourly wages for the architecture and engineering, business and financial operations, and computer and mathematical sectors were greater than the national averages. In particular, the architecture and engineering,

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<sup>91</sup> "Databases, Tables, & Calculators by Subject." U.S. Bureau of Labor Statistics, 16 April 2021. Web. 18 May 2021.

[https://data.bls.gov/timeseries/LAUMT012662000000005?amp%253bdata\\_tool=XGtable&output\\_view=data&include\\_graphs=true](https://data.bls.gov/timeseries/LAUMT012662000000005?amp%253bdata_tool=XGtable&output_view=data&include_graphs=true)

<sup>92</sup> FRB Atlanta Calculations of U.S. Bureau of Labor Statistics Data.

<sup>93</sup> "Occupational Employment and Wages in Huntsville—May 2019." U.S. Bureau of Labor Statistics, 24 April 2020. Web. 19 May 2021. [https://www.bls.gov/regions/southeast/news-release/occupationalemploymentandwages\\_huntsville.htm](https://www.bls.gov/regions/southeast/news-release/occupationalemploymentandwages_huntsville.htm)

<sup>94</sup> "Industry Profiles & Services." Chamber of Commerce of Huntsville/Madison County, n.d. Web. 18 May 2021. <https://hsvchamber.org/departments/economic-development/industry-profiles-services/>

<sup>95</sup> Ibid.

<sup>96</sup> Ibid.

<sup>97</sup> Ibid.

<sup>98</sup> "Occupational Employment and Wages in Huntsville—May 2019." U.S. Bureau of Labor Statistics, 24 April 2020. Web. 19 May 2021. [https://www.bls.gov/regions/southeast/news-release/occupationalemploymentandwages\\_huntsville.htm](https://www.bls.gov/regions/southeast/news-release/occupationalemploymentandwages_huntsville.htm)

<sup>99</sup> Ibid.

<sup>100</sup> Ibid.

<sup>101</sup> Ibid.

## Huntsville, Alabama

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business and financial operations, and computer and mathematical sectors' average hourly wages were \$48.56, \$41.59, and \$47.47, respectively.<sup>102</sup> On the national level, the hourly wages for the architecture and engineering, business and financial operations, and computer and mathematical sectors were \$42.69, \$37.56, and \$45.08, respectively.<sup>103</sup> Due to the high skill level required for jobs in the assessment area and the education of the workforce, new jobs may provide more opportunities for employees at higher wage levels versus low- and moderate-income wage earners.

In terms of economic conditions for small businesses, the entrepreneurial community is growing along with a multitude of small business resources. The University of Alabama in Huntsville (UAH) hosts the Procurement Technical Assistance Center (PTAC) to support government contracting of small businesses at the state, federal and local level.<sup>104</sup> UAH also provides services to entrepreneurs and small businesses through the Small Business Development Center (SBDC).<sup>105</sup>

According to 2019 Dun & Bradstreet information, there were 15,768 businesses within the Huntsville assessment area, 91.5 percent of which had total annual revenues less than or equal to \$1 million and were therefore considered to be small businesses. Additionally, 19.5 percent of small businesses in the assessment area were located in moderate-income tracts, while there were far fewer in low-income tracts at 11.9 percent.

Economic conditions have drastically improved in the Huntsville MSA, with new jobs and declining unemployment over the review period. As shown in the following table, the unemployment rate in the Huntsville MSA fell from 3.2 percent in 2017 to 2.1 percent in 2019, which was below the state unemployment rate of 2.5 percent. The national unemployment rate was 3.6 percent as of December 2019.<sup>106</sup>

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<sup>102</sup> Ibid.

<sup>103</sup> Ibid.

<sup>104</sup> "About PTAC." The University of Alabama in Huntsville, n.d. Web. 18 May 2021. <https://www.uah.edu/sbdc/ptac/about>

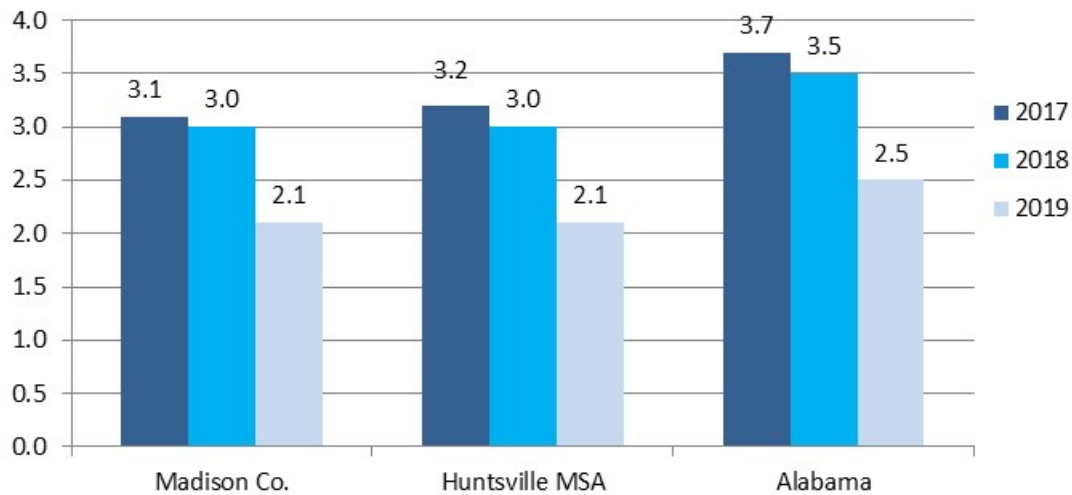
<sup>105</sup> "Small Business Development Center." The University of Alabama in Huntsville, n.d. Web. 18 May 2021.

<https://www.uah.edu/sbdc/small-business-development-center>

<sup>106</sup> "Databases, Tables & Calculators by Subject." U.S. Bureau of Labor Statistics, n.d. Web. 18 May 2021. <https://data.bls.gov/cgi-bin/surveymost>

## Huntsville, Alabama

**Unemployment Rates -AL Huntsville**



Not Seasonally Adjusted. Source: Bureau of Labor Statistics

There were 152,720 housing units located in the assessment area according to the 2019 census data, of which 61.1 percent were owner-occupied, 29.1 percent were rental units, and 9.8 percent were vacant.<sup>107</sup> Rental and vacant units were more concentrated in low- and moderate-income tracts. In low-income census tracts, approximately 74.8 percent of all housing units were rentals or vacant; in moderate-income census tracts, 48.9 percent of the units were rental or vacant. The median age of the housing stock was 35 years, though housing was much older in the low- and moderate-income census tracts (53 years and 44 years, respectively). These factors suggest that HMDA-reportable lending opportunities in the low- and moderate-income tracts may be limited.

The Huntsville housing market is generally affordable for low- to moderate-income individuals. Only 14.1 percent of Madison County homeowners were cost-burdened from 2015 to 2019.<sup>108</sup> Even though the percentage of cost-burdened homeowners is low, there is a higher percentage of cost-burdened renters because 41.5 percent of renters were cost-burdened from 2015 to 2019.<sup>109</sup> Housing cost burden occurs when owners or renters spend 30.0 percent or more of their monthly household income on housing costs or gross rent.

In 2019, the median selling price of a home was \$222,702, an increase from \$171,383 in 2015. Rising home prices present possible emerging affordability barriers for low- and moderate-income families. Homes were on the market in 2019 for an average of 43 days, which was a decrease from 94 days in 2015.<sup>110</sup> Lastly, there was an increase in the number of houses on the market each year from 5,690 in 2015 to 8,150 in 2019, which demonstrates that there has not been a home inventory challenge in the assessment area.<sup>111</sup>

<sup>107</sup> FRB Atlanta Calculations of 2019 Census Data.

<sup>108</sup> "Huntsville, AL (U.S. Census)." *PolicyMap*. PolicyMap, n.d. Web. 18 May 2021. <https://www.policymap.com/>

<sup>109</sup> *Ibid.*

<sup>110</sup> *Ibid.*

<sup>111</sup> *Ibid.*

## Huntsville, Alabama

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### Demographic Characteristics by Census Tract

The following table presents key demographic and business information used to help develop a performance context for the assessment area. The data reflects the 2019 FFIEC census data and the 2019 Dun & Bradstreet data used to analyze the bank's CRA performance. Certain components of the data in the table are discussed in this evaluation as they apply to specific parts of the analysis.

# Huntsville, Alabama

## Combined Demographics Report

### Assessment Area: AL Huntsville

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	12	16.4	7,785	8.7	2,900	37.3	20,492	22.9
Moderate-income	19	26	17,126	19.1	2,713	15.8	14,302	16
Middle-income	21	28.8	28,771	32.1	2,223	7.7	15,556	17.4
Upper-income	21	28.8	35,869	40.1	1,150	3.2	39,201	43.8
Unknown-income	0	0	0	0	0	0	0	0
<b>Total Assessment Area</b>	<b>73</b>	<b>100.0</b>	<b>89,551</b>	<b>100.0</b>	<b>8,986</b>	<b>10.0</b>	<b>89,551</b>	<b>100.0</b>
	<b>Housing Units by Tract</b>	<b>Housing Types by Tract</b>						
		<b>Owner-Occupied</b>		<b>Rental</b>		<b>Vacant</b>		
		#	%	%	#	%	#	%
Low-income	18,758	4,736	5.1	25.2	10,633	56.7	3,389	18.1
Moderate-income	33,449	17,101	18.3	51.1	12,563	37.6	3,785	11.3
Middle-income	49,082	30,809	33	62.8	13,754	28	4,519	9.2
Upper-income	51,431	40,673	43.6	79.1	7,498	14.6	3,260	6.3
Unknown-income	0	0	0	0	0	0	0	0
<b>Total Assessment Area</b>	<b>152,720</b>	<b>93,319</b>	<b>100.0</b>	<b>61.1</b>	<b>44,448</b>	<b>29.1</b>	<b>14,953</b>	<b>9.8</b>
	<b>Total Businesses by Tract</b>	<b>Businesses by Tract &amp; Revenue Size</b>						
		<b>Less Than or = \$1 Million</b>		<b>Over \$1 Million</b>		<b>Revenue Not Reported</b>		
		#	%	#	%	#	%	#
Low-income	1,984	12.6	1,712	11.9	268	21.7	4	3.7
Moderate-income	3,184	20.2	2,814	19.5	353	28.6	17	15.9
Middle-income	4,554	28.9	4,249	29.5	270	21.9	35	32.7
Upper-income	6,046	38.3	5,651	39.2	344	27.9	51	47.7
Unknown-income	0	0	0	0	0	0	0	0
<b>Total Assessment Area</b>	<b>15,768</b>	<b>100.0</b>	<b>14,426</b>	<b>100.0</b>	<b>1,235</b>	<b>100.0</b>	<b>107</b>	<b>100.0</b>
<b>Percentage of Total Businesses:</b>			<b>91.5</b>		<b>7.8</b>		<b>.7</b>	
	<b>Total Farms by Tract</b>	<b>Farms by Tract &amp; Revenue Size</b>						
		<b>Less Than or = \$1 Million</b>		<b>Over \$1 Million</b>		<b>Revenue Not Reported</b>		
		#	%	#	%	#	%	#
Low-income	4	1.8	4	1.9	0	0	0	0
Moderate-income	64	29	61	28.6	3	37.5	0	0
Middle-income	96	43.4	93	43.7	3	37.5	0	0
Upper-income	57	25.8	55	25.8	2	25	0	0
Unknown-income	0	0	0	0	0	0	0	0
<b>Total Assessment Area</b>	<b>221</b>	<b>100.0</b>	<b>213</b>	<b>100.0</b>	<b>8</b>	<b>100.0</b>	<b>0</b>	<b>.0</b>
<b>Percentage of Total Farms:</b>			<b>96.4</b>		<b>3.6</b>		<b>.0</b>	

2019 FFIEC Census Data and 2019 D&B Information

## Huntsville, Alabama

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### Credit and Community Development Needs

To better understand the local community development and economic landscapes, individuals familiar with the community and with community development activities were contacted. These individuals discussed the various opportunities and challenges in the region and how financial institutions can be responsive to local community development needs through lending, investment, and/or service activities.

Based on information obtained from two community contacts specializing in affordable housing and economic development, there are issues regarding the availability of affordable housing in the Huntsville area. Per one of the contacts, it is challenging finding affordable housing for residents earning 60 percent or less of the area median income (AMI). The contact estimated that between 2018 and 2019, 61 to 80 percent of residents at 60 percent or less of AMI began getting priced out of the market. The contact believes the struggle to find housing for the most vulnerable populations (30 percent or less of AMI) is particularly concerning. The primary obstacles for low- and moderate-income residents are down payment assistance and loan qualification.

While the tax credit program is important, the contact does not believe it is sufficient for the widescale development of affordable housing. The contact also noted that residents at 61 to 120 percent of AMI do not qualify for the tax credit. Further exacerbating the affordable housing supply shortage, in mid- to late-2019, many investors who owned single-family rentals began selling their portfolios. These homes were sold at prices beyond the financial reach of most low- and moderate-income residents, which further reduced the potential supply of affordable housing.

Huntsville has grown (and is growing) rapidly. As a result, there has been an influx of new residents relocating to the area. While there are still many pre-existing residents, there was an influx of younger residents in 2019 due to ample employment opportunity. The contact said older generations are being priced out, but even some younger residents with families—especially those saddled with student loan debt—are struggling with affordability and cost of living. The contact believes the upward pressure on home prices will continue to increase as Huntsville continues to grow. The FBI is investing \$1.0 billion to construct an outpost in Huntsville. In addition, Blue Origin, Mazda, Toyota, and Facebook have all announced plans to expand or establish operations in Huntsville. New companies locating to the city have affected construction pricing because of the availability of contractors; a limited supply of contractors allowed them to set their prices due to all the new construction.

Both contacts mentioned that the city secured a HUD Choice Neighborhood grant for the redevelopment of a large area southwest of downtown known as Mill Creek. This project will primarily benefit low-income residents, and some moderate-income residents. The Mill Creek area contains several public housing units that will be demolished and rebuilt as a part of this initiative. The result will be a mixed-income community. One of the contacts emphasized that securing additional funds for the Choice Neighborhood initiative is a pressing need, particularly for the façade improvement aspect of the plan. There are several opportunities for local financial institutions to assist financially with these efforts.

## Huntsville, Alabama

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### CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS

#### LENDING TEST

Synovus Bank's lending performance in the Huntsville assessment area is adequate. The geographic distribution of loans reflects adequate penetration throughout the assessment area. Also, the distribution of loans reflects adequate penetration among borrowers of different income levels and businesses of different revenue sizes. In addition, the bank makes an adequate level of community development loans.

During the review period, the bank reported 586 small business loans compared to 390 HMDA-reportable loans in the Huntsville assessment area. Therefore, the evaluation and rating of the assessment area focuses on the performance of small business lending more heavily than HMDA-reportable lending in determining the bank's lending test rating in the assessment area. The Huntsville assessment area contains 2.6 percent of the bank's total small business lending and 1.4 percent of its total HMDA-reportable lending by number of loans. In comparison, 1.7 percent of the bank's total deposits are in this assessment area.

For the lending test analysis, lending performance in low-, moderate-, middle-, and upper-income census tracts and to low-, moderate-, middle-, and upper-income borrowers was considered for each product; however, comments for activity in middle- and upper-income tracts and to middle- and upper-income borrowers are only included when they were material to the outcome of the analyses.

Details of the bank's HMDA-reportable and small business lending and information regarding lending by peers can be found in Appendix F.

#### ***Geographic Distribution of Loans***

For this analysis the geographic distribution of small business and HMDA-reportable lending, including both originations and purchases, was compared with available demographic information. Performance context information and aggregate lending data were also taken into consideration. For instance, unemployment rates, poverty rates, the level of owner-occupied units, and the volume of small businesses in low- and moderate-income census tracts were issues considered when assessing the bank's lending performance. Considering all of these factors, Synovus Bank's geographic distribution of loans reflects adequate penetration throughout the assessment area. No conspicuous gaps in lending activity by income category were identified.

#### Home Purchase Loans

Home purchase lending in low-income tracts is poor. In 2018, the bank made three loans in low-income census tracts. Additionally, in 2019, the bank did not make any home purchase loans in low-income census tracts in the assessment area. In 2018, the bank's lending performance (three loans) was slightly greater than the percentage of owner-occupied units and aggregate lending performance. However, since the bank made no loans in 2019, the bank's performance was less than both demographic and aggregate lenders in 2019.

## Huntsville, Alabama

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Home purchase lending in moderate-income census tracts is adequate. In 2018, the bank's percentage of loans originated in these tracts was below the percentage of owner-occupied units in moderate-income census tracts; however, in 2019 it exceeded the percentage of owner-occupied units. Similarly, the bank's home purchase lending was below aggregate lending performance in 2018 and but exceeded aggregate lending performance in 2019.

### Home Refinance Loans

Home refinance lending in low-income census tracts is very poor. In 2018 and 2019, the bank made no home refinance loans in low-income census tracts.

Home refinance lending in moderate-income tracts is poor. The bank's home refinance lending in moderate-income tracts was below the percentage of owner-occupied units. Also, the bank's lending performance was significantly below aggregate lenders in 2018 and 2019.

### Small Business Loans

Small business lending in low-income census tracts is excellent. Synovus Bank's small business lending for 2018 and 2019 significantly exceeded the percentage of businesses located in these tracts. Additionally, the bank's performance significantly exceeded aggregate lenders in the assessment area.

Small business lending in moderate-income census tracts is good. The bank's small business lending in 2018 was comparable to the percentage of businesses located in these tracts and in 2019 it was comparable to the percentage of businesses located in moderate-income tracts. Similarly, the bank's lending performance exceeded the aggregate lending performance in 2018 and was comparable to the aggregate lending performance in 2019.

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

The distribution of loans by borrower income or revenue size of businesses is adequate. For this analysis, the distribution of HMDA-reportable lending across borrower income levels and small business lending across business revenue sizes was compared to available demographic information.

### Home Purchase Loans

Home purchase lending to low-income borrowers is adequate. Synovus Bank's home purchase lending to low-income borrowers was below the percentage of low-income families in the assessment area. The bank's performance in 2018 was above aggregate lenders, and in 2019 it was only slightly below aggregate lenders.

Home purchase lending to moderate-income borrowers is adequate. The bank's home purchase lending to moderate-income borrowers was above the percentage of moderate-income families. The bank's lending performance in 2018 was slightly above aggregate lenders, and in 2019 it was slightly below aggregate lenders.

### Home Refinance Loans

Home refinance lending to low-income borrowers is adequate. The bank's home refinance lending to low-income borrowers was significantly below the percentage of low-income families. The bank's lending performance was significantly below aggregate lenders in 2018 but exceeded aggregate lenders in 2019.



## Huntsville, Alabama

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Home refinance lending to moderate-income borrowers is poor. The bank's home refinance lending to moderate-income borrowers was below the percentage of moderate-income families and below the aggregate lending performance.

The overall volume for home refinance lending to low- and moderate-income borrowers was low in 2018 and 2019 as compared to aggregate lenders, indicating there is opportunity for the bank to lend in the assessment area. However, per bank management, a new production management team was hired for the Alabama market mid-2019, and the majority of loans originated by the team were affordable loan products offered by the bank. The increase in lending to low- and moderate-income borrowers towards the end of 2019 indicates the new production team is working to grow lending to these borrowers in the Huntsville assessment area.

### Small Business Loans

The distribution of small business loans to businesses of different sizes is adequate. The bank's percentage of small business loans to businesses with revenues of \$1 million or less was less than the percentage of small businesses in the assessment area for 2018 and 2019. The bank was slightly above the aggregate lending performance during the review period. Additionally, over 50 percent of small business loans were originated in amounts of \$250,000 or less during the review period, indicating a willingness to lend in the smaller amounts that are typically requested by small businesses.

### *Community Development Lending*

Synovus made an adequate level of community development loans in the Huntsville assessment area. The bank originated 14 community development loans totaling \$6.7 million during the review period. Specifically, the bank made loans totaling \$3.7 million for nonprofits engaged in affordable housing and loans totaling \$3.0 million to nonprofits providing community services. The bank's lending demonstrated adequate responsiveness to the credit and community development needs in the assessment area.

### **INVESTMENT TEST**

The bank made an adequate level of qualified community development investments and grants that directly benefited the assessment area including 62 investments totaling \$9.1 million. Of these, 49.1 percent were purchased during the examination review period. The bank also made 28 contributions totaling \$89,250 directly to the assessment area. Combined investment and grant activity inside the assessment area totaled \$9.2 million, accounting for 19.6 percent of total investment activity in the state. None of the current period investments were considered notable as nearly all were mortgage-backed securities (MBS) backed by loans to low- and moderate-income borrowers, which are routinely provided by private investors. Notable contributions supported a revolving loan fund for affordable housing as well as a diverse array of community services including help for the homeless, healthcare, and youth education. Given the bank's presence in the market, the bank exhibited adequate responsiveness to the local community development needs.

## Huntsville, Alabama

### SERVICE TEST

Synovus' performance under the service test is rated low satisfactory. Retail banking services are reasonably accessible to the bank's geographies and individuals of different income levels in its assessment area. Synovus' record of opening and closing branches has generally not adversely affected the assessment area. Branch hours and services do not vary in a way that inconveniences portions of the assessment area, including geographies and individuals of different income levels. In addition, bank employees provided an adequate level of community development services within the Huntsville assessment area.

#### *Retail Services*

The distribution of the bank's branches by census tract income level was compared to the distribution of households and businesses in the assessment areas. The table below shows the distribution of branches, households, and businesses.

Geographic Distribution of Branches & ATMS  
Assessment Area: AL Huntsville

Tract Category	Branches							ATMs								Demographics						
	Total Branches		Open	Closed	Drive thru	Extend-ed Hours	Week-end Hours	Total ATMs		Full Service ATMs				Cash only ATMs				Census Tracts		House holds	Total Businesses	
	#	%						#	%	#	%	#	%	#	%	#	%	#	%			#
Low	0	0.0%	0	0	0	0	0	Total	0	0.0%	0	0.0%	0	0	0	0.0%	0	0	12	16.4%	11.2%	12.6%
DTO	0		0	0				SA	0		0		0	0	0		0	0				
Moderate	1	20.0%	0	0	1	1	0	Total	2	28.6%	1	20.0%	0	0	1	50.0%	0	0	19	26.0%	21.5%	20.2%
DTO	0		0	0				SA	0		0		0	0	0		0	0				
Middle	3	60.0%	0	0	3	3	0	Total	4	57.1%	3	60.0%	0	0	1	50.0%	0	0	21	28.8%	32.3%	28.9%
DTO	0		0	0				SA	0		0		0	0	0		0	0				
Upper	1	20.0%	0	0	1	1	0	Total	1	14.3%	1	20.0%	0	0	0	0.0%	0	0	21	28.8%	35.0%	38.3%
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	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	5	0	Total	7	100.0%	5	100.0%	0	0	2	100.0%	0	0	73	100.0%	100.0%	100.0%
DTO	0		0	0				SA	0		0		0	0	0		0	0				

2019 FFIEC Census Data, 2019 D&B Info, 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

Synovus' branch network is reasonably accessible to the bank's geographies and individuals of different income levels in its assessment area. During the review period, the bank operated five branch offices. The bank's branch network included no branches in low-income tracts and one (20.0 percent) in moderate-income tracts, which is comparable to the percentage of both demographic figures: households (21.5 percent) and businesses (20.2 percent). There were no branch closings or openings in this assessment area during the review period. As such, the bank's record of opening or closing branches has generally not adversely affected the accessibility of its delivery systems, including to low- and moderate-income geographies or individuals.

Business hours and services do not vary in a way that inconveniences any portion of the area. All branches offer extended hours. A full array of personal and business banking products and services is offered at all locations in this assessment area. Delivery systems include full-service ATMs at all the branches. The ATMs combined with other delivery systems, including telephone and mobile banking, internet online banking and remote deposit capture, are available to provide customers with access to banking services after normal business hours.

## Huntsville, Alabama

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### ***Community Development Services***

The bank provides an adequate level of community development services. During the evaluation period bank employees provided 229 community development service hours with 35 activities to various organizations that benefited the assessment area. Bank officers and employees provided assistance to numerous nonprofit organizations that help low- and moderate-income individuals; economic development organizations; and organizations that promote affordable housing. Employees also served in various capacities, including leadership roles such as serving as board and committee members. In addition, employees served as instructors of financial literacy classes. The majority of services were geared toward organizations that focus on community services pertaining to health and social services (88.2 percent).

## Metropolitan Areas (Limited-Scope Review)

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

### DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE ALABAMA METROPOLITAN ASSESSMENT AREAS

- **Daphne-Fairhope-Foley Assessment Area (Baldwin County)**
  - As of December 31, 2019, Synovus Bank operated one branch in the assessment area, representing 2.9 percent of its branches in Alabama.
  - As of June 30, 2019, the bank had \$49.9 million in deposits in this assessment area, representing a market share of 1.1 percent and 1.2 percent of Synovus Bank's total deposits in Alabama.
- **Dothan Assessment Area (Houston County)**
  - As of December 31, 2019, Synovus Bank operated one branch in the assessment area, representing 2.9 percent of its branches in Alabama.
  - As of June 30, 2019, the bank had \$91.9 million in deposits in this assessment area, representing a market share of 3.3 percent and 2.2 percent of Synovus Bank's total deposits in Alabama.
- **Mobile Assessment Area (Mobile County)**
  - As of December 31, 2019, Synovus Bank operated two branches in the assessment area, representing 5.9 percent of its branches in Alabama.
  - As of June 30, 2019, the bank had \$61.0 million in deposits in this assessment area, representing a market share of 0.9 percent and 1.5 percent of Synovus Bank's total deposits in Alabama.
- **Montgomery Assessment Area (Autauga, Elmore, and Montgomery Counties)**
  - As of December 31, 2019, Synovus Bank operated three branches in the assessment area, representing 8.8 percent of its branches in Alabama.
  - As of June 30, 2019, the bank had \$663.3 million in deposits in this assessment area, representing a market share of 7.9 percent and 15.8 percent of Synovus Bank's total deposits in Alabama.
- **Tuscaloosa Assessment Area (Tuscaloosa County)**
  - As of December 31, 2019, Synovus Bank operated five branches in the assessment area, representing 14.7 percent of its branches in Alabama.
  - As of June 30, 2019, the bank had \$438.9 million in deposits in this assessment area, representing a market share of 12.4 percent and 10.4 percent of Synovus Bank's total deposits in Alabama.

## Metropolitan Areas (Limited-Scope Review)

### CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS

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

<b>Metropolitan Assessment Areas</b>			
<b>Assessment Areas</b>	<b>Lending Test</b>	<b>Investment Test</b>	<b>Service Test</b>
Daphne-Fairhope-Foley	Not Consistent (Below)	Not Consistent (Above)	Consistent
Dothan	Not Consistent (Below)	Not Consistent (Below)	Consistent
Mobile	Consistent	Not Consistent (Above)	Not Consistent (Above)
Montgomery	Consistent	Not Consistent (Below)	Consistent
Tuscaloosa	Consistent	Not Consistent (Below)	Consistent

For the lending test, performance was low satisfactory for the State of Alabama. Lending test performance in the Mobile, Montgomery and Tuscaloosa limited-scope assessment areas was consistent with the bank’s performance for the state. Performance in the Daphne-Fairhope-Foley and Dothan limited-scope assessment areas was weaker than the bank’s performance for the state due to the poor geographic distribution of HMDA-reportable loans, in addition to no community development lending.

For the investment test, Synovus Bank received a rating of high satisfactory for the State of Alabama. The bank’s performance in the Daphne-Fairhope-Foley and Mobile metropolitan limited-scope assessment areas were above the statewide performance. Contrarily, bank’s performances in the Dothan, Montgomery, and Tuscaloosa metropolitan limited-scope assessment areas were below the statewide performance.

For the service test, the performance in the State of Alabama was low satisfactory. The bank’s performance in the Mobile metropolitan limited-scope assessment area was greater than the bank’s statewide performance, while the remaining four metropolitan limited-scope assessment areas were consistent with the bank’s statewide performance.

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

## Nonmetropolitan Areas (Limited-Scope Review)

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

### DESCRIPTION OF INSTITUTION’S OPERATIONS IN THE NONMETROPOLITAN ASSESSMENT AREAS

- **Coffee-Dale Assessment Area (Coffee and Dale Counties)**
  - As of December 31, 2019, Synovus Bank operated two branches in the assessment area, representing 5.9 percent of its branches in Alabama.
  - As of June 30, 2019, the bank had \$218.8 million in deposits in this assessment area, representing a market share of 22.5 percent and 5.2 percent of Synovus Bank’s total deposits in Alabama.
- **Walker Assessment Area (Walker County)**
  - As of December 31, 2019, Synovus Bank operated five branches in the assessment area, representing 14.7 percent of its branches in Alabama.
  - As of June 30, 2019, the bank had \$428.6 million in deposits in this assessment area, representing a market share of 46.3 percent and 10.2 percent of Synovus Bank’s total deposits in Alabama.

### CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS

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

<b>Nonmetropolitan Assessment Areas</b>			
<b>Assessment Areas</b>	<b>Lending Test</b>	<b>Investment Test</b>	<b>Service Test</b>
Coffee-Dale	Not Consistent (Below)	Not Consistent (Above)	Consistent
Walker	Consistent	Not Consistent (Below)	Consistent

For the lending test, Synovus Bank received a rating of low satisfactory for the State of Alabama. Performance in the Coffee-Dale nonmetropolitan limited-scope assessment area was below the statewide lending test performance, while performance in Walker was consistent with the statewide performance. For the geographic distribution of loans, lending levels were poor in Coffee-Dale and adequate in Walker. Performance was adequate for the borrower distribution of loans in Coffee-Dale and good in Walker. The bank made no community development loans in the Coffee-Dale assessment area and a low level of community development loans in the Walker assessment area.

For the investment test, Synovus Bank received a rating of high satisfactory for the State of Alabama. The bank’s performance in the Coffee-Dale non-metropolitan limited-scope assessment area was above the statewide performance. Contrarily, the bank’s performance in the Walker non-metropolitan limited-scope assessment area was below the statewide performance.

For the service test, the performance in the State of Alabama was low satisfactory. The performance in both nonmetropolitan limited-scope assessment areas was consistent with the bank’s statewide performance.

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

## Florida

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**CRA RATING FOR FLORIDA:**                    **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 good penetration throughout the Florida assessment areas, and the distribution of loans by borrower income reflects adequate penetration among customers of different income levels and businesses of different revenue sizes.
- Lending activity reflects adequate responsiveness to assessment area credit needs.
- The bank makes an adequate level of community development loans within the Florida assessment areas.
- The bank provides a significant level of qualified community development investments and grants that exhibit good responsiveness to several identified community development needs in the Florida assessment areas.
- Retail services are reasonably accessible to the bank's geographies and individuals of different income levels in the Florida assessment areas.
- The bank provides a relatively high level of community development services throughout the Florida assessment areas.

## Florida

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### SCOPE OF EXAMINATION

Full-scope reviews were conducted for the following assessment areas in the state of Florida:

- Sarasota
- Tampa

Limited-scope reviews were conducted for the remaining 16 assessment areas:

- Daytona Beach
- Ft. Lauderdale
- Ft. Myers
- Ft. Walton Beach
- Hendry
- Jacksonville
- Miami
- Naples
- Orlando
- Palm Bay
- Pensacola
- Port St. Lucie
- Punta Gorda
- Tallahassee
- Vero Beach
- West Palm Beach

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

### DESCRIPTION OF INSTITUTION'S OPERATIONS IN FLORIDA

As of June 30, 2019, Synovus Bank had \$13.2 billion in deposits in Florida accounting for 34.4 percent of the bank's total deposits. Synovus Bank operated 98 branch offices in Florida as of December 31, 2019, representing 32.9 percent of the bank's total branches. During the review period, Synovus Bank reported 5,912 HMDA-reportable loans and 4,113 small business loans in Florida. HMDA-reportable lending in Florida accounted for 21.5 percent of total institutional HMDA-reportable lending by number of loans and 24.4 percent by dollar volume. CRA small business lending in Florida accounted for 18.6 percent of the bank's total CRA small business lending by number of loans and 21.7 percent by dollar volume. Lending overall in the state accounted for 20.2 percent of the bank's total lending activity by number of loans.



## Florida

### CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN FLORIDA

#### Lending Test

The lending test rating in the state of Florida is low satisfactory. Overall, performance in Florida with regard to the geographic distribution of loans reflects good penetration throughout the assessment areas. The distribution of loans by borrower income reflects adequate penetration among customers of different income levels and businesses of different sizes. Additionally, Synovus Bank made an adequate level of community development loans in Florida.

The rating for Florida is based on performance in the Sarasota and Tampa assessment areas, which were the two full-scope assessment areas. Tampa had a greater share of HMDA and small business lending in the state and performance in the Tampa assessment area was weighted more heavily than Sarasota in deriving state ratings. Approximately 41.8 percent of the bank's HMDA-reportable and small business lending in Florida occurred within these two full-scope assessment areas.

The bank's overall lending level reflects adequate responsiveness to combined assessment area credit needs given the bank's market share of deposits, competition, economic environment, and other performance context factors in the assessment areas.

The following tables show lending activity from January 1, 2017, through December 31, 2019.

#### Statewide Summary of Lending Activity Assessment Areas Located in Florida 2017

Loan Type	#	%	\$ (000s)	%
HMDA Home Purchase	617	26.6%	\$188,892	29.6%
HMDA Refinance	166	7.2%	\$50,909	8.0%
HMDA Home Improvement	5	0.2%	\$263	0.0%
HMDA Multi-Family	3	0.1%	\$19,354	3.0%
<b>Total HMDA</b>	<b>791</b>	<b>34.2%</b>	<b>\$259,418</b>	<b>40.6%</b>
<b>Total Small Business</b>	<b>1,520</b>	<b>65.6%</b>	<b>\$378,837</b>	<b>59.3%</b>
<b>Total Farm</b>	<b>5</b>	<b>0.2%</b>	<b>\$785</b>	<b>0.1%</b>
<b>TOTAL LOANS</b>	<b>2,316</b>	<b>100.0%</b>	<b>\$639,040</b>	<b>100.0%</b>

Originations and Purchases

## Florida

### Statewide Summary of Lending Activity Assessment Areas Located in Florida 2018-2019

Loan Type	#	%	\$ (000s)	%
HMDA Home Purchase	1,962	25.4%	\$615,907	30.4%
HMDA Refinance	1,102	14.3%	\$312,395	15.4%
HMDA Home Improvement	67	0.9%	\$6,583	0.3%
HMDA Multi-Family	38	0.5%	\$82,149	4.1%
HMDA Other Purpose LOC	1,897	24.6%	\$277,397	13.7%
HMDA Other Purpose Closed/Exempt	55	0.7%	\$14,373	0.7%
HMDA Loan Purpose NA	0	0.0%	\$0	0.0%
<b>Total HMDA</b>	<b>5,121</b>	<b>66.3%</b>	<b>\$1,308,804</b>	<b>64.6%</b>
<b>Total Small Business</b>	<b>2,593</b>	<b>33.6%</b>	<b>\$714,680</b>	<b>35.3%</b>
<b>Total Farm</b>	<b>8</b>	<b>0.1%</b>	<b>\$1,556</b>	<b>0.1%</b>
<b>TOTAL LOANS</b>	<b>7,722</b>	<b>100.0%</b>	<b>\$2,025,040</b>	<b>100.0%</b>

Originations and Purchases

Details of the bank's HMDA-reportable and small business lending and information regarding lending by peers can be found in Appendices F and G.

#### ***Geographic and Borrower Distribution***

The geographic distribution of Synovus' HMDA-reportable and small business loans is good, and the distribution of loans by borrower income and revenue size of businesses is adequate. As noted above, the rating for the state of Florida is derived from the Sarasota and Tampa full-scope assessment areas. A detailed discussion of the borrower and geographic distribution of lending for this assessment area is included in the next section of this report.

#### ***Community Development Lending***

Synovus made an adequate level of community development loans in Florida. The bank made 65 community development loans totaling \$163.3 million in the Florida assessment areas during the review period. The bank also received consideration at the state level for three loans totaling \$13.0 million that benefited all assessment areas in the state. All of the loans considered at the state level helped finance affordable housing, including two loans for \$8.0 million to a developer of Low-Income Housing Tax Credit projects across the state and \$5.0 million for a loan pool operated by a CDFI to finance LIHTC projects statewide. The bank made a good level of community development loans in the Sarasota full-scope assessment area and an adequate level of community development loans in the Tampa full-scope assessment area. The bank made an excellent level of loans in the Orlando and Ft. Myers limited-scope assessment areas, and community development lending levels in

## Florida

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Jacksonville and Ft. Lauderdale were good. The bank's performance in the remaining limited-scope assessment areas was consistent or below statewide performance. More information on community development loans can be found in the full-scope assessment area sections of this report.

### **Investment Test**

The investment test rating is high satisfactory. The bank made a significant level of qualified community development investments and grants totaling 298 units worth \$28.3 million that directly benefited the two full-scope assessment areas in Florida, accounting for 21.2 percent of the \$133.6 million of investments and grants made in the state. An additional 24 grants worth \$146,850 were made at the broader state or regional area that included the two full-scope assessment areas that supported affordable housing, help for low- and moderate-income women earning higher education with little or no student debt, and support for Hispanic small businesses. Additional details regarding specific investments and contributions can be found in the full-scope assessment area sections.

### **Service Test**

The bank's service test rating is low satisfactory, based on its performance in the two full-scope assessment areas in the state of Florida. Delivery systems are reasonably accessible to all portions of the Florida assessment areas. The hours of operation and retail services are reasonable and do not vary in a way that inconveniences certain people or areas. Synovus' record of opening and closing branches has not adversely affected the accessibility of its delivery systems. Finally, bank officers and employees provided a relatively high level of community development services to organizations in the Florida assessment areas.

### ***Retail Services***

Retail banking delivery systems are reasonably accessible throughout the assessment areas, and business hours and services do not vary in a way that inconveniences any portions of the areas. Synovus operates 97 branches in the Florida assessment areas. The bank has two branches in low-income tracts and 18 branches in moderate-income tracts, representing 20.6 percent of total branches in the assessment areas. A full array of personal and business banking products and services is offered at all locations in the Florida assessment areas. All branches offer extended hours, and eight branches are open on Saturday. Delivery systems include full-service ATMs at all of the branches, excluding one branch office in the West Palm Beach assessment area. Those ATMs combined with online and mobile banking and remote deposit capture are available to provide customers with access to banking services after normal business hours.

During the review period, the bank opened 51 branches in Florida, including one in a low-income tract, 13 in moderate-income tracts, 18 in middle-income tracts, and 19 in upper-income tracts. As previously noted, a majority of the branch openings resulted from Synovus' acquisition of FCB in January 2019. Conversely, Synovus closed three branches in Florida, including two in moderate-income tracts and one in an upper-income tract. Reportedly, the two branches (Orlando and Sarasota) located in moderate-income tracts were consolidated with nearby existing Synovus branch facilities. Overall, Synovus' record of opening and closing branches has not adversely affected the accessibility of its delivery systems.

## Florida

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

### ***Community Development Services***

The bank provides a relatively high level of community development services that benefit residents and small businesses in the Florida assessment areas. During the evaluation period, the bank provided 5,904 service hours to various organizations that benefited its assessment areas. In addition, the bank provided 113 hours with 7 activities to various organizations that had a regional or statewide focus that included the bank's assessment areas. Although the bank provided services to its entire Florida assessment areas, including services that benefited a statewide or regional area that includes some of the assessment areas, the rating primarily reflects the bank's performance in the two full-scope assessment areas. Bank officers and employees provided assistance to numerous nonprofit organizations that help low- and moderate-income individuals; economic development organizations; and organizations that promote affordable housing. Employees served in various capacities, including leadership roles such as serving as board and committee members. In addition, employees served as instructors of financial literacy classes. The largest portion of services were geared toward organizations that focus on community services (16.1 percent).

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

## Sarasota, Florida

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### **METROPOLITAN AREA** *(Full-Scope Review)*

#### **DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE SARASOTA, FLORIDA ASSESSMENT AREA**

##### Overview

The Sarasota, Florida assessment area includes Manatee and Sarasota counties, which make up the North Port-Sarasota-Bradenton MSA. As of December 31, 2019, Synovus Bank operated six branches in the assessment area, which represent 6.1 percent of the branches statewide. The combined HMDA-reportable and CRA small business lending in this assessment area represents 13.3 percent of the bank's statewide lending by number of loans.

The Sarasota assessment area is a competitive banking market dominated by several large institutions. According to the June 30, 2019 FDIC Summary of Deposits Report, there were 36 depository institutions operating 265 branch locations in the assessment area, with a total of \$22.0 billion in deposits. Synovus Bank ranked 7<sup>th</sup> in deposit market share at 3.8 percent of total deposits (\$840.7 million). Bank of America had the largest deposit market share, followed by Wells Fargo Bank, SunTrust Bank, and JPMorgan Chase Bank.

In 2018, Synovus Bank originated or purchased 0.9 percent and Synovus Mortgage originated or purchased 0.1 percent of HMDA-reportable loans in the assessment area. During that year, Synovus Bank ranked 28<sup>th</sup> and Synovus Mortgage ranked 91<sup>st</sup> out of 811 reporters. In 2019, Synovus Bank originated or purchased 1.2 percent and Synovus Mortgage originated or purchased 0.2 percent of HMDA-reportable loans in the assessment area. Synovus Bank ranked 21<sup>st</sup> and Synovus Mortgage ranked 74<sup>th</sup> out of 836 reporters for 2019.

For CRA lending, Synovus Bank ranked 10<sup>th</sup> out of 143 lenders in 2018 with 1.9 percent of CRA loans. In 2019, the bank ranked 15<sup>th</sup> out of 128 lenders with 0.8 percent of total CRA loans. Wells Fargo Bank, BB&T, JPMorgan Chase Bank, and SunTrust Bank were the leading CRA lender in the market for both 2018 and 2019.

##### Population and Income Characteristics

The assessment area is located along the southwestern coast of Florida and borders the Gulf of Mexico. As of July 1, 2019, the assessment area had an estimated population of 836,995, a growth of 19.2 percent since the 2010 census. Sarasota County is slightly more populated, with 433,742 residents, compared to Manatee County, with 403,253 residents.<sup>112</sup>

According to 2019 FFIEC census data, the assessment area contains 174 census tracts: 4 low-income tracts (2.3 percent), 43 moderate-income tracts (24.7 percent), 79 middle-income tracts (45.4 percent), 46 upper-income tracts (26.4 percent), and 2 tracts with unknown income levels (1.1 percent).

For purposes of classifying borrower income, this evaluation uses the FFIEC estimated median family income. The following chart sets forth the estimated median family income from 2017 to 2019 for the MSA. The median

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<sup>112</sup> *QuickFacts*. U.S. Census Bureau, n.d. Web. 25 Mar. 2021.  
<<https://www.census.gov/quickfacts/fact/table/manateecountyflorida,sarasotacountyflorida,US/PST045219>>.

## Sarasota, Florida

income increased by \$5,400, or 8.2 percent, during the review period. The chart also provides a range of the estimated annual family income for each income category (low, moderate, middle, and upper).

### Borrower Income Levels North Port-Sarasota-Bradenton, FL MSA

FFIEC Estimated Median Family Income		Low		Moderate		Middle		Upper	
		0	- 49.99%	50%	- 79.99%	80%	- 119.99%	120%	- & above
<b>2017</b>	<b>\$65,500</b>	0	- \$32,749	\$32,750	- \$52,399	\$52,400	- \$78,599	\$78,600	- & above
<b>2018</b>	<b>\$70,300</b>	0	- \$35,149	\$35,150	- \$56,239	\$56,240	- \$84,359	\$84,360	- & above
<b>2019</b>	<b>\$70,900</b>	0	- \$35,449	\$35,450	- \$56,719	\$56,720	- \$85,079	\$85,080	- & above

Poverty rates throughout the assessment area are below statewide and national poverty rates. Between 2015 and 2019, the estimated percentage of families living in poverty was 5.2 percent in Sarasota County and 7.6 percent in Manatee County, compared to 9.9 percent for the state of Florida and 9.5 percent nationwide.<sup>113</sup> Within the assessment area, 38.5 percent of families are considered low- to moderate-income, and 48.1 percent of the families living in low- and moderate-income tracts have incomes below the poverty level.

#### Economic Conditions

Located along the southwestern coast of the United States, the Sarasota area is known for beaches, resorts, and tourism, as well as several thriving industries. Based on population, the largest cities in the MSA are Bradenton (in Manatee County) and Sarasota and North Port (in Sarasota County).<sup>114</sup> The top industries in the North Port-Sarasota-Bradenton MSA include health care and social assistance (employing 51,238 people, with average annual wages of \$51,777), retail trade (employing 44,143 people, with average annual wages of \$33,604), accommodation and food services (employing 32,337 people, with average annual wages of \$23,342), and construction (employing 29,636 people, with average annual wages of \$50,442).<sup>115</sup> The top occupations in the MSA are office and administrative support, sales, food preparation and serving, and transportation and material moving.<sup>116</sup> Sarasota County is also a hub for several of the nation's fastest-growing industries, including technology, clean tech, financial and professional services, corporate headquarters, manufacturing, and life sciences.<sup>117</sup>

Small businesses play an important role in the Sarasota economy. According to 2019 Dun & Bradstreet information, there were 58,508 businesses in the assessment area, of which 94.0 percent had total annual revenues

<sup>113</sup> "Sarasota assessment area." *GIS Mapping and Geographic Information System Data*. n.d. Web. 25 Mar. 2021. <<http://www.policymap.com/>>.

<sup>114</sup> QuickFacts. U.S. Census Bureau, n.d. Web. 5 Apr. 2021. <<http://quickfacts.census.gov/>>.

<sup>115</sup> "Sarasota County by the Numbers." Economic Development Corporation Sarasota County, n.d. Web. 25 Mar. 2021. <<https://www.edcsarasotacounty.com/by-the-numbers/>>.

<sup>116</sup> Ibid.

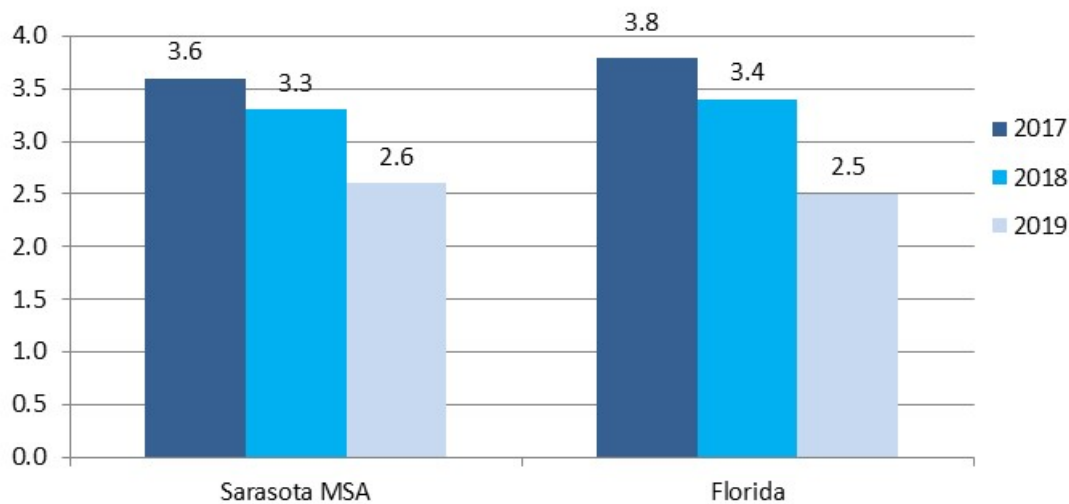
<sup>117</sup> "Welcome to Sarasota County." Economic Development Corporation Sarasota County, n.d. Web. 25 Mar. 2021. <<https://www.edcsarasotacounty.com/>>.

## Sarasota, Florida

less than or equal to \$1 million and were considered to be small businesses. Of the small businesses, 21.0 percent were located in low- or moderate-income tracts. Concerning small business lending trends, the total number of loans to small businesses increased by 24.5 percent between 2014 and 2017. In addition, 97.5 percent of small business loans issued in 2017 were in amounts of \$250,000 or less, which indicates that banks are providing the types of loans that are particularly impactful for small businesses.<sup>118</sup>

As shown in the table below, the unemployment rate in the MSA decreased from 3.6 percent in 2017 to 2.6 percent in 2019, which is consistent with the statewide trend. During the same timeframe, the national unemployment rate decreased from 4.1 percent in 2017 to 3.6 percent in 2019.<sup>119</sup>

**Unemployment Rates - FL Sarasota**



Not Seasonally Adjusted. Source: Bureau of Labor Statistics

According to 2019 census data, the assessment area contains 407,196 housing units, of which 54.5 percent are owner-occupied, 21.6 percent are rental units, and 23.9 percent are vacant. Only 1.0 percent of the owner-occupied units in the assessment area were located in low-income tracts; therefore, opportunities for home mortgage lending in these tracts may be limited. The median age of the housing stock in the assessment area was 37 years. Housing units in the low- and moderate-income census tracts were older compared to the assessment area overall. For 2019, the median housing value in the assessment area was \$175,079. Sarasota County had the higher median housing value at \$181,400, while Manatee County had a median housing value of \$169,000.

The need for affordable housing is a pressing issue in the Sarasota area. The estimated percentage of renters who were cost burdened between 2015 and 2019 was 51.6 percent in Manatee County and 49.2 percent in Sarasota

<sup>118</sup> "Sarasota assessment area (CRA Loan Data)." *GIS Mapping and Geographic Information System Data*. n.d. Web. 21 Apr. 2021. <<http://www.policymap.com/>>.

<sup>119</sup> "Civilian Unemployment Rate." U.S. Bureau of Labor Statistics. *Graphics for Economic News Releases*. n.d., Web. 5 Apr. 2021. <<https://www.bls.gov/charts/employment-situation/civilian-unemployment-rate.htm>>.

## Sarasota, Florida

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County.<sup>120</sup> Renters who spend 30 percent or more of household income for gross rent are considered cost-burdened. During the same timeframe, 24.8 percent of renters in Manatee County and 24.7 percent of renters in Sarasota County were considered severely cost-burdened.<sup>121</sup> Renters who spend 50 percent or more of household income for gross rent are considered severely cost-burdened. In 2017, an annual income of \$33,080 was necessary to rent a one-bedroom apartment at market rates in the MSA.<sup>122</sup> However, nine out of 10 of the region's fastest growing job sectors paid less than that amount.<sup>123</sup>

From 2015 through 2019, an average of 6,400 single-family homes were built on a yearly basis (as measured by the number of new homes permitted), compared with an average of 2,950 homes annually from 2010 through 2014.<sup>124</sup> The estimated percentage of homeowners who were cost-burdened between 2015 and 2019 was 22.9 percent in Manatee County and 24.9 percent in Sarasota County.<sup>125</sup> Owner households that spend 30 percent or more of household income for monthly owner costs are considered cost-burdened. During the same timeframe, 9.5 percent of homeowners in Manatee County and 10.5 percent of renters in Sarasota County were considered severely cost-burdened.<sup>126</sup> Owner households that spend 50 percent or more of household income for monthly owner costs are considered severely cost-burdened. Builders broke ground on 6,158 single-family homes in Southwest Florida in 2018, a gain of 9.8 percent over the previous year.<sup>127</sup> However, fewer than 19 percent of new homes were considered affordable.<sup>128</sup>

### Demographic Characteristics by Census Tract

The following table, based on 2019 FFIEC census data and Dun & Bradstreet data, presents key demographic and business information used to help develop a performance context for the assessment area.

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<sup>120</sup> "Sarasota assessment area (CRA Loan Data)." *GIS Mapping and Geographic Information System Data*. The Reinvestment Fund, n.d. Web. 6 Apr. 2021. <<http://www.policymap.com/>>.

<sup>121</sup> Ibid.

<sup>122</sup> Smith, Barbara Peters. "Affordable housing: Sarasota County poised for next steps." *Sarasota Herald-Tribune*, 26 Aug. 2019. Web. 6 Apr. 2021. <<https://www.heraldtribune.com/news/20190826/affordable-housing-sarasota-county-poised-for-next-steps>>.

<sup>123</sup> Ibid.

<sup>124</sup> Walker, Steve. *HUD PD&R Housing Market Profiles – North Port-Sarasota-Bradenton, Florida*. Rep. HUD, Office of Policy Development and Research, 1 June 2020. Web. 6 June 2020. <<https://www.huduser.gov/portal/periodicals/USHMC/reg/NorthPortSarasotaBradentonFL-HMP-June20.pdf>>.

<sup>125</sup> "Sarasota assessment area (CRA Loan Data)." *GIS Mapping and Geographic Information System Data*. The Reinvestment Fund, n.d. Web. 6 Apr. 2021. <<http://www.policymap.com/>>.

<sup>126</sup> Ibid.

<sup>127</sup> Hielscher, John. "Home starts rise, mostly at higher price levels." *Sarasota Herald-Tribune*, 28 Jan. 2019. Web. 6 Apr. 2021. <<https://www.heraldtribune.com/news/20190128/home-starts-rise-mostly-at-higher-price-levels>>.

<sup>128</sup> Ibid.



## Sarasota, Florida

### Combined Demographics Report

Assessment Area: FL Sarasota

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	4	2.3	3,985	2	1,609	40.4	37,816	19.4
Moderate-income	43	24.7	40,142	20.6	6,281	15.6	37,216	19.1
Middle-income	79	45.4	94,159	48.3	6,073	6.4	40,920	21
Upper-income	46	26.4	56,588	29	2,458	4.3	78,922	40.5
Unknown-income	2	1.1	0	0	0	0	0	0
<b>Total Assessment Area</b>	<b>174</b>	<b>100.0</b>	<b>194,874</b>	<b>100.0</b>	<b>16,421</b>	<b>8.4</b>	<b>194,874</b>	<b>100.0</b>
	<b>Housing Units by Tract</b>	<b>Housing Types by Tract</b>						
		<b>Owner-Occupied</b>		<b>Rental</b>		<b>Vacant</b>		
		#	%	%	#	%	#	%
Low-income	7,369	2,319	1	31.5	3,924	53.3	1,126	15.3
Moderate-income	91,418	40,715	18.3	44.5	29,679	32.5	21,024	23
Middle-income	193,422	112,636	50.7	58.2	38,420	19.9	42,366	21.9
Upper-income	114,987	66,323	29.9	57.7	15,894	13.8	32,770	28.5
Unknown-income	0	0	0	0	0	0	0	0
<b>Total Assessment Area</b>	<b>407,196</b>	<b>221,993</b>	<b>100.0</b>	<b>54.5</b>	<b>87,917</b>	<b>21.6</b>	<b>97,286</b>	<b>23.9</b>
	<b>Total Businesses by Tract</b>	<b>Businesses by Tract &amp; Revenue Size</b>						
		<b>Less Than or = \$1 Million</b>		<b>Over \$1 Million</b>		<b>Revenue Not Reported</b>		
		#	%	#	%	#	%	#
Low-income	817	1.4	753	1.4	61	2	3	0.7
Moderate-income	11,476	19.6	10,735	19.5	677	21.9	64	15.1
Middle-income	26,910	46	25,444	46.3	1,321	42.7	145	34.2
Upper-income	19,305	33	18,059	32.8	1,034	33.4	212	50
Unknown-income	0	0	0	0	0	0	0	0
<b>Total Assessment Area</b>	<b>58,508</b>	<b>100.0</b>	<b>54,991</b>	<b>100.0</b>	<b>3,093</b>	<b>100.0</b>	<b>424</b>	<b>100.0</b>
<b>Percentage of Total Businesses:</b>			<b>94.0</b>		<b>5.3</b>			<b>.7</b>
	<b>Total Farms by Tract</b>	<b>Farms by Tract &amp; Revenue Size</b>						
		<b>Less Than or = \$1 Million</b>		<b>Over \$1 Million</b>		<b>Revenue Not Reported</b>		
		#	%	#	%	#	%	#
Low-income	0	0	0	0	0	0	0	0
Moderate-income	65	12.1	62	12.1	3	10.7	0	0
Middle-income	176	32.7	171	33.5	5	17.9	0	0
Upper-income	298	55.3	278	54.4	20	71.4	0	0
Unknown-income	0	0	0	0	0	0	0	0
<b>Total Assessment Area</b>	<b>539</b>	<b>100.0</b>	<b>511</b>	<b>100.0</b>	<b>28</b>	<b>100.0</b>	<b>0</b>	<b>.0</b>
<b>Percentage of Total Farms:</b>			<b>94.8</b>		<b>5.2</b>			<b>.0</b>

2019 FFIEC Census Data and 2019 D&B Information

## Sarasota, Florida

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### Credit and Community Development Needs

To better understand the local community development and economic landscapes, individuals familiar with the community and with community development activities were contacted. These individuals discussed the various opportunities and challenges in the region and how financial institutions can be responsive to local community development needs through lending, investment, and/or service activities.

There are numerous opportunities in this assessment area for banks to partner with nonprofits, developers, and community development financial institutions to engage in a wide range of community development activities, including affordable housing development, workforce development, small business lending, and neighborhood revitalization. In particular, there are revitalization opportunities at the Marian Anderson site, which operated as a landfill during the 1950s. According to one of the contacts, the City of Sarasota and local officials have been working for several years to restore the area and address the environmental issues preventing it from becoming habitable. The contact also mentioned Newtown, which is an economically depressed area that would benefit from multiple community development initiatives. Per the contact, one of the highest priorities is the revitalization of vacant properties in Newtown and other areas. In addition, the economic issues in Newtown are exacerbated by the fact that there are no brick and mortar banks in the community. The contact also noted that efforts are currently underway to incentivize small businesses to open and maintain establishments in the St. Armand Business District.

Another community contact emphasized affordable housing challenges. According to the contact, access to down payment assistance has remained accessible, but inventory has continued to diminish, which presents fewer options for low- and moderate-income individuals seeking to purchase homes. Other challenges for low- and moderate-income residents include lawn and home maintenance and build quality and resale value. The contact asserts that there are ample opportunities for banks to support affordable housing initiatives. Down payment assistance is one of the primary obstacles facing low- and moderate-income residents. The contact also stated that the city in general is experiencing a significant reduction in the workforce, leading some businesses to close due to lack of staff. Thus, workforce development is another pressing need.

## Sarasota, Florida

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### CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS

#### LENDING TEST

Synovus Bank's lending performance in the Sarasota assessment area is adequate. The geographic distribution of loans reflects adequate penetration throughout the assessment area. The distribution of loans reflects adequate penetration among borrowers of different income levels and businesses of different revenue sizes. In addition, the bank makes a relatively high level of community development loans in the Sarasota assessment area.

During the review period, the bank reported 894 HMDA-reportable loans compared to 438 small business loans in the Sarasota assessment area. Therefore, evaluation and rating of the assessment area focuses on the performance of HMDA-reportable lending more heavily than small business lending in determining the bank's lending test rating in the assessment area. The Sarasota assessment area contains 3.3 percent of the bank's total HMDA-reportable lending and 2.0 percent of its total small business lending by number of loans. In comparison, 2.2 percent of the bank's total deposits are in this assessment area.

For the lending test analysis, lending performance in low-, moderate-, middle-, and upper-income census tracts and to low-, moderate-, middle-, and upper-income borrowers was considered for each product; however, comments for activity in middle- and upper-income tracts and to middle- and upper-income borrowers are only included when they were material to the outcome of the analyses.

Details of the bank's HMDA-reportable and small business lending and information regarding lending by peers can be found in Appendix F.

#### ***Geographic Distribution of Loans***

For this analysis the geographic distribution of small business and HMDA-reportable lending, including both originations and purchases, was compared with available demographic information. Performance context information and aggregate lending data were also taken into consideration. For instance, unemployment rates, poverty rates, the level of owner-occupied units, and the volume of small businesses in low- and moderate-income census tracts were issues considered when assessing the bank's lending performance. Considering all of these factors, Synovus Bank's geographic distribution of loans reflects adequate penetration throughout the assessment area. No conspicuous gaps in lending activity by income category were identified.

#### Home Purchase Loans

Due to the low number of low-income tracts in the assessment area (4 low-income tracts) and the low volume from aggregate lenders (less than 1 percent), home purchase lending in these tracts during the review period was not assessed.

Home purchase lending in moderate-income census tracts is good. The analysis of home purchase loans in the assessment area showed a noteworthy increase in the number of loans originated. In 2018, the bank only originated 5 home purchase loans in moderate-income census tracts whereas in 2019 the bank originated 32 loans. In 2018, the bank originated 4.9 percent of its home purchase loans in these tracts which was significantly below

## Sarasota, Florida

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the percentage of owner-occupied units in moderate-income census tracts at 18.3 percent. Also, the bank's 2018 performance was significantly below aggregate lenders. However, in 2019, the bank's percentage of loans originated in these tracts was above the percentage of owner-occupied units and above aggregate lending performance.

### Home Refinance Loans

As mentioned above, due to the low number of low-income tracts in the assessment area (4 low-income tracts) and the low volume from aggregate lenders (less than 1 percent), home refinance lending in these tracts during the review period was not assessed.

Home refinance lending in moderate-income tracts is adequate. In 2018 and 2019, the bank's home refinance lending in moderate-income tracts was below the percentage of owner-occupied units. The bank's performance was significantly below aggregate lenders in 2018 but comparable to aggregate lenders in 2019. Similar to the analysis of home purchase loans in the assessment area, the bank showed a significant increase in the number of loans originated. In 2018, the bank only originated 1 home purchase loan in moderate-income census tracts whereas in 2019 the bank originated 14 loans.

### Small Business Loans

As mentioned with home purchase and refinance loans, due to the low number of low-income tracts in the assessment area (4 low-income tracts) and the low volume from aggregate lenders (around 1.1 percent), small business loans in these tracts during the review period were not assessed.

Small business lending in moderate-income census tracts is excellent. The bank's small business lending in 2018 and 2019 exceeded the percentage of businesses located in these tracts. Furthermore, the bank's performance also exceeded the aggregate lending performance during the review period.

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

The distribution of loans by borrower income or revenue size of businesses is adequate. For this analysis, the distribution of HMDA-reportable lending across borrower income levels and small business lending across business revenue sizes was compared to available demographic information.

### Home Purchase Loans

Home purchase lending to low-income borrowers is adequate. Synovus Bank's home purchase lending to low-income borrowers was below the percentage of low-income families in the assessment area. The bank's performance in 2018 was significantly below aggregate lenders but similar to aggregate lenders in 2019.

Home purchase lending to moderate-income borrowers is adequate. The bank's home purchase lending to moderate-income borrowers was below the percentage of moderate-income families in 2018 but similar to the percentage of moderate-income families in 2019. The bank's performance was below the aggregate lending performance in 2018 and similar to the aggregate lending performance in 2019.

## Sarasota, Florida

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### Home Refinance Loans

Home refinance lending to low-income borrowers is poor. The bank's home refinance lending to low-income borrowers was significantly below the percentage of low-income families in 2018 and 2019. Additionally, the bank's performance in 2018 and 2019 was below aggregate lenders.

Home refinance lending to moderate-income borrowers is adequate. The bank's home refinance lending to moderate-income borrowers was below the percentage of moderate-income families in 2018 and comparable to the percentage of moderate-income families in 2019. Similarly, the bank's lending performance was below the aggregate lending performance in 2018 but similar to aggregate lending performance in 2019.

### Small Business Loans

The distribution of small business loans to businesses of different sizes is adequate. The bank's percentage of small business loans to businesses with revenues of \$1 million or less was less than the percentage of small businesses in the assessment area for 2018 and 2019. The bank's lending was similar to the aggregate lenders in 2018 and only slightly below the aggregate lenders in 2019.

### ***Community Development Lending***

Synovus makes a relatively high level of community development loans in the Sarasota assessment area. The bank originated seven community development loans totaling \$27.6 million during the review period. Specifically, the bank made six loans for \$20.0 million to support community services for low- and moderate-income individuals and one loan for \$7.6 million for affordable housing. Notably, the bank made loans totaling \$11.4 million to a Federally Qualified Health Center that provides health care to low- and moderate-income individuals.

## **INVESTMENT TEST**

The bank made an adequate level of qualified community development investments and grants that directly benefited the assessment area including 63 investments totaling \$9.0 million. Of these, 41.7 percent were purchased during the examination review period. The bank also made 45 grants totaling \$307,444 directly to the assessment area. Combined investment and grant activity inside the assessment area totaled \$9.3 million accounting for 7.0 percent of total investment activity in the state. None of the current period investments were considered notable as all were mortgage-backed securities (MBS) backed by loans to low- and moderate-income borrowers, which are routinely provided by private investors. Notable contributions supported housing for homeless youth; economic development to small businesses of which 70 percent had fewer than five employees; and a wide range of community services targeted to low- and moderate-income individuals. Additionally, the bank made 24 grants totaling \$146,850 to a broader statewide or regional area that includes the assessment area. Given the bank's presence in the market, the bank exhibited adequate responsiveness to the local community development needs.

## Sarasota, Florida

### SERVICE TEST

Synovus Bank’s service test performance in the Sarasota assessment area is considered adequate. Retail banking services are reasonably accessible to the bank’s geographies and individuals of different income levels in its assessment area. Synovus’ record of opening and closing branches generally has not adversely affected the accessibility of its delivery systems, particularly to low- and moderate-income geographies and/or individuals. Branch hours and services do not vary in a way that inconveniences any portion of its assessment area, particularly low- and moderate-income geographies and/or individuals. In addition, bank employees provided an adequate level of community development services within the Sarasota assessment area.

#### *Retail Services*

The distribution of the bank’s branches by census tract income level was compared to the distribution of households and businesses in the assessment area. The table below shows the distribution of branches, households, and businesses.

**Geographic Distribution of Branches & ATMs**  
Assessment Area: FL Sarasota

Tract Category	Branches							ATMs								Demographics						
	Total Branches		Open	Closed	Drive thru	Extend-ed Hours	Week-end Hours	Total ATMs		Full Service ATMs				Cash only ATMs				Census Tracts		House holds	Total Businesses	
	#	%						#	%	#	%	Open	Closed	#	%	Open	Closed	#	%			%
Low	0	0.0%	0	0	0	0	0	Total	0	0.0%	0	0.0%	0	0	0	0.0%	0	0	4	2.3%	2.0%	1.4%
DTO	0		0	0				SA	0		0		0	0	0		0	0				
Moderate	1	16.7%	0	1	0	1	0	Total	1	10.0%	1	16.7%	1	1	0	0.0%	0	0	43	24.7%	22.7%	19.6%
DTO	0		0	0				SA	0		0		0	0	0		0	0				
Middle	3	50.0%	0	0	3	3	0	Total	6	60.0%	3	50.0%	0	0	3	75.0%	0	0	79	45.4%	48.7%	46.0%
DTO	0		0	0				SA	0		0		0	0	0		0	0				
Upper	2	33.3%	1	0	2	2	0	Total	3	30.0%	2	33.3%	1	0	1	25.0%	0	0	46	26.4%	26.5%	33.0%
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	2	1.1%	0.0%	0.0%
DTO	0		0	0				SA	0		0		0	0	0		0	0				
Total	6	100.0%	1	1	5	6	0	Total	10	100.0%	6	100.0%	2	1	4	100.0%	0	0	174	100.0%	100.0%	100.0%
DTO	0		0	0				SA	0		0		0	0	0		0	0				

2019 FFIEC Census Data, 2019 D&B Info, 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

Synovus’ branch network is reasonably accessible to the bank’s geographies and individuals of different income levels in its assessment area. As of December 31, 2019, the bank operated six branch offices. The bank’s branch network included no branches in low-income tracts and one (16.7 percent) in moderate-income tracts, which is below the percentage of both households (22.7 percent) and businesses (19.6 percent). During the review period, Synovus closed one branch in a moderate-income tract. It was noted that the closed branch was consolidated with an existing nearby Synovus branch. Synovus also opened one branch in an upper-income tract. Overall, the bank’s record of opening and closing of branches generally has not adversely affected the accessibility of its delivery systems, including to low- and moderate-income geographies or individuals.

In addition, banking services and business hours do not vary in a way that inconveniences any portion of the bank’s assessment areas, particularly low- and moderate-income geographies and individuals. All branches offer extended hours. A full array of personal and business banking products and services is offered at all locations in

## Sarasota, Florida

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this assessment area. Delivery systems include full-service ATMs at all the branches. The ATMs combined with other delivery systems, including telephone and mobile banking, internet online banking and remote deposit capture, are available to provide customers with access to banking services after normal business hours.

### ***Community Development Services***

The bank provides an adequate level of community development services. During the evaluation period the bank provided 244 community development service hours to various organizations that benefited the Sarasota assessment area. Bank officers and employees provided assistance to numerous nonprofit organizations that help low- and moderate-income individuals; economic development organizations; and organizations that promote affordable housing. Employees also served in various capacities, including leadership roles such as serving as board and committee members. In addition, employees served as instructors of financial literacy classes. The majority of services were geared toward organizations that focus on providing community services (89.8 percent).

## Tampa, Florida

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### **METROPOLITAN AREA**

*(Full-Scope Review)*

#### **DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE TAMPA, FLORIDA ASSESSMENT AREA**

##### Overview

The Tampa, Florida assessment area includes Hernando, Hillsborough, Pasco, and Pinellas counties, which make up the Tampa-St. Petersburg-Clearwater MSA. Hernando County was added to the assessment area in 2019 as a result of the FCB acquisition. As of December 31, 2019, Regions Bank operated 16 branches in the assessment area, representing 16.3 percent of its Florida branches and 5.4 percent of branches for the institution. The Tampa assessment area represents the bank's largest concentration of combined HMDA-reportable and CRA small business lending in the state of Florida, at 28.5 percent of total lending by number of loans.

Synovus has seen a slight increase in deposit market share since the acquisition of FCB in January 2019. According to the June 30, 2019 FDIC Summary of Deposits Report, there were 55 depository institutions operating 670 branch locations in the assessment area, with a total of \$87.1 billion in deposits. Synovus Bank ranked 11th in deposit market share at 1.9 percent of total deposits (\$1.6 billion). Raymond James Bank had the largest deposit market share, followed by Bank of America and Wells Fargo Bank.

In 2018, Synovus Bank originated or purchased 0.4 percent and Synovus Mortgage originated or purchased 0.1 percent of HMDA-reportable loans in the assessment area. During that year, Synovus Bank ranked 56<sup>th</sup> and Synovus Mortgage ranked 107<sup>th</sup> out of 973 reporters. In 2019, Synovus Bank originated or purchased 0.4 percent and Synovus Mortgage originated or purchased 0.1 percent of HMDA-reportable loans in the assessment area. Synovus Bank ranked 48<sup>th</sup> and Synovus Mortgage ranked 106<sup>th</sup> out of 972 reporters for 2019.

For small business lending, Synovus Bank ranked 19th out of 188 lenders in 2018 with less than 1 percent of reported loans. In 2019, the bank ranked 26th out of 183 reporters with less than 1 percent of total loans. American Express Bank and JPMorgan Chase Bank were the top two lenders in the assessment area in 2018 and 2019.

##### Population and Income Characteristics

According to 2019 U.S. census data, the population of the Tampa assessment area increased from 2,783,243 to 3,194,831, a 14.8 percentage change since 2010. This substantial growth rate was only slightly higher than the statewide growth rate. Florida experienced a 14.2 percent increase in population from 2010 to 2019. Hillsborough County, home to the city of Tampa, is the most populous county in the assessment area with approximately 1.4 million residents. Hillsborough County represents approximately 46.1 percent of the assessment area's total population. Pinellas County is the second highest, containing 30.5 percent of the assessment area's population. Pasco County contains 17.3 and Hernando County contains 6.1 percent.

In 2017 and 2018, the assessment area contained a total of 701 tracts. In 2019, after the acquisition of FCB, the assessment area census tracts increased to 746: 41 tracts are low-income (5.5 percent), 195 are moderate-income



## Tampa, Florida

(26.1 percent), 271 are middle-income (36.3 percent), 222 are upper-income (29.8 percent), and 17 have an unknown income level (2.3 percent).

For purposes of classifying borrower income, this evaluation uses the FFIEC estimated median family income. The following table sets forth the estimated median family income for 2017, 2018 and 2019 for the MSA and provides a breakdown of the range of estimated annual family income for each income category (low, moderate, middle, and upper).

**Borrower Income Levels**  
**Tampa-St. Petersburg-Clearwater, FL MSA**

FFIEC Estimated Median Family Income		Low	Moderate	Middle	Upper
		0 - 49.99%	50% - 79.99%	80% - 119.99%	120% - & above
<b>2017</b>	<b>\$59,800</b>	0 - \$29,899	\$29,900 - \$47,839	\$47,840 - \$71,759	\$71,760 - & above
<b>2018</b>	<b>\$63,900</b>	0 - \$31,949	\$31,950 - \$51,119	\$51,120 - \$76,679	\$76,680 - & above
<b>2019</b>	<b>\$66,900</b>	0 - \$33,449	\$33,450 - \$53,519	\$53,520 - \$80,279	\$80,280 - & above

The median family income for the MSA consistently increased from 2017 to 2019. As shown, income went from \$59,800 in 2017 to \$66,900 in 2019, an 11.9 percent increase. There is variation in the median family income throughout the assessment area. Of the four counties, Pinellas County had the highest median family income between 2015 and 2019 at \$72,411, while the median family income was lowest in Pasco County at \$65,398. Although Pasco County had the lowest median family income, it had the highest percentage change of 20.4 percent between 2015 and 2019. Hillsborough County saw the lowest increase in median family income during the same time period.<sup>129</sup>

Overall, the poverty rate in the state of Florida is high at 12.7 percent. It is above the national average of 10.5 percent. However, the city of Tampa’s poverty rate exceeds both the state and national average at 18.6 percent.<sup>130</sup> Between 2015 and 2019, the number of families that live in poverty ranged from a low of 5,076 in Hernando County to a high of 35,058 in Hillsborough County.<sup>131</sup>

According to 2019 FFIEC census data, the assessment area had 236 low- or moderate-income tracts. Of the families living in the assessment area, 21.6 percent were low-income, 17.9 were moderate-income, 19.1 were middle-income and 41.4 were upper-income families. Of the total number of families below the poverty level 51.2 percent live in low- and moderate-income tracts.

<sup>129</sup> “Tampa assessment area (U.S. Census Bureau).” *GIS Mapping and Geographic Information System Data*. n.d. Web. 22 Feb. 2021. <https://www.policymap.com/>.

<sup>130</sup> “QuickFacts: United States; Florida; Tampa city, Florida.” U.S. Census Bureau, n.d. Web. 22 Feb. 2021. <https://www.census.gov/quickfacts>.

<sup>131</sup> “Tampa assessment area (U.S. Census Bureau).” *GIS Mapping and Geographic Information System Data*. n.d. Web. 22 Feb. 2021. <https://www.policymap.com/>.

## Tampa, Florida

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### Economic Conditions

Tampa, Florida's third most populous city, is a tourist destination situated along Florida's Gulf Coast. Economic conditions in the area continue to strengthen with a continuous increase in jobs each year since 2011. Tampa is both a retirement destination and a center for business services that mainly support larger national businesses in the finance, insurance, and banking industries. Job growth in the professional and businesses services, the largest sector in the area, and the financial activities sectors accounted for nearly 40 percent of job growth. Jobs added in the leisure and hospitality sector also strongly contributed to the current period of expansion.<sup>132</sup>

Top employers in the MSA include MacDill Air Force Base (AFB), Hospital Corporation of America (HCA) Healthcare West Florida and the University of South Florida.<sup>133</sup> Industries with the largest number of employees include trade, transportation, and utilities; professional and business services; education and health services; and leisure and hospitality. Government also has a large presence in the MSA, providing over 158,300 jobs.<sup>134</sup> From November 2017 to November 2018, the largest job gains, by number of jobs, were in the education and health services and professional and business services sectors.<sup>135</sup>

Seaborne commerce is a large and vital part of the Tampa Bay area's growing economy. Port Tampa Bay is Florida's largest port, encompassing over 5,000 acres. It handles approximately half of Florida's cargo including bulk, cold storage, petroleum and containers. The port also has a large ship repair and building industry and homeports five vessels from three cruise lines.<sup>136</sup> Port Tampa Bay welcomed more than 1 million cruise ship passengers for the fiscal year of 2019. Business Research & Economics Advisors estimated that a 3,000-passenger ship generates an average of \$334,000 in spending. Port Tampa Bay continues to invest in attractions such as hotels, dining, shopping and entertainment projects to help it become a top port for domestic and international passengers.<sup>137</sup>

Small businesses play an important role in the Tampa economy. According to 2019 Dun & Bradstreet information, there were 194,444 businesses in the assessment area, 93.5 percent of which had total annual revenues of \$1 million or less and were therefore considered to be small businesses. Of the small businesses in the assessment area, only 3.9 percent were located in low-income tracts while 21.5 percent were located in moderate-income tracts. These factors suggest that although there might be fewer lending opportunities in low-income tracts, the business credit environment may be favorable for smaller firms in the overall assessment area.

Between 2015 and 2017, small business lending increased by 15.6 percent.<sup>138</sup> During this same period, loans made to businesses with revenues of \$1 million or less increased by 13.4 percent. As of 2017, the majority of

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<sup>132</sup> "Comprehensive Housing Market Analysis: Tampa, FL." Office of Policy Development and Research. U.S. Department of Housing and Urban Development, 1 March 2018. Web. 22 Feb. 2021. <https://www.huduser.gov/portal/publications/pdf/TampaFL-comp.pdf>

<sup>133</sup> Ibid

<sup>134</sup> *Tampa Area Economic Summary*. U.S. Bureau of Labor Statistics, 10 Feb. 2021. Web. 22 Feb. 2021.

[https://www.bls.gov/regions/southeast/summary/blssummary\\_tampa.pdf](https://www.bls.gov/regions/southeast/summary/blssummary_tampa.pdf)

<sup>135</sup> Ibid

<sup>136</sup> Port Tampa Bay. Tampa Port Authority, n.d. Web. 22 Feb. 2021. <https://www.porttb.com/>.

<sup>137</sup> "Port Tampa Bay Exceeds One Million Cruise Ship Passengers for Second Time in a Row." Tampa Port Authority, 14 Nov. 2019. Web. 22 Feb. 2021. <https://www.porttb.com/posts?id=940929AF-8765-4122-B90B-A3348BADF392>

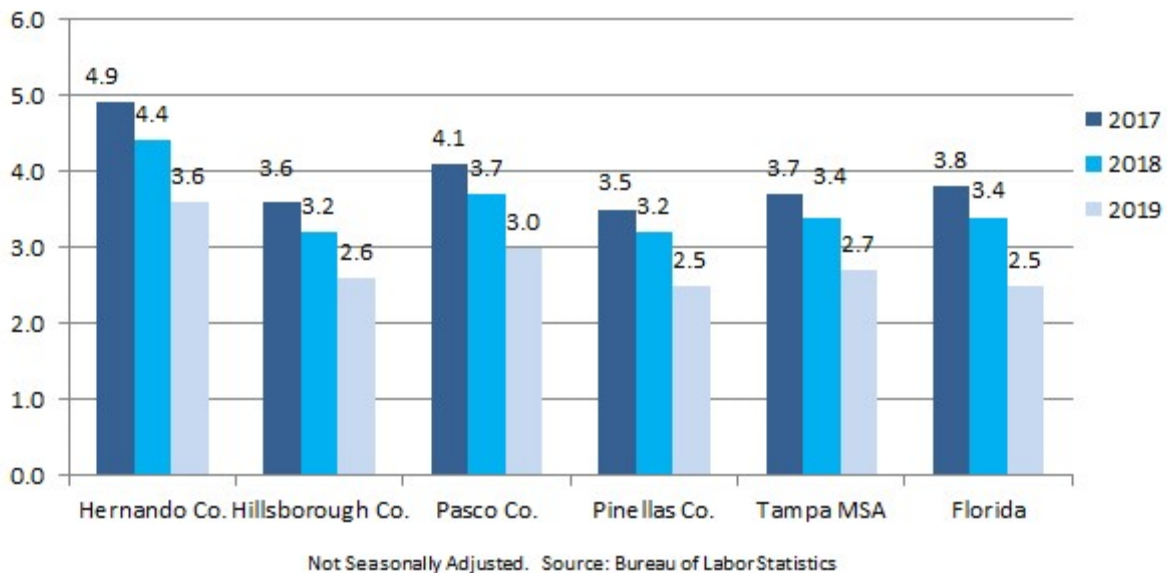
<sup>138</sup> "Tampa assessment area." *GIS Mapping and Geographic Information System Data*. n.d. Web. 23 Feb. 2021.

## Tampa, Florida

small business loans made to businesses with revenues of \$1 million or less were in Hillsborough County, 44.1 percent. Pinellas County had the second highest at 37.6 percent.<sup>139</sup> The assessment area has seen a rapid increase in the number of small business loans. Between 2015 and 2017 the number of small business loans for \$100,000 or less increased from 43,741 to 67,239, a change of 53.7 percent. Furthermore, during the same time period, small business loans in amounts between \$100,001 and \$250,000 increased by 62.6 percent.<sup>140</sup>

The following table shows the unemployment rates for 2017, 2018 and 2019 for the four counties in the bank’s assessment area, the Tampa MSA, and the state of Florida. The most recent figures for 2019 show the overall unemployment rate in the MSA to be slightly higher than the statewide average. The unemployment rate was the highest in Hernando County for all three years, which could have negative implications for lending opportunities in this county.

**Unemployment Rates - Tampa**



According to 2019 census data, the assessment area contained 1,368,924 housing units, of which 53.9 percent were owner-occupied, 29.8 percent were rental units, and 16.3 percent were vacant. 23.7 percent of the housing units in low-income tracts were owner-occupied and 46.3 percent of the units in moderate-income tracts were owner-occupied; therefore, opportunities for home mortgage lending are available in these tracts. The median age of the housing stock in the assessment area was 39 years. Housing units in the low- and moderate-income census tracts were older compared to the assessment area overall. For 2019, the median housing value in the assessment area was \$144,603. Hillsborough County had the highest median housing value at \$159,200 and Hernando County had the lowest median housing value at \$109,300.

<<http://www.policymap.com/>>.

<sup>139</sup> "Tampa assessment area." *GIS Mapping and Geographic Information System Data*. n.d. Web. 23 Feb. 2021.

<<http://www.policymap.com/>>.

<sup>140</sup> Ibid

## Tampa, Florida

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As measured by the number of homes permitted, single-family homebuilding activity in the Tampa MSA is increasing in response to rising home sales prices and a low level of for-sale inventory.<sup>141</sup> New single-family home construction is concentrated in southeast Hillsborough County and southeast Pasco County, which are closest to existing employment centers with large parcels of vacant, developable land.<sup>142</sup> From the recent low of 3,925 homes permitted in 2009 to the recent high of 12,750 homes permitted during 2017, single-family permitting increased by an average of 1,100 homes a year.

The rental market in the Tampa MSA is significantly influenced by MacDill AFB and the two largest universities in the assessment area, the University of South Florida and the University of Tampa.<sup>143</sup> The median gross rent between 2015 and 2019 in the Tampa assessment area was \$1,075, up 15.3 percent compared with the period between 2010 and 2014, when the median gross rent was \$932.<sup>144</sup> As prices continue to increase, affordability is a concern. The affordability issue is underscored by the percentage of renters that are considered cost-burdened, meaning that rental costs account for more than 30.0 percent of household income. In the assessment area, nearly 50.0 percent of renters were considered cost-burdened during the period of 2015-2019.<sup>145</sup>

### Demographic Characteristics by Census Tract

The following tables, based on 2018 and 2019 FFIEC census data and Dun & Bradstreet data, present key demographic and business information used to help develop a performance context for the assessment area.

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<sup>141</sup> HUD PD&R Housing Market Profiles - Tampa-St. Petersburg-Clearwater, Florida. Rep. HUD, Office of Policy Development and Research, 1 May 2018. Web. 23 Feb. 2021. <<https://www.huduser.gov/portal/periodicals/USHMC/reg/TampaFL-HMP-May18.pdf>>.

<sup>142</sup> Ibid

<sup>143</sup> Comprehensive Housing Market Analysis - Tampa-St. Petersburg-Clearwater, Florida. HUD, Office of Policy Development and Research, 1 Apr. 2015. Web. 23 Feb. 2019. <[https://www.huduser.gov/portal/publications/pdf/TampaFL\\_comp\\_15.pdf](https://www.huduser.gov/portal/publications/pdf/TampaFL_comp_15.pdf)>.

<sup>144</sup> "Tampa assessment area." GIS Mapping and Geographic Information System Data. n.d. Web. 23 Feb. 2021.

<<http://www.policymap.com/>>.

<sup>145</sup> Ibid

# Tampa, Florida

## Combined Demographics Report (2017-2018)

### Assessment Area: FL Tampa

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	41	5.8	25,578	3.9	10,031	39.2	139,286	21.3
Moderate-income	174	24.8	143,443	21.9	26,907	18.8	115,264	17.6
Middle-income	248	35.4	240,862	36.8	24,327	10.1	123,042	18.8
Upper-income	222	31.7	243,900	37.3	11,670	4.8	277,012	42.3
Unknown-income	16	2.3	821	0.1	202	24.6	0	0
<b>Total Assessment Area</b>	<b>701</b>	<b>100.0</b>	<b>654,604</b>	<b>100.0</b>	<b>73,137</b>	<b>11.2</b>	<b>654,604</b>	<b>100.0</b>
	<b>Housing Units by Tract</b>	<b>Housing Types by Tract</b>						
		<b>Owner-Occupied</b>		<b>Rental</b>		<b>Vacant</b>		
		#	%	%	#	%	#	%
Low-income	59,342	14,061	2.1	23.7	34,692	58.5	10,589	17.8
Moderate-income	309,568	138,053	20.2	44.6	111,416	36	60,099	19.4
Middle-income	490,313	260,828	38.2	53.2	150,061	30.6	79,424	16.2
Upper-income	422,818	269,219	39.4	63.7	94,753	22.4	58,846	13.9
Unknown-income	2,253	437	0.1	19.4	1,529	67.9	287	12.7
<b>Total Assessment Area</b>	<b>1,284,294</b>	<b>682,598</b>	<b>100.0</b>	<b>53.1</b>	<b>392,451</b>	<b>30.6</b>	<b>209,245</b>	<b>16.3</b>
	<b>Total Businesses by Tract</b>	<b>Businesses by Tract &amp; Revenue Size</b>						
		<b>Less Than or = \$1 Million</b>		<b>Over \$1 Million</b>		<b>Revenue Not Reported</b>		
		#	%	#	%	#	%	#
Low-income	7,766	4.2	6,833	3.9	871	7.9	62	3.4
Moderate-income	37,630	20.1	34,912	20.1	2,441	22.2	277	15
Middle-income	64,356	34.4	59,580	34.2	4,214	38.3	562	30.4
Upper-income	76,615	41	72,271	41.5	3,400	30.9	944	51
Unknown-income	587	0.3	512	0.3	70	0.6	5	0.3
<b>Total Assessment Area</b>	<b>186,954</b>	<b>100.0</b>	<b>174,108</b>	<b>100.0</b>	<b>10,996</b>	<b>100.0</b>	<b>1,850</b>	<b>100.0</b>
	<b>Percentage of Total Businesses:</b>			<b>93.1</b>		<b>5.9</b>		<b>1.0</b>
	<b>Total Farms by Tract</b>	<b>Farms by Tract &amp; Revenue Size</b>						
		<b>Less Than or = \$1 Million</b>		<b>Over \$1 Million</b>		<b>Revenue Not Reported</b>		
		#	%	#	%	#	%	#
Low-income	17	1.2	16	1.2	1	1.7	0	0
Moderate-income	247	17.9	231	17.5	15	25.9	1	33.3
Middle-income	590	42.7	562	42.6	26	44.8	2	66.7
Upper-income	527	38.2	511	38.7	16	27.6	0	0
Unknown-income	0	0	0	0	0	0	0	0
<b>Total Assessment Area</b>	<b>1,381</b>	<b>100.0</b>	<b>1,320</b>	<b>100.0</b>	<b>58</b>	<b>100.0</b>	<b>3</b>	<b>100.0</b>
	<b>Percentage of Total Farms:</b>			<b>95.6</b>		<b>4.2</b>		<b>.2</b>

2018 FFIEC Census Data and 2018 D&B Information

# Tampa, Florida

## Combined Demographics Report (2019)

### Assessment Area: FL Tampa

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	41	5.5	25,578	3.6	10,031	39.2	151,617	21.6
Moderate-income	195	26.1	163,714	23.3	30,306	18.5	125,667	17.9
Middle-income	271	36.3	268,231	38.2	26,645	9.9	134,278	19.1
Upper-income	222	29.8	243,900	34.7	11,670	4.8	290,682	41.4
Unknown-income	17	2.3	821	0.1	202	24.6	0	0
<b>Total Assessment Area</b>	<b>746</b>	<b>100.0</b>	<b>702,244</b>	<b>100.0</b>	<b>78,854</b>	<b>11.2</b>	<b>702,244</b>	<b>100.0</b>
	<b>Housing Units by Tract</b>	<b>Housing Types by Tract</b>						
		<b>Owner-Occupied</b>		<b>Rental</b>		<b>Vacant</b>		
		#	%	%	#	%	#	%
Low-income	59,342	14,061	1.9	23.7	34,692	58.5	10,589	17.8
Moderate-income	348,136	161,253	21.9	46.3	119,764	34.4	67,119	19.3
Middle-income	536,375	292,441	39.7	54.5	157,352	29.3	86,582	16.1
Upper-income	422,818	269,219	36.5	63.7	94,753	22.4	58,846	13.9
Unknown-income	2,253	437	0.1	19.4	1,529	67.9	287	12.7
<b>Total Assessment Area</b>	<b>1,368,924</b>	<b>737,411</b>	<b>100.0</b>	<b>53.9</b>	<b>408,090</b>	<b>29.8</b>	<b>223,423</b>	<b>16.3</b>
	<b>Total Businesses by Tract</b>	<b>Businesses by Tract &amp; Revenue Size</b>						
		<b>Less Than or = \$1 Million</b>		<b>Over \$1 Million</b>		<b>Revenue Not Reported</b>		
		#	%	#	%	#	%	#
Low-income	7,910	4.1	7,013	3.9	846	7.7	51	3.2
Moderate-income	41,859	21.5	39,076	21.5	2,550	23.1	233	14.7
Middle-income	69,222	35.6	64,434	35.4	4,308	39.1	480	30.3
Upper-income	74,885	38.5	70,794	38.9	3,277	29.7	814	51.4
Unknown-income	568	0.3	513	0.3	50	0.5	5	0.3
<b>Total Assessment Area</b>	<b>194,444</b>	<b>100.0</b>	<b>181,830</b>	<b>100.0</b>	<b>11,031</b>	<b>100.0</b>	<b>1,583</b>	<b>100.0</b>
	<b>Percentage of Total Businesses:</b>			<b>93.5</b>		<b>5.7</b>		<b>.8</b>
	<b>Total Farms by Tract</b>	<b>Farms by Tract &amp; Revenue Size</b>						
		<b>Less Than or = \$1 Million</b>		<b>Over \$1 Million</b>		<b>Revenue Not Reported</b>		
		#	%	#	%	#	%	#
Low-income	17	1.1	15	1	2	3.6	0	0
Moderate-income	316	21	302	20.9	14	25	0	0
Middle-income	648	43.1	621	42.9	25	44.6	2	100
Upper-income	523	34.8	508	35.1	15	26.8	0	0
Unknown-income	0	0	0	0	0	0	0	0
<b>Total Assessment Area</b>	<b>1,504</b>	<b>100.0</b>	<b>1,446</b>	<b>100.0</b>	<b>56</b>	<b>100.0</b>	<b>2</b>	<b>100.0</b>
	<b>Percentage of Total Farms:</b>			<b>96.1</b>		<b>3.7</b>		<b>.1</b>

2019 FFIEC Census Data and 2019 D&B Information

## Tampa, Florida

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### Credit and Community Development Needs

To better understand the local community development and economic landscapes, individuals familiar with the community and with community development activities were contacted. These individuals discussed the various opportunities and challenges in the region and how financial institutions can be responsive to local community development needs through lending, investment, and/or service activities. Based on information obtained from a community contact specializing in affordable housing, a lack of affordable housing is one of the primary community concerns and opportunities in the Tampa area.

The community contact stated there are very few housing options for low- and moderate-income residents. In Pinellas and Pasco counties, investors frequently purchase homes with cash and flip them within short timeframes. However, the price points for these homes and much of the existing inventory are too high for low- and moderate-income residents. Furthermore, prices have continued to rise, and the influx of new residents from northeastern states has put additional upward pressure on home prices. According to the contact, South St. Pete is the highest priority low- and moderate-income neighborhood in terms of need for affordable housing. The contact also stated that additional training and education are needed to help lenders in the area develop a better understanding of available down payment assistance programs. Low- and moderate-income individuals are also in need of homebuyer education, including help repairing their credit and providing required documentation for underwriting. Per the contact, there is ample need for assistance and support from banks to support local affordable-housing and community development organizations.

Another community contact stated that decent affordable multifamily housing for rent is particularly scarce in St. Petersburg and Tampa. Significant numbers of the nonprofit organization's clients are excessively rental cost-burdened. New multifamily construction is typically not affordable, and more housing alternatives are needed for the area's balanced economic development. Workforce housing is a significant problem given the size of the tourism, hospitality, and retail sectors of the Tampa Bay area economy. The contact believes that more should be done to stimulate rental workforce housing alternatives; however, these projects require competitive interest from private developers, and opportunities for support from the financial sector may be limited.

Other contacts mentioned access to affordable banking products and financial education as pressing needs in the area. According to a couple of interviewees, bank branch facilities are generally not convenient, or at best convenient to just a few low- to moderate-income neighborhoods, making it difficult for low- and moderate-income consumers to complete bank transactions. They further stated that there is very little employee presence from banks regarding outreach, coaching and financial literacy workshops in low- and moderate-income areas. Therefore, there is an opportunity for banks in the area to strengthen relationships with underbanked and low- and moderate-income populations and make banking more accessible.

Other cited community development needs from community contact interviews include the following:

- Investing in regional and statewide loan consortia that provide financing for affordable housing, community development and small business.
- Lending banker expertise and technical assistance in the revitalization plans underway in Pinellas County because participation to date has been limited.

## Tampa, Florida

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- Providing programs that help make foreclosure products and bank-owned properties accessible to low- and moderate-income families, where the need is the highest.
- Creating learning opportunities and technology to engage in mobile banking for low- and moderate-income individuals and the unbanked/underbanked population.
- Providing additional funding for down payment assistance programs, and for banks to access the various down payment assistance programs.



## Tampa, Florida

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### CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS

#### LENDING TEST

Synovus Bank's lending performance in the Tampa assessment area is adequate. The geographic distribution of loans reflects good penetration throughout the assessment area. Also, the distribution of loans reflects adequate penetration among borrowers of different income levels and businesses of different revenue sizes. In addition, the bank makes an adequate level of community development loans.

During the review period, the bank reported 1,564 HMDA-reportable loans compared to 1,298 small business loans in the Tampa assessment area. Therefore, the evaluation and rating of the assessment area focuses on the performance of HMDA-reportable lending more heavily than small business lending in determining the bank's lending test rating in the assessment area. The Tampa assessment area contains 5.7 percent of the bank's total HMDA-reportable lending and 5.9 percent of its total small business lending by number of loans. In comparison, 4.2 percent of the bank's total deposits are in this assessment area.

For the lending test analysis, lending performance in low-, moderate-, middle-, and upper-income census tracts and to low-, moderate-, middle-, and upper-income borrowers was considered for each product; however, comments for activity in middle- and upper-income tracts and to middle- and upper-income borrowers are only included when they were material to the outcome of the analyses.

Details of the bank's HMDA-reportable and small business lending and information regarding lending by peers can be found in Appendix F.

#### ***Geographic Distribution of Loans***

For this analysis the geographic distribution of small business and HMDA-reportable lending, including both originations and purchases, was compared with available demographic information. Performance context information and aggregate lending data were also taken into consideration. For instance, unemployment rates, poverty rates, the level of owner-occupied units, and the volume of small businesses in low- and moderate-income census tracts were issues considered when assessing the bank's lending performance. Considering all of these factors, Synovus Bank's geographic distribution of loans reflects good penetration throughout the assessment area. No conspicuous gaps in lending activity by income category were identified.

#### Home Purchase Loans

Home purchase lending in low-income tracts is excellent. In 2018 and 2019, the bank's home purchase loans originated in low-income tracts exceeded the percentage of owner-occupied units located in these tracts. The bank's lending performance was also significantly above aggregate lending performance in 2018 and 2019.

Home purchase lending in moderate-income census tracts is good. The bank's performance was comparable to the percentage of owner-occupied units located in these tracts in 2018 but exceeded the percentage of owner-occupied units in 2019. The bank's home purchase lending was above aggregate lending performance in 2018 and 2019.

## Tampa, Florida

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### Home Refinance Loans

Home refinance lending in low-income census tracts is poor. The bank only originated one home refinance loan in low-income census tracts in 2018 and one home refinance loan in 2019. As a result, the bank's lending was below the percentage of owner-occupied units in these tracts and below aggregate lenders in the assessment area.

Home refinance lending in moderate-income tracts is poor. The bank's home refinance lending in moderate-income tracts was below the percentage of owner-occupied units in 2018 and 2019. Additionally, the bank's performance was below aggregate lending in these tracts in both years.

### Small Business Loans

Small business lending in low-income census tracts is excellent. Synovus Bank's small business lending was significantly above the percentage of businesses located in these tracts. Additionally, the bank's performance significantly exceeded aggregate lenders in 2018 and 2019.

Small business lending in moderate-income census tracts is good. The bank's small business lending exceeded the percentage of businesses located in these tracts in 2018 and was slightly below the percentage of businesses in 2019. The bank's performance also slightly exceeded the aggregate lending performance in 2018 and was slightly below aggregate lending in 2019.

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

The distribution of loans by borrower income or revenue size of businesses is adequate. For this analysis, the distribution of HMDA-reportable lending across borrower income levels and small business lending across business revenue sizes was compared to available demographic information.

### Home Purchase Loans

Home purchase lending to low-income borrowers is good. Although Synovus Bank's home purchase lending to low-income borrowers in 2018 and 2019 was below the percentage of low-income families in the assessment area, the bank's lending performance significantly exceeded aggregate lenders.

Home purchase lending to moderate-income borrowers is excellent. The bank's home purchase lending to moderate-income borrowers exceeded the percentage of moderate-income families in 2018 and 2019. Additionally, the bank's lending performance was significantly above the aggregate lending performance in both years.

### Home Refinance Loans

Home refinance lending to low-income borrowers is poor. The bank's home refinance lending to low-income borrowers was below the percentage of low-income families in 2018 and 2019. Additionally, the bank's performance in 2018 and 2019 was below aggregate lenders.

Home refinance lending to moderate-income borrowers is poor. The bank's home refinance lending to moderate-income borrowers was below the percentage of moderate-income families. Similarly, the bank's lending performance was below the aggregate lending performance in 2018 and 2019.

## Tampa, Florida

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### Small Business Loans

The distribution of small business loans to businesses of different sizes is adequate. The bank's percentage of small business loans to businesses with revenues of \$1 million or less was less than the percentage of small businesses in the assessment area for 2018 and 2019. The bank's lending was similar to the aggregate lenders in 2018 and only slightly below the aggregate lenders in 2019.

### *Community Development Lending*

Synovus made an adequate level of community development loans in the Tampa assessment area. The bank originated seven community development loans totaling \$25.7 million during the review period. Specifically, the bank made two loans for \$24.7 million to support the revitalization and stabilization of low- and moderate-income tracts and five loans for \$1.0 million to support organizations providing community services for low- and moderate-income individuals. The bank's lending demonstrated limited responsiveness to assessment area credit and community development needs.

## **INVESTMENT TEST**

The bank made a significant level of qualified community development investments and grants that directly benefited the assessment area including 109 investments totaling \$18.5 million. Of these, 69.2 percent were purchased during the examination review period. The bank also made 81 contributions totaling \$414,320 directly to the assessment area. Combined investment and grant activity inside the assessment area totaled \$19.0 million, accounting for 14.2 percent of total investment activity in the state. Notable current period investments included a Low-Income Housing Tax Credit that created 82 units of affordable housing for low- and moderate-income individuals. Notable contributions supported several affordable housing organizations; an economic development fund to support Hispanic small businesses and two start-up hubs; and an array of community services targeting low- and moderate-income individuals. Additionally, the bank made 24 grants totaling \$146,850 to a broader statewide or regional area that includes the assessment area. Given the bank's presence in the market, the bank exhibited good responsiveness to the local community development needs.

## **SERVICE TEST**

Synovus' performance under the service test is rated low satisfactory. Retail banking services are reasonably accessible to the bank's geographies and individuals of different income levels in its assessment area. Synovus' record of opening and closing branches has not adversely affected the accessibility of its delivery systems, particularly to low- and moderate-income geographies and /or individuals. Branch hours and services do not vary in a way that inconveniences portions of the assessment area, particularly low- and moderate-income geographies and/or individuals. In addition, bank employees provided a relatively high level of community development services within the Tampa assessment area.

### *Retail Services*

The distribution of the bank's branches by census tract income level was compared to the distribution of households and businesses in the assessment area. The distribution of branches, households, and businesses is

# Tampa, Florida

divided into two tables because of changes in the assessment area that occurred in 2019 after the acquisition of FCB Financial Holdings, Inc., owner of Florida Community Bank.

**Geographic Distribution of Branches & ATMS**  
Based on 2019 AA

Assessment Area: FL Tampa

Tract Category	Branches							ATMs								Demographics						
	Total Branches		Open	Closed	Drive thru	Extend- ed Hours	Week- end Hours	Total ATMs		Full Service ATMs				Cash only ATMs				Census Tracts		House holds	Total Businesses	
	#	%						#	%	#	%	Open	Closed	#	%	Open	Closed	#	%			%
Low	0	0.0%	0	0	0	0	0	Total	0	0.0%	0	0.0%	0	0	0	0.0%	0	0	41	5.5%	4.3%	4.1%
DTO	0		0	0				SA	0		0		0	0	0		0	0				
Moderate	3	18.8%	1	0	3	3	0	Total	3	12.5%	3	18.8%	1	0	0	0.0%	0	0	195	26.1%	24.5%	21.5%
DTO	0		0	0				SA	0		0		0	0	0		0	0				
Middle	7	43.8%	0	0	7	7	0	Total	12	50.0%	7	43.8%	0	0	5	62.5%	0	0	271	36.3%	39.3%	35.6%
DTO	0		0	0				SA	0		0		0	0	0		0	0				
Upper	6	37.5%	2	1	4	6	0	Total	9	37.5%	6	37.5%	3	1	3	37.5%	0	0	222	29.8%	31.8%	38.5%
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	17	2.3%	0.2%	0.3%
DTO	0		0	0				SA	0		0		0	0	0		0	0				
Total	16	100.0%	3	1	14	16	0	Total	24	100.0%	16	100.0%	4	1	8	100.0%	0	0	746	100.0%	100.0%	100.0%
DTO	0		0	0				SA	0		0		0	0	0		0	0				

2019 FFIEC Census Data, 2019 D&B Info, 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

**Geographic Distribution of Branches & ATMS**  
Based on 2017-2018 AA

Assessment Area: FL Tampa

Tract Category	Branches							ATMs								Demographics						
	Total Branches		Open	Closed	Drive thru	Extend- ed Hours	Week- end Hours	Total ATMs		Full Service ATMs				Cash only ATMs				Census Tracts		House holds	Total Businesses	
	#	%						#	%	#	%	Open	Closed	#	%	Open	Closed	#	%			%
Low	0	0.0%	0	0	0	0	0	Total	0	0.0%	0	0.0%	0	0	0	0.0%	0	0	41	5.8%	4.5%	4.2%
DTO	0		0	0				SA	0		0		0	0	0		0	0				
Moderate	2	13.3%	0	0	2	2	0	Total	2	8.7%	2	13.3%	0	0	0	0.0%	0	0	174	24.8%	23.2%	20.1%
DTO	0		0	0				SA	0		0		0	0	0		0	0				
Middle	7	46.7%	0	0	7	7	0	Total	12	52.2%	7	46.7%	0	0	5	62.5%	0	0	248	35.4%	38.2%	34.4%
DTO	0		0	0				SA	0		0		0	0	0		0	0				
Upper	6	40.0%	2	1	4	6	0	Total	9	39.1%	6	40.0%	3	1	3	37.5%	0	0	222	31.7%	33.9%	41.0%
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	16	2.3%	0.2%	0.3%
DTO	0		0	0				SA	0		0		0	0	0		0	0				
Total	15	100.0%	2	1	13	15	0	Total	23	100.0%	15	100.0%	3	1	8	100.0%	0	0	701	100.0%	100.0%	100.0%
DTO	0		0	0				SA	0		0		0	0	0		0	0				

2018 FFIEC Census Data, 2018 D&B Info, 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

Synovus' branch network is reasonably accessible to the bank's geographies and individuals of different income levels in its assessment area. As of December 31, 2019, the bank operated 16 branch offices. The bank's branch network included no branches in low-income tracts and three (18.8 percent) in moderate-income tracts, which is below the percentage of both households (24.5 percent) and businesses (21.5 percent). Synovus opened three branches, including one in a moderate-income tract and two in upper-income tracts, during the review period.

## Tampa, Florida

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Conversely, Synovus also closed one branch in an upper-income tract in this assessment area during the review period. Overall, the bank's record of opening or closing branches has not adversely affected the accessibility of its delivery systems, including to low- and moderate-income geographies or individuals.

Business hours and services do not vary in a way that inconveniences any portion of the area. All branches offer extended hours. A full array of personal and business banking products and services is offered at all locations in this assessment area. Delivery systems include full-service ATMs at all the branches. The ATMs combined with other delivery systems, including telephone and mobile banking, internet online banking and remote deposit capture, are available to provide customers with access to banking services after normal business hours.

### ***Community Development Services***

The bank provides a relatively high level of community development services. During the evaluation period the bank provided 1,145 community development service hours to various organization that benefited the Tampa assessment area. Bank officers and employees provided assistance to numerous nonprofit organizations that help low- and moderate-income individuals; economic development organizations; and organizations that promote affordable housing. Employees also served in various capacities, including leadership roles such as serving as board and committee members (608 hours). In addition, employees served as instructors of financial literacy and homebuyer classes (203 hours). The majority of services were geared toward organizations that focus on community services pertaining to health and social services (63.9 percent) and affordable housing (32.1 percent).

## Metropolitan Areas (Limited Review)

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

### DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE FLORIDA METROPOLITAN ASSESSMENT AREAS

- **Daytona Beach Assessment Area (Volusia County)**
  - As of December 31, 2019, Synovus Bank operated two branches in the assessment area, representing 2.0 percent of its branches in Florida.
  - As of June 30, 2019, the bank had \$442.1 million in deposits in this assessment area, representing a market share of 4.2 percent and 3.3 percent of Synovus Bank's total deposits in Florida.
- **Ft. Lauderdale Assessment Area (Broward County)**
  - As of December 31, 2019, Synovus Bank operated seven branches in the assessment area, representing 7.1 percent of its branches in Florida.
  - As of June 30, 2019, the bank had \$1.3 billion in deposits in this assessment area, representing a market share of 2.4 percent and 9.9 percent of Synovus Bank's total deposits in Florida.
- **Ft. Myers Assessment Area (Lee County)**
  - As of December 31, 2019, Synovus Bank operated five branches in the assessment area, representing 5.1 percent of its branches in Florida.
  - As of June 30, 2019, the bank had \$625.6 million in deposits in this assessment area, representing a market share of 3.8 percent and 4.7 percent of Synovus Bank's total deposits in Florida.
- **Ft. Walton Beach Assessment Area (Okaloosa and Walton Counties)**
  - As of December 31, 2019, Synovus Bank operated eight branches in the assessment area, representing 8.2 percent of its branches in Florida.
  - As of June 30, 2019, the bank had \$570.1 million in deposits in this assessment area, representing a market share of 10.1 percent and 4.3 percent of Synovus Bank's total deposits in Florida.
- **Jacksonville Assessment Area (Clay, Duval, and Nassau Counties)**
  - As of December 31, 2019, Synovus Bank operated six branches in the assessment area, representing 6.1 percent of its branches in Florida.
  - As of June 30, 2019, the bank had \$458.5 million in deposits in this assessment area, representing a market share of 0.8 percent and 3.5 percent of Synovus Bank's total deposits in Florida.
- **Miami Assessment Area (Miami-Dade County)**
  - As of December 31, 2019, Synovus Bank operated eight branches in the assessment area, representing 8.2 percent of its branches in Florida.
  - As of June 30, 2019, the bank had \$1.2 billion in deposits in this assessment area, representing a market share of 0.9 percent and 9.3 percent of Synovus Bank's total deposits in Florida.
- **Naples Assessment Area (Collier County)**
  - As of December 31, 2019, Synovus Bank operated four branches in the assessment area, representing 4.1 percent of its branches in Florida.
  - As of June 30, 2019, the bank had \$857.9 million in deposits in this assessment area, representing a market share of 5.0 percent and 6.5 percent of Synovus Bank's total deposits in Florida.
- **Orlando Assessment Area (Lake, Orange, Osceola, and Seminole Counties)**
  - As of December 31, 2019, Synovus Bank operated six branches in the assessment area, representing 6.1 percent of its branches in Florida.
  - As of June 30, 2019, the bank had \$1.2 billion in deposits in this assessment area, representing a market share of 2.2 percent and 8.8 percent of Synovus Bank's total deposits in Florida.
- **Palm Bay Assessment Area (Brevard County)**
  - As of December 31, 2019, Synovus Bank operated two branches in the assessment area, representing 2.0 percent of its branches in Florida.
  - As of June 30, 2019, the bank had \$248.6 million in deposits in this assessment area, representing a market share of 2.6 percent and 1.9 percent of Synovus Bank's total deposits in Florida.

## Metropolitan Areas (Limited Review)

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- **Pensacola Assessment Area (Escambia and Santa Rosa Counties)**
  - As of December 31, 2019, Synovus Bank operated nine branches in the assessment area, representing 9.2 percent of its branches in Florida.
  - As of June 30, 2019, the bank had \$715.3 million in deposits in this assessment area, representing a market share of 9.6 percent and 5.4 percent of Synovus Bank's total deposits in Florida.
- **Port St. Lucie Assessment Area (Martin and St. Lucie Counties)**
  - As of December 31, 2019, Synovus Bank operated three branches in the assessment area, representing 3.1 percent of its branches in Florida.
  - As of June 30, 2019, the bank had \$370.4 million in deposits in this assessment area, representing a market share of 4.0 percent and 2.8 percent of Synovus Bank's total deposits in Florida.
- **Punta Gorda Assessment Area (Charlotte County)**
  - As of December 31, 2019, Synovus Bank operated three branches in the assessment area, representing 3.1 percent of its branches in Florida.
  - As of June 30, 2019, the bank had \$439.6 million in deposits in this assessment area, representing a market share of 11.1 percent and 3.3 percent of Synovus Bank's total deposits in Florida.
- **Tallahassee Assessment Area (Leon County)**
  - As of December 31, 2019, Synovus Bank operated four branches in the assessment area, representing 4.1 percent of its branches in Florida.
  - As of June 30, 2019, the bank had \$332.6 million in deposits in this assessment area, representing a market share of 4.2 percent and 2.5 percent of Synovus Bank's total deposits in Florida.
- **Vero Beach Assessment Area (Indian River County)**
  - As of December 31, 2019, Synovus Bank operated one branch in the assessment area, representing 1.0 percent of its branches in Florida.
  - As of June 30, 2019, the bank had \$124.2 million in deposits in this assessment area, representing a market share of 2.6 percent and 0.9 percent of Synovus Bank's total deposits in Florida.
- **West Palm Beach Assessment Area (Palm Beach County)**
  - As of December 31, 2019, Synovus Bank operated seven branches in the assessment area, representing 7.1 percent of its branches in Florida.
  - As of June 30, 2019, the bank had \$1.8 billion in deposits in this assessment area, representing a market share of 3.3 percent and 13.4 percent of Synovus Bank's total deposits in Florida.

## Metropolitan Areas (Limited Review)

### CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS

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

Metropolitan Assessment Areas			
Assessment Areas	Lending Test	Investment Test	Service Test
Daytona Beach	Not Consistent (Below)	Not Consistent (Below)	Not Consistent (Above)
Ft. Lauderdale	Not Consistent (Below)	Consistent	Not Consistent (Above)
Ft. Myers	Consistent	Not Consistent (Below)	Not Consistent (Above)
Ft. Walton Beach	Consistent	Not Consistent (Below)	Consistent
Jacksonville	Consistent	Not Consistent (Above)	Consistent
Miami	Not Consistent (Below)	Consistent	Not Consistent (Above)
Naples	Not Consistent (Below)	Consistent	Not Consistent (Above)
Orlando	Consistent	Consistent	Consistent
Palm Bay	Not Consistent (Below)	Not Consistent (Below)	Consistent
Pensacola	Consistent	Not Consistent (Below)	Consistent
Port St. Lucie	Not Consistent (Below)	Not Consistent (Below)	Not Consistent (Above)
Punta Gorda	Consistent	Not Consistent (Below)	Not Consistent (Above)
Tallahassee	Consistent	Consistent	Consistent
Vero Beach	Not Consistent (Below)	Consistent	Consistent
West Palm Beach	Not Consistent (Below)	Not Consistent (Below)	Consistent

For the lending test, performance was low satisfactory for the State of Florida. Performance in the Ft. Myers, Ft. Walton Beach, Jacksonville, Orlando, Pensacola, Punta Gorda and Tallahassee limited-scope assessment areas was consistent with the bank's performance for the state. Performance in the Daytona Beach, Ft. Lauderdale, Miami, Naples, Palm Bay, Port St. Lucie, Vero Beach and West Palm Beach limited-scope assessment areas was weaker than the bank's performance for the state. A majority of the limited-scope assessment areas that were below the bank's performance for the state had a poor geographic and borrower distribution of HMDA-reportable loans. Similarly, of the assessment areas that were below the state rating, community development lending was also weak.

For the investment test, Synovus Bank received a rating of high satisfactory for the State of Florida. The bank's performance in the Jacksonville metropolitan limited-scope assessment area was above the statewide performance; performance in six metropolitan limited-scope assessment areas was consistent with the statewide performance; and performance in eight metropolitan limited-scope assessment areas was below with the statewide performance.

For the service test, the performance in the State of Florida was low satisfactory. The bank's performance in seven metropolitan limited-scope assessment areas was greater than the bank's statewide performance. Additionally, performance in eight metropolitan limited-scope assessment areas were consistent with the bank's statewide performance.

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



## Nonmetropolitan Areas (Limited Review)

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

### DESCRIPTION OF INSTITUTION’S OPERATIONS IN THE NONMETROPOLITAN ASSESSMENT AREA

- **Hendry Assessment Area (Hendry County)**
  - As of December 31, 2019, Synovus Bank operated one branch in the assessment area, representing 1.0 percent of its branches in Florida.
  - As of June 30, 2019, the bank had \$85.6 million in deposits in this assessment area, representing a market share of 18.8 percent and 0.6 percent of Synovus Bank’s total deposits in Florida.

### CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS

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

Nonmetropolitan Assessment Areas			
Assessment Areas	Lending Test	Investment Test	Service Test
Hendry	Not Consistent (Below)	Not Consistent (Below)	Not Consistent (Above)

The lending test performance in the Hendry limited-scope assessment area was weaker than performance in the state of Florida.

For the investment test, Synovus Bank received a rating of high satisfactory for the State of Florida. The bank’s performance in Hendry, the single nonmetropolitan limited-scope assessment area, was below the statewide performance.

For the service test, the performance in the State of Florida was low satisfactory. The bank’s performance in the Hendry non-metropolitan limited-scope assessment area was above the statewide performance.

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

## Georgia

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**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 Georgia assessment areas, and the distribution of loans by borrower income reflects adequate penetration among customers of different income levels and businesses of different revenue sizes.
- Lending activity reflects adequate responsiveness to assessment area credit needs.
- The bank makes an adequate level of community development loans within the Georgia assessment areas.
- The bank provides a significant level of qualified community development investments and grants that exhibit good responsiveness to several identified community development needs in the Georgia assessment areas.
- Retail services and delivery systems are reasonably accessible to the bank's geographies and individuals of different income levels in the Georgia assessment areas.
- The bank provides an adequate level of community development services throughout the Georgia assessment areas.

## Georgia

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### SCOPE OF EXAMINATION

Full-scope reviews were conducted for the following assessment areas in the state of Georgia:

- Athens
- Atlanta

Limited-scope reviews were conducted for the remaining 17 assessment areas:

- Albany
- Augusta
- Brunswick
- Bulloch-Candler
- Camden
- Dalton
- Franklin-Hart
- Gordon
- Macon
- Rome
- Savannah
- Sumter
- Thomas
- Tift
- Troup
- Valdosta
- Warner Robins

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

### DESCRIPTION OF INSTITUTION'S OPERATIONS IN GEORGIA

As of June 30, 2019, Synovus Bank had \$11.0 billion in deposits in Georgia accounting for 28.7 percent of the bank's total deposits. Synovus Bank operated 100 branch offices in the Georgia assessment areas as of December 31, 2019, representing 33.6 percent of the bank's total branches. During the review period, Synovus Bank reported 11,850 HMDA-reportable loans and 9,414 small business loans in Georgia. HMDA-reportable lending in Georgia accounted for 43.2 percent of total institutional HMDA-reportable lending by number of loans, and 39.6 percent by dollar volume. CRA small business lending in Georgia accounted for 42.5 percent of the bank's total CRA small business lending by number of loans, and 41.6 percent by dollar volume. HMDA-reportable and CRA lending overall in the state accounted for 42.9 percent of the bank's total lending activity, by number of loans.

### CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN GEORGIA

#### Lending Test

The lending test rating in the state of Georgia is low satisfactory. Overall, performance in Georgia with regard to the geographic distribution of loans reflects adequate penetration throughout the assessment areas. The distribution of loans by borrower income reflects adequate penetration among customers of different income levels and businesses of different sizes. Additionally, Synovus Bank made adequate level of community development loans in Georgia.

The rating for Georgia is based on performance in the Atlanta and Athens assessment areas, which were the two full-scope assessment areas. Atlanta had a greater share of HMDA and small business lending in the state

## Georgia

and performance in the Atlanta assessment area was weighted more heavily than Athens in deriving state ratings. Approximately 56.5 percent of the bank’s HMDA-reportable and small business lending in Georgia occurred within these two full-scope assessment areas.

The bank’s overall lending levels reflect adequate responsiveness to combined assessment area credit needs given the bank’s market share of deposits, competition, economic environment, and other performance context factors in the assessment areas.

The following tables show lending activity from January 1, 2017, through December 31, 2019.

### Statewide Summary of Lending Activity Assessment Areas Located in Georgia 2017

Loan Type	#	%	\$ (000s)	%
HMDA Home Purchase	1,234	22.3%	\$361,050	28.3%
HMDA Refinance	708	12.8%	\$159,616	12.5%
HMDA Home Improvement	89	1.6%	\$7,860	0.6%
HMDA Multi-Family	14	0.3%	\$9,992	0.8%
<b>Total HMDA</b>	<b>2,045</b>	<b>37.0%</b>	<b>\$538,518</b>	<b>42.2%</b>
<b>Total Small Business</b>	<b>3,358</b>	<b>60.7%</b>	<b>\$718,990</b>	<b>56.4%</b>
<b>Total Farm</b>	<b>128</b>	<b>2.3%</b>	<b>\$17,911</b>	<b>1.4%</b>
<b>TOTAL LOANS</b>	<b>5,531</b>	<b>100.0%</b>	<b>\$1,275,419</b>	<b>100.0%</b>

Originations and Purchases

## Georgia

### Statewide Summary of Lending Activity Assessment Areas Located in Georgia 2018-2019

Loan Type	#	%	\$ (000s)	%
HMDA Home Purchase	3,209	20.1%	\$812,501	23.9%
HMDA Refinance	2,945	18.4%	\$584,936	17.2%
HMDA Home Improvement	147	0.9%	\$13,539	0.4%
HMDA Multi-Family	107	0.7%	\$152,655	4.5%
HMDA Other Purpose LOC	3,327	20.8%	\$416,443	12.3%
HMDA Other Purpose Closed/Exempt	70	0.4%	\$19,654	0.6%
HMDA Loan Purpose NA	0	0.0%	\$0	0.0%
<b>Total HMDA</b>	<b>9,805</b>	<b>61.4%</b>	<b>\$1,999,728</b>	<b>58.9%</b>
<b>Total Small Business</b>	<b>6,056</b>	<b>37.9%</b>	<b>\$1,376,030</b>	<b>40.5%</b>
<b>Total Farm</b>	<b>103</b>	<b>0.6%</b>	<b>\$19,664</b>	<b>0.6%</b>
<b>TOTAL LOANS</b>	<b>15,964</b>	<b>100.0%</b>	<b>\$3,395,422</b>	<b>100.0%</b>

Originations and Purchases

## Georgia

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Details of the bank's HMDA-reportable and small business lending and information regarding lending by peers can be found in Appendices F and G.

### ***Geographic and Borrower Distribution***

The geographic distribution of Synovus' HMDA-reportable and small business loans is adequate, and the distribution of loans by borrower income and revenue size of businesses is adequate. As noted above, the rating for the state of Georgia is derived from the Atlanta and Athens full-scope assessment areas. A detailed discussion of the borrower and geographic distribution of lending for these assessment areas is included in the next section of this report.

### ***Community Development Lending***

Synovus made an adequate level of community development loans in Georgia. The bank made 122 community development loans totaling \$136.8 million in the Georgia assessment areas during the review period. The bank also received consideration at the state level for nine loans totaling \$22.3 million that benefited all assessment areas in the state. Most of these loans helped finance and develop Low Income Housing Tax Credit projects statewide. Additionally, the bank was considered responsive to the community development and credit needs in its assessment areas, and received consideration for 8 loans totaling \$837,500 that were made to entities within the state, but that did not have a purpose, mandate or function to serve the bank's assessment areas. More information on community development loans can be found in the full-scope assessment area sections of this report.

### **Investment Test**

The investment test rating for the state of Georgia is high satisfactory. The bank made a significant level of qualified community development investments and grants totaling 759 units worth \$88.0 million that directly benefited the two full-scope assessment areas in Georgia, accounting for 61.3 percent of the \$143.7 million of investments and grants made in the state. An additional 11 grants worth \$164,500 were made at the broader state or regional area that included the two full-scope assessment areas that supported need-based educational scholarships, affordable housing, and support for aging in low- and moderate-income communities. Additional details regarding specific investments and contributions can be found in the full-scope assessment area sections.

### **Service Test**

The service test rating for the state of Georgia is low satisfactory, based on the bank's performance in the two full-scope assessment areas. Delivery systems are reasonably accessible to all portions of the Georgia assessment areas. The hours of operations and retail services are reasonable and do not vary in a way that inconveniences certain people or areas. Synovus' record of opening and closing branches generally has not adversely affected the accessibility of its delivery systems. Finally, bank officers and employees provided an adequate level of community development services to organizations in the Georgia assessment areas.

### ***Retail Services***

Retail banking delivery systems are reasonably accessible throughout the assessment areas, and business hours and services do not vary in a way that inconveniences any portion of the areas. Synovus operates 100 branches in the Georgia assessment areas. The bank has one branch in a low-income tract and 32 branches in moderate-income tracts, representing 33.0 percent of total branches in the assessment areas. A full array of personal and

## Georgia

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business banking products and services is offered at all locations in the Georgia assessment areas. All branches, with the exception of two in the Augusta and Sumter assessment areas, offer extended hours, and nearly one-half (46) of all the branches are open on Saturday. Delivery systems include full-service ATMs at nearly all of the branches. In addition to those ATMs, management compliments its traditional service delivery methods with alternative delivery processes, including online and mobile banking and remote deposit capture, which provide increased access to banking services after normal business hours throughout all parts of the assessment areas.

During the review period, the bank closed a branch in a moderate-income tract and one in a middle-income tract. Additionally, the bank opened two branches in middle-income tracts and two in upper-income tracts. The changes to the bank's branch network generally has not adversely affected the accessibility of the delivery systems.

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

### ***Community Development Services***

The bank provides an adequate level of community development services that benefit residents and small businesses in the Georgia assessment areas. During the evaluation period, the bank provided 6,158 service hours to various organizations that benefited its assessment areas. In addition, the bank provided 200 hours with 4 activities to various organizations that had a regional or statewide focus that included the bank's assessment areas. Although the bank provided services to its entire Georgia assessment areas, including services that benefited a statewide or regional area that includes some of the assessment areas, the rating primarily reflects the bank's performance in the two full-scope assessment areas. Bank officers and employees provided assistance to numerous nonprofit organizations that help low- and moderate-income individuals; economic development organizations; organizations that promote revitalization/stabilization; and organizations that promote affordable housing. Employees served in various capacities, including leadership roles such as serving as board and committee members. In addition, employees served as instructors of financial literacy classes. The largest portion of services were geared toward organizations that focus on providing community services (31.0 percent).

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

## Athens, Georgia

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### **METROPOLITAN AREA**

*(Full-Scope Review)*

#### **DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE ATHENS, GEORGIA ASSESSMENT AREA**

##### Overview

As of 2019, the Athens assessment area consisted of two of the four counties that make up the Athens-Clarke, Georgia MSA, including Clarke and Oconee counties. In 2018, the bank removed Madison County from the assessment area. As of December 31, 2019, Synovus Bank had 8 branches in the Athens assessment area, representing 8.0 percent of its Georgia branches. The Athens assessment area's combined HMDA-reportable and CRA small business lending comprises 3.1 percent of the institution's lending overall, by number of loans, and 7.2 percent of the institution's lending in the state.

In terms of deposit market share, Synovus Bank is a leader in the Athens assessment area. According to the June 30, 2019 FDIC Summary of Deposits Report, with \$1.1 billion in deposits and a market share of 24.0 percent, the bank ranked first among 16 financial institutions operating a total of 44 branch locations within the assessment area. Competitors are a mix between local, regional and nationwide banks. Other top financial institutions were SunTrust, Bank of America and Wells Fargo Bank.

In 2018, Synovus Bank originated or purchased 4.8 percent and Synovus Mortgage originated or purchased 0.7 percent of HMDA-reportable loans in the assessment area. During that year, Synovus Bank ranked 2<sup>nd</sup> and Synovus Mortgage ranked 34<sup>th</sup> out of 278 reporters. In 2019, Synovus Bank originated or purchased 6.1 percent and Synovus Mortgage originated or purchased 1.4 percent of HMDA-reportable loans in the assessment area. Synovus Bank ranked 3<sup>rd</sup> and Synovus Mortgage ranked 21<sup>st</sup> out of 308 reporters for 2019. Wells Fargo Bank was the top HMDA lender in 2018, and in 2019 Wells Fargo Bank and First American Bank and Trust were the top HMDA lenders.

For small business lending, Synovus Bank ranked 4th out of 69 lenders in 2018 with 8.0 percent of reported loans. In 2019 the bank ranked 5th out of 77 reporters with 6.3 percent of total loans. American Express Bank was the dominant lender in the assessment area with more than 27.0 percent of the market share of the loans in both 2018 and 2019.

##### Population and Income Characteristics

The 2019 estimated population for the assessment area was 168,611. Clarke County is the more populous of the two counties and contains approximately 76.1 percent of the population in the assessment area. The city of Athens,



## Athens, Georgia

in Clarke County, is the principal city in the assessment area. Between 2010 and 2019, Oconee County’s population increased by 22.7 percent, while Clarke County’s population only increased by 10.0 percent.<sup>146</sup> For comparison, the population of Georgia increased 9.6 percent during the same time frame.<sup>147</sup>

The assessment area contains 36 census tracts: 7 tracts are low-income (19.4 percent), 4 are moderate-income (11.1 percent), 10 are middle-income (27.8 percent), 14 are upper-income (38.9 percent) and 1 tract has an unknown income level (2.8 percent). The number of tracts in the assessment area decreased between 2017 and 2018 due to the removal of Madison County.

For purposes of classifying borrower income, this evaluation uses the FFIEC estimated median family income. The following table sets forth the estimated median family income for 2017, 2018 and 2019 for the Athens MSA and provides a breakdown of the range of estimated annual family income for each income category (low, moderate, middle, and upper).

### Borrower Income Levels Athens-Clarke County, GA MSA

FFIEC Estimated Median Family Income		Low		Moderate		Middle		Upper	
		0	- 49.99%	50%	- 79.99%	80%	- 119.99%	120%	- & above
<b>2017</b>	<b>\$61,500</b>	0	- \$30,749	\$30,750	- \$49,199	\$49,200	- \$73,799	\$73,800	- & above
<b>2018</b>	<b>\$58,900</b>	0	- \$29,449	\$29,450	- \$47,119	\$47,120	- \$70,679	\$70,680	- & above
<b>2019</b>	<b>\$66,700</b>	0	- \$33,349	\$33,350	- \$53,359	\$53,360	- \$80,039	\$80,040	- & above

The median family income for the Athens MSA consistently increased from 2017 to 2019. As shown, income went from \$61,500 in 2017 to \$66,700 in 2019. There is substantial variation in the median family income throughout the assessment area. Of the two counties, Clarke County had a lower median family income between 2015 and 2019 at \$55,187, while the median family income was \$105,880 in Oconee County. With a percentage change of 24.7 percent, Oconee County had a higher increase in median family income between 2010 and 2019.<sup>148</sup>

According to 2019 FFIEC census data, the assessment area had 11 low- or moderate-income tracts. 30,336 families lived in the assessment area. Of the families living in the assessment area, 25.2 percent were low- income, 13.8 were moderate-income, 16.9 were middle-income and 44.0 were upper-income families. The income disparities within the assessment area are reflective in the wide variation of families below poverty. 2019 census data shows that 16.8 percent of families lived below the poverty level in the assessment area. Of these families living below the poverty level, 54.6 percent were in low- or moderate-income tracts. Oconee County had a lower

<sup>146</sup> “QuickFacts: Oconee County, Georgia; Clarke County, Georgia.” U.S. Census Bureau, n.d. Web. April 2021. <https://www.census.gov/quickfacts>.

<sup>147</sup> “QuickFacts: Georgia.” U.S. Census Bureau, n.d. Web. April 2021. <https://www.census.gov/quickfacts>.

<sup>148</sup> “Athens assessment area (U.S. Census Bureau).” *GIS Mapping and Geographic Information System Data*. n.d. Web. 27 April 2021. <https://www.policymap.com/>.

## Athens, Georgia

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number of families below the poverty level at 5.0, while Clarke County had more than triple the number of families below the poverty level at 22.2 percent. Clarke County was above the statewide family poverty rates for Georgia, which was 14.2 percent.

### Economic Conditions

The number of people employed in the Athens assessment area decreased from approximately 76,678 in 2017 to 76,011 in 2019.<sup>149</sup> Athens has a major employers list that is constantly growing and expanding as several of the industries in the area have experienced multiple expansions over their operational years in Athens. The top private employers in the city of Athens are Piedmont Athens Regional, St. Mary's Health Care System, and Caterpillar Athens Plant. The top public employers include the University of Georgia (UGA), Clarke County School District and Unified Government of Athens-Clarke County.<sup>150</sup>

UGA has had a significant impact on Athens and the state of Georgia. As of the end of the university's 2019 fiscal year, its Small Business Development Center helped to launch 415 new businesses and generate 3,000 new jobs. The university's annual economic impact on Georgia has risen to a record \$6.5 billion. On average, each dollar of state funding for instruction at UGA generates \$12.50 in economic impact. The impact of the school's research includes economic activity generated by external funding for research as well as business activity generated by startup companies based on UGA research. More than 175 companies have been formed as of 2020, with the number increasing by 150 percent since 2015. In 2019, UGA ranked first in the nation for translating discoveries into marketable products and is ranked in the top 10 for licensing revenues. In addition, every dollar in external funding for research generates \$2 in economic impact as those funds are spent on equipment and the salaries of research personnel.<sup>151</sup>

In December 2019, the Athens-Clarke Commission approved spending for the first phase of an anti-poverty initiative. The \$4 million package is designed to ease poverty in the Athens area. The program will consist of a neighborhood leaders' program, which will be used to contract with Family Connection - Communities in Schools of Athens, a nonprofit that has used a similar neighborhood leaders program in the past. With about one in three Athenians living in poverty, the program hopes to use community leaders to help people connect with resources to help improve their lives.<sup>152</sup>

The Athens area is expected to have moderate economic growth. Its economy is somewhat shielded from recessionary forces because of the high number of state government jobs in the area. The Athens area is expected to have an increase in new jobs. Two initiatives championed by the former UGA president are aimed to help increase economic growth. One is the UGA College of Engineering and the other is the UGA-Augusta University

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<sup>149</sup> "Athens assessment area (Bureau of Labor Statistics)." *GIS Mapping and Geographic Information System Data*. n.d. Web. 27 April 2021. <https://www.policymap.com/>.

<sup>150</sup> "Why Athens GA" Athens-Clarke County Economic Development Department, n.d. Web 27 April 2021. [Major Employers - Athens, Georgia Economic Development \(whyathensga.com\)](#).

<sup>151</sup> Morehead, Jere W. "UGA's Growing Economic Impact." University of Georgia, 11 February 2020. [https://president.uga.edu/statements\\_remarks/detail/messages/growing-economic-impact-of-uga/](https://president.uga.edu/statements_remarks/detail/messages/growing-economic-impact-of-uga/). Accessed 30 April 2021.

<sup>152</sup> Shearer, Lee. "Athens commission moving forward with anti-poverty plan." *Athens Banner-Herald (GA)*, sec. News, 9 Dec. 2019. [infoweb.newsbank.com/apps/news/documentview?p=NewsBank&docref=news/177C48D137C45248](http://infoweb.newsbank.com/apps/news/documentview?p=NewsBank&docref=news/177C48D137C45248). Accessed 30 April 2021.

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Medical Partnership. Both are designed to generate long-term benefits to the economy. The medical partnership is especially important because Athens is a medical service center for the region and this prospect will be great for the healthcare industry.<sup>153</sup>

Between 2015 and 2017, small business lending increased by 10.3 percent, with 2,846 loans made in 2017.<sup>154</sup> During this same period, loans made to businesses with revenues of \$1 million or less increased by 6.1 percent. In 2017, the majority of small business loans made to businesses with revenues of \$1 million or less were in Clarke County, 62.5 percent. Overall, the assessment area has seen a small but continuous increase in the number of small business loans. Between 2012 and 2017, the number of small business loans for \$100,000 or less increased from 1,912 to 2,538, a change of 32.7 percent.<sup>155</sup>

According to 2019 Dun & Bradstreet information, there were 7,374 businesses in the assessment area, 92.1 percent of which had total annual revenues of \$1 million or less and were therefore considered to be small businesses. Of the small businesses in the assessment area, 12.3 percent were located in low-income tracts while only 7.0 percent were located in moderate-income tracts. These factors suggest that the business credit environment may be favorable for smaller businesses in the overall assessment area, while demand for business credit in low- and moderate-income tracts may be more limited.

The following chart shows the unemployment rates for 2017, 2018 and 2019 for the two counties in the bank's assessment area, the Athens MSA, and the state of Georgia. The most recent figures for 2019 show the overall unemployment rate in the MSA to be slightly lower than the statewide average. The unemployment rate remains much higher in Clarke County, which could have negative implications for lending opportunities in this county.

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<sup>153</sup> Shearer, Lee. "UGA experts predict middling economic growth." Athens Banner-Herald, 7 Feb. 2019.

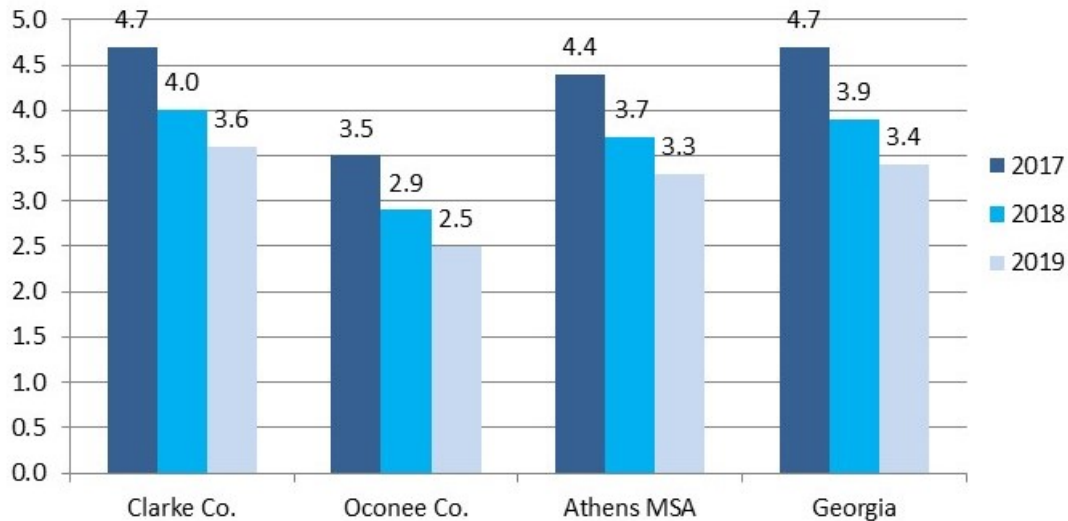
<https://www.onlineathens.com/news/20190207/uga-experts-predict-middling-economic-growth>. Accessed 30 April 2021.

<sup>154</sup> "Athens multistate assessment area (CRA data)." *GIS Mapping and Geographic Information System Data*. n.d. Web. 30 April 2021. <https://www.policymap.com/>.

<sup>155</sup> Ibid

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**Unemployment Rates - GA Athens**



Not Seasonally Adjusted. Source: Bureau of Labor Statistics

According to census data, the assessment area contained 64,376 housing units in 2019, of which 41.9 percent were owner-occupied, 43.9 percent were rental units, and 14.2 percent were vacant. The high proportion of rental units may be attributed to the large presence of students in the assessment area. 9.1 percent of the owner-occupied units in the assessment area were located in low-income tracts and 6.8 percent were located in moderate-income tracts. A high percentage of housing units in low- and moderate-income tracts were rental units or vacant. More specifically, approximately 78.4 percent of all housing units in low-income tracts were rentals or vacant, and 72.6 percent were rentals or vacant in moderate-income census tracts. Clarke County had the higher percentage of rental units at 50.1 percent and vacant units at 15.9 percent as compared to the other county in the assessment area. Oconee County had a high proportion of owner-occupied units at 73.6 percent. The median age of the housing stock was 35 years, though housing was slightly older in the low-income census tracts (38 years). Given the high percentage of rental units in Clarke, there would appear to be opportunities for home purchase lending if affordable home inventory and affordable mortgage products exist.

From 2015 to 2019, the homeownership rate was 39.0 percent in Clarke County and 82.8 percent in Oconee County. While homeownership has increased in both counties, it has increased significantly more in Clarke County.<sup>156</sup> The median housing value in the assessment area was \$170,018 and ranged from \$150,300 in Clarke County to \$235,700 in Oconee County.

The rental market in the Athens assessment area is significantly influenced by UGA and other colleges. According to 2019 U.S. census data, the city of Athens' total population was 94,731, with 30,157 (31.8 percent of the population) between the ages of 18 and 24.<sup>157</sup> Approximately 17,813 college students are living off campus in the

<sup>156</sup> Athens assessment area (U.S. Census Bureau)." *GIS Mapping and Geographic Information System Data*. n.d. Web. 30 April 2021. <https://www.policymap.com/>.

<sup>157</sup> "Athens CCD Population and People." U.S. Census Bureau, n.d. Web. 30 April 2021. <http://www.data.census.gov>

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area. This increases the competition for affordable units and has driven demand for purpose-built student housing.<sup>158</sup> These circumstances appear to have resulted in an inadequate inventory of affordable homes. Between 2014 and 2018, the percentage of homes that are likely affordable for a four-person family earning 50 percent of AMI ranged from 4.7 percent in Oconee County to 13.8 percent in Clarke County. Families earning above 50 percent of AMI have slightly more opportunities for affordable homeownership. The percentage of all homes affordable for a four-person family earning 80 percent of AMI ranged from 17.0 percent to 43.4 percent. This data would suggest that home purchase lending opportunities may be hindered in most of the assessment area and particularly in Oconee County.<sup>159</sup>

On average, the estimated percentage of homeowners in the Athens assessment area who were burdened by housing costs between 2015 and 2019 was 22.2 percent in Clarke County, which was higher than the state average for Georgia at 20.5 percent.<sup>160</sup> Renters are more cost-burdened than homeowners at 53.9 percent in Clarke County.<sup>161</sup> As the average cost burden for homeowners and renters continues to increase in the assessment area, the low percentage of affordable housing indicates a need for more financing opportunities for affordable housing.

### Demographic Characteristics by Census Tract

The following tables based on 2017 and 2019 FFIEC census data and Dun & Bradstreet data present key demographic and business information used to help develop a performance context for the assessment area.

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<sup>158</sup> “Finding Home: A Proposal to Improve Housing Affordability in Athens, GA.” Georgia Initiative for Community Housing, Athens Team. Feb 2019. [GICH-Fhttps://www.accgov.com/DocumentCenter/View/57881/GICH-Final-Reportinal-Report \(accgov.com\)](https://www.accgov.com/DocumentCenter/View/57881/GICH-Final-Reportinal-Report)

<sup>159</sup> Athens assessment area (U.S. Census Bureau and the Department of Housing and Urban Development).” *GIS Mapping and Geographic Information System Data*. n.d. Web. 30 April 2021. <https://www.policymap.com/>.

<sup>160</sup> “Athens assessment area (U.S. Census Bureau).” *GIS Mapping and Geographic Information System Data*. n.d. Web. 11 Feb. 2021. <https://www.policymap.com/>.

<sup>161</sup> Ibid

## Athens, Georgia

### Combined Demographics Report (2017)

**Assessment Area: GA Athens**

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	7	16.7	4,120	11	1,772	43	9,523	25.4
Moderate-income	7	16.7	5,855	15.6	1,535	26.2	5,495	14.7
Middle-income	13	31	12,955	34.6	1,555	12	6,556	17.5
Upper-income	14	33.3	14,484	38.7	1,116	7.7	15,846	42.3
Unknown-income	1	2.4	6	0	4	66.7	0	0
<b>Total Assessment Area</b>	<b>42</b>	<b>100.0</b>	<b>37,420</b>	<b>100.0</b>	<b>5,982</b>	<b>16.0</b>	<b>37,420</b>	<b>100.0</b>
	<b>Housing Units by Tract</b>	<b>Housing Types by Tract</b>						
		<b>Owner-Occupied</b>		<b>Rental</b>		<b>Vacant</b>		
		#	%	%	#	%	#	%
Low-income	11,401	2,465	7.2	21.6	6,838	60	2,098	18.4
Moderate-income	11,850	5,109	14.9	43.1	4,742	40	1,999	16.9
Middle-income	27,438	12,228	35.6	44.6	11,514	42	3,696	13.5
Upper-income	25,089	14,564	42.4	58	7,683	30.6	2,842	11.3
Unknown-income	350	0	0	0	288	82.3	62	17.7
<b>Total Assessment Area</b>	<b>76,128</b>	<b>34,366</b>	<b>100.0</b>	<b>45.1</b>	<b>31,065</b>	<b>40.8</b>	<b>10,697</b>	<b>14.1</b>
	<b>Total Businesses by Tract</b>	<b>Businesses by Tract &amp; Revenue Size</b>						
		<b>Less Than or = \$1 Million</b>		<b>Over \$1 Million</b>		<b>Revenue Not Reported</b>		
		#	%	#	%	#	%	#
Low-income	777	11.5	670	10.9	100	18.6	7	9.3
Moderate-income	757	11.2	679	11.1	68	12.7	10	13.3
Middle-income	2,176	32.3	1,990	32.4	161	30	25	33.3
Upper-income	2,967	44	2,734	44.6	200	37.2	33	44
Unknown-income	68	1	60	1	8	1.5	0	0
<b>Total Assessment Area</b>	<b>6,745</b>	<b>100.0</b>	<b>6,133</b>	<b>100.0</b>	<b>537</b>	<b>100.0</b>	<b>75</b>	<b>100.0</b>
<b>Percentage of Total Businesses:</b>				<b>90.9</b>		<b>8.0</b>		<b>1.1</b>
	<b>Total Farms by Tract</b>	<b>Farms by Tract &amp; Revenue Size</b>						
		<b>Less Than or = \$1 Million</b>		<b>Over \$1 Million</b>		<b>Revenue Not Reported</b>		
		#	%	#	%	#	%	#
Low-income	2	0.9	2	0.9	0	0	0	0
Moderate-income	58	25.6	56	25.1	2	50	0	0
Middle-income	60	26.4	60	26.9	0	0	0	0
Upper-income	106	46.7	104	46.6	2	50	0	0
Unknown-income	1	0.4	1	0.4	0	0	0	0
<b>Total Assessment Area</b>	<b>227</b>	<b>100.0</b>	<b>223</b>	<b>100.0</b>	<b>4</b>	<b>100.0</b>	<b>0</b>	<b>.0</b>
<b>Percentage of Total Farms:</b>				<b>98.2</b>		<b>1.8</b>		<b>.0</b>

2017 FFIEC Census Data and 2017 D&B Information

## Athens, Georgia

### Combined Demographics Report (2018-2019)

**Assessment Area: GA Athens**

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	7	19.4	4,120	13.6	1,772	43	7,656	25.2
Moderate-income	4	11.1	2,943	9.7	1,004	34.1	4,182	13.8
Middle-income	10	27.8	8,783	29	1,192	13.6	5,136	16.9
Upper-income	14	38.9	14,484	47.7	1,116	7.7	13,362	44
Unknown-income	1	2.8	6	0	4	66.7	0	0
<b>Total Assessment Area</b>	<b>36</b>	<b>100.0</b>	<b>30,336</b>	<b>100.0</b>	<b>5,088</b>	<b>16.8</b>	<b>30,336</b>	<b>100.0</b>
	<b>Housing Units by Tract</b>	<b>Housing Types by Tract</b>						
		<b>Owner-Occupied</b>		<b>Rental</b>		<b>Vacant</b>		
		#	%	%	#	%	#	%
Low-income	11,401	2,465	9.1	21.6	6,838	60	2,098	18.4
Moderate-income	6,700	1,839	6.8	27.4	3,745	55.9	1,116	16.7
Middle-income	20,836	8,134	30.1	39	9,680	46.5	3,022	14.5
Upper-income	25,089	14,564	53.9	58	7,683	30.6	2,842	11.3
Unknown-income	350	0	0	0	288	82.3	62	17.7
<b>Total Assessment Area</b>	<b>64,376</b>	<b>27,002</b>	<b>100.0</b>	<b>41.9</b>	<b>28,234</b>	<b>43.9</b>	<b>9,140</b>	<b>14.2</b>
	<b>Total Businesses by Tract</b>	<b>Businesses by Tract &amp; Revenue Size</b>						
		<b>Less Than or = \$1 Million</b>		<b>Over \$1 Million</b>		<b>Revenue Not Reported</b>		
		#	%	#	%	#	%	#
Low-income	932	12.6	835	12.3	88	17.2	9	12.7
Moderate-income	528	7.2	474	7	52	10.2	2	2.8
Middle-income	2,166	29.4	1,984	29.2	161	31.5	21	29.6
Upper-income	3,676	49.9	3,433	50.5	205	40.1	38	53.5
Unknown-income	72	1	66	1	5	1	1	1.4
<b>Total Assessment Area</b>	<b>7,374</b>	<b>100.0</b>	<b>6,792</b>	<b>100.0</b>	<b>511</b>	<b>100.0</b>	<b>71</b>	<b>100.0</b>
<b>Percentage of Total Businesses:</b>				<b>92.1</b>		<b>6.9</b>		<b>1.0</b>
	<b>Total Farms by Tract</b>	<b>Farms by Tract &amp; Revenue Size</b>						
		<b>Less Than or = \$1 Million</b>		<b>Over \$1 Million</b>		<b>Revenue Not Reported</b>		
		#	%	#	%	#	%	#
Low-income	7	4.4	7	4.5	0	0	0	0
Moderate-income	7	4.4	6	3.9	1	33.3	0	0
Middle-income	23	14.6	23	14.8	0	0	0	0
Upper-income	118	74.7	117	75.5	1	33.3	0	0
Unknown-income	3	1.9	2	1.3	1	33.3	0	0
<b>Total Assessment Area</b>	<b>158</b>	<b>100.0</b>	<b>155</b>	<b>100.0</b>	<b>3</b>	<b>100.0</b>	<b>0</b>	<b>.0</b>
<b>Percentage of Total Farms:</b>				<b>98.1</b>		<b>1.9</b>		<b>.0</b>

2019 FFIEC Census Data and 2019 D&B Information

## Athens, Georgia

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### Credit and Community Development Needs

To better understand the local community development and economic landscapes, individuals familiar with the community and with community development activities were contacted. These individuals discussed the various opportunities and challenges in the region and how financial institutions can be responsive to local community development needs through lending, investment, and/or service activities. Based on information obtained from one community contact, poverty and a lack of affordable housing are primary community concerns and opportunities in the Athens area.

The community contact stated that Athens is very unique in its demographic makeup. Due to the presence of several colleges, including UGA, in the area, there is a high demand for college affordable housing units. Unfortunately, because of the potentially higher profits generated from converting housing units into multifamily college “affordable” housing units, many property owners prefer to go this route in lieu of traditional rental properties to families. This has caused a severe depletion in affordable housing for families.

The contact also mentioned a need for banks to develop relationships with organizations that have first-time homebuyer programs. Moreover, the contact indicated that some banks are hesitant to work with these programs because they do not have a clear understanding of the risks based on the bank’s size, flexibility, and tolerance. The banks could also assist more with home counseling in the area, specifically, working to include financial literacy in the local school system. In addition, the contact mentioned that one major component with low- and moderate-income people can be a lack of understanding how the economy works and how finances work. Lastly, the contact indicated that this is information that needs to be discussed as early as possible instead of later in life. Banks could work with local organizations to provide resources to help develop a curriculum that would help put low- and moderate-income people in a much better position for home ownership.



## Athens, Georgia

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### CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS

#### LENDING TEST

Synovus Bank's lending performance in the Athens assessment area is adequate. The geographic distribution of loans reflects adequate penetration throughout the assessment area. Also, the distribution of loans reflects adequate penetration among borrowers of different income levels and businesses of different revenue sizes. In addition, the bank makes an adequate level of community development loans.

During the review period, the bank reported 820 HMDA-reportable loans compared to 712 small business loans in the Athens assessment area. Therefore, evaluation and rating of the assessment area focuses on the performance of HMDA-reportable lending more heavily than small business lending in determining the bank's lending test rating in the assessment area. The Athens assessment area contains 3.0 percent of the bank's total HMDA-reportable lending and 3.2 percent of its total small business lending by number of loans. In comparison, 2.8 percent of the bank's total deposits are in this assessment area.

For the lending test analysis, lending performance in low-, moderate-, middle-, and upper-income census tracts and to low-, moderate-, middle-, and upper-income borrowers was considered for each product that was reviewed during this examination; however, comments for activity in middle- and upper-income tracts and to middle- and upper-income borrowers are only included when they were material to the outcome of the analyses.

Details of the bank's HMDA-reportable and small business lending and information regarding lending by peers can be found in Appendix F.

#### ***Geographic Distribution of Loans***

For this analysis the geographic distribution of small business and HMDA-reportable lending, including both originations and purchases, was compared with available demographic information. Performance context information and aggregate lending data were also taken into consideration. For instance, unemployment rates, poverty rates, the level of owner-occupied units, and the volume of small businesses in low- and moderate-income census tracts were issues considered when assessing the bank's lending performance. Considering all of these factors, Synovus Bank's geographic distribution of loans reflects adequate penetration throughout the assessment area. No conspicuous gaps in lending activity by income category were identified.

#### Home Purchase Loans

Home purchase lending in low-income tracts is good. In 2018 and 2019, 11.3 percent of the bank's home purchase lending was in low-income tracts. This was above the percentage of owner-occupied units located in low-income tracts at 9.1 percent. The bank's lending performance was also above aggregate lending performance in 2018 and 2019.

Home purchase lending in moderate-income tracts is poor. In 2018 and 2019, 3.5 percent of the bank's purchase lending was in moderate-income tracts and was lower than the percentage of owner-occupied units in these tracts. The bank's home purchase lending was below aggregate lending performance. With limited moderate-income tracts in the assessment area, four tracts total, lending may be limited.

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### Home Refinance Loans

Home refinance lending in low-income tracts is poor. In 2018 and 2019, 2.1 percent of the bank's home refinance lending was in low-income tracts. As a result, the bank's lending was below the percentage of owner-occupied units in these tracts. Additionally, the bank's performance was significantly below aggregate lenders in the assessment area.

Home refinance lending in moderate-income tracts is adequate. The bank's home refinance lending in moderate-income tracts at 4.2 percent was below the percentage of owner-occupied units at 6.8 percent. However, the bank's performance was comparable to aggregate lending in these tracts.

### Small Business Loans

Small business lending in low-income tracts is excellent. Synovus Bank's small business lending in low-income tracts exceeded the percentage of businesses located in these tracts. The bank's performance also exceeded aggregate lenders in the assessment area.

Small business lending in moderate-income tracts is good. Synovus Bank's small business lending in moderate-income tracts was comparable to the percentage of businesses located in these tracts. The bank's lending performance was also comparable to aggregate lenders in 2018 and only slightly below aggregate lenders in 2019. As mentioned previously, with limited moderate-income tracts in the assessment area, four tracts total, lending may be limited.

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

The distribution of loans by borrower income or revenue size of businesses is adequate. For this analysis, the distribution of HMDA-reportable lending across borrower income levels and small business lending across business revenue sizes was compared to available demographic information.

### Home Purchase Loans

Home purchase lending to low-income borrowers is adequate. Synovus Bank's home purchase lending to low-income borrowers was below the percentage of low-income families in the assessment area. However, the bank's performance in 2018 and 2019 was above aggregate lenders.

Home purchase lending to moderate-income borrowers is adequate. The bank's home purchase lending to moderate-income borrowers was comparable to the percentage of moderate-income families. The bank's performance was also comparable to the aggregate lending performance in 2018 and 2019.

### Home Refinance Loans

Home refinance lending to low-income borrowers is adequate. The bank's home refinance lending to low-income borrowers at 4.2 percent was below the percentage of low-income families at 25.2 percent. Synovus Bank's lending performance was slightly above aggregate lenders in 2018 and comparable to aggregate lenders in 2019.

## Athens, Georgia

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Home refinance lending to moderate-income borrowers is adequate. The bank's home refinance lending to moderate-income borrowers at 8.9 percent was below the percentage of moderate-income families at 13.8 percent. The bank's lending performance was only slightly below the aggregate lending performance.

### Small Business Loans

The distribution of small business loans to businesses of different sizes is good. The bank's percentage of small business loans to businesses with revenues of \$1 million or less was 59.2 percent, which was less than the percentage of small businesses in the assessment area at 92.1 percent. However, the bank outperformed the aggregate lenders in the assessment area. Additionally, 70.8 percent of small business loans were originated in amounts of \$250,000 or less, indicating a willingness to lend in the smaller amounts that are typically requested by small businesses.

### *Community Development Lending*

Synovus makes an adequate level of community development loans in the Athens assessment area. The bank originated 13 community development loans totaling \$12.7 million during the review period. Most of the bank's lending supported community services for low- and moderate-income individuals, and the bank made one loan for \$30,000 to support affordable housing. Notably, the bank made several loans under \$100,000 to provide working capital for area nonprofits, including a small loan to a community land trust, which is a unique model for providing long-term affordable housing for low-income individuals. The bank's lending demonstrated adequate responsiveness to the credit and community development needs in the assessment area.

## **INVESTMENT TEST**

The bank made a poor level of qualified community development investments and grants that directly benefited the assessment area including 22 investments totaling \$2.3 million. Of these, 63.2 percent were purchased during the examination review period. The bank also made 43 contributions totaling \$83,600 directly to the assessment area. Combined investment and grant activity inside the assessment area totaled \$2.4 million, accounting for 1.7 percent of total investment activity in the state. None of the current period investments were considered notable as all were mortgage-backed securities (MBS) backed by loans to low- and moderate-income borrowers, which are routinely provided by private investors. Notable contributions supported a Land Trust that preserves home ownership affordability over time and economic development support for small businesses in the local food industry. Additionally, the bank made 11 contributions totaling \$164,500 to a broader statewide or regional area that includes the assessment area. Given the bank's significant presence in the market (24.0 percent deposit market share), the bank exhibited poor responsiveness to the local community development needs.

## **SERVICE TEST**

Synovus Bank's service test performance in the Athens assessment area is considered adequate. Retail banking services are reasonably accessible to the bank's geographies and individuals of different income levels in its assessment area. Business hours and services do not vary in a way that inconveniences any portion of its assessment area, particularly low- and moderate-income geographies and/or individuals. Synovus' record of opening and closing of branches has generally not adversely affected the accessibility of its delivery systems,

## Athens, Georgia

particularly to low- and moderate-income geographies and/or individuals. In addition, bank employees provided a relatively high level of community development services within the Athens assessment area.

### **Retail Services**

The distribution of the bank’s branches by census tract income level was compared to the distribution of households and businesses in the assessment area. The distribution of branches, households, and businesses is divided into two tables because of changes in the assessment area that occurred in 2018.

**Geographic Distribution of Branches & ATMS**  
Based on 2018-2019 AA

Assessment Area: GA Athens

Tract Category	Branches							ATMs								Demographics						
	Total Branches		Open	Closed	Drive thru	Extend-ed Hours	Week-end Hours	Total ATMs		Full Service ATMs				Cash only ATMs				Census Tracts		House holds	Total Businesses	
	#	%						#	%	#	%	Open	Closed	#	%	Open	Closed	#	%			%
Low	0	0.0%	0	0	0	0	0	Total	1	6.3%	0	0.0%	0	0	1	16.7%	0	0	7	19.4%	16.8%	12.6%
DTO	0		0	0				SA	1		0		0	0	1		0	0				
Moderate	0	0.0%	0	0	0	0	0	Total	2	12.5%	1	10.0%	0	0	1	16.7%	0	0	4	11.1%	10.1%	7.2%
DTO	0		0	0				SA	1		1		0	0	0		0	0				
Middle	2	25.0%	0	0	2	2	1	Total	4	25.0%	2	20.0%	0	0	2	33.3%	0	0	10	27.8%	32.3%	29.4%
DTO	0		0	0				SA	2		0		0	0	2		0	0				
Upper	6	75.0%	0	0	6	6	3	Total	8	50.0%	6	60.0%	0	0	2	33.3%	0	0	14	38.9%	40.3%	49.9%
DTO	0		0	0				SA	1		0		0	0	1		0	0				
Unknown	0	0.0%	0	0	0	0	0	Total	1	6.3%	1	10.0%	1	0	0	0.0%	0	0	1	2.8%	0.5%	1.0%
DTO	0		0	0				SA	1		1		1	0	0		0	0				
Total	8	100.0%	0	0	8	8	4	Total	16	100.0%	10	100.0%	1	0	6	100.0%	0	0	36	100.0%	100.0%	100.0%
DTO	0		0	0				SA	6		2		1	0	4		0	0				

2019 FFIEC Census Data, 2019 D&B Info, 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

**Geographic Distribution of Branches & ATMS**  
Based on 2017 AA

Assessment Area: GA Athens

Tract Category	Branches							ATMs								Demographics						
	Total Branches		Open	Closed	Drive thru	Extend-ed Hours	Week-end Hours	Total ATMs		Full Service ATMs				Cash only ATMs				Census Tracts		House holds	Total Businesses	
	#	%						#	%	#	%	Open	Closed	#	%	Open	Closed	#	%			%
Low	0	0.0%	0	0	0	0	0	Total	1	6.3%	0	0.0%	0	0	1	16.7%	0	0	7	16.7%	14.2%	11.5%
DTO	0		0	0				SA	1		0		0	0	1		0	0				
Moderate	0	0.0%	0	0	0	0	0	Total	2	12.5%	1	10.0%	0	0	1	16.7%	0	0	7	16.7%	15.1%	11.2%
DTO	0		0	0				SA	1		1		0	0	0		0	0				
Middle	2	25.0%	0	0	2	2	1	Total	4	25.0%	2	20.0%	0	0	2	33.3%	0	1	13	31.0%	36.3%	32.3%
DTO	0		0	0				SA	2		0		0	0	2		0	1				
Upper	6	75.0%	0	0	6	6	3	Total	8	50.0%	6	60.0%	0	0	2	33.3%	0	0	14	33.3%	34.0%	44.0%
DTO	0		0	0				SA	1		0		0	0	1		0	0				
Unknown	0	0.0%	0	0	0	0	0	Total	1	6.3%	1	10.0%	1	0	0	0.0%	0	0	1	2.4%	0.4%	1.0%
DTO	0		0	0				SA	1		1		1	0	0		0	0				
Total	8	100.0%	0	0	8	8	4	Total	16	100.0%	10	100.0%	1	0	6	100.0%	0	1	42	100.0%	100.0%	100.0%
DTO	0		0	0				SA	6		2		1	0	4		0	1				

2017 FFIEC Census Data, 2017 D&B Info, 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

Synovus’ branch network is reasonably accessible to the bank’s geographies and individuals of different income levels in its assessment area. During the review period, the bank operated eight branch offices in this assessment area. The bank’s branch network included no branches in low- or moderate-income tracts. However, additional

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performance context factors were considered such as population density in the low- and moderate-income tracts, zoning restrictions, and the proximity of branches in middle- and upper-income tracts to the low- and moderate-income tracts within the assessment area. There were no branch closings or openings in this assessment area during the review period. Overall, the bank's record of opening or closing branches has generally not adversely affected the accessibility of its delivery systems, including to low- and moderate-income geographies or individuals.

Business hours and services do not vary in a way that inconveniences any portion of the area. All branches offer extended hours and one-half of the branches offer weekend hours. A full array of personal and business banking products and services is offered at all locations in this assessment area. Delivery systems include full-service ATMs at all the branches. The ATMs combined with other delivery systems, including telephone and mobile banking, internet online banking and remote deposit capture, are available to provide customers with access to banking services after normal business hours.

### ***Community Development Services***

The bank provides a relatively high level of community development services. During the evaluation period, the bank provided 597 service hours to various organizations that benefited the Athens assessment area. Bank officers and employees provided assistance to numerous nonprofit organizations that help low- and moderate-income individuals and organizations that promote affordable housing. Employees also served in various capacities, including leadership roles such as serving as board and committee members (593 hours). In addition, employees served as instructors of financial literacy classes (4 hours). The majority of services were geared toward organizations that focus on providing community services (93.6 percent).

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### **METROPOLITAN AREA** *(Full-Scope Review)*

#### **DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE ATLANTA, GEORGIA ASSESSMENT AREA**

##### Overview

The Atlanta assessment area consists of 20 counties inside the Atlanta-Sandy Springs-Alpharetta, Georgia MSA, including Barrow, Bartow, Carroll, Cherokee, Clayton, Cobb, Coweta, DeKalb, Douglas, Fayette, Forsyth, Fulton, Gwinnett, Haralson, Henry, Newton, Paulding, Pickens, Rockdale, and Walton counties. As of December 31, 2019, Synovus Bank had 44 branches in the Atlanta assessment area, representing 44 percent of its Georgia branches. The Atlanta assessment area included 54.0 percent of HMDA-reportable and CRA small business loans by dollar volume within the state of Georgia.

The Atlanta banking market is competitive, with a significant presence of national and multi-regional banks. According to the June 30, 2019 FDIC Summary of Deposits Report, there were 80 financial institutions operating 1,123 branch locations in the Atlanta assessment area. Ranked 6<sup>th</sup>, Synovus Bank held 3.1 percent deposit market share with approximately \$5.3 billion in total deposits. Leaders in the Atlanta assessment area were SunTrust Bank, followed by Bank of America and Wells Fargo Bank.

HMDA-reportable lending and CRA small business lending are similarly competitive. In 2018, Synovus Bank originated or purchased 0.9 percent and Synovus Mortgage Corporation originated or purchased 0.1 percent of reported loans. Synovus Bank ranked 25<sup>th</sup> and Synovus Mortgage Corporation ranked 121<sup>st</sup> out of 861 reporters. In 2019, Synovus Bank originated or purchased 1.1 percent, and Synovus Mortgage Corporation originated or purchased 0.2 percent of reported loans. During that year, Synovus Bank ranked 21<sup>st</sup> and Synovus Mortgage Corporation ranked 87<sup>th</sup> out of 853 reporters.

For CRA small business and small farm lending, Synovus Bank ranked 15<sup>th</sup> out of 205 lenders in 2017 with 1.1 percent of reported loans. In 2018, Synovus Bank ranked 16<sup>th</sup> out of 209 lenders with 0.9 percent of CRA small business and small farm loans. Furthermore, Synovus Bank ranked 17<sup>th</sup> out of 221 lenders for 2019, with 0.8 percent of total loans. American Express was the leading CRA reporter in the market. Other top lenders were Wells Fargo Bank, Bank of America and Chase Bank.

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### Population and Income Characteristics

Metro Atlanta is now the 9<sup>th</sup> largest region in the U.S., with a population of 6 million at the end of 2019.<sup>162</sup> Fulton County, home to the City of Atlanta, was the most populous county in the assessment area with 1,036,200 people.<sup>163</sup> The other large population centers are in neighboring Gwinnett, Cobb, and DeKalb counties, with a combined population of approximately 2.4 million.<sup>164</sup> Barrow, Cherokee, Coweta, Forsyth, Fulton, and Gwinnett counties have experienced the largest percentage increases in population over the past several years.<sup>165</sup>

According to 2019 FFIEC census data, the Atlanta assessment area contains 911 census tracts: 98 low-income tracts (10.8 percent), 233 moderate-income tracts (25.6 percent), 274 middle-income tracts (30.1 percent), 298 upper-income tracts (32.7 percent), and 8 tracts with unknown income levels (0.9 percent).<sup>166</sup>

For purposes of classifying borrower income, this evaluation uses the FFIEC’s estimated median family income for each relevant area. The following table sets forth the estimated median family income for the Atlanta MSA and shows that the median family income increased between 2017 and 2019.

**Borrower Income Levels**  
**Atlanta-Sandy Springs-Alpharetta, GA MSA\***

FFIEC Estimated Median Family Income		Low		Moderate		Middle		Upper	
		0	- 49.99%	50%	- 79.99%	80%	- 119.99%	120%	- & above
<b>2017</b>	<b>\$69,200</b>	0	- \$34,599	\$34,600	- \$55,359	\$55,360	- \$83,039	\$83,040	- & above
<b>2018</b>	<b>\$74,400</b>	0	- \$37,199	\$37,200	- \$59,519	\$59,520	- \$89,279	\$89,280	- & above
<b>2019</b>	<b>\$79,200</b>	0	- \$39,599	\$39,600	- \$63,359	\$63,360	- \$95,039	\$95,040	- & above

\*Named Atlanta-Sandy Springs-Roswell, GA MSA for 2017-2018

There is considerable variation in the median family income in the counties throughout the assessment area. Within the assessment area, Clayton County had the lowest median family income between 2017 and 2019 at \$40,938.<sup>167</sup> Forsyth County had the highest median family income at \$88,816.<sup>168</sup> Nearly 39.4 percent of families within the assessment area are considered low- to moderate-income.<sup>169</sup>

<sup>162</sup> “Profile of Metro Atlanta” Metro Atlanta Chamber, Georgia Power, n.d. Web. 24 May 2021.

<https://www.metroatlantachamber.com/resources/reports-and-information/executive-profile#:~:text=Metro%20Atlanta%20is%20the%20ninth,people%20from%202010%20to%202019.>

<sup>163</sup> “Fulton County (U.S. Census Bureau).” *Policy Map*. Policy Map, n.d. Web. 24 May 2021. <https://www.policymap.com/>

<sup>164</sup> Ibid.

<sup>165</sup> Ibid.

<sup>166</sup> 2019 FFIEC Census Data.

<sup>167</sup> Ibid.

<sup>168</sup> Ibid.

<sup>169</sup> FRB Atlanta Calculations of 2019 FFIEC Census Data.

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Financial instability is a concern throughout parts of the assessment area. Approximately 23.0 percent of the families living in low- and moderate-income tracts have incomes below the poverty level.<sup>170</sup> According to 2019 census data, the percentage of families with incomes below the poverty level in the Atlanta MSA was 12.0 percent, while the poverty rate was 14.2 percent statewide.<sup>171</sup> The poverty rate was 15.4 percent in Fulton County, 15.9 percent in DeKalb County, 21.7 percent in Clayton County, and 19.3 percent in Haralson County, while just 7.6 and 6.7 percent of families in Fayette and Forsyth counties, respectively, had incomes below the poverty level.<sup>172</sup> Finally, to underscore financial instability in the area, the Prosperity Now Scorecard found that 36.7 percent of metro Atlanta households are liquid asset poor, meaning that they lack sufficient liquid assets to subsist at the poverty level for three months in the absence of income.<sup>173</sup>

### Economic Conditions

Metro Atlanta has a robust economy consisting of many different businesses that offer employment to residents. In November of 2019, Atlanta accounted for 62 percent of the jobs in Georgia.<sup>174</sup> Since the end of the recession, Atlanta has added 652,000 jobs in the area.<sup>175</sup> The largest employers in the area include Delta Air Lines, Emory University & Emory Healthcare, The Home Depot, Northside Hospital, Piedmont Healthcare, Publix Super Markets, WellStar Health System, and The Kroger Company.<sup>176</sup> Furthermore, Atlanta is home to other large well-known businesses such as The Coca-Cola Company, Cox Enterprises, UPS, AT&T, and Southern Company (also known as Georgia Power). These businesses also employ many individuals in the metro area.<sup>177</sup>

According to 2019 Dun & Bradstreet information, there were 327,303 businesses within the Atlanta assessment area, 92.8 percent of which had total annual revenues less than or equal to \$1 million and were therefore considered to be small businesses. Therefore, many businesses in Atlanta are smaller firms that employ many individuals in the area.

As shown in the following chart, the economy has improved across the assessment area, with the unemployment rate falling for all counties during the review period. In the Atlanta MSA, the unemployment rate was 3.2 percent in 2019, compared to 4.5 percent in 2017.<sup>178</sup> The highest unemployment rates in the bank's Atlanta assessment area in 2019 were in Clayton County and Newton County, at 4.2 and 3.9 percent, respectively. Forsyth and Cherokee counties had the lowest unemployment rates with both at 2.7 percent in 2019. Statewide, the unemployment rate was 3.4 percent in 2019.<sup>179</sup>

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<sup>170</sup> 2019 FFIEC Census Data.

<sup>171</sup> Ibid.

<sup>172</sup> Ibid.

<sup>173</sup> "Prosperity Now Scorecard, Local Outcome Report: Atlanta, GA Metro." Prosperity Now, n.d. Web. 24 May 2021.

<http://scorecard.prosperitynow.org/data-by-location#msa/12060>.

<sup>174</sup> KanellStaff, Michael E. "AJC Top Local Story Employment-Area's 2.6% Jobless Rate Ties Record Low-November Figures Equal Those Set in Late 2000 at End of Tech Boom." *Atlanta Journal-Constitution* 27 Dec. 2019: B1. Print.

<sup>175</sup> Ibid.

<sup>176</sup> "Metro Atlanta Top Employers." Metro Atlanta Chamber, n.d. Web. 24 May 2021.

<https://www.metroatlantachamber.com/resources/most-popular/metro-atlanta-top-employers>

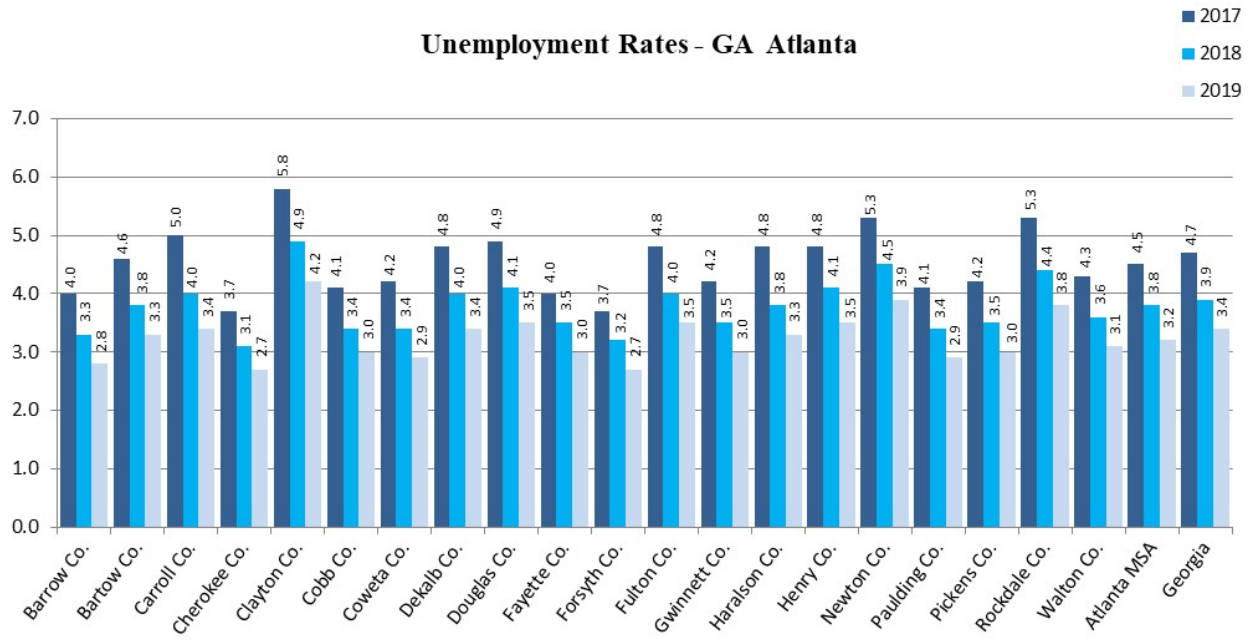
<sup>177</sup> Ibid.

<sup>178</sup> 2019 FFIEC Census Data.

<sup>179</sup> Ibid.



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Not Seasonally Adjusted. Source: Bureau of Labor Statistics

According to 2019 FFIEC census data, there were approximately 2.1 million housing units in the assessment area, of which 56.6 percent were owner-occupied, 32.8 percent were rental units, and 10.6 percent were vacant.<sup>180</sup> In low-income tracts, 78.3 percent of housing units were rental or vacant units.<sup>181</sup> Additionally, 57.1 percent of housing units in moderate-income tracts were rental or vacant units.<sup>182</sup> Based upon this information, there is a high percentage of rental and vacant units in low- and moderate-income census tracts.<sup>183</sup> Cherokee, Fayette, Forsyth, and Paulding counties had the highest homeownership rates (at or above 72.0 percent) and Fulton County had the lowest rate at 44.2 percent.<sup>184</sup>

The Atlanta MSA housing market is balanced. In early 2019, the average sales price for a new home in the Atlanta MSA was \$340,300.<sup>185</sup> The average sales price was lower for an existing home: \$253,200.<sup>186</sup> Additionally, the average price per square foot was more in DeKalb and Fulton Counties as compared to other counties in the Atlanta MSA. Specifically, the average cost per square foot was between \$160 and \$180 during 2018.<sup>187</sup> Using the assumption that a borrower can obtain a loan for approximately three times the borrower's annual income and using the 2019 median household income for Fulton County, affordable homes would be priced at \$232,380.<sup>188</sup> Therefore, for someone living in Fulton County, one would need more household income in order to afford a house in this area.

<sup>180</sup> 2019 FFIEC Census Data.

<sup>181</sup> FRB Atlanta Calculations of 2019 FFIEC Census Data.

<sup>182</sup> Ibid.

<sup>183</sup> Ibid.

<sup>184</sup> 2019 FFIEC Census Data.

<sup>185</sup> [HUD]

<sup>186</sup> Ibid.

<sup>187</sup> Ibid.

<sup>188</sup> FRB calculations of the 2019 median household income data for Fulton County, GA.

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Furthermore, the number of residential units sold in the Atlanta MSA has increased 2.7% from 2018 to 2019.<sup>189</sup> In 2018, there were 89,986 residential units sold in the area. For 2019, the number of residential units sold increased to 92,456. Based on the increase in the number of units sold, there has also been an increase in the demand for residential housing in the Atlanta MSA.

Moreover, the price for rent has increased in the Atlanta area. Fulton County, the most populous county in the Atlanta MSA, had an average rental cost of \$898 for a one-bedroom and \$1,031 for a two-bedroom apartment in 2018.<sup>190</sup> For 2019, the average rental was \$966 for a one-bedroom and \$1,106 for a two-bedroom apartment.<sup>191</sup> Like the trend in homes sales, as the demand for apartments increases in Fulton County, monthly rental cost also increases.

### Demographic Characteristics by Census Tract

The following table presents key demographic and business information used to help develop a performance context for the assessment area for the years 2017 through 2019. The data reflects the 2019 FFIEC census data and Dun & Bradstreet data used to analyze the bank's CRA performance. Certain components of the data in the table are discussed in this evaluation as they apply to specific parts of the analysis.

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<sup>189</sup> "Atlanta MSA-April 2021 Market Recap." Georgia Multiple Listing Service, n.d. Web. 24 May 2021. <https://www.gamls.com/statistics>

<sup>190</sup> "Rental Price Data." RentData.org, n.d. Web 24 May 2021. <https://www.rentdata.org/states/georgia/2018>

<sup>191</sup> "Rental Price Data." RentData.org, n.d. Web 24 May 2021. <https://www.rentdata.org/states/georgia/2019>

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## Combined Demographics Report

### Assessment Area: GA Atlanta

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	98	10.8	77,939	6.1	27,953	35.9	290,465	22.7
Moderate-income	233	25.6	303,979	23.8	59,718	19.6	212,851	16.7
Middle-income	274	30.1	449,651	35.2	43,694	9.7	232,373	18.2
Upper-income	298	32.7	445,726	34.9	20,214	4.5	541,868	42.4
Unknown-income	8	0.9	262	0	93	35.5	0	0
<b>Total Assessment Area</b>	<b>911</b>	<b>100.0</b>	<b>1,277,557</b>	<b>100.0</b>	<b>151,672</b>	<b>11.9</b>	<b>1,277,55</b>	<b>100.0</b>
	<b>Housing Units by Tract</b>	<b>Housing Types by Tract</b>						
		<b>Owner-Occupied</b>		<b>Rental</b>		<b>Vacant</b>		
		#	%	%	#	%	#	%
Low-income	176,352	38,394	3.2	21.8	102,235	58	35,723	20.3
Moderate-income	549,075	235,485	19.7	42.9	241,714	44	71,876	13.1
Middle-income	689,893	440,099	36.8	63.8	186,911	27.1	62,883	9.1
Upper-income	694,514	481,611	40.3	69.3	160,584	23.1	52,319	7.5
Unknown-income	2,621	186	0	7.1	2,086	79.6	349	13.3
<b>Total Assessment Area</b>	<b>2,112,455</b>	<b>1,195,775</b>	<b>100.0</b>	<b>56.6</b>	<b>693,530</b>	<b>32.8</b>	<b>223,150</b>	<b>10.6</b>
	<b>Total Businesses by Tract</b>	<b>Businesses by Tract &amp; Revenue Size</b>						
		<b>Less Than or = \$1 Million</b>		<b>Over \$1 Million</b>		<b>Revenue Not Reported</b>		
		#	%	#	%	#	%	
Low-income	17,602	5.4	16,209	5.3	1,287	6.2	106	4
Moderate-income	73,674	22.5	68,314	22.5	4,834	23.2	526	20
Middle-income	102,824	31.4	96,451	31.7	5,666	27.2	707	26.9
Upper-income	131,434	40.2	121,424	40	8,744	41.9	1,266	48.2
Unknown-income	1,769	0.5	1,429	0.5	317	1.5	23	0.9
<b>Total Assessment Area</b>	<b>327,303</b>	<b>100.0</b>	<b>303,827</b>	<b>100.0</b>	<b>20,848</b>	<b>100.0</b>	<b>2,628</b>	<b>100.0</b>
<b>Percentage of Total Businesses:</b>			<b>92.8</b>		<b>6.4</b>		<b>.8</b>	
	<b>Total Farms by Tract</b>	<b>Farms by Tract &amp; Revenue Size</b>						
		<b>Less Than or = \$1 Million</b>		<b>Over \$1 Million</b>		<b>Revenue Not Reported</b>		
		#	%	#	%	#	%	
Low-income	45	2.3	44	2.3	1	3.1	0	0
Moderate-income	362	18.5	355	18.5	7	21.9	0	0
Middle-income	788	40.3	779	40.5	8	25	1	100
Upper-income	753	38.5	740	38.5	13	40.6	0	0
Unknown-income	8	0.4	5	0.3	3	9.4	0	0
<b>Total Assessment Area</b>	<b>1,956</b>	<b>100.0</b>	<b>1,923</b>	<b>100.0</b>	<b>32</b>	<b>100.0</b>	<b>1</b>	<b>100.0</b>
<b>Percentage of Total Farms:</b>			<b>98.3</b>		<b>1.6</b>		<b>.1</b>	

2019 FFIEC Census Data and 2019 D&B Information

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### Credit and Community Development Needs

To better understand the local community development and economic landscapes, individuals familiar with the community and with community development activities were contacted. These individuals discussed the various opportunities and challenges in the region and how financial institutions can be responsive to local community development needs through lending, investment, and/or service activities. There are numerous opportunities in this assessment area for banks to partner with nonprofits, developers, and community development financial institutions to engage in a wide range of community development activities, including affordable housing development, workforce development, neighborhood revitalization, small business lending, financial education, or provision of technical assistance to nonprofit organizations and their constituencies.

According to a community contact engaged in affordable housing and foreclosure advocacy, the biggest housing challenge in metro Atlanta is the large number of homeowners with negative home equity. As a result, the majority of housing activity in underwater communities involves investors rather than potential homeowners. Moreover, the contact mentioned that home sales in affordable neighborhoods are not increasing and the availability of mortgage credit is deficient. While federal and state housing tax credit programs are available for affordable multifamily housing development, there is also a need for the construction and rehabilitation of single-family homes, and there is no tax credit program in place to encourage a shift in focus to this type of activity. Bank capital does not seem to be available for these single-family projects, according to the contact. Other challenges in the region, such as homeowner and rental affordability, are also present.

A community contact from an organization involved in affordable housing, community development, and public policy initiatives specifically mentioned the need for banks to partner with government authorities to help capitalize the local land trusts; engage with local community development practitioners; establish a guarantee fund that provides second mortgages to compensate for the difference between home sale prices and appraised values in low- and moderate-income communities; and participate in discussions on affordable housing solutions. Another contact from an organization involved in neighborhood engagement, affordable housing, and job training noted that banks could contribute by partnering with nonprofit organizations to make affordable home mortgages; offer down payment assistance programs; provide financial expertise to nonprofit organizations; and provide lines of credit to nonprofits to purchase and rehabilitate workforce and affordable housing.

A community contact with an organization that facilitates small business lending identified lack of knowledge and savvy as the predominant challenges facing small businesses in the market. Although the economy is recovering, lack of awareness still exists amongst small business owners regarding the availability of resources and loan products. Many small businesses also need training with regard to creating robust business plans or grasping certain business concepts, such as profit and loss statements. In urban sectors of the metro area, businesses are distressed over not meeting application, qualification, or collateralization standards for financing. In more rural areas, complications are created due to out-migration of workers to growing metros and limited availability of small business development services. The contact believes that financial education and credit coaching are the highest priority in order for small businesses to be sustainable.

## Atlanta, Georgia

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### CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS

#### LENDING TEST

Synovus Bank's lending performance in the Atlanta assessment area is adequate. The geographic distribution of loans reflects adequate penetration throughout the assessment area. The distribution of loans reflects adequate penetration among borrowers of different income levels and businesses of different revenue sizes. In addition, the bank makes an adequate level of community development loans.

During the review period, the bank reported 6,276 HMDA-reportable loans compared to 4,202 small business loans in the Atlanta assessment area. Therefore, the evaluation and rating of the assessment area focuses on the performance of HMDA-reportable lending more heavily than small business lending in determining the bank's lending test rating in the assessment area. The Atlanta assessment area contains 22.9 percent of the bank's total HMDA-reportable lending and 19.0 percent of its total small business lending by number of loans. In comparison, 13.9 percent of the bank's total deposits are in this assessment area.

For the lending test analysis, lending performance in low-, moderate-, middle-, and upper-income census tracts and to low-, moderate-, middle-, and upper-income borrowers was considered for each product that was reviewed during this examination; however, comments for activity in middle- and upper-income tracts and to middle- and upper-income borrowers are only included when they were material to the outcome of the analyses.

Details of the bank's HMDA-reportable and small business lending and information regarding lending by peers can be found in Appendix F.

#### ***Geographic Distribution of Loans***

For this analysis the geographic distribution of HMDA-reportable and small business lending, including both originations and purchases, was compared with available demographic information. Performance context information and aggregate lending data were also taken into consideration. For instance, unemployment rates, poverty rates, the level of owner-occupied units, and the volume of small businesses in low- and moderate-income census tracts were issues considered when assessing the bank's lending performance. Considering all of these factors, Synovus Bank's geographic distribution of loans reflects adequate penetration throughout the assessment area. No conspicuous gaps in lending activity by income category were identified.

#### Home Purchase Loans

Home purchase lending in low-income tracts is excellent. In 2018 and 2019, 6.0 percent of the bank's home purchase lending was in low-income tracts. This significantly exceeded the percentage of owner-occupied units located in low-income census tracts at 3.2 percent. The bank's lending performance also significantly exceeded aggregate lending performance in 2018 and 2019.

Home purchase lending in moderate-income census tracts is adequate. In 2018 and 2019, 20.5 percent of the bank's lending was in these tracts. This exceeded the percentage of owner-occupied units in moderate-income

## Atlanta, Georgia

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census tracts. The bank's home purchase lending in 2018 was slightly below aggregate lending performance and comparable to aggregate lending performance in 2019.

### Home Refinance Loans

Home refinance lending in low-income census tracts is poor. The bank's home refinance lending was below the percentage of owner-occupied units in low-income tracts and below aggregate lending performance.

Home refinance lending in moderate-income tracts is poor. The bank's home refinance lending in moderate-income tracts at 12.3 percent was below the percentage of owner-occupied units at 19.7 percent. The bank's performance was slightly below aggregate lending in these tracts.

### Small Business Loans

Small business lending in low-income census tracts is adequate. Synovus Bank's small business lending at 4.7 percent was slightly below the percentage of businesses located in these tracts at 5.4 percent. The bank's performance was comparable to aggregate lenders in the assessment area.

Small business lending in moderate-income census tracts is good. The bank's small business lending at 27.0 percent exceeded the percentage of businesses located in these tracts at 22.5 percent. The bank's performance also slightly exceeded the aggregate lending performance during the review period.

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

The distribution of loans by borrower income or revenue size of businesses is adequate. For this analysis, the distribution of HMDA-reportable lending across borrower income levels and small business lending across business revenue sizes was compared to available demographic information.

### Home Purchase Loans

Home purchase lending to low-income borrowers is poor. Synovus Bank's home purchase lending to low-income borrowers was significantly below the percentage of low-income families in the assessment area. The bank's performance in 2018 was below aggregate lenders and in 2019 it was comparable to aggregate lenders.

Home purchase lending to moderate-income borrowers is adequate. The bank's home purchase lending to moderate-income borrowers at 17.3 percent was above the percentage of moderate-income families at 16.7 percent and slightly below the aggregate lending performance in 2018 and 2019.

### Home Refinance Loans

Home refinance lending to low-income borrowers is poor. The bank's home refinance lending to low-income borrowers at 6.2 percent was significantly below the percentage of low-income families at 22.7 percent and below the aggregate lending performance.

Home refinance lending to moderate-income borrowers is also poor. The bank's home refinance lending to moderate-income borrowers at 9.9 percent was below the percentage of moderate-income families at 16.7 percent and below the aggregate lending performance.

## Atlanta, Georgia

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### Small Business Loans

The distribution of small business loans to businesses of different sizes is adequate. The bank's percentage of small business loans to businesses with revenues of \$1 million or less was 46.7 percent, which was less than the percentage of small businesses in the assessment area at 92.8 percent. The bank's performance was comparable to the aggregate lending performance during the review period.

Overall, the bank's HMDA-reportable lending in the Atlanta assessment area when compared to demographics and aggregate lending reflected adequate lending. Bank management cited an increase in affordable housing specialists in the Atlanta assessment area in 2019 to assist with Synovus Bank's lending performance in the assessment area. The increase in the bank's lending performance in low- and moderate-income tracts is somewhat reflective in 2019; however, the true impact would be realized after the review period.

### *Community Development Lending*

Synovus makes an adequate level of community development loans in the Atlanta assessment area. The bank originated 65 community development loans totaling \$68.4 million during the review period. Specifically, the bank provided \$40.0 million for the revitalization and stabilization of low- and moderate-income communities, \$16.3 million for affordable housing for low- and moderate-income individuals, \$7.2 million to support economic development by financing small businesses, and \$4.9 million for community services that benefit low- and moderate-income individuals. The bank's lending demonstrated adequate responsiveness to the credit and community development needs in the assessment area. Examples of notable loans include the following:

- A \$2.0 million line of credit to a local housing authority to provide working capital and support the development of single-family affordable housing and a \$1.0 million loan for the housing authority to acquire land to construct a 108-unit Low-Income Housing Tax Credit project.
- A \$750,000 loan to finance a new office building for a nonprofit that oversees a community of start-up businesses and provides education and other support services to help small business owners navigate the beginning stages of owning and running a business.
- Several lines of credit for working capital for Habitat for Humanity affiliates and multiple lines of credit to for-profit builders constructing single-family housing that is priced affordably for families earning less than 80 percent of the median family income.
- Three SBA 504 loans that financed small businesses.

### **INVESTMENT TEST**

The bank made a significant level of qualified community development investments and grants that directly benefited the assessment area including 552 investments totaling \$85.0 million. Of these, 55.4 percent were purchased during the examination review period. The bank also made 142 grants totaling \$629,076 directly to the assessment area. Combined investment and grant activity inside the assessment area totaled \$85.6 million, accounting for 59.6 percent of total investment activity in the state. Notable investments included a \$1 million deposit in a Black-owned CDFI bank, as well as prior period investments in two Small Business Investment Companies (SBICs) and in Low-Income Housing Tax Credits that created 238 units of affordable housing

## Atlanta, Georgia

available to low- and moderate-income individuals. Notable contributions supported two Purpose Built Communities, which use a holistic approach to garner greater racial equity, economic mobility, and improved health and education outcomes for families and children, as well as contributions supporting temporary housing for the homeless and nonprofit small business start-ups. Additionally, the bank made 11 grants totaling \$164,500 to a broader statewide or regional area that includes the assessment area. Given the bank’s presence in the market, the bank exhibited good responsiveness to the local community development needs.

### SERVICE TEST

Synovus Bank’s service test performance in the Atlanta assessment area is considered adequate. Retail banking services are reasonably accessible to the bank’s geographies and individuals of different income levels in its assessment area. Business hours and services are tailored to convenience and needs of its assessment area, particularly low- and moderate-income geographies and/or individuals. Synovus’ 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/or individuals. In addition, bank employees provided an adequate level of community development services within the Atlanta assessment area.

#### *Retail Services*

The distribution of the bank’s branches by census tract income level was compared to the distribution of households and businesses in the assessment area. The table below shows the distribution of branches, households, and businesses.

**Geographic Distribution of Branches & ATMS**  
Assessment Area: GA Atlanta

Tract Category	Branches							ATMs								Demographics						
	Total Branches		Open	Closed	Drive thru	Extend-ed Hours	Week-end Hours	Total ATMs		Full Service ATMs				Cash only ATMs				Census Tracts	House holds	Total Businesses		
	#	%						#	%	#	%	Open	Closed	#	%	Open	Closed				#	%
Low	0	0.0%	0	0	0	0	0	Total	0	0.0%	0	0.0%	0	0	0	0.0%	0	0	98	10.8%	7.4%	5.4%
DTO	0		0	0				SA	0		0		0	0	0		0	0				
Moderate	15	34.1%	0	0	15	15	10	Total	16	30.2%	15	31.9%	1	0	1	16.7%	0	1	233	25.6%	25.3%	22.5%
DTO	0		0	0				SA	0		0		0	0	0		0	1				
Middle	15	34.1%	2	1	14	15	8	Total	20	37.7%	16	34.0%	3	2	4	66.7%	0	0	274	30.1%	33.2%	31.4%
DTO	0		0	0				SA	1		1		1	1	0		0	0				
Upper	14	31.8%	0	0	14	14	6	Total	17	32.1%	16	34.0%	3	0	1	16.7%	0	1	298	32.7%	34.0%	40.2%
DTO	0		0	0				SA	3		2		0	1			0	1				
Unknown	0	0.0%	0	0	0	0	0	Total	0	0.0%	0	0.0%	0	0	0	0.0%	0	0	8	0.9%	0.1%	0.5%
DTO	0		0	0				SA	0		0		0	0	0		0	0				
Total	44	100.0%	2	1	43	44	24	Total	53	100.0%	47	100.0%	7	2	6	100.0%	0	2	911	100.0%	100.0%	100.0%
DTO	0		0	0				SA	4		3		3	1	1		0	2				

2019 FFIEC Census Data, 2019 D&B Info, 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

Synovus’ branch network is reasonably accessible to the bank’s geographies and individuals of different income levels in its assessment area. As of December 31, 2019, the bank operated 44 branch offices in this assessment area. The bank’s branch network included no branches in low-income tracts and 15 (34.1 percent) in moderate-income tracts, which exceeds the percentages of both households (25.3 percent) and businesses (22.5 percent).



## Atlanta, Georgia

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There were no branch closings or openings in low- or moderate-income tracts during the review period. As such, the bank's record of opening or closing branches has generally not adversely affected the accessibility of its delivery systems, including to low- and moderate-income geographies or individuals.

Business hours and services are tailored to convenience and needs of the assessment area, particularly low- and moderate-income geographies and/or low- and moderate-income individuals. All branches offer extended hours. Additionally, weekend hours in moderate-income tracts (66.7 percent) are offered at a greater percentage than what is offered in middle- and upper-income tracts. A full array of personal and business banking products and services is offered at all locations in this assessment area. Delivery systems include full-service ATMs at all the branches. The ATMs combined with other delivery systems, including telephone and mobile banking, internet online banking and remote deposit capture, are available to provide customers with access to banking services after normal business hours.

### ***Community Development Services***

The bank provides an adequate level of community development services. During the evaluation period the bank provided 123 services to various organizations totaling 1,556 service hours that benefited its assessment area. Bank officers and employees provided assistance to numerous nonprofit organizations that help low- and moderate-income individuals; economic development organizations; organizations that provide revitalization/stabilization; and organizations that promote affordable housing. Employees also served in various capacities, including leadership roles such as serving as board and committee members (1,053 hours). In addition, employees served as instructors of financial literacy and homebuyer classes (368 hours). The majority of services were geared toward organizations that focus on community services pertaining to health and social services (87.0 percent).

## Metropolitan Areas (Limited-Scope Review)

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

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

- **Albany Assessment Area (Dougherty and Lee Counties)**
  - As of December 31, 2019, Synovus Bank operated four branches in the assessment area, representing 1.3 percent of its branches in Georgia.
  - As of June 30, 2019, the bank had \$322.7 million in deposits in this assessment area, representing a market share of 16.7 percent and 2.9 percent of Synovus Bank's total deposits in Georgia.
- **Augusta Assessment Area (Columbia and Richmond Counties)**
  - As of December 31, 2019, Synovus Bank operated three branches in the assessment area, representing 3.0 percent of its branches in Georgia.
  - As of June 30, 2019, the bank had \$211.6 million in deposits in this assessment area, representing a market share of 3.6 percent and 1.9 percent of Synovus Bank's total deposits in Georgia.
- **Brunswick Assessment Area (Glynn County)**
  - As of December 31, 2019, Synovus Bank operated three branches in the assessment area, representing 3.0 percent of its branches in Georgia.
  - As of June 30, 2019, the bank had \$247.8 million in deposits in this assessment area, representing a market share of 12.5 percent and 2.3 percent of Synovus Bank's total deposits in Georgia.
- **Dalton Assessment Area (Murray and Whitfield Counties)**
  - As of December 31, 2019, Synovus Bank operated two branches in the assessment area, representing 2.0 percent of its branches in Georgia.
  - As of June 30, 2019, the bank had \$229.2 million in deposits in this assessment area, representing a market share of 9.6 percent and 2.1 percent of Synovus Bank's total deposits in Georgia.
- **Macon Assessment Area (Bibb County)**
  - As of December 31, 2019, Synovus Bank operated one branch in the assessment area, representing 1.0 percent of its branches in Georgia.
  - As of June 30, 2019, the bank had \$37.1 million in deposits in this assessment area, representing a market share of 1.2 percent and 0.3 percent of Synovus Bank's total deposits in Georgia.
- **Rome Assessment Area (Floyd County)**
  - As of December 31, 2019, Synovus Bank operated two branches in the assessment area, representing 2.0 percent of its branches in Georgia.
  - As of June 30, 2019, the bank had \$300.8 million in deposits in this assessment area, representing a market share of 18.5 percent and 2.7 percent of Synovus Bank's total deposits in Georgia.
- **Savannah Assessment Area (Chatham County)**
  - As of December 31, 2019, Synovus Bank operated four branches in the assessment area, representing 4.0 percent of its branches in Georgia.
  - As of June 30, 2019, the bank had \$351.2 million in deposits in this assessment area, representing a market share of 5.5 percent and 3.2 percent of Synovus Bank's total deposits in Georgia.
- **Valdosta Assessment Area (Lowndes County)**
  - As of December 31, 2019, Synovus Bank operated four branches in the assessment area, representing 4.0 percent of its branches in Georgia.
  - As of June 30, 2019, the bank had \$412.2 million in deposits in this assessment area, representing a market share of 20.2 percent and 3.8 percent of Synovus Bank's total deposits in Georgia.
- **Warner Robins Assessment Area (Houston and Peach Counties)**
  - As of December 31, 2019, Synovus Bank operated five branches in the assessment area, representing 5.0 percent of its branches in Georgia.
  - As of June 30, 2019, the bank had \$441.3 million in deposits in this assessment area, representing a market share of 23.3 percent and 4.0 percent of Synovus Bank's total deposits in Georgia.

## Metropolitan Areas (Limited-Scope Review)

### CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS

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

Metropolitan Assessment Areas			
Assessment Areas	Lending Test	Investment Test	Service Test
Albany	Not Consistent (Below)	Not Consistent (Above)	Consistent
Augusta	Consistent	Consistent	Consistent
Brunswick	Not Consistent (Below)	Not Consistent (Below)	Not Consistent (Above)
Dalton	Consistent	Not Consistent (Below)	Consistent
Macon	Consistent	Not Consistent (Below)	Not Consistent (Above)
Rome	Consistent	Not Consistent (Above)	Not Consistent (Above)
Savannah	Not Consistent (Above)	Consistent	Not Consistent (Above)
Valdosta	Consistent	Not Consistent (Below)	Not Consistent (Above)
Warner Robins	Consistent	Not Consistent (Above)	Not Consistent (Above)

For the lending test, performance was low satisfactory for the State of Georgia. Performance in six of the limited-scope assessment areas was consistent with the bank's performance for the state. Performance in Albany and Brunswick limited-scope assessment areas was weaker than the bank's performance for the state primarily due to poor geographic distribution of HMDA-reportable loans. The Savannah assessment area was above the bank's state performance. Savannah performed well with geographic distribution and extremely well with community development lending.

For the investment test, Synovus Bank received a rating of high satisfactory for the State of Georgia. The bank's performance in three metropolitan limited-scope assessment areas was above the statewide performance; performance in two metropolitan limited-scope assessment areas was consistent with the statewide performance; and performance in four metropolitan limited-scope assessment areas was below with the statewide performance.

For the service test, the performance in the State of Georgia was low satisfactory. The bank's performance in six metropolitan limited-scope assessment areas was greater than the bank's statewide performance. Additionally, performance in three metropolitan limited-scope assessment areas were consistent with the bank's statewide performance.

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

## Nonmetropolitan Areas (Limited-Scope Review)

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

### DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE NONMETROPOLITAN ASSESSMENT AREAS

- **Bulloch-Candler Assessment Area (Bulloch and Candler Counties)**
  - As of December 31, 2019, Synovus Bank operated four branches in the assessment area, representing 4.0 percent of its branches in Georgia.
  - As of June 30, 2019, the bank had \$482.1 million in deposits in this assessment area, representing a market share of 34.6 percent and 4.4 percent of Synovus Bank's total deposits in Georgia.
- **Camden Assessment Area (Camden County)**
  - As of December 31, 2019, Synovus Bank operated one branch in the assessment area, representing 1.0 percent of its branches in Georgia.
  - As of June 30, 2019, the bank had \$68.5 million in deposits in this assessment area, representing a market share of 24.4 percent and 0.6 percent of Synovus Bank's total deposits in Georgia.
- **Franklin-Hart Assessment Area (Franklin and Hart Counties)**
  - As of December 31, 2019, Synovus Bank operated two branches in the assessment area, representing 2.0 percent of its branches in Georgia.
  - As of June 30, 2019, the bank had \$142.4 million in deposits in this assessment area, representing a market share of 17.5 percent and 1.3 percent of Synovus Bank's total deposits in Georgia.
- **Gordon Assessment Area (Gordon County)**
  - As of December 31, 2019, Synovus Bank operated two branches in the assessment area, representing 2.0 percent of its branches in Georgia.
  - As of June 30, 2019, the bank had \$310.2 million in deposits in this assessment area, representing a market share of 37.1 percent and 2.8 percent of Synovus Bank's total deposits in Georgia.
- **Sumter Assessment Area (Sumter County)**
  - As of December 31, 2019, Synovus Bank operated two branches in the assessment area, representing 2.0 percent of its branches in Georgia.
  - As of June 30, 2019, the bank had \$169.1 million in deposits in this assessment area, representing a market share of 30.7 percent and 1.5 percent of Synovus Bank's total deposits in Georgia.
- **Thomas Assessment Area (Thomas County)**
  - As of December 31, 2019, Synovus Bank operated four branches in the assessment area, representing 4.0 percent of its branches in Georgia.
  - As of June 30, 2019, the bank had \$273.1 million in deposits in this assessment area, representing a market share of 19.1 percent and 2.5 percent of Synovus Bank's total deposits in Georgia.
- **Tift Assessment Area (Tift County)**
  - As of December 31, 2019, Synovus Bank operated two branches in the assessment area, representing 2.0 percent of its branches in Georgia.
  - As of June 30, 2019, the bank had \$311.7 million in deposits in this assessment area, representing a market share of 31.4 percent and 2.8 percent of Synovus Bank's total deposits in Georgia.
- **Troup Assessment Area (Troup County)**
  - As of December 31, 2019, Synovus Bank operated three branches in the assessment area, representing 3.0 percent of its branches in Georgia.
  - As of June 30, 2019, the bank had \$261.2 million in deposits in this assessment area, representing a market share of 24.5 percent and 2.4 percent of Synovus Bank's total deposits in Georgia.

## Nonmetropolitan Areas (Limited-Scope Review)

### CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS

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

Nonmetropolitan Assessment Areas			
Assessment Areas	Lending Test	Investment Test	Service Test
Bulloch-Candler	Not Consistent (Above)	Not Consistent (Below)	Not Consistent (Above)
Camden	Consistent	Not Consistent (Below)	Consistent
Franklin-Hart	Consistent	Not Consistent (Above)	Not Consistent (Above)
Gordon	Not Consistent (Below)	Not Consistent (Below)	Not Consistent (Above)
Sumter	Not Consistent (Above)	Consistent	Consistent
Thomas	Consistent	Not Consistent (Below)	Consistent
Tift	Consistent	Not Consistent (Below)	Not Consistent (Above)
Troup	Consistent	Not Consistent (Below)	Not Consistent (Above)

For the lending test, Synovus Bank received a rating of low satisfactory for the State of Georgia. Performance in the majority of nonmetropolitan limited-scope assessment areas (5) was consistent with the statewide lending test performance, while performance in the Gordon assessment area was below the statewide performance and performance in the Bulloch-Candler and Sumter assessment area was above.

For the investment test, Synovus Bank received a rating of high satisfactory for the State of Georgia. The bank's performance in the Franklin-Hart nonmetropolitan limited-scope assessment area was above the statewide performance; performance in the Sumter nonmetropolitan limited-scope assessment area was consistent with the statewide performance; and performance in six nonmetropolitan limited-scope assessment areas was below with the statewide performance.

For the service test, the performance in the State of Georgia was low satisfactory. The bank's performance in five nonmetropolitan limited-scope assessment areas exceeded the bank's statewide performance. Additionally, performance in the remaining assessment areas were consistent with the bank's statewide performance.

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

## South Carolina

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**CRA RATING FOR SOUTH CAROLINA: 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 good penetration throughout the South Carolina assessment areas, and the distribution of loans by borrower income reflects adequate penetration among customers of different income levels and businesses of different revenue sizes.
- Lending activity reflects adequate responsiveness to assessment area credit needs.
- The bank makes an excellent level of community development loans within the South Carolina assessment areas.
- The bank provides a significant level of qualified community development investments and grants that exhibit good responsiveness to several identified community development needs in the South Carolina assessment areas.
- Retail services are accessible to the bank's geographies and individuals of different income levels in the South Carolina assessment areas.
- The bank provides an adequate level of community development services throughout the South Carolina assessment areas.

## South Carolina

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### SCOPE OF EXAMINATION

A full-scope review was conducted for the following assessment area in the state of South Carolina:

- Charleston

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

- Columbia
- Florence
- Greenville
- Hilton Head
- Lee
- Myrtle Beach
- Spartanburg
- Sumter-Clarendon

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

### DESCRIPTION OF INSTITUTION'S OPERATIONS IN SOUTH CAROLINA

As of June 30, 2019, Synovus Bank had \$2.9 billion in deposits in South Carolina accounting for 7.7 percent of the bank's total deposits. Synovus Bank operated 37 branch offices in South Carolina as of December 31, 2019, representing 12.4 percent of the bank's total branches. During the review period, Synovus Bank reported 2,689 HMDA-reportable loans and 2,978 small business loans in South Carolina. HMDA-reportable lending in South Carolina accounted for 9.8 percent of total institutional HMDA-reportable lending by number of loans and 10.5 percent by dollar volume. CRA small business lending in South Carolina accounted for 13.4 percent of the bank's total CRA small business lending by number of loans and 12.6 percent by dollar volume. Lending overall in the state accounted for 11.4 percent of the bank's total lending activity by number of loans.

### CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN SOUTH CAROLINA

#### Lending Test

The lending test rating in the state of South Carolina is high satisfactory. Overall, performance in South Carolina with regard to the geographic distribution of loans reflects good penetration throughout the assessment areas. The distribution of loans by borrower income reflects adequate penetration among customers of different income levels and businesses of different sizes. Additionally, Synovus Bank is a leader in making community development loans in South Carolina.

The rating for South Carolina is based on performance in the Charleston assessment area, which was the full-scope assessment area. Approximately 23.7 percent of the bank's HMDA-reportable and small business lending in South Carolina occurred within this full-scope assessment area.

The bank's overall lending level reflects good responsiveness to combined assessment area credit needs given the bank's market share of deposits, competition, economic environment, and other performance context factors in the assessment areas.

## South Carolina

The following tables show lending activity from January 1, 2017, through December 31, 2019.

### Statewide Summary of Lending Activity Assessment Areas Located in South Carolina 2017

Loan Type	#	%	\$ (000s)	%
HMDA Home Purchase	261	17.8%	\$97,915	27.5%
HMDA Refinance	149	10.2%	\$40,046	11.2%
HMDA Home Improvement	20	1.4%	\$1,974	0.6%
HMDA Multi-Family	6	0.4%	\$2,418	0.7%
<b>Total HMDA</b>	<b>436</b>	<b>29.8%</b>	<b>\$142,353</b>	<b>40.0%</b>
<b>Total Small Business</b>	<b>1,015</b>	<b>69.4%</b>	<b>\$213,036</b>	<b>59.8%</b>
<b>Total Farm</b>	<b>12</b>	<b>0.8%</b>	<b>\$800</b>	<b>0.2%</b>
<b>TOTAL LOANS</b>	<b>1,463</b>	<b>100.0%</b>	<b>\$356,189</b>	<b>100.0%</b>

Originations and Purchases

### Statewide Summary of Lending Activity Assessment Areas Located in South Carolina 2018-2019

Loan Type	#	%	\$ (000s)	%
HMDA Home Purchase	795	18.8%	\$232,842	24.3%
HMDA Refinance	641	15.2%	\$164,332	17.2%
HMDA Home Improvement	31	0.7%	\$8,347	0.9%
HMDA Multi-Family	20	0.5%	\$29,188	3.0%
HMDA Other Purpose LOC	753	17.8%	\$95,071	9.9%
HMDA Other Purpose Closed/Exempt	13	0.3%	\$2,793	0.3%
HMDA Loan Purpose NA	0	0.0%	\$0	0.0%
<b>Total HMDA</b>	<b>2,253</b>	<b>53.3%</b>	<b>\$532,573</b>	<b>55.6%</b>
<b>Total Small Business</b>	<b>1,963</b>	<b>46.4%</b>	<b>\$423,646</b>	<b>44.3%</b>
<b>Total Farm</b>	<b>14</b>	<b>0.3%</b>	<b>\$1,133</b>	<b>0.1%</b>
<b>TOTAL LOANS</b>	<b>4,230</b>	<b>100.0%</b>	<b>\$957,352</b>	<b>100.0%</b>

Originations and Purchases



## South Carolina

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Details of the bank's HMDA-reportable and small business lending and information regarding lending by peers can be found in Appendices F and G.

### ***Geographic and Borrower Distribution***

The geographic distribution of Synovus' HMDA-reportable and small business loans is good, and the distribution of loans by borrower income and revenue size of businesses is adequate. As noted above, the rating for the state of South Carolina is derived from the Charleston full-scope assessment area. A detailed discussion of the borrower and geographic distribution of lending for this assessment area is included in the next section of this report.

### ***Community Development Lending***

Synovus made an excellent level of community development loans in South Carolina. The bank originated or renewed 56 community development loans totaling \$85.3 million in the South Carolina assessment areas during the review period. The bank made an excellent level of community development loans in the Charleston full-scope assessment area. More information on community development loans can be found in the full-scope assessment area sections of this report.

### **Investment Test**

The investment test rating is high satisfactory. The bank made a significant level of qualified community development investments and grants totaling 100 units worth \$13.5 million that directly benefited the full-scope assessment area in South Carolina, accounting for 23.4 percent of the \$57.4 million of investments in the state. Four additional grants worth \$9,000 were made to a broader statewide or regional area that includes the assessment area that supported youth financial education targeted to low- and moderate-income youth. Additional details regarding specific investments and contributions can be found in the full-scope assessment area section.

### **Service Test**

Synovus' performance under the service test in South Carolina is high satisfactory, based on its performance in the Charleston full-scope assessment area. Delivery systems are accessible to all portions of the Charleston assessment area. The hours of operations and retail services are reasonable and do not vary in a way that inconveniences certain people or areas. Synovus' record of opening and closing branches has not adversely affected the accessibility of its delivery systems. Finally, bank officers and employees provided an adequate level of community development services to organizations in the South Carolina assessment areas.

### ***Retail Services***

Delivery systems, including ATMs and branch office locations, are accessible to geographies and individuals of different income levels in the assessment areas. Statewide, banking services and hours of operation do not vary in a way that inconveniences any portions of the areas. The bank's record of opening and closing of branch offices has 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 did not open any branches but closed one branch in the state. The closed branch was not in a low- or moderate-income tract, and there has been no change to the accessibility of the bank's delivery systems.

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

## South Carolina

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### ***Community Development Services***

The bank provides an adequate level of community development services that benefit residents and small businesses in South Carolina. The bank provided a total of 1,663 qualified service hours during the examination period, including 168 hours in the Charleston full-scope assessment area. Performance in the Charleston assessment area was adequate. Additionally, Synovus Bank employees engaged in 1,463 service hours in limited-scope assessment areas. Bank employees engaged in 32 service hours at a statewide organization that benefited the broader statewide or regional area, including the bank's assessment areas.

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

## Charleston, South Carolina

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### **METROPOLITAN AREA** *(Full-Scope Review)*

#### **DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE CHARLESTON, SOUTH CAROLINA ASSESSMENT AREA**

##### Overview

The Charleston assessment area consists of Berkeley, Charleston, and Dorchester counties, which make up the Charleston-North Charleston MSA. As of December 31, 2019, Synovus Bank operated nine branch offices in the assessment area, which represented 24.3 percent of all the branches statewide. The assessment area accounts for 27.7 percent of the bank's total statewide HDMA-reportable and CRA small business loans (by dollar).

Synovus Bank operates in a competitive banking environment in the Charleston market, which has a large presence of national and regional banks. According to the June 30, 2019 FDIC Summary of Deposits Report, there were 33 financial institutions operating 189 branch locations across the assessment area with \$14.7 billion in total deposits. Synovus Bank ranked 7<sup>th</sup> in deposit market share with \$646.5 million or 4.4 percent of total deposits. Wells Fargo Bank, Bank of America, and South State Bank were the leaders in terms of deposit market share.

HMDA-reportable lending and CRA small business lending are similarly competitive. In 2018, Synovus Bank originated or purchased 0.5 percent and Synovus Mortgage Corporation originated or purchased 0.1 percent of reported loans. Synovus Bank ranked 48<sup>th</sup> and Synovus Mortgage Corporation ranked 95<sup>th</sup> out of 541 reporters. In 2019, Synovus Bank originated or purchased 1.0 percent and Synovus Mortgage Corporation originated or purchased 0.2 percent of reported loans. During that year, Synovus Bank ranked 29<sup>th</sup> and Synovus Mortgage Corporation ranked 79<sup>th</sup> out of 546 reporters.

CRA small business lending is also competitive. For CRA small business and small farm lending, Synovus Bank ranked 15<sup>th</sup> out of 114 reporters in 2017, with 1.4 percent of reported loans. In 2018, the bank ranked 15<sup>th</sup> out of 119 reporters, with 0.1 percent of reported loans. Furthermore, Synovus Bank ranked 19<sup>th</sup> out of 123 reporters in 2019, with 0.8 percent of reported loans. From 2017 through 2019, lending in the assessment area was dominated by American Express, Bank of America, and Wells Fargo Bank.

##### Population and Income Characteristics

The Charleston assessment area has grown rapidly in the past several years. As of July 1, 2019, the assessment area had an estimated population of 801,122.<sup>192</sup> Charleston County is the most populated, with approximately 411,406 residents; this county saw a 17.5 percent change in population from 2010 to 2019.<sup>193</sup> Dorchester County had an estimated population of 162,809 and experienced a 19.6 percent change in population from 2010 to

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<sup>192</sup> QuickFacts. U.S. Census Bureau, n.d. Web. 26 May 2021

<https://www.census.gov/quickfacts/fact/table/SC,berkeleycountysouthcarolina,dorchestercountysouthcarolina,charlestoncountysouthcarolina/PST045219>

<sup>193</sup> Ibid.

## Charleston, South Carolina

2019.<sup>194</sup> Lastly, Berkeley County’s estimated population was 227,907.<sup>195</sup> Berkeley County had the most significant percentage change in population, 27.8 percent, from 2010 to 2019.<sup>196</sup>

According to 2019 FFIEC census data, the assessment area contains 156 census tracts: 14 low-income census tracts (9.0 percent), 35 moderate-income tracts (22.4 percent), 59 middle-income tracts (37.8 percent), 44 upper-income tracts (28.2 percent), and 4 unknown-income tracts (2.6 percent).

For purposes of classifying borrower income, this evaluation uses the FFIEC estimated median family income for the Charleston-North Charleston MSA. As shown, the median family income increased from \$68,800 in 2017 to \$77,900 in 2019.

### Borrower Income Levels Charleston-North Charleston, SC MSA

FFIEC Estimated Median Family Income		Low		Moderate		Middle		Upper	
		0	- 49.99%	50%	- 79.99%	80%	- 119.99%	120%	- & above
<b>2017</b>	<b>\$68,800</b>	0	- \$34,399	\$34,400	- \$55,039	\$55,040	- \$82,559	\$82,560	- & above
<b>2018</b>	<b>\$74,500</b>	0	- \$37,249	\$37,250	- \$59,599	\$59,600	- \$89,399	\$89,400	- & above
<b>2019</b>	<b>\$77,900</b>	0	- \$38,949	\$38,950	- \$62,319	\$62,320	- \$93,479	\$93,480	- & above

There is not a substantial variation in the median family income throughout the assessment area. Between 2015 and 2019, Berkeley and Dorchester counties had an estimated median family income of \$72,504 and \$78,800, respectively. Charleston County had the highest estimated median family income, \$84,311, between 2015 and 2019.<sup>197</sup>

Poverty is a concern in the assessment area. In Charleston County, the poverty rate is 11.7 percent, which is greater than the poverty rates in Berkeley and Dorchester counties.<sup>198</sup> In Berkeley and Dorchester counties, the poverty rate is 10.7 percent and 9.3 percent, respectively.<sup>199</sup> Throughout the assessment area, 39.3 percent of families were considered low- to moderate-income based on 2019 FFIEC census data.<sup>200</sup> Additionally, 37.7

<sup>194</sup> Ibid.

<sup>195</sup> Ibid.

<sup>196</sup> Ibid.

<sup>197</sup> "Estimated Median Income of a Family, Between 2015-2019 (U.S. Census)." *PolicyMap*. PolicyMap, n.d. Web 26 May 2021.

<https://www.policymap.com/>

<sup>198</sup> QuickFacts. U.S. Census Bureau, n.d. Web. 26 May 2021

<https://www.census.gov/quickfacts/fact/table/SC,berkeleycountysouthcarolina,dorchestercountysouthcarolina,charlestoncountysouthcarolina/PST045219>

<sup>199</sup> Ibid.

<sup>200</sup> FRB calculations of 2019 FFIEC census data.

## Charleston, South Carolina

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percent of families in low-income tracts and 16.0 percent of families in moderate-income tracts have incomes below the poverty level.<sup>201</sup> The high poverty rates and the concentration of families living below the poverty level in low- and moderate-income tracts may create challenges for lending in these tracts.

### Economic Conditions

Charleston is the oldest and second-largest city in South Carolina. The City of Charleston is the primary economic driver for the region. Charleston began as a port city, and logistics and distribution remain important to its economy. According to the Charleston Regional Development Alliance, the target industries for the area include aerospace, automotive, information technology, life sciences, and logistics.<sup>202</sup>

The Charleston assessment area has a robust economy with the presence of many private, public, and multinational firms. In 2019, the top regional industry-sectors, by employment, included government; accommodation and food service; retail trade; health care and social assistance; manufacturing; professional, scientific, and technical services; administrative and support and waste management and remediation; construction; and transportation and warehousing.<sup>203</sup> The largest public sector employers in the Charleston area include Joint Base Charleston (22,000 employees), Medical University of South Carolina (16,000 employees), Charleston County School District (5,900 employees), Berkeley County School District (3,500 employees), Dorchester County School District II (2,800 employees), Charleston County (2,700 employees), College of Charleston (2,000 employees), and U.S. Postal Service (2,000 employees).<sup>204</sup> Additionally, the largest private employers in the Charleston area include Roper St. Francis Healthcare (6,000 employees), The Boeing Company (5,700 employees), Trident Health System (2,600 employees), Walmart, Inc. (2,300 employees), Robert Bosch, LLC (1,600 employees), Volvo Car USA, LLC (1,600 employees), and Mercedes-Benz Vans, LLC (1,600 employees).<sup>205</sup>

Small businesses also play an important role in the Charleston-North Charleston MSA. According to 2019 Dun & Bradstreet data, there were 35,364 businesses within the Charleston assessment area. Of the total businesses in the assessment area, 92.1 percent had total annual revenues less than or equal to \$1 million and were therefore considered small businesses. Additionally, 18.1 percent of small businesses in the assessment area were located in moderate-income tracts, while 7.2 percent of small businesses were located in low-income tracts.

Over the past few years, there has been a significant increase in the number of people who work in the Charleston region. In 2010, the civilian workforce in the Charleston area consisted of 327,178 people.<sup>206</sup> In 2019, there were 395,259 people in the civilian workforce in the area, which was a 20.8 percent increase in the number of civilian workers since 2010.<sup>207</sup>

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<sup>201</sup> 2019 FFIEC Census Data.

<sup>202</sup> "Target Industries." Charleston Regional Development Alliance, n.d. Web. 27 May 2021. <https://www.crda.org/target-industries/>

<sup>203</sup> "Economic Data." Charleston County Development, n.d. Web. 27 May 2021. <https://www.charlestoncountydevelopment.org/data-center/economic-data/>

<sup>204</sup> "Employers by Industry." Charleston Regional Development Alliance, n.d. Web. 27 May 2021. <https://www.crda.org/local-data/employers-industry/>

<sup>205</sup> Ibid.

<sup>206</sup> "Labor & Employment Stats" Charleston Regional Development Alliance, n.d. Web. 27 May 2021. <https://www.crda.org/local-data/labor-employment/>

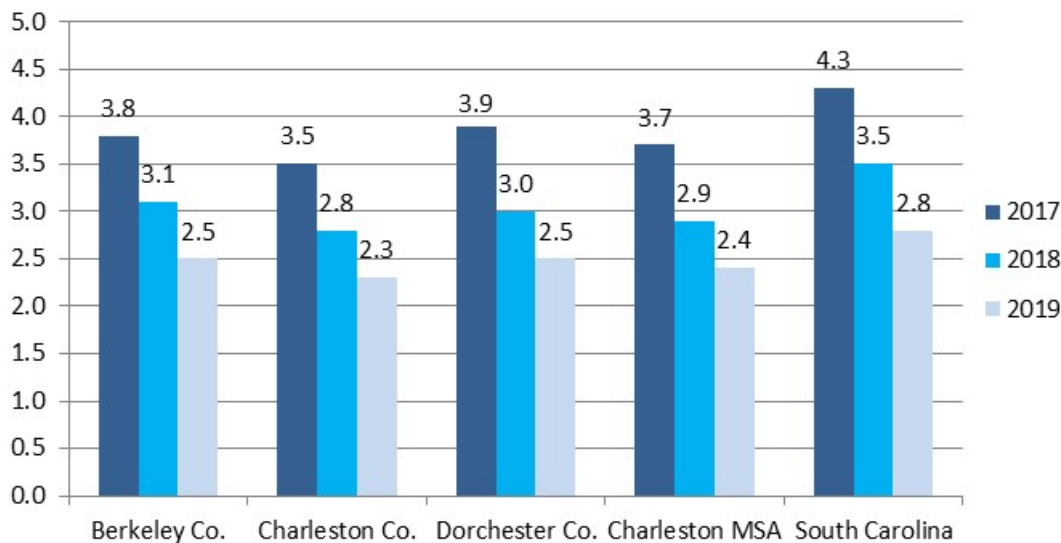
<sup>207</sup> Ibid.

## Charleston, South Carolina

Furthermore, most individuals who live in the Charleston-North Charleston MSA do not travel outside of it for employment. The Charleston Regional Development Alliance states that there are only 58,000 commuters who travel outside of the MSA for employment.<sup>208</sup> Conversely, there are 63,600 individuals who commute into the Charleston-North Charleston MSA for work.<sup>209</sup> Based on this information, the Charleston-North Charleston MSA has many employment opportunities for residents in the area.

The Charleston-North Charleston MSA saw a decrease in the unemployment rate from 2017 through 2019. In 2017, the assessment area had an unemployment rate of 3.7 percent. The unemployment rate decreased to 2.4 percent in 2019. All three counties in the assessment area experienced relatively the same unemployment rates and rate decreases from 2017 to 2019.

**Unemployment Rates - SC Charleston**



Not Seasonally Adjusted. Source: Bureau of Labor Statistics

According to 2019 census data, there were 309,113 housing units located in the assessment area, 56.3 percent of which were owner-occupied, 30.7 percent were rental units, and 13.0 percent were vacant. In low-income census tracts, 27.5 percent of housing units were owner-occupied, while 50.7 percent were owner-occupied in moderate-income tracts. Additionally, in the low-income census tracts, 56.8 percent of housing units were rented. In moderate-income tracts, 35.3 percent of housing units were rented. The median age of the housing stock across the assessment area was 34 years, while the median was 50 years in low-income census tracts and 39 years in moderate-income tracts.<sup>210</sup>

The Charleston assessment area has seen an increase in the median sales price for homes. In 2017, the median housing price for Berkeley, Charleston, and Dorchester counties was \$220,332, \$325,000, and \$215,000,

<sup>208</sup> Ibid.

<sup>209</sup> Ibid.

<sup>210</sup> FRB Atlanta Calculations of 2019 Census Data.

## Charleston, South Carolina

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respectively.<sup>211</sup> For 2018, there was an increase in the median housing price, and the prices were \$238,000, \$345,000, and \$226,950 for Berkeley, Charleston, and Dorchester counties, respectively.<sup>212</sup> In 2019, there was another increase, and the median housing price for Berkeley, Charleston, and Dorchester counties was \$251,000, \$345,190, and \$242,500, respectively.<sup>213</sup> The upward trend in the median residential sales price for a home indicates that as prices rise, low- to moderate-income families may have a more difficult time obtaining financing for a home.

The trend in residential sales prices shows that homeownership for low- and moderate-income families in the Charleston assessment area is becoming less affordable. Additionally, homeownership for families whose salaries are comparable to the estimated median family income in Charleston County, where the city of Charleston is located, can also be difficult. According to the 2019 FFIEC census data, the median family income in Charleston County was \$69,774. Using the assumption that a borrower can obtain a loan for approximately three times the borrower's annual income and using the 2019 median family income for Charleston County, affordable homes would be priced at \$209,322.<sup>214</sup> However, the median housing price in Charleston County exceeds this amount, which means families would likely require additional income to afford a home.

Furthermore, the cost of rent is also a concern for individuals living in the Charleston assessment area. From 2015 to 2019, the median gross rent for a two-bedroom apartment for Charleston, Dorchester, and Berkeley counties was \$1,168, \$1,052, and \$965, respectively.<sup>215</sup> These median monthly rental costs have caused many individuals in the assessment area to be cost-burdened. Specifically, 46.5 percent of renters in Charleston County are cost-burdened.<sup>216</sup> Additionally, in Dorchester and Berkeley counties, the estimated percentage of cost-burdened renters is 45.3 percent and 40.7 percent, respectively.<sup>217</sup> Based on all these percentages, the cost of rent in the area is a concern for many people, especially low- and moderate-income individuals.

### Demographic Characteristics by Census Tract

The following table presents key demographic and business information used to help develop a performance context for the assessment area. The data reflects the 2019 FFIEC census data and Dun & Bradstreet data used to analyze the bank's CRA performance. Certain components of the data in the table are discussed in this evaluation as they apply to specific parts of the analysis.

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<sup>211</sup> "Annual Report on the Charleston Area Housing Market." Charleston Trident Multiple Listing Service, n.d. Web. 26 May 2021. <https://ctarmls-public.stats.showingtime.com/docs/ann/x/report?src=map>

<sup>212</sup> Ibid.

<sup>213</sup> Ibid.

<sup>214</sup> FRB calculation of 2019 FFIEC Census Data.

<sup>215</sup> "Estimated Median Gross Rent of Two-bedroom Units, Between 2015-2019 (U.S. Census)." *PolicyMap*. PolicyMap, n.d. Web. 27 May 2021. <https://www.policymap.com/>

<sup>216</sup> "Estimated Percent of All Renters Who Are Cost Burdened, Between 2019-2019 (U.S. Census)." *PolicyMap*. PolicyMap, n.d. Web. 27 May 2021. <https://www.policymap.com/>

<sup>217</sup> Ibid.

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### Combined Demographics Report

#### Assessment Area: SC Charleston

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	14	9	9,808	5.7	3,693	37.7	39,244	22.6
Moderate-income	35	22.4	36,022	20.8	5,758	16	28,979	16.7
Middle-income	59	37.8	73,974	42.6	7,546	10.2	34,451	19.9
Upper-income	44	28.2	53,062	30.6	2,546	4.8	70,851	40.8
Unknown-income	4	2.6	659	0.4	269	40.8	0	0
<b>Total Assessment Area</b>	<b>156</b>	<b>100.0</b>	<b>173,525</b>	<b>100.0</b>	<b>19,812</b>	<b>11.4</b>	<b>173,525</b>	<b>100.0</b>
	<b>Housing Units by Tract</b>	<b>Housing Types by Tract</b>						
		<b>Owner-Occupied</b>			<b>Rental</b>		<b>Vacant</b>	
		#	%	%	#	%	#	%
Low-income	20,815	5,728	3.3	27.5	11,833	56.8	3,254	15.6
Moderate-income	65,623	33,275	19.1	50.7	23,148	35.3	9,200	14
Middle-income	124,182	73,762	42.4	59.4	38,413	30.9	12,007	9.7
Upper-income	95,998	60,743	34.9	63.3	20,172	21	15,083	15.7
Unknown-income	2,495	491	0.3	19.7	1,339	53.7	665	26.7
<b>Total Assessment Area</b>	<b>309,113</b>	<b>173,999</b>	<b>100.0</b>	<b>56.3</b>	<b>94,905</b>	<b>30.7</b>	<b>40,209</b>	<b>13.0</b>
	<b>Total Businesses by Tract</b>	<b>Businesses by Tract &amp; Revenue Size</b>						
		<b>Less Than or = \$1 Million</b>		<b>Over \$1 Million</b>		<b>Revenue Not Reported</b>		
		#	%	#	%	#	%	#
Low-income	2,661	7.5	2,360	7.2	291	11.6	10	3.5
Moderate-income	6,513	18.4	5,884	18.1	574	23	55	19.3
Middle-income	12,159	34.4	11,376	34.9	692	27.7	91	31.9
Upper-income	13,523	38.2	12,511	38.4	886	35.5	126	44.2
Unknown-income	508	1.4	449	1.4	56	2.2	3	1.1
<b>Total Assessment Area</b>	<b>35,364</b>	<b>100.0</b>	<b>32,580</b>	<b>100.0</b>	<b>2,499</b>	<b>100.0</b>	<b>285</b>	<b>100.0</b>
<b>Percentage of Total Businesses:</b>				<b>92.1</b>		<b>7.1</b>		<b>.8</b>
	<b>Total Farms by Tract</b>	<b>Farms by Tract &amp; Revenue Size</b>						
		<b>Less Than or = \$1 Million</b>		<b>Over \$1 Million</b>		<b>Revenue Not Reported</b>		
		#	%	#	%	#	%	#
Low-income	4	1.2	4	1.2	0	0	0	0
Moderate-income	79	23.7	76	23.2	3	42.9	0	0
Middle-income	151	45.2	148	45.3	3	42.9	0	0
Upper-income	100	29.9	99	30.3	1	14.3	0	0
Unknown-income	0	0	0	0	0	0	0	0
<b>Total Assessment Area</b>	<b>334</b>	<b>100.0</b>	<b>327</b>	<b>100.0</b>	<b>7</b>	<b>100.0</b>	<b>0</b>	<b>.0</b>
<b>Percentage of Total Farms:</b>				<b>97.9</b>		<b>2.1</b>		<b>.0</b>

2019 FFIEC Census Data and 2019 D&B Information



## Charleston, South Carolina

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### Credit and Community Development Needs

To better understand the local community development and economic landscapes, individuals familiar with the community and with community development activities were contacted. These individuals discussed the various opportunities and challenges in the region and how financial institutions can be responsive to local community development needs through lending, investment, and/or service activities.

According to two contacts specializing in community development, access to capital for small businesses is a concern in the area. Both contacts indicated that economic conditions vary among residents, largely dependent upon race. According to one of the contacts, within “The Peninsula” of Charleston (the Downtown city center), African American homeowners and businesses are struggling to keep pace as gentrification continues to take place. The contact stated that there is a massive displacement of minority families and businesses in North Charleston, as well. Historic African American businesses are being displaced by new businesses serving tourists and wealthy residents. There has also been an increase in traffic as individuals from low- and moderate-income neighborhoods commute to gentrified areas to work at these new businesses.

Scarcity of labor (particularly in food and beverage sectors), along with fewer community-oriented services, is also problematic. In certain areas, there are not enough bank branches where they are needed. The lack of available banks and credit unions has led to payday lending. Another issue the contact mentioned is the fact that there are multiple small towns and municipal governments within a relatively small area, which translates to a lack of consolidated government. There are difficulties raising money throughout the small municipalities, and the cost of capital to community development lenders is very high. In the contact’s opinion, banks are funding large CDFIs rather than the small CDFIs that are working with minorities and completing microloans. The respondent believes funding provided to large CDFIs does not help people seeking loans of \$250,000 or less. Organizations extending microloans have the most difficulty securing funds from large banks because banks do not want to take on the risk. The contact stated that banks generally have not been innovative in their product offerings.

One of the contacts believes banks should not consider net asset ratio for CDFIs, as the cost of debt capital for banks has been slowly rising. Ultimately, the increasing cost of debt capital gets passed on to borrowers and affects unrestricted net assets for CDFIs. Lengths of funding from banks are also shortening, according to the contact. The contact stated that investments in CDFIs should be as long term and low cost as possible. The contact also emphasized that small business support is needed for low-income entrepreneurs, particularly for minority small business owners and female borrowers. The contact also believes lack of equity support for CDFIs is one of the biggest barriers to funding small business loans. As a result, the contact asserts that CDFIs must be more thoughtful about ways to provide credit to disadvantaged groups of people. In addition, the contact does not believe the current model being utilized, which is based on CDFI relationships with financial institutions, is optimal. Long-term, low-cost capital for underinvested communities is a major community development need.

## Charleston, South Carolina

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### CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS

#### LENDING TEST

Synovus Bank's lending performance in the Charleston assessment area is good. The geographic distribution of loans reflects good penetration throughout the assessment area. The distribution of loans reflects adequate penetration among borrowers of different income levels and businesses of different revenue sizes. In addition, the bank is a leader in making community development loans.

During the review period, the bank reported 787 HMDA-reportable loans compared to 558 small business loans in the Charleston assessment area. Therefore, evaluation and rating of the assessment area focuses on the performance of HMDA-reportable lending more heavily than small business lending in determining the bank's lending test rating in the assessment area. The Charleston assessment area contains 2.9 percent of the bank's total HMDA-reportable lending and 2.5 percent of its total small business lending by number of loans. In comparison, 1.7 percent of the bank's total deposits are in this assessment area.

For the lending test analysis, lending performance in low-, moderate-, middle-, and upper-income census tracts and to low-, moderate-, middle-, and upper-income borrowers was considered for each product that was reviewed during this examination; however, comments for activity in middle- and upper-income tracts and to middle- and upper-income borrowers are only included when they were material to the outcome of the analyses.

Details of the bank's HMDA-reportable and small business lending and information regarding lending by peers can be found in Appendix F.

#### ***Geographic Distribution of Loans***

For this analysis the geographic distribution of small business and HMDA-reportable lending, including both originations and purchases, was compared with available demographic information. Performance context information and aggregate lending data were also taken into consideration. For instance, unemployment rates, poverty rates, the level of owner-occupied units, and the volume of small businesses in low- and moderate-income census tracts were issues considered when assessing the bank's lending performance. With the exception of home refinance loans in moderate-income tracts, Synovus has seen a substantial increase with lending in low- and moderate-income tracts in the assessment area. Bank management noted efforts made to increase lending to low- and moderate-income individuals by adding additional mortgage originators in Charleston. The bank also launched several initiatives to increase low- and moderate-income opportunities. Some of these activities included facilitating first-time homebuyer seminars, co-sponsoring an event around low down-payment assistance options and utilizing the bank's Affordable Mortgage Program loan as a central part of the business development strategy in the assessment area. Considering all of these factors, Synovus Bank's geographic distribution of loans reflects good penetration throughout the assessment area. No conspicuous gaps in lending activity by income category were identified.

## Charleston, South Carolina

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### Home Purchase Loans

Home purchase lending in low-income tracts is adequate. In 2018 and 2019, 2.9 percent of the bank's home purchase loans were originated in low-income tracts. This was similar to the percentage of owner-occupied units located in low-income census tracts. The bank's lending performance in 2018 exceeded aggregate lending performance but was below aggregate lending performance in 2019.

Home purchase lending in moderate-income census tracts is good. In 2018 and 2019, 17.5 percent of the bank's loans were originated in these tracts which was slightly less than the percentage of owner-occupied units in moderate-income census tracts. However, the bank's home purchase lending exceeded aggregate lending performance in both 2018 and 2019.

### Home Refinance Loans

Home refinance lending in low-income census tracts is adequate. The bank originated 3.0 percent of its home refinance loans in these tracts during 2018 and 2019. As a result, the bank's lending was similar to the percentage of owner-occupied units in these tracts at 3.3 percent. The bank's home refinance performance was significantly below aggregate lenders in 2018 and significantly above aggregate lending in 2019; however, the overall volume was low with no loans made in 2018.

Home refinance lending in moderate-income tracts is poor. The bank's home refinance lending in moderate-income tracts at 9.1 percent was significantly below the percentage of owner-occupied units at 19.1 percent; the bank's performance was also below aggregate lending in these tracts.

### Small Business Loans

Small business lending in low-income census tracts is excellent. Synovus Bank's small business lending at 12.9 percent exceeded the percentage of businesses located in these tracts at 7.5 percent. The bank's performance significantly exceeded aggregate lenders in the assessment area for both 2018 and 2019.

Small business lending in moderate-income census tracts is good. The bank's small business lending at 20.0 percent exceeded the percentage of businesses located in these tracts at 18.4 percent. The bank's performance also slightly exceeded the aggregate lending performance during the review period.

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

The distribution of loans by borrower income or revenue size of businesses is adequate. For this analysis, the distribution of HMDA-reportable lending across borrower income levels and small business lending across business revenue sizes was compared to available demographic information.

### Home Purchase Loans

Home purchase lending to low-income borrowers is good. Synovus Bank's home purchase lending to low-income borrowers was below the percentage of low-income families in the assessment area. However, the bank's performance in 2018 and 2019 significantly exceeded aggregate lenders.

## Charleston, South Carolina

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Home purchase lending to moderate-income borrowers is good. The bank's home purchase lending to moderate-income borrowers at 28.3 percent was above the percentage of moderate-income families at 16.7 percent. Similarly, the bank's performance was above aggregate lending performance in both 2018 and 2019.

### Home Refinance Loans

Home refinance lending to low-income borrowers is poor. The bank's home refinance lending to low-income borrowers at 2.4 percent was significantly below the percentage of low-income families at 22.6 percent and below the aggregate lending performance as well.

Home refinance lending to moderate-income borrowers is also poor. The bank's home refinance lending to moderate-income borrowers at 7.9 percent was significantly below the percentage of moderate-income families at 16.7 percent and below the aggregate lending performance.

### Small Business Loans

The distribution of small business loans to businesses of different sizes is adequate. The bank's percentage of small business loans to businesses with revenues of \$1 million or less was 45.7 percent, which was less than the percentage of small businesses in the assessment area. However, the bank's lending was comparable to the aggregate lending performance during the review period. In addition, 61.7 percent of the bank's loans in the assessment area were originated in amounts of \$250,000 or less.

### ***Community Development Lending***

Synovus made an excellent level of community development loans in the Charleston assessment area. The bank originated 10 community development loans totaling \$51.5 million during the review period. Specifically, the bank made 3 loans for \$42.0 million to support the revitalization and stabilization of low- and moderate-income tracts, 4 loans for \$6.5 million for affordable housing and 3 loans for \$3.0 million to support organizations providing community services for low- and moderate-income individuals. Notably, the bank provided 2 loans for \$36.6 million to finance construction of a new technology building in a low-income tract targeted for revitalization. The bank financed several multifamily housing projects that included a workforce housing component, consistent with the City of Charleston's workforce housing initiative. The bank received consideration for the pro-rata share of the loan that financed the affordable units. Finally, the bank provided financing to a local CDFI and a Federally Qualified Health Center. The bank's lending demonstrated good responsiveness to a range of credit and community development needs in the assessment area.

## **INVESTMENT TEST**

The bank made a significant level of qualified community development investments and grants that directly benefited the assessment area including 68 investments totaling \$13.4 million. Of these, 57.4 percent were purchased during the examination review period. The bank also made 32 grants totaling \$59,200 directly to the assessment area. Combined investment and grant activity inside the assessment area totaled \$13.5 million, accounting for 23.4 percent of total investment activity in the state. Notable investments included two Low-Income Housing Tax Credits that created 90 units of affordable housing available to low- and moderate-income individuals. Notable contributions supported a CDFI Community Loan Fund for affordable housing and a range of organizations supporting economic

## Charleston, South Carolina

development for small businesses and community services for low- and moderate-income individuals. Additionally, the bank made four grants totaling \$9,000 to a broader statewide or regional area that includes the assessment area. Given the bank’s presence in the market, the bank exhibited good responsiveness to the local community development needs.

### SERVICE TEST

Synovus’ performance under the service test is rated high satisfactory. Retail banking services are accessible to the bank’s geographies and individuals of different income levels in its assessment area. Synovus’ record of opening and closing branches has generally not adversely affected the assessment area. Branch hours and services do not vary in a way that inconveniences portions of the assessment area, including geographies and individuals of different income levels. In addition, bank employees provided an adequate level of community development services within the Charleston assessment area.

#### *Retail Services*

The distribution of the bank’s branches by census tract income level was compared to the distribution of households and businesses in the assessment area. The table below shows the distribution of branches, households, and businesses.

**Geographic Distribution of Branches & ATMS**  
Assessment Area: SC Charleston

Tract Category	Branches							ATMs							Demographics							
	Total Branches		Open	Closed	Drive thru	Extend-ed Hours	Week-end Hours	Total ATMs		Full Service ATMs			Cash only ATMs				Census Tracts		House holds	Total Businesses		
	#	%						#	%	#	%	Open	Closed	#	%	Open	Closed	#			%	
Low	0	0.0%	0	0	0	0	0	Total	0	0.0%	0	0.0%	0	0	0	0.0%	0	0	14	9.0%	6.5%	7.5%
DTO	0		0	0				SA	0		0		0	0	0		0	0				
Moderate	3	33.3%	0	0	3	3	0	Total	3	27.3%	3	37.5%	1	1	0	0.0%	0	0	35	22.4%	21.0%	18.4%
DTO	0		0	0				SA	0		0		0	1	0		0	0				
Middle	3	33.3%	0	0	2	2	0	Total	4	36.4%	2	25.0%	0	0	2	66.7%	1	0	59	37.8%	41.7%	34.4%
DTO	0		0	0				SA	0		0		0	0	0		0	0				
Upper	3	33.3%	0	0	3	3	0	Total	4	36.4%	3	37.5%	0	0	1	33.3%	0	0	44	28.2%	30.1%	38.2%
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	2.6%	0.7%	1.4%
DTO	0		0	0				SA	0		0		0	0	0		0	0				
Total	9	100.0%	0	0	8	8	0	Total	11	100.0%	8	100.0%	1	1	3	100.0%	1	0	156	100.0%	100.0%	100.0%
DTO	0		0	0				SA	0		0		0	1	0		0	0				

2019 FFIEC Census Data, 2019 D&B Info, 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

Synovus’ branch network is accessible to the bank’s geographies and individuals of different income levels in its assessment area. During the review period, the bank operated nine branches in this assessment area. The bank’s branch network included no branches in low-income tracts compared to 6.5 percent of households and 7.5 percent of businesses. Additionally, the bank had three (33.3 percent) branches in moderate-income tracts, which exceeded both demographic figures: households (21.0 percent) and businesses (18.4 percent). There were no branch closings or openings in this assessment area during the review period. As such, the bank’s record of opening or closing branches has generally not adversely affected the accessibility of its delivery systems, including to low- and moderate-income geographies or individuals.

## Charleston, South Carolina

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Business hours and services do not vary in a way that inconveniences any portion of the area. All branches offer extended hours, except one branch located in a middle-income tract. A full array of personal and business banking products and services is offered at all locations in this assessment area. Delivery systems include full-service ATMs at all the branches, except one branch located in a middle-income tract. The ATMs combined with other delivery systems, including telephone and mobile banking, internet online banking and remote deposit capture, are available to provide customers with access to banking services after normal business hours.

### ***Community Development Services***

The bank provides an adequate level of community development services. During the evaluation period the bank provided 14 services to various organizations totaling 168 service hours that benefited its assessment area. Bank officers and employees provided assistance to numerous nonprofit organizations that help low- and moderate-income individuals; economic development organizations; and organizations that promote affordable housing. Employees also served in various capacities, including leadership roles such as serving as board and committee members (118 hours). In addition, employees served as instructors of financial literacy and homebuyer education classes (17 hours). The majority of services were geared toward organizations that focus on community services pertaining to health and social services (87.0 percent).

## Metropolitan Areas (Limited-Scope Review)

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

### DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE SOUTH CAROLINA METROPOLITAN ASSESSMENT AREAS

- **Columbia Assessment Area (Kershaw, Lexington, and Richland Counties)**
  - As of December 31, 2019, Synovus Bank operated 11 branches in the assessment area, representing 29.7 percent of its branches in South Carolina.
  - As of June 30, 2019, the bank had \$994.9 million in deposits in this assessment area, representing a market share of 5.1 percent and 33.8 percent of Synovus Bank's total deposits in South Carolina.
- **Florence Assessment Area (Florence County)**
  - As of December 31, 2019, Synovus Bank operated one branch in the assessment area, representing 2.7 percent of its branches in South Carolina.
  - As of June 30, 2019, the bank had \$104.0 million in deposits in this assessment area, representing a market share of 4.4 percent and 3.5 percent of Synovus Bank's total deposits in South Carolina.
- **Greenville Assessment Area (Anderson and Greenville Counties)**
  - As of December 31, 2019, Synovus Bank operated three branches in the assessment area, representing 8.1 percent of its branches in South Carolina.
  - As of June 30, 2019, the bank had \$191.2 million in deposits in this assessment area, representing a market share of 1.3 percent and 6.5 percent of Synovus Bank's total deposits in South Carolina.
- **Hilton Head Assessment Area (Beaufort County)**
  - As of December 31, 2019, Synovus Bank operated two branches in the assessment area, representing 5.4 percent of its branches in South Carolina.
  - As of June 30, 2019, the bank had \$80.0 million in deposits in this assessment area, representing a market share of 1.8 percent and 2.7 percent of Synovus Bank's total deposits in South Carolina.
- **Myrtle Beach Assessment Area (Horry County)**
  - As of December 31, 2019, Synovus Bank operated three branches in the assessment area, representing 8.1 percent of its branches in South Carolina.
  - As of June 30, 2019, the bank had \$310.5 million in deposits in this assessment area, representing a market share of 4.5 percent and 10.6 percent of Synovus Bank's total deposits in South Carolina.
- **Spartanburg Assessment Area (Spartanburg County)**
  - As of December 31, 2019, Synovus Bank operated two branches in the assessment area, representing 5.4 percent of its branches in South Carolina.
  - As of June 30, 2019, the bank had \$148.9 million in deposits in this assessment area, representing a market share of 2.7 percent and 5.1 percent of Synovus Bank's total deposits in South Carolina.
- **Sumter-Clarendon Assessment Area (Sumter and Clarendon Counties)**
  - As of December 31, 2019, Synovus Bank operated five branches in the assessment area, representing 13.5 percent of its branches in South Carolina.
  - As of June 30, 2019, the bank had \$399.0 million in deposits in this assessment area, representing a market share of 32.0 percent and 13.6 percent of Synovus Bank's total deposits in South Carolina.

## Metropolitan Areas (Limited-Scope Review)

### CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS

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

Metropolitan Assessment Areas			
Assessment Areas	Lending Test	Investment Test	Service Test
Columbia	Consistent	Consistent	Consistent
Florence	Not Consistent (Below)	Consistent	Consistent
Greenville	Not Consistent (Below)	Not Consistent (Above)	Consistent
Hilton Head	Not Consistent (Below)	Not Consistent (Above)	Not Consistent (Below)
Myrtle Beach	Not Consistent (Below)	Consistent	Not Consistent (Below)
Spartanburg	Not Consistent (Below)	Consistent	Not Consistent (Below)
Sumter-Clarendon	Not Consistent (Below)	Consistent	Consistent

For the lending test, performance was high satisfactory for the State of South Carolina. Performance in the Columbia limited-scope assessment area was consistent with the bank’s performance for the state. Although performance in the Greenville, Hilton Head, and Sumter-Clarendon limited-scope assessment areas was weaker than the bank’s performance for the state, the bank’s performance in these assessment areas were considered adequate. Synovus’ performance in Florence, Myrtle Beach, and Spartanburg was rated needs to improve. The bank had no community development lending in the Florence and Spartanburg assessment areas and very minimal community development lending in the Myrtle Beach assessment area. Additionally, poor borrower income distribution of HMDA-reportable loans in Florence and Myrtle Beach assessment areas also contributed to the weaker state rating.

For the investment test, Synovus Bank received a rating of high satisfactory for the State of South Carolina. The bank’s performance in the Greenville and Hilton Head metropolitan limited-scope assessment areas was above the statewide performance; and performance in the other five metropolitan limited-scope assessment areas was consistent with the statewide performance.

For the service test, the performance in the State of South Carolina was high satisfactory. The bank’s performance in four metropolitan limited-scope assessment areas was consistent with the bank’s statewide performance. Consequently, performance in Hilton Head, Myrtle Beach, and Spartanburg metropolitan limited-scope assessment areas were below the bank’s statewide performance. Although Spartanburg was below the performance in the state, the bank’s performance in the Spartanburg assessment area was rated adequate. The rating for Hilton Head was primarily due to the needs to improve rating in retail services. Although there are no low-income census tracts in the Hilton Head assessment area, the bank has no branches in moderate-income tracts, where 22.2 percent of households and 16.5 percent of businesses are located. The Myrtle Beach rating was primarily due to limited community development services and the absence of branches in low- and moderate-income tracts.

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



## Nonmetropolitan Areas (Limited-Scope Review)

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

### DESCRIPTION OF INSTITUTION’S OPERATIONS IN THE NONMETROPOLITAN ASSESSMENT AREA

- **Lee Assessment Area (Lee County)**
  - As of December 31, 2019, Synovus Bank operated one branch in the assessment area, representing 2.7 percent of its branches in South Carolina.
  - As of June 30, 2019, the bank had \$64.8 million in deposits in this assessment area, representing a market share of 52.9 percent and 2.2 percent of Synovus Bank’s total deposits in South Carolina.

### CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS

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

Nonmetropolitan Assessment Areas			
Assessment Areas	Lending Test	Investment Test	Service Test
Lee	Not Consistent (Below)	Not Consistent (Above)	Not Consistent (Below)

For the lending test, performance was high satisfactory for the State of South Carolina. Performance in the Lee limited-scope assessment areas was below the bank’s performance for the state mainly due to poor geographic distribution of HMDA-reportable loans and very poor borrower income distribution of HMDA-reportable loans. Also, there were no community development lending in the Lee limited-scope assessment area. .

For the investment test, Synovus Bank received a rating of high satisfactory for the State of South Carolina. The bank’s performance in Lee, the single nonmetropolitan limited-scope assessment area, was above the statewide performance.

For the service test, the performance for the State of South Carolina was high satisfactory. Performance in the Lee non-metropolitan limited-scope assessment area was below the bank’s statewide performance. The rating was primarily due to the needs to improve rating in retail services. The bank had no branches in moderate-income tracts, compared to demographic: households (28.1 percent) and businesses (33.2 percent).

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

## Tennessee

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**CRA RATING FOR TENNESSEE: SATISFACTORY**

**The Lending Test is rated: Low Satisfactory**

**The Investment Test is rated: Outstanding**

**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 Tennessee assessment area, and the distribution of loans by borrower income reflects adequate penetration among customers of different income levels and businesses of different revenue sizes.
- Lending activity reflects adequate responsiveness to assessment area credit needs.
- The bank makes a relatively high level of community development loans within the Tennessee assessment area.
- The bank provides an excellent level of qualified community development investments and grants that exhibit excellent responsiveness to several identified community development needs in the Tennessee assessment area.
- Retail services are unreasonably inaccessible to portions of the Tennessee assessment area.
- The bank provides a relatively high level of community development services in the Tennessee assessment area.

## Tennessee

### SCOPE OF EXAMINATION

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

- Nashville

The Nashville assessment area is the only assessment area wholly located in Tennessee (the Chattanooga multistate assessment area includes a portion of Tennessee). Therefore, only one full-scope review was conducted in Tennessee. The time period, products, and affiliates evaluated for this assessment area are consistent with the scope discussed in the Institution section of this report.

### DESCRIPTION OF INSTITUTION'S OPERATIONS IN TENNESSEE

As of June 30, 2019, Synovus Bank had \$366.4 million in deposits in Tennessee accounting for 1.0 percent of the bank's total deposits. Synovus Bank operated nine branch offices in the Nashville assessment area as of December 31, 2019, representing 3.0 percent of the bank's total branches. HMDA-reportable lending in Tennessee accounted for 5.2 percent of total institutional HMDA-reportable lending by number of loans and 6.6 percent by dollar volume. CRA small business lending in Tennessee accounted for 2.3 percent of the bank's total CRA small business lending by number of loans and 2.0 percent by dollar volume. Lending overall in the state accounted for 3.9 percent of the bank's total lending activity.

The following tables show lending activity from January 1, 2017, through December 31, 2019.

### Statewide Summary of Lending Activity Assessment Areas Located in Tennessee 2017

Loan Type	#	%	\$ (000s)	%
HMDA Home Purchase	152	34.2%	\$75,100	55.2%
HMDA Refinance	57	12.8%	\$16,423	12.1%
HMDA Home Improvement	5	1.1%	\$705	0.5%
HMDA Multi-Family	0	0.0%	\$0	0.0%
<b>Total HMDA</b>	<b>214</b>	<b>48.2%</b>	<b>\$92,228</b>	<b>67.8%</b>
<b>Total Small Business</b>	<b>230</b>	<b>51.8%</b>	<b>\$43,777</b>	<b>32.2%</b>
<b>Total Farm</b>	<b>0</b>	<b>0.0%</b>	<b>\$0</b>	<b>0.0%</b>
<b>TOTAL LOANS</b>	<b>444</b>	<b>100.0%</b>	<b>\$136,005</b>	<b>100.0%</b>

Originations and Purchases

## Tennessee

### Statewide Summary of Lending Activity Assessment Areas Located in Tennessee 2018-2019

<b>Loan Type</b>	<b>#</b>	<b>%</b>	<b>\$ (000s)</b>	<b>%</b>
HMDA Home Purchase	457	30.8%	\$176,031	45.0%
HMDA Refinance	320	21.6%	\$90,515	23.1%
HMDA Home Improvement	6	0.4%	\$598	0.2%
HMDA Multi-Family	3	0.2%	\$10,215	2.6%
HMDA Other Purpose LOC	409	27.6%	\$53,272	13.6%
HMDA Other Purpose Closed/Exempt	12	0.8%	\$2,341	0.6%
HMDA Loan Purpose NA	0	0.0%	\$0	0.0%
<b>Total HMDA</b>	<b>1,207</b>	<b>81.4%</b>	<b>\$332,972</b>	<b>85.0%</b>
<b>Total Small Business</b>	<b>276</b>	<b>18.6%</b>	<b>\$58,609</b>	<b>15.0%</b>
<b>Total Farm</b>	<b>0</b>	<b>0.0%</b>	<b>\$0</b>	<b>0.0%</b>
<b>TOTAL LOANS</b>	<b>1,483</b>	<b>100.0%</b>	<b>\$391,581</b>	<b>100.0%</b>

Originations and Purchases

## Tennessee

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

Performance in Tennessee is based on performance in the Nashville full-scope assessment area since the bank has no other assessment areas in the state. Chattanooga is part of a multistate MSA assessment area that received a separate, full-scope performance review. The performance conclusions for Tennessee are identical to the Nashville full-scope assessment area conclusions set forth below.

## Nashville, Tennessee

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### **METROPOLITAN AREA** *(Full-Scope Review)*

#### **DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE NASHVILLE, TENNESSEE ASSESSMENT AREA**

##### Overview

The Nashville assessment area consists of Davidson, Rutherford, Sumner, and Williamson counties, which are part of the 14-county Nashville-Davidson-Murfreesboro-Franklin MSA. As of December 31, 2019, Synovus Bank operated nine branch offices in the assessment area. The bank has no other assessment areas in the state.

Nashville has a competitive banking market where national and regional banks have a significant presence, but there are also a number of local community banks. According to the June 30, 2019 FDIC Summary of Deposits Report, there were 57 financial institutions operating 433 branch locations across the assessment area with \$55.8 billion in total deposits. Synovus Bank ranked 20<sup>th</sup> in deposit market share with \$366.4 million, or 0.7 percent of total deposits. Bank of America, Pinnacle Bank, and Regions Bank were the leaders in terms of deposit market share.

HMDA-reportable lending and CRA small business lending are similarly competitive. In 2018, Synovus Bank originated or purchased 0.6 percent and Synovus Mortgage Corporation originated or purchased 0.2 percent of reported loans. Synovus Bank ranked 43<sup>rd</sup> and Synovus Mortgage Corporation ranked 75<sup>th</sup> out of 715 reporters. In 2019, Synovus Bank originated or purchased 0.7 percent and Synovus Mortgage Corporation originated or purchased 0.2 percent of reported loans. During that year, Synovus Bank ranked 36<sup>th</sup> and Synovus Mortgage Corporation ranked 69<sup>th</sup> out of 730 reporters.

For CRA lending, Synovus ranked 22<sup>nd</sup> out of 142 lenders in 2018 with 0.6 percent of total loans, while it ranked 28<sup>th</sup> out of 97 lenders in 2019 with 0.3 percent of total loans. American Express Bank was the leading CRA lender in the market, though JPMorgan Chase, U.S. Bank and Bank of America also had a significant share of CRA loans.

##### Population and Income Characteristics

The Nashville assessment area has grown rapidly in the past several years. As of July 1, 2019, the assessment area had an estimated population of 1,456,124, a growth of 18.1 percent since the 2010 census.<sup>218</sup> Davidson County is the most populated, with approximately 694,144 residents, and is also the location of the state capital, Nashville. Sumner County is the least populous, with approximately 191,283 residents.<sup>219</sup> From 2010 to 2019, the highest population growth rates in the assessment area were in the suburban counties outside of Davidson County. Williamson County experienced the greatest estimated population growth (30.1 percent), followed by Rutherford County (26.5 percent), Sumner County (19.1 percent), and Davidson County (10.8 percent).

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<sup>218</sup> QuickFacts. U.S. Census Bureau, n.d. Web. 22 Apr. 2021. <https://www.census.gov/quickfacts/fact/table/US/PST045219>

<sup>219</sup> Ibid.

## Nashville, Tennessee

Comparatively, the U.S. population posted an estimated 6.3 percent increase during the same time frame. The estimated statewide population increased by 7.6 percent.<sup>220</sup>

According to 2019 FFIEC census data, the assessment area contains 289 census tracts: 30 low-income census tracts (10.4 percent), 64 moderate-income tracts (22.1 percent), 103 middle-income tracts (35.6 percent), 87 upper-income tracts (30.1 percent), and 5 unknown-income tracts (1.7 percent).

For purposes of classifying borrower income, this evaluation uses the FFIEC estimated median family income for the Nashville-Davidson-Murfreesboro-Franklin MSA. As shown, the median family income increased from \$60,900 in 2017 to \$61,600 in 2019.

### Borrower Income Levels Nashville-Davidson-Murfreesboro-Franklin, TN MSA

FFIEC Estimated Median Family Income		Low		Moderate		Middle		
		0	- 49.99%	50%	- 79.99%	80%	- 119.99%	
<b>2017</b>	<b>\$60,900</b>	0	- \$30,449	\$30,450	- \$48,719	\$48,720	- \$73,079	\$
<b>2018</b>	<b>\$58,900</b>	0	- \$29,449	\$29,450	- \$47,119	\$47,120	- \$70,679	\$

There is substantial variation in the median family income throughout the assessment area. Williamson County is one of the wealthiest counties in the country with an estimated median family income of \$126,774 between 2015 and 2019, while the median family income in Davidson County was the lowest in the assessment area at \$72,882.<sup>221</sup>

The rapid growth in the assessment area is contributing to greater income disparities, and poverty is a significant concern. In Davidson County, the percentage of families in poverty was estimated at 11.0 percent between 2015 and 2019, while only 2.8 percent of families live in poverty in Williamson County.<sup>222</sup> Throughout the assessment area, 36.7 percent of families were considered low- to moderate-income based on 2019 FFIEC census data. Additionally, 36.2 percent of families in low-income tracts and 17.9 percent of families in moderate-income tracts have incomes below the poverty level. The high poverty rates and the concentration of families living below the poverty level in low- and moderate-income tracts may create challenges to lending in these tracts.

#### Economic Conditions

Nashville has ranked as one of the top 10 large metros for population growth for the past few years and is also a leading national hub for the health care industry and a thriving tourism center. Over the past five years, job

<sup>220</sup> Ibid.

<sup>221</sup> "Nashville assessment area." *GIS Mapping and Geographic Information System Data*, n.d. Web. 29 April 2021.

<<http://www.policymap.com/>>.

<sup>222</sup> Ibid.

## Nashville, Tennessee

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growth in the region has been in the top 5 percent of all metro areas in the country.<sup>223</sup> Top industries in the region include health care management, music and entertainment, manufacturing, and tourism and hospitality. Top employers include Vanderbilt University Medical Center, Nissan North America, HCA Healthcare Inc., and Vanderbilt University.<sup>224</sup> In 2019, the unemployment rate in the Nashville MSA was 2.6 percent, compared to 3.4 percent statewide, and 3.7 percent nationwide.<sup>225</sup> Between December 2015 and 2018, total nonfarm payrolls grew an average of 3.2 percent annually, triple the 1.6 percent annual rate for the nation during the same period. Job growth occurred in every sector for this same period, with the largest growth occurring in construction, financial activities, professional and business services, and leisure and hospitality.<sup>226</sup>

Small businesses play an important role in the Nashville metro economy. According to 2019 Dun & Bradstreet data, there were 66,628 businesses within the Nashville assessment area. Of the total businesses in the assessment area, 90.7 percent had total annual revenues less than or equal to \$1 million and were therefore considered small businesses. Additionally, 19.5 percent of small businesses in the assessment area were located in moderate-income tracts, while there were fewer in low-income tracts at 7.4 percent.

Lending to small businesses posted gradual growth over the past few years in this market. According to an analysis of CRA loan data, the number of small business loans in the assessment area increased by 16.0 percent between 2016 and 2018 (the most recent available data) with 30,527 small business loans made in 2018. Loans occurred most often in Davidson County with nearly 53.2 percent, with the remaining small business loans divided among Williamson County (24.1 percent), Rutherford County (13.6 percent), and Sumner County (9.2 percent). The vast majority of business lending in each of the counties occurred in loan amounts of \$250,000 or below with lending distributed nearly equally to firms with revenues above and below \$1 million. These factors suggest that there may be fewer obstacles for lending in smaller loan amounts and to smaller firms.<sup>227</sup>

The robust economic climate in middle Tennessee is evident in the falling unemployment rates. Between 2017 and 2019, the unemployment rate in the Nashville MSA decreased from 3.0 percent to 2.6 percent. Employment conditions in the MSA compare favorably to the state with unemployment at 3.4 percent in 2019 and nationwide, with an unemployment rate of 3.6 percent.<sup>228</sup>

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<sup>223</sup> "Nashville Regional Economic Development Guide." Nashville Area Chamber of Commerce, n.d. Web. 10 May 2021. <<https://www.nashvillechamber.com/economic-development/data-reports/resources-brochures>>

<sup>224</sup> Ibid.

<sup>225</sup> Ibid.

<sup>226</sup> "Bureau of Labor Statistics Data." U.S. Bureau of Labor Statistics, n.d. Web. 7 May 2019.

[https://www.bls.gov/eag/eag.tn\\_nashville\\_msa.htm](https://www.bls.gov/eag/eag.tn_nashville_msa.htm)

<sup>227</sup> "Nashville assessment area." *FFIEC: CRA Data*. Community Reinvestment, n.d. Web. 10 May 2021.

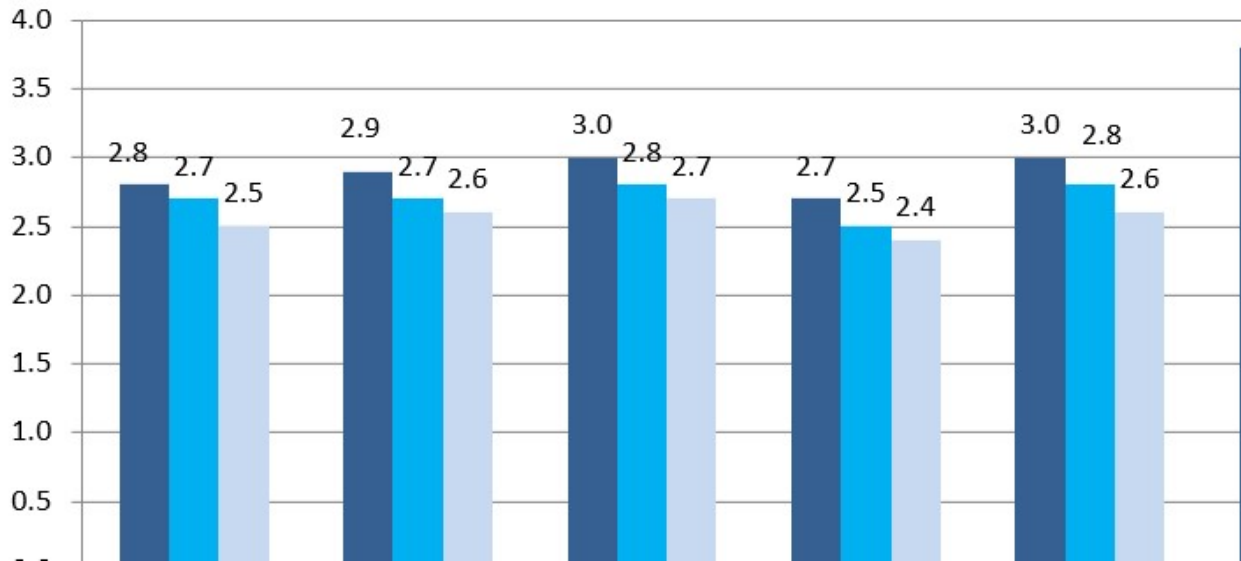
<<http://www.policymap.com/>>.

<sup>228</sup> "Civilian Unemployment." U.S. Bureau of Labor Statistics, n.d. Web. 10 May 2021. <<https://www.bls.gov/charts/employment-situation/civilian-unemployment-rate.htm>>.



## Nashville, Tennessee

### Unemployment Rates - TN Nashville



According to 2019 census data, there were 537,903 housing units located in the assessment area, 57.8 percent of which were owner-occupied, 34.5 percent were rental units, and 7.6 percent were vacant. In low-income census tracts, 26.8 percent of housing units were owner-occupied, while 39.6 percent were owner-occupied in moderate-income tracts. Additionally, in the low-income census tracts, 60.7 percent of housing units were rented. In moderate-income tracts, 51.0 percent of housing units were rented. The median age of the housing stock across the assessment area was 36 years, while the median was 52 years in low-income census tracts and 43 years in moderate-income tracts.<sup>229</sup>

Nashville has seen an increase in the median sales price for homes. During the first quarter of 2018, the median residential sales price for Davidson, Rutherford, Sumner, and Williamson counties was \$300,000, \$250,000, \$273,000, and \$481,000, respectively.<sup>230</sup> In the first quarter of 2019, the median residential sales price for Davidson, Rutherford, Sumner, and Williamson counties was \$305,108, 265,000, \$280,000, and \$520,048, respectively.<sup>231</sup> At the end of the fourth quarter of 2019, residential sales prices rose again. The median residential sales price for Davidson, Sumner, and Williamson counties was \$324,900, \$289,000, and \$534,292, respectively.<sup>232</sup> The upward trend in the median residential sales price for a home indicates that as prices rise, low- to moderate-income families may have a more difficult time obtaining financing for a home.

<sup>229</sup> FRB Atlanta Calculations of 2019 Census Data

<sup>230</sup> "2018 Homes Sales By County." Greater Nashville Realtors, n.d. Web. 21 May 2021.

<https://www.greaternashvillerealtors.org/market-data-quarterly/2018/>

<sup>231</sup> "2019 Homes Sales By County." Greater Nashville Realtors, n.d. Web. 21 May 2021.

<https://www.greaternashvillerealtors.org/market-data-quarterly/2019/>

<sup>232</sup> Ibid. Note: Greater Nashville Realtors did not provide data on the 2019 fourth quarter median residential sales price for Rutherford County.

## Nashville, Tennessee

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The trend in residential sales prices has shown that homeownership for low- and moderate-income families in the Nashville area is becoming less affordable. Additionally, homeownership for families whose salaries are comparable to the median estimate of household income in Davidson County, where Nashville is located, can also be difficult. In 2018, the median household income for Davidson County was \$60,799.<sup>233</sup> During 2019, the median household income in Davidson County increased to \$63,846.<sup>234</sup> Using the assumption that a borrower can obtain a loan for approximately three times the borrower's annual income and using the 2019 median household income for Davidson County, affordable homes would be priced at \$191,538.<sup>235</sup> However, if you live in Nashville, you would need more household income in order to afford a house in the area.

### Demographic Characteristics by Census Tract

The following table presents key demographic and business information used to help develop a performance context for the assessment area. The data reflects the 2019 FFIEC census data and Dun & Bradstreet data used to analyze the bank's CRA performance. Certain components of the data in the table are discussed in this evaluation as they apply to specific parts of the analysis.

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<sup>233</sup> "Estimate of Median Household Income for Davidson County, TN." Federal Reserve Bank of St. Louis, n.d. Web. 21 May 2021. <https://fred.stlouisfed.org/series/MHITN47037A052NCEN>

<sup>234</sup> Ibid.

<sup>235</sup> FRB calculations of the 2019 median household income data for Davidson County, TN.

# Nashville, Tennessee

## Combined Demographics Report

### Assessment Area: TN Nashville

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	30	10.4	20,666	6.5	7,478	36.2	63,787	20
Moderate-income	64	22.1	64,472	20.3	11,541	17.9	53,261	16.7
Middle-income	103	35.6	119,335	37.5	8,915	7.5	63,004	19.8
Upper-income	87	30.1	113,442	35.6	3,634	3.2	138,182	43.4
Unknown-income	5	1.7	319	0.1	34	10.7	0	0
<b>Total Assessment Area</b>	<b>289</b>	<b>100.0</b>	<b>318,234</b>	<b>100.0</b>	<b>31,602</b>	<b>9.9</b>	<b>318,234</b>	<b>100.0</b>
	<b>Housing Units by Tract</b>	<b>Housing Types by Tract</b>						
		<b>Owner-Occupied</b>		<b>Rental</b>		<b>Vacant</b>		
		#	%	%	#	%	#	%
Low-income	43,904	11,758	3.8	26.8	26,636	60.7	5,510	12.6
Moderate-income	124,304	49,240	15.8	39.6	63,369	51	11,695	9.4
Middle-income	197,553	123,505	39.7	62.5	60,366	30.6	13,682	6.9
Upper-income	171,633	126,170	40.6	73.5	35,277	20.6	10,186	5.9
Unknown-income	509	372	0.1	73.1	82	16.1	55	10.8
<b>Total Assessment Area</b>	<b>537,903</b>	<b>311,045</b>	<b>100.0</b>	<b>57.8</b>	<b>185,730</b>	<b>34.5</b>	<b>41,128</b>	<b>7.6</b>
	<b>Total Businesses by Tract</b>	<b>Businesses by Tract &amp; Revenue Size</b>						
		<b>Less Than or = \$1 Million</b>		<b>Over \$1 Million</b>		<b>Revenue Not Reported</b>		
		#	%	#	%	#	%	#
Low-income	5,268	7.9	4,489	7.4	735	12.9	44	8.3
Moderate-income	13,091	19.6	11,772	19.5	1,252	22	67	12.6
Middle-income	18,601	27.9	17,382	28.8	1,111	19.5	108	20.3
Upper-income	28,981	43.5	26,259	43.5	2,414	42.4	308	57.9
Unknown-income	687	1	501	0.8	181	3.2	5	0.9
<b>Total Assessment Area</b>	<b>66,628</b>	<b>100.0</b>	<b>60,403</b>	<b>100.0</b>	<b>5,693</b>	<b>100.0</b>	<b>532</b>	<b>100.0</b>
<b>Percentage of Total Businesses:</b>			<b>90.7</b>		<b>8.5</b>		<b>.8</b>	
	<b>Total Farms by Tract</b>	<b>Farms by Tract &amp; Revenue Size</b>						
		<b>Less Than or = \$1 Million</b>		<b>Over \$1 Million</b>		<b>Revenue Not Reported</b>		
		#	%	#	%	#	%	#
Low-income	16	2.4	16	2.4	0	0	0	0
Moderate-income	66	9.9	63	9.6	3	37.5	0	0
Middle-income	247	36.9	240	36.5	4	50	3	75
Upper-income	332	49.6	330	50.2	1	12.5	1	25
Unknown-income	8	1.2	8	1.2	0	0	0	0
<b>Total Assessment Area</b>	<b>669</b>	<b>100.0</b>	<b>657</b>	<b>100.0</b>	<b>8</b>	<b>100.0</b>	<b>4</b>	<b>100.0</b>
<b>Percentage of Total Farms:</b>			<b>98.2</b>		<b>1.2</b>		<b>.6</b>	

2019 FFIEC Census Data and 2019 D&B Information

## Nashville, Tennessee

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### Credit and Community Development Needs

To better understand the local community development and economic landscapes, individuals familiar with the community and with community development activities were contacted. These individuals discussed the various opportunities and challenges in the region and how financial institutions can be responsive to local community development needs through lending, investment, and/or service activities. According to these contacts, affordable workforce housing is a concern in the area.

The Nashville market has a relatively strong community development environment with numerous community service organizations targeting low- and moderate-income individuals and families. In addition, there are several active CDFIs specializing in affordable housing finance and small business lending, as well as an effective network of nonprofits providing financial counseling. These assets create a favorable environment and opportunity for banks to partner with nonprofits, developers and CDFIs to provide affordable housing, neighborhood revitalization, and small business development by investing, lending directly, or providing technical assistance to the organizations or those they serve. It is also important to note that the community development industry is most established in Davidson County, but many of the organizations serve a broader regional area. In the suburban counties, additional nonprofit capacity is needed to address community development needs.

According to a community contact engaged in affordable housing initiatives, the lack of homes available for sale has had a significant impact on low- to moderate-income homebuyers. From 2017 through 2019, Nashville has seen an increase in the cost of homes as well as a lack of affordable homes available for sale. As a result, the low supply of affordable housing has created difficulty for low- to moderate-income people to purchase homes. Additionally, many people are renting out their current homes in response to the demand for housing. Since renting has become more prevalent while housing stock has decreased, this trend has reduced the availability of affordable housing stock.

While renting has become more prevalent in Nashville, there has been slower growth in the cost of one- and two-bedroom rentals in Nashville.<sup>236</sup> In 2019, the cost was \$1,330 for a one-bedroom and \$1,380 for a two-bedroom apartment.<sup>237</sup> Even though there is not a significant difference in the monthly cost between a one-bedroom and a two-bedroom apartment, Nashville still remains the most expensive city for renters in Tennessee.<sup>238</sup> As a result, the increased costs associated with living in Nashville has had an impact on low- and moderate-income individuals to purchase or rent a place to live.

There are numerous opportunities in this assessment area for banks to partner with nonprofits, developers, and community development financial institutions to engage in a wide range of community development activities, including affordable housing development. Additionally, banks can partner with these organizations to assist in financial education and homeownership counseling opportunities. All of these activities help provide assistance to people in the Nashville area.

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<sup>236</sup> Stennett, Desiree. "Memphis Rent Rises 14 Percent, Signals Growth." *The Commercial Appeal*, 4 Jan. 2019: A9. Print.

<sup>237</sup> Ibid.

<sup>238</sup> Ibid.

## Nashville, Tennessee

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### CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS

#### LENDING TEST

Synovus Bank's lending performance in the Nashville assessment area is adequate. The geographic distribution of loans reflects adequate penetration throughout the assessment area. Similarly, the distribution of loans reflects adequate penetration among borrowers of different income levels and businesses of different revenue sizes. In addition, the bank makes a relatively high level of community development loans in the Nashville assessment area.

During the review period, the bank reported 1,421 HMDA-reportable loans compared to 506 small business loans in the Nashville assessment area. Therefore, evaluation and rating of the assessment area focuses on the performance of HMDA-reportable lending more heavily than small business lending in determining the bank's lending test rating in the assessment area. The Nashville assessment area contains 5.2 percent of the bank's total HMDA-reportable lending and 2.3 percent of its total small business lending, by number of loans. In comparison, 1.0 percent of the bank's total deposits are in this assessment area.

For the lending test analysis, lending performance in low-, moderate-, middle-, and upper-income census tracts and to low-, moderate-, middle-, and upper-income borrowers was considered for each product; however, comments for activity in middle- and upper-income tracts and to middle- and upper-income borrowers are only included when they were material to the outcome of the analyses.

Details of the bank's HMDA-reportable and small business lending and information regarding lending by peers can be found in Appendix F.

#### ***Geographic Distribution of Loans***

For this analysis the geographic distribution of small business and HMDA-reportable lending, including both originations and purchases, was compared with available demographic information. Performance context information and aggregate lending data were also taken into consideration. For instance, unemployment rates, poverty rates, the level of owner-occupied units, and the volume of small businesses in low- and moderate-income census tracts were issues considered when assessing the bank's lending performance. Considering all of these factors, Synovus Bank's geographic distribution of loans reflects adequate penetration throughout the assessment area. No conspicuous gaps in lending activity by income category were identified.

#### Home Purchase Loans

Home purchase lending in low-income tracts is excellent. In 2018 and 2019, Synovus Bank's home purchase lending in low-income tracts significantly exceeded the percentage of owner-occupied units located in these tracts. The bank's lending performance also significantly exceeded aggregate lending performance in 2018 and 2019.

Home purchase lending in moderate-income census tracts is adequate. At 14.0 percent, the bank's lending was comparable to the percentage of owner-occupied units in moderate-income census tracts. The bank's home purchase lending was also comparable to aggregate lending performance.

## Nashville, Tennessee

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### Home Refinance Loans

Home refinance lending in low-income census tracts is adequate. With 5.0 percent of its home refinance loans in low-income tracts, the bank exceeded the percentage of owner-occupied units during the review period. The bank's lending performance was slightly above aggregate lending performance in 2018 and 2019.

Home refinance lending in moderate-income tracts is poor. The bank's home refinance lending in moderate-income tracts was below the percentage of owner-occupied units. The bank's lending performance was also below aggregate lending in these tracts.

### Small Business Loans

Small business lending in low-income census tracts is good. Synovus Bank's small business lending in low-income tracts at 10.5 percent exceeded the percentage of businesses located in these tracts at 7.9 percent. The bank's lending performance was also above aggregate lenders in the assessment area.

Small business lending in moderate-income census tracts is adequate. The bank's small business lending was slightly below the percentage of businesses located in moderate-income census tracts. In 2018, the bank's performance was similar to the aggregate lending performance and in 2019 it was only slightly below.

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

The distribution of loans by borrower income or revenue size of businesses is adequate. For this analysis, the distribution of HMDA-reportable lending across borrower income levels and small business lending across business revenue sizes was compared to available demographic information. Although the bank showed a substantial increase in the volume of loans made to low- and moderate-income borrowers between 2017 and 2019, Synovus's overall distribution to borrowers by income was underwhelming. Bank management noted one of the biggest challenges in the market has been the number of low- and moderate-income consumers and the large-sized competitors with comparable affordable housing products. Synovus Bank was ranked 20th in deposit market share in 2019 and 36th among total HMDA-reportable lenders in Nashville. To offset these challenges, the bank focused on developing partnerships with local nonprofits, conducting several financial literacy classes on budgeting and the home buying process, and becoming a sponsor for the 2018 Tennessee Fair Housing Matters Conference.

### Home Purchase Loans

Home purchase lending to low-income borrowers is poor. Synovus Bank's home purchase lending to low-income borrowers was below the percentage of low-income families in the assessment area, and the bank's performance in 2018 and 2019 was below aggregate lenders.

Home purchase lending to moderate-income borrowers is adequate. The bank's home purchase lending to moderate-income borrowers was above the percentage of moderate-income families and comparable to the aggregate lending performance throughout the review period.

## Nashville, Tennessee

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### Home Refinance Loans

Home refinance lending to low-income borrowers is poor. The bank's home refinance lending to low-income borrowers at 5.0 percent was significantly below the percentage of low-income families at 20.0 percent. Additionally, the bank's lending performance was below aggregate lenders in the assessment area.

Home refinance lending to moderate-income borrowers is also poor. The bank's home refinance lending to moderate-income borrowers at 7.2 percent was below the percentage of moderate-income families at 16.7 percent and also below aggregate lending performance.

### Small Business Loans

The distribution of small business loans to businesses of different sizes is good. The bank's percentage of small business loans to businesses with revenues of \$1 million or less was less than the percentage of small businesses in the assessment area. However, in 2018, the bank's lending exceeded aggregate lending performance and in 2019 was similar to aggregate lending performance. Additionally, 71.0 percent of small business loans were originated in amounts of \$250,000 or less, indicating a willingness to lend in the smaller amounts that are typically requested by small businesses.

### ***Community Development Lending***

Synovus makes a high level of community development loans in the Nashville assessment area. During the review period, the bank originated three community development loans totaling \$10.2 million. All the bank's loans refinanced debt on multifamily properties that were considered affordable for low- and moderate-income individuals based on the median family income for the Nashville MSA and assuming no more than 30 percent of family income was spent on rent. The bank's lending did not demonstrate a high level of responsiveness to the community development and credit needs in this assessment area, but the level of lending was considered good based on the bank's lending and deposit presence in the assessment area.

## **INVESTMENT TEST**

The bank made an excellent level of qualified community development investments and grants that directly benefited the assessment area including 133 investments totaling \$21.2 million. Of these, 42.3 percent were purchased during the examination review period. The bank also made 41 grants totaling \$99,491 directly to the assessment area. Combined investment and grant activity inside the assessment area totaled \$21.3 million. Notable investments included a deposit in a Black-owned CDFI bank, as well as prior period Equity Equivalent (EQ2) investments in two CDFIs supporting affordable housing; another EQ2 in a CDFI supporting economic development; and Low-Income Housing Tax Credits that created 47 units of affordable housing available to low- and moderate-income individuals. Notable contributions supported a variety of affordable housing organizations and agencies; economic development focusing on start-ups; and a wide range of community services including healthcare, youth education, and support for the homeless. Given the bank's presence in the market, the bank exhibited excellent responsiveness to the local community development needs.

## Nashville, Tennessee

### SERVICE TEST

Synovus Bank’s service test performance in the Nashville assessment area is considered adequate. Retail banking services are unreasonably inaccessible to portions of the bank’s assessment area. However, Synovus’ 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/or individuals. Business hours and services do not vary in a way that inconveniences any portion of its assessment area, particularly low- and moderate-income geographies and/or individuals. In addition, bank employees provided a relatively high level of community development services within the Nashville assessment area.

#### *Retail Services*

The distribution of the bank’s branches by census tract income level was compared to the distribution of households and businesses in the assessment area. The table below shows the distribution of branches, households, and businesses.

Geographic Distribution of Branches & ATMS  
Assessment Area: TN Nashville

Tract Category	Branches							ATMs								Demographics						
	Total Branches		Open	Closed	Drive thru	Extend-ed Hours	Week-end Hours	Total ATMs		Full Service ATMs				Cash only ATMs				Census Tracts		House holds	Total Businesses	
	#	%						#	%	#	%	Open	Closed	#	%	Open	Closed	#	%			%
Low	0	0.0%	0	0	0	0	0	Total	0	0.0%	0	0.0%	0	0	0	0.0%	0	0	30	10.4%	7.7%	7.9%
DTO	0		0	0				SA	0		0		0	0	0		0	0				
Moderate	1	11.1%	0	0	1	1	0	Total	2	15.4%	1	11.1%	0	0	1	25.0%	0	0	64	22.1%	22.7%	19.6%
DTO	0		0	0				SA	0		0		0	0	0		0	0				
Middle	2	22.2%	0	0	2	2	0	Total	3	23.1%	2	22.2%	0	0	1	25.0%	0	0	103	35.6%	37.0%	27.9%
DTO	0		0	0				SA	0		0		0	0	0		0	0				
Upper	6	66.7%	0	0	4	6	0	Total	8	61.5%	6	66.7%	0	0	2	50.0%	0	0	87	30.1%	32.5%	43.5%
DTO	0		0	0				SA	1		0		0	0	1		0	0				
Unknown	0	0.0%	0	0	0	0	0	Total	0	0.0%	0	0.0%	0	0	0	0.0%	0	0	5	1.7%	0.1%	1.0%
DTO	0		0	0				SA	0		0		0	0	0		0	0				
Total	9	100.0%	0	0	7	9	0	Total	13	100.0%	9	100.0%	0	0	4	100.0%	0	0	289	100.0%	100.0%	100.0%
DTO	0		0	0				SA	1		0		0	0	1		0	0				

2019 FFIEC Census Data, 2019 D&B Info, 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

Synovus’ branch network in Nashville is unreasonably inaccessible to portions of the bank’s assessment area. During the review period, the bank operated nine branch offices in this assessment area. The bank’s branch network included no branches in low-income tracts compared to 7.7 percent of households and 7.9 percent of businesses. Additionally, the bank had one (11.1 percent) branch in a moderate-income tract, which is also below both demographic figures: households (22.7 percent) and businesses (19.6 percent). There may be an opportunity to increase accessibility of branches in the southeast portion of Davidson County. There were no branch closings or openings in this assessment area during the review period. As such, the bank’s record of opening or closing branches has generally not adversely affected the accessibility of its delivery systems, including to low- and moderate-income geographies or individuals.



## Nashville, Tennessee

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Business hours and services do not vary in a way that inconveniences any portion of the area. All branches offer extended hours. A full array of personal and business banking products and services is offered at all locations in this assessment area. Delivery systems include full-service ATMs at all the branches. The ATMs combined with other delivery systems, including telephone and mobile banking, internet online banking and remote deposit capture, are available to provide customers with access to banking services after normal business hours.

### *Community Development Services*

The bank provides a relatively high level of community development services. During the evaluation period the bank provided 754 community development service hours to various organizations that benefited its assessment area. Bank officers and employees provided assistance to numerous nonprofit organizations that help low- and moderate-income individuals; economic development organizations; and organizations that promote affordable housing. Employees served in various capacities, including leadership roles such as serving as board and committee members (466 hours). In addition, employees served as instructors of homebuyer education classes (283 hours).

## Appendices

### APPENDIX A - SCOPE OF THE EXAMINATION

<b>SCOPE OF EXAMINATION</b>		
<b>TIME PERIOD REVIEWED</b>		
HMDA-reportable and CRA Small Business Lending: January 1, 2017, to December 31, 2019		
Community Development Lending, Investments and Services: July 1, 2017 to December 31, 2019		
<b>FINANCIAL INSTITUTION</b>		<b>PRODUCTS REVIEWED</b>
Synovus Bank – Columbus, Georgia		HMDA-reportable loans & CRA small business loans
<b>AFFILIATE(S)</b>	<b>AFFILIATE RELATIONSHIP</b>	<b>PRODUCTS REVIEWED</b>
Synovus Mortgage	Mortgage Company	HMDA-reportable loans

<b>LIST OF ASSESSMENT AREAS AND TYPE OF EXAMINATION</b>			
<i><b>ASSESSMENT AREA</b></i>	<i><b>TYPE OF EXAMINATION</b></i>	<i><b>BRANCHES VISITED</b></i>	<i><b>OTHER INFORMATION</b></i>
<b>ALABAMA</b>			
Birmingham	Full-Scope Review		
Coffee-Dale	Limited-Scope Review		
Daphne-Fairhope-Foley	Limited-Scope Review		
Dothan	Limited-Scope Review		
Huntsville	Full-Scope Review		

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Mobile	Limited-Scope Review		
Montgomery	Limited-Scope Review		
Tuscaloosa	Limited-Scope Review		
Walker	Limited-Scope Review		
<b>FLORIDA</b>			
Daytona Beach	Limited-Scope Review		The bank added this assessment area in 2019 after acquiring Florida Community Bank.
Ft. Lauderdale	Limited-Scope Review		The bank added this assessment area in 2019 after acquiring Florida Community Bank.
Ft. Myers	Limited-Scope Review		
Ft. Walton Beach	Limited-Scope Review		
Hendry	Limited-Scope Review		The bank added this assessment area in 2019 after acquiring Florida Community Bank.
Jacksonville	Limited-Scope Review		
Miami	Limited-Scope Review		The bank added this assessment area in 2019 after acquiring Florida Community Bank.

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Naples	Limited-Scope Review		
Orlando	Limited-Scope Review		Expanded the assessment area to include the entire MSA in 2019, due to Florida Community Bank acquisition.
Palm Bay	Limited-Scope Review		The bank added this assessment area in 2019 after acquiring Florida Community Bank.
Pensacola	Limited-Scope Review		
Port St. Lucie	Limited-Scope Review		The bank added this assessment area in 2019 after acquiring Florida Community Bank.
Punta Gorda	Limited-Scope Review		The bank added this assessment area in 2019 after acquiring Florida Community Bank.
Sarasota	Full-Scope Review		
Tallahassee	Limited-Scope Review		
Tampa	Full-Scope Review		Expanded the assessment area to include the entire MSA in 2019, due to Florida Community Bank acquisition.
Vero Beach	Limited-Scope Review		The bank added this assessment area in 2019 after acquiring Florida Community Bank.
West Palm Beach	Limited-Scope Review		The bank added this assessment area in 2019 after acquiring Florida Community Bank.
<b>GEORGIA</b>			

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Albany	Limited-Scope Review		
Athens	Full-Scope Review		
Atlanta	Full-Scope Review		
Augusta	Limited-Scope Review		
Brunswick	Limited-Scope Review		
Bulloch-Candler	Limited-Scope Review		
Camden	Limited-Scope Review		
Dalton	Limited-Scope Review		
Franklin-Hart	Limited-Scope Review		
Gordon	Limited-Scope Review		
Macon	Limited-Scope Review		The bank added this assessment area in 2018 after opening a branch.

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Rome	Limited-Scope Review		
Savannah	Limited-Scope Review		
Sumter	Limited-Scope Review		
Thomas	Limited-Scope Review		
Tift	Limited-Scope Review		
Troup	Limited-Scope Review		
Valdosta	Limited-Scope Review		
Warner Robins	Limited-Scope Review		
<b>SOUTH CAROLINA</b>			
Charleston	Full-Scope Review		
Columbia	Limited-Scope Review		
Florence	Limited-Scope Review		

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Greenville	Limited-Scope Review		
Hilton Head	Limited-Scope Review		
Lee	Limited-Scope Review		
Myrtle Beach	Limited-Scope Review		
Spartanburg	Limited-Scope Review		
Sumter-Clarendon	Limited-Scope Review		
<b>TENNESSEE</b>			
Nashville	Full-Scope Review		
<b>MULTISTATES</b>			
Multi Chattanooga	Full-Scope Review		
Multi Columbus	Full-Scope Review		

## Appendices

### APPENDIX B - SUMMARY OF STATE RATINGS

<b>State Area Name</b>	<b>Lending Test Rating</b>	<b>Investment Test Rating</b>	<b>Service Test Rating</b>	<b>Overall State Rating</b>
<b>Alabama</b>	Low Satisfactory	High Satisfactory	Low Satisfactory	Satisfactory
<b>Florida</b>	Low Satisfactory	High Satisfactory	Low Satisfactory	Satisfactory
<b>Georgia</b>	Low Satisfactory	High Satisfactory	Low Satisfactory	Satisfactory
<b>South Carolina</b>	High Satisfactory	High Satisfactory	High Satisfactory	Satisfactory
<b>Tennessee</b>	Low Satisfactory	Outstanding	Low Satisfactory	Satisfactory
<b>Multi-Chattanooga</b>	Low Satisfactory	High Satisfactory	High Satisfactory	Satisfactory
<b>Multi-Columbus</b>	Low Satisfactory	Outstanding	High Satisfactory	Satisfactory



## Appendices

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### APPENDIX C – CRA ABBREVIATIONS

#### Abbreviations

AHP -	Affordable Housing Program
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
LIHTC -	Low Income Housing Tax Credit
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

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### 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 metropolitan statistical areas. Census tracts usually have between 2,500 and 8,000 persons, and their physical size varies widely depending upon population density. Census tracts are designed to be homogeneous with respect to population characteristics, economic status, and living conditions to allow for statistical comparisons.

**Community development:** 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, Office of the Comptroller of the Currency, and the Federal Deposit Insurance Corporation 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, Federal Deposit Insurance Corporation, and Office of the Comptroller of the Currency, 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.

**Consistent:** This term is used to describe the performance of an institution in an assessment area reviewed not using full-scope procedures when the performance is the same as the performance in the state overall.

**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

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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).

**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 metropolitan statistical area 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 refinancing of home improvement and home purchase loans.

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

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

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**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.

**Not Consistent:** This term is used to describe the performance of an institution in an assessment area reviewed not using full-scope procedures when the performance is not the same as the performance in the state overall.

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

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

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

**Small loan(s) to business(es):** A loan included in 'loans to small businesses' as defined in the Consolidated Report of Condition and Income (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 Consolidated Report of Condition and Income (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 120 percent or more of the area median income, or a median family income that is 120 percent or more, in the case of a geography.

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### APPENDIX E - GENERAL INFORMATION

#### **General Information**

The Community Reinvestment Act (CRA) requires each federal financial supervisory agency to use its authority when examining financial institutions subject to its supervision to assess the institution's record of meeting the credit needs of its entire community, including low- and moderate-income neighborhoods, consistent with safe and sound operation of the institution. Upon conclusion of such 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 **SYNOVUS BANK** prepared by the **Federal Reserve Bank of Atlanta**, the institution's supervisory agency, as of **January 25, 2021**. The agency rates the CRA performance of an institution consistent with the provisions set forth in Appendix A to 12 CFR Part 228.

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### APPENDIX F – FULL-SCOPE ASSESSMENT AREA LENDING TABLES

#### Geographic Distribution of HMDA Loans

Assessment Area: Multi Chattanooga

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2017					2017					
		Count		Bank Dollar		Owner Occupied Units	Count			Dollar		
		#	%	\$ (000s)	\$ %		#	%	%	\$ (000s)	\$ %	\$ %
HOME PURCHASE	Low	3	5.8%	\$694	4.8%	3.0%	3	5.8%	2.3%	\$694	4.8%	2.1%
	Moderate	2	3.8%	\$262	1.8%	17.0%	2	3.8%	13.3%	\$262	1.8%	8.5%
	Middle	17	32.7%	\$4,582	31.5%	41.2%	17	32.7%	39.4%	\$4,582	31.5%	35.3%
	Upper	30	57.7%	\$9,009	61.9%	38.8%	30	57.7%	45.0%	\$9,009	61.9%	54.1%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>52</i>	<i>100.0%</i>	<i>\$14,547</i>	<i>100.0%</i>	<i>100.0%</i>	<i>52</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$14,547</i>	<i>100.0%</i>	<i>100.0%</i>
REFINANCE	Low	0	0.0%	\$0	0.0%	3.0%	0	0.0%	2.4%	\$0	0.0%	1.9%
	Moderate	3	13.6%	\$502	9.1%	17.0%	3	13.6%	14.3%	\$502	9.1%	9.5%
	Middle	12	54.5%	\$2,407	43.7%	41.2%	12	54.5%	39.6%	\$2,407	43.7%	34.9%
	Upper	7	31.8%	\$2,600	47.2%	38.8%	7	31.8%	43.6%	\$2,600	47.2%	53.7%
	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>\$5,509</i>	<i>100.0%</i>	<i>100.0%</i>	<i>22</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$5,509</i>	<i>100.0%</i>	<i>100.0%</i>
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	3.0%	0	0.0%	4.2%	\$0	0.0%	1.4%
	Moderate	1	25.0%	\$3	1.3%	17.0%	1	25.0%	17.4%	\$3	1.3%	10.5%
	Middle	1	25.0%	\$24	10.6%	41.2%	1	25.0%	40.7%	\$24	10.6%	35.1%
	Upper	2	50.0%	\$199	88.1%	38.8%	2	50.0%	37.8%	\$199	88.1%	53.0%
	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>\$226</i>	<i>100.0%</i>	<i>100.0%</i>	<i>4</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$226</i>	<i>100.0%</i>	<i>100.0%</i>
MULTI FAMILY	Low	0	0.0%	\$0	0.0%	14.4%	0	0.0%	11.3%	\$0	0.0%	20.4%
	Moderate	0	0.0%	\$0	0.0%	18.6%	0	0.0%	22.6%	\$0	0.0%	7.3%
	Middle	1	50.0%	\$342	1.7%	36.7%	1	50.0%	48.4%	\$342	1.7%	42.5%
	Upper	1	50.0%	\$19,800	98.3%	30.3%	1	50.0%	17.7%	\$19,800	98.3%	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>2</i>	<i>100.0%</i>	<i>\$20,142</i>	<i>100.0%</i>	<i>100.0%</i>	<i>2</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$20,142</i>	<i>100.0%</i>	<i>100.0%</i>
HMDA TOTALS	Low	3	3.8%	\$694	1.7%	3.0%	3	3.8%	2.5%	\$694	1.7%	3.5%
	Moderate	6	7.5%	\$767	1.9%	17.0%	6	7.5%	13.9%	\$767	1.9%	8.7%
	Middle	31	38.8%	\$7,355	18.2%	41.2%	31	38.8%	39.6%	\$7,355	18.2%	35.8%
	Upper	40	50.0%	\$31,608	78.2%	38.8%	40	50.0%	44.0%	\$31,608	78.2%	52.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>80</i>	<i>100.0%</i>	<i>\$40,424</i>	<i>100.0%</i>	<i>100.0%</i>	<i>80</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$40,424</i>	<i>100.0%</i>	<i>100.0%</i>

Originations & Purchases  
2017 FFIEC Census Data and 2015 ACS Data

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

Assessment Area: Multi Chattanooga

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison											
		2018, 2019					2018					2019						
		Bank		Owner Occupied Units	Count		Dollar			Count		Dollar						
		Count	Dollar		Bank	Agg	Bank	Agg	Bank	Agg	Bank	Agg						
#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %	#	%	%	\$ (000s)	\$ %	\$ %		
HOME PURCHASE	Low	8	5.4%	\$2,299	6.8%	3.0%	5	5.7%	2.4%	\$1,206	6.3%	2.2%	3	5.0%	3.0%	\$1,093	7.4%	2.2%
	Moderate	25	17.0%	\$2,968	8.8%	17.0%	15	17.2%	14.6%	\$1,740	9.1%	9.5%	10	16.7%	14.6%	\$1,228	8.4%	9.8%
	Middle	57	38.8%	\$11,585	34.3%	41.2%	34	39.1%	40.2%	\$6,657	34.8%	36.1%	23	38.3%	39.6%	\$4,928	33.5%	36.3%
	Upper	57	38.8%	\$16,968	50.2%	38.8%	33	37.9%	42.7%	\$9,522	49.8%	52.2%	24	40.0%	42.7%	\$7,446	50.7%	51.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<b>Total</b>	<b>147</b>	<b>100.0%</b>	<b>\$33,820</b>	<b>100.0%</b>	<b>100.0%</b>	<b>87</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$19,125</b>	<b>100.0%</b>	<b>100.0%</b>	<b>60</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$14,695</b>	<b>100.0%</b>	<b>100.0%</b>
REFINANCE	Low	0	0.0%	\$0	0.0%	3.0%	0	0.0%	2.3%	\$0	0.0%	1.4%	0	0.0%	1.7%	\$0	0.0%	1.3%
	Moderate	4	6.6%	\$333	2.9%	17.0%	1	3.6%	13.2%	\$121	2.5%	9.5%	3	9.1%	11.4%	\$212	3.2%	6.9%
	Middle	20	32.8%	\$3,328	29.1%	41.2%	9	32.1%	40.2%	\$1,065	21.8%	35.8%	11	33.3%	39.5%	\$2,263	34.5%	35.3%
	Upper	37	60.7%	\$7,790	68.0%	38.8%	18	64.3%	44.3%	\$3,705	75.8%	53.3%	19	57.6%	47.4%	\$4,085	62.3%	56.5%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<b>Total</b>	<b>61</b>	<b>100.0%</b>	<b>\$11,451</b>	<b>100.0%</b>	<b>100.0%</b>	<b>28</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$4,891</b>	<b>100.0%</b>	<b>100.0%</b>	<b>33</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$6,560</b>	<b>100.0%</b>	<b>100.0%</b>
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	3.0%	0	0.0%	1.9%	\$0	0.0%	1.4%	0	0.0%	3.1%	\$0	0.0%	1.7%
	Moderate	1	25.0%	\$75	21.6%	17.0%	0	0.0%	12.8%	\$0	0.0%	8.1%	1	25.0%	12.8%	\$75	21.6%	9.5%
	Middle	0	0.0%	\$0	0.0%	41.2%	0	0.0%	33.3%	\$0	0.0%	28.8%	0	0.0%	37.2%	\$0	0.0%	35.8%
	Upper	3	75.0%	\$272	78.4%	38.8%	0	0.0%	52.0%	\$0	0.0%	61.7%	3	75.0%	46.9%	\$272	78.4%	53.0%
	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%
	<b>Total</b>	<b>4</b>	<b>100.0%</b>	<b>\$347</b>	<b>100.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>4</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$347</b>	<b>100.0%</b>	<b>100.0%</b>
MULTI FAMILY	<b>Multi-Family Units</b>																	
	Low	0	0.0%	\$0	0.0%	14.4%	0	0.0%	20.7%	\$0	0.0%	16.8%	0	0.0%	10.3%	\$0	0.0%	4.1%
	Moderate	0	0.0%	\$0	0.0%	18.6%	0	0.0%	23.9%	\$0	0.0%	6.6%	0	0.0%	30.8%	\$0	0.0%	21.1%
	Middle	0	0.0%	\$0	0.0%	36.7%	0	0.0%	34.8%	\$0	0.0%	30.2%	0	0.0%	36.4%	\$0	0.0%	33.3%
	Upper	0	0.0%	\$0	0.0%	30.3%	0	0.0%	20.7%	\$0	0.0%	46.3%	0	0.0%	22.4%	\$0	0.0%	41.5%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
<b>Total</b>	<b>0</b>	<b>0.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	
OTHER PURPOSE LOC	Low	2	3.6%	\$51	0.6%	3.0%	0	0.0%	1.5%	\$0	0.0%	2.4%	2	5.9%	2.9%	\$51	0.9%	1.4%
	Moderate	6	10.7%	\$883	11.3%	17.0%	1	4.5%	6.5%	\$235	10.7%	5.1%	5	14.7%	8.0%	\$648	11.5%	4.4%
	Middle	24	42.9%	\$2,270	28.9%	41.2%	11	50.0%	38.8%	\$846	38.3%	31.6%	13	38.2%	35.8%	\$1,424	25.2%	31.8%
	Upper	24	42.9%	\$4,644	59.2%	38.8%	10	45.5%	53.1%	\$1,125	51.0%	61.0%	14	41.2%	53.3%	\$3,519	62.4%	62.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<b>Total</b>	<b>56</b>	<b>100.0%</b>	<b>\$7,848</b>	<b>100.0%</b>	<b>100.0%</b>	<b>22</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$2,206</b>	<b>100.0%</b>	<b>100.0%</b>	<b>34</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$5,642</b>	<b>100.0%</b>	<b>100.0%</b>

Originations & Purchases  
2019 FFIEC Census Data and 2010 ACS Data

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**Geographic Distribution of HMDA Loans - Table 2 of 2**  
Assessment Area: Multi Chattanooga

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019					Bank & Aggregate Lending Comparison											
		Bank				Owner Occupied Units %	2018					2019						
		Count		Dollar			Count		Dollar			Count		Dollar				
		#	%	\$ (000s)	\$ %	Bank #	Agg %	Bank \$ (000s)	Agg \$ %	Agg \$ %	Bank #	Agg %	Bank \$ (000s)	Agg \$ %	Agg \$ %			
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	\$0	0.0%	3.0%	0	0.0%	1.8%	\$0	0.0%	0.8%	0	0.0%	2.6%	\$0	0.0%	3.6%
	Moderate	4	80.0%	\$313	79.2%	17.0%	2	100.0%	12.3%	\$169	100.0%	7.3%	2	66.7%	17.9%	\$144	63.7%	10.6%
	Middle	0	0.0%	\$0	0.0%	41.2%	0	0.0%	32.9%	\$0	0.0%	29.9%	0	0.0%	38.3%	\$0	0.0%	35.6%
	Upper	1	20.0%	\$82	20.8%	38.8%	0	0.0%	53.0%	\$0	0.0%	62.0%	1	33.3%	41.3%	\$82	36.3%	50.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<b>Total</b>	<b>5</b>	<b>100.0%</b>	<b>\$395</b>	<b>100.0%</b>	<b>100.0%</b>	<b>2</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$169</b>	<b>100.0%</b>	<b>100.0%</b>	<b>3</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$226</b>	<b>100.0%</b>	<b>100.0%</b>
PURPOSE NOT APPLICABLE	Low	0	0.0%	\$0	0.0%	3.0%	0	0.0%	4.0%	\$0	0.0%	2.7%	0	0.0%	4.2%	\$0	0.0%	2.3%
	Moderate	0	0.0%	\$0	0.0%	17.0%	0	0.0%	20.3%	\$0	0.0%	16.4%	0	0.0%	24.7%	\$0	0.0%	18.5%
	Middle	0	0.0%	\$0	0.0%	41.2%	0	0.0%	38.8%	\$0	0.0%	37.2%	0	0.0%	40.3%	\$0	0.0%	38.1%
	Upper	0	0.0%	\$0	0.0%	38.8%	0	0.0%	37.0%	\$0	0.0%	43.7%	0	0.0%	30.8%	\$0	0.0%	41.1%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<b>Total</b>	<b>0</b>	<b>0.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>
HMDA TOTALS	Low	10	3.7%	\$2,350	4.4%	3.0%	5	3.6%	2.5%	\$1,206	4.6%	3.1%	5	3.7%	2.7%	\$1,144	4.2%	2.1%
	Moderate	40	14.7%	\$4,572	8.5%	17.0%	19	13.7%	14.0%	\$2,265	8.6%	9.2%	21	15.7%	13.6%	\$2,307	8.4%	10.0%
	Middle	101	37.0%	\$17,183	31.9%	41.2%	54	38.8%	39.6%	\$8,568	32.5%	35.3%	47	35.1%	39.3%	\$8,615	31.4%	35.7%
	Upper	122	44.7%	\$29,756	55.2%	38.8%	61	43.9%	43.9%	\$14,352	54.4%	52.4%	61	45.5%	44.5%	\$15,404	56.1%	52.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<b>Total</b>	<b>273</b>	<b>100.0%</b>	<b>\$53,861</b>	<b>100.0%</b>	<b>100.0%</b>	<b>139</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$26,391</b>	<b>100.0%</b>	<b>100.0%</b>	<b>134</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$27,470</b>	<b>100.0%</b>	<b>100.0%</b>

Originations & Purchases  
2019 FFIEC Census Data and 2010 ACS Data



## Appendices

### Borrower Distribution of HMDA Loans

Assessment Area: Multi Chattanooga

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	5.8%	\$390	2.7%	20.8%	3	5.8%	5.2%	\$390	2.7%	2.9%
	Moderate	5	9.6%	\$763	5.2%	17.2%	5	9.6%	16.6%	\$763	5.2%	11.0%
	Middle	11	21.2%	\$1,823	12.5%	20.3%	11	21.2%	19.9%	\$1,823	12.5%	17.3%
	Upper	33	63.5%	\$11,571	79.5%	41.8%	33	63.5%	38.8%	\$11,571	79.5%	51.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	19.6%	\$0	0.0%	17.7%
	<i>Total</i>	<i>52</i>	<i>100.0%</i>	<i>\$14,547</i>	<i>100.0%</i>	<i>100.0%</i>	<i>52</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$14,547</i>	<i>100.0%</i>	<i>100.0%</i>
REFINANCE	Low	2	9.1%	\$119	2.2%	20.8%	2	9.1%	6.9%	\$119	2.2%	3.6%
	Moderate	2	9.1%	\$210	3.8%	17.2%	2	9.1%	13.6%	\$210	3.8%	9.4%
	Middle	4	18.2%	\$767	13.9%	20.3%	4	18.2%	20.2%	\$767	13.9%	16.8%
	Upper	14	63.6%	\$4,413	80.1%	41.8%	14	63.6%	37.4%	\$4,413	80.1%	46.9%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	22.0%	\$0	0.0%	23.4%
	<i>Total</i>	<i>22</i>	<i>100.0%</i>	<i>\$5,509</i>	<i>100.0%</i>	<i>100.0%</i>	<i>22</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$5,509</i>	<i>100.0%</i>	<i>100.0%</i>
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	20.8%	0	0.0%	12.4%	\$0	0.0%	10.0%
	Moderate	0	0.0%	\$0	0.0%	17.2%	0	0.0%	18.2%	\$0	0.0%	10.1%
	Middle	1	25.0%	\$3	1.3%	20.3%	1	25.0%	19.6%	\$3	1.3%	14.8%
	Upper	3	75.0%	\$223	98.7%	41.8%	3	75.0%	42.9%	\$223	98.7%	57.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	7.0%	\$0	0.0%	7.5%
	<i>Total</i>	<i>4</i>	<i>100.0%</i>	<i>\$226</i>	<i>100.0%</i>	<i>100.0%</i>	<i>4</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$226</i>	<i>100.0%</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%	17.2%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	20.3%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	41.8%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	2	100.0%	\$20,142	100.0%	0.0%	2	100.0%	100.0%	\$20,142	100.0%	100.0%
	<i>Total</i>	<i>2</i>	<i>100.0%</i>	<i>\$20,142</i>	<i>100.0%</i>	<i>100.0%</i>	<i>2</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$20,142</i>	<i>100.0%</i>	<i>100.0%</i>
HMDA TOTALS	Low	5	6.3%	\$509	1.3%	20.8%	5	6.3%	6.1%	\$509	1.3%	3.0%
	Moderate	7	8.8%	\$973	2.4%	17.2%	7	8.8%	15.8%	\$973	2.4%	9.7%
	Middle	16	20.0%	\$2,593	6.4%	20.3%	16	20.0%	19.9%	\$2,593	6.4%	15.7%
	Upper	50	62.5%	\$16,207	40.1%	41.8%	50	62.5%	38.5%	\$16,207	40.1%	46.1%
	Unknown	2	2.5%	\$20,142	49.8%	0.0%	2	2.5%	19.8%	\$20,142	49.8%	25.5%
	<i>Total</i>	<i>80</i>	<i>100.0%</i>	<i>\$40,424</i>	<i>100.0%</i>	<i>100.0%</i>	<i>80</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$40,424</i>	<i>100.0%</i>	<i>100.0%</i>

Originations & Purchases  
2017 FFIEC Census Data and 2015 ACS Data

# Appendices

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

Assessment Area: Multi Chattanooga

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison											
		2018, 2019					2018						2019					
		Count		Dollar		Families by Family Income %	Count		Dollar		Agg %	Count		Dollar		Agg %		
		#	%	\$ (000s)	\$ %		Bank #	Agg %	\$ (000s)	\$ %		Bank #	Agg %	\$ (000s)	\$ %			
HOME PURCHASE	Low	14	9.5%	\$1,240	3.7%	20.8%	7	8.0%	4.4%	\$629	3.3%	2.1%	7	11.7%	7.9%	\$611	4.2%	4.2%
	Moderate	35	23.8%	\$5,105	15.1%	17.2%	17	19.5%	17.5%	\$2,263	11.8%	11.8%	18	30.0%	21.0%	\$2,842	19.3%	15.0%
	Middle	29	19.7%	\$5,369	15.9%	20.3%	23	26.4%	20.8%	\$4,277	22.4%	18.0%	6	10.0%	20.8%	\$1,092	7.4%	19.4%
	Upper	68	46.3%	\$21,631	64.0%	41.8%	39	44.8%	38.9%	\$11,481	60.0%	50.7%	29	48.3%	37.0%	\$10,150	69.1%	49.3%
	Unknown	1	0.7%	\$475	1.4%	0.0%	1	1.1%	18.4%	\$475	2.5%	17.3%	0	0.0%	13.2%	\$0	0.0%	12.1%
	<b>Total</b>	<b>147</b>	<b>100.0%</b>	<b>\$33,820</b>	<b>100.0%</b>	<b>100.0%</b>	<b>87</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$19,125</b>	<b>100.0%</b>	<b>100.0%</b>	<b>60</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$14,695</b>	<b>100.0%</b>	<b>100.0%</b>
REFINANCE	Low	7	11.5%	\$515	4.5%	20.8%	2	7.1%	7.8%	\$172	3.5%	4.2%	5	15.2%	8.7%	\$343	5.2%	4.4%
	Moderate	9	14.8%	\$801	7.0%	17.2%	7	25.0%	15.8%	\$617	12.6%	10.9%	2	6.1%	15.2%	\$184	2.8%	10.4%
	Middle	11	18.0%	\$1,532	13.4%	20.3%	4	14.3%	20.9%	\$440	9.0%	17.4%	7	21.2%	20.4%	\$1,092	16.6%	18.1%
	Upper	34	55.7%	\$8,603	75.1%	41.8%	15	53.6%	38.7%	\$3,662	74.9%	48.9%	19	57.6%	34.3%	\$4,941	75.3%	44.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	16.8%	\$0	0.0%	18.6%	0	0.0%	21.4%	\$0	0.0%	22.7%
	<b>Total</b>	<b>61</b>	<b>100.0%</b>	<b>\$11,451</b>	<b>100.0%</b>	<b>100.0%</b>	<b>28</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$4,891</b>	<b>100.0%</b>	<b>100.0%</b>	<b>33</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$6,560</b>	<b>100.0%</b>	<b>100.0%</b>
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	20.8%	0	0.0%	6.4%	\$0	0.0%	3.2%	0	0.0%	9.8%	\$0	0.0%	5.2%
	Moderate	0	0.0%	\$0	0.0%	17.2%	0	0.0%	12.8%	\$0	0.0%	8.2%	0	0.0%	17.2%	\$0	0.0%	11.9%
	Middle	2	50.0%	\$172	49.6%	20.3%	0	0.0%	19.1%	\$0	0.0%	15.3%	2	50.0%	21.6%	\$172	49.6%	20.1%
	Upper	2	50.0%	\$175	50.4%	41.8%	0	0.0%	54.9%	\$0	0.0%	61.8%	2	50.0%	48.3%	\$175	50.4%	57.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	6.8%	\$0	0.0%	11.5%	0	0.0%	3.1%	\$0	0.0%	5.0%
	<b>Total</b>	<b>4</b>	<b>100.0%</b>	<b>\$347</b>	<b>100.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>4</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$347</b>	<b>100.0%</b>	<b>100.0%</b>
MULTI FAMILY	Low	0	0.0%	\$0	0.0%	20.8%	0	0.0%	1.1%	\$0	0.0%	0.0%	0	0.0%	0.9%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	17.2%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	4.7%	\$0	0.0%	0.3%
	Middle	0	0.0%	\$0	0.0%	20.3%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	41.8%	0	0.0%	30.4%	\$0	0.0%	3.8%	0	0.0%	11.2%	\$0	0.0%	1.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	68.5%	\$0	0.0%	96.1%	0	0.0%	83.2%	\$0	0.0%	98.3%
	<b>Total</b>	<b>0</b>	<b>0.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>
OTHER PURPOSE LOC	Low	5	8.9%	\$295	3.8%	20.8%	2	9.1%	4.7%	\$50	2.3%	1.9%	3	8.8%	6.7%	\$245	4.3%	3.3%
	Moderate	4	7.1%	\$368	4.7%	17.2%	3	13.6%	14.0%	\$335	15.2%	9.2%	1	2.9%	15.9%	\$33	0.6%	8.5%
	Middle	9	16.1%	\$951	12.1%	20.3%	3	13.6%	20.8%	\$363	16.5%	14.1%	6	17.6%	21.9%	\$588	10.4%	15.3%
	Upper	37	66.1%	\$6,190	78.9%	41.8%	14	63.6%	58.7%	\$1,458	66.1%	72.6%	23	67.6%	53.3%	\$4,732	83.9%	69.9%
	Unknown	1	1.8%	\$44	0.6%	0.0%	0	0.0%	1.8%	\$0	0.0%	2.3%	1	2.9%	2.3%	\$44	0.8%	3.1%
	<b>Total</b>	<b>56</b>	<b>100.0%</b>	<b>\$7,848</b>	<b>100.0%</b>	<b>100.0%</b>	<b>22</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$2,206</b>	<b>100.0%</b>	<b>100.0%</b>	<b>34</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$5,642</b>	<b>100.0%</b>	<b>100.0%</b>

Originations & Purchases  
2019 FFIEC Census Data and 2010 ACS Data

# Appendices

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

Assessment Area: Multi Chattanooga

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019					Bank & Aggregate Lending Comparison											
		Count		Dollar		Families by Family Income %	2018			2019			Count		Dollar			
		#	%	\$ (000s)	\$ %		Bank %	Agg %	Bank		Agg %	Bank %	Agg %	#	%	\$ (000s)	\$ %	Agg %
						\$ (000s)			\$ %	\$ (000s)								
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	\$0	0.0%	20.8%	0	0.0%	6.8%	\$0	0.0%	3.0%	0	0.0%	14.3%	\$0	0.0%	8.6%
	Moderate	1	20.0%	\$82	20.8%	17.2%	0	0.0%	15.5%	\$0	0.0%	11.1%	1	33.3%	15.8%	\$82	36.3%	10.2%
	Middle	2	40.0%	\$169	42.8%	20.3%	2	100.0%	19.6%	\$169	100.0%	14.5%	0	0.0%	20.4%	\$0	0.0%	14.2%
	Upper	2	40.0%	\$144	36.5%	41.8%	0	0.0%	48.9%	\$0	0.0%	60.7%	2	66.7%	37.8%	\$144	63.7%	50.9%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	9.1%	\$0	0.0%	10.7%	0	0.0%	11.7%	\$0	0.0%	16.1%
	<i>Total</i>	<i>5</i>	<i>100.0%</i>	<i>\$395</i>	<i>100.0%</i>	<i>100.0%</i>	<i>2</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$169</i>	<i>100.0%</i>	<i>100.0%</i>	<i>3</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$226</i>	<i>100.0%</i>	<i>100.0%</i>
PURPOSE NOT APPLICABLE	Low	0	0.0%	\$0	0.0%	20.8%	0	0.0%	0.5%	\$0	0.0%	0.2%	0	0.0%	0.8%	\$0	0.0%	0.6%
	Moderate	0	0.0%	\$0	0.0%	17.2%	0	0.0%	2.8%	\$0	0.0%	2.3%	0	0.0%	1.5%	\$0	0.0%	2.2%
	Middle	0	0.0%	\$0	0.0%	20.3%	0	0.0%	2.3%	\$0	0.0%	1.6%	0	0.0%	1.1%	\$0	0.0%	2.3%
	Upper	0	0.0%	\$0	0.0%	41.8%	0	0.0%	3.0%	\$0	0.0%	6.1%	0	0.0%	1.5%	\$0	0.0%	3.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	91.5%	\$0	0.0%	89.7%	0	0.0%	95.1%	\$0	0.0%	91.4%
	<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>	<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	26	9.5%	\$2,050	3.8%	20.8%	11	7.9%	5.3%	\$851	3.2%	2.5%	15	11.2%	8.1%	\$1,199	4.4%	3.8%
	Moderate	49	17.9%	\$6,356	11.8%	17.2%	27	19.4%	16.2%	\$3,215	12.2%	10.5%	22	16.4%	18.4%	\$3,141	11.4%	12.1%
	Middle	53	19.4%	\$8,193	15.2%	20.3%	32	23.0%	20.2%	\$5,249	19.9%	16.1%	21	15.7%	20.4%	\$2,944	10.7%	17.0%
	Upper	143	52.4%	\$36,743	68.2%	41.8%	68	48.9%	39.7%	\$16,601	62.9%	47.0%	75	56.0%	36.7%	\$20,142	73.3%	43.6%
	Unknown	2	0.7%	\$519	1.0%	0.0%	1	0.7%	18.6%	\$475	1.8%	24.0%	1	0.7%	16.4%	\$44	0.2%	23.4%
	<i>Total</i>	<i>273</i>	<i>100.0%</i>	<i>\$53,861</i>	<i>100.0%</i>	<i>100.0%</i>	<i>139</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$26,391</i>	<i>100.0%</i>	<i>100.0%</i>	<i>134</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$27,470</i>	<i>100.0%</i>	<i>100.0%</i>

Originations & Purchases  
2019 FFIEC Census Data and 2010 ACS Data

## Appendices

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

Assessment Area: Multi Chattanooga

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison						
		2017					2017						
		Count		Bank Dollar		Total Businesses	Count		Agg		Dollar		Agg
		#	%	\$ (000s)	\$ %	%	#	%	%	\$ 000s	\$ %	\$ %	
SMALL BUSINESSES	Low	10	10.1%	\$3,119	15.0%	7.0%	10	10.1%	7.5%	\$3,119	15.0%	11.0%	
	Moderate	17	17.2%	\$1,948	9.4%	17.2%	17	17.2%	15.4%	\$1,948	9.4%	15.9%	
	Middle	34	34.3%	\$6,784	32.7%	38.8%	34	34.3%	37.5%	\$6,784	32.7%	35.8%	
	Upper	38	38.4%	\$8,910	42.9%	36.9%	38	38.4%	38.2%	\$8,910	42.9%	36.8%	
	Unknown	0	0.0%	\$0	0.0%	0.2%	0	0.0%	0.1%	\$0	0.0%	0.2%	
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	1.3%	\$0	0.0%	0.3%	
	<b>Total</b>	<b>99</b>	<b>100.0%</b>	<b>\$20,761</b>	<b>100.0%</b>	<b>100.0%</b>	<b>99</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$20,761</b>	<b>100.0%</b>	<b>100.0%</b>	
SMALL FARM					<b>Total Farms</b>								
	Low	0	0.0%	\$0	0.0%	2.3%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Moderate	0	0.0%	\$0	0.0%	15.3%	0	0.0%	12.5%	\$0	0.0%	13.7%	
	Middle	1	100.0%	\$277	100.0%	42.0%	1	100.0%	47.5%	\$277	100.0%	59.4%	
	Upper	0	0.0%	\$0	0.0%	40.3%	0	0.0%	40.0%	\$0	0.0%	26.8%	
	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%	0.0%	\$0	0.0%	0.0%	
<b>Total</b>	<b>1</b>	<b>100.0%</b>	<b>\$277</b>	<b>100.0%</b>	<b>100.0%</b>	<b>1</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$277</b>	<b>100.0%</b>	<b>100.0%</b>		

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

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

Assessment Area: Multi Chattanooga

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison												
		2018, 2019					2018					2019							
		Count		Bank Dollar		Total Businesses	Count		Agg		Dollar		Count		Agg		Dollar		Agg
		#	%	\$ (000s)	\$ %	%	#	%	%	\$ 000s	\$ %	\$ %	#	%	%	\$ 000s	\$ %	\$ %	
SMALL BUSINESSES	Low	17	11.6%	\$5,225	15.2%	6.9%	10	11.4%	7.9%	\$2,915	14.3%	11.6%	7	11.9%	8.7%	\$2,310	16.3%	13.9%	
	Moderate	24	16.3%	\$6,042	17.5%	17.2%	11	12.5%	15.3%	\$4,158	20.5%	16.6%	13	22.0%	14.9%	\$1,884	13.3%	13.7%	
	Middle	42	28.6%	\$8,519	24.7%	38.9%	27	30.7%	38.0%	\$4,567	22.5%	38.3%	15	25.4%	37.0%	\$3,952	27.9%	37.6%	
	Upper	64	43.5%	\$14,701	42.6%	36.9%	40	45.5%	37.3%	\$8,677	42.7%	32.8%	24	40.7%	37.8%	\$6,024	42.5%	34.1%	
	Unknown	0	0.0%	\$0	0.0%	0.2%	0	0.0%	0.2%	\$0	0.0%	0.2%	0	0.0%	0.2%	\$0	0.0%	0.2%	
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	1.3%	\$0	0.0%	0.5%	0	0.0%	1.4%	\$0	0.0%	0.4%	
	<b>Total</b>	<b>147</b>	<b>100.0%</b>	<b>\$34,487</b>	<b>100.0%</b>	<b>100.0%</b>	<b>88</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$20,317</b>	<b>100.0%</b>	<b>100.0%</b>	<b>59</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$14,170</b>	<b>100.0%</b>	<b>100.0%</b>	
SMALL FARM					<b>Total Farms</b>														
	Low	0	0.0%	\$0	0.0%	2.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	3.0%	\$0	0.0%	1.3%	
	Moderate	0	0.0%	\$0	0.0%	13.6%	0	0.0%	9.5%	\$0	0.0%	8.4%	0	0.0%	19.7%	\$0	0.0%	17.7%	
	Middle	1	100.0%	\$120	100.0%	44.8%	0	0.0%	58.7%	\$0	0.0%	65.3%	1	100.0%	47.0%	\$120	100.0%	45.3%	
	Upper	0	0.0%	\$0	0.0%	39.6%	0	0.0%	30.2%	\$0	0.0%	25.9%	0	0.0%	30.3%	\$0	0.0%	35.7%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	1.6%	\$0	0.0%	0.5%	0	0.0%	0.0%	\$0	0.0%	0.0%	
<b>Total</b>	<b>1</b>	<b>100.0%</b>	<b>\$120</b>	<b>100.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>1</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$120</b>	<b>100.0%</b>	<b>100.0%</b>		

Originations & Purchases  
2019 FFIEC Census Data and 2019 D&B Information

## Appendices

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

Assessment Area: Multi Chattanooga

Product Type		Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison						
		2017					2017						
		Bank		Total		Businesses	Count		Agg	Dollar		Agg	
Count	Dollar	Count	Dollar	Bank	Bank		Bank	Agg					
		#	%	\$ (000s)	\$ %	%	#	%	%	\$ 000s	\$ %	\$ %	
Small Business	Revenue	\$1 Million or Less	72	72.7%	\$11,331	54.6%	89.8%	72	72.7%	47.3%	\$11,331	54.6%	31.7%
		Over \$1 Million	27	27.3%	\$9,430	45.4%	9.5%	27	27.3%				
		<i>Total Rev. available</i>	99	100.0%	\$20,761	100.0%	99.3%	99	100.0%				
		Rev. Not Known	0	0.0%	\$0	0.0%	0.7%	0	0.0%				
		<b>Total</b>	<b>99</b>	<b>100.0%</b>	<b>\$20,761</b>	<b>100.0%</b>	<b>100.0%</b>	<b>99</b>	<b>100.0%</b>				
	Loan Size	\$100,000 or Less	49	49.5%	\$2,842	13.7%		49	49.5%	88.0%	\$2,842	13.7%	22.0%
		\$100,001 - \$250,000	24	24.2%	\$4,442	21.4%		24	24.2%	5.7%	\$4,442	21.4%	18.1%
		\$250,001 - \$1 Million	26	26.3%	\$13,477	64.9%		26	26.3%	6.4%	\$13,477	64.9%	59.9%
		<b>Total</b>	<b>99</b>	<b>100.0%</b>	<b>\$20,761</b>	<b>100.0%</b>		<b>99</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$20,761</b>	<b>100.0%</b>	<b>100.0%</b>
	Loan Size & Rev \$1 Mill or Less	\$100,000 or Less	43	59.7%	\$2,387	21.1%							
		\$100,001 - \$250,000	15	20.8%	\$2,563	22.6%							
		\$250,001 - \$1 Million	14	19.4%	\$6,381	56.3%							
		<b>Total</b>	<b>72</b>	<b>100.0%</b>	<b>\$11,331</b>	<b>100.0%</b>							
Small Farm	Revenue	\$1 Million or Less	1	100.0%	\$277	100.0%	<b>99.4%</b>	1	100.0%	50.0%	\$277	100.0%	63.5%
		Over \$1 Million	0	0.0%	\$0	0.0%	0.6%	0	0.0%				
		<i>Total Rev. available</i>	1	100.0%	\$277	100.0%	100.0%	1	100.0%				
		Not Known	0	0.0%	\$0	0.0%	0.0%	0	0.0%				
		<b>Total</b>	<b>1</b>	<b>100.0%</b>	<b>\$277</b>	<b>100.0%</b>	<b>100.0%</b>	<b>1</b>	<b>100.0%</b>				
	Loan Size	\$100,000 or Less	0	0.0%	\$0	0.0%		0	0.0%	97.5%	\$0	0.0%	73.1%
		\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	0.0%	\$0	0.0%	0.0%
		\$250,001 - \$500,000	1	100.0%	\$277	100.0%		1	100.0%	2.5%	\$277	100.0%	26.9%
		<b>Total</b>	<b>1</b>	<b>100.0%</b>	<b>\$277</b>	<b>100.0%</b>		<b>1</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$277</b>	<b>100.0%</b>	<b>100.0%</b>
	Loan Size & Rev \$1 Mill or Less	\$100,000 or Less	0	0.0%	\$0	0.0%							
		\$100,001 - \$250,000	0	0.0%	\$0	0.0%							
		\$250,001 - \$500,000	1	100.0%	\$277	100.0%							
		<b>Total</b>	<b>1</b>	<b>100.0%</b>	<b>\$277</b>	<b>100.0%</b>							

Originations & Purchases

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

2017 FFIEC Census Data and 2017 D&B Information

# Appendices

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

Assessment Area: Multi Chattanooga

Product Type		Bank Lending & Demographic Data Comparison 2018, 2019					Bank & Aggregate Lending Comparison												
		Bank				Total Businesses %	2018			2019									
		Count		Dollar			Count		Dollar		Count		Dollar						
		#	%	\$ (000s)	\$ %	Bank #	Agg %	Bank \$ 000s	Agg \$ %	Bank #	Agg %	Bank \$ 000s	Agg \$ %						
Small Business	Revenue	\$1 Million or Less	96	65.3%	\$19,007	55.1%	91.6%	67	76.1%	43.2%	\$13,304	65.5%	32.8%	29	49.2%	42.7%	\$5,703	40.2%	31.2%
		Over \$1 Million	50	34.0%	\$15,100	43.8%	7.7%	20	22.7%					30	50.8%				
		Total Rev. available	146	99.3%	\$34,107	98.9%	99.3%	87	98.8%					59	100.0%				
		Rev. Not Known	1	0.7%	\$380	1.1%	0.7%	1	1.1%					0	0.0%				
		Total	147	100.0%	\$34,487	100.0%	100.0%	88	100.0%					59	100.0%				
	Loan Size	\$100,000 or Less	55	37.4%	\$3,271	9.5%		36	40.9%	88.2%	\$2,028	10.0%	24.1%	19	32.2%	87.6%	\$1,243	8.8%	23.6%
		\$100,001 - \$250,000	40	27.2%	\$6,972	20.2%		23	26.1%	5.8%	\$4,121	20.3%	18.1%	17	28.8%	6.2%	\$2,851	20.1%	18.4%
		\$250,001 - \$1 Million	52	35.4%	\$24,244	70.3%		29	33.0%	6.0%	\$14,168	69.7%	57.8%	23	39.0%	6.3%	\$10,076	71.1%	57.9%
		Total	147	100.0%	\$34,487	100.0%		88	100.0%	100.0%	\$20,317	100.0%	100.0%	59	100.0%	100.0%	\$14,170	100.0%	100.0%
	Loan Size & Rev \$1 Mill or Less	\$100,000 or Less	39	40.6%	\$2,007	10.6%													
		\$100,001 - \$250,000	29	30.2%	\$4,738	24.9%													
		\$250,001 - \$1 Million	28	29.2%	\$12,262	64.5%													
		Total	96	100.0%	\$19,007	100.0%													
Small Farm	Revenue	\$1 Million or Less	1	100.0%	\$120	100.0%	99.2%	0	0.0%	34.9%	\$0	0.0%	43.2%	1	100.0%	36.4%	\$120	100.0%	56.0%
		Over \$1 Million	0	0.0%	\$0	0.0%	0.8%	0	0.0%					0	0.0%				
		Total Rev. available	1	100.0%	\$120	100.0%	100.0%	0	0.0%					1	100.0%				
		Not Known	0	0.0%	\$0	0.0%	0.0%	0	0.0%					0	0.0%				
		Total	1	100.0%	\$120	100.0%	100.0%	0	0.0%					1	100.0%				
	Loan Size	\$100,000 or Less	0	0.0%	\$0	0.0%		0	0.0%	93.7%	\$0	0.0%	58.7%	0	0.0%	97.0%	\$0	0.0%	78.5%
		\$100,001 - \$250,000	1	100.0%	\$120	100.0%		0	0.0%	4.8%	\$0	0.0%	21.9%	1	100.0%	3.0%	\$120	100.0%	21.5%
		\$250,001 - \$500,000	0	0.0%	\$0	0.0%		0	0.0%	1.6%	\$0	0.0%	19.4%	0	0.0%	0.0%	\$0	0.0%	0.0%
		Total	1	100.0%	\$120	100.0%		0	0.0%	100.0%	\$0	0.0%	100.0%	1	100.0%	100.0%	\$120	100.0%	100.0%
	Loan Size & Rev \$1 Mill or Less	\$100,000 or Less	0	0.0%	\$0	0.0%													
		\$100,001 - \$250,000	1	100.0%	\$120	100.0%													
		\$250,001 - \$500,000	0	0.0%	\$0	0.0%													
		Total	1	100.0%	\$120	100.0%													

Originations & Purchases

Aggregate data is unavailable for loans to businesses/farms with revenue over \$1 million or revenue unknown, and for loan size by revenue. 2019 FFIEC Census Data and 2019 D&B Information

## Appendices

### Geographic Distribution of HMDA Loans

Assessment Area: Multi Columbus

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2017					2017					
		Count		Bank		Owner Occupied Units	Count			Dollar		
		#	%	\$ (000s)	\$ %		%	Bank	Agg	%	Bank	Agg
		#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %
HOME PURCHASE	Low	2	1.0%	\$108	0.3%	3.0%	2	1.0%	0.9%	\$108	0.3%	0.3%
	Moderate	23	11.8%	\$1,755	4.1%	25.0%	23	11.8%	14.8%	\$1,755	4.1%	8.2%
	Middle	47	24.1%	\$6,609	15.4%	28.9%	47	24.1%	23.7%	\$6,609	15.4%	19.5%
	Upper	123	63.1%	\$34,464	80.3%	43.1%	123	63.1%	60.6%	\$34,464	80.3%	72.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>195</i>	<i>100.0%</i>	<i>\$42,936</i>	<i>100.0%</i>	<i>100.0%</i>	<i>195</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$42,936</i>	<i>100.0%</i>	<i>100.0%</i>
REFINANCE	Low	7	7.5%	\$728	4.7%	3.0%	7	7.5%	1.3%	\$728	4.7%	0.8%
	Moderate	19	20.4%	\$854	5.5%	25.0%	19	20.4%	18.2%	\$854	5.5%	12.7%
	Middle	22	23.7%	\$2,188	14.1%	28.9%	22	23.7%	26.5%	\$2,188	14.1%	21.4%
	Upper	45	48.4%	\$11,727	75.7%	43.1%	45	48.4%	53.9%	\$11,727	75.7%	65.1%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>93</i>	<i>100.0%</i>	<i>\$15,497</i>	<i>100.0%</i>	<i>100.0%</i>	<i>93</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$15,497</i>	<i>100.0%</i>	<i>100.0%</i>
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	3.0%	0	0.0%	2.9%	\$0	0.0%	1.4%
	Moderate	5	31.3%	\$31	5.2%	25.0%	5	31.3%	23.8%	\$31	5.2%	11.7%
	Middle	3	18.8%	\$309	51.8%	28.9%	3	18.8%	29.9%	\$309	51.8%	30.0%
	Upper	8	50.0%	\$256	43.0%	43.1%	8	50.0%	43.5%	\$256	43.0%	56.9%
	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>\$596</i>	<i>100.0%</i>	<i>100.0%</i>	<i>16</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$596</i>	<i>100.0%</i>	<i>100.0%</i>
MULTI FAMILY	Low	0	0.0%	\$0	0.0%	20.3%	0	0.0%	14.3%	\$0	0.0%	7.6%
	Moderate	0	0.0%	\$0	0.0%	24.1%	0	0.0%	14.3%	\$0	0.0%	2.6%
	Middle	2	100.0%	\$799	100.0%	31.3%	2	100.0%	42.9%	\$799	100.0%	58.2%
	Upper	0	0.0%	\$0	0.0%	24.1%	0	0.0%	28.6%	\$0	0.0%	31.5%
	Unknown	0	0.0%	\$0	0.0%	0.2%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>2</i>	<i>100.0%</i>	<i>\$799</i>	<i>100.0%</i>	<i>100.0%</i>	<i>2</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$799</i>	<i>100.0%</i>	<i>100.0%</i>
HMDA TOTALS	Low	9	2.9%	\$836	1.4%	3.0%	9	2.9%	1.2%	\$836	1.4%	1.1%
	Moderate	47	15.4%	\$2,640	4.4%	25.0%	47	15.4%	16.4%	\$2,640	4.4%	9.1%
	Middle	74	24.2%	\$9,905	16.6%	28.9%	74	24.2%	25.0%	\$9,905	16.6%	23.4%
	Upper	176	57.5%	\$46,447	77.6%	43.1%	176	57.5%	57.5%	\$46,447	77.6%	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>306</i>	<i>100.0%</i>	<i>\$59,828</i>	<i>100.0%</i>	<i>100.0%</i>	<i>306</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$59,828</i>	<i>100.0%</i>	<i>100.0%</i>

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

Assessment Area: Multi Columbus

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2018					2018					
		Count		Bank		Owner Occupied Units	Count			Dollar		
		#	%	\$ (000s)	\$ %		Bank	Agg	%	Bank	Agg	%
HOME PURCHASE	Low	3	1.2%	\$141	0.3%	3.0%	3	1.2%	0.5%	\$141	0.3%	0.2%
	Moderate	31	12.8%	\$2,461	4.7%	25.0%	31	12.8%	12.6%	\$2,461	4.7%	7.3%
	Middle	54	22.2%	\$8,796	16.8%	28.9%	54	22.2%	24.9%	\$8,796	16.8%	19.8%
	Upper	155	63.8%	\$40,938	78.2%	43.1%	155	63.8%	62.0%	\$40,938	78.2%	72.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>243</i>	<i>100.0%</i>	<i>\$52,336</i>	<i>100.0%</i>	<i>100.0%</i>	<i>243</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$52,336</i>	<i>100.0%</i>	<i>100.0%</i>
REFINANCE	Low	4	1.9%	\$133	0.4%	3.0%	4	1.9%	1.1%	\$133	0.4%	0.5%
	Moderate	17	8.2%	\$1,022	3.5%	25.0%	17	8.2%	15.3%	\$1,022	3.5%	9.6%
	Middle	51	24.6%	\$4,653	15.7%	28.9%	51	24.6%	26.5%	\$4,653	15.7%	22.3%
	Upper	135	65.2%	\$23,782	80.4%	43.1%	135	65.2%	57.0%	\$23,782	80.4%	67.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.1%	\$0	0.0%	0.0%
	<i>Total</i>	<i>207</i>	<i>100.0%</i>	<i>\$29,590</i>	<i>100.0%</i>	<i>100.0%</i>	<i>207</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$29,590</i>	<i>100.0%</i>	<i>100.0%</i>
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	3.0%	0	0.0%	4.1%	\$0	0.0%	2.6%
	Moderate	1	50.0%	\$50	33.3%	25.0%	1	50.0%	12.4%	\$50	33.3%	7.1%
	Middle	1	50.0%	\$100	66.7%	28.9%	1	50.0%	29.0%	\$100	66.7%	30.2%
	Upper	0	0.0%	\$0	0.0%	43.1%	0	0.0%	54.5%	\$0	0.0%	60.0%
	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>\$150</i>	<i>100.0%</i>	<i>100.0%</i>	<i>2</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$150</i>	<i>100.0%</i>	<i>100.0%</i>
MULTI FAMILY				Multi-Family Units								
	Low	3	37.5%	\$480	5.5%	20.3%	3	37.5%	23.9%	\$480	5.5%	14.2%
	Moderate	3	37.5%	\$845	9.7%	24.1%	3	37.5%	41.3%	\$845	9.7%	39.1%
	Middle	1	12.5%	\$1,021	11.7%	31.3%	1	12.5%	19.6%	\$1,021	11.7%	4.1%
	Upper	1	12.5%	\$6,400	73.2%	24.1%	1	12.5%	15.2%	\$6,400	73.2%	42.7%
	Unknown	0	0.0%	\$0	0.0%	0.2%	0	0.0%	0.0%	\$0	0.0%	0.0%
<i>Total</i>	<i>8</i>	<i>100.0%</i>	<i>\$8,746</i>	<i>100.0%</i>	<i>100.0%</i>	<i>8</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$8,746</i>	<i>100.0%</i>	<i>100.0%</i>	
OTHER PURPOSE LOC	Low	3	2.4%	\$135	1.0%	3.0%	3	2.4%	1.5%	\$135	1.0%	0.7%
	Moderate	8	6.3%	\$279	2.0%	25.0%	8	6.3%	7.9%	\$279	2.0%	2.9%
	Middle	17	13.5%	\$1,457	10.3%	28.9%	17	13.5%	17.3%	\$1,457	10.3%	12.7%
	Upper	98	77.8%	\$12,294	86.8%	43.1%	98	77.8%	73.3%	\$12,294	86.8%	83.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>126</i>	<i>100.0%</i>	<i>\$14,165</i>	<i>100.0%</i>	<i>100.0%</i>	<i>126</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$14,165</i>	<i>100.0%</i>	<i>100.0%</i>

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

Assessment Area: Multi Columbus

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2018					Bank & Aggregate Lending Comparison 2018					
		Count		Dollar		Owner Occupied Units %	Count			Dollar		
		#	%	\$ (000s)	\$ %		#	%	%	Bank		%
						\$ (000s)				\$ %	\$ (000s)	
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	\$0	0.0%	3.0%	0	0.0%	4.2%	\$0	0.0%	1.9%
	Moderate	3	30.0%	\$172	11.5%	25.0%	3	30.0%	18.3%	\$172	11.5%	10.6%
	Middle	1	10.0%	\$42	2.8%	28.9%	1	10.0%	31.0%	\$42	2.8%	25.3%
	Upper	6	60.0%	\$1,276	85.6%	43.1%	6	60.0%	46.5%	\$1,276	85.6%	62.3%
	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>\$1,490</i>	<i>100.0%</i>	<i>100.0%</i>	<i>10</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$1,490</i>	<i>100.0%</i>	<i>100.0%</i>
PURPOSE NOT APPLICABLE	Low	0	0.0%	\$0	0.0%	3.0%	0	0.0%	1.9%	\$0	0.0%	0.6%
	Moderate	0	0.0%	\$0	0.0%	25.0%	0	0.0%	29.1%	\$0	0.0%	20.6%
	Middle	0	0.0%	\$0	0.0%	28.9%	0	0.0%	30.4%	\$0	0.0%	24.4%
	Upper	0	0.0%	\$0	0.0%	43.1%	0	0.0%	38.6%	\$0	0.0%	54.4%
	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	13	2.2%	\$889	0.8%	3.0%	13	2.2%	1.0%	\$889	0.8%	2.0%
	Moderate	63	10.6%	\$4,829	4.5%	25.0%	63	10.6%	14.1%	\$4,829	4.5%	12.0%
	Middle	125	21.0%	\$16,069	15.1%	28.9%	125	21.0%	25.4%	\$16,069	15.1%	18.4%
	Upper	395	66.3%	\$84,690	79.5%	43.1%	395	66.3%	59.5%	\$84,690	79.5%	67.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>596</i>	<i>100.0%</i>	<i>\$106,477</i>	<i>100.0%</i>	<i>100.0%</i>	<i>596</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$106,477</i>	<i>100.0%</i>	<i>100.0%</i>

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

Assessment Area: Multi Columbus

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2019					2019					
		Count		Bank		Owner Occupied Units	Count			Dollar		
		#	%	\$ (000s)	\$ %		Bank	Agg	%	Bank	Agg	%
HOME PURCHASE	Low	3	0.8%	\$302	0.4%	3.0%	3	0.8%	0.7%	\$302	0.4%	0.4%
	Moderate	60	15.1%	\$6,358	8.0%	24.2%	60	15.1%	12.9%	\$6,358	8.0%	7.9%
	Middle	95	23.9%	\$14,598	18.3%	29.7%	95	23.9%	24.9%	\$14,598	18.3%	19.8%
	Upper	240	60.3%	\$58,424	73.3%	43.1%	240	60.3%	61.5%	\$58,424	73.3%	71.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>398</i>	<i>100.0%</i>	<i>\$79,682</i>	<i>100.0%</i>	<i>100.0%</i>	<i>398</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$79,682</i>	<i>100.0%</i>	<i>100.0%</i>
REFINANCE	Low	2	0.9%	\$118	0.3%	3.0%	2	0.9%	0.6%	\$118	0.3%	0.3%
	Moderate	12	5.4%	\$887	2.3%	24.2%	12	5.4%	11.2%	\$887	2.3%	6.3%
	Middle	42	18.8%	\$5,384	14.2%	29.7%	42	18.8%	22.8%	\$5,384	14.2%	18.1%
	Upper	167	74.9%	\$31,623	83.2%	43.1%	167	74.9%	65.5%	\$31,623	83.2%	75.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>223</i>	<i>100.0%</i>	<i>\$38,012</i>	<i>100.0%</i>	<i>100.0%</i>	<i>223</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$38,012</i>	<i>100.0%</i>	<i>100.0%</i>
HOME IMPROVEMENT	Low	1	16.7%	\$25	8.5%	3.0%	1	16.7%	3.0%	\$25	8.5%	1.5%
	Moderate	3	50.0%	\$103	35.0%	24.2%	3	50.0%	12.7%	\$103	35.0%	10.4%
	Middle	0	0.0%	\$0	0.0%	29.7%	0	0.0%	28.5%	\$0	0.0%	23.9%
	Upper	2	33.3%	\$166	56.5%	43.1%	2	33.3%	55.8%	\$166	56.5%	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>6</i>	<i>100.0%</i>	<i>\$294</i>	<i>100.0%</i>	<i>100.0%</i>	<i>6</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$294</i>	<i>100.0%</i>	<i>100.0%</i>
MULTI FAMILY				Multi-Family Units								
	Low	0	0.0%	\$0	0.0%	20.3%	0	0.0%	7.5%	\$0	0.0%	2.8%
	Moderate	2	40.0%	\$525	29.2%	24.1%	2	40.0%	35.0%	\$525	29.2%	17.2%
	Middle	3	60.0%	\$1,275	70.8%	31.3%	3	60.0%	40.0%	\$1,275	70.8%	51.2%
	Upper	0	0.0%	\$0	0.0%	24.1%	0	0.0%	17.5%	\$0	0.0%	28.8%
	Unknown	0	0.0%	\$0	0.0%	0.2%	0	0.0%	0.0%	\$0	0.0%	0.0%
<i>Total</i>	<i>5</i>	<i>100.0%</i>	<i>\$1,800</i>	<i>100.0%</i>	<i>100.0%</i>	<i>5</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$1,800</i>	<i>100.0%</i>	<i>100.0%</i>	
OTHER PURPOSE LOC	Low	2	1.6%	\$151	1.5%	3.0%	2	1.6%	1.0%	\$151	1.5%	0.9%
	Moderate	7	5.6%	\$365	3.5%	24.2%	7	5.6%	6.7%	\$365	3.5%	5.0%
	Middle	21	16.7%	\$1,499	14.5%	29.7%	21	16.7%	19.0%	\$1,499	14.5%	16.0%
	Upper	96	76.2%	\$8,313	80.5%	43.1%	96	76.2%	73.3%	\$8,313	80.5%	78.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>126</i>	<i>100.0%</i>	<i>\$10,328</i>	<i>100.0%</i>	<i>100.0%</i>	<i>126</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$10,328</i>	<i>100.0%</i>	<i>100.0%</i>

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

Assessment Area: Multi Columbus

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2019					Bank & Aggregate Lending Comparison 2019					
		Count		Dollar		Owner Occupied Units %	Count			Dollar		
		#	%	\$ (000s)	\$ %		#	%	%	Bank		%
						\$ (000s)				\$ %	\$ (000s)	
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	\$0	0.0%	3.0%	0	0.0%	1.1%	\$0	0.0%	0.4%
	Moderate	2	16.7%	\$113	5.6%	24.2%	2	16.7%	15.9%	\$113	5.6%	9.1%
	Middle	1	8.3%	\$105	5.2%	29.7%	1	8.3%	38.6%	\$105	5.2%	25.4%
	Upper	9	75.0%	\$1,787	89.1%	43.1%	9	75.0%	44.3%	\$1,787	89.1%	65.1%
	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>\$2,005</i>	<i>100.0%</i>	<i>100.0%</i>	<i>12</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$2,005</i>	<i>100.0%</i>	<i>100.0%</i>
PURPOSE NOT APPLICABLE	Low	0	0.0%	\$0	0.0%	3.0%	0	0.0%	2.7%	\$0	0.0%	1.2%
	Moderate	0	0.0%	\$0	0.0%	24.2%	0	0.0%	28.4%	\$0	0.0%	20.7%
	Middle	0	0.0%	\$0	0.0%	29.7%	0	0.0%	27.4%	\$0	0.0%	23.4%
	Upper	0	0.0%	\$0	0.0%	43.1%	0	0.0%	41.6%	\$0	0.0%	54.7%
	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	1.0%	\$596	0.5%	3.0%	8	1.0%	0.8%	\$596	0.5%	0.6%
	Moderate	86	11.2%	\$8,351	6.3%	24.2%	86	11.2%	13.0%	\$8,351	6.3%	8.4%
	Middle	162	21.0%	\$22,861	17.3%	29.7%	162	21.0%	24.6%	\$22,861	17.3%	21.7%
	Upper	514	66.8%	\$100,313	75.9%	43.1%	514	66.8%	61.6%	\$100,313	75.9%	69.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>770</i>	<i>100.0%</i>	<i>\$132,121</i>	<i>100.0%</i>	<i>100.0%</i>	<i>770</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$132,121</i>	<i>100.0%</i>	<i>100.0%</i>

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### Borrower Distribution of HMDA Loans

Assessment Area: Multi Columbus

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	5.1%	\$742	1.7%	22.3%	10	5.1%	3.7%	\$742	1.7%	1.5%
	Moderate	23	11.8%	\$2,352	5.5%	17.9%	23	11.8%	12.6%	\$2,352	5.5%	7.3%
	Middle	38	19.5%	\$5,371	12.5%	18.1%	38	19.5%	20.5%	\$5,371	12.5%	17.5%
	Upper	111	56.9%	\$30,944	72.1%	41.7%	111	56.9%	41.4%	\$30,944	72.1%	53.8%
	Unknown	13	6.7%	\$3,527	8.2%	0.0%	13	6.7%	21.8%	\$3,527	8.2%	20.0%
	<i>Total</i>	<i>195</i>	<i>100.0%</i>	<i>\$42,936</i>	<i>100.0%</i>	<i>100.0%</i>	<i>195</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$42,936</i>	<i>100.0%</i>	<i>100.0%</i>
REFINANCE	Low	3	3.2%	\$137	0.9%	22.3%	3	3.2%	4.1%	\$137	0.9%	1.9%
	Moderate	8	8.6%	\$585	3.8%	17.9%	8	8.6%	8.2%	\$585	3.8%	4.9%
	Middle	17	18.3%	\$1,823	11.8%	18.1%	17	18.3%	13.1%	\$1,823	11.8%	10.2%
	Upper	50	53.8%	\$10,105	65.2%	41.7%	50	53.8%	35.3%	\$10,105	65.2%	39.8%
	Unknown	15	16.1%	\$2,847	18.4%	0.0%	15	16.1%	39.4%	\$2,847	18.4%	43.1%
	<i>Total</i>	<i>93</i>	<i>100.0%</i>	<i>\$15,497</i>	<i>100.0%</i>	<i>100.0%</i>	<i>93</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$15,497</i>	<i>100.0%</i>	<i>100.0%</i>
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	22.3%	0	0.0%	8.4%	\$0	0.0%	5.1%
	Moderate	3	18.8%	\$17	2.9%	17.9%	3	18.8%	15.7%	\$17	2.9%	10.6%
	Middle	1	6.3%	\$4	0.7%	18.1%	1	6.3%	23.2%	\$4	0.7%	22.2%
	Upper	10	62.5%	\$271	45.5%	41.7%	10	62.5%	50.1%	\$271	45.5%	56.7%
	Unknown	2	12.5%	\$304	51.0%	0.0%	2	12.5%	2.6%	\$304	51.0%	5.3%
	<i>Total</i>	<i>16</i>	<i>100.0%</i>	<i>\$596</i>	<i>100.0%</i>	<i>100.0%</i>	<i>16</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$596</i>	<i>100.0%</i>	<i>100.0%</i>
MULTI FAMILY	Low	0	0.0%	\$0	0.0%	22.3%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	17.9%	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%	41.7%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	2	100.0%	\$799	100.0%	0.0%	2	100.0%	100.0%	\$799	100.0%	100.0%
	<i>Total</i>	<i>2</i>	<i>100.0%</i>	<i>\$799</i>	<i>100.0%</i>	<i>100.0%</i>	<i>2</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$799</i>	<i>100.0%</i>	<i>100.0%</i>
HMDA TOTALS	Low	13	4.2%	\$879	1.5%	22.3%	13	4.2%	4.1%	\$879	1.5%	1.5%
	Moderate	34	11.1%	\$2,954	4.9%	17.9%	34	11.1%	11.3%	\$2,954	4.9%	6.0%
	Middle	56	18.3%	\$7,198	12.0%	18.1%	56	18.3%	18.2%	\$7,198	12.0%	13.9%
	Upper	171	55.9%	\$41,320	69.1%	41.7%	171	55.9%	39.8%	\$41,320	69.1%	45.3%
	Unknown	32	10.5%	\$7,477	12.5%	0.0%	32	10.5%	26.6%	\$7,477	12.5%	33.2%
	<i>Total</i>	<i>306</i>	<i>100.0%</i>	<i>\$59,828</i>	<i>100.0%</i>	<i>100.0%</i>	<i>306</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$59,828</i>	<i>100.0%</i>	<i>100.0%</i>

Originations & Purchases  
2017 FFIEC Census Data and 2015 ACS Data

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

Assessment Area: Multi Columbus

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2018					2018					
		Bank				Families by Family Income %	Count			Dollar		
		Count		Dollar			Bank	Agg	Bank		Agg	
#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %		
HOME PURCHASE	Low	14	5.8%	\$1,046	2.0%	22.3%	14	5.8%	4.3%	\$1,046	2.0%	1.8%
	Moderate	38	15.6%	\$3,606	6.9%	17.9%	38	15.6%	13.7%	\$3,606	6.9%	7.7%
	Middle	45	18.5%	\$6,571	12.6%	18.1%	45	18.5%	22.1%	\$6,571	12.6%	19.1%
	Upper	131	53.9%	\$37,378	71.4%	41.7%	131	53.9%	41.0%	\$37,378	71.4%	52.1%
	Unknown	15	6.2%	\$3,735	7.1%	0.0%	15	6.2%	18.8%	\$3,735	7.1%	19.3%
	<i>Total</i>	<i>243</i>	<i>100.0%</i>	<i>\$52,336</i>	<i>100.0%</i>	<i>100.0%</i>	<i>243</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$52,336</i>	<i>100.0%</i>	<i>100.0%</i>
REFINANCE	Low	7	3.4%	\$451	1.5%	22.3%	7	3.4%	6.5%	\$451	1.5%	3.6%
	Moderate	18	8.7%	\$1,890	6.4%	17.9%	18	8.7%	11.5%	\$1,890	6.4%	7.6%
	Middle	26	12.6%	\$2,050	6.9%	18.1%	26	12.6%	15.9%	\$2,050	6.9%	13.5%
	Upper	118	57.0%	\$21,967	74.2%	41.7%	118	57.0%	42.7%	\$21,967	74.2%	52.1%
	Unknown	38	18.4%	\$3,232	10.9%	0.0%	38	18.4%	23.5%	\$3,232	10.9%	23.2%
	<i>Total</i>	<i>207</i>	<i>100.0%</i>	<i>\$29,590</i>	<i>100.0%</i>	<i>100.0%</i>	<i>207</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$29,590</i>	<i>100.0%</i>	<i>100.0%</i>
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	22.3%	0	0.0%	6.9%	\$0	0.0%	5.3%
	Moderate	0	0.0%	\$0	0.0%	17.9%	0	0.0%	11.7%	\$0	0.0%	5.9%
	Middle	0	0.0%	\$0	0.0%	18.1%	0	0.0%	18.6%	\$0	0.0%	12.1%
	Upper	1	50.0%	\$100	66.7%	41.7%	1	50.0%	54.5%	\$100	66.7%	57.5%
	Unknown	1	50.0%	\$50	33.3%	0.0%	1	50.0%	8.3%	\$50	33.3%	19.2%
	<i>Total</i>	<i>2</i>	<i>100.0%</i>	<i>\$150</i>	<i>100.0%</i>	<i>100.0%</i>	<i>2</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$150</i>	<i>100.0%</i>	<i>100.0%</i>
MULTI FAMILY	Low	0	0.0%	\$0	0.0%	22.3%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	17.9%	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	3	37.5%	\$820	9.4%	41.7%	3	37.5%	19.6%	\$820	9.4%	1.9%
	Unknown	5	62.5%	\$7,926	90.6%	0.0%	5	62.5%	80.4%	\$7,926	90.6%	98.1%
	<i>Total</i>	<i>8</i>	<i>100.0%</i>	<i>\$8,746</i>	<i>100.0%</i>	<i>100.0%</i>	<i>8</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$8,746</i>	<i>100.0%</i>	<i>100.0%</i>
OTHER PURPOSE LOC	Low	9	7.1%	\$420	3.0%	22.3%	9	7.1%	5.4%	\$420	3.0%	2.4%
	Moderate	11	8.7%	\$590	4.2%	17.9%	11	8.7%	7.9%	\$590	4.2%	4.0%
	Middle	17	13.5%	\$1,180	8.3%	18.1%	17	13.5%	17.8%	\$1,180	8.3%	11.4%
	Upper	75	59.5%	\$10,714	75.6%	41.7%	75	59.5%	61.4%	\$10,714	75.6%	75.8%
	Unknown	14	11.1%	\$1,261	8.9%	0.0%	14	11.1%	7.4%	\$1,261	8.9%	6.5%
	<i>Total</i>	<i>126</i>	<i>100.0%</i>	<i>\$14,165</i>	<i>100.0%</i>	<i>100.0%</i>	<i>126</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$14,165</i>	<i>100.0%</i>	<i>100.0%</i>

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

Assessment Area: Multi Columbus

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2018					2018					
		Count		Dollar		Families by Family Income	Count			Dollar		
		#	%	\$ (000s)	\$ %		Bank	Agg	Bank	Agg		
						#	%	%	\$ (000s)	\$ %	\$ %	
OTHER PURPOSE CLOSED/EXEMPT	Low	2	20.0%	\$104	7.0%	22.3%	2	20.0%	11.3%	\$104	7.0%	5.8%
	Moderate	2	20.0%	\$107	7.2%	17.9%	2	20.0%	25.4%	\$107	7.2%	17.0%
	Middle	1	10.0%	\$65	4.4%	18.1%	1	10.0%	11.3%	\$65	4.4%	7.1%
	Upper	5	50.0%	\$1,214	81.5%	41.7%	5	50.0%	46.5%	\$1,214	81.5%	59.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	5.6%	\$0	0.0%	10.9%
	<i>Total</i>	<i>10</i>	<i>100.0%</i>	<i>\$1,490</i>	<i>100.0%</i>	<i>100.0%</i>	<i>10</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$1,490</i>	<i>100.0%</i>	<i>100.0%</i>
PURPOSE NOT APPLICABLE	Low	0	0.0%	\$0	0.0%	22.3%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	17.9%	0	0.0%	0.6%	\$0	0.0%	0.6%
	Middle	0	0.0%	\$0	0.0%	18.1%	0	0.0%	1.3%	\$0	0.0%	1.2%
	Upper	0	0.0%	\$0	0.0%	41.7%	0	0.0%	0.9%	\$0	0.0%	2.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	97.2%	\$0	0.0%	96.0%
	<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	32	5.4%	\$2,021	1.9%	22.3%	32	5.4%	4.7%	\$2,021	1.9%	1.9%
	Moderate	69	11.6%	\$6,193	5.8%	17.9%	69	11.6%	12.4%	\$6,193	5.8%	6.5%
	Middle	89	14.9%	\$9,866	9.3%	18.1%	89	14.9%	19.3%	\$9,866	9.3%	15.0%
	Upper	333	55.9%	\$72,193	67.8%	41.7%	333	55.9%	40.3%	\$72,193	67.8%	45.0%
	Unknown	73	12.2%	\$16,204	15.2%	0.0%	73	12.2%	23.3%	\$16,204	15.2%	31.6%
	<i>Total</i>	<i>596</i>	<i>100.0%</i>	<i>\$106,477</i>	<i>100.0%</i>	<i>100.0%</i>	<i>596</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$106,477</i>	<i>100.0%</i>	<i>100.0%</i>

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

Assessment Area: Multi Columbus

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2019					Bank & Aggregate Lending Comparison 2019					
		Count		Bank Dollar		Families by Family Income %	Count			Dollar		
		#	%	\$ (000s)	\$ %		Bank #	Agg %	Bank \$ (000s)	Agg \$ %	Agg \$ %	
HOME PURCHASE	Low	15	3.8%	\$1,162	1.5%	22.0%	7	8.0%	3.8%	\$629	3.3%	1.8%
	Moderate	74	18.6%	\$8,686	10.9%	17.7%	17	19.5%	12.5%	\$2,263	11.8%	7.6%
	Middle	99	24.9%	\$15,496	19.4%	18.1%	23	26.4%	23.0%	\$4,277	22.4%	19.8%
	Upper	192	48.2%	\$50,782	63.7%	42.3%	39	44.8%	42.4%	\$11,481	60.0%	52.5%
	Unknown	18	4.5%	\$3,556	4.5%	0.0%	1	1.1%	18.3%	\$475	2.5%	18.3%
	<i>Total</i>	<i>398</i>	<i>100.0%</i>	<i>\$79,682</i>	<i>100.0%</i>	<i>100.0%</i>	<i>87</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$19,125</i>	<i>100.0%</i>	<i>100.0%</i>
REFINANCE	Low	8	3.6%	\$405	1.1%	22.0%	2	7.1%	3.4%	\$172	3.5%	1.9%
	Moderate	15	6.7%	\$1,278	3.4%	17.7%	7	25.0%	7.7%	\$617	12.6%	4.2%
	Middle	29	13.0%	\$2,969	7.8%	18.1%	4	14.3%	12.9%	\$440	9.0%	9.1%
	Upper	148	66.4%	\$31,134	81.9%	42.3%	15	53.6%	39.4%	\$3,662	74.9%	44.5%
	Unknown	23	10.3%	\$2,226	5.9%	0.0%	0	0.0%	36.7%	\$0	0.0%	40.2%
	<i>Total</i>	<i>223</i>	<i>100.0%</i>	<i>\$38,012</i>	<i>100.0%</i>	<i>100.0%</i>	<i>28</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$4,891</i>	<i>100.0%</i>	<i>100.0%</i>
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	22.0%	0	0.0%	4.2%	\$0	0.0%	2.0%
	Moderate	1	16.7%	\$75	25.5%	17.7%	0	0.0%	12.1%	\$0	0.0%	11.7%
	Middle	0	0.0%	\$0	0.0%	18.1%	0	0.0%	18.2%	\$0	0.0%	16.4%
	Upper	0	0.0%	\$0	0.0%	42.3%	0	0.0%	57.0%	\$0	0.0%	60.7%
	Unknown	5	83.3%	\$219	74.5%	0.0%	0	0.0%	8.5%	\$0	0.0%	9.2%
	<i>Total</i>	<i>6</i>	<i>100.0%</i>	<i>\$294</i>	<i>100.0%</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%	22.0%	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%	18.1%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	42.3%	0	0.0%	15.0%	\$0	0.0%	1.5%
	Unknown	5	100.0%	\$1,800	100.0%	0.0%	0	0.0%	85.0%	\$0	0.0%	98.5%
	<i>Total</i>	<i>5</i>	<i>100.0%</i>	<i>\$1,800</i>	<i>100.0%</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>
OTHER PURPOSE LOC	Low	5	4.0%	\$333	3.2%	22.0%	2	9.1%	2.9%	\$50	2.3%	2.0%
	Moderate	13	10.3%	\$577	5.6%	17.7%	3	13.6%	7.6%	\$335	15.2%	4.4%
	Middle	16	12.7%	\$866	8.4%	18.1%	3	13.6%	13.8%	\$363	16.5%	9.5%
	Upper	75	59.5%	\$7,578	73.4%	42.3%	14	63.6%	67.1%	\$1,458	66.1%	78.3%
	Unknown	17	13.5%	\$974	9.4%	0.0%	0	0.0%	8.6%	\$0	0.0%	5.8%
	<i>Total</i>	<i>126</i>	<i>100.0%</i>	<i>\$10,328</i>	<i>100.0%</i>	<i>100.0%</i>	<i>22</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$2,206</i>	<i>100.0%</i>	<i>100.0%</i>

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

Assessment Area: Multi Columbus

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2019					Bank & Aggregate Lending Comparison 2019					
		Bank				Families by Family Income %	Count			Dollar		
		Count		Dollar			Bank	Agg	Bank		Agg	
		#	%	\$ (000s)	\$ %				#	%		\$ (000s)
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	\$0	0.0%	22.0%	0	0.0%	6.8%	\$0	0.0%	3.6%
	Moderate	0	0.0%	\$0	0.0%	17.7%	0	0.0%	14.8%	\$0	0.0%	10.2%
	Middle	3	25.0%	\$462	23.0%	18.1%	2	100.0%	23.9%	\$169	100.0%	18.6%
	Upper	9	75.0%	\$1,543	77.0%	42.3%	0	0.0%	44.3%	\$0	0.0%	58.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	10.2%	\$0	0.0%	8.8%
	<i>Total</i>	<i>12</i>	<i>100.0%</i>	<i>\$2,005</i>	<i>100.0%</i>	<i>100.0%</i>	<i>2</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$169</i>	<i>100.0%</i>	<i>100.0%</i>
PURPOSE NOT APPLICABLE	Low	0	0.0%	\$0	0.0%	22.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	17.7%	0	0.0%	0.3%	\$0	0.0%	0.3%
	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%	42.3%	0	0.0%	0.3%	\$0	0.0%	0.9%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	99.3%	\$0	0.0%	98.8%
	<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>
HMDA TOTALS	Low	28	3.6%	\$1,900	1.4%	22.0%	11	7.9%	3.5%	\$851	3.2%	1.7%
	Moderate	103	13.4%	\$10,616	8.0%	17.7%	27	19.4%	10.6%	\$3,215	12.2%	5.9%
	Middle	147	19.1%	\$19,793	15.0%	18.1%	32	23.0%	18.9%	\$5,249	19.9%	14.9%
	Upper	424	55.1%	\$91,037	68.9%	42.3%	68	48.9%	40.8%	\$16,601	62.9%	45.9%
	Unknown	68	8.8%	\$8,775	6.6%	0.0%	1	0.7%	26.2%	\$475	1.8%	31.5%
	<i>Total</i>	<i>770</i>	<i>100.0%</i>	<i>\$132,121</i>	<i>100.0%</i>	<i>100.0%</i>	<i>139</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$26,391</i>	<i>100.0%</i>	<i>100.0%</i>

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

Assessment Area: Multi Columbus

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2017					2017					
		Count		Bank		Total Businesses	Count			Dollar		
		#	%	\$ (000s)	\$ %		Bank	Agg	Bank	Agg	\$ 000s	\$ %
SMALL BUSINESSES	Low	44	9.5%	\$8,323	9.8%	8.5%	44	9.5%	8.1%	\$8,323	9.8%	9.7%
	Moderate	112	24.2%	\$19,278	22.8%	21.9%	112	24.2%	19.1%	\$19,278	22.8%	19.2%
	Middle	114	24.7%	\$20,517	24.2%	33.7%	114	24.7%	29.7%	\$20,517	24.2%	27.0%
	Upper	192	41.6%	\$36,548	43.2%	35.6%	192	41.6%	41.5%	\$36,548	43.2%	43.0%
	Unknown	0	0.0%	\$0	0.0%	0.3%	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%	1.0%
	<i>Total</i>	<i>462</i>	<i>100.0%</i>	<i>\$84,666</i>	<i>100.0%</i>	<i>100.0%</i>	<i>462</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$84,666</i>	<i>100.0%</i>	<i>100.0%</i>
SMALL FARM					<b>Total Farms</b>							
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	17.8%	0	0.0%	20.0%	\$0	0.0%	24.3%
	Middle	1	50.0%	\$4	1.3%	37.6%	1	50.0%	43.3%	\$4	1.3%	27.3%
	Upper	1	50.0%	\$303	98.7%	44.6%	1	50.0%	36.7%	\$303	98.7%	48.3%
	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%	0.0%	\$0	0.0%	0.0%
<i>Total</i>	<i>2</i>	<i>100.0%</i>	<i>\$307</i>	<i>100.0%</i>	<i>100.0%</i>	<i>2</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$307</i>	<i>100.0%</i>	<i>100.0%</i>	

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

## Appendices

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

Assessment Area: Multi Columbus

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2018					2018					
		Count		Bank		Total	Count			Dollar		
		#	%	\$ (000s)	\$ %	%	Bank	Agg	Bank	Agg	\$ 000s	\$ %
SMALL BUSINESSES	Low	34	8.2%	\$4,979	6.1%	8.5%	34	8.2%	7.2%	\$4,979	6.1%	5.8%
	Moderate	100	24.2%	\$17,988	22.0%	21.7%	100	24.2%	19.7%	\$17,988	22.0%	20.1%
	Middle	114	27.6%	\$26,574	32.5%	34.5%	114	27.6%	32.0%	\$26,574	32.5%	33.5%
	Upper	165	40.0%	\$32,269	39.4%	35.1%	165	40.0%	39.8%	\$32,269	39.4%	39.7%
	Unknown	0	0.0%	\$0	0.0%	0.2%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	1.3%	\$0	0.0%	1.0%
	<i>Total</i>	<i>413</i>	<i>100.0%</i>	<i>\$81,810</i>	<i>100.0%</i>	<i>100.0%</i>	<i>413</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$81,810</i>	<i>100.0%</i>	<i>100.0%</i>
SMALL FARM					<b>Total Farms</b>							
	Low	0	0.0%	\$0	0.0%	0.9%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	13.3%	0	0.0%	9.5%	\$0	0.0%	2.1%
	Middle	1	33.3%	\$460	61.4%	39.8%	1	33.3%	33.3%	\$460	61.4%	55.7%
	Upper	2	66.7%	\$289	38.6%	46.0%	2	66.7%	57.1%	\$289	38.6%	42.2%
	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%	0.0%	\$0	0.0%	0.0%
<i>Total</i>	<i>3</i>	<i>100.0%</i>	<i>\$749</i>	<i>100.0%</i>	<i>100.0%</i>	<i>3</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$749</i>	<i>100.0%</i>	<i>100.0%</i>	

Originations & Purchases  
2018 FFIEC Census Data and 2018 D&B Information

## Appendices

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

Assessment Area: Multi Columbus

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2019										
		Count		Bank		Total	Count			Dollar		
		#	%	\$ (000s)	\$ %	%	Bank	Agg	Bank	Agg	Bank	Agg
						#	%	%	\$ 000s	\$ %	\$ %	
SMALL BUSINESSES	Low	46	12.2%	\$8,990	12.0%	8.4%	46	12.2%	6.9%	\$8,990	12.0%	7.6%
	Moderate	70	18.5%	\$12,049	16.1%	20.8%	70	18.5%	18.9%	\$12,049	16.1%	17.9%
	Middle	96	25.4%	\$18,144	24.3%	35.6%	96	25.4%	30.2%	\$18,144	24.3%	27.2%
	Upper	166	43.9%	\$35,490	47.5%	35.0%	166	43.9%	40.3%	\$35,490	47.5%	45.8%
	Unknown	0	0.0%	\$0	0.0%	0.2%	0	0.0%	0.1%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	3.6%	\$0	0.0%	1.5%
	<i>Total</i>	<i>378</i>	<i>100.0%</i>	<i>\$74,673</i>	<i>100.0%</i>	<i>100.0%</i>	<i>378</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$74,673</i>	<i>100.0%</i>	<i>100.0%</i>
SMALL FARM						<b>Total Farms</b>						
	Low	0	0.0%	\$0	0.0%	1.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	14.7%	0	0.0%	7.1%	\$0	0.0%	3.1%
	Middle	0	0.0%	\$0	0.0%	39.2%	0	0.0%	46.4%	\$0	0.0%	64.7%
	Upper	0	0.0%	\$0	0.0%	45.1%	0	0.0%	28.6%	\$0	0.0%	25.6%
	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%	17.9%	\$0	0.0%	6.6%
<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>	

Originations & Purchases  
2019 FFIEC Census Data and 2019 D&B Information

## Appendices

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

Assessment Area: Multi Columbus

Product Type		Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison						
		2017					2017						
		Bank		Total		Businesses	Count		Agg	Dollar		Agg	
Count	Dollar	Count	Dollar	Bank	Bank		Bank	Agg					
		#	%	\$ (000s)	\$ %	%	#	%	%	\$ 000s	\$ %	\$ %	
Small Business	Revenue	\$1 Million or Less	295	63.9%	\$47,077	55.6%	89.5%	295	63.9%	49.1%	\$47,077	55.6%	47.8%
		Over \$1 Million	162	35.1%	\$36,582	43.2%	9.4%	162	35.1%				
		<i>Total Rev. available</i>	457	99.0%	\$83,659	98.8%	98.9%	457	99.0%				
		Rev. Not Known	5	1.1%	\$1,007	1.2%	1.1%	5	1.1%				
		<b>Total</b>	<b>462</b>	<b>100.0%</b>	<b>\$84,666</b>	<b>100.0%</b>	<b>100.0%</b>	<b>462</b>	<b>100.0%</b>				
	Loan Size	\$100,000 or Less	239	51.7%	\$11,333	13.4%		239	51.7%	90.7%	\$11,333	13.4%	32.6%
		\$100,001 - \$250,000	107	23.2%	\$18,512	21.9%		107	23.2%	5.3%	\$18,512	21.9%	21.2%
		\$250,001 - \$1 Million	116	25.1%	\$54,821	64.7%		116	25.1%	4.0%	\$54,821	64.7%	46.2%
		<b>Total</b>	<b>462</b>	<b>100.0%</b>	<b>\$84,666</b>	<b>100.0%</b>		<b>462</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$84,666</b>	<b>100.0%</b>	<b>100.0%</b>
	Loan Size & Rev \$1 Mill or Less	\$100,000 or Less	178	60.3%	\$7,756	16.5%							
		\$100,001 - \$250,000	61	20.7%	\$10,767	22.9%							
		\$250,001 - \$1 Million	56	19.0%	\$28,554	60.7%							
		<b>Total</b>	<b>295</b>	<b>100.0%</b>	<b>\$47,077</b>	<b>100.0%</b>							
Small Farm	Revenue	\$1 Million or Less	2	100.0%	\$307	100.0%	<b>94.1%</b>	2	100.0%	43.3%	\$307	100.0%	65.2%
		Over \$1 Million	0	0.0%	\$0	0.0%	5.9%	0	0.0%				
		<i>Total Rev. available</i>	2	100.0%	\$307	100.0%	100.0%	2	100.0%				
		Not Known	0	0.0%	\$0	0.0%	0.0%	0	0.0%				
		<b>Total</b>	<b>2</b>	<b>100.0%</b>	<b>\$307</b>	<b>100.0%</b>	<b>100.0%</b>	<b>2</b>	<b>100.0%</b>				
	Loan Size	\$100,000 or Less	1	50.0%	\$4	1.3%		1	50.0%	90.0%	\$4	1.3%	35.8%
		\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	6.7%	\$0	0.0%	37.8%
		\$250,001 - \$500,000	1	50.0%	\$303	98.7%		1	50.0%	3.3%	\$303	98.7%	26.3%
		<b>Total</b>	<b>2</b>	<b>100.0%</b>	<b>\$307</b>	<b>100.0%</b>		<b>2</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$307</b>	<b>100.0%</b>	<b>100.0%</b>
	Loan Size & Rev \$1 Mill or Less	\$100,000 or Less	1	50.0%	\$4	1.3%							
		\$100,001 - \$250,000	0	0.0%	\$0	0.0%							
		\$250,001 - \$500,000	1	50.0%	\$303	98.7%							
		<b>Total</b>	<b>2</b>	<b>100.0%</b>	<b>\$307</b>	<b>100.0%</b>							

Originations & Purchases

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

2017 FFIEC Census Data and 2017 D&B Information

## Appendices

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

Assessment Area: Multi Columbus

Product Type		Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison							
		2018					2018							
		Bank		Total		Businesses	Count		Agg	Dollar		Agg		
		Count	Dollar	Count	Dollar		Bank	Bank		Bank	Agg			
#	%	\$ (000s)	\$ %	%	#	%	%	\$ 000s	\$ %	\$ %				
Small Business	Revenue	\$1 Million or Less	252	61.0%	\$40,683	49.7%	91.2%	252	61.0%	45.1%	\$40,683	49.7%	42.1%	
		Over \$1 Million	150	36.3%	\$38,759	47.4%	7.6%	150	36.3%					
		<i>Total Rev. available</i>	402	97.3%	\$79,442	97.1%	98.8%	402	97.3%					
		Rev. Not Known	11	2.7%	\$2,368	2.9%	1.2%	11	2.7%					
		<b>Total</b>	<b>413</b>	<b>100.0%</b>	<b>\$81,810</b>	<b>100.0%</b>	<b>100.0%</b>	<b>413</b>	<b>100.0%</b>					
	Loan Size	\$100,000 or Less	204	49.4%	\$9,979	12.2%		204	49.4%	90.5%	\$9,979	12.2%	31.8%	
		\$100,001 - \$250,000	93	22.5%	\$16,855	20.6%		93	22.5%	4.8%	\$16,855	20.6%	18.2%	
		\$250,001 - \$1 Million	116	28.1%	\$54,976	67.2%		116	28.1%	4.7%	\$54,976	67.2%	50.0%	
		<b>Total</b>	<b>413</b>	<b>100.0%</b>	<b>\$81,810</b>	<b>100.0%</b>		<b>413</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$81,810</b>	<b>100.0%</b>	<b>100.0%</b>	
	Loan Size & Rev \$1 Mill or Less	\$100,000 or Less	145	57.5%	\$6,532	16.1%								
		\$100,001 - \$250,000	53	21.0%	\$8,990	22.1%								
		\$250,001 - \$1 Million	54	21.4%	\$25,161	61.8%								
		<b>Total</b>	<b>252</b>	<b>100.0%</b>	<b>\$40,683</b>	<b>100.0%</b>								
	Small Farm	Revenue	\$1 Million or Less	0	0.0%	\$0	0.0%	<b>Total Farms</b> 95.6%	0	0.0%	38.1%	\$0	0.0%	17.9%
			Over \$1 Million	2	66.7%	\$289	38.6%	4.4%	2	66.7%				
<i>Total Rev. available</i>			2	66.7%	\$289	38.6%	100.0%	2	66.7%					
Not Known			1	33.3%	\$460	61.4%	0.0%	1	33.3%					
<b>Total</b>			<b>3</b>	<b>100.0%</b>	<b>\$749</b>	<b>100.0%</b>	<b>100.0%</b>	<b>3</b>	<b>100.0%</b>					
Loan Size		\$100,000 or Less	0	0.0%	\$0	0.0%		0	0.0%	81.0%	\$0	0.0%	32.5%	
		\$100,001 - \$250,000	2	66.7%	\$289	38.6%		2	66.7%	14.3%	\$289	38.6%	33.3%	
		\$250,001 - \$500,000	1	33.3%	\$460	61.4%		1	33.3%	4.8%	\$460	61.4%	34.1%	
		<b>Total</b>	<b>3</b>	<b>100.0%</b>	<b>\$749</b>	<b>100.0%</b>		<b>3</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$749</b>	<b>100.0%</b>	<b>100.0%</b>	
Loan Size & Rev \$1 Mill or Less		\$100,000 or Less	0	0.0%	\$0	0.0%								
		\$100,001 - \$250,000	0	0.0%	\$0	0.0%								
		\$250,001 - \$500,000	0	0.0%	\$0	0.0%								
		<b>Total</b>	<b>0</b>	<b>0.0%</b>	<b>\$0</b>	<b>0.0%</b>								

Originations & Purchases

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

2018 FFIEC Census Data and 2018 D&B Information

## Appendices

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

Assessment Area: Multi Columbus

Product Type		Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison						
		2019					2019						
		Bank		Total		Businesses	Count		Agg	Dollar			
		Count	Dollar	Dollar	%		Bank	%		Bank	Agg	%	
#	%	\$ (000s)	\$ %	%	#	%	%	\$ 000s	\$ %	\$ %			
Small Business	Revenue	\$1 Million or Less	197	52.1%	\$32,241	43.2%	91.9%	197	52.1%	39.0%	\$32,241	43.2%	37.0%
		Over \$1 Million	165	43.7%	\$39,249	52.6%	7.4%	165	43.7%				
		<i>Total Rev. available</i>	362	95.8%	\$71,490	95.8%	99.3%	362	95.8%				
		Rev. Not Known	16	4.2%	\$3,183	4.3%	0.8%	16	4.2%				
		<b>Total</b>	<b>378</b>	<b>100.0%</b>	<b>\$74,673</b>	<b>100.0%</b>	<b>100.0%</b>	<b>378</b>	<b>100.0%</b>				
	Loan Size	\$100,000 or Less	179	47.4%	\$9,354	12.5%		179	47.4%	91.6%	\$9,354	12.5%	32.6%
		\$100,001 - \$250,000	91	24.1%	\$16,150	21.6%		91	24.1%	4.1%	\$16,150	21.6%	16.7%
		\$250,001 - \$1 Million	108	28.6%	\$49,169	65.8%		108	28.6%	4.3%	\$49,169	65.8%	50.7%
		<b>Total</b>	<b>378</b>	<b>100.0%</b>	<b>\$74,673</b>	<b>100.0%</b>		<b>378</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$74,673</b>	<b>100.0%</b>	<b>100.0%</b>
	Loan Size & Rev \$1 Mill or Less	\$100,000 or Less	108	54.8%	\$5,037	15.6%							
		\$100,001 - \$250,000	40	20.3%	\$6,945	21.5%							
		\$250,001 - \$1 Million	49	24.9%	\$20,259	62.8%							
		<b>Total</b>	<b>197</b>	<b>100.0%</b>	<b>\$32,241</b>	<b>100.0%</b>							
Small Farm	Revenue	\$1 Million or Less	0	0.0%	\$0	0.0%	<b>Total Farms</b> 95.1%	0	0.0%	50.0%	\$0	0.0%	29.6%
		Over \$1 Million	0	0.0%	\$0	0.0%	4.9%	0	0.0%				
		<i>Total Rev. available</i>	0	0.0%	\$0	0.0%	100.0%	0	0.0%				
		Not Known	0	0.0%	\$0	0.0%	0.0%	0	0.0%				
		<b>Total</b>	<b>0</b>	<b>0.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>				
	Loan Size	\$100,000 or Less	0	0.0%	\$0	0.0%		0	0.0%	92.9%	\$0	0.0%	58.5%
		\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	7.1%	\$0	0.0%	41.5%
		\$250,001 - \$500,000	0	0.0%	\$0	0.0%		0	0.0%	0.0%	\$0	0.0%	0.0%
		<b>Total</b>	<b>0</b>	<b>0.0%</b>	<b>\$0</b>	<b>0.0%</b>		<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>
	Loan Size & Rev \$1 Mill or Less	\$100,000 or Less	0	0.0%	\$0	0.0%							
		\$100,001 - \$250,000	0	0.0%	\$0	0.0%							
		\$250,001 - \$500,000	0	0.0%	\$0	0.0%							
		<b>Total</b>	<b>0</b>	<b>0.0%</b>	<b>\$0</b>	<b>0.0%</b>							

Originations & Purchases

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

2019 FFIEC Census Data and 2019 D&B Information

## Appendices

### Geographic Distribution of HMDA Loans

Assessment Area: AL Birmingham

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	7	1.8%	\$787	0.8%	5.9%	7	1.8%	1.4%	\$787	0.8%	0.8%
	Moderate	49	12.3%	\$5,772	6.0%	20.5%	49	12.3%	10.5%	\$5,772	6.0%	5.6%
	Middle	124	31.0%	\$19,995	20.9%	30.2%	124	31.0%	29.7%	\$19,995	20.9%	22.4%
	Upper	220	55.0%	\$69,100	72.2%	43.3%	220	55.0%	58.3%	\$69,100	72.2%	71.1%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>400</i>	<i>100.0%</i>	<i>\$95,654</i>	<i>100.0%</i>	<i>100.0%</i>	<i>400</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$95,654</i>	<i>100.0%</i>	<i>100.0%</i>
REFINANCE	Low	0	0.0%	\$0	0.0%	5.9%	0	0.0%	2.7%	\$0	0.0%	5.9%
	Moderate	12	13.0%	\$1,049	4.0%	20.5%	12	13.0%	12.8%	\$1,049	4.0%	6.0%
	Middle	32	34.8%	\$3,842	14.5%	30.2%	32	34.8%	27.6%	\$3,842	14.5%	23.0%
	Upper	48	52.2%	\$21,654	81.6%	43.3%	48	52.2%	56.9%	\$21,654	81.6%	65.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>92</i>	<i>100.0%</i>	<i>\$26,545</i>	<i>100.0%</i>	<i>100.0%</i>	<i>92</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$26,545</i>	<i>100.0%</i>	<i>100.0%</i>
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	5.9%	0	0.0%	4.8%	\$0	0.0%	1.2%
	Moderate	4	44.4%	\$45	6.2%	20.5%	4	44.4%	16.3%	\$45	6.2%	7.3%
	Middle	1	11.1%	\$58	8.0%	30.2%	1	11.1%	29.8%	\$58	8.0%	18.6%
	Upper	4	44.4%	\$625	85.9%	43.3%	4	44.4%	49.1%	\$625	85.9%	72.9%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>9</i>	<i>100.0%</i>	<i>\$728</i>	<i>100.0%</i>	<i>100.0%</i>	<i>9</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$728</i>	<i>100.0%</i>	<i>100.0%</i>
MULTI FAMILY	Low	0	0.0%	\$0	0.0%	19.3%	0	0.0%	29.6%	\$0	0.0%	83.1%
	Moderate	0	0.0%	\$0	0.0%	25.5%	0	0.0%	20.4%	\$0	0.0%	2.8%
	Middle	0	0.0%	\$0	0.0%	24.9%	0	0.0%	29.6%	\$0	0.0%	4.3%
	Upper	0	0.0%	\$0	0.0%	28.2%	0	0.0%	20.4%	\$0	0.0%	9.8%
	Unknown	0	0.0%	\$0	0.0%	2.2%	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	7	1.4%	\$787	0.6%	5.9%	7	1.4%	2.0%	\$787	0.6%	12.1%
	Moderate	65	13.0%	\$6,866	5.6%	20.5%	65	13.0%	11.5%	\$6,866	5.6%	5.4%
	Middle	157	31.3%	\$23,895	19.4%	30.2%	157	31.3%	29.1%	\$23,895	19.4%	20.3%
	Upper	272	54.3%	\$91,379	74.3%	43.3%	272	54.3%	57.4%	\$91,379	74.3%	62.1%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>501</i>	<i>100.0%</i>	<i>\$122,927</i>	<i>100.0%</i>	<i>100.0%</i>	<i>501</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$122,927</i>	<i>100.0%</i>	<i>100.0%</i>

Originations & Purchases  
2017 FFIEC Census Data and 2015 ACS Data

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

Assessment Area: AL Birmingham

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2018					2018					
		Bank		Owner Occupied Units		Count		Dollar				
		Count	Dollar			Bank	Agg	Bank	Agg			
#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %		
HOME PURCHASE	Low	6	1.7%	\$573	0.6%	5.9%	6	1.7%	1.4%	\$573	0.6%	0.8%
	Moderate	42	11.6%	\$5,876	6.3%	20.5%	42	11.6%	10.5%	\$5,876	6.3%	5.6%
	Middle	134	36.9%	\$24,156	25.9%	30.2%	134	36.9%	29.5%	\$24,156	25.9%	22.5%
	Upper	181	49.9%	\$62,569	67.2%	43.3%	181	49.9%	58.6%	\$62,569	67.2%	71.1%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>363</i>	<i>100.0%</i>	<i>\$93,174</i>	<i>100.0%</i>	<i>100.0%</i>	<i>363</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$93,174</i>	<i>100.0%</i>	<i>100.0%</i>
REFINANCE	Low	1	0.5%	\$101	0.2%	5.9%	1	0.5%	2.2%	\$101	0.2%	0.9%
	Moderate	20	9.4%	\$1,782	4.0%	20.5%	20	9.4%	10.9%	\$1,782	4.0%	5.2%
	Middle	31	14.6%	\$3,952	8.8%	30.2%	31	14.6%	27.0%	\$3,952	8.8%	19.2%
	Upper	161	75.6%	\$39,029	87.0%	43.3%	161	75.6%	59.8%	\$39,029	87.0%	74.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>213</i>	<i>100.0%</i>	<i>\$44,864</i>	<i>100.0%</i>	<i>100.0%</i>	<i>213</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$44,864</i>	<i>100.0%</i>	<i>100.0%</i>
HOME IMPROVEMENT	Low	1	20.0%	\$60	11.1%	5.9%	1	20.0%	2.6%	\$60	11.1%	1.7%
	Moderate	2	40.0%	\$202	37.4%	20.5%	2	40.0%	7.6%	\$202	37.4%	4.7%
	Middle	0	0.0%	\$0	0.0%	30.2%	0	0.0%	22.7%	\$0	0.0%	16.6%
	Upper	2	40.0%	\$278	51.5%	43.3%	2	40.0%	67.1%	\$278	51.5%	77.0%
	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>\$540</i>	<i>100.0%</i>	<i>100.0%</i>	<i>5</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$540</i>	<i>100.0%</i>	<i>100.0%</i>
MULTI FAMILY		Multi-Family Units										
	Low	0	0.0%	\$0	0.0%	19.3%	0	0.0%	17.3%	\$0	0.0%	4.9%
	Moderate	1	33.3%	\$195	43.8%	25.5%	1	33.3%	29.6%	\$195	43.8%	14.1%
	Middle	2	66.7%	\$250	56.2%	24.9%	2	66.7%	23.5%	\$250	56.2%	40.2%
	Upper	0	0.0%	\$0	0.0%	28.2%	0	0.0%	28.6%	\$0	0.0%	38.4%
	Unknown	0	0.0%	\$0	0.0%	2.2%	0	0.0%	1.0%	\$0	0.0%	2.4%
<i>Total</i>	<i>3</i>	<i>100.0%</i>	<i>\$445</i>	<i>100.0%</i>	<i>100.0%</i>	<i>3</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$445</i>	<i>100.0%</i>	<i>100.0%</i>	
OTHER PURPOSE LOC	Low	0	0.0%	\$0	0.0%	5.9%	0	0.0%	1.4%	\$0	0.0%	0.8%
	Moderate	12	8.5%	\$778	4.8%	20.5%	12	8.5%	7.3%	\$778	4.8%	4.0%
	Middle	25	17.7%	\$1,362	8.5%	30.2%	25	17.7%	21.8%	\$1,362	8.5%	14.7%
	Upper	104	73.8%	\$13,941	86.7%	43.3%	104	73.8%	69.5%	\$13,941	86.7%	80.5%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>141</i>	<i>100.0%</i>	<i>\$16,081</i>	<i>100.0%</i>	<i>100.0%</i>	<i>141</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$16,081</i>	<i>100.0%</i>	<i>100.0%</i>

Originations & Purchases  
2018 FFIEC Census Data and 2015 ACS Data



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

Assessment Area: AL Birmingham

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2018					Bank & Aggregate Lending Comparison 2018					
		Count		Dollar		Owner Occupied Units %	Count			Dollar		
		#	%	\$ (000s)	\$ %		#	%	%	Bank		Agg
						\$ (000s)				\$ %	\$ (000s)	
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	\$0	0.0%	5.9%	0	0.0%	6.1%	\$0	0.0%	3.0%
	Moderate	4	44.4%	\$252	20.5%	20.5%	4	44.4%	16.6%	\$252	20.5%	6.1%
	Middle	2	22.2%	\$196	16.0%	30.2%	2	22.2%	23.3%	\$196	16.0%	16.4%
	Upper	3	33.3%	\$779	63.5%	43.3%	3	33.3%	54.1%	\$779	63.5%	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>9</i>	<i>100.0%</i>	<i>\$1,227</i>	<i>100.0%</i>	<i>100.0%</i>	<i>9</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$1,227</i>	<i>100.0%</i>	<i>100.0%</i>
PURPOSE NOT APPLICABLE	Low	0	0.0%	\$0	0.0%	5.9%	0	0.0%	6.3%	\$0	0.0%	3.0%
	Moderate	0	0.0%	\$0	0.0%	20.5%	0	0.0%	28.7%	\$0	0.0%	19.6%
	Middle	0	0.0%	\$0	0.0%	30.2%	0	0.0%	33.6%	\$0	0.0%	32.6%
	Upper	0	0.0%	\$0	0.0%	43.3%	0	0.0%	31.4%	\$0	0.0%	44.7%
	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	1.1%	\$734	0.5%	5.9%	8	1.1%	1.9%	\$734	0.5%	1.2%
	Moderate	81	11.0%	\$9,085	5.8%	20.5%	81	11.0%	11.1%	\$9,085	5.8%	6.4%
	Middle	194	26.4%	\$29,916	19.1%	30.2%	194	26.4%	28.3%	\$29,916	19.1%	23.0%
	Upper	451	61.4%	\$116,596	74.6%	43.3%	451	61.4%	58.7%	\$116,596	74.6%	69.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.2%
	<i>Total</i>	<i>734</i>	<i>100.0%</i>	<i>\$156,331</i>	<i>100.0%</i>	<i>100.0%</i>	<i>734</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$156,331</i>	<i>100.0%</i>	<i>100.0%</i>

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

Assessment Area: AL Birmingham

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2019					2019					
		Count		Bank		Owner Occupied Units	Count			Dollar		
		#	%	\$ (000s)	\$ %		Bank	Agg	%	\$ (000s)	\$ %	Agg
HOME PURCHASE	Low	10	2.8%	\$2,326	2.1%	6.4%	10	2.8%	1.6%	\$2,326	2.1%	0.9%
	Moderate	36	9.9%	\$5,980	5.4%	18.0%	36	9.9%	10.7%	\$5,980	5.4%	5.8%
	Middle	91	25.1%	\$19,273	17.3%	29.9%	91	25.1%	29.1%	\$19,273	17.3%	22.4%
	Upper	226	62.3%	\$84,032	75.3%	45.6%	226	62.3%	58.5%	\$84,032	75.3%	70.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.1%	\$0	0.0%	0.1%
	<i>Total</i>	<i>363</i>	<i>100.0%</i>	<i>\$111,611</i>	<i>100.0%</i>	<i>100.0%</i>	<i>363</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$111,611</i>	<i>100.0%</i>	<i>100.0%</i>
REFINANCE	Low	2	1.0%	\$136	0.2%	6.4%	2	1.0%	1.6%	\$136	0.2%	0.6%
	Moderate	5	2.4%	\$471	0.8%	18.0%	5	2.4%	7.3%	\$471	0.8%	3.7%
	Middle	23	11.0%	\$4,641	7.7%	29.9%	23	11.0%	24.3%	\$4,641	7.7%	17.4%
	Upper	179	85.6%	\$54,744	91.3%	45.6%	179	85.6%	66.8%	\$54,744	91.3%	78.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>209</i>	<i>100.0%</i>	<i>\$59,992</i>	<i>100.0%</i>	<i>100.0%</i>	<i>209</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$59,992</i>	<i>100.0%</i>	<i>100.0%</i>
HOME IMPROVEMENT	Low	1	50.0%	\$20	9.1%	6.4%	1	50.0%	2.9%	\$20	9.1%	1.4%
	Moderate	0	0.0%	\$0	0.0%	18.0%	0	0.0%	8.2%	\$0	0.0%	4.2%
	Middle	0	0.0%	\$0	0.0%	29.9%	0	0.0%	24.7%	\$0	0.0%	17.8%
	Upper	1	50.0%	\$200	90.9%	45.6%	1	50.0%	64.2%	\$200	90.9%	76.7%
	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>\$220</i>	<i>100.0%</i>	<i>100.0%</i>	<i>2</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$220</i>	<i>100.0%</i>	<i>100.0%</i>
MULTI FAMILY	Multi-Family Units											
	Low	1	33.3%	\$210	17.4%	19.5%	1	33.3%	20.2%	\$210	17.4%	17.4%
	Moderate	1	33.3%	\$485	40.2%	27.8%	1	33.3%	25.8%	\$485	40.2%	21.7%
	Middle	1	33.3%	\$512	42.4%	22.9%	1	33.3%	27.0%	\$512	42.4%	23.1%
	Upper	0	0.0%	\$0	0.0%	27.6%	0	0.0%	25.8%	\$0	0.0%	30.4%
	Unknown	0	0.0%	\$0	0.0%	2.2%	0	0.0%	1.1%	\$0	0.0%	7.3%
<i>Total</i>	<i>3</i>	<i>100.0%</i>	<i>\$1,207</i>	<i>100.0%</i>	<i>100.0%</i>	<i>3</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$1,207</i>	<i>100.0%</i>	<i>100.0%</i>	
OTHER PURPOSE LOC	Low	3	1.4%	\$108	0.5%	6.4%	3	1.4%	1.4%	\$108	0.5%	0.6%
	Moderate	4	1.9%	\$232	1.0%	18.0%	4	1.9%	6.7%	\$232	1.0%	3.3%
	Middle	30	14.3%	\$1,653	7.5%	29.9%	30	14.3%	22.0%	\$1,653	7.5%	14.1%
	Upper	173	82.4%	\$20,130	91.0%	45.6%	173	82.4%	69.8%	\$20,130	91.0%	82.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.1%	\$0	0.0%	0.0%
	<i>Total</i>	<i>210</i>	<i>100.0%</i>	<i>\$22,123</i>	<i>100.0%</i>	<i>100.0%</i>	<i>210</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$22,123</i>	<i>100.0%</i>	<i>100.0%</i>

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

Assessment Area: AL Birmingham

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2019					Bank & Aggregate Lending Comparison 2019					
		Count		Bank Dollar		Owner Occupied Units %	Count			Dollar		
		#	%	\$ (000s)	\$ %		#	%	%	Bank		Agg
						\$ (000s)				\$ %	\$ (000s)	
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	\$0	0.0%	6.4%	0	0.0%	2.5%	\$0	0.0%	0.8%
	Moderate	0	0.0%	\$0	0.0%	18.0%	0	0.0%	10.9%	\$0	0.0%	4.2%
	Middle	0	0.0%	\$0	0.0%	29.9%	0	0.0%	23.7%	\$0	0.0%	15.5%
	Upper	3	100.0%	\$636	100.0%	45.6%	3	100.0%	62.7%	\$636	100.0%	79.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.3%	\$0	0.0%	0.2%
	<i>Total</i>	<i>3</i>	<i>100.0%</i>	<i>\$636</i>	<i>100.0%</i>	<i>100.0%</i>	<i>3</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$636</i>	<i>100.0%</i>	<i>100.0%</i>
PURPOSE NOT APPLICABLE	Low	0	0.0%	\$0	0.0%	6.4%	0	0.0%	7.1%	\$0	0.0%	3.8%
	Moderate	0	0.0%	\$0	0.0%	18.0%	0	0.0%	27.5%	\$0	0.0%	17.9%
	Middle	0	0.0%	\$0	0.0%	29.9%	0	0.0%	32.3%	\$0	0.0%	30.2%
	Upper	0	0.0%	\$0	0.0%	45.6%	0	0.0%	33.1%	\$0	0.0%	48.1%
	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	17	2.2%	\$2,800	1.4%	6.4%	17	2.2%	1.8%	\$2,800	1.4%	2.0%
	Moderate	46	5.8%	\$7,168	3.7%	18.0%	46	5.8%	9.8%	\$7,168	3.7%	6.3%
	Middle	145	18.4%	\$26,079	13.3%	29.9%	145	18.4%	27.1%	\$26,079	13.3%	20.7%
	Upper	582	73.7%	\$159,742	81.6%	45.6%	582	73.7%	61.3%	\$159,742	81.6%	70.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.1%	\$0	0.0%	0.6%
	<i>Total</i>	<i>790</i>	<i>100.0%</i>	<i>\$195,789</i>	<i>100.0%</i>	<i>100.0%</i>	<i>790</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$195,789</i>	<i>100.0%</i>	<i>100.0%</i>

Originations & Purchases  
2019 FFIEC Census Data and 2015 ACS Data

## Appendices

### Borrower Distribution of HMDA Loans

Assessment Area: AL Birmingham

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	19	4.8%	\$1,665	1.7%	23.8%	19	4.8%	5.8%	\$1,665	1.7%	3.2%
	Moderate	85	21.3%	\$10,889	11.4%	15.4%	85	21.3%	17.4%	\$10,889	11.4%	11.2%
	Middle	89	22.3%	\$15,223	15.9%	17.8%	89	22.3%	19.6%	\$15,223	15.9%	16.8%
	Upper	200	50.0%	\$66,877	69.9%	43.0%	200	50.0%	39.1%	\$66,877	69.9%	52.6%
	Unknown	7	1.8%	\$1,000	1.0%	0.0%	7	1.8%	18.2%	\$1,000	1.0%	16.2%
	<i>Total</i>	<i>400</i>	<i>100.0%</i>	<i>\$95,654</i>	<i>100.0%</i>	<i>100.0%</i>	<i>400</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$95,654</i>	<i>100.0%</i>	<i>100.0%</i>
REFINANCE	Low	5	5.4%	\$257	1.0%	23.8%	5	5.4%	5.9%	\$257	1.0%	2.4%
	Moderate	11	12.0%	\$1,235	4.7%	15.4%	11	12.0%	12.6%	\$1,235	4.7%	6.9%
	Middle	21	22.8%	\$2,576	9.7%	17.8%	21	22.8%	17.4%	\$2,576	9.7%	12.0%
	Upper	50	54.3%	\$21,772	82.0%	43.0%	50	54.3%	40.8%	\$21,772	82.0%	49.8%
	Unknown	5	5.4%	\$705	2.7%	0.0%	5	5.4%	23.3%	\$705	2.7%	28.9%
	<i>Total</i>	<i>92</i>	<i>100.0%</i>	<i>\$26,545</i>	<i>100.0%</i>	<i>100.0%</i>	<i>92</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$26,545</i>	<i>100.0%</i>	<i>100.0%</i>
HOME IMPROVEMENT	Low	2	22.2%	\$67	9.2%	23.8%	2	22.2%	10.5%	\$67	9.2%	7.5%
	Moderate	2	22.2%	\$11	1.5%	15.4%	2	22.2%	18.2%	\$11	1.5%	8.9%
	Middle	0	0.0%	\$0	0.0%	17.8%	0	0.0%	20.4%	\$0	0.0%	15.1%
	Upper	5	55.6%	\$650	89.3%	43.0%	5	55.6%	44.9%	\$650	89.3%	63.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	6.0%	\$0	0.0%	5.4%
	<i>Total</i>	<i>9</i>	<i>100.0%</i>	<i>\$728</i>	<i>100.0%</i>	<i>100.0%</i>	<i>9</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$728</i>	<i>100.0%</i>	<i>100.0%</i>
MULTI FAMILY	Low	0	0.0%	\$0	0.0%	23.8%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	15.4%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	17.8%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	43.0%	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	26	5.2%	\$1,989	1.6%	23.8%	26	5.2%	6.0%	\$1,989	1.6%	2.7%
	Moderate	98	19.6%	\$12,135	9.9%	15.4%	98	19.6%	16.0%	\$12,135	9.9%	8.6%
	Middle	110	22.0%	\$17,799	14.5%	17.8%	110	22.0%	18.9%	\$17,799	14.5%	13.4%
	Upper	255	50.9%	\$89,299	72.6%	43.0%	255	50.9%	39.8%	\$89,299	72.6%	45.7%
	Unknown	12	2.4%	\$1,705	1.4%	0.0%	12	2.4%	19.3%	\$1,705	1.4%	29.6%
	<i>Total</i>	<i>501</i>	<i>100.0%</i>	<i>\$122,927</i>	<i>100.0%</i>	<i>100.0%</i>	<i>501</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$122,927</i>	<i>100.0%</i>	<i>100.0%</i>

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

Assessment Area: AL Birmingham

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2018					2018					
		Bank				Families by Family Income %	Count			Dollar		
		Count		Dollar			Bank	Agg	Bank		Agg	
#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %		
HOME PURCHASE	Low	25	6.9%	\$2,458	2.6%	23.8%	25	6.9%	6.9%	\$2,458	2.6%	3.3%
	Moderate	86	23.7%	\$13,127	14.1%	15.4%	86	23.7%	20.4%	\$13,127	14.1%	14.1%
	Middle	79	21.8%	\$15,013	16.1%	17.8%	79	21.8%	20.7%	\$15,013	16.1%	18.3%
	Upper	167	46.0%	\$61,386	65.9%	43.0%	167	46.0%	35.6%	\$61,386	65.9%	48.8%
	Unknown	6	1.7%	\$1,190	1.3%	0.0%	6	1.7%	16.4%	\$1,190	1.3%	15.4%
	<i>Total</i>	<i>363</i>	<i>100.0%</i>	<i>\$93,174</i>	<i>100.0%</i>	<i>100.0%</i>	<i>363</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$93,174</i>	<i>100.0%</i>	<i>100.0%</i>
REFINANCE	Low	7	3.3%	\$653	1.5%	23.8%	7	3.3%	8.8%	\$653	1.5%	4.0%
	Moderate	20	9.4%	\$2,086	4.6%	15.4%	20	9.4%	16.6%	\$2,086	4.6%	10.6%
	Middle	26	12.2%	\$2,895	6.5%	17.8%	26	12.2%	19.0%	\$2,895	6.5%	15.5%
	Upper	146	68.5%	\$38,230	85.2%	43.0%	146	68.5%	42.0%	\$38,230	85.2%	56.1%
	Unknown	14	6.6%	\$1,000	2.2%	0.0%	14	6.6%	13.6%	\$1,000	2.2%	13.7%
	<i>Total</i>	<i>213</i>	<i>100.0%</i>	<i>\$44,864</i>	<i>100.0%</i>	<i>100.0%</i>	<i>213</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$44,864</i>	<i>100.0%</i>	<i>100.0%</i>
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	23.8%	0	0.0%	6.0%	\$0	0.0%	3.4%
	Moderate	0	0.0%	\$0	0.0%	15.4%	0	0.0%	11.9%	\$0	0.0%	9.4%
	Middle	0	0.0%	\$0	0.0%	17.8%	0	0.0%	21.6%	\$0	0.0%	16.9%
	Upper	2	40.0%	\$278	51.5%	43.0%	2	40.0%	55.0%	\$278	51.5%	63.7%
	Unknown	3	60.0%	\$262	48.5%	0.0%	3	60.0%	5.4%	\$262	48.5%	6.7%
	<i>Total</i>	<i>5</i>	<i>100.0%</i>	<i>\$540</i>	<i>100.0%</i>	<i>100.0%</i>	<i>5</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$540</i>	<i>100.0%</i>	<i>100.0%</i>
MULTI FAMILY	Low	1	33.3%	\$105	23.6%	23.8%	1	33.3%	1.0%	\$105	23.6%	0.0%
	Moderate	0	0.0%	\$0	0.0%	15.4%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	17.8%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	43.0%	0	0.0%	2.0%	\$0	0.0%	0.1%
	Unknown	2	66.7%	\$340	76.4%	0.0%	2	66.7%	96.9%	\$340	76.4%	99.9%
	<i>Total</i>	<i>3</i>	<i>100.0%</i>	<i>\$445</i>	<i>100.0%</i>	<i>100.0%</i>	<i>3</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$445</i>	<i>100.0%</i>	<i>100.0%</i>
OTHER PURPOSE LOC	Low	5	3.5%	\$264	1.6%	23.8%	5	3.5%	5.8%	\$264	1.6%	2.9%
	Moderate	11	7.8%	\$399	2.5%	15.4%	11	7.8%	12.9%	\$399	2.5%	6.8%
	Middle	23	16.3%	\$2,329	14.5%	17.8%	23	16.3%	19.1%	\$2,329	14.5%	14.2%
	Upper	95	67.4%	\$12,674	78.8%	43.0%	95	67.4%	58.2%	\$12,674	78.8%	73.1%
	Unknown	7	5.0%	\$415	2.6%	0.0%	7	5.0%	4.0%	\$415	2.6%	3.1%
	<i>Total</i>	<i>141</i>	<i>100.0%</i>	<i>\$16,081</i>	<i>100.0%</i>	<i>100.0%</i>	<i>141</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$16,081</i>	<i>100.0%</i>	<i>100.0%</i>

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

Assessment Area: AL Birmingham

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2018					2018					
		Count		Bank Dollar		Families by Family Income	Count			Dollar		
		#	%	\$ (000s)	\$ %		Bank #	Bank %	Agg %	Bank \$ (000s)	Bank \$ %	Agg \$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	1	11.1%	\$75	6.1%	23.8%	1	11.1%	14.5%	\$75	6.1%	6.7%
	Moderate	3	33.3%	\$296	24.1%	15.4%	3	33.3%	16.6%	\$296	24.1%	8.6%
	Middle	1	11.1%	\$98	8.0%	17.8%	1	11.1%	19.5%	\$98	8.0%	13.4%
	Upper	4	44.4%	\$758	61.8%	43.0%	4	44.4%	42.2%	\$758	61.8%	63.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	7.3%	\$0	0.0%	7.6%
	<i>Total</i>	<i>9</i>	<i>100.0%</i>	<i>\$1,227</i>	<i>100.0%</i>	<i>100.0%</i>	<i>9</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$1,227</i>	<i>100.0%</i>	<i>100.0%</i>
PURPOSE NOT APPLICABLE	Low	0	0.0%	\$0	0.0%	23.8%	0	0.0%	1.4%	\$0	0.0%	1.0%
	Moderate	0	0.0%	\$0	0.0%	15.4%	0	0.0%	2.0%	\$0	0.0%	1.2%
	Middle	0	0.0%	\$0	0.0%	17.8%	0	0.0%	1.7%	\$0	0.0%	1.1%
	Upper	0	0.0%	\$0	0.0%	43.0%	0	0.0%	1.4%	\$0	0.0%	1.1%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	93.6%	\$0	0.0%	95.6%
	<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>
HMDA TOTALS	Low	39	5.3%	\$3,555	2.3%	23.8%	39	5.3%	7.1%	\$3,555	2.3%	3.2%
	Moderate	120	16.3%	\$15,908	10.2%	15.4%	120	16.3%	18.1%	\$15,908	10.2%	11.8%
	Middle	129	17.6%	\$20,335	13.0%	17.8%	129	17.6%	19.6%	\$20,335	13.0%	15.9%
	Upper	414	56.4%	\$113,326	72.5%	43.0%	414	56.4%	37.7%	\$113,326	72.5%	46.5%
	Unknown	32	4.4%	\$3,207	2.1%	0.0%	32	4.4%	17.5%	\$3,207	2.1%	22.6%
	<i>Total</i>	<i>734</i>	<i>100.0%</i>	<i>\$156,331</i>	<i>100.0%</i>	<i>100.0%</i>	<i>734</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$156,331</i>	<i>100.0%</i>	<i>100.0%</i>

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

Assessment Area: AL Birmingham

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2019					2019					
		Bank				Families by Family Income %	Count			Dollar		
		Count		Dollar			Bank	Agg	Bank		Agg	
#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %		
HOME PURCHASE	Low	17	4.7%	\$2,025	1.8%	23.5%	17	4.7%	5.7%	\$2,025	1.8%	2.7%
	Moderate	78	21.5%	\$12,308	11.0%	15.2%	78	21.5%	19.6%	\$12,308	11.0%	13.4%
	Middle	61	16.8%	\$12,796	11.5%	17.7%	61	16.8%	21.7%	\$12,796	11.5%	18.8%
	Upper	202	55.6%	\$83,151	74.5%	43.6%	202	55.6%	40.3%	\$83,151	74.5%	53.5%
	Unknown	5	1.4%	\$1,331	1.2%	0.0%	5	1.4%	12.6%	\$1,331	1.2%	11.5%
	<i>Total</i>	<i>363</i>	<i>100.0%</i>	<i>\$111,611</i>	<i>100.0%</i>	<i>100.0%</i>	<i>363</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$111,611</i>	<i>100.0%</i>	<i>100.0%</i>
REFINANCE	Low	9	4.3%	\$868	1.4%	23.5%	9	4.3%	5.6%	\$868	1.4%	2.4%
	Moderate	11	5.3%	\$1,338	2.2%	15.2%	11	5.3%	12.2%	\$1,338	2.2%	7.2%
	Middle	24	11.5%	\$3,188	5.3%	17.7%	24	11.5%	17.5%	\$3,188	5.3%	13.2%
	Upper	151	72.2%	\$51,688	86.2%	43.6%	151	72.2%	47.1%	\$51,688	86.2%	59.9%
	Unknown	14	6.7%	\$2,910	4.9%	0.0%	14	6.7%	17.6%	\$2,910	4.9%	17.3%
	<i>Total</i>	<i>209</i>	<i>100.0%</i>	<i>\$59,992</i>	<i>100.0%</i>	<i>100.0%</i>	<i>209</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$59,992</i>	<i>100.0%</i>	<i>100.0%</i>
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	23.5%	0	0.0%	6.0%	\$0	0.0%	2.7%
	Moderate	0	0.0%	\$0	0.0%	15.2%	0	0.0%	13.6%	\$0	0.0%	7.6%
	Middle	0	0.0%	\$0	0.0%	17.7%	0	0.0%	19.5%	\$0	0.0%	16.2%
	Upper	1	50.0%	\$200	90.9%	43.6%	1	50.0%	56.3%	\$200	90.9%	68.9%
	Unknown	1	50.0%	\$20	9.1%	0.0%	1	50.0%	4.6%	\$20	9.1%	4.5%
	<i>Total</i>	<i>2</i>	<i>100.0%</i>	<i>\$220</i>	<i>100.0%</i>	<i>100.0%</i>	<i>2</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$220</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%	15.2%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	17.7%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	43.6%	0	0.0%	1.1%	\$0	0.0%	0.0%
	Unknown	3	100.0%	\$1,207	100.0%	0.0%	3	100.0%	98.9%	\$1,207	100.0%	100.0%
	<i>Total</i>	<i>3</i>	<i>100.0%</i>	<i>\$1,207</i>	<i>100.0%</i>	<i>100.0%</i>	<i>3</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$1,207</i>	<i>100.0%</i>	<i>100.0%</i>
OTHER PURPOSE LOC	Low	2	1.0%	\$74	0.3%	23.5%	2	1.0%	5.1%	\$74	0.3%	2.2%
	Moderate	12	5.7%	\$1,408	6.4%	15.2%	12	5.7%	12.7%	\$1,408	6.4%	7.1%
	Middle	32	15.2%	\$2,316	10.5%	17.7%	32	15.2%	17.4%	\$2,316	10.5%	10.3%
	Upper	158	75.2%	\$17,768	80.3%	43.6%	158	75.2%	61.8%	\$17,768	80.3%	78.0%
	Unknown	6	2.9%	\$557	2.5%	0.0%	6	2.9%	3.1%	\$557	2.5%	2.4%
	<i>Total</i>	<i>210</i>	<i>100.0%</i>	<i>\$22,123</i>	<i>100.0%</i>	<i>100.0%</i>	<i>210</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$22,123</i>	<i>100.0%</i>	<i>100.0%</i>

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

Assessment Area: AL Birmingham

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2019					2019					
		Count		Bank Dollar		Families by Family Income %	Count			Dollar		
		#	%	\$ (000s)	\$ %		Bank #	Bank %	Agg %	Bank \$ (000s)	Bank \$ %	Agg \$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	\$0	0.0%	23.5%	0	0.0%	7.5%	\$0	0.0%	2.8%
	Moderate	0	0.0%	\$0	0.0%	15.2%	0	0.0%	9.7%	\$0	0.0%	6.0%
	Middle	0	0.0%	\$0	0.0%	17.7%	0	0.0%	17.8%	\$0	0.0%	10.3%
	Upper	3	100.0%	\$636	100.0%	43.6%	3	100.0%	49.6%	\$636	100.0%	60.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	15.3%	\$0	0.0%	20.5%
	<i>Total</i>	<i>3</i>	<i>100.0%</i>	<i>\$636</i>	<i>100.0%</i>	<i>100.0%</i>	<i>3</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$636</i>	<i>100.0%</i>	<i>100.0%</i>
PURPOSE NOT APPLICABLE	Low	0	0.0%	\$0	0.0%	23.5%	0	0.0%	0.9%	\$0	0.0%	0.6%
	Moderate	0	0.0%	\$0	0.0%	15.2%	0	0.0%	0.9%	\$0	0.0%	0.7%
	Middle	0	0.0%	\$0	0.0%	17.7%	0	0.0%	0.3%	\$0	0.0%	0.3%
	Upper	0	0.0%	\$0	0.0%	43.6%	0	0.0%	0.4%	\$0	0.0%	0.9%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	97.6%	\$0	0.0%	97.5%
	<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>
HMDA TOTALS	Low	28	3.5%	\$2,967	1.5%	23.5%	28	3.5%	5.6%	\$2,967	1.5%	2.4%
	Moderate	101	12.8%	\$15,054	7.7%	15.2%	101	12.8%	16.1%	\$15,054	7.7%	10.0%
	Middle	117	14.8%	\$18,300	9.3%	17.7%	117	14.8%	19.5%	\$18,300	9.3%	15.2%
	Upper	515	65.2%	\$153,443	78.4%	43.6%	515	65.2%	43.3%	\$153,443	78.4%	51.9%
	Unknown	29	3.7%	\$6,025	3.1%	0.0%	29	3.7%	15.6%	\$6,025	3.1%	20.5%
	<i>Total</i>	<i>790</i>	<i>100.0%</i>	<i>\$195,789</i>	<i>100.0%</i>	<i>100.0%</i>	<i>790</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$195,789</i>	<i>100.0%</i>	<i>100.0%</i>

Originations & Purchases  
2019 FFIEC Census Data and 2015 ACS Data



## Appendices

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

Assessment Area: AL Birmingham

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2017					2017					
		Bank		Total			Count		Dollar			
		Count	Dollar	Dollar	%	Businesses	Bank	Agg	Bank	Agg	Agg	
#	%	\$ (000s)	\$ %	%	#	%	%	\$ 000s	\$ %	\$ %		
SMALL BUSINESSES	Low	28	6.5%	\$7,420	8.3%	7.5%	28	6.5%	8.0%	\$7,420	8.3%	9.4%
	Moderate	125	28.9%	\$23,786	26.6%	19.2%	125	28.9%	15.8%	\$23,786	26.6%	16.7%
	Middle	157	36.3%	\$29,983	33.6%	27.6%	157	36.3%	25.4%	\$29,983	33.6%	26.1%
	Upper	120	27.8%	\$27,841	31.2%	44.2%	120	27.8%	48.7%	\$27,841	31.2%	46.2%
	Unknown	2	0.5%	\$270	0.3%	1.4%	2	0.5%	0.9%	\$270	0.3%	1.1%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	1.2%	\$0	0.0%	0.5%
	<i>Total</i>	<i>432</i>	<i>100.0%</i>	<i>\$89,300</i>	<i>100.0%</i>	<i>100.0%</i>	<i>432</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$89,300</i>	<i>100.0%</i>	<i>100.0%</i>
SMALL FARM					<b>Total Farms</b>							
	Low	0	0.0%	\$0	0.0%	0.4%	0	0.0%	6.1%	\$0	0.0%	1.7%
	Moderate	2	33.3%	\$35	42.7%	19.9%	2	33.3%	7.6%	\$35	42.7%	10.8%
	Middle	4	66.7%	\$47	57.3%	28.6%	4	66.7%	31.8%	\$47	57.3%	30.7%
	Upper	0	0.0%	\$0	0.0%	51.0%	0	0.0%	48.5%	\$0	0.0%	54.9%
	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%	6.1%	\$0	0.0%	1.9%
<i>Total</i>	<i>6</i>	<i>100.0%</i>	<i>\$82</i>	<i>100.0%</i>	<i>100.0%</i>	<i>6</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$82</i>	<i>100.0%</i>	<i>100.0%</i>	

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

## Appendices

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

Assessment Area: AL Birmingham

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2018					2018					
		Count		Bank		Total	Count			Dollar		
		#	%	\$ (000s)	\$ %	%	Bank	Agg	Bank	Agg	Bank	Agg
						#	%	%	\$ 000s	\$ %	\$ %	
SMALL BUSINESSES	Low	29	6.4%	\$8,529	8.2%	7.4%	29	6.4%	8.0%	\$8,529	8.2%	9.0%
	Moderate	121	26.7%	\$24,825	23.9%	18.5%	121	26.7%	16.3%	\$24,825	23.9%	17.3%
	Middle	147	32.5%	\$28,780	27.7%	27.6%	147	32.5%	25.0%	\$28,780	27.7%	24.0%
	Upper	155	34.2%	\$41,848	40.2%	45.1%	155	34.2%	48.5%	\$41,848	40.2%	48.0%
	Unknown	1	0.2%	\$75	0.1%	1.4%	1	0.2%	0.9%	\$75	0.1%	1.2%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	1.3%	\$0	0.0%	0.5%
	<i>Total</i>	<i>453</i>	<i>100.0%</i>	<i>\$104,057</i>	<i>100.0%</i>	<i>100.0%</i>	<i>453</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$104,057</i>	<i>100.0%</i>	<i>100.0%</i>
SMALL FARM						<b>Total Farms</b>						
	Low	0	0.0%	\$0	0.0%	1.0%	0	0.0%	1.1%	\$0	0.0%	1.3%
	Moderate	0	0.0%	\$0	0.0%	18.2%	0	0.0%	5.7%	\$0	0.0%	2.9%
	Middle	3	100.0%	\$34	100.0%	25.4%	3	100.0%	38.6%	\$34	100.0%	26.5%
	Upper	0	0.0%	\$0	0.0%	54.7%	0	0.0%	51.1%	\$0	0.0%	67.8%
	Unknown	0	0.0%	\$0	0.0%	0.7%	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%	1.4%
<i>Total</i>	<i>3</i>	<i>100.0%</i>	<i>\$34</i>	<i>100.0%</i>	<i>100.0%</i>	<i>3</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$34</i>	<i>100.0%</i>	<i>100.0%</i>	

Originations & Purchases  
2018 FFIEC Census Data and 2018 D&B Information

## Appendices

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

Assessment Area: AL Birmingham

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2019					2019					
		Count		Bank		Total	Count			Dollar		
		#	%	\$ (000s)	\$ %	%	Bank	Agg	Bank	Agg	Bank	Agg
					#	%	%	\$ 000s	\$ %	\$ %		
SMALL BUSINESSES	Low	34	13.0%	\$10,719	15.6%	7.9%	34	13.0%	8.0%	\$10,719	15.6%	12.0%
	Moderate	58	22.2%	\$14,381	20.9%	19.1%	58	22.2%	16.3%	\$14,381	20.9%	17.3%
	Middle	55	21.1%	\$11,352	16.5%	25.5%	55	21.1%	23.0%	\$11,352	16.5%	20.6%
	Upper	114	43.7%	\$32,222	46.9%	46.1%	114	43.7%	49.9%	\$32,222	46.9%	48.2%
	Unknown	0	0.0%	\$0	0.0%	1.5%	0	0.0%	1.0%	\$0	0.0%	1.2%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	1.9%	\$0	0.0%	0.6%
	<i>Total</i>	<i>261</i>	<i>100.0%</i>	<i>\$68,674</i>	<i>100.0%</i>	<i>100.0%</i>	<i>261</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$68,674</i>	<i>100.0%</i>	<i>100.0%</i>
SMALL FARM					<b>Total Farms</b>							
	Low	0	0.0%	\$0	0.0%	2.3%	0	0.0%	1.3%	\$0	0.0%	9.6%
	Moderate	0	0.0%	\$0	0.0%	9.9%	0	0.0%	13.2%	\$0	0.0%	11.8%
	Middle	0	0.0%	\$0	0.0%	25.5%	0	0.0%	35.5%	\$0	0.0%	22.4%
	Upper	0	0.0%	\$0	0.0%	61.6%	0	0.0%	46.1%	\$0	0.0%	55.6%
	Unknown	0	0.0%	\$0	0.0%	0.8%	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%	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>	

Originations & Purchases  
2019 FFIEC Census Data and 2019 D&B Information

## Appendices

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

Assessment Area: AL Birmingham

Product Type		Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison						
		2017					2017						
		Bank		Total		Businesses	Count		Agg	Dollar		Agg	
		Count	Dollar	Count	Dollar		Bank	Bank					
#	%	\$ (000s)	\$ %	%	#	%	%	\$ 000s	\$ %	\$ %			
Small Business	Revenue	\$1 Million or Less	245	56.7%	\$33,743	37.8%	87.0%	245	56.7%	47.1%	\$33,743	37.8%	36.7%
		Over \$1 Million	185	42.8%	\$54,982	61.6%	12.0%	185	42.8%				
		<i>Total Rev. available</i>	430	99.5%	\$88,725	99.4%	99.0%	430	99.5%				
		Rev. Not Known	2	0.5%	\$575	0.6%	1.0%	2	0.5%				
		<b>Total</b>	<b>432</b>	<b>100.0%</b>	<b>\$89,300</b>	<b>100.0%</b>	<b>100.0%</b>	<b>432</b>	<b>100.0%</b>				
	Loan Size	\$100,000 or Less	215	49.8%	\$9,653	10.8%		215	49.8%	89.5%	\$9,653	10.8%	29.4%
		\$100,001 - \$250,000	93	21.5%	\$17,221	19.3%		93	21.5%	5.1%	\$17,221	19.3%	16.6%
		\$250,001 - \$1 Million	124	28.7%	\$62,426	69.9%		124	28.7%	5.4%	\$62,426	69.9%	53.9%
		<b>Total</b>	<b>432</b>	<b>100.0%</b>	<b>\$89,300</b>	<b>100.0%</b>		<b>432</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$89,300</b>	<b>100.0%</b>	<b>100.0%</b>
	Loan Size & Rev \$1 Mill or Less	\$100,000 or Less	159	64.9%	\$6,604	19.6%							
		\$100,001 - \$250,000	46	18.8%	\$8,112	24.0%							
		\$250,001 - \$1 Million	40	16.3%	\$19,027	56.4%							
		<b>Total</b>	<b>245</b>	<b>100.0%</b>	<b>\$33,743</b>	<b>100.0%</b>							
Small Farm	Revenue	\$1 Million or Less	6	100.0%	\$82	100.0%	<b>94.2%</b>	6	100.0%	51.5%	\$82	100.0%	56.9%
		Over \$1 Million	0	0.0%	\$0	0.0%	5.8%	0	0.0%				
		<i>Total Rev. available</i>	6	100.0%	\$82	100.0%	100.0%	6	100.0%				
		Not Known	0	0.0%	\$0	0.0%	0.0%	0	0.0%				
		<b>Total</b>	<b>6</b>	<b>100.0%</b>	<b>\$82</b>	<b>100.0%</b>	<b>100.0%</b>	<b>6</b>	<b>100.0%</b>				
	Loan Size	\$100,000 or Less	6	100.0%	\$82	100.0%		6	100.0%	93.9%	\$82	100.0%	46.8%
		\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	3.0%	\$0	0.0%	16.2%
		\$250,001 - \$500,000	0	0.0%	\$0	0.0%		0	0.0%	3.0%	\$0	0.0%	37.0%
		<b>Total</b>	<b>6</b>	<b>100.0%</b>	<b>\$82</b>	<b>100.0%</b>		<b>6</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$82</b>	<b>100.0%</b>	<b>100.0%</b>
	Loan Size & Rev \$1 Mill or Less	\$100,000 or Less	6	100.0%	\$82	100.0%							
		\$100,001 - \$250,000	0	0.0%	\$0	0.0%							
		\$250,001 - \$500,000	0	0.0%	\$0	0.0%							
		<b>Total</b>	<b>6</b>	<b>100.0%</b>	<b>\$82</b>	<b>100.0%</b>							

Originations & Purchases

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

2017 FFIEC Census Data and 2017 D&B Information

## Appendices

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

Assessment Area: AL Birmingham

Product Type		Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison						
		2018					2018						
		Bank		Total Businesses		Count	Count		Dollar		Agg	Agg	
		Count	Dollar	Count	Agg		Bank	Agg	Bank	Agg			
#	%	\$ (000s)	\$ %	%	#	%	%	\$ 000s	\$ %	\$ %			
Small Business	Revenue	\$1 Million or Less	264	58.3%	\$44,317	42.6%	88.8%	264	58.3%	41.2%	\$44,317	42.6%	32.4%
		Over \$1 Million	183	40.4%	\$57,825	55.6%	10.0%	183	40.4%				
		<i>Total Rev. available</i>	447	98.7%	\$102,142	98.2%	98.8%	447	98.7%				
		Rev. Not Known	6	1.3%	\$1,915	1.8%	1.2%	6	1.3%				
		<b>Total</b>	<b>453</b>	<b>100.0%</b>	<b>\$104,057</b>	<b>100.0%</b>	<b>100.0%</b>	<b>453</b>	<b>100.0%</b>				
	Loan Size	\$100,000 or Less	224	49.4%	\$10,952	10.5%		224	49.4%	88.4%	\$10,952	10.5%	26.9%
		\$100,001 - \$250,000	81	17.9%	\$14,623	14.1%		81	17.9%	5.2%	\$14,623	14.1%	15.4%
		\$250,001 - \$1 Million	148	32.7%	\$78,482	75.4%		148	32.7%	6.4%	\$78,482	75.4%	57.7%
		<b>Total</b>	<b>453</b>	<b>100.0%</b>	<b>\$104,057</b>	<b>100.0%</b>		<b>453</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$104,057</b>	<b>100.0%</b>	<b>100.0%</b>
	Loan Size & Rev \$1 Mill or Less	\$100,000 or Less	163	61.7%	\$7,175	16.2%							
		\$100,001 - \$250,000	45	17.0%	\$8,292	18.7%							
		\$250,001 - \$1 Million	56	21.2%	\$28,850	65.1%							
		<b>Total</b>	<b>264</b>	<b>100.0%</b>	<b>\$44,317</b>	<b>100.0%</b>							
Small Farm	Revenue	\$1 Million or Less	3	100.0%	\$34	100.0%	<b>Total Farms</b> 95.1%	3	100.0%	35.2%	\$34	100.0%	53.9%
		Over \$1 Million	0	0.0%	\$0	0.0%	4.9%	0	0.0%				
		<i>Total Rev. available</i>	3	100.0%	\$34	100.0%	100.0%	3	100.0%				
		Not Known	0	0.0%	\$0	0.0%	0.0%	0	0.0%				
		<b>Total</b>	<b>3</b>	<b>100.0%</b>	<b>\$34</b>	<b>100.0%</b>	<b>100.0%</b>	<b>3</b>	<b>100.0%</b>				
	Loan Size	\$100,000 or Less	3	100.0%	\$34	100.0%		3	100.0%	94.3%	\$34	100.0%	54.2%
		\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	3.4%	\$0	0.0%	20.3%
		\$250,001 - \$500,000	0	0.0%	\$0	0.0%		0	0.0%	2.3%	\$0	0.0%	25.5%
		<b>Total</b>	<b>3</b>	<b>100.0%</b>	<b>\$34</b>	<b>100.0%</b>		<b>3</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$34</b>	<b>100.0%</b>	<b>100.0%</b>
	Loan Size & Rev \$1 Mill or Less	\$100,000 or Less	3	100.0%	\$34	100.0%							
		\$100,001 - \$250,000	0	0.0%	\$0	0.0%							
		\$250,001 - \$500,000	0	0.0%	\$0	0.0%							
		<b>Total</b>	<b>3</b>	<b>100.0%</b>	<b>\$34</b>	<b>100.0%</b>							

Originations & Purchases

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

2018 FFIEC Census Data and 2018 D&B Information

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

Assessment Area: AL Birmingham

Product Type		Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison						
		2019					2019						
		Bank		Total		Businesses	Count		Agg	Dollar		Agg	
Count	%	Dollar	%	%	Bank		%	Bank		Agg			
		#	%	\$ (000s)	\$ %	%	#	%	%	\$ 000s	\$ %	\$ %	
Small Business	Revenue	\$1 Million or Less	92	35.2%	\$21,165	30.8%	89.4%	92	35.2%	39.8%	\$21,165	30.8%	33.6%
		Over \$1 Million	158	60.5%	\$45,280	65.9%	9.7%	158	60.5%				
		<i>Total Rev. available</i>	250	95.7%	\$66,445	96.7%	99.1%	250	95.7%				
		Rev. Not Known	11	4.2%	\$2,229	3.2%	0.9%	11	4.2%				
		<b>Total</b>	<b>261</b>	<b>100.0%</b>	<b>\$68,674</b>	<b>100.0%</b>	<b>100.0%</b>	<b>261</b>	<b>100.0%</b>				
	Loan Size	\$100,000 or Less	113	43.3%	\$7,029	10.2%		113	43.3%	88.6%	\$7,029	10.2%	26.2%
		\$100,001 - \$250,000	55	21.1%	\$9,990	14.5%		55	21.1%	5.2%	\$9,990	14.5%	15.5%
		\$250,001 - \$1 Million	93	35.6%	\$51,655	75.2%		93	35.6%	6.2%	\$51,655	75.2%	58.3%
		<b>Total</b>	<b>261</b>	<b>100.0%</b>	<b>\$68,674</b>	<b>100.0%</b>		<b>261</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$68,674</b>	<b>100.0%</b>	<b>100.0%</b>
	Loan Size & Rev \$1 Mill or Less	\$100,000 or Less	49	53.3%	\$2,790	13.2%							
		\$100,001 - \$250,000	15	16.3%	\$2,696	12.7%							
		\$250,001 - \$1 Million	28	30.4%	\$15,679	74.1%							
		<b>Total</b>	<b>92</b>	<b>100.0%</b>	<b>\$21,165</b>	<b>100.0%</b>							
Small Farm	Revenue	\$1 Million or Less	0	0.0%	\$0	0.0%	95.4%	0	0.0%	43.4%	\$0	0.0%	51.9%
		Over \$1 Million	0	0.0%	\$0	0.0%	4.6%	0	0.0%				
		<i>Total Rev. available</i>	0	0.0%	\$0	0.0%	100.0%	0	0.0%				
		Not Known	0	0.0%	\$0	0.0%	0.0%	0	0.0%				
		<b>Total</b>	<b>0</b>	<b>0.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>				
	Loan Size	\$100,000 or Less	0	0.0%	\$0	0.0%		0	0.0%	88.2%	\$0	0.0%	35.7%
		\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	7.9%	\$0	0.0%	29.4%
		\$250,001 - \$500,000	0	0.0%	\$0	0.0%		0	0.0%	3.9%	\$0	0.0%	35.0%
		<b>Total</b>	<b>0</b>	<b>0.0%</b>	<b>\$0</b>	<b>0.0%</b>		<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>
	Loan Size & Rev \$1 Mill or Less	\$100,000 or Less	0	0.0%	\$0	0.0%							
		\$100,001 - \$250,000	0	0.0%	\$0	0.0%							
		\$250,001 - \$500,000	0	0.0%	\$0	0.0%							
		<b>Total</b>	<b>0</b>	<b>0.0%</b>	<b>\$0</b>	<b>0.0%</b>							

Originations & Purchases

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

2019 FFIEC Census Data and 2019 D&B Information

## Appendices

### Geographic Distribution of HMDA Loans

Assessment Area: AL Huntsville

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	5	6.0%	\$325	1.6%	5.1%	5	6.0%	2.5%	\$325	1.6%	0.9%
	Moderate	13	15.7%	\$2,740	13.6%	18.3%	13	15.7%	13.2%	\$2,740	13.6%	9.3%
	Middle	30	36.1%	\$5,734	28.4%	33.0%	30	36.1%	35.7%	\$5,734	28.4%	33.1%
	Upper	35	42.2%	\$11,417	56.5%	43.6%	35	42.2%	48.6%	\$11,417	56.5%	56.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>83</i>	<i>100.0%</i>	<i>\$20,216</i>	<i>100.0%</i>	<i>100.0%</i>	<i>83</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$20,216</i>	<i>100.0%</i>	<i>100.0%</i>
REFINANCE	Low	0	0.0%	\$0	0.0%	5.1%	0	0.0%	3.5%	\$0	0.0%	1.3%
	Moderate	6	18.2%	\$527	7.1%	18.3%	6	18.2%	14.4%	\$527	7.1%	10.0%
	Middle	8	24.2%	\$1,439	19.4%	33.0%	8	24.2%	33.6%	\$1,439	19.4%	30.8%
	Upper	19	57.6%	\$5,433	73.4%	43.6%	19	57.6%	48.5%	\$5,433	73.4%	57.9%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>33</i>	<i>100.0%</i>	<i>\$7,399</i>	<i>100.0%</i>	<i>100.0%</i>	<i>33</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$7,399</i>	<i>100.0%</i>	<i>100.0%</i>
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	5.1%	0	0.0%	4.4%	\$0	0.0%	1.4%
	Moderate	0	0.0%	\$0	0.0%	18.3%	0	0.0%	20.7%	\$0	0.0%	13.2%
	Middle	0	0.0%	\$0	0.0%	33.0%	0	0.0%	37.5%	\$0	0.0%	37.0%
	Upper	0	0.0%	\$0	0.0%	43.6%	0	0.0%	37.5%	\$0	0.0%	48.3%
	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>
MULTI FAMILY	Low	0	0.0%	\$0	0.0%	26.0%	0	0.0%	27.8%	\$0	0.0%	6.7%
	Moderate	0	0.0%	\$0	0.0%	28.8%	0	0.0%	27.8%	\$0	0.0%	35.1%
	Middle	0	0.0%	\$0	0.0%	32.6%	0	0.0%	33.3%	\$0	0.0%	40.4%
	Upper	0	0.0%	\$0	0.0%	12.6%	0	0.0%	11.1%	\$0	0.0%	17.8%
	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>
HMDA TOTALS	Low	5	4.3%	\$325	1.2%	5.1%	5	4.3%	3.0%	\$325	1.2%	1.3%
	Moderate	19	16.4%	\$3,267	11.8%	18.3%	19	16.4%	14.3%	\$3,267	11.8%	10.9%
	Middle	38	32.8%	\$7,173	26.0%	33.0%	38	32.8%	35.3%	\$7,173	26.0%	33.0%
	Upper	54	46.6%	\$16,850	61.0%	43.6%	54	46.6%	47.3%	\$16,850	61.0%	54.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>116</i>	<i>100.0%</i>	<i>\$27,615</i>	<i>100.0%</i>	<i>100.0%</i>	<i>116</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$27,615</i>	<i>100.0%</i>	<i>100.0%</i>

Originations & Purchases  
2017 FFIEC Census Data and 2015 ACS Data

# Appendices

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

Assessment Area: AL Huntsville

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison											
		2018, 2019					2018					2019						
		Bank		Owner Occupied Units	Count		Dollar			Count		Dollar						
		#	%		\$ (000s)	\$ %	%	Bank	Agg	\$ (000s)	\$ %	Agg	#	%	Agg	Bank	\$ %	Agg
HOME PURCHASE	Low	3	3.1%	\$224	0.9%	5.1%	3	7.3%	2.4%	\$224	2.1%	1.0%	0	0.0%	2.4%	\$0	0.0%	1.0%
	Moderate	15	15.5%	\$3,422	13.0%	18.3%	4	9.8%	13.2%	\$851	8.1%	9.8%	11	19.6%	13.7%	\$2,571	16.3%	10.1%
	Middle	20	20.6%	\$3,623	13.8%	33.0%	9	22.0%	34.7%	\$1,253	12.0%	32.0%	11	19.6%	36.9%	\$2,370	15.0%	34.3%
	Upper	59	60.8%	\$19,004	72.3%	43.6%	25	61.0%	49.7%	\$8,126	77.7%	57.2%	34	60.7%	47.0%	\$10,878	68.8%	54.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<b>Total</b>	<b>97</b>	<b>100.0%</b>	<b>\$26,273</b>	<b>100.0%</b>	<b>100.0%</b>	<b>41</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$10,454</b>	<b>100.0%</b>	<b>100.0%</b>	<b>56</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$15,819</b>	<b>100.0%</b>	<b>100.0%</b>
REFINANCE	Low	0	0.0%	\$0	0.0%	5.1%	0	0.0%	3.9%	\$0	0.0%	1.7%	0	0.0%	2.2%	\$0	0.0%	0.8%
	Moderate	5	6.0%	\$595	3.0%	18.3%	3	7.7%	15.8%	\$169	1.9%	10.3%	2	4.4%	11.5%	\$426	3.8%	8.3%
	Middle	23	27.4%	\$3,794	18.9%	33.0%	12	30.8%	32.3%	\$2,503	28.2%	30.4%	11	24.4%	32.6%	\$1,291	11.5%	29.4%
	Upper	56	66.7%	\$15,692	78.1%	43.6%	24	61.5%	48.0%	\$6,207	69.9%	57.6%	32	71.1%	53.7%	\$9,485	84.7%	61.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<b>Total</b>	<b>84</b>	<b>100.0%</b>	<b>\$20,081</b>	<b>100.0%</b>	<b>100.0%</b>	<b>39</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$8,879</b>	<b>100.0%</b>	<b>100.0%</b>	<b>45</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$11,202</b>	<b>100.0%</b>	<b>100.0%</b>
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	5.1%	0	0.0%	3.6%	\$0	0.0%	2.2%	0	0.0%	2.4%	\$0	0.0%	3.3%
	Moderate	0	0.0%	\$0	0.0%	18.3%	0	0.0%	13.8%	\$0	0.0%	12.7%	0	0.0%	12.6%	\$0	0.0%	9.9%
	Middle	1	100.0%	\$10	100.0%	33.0%	1	100.0%	33.1%	\$10	100.0%	30.0%	0	0.0%	36.2%	\$0	0.0%	32.1%
	Upper	0	0.0%	\$0	0.0%	43.6%	0	0.0%	49.5%	\$0	0.0%	55.1%	0	0.0%	48.8%	\$0	0.0%	54.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<b>Total</b>	<b>1</b>	<b>100.0%</b>	<b>\$10</b>	<b>100.0%</b>	<b>100.0%</b>	<b>1</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$10</b>	<b>100.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>
MULTI FAMILY	<b>Multi-Family Units</b>																	
	Low	0	0.0%	\$0	0.0%	26.0%	0	0.0%	40.6%	\$0	0.0%	8.1%	0	0.0%	30.4%	\$0	0.0%	5.6%
	Moderate	1	33.3%	\$36	4.2%	28.8%	1	50.0%	15.6%	\$36	8.3%	17.0%	0	0.0%	37.0%	\$0	0.0%	18.7%
	Middle	1	33.3%	\$400	46.5%	32.6%	1	50.0%	32.8%	\$400	91.7%	48.4%	0	0.0%	10.9%	\$0	0.0%	21.1%
	Upper	1	33.3%	\$425	49.4%	12.6%	0	0.0%	10.9%	\$0	0.0%	26.5%	1	100.0%	21.7%	\$425	100.0%	54.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
<b>Total</b>	<b>3</b>	<b>100.0%</b>	<b>\$861</b>	<b>100.0%</b>	<b>100.0%</b>	<b>2</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$436</b>	<b>100.0%</b>	<b>100.0%</b>	<b>1</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$425</b>	<b>100.0%</b>	<b>100.0%</b>	
OTHER PURPOSE LOC	Low	0	0.0%	\$0	0.0%	5.1%	0	0.0%	2.4%	\$0	0.0%	0.9%	0	0.0%	2.8%	\$0	0.0%	1.3%
	Moderate	8	9.1%	\$641	5.5%	18.3%	3	9.1%	11.0%	\$217	4.0%	9.1%	5	9.1%	10.4%	\$424	6.9%	7.6%
	Middle	20	22.7%	\$1,213	10.5%	33.0%	3	9.1%	27.7%	\$78	1.4%	22.2%	17	30.9%	32.6%	\$1,135	18.6%	28.7%
	Upper	60	68.2%	\$9,721	84.0%	43.6%	27	81.8%	58.9%	\$5,174	94.6%	67.8%	33	60.0%	54.2%	\$4,547	74.5%	62.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<b>Total</b>	<b>88</b>	<b>100.0%</b>	<b>\$11,575</b>	<b>100.0%</b>	<b>100.0%</b>	<b>33</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$5,469</b>	<b>100.0%</b>	<b>100.0%</b>	<b>55</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$6,106</b>	<b>100.0%</b>	<b>100.0%</b>

Originations & Purchases  
2019 FFIEC Census Data and 2015 ACS Data



## Appendices

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

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison											
		2018, 2019					2018						2019					
		Bank		Dollar		Owner Occupied Units %	Count		Dollar				Count		Dollar			
		Count					Bank	Agg	Bank	Agg	Bank	Agg	Bank	Agg	Bank	Agg		
#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %	#	%	%	\$ (000s)	\$ %	\$ %		
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	\$0	0.0%	5.1%	0	0.0%	2.2%	\$0	0.0%	0.9%	0	0.0%	3.1%	\$0	0.0%	2.2%
	Moderate	1	100.0%	\$30	100.0%	18.3%	1	100.0%	14.8%	\$30	100.0%	7.5%	0	0.0%	13.0%	\$0	0.0%	8.3%
	Middle	0	0.0%	\$0	0.0%	33.0%	0	0.0%	35.6%	\$0	0.0%	34.8%	0	0.0%	35.9%	\$0	0.0%	32.7%
	Upper	0	0.0%	\$0	0.0%	43.6%	0	0.0%	47.4%	\$0	0.0%	56.8%	0	0.0%	48.1%	\$0	0.0%	56.9%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>1</i>	<i>100.0%</i>	<i>\$30</i>	<i>100.0%</i>	<i>100.0%</i>	<i>1</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$30</i>	<i>100.0%</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>
PURPOSE NOT APPLICABLE	Low	0	0.0%	\$0	0.0%	5.1%	0	0.0%	5.7%	\$0	0.0%	2.9%	0	0.0%	8.0%	\$0	0.0%	4.0%
	Moderate	0	0.0%	\$0	0.0%	18.3%	0	0.0%	26.3%	\$0	0.0%	19.2%	0	0.0%	25.6%	\$0	0.0%	17.1%
	Middle	0	0.0%	\$0	0.0%	33.0%	0	0.0%	39.1%	\$0	0.0%	37.0%	0	0.0%	34.0%	\$0	0.0%	35.5%
	Upper	0	0.0%	\$0	0.0%	43.6%	0	0.0%	28.9%	\$0	0.0%	41.0%	0	0.0%	32.4%	\$0	0.0%	43.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	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>	<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	1.1%	\$224	0.4%	5.1%	3	2.6%	3.0%	\$224	0.9%	1.7%	0	0.0%	2.5%	\$0	0.0%	1.4%
	Moderate	30	10.9%	\$4,724	8.0%	18.3%	12	10.3%	14.0%	\$1,303	5.2%	10.6%	18	11.5%	13.2%	\$3,421	10.2%	10.3%
	Middle	65	23.7%	\$9,040	15.4%	33.0%	26	22.2%	34.0%	\$4,244	16.8%	32.9%	39	24.8%	35.4%	\$4,796	14.3%	31.8%
	Upper	176	64.2%	\$44,842	76.2%	43.6%	76	65.0%	49.0%	\$19,507	77.2%	54.8%	100	63.7%	48.9%	\$25,335	75.5%	56.5%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>274</i>	<i>100.0%</i>	<i>\$58,830</i>	<i>100.0%</i>	<i>100.0%</i>	<i>117</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$25,278</i>	<i>100.0%</i>	<i>100.0%</i>	<i>157</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$33,552</i>	<i>100.0%</i>	<i>100.0%</i>

Originations & Purchases  
2019 FFIEC Census Data and 2015 ACS Data

## Appendices

### Borrower Distribution of HMDA Loans

Assessment Area: AL Huntsville

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	14	16.9%	\$1,466	7.3%	22.9%	14	16.9%	12.1%	\$1,466	7.3%	7.1%
	Moderate	18	21.7%	\$2,728	13.5%	16.0%	18	21.7%	18.5%	\$2,728	13.5%	14.5%
	Middle	15	18.1%	\$2,689	13.3%	17.4%	15	18.1%	19.5%	\$2,689	13.3%	19.4%
	Upper	34	41.0%	\$13,157	65.1%	43.8%	34	41.0%	30.8%	\$13,157	65.1%	41.9%
	Unknown	2	2.4%	\$176	0.9%	0.0%	2	2.4%	19.1%	\$176	0.9%	17.1%
	<i>Total</i>	<i>83</i>	<i>100.0%</i>	<i>\$20,216</i>	<i>100.0%</i>	<i>100.0%</i>	<i>83</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$20,216</i>	<i>100.0%</i>	<i>100.0%</i>
REFINANCE	Low	5	15.2%	\$562	7.6%	22.9%	5	15.2%	9.8%	\$562	7.6%	5.3%
	Moderate	4	12.1%	\$497	6.7%	16.0%	4	12.1%	12.8%	\$497	6.7%	9.1%
	Middle	5	15.2%	\$807	10.9%	17.4%	5	15.2%	15.4%	\$807	10.9%	14.0%
	Upper	15	45.5%	\$4,583	61.9%	43.8%	15	45.5%	30.8%	\$4,583	61.9%	40.5%
	Unknown	4	12.1%	\$950	12.8%	0.0%	4	12.1%	31.2%	\$950	12.8%	31.1%
	<i>Total</i>	<i>33</i>	<i>100.0%</i>	<i>\$7,399</i>	<i>100.0%</i>	<i>100.0%</i>	<i>33</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$7,399</i>	<i>100.0%</i>	<i>100.0%</i>
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	22.9%	0	0.0%	22.3%	\$0	0.0%	9.2%
	Moderate	0	0.0%	\$0	0.0%	16.0%	0	0.0%	25.2%	\$0	0.0%	15.4%
	Middle	0	0.0%	\$0	0.0%	17.4%	0	0.0%	21.6%	\$0	0.0%	21.6%
	Upper	0	0.0%	\$0	0.0%	43.8%	0	0.0%	27.5%	\$0	0.0%	44.9%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	3.4%	\$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%	22.9%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	16.0%	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%	43.8%	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	19	16.4%	\$2,028	7.3%	22.9%	19	16.4%	12.7%	\$2,028	7.3%	6.3%
	Moderate	22	19.0%	\$3,225	11.7%	16.0%	22	19.0%	17.8%	\$3,225	11.7%	12.4%
	Middle	20	17.2%	\$3,496	12.7%	17.4%	20	17.2%	18.7%	\$3,496	12.7%	17.0%
	Upper	49	42.2%	\$17,740	64.2%	43.8%	49	42.2%	30.4%	\$17,740	64.2%	39.5%
	Unknown	6	5.2%	\$1,126	4.1%	0.0%	6	5.2%	20.5%	\$1,126	4.1%	24.8%
	<i>Total</i>	<i>116</i>	<i>100.0%</i>	<i>\$27,615</i>	<i>100.0%</i>	<i>100.0%</i>	<i>116</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$27,615</i>	<i>100.0%</i>	<i>100.0%</i>

Originations & Purchases  
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**Borrower Distribution of HMDA Loans - Table 1 of 2**  
Assessment Area: AL Huntsville

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison											
		2018, 2019					2018						2019					
		Bank		Dollar		Families by Family Income %	Count		Dollar		Agg %	Agg \$ %	Count		Dollar		Agg %	Agg \$ %
		#	%	\$ (000s)	\$ %		Bank #	Agg %	Bank \$ (000s)	\$ %			Bank #	Agg %	Bank \$ (000s)	\$ %		
HOME PURCHASE	Low	11	11.3%	\$1,274	4.8%	22.9%	6	14.6%	9.6%	\$626	6.0%	5.4%	5	8.9%	10.4%	\$648	4.1%	6.0%
	Moderate	18	18.6%	\$2,542	9.7%	16.0%	9	22.0%	17.9%	\$905	8.7%	13.5%	9	16.1%	19.3%	\$1,637	10.3%	15.2%
	Middle	16	16.5%	\$2,968	11.3%	17.4%	5	12.2%	21.1%	\$814	7.8%	20.3%	11	19.6%	22.4%	\$2,154	13.6%	22.0%
	Upper	47	48.5%	\$18,697	71.2%	43.8%	20	48.8%	32.6%	\$7,865	75.2%	42.7%	27	48.2%	33.7%	\$10,832	68.5%	43.5%
	Unknown	5	5.2%	\$792	3.0%	0.0%	1	2.4%	18.8%	\$244	2.3%	18.1%	4	7.1%	14.3%	\$548	3.5%	13.2%
	<b>Total</b>	<b>97</b>	<b>100.0%</b>	<b>\$26,273</b>	<b>100.0%</b>	<b>100.0%</b>	<b>41</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$10,454</b>	<b>100.0%</b>	<b>100.0%</b>	<b>56</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$15,819</b>	<b>100.0%</b>	<b>100.0%</b>
REFINANCE	Low	7	8.3%	\$402	2.0%	22.9%	2	5.1%	11.2%	\$121	1.4%	6.0%	5	11.1%	9.5%	\$281	2.5%	4.6%
	Moderate	6	7.1%	\$808	4.0%	16.0%	2	5.1%	15.3%	\$323	3.6%	11.2%	4	8.9%	13.2%	\$485	4.3%	9.1%
	Middle	14	16.7%	\$2,953	14.7%	17.4%	6	15.4%	17.0%	\$908	10.2%	15.4%	8	17.8%	16.3%	\$2,045	18.3%	13.9%
	Upper	50	59.5%	\$13,722	68.3%	43.8%	22	56.4%	33.5%	\$5,331	60.0%	43.6%	28	62.2%	33.6%	\$8,391	74.9%	41.7%
	Unknown	7	8.3%	\$2,196	10.9%	0.0%	7	17.9%	23.1%	\$2,196	24.7%	23.8%	0	0.0%	27.3%	\$0	0.0%	30.6%
	<b>Total</b>	<b>84</b>	<b>100.0%</b>	<b>\$20,081</b>	<b>100.0%</b>	<b>100.0%</b>	<b>39</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$8,879</b>	<b>100.0%</b>	<b>100.0%</b>	<b>45</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$11,202</b>	<b>100.0%</b>	<b>100.0%</b>
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	22.9%	0	0.0%	10.8%	\$0	0.0%	9.5%	0	0.0%	9.8%	\$0	0.0%	5.6%
	Moderate	1	100.0%	\$10	100.0%	16.0%	1	100.0%	16.4%	\$10	100.0%	15.4%	0	0.0%	17.5%	\$0	0.0%	14.9%
	Middle	0	0.0%	\$0	0.0%	17.4%	0	0.0%	21.3%	\$0	0.0%	19.3%	0	0.0%	21.9%	\$0	0.0%	19.3%
	Upper	0	0.0%	\$0	0.0%	43.8%	0	0.0%	47.9%	\$0	0.0%	50.2%	0	0.0%	47.1%	\$0	0.0%	55.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	3.6%	\$0	0.0%	5.6%	0	0.0%	3.7%	\$0	0.0%	5.3%
	<b>Total</b>	<b>1</b>	<b>100.0%</b>	<b>\$10</b>	<b>100.0%</b>	<b>100.0%</b>	<b>1</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$10</b>	<b>100.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>
MULTI FAMILY	Low	0	0.0%	\$0	0.0%	22.9%	0	0.0%	1.6%	\$0	0.0%	0.1%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	16.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	17.4%	0	0.0%	1.6%	\$0	0.0%	0.1%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Upper	1	33.3%	\$400	46.5%	43.8%	1	50.0%	4.7%	\$400	91.7%	0.4%	0	0.0%	10.9%	\$0	0.0%	0.9%
	Unknown	2	66.7%	\$461	53.5%	0.0%	1	50.0%	92.2%	\$36	8.3%	99.5%	1	100.0%	89.1%	\$425	100.0%	99.1%
	<b>Total</b>	<b>3</b>	<b>100.0%</b>	<b>\$861</b>	<b>100.0%</b>	<b>100.0%</b>	<b>2</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$436</b>	<b>100.0%</b>	<b>100.0%</b>	<b>1</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$425</b>	<b>100.0%</b>	<b>100.0%</b>
OTHER PURPOSE LOC	Low	8	9.1%	\$439	3.8%	22.9%	1	3.0%	8.8%	\$20	0.4%	4.6%	7	12.7%	6.8%	\$419	6.9%	4.1%
	Moderate	11	12.5%	\$1,034	8.9%	16.0%	4	12.1%	15.7%	\$336	6.1%	9.6%	7	12.7%	17.7%	\$698	11.4%	12.0%
	Middle	18	20.5%	\$1,275	11.0%	17.4%	8	24.2%	20.7%	\$370	6.8%	14.3%	10	18.2%	21.7%	\$905	14.8%	17.3%
	Upper	50	56.8%	\$8,767	75.7%	43.8%	19	57.6%	53.6%	\$4,683	85.6%	70.9%	31	56.4%	52.2%	\$4,084	66.9%	65.8%
	Unknown	1	1.1%	\$60	0.5%	0.0%	1	3.0%	1.1%	\$60	1.1%	0.7%	0	0.0%	1.7%	\$0	0.0%	0.8%
	<b>Total</b>	<b>88</b>	<b>100.0%</b>	<b>\$11,575</b>	<b>100.0%</b>	<b>100.0%</b>	<b>33</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$5,469</b>	<b>100.0%</b>	<b>100.0%</b>	<b>55</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$6,106</b>	<b>100.0%</b>	<b>100.0%</b>

Originations & Purchases  
2019 FFIEC Census Data and 2015 ACS Data

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

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019					Bank & Aggregate Lending Comparison											
		Count		Dollar		Families by Family Income %	2018					2019						
		#	%	\$ (000s)	\$ %		Bank #	Bank %	Agg %	Bank \$ (000s)	Bank \$ %	Agg \$ %	Bank #	Bank %	Agg %	Bank \$ (000s)	Bank \$ %	Agg \$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	1	100.0%	\$30	100.0%	22.9%	1	100.0%	14.1%	\$30	100.0%	11.0%	0	0.0%	20.6%	\$0	0.0%	13.1%
	Moderate	0	0.0%	\$0	0.0%	16.0%	0	0.0%	17.0%	\$0	0.0%	12.2%	0	0.0%	16.0%	\$0	0.0%	13.6%
	Middle	0	0.0%	\$0	0.0%	17.4%	0	0.0%	28.1%	\$0	0.0%	25.7%	0	0.0%	13.0%	\$0	0.0%	10.4%
	Upper	0	0.0%	\$0	0.0%	43.8%	0	0.0%	38.5%	\$0	0.0%	46.9%	0	0.0%	41.2%	\$0	0.0%	50.9%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	2.2%	\$0	0.0%	4.3%	0	0.0%	9.2%	\$0	0.0%	12.1%
	<i>Total</i>	<i>1</i>	<i>100.0%</i>	<i>\$30</i>	<i>100.0%</i>	<i>100.0%</i>	<i>1</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$30</i>	<i>100.0%</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>
PURPOSE NOT APPLICABLE	Low	0	0.0%	\$0	0.0%	22.9%	0	0.0%	1.4%	\$0	0.0%	0.6%	0	0.0%	1.5%	\$0	0.0%	1.0%
	Moderate	0	0.0%	\$0	0.0%	16.0%	0	0.0%	3.1%	\$0	0.0%	3.6%	0	0.0%	0.8%	\$0	0.0%	0.7%
	Middle	0	0.0%	\$0	0.0%	17.4%	0	0.0%	2.3%	\$0	0.0%	0.4%	0	0.0%	0.8%	\$0	0.0%	0.6%
	Upper	0	0.0%	\$0	0.0%	43.8%	0	0.0%	0.6%	\$0	0.0%	0.8%	0	0.0%	0.4%	\$0	0.0%	0.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	92.6%	\$0	0.0%	94.6%	0	0.0%	96.6%	\$0	0.0%	97.5%
	<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>	<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	27	9.9%	\$2,145	3.6%	22.9%	10	8.5%	9.7%	\$797	3.2%	5.1%	17	10.8%	9.9%	\$1,348	4.0%	5.1%
	Moderate	36	13.1%	\$4,394	7.5%	16.0%	16	13.7%	16.8%	\$1,574	6.2%	11.9%	20	12.7%	17.1%	\$2,820	8.4%	12.2%
	Middle	48	17.5%	\$7,196	12.2%	17.4%	19	16.2%	19.9%	\$2,092	8.3%	17.5%	29	18.5%	20.2%	\$5,104	15.2%	17.8%
	Upper	148	54.0%	\$41,586	70.7%	43.8%	62	53.0%	33.5%	\$18,279	72.3%	39.5%	86	54.8%	34.4%	\$23,307	69.5%	39.8%
	Unknown	15	5.5%	\$3,509	6.0%	0.0%	10	8.5%	20.1%	\$2,536	10.0%	25.9%	5	3.2%	18.4%	\$973	2.9%	25.1%
	<i>Total</i>	<i>274</i>	<i>100.0%</i>	<i>\$58,830</i>	<i>100.0%</i>	<i>100.0%</i>	<i>117</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$25,278</i>	<i>100.0%</i>	<i>100.0%</i>	<i>157</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$33,552</i>	<i>100.0%</i>	<i>100.0%</i>

Originations & Purchases  
2019 FFIEC Census Data and 2015 ACS Data

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

Assessment Area: AL Huntsville

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2017					2017					
		Bank		Total			Count			Dollar		
		Count	Dollar	Dollar	%	Businesses	Bank	Agg	Bank	Agg	Agg	
#	%	\$ (000s)	\$ %	%	#	%	%	\$ 000s	\$ %	\$ %		
SMALL BUSINESSES	Low	63	30.3%	\$15,461	28.4%	13.3%	63	30.3%	14.2%	\$15,461	28.4%	18.6%
	Moderate	42	20.2%	\$14,045	25.8%	21.4%	42	20.2%	17.4%	\$14,045	25.8%	17.7%
	Middle	56	26.9%	\$12,807	23.5%	28.7%	56	26.9%	28.0%	\$12,807	23.5%	25.0%
	Upper	47	22.6%	\$12,218	22.4%	36.5%	47	22.6%	39.6%	\$12,218	22.4%	38.4%
	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%	0.8%	\$0	0.0%	0.2%
	<i>Total</i>	<i>208</i>	<i>100.0%</i>	<i>\$54,531</i>	<i>100.0%</i>	<i>100.0%</i>	<i>208</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$54,531</i>	<i>100.0%</i>	<i>100.0%</i>
SMALL FARM					<b>Total Farms</b>							
	Low	0	0.0%	\$0	0.0%	1.8%	0	0.0%	3.2%	\$0	0.0%	0.3%
	Moderate	0	0.0%	\$0	0.0%	25.3%	0	0.0%	32.3%	\$0	0.0%	25.7%
	Middle	0	0.0%	\$0	0.0%	46.4%	0	0.0%	38.7%	\$0	0.0%	47.2%
	Upper	0	0.0%	\$0	0.0%	26.5%	0	0.0%	25.8%	\$0	0.0%	26.8%
	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%	0.0%	\$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>	

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

Assessment Area: AL Huntsville

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison											
		2018, 2019					2018					2019						
		Count		Bank Dollar		Total Businesses	Count		Dollar			Count		Dollar				
		#	%	\$ (000s)	\$ %	%	#	%	Agg %	\$ 000s	\$ %	Agg \$ %	#	%	Agg %	\$ 000s	\$ %	Agg \$ %
SMALL BUSINESSES	Low	99	26.2%	\$26,883	26.2%	12.6%	46	23.1%	13.8%	\$12,292	23.1%	16.6%	53	29.6%	14.4%	\$14,591	29.5%	18.4%
	Moderate	69	18.3%	\$24,910	24.3%	20.2%	39	19.6%	17.4%	\$13,024	24.5%	19.2%	30	16.8%	17.2%	\$11,886	24.0%	18.2%
	Middle	99	26.2%	\$27,532	26.8%	28.9%	49	24.6%	29.0%	\$14,577	27.4%	26.3%	50	27.9%	29.1%	\$12,955	26.2%	25.1%
	Upper	111	29.4%	\$23,371	22.8%	38.3%	65	32.7%	39.2%	\$13,356	25.1%	37.7%	46	25.7%	38.4%	\$10,015	20.3%	38.0%
	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%
	Tr Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.7%	\$0	0.0%	0.2%	0	0.0%	0.9%	\$0	0.0%	0.3%
	<b>Total</b>	<b>378</b>	<b>100.0%</b>	<b>\$102,696</b>	<b>100.0%</b>	<b>100.0%</b>	<b>199</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$53,249</b>	<b>100.0%</b>	<b>100.0%</b>	<b>179</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$49,447</b>	<b>100.0%</b>	<b>100.0%</b>
SMALL FARM		<b>Total Farms</b>																
	Low	0	0.0%	\$0	0.0%	1.8%	0	0.0%	1.3%	\$0	0.0%	0.5%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	29.0%	0	0.0%	21.3%	\$0	0.0%	19.8%	0	0.0%	26.5%	\$0	0.0%	27.7%
	Middle	0	0.0%	\$0	0.0%	43.4%	0	0.0%	49.3%	\$0	0.0%	45.3%	0	0.0%	50.6%	\$0	0.0%	39.8%
	Upper	0	0.0%	\$0	0.0%	25.8%	0	0.0%	25.3%	\$0	0.0%	34.1%	0	0.0%	22.9%	\$0	0.0%	32.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	2.7%	\$0	0.0%	0.3%	0	0.0%	0.0%	\$0	0.0%	0.0%
<b>Total</b>	<b>0</b>	<b>0.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	

Originations & Purchases  
2019 FFIEC Census Data and 2019 D&B Information

## Appendices

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

Assessment Area: AL Huntsville

Product Type		Bank Lending & Demographic Data Comparison 2017					Bank & Aggregate Lending Comparison 2017						
		Bank		Total		Count		Dollar					
		Count	Dollar	Businesses	Bank	Agg	Bank	Agg	Bank	Agg			
		#	%	\$ (000s)	\$ %	%	#	%	%	\$ 000s	\$ %	\$ %	
Small Business	Revenue	\$1 Million or Less	109	52.4%	\$22,321	40.9%	89.1%	109	52.4%	51.1%	\$22,321	40.9%	42.9%
		Over \$1 Million	97	46.6%	\$32,015	58.7%	10.2%	97	46.6%				
		<i>Total Rev. available</i>	206	99.0%	\$54,336	99.6%	99.3%	206	99.0%				
		Rev. Not Known	2	1.0%	\$195	0.4%	0.7%	2	1.0%				
		<b>Total</b>	<b>208</b>	<b>100.0%</b>	<b>\$54,531</b>	<b>100.0%</b>	<b>100.0%</b>	<b>208</b>	<b>100.0%</b>				
	Loan Size	\$100,000 or Less	89	42.8%	\$4,511	8.3%		89	42.8%	87.9%	\$4,511	8.3%	26.6%
		\$100,001 - \$250,000	40	19.2%	\$7,094	13.0%		40	19.2%	5.8%	\$7,094	13.0%	17.1%
		\$250,001 - \$1 Million	79	38.0%	\$42,926	78.7%		79	38.0%	6.4%	\$42,926	78.7%	56.3%
		<b>Total</b>	<b>208</b>	<b>100.0%</b>	<b>\$54,531</b>	<b>100.0%</b>		<b>208</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$54,531</b>	<b>100.0%</b>	<b>100.0%</b>
	Loan Size & Rev \$1 Mill or Less	\$100,000 or Less	56	51.4%	\$2,717	12.2%							
		\$100,001 - \$250,000	22	20.2%	\$3,867	17.3%							
		\$250,001 - \$1 Million	31	28.4%	\$15,737	70.5%							
		<b>Total</b>	<b>109</b>	<b>100.0%</b>	<b>\$22,321</b>	<b>100.0%</b>							
Small Farm	Revenue	\$1 Million or Less	0	0.0%	\$0	0.0%	<b>95.8%</b>	0	0.0%	35.5%	\$0	0.0%	29.5%
		Over \$1 Million	0	0.0%	\$0	0.0%	4.2%	0	0.0%				
		<i>Total Rev. available</i>	0	0.0%	\$0	0.0%	100.0%	0	0.0%				
		Not Known	0	0.0%	\$0	0.0%	0.0%	0	0.0%				
		<b>Total</b>	<b>0</b>	<b>0.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>				
	Loan Size	\$100,000 or Less	0	0.0%	\$0	0.0%		0	0.0%	87.1%	\$0	0.0%	28.4%
		\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	6.5%	\$0	0.0%	22.5%
		\$250,001 - \$500,000	0	0.0%	\$0	0.0%		0	0.0%	6.5%	\$0	0.0%	49.1%
		<b>Total</b>	<b>0</b>	<b>0.0%</b>	<b>\$0</b>	<b>0.0%</b>		<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>
	Loan Size & Rev \$1 Mill or Less	\$100,000 or Less	0	0.0%	\$0	0.0%							
		\$100,001 - \$250,000	0	0.0%	\$0	0.0%							
		\$250,001 - \$500,000	0	0.0%	\$0	0.0%							
		<b>Total</b>	<b>0</b>	<b>0.0%</b>	<b>\$0</b>	<b>0.0%</b>							

Originations & Purchases

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

2017 FFIEC Census Data and 2017 D&B Information

# Appendices

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

Assessment Area: AL Huntsville

Product Type		Bank Lending & Demographic Data Comparison 2018, 2019					Bank & Aggregate Lending Comparison												
		Bank				Total Businesses	2018			2019									
		Count		Dollar			#	%	Agg	\$ 000s	\$ %	Agg	Count		Dollar				
		#	%	\$ (000s)	\$ %	%							#	%	%	\$ 000s	\$ %	\$ %	#
Small Business	Revenue	\$1 Million or Less	197	52.1%	\$39,077	38.1%	91.5%	99	49.7%	45.1%	\$18,017	33.8%	37.9%	98	54.7%	44.4%	\$21,060	42.6%	41.6%
		Over \$1 Million	172	45.5%	\$62,333	60.7%	7.8%	98	49.2%					74	41.3%				
		Total Rev. available	369	97.6%	\$101,410	98.8%	99.3%	197	98.9%					172	96.0%				
		Rev. Not Known	9	2.4%	\$1,286	1.3%	0.7%	2	1.0%					7	3.9%				
		Total	378	100.0%	\$102,696	100.0%	100.0%	199	100.0%					179	100.0%				
	Loan Size	\$100,000 or Less	161	42.6%	\$8,188	8.0%		91	45.7%	87.0%	\$4,941	9.3%	25.4%	70	39.1%	86.8%	\$3,247	6.6%	24.5%
		\$100,001 - \$250,000	68	18.0%	\$11,802	11.5%		32	16.1%	6.3%	\$5,695	10.7%	17.6%	36	20.1%	6.2%	\$6,107	12.4%	17.1%
		\$250,001 - \$1 Million	149	39.4%	\$82,706	80.5%		76	38.2%	6.7%	\$42,613	80.0%	57.0%	73	40.8%	7.0%	\$40,093	81.1%	58.4%
		Total	378	100.0%	\$102,696	100.0%		199	100.0%	100.0%	\$53,249	100.0%	100.0%	179	100.0%	100.0%	\$49,447	100.0%	100.0%
	Loan Size & Rev \$1 Mill or Less	\$100,000 or Less	107	54.3%	\$5,130	13.1%													
		\$100,001 - \$250,000	36	18.3%	\$5,945	15.2%													
		\$250,001 - \$1 Million	54	27.4%	\$28,002	71.7%													
		Total	197	100.0%	\$39,077	100.0%													
Small Farm	Revenue	\$1 Million or Less	0	0.0%	\$0	0.0%	96.4%	0	0.0%	34.7%	\$0	0.0%	56.6%	0	0.0%	38.6%	\$0	0.0%	41.6%
		Over \$1 Million	0	0.0%	\$0	0.0%	3.6%	0	0.0%					0	0.0%				
		Total Rev. available	0	0.0%	\$0	0.0%	100.0%	0	0.0%					0	0.0%				
		Not Known	0	0.0%	\$0	0.0%	0.0%	0	0.0%					0	0.0%				
		Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%					0	0.0%				
	Loan Size	\$100,000 or Less	0	0.0%	\$0	0.0%		0	0.0%	84.0%	\$0	0.0%	29.8%	0	0.0%	80.7%	\$0	0.0%	21.6%
		\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	8.0%	\$0	0.0%	23.5%	0	0.0%	12.0%	\$0	0.0%	31.6%
		\$250,001 - \$500,000	0	0.0%	\$0	0.0%		0	0.0%	8.0%	\$0	0.0%	46.7%	0	0.0%	7.2%	\$0	0.0%	46.8%
		Total	0	0.0%	\$0	0.0%		0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
	Loan Size & Rev \$1 Mill or Less	\$100,000 or Less	0	0.0%	\$0	0.0%													
		\$100,001 - \$250,000	0	0.0%	\$0	0.0%													
		\$250,001 - \$500,000	0	0.0%	\$0	0.0%													
		Total	0	0.0%	\$0	0.0%													

Originations & Purchases

Aggregate data is unavailable for loans to businesses/farms with revenue over \$1 million or revenue unknown, and for loan size by revenue.  
2019 FFIEC Census Data and 2019 D&B Information



## Appendices

### Geographic Distribution of HMDA Loans

Assessment Area: FL Sarasota

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2017					2017					
		Count		Bank Dollar		Owner Occupied Units	Count			Dollar		
		#	%	\$ (000s)	\$ %		%	Bank #	Bank %	Agg %	Bank \$ (000s)	Bank \$ %
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	1.0%	0	0.0%	0.6%	\$0	0.0%	0.3%
	Moderate	1	5.0%	\$231	2.4%	18.3%	1	5.0%	13.3%	\$231	2.4%	9.0%
	Middle	7	35.0%	\$3,500	37.0%	50.7%	7	35.0%	45.4%	\$3,500	37.0%	39.2%
	Upper	12	60.0%	\$5,732	60.6%	29.9%	12	60.0%	40.7%	\$5,732	60.6%	51.4%
	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>\$9,463</i>	<i>100.0%</i>	<i>100.0%</i>	<i>20</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$9,463</i>	<i>100.0%</i>	<i>100.0%</i>
REFINANCE	Low	0	0.0%	\$0	0.0%	1.0%	0	0.0%	0.5%	\$0	0.0%	0.2%
	Moderate	3	20.0%	\$580	9.8%	18.3%	3	20.0%	13.3%	\$580	9.8%	8.9%
	Middle	7	46.7%	\$4,118	69.8%	50.7%	7	46.7%	52.6%	\$4,118	69.8%	44.3%
	Upper	5	33.3%	\$1,205	20.4%	29.9%	5	33.3%	33.7%	\$1,205	20.4%	46.6%
	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>\$5,903</i>	<i>100.0%</i>	<i>100.0%</i>	<i>15</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$5,903</i>	<i>100.0%</i>	<i>100.0%</i>
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	1.0%	0	0.0%	0.7%	\$0	0.0%	0.3%
	Moderate	0	0.0%	\$0	0.0%	18.3%	0	0.0%	15.5%	\$0	0.0%	12.0%
	Middle	0	0.0%	\$0	0.0%	50.7%	0	0.0%	55.0%	\$0	0.0%	46.7%
	Upper	1	100.0%	\$25	100.0%	29.9%	1	100.0%	28.8%	\$25	100.0%	41.0%
	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>\$25</i>	<i>100.0%</i>	<i>100.0%</i>	<i>1</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$25</i>	<i>100.0%</i>	<i>100.0%</i>
MULTI FAMILY	Low	0	0.0%	\$0	0.0%	1.5%	0	0.0%	4.2%	\$0	0.0%	1.4%
	Moderate	0	0.0%	\$0	0.0%	22.8%	0	0.0%	39.6%	\$0	0.0%	34.2%
	Middle	0	0.0%	\$0	0.0%	39.5%	0	0.0%	37.5%	\$0	0.0%	42.7%
	Upper	0	0.0%	\$0	0.0%	36.1%	0	0.0%	18.8%	\$0	0.0%	21.7%
	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	0	0.0%	\$0	0.0%	1.0%	0	0.0%	0.6%	\$0	0.0%	0.3%
	Moderate	4	11.1%	\$811	5.3%	18.3%	4	11.1%	13.4%	\$811	5.3%	10.2%
	Middle	14	38.9%	\$7,618	49.5%	50.7%	14	38.9%	47.7%	\$7,618	49.5%	40.7%
	Upper	18	50.0%	\$6,962	45.2%	29.9%	18	50.0%	38.3%	\$6,962	45.2%	48.7%
	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>\$15,391</i>	<i>100.0%</i>	<i>100.0%</i>	<i>36</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$15,391</i>	<i>100.0%</i>	<i>100.0%</i>

Originations & Purchases  
2017 FFIEC Census Data and 2015 ACS Data

# Appendices

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

Assessment Area: FL Sarasota

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison											
		2018, 2019					2018						2019					
		Bank		Dollar		Owner Occupied Units %	Count		Dollar			Count		Dollar				
		#	%	\$ (000s)	\$ %		Bank	Agg	\$ (000s)	\$ %	Agg	#	%	Agg	\$ (000s)	\$ %	Agg	
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	1.0%	0	0.0%	0.6%	\$0	0.0%	0.3%	0	0.0%	0.5%	\$0	0.0%	0.3%
	Moderate	37	15.0%	\$8,638	11.2%	18.3%	5	4.9%	13.7%	\$783	2.5%	9.8%	32	22.2%	14.6%	\$7,855	16.9%	10.6%
	Middle	89	36.2%	\$21,415	27.7%	50.7%	45	44.1%	44.6%	\$10,143	32.9%	38.9%	44	30.6%	43.6%	\$11,272	24.3%	38.0%
	Upper	120	48.8%	\$47,238	61.1%	29.9%	52	51.0%	41.1%	\$19,895	64.6%	51.0%	68	47.2%	41.3%	\$27,343	58.8%	51.1%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<b>Total</b>	<b>246</b>	<b>100.0%</b>	<b>\$77,291</b>	<b>100.0%</b>	<b>100.0%</b>	<b>102</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$30,821</b>	<b>100.0%</b>	<b>100.0%</b>	<b>144</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$46,470</b>	<b>100.0%</b>	<b>100.0%</b>
REFINANCE	Low	0	0.0%	\$0	0.0%	1.0%	0	0.0%	0.5%	\$0	0.0%	0.2%	0	0.0%	0.3%	\$0	0.0%	0.2%
	Moderate	15	8.3%	\$3,734	6.2%	18.3%	1	1.4%	14.8%	\$100	0.5%	10.7%	14	12.8%	12.4%	\$3,634	9.2%	8.8%
	Middle	58	32.0%	\$11,142	18.4%	50.7%	25	34.7%	52.4%	\$5,442	25.8%	44.7%	33	30.3%	48.6%	\$5,700	14.5%	40.2%
	Upper	108	59.7%	\$45,548	75.4%	29.9%	46	63.9%	32.3%	\$15,562	73.7%	44.4%	62	56.9%	38.7%	\$29,986	76.3%	50.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<b>Total</b>	<b>181</b>	<b>100.0%</b>	<b>\$60,424</b>	<b>100.0%</b>	<b>100.0%</b>	<b>72</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$21,104</b>	<b>100.0%</b>	<b>100.0%</b>	<b>109</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$39,320</b>	<b>100.0%</b>	<b>100.0%</b>
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	1.0%	0	0.0%	0.4%	\$0	0.0%	0.2%	0	0.0%	0.3%	\$0	0.0%	0.2%
	Moderate	0	0.0%	\$0	0.0%	18.3%	0	0.0%	12.2%	\$0	0.0%	10.3%	0	0.0%	12.2%	\$0	0.0%	10.1%
	Middle	2	66.7%	\$44	66.7%	50.7%	0	0.0%	52.1%	\$0	0.0%	43.2%	2	66.7%	49.3%	\$44	66.7%	42.5%
	Upper	1	33.3%	\$22	33.3%	29.9%	0	0.0%	35.4%	\$0	0.0%	46.2%	1	33.3%	38.2%	\$22	33.3%	47.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<b>Total</b>	<b>3</b>	<b>100.0%</b>	<b>\$66</b>	<b>100.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>3</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$66</b>	<b>100.0%</b>	<b>100.0%</b>
MULTI FAMILY	<b>Multi-Family Units</b>																	
	Low	1	25.0%	\$7,600	61.8%	1.5%	0	0.0%	0.0%	\$0	0.0%	0.0%	1	50.0%	2.0%	\$7,600	78.4%	1.2%
	Moderate	1	25.0%	\$2,100	17.1%	22.8%	0	0.0%	22.9%	\$0	0.0%	5.3%	1	50.0%	45.1%	\$2,100	21.6%	17.9%
	Middle	0	0.0%	\$0	0.0%	39.5%	0	0.0%	51.4%	\$0	0.0%	66.7%	0	0.0%	41.2%	\$0	0.0%	46.8%
	Upper	2	50.0%	\$2,600	21.1%	36.1%	2	100.0%	25.7%	\$2,600	100.0%	28.0%	0	0.0%	11.8%	\$0	0.0%	34.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
<b>Total</b>	<b>4</b>	<b>100.0%</b>	<b>\$12,300</b>	<b>100.0%</b>	<b>100.0%</b>	<b>2</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$2,600</b>	<b>100.0%</b>	<b>100.0%</b>	<b>2</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$9,700</b>	<b>100.0%</b>	<b>100.0%</b>	
OTHER PURPOSE LOC	Low	0	0.0%	\$0	0.0%	1.0%	0	0.0%	0.1%	\$0	0.0%	0.0%	0	0.0%	0.1%	\$0	0.0%	0.0%
	Moderate	28	6.7%	\$3,283	4.4%	18.3%	11	6.5%	10.1%	\$812	2.7%	6.3%	17	6.9%	9.9%	\$2,471	5.5%	6.7%
	Middle	168	40.4%	\$23,369	31.1%	50.7%	71	42.0%	46.0%	\$9,987	33.1%	38.2%	97	39.3%	46.1%	\$13,382	29.7%	35.3%
	Upper	220	52.9%	\$48,569	64.6%	29.9%	87	51.5%	43.8%	\$19,360	64.2%	55.5%	133	53.8%	44.0%	\$29,209	64.8%	58.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<b>Total</b>	<b>416</b>	<b>100.0%</b>	<b>\$75,221</b>	<b>100.0%</b>	<b>100.0%</b>	<b>169</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$30,159</b>	<b>100.0%</b>	<b>100.0%</b>	<b>247</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$45,062</b>	<b>100.0%</b>	<b>100.0%</b>

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

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison											
		2018, 2019					2018					2019						
		Bank				Owner Occupied Units %	Count		Dollar			Count		Dollar				
		Count #	%	Dollar \$ (000s)	\$ %		Bank #	Agg %	Bank \$ (000s)	\$ %	Agg %	Bank #	Agg %	Bank \$ (000s)	\$ %	Agg %		
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	\$0	0.0%	1.0%	0	0.0%	0.6%	\$0	0.0%	0.1%	0	0.0%	0.4%	\$0	0.0%	0.1%
	Moderate	0	0.0%	\$0	0.0%	18.3%	0	0.0%	11.9%	\$0	0.0%	6.3%	0	0.0%	13.2%	\$0	0.0%	5.2%
	Middle	4	50.0%	\$669	24.2%	50.7%	3	60.0%	44.8%	\$584	30.3%	28.3%	1	33.3%	46.1%	\$85	10.2%	30.6%
	Upper	4	50.0%	\$2,093	75.8%	29.9%	2	40.0%	42.6%	\$1,343	69.7%	65.2%	2	66.7%	40.4%	\$750	89.8%	64.1%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<b>Total</b>	<b>8</b>	<b>100.0%</b>	<b>\$2,762</b>	<b>100.0%</b>	<b>100.0%</b>	<b>5</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$1,927</b>	<b>100.0%</b>	<b>100.0%</b>	<b>3</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$835</b>	<b>100.0%</b>	<b>100.0%</b>
PURPOSE NOT APPLICABLE	Low	0	0.0%	\$0	0.0%	1.0%	0	0.0%	1.7%	\$0	0.0%	1.1%	0	0.0%	2.3%	\$0	0.0%	1.3%
	Moderate	0	0.0%	\$0	0.0%	18.3%	0	0.0%	19.2%	\$0	0.0%	14.0%	0	0.0%	16.2%	\$0	0.0%	9.0%
	Middle	0	0.0%	\$0	0.0%	50.7%	0	0.0%	52.4%	\$0	0.0%	46.9%	0	0.0%	49.0%	\$0	0.0%	40.5%
	Upper	0	0.0%	\$0	0.0%	29.9%	0	0.0%	26.7%	\$0	0.0%	37.9%	0	0.0%	32.5%	\$0	0.0%	49.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<b>Total</b>	<b>0</b>	<b>0.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>
HMDA TOTALS	Low	1	0.1%	\$7,600	3.3%	1.0%	0	0.0%	0.6%	\$0	0.0%	0.3%	1	0.2%	0.5%	\$7,600	5.4%	0.3%
	Moderate	81	9.4%	\$17,755	7.8%	18.3%	17	4.9%	13.7%	\$1,695	2.0%	9.6%	64	12.6%	13.7%	\$16,060	11.4%	10.4%
	Middle	321	37.4%	\$56,639	24.8%	50.7%	144	41.1%	46.9%	\$26,156	30.2%	41.7%	177	34.8%	45.5%	\$30,483	21.5%	39.2%
	Upper	455	53.0%	\$146,070	64.0%	29.9%	189	54.0%	38.9%	\$58,760	67.8%	48.4%	266	52.4%	40.4%	\$87,310	61.7%	50.1%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<b>Total</b>	<b>858</b>	<b>100.0%</b>	<b>\$228,064</b>	<b>100.0%</b>	<b>100.0%</b>	<b>350</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$86,611</b>	<b>100.0%</b>	<b>100.0%</b>	<b>508</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$141,453</b>	<b>100.0%</b>	<b>100.0%</b>

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### Borrower Distribution of HMDA Loans

Assessment Area: FL Sarasota

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%	19.4%	0	0.0%	3.1%	\$0	0.0%	1.4%
	Moderate	2	10.0%	\$427	4.5%	19.1%	2	10.0%	15.0%	\$427	4.5%	9.7%
	Middle	4	20.0%	\$758	8.0%	21.0%	4	20.0%	20.7%	\$758	8.0%	16.7%
	Upper	12	60.0%	\$5,898	62.3%	40.5%	12	60.0%	50.6%	\$5,898	62.3%	62.7%
	Unknown	2	10.0%	\$2,380	25.2%	0.0%	2	10.0%	10.6%	\$2,380	25.2%	9.5%
	<i>Total</i>	<i>20</i>	<i>100.0%</i>	<i>\$9,463</i>	<i>100.0%</i>	<i>100.0%</i>	<i>20</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$9,463</i>	<i>100.0%</i>	<i>100.0%</i>
REFINANCE	Low	0	0.0%	\$0	0.0%	19.4%	0	0.0%	8.1%	\$0	0.0%	4.1%
	Moderate	2	13.3%	\$337	5.7%	19.1%	2	13.3%	17.8%	\$337	5.7%	11.6%
	Middle	3	20.0%	\$512	8.7%	21.0%	3	20.0%	21.1%	\$512	8.7%	17.5%
	Upper	6	40.0%	\$1,503	25.5%	40.5%	6	40.0%	39.7%	\$1,503	25.5%	52.5%
	Unknown	4	26.7%	\$3,551	60.2%	0.0%	4	26.7%	13.3%	\$3,551	60.2%	14.2%
	<i>Total</i>	<i>15</i>	<i>100.0%</i>	<i>\$5,903</i>	<i>100.0%</i>	<i>100.0%</i>	<i>15</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$5,903</i>	<i>100.0%</i>	<i>100.0%</i>
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	19.4%	0	0.0%	8.6%	\$0	0.0%	3.7%
	Moderate	0	0.0%	\$0	0.0%	19.1%	0	0.0%	19.9%	\$0	0.0%	13.2%
	Middle	0	0.0%	\$0	0.0%	21.0%	0	0.0%	22.7%	\$0	0.0%	17.9%
	Upper	1	100.0%	\$25	100.0%	40.5%	1	100.0%	44.9%	\$25	100.0%	57.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	3.8%	\$0	0.0%	7.6%
	<i>Total</i>	<i>1</i>	<i>100.0%</i>	<i>\$25</i>	<i>100.0%</i>	<i>100.0%</i>	<i>1</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$25</i>	<i>100.0%</i>	<i>100.0%</i>
MULTI FAMILY	Low	0	0.0%	\$0	0.0%	19.4%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	19.1%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	21.0%	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	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%	19.4%	0	0.0%	4.6%	\$0	0.0%	2.0%
	Moderate	4	11.1%	\$764	5.0%	19.1%	4	11.1%	15.9%	\$764	5.0%	9.8%
	Middle	7	19.4%	\$1,270	8.3%	21.0%	7	19.4%	20.9%	\$1,270	8.3%	16.1%
	Upper	19	52.8%	\$7,426	48.2%	40.5%	19	52.8%	47.4%	\$7,426	48.2%	57.4%
	Unknown	6	16.7%	\$5,931	38.5%	0.0%	6	16.7%	11.1%	\$5,931	38.5%	14.7%
	<i>Total</i>	<i>36</i>	<i>100.0%</i>	<i>\$15,391</i>	<i>100.0%</i>	<i>100.0%</i>	<i>36</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$15,391</i>	<i>100.0%</i>	<i>100.0%</i>

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

Assessment Area: FL Sarasota

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison											
		2018, 2019					2018						2019					
		Count		Bank Dollar		Families by Family Income %	Count		Dollar				Count		Dollar			
		#	%	\$ (000s)	\$ %		Bank #	Agg %	Bank \$ (000s)	Agg \$ %	Bank \$ %	Bank #	Agg %	Bank \$ (000s)	Agg \$ %			
HOME PURCHASE	Low	7	2.8%	\$605	0.8%	19.4%	2	2.0%	4.2%	\$138	0.4%	2.2%	5	3.5%	3.9%	\$467	1.0%	1.9%
	Moderate	35	14.2%	\$5,598	7.2%	19.1%	11	10.8%	15.7%	\$1,541	5.0%	10.5%	24	16.7%	15.8%	\$4,057	8.7%	10.4%
	Middle	32	13.0%	\$7,208	9.3%	21.0%	14	13.7%	21.3%	\$3,061	9.9%	17.4%	18	12.5%	21.9%	\$4,147	8.9%	18.0%
	Upper	169	68.7%	\$62,364	80.7%	40.5%	73	71.6%	46.2%	\$25,440	82.5%	57.8%	96	66.7%	48.5%	\$36,924	79.5%	59.7%
	Unknown	3	1.2%	\$1,516	2.0%	0.0%	2	2.0%	12.6%	\$641	2.1%	12.1%	1	0.7%	9.9%	\$875	1.9%	9.9%
	<b>Total</b>	<b>246</b>	<b>100.0%</b>	<b>\$77,291</b>	<b>100.0%</b>	<b>100.0%</b>	<b>102</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$30,821</b>	<b>100.0%</b>	<b>100.0%</b>	<b>144</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$46,470</b>	<b>100.0%</b>	<b>100.0%</b>
REFINANCE	Low	3	1.7%	\$260	0.4%	19.4%	1	1.4%	10.0%	\$100	0.5%	5.5%	2	1.8%	6.1%	\$160	0.4%	3.1%
	Moderate	23	12.7%	\$3,141	5.2%	19.1%	8	11.1%	20.5%	\$1,353	6.4%	14.3%	15	13.8%	15.4%	\$1,788	4.5%	9.4%
	Middle	23	12.7%	\$3,354	5.6%	21.0%	8	11.1%	22.5%	\$1,286	6.1%	18.9%	15	13.8%	19.5%	\$2,068	5.3%	15.1%
	Upper	126	69.6%	\$52,490	86.9%	40.5%	53	73.6%	35.6%	\$17,887	84.8%	49.2%	73	67.0%	40.3%	\$34,603	88.0%	51.8%
	Unknown	6	3.3%	\$1,179	2.0%	0.0%	2	2.8%	11.4%	\$478	2.3%	12.1%	4	3.7%	18.6%	\$701	1.8%	20.6%
	<b>Total</b>	<b>181</b>	<b>100.0%</b>	<b>\$60,424</b>	<b>100.0%</b>	<b>100.0%</b>	<b>72</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$21,104</b>	<b>100.0%</b>	<b>100.0%</b>	<b>109</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$39,320</b>	<b>100.0%</b>	<b>100.0%</b>
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	19.4%	0	0.0%	6.5%	\$0	0.0%	3.6%	0	0.0%	7.3%	\$0	0.0%	4.9%
	Moderate	1	33.3%	\$14	21.2%	19.1%	0	0.0%	17.8%	\$0	0.0%	11.7%	1	33.3%	14.8%	\$14	21.2%	10.4%
	Middle	1	33.3%	\$30	45.5%	21.0%	0	0.0%	23.4%	\$0	0.0%	19.0%	1	33.3%	25.6%	\$30	45.5%	18.8%
	Upper	1	33.3%	\$22	33.3%	40.5%	0	0.0%	48.8%	\$0	0.0%	58.9%	1	33.3%	49.4%	\$22	33.3%	61.5%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	3.4%	\$0	0.0%	6.8%	0	0.0%	2.9%	\$0	0.0%	4.5%
	<b>Total</b>	<b>3</b>	<b>100.0%</b>	<b>\$66</b>	<b>100.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>3</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$66</b>	<b>100.0%</b>	<b>100.0%</b>
MULTI FAMILY	Low	0	0.0%	\$0	0.0%	19.4%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	19.1%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	2.0%	\$0	0.0%	0.2%
	Middle	0	0.0%	\$0	0.0%	21.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	40.5%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	2.0%	\$0	0.0%	0.1%
	Unknown	4	100.0%	\$12,300	100.0%	0.0%	2	100.0%	100.0%	\$2,600	100.0%	100.0%	2	100.0%	96.1%	\$9,700	100.0%	99.7%
	<b>Total</b>	<b>4</b>	<b>100.0%</b>	<b>\$12,300</b>	<b>100.0%</b>	<b>100.0%</b>	<b>2</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$2,600</b>	<b>100.0%</b>	<b>100.0%</b>	<b>2</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$9,700</b>	<b>100.0%</b>	<b>100.0%</b>
OTHER PURPOSE LOC	Low	14	3.4%	\$1,320	1.8%	19.4%	5	3.0%	6.6%	\$528	1.8%	3.3%	9	3.6%	5.0%	\$792	1.8%	2.4%
	Moderate	49	11.8%	\$5,002	6.6%	19.1%	26	15.4%	17.2%	\$2,357	7.8%	10.7%	23	9.3%	16.5%	\$2,645	5.9%	9.4%
	Middle	73	17.5%	\$9,425	12.5%	21.0%	29	17.2%	24.5%	\$4,008	13.3%	18.4%	44	17.8%	24.5%	\$5,417	12.0%	16.3%
	Upper	272	65.4%	\$58,948	78.4%	40.5%	106	62.7%	50.4%	\$23,066	76.5%	66.5%	166	67.2%	52.1%	\$35,882	79.6%	70.6%
	Unknown	8	1.9%	\$526	0.7%	0.0%	3	1.8%	1.2%	\$200	0.7%	1.0%	5	2.0%	1.9%	\$326	0.7%	1.3%
	<b>Total</b>	<b>416</b>	<b>100.0%</b>	<b>\$75,221</b>	<b>100.0%</b>	<b>100.0%</b>	<b>169</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$30,159</b>	<b>100.0%</b>	<b>100.0%</b>	<b>247</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$45,062</b>	<b>100.0%</b>	<b>100.0%</b>

Originations & Purchases  
2019 FFIEC Census Data and 2015 ACS Data

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

Assessment Area: FL Sarasota

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019					Bank & Aggregate Lending Comparison											
						Families by Family Income %	2018					2019						
		Count		Bank Dollar			Count		Dollar			Count		Dollar				
		#	%	\$ (000s)	\$ %		Bank #	Agg %	Bank \$ (000s)	\$ %	Agg \$ %	Bank #	Agg %	Bank \$ (000s)	\$ %	Agg \$ %		
OTHER PURPOSE CLOSED/EXEMPT	Low	1	12.5%	\$149	5.4%	19.4%	1	20.0%	11.5%	\$149	7.7%	5.4%	0	0.0%	8.3%	\$0	0.0%	2.8%
	Moderate	0	0.0%	\$0	0.0%	19.1%	0	0.0%	17.1%	\$0	0.0%	8.4%	0	0.0%	14.9%	\$0	0.0%	6.3%
	Middle	1	12.5%	\$250	9.1%	21.0%	0	0.0%	17.3%	\$0	0.0%	9.4%	1	33.3%	21.5%	\$250	29.9%	11.6%
	Upper	6	75.0%	\$2,363	85.6%	40.5%	4	80.0%	48.7%	\$1,778	92.3%	69.3%	2	66.7%	50.4%	\$585	70.1%	74.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	5.4%	\$0	0.0%	7.5%	0	0.0%	4.8%	\$0	0.0%	4.5%
	<i>Total</i>	<i>8</i>	<i>100.0%</i>	<i>\$2,762</i>	<i>100.0%</i>	<i>100.0%</i>	<i>5</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$1,927</i>	<i>100.0%</i>	<i>100.0%</i>	<i>3</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$835</i>	<i>100.0%</i>	<i>100.0%</i>
PURPOSE NOT APPLICABLE	Low	0	0.0%	\$0	0.0%	19.4%	0	0.0%	1.4%	\$0	0.0%	1.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	19.1%	0	0.0%	1.9%	\$0	0.0%	0.9%	0	0.0%	0.3%	\$0	0.0%	0.2%
	Middle	0	0.0%	\$0	0.0%	21.0%	0	0.0%	3.4%	\$0	0.0%	1.8%	0	0.0%	0.3%	\$0	0.0%	0.4%
	Upper	0	0.0%	\$0	0.0%	40.5%	0	0.0%	3.8%	\$0	0.0%	3.3%	0	0.0%	2.3%	\$0	0.0%	3.9%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	89.6%	\$0	0.0%	93.0%	0	0.0%	97.2%	\$0	0.0%	95.5%
	<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>	<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	25	2.9%	\$2,334	1.0%	19.4%	9	2.6%	5.7%	\$915	1.1%	2.7%	16	3.1%	4.8%	\$1,419	1.0%	2.2%
	Moderate	108	12.6%	\$13,755	6.0%	19.1%	45	12.9%	16.6%	\$5,251	6.1%	10.4%	63	12.4%	15.5%	\$8,504	6.0%	9.3%
	Middle	130	15.2%	\$20,267	8.9%	21.0%	51	14.6%	21.5%	\$8,355	9.6%	16.4%	79	15.6%	21.3%	\$11,912	8.4%	15.8%
	Upper	574	66.9%	\$176,187	77.3%	40.5%	236	67.4%	43.7%	\$68,171	78.7%	52.3%	338	66.5%	45.9%	\$108,016	76.4%	53.5%
	Unknown	21	2.4%	\$15,521	6.8%	0.0%	9	2.6%	12.5%	\$3,919	4.5%	18.2%	12	2.4%	12.6%	\$11,602	8.2%	19.3%
	<i>Total</i>	<i>858</i>	<i>100.0%</i>	<i>\$228,064</i>	<i>100.0%</i>	<i>100.0%</i>	<i>350</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$86,611</i>	<i>100.0%</i>	<i>100.0%</i>	<i>508</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$141,453</i>	<i>100.0%</i>	<i>100.0%</i>

Originations & Purchases  
2019 FFIEC Census Data and 2015 ACS Data

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

Assessment Area: FL Sarasota

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison						
		2017					2017						
		Count		Bank Dollar		Total Businesses	Count		Agg		Dollar		Agg
		#	%	\$ (000s)	\$ %	%	#	%	%	\$ 000s	\$ %	\$ %	
SMALL BUSINESSES	Low	3	1.6%	\$326	0.6%	1.3%	3	1.6%	1.2%	\$326	0.6%	1.5%	
	Moderate	31	17.0%	\$10,316	20.5%	19.1%	31	17.0%	17.8%	\$10,316	20.5%	19.3%	
	Middle	89	48.9%	\$25,617	50.8%	46.8%	89	48.9%	43.3%	\$25,617	50.8%	41.3%	
	Upper	59	32.4%	\$14,147	28.1%	32.9%	59	32.4%	36.7%	\$14,147	28.1%	37.3%	
	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%	0.9%	\$0	0.0%	0.6%	
	<b>Total</b>	<b>182</b>	<b>100.0%</b>	<b>\$50,406</b>	<b>100.0%</b>	<b>100.0%</b>	<b>182</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$50,406</b>	<b>100.0%</b>	<b>100.0%</b>	
SMALL FARM					<b>Total Farms</b>								
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Moderate	0	0.0%	\$0	0.0%	10.8%	0	0.0%	10.9%	\$0	0.0%	2.8%	
	Middle	0	0.0%	\$0	0.0%	32.1%	0	0.0%	25.0%	\$0	0.0%	24.8%	
	Upper	1	100.0%	\$150	100.0%	57.2%	1	100.0%	60.9%	\$150	100.0%	69.2%	
	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%	3.1%	\$0	0.0%	3.2%	
<b>Total</b>	<b>1</b>	<b>100.0%</b>	<b>\$150</b>	<b>100.0%</b>	<b>100.0%</b>	<b>1</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$150</b>	<b>100.0%</b>	<b>100.0%</b>		

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

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

Assessment Area: FL Sarasota

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison											
		2018, 2019					2018					2019						
		Count		Bank Dollar		Total Businesses	Count		Agg		Dollar		Count		Agg		Dollar	
		#	%	\$ (000s)	\$ %	%	#	%	%	\$ 000s	\$ %	\$ %	#	%	%	\$ 000s	\$ %	\$ %
SMALL BUSINESSES	Low	4	1.6%	\$1,100	1.5%	1.4%	2	1.3%	1.1%	\$700	1.7%	1.1%	2	2.0%	1.2%	\$400	1.3%	1.6%
	Moderate	64	25.0%	\$17,526	24.4%	19.6%	41	26.5%	17.8%	\$10,989	26.7%	20.0%	23	22.8%	17.8%	\$6,537	21.3%	18.8%
	Middle	105	41.0%	\$29,792	41.5%	46.0%	63	40.6%	42.8%	\$16,878	41.1%	40.6%	42	41.6%	42.6%	\$12,914	42.1%	39.9%
	Upper	83	32.4%	\$23,322	32.5%	33.0%	49	31.6%	37.5%	\$12,530	30.5%	37.7%	34	33.7%	37.6%	\$10,792	35.2%	39.1%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	0.8%	\$0	0.0%	0.7%	0	0.0%	0.7%	\$0	0.0%	0.5%
	<b>Total</b>	<b>256</b>	<b>100.0%</b>	<b>\$71,740</b>	<b>100.0%</b>	<b>100.0%</b>	<b>155</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$41,097</b>	<b>100.0%</b>	<b>100.0%</b>	<b>101</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$30,643</b>	<b>100.0%</b>	<b>100.0%</b>
SMALL FARM					<b>Total Farms</b>													
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.9%	\$0	0.0%	2.3%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	12.1%	0	0.0%	18.9%	\$0	0.0%	12.6%	0	0.0%	10.7%	\$0	0.0%	3.7%
	Middle	0	0.0%	\$0	0.0%	32.7%	0	0.0%	22.6%	\$0	0.0%	23.0%	0	0.0%	29.8%	\$0	0.0%	48.8%
	Upper	1	100.0%	\$399	100.0%	55.3%	1	100.0%	54.7%	\$399	100.0%	60.6%	0	0.0%	55.7%	\$0	0.0%	46.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	2.8%	\$0	0.0%	1.4%	0	0.0%	3.8%	\$0	0.0%	1.0%
<b>Total</b>	<b>1</b>	<b>100.0%</b>	<b>\$399</b>	<b>100.0%</b>	<b>100.0%</b>	<b>1</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$399</b>	<b>100.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	

Originations & Purchases  
2019 FFIEC Census Data and 2019 D&B Information

## Appendices

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

Assessment Area: FL Sarasota

Product Type		Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison						
		2017					2017						
		Bank		Total		Businesses		Count		Agg		Dollar	
Count		Dollar		%		%		%		\$ 000s		\$ %	
#		\$ (000s)		\$ %		%		#		\$ %		\$ %	
Small Business	Revenue	\$1 Million or Less	87	47.8%	\$17,438	34.6%	93.1%	87	47.8%	53.0%	\$17,438	34.6%	38.4%
		Over \$1 Million	94	51.6%	\$32,458	64.4%	6.2%	94	51.6%				
		<i>Total Rev. available</i>	181	99.4%	\$49,896	99.0%	99.3%	181	99.4%				
		Rev. Not Known	1	0.5%	\$510	1.0%	0.7%	1	0.5%				
		<b>Total</b>	<b>182</b>	<b>100.0%</b>	<b>\$50,406</b>	<b>100.0%</b>	<b>100.0%</b>	<b>182</b>	<b>100.0%</b>				
	Loan Size	\$100,000 or Less	64	35.2%	\$3,158	6.3%		64	35.2%	95.1%	\$3,158	6.3%	41.9%
		\$100,001 - \$250,000	50	27.5%	\$9,659	19.2%		50	27.5%	2.4%	\$9,659	19.2%	13.8%
		\$250,001 - \$1 Million	68	37.4%	\$37,589	74.6%		68	37.4%	2.5%	\$37,589	74.6%	44.4%
		<b>Total</b>	<b>182</b>	<b>100.0%</b>	<b>\$50,406</b>	<b>100.0%</b>		<b>182</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$50,406</b>	<b>100.0%</b>	<b>100.0%</b>
	Loan Size & Rev \$1 Mill or Less	\$100,000 or Less	40	46.0%	\$1,662	9.5%							
		\$100,001 - \$250,000	26	29.9%	\$4,645	26.6%							
		\$250,001 - \$1 Million	21	24.1%	\$11,131	63.8%							
		<b>Total</b>	<b>87</b>	<b>100.0%</b>	<b>\$17,438</b>	<b>100.0%</b>							
Small Farm	Revenue	\$1 Million or Less	1	100.0%	\$150	100.0%	<b>91.3%</b>	1	100.0%	48.4%	\$150	100.0%	57.8%
		Over \$1 Million	0	0.0%	\$0	0.0%	8.7%	0	0.0%				
		<i>Total Rev. available</i>	1	100.0%	\$150	100.0%	100.0%	1	100.0%				
		Not Known	0	0.0%	\$0	0.0%	0.0%	0	0.0%				
		<b>Total</b>	<b>1</b>	<b>100.0%</b>	<b>\$150</b>	<b>100.0%</b>	<b>100.0%</b>	<b>1</b>	<b>100.0%</b>				
	Loan Size	\$100,000 or Less	0	0.0%	\$0	0.0%		0	0.0%	87.5%	\$0	0.0%	41.0%
		\$100,001 - \$250,000	1	100.0%	\$150	100.0%		1	100.0%	9.4%	\$150	100.0%	35.6%
		\$250,001 - \$500,000	0	0.0%	\$0	0.0%		0	0.0%	3.1%	\$0	0.0%	23.4%
		<b>Total</b>	<b>1</b>	<b>100.0%</b>	<b>\$150</b>	<b>100.0%</b>		<b>1</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$150</b>	<b>100.0%</b>	<b>100.0%</b>
	Loan Size & Rev \$1 Mill or Less	\$100,000 or Less	0	0.0%	\$0	0.0%							
		\$100,001 - \$250,000	1	100.0%	\$150	100.0%							
		\$250,001 - \$500,000	0	0.0%	\$0	0.0%							
		<b>Total</b>	<b>1</b>	<b>100.0%</b>	<b>\$150</b>	<b>100.0%</b>							

Originations & Purchases

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

2017 FFIEC Census Data and 2017 D&B Information



# Appendices

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

Assessment Area: FL Sarasota

Product Type		Bank Lending & Demographic Data Comparison 2018, 2019					Bank & Aggregate Lending Comparison												
		Bank				Total Businesses	2018			2019									
		Count		Dollar			Count	Dollar	Count	Dollar		Count	Dollar						
		#	%	\$ (000s)	\$ %	%				Bank	Agg		\$ 000s	\$ %	\$ %	Bank	Agg	\$ 000s	\$ %
Small Business	Revenue	\$1 Million or Less	111	43.4%	\$24,172	33.7%	94.0%	71	45.8%	49.1%	\$13,572	33.0%	35.7%	40	39.6%	50.8%	\$10,600	34.6%	37.4%
		Over \$1 Million	139	54.3%	\$45,667	63.7%	5.3%	81	52.3%					58	57.4%				
		Total Rev. available	250	97.7%	\$69,839	97.4%	99.3%	152	98.1%					98	97.0%				
		Rev. Not Known	6	2.3%	\$1,901	2.6%	0.7%	3	1.9%					3	3.0%				
	Total	256	100.0%	\$71,740	100.0%	100.0%	155	100.0%					101	100.0%					
	Loan Size	\$100,000 or Less	82	32.0%	\$4,790	6.7%		54	34.8%	95.3%	\$2,938	7.1%	43.2%	28	27.7%	95.9%	\$1,852	6.0%	47.5%
		\$100,001 - \$250,000	72	28.1%	\$13,758	19.2%		45	29.0%	2.2%	\$8,521	20.7%	12.7%	27	26.7%	2.1%	\$5,237	17.1%	13.0%
		\$250,001 - \$1 Million	102	39.8%	\$53,192	74.1%		56	36.1%	2.5%	\$29,638	72.1%	44.1%	46	45.5%	2.0%	\$23,554	76.9%	39.4%
		Total	256	100.0%	\$71,740	100.0%		155	100.0%	100.0%	\$41,097	100.0%	100.0%	101	100.0%	100.0%	\$30,643	100.0%	100.0%
	Loan Size & Rev \$1 Mill or Less	\$100,000 or Less	48	43.2%	\$2,565	10.6%													
\$100,001 - \$250,000		31	27.9%	\$5,751	23.8%														
\$250,001 - \$1 Million		32	28.8%	\$15,856	65.6%														
Total		111	100.0%	\$24,172	100.0%														
Small Farm	Revenue	\$1 Million or Less	0	0.0%	\$0	0.0%	94.8%	0	0.0%	55.7%	\$0	0.0%	44.0%	0	0.0%	59.5%	\$0	0.0%	38.4%
		Over \$1 Million	1	100.0%	\$399	100.0%	5.2%	1	100.0%					0	0.0%				
		Total Rev. available	1	100.0%	\$399	100.0%	100.0%	1	100.0%					0	0.0%				
		Not Known	0	0.0%	\$0	0.0%	0.0%	0	0.0%					0	0.0%				
	Total	1	100.0%	\$399	100.0%	100.0%	1	100.0%					0	0.0%					
	Loan Size	\$100,000 or Less	0	0.0%	\$0	0.0%		0	0.0%	90.6%	\$0	0.0%	44.9%	0	0.0%	89.3%	\$0	0.0%	35.4%
		\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	5.7%	\$0	0.0%	24.2%	0	0.0%	7.6%	\$0	0.0%	39.0%
		\$250,001 - \$500,000	1	100.0%	\$399	100.0%		1	100.0%	3.8%	\$399	100.0%	31.0%	0	0.0%	3.1%	\$0	0.0%	25.5%
		Total	1	100.0%	\$399	100.0%		1	100.0%	100.0%	\$399	100.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
	Loan Size & Rev \$1 Mill or Less	\$100,000 or Less	0	0.0%	\$0	0.0%													
\$100,001 - \$250,000		0	0.0%	\$0	0.0%														
\$250,001 - \$500,000		0	0.0%	\$0	0.0%														
Total		0	0.0%	\$0	0.0%														

Originations & Purchases

Aggregate data is unavailable for loans to businesses/farms with revenue over \$1 million or revenue unknown, and for loan size by revenue.  
2019 FFIEC Census Data and 2019 D&B Information

## Appendices

### Geographic Distribution of HMDA Loans

Assessment Area: FL Tampa

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2017					2017					
		Count		Bank Dollar		Owner Occupied Units	Count			Dollar		
		#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %
HOME PURCHASE	Low	3	1.5%	\$199	0.4%	2.1%	3	1.5%	1.7%	\$199	0.4%	1.1%
	Moderate	33	16.0%	\$4,973	9.2%	20.2%	33	16.0%	16.9%	\$4,973	9.2%	11.4%
	Middle	80	38.8%	\$15,533	28.7%	38.2%	80	38.8%	37.3%	\$15,533	28.7%	31.9%
	Upper	90	43.7%	\$33,398	61.7%	39.4%	90	43.7%	44.0%	\$33,398	61.7%	55.5%
	Unknown	0	0.0%	\$0	0.0%	0.1%	0	0.0%	0.1%	\$0	0.0%	0.1%
	<i>Total</i>	<i>206</i>	<i>100.0%</i>	<i>\$54,103</i>	<i>100.0%</i>	<i>100.0%</i>	<i>206</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$54,103</i>	<i>100.0%</i>	<i>100.0%</i>
REFINANCE	Low	0	0.0%	\$0	0.0%	2.1%	0	0.0%	1.4%	\$0	0.0%	0.9%
	Moderate	3	6.3%	\$648	4.4%	20.2%	3	6.3%	14.1%	\$648	4.4%	9.6%
	Middle	17	35.4%	\$2,710	18.4%	38.2%	17	35.4%	37.3%	\$2,710	18.4%	32.1%
	Upper	28	58.3%	\$11,402	77.2%	39.4%	28	58.3%	47.1%	\$11,402	77.2%	57.4%
	Unknown	0	0.0%	\$0	0.0%	0.1%	0	0.0%	0.1%	\$0	0.0%	0.1%
	<i>Total</i>	<i>48</i>	<i>100.0%</i>	<i>\$14,760</i>	<i>100.0%</i>	<i>100.0%</i>	<i>48</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$14,760</i>	<i>100.0%</i>	<i>100.0%</i>
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	2.1%	0	0.0%	1.8%	\$0	0.0%	1.1%
	Moderate	0	0.0%	\$0	0.0%	20.2%	0	0.0%	18.0%	\$0	0.0%	9.9%
	Middle	0	0.0%	\$0	0.0%	38.2%	0	0.0%	37.1%	\$0	0.0%	30.3%
	Upper	0	0.0%	\$0	0.0%	39.4%	0	0.0%	43.0%	\$0	0.0%	58.5%
	Unknown	0	0.0%	\$0	0.0%	0.1%	0	0.0%	0.1%	\$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%	6.9%	0	0.0%	8.9%	\$0	0.0%	2.1%
	Moderate	0	0.0%	\$0	0.0%	22.3%	0	0.0%	24.9%	\$0	0.0%	16.5%
	Middle	0	0.0%	\$0	0.0%	40.7%	0	0.0%	43.1%	\$0	0.0%	56.0%
	Upper	0	0.0%	\$0	0.0%	29.5%	0	0.0%	22.7%	\$0	0.0%	24.4%
	Unknown	0	0.0%	\$0	0.0%	0.5%	0	0.0%	0.4%	\$0	0.0%	1.0%
	<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	1.2%	\$199	0.3%	2.1%	3	1.2%	1.6%	\$199	0.3%	1.1%
	Moderate	36	14.2%	\$5,621	8.2%	20.2%	36	14.2%	16.3%	\$5,621	8.2%	11.4%
	Middle	97	38.2%	\$18,243	26.5%	38.2%	97	38.2%	37.3%	\$18,243	26.5%	33.8%
	Upper	118	46.5%	\$44,800	65.1%	39.4%	118	46.5%	44.7%	\$44,800	65.1%	53.6%
	Unknown	0	0.0%	\$0	0.0%	0.1%	0	0.0%	0.1%	\$0	0.0%	0.1%
	<i>Total</i>	<i>254</i>	<i>100.0%</i>	<i>\$68,863</i>	<i>100.0%</i>	<i>100.0%</i>	<i>254</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$68,863</i>	<i>100.0%</i>	<i>100.0%</i>

Originations & Purchases  
2017 FFIEC Census Data and 2015 ACS Data

## Appendices

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

Assessment Area: FL Tampa

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2018					2018					
		Count		Dollar		Owner Occupied Units	Count			Dollar		
		#	%	\$ (000s)	\$ %		Bank	Agg	%	\$ (000s)	\$ %	Agg
HOME PURCHASE	Low	7	3.6%	\$867	2.0%	2.1%	7	3.6%	1.7%	\$867	2.0%	1.3%
	Moderate	38	19.7%	\$5,488	12.4%	20.2%	38	19.7%	17.3%	\$5,488	12.4%	12.2%
	Middle	61	31.6%	\$12,530	28.3%	38.2%	61	31.6%	37.5%	\$12,530	28.3%	33.1%
	Upper	87	45.1%	\$25,458	57.4%	39.4%	87	45.1%	43.4%	\$25,458	57.4%	53.5%
	Unknown	0	0.0%	\$0	0.0%	0.1%	0	0.0%	0.1%	\$0	0.0%	0.1%
	<i>Total</i>	<i>193</i>	<i>100.0%</i>	<i>\$44,343</i>	<i>100.0%</i>	<i>100.0%</i>	<i>193</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$44,343</i>	<i>100.0%</i>	<i>100.0%</i>
REFINANCE	Low	1	0.7%	\$113	0.4%	2.1%	1	0.7%	1.7%	\$113	0.4%	1.2%
	Moderate	14	10.4%	\$2,085	6.8%	20.2%	14	10.4%	15.7%	\$2,085	6.8%	10.9%
	Middle	38	28.1%	\$6,796	22.0%	38.2%	38	28.1%	36.9%	\$6,796	22.0%	32.1%
	Upper	82	60.7%	\$21,841	70.8%	39.4%	82	60.7%	45.6%	\$21,841	70.8%	55.7%
	Unknown	0	0.0%	\$0	0.0%	0.1%	0	0.0%	0.1%	\$0	0.0%	0.1%
	<i>Total</i>	<i>135</i>	<i>100.0%</i>	<i>\$30,835</i>	<i>100.0%</i>	<i>100.0%</i>	<i>135</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$30,835</i>	<i>100.0%</i>	<i>100.0%</i>
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	2.1%	0	0.0%	1.0%	\$0	0.0%	0.7%
	Moderate	1	20.0%	\$100	36.8%	20.2%	1	20.0%	12.7%	\$100	36.8%	10.2%
	Middle	3	60.0%	\$122	44.9%	38.2%	3	60.0%	35.6%	\$122	44.9%	31.6%
	Upper	1	20.0%	\$50	18.4%	39.4%	1	20.0%	50.7%	\$50	18.4%	57.4%
	Unknown	0	0.0%	\$0	0.0%	0.1%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>5</i>	<i>100.0%</i>	<i>\$272</i>	<i>100.0%</i>	<i>100.0%</i>	<i>5</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$272</i>	<i>100.0%</i>	<i>100.0%</i>
MULTI FAMILY	Multi-Family Units											
	Low	1	50.0%	\$500	35.7%	6.9%	1	50.0%	11.4%	\$500	35.7%	3.1%
	Moderate	0	0.0%	\$0	0.0%	22.3%	0	0.0%	30.1%	\$0	0.0%	15.7%
	Middle	0	0.0%	\$0	0.0%	40.7%	0	0.0%	34.7%	\$0	0.0%	39.2%
	Upper	1	50.0%	\$900	64.3%	29.5%	1	50.0%	23.7%	\$900	64.3%	42.0%
	Unknown	0	0.0%	\$0	0.0%	0.5%	0	0.0%	0.0%	\$0	0.0%	0.0%
<i>Total</i>	<i>2</i>	<i>100.0%</i>	<i>\$1,400</i>	<i>100.0%</i>	<i>100.0%</i>	<i>2</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$1,400</i>	<i>100.0%</i>	<i>100.0%</i>	
OTHER PURPOSE LOC	Low	2	0.8%	\$259	0.8%	2.1%	2	0.8%	0.9%	\$259	0.8%	0.5%
	Moderate	17	7.1%	\$1,266	3.9%	20.2%	17	7.1%	11.9%	\$1,266	3.9%	7.7%
	Middle	78	32.4%	\$7,996	24.6%	38.2%	78	32.4%	35.2%	\$7,996	24.6%	28.6%
	Upper	144	59.8%	\$23,023	70.7%	39.4%	144	59.8%	52.0%	\$23,023	70.7%	63.1%
	Unknown	0	0.0%	\$0	0.0%	0.1%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>241</i>	<i>100.0%</i>	<i>\$32,544</i>	<i>100.0%</i>	<i>100.0%</i>	<i>241</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$32,544</i>	<i>100.0%</i>	<i>100.0%</i>

Originations & Purchases  
2018 FFIEC Census Data and 2015 ACS Data

## Appendices

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

Assessment Area: FL Tampa

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2018					2018					
		Bank		Owner Occupied Units		Count	Count		Dollar			
		Count	Dollar				Bank	Agg	Bank	Agg	Agg	
#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %		
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	\$0	0.0%	2.1%	0	0.0%	1.5%	\$0	0.0%	1.2%
	Moderate	2	66.7%	\$97	13.0%	20.2%	2	66.7%	15.1%	\$97	13.0%	9.6%
	Middle	0	0.0%	\$0	0.0%	38.2%	0	0.0%	36.4%	\$0	0.0%	27.0%
	Upper	1	33.3%	\$648	87.0%	39.4%	1	33.3%	46.9%	\$648	87.0%	62.3%
	Unknown	0	0.0%	\$0	0.0%	0.1%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>3</i>	<i>100.0%</i>	<i>\$745</i>	<i>100.0%</i>	<i>100.0%</i>	<i>3</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$745</i>	<i>100.0%</i>	<i>100.0%</i>
PURPOSE NOT APPLICABLE	Low	0	0.0%	\$0	0.0%	2.1%	0	0.0%	2.5%	\$0	0.0%	1.5%
	Moderate	0	0.0%	\$0	0.0%	20.2%	0	0.0%	20.0%	\$0	0.0%	14.8%
	Middle	0	0.0%	\$0	0.0%	38.2%	0	0.0%	39.5%	\$0	0.0%	36.7%
	Upper	0	0.0%	\$0	0.0%	39.4%	0	0.0%	37.8%	\$0	0.0%	46.9%
	Unknown	0	0.0%	\$0	0.0%	0.1%	0	0.0%	0.1%	\$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>
HMDA TOTALS	Low	11	1.9%	\$1,739	1.6%	2.1%	11	1.9%	1.7%	\$1,739	1.6%	1.4%
	Moderate	72	12.4%	\$9,036	8.2%	20.2%	72	12.4%	16.6%	\$9,036	8.2%	12.2%
	Middle	180	31.1%	\$27,444	24.9%	38.2%	180	31.1%	37.2%	\$27,444	24.9%	33.4%
	Upper	316	54.6%	\$71,920	65.3%	39.4%	316	54.6%	44.5%	\$71,920	65.3%	52.9%
	Unknown	0	0.0%	\$0	0.0%	0.1%	0	0.0%	0.1%	\$0	0.0%	0.1%
	<i>Total</i>	<i>579</i>	<i>100.0%</i>	<i>\$110,139</i>	<i>100.0%</i>	<i>100.0%</i>	<i>579</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$110,139</i>	<i>100.0%</i>	<i>100.0%</i>

Originations & Purchases  
2018 FFIEC Census Data and 2015 ACS Data

## Appendices

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

Assessment Area: FL Tampa

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2019					2019					
		Count		Bank		Owner Occupied Units	Count			Dollar		
		#	%	\$ (000s)	\$ %		Bank	Agg	%	\$ (000s)	\$ %	Agg
HOME PURCHASE	Low	13	4.7%	\$1,806	2.4%	1.9%	13	4.7%	2.1%	\$1,806	2.4%	1.5%
	Moderate	74	26.6%	\$11,675	15.3%	21.9%	74	26.6%	19.3%	\$11,675	15.3%	13.7%
	Middle	74	26.6%	\$15,503	20.3%	39.7%	74	26.6%	38.8%	\$15,503	20.3%	34.4%
	Upper	116	41.7%	\$47,106	61.8%	36.5%	116	41.7%	39.7%	\$47,106	61.8%	50.3%
	Unknown	1	0.4%	\$93	0.1%	0.1%	1	0.4%	0.1%	\$93	0.1%	0.1%
	<i>Total</i>	<i>278</i>	<i>100.0%</i>	<i>\$76,183</i>	<i>100.0%</i>	<i>100.0%</i>	<i>278</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$76,183</i>	<i>100.0%</i>	<i>100.0%</i>
REFINANCE	Low	1	0.7%	\$200	0.6%	1.9%	1	0.7%	1.4%	\$200	0.6%	1.0%
	Moderate	11	7.7%	\$1,894	5.2%	21.9%	11	7.7%	14.9%	\$1,894	5.2%	10.6%
	Middle	37	26.1%	\$9,260	25.5%	39.7%	37	26.1%	37.5%	\$9,260	25.5%	32.1%
	Upper	93	65.5%	\$24,973	68.7%	36.5%	93	65.5%	46.2%	\$24,973	68.7%	56.2%
	Unknown	0	0.0%	\$0	0.0%	0.1%	0	0.0%	0.1%	\$0	0.0%	0.1%
	<i>Total</i>	<i>142</i>	<i>100.0%</i>	<i>\$36,327</i>	<i>100.0%</i>	<i>100.0%</i>	<i>142</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$36,327</i>	<i>100.0%</i>	<i>100.0%</i>
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	1.9%	0	0.0%	1.4%	\$0	0.0%	1.4%
	Moderate	0	0.0%	\$0	0.0%	21.9%	0	0.0%	14.2%	\$0	0.0%	11.2%
	Middle	2	66.7%	\$281	52.9%	39.7%	2	66.7%	37.9%	\$281	52.9%	33.9%
	Upper	1	33.3%	\$250	47.1%	36.5%	1	33.3%	46.5%	\$250	47.1%	53.5%
	Unknown	0	0.0%	\$0	0.0%	0.1%	0	0.0%	0.0%	\$0	0.0%	0.1%
	<i>Total</i>	<i>3</i>	<i>100.0%</i>	<i>\$531</i>	<i>100.0%</i>	<i>100.0%</i>	<i>3</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$531</i>	<i>100.0%</i>	<i>100.0%</i>
MULTI FAMILY				Multi-Family Units								
	Low	1	33.3%	\$495	8.0%	6.8%	1	33.3%	12.6%	\$495	8.0%	12.8%
	Moderate	0	0.0%	\$0	0.0%	22.7%	0	0.0%	34.1%	\$0	0.0%	31.8%
	Middle	1	33.3%	\$697	11.3%	40.8%	1	33.3%	36.3%	\$697	11.3%	24.2%
	Upper	1	33.3%	\$5,000	80.7%	29.3%	1	33.3%	16.5%	\$5,000	80.7%	30.9%
	Unknown	0	0.0%	\$0	0.0%	0.5%	0	0.0%	0.5%	\$0	0.0%	0.3%
<i>Total</i>	<i>3</i>	<i>100.0%</i>	<i>\$6,192</i>	<i>100.0%</i>	<i>100.0%</i>	<i>3</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$6,192</i>	<i>100.0%</i>	<i>100.0%</i>	
OTHER PURPOSE LOC	Low	4	1.3%	\$551	1.3%	1.9%	4	1.3%	0.8%	\$551	1.3%	0.6%
	Moderate	22	7.3%	\$2,134	4.9%	21.9%	22	7.3%	13.8%	\$2,134	4.9%	9.4%
	Middle	83	27.6%	\$10,018	22.8%	39.7%	83	27.6%	36.6%	\$10,018	22.8%	29.9%
	Upper	192	63.8%	\$31,211	71.1%	36.5%	192	63.8%	48.8%	\$31,211	71.1%	59.9%
	Unknown	0	0.0%	\$0	0.0%	0.1%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>301</i>	<i>100.0%</i>	<i>\$43,914</i>	<i>100.0%</i>	<i>100.0%</i>	<i>301</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$43,914</i>	<i>100.0%</i>	<i>100.0%</i>

Originations & Purchases  
2019 FFIEC Census Data and 2015 ACS Data

## Appendices

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

Assessment Area: FL Tampa

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2019					Bank & Aggregate Lending Comparison 2019					
		Count		Dollar		Owner Occupied Units %	Count			Dollar		
		#	%	\$ (000s)	\$ %		#	%	%	Bank		%
						\$ (000s)				\$ %	\$ (000s)	
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	\$0	0.0%	1.9%	0	0.0%	0.7%	\$0	0.0%	0.5%
	Moderate	1	25.0%	\$75	8.6%	21.9%	1	25.0%	16.5%	\$75	8.6%	8.9%
	Middle	1	25.0%	\$102	11.6%	39.7%	1	25.0%	37.9%	\$102	11.6%	25.6%
	Upper	2	50.0%	\$700	79.8%	36.5%	2	50.0%	44.8%	\$700	79.8%	65.0%
	Unknown	0	0.0%	\$0	0.0%	0.1%	0	0.0%	0.1%	\$0	0.0%	0.0%
	<i>Total</i>	<i>4</i>	<i>100.0%</i>	<i>\$877</i>	<i>100.0%</i>	<i>100.0%</i>	<i>4</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$877</i>	<i>100.0%</i>	<i>100.0%</i>
PURPOSE NOT APPLICABLE	Low	0	0.0%	\$0	0.0%	1.9%	0	0.0%	2.5%	\$0	0.0%	1.7%
	Moderate	0	0.0%	\$0	0.0%	21.9%	0	0.0%	21.7%	\$0	0.0%	14.5%
	Middle	0	0.0%	\$0	0.0%	39.7%	0	0.0%	39.4%	\$0	0.0%	38.6%
	Upper	0	0.0%	\$0	0.0%	36.5%	0	0.0%	36.3%	\$0	0.0%	45.3%
	Unknown	0	0.0%	\$0	0.0%	0.1%	0	0.0%	0.1%	\$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	19	2.6%	\$3,052	1.9%	1.9%	19	2.6%	1.8%	\$3,052	1.9%	2.2%
	Moderate	108	14.8%	\$15,778	9.6%	21.9%	108	14.8%	17.6%	\$15,778	9.6%	14.1%
	Middle	198	27.1%	\$35,861	21.9%	39.7%	198	27.1%	38.3%	\$35,861	21.9%	32.9%
	Upper	405	55.4%	\$109,240	66.6%	36.5%	405	55.4%	42.2%	\$109,240	66.6%	50.6%
	Unknown	1	0.1%	\$93	0.1%	0.1%	1	0.1%	0.1%	\$93	0.1%	0.1%
	<i>Total</i>	<i>731</i>	<i>100.0%</i>	<i>\$164,024</i>	<i>100.0%</i>	<i>100.0%</i>	<i>731</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$164,024</i>	<i>100.0%</i>	<i>100.0%</i>

Originations & Purchases  
2019 FFIEC Census Data and 2015 ACS Data

## Appendices

### 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	19	9.2%	\$1,524	2.8%	21.3%	19	9.2%	3.0%	\$1,524	2.8%	1.3%
	Moderate	51	24.8%	\$6,655	12.3%	17.6%	51	24.8%	14.0%	\$6,655	12.3%	8.5%
	Middle	35	17.0%	\$6,017	11.1%	18.8%	35	17.0%	20.8%	\$6,017	11.1%	16.7%
	Upper	101	49.0%	\$39,907	73.8%	42.3%	101	49.0%	43.6%	\$39,907	73.8%	57.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	18.6%	\$0	0.0%	16.3%
	<i>Total</i>	<i>206</i>	<i>100.0%</i>	<i>\$54,103</i>	<i>100.0%</i>	<i>100.0%</i>	<i>206</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$54,103</i>	<i>100.0%</i>	<i>100.0%</i>
REFINANCE	Low	3	6.3%	\$636	4.3%	21.3%	3	6.3%	5.5%	\$636	4.3%	2.7%
	Moderate	4	8.3%	\$553	3.7%	17.6%	4	8.3%	12.9%	\$553	3.7%	8.2%
	Middle	7	14.6%	\$1,013	6.9%	18.8%	7	14.6%	19.6%	\$1,013	6.9%	15.7%
	Upper	33	68.8%	\$12,465	84.5%	42.3%	33	68.8%	44.1%	\$12,465	84.5%	54.9%
	Unknown	1	2.1%	\$93	0.6%	0.0%	1	2.1%	18.0%	\$93	0.6%	18.6%
	<i>Total</i>	<i>48</i>	<i>100.0%</i>	<i>\$14,760</i>	<i>100.0%</i>	<i>100.0%</i>	<i>48</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$14,760</i>	<i>100.0%</i>	<i>100.0%</i>
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	21.3%	0	0.0%	7.3%	\$0	0.0%	2.6%
	Moderate	0	0.0%	\$0	0.0%	17.6%	0	0.0%	16.5%	\$0	0.0%	9.2%
	Middle	0	0.0%	\$0	0.0%	18.8%	0	0.0%	20.5%	\$0	0.0%	15.7%
	Upper	0	0.0%	\$0	0.0%	42.3%	0	0.0%	51.0%	\$0	0.0%	66.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	4.8%	\$0	0.0%	6.1%
	<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%	21.3%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	17.6%	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%	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	22	8.7%	\$2,160	3.1%	21.3%	22	8.7%	3.8%	\$2,160	3.1%	1.5%
	Moderate	55	21.7%	\$7,208	10.5%	17.6%	55	21.7%	13.8%	\$7,208	10.5%	7.8%
	Middle	42	16.5%	\$7,030	10.2%	18.8%	42	16.5%	20.5%	\$7,030	10.2%	15.2%
	Upper	134	52.8%	\$52,372	76.1%	42.3%	134	52.8%	44.0%	\$52,372	76.1%	52.6%
	Unknown	1	0.4%	\$93	0.1%	0.0%	1	0.4%	17.9%	\$93	0.1%	22.9%
	<i>Total</i>	<i>254</i>	<i>100.0%</i>	<i>\$68,863</i>	<i>100.0%</i>	<i>100.0%</i>	<i>254</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$68,863</i>	<i>100.0%</i>	<i>100.0%</i>

Originations & Purchases  
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**Borrower Distribution of HMDA Loans - Table 1 of 2**

Assessment Area: FL Tampa

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2018					2018					
		Bank				Families by Family Income %	Count			Dollar		
		Count		Dollar			Bank	Agg	Bank		Agg	
#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %		
HOME PURCHASE	Low	18	9.3%	\$1,642	3.7%	21.3%	18	9.3%	3.6%	\$1,642	3.7%	1.8%
	Moderate	45	23.3%	\$6,112	13.8%	17.6%	45	23.3%	15.7%	\$6,112	13.8%	10.2%
	Middle	29	15.0%	\$5,559	12.5%	18.8%	29	15.0%	20.1%	\$5,559	12.5%	16.9%
	Upper	100	51.8%	\$30,999	69.9%	42.3%	100	51.8%	43.5%	\$30,999	69.9%	55.3%
	Unknown	1	0.5%	\$31	0.1%	0.0%	1	0.5%	17.2%	\$31	0.1%	15.8%
	<i>Total</i>	<i>193</i>	<i>100.0%</i>	<i>\$44,343</i>	<i>100.0%</i>	<i>100.0%</i>	<i>193</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$44,343</i>	<i>100.0%</i>	<i>100.0%</i>
REFINANCE	Low	6	4.4%	\$415	1.3%	21.3%	6	4.4%	7.5%	\$415	1.3%	4.0%
	Moderate	15	11.1%	\$1,679	5.4%	17.6%	15	11.1%	16.9%	\$1,679	5.4%	11.5%
	Middle	17	12.6%	\$2,733	8.9%	18.8%	17	12.6%	20.5%	\$2,733	8.9%	17.2%
	Upper	95	70.4%	\$25,397	82.4%	42.3%	95	70.4%	41.9%	\$25,397	82.4%	53.3%
	Unknown	2	1.5%	\$611	2.0%	0.0%	2	1.5%	13.2%	\$611	2.0%	13.9%
	<i>Total</i>	<i>135</i>	<i>100.0%</i>	<i>\$30,835</i>	<i>100.0%</i>	<i>100.0%</i>	<i>135</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$30,835</i>	<i>100.0%</i>	<i>100.0%</i>
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	21.3%	0	0.0%	5.6%	\$0	0.0%	3.3%
	Moderate	0	0.0%	\$0	0.0%	17.6%	0	0.0%	15.0%	\$0	0.0%	10.5%
	Middle	1	20.0%	\$10	3.7%	18.8%	1	20.0%	19.6%	\$10	3.7%	15.6%
	Upper	4	80.0%	\$262	96.3%	42.3%	4	80.0%	55.5%	\$262	96.3%	63.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	4.4%	\$0	0.0%	6.8%
	<i>Total</i>	<i>5</i>	<i>100.0%</i>	<i>\$272</i>	<i>100.0%</i>	<i>100.0%</i>	<i>5</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$272</i>	<i>100.0%</i>	<i>100.0%</i>
MULTI FAMILY	Low	0	0.0%	\$0	0.0%	21.3%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	17.6%	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%	42.3%	0	0.0%	2.5%	\$0	0.0%	0.1%
	Unknown	2	100.0%	\$1,400	100.0%	0.0%	2	100.0%	97.5%	\$1,400	100.0%	99.9%
	<i>Total</i>	<i>2</i>	<i>100.0%</i>	<i>\$1,400</i>	<i>100.0%</i>	<i>100.0%</i>	<i>2</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$1,400</i>	<i>100.0%</i>	<i>100.0%</i>
OTHER PURPOSE LOC	Low	8	3.3%	\$1,619	5.0%	21.3%	8	3.3%	6.4%	\$1,619	5.0%	3.9%
	Moderate	15	6.2%	\$923	2.8%	17.6%	15	6.2%	15.2%	\$923	2.8%	9.0%
	Middle	35	14.5%	\$2,724	8.4%	18.8%	35	14.5%	20.8%	\$2,724	8.4%	13.8%
	Upper	179	74.3%	\$26,869	82.6%	42.3%	179	74.3%	55.7%	\$26,869	82.6%	71.5%
	Unknown	4	1.7%	\$409	1.3%	0.0%	4	1.7%	2.0%	\$409	1.3%	1.7%
	<i>Total</i>	<i>241</i>	<i>100.0%</i>	<i>\$32,544</i>	<i>100.0%</i>	<i>100.0%</i>	<i>241</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$32,544</i>	<i>100.0%</i>	<i>100.0%</i>

Originations & Purchases  
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**Borrower Distribution of HMDA Loans - Table 2 of 2**

Assessment Area: FL Tampa

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2018					2018					
		Count		Bank Dollar		Families by Family Income	Count			Dollar		
		#	%	\$ (000s)	\$ %		Bank #	Bank %	Agg %	Bank \$ (000s)	Bank \$ %	Agg \$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	1	33.3%	\$26	3.5%	21.3%	1	33.3%	8.6%	\$26	3.5%	4.5%
	Moderate	0	0.0%	\$0	0.0%	17.6%	0	0.0%	14.2%	\$0	0.0%	8.0%
	Middle	1	33.3%	\$71	9.5%	18.8%	1	33.3%	20.7%	\$71	9.5%	12.1%
	Upper	1	33.3%	\$648	87.0%	42.3%	1	33.3%	48.7%	\$648	87.0%	69.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	7.8%	\$0	0.0%	6.4%
	<i>Total</i>	<i>3</i>	<i>100.0%</i>	<i>\$745</i>	<i>100.0%</i>	<i>100.0%</i>	<i>3</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$745</i>	<i>100.0%</i>	<i>100.0%</i>
PURPOSE NOT APPLICABLE	Low	0	0.0%	\$0	0.0%	21.3%	0	0.0%	0.8%	\$0	0.0%	0.5%
	Moderate	0	0.0%	\$0	0.0%	17.6%	0	0.0%	2.9%	\$0	0.0%	2.0%
	Middle	0	0.0%	\$0	0.0%	18.8%	0	0.0%	2.4%	\$0	0.0%	1.8%
	Upper	0	0.0%	\$0	0.0%	42.3%	0	0.0%	4.0%	\$0	0.0%	3.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	89.8%	\$0	0.0%	92.3%
	<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>
HMDA TOTALS	Low	33	5.7%	\$3,702	3.4%	21.3%	33	5.7%	4.6%	\$3,702	3.4%	2.1%
	Moderate	75	13.0%	\$8,714	7.9%	17.6%	75	13.0%	15.5%	\$8,714	7.9%	9.2%
	Middle	83	14.3%	\$11,097	10.1%	18.8%	83	14.3%	19.6%	\$11,097	10.1%	14.8%
	Upper	379	65.5%	\$84,175	76.4%	42.3%	379	65.5%	43.2%	\$84,175	76.4%	49.1%
	Unknown	9	1.6%	\$2,451	2.2%	0.0%	9	1.6%	17.1%	\$2,451	2.2%	24.8%
	<i>Total</i>	<i>579</i>	<i>100.0%</i>	<i>\$110,139</i>	<i>100.0%</i>	<i>100.0%</i>	<i>579</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$110,139</i>	<i>100.0%</i>	<i>100.0%</i>

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2018 FFIEC Census Data and 2015 ACS Data

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

Assessment Area: FL Tampa

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2019					2019					
		Bank				Families by Family Income %	Count			Dollar		
		Count		Dollar			Bank	Agg	Bank		Agg	
#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %		
HOME PURCHASE	Low	21	7.6%	\$2,523	3.3%	21.6%	21	7.6%	4.4%	\$2,523	3.3%	2.2%
	Moderate	74	26.6%	\$10,870	14.3%	17.9%	74	26.6%	17.7%	\$10,870	14.3%	11.8%
	Middle	50	18.0%	\$9,644	12.7%	19.1%	50	18.0%	22.4%	\$9,644	12.7%	19.0%
	Upper	133	47.8%	\$53,146	69.8%	41.4%	133	47.8%	41.6%	\$53,146	69.8%	54.1%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	13.8%	\$0	0.0%	12.9%
	<i>Total</i>	<i>278</i>	<i>100.0%</i>	<i>\$76,183</i>	<i>100.0%</i>	<i>100.0%</i>	<i>278</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$76,183</i>	<i>100.0%</i>	<i>100.0%</i>
REFINANCE	Low	1	0.7%	\$75	0.2%	21.6%	1	0.7%	5.8%	\$75	0.2%	2.9%
	Moderate	14	9.9%	\$1,676	4.6%	17.9%	14	9.9%	13.7%	\$1,676	4.6%	8.7%
	Middle	25	17.6%	\$3,324	9.2%	19.1%	25	17.6%	18.6%	\$3,324	9.2%	14.8%
	Upper	99	69.7%	\$30,797	84.8%	41.4%	99	69.7%	39.3%	\$30,797	84.8%	48.1%
	Unknown	3	2.1%	\$455	1.3%	0.0%	3	2.1%	22.6%	\$455	1.3%	25.5%
	<i>Total</i>	<i>142</i>	<i>100.0%</i>	<i>\$36,327</i>	<i>100.0%</i>	<i>100.0%</i>	<i>142</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$36,327</i>	<i>100.0%</i>	<i>100.0%</i>
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	21.6%	0	0.0%	6.3%	\$0	0.0%	3.8%
	Moderate	0	0.0%	\$0	0.0%	17.9%	0	0.0%	15.5%	\$0	0.0%	10.7%
	Middle	1	33.3%	\$81	15.3%	19.1%	1	33.3%	21.9%	\$81	15.3%	17.8%
	Upper	2	66.7%	\$450	84.7%	41.4%	2	66.7%	53.7%	\$450	84.7%	64.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	2.6%	\$0	0.0%	3.5%
	<i>Total</i>	<i>3</i>	<i>100.0%</i>	<i>\$531</i>	<i>100.0%</i>	<i>100.0%</i>	<i>3</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$531</i>	<i>100.0%</i>	<i>100.0%</i>
MULTI FAMILY	Low	0	0.0%	\$0	0.0%	21.6%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	17.9%	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%	41.4%	0	0.0%	1.6%	\$0	0.0%	0.0%
	Unknown	3	100.0%	\$6,192	100.0%	0.0%	3	100.0%	98.4%	\$6,192	100.0%	100.0%
	<i>Total</i>	<i>3</i>	<i>100.0%</i>	<i>\$6,192</i>	<i>100.0%</i>	<i>100.0%</i>	<i>3</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$6,192</i>	<i>100.0%</i>	<i>100.0%</i>
OTHER PURPOSE LOC	Low	13	4.3%	\$772	1.8%	21.6%	13	4.3%	6.7%	\$772	1.8%	3.5%
	Moderate	23	7.6%	\$1,212	2.8%	17.9%	23	7.6%	14.5%	\$1,212	2.8%	8.7%
	Middle	41	13.6%	\$4,421	10.1%	19.1%	41	13.6%	22.2%	\$4,421	10.1%	16.2%
	Upper	220	73.1%	\$37,077	84.4%	41.4%	220	73.1%	54.9%	\$37,077	84.4%	70.0%
	Unknown	4	1.3%	\$432	1.0%	0.0%	4	1.3%	1.7%	\$432	1.0%	1.5%
	<i>Total</i>	<i>301</i>	<i>100.0%</i>	<i>\$43,914</i>	<i>100.0%</i>	<i>100.0%</i>	<i>301</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$43,914</i>	<i>100.0%</i>	<i>100.0%</i>

Originations & Purchases  
2019 FFIEC Census Data and 2015 ACS Data

## Appendices

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

Assessment Area: FL Tampa

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2019					2019					
		Count		Bank Dollar		Families by Family Income	Count			Dollar		
		#	%	\$ (000s)	\$ %		Bank #	Bank %	Agg %	Bank \$ (000s)	Bank \$ %	Agg \$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	1	25.0%	\$75	8.6%	21.6%	1	25.0%	8.6%	\$75	8.6%	3.9%
	Moderate	1	25.0%	\$102	11.6%	17.9%	1	25.0%	17.7%	\$102	11.6%	9.2%
	Middle	1	25.0%	\$216	24.6%	19.1%	1	25.0%	21.9%	\$216	24.6%	13.1%
	Upper	1	25.0%	\$484	55.2%	41.4%	1	25.0%	45.9%	\$484	55.2%	60.9%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	6.0%	\$0	0.0%	12.9%
	<i>Total</i>	<i>4</i>	<i>100.0%</i>	<i>\$877</i>	<i>100.0%</i>	<i>100.0%</i>	<i>4</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$877</i>	<i>100.0%</i>	<i>100.0%</i>
PURPOSE NOT APPLICABLE	Low	0	0.0%	\$0	0.0%	21.6%	0	0.0%	0.5%	\$0	0.0%	0.2%
	Moderate	0	0.0%	\$0	0.0%	17.9%	0	0.0%	1.1%	\$0	0.0%	0.9%
	Middle	0	0.0%	\$0	0.0%	19.1%	0	0.0%	1.4%	\$0	0.0%	1.7%
	Upper	0	0.0%	\$0	0.0%	41.4%	0	0.0%	2.5%	\$0	0.0%	5.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	94.4%	\$0	0.0%	92.0%
	<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	36	4.9%	\$3,445	2.1%	21.6%	36	4.9%	5.0%	\$3,445	2.1%	2.3%
	Moderate	112	15.3%	\$13,860	8.4%	17.9%	112	15.3%	16.1%	\$13,860	8.4%	9.9%
	Middle	118	16.1%	\$17,686	10.8%	19.1%	118	16.1%	21.0%	\$17,686	10.8%	16.1%
	Upper	455	62.2%	\$121,954	74.4%	41.4%	455	62.2%	41.5%	\$121,954	74.4%	48.3%
	Unknown	10	1.4%	\$7,079	4.3%	0.0%	10	1.4%	16.4%	\$7,079	4.3%	23.3%
	<i>Total</i>	<i>731</i>	<i>100.0%</i>	<i>\$164,024</i>	<i>100.0%</i>	<i>100.0%</i>	<i>731</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$164,024</i>	<i>100.0%</i>	<i>100.0%</i>

Originations & Purchases  
2019 FFIEC Census Data and 2015 ACS Data

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

Assessment Area: FL Tampa

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2017					2017					
		Count		Bank		Total	Count			Dollar		
		#	%	\$ (000s)	\$ %	%	Bank	Agg	Bank	Agg	Bank	Agg
						#	%	%	\$ 000s	\$ %	\$ %	
SMALL BUSINESSES	Low	36	7.2%	\$9,053	6.6%	3.9%	36	7.2%	4.7%	\$9,053	6.6%	6.8%
	Moderate	108	21.6%	\$28,060	20.5%	19.8%	108	21.6%	19.4%	\$28,060	20.5%	20.9%
	Middle	173	34.7%	\$50,725	37.1%	34.4%	173	34.7%	33.6%	\$50,725	37.1%	33.7%
	Upper	182	36.5%	\$48,798	35.7%	41.6%	182	36.5%	41.2%	\$48,798	35.7%	37.7%
	Unknown	0	0.0%	\$0	0.0%	0.3%	0	0.0%	0.3%	\$0	0.0%	0.4%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	0.8%	\$0	0.0%	0.5%
	<i>Total</i>	<i>499</i>	<i>100.0%</i>	<i>\$136,636</i>	<i>100.0%</i>	<i>100.0%</i>	<i>499</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$136,636</i>	<i>100.0%</i>	<i>100.0%</i>
SMALL FARM		<b>Total Farms</b>										
	Low	1	50.0%	\$4	0.9%	1.1%	1	50.0%	1.8%	\$4	0.9%	0.7%
	Moderate	0	0.0%	\$0	0.0%	19.7%	0	0.0%	12.7%	\$0	0.0%	16.3%
	Middle	1	50.0%	\$424	99.1%	43.4%	1	50.0%	39.8%	\$424	99.1%	37.5%
	Upper	0	0.0%	\$0	0.0%	35.8%	0	0.0%	40.4%	\$0	0.0%	42.7%
	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%	5.4%	\$0	0.0%	2.8%
<i>Total</i>	<i>2</i>	<i>100.0%</i>	<i>\$428</i>	<i>100.0%</i>	<i>100.0%</i>	<i>2</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$428</i>	<i>100.0%</i>	<i>100.0%</i>	

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

## Appendices

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

Assessment Area: FL Tampa

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2018					2018					
		Count		Bank		Total	Count			Dollar		
		#	%	\$ (000s)	\$ %	%	Bank	Agg	Bank	Agg	Bank	Agg
						#	%	%	\$ 000s	\$ %	\$ %	
SMALL BUSINESSES	Low	41	8.5%	\$9,159	6.8%	4.2%	41	8.5%	4.4%	\$9,159	6.8%	6.0%
	Moderate	112	23.2%	\$31,342	23.2%	20.1%	112	23.2%	19.4%	\$31,342	23.2%	20.7%
	Middle	164	34.0%	\$48,422	35.8%	34.4%	164	34.0%	33.3%	\$48,422	35.8%	33.8%
	Upper	165	34.2%	\$46,201	34.2%	41.0%	165	34.2%	41.9%	\$46,201	34.2%	38.5%
	Unknown	1	0.2%	\$88	0.1%	0.3%	1	0.2%	0.3%	\$88	0.1%	0.3%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	0.8%	\$0	0.0%	0.6%
	<i>Total</i>	<i>483</i>	<i>100.0%</i>	<i>\$135,212</i>	<i>100.0%</i>	<i>100.0%</i>	<i>483</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$135,212</i>	<i>100.0%</i>	<i>100.0%</i>
SMALL FARM						<b>Total Farms</b>						
	Low	0	0.0%	\$0	0.0%	1.2%	0	0.0%	1.8%	\$0	0.0%	1.5%
	Moderate	0	0.0%	\$0	0.0%	17.9%	0	0.0%	18.3%	\$0	0.0%	15.6%
	Middle	1	100.0%	\$50	100.0%	42.7%	1	100.0%	36.5%	\$50	100.0%	39.9%
	Upper	0	0.0%	\$0	0.0%	38.2%	0	0.0%	38.8%	\$0	0.0%	40.7%
	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%	4.6%	\$0	0.0%	2.2%
<i>Total</i>	<i>1</i>	<i>100.0%</i>	<i>\$50</i>	<i>100.0%</i>	<i>100.0%</i>	<i>1</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$50</i>	<i>100.0%</i>	<i>100.0%</i>	

Originations & Purchases  
2018 FFIEC Census Data and 2018 D&B Information

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

Assessment Area: FL Tampa

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2019					2019					
		Count		Bank		Total	Count			Dollar		
		#	%	\$ (000s)	\$ %	%	Bank	Agg	Bank	Agg	Bank	Agg
						#	%	%	\$ 000s	\$ %	\$ %	
SMALL BUSINESSES	Low	26	8.2%	\$8,640	8.2%	4.1%	26	8.2%	4.6%	\$8,640	8.2%	7.0%
	Moderate	58	18.4%	\$18,499	17.5%	21.5%	58	18.4%	21.2%	\$18,499	17.5%	20.7%
	Middle	119	37.7%	\$40,037	37.9%	35.6%	119	37.7%	33.5%	\$40,037	37.9%	34.3%
	Upper	113	35.8%	\$38,573	36.5%	38.5%	113	35.8%	39.7%	\$38,573	36.5%	37.2%
	Unknown	0	0.0%	\$0	0.0%	0.3%	0	0.0%	0.2%	\$0	0.0%	0.2%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	0.8%	\$0	0.0%	0.6%
	<i>Total</i>	<i>316</i>	<i>100.0%</i>	<i>\$105,749</i>	<i>100.0%</i>	<i>100.0%</i>	<i>316</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$105,749</i>	<i>100.0%</i>	<i>100.0%</i>
SMALL FARM						<b>Total Farms</b>						
	Low	0	0.0%	\$0	0.0%	1.1%	0	0.0%	3.0%	\$0	0.0%	1.1%
	Moderate	0	0.0%	\$0	0.0%	21.0%	0	0.0%	27.1%	\$0	0.0%	18.4%
	Middle	0	0.0%	\$0	0.0%	43.1%	0	0.0%	31.0%	\$0	0.0%	39.6%
	Upper	0	0.0%	\$0	0.0%	34.8%	0	0.0%	33.7%	\$0	0.0%	36.0%
	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%	5.2%	\$0	0.0%	4.8%
<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>	

Originations & Purchases  
2019 FFIEC Census Data and 2019 D&B Information

## Appendices

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

Assessment Area: FL Tampa

Product Type		Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison						
		2017					2017						
		Bank		Total		Businesses	Count		Agg	Dollar		Agg	
Count	Dollar	Count	Dollar	Bank	Bank		Bank	Agg					
		#	%	\$ (000s)	\$ %	%	#	%	%	\$ 000s	\$ %	\$ %	
Small Business	Revenue	\$1 Million or Less	259	51.9%	\$46,506	34.0%	92.2%	259	51.9%	51.9%	\$46,506	34.0%	37.1%
		Over \$1 Million	238	47.7%	\$89,913	65.8%	7.0%	238	47.7%				
		<i>Total Rev. available</i>	497	99.6%	\$136,419	99.8%	99.2%	497	99.6%				
		Rev. Not Known	2	0.4%	\$217	0.2%	0.8%	2	0.4%				
		<b>Total</b>	<b>499</b>	<b>100.0%</b>	<b>\$136,636</b>	<b>100.0%</b>	<b>100.0%</b>	<b>499</b>	<b>100.0%</b>				
	Loan Size	\$100,000 or Less	201	40.3%	\$10,867	8.0%		201	40.3%	94.8%	\$10,867	8.0%	39.8%
		\$100,001 - \$250,000	112	22.4%	\$22,446	16.4%		112	22.4%	2.5%	\$22,446	16.4%	14.2%
		\$250,001 - \$1 Million	186	37.3%	\$103,323	75.6%		186	37.3%	2.7%	\$103,323	75.6%	46.0%
		<b>Total</b>	<b>499</b>	<b>100.0%</b>	<b>\$136,636</b>	<b>100.0%</b>		<b>499</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$136,636</b>	<b>100.0%</b>	<b>100.0%</b>
	Loan Size & Rev \$1 Mill or Less	\$100,000 or Less	146	56.4%	\$7,726	16.6%							
		\$100,001 - \$250,000	52	20.1%	\$10,290	22.1%							
		\$250,001 - \$1 Million	61	23.6%	\$28,490	61.3%							
		<b>Total</b>	<b>259</b>	<b>100.0%</b>	<b>\$46,506</b>	<b>100.0%</b>							
Small Farm	Revenue	\$1 Million or Less	0	0.0%	\$0	0.0%	<b>94.4%</b>	0	0.0%	54.2%	\$0	0.0%	53.0%
		Over \$1 Million	2	100.0%	\$428	100.0%	5.5%	2	100.0%				
		<i>Total Rev. available</i>	2	100.0%	\$428	100.0%	99.9%	2	100.0%				
		Not Known	0	0.0%	\$0	0.0%	0.1%	0	0.0%				
		<b>Total</b>	<b>2</b>	<b>100.0%</b>	<b>\$428</b>	<b>100.0%</b>	<b>100.0%</b>	<b>2</b>	<b>100.0%</b>				
	Loan Size	\$100,000 or Less	1	50.0%	\$4	0.9%		1	50.0%	95.8%	\$4	0.9%	48.1%
		\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	0.6%	\$0	0.0%	5.1%
		\$250,001 - \$500,000	1	50.0%	\$424	99.1%		1	50.0%	3.6%	\$424	99.1%	46.8%
		<b>Total</b>	<b>2</b>	<b>100.0%</b>	<b>\$428</b>	<b>100.0%</b>		<b>2</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$428</b>	<b>100.0%</b>	<b>100.0%</b>
	Loan Size & Rev \$1 Mill or Less	\$100,000 or Less	0	0.0%	\$0	0.0%							
		\$100,001 - \$250,000	0	0.0%	\$0	0.0%							
		\$250,001 - \$500,000	0	0.0%	\$0	0.0%							
		<b>Total</b>	<b>0</b>	<b>0.0%</b>	<b>\$0</b>	<b>0.0%</b>							

Originations & Purchases

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

2017 FFIEC Census Data and 2017 D&B Information

## Appendices

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

Assessment Area: FL Tampa

Product Type		Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison						
		2018					2018						
		Bank		Total		Businesses	Count		Dollar				
		Count		Dollar			Bank	Agg	Bank	Agg			
#	%	\$ (000s)	\$ %	%	#	%	%	\$ 000s	\$ %	\$ %			
Small Business	Revenue	\$1 Million or Less	220	45.5%	\$39,017	28.9%	93.1%	220	45.5%	47.3%	\$39,017	28.9%	35.6%
		Over \$1 Million	254	52.6%	\$93,093	68.8%	5.9%	254	52.6%				
		<i>Total Rev. available</i>	474	98.1%	\$132,110	97.7%	99.0%	474	98.1%				
		Rev. Not Known	9	1.9%	\$3,102	2.3%	1.0%	9	1.9%				
		<b>Total</b>	<b>483</b>	<b>100.0%</b>	<b>\$135,212</b>	<b>100.0%</b>	<b>100.0%</b>	<b>483</b>	<b>100.0%</b>				
	Loan Size	\$100,000 or Less	179	37.1%	\$9,164	6.8%		179	37.1%	95.1%	\$9,164	6.8%	42.3%
		\$100,001 - \$250,000	103	21.3%	\$19,898	14.7%		103	21.3%	2.3%	\$19,898	14.7%	13.6%
		\$250,001 - \$1 Million	201	41.6%	\$106,150	78.5%		201	41.6%	2.5%	\$106,150	78.5%	44.1%
		<b>Total</b>	<b>483</b>	<b>100.0%</b>	<b>\$135,212</b>	<b>100.0%</b>		<b>483</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$135,212</b>	<b>100.0%</b>	<b>100.0%</b>
	Loan Size & Rev \$1 Mill or Less	\$100,000 or Less	121	55.0%	\$5,614	14.4%							
		\$100,001 - \$250,000	48	21.8%	\$8,663	22.2%							
		\$250,001 - \$1 Million	51	23.2%	\$24,740	63.4%							
		<b>Total</b>	<b>220</b>	<b>100.0%</b>	<b>\$39,017</b>	<b>100.0%</b>							
Small Farm	Revenue	\$1 Million or Less	1	100.0%	\$50	100.0%	<b>95.6%</b>	1	100.0%	51.6%	\$50	100.0%	52.8%
		Over \$1 Million	0	0.0%	\$0	0.0%	4.2%	0	0.0%				
		<i>Total Rev. available</i>	1	100.0%	\$50	100.0%	99.8%	1	100.0%				
		Not Known	0	0.0%	\$0	0.0%	0.2%	0	0.0%				
		<b>Total</b>	<b>1</b>	<b>100.0%</b>	<b>\$50</b>	<b>100.0%</b>	<b>100.0%</b>	<b>1</b>	<b>100.0%</b>				
	Loan Size	\$100,000 or Less	1	100.0%	\$50	100.0%		1	100.0%	95.0%	\$50	100.0%	51.3%
		\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	2.3%	\$0	0.0%	11.8%
		\$250,001 - \$500,000	0	0.0%	\$0	0.0%		0	0.0%	2.7%	\$0	0.0%	36.9%
		<b>Total</b>	<b>1</b>	<b>100.0%</b>	<b>\$50</b>	<b>100.0%</b>		<b>1</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$50</b>	<b>100.0%</b>	<b>100.0%</b>
	Loan Size & Rev \$1 Mill or Less	\$100,000 or Less	1	100.0%	\$50	100.0%							
		\$100,001 - \$250,000	0	0.0%	\$0	0.0%							
		\$250,001 - \$500,000	0	0.0%	\$0	0.0%							
		<b>Total</b>	<b>1</b>	<b>100.0%</b>	<b>\$50</b>	<b>100.0%</b>							

Originations & Purchases

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

2018 FFIEC Census Data and 2018 D&B Information



## Appendices

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

Assessment Area: FL Tampa

Product Type		Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison							
		2019					2019							
		Bank		Total		Businesses	Count		Dollar					
		Count	Dollar	Count	Dollar		Bank	Agg	Bank	Agg	Agg			
#	%	\$ (000s)	\$ %	%	#	%	%	\$ 000s	\$ %	\$ %				
Small Business	Revenue	\$1 Million or Less	118	37.3%	\$27,030	25.6%	93.5%	118	37.3%	49.2%	\$27,030	25.6%	34.7%	
		Over \$1 Million	190	60.1%	\$75,365	71.3%	5.7%	190	60.1%					
		<i>Total Rev. available</i>	308	97.4%	\$102,395	96.9%	99.2%	308	97.4%					
		Rev. Not Known	8	2.5%	\$3,354	3.2%	0.8%	8	2.5%					
		<b>Total</b>	<b>316</b>	<b>100.0%</b>	<b>\$105,749</b>	<b>100.0%</b>	<b>100.0%</b>	<b>316</b>	<b>100.0%</b>					
	Loan Size	\$100,000 or Less	84	26.6%	\$4,388	4.1%		84	26.6%	95.4%	\$4,388	4.1%	43.8%	
		\$100,001 - \$250,000	74	23.4%	\$13,278	12.6%		74	23.4%	2.3%	\$13,278	12.6%	13.3%	
		\$250,001 - \$1 Million	158	50.0%	\$88,083	83.3%		158	50.0%	2.3%	\$88,083	83.3%	43.0%	
		<b>Total</b>	<b>316</b>	<b>100.0%</b>	<b>\$105,749</b>	<b>100.0%</b>		<b>316</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$105,749</b>	<b>100.0%</b>	<b>100.0%</b>	
	Loan Size & Rev \$1 Mill or Less	\$100,000 or Less	47	39.8%	\$2,098	7.8%								
		\$100,001 - \$250,000	26	22.0%	\$4,486	16.6%								
		\$250,001 - \$1 Million	45	38.1%	\$20,446	75.6%								
		<b>Total</b>	<b>118</b>	<b>100.0%</b>	<b>\$27,030</b>	<b>100.0%</b>								
	Small Farm	Revenue	\$1 Million or Less	0	0.0%	\$0	0.0%	<b>Total Farms</b> 96.1%	0	0.0%	64.4%	\$0	0.0%	57.1%
			Over \$1 Million	0	0.0%	\$0	0.0%	3.7%	0	0.0%				
<i>Total Rev. available</i>			0	0.0%	\$0	0.0%	99.8%	0	0.0%					
Not Known			0	0.0%	\$0	0.0%	0.1%	0	0.0%					
<b>Total</b>			<b>0</b>	<b>0.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>					
Loan Size		\$100,000 or Less	0	0.0%	\$0	0.0%		0	0.0%	97.3%	\$0	0.0%	65.4%	
		\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	1.5%	\$0	0.0%	12.2%	
		\$250,001 - \$500,000	0	0.0%	\$0	0.0%		0	0.0%	1.2%	\$0	0.0%	22.4%	
		<b>Total</b>	<b>0</b>	<b>0.0%</b>	<b>\$0</b>	<b>0.0%</b>		<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	
Loan Size & Rev \$1 Mill or Less		\$100,000 or Less	0	0.0%	\$0	0.0%								
		\$100,001 - \$250,000	0	0.0%	\$0	0.0%								
		\$250,001 - \$500,000	0	0.0%	\$0	0.0%								
		<b>Total</b>	<b>0</b>	<b>0.0%</b>	<b>\$0</b>	<b>0.0%</b>								

Originations & Purchases

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

2019 FFIEC Census Data and 2019 D&B Information

## Appendices

### Geographic Distribution of HMDA Loans

Assessment Area: GA Athens

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2017					2017					
		Count		Bank Dollar		Owner Occupied Units	Count			Dollar		
		#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %
HOME PURCHASE	Low	1	1.4%	\$85	0.3%	7.2%	1	1.4%	4.6%	\$85	0.3%	3.2%
	Moderate	5	6.8%	\$567	2.3%	14.9%	5	6.8%	9.0%	\$567	2.3%	5.8%
	Middle	19	26.0%	\$3,593	14.4%	35.6%	19	26.0%	37.5%	\$3,593	14.4%	30.7%
	Upper	48	65.8%	\$20,740	83.0%	42.4%	48	65.8%	48.8%	\$20,740	83.0%	60.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.1%	\$0	0.0%	0.1%
	<i>Total</i>	<i>73</i>	<i>100.0%</i>	<i>\$24,985</i>	<i>100.0%</i>	<i>100.0%</i>	<i>73</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$24,985</i>	<i>100.0%</i>	<i>100.0%</i>
REFINANCE	Low	8	14.3%	\$1,259	8.7%	7.2%	8	14.3%	6.1%	\$1,259	8.7%	4.9%
	Moderate	3	5.4%	\$313	2.2%	14.9%	3	5.4%	10.0%	\$313	2.2%	7.8%
	Middle	17	30.4%	\$2,462	17.0%	35.6%	17	30.4%	32.8%	\$2,462	17.0%	27.3%
	Upper	28	50.0%	\$10,408	72.1%	42.4%	28	50.0%	51.1%	\$10,408	72.1%	59.9%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>56</i>	<i>100.0%</i>	<i>\$14,442</i>	<i>100.0%</i>	<i>100.0%</i>	<i>56</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$14,442</i>	<i>100.0%</i>	<i>100.0%</i>
HOME IMPROVEMENT	Low	3	50.0%	\$624	42.1%	7.2%	3	50.0%	7.0%	\$624	42.1%	6.8%
	Moderate	0	0.0%	\$0	0.0%	14.9%	0	0.0%	9.8%	\$0	0.0%	5.3%
	Middle	2	33.3%	\$301	20.3%	35.6%	2	33.3%	41.6%	\$301	20.3%	40.2%
	Upper	1	16.7%	\$557	37.6%	42.4%	1	16.7%	41.6%	\$557	37.6%	47.6%
	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>\$1,482</i>	<i>100.0%</i>	<i>100.0%</i>	<i>6</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$1,482</i>	<i>100.0%</i>	<i>100.0%</i>
MULTI FAMILY	Low	1	50.0%	\$581	58.8%	26.3%	1	50.0%	22.2%	\$581	58.8%	14.5%
	Moderate	0	0.0%	\$0	0.0%	9.8%	0	0.0%	14.8%	\$0	0.0%	22.9%
	Middle	0	0.0%	\$0	0.0%	35.6%	0	0.0%	25.9%	\$0	0.0%	19.5%
	Upper	1	50.0%	\$407	41.2%	26.1%	1	50.0%	37.0%	\$407	41.2%	43.1%
	Unknown	0	0.0%	\$0	0.0%	2.1%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>2</i>	<i>100.0%</i>	<i>\$988</i>	<i>100.0%</i>	<i>100.0%</i>	<i>2</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$988</i>	<i>100.0%</i>	<i>100.0%</i>
HMDA TOTALS	Low	13	9.5%	\$2,549	6.1%	7.2%	13	9.5%	5.2%	\$2,549	6.1%	4.5%
	Moderate	8	5.8%	\$880	2.1%	14.9%	8	5.8%	9.4%	\$880	2.1%	7.5%
	Middle	38	27.7%	\$6,356	15.2%	35.6%	38	27.7%	36.2%	\$6,356	15.2%	29.2%
	Upper	78	56.9%	\$32,112	76.6%	42.4%	78	56.9%	49.1%	\$32,112	76.6%	58.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.1%	\$0	0.0%	0.1%
	<i>Total</i>	<i>137</i>	<i>100.0%</i>	<i>\$41,897</i>	<i>100.0%</i>	<i>100.0%</i>	<i>137</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$41,897</i>	<i>100.0%</i>	<i>100.0%</i>

Originations & Purchases  
2017 FFIEC Census Data and 2015 ACS Data

# Appendices

Geographic Distribution of HMDA Loans - Table 1 of 2

Assessment Area: GA Athens

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison											
		2018, 2019					2018					2019						
		Bank		Owner Occupied Units			Count		Dollar			Count		Dollar				
		Count	Dollar				Bank	Agg	Bank	Agg	Bank	Agg	Bank	Agg				
#	%	\$(000s)	\$ %	%	#	%	\$ (000s)	\$ %	\$ %	#	%	\$ (000s)	\$ %	\$ %				
HOME PURCHASE	Low	16	11.3%	\$1,989	5.4%	9.1%	7	13.7%	8.0%	\$691	5.5%	5.1%	9	10.0%	8.1%	\$1,298	5.4%	5.4%
	Moderate	5	3.5%	\$1,219	3.3%	6.8%	3	5.9%	7.5%	\$660	5.3%	4.5%	2	2.2%	8.6%	\$559	2.3%	5.3%
	Middle	41	29.1%	\$7,482	20.4%	30.1%	12	23.5%	33.5%	\$1,618	12.9%	27.8%	29	32.2%	34.2%	\$5,864	24.3%	29.2%
	Upper	79	56.0%	\$26,035	70.9%	53.9%	29	56.9%	51.1%	\$9,598	76.4%	62.7%	50	55.6%	49.0%	\$16,437	68.0%	60.1%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<b>Total</b>	<b>141</b>	<b>100.0%</b>	<b>\$36,725</b>	<b>100.0%</b>	<b>100.0%</b>	<b>51</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$12,567</b>	<b>100.0%</b>	<b>100.0%</b>	<b>90</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$24,158</b>	<b>100.0%</b>	<b>100.0%</b>
REFINANCE	Low	5	2.1%	\$1,161	2.1%	9.1%	3	3.5%	7.8%	\$542	3.0%	5.4%	2	1.3%	5.2%	\$619	1.7%	4.1%
	Moderate	10	4.2%	\$1,842	3.3%	6.8%	3	3.5%	4.0%	\$1,029	5.7%	3.0%	7	4.7%	3.7%	\$813	2.2%	2.1%
	Middle	62	26.3%	\$13,033	23.7%	30.1%	22	25.6%	28.5%	\$3,945	21.7%	21.8%	40	26.7%	26.8%	\$9,088	24.6%	20.3%
	Upper	158	66.9%	\$38,911	70.7%	53.9%	58	67.4%	59.6%	\$12,632	69.6%	69.8%	100	66.7%	64.3%	\$26,279	71.3%	73.6%
	Unknown	1	0.4%	\$80	0.1%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	1	0.7%	0.1%	\$80	0.2%	0.0%
	<b>Total</b>	<b>236</b>	<b>100.0%</b>	<b>\$55,027</b>	<b>100.0%</b>	<b>100.0%</b>	<b>86</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$18,148</b>	<b>100.0%</b>	<b>100.0%</b>	<b>150</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$36,879</b>	<b>100.0%</b>	<b>100.0%</b>
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	9.1%	0	0.0%	5.6%	\$0	0.0%	5.4%	0	0.0%	2.9%	\$0	0.0%	2.2%
	Moderate	0	0.0%	\$0	0.0%	6.8%	0	0.0%	4.8%	\$0	0.0%	3.6%	0	0.0%	3.3%	\$0	0.0%	1.4%
	Middle	4	57.1%	\$184	28.7%	30.1%	2	66.7%	29.8%	\$111	36.8%	24.2%	2	50.0%	27.8%	\$73	21.5%	24.3%
	Upper	3	42.9%	\$458	71.3%	53.9%	1	33.3%	59.7%	\$191	63.2%	66.8%	2	50.0%	66.1%	\$267	78.5%	72.1%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<b>Total</b>	<b>7</b>	<b>100.0%</b>	<b>\$642</b>	<b>100.0%</b>	<b>100.0%</b>	<b>3</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$302</b>	<b>100.0%</b>	<b>100.0%</b>	<b>4</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$340</b>	<b>100.0%</b>	<b>100.0%</b>
MULTI FAMILY	<b>Multi-Family Units</b>					Low	2	33.3%	39.3%	\$5,531	63.4%	36.2%	0	0.0%	27.8%	\$0	0.0%	31.8%
	Moderate	1	10.0%	\$757	5.1%	9.8%	1	16.7%	10.7%	\$757	8.7%	23.8%	0	0.0%	16.7%	\$0	0.0%	9.8%
	Middle	4	40.0%	\$4,353	29.5%	35.5%	1	16.7%	25.0%	\$630	7.2%	20.2%	3	75.0%	30.6%	\$3,723	61.5%	48.3%
	Upper	3	30.0%	\$4,131	28.0%	26.2%	2	33.3%	25.0%	\$1,800	20.6%	19.8%	1	25.0%	25.0%	\$2,331	38.5%	10.0%
	Unknown	0	0.0%	\$0	0.0%	2.1%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<b>Total</b>	<b>10</b>	<b>100.0%</b>	<b>\$14,772</b>	<b>100.0%</b>	<b>100.0%</b>	<b>6</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$8,718</b>	<b>100.0%</b>	<b>100.0%</b>	<b>4</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$6,054</b>	<b>100.0%</b>	<b>100.0%</b>
OTHER PURPOSE LOC	Low	3	1.1%	\$282	1.0%	9.1%	1	0.9%	2.2%	\$60	0.5%	1.1%	2	1.2%	1.5%	\$222	1.2%	1.2%
	Moderate	3	1.1%	\$140	0.5%	6.8%	3	2.6%	1.8%	\$140	1.3%	0.7%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	85	29.9%	\$5,540	18.8%	30.1%	30	26.1%	26.0%	\$2,059	18.6%	16.9%	55	32.5%	32.3%	\$3,481	18.9%	21.2%
	Upper	193	68.0%	\$23,511	79.8%	53.9%	81	70.4%	70.0%	\$8,814	79.6%	81.2%	112	66.3%	66.2%	\$14,697	79.9%	77.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<b>Total</b>	<b>284</b>	<b>100.0%</b>	<b>\$29,473</b>	<b>100.0%</b>	<b>100.0%</b>	<b>115</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$11,073</b>	<b>100.0%</b>	<b>100.0%</b>	<b>169</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$18,400</b>	<b>100.0%</b>	<b>100.0%</b>

Originations & Purchases  
2019 FFIEC Census Data and 2015 ACS Data

# Appendices

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

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019					Bank & Aggregate Lending Comparison											
		Bank				Owner Occupied Units %	2018					2019						
		Count		Dollar			Count		Dollar			Count		Dollar				
		#	%	\$ (000s)	\$ %	Bank #	Agg %	Bank \$ (000s)	Agg \$ %	Agg \$ %	Bank #	Agg %	Bank \$ (000s)	Agg \$ %	Agg \$ %			
OTHER PURPOSE CLOSED/EXEMPT	Low	1	20.0%	\$89	17.2%	9.1%	0	0.0%	6.7%	\$0	0.0%	8.9%	1	25.0%	7.1%	\$89	21.6%	11.3%
	Moderate	0	0.0%	\$0	0.0%	6.8%	0	0.0%	6.7%	\$0	0.0%	3.1%	0	0.0%	4.1%	\$0	0.0%	2.7%
	Middle	3	60.0%	\$273	52.8%	30.1%	1	100.0%	23.3%	\$105	100.0%	15.9%	2	50.0%	33.7%	\$168	40.8%	24.3%
	Upper	1	20.0%	\$155	30.0%	53.9%	0	0.0%	63.3%	\$0	0.0%	72.1%	1	25.0%	55.1%	\$155	37.6%	61.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>5</i>	<i>100.0%</i>	<i>\$517</i>	<i>100.0%</i>	<i>100.0%</i>	<i>1</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$105</i>	<i>100.0%</i>	<i>100.0%</i>	<i>4</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$412</i>	<i>100.0%</i>	<i>100.0%</i>
PURPOSE NOT APPLICABLE	Low	0	0.0%	\$0	0.0%	9.1%	0	0.0%	8.4%	\$0	0.0%	18.0%	0	0.0%	5.4%	\$0	0.0%	2.8%
	Moderate	0	0.0%	\$0	0.0%	6.8%	0	0.0%	9.5%	\$0	0.0%	19.7%	0	0.0%	17.9%	\$0	0.0%	10.7%
	Middle	0	0.0%	\$0	0.0%	30.1%	0	0.0%	36.8%	\$0	0.0%	23.9%	0	0.0%	41.1%	\$0	0.0%	35.6%
	Upper	0	0.0%	\$0	0.0%	53.9%	0	0.0%	45.3%	\$0	0.0%	38.3%	0	0.0%	35.7%	\$0	0.0%	50.9%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<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>	<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	27	4.0%	\$9,052	6.6%	9.1%	13	5.0%	7.7%	\$6,824	13.4%	7.2%	14	3.3%	6.6%	\$2,228	2.6%	6.8%
	Moderate	19	2.8%	\$3,958	2.9%	6.8%	10	3.8%	6.3%	\$2,586	5.1%	5.5%	9	2.1%	6.3%	\$1,372	1.6%	4.3%
	Middle	199	29.1%	\$30,865	22.5%	30.1%	68	26.0%	31.6%	\$8,468	16.6%	25.4%	131	31.1%	31.2%	\$22,397	26.0%	27.1%
	Upper	437	64.0%	\$93,201	68.0%	53.9%	171	65.3%	54.4%	\$33,035	64.9%	61.9%	266	63.2%	55.8%	\$60,166	69.8%	61.8%
	Unknown	1	0.1%	\$80	0.1%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	1	0.2%	0.0%	\$80	0.1%	0.0%
	<i>Total</i>	<i>683</i>	<i>100.0%</i>	<i>\$137,156</i>	<i>100.0%</i>	<i>100.0%</i>	<i>262</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$50,913</i>	<i>100.0%</i>	<i>100.0%</i>	<i>421</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$86,243</i>	<i>100.0%</i>	<i>100.0%</i>

Originations & Purchases  
2019 FFIEC Census Data and 2015 ACS Data

## Appendices

### Borrower Distribution of HMDA Loans

Assessment Area: GA Athens

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	2.7%	\$204	0.8%	25.4%	2	2.7%	4.7%	\$204	0.8%	2.4%
	Moderate	6	8.2%	\$770	3.1%	14.7%	6	8.2%	14.4%	\$770	3.1%	9.7%
	Middle	4	5.5%	\$1,033	4.1%	17.5%	4	5.5%	18.9%	\$1,033	4.1%	16.4%
	Upper	45	61.6%	\$15,776	63.1%	42.3%	45	61.6%	45.7%	\$15,776	63.1%	56.3%
	Unknown	16	21.9%	\$7,202	28.8%	0.0%	16	21.9%	16.2%	\$7,202	28.8%	15.2%
	<i>Total</i>	<i>73</i>	<i>100.0%</i>	<i>\$24,985</i>	<i>100.0%</i>	<i>100.0%</i>	<i>73</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$24,985</i>	<i>100.0%</i>	<i>100.0%</i>
REFINANCE	Low	1	1.8%	\$91	0.6%	25.4%	1	1.8%	5.3%	\$91	0.6%	2.6%
	Moderate	3	5.4%	\$348	2.4%	14.7%	3	5.4%	12.9%	\$348	2.4%	8.7%
	Middle	7	12.5%	\$821	5.7%	17.5%	7	12.5%	15.8%	\$821	5.7%	11.6%
	Upper	31	55.4%	\$9,920	68.7%	42.3%	31	55.4%	46.1%	\$9,920	68.7%	57.8%
	Unknown	14	25.0%	\$3,262	22.6%	0.0%	14	25.0%	19.9%	\$3,262	22.6%	19.3%
	<i>Total</i>	<i>56</i>	<i>100.0%</i>	<i>\$14,442</i>	<i>100.0%</i>	<i>100.0%</i>	<i>56</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$14,442</i>	<i>100.0%</i>	<i>100.0%</i>
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	25.4%	0	0.0%	6.5%	\$0	0.0%	2.7%
	Moderate	0	0.0%	\$0	0.0%	14.7%	0	0.0%	8.4%	\$0	0.0%	5.8%
	Middle	0	0.0%	\$0	0.0%	17.5%	0	0.0%	26.6%	\$0	0.0%	16.8%
	Upper	3	50.0%	\$180	12.1%	42.3%	3	50.0%	49.5%	\$180	12.1%	56.6%
	Unknown	3	50.0%	\$1,302	87.9%	0.0%	3	50.0%	8.9%	\$1,302	87.9%	18.2%
	<i>Total</i>	<i>6</i>	<i>100.0%</i>	<i>\$1,482</i>	<i>100.0%</i>	<i>100.0%</i>	<i>6</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$1,482</i>	<i>100.0%</i>	<i>100.0%</i>
MULTI FAMILY	Low	0	0.0%	\$0	0.0%	25.4%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	14.7%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	17.5%	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	2	100.0%	\$988	100.0%	0.0%	2	100.0%	100.0%	\$988	100.0%	100.0%
	<i>Total</i>	<i>2</i>	<i>100.0%</i>	<i>\$988</i>	<i>100.0%</i>	<i>100.0%</i>	<i>2</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$988</i>	<i>100.0%</i>	<i>100.0%</i>
HMDA TOTALS	Low	3	2.2%	\$295	0.7%	25.4%	3	2.2%	4.9%	\$295	0.7%	2.3%
	Moderate	9	6.6%	\$1,118	2.7%	14.7%	9	6.6%	13.7%	\$1,118	2.7%	8.7%
	Middle	11	8.0%	\$1,854	4.4%	17.5%	11	8.0%	18.2%	\$1,854	4.4%	13.9%
	Upper	79	57.7%	\$25,876	61.8%	42.3%	79	57.7%	45.8%	\$25,876	61.8%	52.8%
	Unknown	35	25.5%	\$12,754	30.4%	0.0%	35	25.5%	17.4%	\$12,754	30.4%	22.3%
	<i>Total</i>	<i>137</i>	<i>100.0%</i>	<i>\$41,897</i>	<i>100.0%</i>	<i>100.0%</i>	<i>137</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$41,897</i>	<i>100.0%</i>	<i>100.0%</i>

Originations & Purchases  
2017 FFIEC Census Data and 2015 ACS Data

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

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison											
		2018, 2019					2018					2019						
		Bank		Dollar		Families by Family Income %	Count		Dollar			Count		Dollar				
		Count	%	\$ (000s)	\$ %		Bank	Agg	Bank	Agg	\$ %	Bank	Agg	Bank	Agg	Bank	Agg	
#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %	#	%	%	\$ (000s)	\$ %	\$ %		
HOME PURCHASE	Low	9	6.4%	\$1,026	2.8%	25.2%	3	5.9%	3.1%	\$227	1.8%	1.4%	6	6.7%	4.9%	\$799	3.3%	2.6%
	Moderate	17	12.1%	\$2,127	5.8%	13.8%	5	9.8%	10.7%	\$564	4.5%	6.8%	12	13.3%	14.8%	\$1,563	6.5%	10.3%
	Middle	15	10.6%	\$2,805	7.6%	16.9%	3	5.9%	17.9%	\$306	2.4%	14.6%	12	13.3%	21.3%	\$2,499	10.3%	18.1%
	Upper	80	56.7%	\$27,649	75.3%	44.0%	30	58.8%	52.2%	\$9,666	76.9%	62.4%	50	55.6%	48.4%	\$17,983	74.4%	59.7%
	Unknown	20	14.2%	\$3,118	8.5%	0.0%	10	19.6%	16.1%	\$1,804	14.4%	14.7%	10	11.1%	10.6%	\$1,314	5.4%	9.3%
	<b>Total</b>	<b>141</b>	<b>100.0%</b>	<b>\$36,725</b>	<b>100.0%</b>	<b>100.0%</b>	<b>51</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$12,567</b>	<b>100.0%</b>	<b>100.0%</b>	<b>90</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$24,158</b>	<b>100.0%</b>	<b>100.0%</b>
REFINANCE	Low	10	4.2%	\$1,013	1.8%	25.2%	4	4.7%	4.0%	\$415	2.3%	1.7%	6	4.0%	3.9%	\$598	1.6%	1.7%
	Moderate	21	8.9%	\$2,111	3.8%	13.8%	7	8.1%	10.8%	\$651	3.6%	6.8%	14	9.3%	11.8%	\$1,460	4.0%	7.1%
	Middle	33	14.0%	\$4,179	7.6%	16.9%	6	7.0%	16.2%	\$568	3.1%	12.2%	27	18.0%	16.6%	\$3,611	9.8%	13.0%
	Upper	149	63.1%	\$40,002	72.7%	44.0%	60	69.8%	54.3%	\$15,270	84.1%	65.3%	89	59.3%	53.6%	\$24,732	67.1%	63.0%
	Unknown	23	9.7%	\$7,722	14.0%	0.0%	9	10.5%	14.6%	\$1,244	6.9%	13.9%	14	9.3%	14.2%	\$6,478	17.6%	15.2%
	<b>Total</b>	<b>236</b>	<b>100.0%</b>	<b>\$55,027</b>	<b>100.0%</b>	<b>100.0%</b>	<b>86</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$18,148</b>	<b>100.0%</b>	<b>100.0%</b>	<b>150</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$36,879</b>	<b>100.0%</b>	<b>100.0%</b>
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	25.2%	0	0.0%	2.0%	\$0	0.0%	0.9%	0	0.0%	2.0%	\$0	0.0%	1.0%
	Moderate	1	14.3%	\$50	7.8%	13.8%	1	33.3%	7.7%	\$50	16.6%	4.7%	0	0.0%	8.6%	\$0	0.0%	5.7%
	Middle	0	0.0%	\$0	0.0%	16.9%	0	0.0%	17.3%	\$0	0.0%	15.4%	0	0.0%	15.9%	\$0	0.0%	12.4%
	Upper	4	57.1%	\$510	79.4%	44.0%	1	33.3%	66.9%	\$191	63.2%	69.3%	3	75.0%	70.2%	\$319	93.8%	78.3%
	Unknown	2	28.6%	\$82	12.8%	0.0%	1	33.3%	6.0%	\$61	20.2%	9.7%	1	25.0%	3.3%	\$21	6.2%	2.6%
	<b>Total</b>	<b>7</b>	<b>100.0%</b>	<b>\$642</b>	<b>100.0%</b>	<b>100.0%</b>	<b>3</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$302</b>	<b>100.0%</b>	<b>100.0%</b>	<b>4</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$340</b>	<b>100.0%</b>	<b>100.0%</b>
MULTI FAMILY	Low	0	0.0%	\$0	0.0%	25.2%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	13.8%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	16.9%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Upper	1	10.0%	\$3,881	26.3%	44.0%	1	16.7%	21.4%	\$3,881	44.5%	9.4%	0	0.0%	5.6%	\$0	0.0%	0.9%
	Unknown	9	90.0%	\$10,891	73.7%	0.0%	5	83.3%	78.6%	\$4,837	55.5%	90.6%	4	100.0%	94.4%	\$6,054	100.0%	99.1%
	<b>Total</b>	<b>10</b>	<b>100.0%</b>	<b>\$14,772</b>	<b>100.0%</b>	<b>100.0%</b>	<b>6</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$8,718</b>	<b>100.0%</b>	<b>100.0%</b>	<b>4</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$6,054</b>	<b>100.0%</b>	<b>100.0%</b>
OTHER PURPOSE LOC	Low	9	3.2%	\$550	1.9%	25.2%	3	2.6%	3.1%	\$130	1.2%	1.6%	6	3.6%	3.5%	\$420	2.3%	2.3%
	Moderate	27	9.5%	\$1,664	5.6%	13.8%	10	8.7%	8.5%	\$662	6.0%	4.7%	17	10.1%	10.0%	\$1,002	5.4%	5.5%
	Middle	55	19.4%	\$4,697	15.9%	16.9%	22	19.1%	20.6%	\$1,608	14.5%	13.5%	33	19.5%	19.2%	\$3,089	16.8%	16.5%
	Upper	185	65.1%	\$22,110	75.0%	44.0%	78	67.8%	65.5%	\$8,577	77.5%	78.3%	107	63.3%	64.2%	\$13,533	73.5%	72.9%
	Unknown	8	2.8%	\$452	1.5%	0.0%	2	1.7%	2.2%	\$96	0.9%	1.9%	6	3.6%	3.1%	\$356	1.9%	2.8%
	<b>Total</b>	<b>284</b>	<b>100.0%</b>	<b>\$29,473</b>	<b>100.0%</b>	<b>100.0%</b>	<b>115</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$11,073</b>	<b>100.0%</b>	<b>100.0%</b>	<b>169</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$18,400</b>	<b>100.0%</b>	<b>100.0%</b>

Originations & Purchases  
2019 FFIEC Census Data and 2015 ACS Data

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

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019					Bank & Aggregate Lending Comparison											
		Count		Dollar		Families by Family Income %	2018					2019						
		#	%	\$ (000s)	\$ %		Bank #	Bank %	Agg %	Dollar Bank \$ (000s)	Dollar Bank \$ %	Dollar Agg \$ %	Bank #	Bank %	Agg %	Dollar Bank \$ (000s)	Dollar Bank \$ %	Dollar Agg \$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	2	40.0%	\$180	34.8%	25.2%	1	100.0%	5.0%	\$105	100.0%	3.5%	1	25.0%	7.1%	\$75	18.2%	4.7%
	Moderate	0	0.0%	\$0	0.0%	13.8%	0	0.0%	11.7%	\$0	0.0%	8.6%	0	0.0%	16.3%	\$0	0.0%	6.0%
	Middle	1	20.0%	\$89	17.2%	16.9%	0	0.0%	11.7%	\$0	0.0%	6.9%	1	25.0%	16.3%	\$89	21.6%	13.6%
	Upper	2	40.0%	\$248	48.0%	44.0%	0	0.0%	65.0%	\$0	0.0%	66.2%	2	50.0%	50.0%	\$248	60.2%	67.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	6.7%	\$0	0.0%	14.9%	0	0.0%	10.2%	\$0	0.0%	8.7%
	<i>Total</i>	<i>5</i>	<i>100.0%</i>	<i>\$517</i>	<i>100.0%</i>	<i>100.0%</i>	<i>1</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$105</i>	<i>100.0%</i>	<i>100.0%</i>	<i>4</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$412</i>	<i>100.0%</i>	<i>100.0%</i>
PURPOSE NOT APPLICABLE	Low	0	0.0%	\$0	0.0%	25.2%	0	0.0%	2.1%	\$0	0.0%	1.6%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	13.8%	0	0.0%	2.1%	\$0	0.0%	1.1%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	16.9%	0	0.0%	2.1%	\$0	0.0%	0.2%	0	0.0%	1.8%	\$0	0.0%	4.6%
	Upper	0	0.0%	\$0	0.0%	44.0%	0	0.0%	9.5%	\$0	0.0%	4.5%	0	0.0%	1.8%	\$0	0.0%	10.9%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	84.2%	\$0	0.0%	92.7%	0	0.0%	96.4%	\$0	0.0%	84.5%
	<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>	<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	30	4.4%	\$2,769	2.0%	25.2%	11	4.2%	3.3%	\$877	1.7%	1.4%	19	4.5%	4.3%	\$1,892	2.2%	2.0%
	Moderate	66	9.7%	\$5,952	4.3%	13.8%	23	8.8%	10.3%	\$1,927	3.8%	6.2%	43	10.2%	13.0%	\$4,025	4.7%	8.1%
	Middle	104	15.2%	\$11,770	8.6%	16.9%	31	11.8%	17.1%	\$2,482	4.9%	12.9%	73	17.3%	18.9%	\$9,288	10.8%	14.6%
	Upper	421	61.6%	\$94,400	68.8%	44.0%	170	64.9%	53.2%	\$37,585	73.8%	59.5%	251	59.6%	51.2%	\$56,815	65.9%	56.7%
	Unknown	62	9.1%	\$22,265	16.2%	0.0%	27	10.3%	16.1%	\$8,042	15.8%	20.0%	35	8.3%	12.6%	\$14,223	16.5%	18.6%
	<i>Total</i>	<i>683</i>	<i>100.0%</i>	<i>\$137,156</i>	<i>100.0%</i>	<i>100.0%</i>	<i>262</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$50,913</i>	<i>100.0%</i>	<i>100.0%</i>	<i>421</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$86,243</i>	<i>100.0%</i>	<i>100.0%</i>

Originations & Purchases  
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### Geographic Distribution of Small Business & Small Farm Loans

Assessment Area: GA Athens

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison						
		2017					2017						
		Count		Bank Dollar		Total Businesses	Count		Agg		Dollar		Agg
		#	%	\$ (000s)	\$ %	%	#	%	%	\$ 000s	\$ %	\$ %	
SMALL BUSINESSES	Low	35	13.2%	\$8,051	15.4%	11.5%	35	13.2%	9.4%	\$8,051	15.4%	13.0%	
	Moderate	26	9.8%	\$4,670	9.0%	11.2%	26	9.8%	10.5%	\$4,670	9.0%	10.1%	
	Middle	90	33.8%	\$16,132	31.0%	32.3%	90	33.8%	30.8%	\$16,132	31.0%	31.0%	
	Upper	114	42.9%	\$22,960	44.1%	44.0%	114	42.9%	47.6%	\$22,960	44.1%	45.3%	
	Unknown	1	0.4%	\$300	0.6%	1.0%	1	0.4%	0.3%	\$300	0.6%	0.2%	
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	1.3%	\$0	0.0%	0.5%	
	<b>Total</b>	<b>266</b>	<b>100.0%</b>	<b>\$52,113</b>	<b>100.0%</b>	<b>100.0%</b>	<b>266</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$52,113</b>	<b>100.0%</b>	<b>100.0%</b>	
SMALL FARM					<b>Total Farms</b>								
	Low	0	0.0%	\$0	0.0%	0.9%	0	0.0%	1.7%	\$0	0.0%	0.6%	
	Moderate	2	100.0%	\$221	100.0%	25.6%	2	100.0%	39.7%	\$221	100.0%	62.7%	
	Middle	0	0.0%	\$0	0.0%	26.4%	0	0.0%	36.2%	\$0	0.0%	28.8%	
	Upper	0	0.0%	\$0	0.0%	46.7%	0	0.0%	20.7%	\$0	0.0%	7.3%	
	Unknown	0	0.0%	\$0	0.0%	0.4%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	1.7%	\$0	0.0%	0.6%	
<b>Total</b>	<b>2</b>	<b>100.0%</b>	<b>\$221</b>	<b>100.0%</b>	<b>100.0%</b>	<b>2</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$221</b>	<b>100.0%</b>	<b>100.0%</b>		

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

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

Assessment Area: GA Athens

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison												
		2018, 2019					2018					2019							
		Count		Bank Dollar		Total Businesses	Count		Agg		Dollar		Count		Agg		Dollar		Agg
		#	%	\$ (000s)	\$ %	%	#	%	%	\$ 000s	\$ %	\$ %	#	%	%	\$ 000s	\$ %	\$ %	
SMALL BUSINESSES	Low	73	16.4%	\$15,483	17.7%	12.6%	34	14.4%	11.1%	\$7,255	15.9%	13.5%	39	18.6%	12.0%	\$8,228	19.5%	13.8%	
	Moderate	31	7.0%	\$6,876	7.8%	7.2%	17	7.2%	7.9%	\$4,056	8.9%	8.5%	14	6.7%	7.8%	\$2,820	6.7%	9.8%	
	Middle	123	27.6%	\$21,679	24.7%	29.4%	78	33.1%	28.4%	\$12,869	28.3%	28.3%	45	21.4%	26.6%	\$8,810	20.9%	26.8%	
	Upper	217	48.7%	\$42,757	48.7%	49.9%	105	44.5%	51.1%	\$20,414	44.9%	48.5%	112	53.3%	51.8%	\$22,343	52.9%	48.8%	
	Unknown	2	0.4%	\$915	1.0%	1.0%	2	0.8%	0.2%	\$915	2.0%	0.7%	0	0.0%	0.3%	\$0	0.0%	0.0%	
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	1.2%	\$0	0.0%	0.4%	0	0.0%	1.5%	\$0	0.0%	0.7%	
	<b>Total</b>	<b>446</b>	<b>100.0%</b>	<b>\$87,710</b>	<b>100.0%</b>	<b>100.0%</b>	<b>236</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$45,509</b>	<b>100.0%</b>	<b>100.0%</b>	<b>210</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$42,201</b>	<b>100.0%</b>	<b>100.0%</b>	
SMALL FARM					<b>Total Farms</b>														
	Low	0	0.0%	\$0	0.0%	4.4%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	5.6%	\$0	0.0%	0.3%	
	Moderate	0	0.0%	\$0	0.0%	4.4%	0	0.0%	4.2%	\$0	0.0%	12.5%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Middle	0	0.0%	\$0	0.0%	14.6%	0	0.0%	33.3%	\$0	0.0%	43.1%	0	0.0%	5.6%	\$0	0.0%	8.6%	
	Upper	1	100.0%	\$200	100.0%	74.7%	1	100.0%	62.5%	\$200	100.0%	44.3%	0	0.0%	88.9%	\$0	0.0%	91.0%	
	Unknown	0	0.0%	\$0	0.0%	1.9%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
<b>Total</b>	<b>1</b>	<b>100.0%</b>	<b>\$200</b>	<b>100.0%</b>	<b>100.0%</b>	<b>1</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$200</b>	<b>100.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>		

Originations & Purchases  
2019 FFIEC Census Data and 2019 D&B Information



## Appendices

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

Assessment Area: GA Athens

Product Type		Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison						
		2017					2017						
		Bank		Total		Businesses	Count		Agg	Dollar		Agg	
Count		Dollar	%	#	%		\$ 000s	%		\$ %	\$ %		
		#	%	\$ (000s)	%	%	#	%	%	\$ 000s	%	\$ %	
Small Business	Revenue	\$1 Million or Less	175	65.8%	\$28,032	53.8%	90.9%	175	65.8%	48.9%	\$28,032	53.8%	38.7%
		Over \$1 Million	85	32.0%	\$22,565	43.3%	8.0%	85	32.0%				
		<i>Total Rev. available</i>	260	97.8%	\$50,597	97.1%	98.9%	260	97.8%				
		Rev. Not Known	6	2.3%	\$1,516	2.9%	1.1%	6	2.3%				
		<b>Total</b>	<b>266</b>	<b>100.0%</b>	<b>\$52,113</b>	<b>100.0%</b>	<b>100.0%</b>	<b>266</b>	<b>100.0%</b>				
	Loan Size	\$100,000 or Less	123	46.2%	\$5,827	11.2%		123	46.2%	90.1%	\$5,827	11.2%	28.9%
		\$100,001 - \$250,000	66	24.8%	\$11,471	22.0%		66	24.8%	5.0%	\$11,471	22.0%	17.9%
		\$250,001 - \$1 Million	77	28.9%	\$34,815	66.8%		77	28.9%	4.9%	\$34,815	66.8%	53.2%
		<b>Total</b>	<b>266</b>	<b>100.0%</b>	<b>\$52,113</b>	<b>100.0%</b>		<b>266</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$52,113</b>	<b>100.0%</b>	<b>100.0%</b>
	Loan Size & Rev \$1 Mill or Less	\$100,000 or Less	90	51.4%	\$4,085	14.6%							
		\$100,001 - \$250,000	48	27.4%	\$7,929	28.3%							
		\$250,001 - \$1 Million	37	21.1%	\$16,018	57.1%							
		<b>Total</b>	<b>175</b>	<b>100.0%</b>	<b>\$28,032</b>	<b>100.0%</b>							
Small Farm	Revenue	\$1 Million or Less	1	50.0%	\$123	55.7%	98.2%	1	50.0%	48.3%	\$123	55.7%	44.0%
		Over \$1 Million	1	50.0%	\$98	44.3%	1.8%	1	50.0%				
		<i>Total Rev. available</i>	2	100.0%	\$221	100.0%	100.0%	2	100.0%				
		Not Known	0	0.0%	\$0	0.0%	0.0%	0	0.0%				
		<b>Total</b>	<b>2</b>	<b>100.0%</b>	<b>\$221</b>	<b>100.0%</b>	<b>100.0%</b>	<b>2</b>	<b>100.0%</b>				
	Loan Size	\$100,000 or Less	1	50.0%	\$98	44.3%		1	50.0%	89.7%	\$98	44.3%	46.9%
		\$100,001 - \$250,000	1	50.0%	\$123	55.7%		1	50.0%	8.6%	\$123	55.7%	36.6%
		\$250,001 - \$500,000	0	0.0%	\$0	0.0%		0	0.0%	1.7%	\$0	0.0%	16.5%
		<b>Total</b>	<b>2</b>	<b>100.0%</b>	<b>\$221</b>	<b>100.0%</b>		<b>2</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$221</b>	<b>100.0%</b>	<b>100.0%</b>
	Loan Size & Rev \$1 Mill or Less	\$100,000 or Less	0	0.0%	\$0	0.0%							
		\$100,001 - \$250,000	1	100.0%	\$123	100.0%							
		\$250,001 - \$500,000	0	0.0%	\$0	0.0%							
		<b>Total</b>	<b>1</b>	<b>100.0%</b>	<b>\$123</b>	<b>100.0%</b>							

Originations & Purchases

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

2017 FFIEC Census Data and 2017 D&B Information

# Appendices

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

Assessment Area: GA Athens

Product Type		Bank Lending & Demographic Data Comparison 2018, 2019					Bank & Aggregate Lending Comparison												
		Bank				Total Businesses	2018			2019									
		Count		Dollar			Bank	Agg	Dollar		Count		Dollar						
		#	%	\$ (000s)	\$ %	%			\$ 000s	\$ %	\$ %	#	%	%	\$ 000s	\$ %	\$ %		
Small Business	Revenue	\$1 Million or Less	264	59.2%	\$41,175	46.9%	92.1%	144	61.0%	44.5%	\$21,283	46.8%	36.2%	120	57.1%	44.1%	\$19,892	47.1%	37.9%
		Over \$1 Million	154	34.5%	\$39,589	45.1%	6.9%	82	34.7%				72	34.3%					
		Total Rev. available	418	93.7%	\$80,764	92.0%	99.0%	226	95.7%				192	91.4%					
		Rev. Not Known	28	6.3%	\$6,946	7.9%	1.0%	10	4.2%				18	8.6%					
		Total	446	100.0%	\$87,710	100.0%	100.0%	236	100.0%				210	100.0%					
	Loan Size	\$100,000 or Less	219	49.1%	\$11,025	12.6%		123	52.1%	90.9%	\$6,172	13.6%	31.9%	96	45.7%	91.0%	\$4,853	11.5%	32.1%
		\$100,001 - \$250,000	97	21.7%	\$17,347	19.8%		45	19.1%	4.3%	\$7,753	17.0%	16.5%	52	24.8%	4.5%	\$9,594	22.7%	17.9%
		\$250,001 - \$1 Million	130	29.1%	\$59,338	67.7%		68	28.8%	4.8%	\$31,584	69.4%	51.6%	62	29.5%	4.5%	\$27,754	65.8%	50.0%
		Total	446	100.0%	\$87,710	100.0%		236	100.0%	100.0%	\$45,509	100.0%	100.0%	210	100.0%	100.0%	\$42,201	100.0%	100.0%
	Loan Size & Rev \$1 Mill or Less	\$100,000 or Less	146	55.3%	\$6,867	16.7%													
		\$100,001 - \$250,000	61	23.1%	\$10,571	25.7%													
		\$250,001 - \$1 Million	57	21.6%	\$23,737	57.6%													
Total		264	100.0%	\$41,175	100.0%														
Small Farm	Revenue	\$1 Million or Less	1	100.0%	\$200	100.0%	98.1%	1	100.0%	29.2%	\$200	100.0%	33.9%	0	0.0%	66.7%	\$0	0.0%	73.8%
		Over \$1 Million	0	0.0%	\$0	0.0%	1.9%	0	0.0%				0	0.0%					
		Total Rev. available	1	100.0%	\$200	100.0%	100.0%	1	100.0%				0	0.0%					
		Not Known	0	0.0%	\$0	0.0%	0.0%	0	0.0%				0	0.0%					
		Total	1	100.0%	\$200	100.0%	100.0%	1	100.0%				0	0.0%					
	Loan Size	\$100,000 or Less	0	0.0%	\$0	0.0%		0	0.0%	87.5%	\$0	0.0%	37.3%	0	0.0%	94.4%	\$0	0.0%	52.7%
		\$100,001 - \$250,000	1	100.0%	\$200	100.0%		1	100.0%	8.3%	\$200	100.0%	34.7%	0	0.0%	0.0%	\$0	0.0%	0.0%
		\$250,001 - \$500,000	0	0.0%	\$0	0.0%		0	0.0%	4.2%	\$0	0.0%	28.0%	0	0.0%	5.6%	\$0	0.0%	47.3%
		Total	1	100.0%	\$200	100.0%		1	100.0%	100.0%	\$200	100.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
	Loan Size & Rev \$1 Mill or Less	\$100,000 or Less	0	0.0%	\$0	0.0%													
		\$100,001 - \$250,000	1	100.0%	\$200	100.0%													
		\$250,001 - \$500,000	0	0.0%	\$0	0.0%													
Total		1	100.0%	\$200	100.0%														

Originations & Purchases

Aggregate data is unavailable for loans to businesses/farms with revenue over \$1 million or revenue unknown, and for loan size by revenue.  
2019 FFIEC Census Data and 2019 D&B Information

## Appendices

### Geographic Distribution of HMDA Loans

Assessment Area: GA Atlanta

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2017					2017					
		Count		Bank Dollar		Owner Occupied Units	Count			Dollar		
		#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %
HOME PURCHASE	Low	27	6.3%	\$4,554	2.7%	3.2%	27	6.3%	2.9%	\$4,554	2.7%	2.1%
	Moderate	54	12.7%	\$11,158	6.5%	19.7%	54	12.7%	18.7%	\$11,158	6.5%	13.7%
	Middle	118	27.7%	\$32,125	18.8%	36.8%	118	27.7%	38.2%	\$32,125	18.8%	32.4%
	Upper	227	53.3%	\$122,597	71.9%	40.3%	227	53.3%	40.1%	\$122,597	71.9%	51.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>426</i>	<i>100.0%</i>	<i>\$170,434</i>	<i>100.0%</i>	<i>100.0%</i>	<i>426</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$170,434</i>	<i>100.0%</i>	<i>100.0%</i>
REFINANCE	Low	14	5.7%	\$2,143	3.3%	3.2%	14	5.7%	2.1%	\$2,143	3.3%	1.3%
	Moderate	46	18.8%	\$6,228	9.5%	19.7%	46	18.8%	15.6%	\$6,228	9.5%	10.6%
	Middle	76	31.0%	\$12,120	18.4%	36.8%	76	31.0%	38.6%	\$12,120	18.4%	32.0%
	Upper	109	44.5%	\$45,296	68.9%	40.3%	109	44.5%	43.7%	\$45,296	68.9%	56.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>245</i>	<i>100.0%</i>	<i>\$65,787</i>	<i>100.0%</i>	<i>100.0%</i>	<i>245</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$65,787</i>	<i>100.0%</i>	<i>100.0%</i>
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	3.2%	0	0.0%	2.2%	\$0	0.0%	1.3%
	Moderate	4	28.6%	\$461	50.9%	19.7%	4	28.6%	15.9%	\$461	50.9%	8.7%
	Middle	6	42.9%	\$130	14.4%	36.8%	6	42.9%	34.9%	\$130	14.4%	25.3%
	Upper	4	28.6%	\$314	34.7%	40.3%	4	28.6%	46.9%	\$314	34.7%	64.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>14</i>	<i>100.0%</i>	<i>\$905</i>	<i>100.0%</i>	<i>100.0%</i>	<i>14</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$905</i>	<i>100.0%</i>	<i>100.0%</i>
MULTI FAMILY	Low	0	0.0%	\$0	0.0%	19.2%	0	0.0%	22.6%	\$0	0.0%	16.8%
	Moderate	1	33.3%	\$571	10.5%	32.0%	1	33.3%	34.4%	\$571	10.5%	30.2%
	Middle	1	33.3%	\$2,506	46.1%	19.9%	1	33.3%	19.3%	\$2,506	46.1%	23.6%
	Upper	1	33.3%	\$2,360	43.4%	28.4%	1	33.3%	22.6%	\$2,360	43.4%	29.1%
	Unknown	0	0.0%	\$0	0.0%	0.5%	0	0.0%	1.1%	\$0	0.0%	0.3%
	<i>Total</i>	<i>3</i>	<i>100.0%</i>	<i>\$5,437</i>	<i>100.0%</i>	<i>100.0%</i>	<i>3</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$5,437</i>	<i>100.0%</i>	<i>100.0%</i>
HMDA TOTALS	Low	41	6.0%	\$6,697	2.8%	3.2%	41	6.0%	2.7%	\$6,697	2.8%	3.2%
	Moderate	105	15.3%	\$18,418	7.6%	19.7%	105	15.3%	17.7%	\$18,418	7.6%	14.3%
	Middle	201	29.2%	\$46,881	19.3%	36.8%	201	29.2%	38.1%	\$46,881	19.3%	31.3%
	Upper	341	49.6%	\$170,567	70.3%	40.3%	341	49.6%	41.5%	\$170,567	70.3%	51.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.1%
	<i>Total</i>	<i>688</i>	<i>100.0%</i>	<i>\$242,563</i>	<i>100.0%</i>	<i>100.0%</i>	<i>688</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$242,563</i>	<i>100.0%</i>	<i>100.0%</i>

Originations & Purchases  
2017 FFIEC Census Data and 2015 ACS Data

# Appendices

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

Assessment Area: GA Atlanta

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019					Bank & Aggregate Lending Comparison											
						Owner Occupied Units %	2018			2019								
		Bank		Dollar			Count		Dollar			Count		Dollar				
		Count #	%	\$ (000s)	\$ %		Bank #	Agg %	Bank \$ (000s)	\$ %	Agg \$ %	Bank #	Agg %	Bank \$ (000s)	\$ %	Agg \$ %		
HOME PURCHASE	Low	98	6.0%	\$19,862	4.3%	3.2%	37	5.8%	3.2%	\$7,264	3.9%	2.3%	61	6.2%	3.6%	\$12,598	4.6%	2.7%
	Moderate	334	20.5%	\$67,488	14.7%	19.7%	109	17.2%	20.2%	\$22,311	12.1%	14.9%	225	22.7%	20.8%	\$45,177	16.5%	15.2%
	Middle	404	24.8%	\$95,202	20.8%	36.8%	149	23.5%	37.5%	\$33,176	18.0%	32.6%	255	25.7%	37.7%	\$62,026	22.7%	32.8%
	Upper	790	48.6%	\$275,260	60.1%	40.3%	340	53.5%	39.0%	\$121,828	66.0%	50.1%	450	45.4%	37.9%	\$153,432	56.2%	49.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.1%	\$0	0.0%	0.1%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<b>Total</b>	<b>1,626</b>	<b>100.0%</b>	<b>\$457,812</b>	<b>100.0%</b>	<b>100.0%</b>	<b>635</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$184,579</b>	<b>100.0%</b>	<b>100.0%</b>	<b>991</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$273,233</b>	<b>100.0%</b>	<b>100.0%</b>
REFINANCE	Low	23	1.6%	\$3,449	1.1%	3.2%	9	1.4%	2.6%	\$1,306	1.0%	1.8%	14	1.9%	2.3%	\$2,143	1.2%	1.7%
	Moderate	174	12.3%	\$25,273	8.1%	19.7%	79	12.0%	16.6%	\$8,276	6.5%	11.6%	95	12.7%	15.0%	\$16,997	9.2%	10.7%
	Middle	344	24.4%	\$53,284	17.1%	36.8%	173	26.2%	37.7%	\$24,222	19.0%	31.8%	171	22.8%	36.3%	\$29,062	15.8%	30.4%
	Upper	868	61.6%	\$228,785	73.4%	40.3%	399	60.5%	43.0%	\$93,544	73.5%	54.9%	469	62.5%	46.3%	\$135,241	73.4%	57.2%
	Unknown	1	0.1%	\$800	0.3%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	1	0.1%	0.0%	\$800	0.4%	0.0%
	<b>Total</b>	<b>1,410</b>	<b>100.0%</b>	<b>\$311,591</b>	<b>100.0%</b>	<b>100.0%</b>	<b>660</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$127,348</b>	<b>100.0%</b>	<b>100.0%</b>	<b>750</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$184,243</b>	<b>100.0%</b>	<b>100.0%</b>
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	3.2%	0	0.0%	2.1%	\$0	0.0%	1.8%	0	0.0%	1.9%	\$0	0.0%	1.6%
	Moderate	15	19.7%	\$881	12.2%	19.7%	5	15.2%	11.8%	\$318	8.5%	9.0%	10	23.3%	13.0%	\$563	16.2%	10.0%
	Middle	15	19.7%	\$925	12.8%	36.8%	4	12.1%	28.9%	\$340	9.1%	23.6%	11	25.6%	31.6%	\$585	16.8%	26.0%
	Upper	46	60.5%	\$5,405	75.0%	40.3%	24	72.7%	57.3%	\$3,080	82.4%	65.5%	22	51.2%	53.5%	\$2,325	66.9%	62.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<b>Total</b>	<b>76</b>	<b>100.0%</b>	<b>\$7,211</b>	<b>100.0%</b>	<b>100.0%</b>	<b>33</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$3,738</b>	<b>100.0%</b>	<b>100.0%</b>	<b>43</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$3,473</b>	<b>100.0%</b>	<b>100.0%</b>
MULTI FAMILY	<b>Multi-Family Units</b>																	
	Low	3	17.6%	\$2,117	2.4%	19.2%	1	12.5%	18.3%	\$483	0.7%	12.5%	2	22.2%	16.6%	\$1,634	7.5%	13.6%
	Moderate	8	47.1%	\$3,748	4.3%	32.0%	2	25.0%	38.4%	\$819	1.3%	25.3%	6	66.7%	36.1%	\$2,929	13.4%	27.1%
	Middle	6	35.3%	\$80,836	93.2%	19.9%	5	62.5%	24.7%	\$63,586	98.0%	28.1%	1	11.1%	22.1%	\$17,250	79.1%	24.6%
	Upper	0	0.0%	\$0	0.0%	28.4%	0	0.0%	18.3%	\$0	0.0%	33.3%	0	0.0%	25.2%	\$0	0.0%	34.7%
	Unknown	0	0.0%	\$0	0.0%	0.5%	0	0.0%	0.2%	\$0	0.0%	0.8%	0	0.0%	0.0%	\$0	0.0%	0.0%
<b>Total</b>	<b>17</b>	<b>100.0%</b>	<b>\$86,701</b>	<b>100.0%</b>	<b>100.0%</b>	<b>8</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$64,888</b>	<b>100.0%</b>	<b>100.0%</b>	<b>9</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$21,813</b>	<b>100.0%</b>	<b>100.0%</b>	
OTHER PURPOSE LOC	Low	31	1.3%	\$2,300	0.7%	3.2%	13	1.4%	1.2%	\$1,025	0.9%	0.8%	18	1.2%	1.4%	\$1,275	0.6%	0.8%
	Moderate	230	9.5%	\$18,998	5.8%	19.7%	97	10.6%	10.4%	\$8,559	7.1%	7.0%	133	8.8%	10.4%	\$10,439	5.1%	6.7%
	Middle	570	23.5%	\$59,786	18.4%	36.8%	217	23.7%	29.0%	\$20,696	17.3%	21.0%	353	23.4%	29.1%	\$39,090	19.0%	21.6%
	Upper	1,595	65.7%	\$244,685	75.1%	40.3%	590	64.3%	59.4%	\$89,448	74.7%	71.2%	1,005	66.6%	59.1%	\$155,237	75.3%	70.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<b>Total</b>	<b>2,426</b>	<b>100.0%</b>	<b>\$325,769</b>	<b>100.0%</b>	<b>100.0%</b>	<b>917</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$119,728</b>	<b>100.0%</b>	<b>100.0%</b>	<b>1,509</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$206,041</b>	<b>100.0%</b>	<b>100.0%</b>

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

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019					Bank & Aggregate Lending Comparison											
		Bank				Owner Occupied Units %	2018			2019								
		Count		Dollar			Count		Dollar			Count		Dollar				
		#	%	\$(000s)	\$ %	#	%	Agg %	Bank \$ (000s)	\$ %	Agg \$ %	#	%	Agg %	Bank \$ (000s)	\$ %	Agg \$ %	
OTHER PURPOSE CLOSED/EXEMPT	Low	1	3.0%	\$200	1.7%	3.2%	0	0.0%	3.3%	\$0	0.0%	1.8%	1	5.6%	4.0%	\$200	2.2%	2.2%
	Moderate	7	21.2%	\$439	3.6%	19.7%	4	26.7%	17.8%	\$215	6.8%	12.6%	3	16.7%	16.9%	\$224	2.5%	9.6%
	Middle	10	30.3%	\$2,275	18.8%	36.8%	5	33.3%	33.0%	\$1,596	50.5%	23.8%	5	27.8%	35.5%	\$679	7.6%	22.4%
	Upper	15	45.5%	\$9,175	75.9%	40.3%	6	40.0%	45.8%	\$1,347	42.7%	61.8%	9	50.0%	43.5%	\$7,828	87.6%	65.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.1%	\$0	0.0%	0.2%
	<i>Total</i>	<i>33</i>	<i>100.0%</i>	<i>\$12,089</i>	<i>100.0%</i>	<i>100.0%</i>	<i>15</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$3,158</i>	<i>100.0%</i>	<i>100.0%</i>	<i>18</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$8,931</i>	<i>100.0%</i>	<i>100.0%</i>
PURPOSE NOT APPLICABLE	Low	0	0.0%	\$0	0.0%	3.2%	0	0.0%	3.9%	\$0	0.0%	2.8%	0	0.0%	4.1%	\$0	0.0%	2.6%
	Moderate	0	0.0%	\$0	0.0%	19.7%	0	0.0%	27.2%	\$0	0.0%	20.8%	0	0.0%	27.0%	\$0	0.0%	20.2%
	Middle	0	0.0%	\$0	0.0%	36.8%	0	0.0%	44.7%	\$0	0.0%	41.5%	0	0.0%	45.0%	\$0	0.0%	41.6%
	Upper	0	0.0%	\$0	0.0%	40.3%	0	0.0%	24.2%	\$0	0.0%	34.9%	0	0.0%	23.9%	\$0	0.0%	35.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.1%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<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>	<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	156	2.8%	\$27,928	2.3%	3.2%	60	2.6%	3.0%	\$10,078	2.0%	3.2%	96	2.9%	3.1%	\$17,850	2.6%	3.3%
	Moderate	768	13.7%	\$116,827	9.7%	19.7%	296	13.1%	18.9%	\$40,498	8.0%	15.1%	472	14.2%	18.3%	\$76,329	10.9%	14.6%
	Middle	1,349	24.1%	\$292,308	24.3%	36.8%	553	24.4%	37.0%	\$143,616	28.5%	31.8%	796	24.0%	36.8%	\$148,692	21.3%	31.1%
	Upper	3,314	59.3%	\$763,310	63.5%	40.3%	1,359	59.9%	41.1%	\$309,247	61.4%	49.8%	1,955	58.9%	41.7%	\$454,063	65.1%	51.0%
	Unknown	1	0.0%	\$800	0.1%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.1%	1	0.0%	0.0%	\$800	0.1%	0.0%
	<i>Total</i>	<i>5,588</i>	<i>100.0%</i>	<i>\$1,201,173</i>	<i>100.0%</i>	<i>100.0%</i>	<i>2,268</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$503,439</i>	<i>100.0%</i>	<i>100.0%</i>	<i>3,320</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$697,734</i>	<i>100.0%</i>	<i>100.0%</i>

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### Borrower Distribution of HMDA Loans

Assessment Area: GA Atlanta

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2017					2017					
		Bank		Families by Family Income	Count		Dollar		Bank	Agg	Bank	Agg
		#	%		\$ (000s)	\$ %	%	#				
HOME PURCHASE	Low	8	1.9%	\$891	0.5%	22.7%	8	1.9%	5.4%	\$891	0.5%	2.6%
	Moderate	65	15.3%	\$10,225	6.0%	16.7%	65	15.3%	17.9%	\$10,225	6.0%	11.8%
	Middle	82	19.2%	\$16,169	9.5%	18.2%	82	19.2%	20.3%	\$16,169	9.5%	17.4%
	Upper	249	58.5%	\$134,048	78.7%	42.4%	249	58.5%	39.5%	\$134,048	78.7%	53.4%
	Unknown	22	5.2%	\$9,101	5.3%	0.0%	22	5.2%	16.9%	\$9,101	5.3%	14.7%
	<i>Total</i>	<i>426</i>	<i>100.0%</i>	<i>\$170,434</i>	<i>100.0%</i>	<i>100.0%</i>	<i>426</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$170,434</i>	<i>100.0%</i>	<i>100.0%</i>
REFINANCE	Low	18	7.3%	\$2,053	3.1%	22.7%	18	7.3%	6.0%	\$2,053	3.1%	3.1%
	Moderate	20	8.2%	\$2,449	3.7%	16.7%	20	8.2%	13.5%	\$2,449	3.7%	9.0%
	Middle	34	13.9%	\$4,759	7.2%	18.2%	34	13.9%	18.7%	\$4,759	7.2%	15.3%
	Upper	142	58.0%	\$51,273	77.9%	42.4%	142	58.0%	40.1%	\$51,273	77.9%	52.2%
	Unknown	31	12.7%	\$5,253	8.0%	0.0%	31	12.7%	21.7%	\$5,253	8.0%	20.4%
	<i>Total</i>	<i>245</i>	<i>100.0%</i>	<i>\$65,787</i>	<i>100.0%</i>	<i>100.0%</i>	<i>245</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$65,787</i>	<i>100.0%</i>	<i>100.0%</i>
HOME IMPROVEMENT	Low	2	14.3%	\$17	1.9%	22.7%	2	14.3%	6.0%	\$17	1.9%	2.7%
	Moderate	1	7.1%	\$3	0.3%	16.7%	1	7.1%	15.0%	\$3	0.3%	8.5%
	Middle	5	35.7%	\$80	8.8%	18.2%	5	35.7%	21.6%	\$80	8.8%	16.1%
	Upper	4	28.6%	\$330	36.5%	42.4%	4	28.6%	53.8%	\$330	36.5%	68.2%
	Unknown	2	14.3%	\$475	52.5%	0.0%	2	14.3%	3.6%	\$475	52.5%	4.5%
	<i>Total</i>	<i>14</i>	<i>100.0%</i>	<i>\$905</i>	<i>100.0%</i>	<i>100.0%</i>	<i>14</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$905</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%	16.7%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	18.2%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	42.4%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	3	100.0%	\$5,437	100.0%	0.0%	3	100.0%	100.0%	\$5,437	100.0%	100.0%
	<i>Total</i>	<i>3</i>	<i>100.0%</i>	<i>\$5,437</i>	<i>100.0%</i>	<i>100.0%</i>	<i>3</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$5,437</i>	<i>100.0%</i>	<i>100.0%</i>
HMDA TOTALS	Low	28	4.1%	\$2,961	1.2%	22.7%	28	4.1%	5.6%	\$2,961	1.2%	2.5%
	Moderate	86	12.5%	\$12,677	5.2%	16.7%	86	12.5%	16.4%	\$12,677	5.2%	9.9%
	Middle	121	17.6%	\$21,008	8.7%	18.2%	121	17.6%	19.9%	\$21,008	8.7%	15.3%
	Upper	395	57.4%	\$185,651	76.5%	42.4%	395	57.4%	40.2%	\$185,651	76.5%	48.5%
	Unknown	58	8.4%	\$20,266	8.4%	0.0%	58	8.4%	17.9%	\$20,266	8.4%	23.8%
	<i>Total</i>	<i>688</i>	<i>100.0%</i>	<i>\$242,563</i>	<i>100.0%</i>	<i>100.0%</i>	<i>688</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$242,563</i>	<i>100.0%</i>	<i>100.0%</i>

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

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison											
		2018, 2019					2018						2019					
		Bank		Families by Family Income		Count	Count		Dollar			Count		Dollar				
		Count	Dollar	%	%		Bank	Agg	Bank	Agg	Bank	Agg	Bank	Agg				
#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %	#	%	%	\$ (000s)	\$ %	\$ %		
HOME PURCHASE	Low	87	5.4%	\$10,935	2.4%	22.7%	24	3.8%	6.3%	\$2,582	1.4%	3.3%	63	6.4%	6.9%	\$8,353	3.1%	3.7%
	Moderate	281	17.3%	\$49,138	10.7%	16.7%	77	12.1%	18.2%	\$12,559	6.8%	12.4%	204	20.6%	21.7%	\$36,579	13.4%	15.3%
	Middle	231	14.2%	\$52,004	11.4%	18.2%	73	11.5%	20.5%	\$15,287	8.3%	17.9%	158	15.9%	21.5%	\$36,717	13.4%	19.5%
	Upper	980	60.3%	\$335,025	73.2%	42.4%	428	67.4%	36.5%	\$147,091	79.7%	49.0%	552	55.7%	34.7%	\$187,934	68.8%	47.5%
	Unknown	47	2.9%	\$10,710	2.3%	0.0%	33	5.2%	18.5%	\$7,060	3.8%	17.4%	14	1.4%	15.2%	\$3,650	1.3%	14.0%
	<b>Total</b>	<b>1,626</b>	<b>100.0%</b>	<b>\$457,812</b>	<b>100.0%</b>	<b>100.0%</b>	<b>635</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$184,579</b>	<b>100.0%</b>	<b>100.0%</b>	<b>991</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$273,233</b>	<b>100.0%</b>	<b>100.0%</b>
REFINANCE	Low	87	6.2%	\$8,433	2.7%	22.7%	49	7.4%	9.0%	\$5,328	4.2%	5.1%	38	5.1%	6.6%	\$3,105	1.7%	3.5%
	Moderate	140	9.9%	\$16,192	5.2%	16.7%	68	10.3%	16.4%	\$6,940	5.4%	11.7%	72	9.6%	14.6%	\$9,252	5.0%	9.5%
	Middle	189	13.4%	\$27,567	8.8%	18.2%	75	11.4%	21.4%	\$9,784	7.7%	18.4%	114	15.2%	18.9%	\$17,783	9.7%	15.6%
	Upper	918	65.1%	\$248,634	79.8%	42.4%	425	64.4%	38.3%	\$100,766	79.1%	49.9%	493	65.7%	39.7%	\$147,868	80.3%	51.2%
	Unknown	76	5.4%	\$10,765	3.5%	0.0%	43	6.5%	14.9%	\$4,530	3.6%	14.9%	33	4.4%	20.2%	\$6,235	3.4%	20.3%
	<b>Total</b>	<b>1,410</b>	<b>100.0%</b>	<b>\$311,591</b>	<b>100.0%</b>	<b>100.0%</b>	<b>660</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$127,348</b>	<b>100.0%</b>	<b>100.0%</b>	<b>750</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$184,243</b>	<b>100.0%</b>	<b>100.0%</b>
HOME IMPROVEMENT	Low	7	9.2%	\$385	5.3%	22.7%	1	3.0%	4.9%	\$68	1.8%	3.0%	6	14.0%	5.5%	\$317	9.1%	3.3%
	Moderate	11	14.5%	\$565	7.8%	16.7%	3	9.1%	11.3%	\$141	3.8%	7.9%	8	18.6%	14.2%	\$424	12.2%	10.4%
	Middle	7	9.2%	\$589	8.2%	18.2%	3	9.1%	20.1%	\$279	7.5%	16.0%	4	9.3%	21.5%	\$310	8.9%	17.0%
	Upper	45	59.2%	\$5,287	73.3%	42.4%	25	75.8%	58.3%	\$3,170	84.8%	63.7%	20	46.5%	55.3%	\$2,117	61.0%	64.7%
	Unknown	6	7.9%	\$385	5.3%	0.0%	1	3.0%	5.4%	\$80	2.1%	9.4%	5	11.6%	3.5%	\$305	8.8%	4.6%
	<b>Total</b>	<b>76</b>	<b>100.0%</b>	<b>\$7,211</b>	<b>100.0%</b>	<b>100.0%</b>	<b>33</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$3,738</b>	<b>100.0%</b>	<b>100.0%</b>	<b>43</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$3,473</b>	<b>100.0%</b>	<b>100.0%</b>
MULTI FAMILY	Low	0	0.0%	\$0	0.0%	22.7%	0	0.0%	0.2%	\$0	0.0%	0.0%	0	0.0%	0.3%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	16.7%	0	0.0%	0.2%	\$0	0.0%	0.0%	0	0.0%	0.3%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	18.2%	0	0.0%	1.7%	\$0	0.0%	0.1%	0	0.0%	0.3%	\$0	0.0%	0.0%
	Upper	2	11.8%	\$4,516	5.2%	42.4%	1	12.5%	2.9%	\$3,956	6.1%	0.2%	1	11.1%	2.3%	\$560	2.6%	0.1%
	Unknown	15	88.2%	\$82,185	94.8%	0.0%	7	87.5%	94.9%	\$60,932	93.9%	99.7%	8	88.9%	96.9%	\$21,253	97.4%	99.9%
	<b>Total</b>	<b>17</b>	<b>100.0%</b>	<b>\$86,701</b>	<b>100.0%</b>	<b>100.0%</b>	<b>8</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$64,888</b>	<b>100.0%</b>	<b>100.0%</b>	<b>9</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$21,813</b>	<b>100.0%</b>	<b>100.0%</b>
OTHER PURPOSE LOC	Low	92	3.8%	\$5,482	1.7%	22.7%	32	3.5%	5.5%	\$2,168	1.8%	2.9%	60	4.0%	5.1%	\$3,314	1.6%	2.7%
	Moderate	173	7.1%	\$14,115	4.3%	16.7%	63	6.9%	11.9%	\$4,924	4.1%	7.0%	110	7.3%	11.5%	\$9,191	4.5%	6.7%
	Middle	385	15.9%	\$37,555	11.5%	18.2%	157	17.1%	18.8%	\$14,057	11.7%	12.9%	228	15.1%	20.0%	\$23,498	11.4%	14.3%
	Upper	1,719	70.9%	\$264,041	81.1%	42.4%	643	70.1%	61.6%	\$97,141	81.1%	74.8%	1,076	71.3%	60.7%	\$166,900	81.0%	73.6%
	Unknown	57	2.3%	\$4,576	1.4%	0.0%	22	2.4%	2.3%	\$1,438	1.2%	2.5%	35	2.3%	2.8%	\$3,138	1.5%	2.9%
	<b>Total</b>	<b>2,426</b>	<b>100.0%</b>	<b>\$325,769</b>	<b>100.0%</b>	<b>100.0%</b>	<b>917</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$119,728</b>	<b>100.0%</b>	<b>100.0%</b>	<b>1,509</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$206,041</b>	<b>100.0%</b>	<b>100.0%</b>

Originations & Purchases  
2019 FFIEC Census Data and 2015 ACS Data

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

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019					Bank & Aggregate Lending Comparison											
		Count	Bank			Families by Family Income %	2018					2019						
			#	%	Dollar \$ (000s)		%	Count		Dollar			Count		Dollar			
								Bank	Agg	Bank	\$ %	Agg	#	%	Agg	Bank	\$ %	Agg
OTHER PURPOSE CLOSED/EXEMPT	Low	5	15.2%	\$305	2.5%	22.7%	4	26.7%	9.4%	\$255	8.1%	5.1%	1	5.6%	9.0%	\$50	0.6%	4.6%
	Moderate	4	12.1%	\$445	3.7%	16.7%	2	13.3%	15.1%	\$161	5.1%	8.3%	2	11.1%	16.9%	\$284	3.2%	9.0%
	Middle	5	15.2%	\$661	5.5%	18.2%	3	20.0%	19.7%	\$447	14.2%	13.3%	2	11.1%	19.4%	\$214	2.4%	13.9%
	Upper	18	54.5%	\$9,763	80.8%	42.4%	5	33.3%	46.9%	\$1,380	43.7%	63.4%	13	72.2%	45.4%	\$8,383	93.9%	63.8%
	Unknown	1	3.0%	\$915	7.6%	0.0%	1	6.7%	8.9%	\$915	29.0%	9.9%	0	0.0%	9.3%	\$0	0.0%	8.7%
	<b>Total</b>	<b>33</b>	<b>100.0%</b>	<b>\$12,089</b>	<b>100.0%</b>	<b>100.0%</b>	<b>15</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$3,158</b>	<b>100.0%</b>	<b>100.0%</b>	<b>18</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$8,931</b>	<b>100.0%</b>	<b>100.0%</b>
PURPOSE NOT APPLICABLE	Low	0	0.0%	\$0	0.0%	22.7%	0	0.0%	1.6%	\$0	0.0%	0.9%	0	0.0%	0.3%	\$0	0.0%	0.2%
	Moderate	0	0.0%	\$0	0.0%	16.7%	0	0.0%	2.0%	\$0	0.0%	1.2%	0	0.0%	0.3%	\$0	0.0%	0.3%
	Middle	0	0.0%	\$0	0.0%	18.2%	0	0.0%	2.2%	\$0	0.0%	1.4%	0	0.0%	0.6%	\$0	0.0%	0.8%
	Upper	0	0.0%	\$0	0.0%	42.4%	0	0.0%	2.3%	\$0	0.0%	2.4%	0	0.0%	1.4%	\$0	0.0%	3.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	91.9%	\$0	0.0%	94.1%	0	0.0%	97.4%	\$0	0.0%	95.4%
	<b>Total</b>	<b>0</b>	<b>0.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>
HMDA TOTALS	Low	278	5.0%	\$25,540	2.1%	22.7%	110	4.9%	6.8%	\$10,401	2.1%	3.3%	168	5.1%	6.6%	\$15,139	2.2%	3.2%
	Moderate	609	10.9%	\$80,455	6.7%	16.7%	213	9.4%	16.7%	\$24,725	4.9%	10.7%	396	11.9%	18.1%	\$55,730	8.0%	11.7%
	Middle	817	14.6%	\$118,376	9.9%	18.2%	311	13.7%	20.1%	\$39,854	7.9%	15.9%	506	15.2%	20.1%	\$78,522	11.3%	16.2%
	Upper	3,682	65.9%	\$867,266	72.2%	42.4%	1,527	67.3%	37.8%	\$353,504	70.2%	44.4%	2,155	64.9%	37.3%	\$513,762	73.6%	44.8%
	Unknown	202	3.6%	\$109,536	9.1%	0.0%	107	4.7%	18.7%	\$74,955	14.9%	25.6%	95	2.9%	18.0%	\$34,581	5.0%	24.0%
	<b>Total</b>	<b>5,588</b>	<b>100.0%</b>	<b>\$1,201,173</b>	<b>100.0%</b>	<b>100.0%</b>	<b>2,268</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$503,439</b>	<b>100.0%</b>	<b>100.0%</b>	<b>3,320</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$697,734</b>	<b>100.0%</b>	<b>100.0%</b>

Originations & Purchases  
2019 FFIEC Census Data and 2015 ACS Data

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

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2017					2017					
		Count	Bank		Total Businesses	Count						
			#	%		Dollar \$ (000s)	%	Bank	Agg	Bank	Agg	
SMALL BUSINESSES	Low	75	4.9%	\$17,933	5.0%	5.1%	75	4.9%	4.5%	\$17,933	5.0%	4.8%
	Moderate	409	27.0%	\$98,944	27.4%	21.3%	409	27.0%	20.0%	\$98,944	27.4%	21.4%
	Middle	526	34.7%	\$118,843	32.9%	31.1%	526	34.7%	29.0%	\$118,843	32.9%	28.1%
	Upper	506	33.4%	\$125,329	34.7%	42.0%	506	33.4%	45.2%	\$125,329	34.7%	44.5%
	Unknown	1	0.1%	\$313	0.1%	0.5%	1	0.1%	0.4%	\$313	0.1%	0.5%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	0.9%	\$0	0.0%	0.7%
	<b>Total</b>	<b>1,517</b>	<b>100.0%</b>	<b>\$361,362</b>	<b>100.0%</b>	<b>100.0%</b>	<b>1,517</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$361,362</b>	<b>100.0%</b>	<b>100.0%</b>
SMALL FARM	Low	0	0.0%	\$0	0.0%	2.3%	0	0.0%	1.3%	\$0	0.0%	0.6%
	Moderate	5	29.4%	\$1,007	44.1%	19.1%	5	29.4%	18.0%	\$1,007	44.1%	25.0%
	Middle	7	41.2%	\$550	24.1%	39.1%	7	41.2%	39.9%	\$550	24.1%	28.1%
	Upper	5	29.4%	\$728	31.9%	39.1%	5	29.4%	38.3%	\$728	31.9%	44.8%
	Unknown	0	0.0%	\$0	0.0%	0.4%	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%	1.4%
	<b>Total</b>	<b>17</b>	<b>100.0%</b>	<b>\$2,285</b>	<b>100.0%</b>	<b>100.0%</b>	<b>17</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$2,285</b>	<b>100.0%</b>	<b>100.0%</b>

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



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## Geographic Distribution of Small Business & Small Farm Loans

Assessment Area: GA Atlanta

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison											
		2018, 2019					2018					2019						
		Count		Dollar		Total Businesses	Count		Dollar			Count		Dollar				
#	%	\$ (000s)	\$ %	%	#	%	Agg %	\$ 000s	\$ %	\$ %	#	%	Agg %	\$ 000s	\$ %	Agg %		
SMALL BUSINESSES	Low	125	4.7%	\$32,915	4.7%	5.4%	67	4.7%	4.6%	\$17,529	4.9%	4.8%	58	4.6%	4.6%	\$15,386	4.6%	4.9%
	Moderate	726	27.0%	\$186,954	26.8%	22.5%	367	25.8%	20.0%	\$91,332	25.4%	22.1%	359	28.4%	20.4%	\$95,622	28.4%	22.0%
	Middle	838	31.2%	\$212,302	30.5%	31.4%	448	31.5%	29.0%	\$109,616	30.4%	27.9%	390	30.8%	29.5%	\$102,686	30.5%	27.7%
	Upper	992	36.9%	\$263,250	37.8%	40.2%	536	37.7%	45.3%	\$141,196	39.2%	44.1%	456	36.0%	44.4%	\$122,054	36.3%	44.3%
	Unknown	4	0.1%	\$1,265	0.2%	0.5%	2	0.1%	0.4%	\$455	0.1%	0.5%	2	0.2%	0.3%	\$810	0.2%	0.4%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	0.8%	\$0	0.0%	0.6%	0	0.0%	0.8%	\$0	0.0%	0.6%
	<b>Total</b>	<b>2,685</b>	<b>100.0%</b>	<b>\$696,686</b>	<b>100.0%</b>	<b>100.0%</b>	<b>1,420</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$360,128</b>	<b>100.0%</b>	<b>100.0%</b>	<b>1,265</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$336,558</b>	<b>100.0%</b>	<b>100.0%</b>
SMALL FARM					<b>Total Farms</b>													
	Low	0	0.0%	\$0	0.0%	2.3%	0	0.0%	1.0%	\$0	0.0%	4.2%	0	0.0%	1.5%	\$0	0.0%	3.1%
	Moderate	2	28.6%	\$301	39.3%	18.5%	0	0.0%	19.2%	\$0	0.0%	23.2%	2	66.7%	22.2%	\$301	71.3%	27.7%
	Middle	4	57.1%	\$252	32.9%	40.3%	3	75.0%	42.4%	\$131	38.2%	42.4%	1	33.3%	35.2%	\$121	28.7%	35.2%
	Upper	1	14.3%	\$212	27.7%	38.5%	1	25.0%	35.5%	\$212	61.8%	28.8%	0	0.0%	39.3%	\$0	0.0%	32.9%
	Unknown	0	0.0%	\$0	0.0%	0.4%	0	0.0%	0.2%	\$0	0.0%	0.3%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	1.7%	\$0	0.0%	1.0%	0	0.0%	1.7%	\$0	0.0%	1.1%
<b>Total</b>	<b>7</b>	<b>100.0%</b>	<b>\$765</b>	<b>100.0%</b>	<b>100.0%</b>	<b>4</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$343</b>	<b>100.0%</b>	<b>100.0%</b>	<b>3</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$422</b>	<b>100.0%</b>	<b>100.0%</b>	

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2019 FFIEC Census Data and 2019 D&B Information

## Appendices

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

Assessment Area: GA Atlanta

Product Type		Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison						
		2017					2017						
		Bank		Total		Businesses	Count		Agg	Dollar		Agg	
Count	Dollar	Dollar	%	#	%		\$ 000s	\$ %		\$ %			
		#	%	\$ (000s)	\$ %	%	#	%	%	\$ 000s	\$ %	\$ %	
Small Business	Revenue	\$1 Million or Less	872	57.5%	\$160,786	44.5%	91.3%	872	57.5%	52.5%	\$160,786	44.5%	36.5%
		Over \$1 Million	639	42.1%	\$200,161	55.4%	8.0%	639	42.1%				
		<i>Total Rev. available</i>	1,511	99.6%	\$360,947	99.9%	99.3%	1,511	99.6%				
		Rev. Not Known	6	0.4%	\$415	0.1%	0.7%	6	0.4%				
	<b>Total</b>	<b>1,517</b>	<b>100.0%</b>	<b>\$361,362</b>	<b>100.0%</b>	<b>100.0%</b>	<b>1,517</b>	<b>100.0%</b>					
	Loan Size	\$100,000 or Less	690	45.5%	\$34,017	9.4%		690	45.5%	94.7%	\$34,017	9.4%	41.5%
		\$100,001 - \$250,000	337	22.2%	\$61,987	17.2%		337	22.2%	2.6%	\$61,987	17.2%	14.2%
		\$250,001 - \$1 Million	490	32.3%	\$265,358	73.4%		490	32.3%	2.7%	\$265,358	73.4%	44.4%
		<b>Total</b>	<b>1,517</b>	<b>100.0%</b>	<b>\$361,362</b>	<b>100.0%</b>		<b>1,517</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$361,362</b>	<b>100.0%</b>	<b>100.0%</b>
	Loan Size & Rev \$1 Mill or Less	\$100,000 or Less	489	56.1%	\$23,274	14.5%							
\$100,001 - \$250,000		185	21.2%	\$33,246	20.7%								
\$250,001 - \$1 Million		198	22.7%	\$104,266	64.8%								
<b>Total</b>		<b>872</b>	<b>100.0%</b>	<b>\$160,786</b>	<b>100.0%</b>								
Small Farm	Revenue	\$1 Million or Less	13	76.5%	\$879	38.5%	<b>97.6%</b>	13	76.5%	54.0%	\$879	38.5%	56.8%
		Over \$1 Million	4	23.5%	\$1,406	61.5%	2.4%	4	23.5%				
		<i>Total Rev. available</i>	17	100.0%	\$2,285	100.0%	100.0%	17	100.0%				
		Not Known	0	0.0%	\$0	0.0%	0.0%	0	0.0%				
	<b>Total</b>	<b>17</b>	<b>100.0%</b>	<b>\$2,285</b>	<b>100.0%</b>	<b>100.0%</b>	<b>17</b>	<b>100.0%</b>					
	Loan Size	\$100,000 or Less	11	64.7%	\$442	19.3%		11	64.7%	90.7%	\$442	19.3%	41.9%
		\$100,001 - \$250,000	2	11.8%	\$335	14.7%		2	11.8%	5.5%	\$335	14.7%	21.5%
		\$250,001 - \$500,000	4	23.5%	\$1,508	66.0%		4	23.5%	3.9%	\$1,508	66.0%	36.6%
		<b>Total</b>	<b>17</b>	<b>100.0%</b>	<b>\$2,285</b>	<b>100.0%</b>		<b>17</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$2,285</b>	<b>100.0%</b>	<b>100.0%</b>
	Loan Size & Rev \$1 Mill or Less	\$100,000 or Less	11	84.6%	\$442	50.3%							
\$100,001 - \$250,000		1	7.7%	\$185	21.0%								
\$250,001 - \$500,000		1	7.7%	\$252	28.7%								
<b>Total</b>		<b>13</b>	<b>100.0%</b>	<b>\$879</b>	<b>100.0%</b>								

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

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

Assessment Area: GA Atlanta

Product Type		Bank Lending & Demographic Data Comparison 2018, 2019					Bank & Aggregate Lending Comparison												
		Bank				Total Businesses	2018			2019									
		Count		Dollar			Count	Dollar		Count		Dollar							
		#	%	\$ (000s)	\$ %	%		Bank	Agg	Bank	Agg	Bank	Agg	Bank	Agg	Bank	Agg		
Small Business	Revenue	\$1 Million or Less	1,253	46.7%	\$228,840	32.8%	92.8%	691	48.7%	46.8%	\$126,064	35.0%	33.0%	562	44.4%	48.1%	\$102,776	30.5%	32.9%
		Over \$1 Million	1,360	50.7%	\$448,010	64.3%	6.4%	693	48.8%					667	52.7%				
		Total Rev. available	2,613	97.4%	\$676,850	97.1%	99.2%	1,384	97.5%					1,229	97.1%				
		Rev. Not Known	72	2.7%	\$19,836	2.8%	0.8%	36	2.5%					36	2.8%				
		Total	2,685	100.0%	\$696,686	100.0%	100.0%	1,420	100.0%					1,265	100.0%				
	Loan Size	\$100,000 or Less	1,087	40.5%	\$55,475	8.0%		589	41.5%	95.0%	\$29,019	8.1%	43.2%	498	39.4%	95.1%	\$26,456	7.9%	44.1%
		\$100,001 - \$250,000	612	22.8%	\$109,885	15.8%		315	22.2%	2.5%	\$57,355	15.9%	13.4%	297	23.5%	2.5%	\$52,530	15.6%	13.6%
		\$250,001 - \$1 Million	986	36.7%	\$531,326	76.3%		516	36.3%	2.6%	\$273,754	76.0%	43.4%	470	37.2%	2.4%	\$257,572	76.5%	42.2%
		Total	2,685	100.0%	\$696,686	100.0%		1,420	100.0%	100.0%	\$360,128	100.0%	100.0%	1,265	100.0%	100.0%	\$336,558	100.0%	100.0%
	Loan Size & Rev \$1 Mill or Less	\$100,000 or Less	679	54.2%	\$32,120	14.0%													
		\$100,001 - \$250,000	278	22.2%	\$48,219	21.1%													
		\$250,001 - \$1 Million	296	23.6%	\$148,501	64.9%													
		Total	1,253	100.0%	\$228,840	100.0%													
Small Farm	Revenue	\$1 Million or Less	7	100.0%	\$765	100.0%	98.3%	4	100.0%	41.4%	\$343	100.0%	43.5%	3	100.0%	58.5%	\$422	100.0%	53.6%
		Over \$1 Million	0	0.0%	\$0	0.0%	1.6%	0	0.0%					0	0.0%				
		Total Rev. available	7	100.0%	\$765	100.0%	99.9%	4	100.0%					3	100.0%				
		Not Known	0	0.0%	\$0	0.0%	0.1%	0	0.0%					0	0.0%				
		Total	7	100.0%	\$765	100.0%	100.0%	4	100.0%					3	100.0%				
	Loan Size	\$100,000 or Less	3	42.9%	\$131	17.1%		3	75.0%	94.1%	\$131	38.2%	60.0%	0	0.0%	94.1%	\$0	0.0%	54.7%
		\$100,001 - \$250,000	4	57.1%	\$634	82.9%		1	25.0%	4.9%	\$212	61.8%	27.2%	3	100.0%	4.6%	\$422	100.0%	26.8%
		\$250,001 - \$500,000	0	0.0%	\$0	0.0%		0	0.0%	1.0%	\$0	0.0%	12.8%	0	0.0%	1.3%	\$0	0.0%	18.4%
		Total	7	100.0%	\$765	100.0%		4	100.0%	100.0%	\$343	100.0%	100.0%	3	100.0%	100.0%	\$422	100.0%	100.0%
	Loan Size & Rev \$1 Mill or Less	\$100,000 or Less	3	42.9%	\$131	17.1%													
		\$100,001 - \$250,000	4	57.1%	\$634	82.9%													
		\$250,001 - \$500,000	0	0.0%	\$0	0.0%													
		Total	7	100.0%	\$765	100.0%													

Originations & Purchases

Aggregate data is unavailable for loans to businesses/farms with revenue over \$1 million or revenue unknown, and for loan size by revenue.  
2019 FFIEC Census Data and 2019 D&B Information

## Appendices

### Geographic Distribution of HMDA Loans

Assessment Area: SC Charleston

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2017					2017					
		Count		Bank		Owner Occupied Units	Count			Dollar		
		#	%	\$ (000s)	\$ %		%	Bank	Agg	Bank	Agg	
		#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %
HOME PURCHASE	Low	1	2.0%	\$648	1.8%	3.3%	1	2.0%	1.8%	\$648	1.8%	1.6%
	Moderate	2	3.9%	\$3,119	8.8%	19.1%	2	3.9%	12.8%	\$3,119	8.8%	8.5%
	Middle	13	25.5%	\$3,581	10.1%	42.4%	13	25.5%	47.3%	\$3,581	10.1%	39.4%
	Upper	30	58.8%	\$23,586	66.6%	34.9%	30	58.8%	37.8%	\$23,586	66.6%	49.8%
	Unknown	5	9.8%	\$4,456	12.6%	0.3%	5	9.8%	0.4%	\$4,456	12.6%	0.7%
	<i>Total</i>	<i>51</i>	<i>100.0%</i>	<i>\$35,390</i>	<i>100.0%</i>	<i>100.0%</i>	<i>51</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$35,390</i>	<i>100.0%</i>	<i>100.0%</i>
REFINANCE	Low	0	0.0%	\$0	0.0%	3.3%	0	0.0%	2.0%	\$0	0.0%	1.8%
	Moderate	2	6.9%	\$261	2.7%	19.1%	2	6.9%	13.4%	\$261	2.7%	8.6%
	Middle	12	41.4%	\$2,321	23.9%	42.4%	12	41.4%	42.3%	\$2,321	23.9%	33.0%
	Upper	14	48.3%	\$6,802	70.2%	34.9%	14	48.3%	41.7%	\$6,802	70.2%	55.7%
	Unknown	1	3.4%	\$312	3.2%	0.3%	1	3.4%	0.5%	\$312	3.2%	0.9%
	<i>Total</i>	<i>29</i>	<i>100.0%</i>	<i>\$9,696</i>	<i>100.0%</i>	<i>100.0%</i>	<i>29</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$9,696</i>	<i>100.0%</i>	<i>100.0%</i>
HOME IMPROVEMENT	Low	1	50.0%	\$596	74.9%	3.3%	1	50.0%	2.6%	\$596	74.9%	4.0%
	Moderate	0	0.0%	\$0	0.0%	19.1%	0	0.0%	16.8%	\$0	0.0%	7.8%
	Middle	0	0.0%	\$0	0.0%	42.4%	0	0.0%	44.1%	\$0	0.0%	26.2%
	Upper	1	50.0%	\$200	25.1%	34.9%	1	50.0%	36.0%	\$200	25.1%	61.0%
	Unknown	0	0.0%	\$0	0.0%	0.3%	0	0.0%	0.4%	\$0	0.0%	1.0%
	<i>Total</i>	<i>2</i>	<i>100.0%</i>	<i>\$796</i>	<i>100.0%</i>	<i>100.0%</i>	<i>2</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$796</i>	<i>100.0%</i>	<i>100.0%</i>
MULTI FAMILY	Low	0	0.0%	\$0	0.0%	10.7%	0	0.0%	23.2%	\$0	0.0%	21.0%
	Moderate	0	0.0%	\$0	0.0%	20.7%	0	0.0%	23.2%	\$0	0.0%	16.9%
	Middle	0	0.0%	\$0	0.0%	39.1%	0	0.0%	35.7%	\$0	0.0%	36.4%
	Upper	0	0.0%	\$0	0.0%	27.6%	0	0.0%	14.3%	\$0	0.0%	25.4%
	Unknown	0	0.0%	\$0	0.0%	2.0%	0	0.0%	3.6%	\$0	0.0%	0.3%
	<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>
HMDA TOTALS	Low	2	2.4%	\$1,244	2.7%	3.3%	2	2.4%	2.0%	\$1,244	2.7%	2.5%
	Moderate	4	4.9%	\$3,380	7.4%	19.1%	4	4.9%	13.1%	\$3,380	7.4%	8.9%
	Middle	25	30.5%	\$5,902	12.9%	42.4%	25	30.5%	45.8%	\$5,902	12.9%	37.4%
	Upper	45	54.9%	\$30,588	66.7%	34.9%	45	54.9%	38.7%	\$30,588	66.7%	50.5%
	Unknown	6	7.3%	\$4,768	10.4%	0.3%	6	7.3%	0.4%	\$4,768	10.4%	0.7%
	<i>Total</i>	<i>82</i>	<i>100.0%</i>	<i>\$45,882</i>	<i>100.0%</i>	<i>100.0%</i>	<i>82</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$45,882</i>	<i>100.0%</i>	<i>100.0%</i>

Originations & Purchases  
2017 FFIEC Census Data and 2015 ACS Data

# Appendices

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

Assessment Area: SC Charleston

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison											
		2018, 2019					2018						2019					
		Bank		Owner Occupied Units			Count			Dollar			Count			Dollar		
		Count	Dollar	Count	Count	Count	Bank	Agg	Agg	Bank	Agg	Agg	Bank	Agg	Agg			
#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %	#	%	%	\$ (000s)	\$ %	\$ %		
HOME PURCHASE	Low	7	2.9%	\$1,720	2.6%	3.3%	4	7.4%	2.3%	\$666	3.1%	1.8%	3	1.6%	2.2%	\$1,054	2.3%	1.8%
	Moderate	42	17.5%	\$7,594	11.3%	19.1%	8	14.8%	11.2%	\$1,330	6.2%	7.5%	34	18.3%	12.8%	\$6,264	13.7%	8.8%
	Middle	90	37.5%	\$18,508	27.6%	42.4%	16	29.6%	48.9%	\$3,378	15.8%	40.5%	74	39.8%	47.6%	\$15,130	33.0%	39.9%
	Upper	100	41.7%	\$39,248	58.4%	34.9%	25	46.3%	37.3%	\$15,906	74.4%	49.7%	75	40.3%	37.1%	\$23,342	51.0%	49.0%
	Unknown	1	0.4%	\$109	0.2%	0.3%	1	1.9%	0.3%	\$109	0.5%	0.4%	0	0.0%	0.3%	\$0	0.0%	0.5%
	<b>Total</b>	<b>240</b>	<b>100.0%</b>	<b>\$67,179</b>	<b>100.0%</b>	<b>100.0%</b>	<b>54</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$21,389</b>	<b>100.0%</b>	<b>100.0%</b>	<b>186</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$45,790</b>	<b>100.0%</b>	<b>100.0%</b>
REFINANCE	Low	5	3.0%	\$2,467	4.2%	3.3%	0	0.0%	2.5%	\$0	0.0%	2.2%	5	5.1%	1.6%	\$2,467	6.1%	1.4%
	Moderate	15	9.1%	\$2,258	3.8%	19.1%	6	9.0%	14.3%	\$462	2.5%	9.2%	9	9.2%	11.2%	\$1,796	4.5%	7.4%
	Middle	33	20.0%	\$9,769	16.5%	42.4%	12	17.9%	41.1%	\$2,090	11.1%	32.3%	21	21.4%	43.3%	\$7,679	19.0%	33.8%
	Upper	107	64.8%	\$42,434	71.7%	34.9%	45	67.2%	41.7%	\$14,866	79.0%	55.6%	62	63.3%	43.6%	\$27,568	68.4%	57.0%
	Unknown	5	3.0%	\$2,221	3.8%	0.3%	4	6.0%	0.4%	\$1,411	7.5%	0.7%	1	1.0%	0.3%	\$810	2.0%	0.4%
	<b>Total</b>	<b>165</b>	<b>100.0%</b>	<b>\$59,149</b>	<b>100.0%</b>	<b>100.0%</b>	<b>67</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$18,829</b>	<b>100.0%</b>	<b>100.0%</b>	<b>98</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$40,320</b>	<b>100.0%</b>	<b>100.0%</b>
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	3.3%	0	0.0%	2.1%	\$0	0.0%	3.3%	0	0.0%	1.8%	\$0	0.0%	2.6%
	Moderate	1	8.3%	\$30	0.5%	19.1%	0	0.0%	9.6%	\$0	0.0%	7.4%	1	10.0%	9.3%	\$30	0.6%	6.8%
	Middle	4	33.3%	\$3,453	62.8%	42.4%	1	50.0%	38.5%	\$77	34.2%	29.6%	3	30.0%	36.8%	\$3,376	64.0%	28.6%
	Upper	6	50.0%	\$1,266	23.0%	34.9%	1	50.0%	49.3%	\$148	65.8%	59.2%	5	50.0%	51.7%	\$1,118	21.2%	60.9%
	Unknown	1	8.3%	\$750	13.6%	0.3%	0	0.0%	0.4%	\$0	0.0%	0.5%	1	10.0%	0.5%	\$750	14.2%	1.1%
	<b>Total</b>	<b>12</b>	<b>100.0%</b>	<b>\$5,499</b>	<b>100.0%</b>	<b>100.0%</b>	<b>2</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$225</b>	<b>100.0%</b>	<b>100.0%</b>	<b>10</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$5,274</b>	<b>100.0%</b>	<b>100.0%</b>
MULTI FAMILY	<b>Multi-Family Units</b>					1	100.0%	30.8%	\$319	100.0%	17.7%	2	33.3%	27.6%	\$2,292	33.2%	15.4%	
	Low	3	42.9%	\$2,611	36.2%	10.7%	0	0.0%	17.6%	\$0	0.0%	18.2%	0	0.0%	17.1%	\$0	0.0%	8.7%
	Moderate	0	0.0%	\$0	0.0%	20.7%	0	0.0%	25.3%	\$0	0.0%	34.8%	4	66.7%	39.5%	\$4,606	66.8%	46.8%
	Middle	4	57.1%	\$4,606	63.8%	39.1%	0	0.0%	24.2%	\$0	0.0%	28.8%	0	0.0%	13.2%	\$0	0.0%	24.7%
	Upper	0	0.0%	\$0	0.0%	27.6%	0	0.0%	2.2%	\$0	0.0%	0.5%	0	0.0%	2.6%	\$0	0.0%	4.5%
	Unknown	0	0.0%	\$0	0.0%	2.0%	0	0.0%	2.2%	\$0	0.0%	0.5%	0	0.0%	2.6%	\$0	0.0%	4.5%
<b>Total</b>	<b>7</b>	<b>100.0%</b>	<b>\$7,217</b>	<b>100.0%</b>	<b>100.0%</b>	<b>1</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$319</b>	<b>100.0%</b>	<b>100.0%</b>	<b>6</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$6,898</b>	<b>100.0%</b>	<b>100.0%</b>	
OTHER PURPOSE LOC	Low	3	1.1%	\$565	1.5%	3.3%	3	3.9%	1.2%	\$565	4.3%	0.8%	0	0.0%	1.1%	\$0	0.0%	1.2%
	Moderate	15	5.4%	\$1,281	3.3%	19.1%	3	3.9%	7.5%	\$271	2.1%	4.5%	12	6.0%	8.5%	\$1,010	3.9%	5.3%
	Middle	88	31.8%	\$9,467	24.3%	42.4%	28	36.4%	32.1%	\$3,718	28.4%	23.9%	60	30.0%	34.1%	\$5,749	22.3%	22.8%
	Upper	170	61.4%	\$27,411	70.5%	34.9%	43	55.8%	58.6%	\$8,549	65.2%	70.3%	127	63.5%	55.7%	\$18,862	73.1%	69.8%
	Unknown	1	0.4%	\$175	0.4%	0.3%	0	0.0%	0.7%	\$0	0.0%	0.4%	1	0.5%	0.7%	\$175	0.7%	1.0%
	<b>Total</b>	<b>277</b>	<b>100.0%</b>	<b>\$38,899</b>	<b>100.0%</b>	<b>100.0%</b>	<b>77</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$13,103</b>	<b>100.0%</b>	<b>100.0%</b>	<b>200</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$25,796</b>	<b>100.0%</b>	<b>100.0%</b>

Originations & Purchases  
2019 FFIEC Census Data and 2010 ACS Data

# Appendices

**Geographic Distribution of HMDA Loans - Table 2 of 2**  
Assessment Area: SC Charleston

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019					Bank & Aggregate Lending Comparison											
		Bank				Owner Occupied Units %	2018					2019						
		Count		Dollar			Count		Dollar			Count		Dollar				
		#	%	\$ (000s)	\$ %	Bank #	Agg %	Bank \$ (000s)	Agg \$ %	Agg \$ %	Bank #	Agg %	Bank \$ (000s)	Agg \$ %	Agg \$ %			
OTHER PURPOSE CLOSED/EXEMPT	Low	1	25.0%	\$90	9.6%	3.3%	1	33.3%	1.8%	\$90	14.1%	1.2%	0	0.0%	2.3%	\$0	0.0%	1.1%
	Moderate	0	0.0%	\$0	0.0%	19.1%	0	0.0%	8.3%	\$0	0.0%	2.8%	0	0.0%	11.0%	\$0	0.0%	5.7%
	Middle	0	0.0%	\$0	0.0%	42.4%	0	0.0%	42.0%	\$0	0.0%	15.4%	0	0.0%	40.9%	\$0	0.0%	26.6%
	Upper	3	75.0%	\$850	90.4%	34.9%	2	66.7%	47.2%	\$550	85.9%	80.0%	1	100.0%	45.5%	\$300	100.0%	65.7%
	Unknown	0	0.0%	\$0	0.0%	0.3%	0	0.0%	0.7%	\$0	0.0%	0.7%	0	0.0%	0.3%	\$0	0.0%	0.9%
	<i>Total</i>	<i>4</i>	<i>100.0%</i>	<i>\$940</i>	<i>100.0%</i>	<i>100.0%</i>	<i>3</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$640</i>	<i>100.0%</i>	<i>100.0%</i>	<i>1</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$300</i>	<i>100.0%</i>	<i>100.0%</i>
PURPOSE NOT APPLICABLE	Low	0	0.0%	\$0	0.0%	3.3%	0	0.0%	3.1%	\$0	0.0%	0.9%	0	0.0%	2.7%	\$0	0.0%	0.9%
	Moderate	0	0.0%	\$0	0.0%	19.1%	0	0.0%	23.5%	\$0	0.0%	26.9%	0	0.0%	21.5%	\$0	0.0%	17.8%
	Middle	0	0.0%	\$0	0.0%	42.4%	0	0.0%	48.2%	\$0	0.0%	35.6%	0	0.0%	46.7%	\$0	0.0%	39.1%
	Upper	0	0.0%	\$0	0.0%	34.9%	0	0.0%	25.0%	\$0	0.0%	35.4%	0	0.0%	29.1%	\$0	0.0%	42.2%
	Unknown	0	0.0%	\$0	0.0%	0.3%	0	0.0%	0.2%	\$0	0.0%	1.2%	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>	<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	19	2.7%	\$7,453	4.2%	3.3%	9	4.4%	2.4%	\$1,640	3.0%	3.0%	10	2.0%	2.0%	\$5,813	4.7%	2.3%
	Moderate	73	10.4%	\$11,163	6.2%	19.1%	17	8.3%	11.9%	\$2,063	3.8%	8.7%	56	11.2%	12.1%	\$9,100	7.3%	8.3%
	Middle	219	31.1%	\$45,803	25.6%	42.4%	57	27.9%	46.1%	\$9,263	17.0%	37.8%	162	32.3%	45.3%	\$36,540	29.4%	37.7%
	Upper	386	54.8%	\$111,209	62.2%	34.9%	116	56.9%	39.3%	\$40,019	73.4%	50.0%	270	53.9%	40.2%	\$71,190	57.2%	51.1%
	Unknown	8	1.1%	\$3,255	1.8%	0.3%	5	2.5%	0.3%	\$1,520	2.8%	0.5%	3	0.6%	0.3%	\$1,735	1.4%	0.6%
	<i>Total</i>	<i>705</i>	<i>100.0%</i>	<i>\$178,883</i>	<i>100.0%</i>	<i>100.0%</i>	<i>204</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$54,505</i>	<i>100.0%</i>	<i>100.0%</i>	<i>501</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$124,378</i>	<i>100.0%</i>	<i>100.0%</i>

Originations & Purchases  
2019 FFIEC Census Data and 2010 ACS Data

## Appendices

### Borrower Distribution of HMDA Loans

Assessment Area: SC Charleston

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2017					2017					
		Bank		Families by Family Income	Count		Dollar		Bank	Agg	Bank	Agg
		#	%		\$ (000s)	\$ %	#	%				
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	22.6%	0	0.0%	4.3%	\$0	0.0%	1.9%
	Moderate	2	3.9%	\$382	1.1%	16.7%	2	3.9%	18.2%	\$382	1.1%	11.8%
	Middle	4	7.8%	\$651	1.8%	19.9%	4	7.8%	22.3%	\$651	1.8%	18.5%
	Upper	31	60.8%	\$18,439	52.1%	40.8%	31	60.8%	40.2%	\$18,439	52.1%	53.5%
	Unknown	14	27.5%	\$15,918	45.0%	0.0%	14	27.5%	14.9%	\$15,918	45.0%	14.3%
	<i>Total</i>	<i>51</i>	<i>100.0%</i>	<i>\$35,390</i>	<i>100.0%</i>	<i>100.0%</i>	<i>51</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$35,390</i>	<i>100.0%</i>	<i>100.0%</i>
REFINANCE	Low	1	3.4%	\$58	0.6%	22.6%	1	3.4%	5.2%	\$58	0.6%	2.4%
	Moderate	2	6.9%	\$250	2.6%	16.7%	2	6.9%	14.8%	\$250	2.6%	9.0%
	Middle	6	20.7%	\$1,350	13.9%	19.9%	6	20.7%	20.3%	\$1,350	13.9%	15.3%
	Upper	12	41.4%	\$4,922	50.8%	40.8%	12	41.4%	39.6%	\$4,922	50.8%	54.1%
	Unknown	8	27.6%	\$3,116	32.1%	0.0%	8	27.6%	20.1%	\$3,116	32.1%	19.1%
	<i>Total</i>	<i>29</i>	<i>100.0%</i>	<i>\$9,696</i>	<i>100.0%</i>	<i>100.0%</i>	<i>29</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$9,696</i>	<i>100.0%</i>	<i>100.0%</i>
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	22.6%	0	0.0%	10.3%	\$0	0.0%	2.6%
	Moderate	0	0.0%	\$0	0.0%	16.7%	0	0.0%	17.4%	\$0	0.0%	8.0%
	Middle	0	0.0%	\$0	0.0%	19.9%	0	0.0%	22.0%	\$0	0.0%	15.4%
	Upper	0	0.0%	\$0	0.0%	40.8%	0	0.0%	45.3%	\$0	0.0%	63.8%
	Unknown	2	100.0%	\$796	100.0%	0.0%	2	100.0%	5.0%	\$796	100.0%	10.2%
	<i>Total</i>	<i>2</i>	<i>100.0%</i>	<i>\$796</i>	<i>100.0%</i>	<i>100.0%</i>	<i>2</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$796</i>	<i>100.0%</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%	16.7%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	19.9%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	40.8%	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	1.2%	\$58	0.1%	22.6%	1	1.2%	4.8%	\$58	0.1%	2.0%
	Moderate	4	4.9%	\$632	1.4%	16.7%	4	4.9%	17.2%	\$632	1.4%	10.5%
	Middle	10	12.2%	\$2,001	4.4%	19.9%	10	12.2%	21.7%	\$2,001	4.4%	16.9%
	Upper	43	52.4%	\$23,361	50.9%	40.8%	43	52.4%	40.2%	\$23,361	50.9%	51.7%
	Unknown	24	29.3%	\$19,830	43.2%	0.0%	24	29.3%	16.0%	\$19,830	43.2%	18.9%
	<i>Total</i>	<i>82</i>	<i>100.0%</i>	<i>\$45,882</i>	<i>100.0%</i>	<i>100.0%</i>	<i>82</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$45,882</i>	<i>100.0%</i>	<i>100.0%</i>

Originations & Purchases  
2017 FFIEC Census Data and 2015 ACS Data

# Appendices

**Borrower Distribution of HMDA Loans - Table 1 of 2**  
Assessment Area: SC Charleston

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison											
		2018, 2019					2018						2019					
		Count		Dollar		Families by Family Income %	Count		Dollar		Agg %	Agg \$ %	Count		Dollar			
		#	%	\$ (000s)	\$ %		Bank #	Agg %	Bank \$ (000s)	\$ %			Bank #	Agg %	Bank \$ (000s)	\$ %	Agg \$ %	
HOME PURCHASE	Low	26	10.8%	\$3,816	5.7%	22.6%	5	9.3%	5.2%	\$683	3.2%	2.5%	21	11.3%	5.5%	\$3,133	6.8%	2.7%
	Moderate	68	28.3%	\$12,676	18.9%	16.7%	12	22.2%	18.2%	\$2,255	10.5%	11.9%	56	30.1%	21.3%	\$10,421	22.8%	14.4%
	Middle	40	16.7%	\$8,235	12.3%	19.9%	9	16.7%	21.7%	\$1,769	8.3%	18.0%	31	16.7%	21.3%	\$6,466	14.1%	18.2%
	Upper	97	40.4%	\$39,966	59.5%	40.8%	23	42.6%	36.4%	\$15,499	72.5%	50.2%	74	39.8%	34.5%	\$24,467	53.4%	48.3%
	Unknown	9	3.8%	\$2,486	3.7%	0.0%	5	9.3%	18.5%	\$1,183	5.5%	17.5%	4	2.2%	17.4%	\$1,303	2.8%	16.4%
	<b>Total</b>	<b>240</b>	<b>100.0%</b>	<b>\$67,179</b>	<b>100.0%</b>	<b>100.0%</b>	<b>54</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$21,389</b>	<b>100.0%</b>	<b>100.0%</b>	<b>186</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$45,790</b>	<b>100.0%</b>	<b>100.0%</b>
REFINANCE	Low	4	2.4%	\$279	0.5%	22.6%	1	1.5%	8.7%	\$19	0.1%	4.5%	3	3.1%	5.3%	\$260	0.6%	2.7%
	Moderate	13	7.9%	\$1,607	2.7%	16.7%	9	13.4%	17.8%	\$1,046	5.6%	11.4%	4	4.1%	13.1%	\$561	1.4%	7.9%
	Middle	15	9.1%	\$2,486	4.2%	19.9%	5	7.5%	21.0%	\$466	2.5%	17.1%	10	10.2%	17.8%	\$2,020	5.0%	13.6%
	Upper	118	71.5%	\$48,509	82.0%	40.8%	45	67.2%	37.4%	\$15,777	83.8%	51.8%	73	74.5%	36.6%	\$32,732	81.2%	50.0%
	Unknown	15	9.1%	\$6,268	10.6%	0.0%	7	10.4%	15.2%	\$1,521	8.1%	15.3%	8	8.2%	27.2%	\$4,747	11.8%	25.8%
	<b>Total</b>	<b>165</b>	<b>100.0%</b>	<b>\$59,149</b>	<b>100.0%</b>	<b>100.0%</b>	<b>67</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$18,829</b>	<b>100.0%</b>	<b>100.0%</b>	<b>98</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$40,320</b>	<b>100.0%</b>	<b>100.0%</b>
HOME IMPROVEMENT	Low	1	8.3%	\$30	0.5%	22.6%	0	0.0%	5.5%	\$0	0.0%	3.2%	1	10.0%	4.4%	\$30	0.6%	2.5%
	Moderate	1	8.3%	\$36	0.7%	16.7%	0	0.0%	12.4%	\$0	0.0%	7.7%	1	10.0%	13.9%	\$36	0.7%	9.1%
	Middle	3	25.0%	\$488	8.9%	19.9%	1	50.0%	20.2%	\$77	34.2%	13.8%	2	20.0%	21.0%	\$411	7.8%	14.7%
	Upper	4	33.3%	\$608	11.1%	40.8%	1	50.0%	55.2%	\$148	65.8%	64.1%	3	30.0%	57.5%	\$460	8.7%	64.8%
	Unknown	3	25.0%	\$4,337	78.9%	0.0%	0	0.0%	6.6%	\$0	0.0%	11.1%	3	30.0%	3.3%	\$4,337	82.2%	8.9%
	<b>Total</b>	<b>12</b>	<b>100.0%</b>	<b>\$5,499</b>	<b>100.0%</b>	<b>100.0%</b>	<b>2</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$225</b>	<b>100.0%</b>	<b>100.0%</b>	<b>10</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$5,274</b>	<b>100.0%</b>	<b>100.0%</b>
MULTI FAMILY	Low	0	0.0%	\$0	0.0%	22.6%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	16.7%	0	0.0%	1.1%	\$0	0.0%	0.1%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	19.9%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	2.6%	\$0	0.0%	0.1%
	Upper	0	0.0%	\$0	0.0%	40.8%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	1.3%	\$0	0.0%	0.4%
	Unknown	7	100.0%	\$7,217	100.0%	0.0%	1	100.0%	98.9%	\$319	100.0%	99.9%	6	100.0%	96.1%	\$6,898	100.0%	99.4%
	<b>Total</b>	<b>7</b>	<b>100.0%</b>	<b>\$7,217</b>	<b>100.0%</b>	<b>100.0%</b>	<b>1</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$319</b>	<b>100.0%</b>	<b>100.0%</b>	<b>6</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$6,898</b>	<b>100.0%</b>	<b>100.0%</b>
OTHER PURPOSE LOC	Low	4	1.4%	\$277	0.7%	22.6%	1	1.3%	4.1%	\$112	0.9%	2.5%	3	1.5%	3.8%	\$165	0.6%	2.0%
	Moderate	27	9.7%	\$2,234	5.7%	16.7%	7	9.1%	10.3%	\$307	2.3%	4.7%	20	10.0%	10.6%	\$1,927	7.5%	5.9%
	Middle	56	20.2%	\$5,438	14.0%	19.9%	14	18.2%	17.9%	\$1,770	13.5%	11.2%	42	21.0%	17.4%	\$3,668	14.2%	9.9%
	Upper	181	65.3%	\$30,097	77.4%	40.8%	55	71.4%	64.1%	\$10,914	83.3%	77.8%	126	63.0%	65.6%	\$19,183	74.4%	79.6%
	Unknown	9	3.2%	\$853	2.2%	0.0%	0	0.0%	3.6%	\$0	0.0%	3.7%	9	4.5%	2.6%	\$853	3.3%	2.6%
	<b>Total</b>	<b>277</b>	<b>100.0%</b>	<b>\$38,899</b>	<b>100.0%</b>	<b>100.0%</b>	<b>77</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$13,103</b>	<b>100.0%</b>	<b>100.0%</b>	<b>200</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$25,796</b>	<b>100.0%</b>	<b>100.0%</b>

Originations & Purchases  
2019 FFIEC Census Data and 2010 ACS Data



# Appendices

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

Assessment Area: SC Charleston

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019					Bank & Aggregate Lending Comparison											
		Count		Dollar		Families by Family Income %	2018			2019								
		#	%	\$ (000s)	\$ %		Count		Dollar			Count		Dollar				
						Bank	Agg	Bank	Agg	Bank	Agg	Bank	Agg	\$ (000s)	\$ %	\$ %		
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	\$0	0.0%	22.6%	0	0.0%	7.3%	\$0	0.0%	2.5%	0	0.0%	6.9%	\$0	0.0%	4.2%
	Moderate	1	25.0%	\$90	9.6%	16.7%	1	33.3%	16.5%	\$90	14.1%	5.2%	0	0.0%	17.1%	\$0	0.0%	8.7%
	Middle	0	0.0%	\$0	0.0%	19.9%	0	0.0%	22.2%	\$0	0.0%	7.6%	0	0.0%	25.6%	\$0	0.0%	17.0%
	Upper	3	75.0%	\$850	90.4%	40.8%	2	66.7%	48.2%	\$550	85.9%	73.1%	1	100.0%	46.8%	\$300	100.0%	61.1%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	5.7%	\$0	0.0%	11.6%	0	0.0%	3.6%	\$0	0.0%	9.0%
	<b>Total</b>	<b>4</b>	<b>100.0%</b>	<b>\$940</b>	<b>100.0%</b>	<b>100.0%</b>	<b>3</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$640</b>	<b>100.0%</b>	<b>100.0%</b>	<b>1</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$300</b>	<b>100.0%</b>	<b>100.0%</b>
PURPOSE NOT APPLICABLE	Low	0	0.0%	\$0	0.0%	22.6%	0	0.0%	1.6%	\$0	0.0%	0.8%	0	0.0%	1.9%	\$0	0.0%	0.5%
	Moderate	0	0.0%	\$0	0.0%	16.7%	0	0.0%	1.1%	\$0	0.0%	0.6%	0	0.0%	0.6%	\$0	0.0%	0.3%
	Middle	0	0.0%	\$0	0.0%	19.9%	0	0.0%	1.7%	\$0	0.0%	0.7%	0	0.0%	0.8%	\$0	0.0%	2.1%
	Upper	0	0.0%	\$0	0.0%	40.8%	0	0.0%	2.2%	\$0	0.0%	1.5%	0	0.0%	2.9%	\$0	0.0%	5.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	93.4%	\$0	0.0%	96.5%	0	0.0%	93.9%	\$0	0.0%	91.5%
	<b>Total</b>	<b>0</b>	<b>0.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>
HMDA TOTALS	Low	35	5.0%	\$4,402	2.5%	22.6%	7	3.4%	5.9%	\$814	1.5%	2.7%	28	5.6%	5.3%	\$3,588	2.9%	2.6%
	Moderate	110	15.6%	\$16,643	9.3%	16.7%	29	14.2%	17.2%	\$3,698	6.8%	10.6%	81	16.2%	17.7%	\$12,945	10.4%	11.3%
	Middle	114	16.2%	\$16,647	9.3%	19.9%	29	14.2%	21.0%	\$4,082	7.5%	16.1%	85	17.0%	19.9%	\$12,565	10.1%	15.6%
	Upper	403	57.2%	\$120,030	67.1%	40.8%	126	61.8%	37.7%	\$42,888	78.7%	47.3%	277	55.3%	36.5%	\$77,142	62.0%	47.1%
	Unknown	43	6.1%	\$21,161	11.8%	0.0%	13	6.4%	18.3%	\$3,023	5.5%	23.4%	30	6.0%	20.6%	\$18,138	14.6%	23.5%
	<b>Total</b>	<b>705</b>	<b>100.0%</b>	<b>\$178,883</b>	<b>100.0%</b>	<b>100.0%</b>	<b>204</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$54,505</b>	<b>100.0%</b>	<b>100.0%</b>	<b>501</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$124,378</b>	<b>100.0%</b>	<b>100.0%</b>

Originations & Purchases  
2019 FFIEC Census Data and 2010 ACS Data

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

Assessment Area: SC Charleston

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2017					2017					
		Count		Bank Dollar		Total Businesses %	Count		Dollar			
		#	%	\$ (000s)	\$ %		Bank	Agg	Bank	Agg	\$ %	
SMALL BUSINESSES	Low	20	9.6%	\$5,445	10.7%	7.1%	20	9.6%	6.9%	\$5,445	10.7%	10.9%
	Moderate	26	12.5%	\$7,239	14.2%	19.5%	26	12.5%	16.4%	\$7,239	14.2%	19.1%
	Middle	61	29.3%	\$12,576	24.7%	33.5%	61	29.3%	31.6%	\$12,576	24.7%	27.6%
	Upper	98	47.1%	\$25,224	49.6%	38.3%	98	47.1%	42.0%	\$25,224	49.6%	39.4%
	Unknown	3	1.4%	\$375	0.7%	1.6%	3	1.4%	1.7%	\$375	0.7%	2.2%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	1.3%	\$0	0.0%	0.8%
	<b>Total</b>	<b>208</b>	<b>100.0%</b>	<b>\$50,859</b>	<b>100.0%</b>	<b>100.0%</b>	<b>208</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$50,859</b>	<b>100.0%</b>	<b>100.0%</b>
SMALL FARM	Low	0	0.0%	\$0	0.0%	2.4%	0	0.0%	1.3%	\$0	0.0%	6.6%
	Moderate	0	0.0%	\$0	0.0%	27.2%	0	0.0%	31.3%	\$0	0.0%	44.2%
	Middle	0	0.0%	\$0	0.0%	40.9%	0	0.0%	42.5%	\$0	0.0%	28.7%
	Upper	0	0.0%	\$0	0.0%	29.5%	0	0.0%	20.0%	\$0	0.0%	14.1%
	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%	5.0%	\$0	0.0%	6.4%
	<b>Total</b>	<b>0</b>	<b>0.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>

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

# Appendices

## Geographic Distribution of Small Business & Small Farm Loans

Assessment Area: SC Charleston

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison											
		2018, 2019					2018					2019						
		Count		Dollar		Total Businesses	Count		Dollar			Count		Dollar				
#	%	\$ (000s)	\$ %	%	#	%	Agg %	\$ 000s	\$ %	\$ %	#	%	Agg %	\$ 000s	\$ %	Agg %		
SMALL BUSINESSES	Low	45	12.9%	\$17,396	19.8%	7.5%	23	11.5%	7.1%	\$10,051	19.9%	11.8%	22	14.7%	7.5%	\$7,345	19.8%	11.4%
	Moderate	70	20.0%	\$16,588	18.9%	18.4%	38	19.0%	16.5%	\$10,428	20.6%	20.3%	32	21.3%	16.1%	\$6,160	16.6%	19.9%
	Middle	97	27.7%	\$21,336	24.3%	34.4%	56	28.0%	30.7%	\$11,366	22.5%	26.0%	41	27.3%	31.7%	\$9,970	26.9%	27.3%
	Upper	131	37.4%	\$31,633	36.1%	38.2%	79	39.5%	42.7%	\$18,184	36.0%	39.4%	52	34.7%	41.3%	\$13,449	36.2%	38.7%
	Unknown	7	2.0%	\$697	0.8%	1.4%	4	2.0%	1.8%	\$501	1.0%	1.7%	3	2.0%	1.8%	\$196	0.5%	2.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	1.2%	\$0	0.0%	0.7%	0	0.0%	1.6%	\$0	0.0%	0.8%
	<b>Total</b>	<b>350</b>	<b>100.0%</b>	<b>\$87,650</b>	<b>100.0%</b>	<b>100.0%</b>	<b>200</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$50,530</b>	<b>100.0%</b>	<b>100.0%</b>	<b>150</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$37,120</b>	<b>100.0%</b>	<b>100.0%</b>
SMALL FARM					<b>Total Farms</b>													
	Low	0	0.0%	\$0	0.0%	1.2%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	1.4%	\$0	0.0%	0.2%
	Moderate	0	0.0%	\$0	0.0%	23.7%	0	0.0%	21.2%	\$0	0.0%	12.9%	0	0.0%	34.7%	\$0	0.0%	30.2%
	Middle	0	0.0%	\$0	0.0%	45.2%	0	0.0%	57.6%	\$0	0.0%	72.1%	0	0.0%	30.6%	\$0	0.0%	48.2%
	Upper	0	0.0%	\$0	0.0%	29.9%	0	0.0%	16.7%	\$0	0.0%	6.8%	0	0.0%	23.6%	\$0	0.0%	13.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	1.4%	\$0	0.0%	0.8%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	4.5%	\$0	0.0%	8.2%	0	0.0%	8.3%	\$0	0.0%	6.8%
<b>Total</b>	<b>0</b>	<b>0.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	

Originations & Purchases  
2019 FFIEC Census Data and 2019 D&B Information

## Appendices

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

Assessment Area: SC Charleston

Product Type		Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison						
		2017					2017						
		Bank		Total		Businesses	Count		Agg	Dollar			
Count	Dollar	Dollar	%	Bank	%		Bank	Agg		Agg			
		#	%	\$ (000s)	\$ %	%	#	%	%	\$ 000s	\$ %	\$ %	
Small Business	Revenue	\$1 Million or Less	117	56.3%	\$23,545	46.3%	89.5%	117	56.3%	49.4%	\$23,545	46.3%	41.2%
		Over \$1 Million	84	40.4%	\$26,669	52.4%	9.6%	84	40.4%				
		<i>Total Rev. available</i>	201	96.7%	\$50,214	98.7%	99.1%	201	96.7%				
		Rev. Not Known	7	3.4%	\$645	1.3%	0.9%	7	3.4%				
	<b>Total</b>	<b>208</b>	<b>100.0%</b>	<b>\$50,859</b>	<b>100.0%</b>	<b>100.0%</b>	<b>208</b>	<b>100.0%</b>					
	Loan Size	\$100,000 or Less	87	41.8%	\$4,156	8.2%		87	41.8%	92.0%	\$4,156	8.2%	33.2%
		\$100,001 - \$250,000	48	23.1%	\$8,671	17.0%		48	23.1%	3.7%	\$8,671	17.0%	14.7%
		\$250,001 - \$1 Million	73	35.1%	\$38,032	74.8%		73	35.1%	4.3%	\$38,032	74.8%	52.1%
		<b>Total</b>	<b>208</b>	<b>100.0%</b>	<b>\$50,859</b>	<b>100.0%</b>		<b>208</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$50,859</b>	<b>100.0%</b>	<b>100.0%</b>
	Loan Size & Rev \$1 Mill or Less	\$100,000 or Less	58	49.6%	\$2,729	11.6%							
\$100,001 - \$250,000		26	22.2%	\$4,497	19.1%								
\$250,001 - \$1 Million		33	28.2%	\$16,319	69.3%								
<b>Total</b>		<b>117</b>	<b>100.0%</b>	<b>\$23,545</b>	<b>100.0%</b>								
Small Farm	Revenue	\$1 Million or Less	0	0.0%	\$0	0.0%	<b>Total Farms</b> 97.2%	0	0.0%	40.0%	\$0	0.0%	26.0%
		Over \$1 Million	0	0.0%	\$0	0.0%	2.8%	0	0.0%				
		<i>Total Rev. available</i>	0	0.0%	\$0	0.0%	100.0%	0	0.0%				
		Not Known	0	0.0%	\$0	0.0%	0.0%	0	0.0%				
	<b>Total</b>	<b>0</b>	<b>0.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>					
	Loan Size	\$100,000 or Less	0	0.0%	\$0	0.0%		0	0.0%	87.5%	\$0	0.0%	33.9%
		\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	11.3%	\$0	0.0%	56.1%
		\$250,001 - \$500,000	0	0.0%	\$0	0.0%		0	0.0%	1.3%	\$0	0.0%	10.0%
		<b>Total</b>	<b>0</b>	<b>0.0%</b>	<b>\$0</b>	<b>0.0%</b>		<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>
	Loan Size & Rev \$1 Mill or Less	\$100,000 or Less	0	0.0%	\$0	0.0%							
\$100,001 - \$250,000		0	0.0%	\$0	0.0%								
\$250,001 - \$500,000		0	0.0%	\$0	0.0%								
<b>Total</b>		<b>0</b>	<b>0.0%</b>	<b>\$0</b>	<b>0.0%</b>								

Originations & Purchases

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

2017 FFIEC Census Data and 2017 D&B Information

# Appendices

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

Assessment Area: SC Charleston

Product Type		Bank Lending & Demographic Data Comparison 2018, 2019					Bank & Aggregate Lending Comparison												
		Bank				Total Businesses	2018			2019									
		Count		Dollar			Bank	Agg	Dollar		Count		Dollar						
		#	%	\$ (000s)	\$ %	%			#	%	%	\$ 000s	\$ %	\$ %	#	%	%	\$ 000s	\$ %
Small Business	Revenue	\$1 Million or Less	160	45.7%	\$33,089	37.8%	92.1%	94	47.0%	44.4%	\$19,915	39.4%	36.2%	66	44.0%	44.4%	\$13,174	35.5%	35.5%
		Over \$1 Million	185	52.9%	\$53,743	61.3%	7.1%	103	51.5%				82	54.7%					
		Total Rev. available	345	98.6%	\$86,832	99.1%	99.2%	197	98.5%				148	98.7%					
		Rev. Not Known	5	1.4%	\$818	0.9%	0.8%	3	1.5%				2	1.3%					
		Total	350	100.0%	\$87,650	100.0%	100.0%	200	100.0%				150	100.0%					
	Loan Size	\$100,000 or Less	142	40.6%	\$6,689	7.6%		81	40.5%	91.9%	\$3,585	7.1%	34.3%	61	40.7%	92.6%	\$3,104	8.4%	35.1%
		\$100,001 - \$250,000	74	21.1%	\$13,834	15.8%		41	20.5%	4.1%	\$7,657	15.2%	16.4%	33	22.0%	3.5%	\$6,177	16.6%	14.6%
		\$250,001 - \$1 Million	134	38.3%	\$67,127	76.6%		78	39.0%	4.1%	\$39,288	77.8%	49.3%	56	37.3%	3.9%	\$27,839	75.0%	50.4%
		Total	350	100.0%	\$87,650	100.0%		200	100.0%	100.0%	\$50,530	100.0%	100.0%	150	100.0%	100.0%	\$37,120	100.0%	100.0%
	Loan Size & Rev \$1 Mill or Less	\$100,000 or Less	79	49.4%	\$3,684	11.1%													
		\$100,001 - \$250,000	33	20.6%	\$5,688	17.2%													
		\$250,001 - \$1 Million	48	30.0%	\$23,717	71.7%													
		Total	160	100.0%	\$33,089	100.0%													
Small Farm	Revenue	\$1 Million or Less	0	0.0%	\$0	0.0%	Total Farms 97.9%	0	0.0%	45.5%	\$0	0.0%	60.8%	0	0.0%	55.6%	\$0	0.0%	58.8%
		Over \$1 Million	0	0.0%	\$0	0.0%	2.1%	0	0.0%				0	0.0%					
		Total Rev. available	0	0.0%	\$0	0.0%	100.0%	0	0.0%				0	0.0%					
		Not Known	0	0.0%	\$0	0.0%	0.0%	0	0.0%				0	0.0%					
		Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%				0	0.0%					
	Loan Size	\$100,000 or Less	0	0.0%	\$0	0.0%		0	0.0%	93.9%	\$0	0.0%	49.3%	0	0.0%	91.7%	\$0	0.0%	41.9%
		\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	4.5%	\$0	0.0%	29.9%	0	0.0%	5.6%	\$0	0.0%	29.8%
		\$250,001 - \$500,000	0	0.0%	\$0	0.0%		0	0.0%	1.5%	\$0	0.0%	20.8%	0	0.0%	2.8%	\$0	0.0%	28.3%
		Total	0	0.0%	\$0	0.0%		0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
	Loan Size & Rev \$1 Mill or Less	\$100,000 or Less	0	0.0%	\$0	0.0%													
		\$100,001 - \$250,000	0	0.0%	\$0	0.0%													
		\$250,001 - \$500,000	0	0.0%	\$0	0.0%													
		Total	0	0.0%	\$0	0.0%													

Originations & Purchases

Aggregate data is unavailable for loans to businesses/farms with revenue over \$1 million or revenue unknown, and for loan size by revenue. 2019 FFIEC Census Data and 2019 D&B Information

## Appendices

### Geographic Distribution of HMDA Loans

Assessment Area: TN Nashville

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2017					2017					
		Count		Bank		Owner Occupied Units	Count			Dollar		
		#	%	\$ (000s)	\$ %		%	Bank	Agg	%	Bank	Agg
HOME PURCHASE	Low	15	9.9%	\$5,778	7.7%	3.8%	15	9.9%	5.4%	\$5,778	7.7%	5.3%
	Moderate	14	9.2%	\$4,048	5.4%	15.8%	14	9.2%	14.4%	\$4,048	5.4%	10.6%
	Middle	28	18.4%	\$12,409	16.5%	39.7%	28	18.4%	40.5%	\$12,409	16.5%	33.2%
	Upper	95	62.5%	\$52,865	70.4%	40.6%	95	62.5%	39.6%	\$52,865	70.4%	50.9%
	Unknown	0	0.0%	\$0	0.0%	0.1%	0	0.0%	0.1%	\$0	0.0%	0.0%
	<i>Total</i>	<i>152</i>	<i>100.0%</i>	<i>\$75,100</i>	<i>100.0%</i>	<i>100.0%</i>	<i>152</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$75,100</i>	<i>100.0%</i>	<i>100.0%</i>
REFINANCE	Low	4	7.0%	\$657	4.0%	3.8%	4	7.0%	4.2%	\$657	4.0%	3.5%
	Moderate	10	17.5%	\$1,754	10.7%	15.8%	10	17.5%	15.1%	\$1,754	10.7%	9.8%
	Middle	14	24.6%	\$2,313	14.1%	39.7%	14	24.6%	40.8%	\$2,313	14.1%	33.3%
	Upper	29	50.9%	\$11,699	71.2%	40.6%	29	50.9%	39.8%	\$11,699	71.2%	53.3%
	Unknown	0	0.0%	\$0	0.0%	0.1%	0	0.0%	0.1%	\$0	0.0%	0.1%
	<i>Total</i>	<i>57</i>	<i>100.0%</i>	<i>\$16,423</i>	<i>100.0%</i>	<i>100.0%</i>	<i>57</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$16,423</i>	<i>100.0%</i>	<i>100.0%</i>
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	3.8%	0	0.0%	3.8%	\$0	0.0%	3.3%
	Moderate	2	40.0%	\$62	8.8%	15.8%	2	40.0%	17.6%	\$62	8.8%	11.7%
	Middle	2	40.0%	\$177	25.1%	39.7%	2	40.0%	42.1%	\$177	25.1%	35.5%
	Upper	1	20.0%	\$466	66.1%	40.6%	1	20.0%	36.3%	\$466	66.1%	49.4%
	Unknown	0	0.0%	\$0	0.0%	0.1%	0	0.0%	0.1%	\$0	0.0%	0.1%
	<i>Total</i>	<i>5</i>	<i>100.0%</i>	<i>\$705</i>	<i>100.0%</i>	<i>100.0%</i>	<i>5</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$705</i>	<i>100.0%</i>	<i>100.0%</i>
MULTI FAMILY	Low	0	0.0%	\$0	0.0%	13.6%	0	0.0%	16.8%	\$0	0.0%	8.8%
	Moderate	0	0.0%	\$0	0.0%	34.8%	0	0.0%	31.7%	\$0	0.0%	20.9%
	Middle	0	0.0%	\$0	0.0%	29.4%	0	0.0%	38.6%	\$0	0.0%	57.7%
	Upper	0	0.0%	\$0	0.0%	22.1%	0	0.0%	12.9%	\$0	0.0%	12.6%
	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>
HMDA TOTALS	Low	19	8.9%	\$6,435	7.0%	3.8%	19	8.9%	5.0%	\$6,435	7.0%	5.0%
	Moderate	26	12.1%	\$5,864	6.4%	15.8%	26	12.1%	14.8%	\$5,864	6.4%	11.1%
	Middle	44	20.6%	\$14,899	16.2%	39.7%	44	20.6%	40.7%	\$14,899	16.2%	34.9%
	Upper	125	58.4%	\$65,030	70.5%	40.6%	125	58.4%	39.5%	\$65,030	70.5%	49.0%
	Unknown	0	0.0%	\$0	0.0%	0.1%	0	0.0%	0.1%	\$0	0.0%	0.0%
	<i>Total</i>	<i>214</i>	<i>100.0%</i>	<i>\$92,228</i>	<i>100.0%</i>	<i>100.0%</i>	<i>214</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$92,228</i>	<i>100.0%</i>	<i>100.0%</i>

Originations & Purchases  
2017 FFIEC Census Data and 2015 ACS Data

# Appendices

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

Assessment Area: TN Nashville

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison											
		2018, 2019					2018						2019					
		Bank		Owner Occupied Units	Count		Dollar			Count		Dollar						
		Count	Dollar		Bank	Agg	Bank	Agg	Bank	Agg	Bank	Agg						
#	%	\$ (000s)	\$ %	%	#	%	Agg %	\$ (000s)	\$ %	Agg %	#	%	Agg %	\$ (000s)	\$ %	Agg %		
HOME PURCHASE	Low	52	11.4%	\$16,689	9.5%	3.8%	25	12.8%	5.4%	\$8,895	11.7%	5.4%	27	10.3%	6.2%	\$7,794	7.8%	6.0%
	Moderate	64	14.0%	\$16,372	9.3%	15.8%	22	11.3%	14.6%	\$4,951	6.5%	10.8%	42	16.0%	14.6%	\$11,421	11.4%	10.8%
	Middle	118	25.8%	\$31,965	18.2%	39.7%	48	24.6%	39.9%	\$12,558	16.5%	32.6%	70	26.7%	38.9%	\$19,407	19.4%	32.0%
	Upper	223	48.8%	\$111,005	63.1%	40.6%	100	51.3%	40.0%	\$49,761	65.3%	51.2%	123	46.9%	40.2%	\$61,244	61.3%	51.2%
	Unknown	0	0.0%	\$0	0.0%	0.1%	0	0.0%	0.1%	\$0	0.0%	0.1%	0	0.0%	0.1%	\$0	0.0%	0.1%
	<b>Total</b>	<b>457</b>	<b>100.0%</b>	<b>\$176,031</b>	<b>100.0%</b>	<b>100.0%</b>	<b>195</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$76,165</b>	<b>100.0%</b>	<b>100.0%</b>	<b>262</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$99,866</b>	<b>100.0%</b>	<b>100.0%</b>
REFINANCE	Low	16	5.0%	\$2,921	3.2%	3.8%	5	4.3%	4.6%	\$244	0.9%	4.0%	11	5.4%	4.2%	\$2,677	4.1%	3.7%
	Moderate	26	8.1%	\$4,261	4.7%	15.8%	10	8.6%	15.0%	\$1,117	4.3%	10.3%	16	7.8%	12.3%	\$3,144	4.9%	8.3%
	Middle	70	21.9%	\$12,346	13.6%	39.7%	30	25.9%	41.3%	\$5,190	20.0%	34.1%	40	19.6%	39.3%	\$7,156	11.1%	31.7%
	Upper	208	65.0%	\$70,987	78.4%	40.6%	71	61.2%	38.9%	\$19,362	74.7%	51.5%	137	67.2%	44.2%	\$51,625	79.9%	56.1%
	Unknown	0	0.0%	\$0	0.0%	0.1%	0	0.0%	0.2%	\$0	0.0%	0.2%	0	0.0%	0.1%	\$0	0.0%	0.1%
	<b>Total</b>	<b>320</b>	<b>100.0%</b>	<b>\$90,515</b>	<b>100.0%</b>	<b>100.0%</b>	<b>116</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$25,913</b>	<b>100.0%</b>	<b>100.0%</b>	<b>204</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$64,602</b>	<b>100.0%</b>	<b>100.0%</b>
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	3.8%	0	0.0%	3.4%	\$0	0.0%	3.2%	0	0.0%	3.7%	\$0	0.0%	3.3%
	Moderate	0	0.0%	\$0	0.0%	15.8%	0	0.0%	12.7%	\$0	0.0%	9.3%	0	0.0%	13.3%	\$0	0.0%	10.0%
	Middle	3	50.0%	\$275	46.0%	39.7%	1	25.0%	36.4%	\$173	34.9%	29.8%	2	100.0%	33.8%	\$102	100.0%	28.2%
	Upper	3	50.0%	\$323	54.0%	40.6%	3	75.0%	47.5%	\$323	65.1%	57.7%	0	0.0%	49.1%	\$0	0.0%	58.3%
	Unknown	0	0.0%	\$0	0.0%	0.1%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.1%	\$0	0.0%	0.1%
	<b>Total</b>	<b>6</b>	<b>100.0%</b>	<b>\$598</b>	<b>100.0%</b>	<b>100.0%</b>	<b>4</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$496</b>	<b>100.0%</b>	<b>100.0%</b>	<b>2</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$102</b>	<b>100.0%</b>	<b>100.0%</b>
MULTI FAMILY	<b>Multi-Family Units</b>																	
	Low	0	0.0%	\$0	0.0%	13.6%	0	0.0%	20.6%	\$0	0.0%	8.6%	0	0.0%	20.9%	\$0	0.0%	17.5%
	Moderate	3	100.0%	\$10,215	100.0%	34.8%	2	100.0%	36.6%	\$5,600	100.0%	24.2%	1	100.0%	34.9%	\$4,615	100.0%	21.0%
	Middle	0	0.0%	\$0	0.0%	29.4%	0	0.0%	28.2%	\$0	0.0%	38.8%	0	0.0%	29.7%	\$0	0.0%	45.7%
	Upper	0	0.0%	\$0	0.0%	22.1%	0	0.0%	14.5%	\$0	0.0%	28.4%	0	0.0%	14.5%	\$0	0.0%	15.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
<b>Total</b>	<b>3</b>	<b>100.0%</b>	<b>\$10,215</b>	<b>100.0%</b>	<b>100.0%</b>	<b>2</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$5,600</b>	<b>100.0%</b>	<b>100.0%</b>	<b>1</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$4,615</b>	<b>100.0%</b>	<b>100.0%</b>	
OTHER PURPOSE LOC	Low	11	2.7%	\$1,429	2.7%	3.8%	1	0.6%	2.6%	\$430	2.0%	2.2%	10	4.0%	2.7%	\$999	3.2%	1.6%
	Moderate	42	10.3%	\$3,497	6.6%	15.8%	11	6.8%	9.3%	\$845	3.9%	6.1%	31	12.5%	9.1%	\$2,652	8.4%	5.3%
	Middle	99	24.2%	\$10,723	20.1%	39.7%	42	26.1%	32.6%	\$4,534	21.0%	22.6%	57	23.0%	33.0%	\$6,189	19.5%	24.7%
	Upper	257	62.8%	\$37,623	70.6%	40.6%	107	66.5%	55.4%	\$15,774	73.1%	69.2%	150	60.5%	55.1%	\$21,849	68.9%	68.4%
	Unknown	0	0.0%	\$0	0.0%	0.1%	0	0.0%	0.1%	\$0	0.0%	0.0%	0	0.0%	0.1%	\$0	0.0%	0.0%
	<b>Total</b>	<b>409</b>	<b>100.0%</b>	<b>\$53,272</b>	<b>100.0%</b>	<b>100.0%</b>	<b>161</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$21,583</b>	<b>100.0%</b>	<b>100.0%</b>	<b>248</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$31,689</b>	<b>100.0%</b>	<b>100.0%</b>

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**Geographic Distribution of HMDA Loans - Table 2 of 2**  
Assessment Area: TN Nashville

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019					Bank & Aggregate Lending Comparison											
		Bank				Owner Occupied Units %	2018			2019								
		Count		Dollar			Count		Dollar			Count		Dollar				
		#	%	\$ (000s)	\$ %	#	%	%	\$ (000s)	\$ %	\$ %	#	%	%	\$ (000s)	\$ %	\$ %	
OTHER PURPOSE CLOSED/EXEMPT	Low	5	41.7%	\$717	30.6%	3.8%	0	0.0%	4.2%	\$0	0.0%	3.8%	5	62.5%	5.7%	\$717	49.0%	4.1%
	Moderate	0	0.0%	\$0	0.0%	15.8%	0	0.0%	13.5%	\$0	0.0%	8.0%	0	0.0%	14.7%	\$0	0.0%	7.5%
	Middle	3	25.0%	\$520	22.2%	39.7%	2	50.0%	37.2%	\$265	30.1%	23.5%	1	12.5%	35.9%	\$255	17.4%	19.6%
	Upper	4	33.3%	\$1,104	47.2%	40.6%	2	50.0%	45.1%	\$614	69.9%	64.7%	2	25.0%	43.6%	\$490	33.5%	68.7%
	Unknown	0	0.0%	\$0	0.0%	0.1%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.1%	\$0	0.0%	0.0%
	<i>Total</i>	<i>12</i>	<i>100.0%</i>	<i>\$2,341</i>	<i>100.0%</i>	<i>100.0%</i>	<i>4</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$879</i>	<i>100.0%</i>	<i>100.0%</i>	<i>8</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$1,462</i>	<i>100.0%</i>	<i>100.0%</i>
PURPOSE NOT APPLICABLE	Low	0	0.0%	\$0	0.0%	3.8%	0	0.0%	5.1%	\$0	0.0%	3.7%	0	0.0%	6.0%	\$0	0.0%	3.8%
	Moderate	0	0.0%	\$0	0.0%	15.8%	0	0.0%	22.9%	\$0	0.0%	15.1%	0	0.0%	23.3%	\$0	0.0%	16.7%
	Middle	0	0.0%	\$0	0.0%	39.7%	0	0.0%	47.8%	\$0	0.0%	41.6%	0	0.0%	46.8%	\$0	0.0%	42.4%
	Upper	0	0.0%	\$0	0.0%	40.6%	0	0.0%	24.1%	\$0	0.0%	39.5%	0	0.0%	24.0%	\$0	0.0%	37.1%
	Unknown	0	0.0%	\$0	0.0%	0.1%	0	0.0%	0.1%	\$0	0.0%	0.1%	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>	<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	84	7.0%	\$21,756	6.5%	3.8%	31	6.4%	5.0%	\$9,569	7.3%	5.2%	53	7.3%	5.2%	\$12,187	6.0%	6.0%
	Moderate	135	11.2%	\$34,345	10.3%	15.8%	45	9.3%	14.5%	\$12,513	9.6%	11.9%	90	12.4%	13.6%	\$21,832	10.8%	10.7%
	Middle	293	24.3%	\$55,829	16.8%	39.7%	123	25.5%	39.8%	\$22,720	17.4%	33.3%	170	23.4%	38.6%	\$33,109	16.4%	32.7%
	Upper	695	57.6%	\$221,042	66.4%	40.6%	283	58.7%	40.6%	\$85,834	65.7%	49.5%	412	56.8%	42.5%	\$135,208	66.8%	50.6%
	Unknown	0	0.0%	\$0	0.0%	0.1%	0	0.0%	0.1%	\$0	0.0%	0.1%	0	0.0%	0.1%	\$0	0.0%	0.1%
	<i>Total</i>	<i>1,207</i>	<i>100.0%</i>	<i>\$332,972</i>	<i>100.0%</i>	<i>100.0%</i>	<i>482</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$130,636</i>	<i>100.0%</i>	<i>100.0%</i>	<i>725</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$202,336</i>	<i>100.0%</i>	<i>100.0%</i>

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### Borrower Distribution of HMDA Loans

Assessment Area: TN Nashville

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%	20.0%	0	0.0%	3.9%	\$0	0.0%	2.0%
	Moderate	9	5.9%	\$1,559	2.1%	16.7%	9	5.9%	15.8%	\$1,559	2.1%	10.3%
	Middle	13	8.6%	\$3,240	4.3%	19.8%	13	8.6%	19.9%	\$3,240	4.3%	16.8%
	Upper	130	85.5%	\$70,301	93.6%	43.4%	130	85.5%	43.5%	\$70,301	93.6%	55.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	16.9%	\$0	0.0%	15.5%
	<i>Total</i>	<i>152</i>	<i>100.0%</i>	<i>\$75,100</i>	<i>100.0%</i>	<i>100.0%</i>	<i>152</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$75,100</i>	<i>100.0%</i>	<i>100.0%</i>
REFINANCE	Low	3	5.3%	\$658	4.0%	20.0%	3	5.3%	6.0%	\$658	4.0%	3.0%
	Moderate	10	17.5%	\$893	5.4%	16.7%	10	17.5%	15.7%	\$893	5.4%	10.1%
	Middle	11	19.3%	\$1,538	9.4%	19.8%	11	19.3%	19.9%	\$1,538	9.4%	16.0%
	Upper	33	57.9%	\$13,334	81.2%	43.4%	33	57.9%	38.6%	\$13,334	81.2%	51.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	19.8%	\$0	0.0%	19.3%
	<i>Total</i>	<i>57</i>	<i>100.0%</i>	<i>\$16,423</i>	<i>100.0%</i>	<i>100.0%</i>	<i>57</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$16,423</i>	<i>100.0%</i>	<i>100.0%</i>
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	20.0%	0	0.0%	6.3%	\$0	0.0%	3.8%
	Moderate	0	0.0%	\$0	0.0%	16.7%	0	0.0%	16.1%	\$0	0.0%	11.5%
	Middle	0	0.0%	\$0	0.0%	19.8%	0	0.0%	24.9%	\$0	0.0%	20.5%
	Upper	5	100.0%	\$705	100.0%	43.4%	5	100.0%	45.4%	\$705	100.0%	58.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	7.4%	\$0	0.0%	6.2%
	<i>Total</i>	<i>5</i>	<i>100.0%</i>	<i>\$705</i>	<i>100.0%</i>	<i>100.0%</i>	<i>5</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$705</i>	<i>100.0%</i>	<i>100.0%</i>
MULTI FAMILY	Low	0	0.0%	\$0	0.0%	20.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	16.7%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	19.8%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	43.4%	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	3	1.4%	\$658	0.7%	20.0%	3	1.4%	4.7%	\$658	0.7%	2.2%
	Moderate	19	8.9%	\$2,452	2.7%	16.7%	19	8.9%	15.7%	\$2,452	2.7%	9.6%
	Middle	24	11.2%	\$4,778	5.2%	19.8%	24	11.2%	20.1%	\$4,778	5.2%	15.6%
	Upper	168	78.5%	\$84,340	91.4%	43.4%	168	78.5%	42.0%	\$84,340	91.4%	50.9%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	17.5%	\$0	0.0%	21.8%
	<i>Total</i>	<i>214</i>	<i>100.0%</i>	<i>\$92,228</i>	<i>100.0%</i>	<i>100.0%</i>	<i>214</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$92,228</i>	<i>100.0%</i>	<i>100.0%</i>

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

Assessment Area: TN Nashville

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison											
		2018, 2019					2018						2019					
		Count		Bank Dollar		Families by Family Income	Count		Dollar				Count		Dollar			
		#	%	\$ (000s)	\$ %	%	Bank #	Agg %	Bank \$ (000s)	Bank \$ %	Agg \$ %	Bank #	Agg %	Bank \$ (000s)	Bank \$ %	Agg \$ %		
HOME PURCHASE	Low	9	2.0%	\$1,071	0.6%	20.0%	1	0.5%	4.3%	\$147	0.2%	2.3%	8	3.1%	3.8%	\$924	0.9%	1.9%
	Moderate	82	17.9%	\$16,265	9.2%	16.7%	34	17.4%	17.8%	\$6,217	8.2%	11.9%	48	18.3%	17.8%	\$10,048	10.1%	11.8%
	Middle	64	14.0%	\$15,112	8.6%	19.8%	29	14.9%	20.5%	\$6,276	8.2%	17.2%	35	13.4%	21.2%	\$8,836	8.8%	17.6%
	Upper	300	65.6%	\$142,765	81.1%	43.4%	129	66.2%	41.8%	\$62,707	82.3%	53.4%	171	65.3%	44.7%	\$80,058	80.2%	56.3%
	Unknown	2	0.4%	\$818	0.5%	0.0%	2	1.0%	15.6%	\$818	1.1%	15.2%	0	0.0%	12.4%	\$0	0.0%	12.4%
	<b>Total</b>	<b>457</b>	<b>100.0%</b>	<b>\$176,031</b>	<b>100.0%</b>	<b>100.0%</b>	<b>195</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$76,165</b>	<b>100.0%</b>	<b>100.0%</b>	<b>262</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$99,866</b>	<b>100.0%</b>	<b>100.0%</b>
REFINANCE	Low	16	5.0%	\$1,265	1.4%	20.0%	10	8.6%	8.9%	\$673	2.6%	4.8%	6	2.9%	5.7%	\$592	0.9%	2.7%
	Moderate	23	7.2%	\$2,671	3.0%	16.7%	11	9.5%	19.2%	\$1,059	4.1%	13.0%	12	5.9%	14.9%	\$1,612	2.5%	9.2%
	Middle	49	15.3%	\$8,618	9.5%	19.8%	23	19.8%	20.6%	\$3,249	12.5%	17.1%	26	12.7%	18.5%	\$5,369	8.3%	14.5%
	Upper	225	70.3%	\$77,181	85.3%	43.4%	67	57.8%	38.5%	\$20,313	78.4%	51.1%	158	77.5%	42.5%	\$56,868	88.0%	54.4%
	Unknown	7	2.2%	\$780	0.9%	0.0%	5	4.3%	12.7%	\$619	2.4%	14.0%	2	1.0%	18.3%	\$161	0.2%	19.1%
	<b>Total</b>	<b>320</b>	<b>100.0%</b>	<b>\$90,515</b>	<b>100.0%</b>	<b>100.0%</b>	<b>116</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$25,913</b>	<b>100.0%</b>	<b>100.0%</b>	<b>204</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$64,602</b>	<b>100.0%</b>	<b>100.0%</b>
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	20.0%	0	0.0%	4.7%	\$0	0.0%	2.9%	0	0.0%	4.8%	\$0	0.0%	2.8%
	Moderate	2	33.3%	\$323	54.0%	16.7%	2	50.0%	14.0%	\$323	65.1%	9.0%	0	0.0%	13.6%	\$0	0.0%	9.5%
	Middle	2	33.3%	\$102	17.1%	19.8%	0	0.0%	21.0%	\$0	0.0%	16.1%	2	100.0%	21.2%	\$102	100.0%	16.8%
	Upper	2	33.3%	\$173	28.9%	43.4%	2	50.0%	53.8%	\$173	34.9%	61.1%	0	0.0%	57.5%	\$0	0.0%	66.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	6.4%	\$0	0.0%	10.9%	0	0.0%	2.9%	\$0	0.0%	4.7%
	<b>Total</b>	<b>6</b>	<b>100.0%</b>	<b>\$598</b>	<b>100.0%</b>	<b>100.0%</b>	<b>4</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$496</b>	<b>100.0%</b>	<b>100.0%</b>	<b>2</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$102</b>	<b>100.0%</b>	<b>100.0%</b>
MULTI FAMILY	Low	0	0.0%	\$0	0.0%	20.0%	0	0.0%	0.8%	\$0	0.0%	0.0%	0	0.0%	0.6%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	16.7%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	19.8%	0	0.0%	1.5%	\$0	0.0%	0.1%	0	0.0%	1.7%	\$0	0.0%	0.1%
	Upper	0	0.0%	\$0	0.0%	43.4%	0	0.0%	14.5%	\$0	0.0%	0.7%	0	0.0%	11.0%	\$0	0.0%	0.7%
	Unknown	3	100.0%	\$10,215	100.0%	0.0%	2	100.0%	83.2%	\$5,600	100.0%	99.2%	1	100.0%	86.6%	\$4,615	100.0%	99.2%
	<b>Total</b>	<b>3</b>	<b>100.0%</b>	<b>\$10,215</b>	<b>100.0%</b>	<b>100.0%</b>	<b>2</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$5,600</b>	<b>100.0%</b>	<b>100.0%</b>	<b>1</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$4,615</b>	<b>100.0%</b>	<b>100.0%</b>
OTHER PURPOSE LOC	Low	4	1.0%	\$335	0.6%	20.0%	1	0.6%	5.5%	\$50	0.2%	2.7%	3	1.2%	4.7%	\$285	0.9%	2.2%
	Moderate	35	8.6%	\$2,162	4.1%	16.7%	15	9.3%	14.0%	\$1,092	5.1%	8.0%	20	8.1%	12.0%	\$1,070	3.4%	6.4%
	Middle	74	18.1%	\$6,110	11.5%	19.8%	30	18.6%	19.9%	\$2,653	12.3%	14.0%	44	17.7%	19.7%	\$3,457	10.9%	13.0%
	Upper	291	71.1%	\$43,758	82.1%	43.4%	113	70.2%	58.2%	\$17,206	79.7%	73.0%	178	71.8%	61.5%	\$26,552	83.8%	76.3%
	Unknown	5	1.2%	\$907	1.7%	0.0%	2	1.2%	2.4%	\$582	2.7%	2.3%	3	1.2%	2.1%	\$325	1.0%	2.0%
	<b>Total</b>	<b>409</b>	<b>100.0%</b>	<b>\$53,272</b>	<b>100.0%</b>	<b>100.0%</b>	<b>161</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$21,583</b>	<b>100.0%</b>	<b>100.0%</b>	<b>248</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$31,689</b>	<b>100.0%</b>	<b>100.0%</b>

Originations & Purchases  
2019 FFIEC Census Data and 2015 ACS Data

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

Assessment Area: TN Nashville

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019					Bank & Aggregate Lending Comparison											
		Bank				Families by Family Income %	2018			2019								
		Count		Dollar			Count	Dollar		Count		Dollar						
#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %	#	%	%	\$ (000s)	\$ %	\$ %		
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	\$0	0.0%	20.0%	0	0.0%	8.1%	\$0	0.0%	3.8%	0	0.0%	6.0%	\$0	0.0%	2.9%
	Moderate	1	8.3%	\$125	5.3%	16.7%	1	25.0%	16.1%	\$125	14.2%	9.4%	0	0.0%	15.3%	\$0	0.0%	5.6%
	Middle	2	16.7%	\$155	6.6%	19.8%	0	0.0%	18.4%	\$0	0.0%	10.3%	2	25.0%	19.3%	\$155	10.6%	12.0%
	Upper	9	75.0%	\$2,061	88.0%	43.4%	3	75.0%	48.8%	\$754	85.8%	64.6%	6	75.0%	52.8%	\$1,307	89.4%	68.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	8.6%	\$0	0.0%	12.0%	0	0.0%	6.7%	\$0	0.0%	11.2%
	<i>Total</i>	<i>12</i>	<i>100.0%</i>	<i>\$2,341</i>	<i>100.0%</i>	<i>100.0%</i>	<i>4</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$879</i>	<i>100.0%</i>	<i>100.0%</i>	<i>8</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$1,462</i>	<i>100.0%</i>	<i>100.0%</i>
PURPOSE NOT APPLICABLE	Low	0	0.0%	\$0	0.0%	20.0%	0	0.0%	4.4%	\$0	0.0%	1.4%	0	0.0%	1.3%	\$0	0.0%	0.4%
	Moderate	0	0.0%	\$0	0.0%	16.7%	0	0.0%	2.6%	\$0	0.0%	1.7%	0	0.0%	1.0%	\$0	0.0%	0.8%
	Middle	0	0.0%	\$0	0.0%	19.8%	0	0.0%	2.6%	\$0	0.0%	1.7%	0	0.0%	1.5%	\$0	0.0%	1.8%
	Upper	0	0.0%	\$0	0.0%	43.4%	0	0.0%	2.6%	\$0	0.0%	1.7%	0	0.0%	1.9%	\$0	0.0%	4.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	87.7%	\$0	0.0%	93.5%	0	0.0%	94.3%	\$0	0.0%	92.9%
	<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>	<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	29	2.4%	\$2,671	0.8%	20.0%	12	2.5%	5.7%	\$870	0.7%	2.6%	17	2.3%	4.6%	\$1,801	0.9%	2.1%
	Moderate	143	11.8%	\$21,546	6.5%	16.7%	63	13.1%	17.5%	\$8,816	6.7%	10.7%	80	11.0%	16.1%	\$12,730	6.3%	9.8%
	Middle	191	15.8%	\$30,097	9.0%	19.8%	82	17.0%	20.2%	\$12,178	9.3%	15.2%	109	15.0%	19.9%	\$17,919	8.9%	15.0%
	Upper	827	68.5%	\$265,938	79.9%	43.4%	314	65.1%	41.8%	\$101,153	77.4%	47.8%	513	70.8%	44.8%	\$164,785	81.4%	51.7%
	Unknown	17	1.4%	\$12,720	3.8%	0.0%	11	2.3%	14.9%	\$7,619	5.8%	23.7%	6	0.8%	14.6%	\$5,101	2.5%	21.5%
	<i>Total</i>	<i>1,207</i>	<i>100.0%</i>	<i>\$332,972</i>	<i>100.0%</i>	<i>100.0%</i>	<i>482</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$130,636</i>	<i>100.0%</i>	<i>100.0%</i>	<i>725</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$202,336</i>	<i>100.0%</i>	<i>100.0%</i>

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

Assessment Area: TN Nashville

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2017					2017					
		Count		Bank Dollar		Total Businesses	Count		Agg	Dollar		Agg
		#	%	\$ (000s)	\$ %	%	#	%	%	\$ 000s	\$ %	\$ %
SMALL BUSINESSES	Low	28	12.2%	\$5,517	12.6%	7.8%	28	12.2%	8.4%	\$5,517	12.6%	11.5%
	Moderate	56	24.3%	\$10,759	24.6%	20.0%	56	24.3%	18.6%	\$10,759	24.6%	20.0%
	Middle	43	18.7%	\$6,998	16.0%	27.9%	43	18.7%	25.4%	\$6,998	16.0%	19.2%
	Upper	99	43.0%	\$19,291	44.1%	43.2%	99	43.0%	45.8%	\$19,291	44.1%	46.8%
	Unknown	4	1.7%	\$1,212	2.8%	1.0%	4	1.7%	0.9%	\$1,212	2.8%	2.2%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	0.9%	\$0	0.0%	0.2%
	<b>Total</b>	<b>230</b>	<b>100.0%</b>	<b>\$43,777</b>	<b>100.0%</b>	<b>100.0%</b>	<b>230</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$43,777</b>	<b>100.0%</b>	<b>100.0%</b>
SMALL FARM					<b>Total Farms</b>							
	Low	0	0.0%	\$0	0.0%	1.7%	0	0.0%	1.9%	\$0	0.0%	3.2%
	Moderate	0	0.0%	\$0	0.0%	10.5%	0	0.0%	9.3%	\$0	0.0%	5.1%
	Middle	0	0.0%	\$0	0.0%	37.3%	0	0.0%	43.2%	\$0	0.0%	23.0%
	Upper	0	0.0%	\$0	0.0%	48.6%	0	0.0%	44.4%	\$0	0.0%	68.2%
	Unknown	0	0.0%	\$0	0.0%	2.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	1.2%	\$0	0.0%	0.5%
<b>Total</b>	<b>0</b>	<b>0.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	

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

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

Assessment Area: TN Nashville

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison											
		2018, 2019					2018					2019						
		Count		Bank Dollar		Total Businesses	Count		Dollar		Agg	Count		Dollar		Agg		
		#	%	\$ (000s)	\$ %	%	#	%	%	\$ 000s	\$ %	\$ %	#	%	%	\$ 000s	\$ %	\$ %
SMALL BUSINESSES	Low	29	10.5%	\$9,161	15.6%	7.9%	15	8.4%	8.5%	\$4,777	15.6%	11.4%	14	14.3%	8.9%	\$4,384	15.6%	11.2%
	Moderate	44	15.9%	\$10,198	17.4%	19.6%	30	16.9%	18.3%	\$4,942	16.2%	19.6%	14	14.3%	17.8%	\$5,256	18.7%	19.7%
	Middle	64	23.2%	\$12,752	21.8%	27.9%	44	24.7%	25.5%	\$7,170	23.5%	19.8%	20	20.4%	25.6%	\$5,582	19.9%	21.5%
	Upper	133	48.2%	\$25,140	42.9%	43.5%	84	47.2%	45.7%	\$12,813	41.9%	46.5%	49	50.0%	45.6%	\$12,327	43.9%	45.4%
	Unknown	6	2.2%	\$1,358	2.3%	1.0%	5	2.8%	0.9%	\$858	2.8%	2.3%	1	1.0%	0.9%	\$500	1.8%	1.9%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	1.2%	\$0	0.0%	0.3%	0	0.0%	1.2%	\$0	0.0%	0.3%
	<b>Total</b>	<b>276</b>	<b>100.0%</b>	<b>\$58,609</b>	<b>100.0%</b>	<b>100.0%</b>	<b>178</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$30,560</b>	<b>100.0%</b>	<b>100.0%</b>	<b>98</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$28,049</b>	<b>100.0%</b>	<b>100.0%</b>
SMALL FARM					<b>Total Farms</b>													
	Low	0	0.0%	\$0	0.0%	2.4%	0	0.0%	1.0%	\$0	0.0%	1.9%	0	0.0%	3.4%	\$0	0.0%	3.3%
	Moderate	0	0.0%	\$0	0.0%	9.9%	0	0.0%	15.1%	\$0	0.0%	11.2%	0	0.0%	10.7%	\$0	0.0%	4.3%
	Middle	0	0.0%	\$0	0.0%	36.9%	0	0.0%	43.2%	\$0	0.0%	32.2%	0	0.0%	42.0%	\$0	0.0%	34.6%
	Upper	0	0.0%	\$0	0.0%	49.6%	0	0.0%	38.2%	\$0	0.0%	53.6%	0	0.0%	42.0%	\$0	0.0%	57.4%
	Unknown	0	0.0%	\$0	0.0%	1.2%	0	0.0%	2.5%	\$0	0.0%	1.0%	0	0.0%	1.5%	\$0	0.0%	0.3%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.5%	\$0	0.0%	0.1%
<b>Total</b>	<b>0</b>	<b>0.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	

Originations & Purchases  
2019 FFIEC Census Data and 2019 D&B Information

## Appendices

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

Assessment Area: TN Nashville

Product Type		Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison						
		2017					2017						
		Bank		Total		Businesses	Count		Agg	Dollar			
		Count	Dollar	Dollar	%		Bank	%		Bank	Agg	%	
#	%	\$ (000s)	\$ %	%	#	%	%	\$ 000s	\$ %	\$ %			
Small Business	Revenue	\$1 Million or Less	145	63.0%	\$18,559	42.4%	88.1%	145	63.0%	52.0%	\$18,559	42.4%	38.8%
		Over \$1 Million	85	37.0%	\$25,218	57.6%	11.1%	85	37.0%				
		<i>Total Rev. available</i>	230	100.0%	\$43,777	100.0%	99.2%	230	100.0%				
		Rev. Not Known	0	0.0%	\$0	0.0%	0.8%	0	0.0%				
	<b>Total</b>	<b>230</b>	<b>100.0%</b>	<b>\$43,777</b>	<b>100.0%</b>	<b>100.0%</b>	<b>230</b>	<b>100.0%</b>					
	Loan Size	\$100,000 or Less	130	56.5%	\$6,515	14.9%		130	56.5%	89.5%	\$6,515	14.9%	24.6%
		\$100,001 - \$250,000	41	17.8%	\$7,692	17.6%		41	17.8%	4.7%	\$7,692	17.6%	15.9%
		\$250,001 - \$1 Million	59	25.7%	\$29,570	67.5%		59	25.7%	5.9%	\$29,570	67.5%	59.4%
		<b>Total</b>	<b>230</b>	<b>100.0%</b>	<b>\$43,777</b>	<b>100.0%</b>		<b>230</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$43,777</b>	<b>100.0%</b>	<b>100.0%</b>
	Loan Size & Rev \$1 Mill or Less	\$100,000 or Less	103	71.0%	\$4,968	26.8%							
		\$100,001 - \$250,000	21	14.5%	\$3,681	19.8%							
		\$250,001 - \$1 Million	21	14.5%	\$9,910	53.4%							
		<b>Total</b>	<b>145</b>	<b>100.0%</b>	<b>\$18,559</b>	<b>100.0%</b>							
Small Farm	Revenue	\$1 Million or Less	0	0.0%	\$0	0.0%	<b>Total Farms</b> 98.3%	0	0.0%	53.1%	\$0	0.0%	52.4%
		Over \$1 Million	0	0.0%	\$0	0.0%	1.7%	0	0.0%				
		<i>Total Rev. available</i>	0	0.0%	\$0	0.0%	100.0%	0	0.0%				
		Not Known	0	0.0%	\$0	0.0%	0.0%	0	0.0%				
	<b>Total</b>	<b>0</b>	<b>0.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>					
	Loan Size	\$100,000 or Less	0	0.0%	\$0	0.0%		0	0.0%	89.5%	\$0	0.0%	32.2%
		\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	5.6%	\$0	0.0%	20.9%
		\$250,001 - \$500,000	0	0.0%	\$0	0.0%		0	0.0%	4.9%	\$0	0.0%	46.9%
		<b>Total</b>	<b>0</b>	<b>0.0%</b>	<b>\$0</b>	<b>0.0%</b>		<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>
	Loan Size & Rev \$1 Mill or Less	\$100,000 or Less	0	0.0%	\$0	0.0%							
		\$100,001 - \$250,000	0	0.0%	\$0	0.0%							
		\$250,001 - \$500,000	0	0.0%	\$0	0.0%							
		<b>Total</b>	<b>0</b>	<b>0.0%</b>	<b>\$0</b>	<b>0.0%</b>							

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

2017 FFIEC Census Data and 2017 D&B Information

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

Assessment Area: TN Nashville

Product Type		Bank Lending & Demographic Data Comparison 2018, 2019					Bank & Aggregate Lending Comparison													
		Bank				Total Businesses	2018			2019										
		Count		Dollar			Count	Dollar		Count	Dollar									
		#	%	\$ (000s)	\$ %	%		Bank	Agg		Bank	Agg	Bank	Agg	Bank	Agg				
Small Business	Revenue	\$1 Million or Less	162	58.7%	\$22,829	39.0%	90.7%	117	65.7%	45.4%	\$14,258	46.7%	37.7%	45	45.9%	48.7%	\$8,571	30.6%	37.0%	
		Over \$1 Million	109	39.5%	\$34,504	58.9%	8.5%	58	32.6%					51	52.0%					
		Total Rev. available	271	98.2%	\$57,333	97.9%	99.2%	175	98.3%					96	97.9%					
		Rev. Not Known	5	1.8%	\$1,276	2.2%	0.8%	3	1.7%					2	2.0%					
		Total	276	100.0%	\$58,609	100.0%	100.0%	178	100.0%					98	100.0%					
	Loan Size	\$100,000 or Less	145	52.5%	\$7,003	11.9%		108	60.7%	90.4%	\$5,146	16.8%	26.9%	37	37.8%	91.0%	\$1,857	6.6%	28.2%	
		\$100,001 - \$250,000	51	18.5%	\$9,689	16.5%		31	17.4%	4.4%	\$6,254	20.5%	15.7%	20	20.4%	4.2%	\$3,435	12.2%	15.5%	
		\$250,001 - \$1 Million	80	29.0%	\$41,917	71.5%		39	21.9%	5.2%	\$19,160	62.7%	57.4%	41	41.8%	4.8%	\$22,757	81.1%	56.3%	
		Total	276	100.0%	\$58,609	100.0%		178	100.0%	100.0%	\$30,560	100.0%	100.0%	98	100.0%	100.0%	\$28,049	100.0%	100.0%	
	Loan Size & Rev \$1 Mill or Less	\$100,000 or Less	111	68.5%	\$5,220	22.9%														
		\$100,001 - \$250,000	24	14.8%	\$4,316	18.9%														
		\$250,001 - \$1 Million	27	16.7%	\$13,293	58.2%														
		Total	162	100.0%	\$22,829	100.0%														
	Small Farm	Revenue	\$1 Million or Less	0	0.0%	\$0	0.0%	Total Farms 98.2%	0	0.0%	51.3%	\$0	0.0%	62.2%	0	0.0%	54.6%	\$0	0.0%	57.1%
			Over \$1 Million	0	0.0%	\$0	0.0%	1.2%	0	0.0%					0	0.0%				
Total Rev. available			0	0.0%	\$0	0.0%	99.4%	0	0.0%					0	0.0%					
Not Known			0	0.0%	\$0	0.0%	0.6%	0	0.0%					0	0.0%					
Total			0	0.0%	\$0	0.0%	100.0%	0	0.0%					0	0.0%					
Loan Size		\$100,000 or Less	0	0.0%	\$0	0.0%		0	0.0%	96.0%	\$0	0.0%	64.3%	0	0.0%	92.7%	\$0	0.0%	43.4%	
		\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	3.0%	\$0	0.0%	19.2%	0	0.0%	4.4%	\$0	0.0%	25.8%	
		\$250,001 - \$500,000	0	0.0%	\$0	0.0%		0	0.0%	1.0%	\$0	0.0%	16.5%	0	0.0%	2.9%	\$0	0.0%	30.8%	
		Total	0	0.0%	\$0	0.0%		0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
Loan Size & Rev \$1 Mill or Less		\$100,000 or Less	0	0.0%	\$0	0.0%														
		\$100,001 - \$250,000	0	0.0%	\$0	0.0%														
		\$250,001 - \$500,000	0	0.0%	\$0	0.0%														
		Total	0	0.0%	\$0	0.0%														

Originations & Purchases

Aggregate data is unavailable for loans to businesses/farms with revenue over \$1 million or revenue unknown, and for loan size by revenue. 2019 FFIEC Census Data and 2019 D&B Information

# Appendices

## APPENDIX G – LIMITED-SCOPE ASSESSMENT AREA LENDING TABLES

### Geographic Distribution of HMDA, Small Business, & Small Farm Loans

Assessment Area: AL Coffee-Dale

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2017					2017					
		Bank		Owner Occupied Units		Count	Bank		Agg		Dollar	
		Count	Dollar	Dollar	%		#	%	%	\$ (000s)	%	%
#	%	\$ (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%	1.9%	0	0.0%	2.8%	\$0	0.0%	2.9%
	Middle	7	28.0%	\$946	29.3%	36.0%	7	28.0%	24.2%	\$946	29.3%	20.2%
	Upper	18	72.0%	\$2,283	70.7%	62.1%	18	72.0%	73.0%	\$2,283	70.7%	76.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<b>Total</b>	<b>25</b>	<b>100.0%</b>	<b>\$3,229</b>	<b>100.0%</b>	<b>100.0%</b>	<b>25</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$3,229</b>	<b>100.0%</b>	<b>100.0%</b>
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%	1.9%	0	0.0%	3.9%	\$0	0.0%	4.4%
	Middle	10	38.5%	\$1,648	47.9%	36.0%	10	38.5%	28.4%	\$1,648	47.9%	26.3%
	Upper	16	61.5%	\$1,791	52.1%	62.1%	16	61.5%	67.7%	\$1,791	52.1%	69.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<b>Total</b>	<b>26</b>	<b>100.0%</b>	<b>\$3,439</b>	<b>100.0%</b>	<b>100.0%</b>	<b>26</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$3,439</b>	<b>100.0%</b>	<b>100.0%</b>
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%	1.9%	0	0.0%	0.5%	\$0	0.0%	0.0%
	Middle	2	50.0%	\$47	88.7%	36.0%	2	50.0%	45.1%	\$47	88.7%	35.5%
	Upper	2	50.0%	\$6	11.3%	62.1%	2	50.0%	54.4%	\$6	11.3%	64.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<b>Total</b>	<b>4</b>	<b>100.0%</b>	<b>\$53</b>	<b>100.0%</b>	<b>100.0%</b>	<b>4</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$53</b>	<b>100.0%</b>	<b>100.0%</b>
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%	10.2%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	23.6%	0	0.0%	20.0%	\$0	0.0%	38.8%
	Upper	2	100.0%	\$205	100.0%	66.2%	2	100.0%	80.0%	\$205	100.0%	61.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<b>Total</b>	<b>2</b>	<b>100.0%</b>	<b>\$205</b>	<b>100.0%</b>	<b>100.0%</b>	<b>2</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$205</b>	<b>100.0%</b>	<b>100.0%</b>
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%	1.9%	0	0.0%	3.0%	\$0	0.0%	3.4%
	Middle	19	33.3%	\$2,641	38.1%	36.0%	19	33.3%	27.1%	\$2,641	38.1%	22.8%
	Upper	38	66.7%	\$4,285	61.9%	62.1%	38	66.7%	69.9%	\$4,285	61.9%	73.9%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<b>Total</b>	<b>57</b>	<b>100.0%</b>	<b>\$6,926</b>	<b>100.0%</b>	<b>100.0%</b>	<b>57</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$6,926</b>	<b>100.0%</b>	<b>100.0%</b>
SMALL BUSINESSES	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	11	19.3%	\$1,589	14.9%	9.3%	11	19.3%	11.1%	\$1,589	14.9%	15.8%
	Middle	15	26.3%	\$2,826	26.4%	39.7%	15	26.3%	32.3%	\$2,826	26.4%	38.0%
	Upper	31	54.4%	\$6,278	58.7%	51.0%	31	54.4%	53.6%	\$6,278	58.7%	44.8%
	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	0.0%	3.1%	\$0	0.0%	1.4%
	<b>Total</b>	<b>57</b>	<b>100.0%</b>	<b>\$10,693</b>	<b>100.0%</b>	<b>100.0%</b>	<b>57</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$10,693</b>	<b>100.0%</b>	<b>100.0%</b>
SMALL FARM	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%	1.6%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	3	75.0%	\$295	91.3%	56.4%	3	75.0%	66.7%	\$295	91.3%	60.7%
	Upper	1	25.0%	\$28	8.7%	42.0%	1	25.0%	33.3%	\$28	8.7%	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	0.0%	0.0%	\$0	0.0%	0.0%
	<b>Total</b>	<b>4</b>	<b>100.0%</b>	<b>\$323</b>	<b>100.0%</b>	<b>100.0%</b>	<b>4</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$323</b>	<b>100.0%</b>	<b>100.0%</b>

Originations & Purchases  
2017 FFIEC Census Data, 2017 D&B Info, and 2015 ACS Data

# Appendices

**Geographic Distribution of HMDA, Small Business, & Small Farm Loans - Table 1 of 2**

Assessment Area: AL Coffee-Dale

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019					Bank & Aggregate Lending Comparison											
		Bank				Owner Occupied Units %	2018			2019								
		Count		Dollar			Count		Dollar			Count		Dollar				
		#	%	\$ (000s)	\$ %	#	%	Agg %	\$ (000s)	\$ %	\$ %	#	%	Agg %	\$ (000s)	\$ %	Agg %	
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	1.9%	0	0.0%	2.8%	\$0	0.0%	3.2%	0	0.0%	2.0%	\$0	0.0%	2.3%
	Middle	5	13.5%	\$866	11.8%	36.0%	3	14.3%	22.0%	\$305	9.4%	16.9%	2	12.5%	24.8%	\$561	13.8%	20.3%
	Upper	32	86.5%	\$6,444	88.2%	62.1%	18	85.7%	75.2%	\$2,931	90.6%	79.9%	14	87.5%	73.1%	\$3,513	86.2%	77.5%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>37</i>	<i>100.0%</i>	<i>\$7,310</i>	<i>100.0%</i>	<i>100.0%</i>	<i>21</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$3,236</i>	<i>100.0%</i>	<i>100.0%</i>	<i>16</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$4,074</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%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	1.9%	0	0.0%	2.7%	\$0	0.0%	2.1%	0	0.0%	2.7%	\$0	0.0%	3.1%
	Middle	8	25.8%	\$896	27.8%	36.0%	2	14.3%	30.1%	\$179	18.0%	28.9%	6	35.3%	27.5%	\$717	32.2%	24.2%
	Upper	23	74.2%	\$2,328	72.2%	62.1%	12	85.7%	67.2%	\$815	82.0%	69.0%	11	64.7%	69.8%	\$1,513	67.8%	72.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>31</i>	<i>100.0%</i>	<i>\$3,224</i>	<i>100.0%</i>	<i>100.0%</i>	<i>14</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$994</i>	<i>100.0%</i>	<i>100.0%</i>	<i>17</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$2,230</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%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	1	50.0%	\$21	20.8%	1.9%	1	50.0%	6.2%	\$21	20.8%	1.7%	0	0.0%	1.6%	\$0	0.0%	0.9%
	Middle	0	0.0%	\$0	0.0%	36.0%	0	0.0%	44.6%	\$0	0.0%	40.2%	0	0.0%	23.0%	\$0	0.0%	18.4%
	Upper	1	50.0%	\$80	79.2%	62.1%	1	50.0%	49.2%	\$80	79.2%	58.1%	0	0.0%	75.4%	\$0	0.0%	80.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>2</i>	<i>100.0%</i>	<i>\$101</i>	<i>100.0%</i>	<i>100.0%</i>	<i>2</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$101</i>	<i>100.0%</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	<b>Multi-Family Units</b>																	
	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%
	Moderate	0	0.0%	\$0	0.0%	10.2%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	23.6%	0	0.0%	28.6%	\$0	0.0%	11.9%	0	0.0%	25.0%	\$0	0.0%	7.1%
	Upper	0	0.0%	\$0	0.0%	66.2%	0	0.0%	71.4%	\$0	0.0%	88.1%	0	0.0%	75.0%	\$0	0.0%	92.9%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
<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>	<i>0</i>	<i>0.0%</i>	<i>100.0%</i>	<i>\$0</i>	<i>0.0%</i>	<i>100.0%</i>	
OTHER PURPOSE LOC	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	1.9%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	5	16.7%	\$274	14.9%	36.0%	2	12.5%	19.4%	\$30	3.5%	20.4%	3	21.4%	28.0%	\$244	25.0%	25.8%
	Upper	25	83.3%	\$1,563	85.1%	62.1%	14	87.5%	80.6%	\$830	96.5%	79.6%	11	78.6%	72.0%	\$733	75.0%	74.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>30</i>	<i>100.0%</i>	<i>\$1,837</i>	<i>100.0%</i>	<i>100.0%</i>	<i>16</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$860</i>	<i>100.0%</i>	<i>100.0%</i>	<i>14</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$977</i>	<i>100.0%</i>	<i>100.0%</i>

Originations & Purchases  
2019 FFIEC Census Data and 2015 ACS Data

# Appendices

**Geographic Distribution of HMDA, Small Business, & Small Farm Loans - Table 2 of 2**  
Assessment Area: AL Coffee-Dale

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019					Bank & Aggregate Lending Comparison											
		Bank				Owner Occupied Units %	2018					2019						
		Count		Dollar			Count		Dollar			Count		Dollar				
		#	%	\$ (000s)	\$ %	#	%	%	\$ (000s)	\$ %	\$ %	#	%	%	\$ (000s)	\$ %	\$ %	
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	1.9%	0	0.0%	7.7%	\$0	0.0%	4.2%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	1	100.0%	\$31	100.0%	36.0%	1	100.0%	23.1%	\$31	100.0%	11.8%	0	0.0%	56.7%	\$0	0.0%	57.8%
	Upper	0	0.0%	\$0	0.0%	62.1%	0	0.0%	69.2%	\$0	0.0%	84.0%	0	0.0%	43.3%	\$0	0.0%	42.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<b>Total</b>	<b>1</b>	<b>100.0%</b>	<b>\$31</b>	<b>100.0%</b>	<b>100.0%</b>	<b>1</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$31</b>	<b>100.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>
PURPOSE NOT APPLICABLE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	1.9%	0	0.0%	3.6%	\$0	0.0%	3.6%	0	0.0%	2.9%	\$0	0.0%	4.3%
	Middle	0	0.0%	\$0	0.0%	36.0%	0	0.0%	26.2%	\$0	0.0%	20.1%	0	0.0%	23.2%	\$0	0.0%	19.3%
	Upper	0	0.0%	\$0	0.0%	62.1%	0	0.0%	70.2%	\$0	0.0%	76.2%	0	0.0%	73.9%	\$0	0.0%	76.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<b>Total</b>	<b>0</b>	<b>0.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	1	1.0%	\$21	0.2%	1.9%	1	1.9%	2.9%	\$21	0.4%	2.9%	0	0.0%	2.2%	\$0	0.0%	2.5%
	Middle	19	18.8%	\$2,067	16.5%	36.0%	8	14.8%	24.9%	\$545	10.4%	20.2%	11	23.4%	26.0%	\$1,522	20.9%	21.7%
	Upper	81	80.2%	\$10,415	83.3%	62.1%	45	83.3%	72.2%	\$4,656	89.2%	76.9%	36	76.6%	71.8%	\$5,759	79.1%	75.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<b>Total</b>	<b>101</b>	<b>100.0%</b>	<b>\$12,503</b>	<b>100.0%</b>	<b>100.0%</b>	<b>54</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$5,222</b>	<b>100.0%</b>	<b>100.0%</b>	<b>47</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$7,281</b>	<b>100.0%</b>	<b>100.0%</b>
SMALL BUSINESSES	<b>Total Businesses</b>																	
	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%
	Moderate	11	15.3%	\$1,401	9.8%	9.9%	5	16.7%	9.2%	\$671	10.5%	8.3%	6	14.3%	7.4%	\$730	9.2%	9.1%
	Middle	27	37.5%	\$5,530	38.5%	36.7%	14	46.7%	36.9%	\$2,803	43.7%	39.5%	13	31.0%	34.1%	\$2,727	34.3%	28.6%
	Upper	34	47.2%	\$7,428	51.7%	53.4%	11	36.7%	52.0%	\$2,937	45.8%	51.0%	23	54.8%	54.7%	\$4,491	56.5%	60.1%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	1.9%	\$0	0.0%	1.2%	0	0.0%	3.9%	\$0	0.0%	2.2%
<b>Total</b>	<b>72</b>	<b>100.0%</b>	<b>\$14,359</b>	<b>100.0%</b>	<b>100.0%</b>	<b>30</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$6,411</b>	<b>100.0%</b>	<b>100.0%</b>	<b>42</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$7,948</b>	<b>100.0%</b>	<b>100.0%</b>	
SMALL FARM	<b>Total Farms</b>																	
	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%
	Moderate	0	0.0%	\$0	0.0%	2.3%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	5	83.3%	\$804	92.9%	51.2%	3	75.0%	69.4%	\$572	90.4%	52.1%	2	100.0%	64.3%	\$232	100.0%	56.2%
	Upper	1	16.7%	\$61	7.1%	46.5%	1	25.0%	29.9%	\$61	9.6%	47.8%	0	0.0%	35.7%	\$0	0.0%	43.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.7%	\$0	0.0%	0.1%	0	0.0%	0.0%	\$0	0.0%	0.0%
<b>Total</b>	<b>6</b>	<b>100.0%</b>	<b>\$865</b>	<b>100.0%</b>	<b>100.0%</b>	<b>4</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$633</b>	<b>100.0%</b>	<b>100.0%</b>	<b>2</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$232</b>	<b>100.0%</b>	<b>100.0%</b>	

Originations & Purchases  
2019 FFIEC Census Data, 2019 D&B Info and 2015 ACS Data



# Appendices

**Borrower Distribution of HMDA Loans & Small Business/Small Farm Loans by Revenue & Loan Size**  
Assessment Area: AL Coffee-Dale

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2017					Bank & Aggregate Lending Comparison 2017					
		Bank				Families by Family Income %	Count			Dollar		
		Count		Dollar			Bank	Agg	Bank	Agg		
		#	%	\$ (000s)	\$ %						#	%
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	16.1%	0	0.0%	2.1%	\$0	0.0%	0.7%
	Moderate	0	0.0%	\$0	0.0%	13.7%	0	0.0%	8.6%	\$0	0.0%	5.2%
	Middle	6	24.0%	\$614	19.0%	16.5%	6	24.0%	17.7%	\$614	19.0%	13.5%
	Upper	18	72.0%	\$2,554	79.1%	53.7%	18	72.0%	48.3%	\$2,554	79.1%	57.8%
	Unknown	1	4.0%	\$61	1.9%	0.0%	1	4.0%	23.4%	\$61	1.9%	22.8%
	<b>Total</b>	<b>25</b>	<b>100.0%</b>	<b>\$3,229</b>	<b>100.0%</b>	<b>100.0%</b>	<b>25</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$3,229</b>	<b>100.0%</b>	<b>100.0%</b>
REFINANCE	Low	1	3.8%	\$19	0.6%	16.1%	1	3.8%	3.0%	\$19	0.6%	1.1%
	Moderate	3	11.5%	\$276	8.0%	13.7%	3	11.5%	7.1%	\$276	8.0%	3.8%
	Middle	4	15.4%	\$397	11.5%	16.5%	4	15.4%	11.4%	\$397	11.5%	9.3%
	Upper	12	46.2%	\$2,259	65.7%	53.7%	12	46.2%	44.3%	\$2,259	65.7%	47.9%
	Unknown	6	23.1%	\$488	14.2%	0.0%	6	23.1%	34.2%	\$488	14.2%	37.9%
	<b>Total</b>	<b>26</b>	<b>100.0%</b>	<b>\$3,439</b>	<b>100.0%</b>	<b>100.0%</b>	<b>26</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$3,439</b>	<b>100.0%</b>	<b>100.0%</b>
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	16.1%	0	0.0%	3.8%	\$0	0.0%	1.4%
	Moderate	1	25.0%	\$3	5.7%	13.7%	1	25.0%	13.2%	\$3	5.7%	5.8%
	Middle	0	0.0%	\$0	0.0%	16.5%	0	0.0%	13.7%	\$0	0.0%	10.4%
	Upper	3	75.0%	\$50	94.3%	53.7%	3	75.0%	63.2%	\$50	94.3%	74.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	6.0%	\$0	0.0%	8.3%
	<b>Total</b>	<b>4</b>	<b>100.0%</b>	<b>\$53</b>	<b>100.0%</b>	<b>100.0%</b>	<b>4</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$53</b>	<b>100.0%</b>	<b>100.0%</b>
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	16.1%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	13.7%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	16.5%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	53.7%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	2	100.0%	\$205	100.0%	0.0%	2	100.0%	100.0%	\$205	100.0%	100.0%
	<b>Total</b>	<b>2</b>	<b>100.0%</b>	<b>\$205</b>	<b>100.0%</b>	<b>100.0%</b>	<b>2</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$205</b>	<b>100.0%</b>	<b>100.0%</b>
HMDA TOTALS	Low	1	1.8%	\$19	0.3%	16.1%	1	1.8%	2.5%	\$19	0.3%	0.9%
	Moderate	4	7.0%	\$279	4.0%	13.7%	4	7.0%	8.3%	\$279	4.0%	4.7%
	Middle	10	17.5%	\$1,011	14.6%	16.5%	10	17.5%	15.2%	\$1,011	14.6%	11.9%
	Upper	33	57.9%	\$4,863	70.2%	53.7%	33	57.9%	47.8%	\$4,863	70.2%	54.5%
	Unknown	9	15.8%	\$754	10.9%	0.0%	9	15.8%	26.1%	\$754	10.9%	28.0%
	<b>Total</b>	<b>57</b>	<b>100.0%</b>	<b>\$6,926</b>	<b>100.0%</b>	<b>100.0%</b>	<b>57</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$6,926</b>	<b>100.0%</b>	<b>100.0%</b>
Small Business Revenue	\$1 Million or Less	39	68.4%	\$4,617	43.2%	89.6%	39	68.4%	46.3%	\$4,617	43.2%	44.6%
	Over \$1 Million	18	31.6%	\$6,076	56.8%	8.4%	18	31.6%				
	<b>Total Rev. available</b>	<b>57</b>	<b>100.0%</b>	<b>\$10,693</b>	<b>100.0%</b>	<b>98.0%</b>	<b>57</b>	<b>100.0%</b>				
	Rev. Not Known	0	0.0%	\$0	0.0%	2.0%	0	0.0%				
	<b>Total</b>	<b>57</b>	<b>100.0%</b>	<b>\$10,693</b>	<b>100.0%</b>	<b>100.0%</b>	<b>57</b>	<b>100.0%</b>				
	Small Business Loan Size	\$100,000 or Less	33	57.9%	\$1,588	14.9%		33	57.9%	89.8%	\$1,588	14.9%
\$100,001 - \$250,000		10	17.5%	\$1,204	11.3%		10	17.5%	6.1%	\$1,204	11.3%	20.9%
\$250,001 - \$1 Million		14	24.6%	\$7,901	73.9%		14	24.6%	4.1%	\$7,901	73.9%	48.4%
<b>Total</b>		<b>57</b>	<b>100.0%</b>	<b>\$10,693</b>	<b>100.0%</b>		<b>57</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$10,693</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Total Businesses</b>												
Small Farm Revenue	\$1 Million or Less	4	100.0%	\$323	100.0%	97.3%	4	100.0%	57.3%	\$323	100.0%	73.3%
	Over \$1 Million	0	0.0%	\$0	0.0%	2.7%	0	0.0%				
	Not Known	0	0.0%	\$0	0.0%	0.0%	0	0.0%				
	<b>Total</b>	<b>4</b>	<b>100.0%</b>	<b>\$323</b>	<b>100.0%</b>	<b>100.0%</b>	<b>4</b>	<b>100.0%</b>				
	Small Farm Loan Size	\$100,000 or Less	2	50.0%	\$54	16.7%		2	50.0%	82.9%	\$54	16.7%
\$100,001 - \$250,000		2	50.0%	\$269	83.3%		2	50.0%	8.5%	\$269	83.3%	22.2%
\$250,001 - \$500,000		0	0.0%	\$0	0.0%		0	0.0%	8.5%	\$0	0.0%	51.8%
<b>Total</b>		<b>4</b>	<b>100.0%</b>	<b>\$323</b>	<b>100.0%</b>		<b>4</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$323</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Total Farms</b>												

Originations & Purchases  
Aggregate data is unavailable for loans to businesses/farms with revenue over \$1 million or revenue unknown, and for loan size by revenue.  
2017 FFIEC Census Data, 2017 D&B Info, and 2015 ACS Data

# Appendices

**Borrower Distribution of HMDA Loans & Small Business/Small Farm Loans by Revenue & Loan Size - Table 1 of 2**  
Assessment Area: AL Coffee-Dale

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019					Bank & Aggregate Lending Comparison											
		Bank				Families by Family Income %	2018			2019								
		Count		Dollar			Count		Dollar		Count		Dollar					
		#	%	\$ (000s)	\$ %		Bank	Agg	\$ (000s)	\$ %	\$ %	Bank	Agg	\$ (000s)	\$ %	\$ %		
HOME PURCHASE	Low	1	2.7%	\$52	0.7%	16.2%	1	4.8%	3.1%	\$52	1.6%	1.5%	0	0.0%	2.5%	\$0	0.0%	1.1%
	Moderate	5	13.5%	\$437	6.0%	13.8%	3	14.3%	11.2%	\$278	8.6%	6.9%	2	12.5%	9.9%	\$159	3.9%	5.8%
	Middle	7	18.9%	\$855	11.7%	16.5%	3	14.3%	20.0%	\$330	10.2%	15.4%	4	25.0%	19.0%	\$525	12.9%	14.1%
	Upper	21	56.8%	\$5,518	75.5%	53.6%	12	57.1%	45.6%	\$2,157	66.7%	56.3%	9	56.3%	48.8%	\$3,361	82.5%	61.1%
	Unknown	3	8.1%	\$448	6.1%	0.0%	2	9.5%	20.1%	\$419	12.9%	19.9%	1	6.3%	19.7%	\$29	0.7%	17.8%
	<b>Total</b>	<b>37</b>	<b>100.0%</b>	<b>\$7,310</b>	<b>100.0%</b>	<b>100.0%</b>	<b>21</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$3,236</b>	<b>100.0%</b>	<b>100.0%</b>	<b>16</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$4,074</b>	<b>100.0%</b>	<b>100.0%</b>
REFINANCE	Low	0	0.0%	\$0	0.0%	16.2%	0	0.0%	4.2%	\$0	0.0%	2.5%	0	0.0%	2.1%	\$0	0.0%	1.1%
	Moderate	1	3.2%	\$35	1.1%	13.8%	0	0.0%	6.9%	\$0	0.0%	4.1%	1	5.9%	4.9%	\$35	1.6%	3.0%
	Middle	1	3.2%	\$135	4.2%	16.5%	0	0.0%	17.1%	\$0	0.0%	14.5%	1	5.9%	10.6%	\$135	6.1%	7.4%
	Upper	18	58.1%	\$2,151	66.7%	53.6%	7	50.0%	47.5%	\$480	48.3%	56.3%	11	64.7%	37.8%	\$1,671	74.9%	40.2%
	Unknown	11	35.5%	\$903	28.0%	0.0%	7	50.0%	24.3%	\$514	51.7%	22.6%	4	23.5%	44.6%	\$389	17.4%	48.4%
	<b>Total</b>	<b>31</b>	<b>100.0%</b>	<b>\$3,224</b>	<b>100.0%</b>	<b>100.0%</b>	<b>14</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$994</b>	<b>100.0%</b>	<b>100.0%</b>	<b>17</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$2,230</b>	<b>100.0%</b>	<b>100.0%</b>
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	16.2%	0	0.0%	6.2%	\$0	0.0%	3.5%	0	0.0%	3.3%	\$0	0.0%	1.6%
	Moderate	0	0.0%	\$0	0.0%	13.8%	0	0.0%	13.8%	\$0	0.0%	6.1%	0	0.0%	11.5%	\$0	0.0%	8.5%
	Middle	0	0.0%	\$0	0.0%	16.5%	0	0.0%	16.9%	\$0	0.0%	13.4%	0	0.0%	24.6%	\$0	0.0%	33.8%
	Upper	1	50.0%	\$80	79.2%	53.6%	1	50.0%	41.5%	\$80	79.2%	57.5%	0	0.0%	55.7%	\$0	0.0%	49.4%
	Unknown	1	50.0%	\$21	20.8%	0.0%	1	50.0%	21.5%	\$21	20.8%	19.5%	0	0.0%	4.9%	\$0	0.0%	6.7%
	<b>Total</b>	<b>2</b>	<b>100.0%</b>	<b>\$101</b>	<b>100.0%</b>	<b>100.0%</b>	<b>2</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$101</b>	<b>100.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	16.2%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	13.8%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	16.5%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	53.6%	0	0.0%	42.9%	\$0	0.0%	14.3%	0	0.0%	12.5%	\$0	0.0%	4.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	57.1%	\$0	0.0%	85.7%	0	0.0%	87.5%	\$0	0.0%	95.3%
	<b>Total</b>	<b>0</b>	<b>0.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>
OTHER PURPOSE LOC	Low	3	10.0%	\$123	6.7%	16.2%	2	12.5%	6.5%	\$80	9.3%	4.1%	1	7.1%	4.0%	\$43	4.4%	3.2%
	Moderate	1	3.3%	\$75	4.1%	13.8%	1	6.3%	9.7%	\$75	8.7%	5.9%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	3	10.0%	\$95	5.2%	16.5%	1	6.3%	12.9%	\$50	5.8%	6.7%	2	14.3%	12.0%	\$45	4.6%	5.9%
	Upper	23	76.7%	\$1,544	84.1%	53.6%	12	75.0%	71.0%	\$655	76.2%	83.2%	11	78.6%	84.0%	\$889	91.0%	91.0%
	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%
	<b>Total</b>	<b>30</b>	<b>100.0%</b>	<b>\$1,837</b>	<b>100.0%</b>	<b>100.0%</b>	<b>16</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$860</b>	<b>100.0%</b>	<b>100.0%</b>	<b>14</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$977</b>	<b>100.0%</b>	<b>100.0%</b>

Originations & Purchases  
2019 FFIEC Census Data and 2015 ACS Data

Appendices

Borrower Distribution of HMDA Loans & Small Business/Small Farm Loans by Revenue & Loan Size - Table 2 of 2

Assessment Area: AL Coffee-Dale

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019					Bank & Aggregate Lending Comparison												
		Bank				Families by Family Income %	2018			2019									
		Count		Dollar			#	%	Agg %	Dollar		#	%	Agg %	Dollar				
		#	%	\$(000s)	\$ %					Bank	Agg				Bank	Agg	Bank	Agg	Bank
OTHER PURPOSE CLOSED/EXEMPT	Low	1	100.0%	\$31	100.0%	16.2%	1	100.0%	11.5%	\$31	100.0%	4.2%	0	0.0%	10.0%	\$0	0.0%	4.7%	
	Moderate	0	0.0%	\$0	0.0%	13.8%	0	0.0%	3.8%	\$0	0.0%	1.2%	0	0.0%	3.3%	\$0	0.0%	0.7%	
	Middle	0	0.0%	\$0	0.0%	16.5%	0	0.0%	23.1%	\$0	0.0%	18.5%	0	0.0%	30.0%	\$0	0.0%	28.1%	
	Upper	0	0.0%	\$0	0.0%	53.6%	0	0.0%	57.7%	\$0	0.0%	67.7%	0	0.0%	43.3%	\$0	0.0%	60.1%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	3.8%	\$0	0.0%	8.5%	0	0.0%	13.3%	\$0	0.0%	6.5%	
	<i>Total</i>	<i>1</i>	<i>100.0%</i>	<i>\$31</i>	<i>100.0%</i>	<i>100.0%</i>	<i>1</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$31</i>	<i>100.0%</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>	
PURPOSE NOT APPLICABLE	Low	0	0.0%	\$0	0.0%	16.2%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Moderate	0	0.0%	\$0	0.0%	13.8%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Middle	0	0.0%	\$0	0.0%	16.5%	0	0.0%	1.2%	\$0	0.0%	0.6%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Upper	0	0.0%	\$0	0.0%	53.6%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	1.4%	\$0	0.0%	3.3%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	98.8%	\$0	0.0%	99.4%	0	0.0%	98.6%	\$0	0.0%	96.7%	
	<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>	<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	5	5.0%	\$206	1.6%	16.2%	4	7.4%	3.5%	\$163	3.1%	1.7%	1	2.1%	2.4%	\$43	0.6%	1.1%	
	Moderate	7	6.9%	\$547	4.4%	13.8%	4	7.4%	9.6%	\$353	6.8%	5.9%	3	6.4%	8.0%	\$194	2.7%	4.7%	
	Middle	11	10.9%	\$1,085	8.7%	16.5%	4	7.4%	18.4%	\$380	7.3%	14.6%	7	14.9%	16.0%	\$705	9.7%	11.7%	
	Upper	63	62.4%	\$9,293	74.3%	53.6%	32	59.3%	44.9%	\$3,372	64.6%	54.7%	31	66.0%	44.5%	\$5,921	81.3%	52.6%	
	Unknown	15	14.9%	\$1,372	11.0%	0.0%	10	18.5%	23.7%	\$954	18.3%	23.1%	5	10.6%	29.1%	\$418	5.7%	29.9%	
	<i>Total</i>	<i>101</i>	<i>100.0%</i>	<i>\$12,503</i>	<i>100.0%</i>	<i>100.0%</i>	<i>54</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$5,222</i>	<i>100.0%</i>	<i>100.0%</i>	<i>47</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$7,281</i>	<i>100.0%</i>	<i>100.0%</i>	
Small Business	<b>Total Businesses</b>																		
	Revenue	\$1 Million or Less	46	63.9%	\$6,997	48.7%	90.8%	20	66.7%	42.4%	\$2,960	46.2%	38.4%	26	61.9%	38.4%	\$4,037	50.8%	39.3%
		Over \$1 Million	23	31.9%	\$6,489	45.2%	7.6%	9	30.0%				14	33.3%					
		<i>Total Rev. available</i>	<i>69</i>	<i>95.8%</i>	<i>\$13,486</i>	<i>93.9%</i>	<i>98.4%</i>	<i>29</i>	<i>96.7%</i>				<i>40</i>	<i>95.2%</i>					
		Rev. Not Known	3	4.2%	\$873	6.1%	1.6%	1	3.3%				2	4.8%					
		<i>Total</i>	<i>72</i>	<i>100.0%</i>	<i>\$14,359</i>	<i>100.0%</i>	<i>100.0%</i>	<i>30</i>	<i>100.0%</i>				<i>42</i>	<i>100.0%</i>					
Small Farm	<b>Total Farms</b>																		
	Revenue	\$1 Million or Less	4	66.7%	\$438	50.6%	97.1%	2	50.0%	48.5%	\$206	32.5%	62.7%	2	100.0%	56.0%	\$232	100.0%	66.8%
		Over \$1 Million	2	33.3%	\$427	49.4%	2.9%	2	50.0%				0	0.0%					
		Not Known	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>\$865</i>	<i>100.0%</i>	<i>100.0%</i>	<i>4</i>	<i>100.0%</i>				<i>2</i>	<i>100.0%</i>					
		Loan Size	\$100,000 or Less	2	33.3%	\$148	17.1%		1	25.0%	79.1%	\$61	9.6%	25.4%	1	50.0%	73.8%	\$87	37.5%
		\$100,001 - \$250,000	4	66.7%	\$717	82.9%		3	75.0%	13.4%	\$572	90.4%	34.3%	1	50.0%	16.7%	\$145	62.5%	35.1%
		\$250,001 - \$500,000	0	0.0%	\$0	0.0%		0	0.0%	7.5%	\$0	0.0%	40.3%	0	0.0%	9.5%	\$0	0.0%	43.9%
		<i>Total</i>	<i>6</i>	<i>100.0%</i>	<i>\$865</i>	<i>100.0%</i>		<i>4</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$633</i>	<i>100.0%</i>	<i>100.0%</i>	<i>2</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$232</i>	<i>100.0%</i>	<i>100.0%</i>

Originations & Purchases  
Aggregate data is unavailable for loans to businesses/farms with revenue over \$1 million or revenue unknown, and for loan size by revenue.  
2019 FFIEC Census Data, 2019 D&B Info and 2015 ACS Data

# Appendices

## Geographic Distribution of HMDA, Small Business, & Small Farm Loans

Assessment Area: AL Daphne-Fairhope-Foley

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2017					2017					
		Bank		Owner Occupied Units		Count	Dollar			Agg	Agg	
		Count	Dollar	Dollar	%		Bank	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	5	27.8%	\$1,281	21.1%	14.9%	5	27.8%	15.6%	\$1,281	21.1%	14.5%
	Middle	10	55.6%	\$3,779	62.4%	65.0%	10	55.6%	59.3%	\$3,779	62.4%	55.0%
	Upper	3	16.7%	\$998	16.5%	20.1%	3	16.7%	25.1%	\$998	16.5%	30.5%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<b>Total</b>	<b>18</b>	<b>100.0%</b>	<b>\$6,058</b>	<b>100.0%</b>	<b>100.0%</b>	<b>18</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$6,058</b>	<b>100.0%</b>	<b>100.0%</b>
REFINANCE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	1	7.7%	\$115	2.5%	14.9%	1	7.7%	14.3%	\$115	2.5%	12.6%
	Middle	7	53.8%	\$2,559	56.2%	65.0%	7	53.8%	60.5%	\$2,559	56.2%	55.9%
	Upper	5	38.5%	\$1,883	41.3%	20.1%	5	38.5%	25.2%	\$1,883	41.3%	31.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<b>Total</b>	<b>13</b>	<b>100.0%</b>	<b>\$4,557</b>	<b>100.0%</b>	<b>100.0%</b>	<b>13</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$4,557</b>	<b>100.0%</b>	<b>100.0%</b>
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%	14.9%	0	0.0%	13.0%	\$0	0.0%	10.3%
	Middle	1	100.0%	\$20	100.0%	65.0%	1	100.0%	64.7%	\$20	100.0%	60.2%
	Upper	0	0.0%	\$0	0.0%	20.1%	0	0.0%	22.3%	\$0	0.0%	29.5%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<b>Total</b>	<b>1</b>	<b>100.0%</b>	<b>\$20</b>	<b>100.0%</b>	<b>100.0%</b>	<b>1</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$20</b>	<b>100.0%</b>	<b>100.0%</b>
MULTI FAMILY	<b>Multi-Family Units</b>											
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	28.4%	0	0.0%	20.0%	\$0	0.0%	1.6%
	Middle	0	0.0%	\$0	0.0%	42.8%	0	0.0%	60.0%	\$0	0.0%	58.3%
	Upper	0	0.0%	\$0	0.0%	28.8%	0	0.0%	20.0%	\$0	0.0%	40.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
<b>Total</b>	<b>0</b>	<b>0.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	6	18.8%	\$1,396	13.1%	14.9%	6	18.8%	15.2%	\$1,396	13.1%	13.6%
	Middle	18	56.3%	\$6,358	59.8%	65.0%	18	56.3%	59.8%	\$6,358	59.8%	55.4%
	Upper	8	25.0%	\$2,881	27.1%	20.1%	8	25.0%	25.0%	\$2,881	27.1%	31.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<b>Total</b>	<b>32</b>	<b>100.0%</b>	<b>\$10,635</b>	<b>100.0%</b>	<b>100.0%</b>	<b>32</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$10,635</b>	<b>100.0%</b>	<b>100.0%</b>
SMALL BUSINESSES	<b>Total Businesses</b>											
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	12	16.2%	\$3,470	19.8%	19.1%	12	16.2%	17.4%	\$3,470	19.8%	18.2%
	Middle	43	58.1%	\$9,028	51.6%	61.6%	43	58.1%	56.7%	\$9,028	51.6%	54.4%
	Upper	19	25.7%	\$4,992	28.5%	19.4%	19	25.7%	23.4%	\$4,992	28.5%	26.3%
	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%	2.6%	\$0	0.0%	1.1%
<b>Total</b>	<b>74</b>	<b>100.0%</b>	<b>\$17,490</b>	<b>100.0%</b>	<b>100.0%</b>	<b>74</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$17,490</b>	<b>100.0%</b>	<b>100.0%</b>	
SMALL FARM	<b>Total Farms</b>											
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	24.2%	0	0.0%	32.9%	\$0	0.0%	34.9%
	Middle	0	0.0%	\$0	0.0%	56.6%	0	0.0%	47.4%	\$0	0.0%	40.4%
	Upper	0	0.0%	\$0	0.0%	19.2%	0	0.0%	15.8%	\$0	0.0%	23.1%
	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%	3.9%	\$0	0.0%	1.6%
<b>Total</b>	<b>0</b>	<b>0.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	

Originations & Purchases  
2017 FFIEC Census Data, 2017 D&B Info, and 2015 ACS Data

# Appendices

**Geographic Distribution of HMDA, Small Business, & Small Farm Loans - Table 1 of 2**  
Assessment Area: AL Daphne-Fairhope-Foley

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019					Bank & Aggregate Lending Comparison											
		Bank				Owner Occupied Units %	2018			2019								
		Count		Dollar			Count		Dollar		Count		Dollar					
		#	%	\$(000s)	\$ %	#	%	%	\$(000s)	\$ %	\$ %	#	%	%	\$(000s)	\$ %	\$ %	
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	2	5.7%	\$571	3.6%	14.9%	0	0.0%	16.7%	\$0	0.0%	15.9%	2	11.8%	16.7%	\$571	6.2%	16.1%
	Middle	15	42.9%	\$4,733	30.1%	65.0%	9	50.0%	58.7%	\$2,616	39.8%	53.7%	6	35.3%	57.8%	\$2,117	23.2%	51.8%
	Upper	18	51.4%	\$10,408	66.2%	20.1%	9	50.0%	24.6%	\$3,955	60.2%	30.5%	9	52.9%	25.5%	\$6,453	70.6%	32.1%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>35</i>	<i>100.0%</i>	<i>\$15,712</i>	<i>100.0%</i>	<i>100.0%</i>	<i>18</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$6,571</i>	<i>100.0%</i>	<i>100.0%</i>	<i>17</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$9,141</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%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	5	18.5%	\$853	7.5%	14.9%	1	7.1%	13.5%	\$83	1.2%	12.4%	4	30.8%	13.9%	\$770	18.2%	13.1%
	Middle	13	48.1%	\$3,937	34.6%	65.0%	8	57.1%	61.1%	\$2,576	36.1%	55.2%	5	38.5%	58.0%	\$1,361	32.1%	51.9%
	Upper	9	33.3%	\$6,577	57.9%	20.1%	5	35.7%	25.5%	\$4,472	62.7%	32.4%	4	30.8%	28.1%	\$2,105	49.7%	35.0%
	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%
	<i>Total</i>	<i>27</i>	<i>100.0%</i>	<i>\$11,367</i>	<i>100.0%</i>	<i>100.0%</i>	<i>14</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$7,131</i>	<i>100.0%</i>	<i>100.0%</i>	<i>13</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$4,236</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%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	14.9%	0	0.0%	10.0%	\$0	0.0%	9.4%	0	0.0%	13.8%	\$0	0.0%	11.3%
	Middle	0	0.0%	\$0	0.0%	65.0%	0	0.0%	55.9%	\$0	0.0%	54.4%	0	0.0%	58.8%	\$0	0.0%	51.9%
	Upper	0	0.0%	\$0	0.0%	20.1%	0	0.0%	34.0%	\$0	0.0%	36.3%	0	0.0%	27.4%	\$0	0.0%	36.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<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>	<i>0</i>	<i>0.0%</i>	<i>100.0%</i>	<i>\$0</i>	<i>0.0%</i>	<i>100.0%</i>
MULTI FAMILY	<b>Multi-Family Units</b>																	
	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%
	Moderate	0	0.0%	\$0	0.0%	28.4%	0	0.0%	21.4%	\$0	0.0%	19.0%	0	0.0%	35.0%	\$0	0.0%	23.3%
	Middle	0	0.0%	\$0	0.0%	42.8%	0	0.0%	57.1%	\$0	0.0%	46.2%	0	0.0%	60.0%	\$0	0.0%	60.4%
	Upper	0	0.0%	\$0	0.0%	28.8%	0	0.0%	21.4%	\$0	0.0%	34.8%	0	0.0%	5.0%	\$0	0.0%	16.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
<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>	<i>0</i>	<i>0.0%</i>	<i>100.0%</i>	<i>\$0</i>	<i>0.0%</i>	<i>100.0%</i>	
OTHER PURPOSE LOC	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	14.9%	0	0.0%	9.5%	\$0	0.0%	8.9%	0	0.0%	10.5%	\$0	0.0%	8.0%
	Middle	17	68.0%	\$1,539	41.3%	65.0%	4	57.1%	59.4%	\$502	44.6%	55.0%	13	72.2%	60.3%	\$1,037	39.8%	53.1%
	Upper	8	32.0%	\$2,190	58.7%	20.1%	3	42.9%	31.1%	\$623	55.4%	36.2%	5	27.8%	29.2%	\$1,567	60.2%	38.9%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>25</i>	<i>100.0%</i>	<i>\$3,729</i>	<i>100.0%</i>	<i>100.0%</i>	<i>7</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$1,125</i>	<i>100.0%</i>	<i>100.0%</i>	<i>18</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$2,604</i>	<i>100.0%</i>	<i>100.0%</i>

Originations & Purchases  
2019 FFIEC Census Data and 2015 ACS Data



## Appendices

**Borrower Distribution of HMDA Loans & Small Business/Small Farm Loans by Revenue & Loan Size**  
Assessment Area: AL Daphne-Fairhope-Foley

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2017					Bank & Aggregate Lending Comparison 2017						
		Bank				Families by Family Income %	Count			Dollar			
		Count		Dollar			Bank	Agg	Bank	Agg			
		#	%	\$ (000s)	\$ %						#	%	%
HOME PURCHASE	Low	1	5.6%	\$129	2.1%	20.6%	1	5.6%	3.9%	\$129	2.1%	2.2%	
	Moderate	2	11.1%	\$278	4.6%	17.7%	2	11.1%	14.5%	\$278	4.6%	9.3%	
	Middle	4	22.2%	\$750	12.4%	20.9%	4	22.2%	20.1%	\$750	12.4%	16.3%	
	Upper	11	61.1%	\$4,901	80.9%	40.9%	11	61.1%	46.2%	\$4,901	80.9%	56.4%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	15.4%	\$0	0.0%	15.8%	
	<b>Total</b>	<b>18</b>	<b>100.0%</b>	<b>\$6,058</b>	<b>100.0%</b>	<b>100.0%</b>	<b>18</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$6,058</b>	<b>100.0%</b>	<b>100.0%</b>	
REFINANCE	Low	1	7.7%	\$108	2.4%	20.6%	1	7.7%	5.1%	\$108	2.4%	2.5%	
	Moderate	2	15.4%	\$484	10.6%	17.7%	2	15.4%	12.9%	\$484	10.6%	7.9%	
	Middle	1	7.7%	\$115	2.5%	20.9%	1	7.7%	18.2%	\$115	2.5%	13.5%	
	Upper	6	46.2%	\$3,174	69.7%	40.9%	6	46.2%	43.1%	\$3,174	69.7%	52.7%	
	Unknown	3	23.1%	\$676	14.8%	0.0%	3	23.1%	20.7%	\$676	14.8%	23.4%	
	<b>Total</b>	<b>13</b>	<b>100.0%</b>	<b>\$4,557</b>	<b>100.0%</b>	<b>100.0%</b>	<b>13</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$4,557</b>	<b>100.0%</b>	<b>100.0%</b>	
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	20.6%	0	0.0%	7.2%	\$0	0.0%	3.2%	
	Moderate	0	0.0%	\$0	0.0%	17.7%	0	0.0%	16.4%	\$0	0.0%	9.5%	
	Middle	0	0.0%	\$0	0.0%	20.9%	0	0.0%	23.0%	\$0	0.0%	19.3%	
	Upper	1	100.0%	\$20	100.0%	40.9%	1	100.0%	48.8%	\$20	100.0%	61.9%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	4.6%	\$0	0.0%	6.2%	
	<b>Total</b>	<b>1</b>	<b>100.0%</b>	<b>\$20</b>	<b>100.0%</b>	<b>100.0%</b>	<b>1</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$20</b>	<b>100.0%</b>	<b>100.0%</b>	
MULTIFAMILY	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%	17.7%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Middle	0	0.0%	\$0	0.0%	20.9%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Upper	0	0.0%	\$0	0.0%	40.9%	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%	
	<b>Total</b>	<b>0</b>	<b>0.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	
HMDA TOTALS	Low	2	6.3%	\$237	2.2%	20.6%	2	6.3%	4.3%	\$237	2.2%	2.2%	
	Moderate	4	12.5%	\$762	7.2%	17.7%	4	12.5%	14.1%	\$762	7.2%	8.7%	
	Middle	5	15.6%	\$865	8.1%	20.9%	5	15.6%	19.7%	\$865	8.1%	15.2%	
	Upper	18	56.3%	\$8,095	76.1%	40.9%	18	56.3%	45.4%	\$8,095	76.1%	53.8%	
	Unknown	3	9.4%	\$676	6.4%	0.0%	3	9.4%	16.4%	\$676	6.4%	20.1%	
	<b>Total</b>	<b>32</b>	<b>100.0%</b>	<b>\$10,635</b>	<b>100.0%</b>	<b>100.0%</b>	<b>32</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$10,635</b>	<b>100.0%</b>	<b>100.0%</b>	
Small Business	Revenue	\$1 Million or Less	45	60.8%	\$9,653	55.2%	90.7%	45	60.8%	50.3%	\$9,653	55.2%	44.1%
		Over \$1 Million	29	39.2%	\$7,837	44.8%	8.3%	29	39.2%				
		<b>Total Rev. available</b>	<b>74</b>	<b>100.0%</b>	<b>\$17,490</b>	<b>100.0%</b>	<b>99.0%</b>	<b>74</b>	<b>100.0%</b>				
		Rev. Not Known	0	0.0%	\$0	0.0%	1.0%	0	0.0%				
		<b>Total</b>	<b>74</b>	<b>100.0%</b>	<b>\$17,490</b>	<b>100.0%</b>	<b>100.0%</b>	<b>74</b>	<b>100.0%</b>				
	Loan Size	\$100,000 or Less	33	44.6%	\$1,628	9.3%		33	44.6%	89.8%	\$1,628	9.3%	31.0%
\$100,001 - \$250,000		19	25.7%	\$3,574	20.4%		19	25.7%	5.1%	\$3,574	20.4%	18.0%	
\$250,001 - \$1 Million		22	29.7%	\$12,288	70.3%		22	29.7%	5.0%	\$12,288	70.3%	51.0%	
<b>Total</b>		<b>74</b>	<b>100.0%</b>	<b>\$17,490</b>	<b>100.0%</b>		<b>74</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$17,490</b>	<b>100.0%</b>	<b>100.0%</b>	
Small Farm		Revenue	\$1 Million or Less	0	0.0%	\$0	0.0%	94.0%	0	0.0%	39.5%	\$0	0.0%
	Over \$1 Million		0	0.0%	\$0	0.0%	6.0%	0	0.0%				
	Not Known		0	0.0%	\$0	0.0%	0.0%	0	0.0%				
	<b>Total</b>		<b>0</b>	<b>0.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>				
	Loan Size	\$100,000 or Less	0	0.0%	\$0	0.0%		0	0.0%	92.1%	\$0	0.0%	57.5%
		\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	7.9%	\$0	0.0%	42.5%
\$250,001 - \$500,000		0	0.0%	\$0	0.0%		0	0.0%	0.0%	\$0	0.0%	0.0%	
<b>Total</b>		<b>0</b>	<b>0.0%</b>	<b>\$0</b>	<b>0.0%</b>		<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	

Originations & Purchases  
Aggregate data is unavailable for loans to businesses/farms with revenue over \$1 million or revenue unknown, and for loan size by revenue.  
2017 FFIEC Census Data, 2017 D&B Info, and 2015 ACS Data

# Appendices

**Borrower Distribution of HMDA Loans & Small Business/Small Farm Loans by Revenue & Loan Size - Table 1 of 2**  
Assessment Area: AL Daphne-Fairhope-Foley

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019					Bank & Aggregate Lending Comparison											
		Count		Dollar		Families by Family Income %	2018		2019									
		#	%	\$ (000s)	\$ %		Bank #	Agg %	Bank \$ (000s)	Bank \$ %	Agg \$ %	Bank #	Agg %	Bank \$ (000s)	Bank \$ %	Agg \$ %		
HOME PURCHASE	Low	1	2.9%	\$130	0.8%	20.6%	0	0.0%	5.1%	\$0	0.0%	2.7%	1	5.9%	8.8%	\$130	1.4%	4.8%
	Moderate	4	11.4%	\$641	4.1%	17.7%	2	11.1%	16.6%	\$307	4.7%	11.6%	2	11.8%	21.0%	\$334	3.7%	15.1%
	Middle	5	14.3%	\$968	6.2%	20.9%	3	16.7%	19.5%	\$557	8.5%	16.7%	2	11.8%	20.5%	\$411	4.5%	18.2%
	Upper	21	60.0%	\$11,242	71.6%	40.9%	12	66.7%	41.2%	\$4,907	74.7%	51.8%	9	52.9%	35.4%	\$6,335	69.3%	47.4%
	Unknown	4	11.4%	\$2,731	17.4%	0.0%	1	5.6%	17.5%	\$800	12.2%	17.2%	3	17.6%	14.3%	\$1,931	21.1%	14.5%
	<b>Total</b>	<b>35</b>	<b>100.0%</b>	<b>\$15,712</b>	<b>100.0%</b>	<b>100.0%</b>	<b>18</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$6,571</b>	<b>100.0%</b>	<b>100.0%</b>	<b>17</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$9,141</b>	<b>100.0%</b>	<b>100.0%</b>
REFINANCE	Low	0	0.0%	\$0	0.0%	20.6%	0	0.0%	8.3%	\$0	0.0%	4.1%	0	0.0%	8.6%	\$0	0.0%	4.7%
	Moderate	3	11.1%	\$323	2.8%	17.7%	1	7.1%	16.2%	\$74	1.0%	10.0%	2	15.4%	15.8%	\$249	5.9%	10.6%
	Middle	2	7.4%	\$154	1.4%	20.9%	2	14.3%	20.7%	\$154	2.2%	16.1%	0	0.0%	17.4%	\$0	0.0%	14.5%
	Upper	19	70.4%	\$7,102	62.5%	40.9%	10	71.4%	40.2%	\$3,403	47.7%	53.7%	9	69.2%	36.0%	\$3,699	87.3%	46.4%
	Unknown	3	11.1%	\$3,788	33.3%	0.0%	1	7.1%	14.7%	\$3,500	49.1%	16.1%	2	15.4%	22.2%	\$288	6.8%	23.8%
	<b>Total</b>	<b>27</b>	<b>100.0%</b>	<b>\$11,367</b>	<b>100.0%</b>	<b>100.0%</b>	<b>14</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$7,131</b>	<b>100.0%</b>	<b>100.0%</b>	<b>13</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$4,236</b>	<b>100.0%</b>	<b>100.0%</b>
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	20.6%	0	0.0%	6.8%	\$0	0.0%	3.5%	0	0.0%	12.0%	\$0	0.0%	6.8%
	Moderate	0	0.0%	\$0	0.0%	17.7%	0	0.0%	16.1%	\$0	0.0%	12.2%	0	0.0%	16.9%	\$0	0.0%	13.6%
	Middle	0	0.0%	\$0	0.0%	20.9%	0	0.0%	22.4%	\$0	0.0%	16.0%	0	0.0%	23.5%	\$0	0.0%	21.1%
	Upper	0	0.0%	\$0	0.0%	40.9%	0	0.0%	49.9%	\$0	0.0%	59.3%	0	0.0%	44.5%	\$0	0.0%	54.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	4.9%	\$0	0.0%	9.1%	0	0.0%	3.1%	\$0	0.0%	3.8%
	<b>Total</b>	<b>0</b>	<b>0.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	20.6%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	17.7%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	20.9%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	40.9%	0	0.0%	7.1%	\$0	0.0%	2.6%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	92.9%	\$0	0.0%	97.4%	0	0.0%	100.0%	\$0	0.0%	100.0%
	<b>Total</b>	<b>0</b>	<b>0.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>
OTHER PURPOSE LOC	Low	0	0.0%	\$0	0.0%	20.6%	0	0.0%	6.3%	\$0	0.0%	3.1%	0	0.0%	8.3%	\$0	0.0%	3.7%
	Moderate	5	20.0%	\$293	7.9%	17.7%	1	14.3%	14.8%	\$42	3.7%	10.3%	4	22.2%	19.2%	\$251	9.6%	11.6%
	Middle	3	12.0%	\$89	2.4%	20.9%	0	0.0%	18.6%	\$0	0.0%	14.9%	3	16.7%	21.1%	\$89	3.4%	17.6%
	Upper	17	68.0%	\$3,347	89.8%	40.9%	6	85.7%	57.5%	\$1,083	96.3%	68.1%	11	61.1%	48.5%	\$2,264	86.9%	65.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	2.8%	\$0	0.0%	3.6%	0	0.0%	2.9%	\$0	0.0%	2.2%
	<b>Total</b>	<b>25</b>	<b>100.0%</b>	<b>\$3,729</b>	<b>100.0%</b>	<b>100.0%</b>	<b>7</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$1,125</b>	<b>100.0%</b>	<b>100.0%</b>	<b>18</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$2,604</b>	<b>100.0%</b>	<b>100.0%</b>

Originations & Purchases  
2019 FFIEC Census Data and 2015 ACS Data



# Appendices

**Borrower Distribution of HMDA Loans & Small Business/Small Farm Loans by Revenue & Loan Size - Table 2 of 2**  
Assessment Area: AL Daphne-Fairhope-Foley

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019					Bank & Aggregate Lending Comparison											
		Bank				Families by Family Income %	2018					2019						
		Count		Dollar			Count		Dollar			Count		Dollar				
		#	%	\$ (000s)	\$ %		Bank #	Agg %	Bank \$ (000s)	Agg \$ %	Bank #	Agg %	Bank \$ (000s)	Agg \$ %				
OTHER PURPOSE CLOSED/EXEMPT	Low	1	50.0%	\$95	20.2%	20.6%	1	50.0%	7.2%	\$95	20.2%	3.1%	0	0.0%	12.9%	\$0	0.0%	5.6%
	Moderate	0	0.0%	\$0	0.0%	17.7%	0	0.0%	23.7%	\$0	0.0%	18.3%	0	0.0%	20.4%	\$0	0.0%	9.7%
	Middle	0	0.0%	\$0	0.0%	20.9%	0	0.0%	17.3%	\$0	0.0%	14.2%	0	0.0%	21.5%	\$0	0.0%	17.3%
	Upper	1	50.0%	\$375	79.8%	40.9%	1	50.0%	46.8%	\$375	79.8%	56.6%	0	0.0%	39.8%	\$0	0.0%	57.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	5.0%	\$0	0.0%	7.8%	0	0.0%	5.4%	\$0	0.0%	10.0%
	<b>Total</b>	<b>2</b>	<b>100.0%</b>	<b>\$470</b>	<b>100.0%</b>	<b>100.0%</b>	<b>2</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$470</b>	<b>100.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>
PURPOSE NOT APPLICABLE	Low	0	0.0%	\$0	0.0%	20.6%	0	0.0%	2.0%	\$0	0.0%	0.8%	0	0.0%	0.9%	\$0	0.0%	0.6%
	Moderate	0	0.0%	\$0	0.0%	17.7%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	20.9%	0	0.0%	2.0%	\$0	0.0%	2.2%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	40.9%	0	0.0%	0.7%	\$0	0.0%	0.0%	0	0.0%	1.8%	\$0	0.0%	2.1%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	95.4%	\$0	0.0%	97.0%	0	0.0%	97.3%	\$0	0.0%	97.4%
	<b>Total</b>	<b>0</b>	<b>0.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>
HMDA TOTALS	Low	2	2.2%	\$225	0.7%	20.6%	1	2.4%	5.9%	\$95	0.6%	3.0%	1	2.1%	8.8%	\$130	0.8%	4.6%
	Moderate	12	13.5%	\$1,257	4.0%	17.7%	4	9.8%	16.3%	\$423	2.8%	11.1%	8	16.7%	19.1%	\$834	5.2%	13.0%
	Middle	10	11.2%	\$1,211	3.9%	20.9%	5	12.2%	19.5%	\$711	4.6%	16.2%	5	10.4%	19.5%	\$500	3.1%	16.4%
	Upper	58	65.2%	\$22,066	70.5%	40.9%	29	70.7%	41.4%	\$9,768	63.9%	51.7%	29	60.4%	36.1%	\$12,298	77.0%	45.6%
	Unknown	7	7.9%	\$6,519	20.8%	0.0%	2	4.9%	16.9%	\$4,300	28.1%	18.1%	5	10.4%	16.5%	\$2,219	13.9%	20.5%
	<b>Total</b>	<b>89</b>	<b>100.0%</b>	<b>\$31,278</b>	<b>100.0%</b>	<b>100.0%</b>	<b>41</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$15,297</b>	<b>100.0%</b>	<b>100.0%</b>	<b>48</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$15,981</b>	<b>100.0%</b>	<b>100.0%</b>
Small Business Revenue	<b>Total Businesses</b>																	
	\$1 Million or Less	47	63.5%	\$8,766	41.7%	92.4%	36	69.2%	45.4%	\$5,687	45.1%	41.7%	11	50.0%	41.8%	\$3,079	36.6%	42.2%
	Over \$1 Million	26	35.1%	\$12,184	58.0%	6.5%	16	30.8%					10	45.5%				
	<b>Total Rev. available</b>	<b>73</b>	<b>98.6%</b>	<b>\$20,950</b>	<b>99.7%</b>	<b>98.9%</b>	<b>52</b>	<b>100.0%</b>					<b>21</b>	<b>95.5%</b>				
	Rev. Not Known	1	1.4%	\$70	0.3%	1.0%	0	0.0%					1	4.5%				
	<b>Total</b>	<b>74</b>	<b>100.0%</b>	<b>\$21,020</b>	<b>100.0%</b>	<b>100.0%</b>	<b>52</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$12,599</b>	<b>100.0%</b>	<b>100.0%</b>	<b>22</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$8,421</b>	<b>100.0%</b>	<b>100.0%</b>
Small Business Loan Size	\$100,000 or Less	30	40.5%	\$1,644	7.8%		22	42.3%	89.3%	\$1,032	8.2%	29.8%	8	36.4%	90.1%	\$612	7.3%	32.0%
	\$100,001 - \$250,000	16	21.6%	\$2,950	14.0%		14	26.9%	5.3%	\$2,526	20.0%	18.0%	2	9.1%	5.2%	\$424	5.0%	19.0%
	\$250,001 - \$1 Million	28	37.8%	\$16,426	78.1%		16	30.8%	5.4%	\$9,041	71.8%	52.2%	12	54.5%	4.7%	\$7,385	87.7%	49.0%
	<b>Total</b>	<b>74</b>	<b>100.0%</b>	<b>\$21,020</b>	<b>100.0%</b>		<b>52</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$12,599</b>	<b>100.0%</b>	<b>100.0%</b>	<b>22</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$8,421</b>	<b>100.0%</b>	<b>100.0%</b>
	<b>Total Farms</b>																	
	\$1 Million or Less	0	0.0%	\$0	0.0%	93.9%	0	0.0%	25.3%	\$0	0.0%	22.8%	0	0.0%	36.3%	\$0	0.0%	34.4%
Over \$1 Million	0	0.0%	\$0	0.0%	5.7%	0	0.0%					0	0.0%					
Not Known	0	0.0%	\$0	0.0%	0.5%	0	0.0%					0	0.0%					
<b>Total</b>	<b>0</b>	<b>0.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	
Small Farm Loan Size	\$100,000 or Less	0	0.0%	\$0	0.0%		0	0.0%	86.1%	\$0	0.0%	25.4%	0	0.0%	80.0%	\$0	0.0%	20.7%
	\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	10.1%	\$0	0.0%	40.8%	0	0.0%	15.0%	\$0	0.0%	41.7%
	\$250,001 - \$500,000	0	0.0%	\$0	0.0%		0	0.0%	3.8%	\$0	0.0%	33.8%	0	0.0%	5.0%	\$0	0.0%	37.6%
	<b>Total</b>	<b>0</b>	<b>0.0%</b>	<b>\$0</b>	<b>0.0%</b>		<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>

Originations & Purchases  
Aggregate data is unavailable for loans to businesses/farms with revenue over \$1 million or revenue unknown, and for loan size by revenue.  
2019 FFIEC Census Data, 2019 D&B Info and 2015 ACS Data

# Appendices

## Geographic Distribution of HMDA, Small Business, & Small Farm Loans

Assessment Area: AL Dothan

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%	1.9%	0	0.0%	0.8%	\$0	0.0%	0.3%
	Moderate	1	20.0%	\$49	4.7%	15.9%	1	20.0%	10.6%	\$49	4.7%	7.1%
	Middle	1	20.0%	\$220	21.3%	54.9%	1	20.0%	55.2%	\$220	21.3%	50.4%
	Upper	3	60.0%	\$765	74.0%	27.3%	3	60.0%	33.4%	\$765	74.0%	42.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<b>Total</b>	<b>5</b>	<b>100.0%</b>	<b>\$1,034</b>	<b>100.0%</b>	<b>100.0%</b>	<b>5</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$1,034</b>	<b>100.0%</b>	<b>100.0%</b>
REFINANCE	Low	0	0.0%	\$0	0.0%	1.9%	0	0.0%	1.9%	\$0	0.0%	1.5%
	Moderate	1	16.7%	\$289	14.9%	15.9%	1	16.7%	11.1%	\$289	14.9%	6.9%
	Middle	1	16.7%	\$153	7.9%	54.9%	1	16.7%	52.5%	\$153	7.9%	46.5%
	Upper	4	66.7%	\$1,501	77.3%	27.3%	4	66.7%	34.5%	\$1,501	77.3%	45.1%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<b>Total</b>	<b>6</b>	<b>100.0%</b>	<b>\$1,943</b>	<b>100.0%</b>	<b>100.0%</b>	<b>6</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$1,943</b>	<b>100.0%</b>	<b>100.0%</b>
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	1.9%	0	0.0%	0.6%	\$0	0.0%	0.9%
	Moderate	0	0.0%	\$0	0.0%	15.9%	0	0.0%	12.3%	\$0	0.0%	2.8%
	Middle	0	0.0%	\$0	0.0%	54.9%	0	0.0%	54.5%	\$0	0.0%	42.3%
	Upper	0	0.0%	\$0	0.0%	27.3%	0	0.0%	32.5%	\$0	0.0%	53.9%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<b>Total</b>	<b>0</b>	<b>0.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>
MULTI FAMILY	<b>Multi-Family Units</b>											
	Low	0	0.0%	\$0	0.0%	10.8%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	19.8%	0	0.0%	50.0%	\$0	0.0%	7.1%
	Middle	0	0.0%	\$0	0.0%	31.0%	0	0.0%	50.0%	\$0	0.0%	92.9%
	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%
<b>Total</b>	<b>0</b>	<b>0.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	1.9%	0	0.0%	1.2%	\$0	0.0%	0.7%
	Moderate	2	18.2%	\$338	11.4%	15.9%	2	18.2%	10.9%	\$338	11.4%	6.9%
	Middle	2	18.2%	\$373	12.5%	54.9%	2	18.2%	54.2%	\$373	12.5%	50.5%
	Upper	7	63.6%	\$2,266	76.1%	27.3%	7	63.6%	33.7%	\$2,266	76.1%	41.9%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<b>Total</b>	<b>11</b>	<b>100.0%</b>	<b>\$2,977</b>	<b>100.0%</b>	<b>100.0%</b>	<b>11</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$2,977</b>	<b>100.0%</b>	<b>100.0%</b>
SMALL BUSINESSES	<b>Total Businesses</b>											
	Low	7	11.7%	\$2,709	25.0%	10.6%	7	11.7%	10.0%	\$2,709	25.0%	10.1%
	Moderate	8	13.3%	\$1,081	10.0%	18.7%	8	13.3%	18.4%	\$1,081	10.0%	19.3%
	Middle	12	20.0%	\$1,734	16.0%	38.6%	12	20.0%	37.3%	\$1,734	16.0%	29.4%
	Upper	33	55.0%	\$5,306	49.0%	32.2%	33	55.0%	33.1%	\$5,306	49.0%	40.7%
	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%	1.2%	\$0	0.0%	0.5%
<b>Total</b>	<b>60</b>	<b>100.0%</b>	<b>\$10,830</b>	<b>100.0%</b>	<b>100.0%</b>	<b>60</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$10,830</b>	<b>100.0%</b>	<b>100.0%</b>	
SMALL FARM	<b>Total Farms</b>											
	Low	0	0.0%	\$0	0.0%	0.8%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	11.4%	0	0.0%	9.6%	\$0	0.0%	4.5%
	Middle	1	100.0%	\$176	100.0%	63.6%	1	100.0%	73.6%	\$176	100.0%	74.8%
	Upper	0	0.0%	\$0	0.0%	24.2%	0	0.0%	16.8%	\$0	0.0%	20.7%
	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%	0.0%	\$0	0.0%	0.0%
<b>Total</b>	<b>1</b>	<b>100.0%</b>	<b>\$176</b>	<b>100.0%</b>	<b>100.0%</b>	<b>1</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$176</b>	<b>100.0%</b>	<b>100.0%</b>	

Originations & Purchases  
2017 FFIEC Census Data, 2017 D&B Info, and 2015 ACS Data

# Appendices

**Geographic Distribution of HMDA, Small Business, & Small Farm Loans - Table 1 of 2**  
Assessment Area: AL Dothan

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019					Bank & Aggregate Lending Comparison											
		Bank				Owner Occupied Units %	2018					2019						
		Count		Dollar			Count		Dollar			Count		Dollar				
		#	%	\$ (000s)	\$ %	#	%	Agg %	\$ (000s)	\$ %	Agg %	#	%	Agg %	\$ (000s)	\$ %	Agg %	
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	1.9%	0	0.0%	0.8%	\$0	0.0%	0.3%	0	0.0%	0.7%	\$0	0.0%	0.3%
	Moderate	0	0.0%	\$0	0.0%	15.9%	0	0.0%	11.6%	\$0	0.0%	7.4%	0	0.0%	10.5%	\$0	0.0%	7.7%
	Middle	4	21.1%	\$456	7.7%	54.9%	4	57.1%	55.2%	\$456	17.8%	51.3%	0	0.0%	56.7%	\$0	0.0%	51.2%
	Upper	15	78.9%	\$5,464	92.3%	27.3%	3	42.9%	32.4%	\$2,106	82.2%	41.0%	12	100.0%	32.1%	\$3,358	100.0%	40.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<b>Total</b>	<b>19</b>	<b>100.0%</b>	<b>\$5,920</b>	<b>100.0%</b>	<b>100.0%</b>	<b>7</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$2,562</b>	<b>100.0%</b>	<b>100.0%</b>	<b>12</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$3,358</b>	<b>100.0%</b>	<b>100.0%</b>
REFINANCE	Low	0	0.0%	\$0	0.0%	1.9%	0	0.0%	1.6%	\$0	0.0%	0.5%	0	0.0%	0.5%	\$0	0.0%	0.3%
	Moderate	0	0.0%	\$0	0.0%	15.9%	0	0.0%	13.3%	\$0	0.0%	8.0%	0	0.0%	9.6%	\$0	0.0%	6.2%
	Middle	5	18.5%	\$422	10.3%	54.9%	4	26.7%	51.0%	\$361	12.6%	44.8%	1	8.3%	52.7%	\$61	4.9%	48.9%
	Upper	22	81.5%	\$3,685	89.7%	27.3%	11	73.3%	34.1%	\$2,506	87.4%	46.7%	11	91.7%	37.2%	\$1,179	95.1%	44.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<b>Total</b>	<b>27</b>	<b>100.0%</b>	<b>\$4,107</b>	<b>100.0%</b>	<b>100.0%</b>	<b>15</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$2,867</b>	<b>100.0%</b>	<b>100.0%</b>	<b>12</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$1,240</b>	<b>100.0%</b>	<b>100.0%</b>
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	1.9%	0	0.0%	2.6%	\$0	0.0%	1.2%	0	0.0%	1.4%	\$0	0.0%	1.1%
	Moderate	1	100.0%	\$65	100.0%	15.9%	0	0.0%	15.6%	\$0	0.0%	9.7%	1	100.0%	12.5%	\$65	100.0%	3.6%
	Middle	0	0.0%	\$0	0.0%	54.9%	0	0.0%	40.3%	\$0	0.0%	35.1%	0	0.0%	54.2%	\$0	0.0%	54.0%
	Upper	0	0.0%	\$0	0.0%	27.3%	0	0.0%	41.6%	\$0	0.0%	54.1%	0	0.0%	31.9%	\$0	0.0%	41.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<b>Total</b>	<b>1</b>	<b>100.0%</b>	<b>\$65</b>	<b>100.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>1</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$65</b>	<b>100.0%</b>	<b>100.0%</b>
MULTI FAMILY	<b>Multi-Family Units</b>																	
	Low	0	0.0%	\$0	0.0%	10.8%	0	0.0%	4.2%	\$0	0.0%	2.3%	0	0.0%	11.8%	\$0	0.0%	3.8%
	Moderate	0	0.0%	\$0	0.0%	19.8%	0	0.0%	16.7%	\$0	0.0%	5.7%	0	0.0%	41.2%	\$0	0.0%	39.7%
	Middle	0	0.0%	\$0	0.0%	31.0%	0	0.0%	75.0%	\$0	0.0%	41.2%	0	0.0%	47.1%	\$0	0.0%	56.5%
	Upper	0	0.0%	\$0	0.0%	38.5%	0	0.0%	4.2%	\$0	0.0%	50.8%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
<b>Total</b>	<b>0</b>	<b>0.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	
OTHER PURPOSE LOC	Low	0	0.0%	\$0	0.0%	1.9%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	15.9%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	5.0%	\$0	0.0%	3.6%
	Middle	1	12.5%	\$18	1.9%	54.9%	1	20.0%	48.6%	\$18	2.8%	37.9%	0	0.0%	62.5%	\$0	0.0%	52.8%
	Upper	7	87.5%	\$908	98.1%	27.3%	4	80.0%	51.4%	\$615	97.2%	62.1%	3	100.0%	32.5%	\$293	100.0%	43.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<b>Total</b>	<b>8</b>	<b>100.0%</b>	<b>\$926</b>	<b>100.0%</b>	<b>100.0%</b>	<b>5</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$633</b>	<b>100.0%</b>	<b>100.0%</b>	<b>3</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$293</b>	<b>100.0%</b>	<b>100.0%</b>

Originations & Purchases  
2019 FFIEC Census Data and 2015 ACS Data

# Appendices

**Geographic Distribution of HMDA, Small Business, & Small Farm Loans - Table 2 of 2**  
Assessment Area: AL Dothan

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019					Bank & Aggregate Lending Comparison											
		Bank				Owner Occupied Units %	2018					2019						
		Count		Dollar			Count		Dollar			Count		Dollar				
		#	%	\$ (000s)	\$ %		Bank #	%	Agg %	\$ (000s)	\$ %	Agg %	Bank #	%	Agg %	\$ (000s)	\$ %	Agg %
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	\$0	0.0%	1.9%	0	0.0%	3.0%	\$0	0.0%	1.8%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	1	100.0%	\$75	100.0%	15.9%	0	0.0%	12.1%	\$0	0.0%	11.9%	1	100.0%	7.3%	\$75	100.0%	3.3%
	Middle	0	0.0%	\$0	0.0%	54.9%	0	0.0%	60.6%	\$0	0.0%	46.0%	0	0.0%	53.7%	\$0	0.0%	51.5%
	Upper	0	0.0%	\$0	0.0%	27.3%	0	0.0%	24.2%	\$0	0.0%	40.2%	0	0.0%	39.0%	\$0	0.0%	45.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<b>Total</b>	<b>1</b>	<b>100.0%</b>	<b>\$75</b>	<b>100.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>1</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$75</b>	<b>100.0%</b>	<b>100.0%</b>
PURPOSE NOT APPLICABLE	Low	0	0.0%	\$0	0.0%	1.9%	0	0.0%	1.1%	\$0	0.0%	0.8%	0	0.0%	1.4%	\$0	0.0%	0.1%
	Moderate	0	0.0%	\$0	0.0%	15.9%	0	0.0%	18.7%	\$0	0.0%	19.1%	0	0.0%	16.7%	\$0	0.0%	11.6%
	Middle	0	0.0%	\$0	0.0%	54.9%	0	0.0%	53.8%	\$0	0.0%	50.3%	0	0.0%	48.6%	\$0	0.0%	46.8%
	Upper	0	0.0%	\$0	0.0%	27.3%	0	0.0%	26.4%	\$0	0.0%	29.8%	0	0.0%	33.3%	\$0	0.0%	41.5%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<b>Total</b>	<b>0</b>	<b>0.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	1.9%	0	0.0%	1.1%	\$0	0.0%	0.5%	0	0.0%	0.7%	\$0	0.0%	0.4%
	Moderate	2	3.6%	\$140	1.3%	15.9%	0	0.0%	12.3%	\$0	0.0%	7.7%	2	6.9%	10.5%	\$140	2.8%	8.2%
	Middle	10	17.9%	\$896	8.1%	54.9%	9	33.3%	53.8%	\$835	13.8%	48.8%	1	3.4%	55.2%	\$61	1.2%	50.6%
	Upper	44	78.6%	\$10,057	90.7%	27.3%	18	66.7%	32.8%	\$5,227	86.2%	43.0%	26	89.7%	33.6%	\$4,830	96.0%	40.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<b>Total</b>	<b>56</b>	<b>100.0%</b>	<b>\$11,093</b>	<b>100.0%</b>	<b>100.0%</b>	<b>27</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$6,062</b>	<b>100.0%</b>	<b>100.0%</b>	<b>29</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$5,031</b>	<b>100.0%</b>	<b>100.0%</b>
SMALL BUSINESSES	<b>Total Businesses</b>																	
	Low	11	9.8%	\$4,582	18.4%	10.0%	6	9.2%	9.8%	\$2,311	16.8%	9.2%	5	10.6%	10.9%	\$2,271	20.4%	12.4%
	Moderate	16	14.3%	\$3,203	12.9%	18.8%	10	15.4%	17.1%	\$1,896	13.8%	18.7%	6	12.8%	16.6%	\$1,307	11.7%	16.9%
	Middle	18	16.1%	\$4,394	17.6%	38.0%	10	15.4%	37.6%	\$2,871	20.8%	30.8%	8	17.0%	38.8%	\$1,523	13.7%	29.3%
	Upper	67	59.8%	\$12,722	51.1%	33.3%	39	60.0%	34.1%	\$6,698	48.6%	40.9%	28	59.6%	31.6%	\$6,024	54.1%	40.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	1.4%	\$0	0.0%	0.4%	0	0.0%	2.1%	\$0	0.0%	0.7%
<b>Total</b>	<b>112</b>	<b>100.0%</b>	<b>\$24,901</b>	<b>100.0%</b>	<b>100.0%</b>	<b>65</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$13,776</b>	<b>100.0%</b>	<b>100.0%</b>	<b>47</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$11,125</b>	<b>100.0%</b>	<b>100.0%</b>	
SMALL FARM	<b>Total Farms</b>																	
	Low	0	0.0%	\$0	0.0%	0.7%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	9.5%	0	0.0%	5.8%	\$0	0.0%	6.5%	0	0.0%	6.5%	\$0	0.0%	4.7%
	Middle	0	0.0%	\$0	0.0%	65.0%	0	0.0%	69.6%	\$0	0.0%	72.7%	0	0.0%	62.6%	\$0	0.0%	72.0%
	Upper	0	0.0%	\$0	0.0%	24.8%	0	0.0%	24.6%	\$0	0.0%	20.9%	0	0.0%	30.9%	\$0	0.0%	23.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
<b>Total</b>	<b>0</b>	<b>0.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	

Originations & Purchases  
2019 FFIEC Census Data, 2019 D&B Info and 2015 ACS Data

# Appendices

**Borrower Distribution of HMDA Loans & Small Business/Small Farm Loans by Revenue & Loan Size**  
Assessment Area: AL Dothan

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%	21.6%	0	0.0%	3.5%	\$0	0.0%	1.6%
	Moderate	0	0.0%	\$0	0.0%	16.8%	0	0.0%	15.6%	\$0	0.0%	10.1%
	Middle	1	20.0%	\$220	21.3%	18.9%	1	20.0%	20.0%	\$220	21.3%	17.2%
	Upper	4	80.0%	\$814	78.7%	42.7%	4	80.0%	37.8%	\$814	78.7%	48.9%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	23.1%	\$0	0.0%	22.3%
	<b>Total</b>	<b>5</b>	<b>100.0%</b>	<b>\$1,034</b>	<b>100.0%</b>	<b>100.0%</b>	<b>5</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$1,034</b>	<b>100.0%</b>	<b>100.0%</b>
REFINANCE	Low	0	0.0%	\$0	0.0%	21.6%	0	0.0%	4.3%	\$0	0.0%	1.7%
	Moderate	0	0.0%	\$0	0.0%	16.8%	0	0.0%	9.7%	\$0	0.0%	5.0%
	Middle	0	0.0%	\$0	0.0%	18.9%	0	0.0%	14.3%	\$0	0.0%	10.2%
	Upper	6	100.0%	\$1,943	100.0%	42.7%	6	100.0%	44.3%	\$1,943	100.0%	53.1%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	27.4%	\$0	0.0%	29.9%
	<b>Total</b>	<b>6</b>	<b>100.0%</b>	<b>\$1,943</b>	<b>100.0%</b>	<b>100.0%</b>	<b>6</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$1,943</b>	<b>100.0%</b>	<b>100.0%</b>
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	21.6%	0	0.0%	7.1%	\$0	0.0%	2.4%
	Moderate	0	0.0%	\$0	0.0%	16.8%	0	0.0%	13.0%	\$0	0.0%	5.1%
	Middle	0	0.0%	\$0	0.0%	18.9%	0	0.0%	15.6%	\$0	0.0%	9.6%
	Upper	0	0.0%	\$0	0.0%	42.7%	0	0.0%	61.0%	\$0	0.0%	77.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	3.2%	\$0	0.0%	5.3%
	<b>Total</b>	<b>0</b>	<b>0.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	21.6%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	16.8%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	18.9%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	42.7%	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%
	<b>Total</b>	<b>0</b>	<b>0.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	21.6%	0	0.0%	4.0%	\$0	0.0%	1.6%
	Moderate	0	0.0%	\$0	0.0%	16.8%	0	0.0%	13.4%	\$0	0.0%	7.9%
	Middle	1	9.1%	\$220	7.4%	18.9%	1	9.1%	17.8%	\$220	7.4%	14.1%
	Upper	10	90.9%	\$2,757	92.6%	42.7%	10	90.9%	41.2%	\$2,757	92.6%	49.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	23.6%	\$0	0.0%	27.2%
	<b>Total</b>	<b>11</b>	<b>100.0%</b>	<b>\$2,977</b>	<b>100.0%</b>	<b>100.0%</b>	<b>11</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$2,977</b>	<b>100.0%</b>	<b>100.0%</b>
Small Business Revenue	<b>Total Businesses</b>											
	\$1 Million or Less	33	55.0%	\$4,012	37.0%	86.1%	33	55.0%	45.2%	\$4,012	37.0%	46.5%
	Over \$1 Million	27	45.0%	\$6,818	63.0%	12.7%	27	45.0%				
	<b>Total Rev. available</b>	<b>60</b>	<b>100.0%</b>	<b>\$10,830</b>	<b>100.0%</b>	<b>98.8%</b>	<b>60</b>	<b>100.0%</b>				
	Rev. Not Known	0	0.0%	\$0	0.0%	1.2%	0	0.0%				
	<b>Total</b>	<b>60</b>	<b>100.0%</b>	<b>\$10,830</b>	<b>100.0%</b>	<b>100.0%</b>	<b>60</b>	<b>100.0%</b>				
Small Business Loan Size	\$100,000 or Less	26	43.3%	\$1,303	12.0%		26	43.3%	92.6%	\$1,303	12.0%	38.0%
	\$100,001 - \$250,000	25	41.7%	\$4,226	39.0%		25	41.7%	4.0%	\$4,226	39.0%	18.1%
	\$250,001 - \$1 Million	9	15.0%	\$5,301	48.9%		9	15.0%	3.4%	\$5,301	48.9%	43.9%
	<b>Total</b>	<b>60</b>	<b>100.0%</b>	<b>\$10,830</b>	<b>100.0%</b>		<b>60</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$10,830</b>	<b>100.0%</b>	<b>100.0%</b>
Small Farm Revenue	<b>Total Farms</b>											
	\$1 Million or Less	0	0.0%	\$0	0.0%	99.2%	0	0.0%	56.0%	\$0	0.0%	72.6%
	Over \$1 Million	1	100.0%	\$176	100.0%	0.8%	1	100.0%				
	Not Known	0	0.0%	\$0	0.0%	0.0%	0	0.0%				
	<b>Total</b>	<b>1</b>	<b>100.0%</b>	<b>\$176</b>	<b>100.0%</b>	<b>100.0%</b>	<b>1</b>	<b>100.0%</b>				
Small Farm Loan Size	\$100,000 or Less	0	0.0%	\$0	0.0%		0	0.0%	77.6%	\$0	0.0%	24.4%
	\$100,001 - \$250,000	1	100.0%	\$176	100.0%		1	100.0%	12.0%	\$176	100.0%	26.5%
	\$250,001 - \$500,000	0	0.0%	\$0	0.0%		0	0.0%	10.4%	\$0	0.0%	49.1%
	<b>Total</b>	<b>1</b>	<b>100.0%</b>	<b>\$176</b>	<b>100.0%</b>		<b>1</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$176</b>	<b>100.0%</b>	<b>100.0%</b>

Originations & Purchases  
Aggregate data is unavailable for loans to businesses/farms with revenue over \$1 million or revenue unknown, and for loan size by revenue.  
2017 FFIEC Census Data, 2017 D&B Info, and 2015 ACS Data

# Appendices

**Borrower Distribution of HMDA Loans & Small Business/Small Farm Loans by Revenue & Loan Size - Table 1 of 2**

Assessment Area: AL Dothan

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019					Bank & Aggregate Lending Comparison											
		Count		Dollar		Families by Family Income %	2018			2019			Count		Dollar		Families by Family Income %	
		#	%	\$ (000s)	\$ %		Bank #	Agg %	Dollar \$ (000s)	\$ %	Agg %	Bank #	Agg %	\$ (000s)	\$ %			
HOME PURCHASE	Low	1	5.3%	\$42	0.7%	21.6%	1	14.3%	5.0%	\$42	1.6%	2.5%	0	0.0%	5.5%	\$0	0.0%	2.8%
	Moderate	2	10.5%	\$304	5.1%	16.8%	1	14.3%	15.6%	\$209	8.2%	11.0%	1	8.3%	16.3%	\$95	2.8%	11.4%
	Middle	1	5.3%	\$82	1.4%	18.9%	0	0.0%	20.5%	\$0	0.0%	17.6%	1	8.3%	21.0%	\$82	2.4%	19.3%
	Upper	13	68.4%	\$5,381	90.9%	42.7%	4	57.1%	41.2%	\$2,253	87.9%	52.9%	9	75.0%	38.5%	\$3,128	93.2%	50.0%
	Unknown	2	10.5%	\$111	1.9%	0.0%	1	14.3%	17.7%	\$58	2.3%	16.0%	1	8.3%	18.7%	\$53	1.6%	16.5%
	<b>Total</b>	<b>19</b>	<b>100.0%</b>	<b>\$5,920</b>	<b>100.0%</b>	<b>100.0%</b>	<b>7</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$2,562</b>	<b>100.0%</b>	<b>100.0%</b>	<b>12</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$3,358</b>	<b>100.0%</b>	<b>100.0%</b>
REFINANCE	Low	0	0.0%	\$0	0.0%	21.6%	0	0.0%	5.4%	\$0	0.0%	2.4%	0	0.0%	4.2%	\$0	0.0%	2.0%
	Moderate	2	7.4%	\$145	3.5%	16.8%	2	13.3%	9.8%	\$145	5.1%	5.7%	0	0.0%	7.9%	\$0	0.0%	4.4%
	Middle	1	3.7%	\$61	1.5%	18.9%	0	0.0%	17.2%	\$0	0.0%	15.5%	1	8.3%	14.7%	\$61	4.9%	11.8%
	Upper	18	66.7%	\$2,946	71.7%	42.7%	11	73.3%	39.6%	\$2,144	74.8%	53.3%	7	58.3%	41.0%	\$802	64.7%	50.5%
	Unknown	6	22.2%	\$955	23.3%	0.0%	2	13.3%	28.1%	\$578	20.2%	23.1%	4	33.3%	32.1%	\$377	30.4%	31.4%
	<b>Total</b>	<b>27</b>	<b>100.0%</b>	<b>\$4,107</b>	<b>100.0%</b>	<b>100.0%</b>	<b>15</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$2,867</b>	<b>100.0%</b>	<b>100.0%</b>	<b>12</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$1,240</b>	<b>100.0%</b>	<b>100.0%</b>
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	21.6%	0	0.0%	5.2%	\$0	0.0%	2.3%	0	0.0%	4.2%	\$0	0.0%	2.3%
	Moderate	0	0.0%	\$0	0.0%	16.8%	0	0.0%	7.8%	\$0	0.0%	10.3%	0	0.0%	18.1%	\$0	0.0%	17.4%
	Middle	1	100.0%	\$65	100.0%	18.9%	0	0.0%	26.0%	\$0	0.0%	28.0%	1	100.0%	25.0%	\$65	100.0%	25.4%
	Upper	0	0.0%	\$0	0.0%	42.7%	0	0.0%	39.0%	\$0	0.0%	42.5%	0	0.0%	40.3%	\$0	0.0%	43.1%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	22.1%	\$0	0.0%	16.9%	0	0.0%	12.5%	\$0	0.0%	11.8%
	<b>Total</b>	<b>1</b>	<b>100.0%</b>	<b>\$65</b>	<b>100.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>1</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$65</b>	<b>100.0%</b>	<b>100.0%</b>
MULTI FAMILY	Low	0	0.0%	\$0	0.0%	21.6%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	16.8%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	18.9%	0	0.0%	8.3%	\$0	0.0%	0.1%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	42.7%	0	0.0%	37.5%	\$0	0.0%	9.0%	0	0.0%	5.9%	\$0	0.0%	0.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	54.2%	\$0	0.0%	90.9%	0	0.0%	94.1%	\$0	0.0%	99.7%
	<b>Total</b>	<b>0</b>	<b>0.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>
OTHER PURPOSE LOC	Low	0	0.0%	\$0	0.0%	21.6%	0	0.0%	2.9%	\$0	0.0%	0.6%	0	0.0%	10.0%	\$0	0.0%	6.0%
	Moderate	0	0.0%	\$0	0.0%	16.8%	0	0.0%	11.4%	\$0	0.0%	9.3%	0	0.0%	20.0%	\$0	0.0%	7.8%
	Middle	0	0.0%	\$0	0.0%	18.9%	0	0.0%	25.7%	\$0	0.0%	17.7%	0	0.0%	10.0%	\$0	0.0%	8.4%
	Upper	8	100.0%	\$926	100.0%	42.7%	5	100.0%	60.0%	\$633	100.0%	72.3%	3	100.0%	57.5%	\$293	100.0%	71.9%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	2.5%	\$0	0.0%	5.9%
	<b>Total</b>	<b>8</b>	<b>100.0%</b>	<b>\$926</b>	<b>100.0%</b>	<b>100.0%</b>	<b>5</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$633</b>	<b>100.0%</b>	<b>100.0%</b>	<b>3</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$293</b>	<b>100.0%</b>	<b>100.0%</b>

Originations & Purchases  
2019 FFIEC Census Data and 2015 ACS Data



# Appendices

## Geographic Distribution of HMDA, Small Business, & Small Farm Loans

Assessment Area: AL Mobile

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%	5.7%	0	0.0%	0.8%	\$0	0.0%	0.4%
	Moderate	2	7.7%	\$216	2.8%	15.0%	2	7.7%	6.7%	\$216	2.8%	4.3%
	Middle	11	42.3%	\$2,751	35.7%	38.5%	11	42.3%	35.9%	\$2,751	35.7%	32.1%
	Upper	13	50.0%	\$4,745	61.5%	40.9%	13	50.0%	56.6%	\$4,745	61.5%	63.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<b>Total</b>	<b>26</b>	<b>100.0%</b>	<b>\$7,712</b>	<b>100.0%</b>	<b>100.0%</b>	<b>26</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$7,712</b>	<b>100.0%</b>	<b>100.0%</b>
REFINANCE	Low	0	0.0%	\$0	0.0%	5.7%	0	0.0%	1.6%	\$0	0.0%	0.7%
	Moderate	0	0.0%	\$0	0.0%	15.0%	0	0.0%	9.6%	\$0	0.0%	5.6%
	Middle	10	71.4%	\$1,399	59.2%	38.5%	10	71.4%	37.7%	\$1,399	59.2%	34.3%
	Upper	4	28.6%	\$966	40.8%	40.9%	4	28.6%	51.1%	\$966	40.8%	59.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<b>Total</b>	<b>14</b>	<b>100.0%</b>	<b>\$2,365</b>	<b>100.0%</b>	<b>100.0%</b>	<b>14</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$2,365</b>	<b>100.0%</b>	<b>100.0%</b>
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	5.7%	0	0.0%	7.1%	\$0	0.0%	2.0%
	Moderate	0	0.0%	\$0	0.0%	15.0%	0	0.0%	16.3%	\$0	0.0%	11.0%
	Middle	0	0.0%	\$0	0.0%	38.5%	0	0.0%	36.8%	\$0	0.0%	29.0%
	Upper	0	0.0%	\$0	0.0%	40.9%	0	0.0%	39.7%	\$0	0.0%	58.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<b>Total</b>	<b>0</b>	<b>0.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>
MULTI FAMILY	<b>Multi-Family Units</b>											
	Low	0	0.0%	\$0	0.0%	5.3%	0	0.0%	3.8%	\$0	0.0%	13.8%
	Moderate	0	0.0%	\$0	0.0%	25.6%	0	0.0%	34.6%	\$0	0.0%	12.3%
	Middle	0	0.0%	\$0	0.0%	31.9%	0	0.0%	34.6%	\$0	0.0%	38.6%
	Upper	0	0.0%	\$0	0.0%	37.1%	0	0.0%	26.9%	\$0	0.0%	35.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
<b>Total</b>	<b>0</b>	<b>0.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	5.7%	0	0.0%	1.5%	\$0	0.0%	1.7%
	Moderate	2	5.0%	\$216	2.1%	15.0%	2	5.0%	8.3%	\$216	2.1%	5.5%
	Middle	21	52.5%	\$4,150	41.2%	38.5%	21	52.5%	36.5%	\$4,150	41.2%	33.2%
	Upper	17	42.5%	\$5,711	56.7%	40.9%	17	42.5%	53.7%	\$5,711	56.7%	59.5%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<b>Total</b>	<b>40</b>	<b>100.0%</b>	<b>\$10,077</b>	<b>100.0%</b>	<b>100.0%</b>	<b>40</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$10,077</b>	<b>100.0%</b>	<b>100.0%</b>
SMALL BUSINESSES	<b>Total Businesses</b>											
	Low	5	4.3%	\$1,180	5.2%	7.0%	5	4.3%	6.9%	\$1,180	5.2%	10.3%
	Moderate	20	17.2%	\$6,176	27.3%	18.6%	20	17.2%	17.7%	\$6,176	27.3%	19.9%
	Middle	30	25.9%	\$4,159	18.4%	31.3%	30	25.9%	30.9%	\$4,159	18.4%	26.6%
	Upper	61	52.6%	\$11,095	49.1%	43.0%	61	52.6%	43.3%	\$11,095	49.1%	42.8%
	Unknown	0	0.0%	\$0	0.0%	0.1%	0	0.0%	0.1%	\$0	0.0%	0.0%
Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	1.2%	\$0	0.0%	0.5%	
<b>Total</b>	<b>116</b>	<b>100.0%</b>	<b>\$22,610</b>	<b>100.0%</b>	<b>100.0%</b>	<b>116</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$22,610</b>	<b>100.0%</b>	<b>100.0%</b>	
SMALL FARM	<b>Total Farms</b>											
	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%	8.6%	0	0.0%	2.5%	\$0	0.0%	6.2%
	Middle	0	0.0%	\$0	0.0%	47.1%	0	0.0%	42.5%	\$0	0.0%	20.8%
	Upper	0	0.0%	\$0	0.0%	40.0%	0	0.0%	50.0%	\$0	0.0%	72.6%
	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%	5.0%	\$0	0.0%	0.4%	
<b>Total</b>	<b>0</b>	<b>0.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	

Originations & Purchases  
2017 FFIEC Census Data, 2017 D&B Info, and 2015 ACS Data



# Appendices

**Geographic Distribution of HMDA, Small Business, & Small Farm Loans - Table 1 of 2**  
Assessment Area: AL Mobile

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019					Bank & Aggregate Lending Comparison											
		Bank				Owner Occupied Units %	2018					2019						
		Count		Dollar			Count		Dollar			Count		Dollar				
		#	%	\$ (000s)	\$ %	Bank #	Agg %	Bank \$ (000s)	Agg \$ %	Agg \$ %	Bank #	Agg %	Bank \$ (000s)	Agg \$ %	Agg \$ %			
HOME PURCHASE	Low	2	2.7%	\$139	0.8%	5.7%	2	5.7%	0.7%	\$139	2.4%	0.3%	0	0.0%	0.7%	\$0	0.0%	0.4%
	Moderate	2	2.7%	\$252	1.5%	15.0%	1	2.9%	6.6%	\$110	1.9%	4.3%	1	2.6%	7.9%	\$142	1.3%	5.4%
	Middle	33	45.2%	\$4,856	29.3%	38.5%	17	48.6%	36.5%	\$2,124	36.2%	32.6%	16	42.1%	35.9%	\$2,732	25.5%	32.2%
	Upper	36	49.3%	\$11,321	68.3%	40.9%	15	42.9%	56.3%	\$3,497	59.6%	62.8%	21	55.3%	55.4%	\$7,824	73.1%	62.0%
	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%
	<b>Total</b>	<b>73</b>	<b>100.0%</b>	<b>\$16,568</b>	<b>100.0%</b>	<b>100.0%</b>	<b>35</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$5,870</b>	<b>100.0%</b>	<b>100.0%</b>	<b>38</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$10,698</b>	<b>100.0%</b>	<b>100.0%</b>
REFINANCE	Low	0	0.0%	\$0	0.0%	5.7%	0	0.0%	1.3%	\$0	0.0%	0.6%	0	0.0%	1.1%	\$0	0.0%	1.2%
	Moderate	4	14.3%	\$1,197	20.5%	15.0%	2	18.2%	8.6%	\$943	29.8%	5.6%	2	11.8%	7.2%	\$254	9.5%	4.0%
	Middle	10	35.7%	\$1,783	30.5%	38.5%	2	18.2%	39.6%	\$297	9.4%	34.4%	8	47.1%	34.1%	\$1,486	55.4%	30.0%
	Upper	14	50.0%	\$2,868	49.0%	40.9%	7	63.6%	50.5%	\$1,924	60.8%	59.4%	7	41.2%	57.6%	\$944	35.2%	64.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<b>Total</b>	<b>28</b>	<b>100.0%</b>	<b>\$5,848</b>	<b>100.0%</b>	<b>100.0%</b>	<b>11</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$3,164</b>	<b>100.0%</b>	<b>100.0%</b>	<b>17</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$2,684</b>	<b>100.0%</b>	<b>100.0%</b>
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	5.7%	0	0.0%	2.6%	\$0	0.0%	1.2%	0	0.0%	1.3%	\$0	0.0%	0.6%
	Moderate	0	0.0%	\$0	0.0%	15.0%	0	0.0%	7.2%	\$0	0.0%	4.7%	0	0.0%	9.7%	\$0	0.0%	5.3%
	Middle	1	100.0%	\$60	100.0%	38.5%	0	0.0%	35.0%	\$0	0.0%	33.8%	1	100.0%	34.8%	\$60	100.0%	29.9%
	Upper	0	0.0%	\$0	0.0%	40.9%	0	0.0%	55.2%	\$0	0.0%	60.3%	0	0.0%	54.2%	\$0	0.0%	64.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<b>Total</b>	<b>1</b>	<b>100.0%</b>	<b>\$60</b>	<b>100.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>1</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$60</b>	<b>100.0%</b>	<b>100.0%</b>
MULTI FAMILY	<b>Multi-Family Units</b>																	
	Low	0	0.0%	\$0	0.0%	5.3%	0	0.0%	2.4%	\$0	0.0%	0.3%	0	0.0%	12.5%	\$0	0.0%	7.1%
	Moderate	0	0.0%	\$0	0.0%	25.6%	0	0.0%	31.0%	\$0	0.0%	28.3%	0	0.0%	29.2%	\$0	0.0%	32.2%
	Middle	0	0.0%	\$0	0.0%	31.9%	0	0.0%	38.1%	\$0	0.0%	39.4%	0	0.0%	35.4%	\$0	0.0%	40.4%
	Upper	0	0.0%	\$0	0.0%	37.1%	0	0.0%	28.6%	\$0	0.0%	32.0%	0	0.0%	22.9%	\$0	0.0%	20.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
<b>Total</b>	<b>0</b>	<b>0.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	
OTHER PURPOSE LOC	Low	0	0.0%	\$0	0.0%	5.7%	0	0.0%	1.3%	\$0	0.0%	0.6%	0	0.0%	0.6%	\$0	0.0%	0.3%
	Moderate	0	0.0%	\$0	0.0%	15.0%	0	0.0%	5.6%	\$0	0.0%	4.1%	0	0.0%	7.5%	\$0	0.0%	4.2%
	Middle	2	28.6%	\$340	36.2%	38.5%	1	20.0%	32.1%	\$140	22.8%	26.6%	1	50.0%	25.4%	\$200	61.5%	19.0%
	Upper	5	71.4%	\$600	63.8%	40.9%	4	80.0%	61.0%	\$475	77.2%	68.7%	1	50.0%	66.5%	\$125	38.5%	76.5%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<b>Total</b>	<b>7</b>	<b>100.0%</b>	<b>\$940</b>	<b>100.0%</b>	<b>100.0%</b>	<b>5</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$615</b>	<b>100.0%</b>	<b>100.0%</b>	<b>2</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$325</b>	<b>100.0%</b>	<b>100.0%</b>

Originations & Purchases  
2019 FFIEC Census Data and 2015 ACS Data

Appendices

Geographic Distribution of HMDA, Small Business, & Small Farm Loans - Table 2 of 2

Assessment Area: AL Mobile

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019					Bank & Aggregate Lending Comparison												
		Bank				Owner Occupied Units	2018					2019							
		Count		Dollar		%	Count		Dollar			Count		Dollar					
		#	%	\$ (000s)	\$ %		#	%	%	\$ (000s)	\$ %	\$ %	#	%	%	\$ (000s)	\$ %	\$ %	
OTHER PURPOSE CLOSED/EXEMPT	Low	1	50.0%	\$66	31.1%	5.7%	1	100.0%	4.1%	\$66	100.0%	2.0%	0	0.0%	0.7%	\$0	0.0%	0.1%	
	Moderate	0	0.0%	\$0	0.0%	15.0%	0	0.0%	8.2%	\$0	0.0%	5.6%	0	0.0%	8.7%	\$0	0.0%	4.2%	
	Middle	0	0.0%	\$0	0.0%	38.5%	0	0.0%	40.8%	\$0	0.0%	34.9%	0	0.0%	43.0%	\$0	0.0%	31.5%	
	Upper	1	50.0%	\$146	68.9%	40.9%	0	0.0%	46.9%	\$0	0.0%	57.5%	1	100.0%	47.7%	\$146	100.0%	64.2%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	<b>Total</b>	<b>2</b>	<b>100.0%</b>	<b>\$212</b>	<b>100.0%</b>	<b>100.0%</b>	<b>1</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$66</b>	<b>100.0%</b>	<b>100.0%</b>	<b>1</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$146</b>	<b>100.0%</b>	<b>100.0%</b>	
PURPOSE NOT APPLICABLE	Low	0	0.0%	\$0	0.0%	5.7%	0	0.0%	4.5%	\$0	0.0%	2.5%	0	0.0%	3.6%	\$0	0.0%	2.2%	
	Moderate	0	0.0%	\$0	0.0%	15.0%	0	0.0%	15.6%	\$0	0.0%	11.4%	0	0.0%	19.3%	\$0	0.0%	13.2%	
	Middle	0	0.0%	\$0	0.0%	38.5%	0	0.0%	39.4%	\$0	0.0%	40.0%	0	0.0%	38.2%	\$0	0.0%	34.2%	
	Upper	0	0.0%	\$0	0.0%	40.9%	0	0.0%	40.6%	\$0	0.0%	46.1%	0	0.0%	38.9%	\$0	0.0%	50.4%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	<b>Total</b>	<b>0</b>	<b>0.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	
HMDA TOTALS	Low	3	2.7%	\$205	0.9%	5.7%	3	5.8%	1.2%	\$205	2.1%	0.4%	0	0.0%	1.0%	\$0	0.0%	1.2%	
	Moderate	6	5.4%	\$1,449	6.1%	15.0%	3	5.8%	7.6%	\$1,053	10.8%	7.9%	3	5.1%	8.2%	\$396	2.8%	6.9%	
	Middle	46	41.4%	\$7,039	29.8%	38.5%	20	38.5%	37.2%	\$2,561	26.4%	34.0%	26	44.1%	35.2%	\$4,478	32.2%	31.9%	
	Upper	56	50.5%	\$14,935	63.2%	40.9%	26	50.0%	54.1%	\$5,896	60.7%	57.6%	30	50.8%	55.6%	\$9,039	65.0%	60.0%	
	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%	
	<b>Total</b>	<b>111</b>	<b>100.0%</b>	<b>\$23,628</b>	<b>100.0%</b>	<b>100.0%</b>	<b>52</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$9,715</b>	<b>100.0%</b>	<b>100.0%</b>	<b>59</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$13,913</b>	<b>100.0%</b>	<b>100.0%</b>	
SMALL BUSINESSES						<b>Total Businesses</b>													
	Low	8	4.9%	\$2,160	7.1%	6.6%	5	4.3%	6.5%	\$1,463	7.6%	8.7%	3	6.4%	6.0%	\$697	6.3%	8.7%	
	Moderate	25	15.4%	\$5,652	18.6%	18.7%	14	12.2%	18.1%	\$3,230	16.7%	19.4%	11	23.4%	17.6%	\$2,422	21.8%	18.1%	
	Middle	40	24.7%	\$9,006	29.6%	31.1%	27	23.5%	30.8%	\$5,194	26.9%	28.1%	13	27.7%	32.0%	\$3,812	34.4%	30.3%	
	Upper	89	54.9%	\$13,574	44.7%	43.4%	69	60.0%	43.2%	\$9,420	48.8%	43.1%	20	42.6%	42.5%	\$4,154	37.5%	42.2%	
	Unknown	0	0.0%	\$0	0.0%	0.2%	0	0.0%	0.0%	\$0	0.0%	0.1%	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%	0.6%	0	0.0%	1.9%	\$0	0.0%	0.7%	
<b>Total</b>	<b>162</b>	<b>100.0%</b>	<b>\$30,392</b>	<b>100.0%</b>	<b>100.0%</b>	<b>115</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$19,307</b>	<b>100.0%</b>	<b>100.0%</b>	<b>47</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$11,085</b>	<b>100.0%</b>	<b>100.0%</b>		
SMALL FARM						<b>Total Farms</b>													
	Low	0	0.0%	\$0	0.0%	2.5%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	3.2%	\$0	0.0%	8.0%	
	Moderate	0	0.0%	\$0	0.0%	8.7%	0	0.0%	4.3%	\$0	0.0%	8.5%	0	0.0%	7.9%	\$0	0.0%	5.5%	
	Middle	0	0.0%	\$0	0.0%	47.2%	0	0.0%	52.2%	\$0	0.0%	43.6%	0	0.0%	42.9%	\$0	0.0%	54.0%	
	Upper	0	0.0%	\$0	0.0%	41.6%	0	0.0%	30.4%	\$0	0.0%	46.1%	0	0.0%	44.4%	\$0	0.0%	32.1%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	13.0%	\$0	0.0%	1.8%	0	0.0%	1.6%	\$0	0.0%	0.3%	
<b>Total</b>	<b>0</b>	<b>0.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>		

Originations & Purchases  
2019 FFIEC Census Data, 2019 D&B Info and 2015 ACS Data

## Appendices

**Borrower Distribution of HMDA Loans & Small Business/Small Farm Loans by Revenue & Loan Size**  
Assessment Area: AL Mobile

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2017					Bank & Aggregate Lending Comparison 2017						
		Bank				Families by Family Income %	Count			Dollar			
		Count		Dollar			Bank #	Agg %	Bank		Agg \$ %		
		#	%	\$ (000s)	\$ %				\$ (000s)	\$ %			
HOME PURCHASE	Low	1	3.8%	\$96	1.2%	24.0%	1	3.8%	4.5%	\$96	1.2%	2.3%	
	Moderate	5	19.2%	\$547	7.1%	15.6%	5	19.2%	17.3%	\$547	7.1%	12.4%	
	Middle	6	23.1%	\$948	12.3%	19.0%	6	23.1%	24.1%	\$948	12.3%	22.3%	
	Upper	13	50.0%	\$5,903	76.5%	41.4%	13	50.0%	33.9%	\$5,903	76.5%	45.4%	
	Unknown	1	3.8%	\$218	2.8%	0.0%	1	3.8%	20.2%	\$218	2.8%	17.5%	
	<b>Total</b>	<b>26</b>	<b>100.0%</b>	<b>\$7,712</b>	<b>100.0%</b>	<b>100.0%</b>	<b>26</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$7,712</b>	<b>100.0%</b>	<b>100.0%</b>	
REFINANCE	Low	0	0.0%	\$0	0.0%	24.0%	0	0.0%	5.8%	\$0	0.0%	3.1%	
	Moderate	2	14.3%	\$190	8.0%	15.6%	2	14.3%	14.1%	\$190	8.0%	9.9%	
	Middle	6	42.9%	\$808	34.2%	19.0%	6	42.9%	19.1%	\$808	34.2%	15.8%	
	Upper	5	35.7%	\$1,255	53.1%	41.4%	5	35.7%	37.2%	\$1,255	53.1%	46.2%	
	Unknown	1	7.1%	\$112	4.7%	0.0%	1	7.1%	23.8%	\$112	4.7%	25.0%	
	<b>Total</b>	<b>14</b>	<b>100.0%</b>	<b>\$2,365</b>	<b>100.0%</b>	<b>100.0%</b>	<b>14</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$2,365</b>	<b>100.0%</b>	<b>100.0%</b>	
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	24.0%	0	0.0%	12.4%	\$0	0.0%	5.2%	
	Moderate	0	0.0%	\$0	0.0%	15.6%	0	0.0%	17.8%	\$0	0.0%	10.1%	
	Middle	0	0.0%	\$0	0.0%	19.0%	0	0.0%	23.5%	\$0	0.0%	13.5%	
	Upper	0	0.0%	\$0	0.0%	41.4%	0	0.0%	43.8%	\$0	0.0%	61.8%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	2.5%	\$0	0.0%	9.4%	
	<b>Total</b>	<b>0</b>	<b>0.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	
MULTIFAMILY	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%	15.6%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Middle	0	0.0%	\$0	0.0%	19.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Upper	0	0.0%	\$0	0.0%	41.4%	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%	
	<b>Total</b>	<b>0</b>	<b>0.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	
HMDA TOTALS	Low	1	2.5%	\$96	1.0%	24.0%	1	2.5%	5.4%	\$96	1.0%	2.4%	
	Moderate	7	17.5%	\$737	7.3%	15.6%	7	17.5%	16.3%	\$737	7.3%	10.5%	
	Middle	12	30.0%	\$1,756	17.4%	19.0%	12	30.0%	22.4%	\$1,756	17.4%	18.3%	
	Upper	18	45.0%	\$7,158	71.0%	41.4%	18	45.0%	35.5%	\$7,158	71.0%	41.7%	
	Unknown	2	5.0%	\$330	3.3%	0.0%	2	5.0%	20.3%	\$330	3.3%	27.1%	
	<b>Total</b>	<b>40</b>	<b>100.0%</b>	<b>\$10,077</b>	<b>100.0%</b>	<b>100.0%</b>	<b>40</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$10,077</b>	<b>100.0%</b>	<b>100.0%</b>	
Small Business Revenue	<b>Total Businesses</b>												
	\$1 Million or Less	84	72.4%	\$11,530	51.0%	86.9%	84	72.4%	43.1%	\$11,530	51.0%	34.1%	
	Over \$1 Million	32	27.6%	\$11,080	49.0%	12.3%	32	27.6%					
	<b>Total Rev. available</b>	<b>116</b>	<b>100.0%</b>	<b>\$22,610</b>	<b>100.0%</b>	<b>99.2%</b>	<b>116</b>	<b>100.0%</b>					
	Rev. Not Known	0	0.0%	\$0	0.0%	0.7%	0	0.0%					
	<b>Total</b>	<b>116</b>	<b>100.0%</b>	<b>\$22,610</b>	<b>100.0%</b>	<b>100.0%</b>	<b>116</b>	<b>100.0%</b>					
Small Business Loan Size	\$100,000 or Less	59	50.9%	\$2,915	12.9%		59	50.9%	87.9%	\$2,915	12.9%	27.6%	
	\$100,001 - \$250,000	27	23.3%	\$4,811	21.3%		27	23.3%	5.8%	\$4,811	21.3%	16.9%	
	\$250,001 - \$1 Million	30	25.9%	\$14,884	65.8%		30	25.9%	6.3%	\$14,884	65.8%	55.5%	
	<b>Total</b>	<b>116</b>	<b>100.0%</b>	<b>\$22,610</b>	<b>100.0%</b>		<b>116</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$22,610</b>	<b>100.0%</b>	<b>100.0%</b>	
	Small Farm Revenue	<b>Total Farms</b>											
		\$1 Million or Less	0	0.0%	\$0	0.0%	88.6%	0	0.0%	40.0%	\$0	0.0%	22.9%
Over \$1 Million		0	0.0%	\$0	0.0%	11.4%	0	0.0%					
Not Known		0	0.0%	\$0	0.0%	0.0%	0	0.0%					
<b>Total</b>		<b>0</b>	<b>0.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>					
<b>Total</b>		<b>0</b>	<b>0.0%</b>	<b>\$0</b>	<b>0.0%</b>		<b>0</b>	<b>0.0%</b>	<b>77.5%</b>	<b>\$0</b>	<b>0.0%</b>	<b>14.4%</b>	
Small Farm Loan Size	\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	7.5%	\$0	0.0%	16.3%	
	\$250,001 - \$500,000	0	0.0%	\$0	0.0%		0	0.0%	15.0%	\$0	0.0%	69.3%	
	<b>Total</b>	<b>0</b>	<b>0.0%</b>	<b>\$0</b>	<b>0.0%</b>		<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	
	<b>Total</b>	<b>0</b>	<b>0.0%</b>	<b>\$0</b>	<b>0.0%</b>		<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	

Originations & Purchases  
Aggregate data is unavailable for loans to businesses/farms with revenue over \$1 million or revenue unknown, and for loan size by revenue.  
2017 FFIEC Census Data, 2017 D&B Info, and 2015 ACS Data

# Appendices

**Borrower Distribution of HMDA Loans & Small Business/Small Farm Loans by Revenue & Loan Size - Table 1 of 2**

Assessment Area: AL Mobile

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019					Bank & Aggregate Lending Comparison											
		2019				Families by Family Income %	2018			2019								
		Count		Dollar			Count		Dollar			Count			Dollar			
		#	%	\$ (000s)	\$ %		Bank	Agg	\$ (000s)	\$ %	\$ %	Bank	Agg	%	Bank	Agg	\$ %	\$ %
HOME PURCHASE	Low	6	8.2%	\$584	3.5%	24.0%	4	11.4%	5.8%	\$380	6.5%	3.2%	2	5.3%	5.5%	\$204	1.9%	3.0%
	Moderate	16	21.9%	\$1,764	10.6%	15.6%	11	31.4%	19.9%	\$1,214	20.7%	14.5%	5	13.2%	18.3%	\$550	5.1%	13.1%
	Middle	14	19.2%	\$1,701	10.3%	19.0%	7	20.0%	25.5%	\$896	15.3%	23.7%	7	18.4%	26.0%	\$805	7.5%	23.5%
	Upper	37	50.7%	\$12,519	75.6%	41.4%	13	37.1%	33.2%	\$3,380	57.6%	43.9%	24	63.2%	38.2%	\$9,139	85.4%	49.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	15.6%	\$0	0.0%	14.7%	0	0.0%	12.0%	\$0	0.0%	10.9%
	<b>Total</b>	<b>73</b>	<b>100.0%</b>	<b>\$16,568</b>	<b>100.0%</b>	<b>100.0%</b>	<b>35</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$5,870</b>	<b>100.0%</b>	<b>100.0%</b>	<b>38</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$10,698</b>	<b>100.0%</b>	<b>100.0%</b>
REFINANCE	Low	2	7.1%	\$137	2.3%	24.0%	1	9.1%	8.4%	\$90	2.8%	4.5%	1	5.9%	6.0%	\$47	1.8%	2.9%
	Moderate	0	0.0%	\$0	0.0%	15.6%	0	0.0%	15.0%	\$0	0.0%	10.3%	0	0.0%	11.9%	\$0	0.0%	7.3%
	Middle	4	14.3%	\$495	8.5%	19.0%	1	9.1%	22.0%	\$198	6.3%	17.7%	3	17.6%	17.8%	\$297	11.1%	13.5%
	Upper	12	42.9%	\$3,098	53.0%	41.4%	6	54.5%	39.7%	\$2,011	63.6%	52.5%	6	35.3%	42.5%	\$1,087	40.5%	51.6%
	Unknown	10	35.7%	\$2,118	36.2%	0.0%	3	27.3%	14.8%	\$865	27.3%	15.0%	7	41.2%	21.9%	\$1,253	46.7%	24.7%
	<b>Total</b>	<b>28</b>	<b>100.0%</b>	<b>\$5,848</b>	<b>100.0%</b>	<b>100.0%</b>	<b>11</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$3,164</b>	<b>100.0%</b>	<b>100.0%</b>	<b>17</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$2,684</b>	<b>100.0%</b>	<b>100.0%</b>
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	24.0%	0	0.0%	7.9%	\$0	0.0%	5.0%	0	0.0%	8.2%	\$0	0.0%	5.5%
	Moderate	1	100.0%	\$60	100.0%	15.6%	0	0.0%	17.7%	\$0	0.0%	12.3%	1	100.0%	13.1%	\$60	100.0%	9.4%
	Middle	0	0.0%	\$0	0.0%	19.0%	0	0.0%	18.2%	\$0	0.0%	14.4%	0	0.0%	19.6%	\$0	0.0%	15.0%
	Upper	0	0.0%	\$0	0.0%	41.4%	0	0.0%	52.2%	\$0	0.0%	61.0%	0	0.0%	55.5%	\$0	0.0%	67.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	4.0%	\$0	0.0%	7.4%	0	0.0%	3.6%	\$0	0.0%	3.0%
	<b>Total</b>	<b>1</b>	<b>100.0%</b>	<b>\$60</b>	<b>100.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>1</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$60</b>	<b>100.0%</b>	<b>100.0%</b>
MULTI FAMILY	Low	0	0.0%	\$0	0.0%	24.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	15.6%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	19.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	41.4%	0	0.0%	9.5%	\$0	0.0%	0.7%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	90.5%	\$0	0.0%	99.3%	0	0.0%	100.0%	\$0	0.0%	100.0%
	<b>Total</b>	<b>0</b>	<b>0.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>
OTHER PURPOSE LOC	Low	0	0.0%	\$0	0.0%	24.0%	0	0.0%	9.9%	\$0	0.0%	5.0%	0	0.0%	6.6%	\$0	0.0%	2.9%
	Moderate	2	28.6%	\$190	20.2%	15.6%	2	40.0%	15.5%	\$190	30.9%	10.6%	0	0.0%	11.7%	\$0	0.0%	8.2%
	Middle	1	14.3%	\$200	21.3%	19.0%	1	20.0%	17.6%	\$200	32.5%	12.5%	0	0.0%	19.5%	\$0	0.0%	12.8%
	Upper	4	57.1%	\$550	58.5%	41.4%	2	40.0%	55.3%	\$225	36.6%	70.4%	2	100.0%	58.7%	\$325	100.0%	72.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	1.6%	\$0	0.0%	1.6%	0	0.0%	3.6%	\$0	0.0%	4.0%
	<b>Total</b>	<b>7</b>	<b>100.0%</b>	<b>\$940</b>	<b>100.0%</b>	<b>100.0%</b>	<b>5</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$615</b>	<b>100.0%</b>	<b>100.0%</b>	<b>2</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$325</b>	<b>100.0%</b>	<b>100.0%</b>

Originations & Purchases  
2019 FFIEC Census Data and 2015 ACS Data



# Appendices

**Geographic Distribution of HMDA, Small Business, & Small Farm Loans**  
Assessment Area: AL Montgomery

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2017					2017					
		Bank		Owner Occupied Units		Count	Count		Dollar			
		#	%	\$ (000s)	\$ %		#	%	%	\$ (000s)	\$ %	\$ %
HOME PURCHASE	Low	1	3.3%	\$21	0.2%	6.1%	1	3.3%	0.9%	\$21	0.2%	0.3%
	Moderate	1	3.3%	\$518	4.7%	16.9%	1	3.3%	9.3%	\$518	4.7%	5.4%
	Middle	4	13.3%	\$2,202	19.8%	38.5%	4	13.3%	35.8%	\$2,202	19.8%	28.8%
	Upper	24	80.0%	\$8,357	75.3%	38.5%	24	80.0%	53.8%	\$8,357	75.3%	65.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.2%	\$0	0.0%	0.1%
	<b>Total</b>	<b>30</b>	<b>100.0%</b>	<b>\$11,098</b>	<b>100.0%</b>	<b>100.0%</b>	<b>30</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$11,098</b>	<b>100.0%</b>	<b>100.0%</b>
REFINANCE	Low	2	7.1%	\$193	2.5%	6.1%	2	7.1%	2.1%	\$193	2.5%	0.9%
	Moderate	4	14.3%	\$745	9.6%	16.9%	4	14.3%	11.5%	\$745	9.6%	7.8%
	Middle	4	14.3%	\$233	3.0%	38.5%	4	14.3%	37.8%	\$233	3.0%	32.9%
	Upper	18	64.3%	\$6,569	84.9%	38.5%	18	64.3%	48.6%	\$6,569	84.9%	58.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.1%	\$0	0.0%	0.1%
	<b>Total</b>	<b>28</b>	<b>100.0%</b>	<b>\$7,740</b>	<b>100.0%</b>	<b>100.0%</b>	<b>28</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$7,740</b>	<b>100.0%</b>	<b>100.0%</b>
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	6.1%	0	0.0%	6.2%	\$0	0.0%	1.8%
	Moderate	0	0.0%	\$0	0.0%	16.9%	0	0.0%	14.4%	\$0	0.0%	7.1%
	Middle	0	0.0%	\$0	0.0%	38.5%	0	0.0%	40.1%	\$0	0.0%	31.8%
	Upper	2	100.0%	\$388	100.0%	38.5%	2	100.0%	39.3%	\$388	100.0%	59.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<b>Total</b>	<b>2</b>	<b>100.0%</b>	<b>\$388</b>	<b>100.0%</b>	<b>100.0%</b>	<b>2</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$388</b>	<b>100.0%</b>	<b>100.0%</b>
MULTI FAMILY	<b>Multi-Family Units</b>											
	Low	0	0.0%	\$0	0.0%	8.8%	0	0.0%	13.0%	\$0	0.0%	4.7%
	Moderate	0	0.0%	\$0	0.0%	30.9%	0	0.0%	8.7%	\$0	0.0%	4.4%
	Middle	0	0.0%	\$0	0.0%	38.1%	0	0.0%	47.8%	\$0	0.0%	31.6%
	Upper	0	0.0%	\$0	0.0%	21.2%	0	0.0%	30.4%	\$0	0.0%	59.3%
	Unknown	0	0.0%	\$0	0.0%	0.9%	0	0.0%	0.0%	\$0	0.0%	0.0%
<b>Total</b>	<b>0</b>	<b>0.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	
HMDA TOTALS	Low	3	5.0%	\$214	1.1%	6.1%	3	5.0%	1.6%	\$214	1.1%	0.9%
	Moderate	5	8.3%	\$1,263	6.6%	16.9%	5	8.3%	10.2%	\$1,263	6.6%	6.0%
	Middle	8	13.3%	\$2,435	12.7%	38.5%	8	13.3%	36.7%	\$2,435	12.7%	30.3%
	Upper	44	73.3%	\$15,314	79.7%	38.5%	44	73.3%	51.3%	\$15,314	79.7%	62.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.1%	\$0	0.0%	0.1%
	<b>Total</b>	<b>60</b>	<b>100.0%</b>	<b>\$19,226</b>	<b>100.0%</b>	<b>100.0%</b>	<b>60</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$19,226</b>	<b>100.0%</b>	<b>100.0%</b>
SMALL BUSINESSES	<b>Total Businesses</b>											
	Low	6	4.1%	\$1,144	3.9%	6.6%	6	4.1%	6.8%	\$1,144	3.9%	11.4%
	Moderate	30	20.4%	\$6,981	23.8%	17.0%	30	20.4%	14.7%	\$6,981	23.8%	16.1%
	Middle	43	29.3%	\$7,431	25.3%	38.3%	43	29.3%	32.8%	\$7,431	25.3%	26.2%
	Upper	60	40.8%	\$8,797	30.0%	34.3%	60	40.8%	40.9%	\$8,797	30.0%	38.2%
	Unknown	8	5.4%	\$4,984	17.0%	3.8%	8	5.4%	3.6%	\$4,984	17.0%	7.6%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	1.3%	\$0	0.0%	0.4%
<b>Total</b>	<b>147</b>	<b>100.0%</b>	<b>\$29,337</b>	<b>100.0%</b>	<b>100.0%</b>	<b>147</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$29,337</b>	<b>100.0%</b>	<b>100.0%</b>	
SMALL FARM	<b>Total Farms</b>											
	Low	0	0.0%	\$0	0.0%	1.5%	0	0.0%	4.8%	\$0	0.0%	1.5%
	Moderate	0	0.0%	\$0	0.0%	18.4%	0	0.0%	13.3%	\$0	0.0%	15.2%
	Middle	2	33.3%	\$226	40.6%	53.9%	2	33.3%	53.0%	\$226	40.6%	18.1%
	Upper	4	66.7%	\$331	59.4%	25.7%	4	66.7%	25.3%	\$331	59.4%	64.4%
	Unknown	0	0.0%	\$0	0.0%	0.5%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	3.6%	\$0	0.0%	0.9%
<b>Total</b>	<b>6</b>	<b>100.0%</b>	<b>\$557</b>	<b>100.0%</b>	<b>100.0%</b>	<b>6</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$557</b>	<b>100.0%</b>	<b>100.0%</b>	

Originations & Purchases  
2017 FFIEC Census Data, 2017 D&B Info, and 2015 ACS Data

# Appendices

**Geographic Distribution of HMDA, Small Business, & Small Farm Loans - Table 1 of 2**  
Assessment Area: AL Montgomery

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019					Bank & Aggregate Lending Comparison											
		Bank				Owner Occupied Units %	2018					2019						
		Count		Dollar			Count		Dollar			Count		Dollar				
		#	%	\$ (000s)	\$ %	#	%	Agg %	\$ (000s)	\$ %	Agg %	#	%	Agg %	\$ (000s)	\$ %	Agg %	
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	6.1%	0	0.0%	1.0%	\$0	0.0%	0.5%	0	0.0%	0.8%	\$0	0.0%	0.3%
	Moderate	12	10.9%	\$1,337	4.7%	16.9%	3	7.1%	10.4%	\$212	2.3%	6.1%	9	13.2%	10.2%	\$1,125	5.9%	6.0%
	Middle	29	26.4%	\$5,131	18.2%	38.5%	11	26.2%	36.1%	\$1,945	21.3%	29.4%	18	26.5%	34.4%	\$3,186	16.8%	28.7%
	Upper	69	62.7%	\$21,684	77.0%	38.5%	28	66.7%	52.3%	\$6,981	76.4%	64.0%	41	60.3%	54.5%	\$14,703	77.3%	64.9%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.2%	\$0	0.0%	0.1%	0	0.0%	0.1%	\$0	0.0%	0.1%
	<b>Total</b>	<b>110</b>	<b>100.0%</b>	<b>\$28,152</b>	<b>100.0%</b>	<b>100.0%</b>	<b>42</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$9,138</b>	<b>100.0%</b>	<b>100.0%</b>	<b>68</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$19,014</b>	<b>100.0%</b>	<b>100.0%</b>
REFINANCE	Low	1	1.1%	\$101	0.5%	6.1%	1	2.2%	1.8%	\$101	1.3%	0.7%	0	0.0%	1.0%	\$0	0.0%	0.3%
	Moderate	9	9.6%	\$1,817	8.6%	16.9%	5	11.1%	10.2%	\$728	9.2%	6.5%	4	8.2%	7.6%	\$1,089	8.2%	4.7%
	Middle	17	18.1%	\$2,892	13.7%	38.5%	12	26.7%	39.4%	\$1,899	24.1%	34.9%	5	10.2%	35.3%	\$993	7.5%	29.2%
	Upper	67	71.3%	\$16,370	77.3%	38.5%	27	60.0%	48.5%	\$5,166	65.4%	57.8%	40	81.6%	56.1%	\$11,204	84.3%	65.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.2%	\$0	0.0%	0.1%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<b>Total</b>	<b>94</b>	<b>100.0%</b>	<b>\$21,180</b>	<b>100.0%</b>	<b>100.0%</b>	<b>45</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$7,894</b>	<b>100.0%</b>	<b>100.0%</b>	<b>49</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$13,286</b>	<b>100.0%</b>	<b>100.0%</b>
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	6.1%	0	0.0%	2.1%	\$0	0.0%	1.1%	0	0.0%	2.5%	\$0	0.0%	1.2%
	Moderate	1	20.0%	\$42	9.0%	16.9%	0	0.0%	9.8%	\$0	0.0%	6.1%	1	25.0%	10.5%	\$42	10.6%	7.8%
	Middle	0	0.0%	\$0	0.0%	38.5%	0	0.0%	42.7%	\$0	0.0%	38.1%	0	0.0%	39.3%	\$0	0.0%	37.0%
	Upper	4	80.0%	\$424	91.0%	38.5%	1	100.0%	44.9%	\$70	100.0%	54.3%	3	75.0%	47.7%	\$354	89.4%	54.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.4%	\$0	0.0%	0.4%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<b>Total</b>	<b>5</b>	<b>100.0%</b>	<b>\$466</b>	<b>100.0%</b>	<b>100.0%</b>	<b>1</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$70</b>	<b>100.0%</b>	<b>100.0%</b>	<b>4</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$396</b>	<b>100.0%</b>	<b>100.0%</b>
MULTI FAMILY	<b>Multi-Family Units</b>																	
	Low	0	0.0%	\$0	0.0%	8.8%	0	0.0%	11.8%	\$0	0.0%	5.4%	0	0.0%	6.3%	\$0	0.0%	7.4%
	Moderate	0	0.0%	\$0	0.0%	30.9%	0	0.0%	35.3%	\$0	0.0%	25.2%	0	0.0%	12.5%	\$0	0.0%	4.3%
	Middle	0	0.0%	\$0	0.0%	38.1%	0	0.0%	26.5%	\$0	0.0%	26.0%	0	0.0%	50.0%	\$0	0.0%	32.4%
	Upper	0	0.0%	\$0	0.0%	21.2%	0	0.0%	17.6%	\$0	0.0%	27.7%	0	0.0%	25.0%	\$0	0.0%	49.2%
	Unknown	0	0.0%	\$0	0.0%	0.9%	0	0.0%	8.8%	\$0	0.0%	15.6%	0	0.0%	6.3%	\$0	0.0%	6.6%
<b>Total</b>	<b>0</b>	<b>0.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	
OTHER PURPOSE LOC	Low	0	0.0%	\$0	0.0%	6.1%	0	0.0%	1.4%	\$0	0.0%	0.5%	0	0.0%	0.7%	\$0	0.0%	0.2%
	Moderate	1	2.1%	\$156	2.5%	16.9%	0	0.0%	6.8%	\$0	0.0%	4.9%	1	4.0%	7.4%	\$156	3.9%	5.5%
	Middle	9	19.1%	\$637	10.2%	38.5%	5	22.7%	34.2%	\$221	9.9%	27.8%	4	16.0%	32.4%	\$416	10.3%	23.5%
	Upper	37	78.7%	\$5,464	87.3%	38.5%	17	77.3%	57.5%	\$2,009	90.1%	66.8%	20	80.0%	59.5%	\$3,455	85.8%	70.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<b>Total</b>	<b>47</b>	<b>100.0%</b>	<b>\$6,257</b>	<b>100.0%</b>	<b>100.0%</b>	<b>22</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$2,230</b>	<b>100.0%</b>	<b>100.0%</b>	<b>25</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$4,027</b>	<b>100.0%</b>	<b>100.0%</b>

Originations & Purchases  
2019 FFIEC Census Data and 2015 ACS Data

Appendices

Geographic Distribution of HMDA, Small Business, & Small Farm Loans - Table 2 of 2  
 Assessment Area: AL Montgomery

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019					Bank & Aggregate Lending Comparison											
		Bank			Owner Occupied Units	2018					2019							
		Count		Dollar		Count		Dollar			Count		Dollar					
#	%	\$ (000s)	\$ %	%	#	%	Agg	%	\$ (000s)	\$ %	\$ %	#	%	Agg	%	\$ (000s)	\$ %	\$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	\$0	0.0%	6.1%	0	0.0%	7.5%	\$0	0.0%	2.4%	0	0.0%	2.3%	\$0	0.0%	0.9%
	Moderate	0	0.0%	\$0	0.0%	16.9%	0	0.0%	13.8%	\$0	0.0%	8.1%	0	0.0%	6.9%	\$0	0.0%	3.2%
	Middle	0	0.0%	\$0	0.0%	38.5%	0	0.0%	41.3%	\$0	0.0%	29.9%	0	0.0%	46.0%	\$0	0.0%	29.7%
	Upper	0	0.0%	\$0	0.0%	38.5%	0	0.0%	37.5%	\$0	0.0%	59.6%	0	0.0%	44.8%	\$0	0.0%	66.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<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>	<i>0</i>	<i>0.0%</i>	<i>100.0%</i>	<i>\$0</i>	<i>0.0%</i>	<i>100.0%</i>
PURPOSE NOT APPLICABLE	Low	0	0.0%	\$0	0.0%	6.1%	0	0.0%	4.6%	\$0	0.0%	2.0%	0	0.0%	3.2%	\$0	0.0%	1.3%
	Moderate	0	0.0%	\$0	0.0%	16.9%	0	0.0%	23.2%	\$0	0.0%	15.4%	0	0.0%	23.0%	\$0	0.0%	16.6%
	Middle	0	0.0%	\$0	0.0%	38.5%	0	0.0%	35.8%	\$0	0.0%	35.5%	0	0.0%	40.8%	\$0	0.0%	40.4%
	Upper	0	0.0%	\$0	0.0%	38.5%	0	0.0%	36.3%	\$0	0.0%	47.1%	0	0.0%	32.9%	\$0	0.0%	41.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<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>	<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	0.4%	\$101	0.2%	6.1%	1	0.9%	1.5%	\$101	0.5%	0.8%	0	0.0%	1.0%	\$0	0.0%	0.8%
	Moderate	23	9.0%	\$3,352	6.0%	16.9%	8	7.3%	11.0%	\$940	4.9%	7.4%	15	10.3%	9.8%	\$2,412	6.6%	5.6%
	Middle	55	21.5%	\$8,660	15.4%	38.5%	28	25.5%	37.0%	\$4,065	21.0%	30.8%	27	18.5%	35.1%	\$4,595	12.5%	29.3%
	Upper	177	69.1%	\$43,942	78.4%	38.5%	73	66.4%	50.3%	\$14,226	73.6%	60.2%	104	71.2%	54.0%	\$29,716	80.9%	63.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.2%	\$0	0.0%	0.9%	0	0.0%	0.1%	\$0	0.0%	0.5%
	<i>Total</i>	<i>256</i>	<i>100.0%</i>	<i>\$56,055</i>	<i>100.0%</i>	<i>100.0%</i>	<i>110</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$19,332</i>	<i>100.0%</i>	<i>100.0%</i>	<i>146</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$36,723</i>	<i>100.0%</i>	<i>100.0%</i>
SMALL BUSINESSES	<b>Total Businesses</b>																	
	Low	23	6.9%	\$4,598	7.4%	6.6%	12	7.0%	6.1%	\$2,192	6.8%	8.5%	11	6.7%	5.9%	\$2,406	8.1%	7.6%
	Moderate	52	15.6%	\$9,194	14.9%	16.6%	28	16.4%	15.4%	\$4,670	14.6%	16.9%	24	14.7%	15.3%	\$4,524	15.2%	15.8%
	Middle	96	28.7%	\$16,570	26.8%	37.6%	51	29.8%	31.8%	\$8,621	26.9%	26.5%	45	27.6%	32.7%	\$7,949	26.8%	24.7%
	Upper	140	41.9%	\$23,189	37.5%	35.5%	71	41.5%	42.0%	\$12,343	38.5%	42.4%	69	42.3%	40.8%	\$10,846	36.5%	43.8%
	Unknown	23	6.9%	\$8,209	13.3%	3.7%	9	5.3%	3.3%	\$4,246	13.2%	5.3%	14	8.6%	3.6%	\$3,963	13.3%	7.6%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	1.4%	\$0	0.0%	0.4%	0	0.0%	1.8%	\$0	0.0%	0.5%
<i>Total</i>	<i>334</i>	<i>100.0%</i>	<i>\$61,760</i>	<i>100.0%</i>	<i>100.0%</i>	<i>171</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$32,072</i>	<i>100.0%</i>	<i>100.0%</i>	<i>163</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$29,688</i>	<i>100.0%</i>	<i>100.0%</i>	
SMALL FARM	<b>Total Farms</b>																	
	Low	0	0.0%	\$0	0.0%	2.1%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	19.6%	0	0.0%	23.8%	\$0	0.0%	7.7%	0	0.0%	10.3%	\$0	0.0%	8.3%
	Middle	1	100.0%	\$500	100.0%	45.8%	1	100.0%	52.5%	\$500	100.0%	71.8%	0	0.0%	55.1%	\$0	0.0%	54.4%
	Upper	0	0.0%	\$0	0.0%	31.7%	0	0.0%	18.8%	\$0	0.0%	20.0%	0	0.0%	28.2%	\$0	0.0%	35.4%
	Unknown	0	0.0%	\$0	0.0%	0.8%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	5.0%	\$0	0.0%	0.5%	0	0.0%	6.4%	\$0	0.0%	1.8%
<i>Total</i>	<i>1</i>	<i>100.0%</i>	<i>\$500</i>	<i>100.0%</i>	<i>100.0%</i>	<i>1</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$500</i>	<i>100.0%</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>	

Originations & Purchases  
 2019 FFIEC Census Data, 2019 D&B Info and 2015 ACS Data



# Appendices

**Borrower Distribution of HMDA Loans & Small Business/Small Farm Loans by Revenue & Loan Size**  
Assessment Area: AL Montgomery

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%	5.4%	\$0	0.0%	2.6%	
	Moderate	2	6.7%	\$405	3.6%	16.0%	2	6.7%	18.1%	\$405	3.6%	12.1%	
	Middle	3	10.0%	\$330	3.0%	18.2%	3	10.0%	21.7%	\$330	3.0%	20.1%	
	Upper	25	83.3%	\$10,363	93.4%	41.7%	25	83.3%	35.2%	\$10,363	93.4%	47.3%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	19.6%	\$0	0.0%	17.9%	
	<b>Total</b>	<b>30</b>	<b>100.0%</b>	<b>\$11,098</b>	<b>100.0%</b>	<b>100.0%</b>	<b>30</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$11,098</b>	<b>100.0%</b>	<b>100.0%</b>	
REFINANCE	Low	1	3.6%	\$32	0.4%	24.0%	1	3.6%	5.9%	\$32	0.4%	2.9%	
	Moderate	0	0.0%	\$0	0.0%	16.0%	0	0.0%	12.1%	\$0	0.0%	8.2%	
	Middle	1	3.6%	\$159	2.1%	18.2%	1	3.6%	17.2%	\$159	2.1%	14.4%	
	Upper	20	71.4%	\$7,206	93.1%	41.7%	20	71.4%	36.8%	\$7,206	93.1%	46.7%	
	Unknown	6	21.4%	\$343	4.4%	0.0%	6	21.4%	28.0%	\$343	4.4%	27.8%	
	<b>Total</b>	<b>28</b>	<b>100.0%</b>	<b>\$7,740</b>	<b>100.0%</b>	<b>100.0%</b>	<b>28</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$7,740</b>	<b>100.0%</b>	<b>100.0%</b>	
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	24.0%	0	0.0%	8.8%	\$0	0.0%	3.6%	
	Moderate	0	0.0%	\$0	0.0%	16.0%	0	0.0%	23.6%	\$0	0.0%	13.0%	
	Middle	0	0.0%	\$0	0.0%	18.2%	0	0.0%	22.8%	\$0	0.0%	15.0%	
	Upper	1	50.0%	\$356	91.8%	41.7%	1	50.0%	39.3%	\$356	91.8%	63.1%	
	Unknown	1	50.0%	\$32	8.2%	0.0%	1	50.0%	5.4%	\$32	8.2%	5.3%	
	<b>Total</b>	<b>2</b>	<b>100.0%</b>	<b>\$388</b>	<b>100.0%</b>	<b>100.0%</b>	<b>2</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$388</b>	<b>100.0%</b>	<b>100.0%</b>	
MULTIFAMILY	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%	16.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Middle	0	0.0%	\$0	0.0%	18.2%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Upper	0	0.0%	\$0	0.0%	41.7%	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%	
	<b>Total</b>	<b>0</b>	<b>0.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	
HMDA TOTALS	Low	1	1.7%	\$32	0.2%	24.0%	1	1.7%	5.7%	\$32	0.2%	2.4%	
	Moderate	2	3.3%	\$405	2.1%	16.0%	2	3.3%	16.5%	\$405	2.1%	9.9%	
	Middle	4	6.7%	\$489	2.5%	18.2%	4	6.7%	20.3%	\$489	2.5%	16.5%	
	Upper	46	76.7%	\$17,925	93.2%	41.7%	46	76.7%	35.8%	\$17,925	93.2%	42.8%	
	Unknown	7	11.7%	\$375	2.0%	0.0%	7	11.7%	21.6%	\$375	2.0%	28.4%	
	<b>Total</b>	<b>60</b>	<b>100.0%</b>	<b>\$19,226</b>	<b>100.0%</b>	<b>100.0%</b>	<b>60</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$19,226</b>	<b>100.0%</b>	<b>100.0%</b>	
Small Business Revenue	\$1 Million or Less	85	57.8%	\$11,592	39.5%	86.9%	85	57.8%	47.9%	\$11,592	39.5%	38.4%	
	Over \$1 Million	62	42.2%	\$17,745	60.5%	11.2%	62	42.2%					
	<b>Total Rev. available</b>	<b>147</b>	<b>100.0%</b>	<b>\$29,337</b>	<b>100.0%</b>	<b>98.1%</b>	<b>147</b>	<b>100.0%</b>					
	Rev. Not Known	0	0.0%	\$0	0.0%	1.9%	0	0.0%					
	<b>Total</b>	<b>147</b>	<b>100.0%</b>	<b>\$29,337</b>	<b>100.0%</b>	<b>100.0%</b>	<b>147</b>	<b>100.0%</b>					
	Small Business Loan Size	\$100,000 or Less	73	49.7%	\$3,272	11.2%		73	49.7%	90.0%	\$3,272	11.2%	31.6%
\$100,001 - \$250,000		38	25.9%	\$6,930	23.6%		38	25.9%	5.3%	\$6,930	23.6%	19.2%	
\$250,001 - \$1 Million		36	24.5%	\$19,135	65.2%		36	24.5%	4.7%	\$19,135	65.2%	49.1%	
<b>Total</b>		<b>147</b>	<b>100.0%</b>	<b>\$29,337</b>	<b>100.0%</b>		<b>147</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$29,337</b>	<b>100.0%</b>	<b>100.0%</b>	
Small Farm Revenue		\$1 Million or Less	6	100.0%	\$557	100.0%	93.7%	6	100.0%	42.2%	\$557	100.0%	62.7%
	Over \$1 Million	0	0.0%	\$0	0.0%	6.3%	0	0.0%					
	Not Known	0	0.0%	\$0	0.0%	0.0%	0	0.0%					
	<b>Total</b>	<b>6</b>	<b>100.0%</b>	<b>\$557</b>	<b>100.0%</b>	<b>100.0%</b>	<b>6</b>	<b>100.0%</b>					
	Small Farm Loan Size	\$100,000 or Less	4	66.7%	\$206	37.0%		4	66.7%	89.2%	\$206	37.0%	35.3%
		\$100,001 - \$250,000	2	33.3%	\$351	63.0%		2	33.3%	7.2%	\$351	63.0%	34.3%
\$250,001 - \$500,000		0	0.0%	\$0	0.0%		0	0.0%	3.6%	\$0	0.0%	30.4%	
<b>Total</b>		<b>6</b>	<b>100.0%</b>	<b>\$557</b>	<b>100.0%</b>		<b>6</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$557</b>	<b>100.0%</b>	<b>100.0%</b>	
<b>Total Farms</b>													

Originations & Purchases  
Aggregate data is unavailable for loans to businesses/farms with revenue over \$1 million or revenue unknown, and for loan size by revenue.  
2017 FFIEC Census Data, 2017 D&B Info, and 2015 ACS Data

# Appendices

**Borrower Distribution of HMDA Loans & Small Business/Small Farm Loans by Revenue & Loan Size - Table 1 of 2**  
Assessment Area: AL Montgomery

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019					Bank & Aggregate Lending Comparison											
		Bank				Families by Family Income %	2018			2019								
		Count		Dollar			#	%	%	Dollar		Count		Dollar				
		#	%	\$ (000s)	\$ %	Bank				Agg	\$ (000s)	\$ %	\$ %	#	%	Agg %	Bank	\$ %
HOME PURCHASE	Low	6	5.5%	\$727	2.6%	24.0%	2	4.8%	6.8%	\$185	2.0%	3.6%	4	5.9%	6.4%	\$542	2.9%	3.4%
	Moderate	33	30.0%	\$5,077	18.0%	16.0%	15	35.7%	20.2%	\$2,119	23.2%	14.2%	18	26.5%	20.6%	\$2,958	15.6%	15.2%
	Middle	25	22.7%	\$4,836	17.2%	18.2%	12	28.6%	20.9%	\$2,338	25.6%	19.9%	13	19.1%	24.2%	\$2,498	13.1%	22.5%
	Upper	44	40.0%	\$17,133	60.9%	41.7%	13	31.0%	34.8%	\$4,496	49.2%	45.4%	31	45.6%	34.8%	\$12,637	66.5%	45.5%
	Unknown	2	1.8%	\$379	1.3%	0.0%	0	0.0%	17.3%	\$0	0.0%	16.9%	2	2.9%	14.0%	\$379	2.0%	13.4%
	<b>Total</b>	<b>110</b>	<b>100.0%</b>	<b>\$28,152</b>	<b>100.0%</b>	<b>100.0%</b>	<b>42</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$9,138</b>	<b>100.0%</b>	<b>100.0%</b>	<b>68</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$19,014</b>	<b>100.0%</b>	<b>100.0%</b>
REFINANCE	Low	2	2.1%	\$239	1.1%	24.0%	2	4.4%	7.3%	\$239	3.0%	3.7%	0	0.0%	6.0%	\$0	0.0%	3.7%
	Moderate	5	5.3%	\$523	2.5%	16.0%	3	6.7%	14.8%	\$227	2.9%	9.9%	2	4.1%	11.9%	\$296	2.2%	7.3%
	Middle	14	14.9%	\$2,222	10.5%	18.2%	9	20.0%	20.3%	\$1,441	18.3%	17.0%	5	10.2%	18.7%	\$781	5.9%	14.9%
	Upper	60	63.8%	\$16,048	75.8%	41.7%	23	51.1%	40.0%	\$4,864	61.6%	51.4%	37	75.5%	37.0%	\$11,184	84.2%	46.0%
	Unknown	13	13.8%	\$2,148	10.1%	0.0%	8	17.8%	17.6%	\$1,123	14.2%	18.0%	5	10.2%	26.3%	\$1,025	7.7%	28.2%
	<b>Total</b>	<b>94</b>	<b>100.0%</b>	<b>\$21,180</b>	<b>100.0%</b>	<b>100.0%</b>	<b>45</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$7,894</b>	<b>100.0%</b>	<b>100.0%</b>	<b>49</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$13,286</b>	<b>100.0%</b>	<b>100.0%</b>
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	24.0%	0	0.0%	6.0%	\$0	0.0%	4.6%	0	0.0%	10.5%	\$0	0.0%	5.9%
	Moderate	0	0.0%	\$0	0.0%	16.0%	0	0.0%	15.0%	\$0	0.0%	11.7%	0	0.0%	14.6%	\$0	0.0%	9.7%
	Middle	0	0.0%	\$0	0.0%	18.2%	0	0.0%	21.4%	\$0	0.0%	19.1%	0	0.0%	21.3%	\$0	0.0%	20.6%
	Upper	4	80.0%	\$166	35.6%	41.7%	1	100.0%	53.0%	\$70	100.0%	58.9%	3	75.0%	50.2%	\$96	24.2%	55.7%
	Unknown	1	20.0%	\$300	64.4%	0.0%	0	0.0%	4.7%	\$0	0.0%	5.6%	1	25.0%	3.3%	\$300	75.8%	8.2%
	<b>Total</b>	<b>5</b>	<b>100.0%</b>	<b>\$466</b>	<b>100.0%</b>	<b>100.0%</b>	<b>1</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$70</b>	<b>100.0%</b>	<b>100.0%</b>	<b>4</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$396</b>	<b>100.0%</b>	<b>100.0%</b>
MULTI FAMILY	Low	0	0.0%	\$0	0.0%	24.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	16.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	18.2%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	41.7%	0	0.0%	8.8%	\$0	0.0%	0.9%	0	0.0%	6.3%	\$0	0.0%	0.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	91.2%	\$0	0.0%	99.1%	0	0.0%	93.8%	\$0	0.0%	99.6%
	<b>Total</b>	<b>0</b>	<b>0.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>
OTHER PURPOSE LOC	Low	3	6.4%	\$218	3.5%	24.0%	2	9.1%	7.5%	\$208	9.3%	5.6%	1	4.0%	6.8%	\$10	0.2%	2.8%
	Moderate	3	6.4%	\$358	5.7%	16.0%	1	4.5%	13.7%	\$20	0.9%	9.6%	2	8.0%	9.5%	\$338	8.4%	6.5%
	Middle	3	6.4%	\$219	3.5%	18.2%	1	4.5%	18.5%	\$88	3.9%	10.0%	2	8.0%	29.7%	\$131	3.3%	19.8%
	Upper	36	76.6%	\$5,425	86.7%	41.7%	16	72.7%	57.5%	\$1,877	84.2%	74.1%	20	80.0%	54.1%	\$3,548	88.1%	70.9%
	Unknown	2	4.3%	\$37	0.6%	0.0%	2	9.1%	2.7%	\$37	1.7%	0.8%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<b>Total</b>	<b>47</b>	<b>100.0%</b>	<b>\$6,257</b>	<b>100.0%</b>	<b>100.0%</b>	<b>22</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$2,230</b>	<b>100.0%</b>	<b>100.0%</b>	<b>25</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$4,027</b>	<b>100.0%</b>	<b>100.0%</b>

Originations & Purchases  
2019 FFIEC Census Data and 2015 ACS Data

# Appendices

**Borrower Distribution of HMDA Loans & Small Business/Small Farm Loans by Revenue & Loan Size - Table 2 of 2**  
Assessment Area: AL Montgomery

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019					Bank & Aggregate Lending Comparison												
		Bank				Families by Family Income %	2018					2019							
		Count		Dollar			Count		Dollar			Count		Dollar					
		#	%	\$ (000s)	\$ %		Bank	Agg %	\$ (000s)	\$ %	\$ %	Bank	Agg %	\$ (000s)	\$ %	Agg %			
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	\$0	0.0%	24.0%	0	0.0%	15.0%	\$0	0.0%	6.5%	0	0.0%	9.2%	\$0	0.0%	4.9%	
	Moderate	0	0.0%	\$0	0.0%	16.0%	0	0.0%	18.8%	\$0	0.0%	11.1%	0	0.0%	20.7%	\$0	0.0%	14.8%	
	Middle	0	0.0%	\$0	0.0%	18.2%	0	0.0%	20.0%	\$0	0.0%	14.5%	0	0.0%	18.4%	\$0	0.0%	13.4%	
	Upper	0	0.0%	\$0	0.0%	41.7%	0	0.0%	41.3%	\$0	0.0%	62.2%	0	0.0%	42.5%	\$0	0.0%	54.5%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	5.0%	\$0	0.0%	5.7%	0	0.0%	9.2%	\$0	0.0%	12.4%	
	<b>Total</b>	<b>0</b>	<b>0.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	
PURPOSE NOT APPLICABLE	Low	0	0.0%	\$0	0.0%	24.0%	0	0.0%	1.8%	\$0	0.0%	1.3%	0	0.0%	0.3%	\$0	0.0%	0.3%	
	Moderate	0	0.0%	\$0	0.0%	16.0%	0	0.0%	2.8%	\$0	0.0%	3.4%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Middle	0	0.0%	\$0	0.0%	18.2%	0	0.0%	1.3%	\$0	0.0%	0.7%	0	0.0%	0.9%	\$0	0.0%	1.3%	
	Upper	0	0.0%	\$0	0.0%	41.7%	0	0.0%	1.3%	\$0	0.0%	2.4%	0	0.0%	1.5%	\$0	0.0%	2.3%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	92.8%	\$0	0.0%	92.2%	0	0.0%	97.4%	\$0	0.0%	96.2%	
	<b>Total</b>	<b>0</b>	<b>0.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	
HMDA TOTALS	Low	11	4.3%	\$1,184	2.1%	24.0%	6	5.5%	6.8%	\$632	3.3%	3.4%	5	3.4%	6.2%	\$552	1.5%	3.2%	
	Moderate	41	16.0%	\$5,958	10.6%	16.0%	19	17.3%	17.7%	\$2,366	12.2%	12.1%	22	15.1%	16.8%	\$3,592	9.8%	11.4%	
	Middle	42	16.4%	\$7,277	13.0%	18.2%	22	20.0%	19.7%	\$3,867	20.0%	17.6%	20	13.7%	21.6%	\$3,410	9.3%	18.2%	
	Upper	144	56.3%	\$38,772	69.2%	41.7%	53	48.2%	35.4%	\$11,307	58.5%	44.0%	91	62.3%	34.9%	\$27,465	74.8%	42.3%	
	Unknown	18	7.0%	\$2,864	5.1%	0.0%	10	9.1%	20.3%	\$1,160	6.0%	22.8%	8	5.5%	20.4%	\$1,704	4.6%	24.9%	
	<b>Total</b>	<b>256</b>	<b>100.0%</b>	<b>\$56,055</b>	<b>100.0%</b>	<b>100.0%</b>	<b>110</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$19,332</b>	<b>100.0%</b>	<b>100.0%</b>	<b>146</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$36,723</b>	<b>100.0%</b>	<b>100.0%</b>	
Small Business Revenue	<b>Total Businesses</b>																		
	\$1 Million or Less	209	62.6%	\$29,883	48.4%	89.4%	108	63.2%	44.5%	\$14,889	46.4%	38.9%	101	62.0%	42.1%	\$14,994	50.5%	41.6%	
	Over \$1 Million	118	35.3%	\$30,058	48.7%	9.1%	59	34.5%					59	36.2%					
	<b>Total Rev. available</b>	<b>327</b>	<b>97.9%</b>	<b>\$59,941</b>	<b>97.1%</b>	<b>98.5%</b>	<b>167</b>	<b>97.7%</b>					<b>160</b>	<b>98.2%</b>					
	Rev. Not Known	7	2.1%	\$1,819	2.9%	1.5%	4	2.3%					3	1.8%					
	<b>Total</b>	<b>334</b>	<b>100.0%</b>	<b>\$61,760</b>	<b>100.0%</b>	<b>100.0%</b>	<b>171</b>	<b>100.0%</b>					<b>163</b>	<b>100.0%</b>					
Small Business Loan Size	\$100,000 or Less	157	47.0%	\$7,470	12.1%		82	48.0%	88.7%	\$3,795	11.8%	27.7%	75	46.0%	89.8%	\$3,675	12.4%	29.6%	
	\$100,001 - \$250,000	95	28.4%	\$16,407	26.6%		42	24.6%	5.7%	\$7,086	22.1%	18.3%	53	32.5%	5.4%	\$9,321	31.4%	19.4%	
	\$250,001 - \$1 Million	82	24.6%	\$37,883	61.3%		47	27.5%	5.6%	\$21,191	66.1%	54.1%	35	21.5%	4.8%	\$16,692	56.2%	51.0%	
	<b>Total</b>	<b>334</b>	<b>100.0%</b>	<b>\$61,760</b>	<b>100.0%</b>		<b>171</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$32,072</b>	<b>100.0%</b>	<b>100.0%</b>	<b>163</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$29,688</b>	<b>100.0%</b>	<b>100.0%</b>	
	<b>Total Farms</b>																		
	\$1 Million or Less	1	100.0%	\$500	100.0%	95.4%	1	100.0%	30.7%	\$500	100.0%	42.3%	0	0.0%	42.3%	\$0	0.0%	53.5%	
Over \$1 Million	0	0.0%	\$0	0.0%	4.6%	0	0.0%					0	0.0%						
Not Known	0	0.0%	\$0	0.0%	0.0%	0	0.0%					0	0.0%						
<b>Total</b>	<b>1</b>	<b>100.0%</b>	<b>\$500</b>	<b>100.0%</b>	<b>100.0%</b>	<b>1</b>	<b>100.0%</b>					<b>0</b>	<b>0.0%</b>						
\$100,000 or Less	0	0.0%	\$0	0.0%		0	0.0%	76.2%	\$0	0.0%	18.7%	0	0.0%	92.3%	\$0	0.0%	47.6%		
\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	15.8%	\$0	0.0%	43.2%	0	0.0%	3.8%	\$0	0.0%	19.0%		
\$250,001 - \$500,000	1	100.0%	\$500	100.0%		1	100.0%	7.9%	\$500	100.0%	38.0%	0	0.0%	3.8%	\$0	0.0%	33.3%		
<b>Total</b>	<b>1</b>	<b>100.0%</b>	<b>\$500</b>	<b>100.0%</b>		<b>1</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$500</b>	<b>100.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>		

Originations & Purchases  
Aggregate data is unavailable for loans to businesses/farms with revenue over \$1 million or revenue unknown, and for loan size by revenue.  
2019 FFIEC Census Data, 2019 D&B Info and 2015 ACS Data

# Appendices

## Geographic Distribution of HMDA, Small Business, & Small Farm Loans

Assessment Area: AL Tuscaloosa

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2017					2017					
		Bank		Owner Occupied Units		Count	Count		Dollar			
		#	%	\$ (000s)	\$ %		#	%	%	\$ (000s)	\$ %	\$ %
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	1.2%	0	0.0%	0.2%	\$0	0.0%	0.1%
	Moderate	1	4.8%	\$603	9.3%	12.8%	1	4.8%	8.5%	\$603	9.3%	6.0%
	Middle	8	38.1%	\$1,773	27.4%	46.9%	8	38.1%	44.0%	\$1,773	27.4%	36.9%
	Upper	12	57.1%	\$4,098	63.3%	38.5%	12	57.1%	46.4%	\$4,098	63.3%	54.8%
	Unknown	0	0.0%	\$0	0.0%	0.5%	0	0.0%	1.0%	\$0	0.0%	2.3%
	<b>Total</b>	<b>21</b>	<b>100.0%</b>	<b>\$6,474</b>	<b>100.0%</b>	<b>100.0%</b>	<b>21</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$6,474</b>	<b>100.0%</b>	<b>100.0%</b>
REFINANCE	Low	2	7.7%	\$385	4.6%	1.2%	2	7.7%	0.7%	\$385	4.6%	0.3%
	Moderate	5	19.2%	\$165	2.0%	12.8%	5	19.2%	10.2%	\$165	2.0%	6.9%
	Middle	12	46.2%	\$6,227	75.1%	46.9%	12	46.2%	44.1%	\$6,227	75.1%	40.2%
	Upper	7	26.9%	\$1,520	18.3%	38.5%	7	26.9%	43.7%	\$1,520	18.3%	50.6%
	Unknown	0	0.0%	\$0	0.0%	0.5%	0	0.0%	1.3%	\$0	0.0%	2.1%
	<b>Total</b>	<b>26</b>	<b>100.0%</b>	<b>\$8,297</b>	<b>100.0%</b>	<b>100.0%</b>	<b>26</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$8,297</b>	<b>100.0%</b>	<b>100.0%</b>
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	1.2%	0	0.0%	0.5%	\$0	0.0%	0.3%
	Moderate	1	100.0%	\$91	100.0%	12.8%	1	100.0%	12.2%	\$91	100.0%	13.9%
	Middle	0	0.0%	\$0	0.0%	46.9%	0	0.0%	44.9%	\$0	0.0%	38.2%
	Upper	0	0.0%	\$0	0.0%	38.5%	0	0.0%	42.4%	\$0	0.0%	47.6%
	Unknown	0	0.0%	\$0	0.0%	0.5%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<b>Total</b>	<b>1</b>	<b>100.0%</b>	<b>\$91</b>	<b>100.0%</b>	<b>100.0%</b>	<b>1</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$91</b>	<b>100.0%</b>	<b>100.0%</b>
MULTI FAMILY	<b>Multi-Family Units</b>											
	Low	0	0.0%	\$0	0.0%	0.5%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	35.1%	0	0.0%	40.7%	\$0	0.0%	15.5%
	Middle	1	50.0%	\$615	62.6%	51.8%	1	50.0%	51.9%	\$615	62.6%	70.5%
	Upper	0	0.0%	\$0	0.0%	5.3%	0	0.0%	3.7%	\$0	0.0%	13.7%
	Unknown	1	50.0%	\$368	37.4%	7.2%	1	50.0%	3.7%	\$368	37.4%	0.2%
<b>Total</b>	<b>2</b>	<b>100.0%</b>	<b>\$983</b>	<b>100.0%</b>	<b>100.0%</b>	<b>2</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$983</b>	<b>100.0%</b>	<b>100.0%</b>	
HMDA TOTALS	Low	2	4.0%	\$385	2.4%	1.2%	2	4.0%	0.3%	\$385	2.4%	0.1%
	Moderate	7	14.0%	\$859	5.4%	12.8%	7	14.0%	9.2%	\$859	5.4%	7.8%
	Middle	21	42.0%	\$8,615	54.4%	46.9%	21	42.0%	44.1%	\$8,615	54.4%	43.0%
	Upper	19	38.0%	\$5,618	35.5%	38.5%	19	38.0%	45.3%	\$5,618	35.5%	47.2%
	Unknown	1	2.0%	\$368	2.3%	0.5%	1	2.0%	1.1%	\$368	2.3%	1.9%
	<b>Total</b>	<b>50</b>	<b>100.0%</b>	<b>\$15,845</b>	<b>100.0%</b>	<b>100.0%</b>	<b>50</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$15,845</b>	<b>100.0%</b>	<b>100.0%</b>
SMALL BUSINESSES	<b>Total Businesses</b>											
	Low	3	1.5%	\$1,564	3.2%	1.3%	3	1.5%	1.3%	\$1,564	3.2%	2.2%
	Moderate	53	26.0%	\$11,732	24.3%	27.1%	53	26.0%	25.3%	\$11,732	24.3%	30.9%
	Middle	92	45.1%	\$20,783	43.0%	42.2%	92	45.1%	43.4%	\$20,783	43.0%	41.2%
	Upper	55	27.0%	\$13,914	28.8%	27.2%	55	27.0%	26.8%	\$13,914	28.8%	23.8%
	Unknown	1	0.5%	\$304	0.6%	2.1%	1	0.5%	1.2%	\$304	0.6%	1.5%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	2.0%	\$0	0.0%	0.4%
<b>Total</b>	<b>204</b>	<b>100.0%</b>	<b>\$48,297</b>	<b>100.0%</b>	<b>100.0%</b>	<b>204</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$48,297</b>	<b>100.0%</b>	<b>100.0%</b>	
SMALL FARM	<b>Total Farms</b>											
	Low	0	0.0%	\$0	0.0%	0.9%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	11.5%	0	0.0%	25.9%	\$0	0.0%	19.7%
	Middle	1	50.0%	\$60	23.1%	55.8%	1	50.0%	51.9%	\$60	23.1%	60.5%
	Upper	1	50.0%	\$200	76.9%	31.9%	1	50.0%	22.2%	\$200	76.9%	19.8%
	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%	0.0%	\$0	0.0%	0.0%
<b>Total</b>	<b>2</b>	<b>100.0%</b>	<b>\$260</b>	<b>100.0%</b>	<b>100.0%</b>	<b>2</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$260</b>	<b>100.0%</b>	<b>100.0%</b>	

Originations & Purchases  
2017 FFIEC Census Data, 2017 D&B Info, and 2015 ACS Data

## Appendices

**Geographic Distribution of HMDA, Small Business, & Small Farm Loans - Table 1 of 2**  
**Assessment Area: AL Tuscaloosa**

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2018					2018					
		Bank				Owner Occupied Units	Count			Dollar		
		Count		Dollar			Bank	Agg	Bank		Agg	
#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %		
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	1.2%	0	0.0%	0.1%	\$0	0.0%	0.0%
	Moderate	2	9.5%	\$401	5.8%	12.8%	2	9.5%	9.5%	\$401	5.8%	7.6%
	Middle	12	57.1%	\$4,755	69.1%	46.9%	12	57.1%	43.1%	\$4,755	69.1%	37.0%
	Upper	6	28.6%	\$1,482	21.5%	38.5%	6	28.6%	46.6%	\$1,482	21.5%	53.9%
	Unknown	1	4.8%	\$245	3.6%	0.5%	1	4.8%	0.7%	\$245	3.6%	1.4%
	<i>Total</i>	<i>21</i>	<i>100.0%</i>	<i>\$6,883</i>	<i>100.0%</i>	<i>100.0%</i>	<i>21</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$6,883</i>	<i>100.0%</i>	<i>100.0%</i>
REFINANCE	Low	0	0.0%	\$0	0.0%	1.2%	0	0.0%	0.2%	\$0	0.0%	0.0%
	Moderate	4	10.8%	\$704	13.0%	12.8%	4	10.8%	10.8%	\$704	13.0%	6.4%
	Middle	17	45.9%	\$1,817	33.6%	46.9%	17	45.9%	44.1%	\$1,817	33.6%	40.6%
	Upper	15	40.5%	\$2,747	50.7%	38.5%	15	40.5%	43.9%	\$2,747	50.7%	50.9%
	Unknown	1	2.7%	\$146	2.7%	0.5%	1	2.7%	1.1%	\$146	2.7%	2.1%
	<i>Total</i>	<i>37</i>	<i>100.0%</i>	<i>\$5,414</i>	<i>100.0%</i>	<i>100.0%</i>	<i>37</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$5,414</i>	<i>100.0%</i>	<i>100.0%</i>
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	1.2%	0	0.0%	1.6%	\$0	0.0%	1.1%
	Moderate	0	0.0%	\$0	0.0%	12.8%	0	0.0%	9.4%	\$0	0.0%	7.8%
	Middle	1	50.0%	\$25	26.3%	46.9%	1	50.0%	48.4%	\$25	26.3%	46.0%
	Upper	1	50.0%	\$70	73.7%	38.5%	1	50.0%	40.6%	\$70	73.7%	45.1%
	Unknown	0	0.0%	\$0	0.0%	0.5%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>2</i>	<i>100.0%</i>	<i>\$95</i>	<i>100.0%</i>	<i>100.0%</i>	<i>2</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$95</i>	<i>100.0%</i>	<i>100.0%</i>
MULTI FAMILY		<b>Multi-Family Units</b>										
	Low	0	0.0%	\$0	0.0%	0.5%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	3	42.9%	\$1,827	36.9%	35.1%	3	42.9%	38.1%	\$1,827	36.9%	33.3%
	Middle	3	42.9%	\$2,623	53.0%	51.8%	3	42.9%	38.1%	\$2,623	53.0%	55.1%
	Upper	1	14.3%	\$495	10.0%	5.3%	1	14.3%	16.7%	\$495	10.0%	8.3%
	Unknown	0	0.0%	\$0	0.0%	7.2%	0	0.0%	7.1%	\$0	0.0%	3.4%
<i>Total</i>	<i>7</i>	<i>100.0%</i>	<i>\$4,945</i>	<i>100.0%</i>	<i>100.0%</i>	<i>7</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$4,945</i>	<i>100.0%</i>	<i>100.0%</i>	
OTHER PURPOSE LOC	Low	0	0.0%	\$0	0.0%	1.2%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	12.8%	0	0.0%	9.2%	\$0	0.0%	5.4%
	Middle	2	12.5%	\$395	18.4%	46.9%	2	12.5%	34.5%	\$395	18.4%	29.7%
	Upper	14	87.5%	\$1,751	81.6%	38.5%	14	87.5%	54.6%	\$1,751	81.6%	62.4%
	Unknown	0	0.0%	\$0	0.0%	0.5%	0	0.0%	1.7%	\$0	0.0%	2.6%
	<i>Total</i>	<i>16</i>	<i>100.0%</i>	<i>\$2,146</i>	<i>100.0%</i>	<i>100.0%</i>	<i>16</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$2,146</i>	<i>100.0%</i>	<i>100.0%</i>

Originations & Purchases  
2018 FFIEC Census Data and 2015 ACS Data

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**Geographic Distribution of HMDA, Small Business, & Small Farm Loans - Table 2 of 2**

Assessment Area: AL Tuscaloosa

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2018					2018					
		Bank		Owner Occupied Units		Count			Dollar			
		Count	Dollar	Count	Dollar	Bank	Agg	Bank	Agg	Bank	Agg	
#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %		
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	\$0	0.0%	1.2%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	12.8%	0	0.0%	11.9%	\$0	0.0%	10.1%
	Middle	0	0.0%	\$0	0.0%	46.9%	0	0.0%	48.1%	\$0	0.0%	47.4%
	Upper	0	0.0%	\$0	0.0%	38.5%	0	0.0%	40.0%	\$0	0.0%	42.5%
	Unknown	0	0.0%	\$0	0.0%	0.5%	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>
PURPOSE NOT APPLICABLE	Low	0	0.0%	\$0	0.0%	1.2%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	12.8%	0	0.0%	16.9%	\$0	0.0%	11.4%
	Middle	0	0.0%	\$0	0.0%	46.9%	0	0.0%	45.8%	\$0	0.0%	44.4%
	Upper	0	0.0%	\$0	0.0%	38.5%	0	0.0%	37.3%	\$0	0.0%	44.2%
	Unknown	0	0.0%	\$0	0.0%	0.5%	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%	1.2%	0	0.0%	0.2%	\$0	0.0%	0.0%
	Moderate	9	10.8%	\$2,932	15.0%	12.8%	9	10.8%	10.2%	\$2,932	15.0%	10.6%
	Middle	35	42.2%	\$9,615	49.4%	46.9%	35	42.2%	43.4%	\$9,615	49.4%	40.2%
	Upper	37	44.6%	\$6,545	33.6%	38.5%	37	44.6%	45.4%	\$6,545	33.6%	47.4%
	Unknown	2	2.4%	\$391	2.0%	0.5%	2	2.4%	0.8%	\$391	2.0%	1.7%
	<i>Total</i>	<i>83</i>	<i>100.0%</i>	<i>\$19,483</i>	<i>100.0%</i>	<i>100.0%</i>	<i>83</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$19,483</i>	<i>100.0%</i>	<i>100.0%</i>
SMALL BUSINESSES		<b>Total Businesses</b>										
	Low	4	2.0%	\$1,424	3.4%	1.6%	4	2.0%	1.0%	\$1,424	3.4%	2.5%
	Moderate	41	20.7%	\$10,029	23.8%	26.6%	41	20.7%	25.0%	\$10,029	23.8%	28.3%
	Middle	94	47.5%	\$18,642	44.2%	41.5%	94	47.5%	42.4%	\$18,642	44.2%	41.9%
	Upper	59	29.8%	\$12,111	28.7%	27.9%	59	29.8%	28.8%	\$12,111	28.7%	25.7%
	Unknown	0	0.0%	\$0	0.0%	2.4%	0	0.0%	1.2%	\$0	0.0%	1.3%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	1.7%	\$0	0.0%	0.4%
<i>Total</i>	<i>198</i>	<i>100.0%</i>	<i>\$42,206</i>	<i>100.0%</i>	<i>100.0%</i>	<i>198</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$42,206</i>	<i>100.0%</i>	<i>100.0%</i>	
SMALL FARM		<b>Total Farms</b>										
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	10.6%	0	0.0%	14.3%	\$0	0.0%	6.2%
	Middle	0	0.0%	\$0	0.0%	54.2%	0	0.0%	51.4%	\$0	0.0%	57.3%
	Upper	0	0.0%	\$0	0.0%	35.2%	0	0.0%	28.6%	\$0	0.0%	36.2%
	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%	5.7%	\$0	0.0%	0.3%
<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>	

Originations & Purchases  
2018 FFIEC Census Data, 2018 D&B Info and 2015 ACS Data

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### Geographic Distribution of HMDA, Small Business, & Small Farm Loans - Table 1 of 2

Assessment Area: AL Tuscaloosa

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2019					Bank & Aggregate Lending Comparison 2019					
		Bank				Owner Occupied Units %	Count			Dollar		
		Count		Dollar			Bank #	Agg %	Bank		Agg \$ %	
		#	%	\$ (000s)	\$ %	\$ (000s)			\$ %			
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	1.2%	0	0.0%	0.2%	\$0	0.0%	0.1%
	Moderate	3	8.8%	\$403	5.5%	12.0%	3	8.8%	8.8%	\$403	5.5%	5.9%
	Middle	9	26.5%	\$1,788	24.4%	41.7%	9	26.5%	38.4%	\$1,788	24.4%	32.4%
	Upper	21	61.8%	\$4,910	67.1%	44.6%	21	61.8%	52.2%	\$4,910	67.1%	60.8%
	Unknown	1	2.9%	\$218	3.0%	0.5%	1	2.9%	0.4%	\$218	3.0%	0.8%
	<i>Total</i>	<i>34</i>	<i>100.0%</i>	<i>\$7,319</i>	<i>100.0%</i>	<i>100.0%</i>	<i>34</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$7,319</i>	<i>100.0%</i>	<i>100.0%</i>
REFINANCE	Low	0	0.0%	\$0	0.0%	1.2%	0	0.0%	0.4%	\$0	0.0%	0.1%
	Moderate	5	20.0%	\$274	5.8%	12.0%	5	20.0%	7.8%	\$274	5.8%	5.5%
	Middle	7	28.0%	\$1,373	28.8%	41.7%	7	28.0%	35.6%	\$1,373	28.8%	31.1%
	Upper	12	48.0%	\$2,565	53.9%	44.6%	12	48.0%	55.3%	\$2,565	53.9%	60.9%
	Unknown	1	4.0%	\$551	11.6%	0.5%	1	4.0%	1.0%	\$551	11.6%	2.3%
	<i>Total</i>	<i>25</i>	<i>100.0%</i>	<i>\$4,763</i>	<i>100.0%</i>	<i>100.0%</i>	<i>25</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$4,763</i>	<i>100.0%</i>	<i>100.0%</i>
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	1.2%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	1	50.0%	\$67	34.9%	12.0%	1	50.0%	12.0%	\$67	34.9%	7.4%
	Middle	0	0.0%	\$0	0.0%	41.7%	0	0.0%	33.8%	\$0	0.0%	32.5%
	Upper	1	50.0%	\$125	65.1%	44.6%	1	50.0%	54.1%	\$125	65.1%	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>2</i>	<i>100.0%</i>	<i>\$192</i>	<i>100.0%</i>	<i>100.0%</i>	<i>2</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$192</i>	<i>100.0%</i>	<i>100.0%</i>
MULTIFAMILY	<b>Multi-Family Units</b>											
	Low	0	0.0%	\$0	0.0%	0.5%	0	0.0%	6.7%	\$0	0.0%	0.2%
	Moderate	2	66.7%	\$5,478	97.7%	34.1%	2	66.7%	40.0%	\$5,478	97.7%	36.5%
	Middle	1	33.3%	\$128	2.3%	47.8%	1	33.3%	33.3%	\$128	2.3%	52.6%
	Upper	0	0.0%	\$0	0.0%	10.3%	0	0.0%	8.3%	\$0	0.0%	3.4%
	Unknown	0	0.0%	\$0	0.0%	7.2%	0	0.0%	11.7%	\$0	0.0%	7.3%
<i>Total</i>	<i>3</i>	<i>100.0%</i>	<i>\$5,606</i>	<i>100.0%</i>	<i>100.0%</i>	<i>3</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$5,606</i>	<i>100.0%</i>	<i>100.0%</i>	
OTHER PURPOSE LOC	Low	0	0.0%	\$0	0.0%	1.2%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	12.0%	0	0.0%	3.7%	\$0	0.0%	2.1%
	Middle	6	35.3%	\$577	28.7%	41.7%	6	35.3%	23.9%	\$577	28.7%	23.6%
	Upper	11	64.7%	\$1,430	71.3%	44.6%	11	64.7%	72.5%	\$1,430	71.3%	74.3%
	Unknown	0	0.0%	\$0	0.0%	0.5%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>17</i>	<i>100.0%</i>	<i>\$2,007</i>	<i>100.0%</i>	<i>100.0%</i>	<i>17</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$2,007</i>	<i>100.0%</i>	<i>100.0%</i>

Originations & Purchases  
2019 FFIEC Census Data and 2015 ACS Data

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**Geographic Distribution of HMDA, Small Business, & Small Farm Loans - Table 2 of 2**  
**Assessment Area: AL Tuscaloosa**

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2019					2019					
		Bank				Owner Occupied Units %	Count			Dollar		
		Count		Dollar			Bank	Agg	Bank		Agg	
#	%	\$ (000s)	\$ %	#	%	%	\$ (000s)	\$ %	\$ %			
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	\$0	0.0%	1.2%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	12.0%	0	0.0%	6.0%	\$0	0.0%	3.0%
	Middle	1	100.0%	\$658	100.0%	41.7%	1	100.0%	44.8%	\$658	100.0%	47.0%
	Upper	0	0.0%	\$0	0.0%	44.6%	0	0.0%	49.3%	\$0	0.0%	50.0%
	Unknown	0	0.0%	\$0	0.0%	0.5%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<b>Total</b>	<b>1</b>	<b>100.0%</b>	<b>\$658</b>	<b>100.0%</b>	<b>100.0%</b>	<b>1</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$658</b>	<b>100.0%</b>	<b>100.0%</b>
PURPOSE NOT APPLICABLE	Low	0	0.0%	\$0	0.0%	1.2%	0	0.0%	0.6%	\$0	0.0%	0.2%
	Moderate	0	0.0%	\$0	0.0%	12.0%	0	0.0%	21.3%	\$0	0.0%	16.5%
	Middle	0	0.0%	\$0	0.0%	41.7%	0	0.0%	37.6%	\$0	0.0%	36.7%
	Upper	0	0.0%	\$0	0.0%	44.6%	0	0.0%	39.9%	\$0	0.0%	46.0%
	Unknown	0	0.0%	\$0	0.0%	0.5%	0	0.0%	0.6%	\$0	0.0%	0.7%
	<b>Total</b>	<b>0</b>	<b>0.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	1.2%	0	0.0%	0.3%	\$0	0.0%	0.1%
	Moderate	11	13.4%	\$6,222	30.3%	12.0%	11	13.4%	9.1%	\$6,222	30.3%	12.0%
	Middle	24	29.3%	\$4,524	22.0%	41.7%	24	29.3%	37.3%	\$4,524	22.0%	36.2%
	Upper	45	54.9%	\$9,030	44.0%	44.6%	45	54.9%	52.7%	\$9,030	44.0%	49.3%
	Unknown	2	2.4%	\$769	3.7%	0.5%	2	2.4%	0.7%	\$769	3.7%	2.4%
	<b>Total</b>	<b>82</b>	<b>100.0%</b>	<b>\$20,545</b>	<b>100.0%</b>	<b>100.0%</b>	<b>82</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$20,545</b>	<b>100.0%</b>	<b>100.0%</b>
SMALL BUSINESSES		<b>Total Businesses</b>										
	Low	10	5.2%	\$1,539	3.9%	1.6%	10	5.2%	1.5%	\$1,539	3.9%	2.4%
	Moderate	43	22.5%	\$9,683	24.2%	24.5%	43	22.5%	20.8%	\$9,683	24.2%	23.9%
	Middle	78	40.8%	\$14,797	37.0%	37.0%	78	40.8%	37.6%	\$14,797	37.0%	41.0%
	Upper	59	30.9%	\$13,872	34.7%	34.4%	59	30.9%	36.4%	\$13,872	34.7%	31.1%
	Unknown	1	0.5%	\$59	0.1%	2.5%	1	0.5%	1.3%	\$59	0.1%	1.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	2.4%	\$0	0.0%	0.5%
<b>Total</b>	<b>191</b>	<b>100.0%</b>	<b>\$39,950</b>	<b>100.0%</b>	<b>100.0%</b>	<b>191</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$39,950</b>	<b>100.0%</b>	<b>100.0%</b>	
SMALL FARM		<b>Total Farms</b>										
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	8.8%	0	0.0%	14.6%	\$0	0.0%	17.3%
	Middle	0	0.0%	\$0	0.0%	43.8%	0	0.0%	48.8%	\$0	0.0%	56.1%
	Upper	1	100.0%	\$225	100.0%	47.4%	1	100.0%	36.6%	\$225	100.0%	26.6%
	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%	0.0%	\$0	0.0%	0.0%
<b>Total</b>	<b>1</b>	<b>100.0%</b>	<b>\$225</b>	<b>100.0%</b>	<b>100.0%</b>	<b>1</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$225</b>	<b>100.0%</b>	<b>100.0%</b>	

Originations & Purchases  
2019 FFIEC Census Data, 2019 D&B Info and 2015 ACS Data



# Appendices

## Borrower Distribution of HMDA Loans & Small Business/Small Farm Loans by Revenue & Loan Size

Assessment Area: AL Tuscaloosa

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison						
		2017					2017						
		Bank			Families by Family Income	Count			Dollar				
		Count				Bank	Agg	Bank	Agg				
#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %			
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	22.3%	0	0.0%	4.3%	\$0	0.0%	2.4%	
	Moderate	3	14.3%	\$353	5.5%	15.4%	3	14.3%	17.0%	\$353	5.5%	11.5%	
	Middle	4	19.0%	\$912	14.1%	17.6%	4	19.0%	18.5%	\$912	14.1%	16.4%	
	Upper	12	57.1%	\$4,410	68.1%	44.7%	12	57.1%	35.9%	\$4,410	68.1%	45.5%	
	Unknown	2	9.5%	\$799	12.3%	0.0%	2	9.5%	24.3%	\$799	12.3%	24.1%	
	<b>Total</b>	<b>21</b>	<b>100.0%</b>	<b>\$6,474</b>	<b>100.0%</b>	<b>100.0%</b>	<b>21</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$6,474</b>	<b>100.0%</b>	<b>100.0%</b>	
REFINANCE	Low	0	0.0%	\$0	0.0%	22.3%	0	0.0%	5.2%	\$0	0.0%	2.9%	
	Moderate	3	11.5%	\$149	1.8%	15.4%	3	11.5%	13.1%	\$149	1.8%	8.3%	
	Middle	5	19.2%	\$422	5.1%	17.6%	5	19.2%	19.0%	\$422	5.1%	15.6%	
	Upper	10	38.5%	\$1,563	18.8%	44.7%	10	38.5%	36.9%	\$1,563	18.8%	44.1%	
	Unknown	8	30.8%	\$6,163	74.3%	0.0%	8	30.8%	25.8%	\$6,163	74.3%	29.0%	
	<b>Total</b>	<b>26</b>	<b>100.0%</b>	<b>\$8,297</b>	<b>100.0%</b>	<b>100.0%</b>	<b>26</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$8,297</b>	<b>100.0%</b>	<b>100.0%</b>	
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	22.3%	0	0.0%	5.9%	\$0	0.0%	2.2%	
	Moderate	0	0.0%	\$0	0.0%	15.4%	0	0.0%	14.1%	\$0	0.0%	10.0%	
	Middle	0	0.0%	\$0	0.0%	17.6%	0	0.0%	22.0%	\$0	0.0%	14.7%	
	Upper	0	0.0%	\$0	0.0%	44.7%	0	0.0%	49.3%	\$0	0.0%	58.8%	
	Unknown	1	100.0%	\$91	100.0%	0.0%	1	100.0%	8.8%	\$91	100.0%	14.3%	
	<b>Total</b>	<b>1</b>	<b>100.0%</b>	<b>\$91</b>	<b>100.0%</b>	<b>100.0%</b>	<b>1</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$91</b>	<b>100.0%</b>	<b>100.0%</b>	
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	22.3%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Moderate	0	0.0%	\$0	0.0%	15.4%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Middle	0	0.0%	\$0	0.0%	17.6%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Upper	0	0.0%	\$0	0.0%	44.7%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Unknown	2	100.0%	\$983	100.0%	0.0%	2	100.0%	100.0%	\$983	100.0%	100.0%	
	<b>Total</b>	<b>2</b>	<b>100.0%</b>	<b>\$983</b>	<b>100.0%</b>	<b>100.0%</b>	<b>2</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$983</b>	<b>100.0%</b>	<b>100.0%</b>	
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	22.3%	0	0.0%	4.6%	\$0	0.0%	2.1%	
	Moderate	6	12.0%	\$502	3.2%	15.4%	6	12.0%	15.8%	\$502	3.2%	8.9%	
	Middle	9	18.0%	\$1,334	8.4%	17.6%	9	18.0%	18.7%	\$1,334	8.4%	13.6%	
	Upper	22	44.0%	\$5,973	37.7%	44.7%	22	44.0%	36.5%	\$5,973	37.7%	38.1%	
	Unknown	13	26.0%	\$8,036	50.7%	0.0%	13	26.0%	24.5%	\$8,036	50.7%	37.2%	
	<b>Total</b>	<b>50</b>	<b>100.0%</b>	<b>\$15,845</b>	<b>100.0%</b>	<b>100.0%</b>	<b>50</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$15,845</b>	<b>100.0%</b>	<b>100.0%</b>	
Small Business Revenue	\$1 Million or Less	118	57.8%	\$23,216	48.1%	88.5%	118	57.8%	43.2%	\$23,216	48.1%	37.3%	
	Over \$1 Million	86	42.2%	\$25,081	51.9%	10.8%	86	42.2%					
	<b>Total Rev. available</b>	<b>204</b>	<b>100.0%</b>	<b>\$48,297</b>	<b>100.0%</b>	<b>99.3%</b>	<b>204</b>	<b>100.0%</b>					
	Rev. Not Known	0	0.0%	\$0	0.0%	0.7%	0	0.0%					
	<b>Total</b>	<b>204</b>	<b>100.0%</b>	<b>\$48,297</b>	<b>100.0%</b>	<b>100.0%</b>	<b>204</b>	<b>100.0%</b>					
	Small Business Loan Size	\$100,000 or Less	90	44.1%	\$3,988	8.3%		90	44.1%	85.5%	\$3,988	8.3%	25.1%
\$100,001 - \$250,000		42	20.6%	\$7,314	15.1%		42	20.6%	7.5%	\$7,314	15.1%	19.5%	
\$250,001 - \$1 Million		72	35.3%	\$36,995	76.6%		72	35.3%	7.0%	\$36,995	76.6%	55.4%	
<b>Total</b>		<b>204</b>	<b>100.0%</b>	<b>\$48,297</b>	<b>100.0%</b>		<b>204</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$48,297</b>	<b>100.0%</b>	<b>100.0%</b>	
Small Farm Revenue	\$1 Million or Less	2	100.0%	\$260	100.0%	94.7%	2	100.0%	37.0%	\$260	100.0%	59.0%	
	Over \$1 Million	0	0.0%	\$0	0.0%	4.4%	0	0.0%					
	Not Known	0	0.0%	\$0	0.0%	0.9%	0	0.0%					
	<b>Total</b>	<b>2</b>	<b>100.0%</b>	<b>\$260</b>	<b>100.0%</b>	<b>100.0%</b>	<b>2</b>	<b>100.0%</b>					
	Small Farm Loan Size	\$100,000 or Less	1	50.0%	\$60	23.1%		1	50.0%	74.1%	\$60	23.1%	21.0%
		\$100,001 - \$250,000	1	50.0%	\$200	76.9%		1	50.0%	18.5%	\$200	76.9%	43.0%
\$250,001 - \$500,000		0	0.0%	\$0	0.0%		0	0.0%	7.4%	\$0	0.0%	36.0%	
<b>Total</b>		<b>2</b>	<b>100.0%</b>	<b>\$260</b>	<b>100.0%</b>		<b>2</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$260</b>	<b>100.0%</b>	<b>100.0%</b>	

Originations & Purchases

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

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

## Appendices

### Borrower Distribution of HMDA Loans & Small Business/Small Farm Loans by Revenue & Loan Size

Table 1 of 2

Assessment Area: AL Tuscaloosa

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2018					2018					
		Count		Bank Dollar		Families by Family Income %	Count		Dollar			
		#	%	\$ (000s)	\$ %		Bank #	Agg %	Bank \$ (000s)	\$ %	Agg \$ %	
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	22.3%	0	0.0%	3.7%	\$0	0.0%	2.0%
	Moderate	2	9.5%	\$314	4.6%	15.4%	2	9.5%	16.6%	\$314	4.6%	11.4%
	Middle	6	28.6%	\$1,171	17.0%	17.6%	6	28.6%	22.1%	\$1,171	17.0%	19.0%
	Upper	10	47.6%	\$4,317	62.7%	44.7%	10	47.6%	37.5%	\$4,317	62.7%	46.9%
	Unknown	3	14.3%	\$1,081	15.7%	0.0%	3	14.3%	20.0%	\$1,081	15.7%	20.7%
	<i>Total</i>	<i>21</i>	<i>100.0%</i>	<i>\$6,883</i>	<i>100.0%</i>	<i>100.0%</i>	<i>21</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$6,883</i>	<i>100.0%</i>	<i>100.0%</i>
REFINANCE	Low	0	0.0%	\$0	0.0%	22.3%	0	0.0%	5.2%	\$0	0.0%	2.7%
	Moderate	0	0.0%	\$0	0.0%	15.4%	0	0.0%	16.6%	\$0	0.0%	11.2%
	Middle	6	16.2%	\$862	15.9%	17.6%	6	16.2%	21.2%	\$862	15.9%	17.5%
	Upper	16	43.2%	\$2,485	45.9%	44.7%	16	43.2%	39.4%	\$2,485	45.9%	49.6%
	Unknown	15	40.5%	\$2,067	38.2%	0.0%	15	40.5%	17.7%	\$2,067	38.2%	19.0%
	<i>Total</i>	<i>37</i>	<i>100.0%</i>	<i>\$5,414</i>	<i>100.0%</i>	<i>100.0%</i>	<i>37</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$5,414</i>	<i>100.0%</i>	<i>100.0%</i>
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	22.3%	0	0.0%	7.0%	\$0	0.0%	7.1%
	Moderate	0	0.0%	\$0	0.0%	15.4%	0	0.0%	10.9%	\$0	0.0%	6.9%
	Middle	1	50.0%	\$70	73.7%	17.6%	1	50.0%	17.2%	\$70	73.7%	10.0%
	Upper	1	50.0%	\$25	26.3%	44.7%	1	50.0%	49.2%	\$25	26.3%	56.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	15.6%	\$0	0.0%	19.2%
	<i>Total</i>	<i>2</i>	<i>100.0%</i>	<i>\$95</i>	<i>100.0%</i>	<i>100.0%</i>	<i>2</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$95</i>	<i>100.0%</i>	<i>100.0%</i>
MULTI FAMILY	Low	0	0.0%	\$0	0.0%	22.3%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	15.4%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	17.6%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Upper	1	14.3%	\$495	10.0%	44.7%	1	14.3%	7.1%	\$495	10.0%	0.4%
	Unknown	6	85.7%	\$4,450	90.0%	0.0%	6	85.7%	92.9%	\$4,450	90.0%	99.6%
	<i>Total</i>	<i>7</i>	<i>100.0%</i>	<i>\$4,945</i>	<i>100.0%</i>	<i>100.0%</i>	<i>7</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$4,945</i>	<i>100.0%</i>	<i>100.0%</i>
OTHER PURPOSE LOC	Low	1	6.3%	\$100	4.7%	22.3%	1	6.3%	10.1%	\$100	4.7%	5.6%
	Moderate	1	6.3%	\$40	1.9%	15.4%	1	6.3%	14.3%	\$40	1.9%	8.5%
	Middle	1	6.3%	\$221	10.3%	17.6%	1	6.3%	15.1%	\$221	10.3%	11.0%
	Upper	13	81.3%	\$1,785	83.2%	44.7%	13	81.3%	58.0%	\$1,785	83.2%	72.5%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	2.5%	\$0	0.0%	2.4%
	<i>Total</i>	<i>16</i>	<i>100.0%</i>	<i>\$2,146</i>	<i>100.0%</i>	<i>100.0%</i>	<i>16</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$2,146</i>	<i>100.0%</i>	<i>100.0%</i>

Originations & Purchases  
2018 FFIEC Census Data and 2015 ACS Data

## Appendices

### Borrower Distribution of HMDA Loans & Small Business/Small Farm Loans by Revenue & Loan Size

Table 2 of 2

Assessment Area: AL Tuscaloosa

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison						
		2018					2018						
		Bank		Families by Family Income		Count			Dollar				
		Count	Dollar		%	#	%	%	Bank	Agg	Bank	Agg	
		#	%	\$ (000s)	\$ %	%			\$ (000s)	\$ %	\$ %		
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	\$0	0.0%	22.3%	0	0.0%	8.1%	\$0	0.0%	4.5%	
	Moderate	0	0.0%	\$0	0.0%	15.4%	0	0.0%	16.3%	\$0	0.0%	11.6%	
	Middle	0	0.0%	\$0	0.0%	17.6%	0	0.0%	27.5%	\$0	0.0%	18.8%	
	Upper	0	0.0%	\$0	0.0%	44.7%	0	0.0%	46.3%	\$0	0.0%	59.9%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	1.9%	\$0	0.0%	5.2%	
	<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>	
PURPOSE NOT APPLICABLE	Low	0	0.0%	\$0	0.0%	22.3%	0	0.0%	2.4%	\$0	0.0%	1.2%	
	Moderate	0	0.0%	\$0	0.0%	15.4%	0	0.0%	0.6%	\$0	0.0%	0.6%	
	Middle	0	0.0%	\$0	0.0%	17.6%	0	0.0%	1.8%	\$0	0.0%	1.5%	
	Upper	0	0.0%	\$0	0.0%	44.7%	0	0.0%	0.6%	\$0	0.0%	1.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	94.6%	\$0	0.0%	95.7%	
	<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>	
HMDA TOTALS	Low	1	1.2%	\$100	0.5%	22.3%	1	1.2%	4.3%	\$100	0.5%	1.9%	
	Moderate	3	3.6%	\$354	1.8%	15.4%	3	3.6%	15.9%	\$354	1.8%	9.7%	
	Middle	14	16.9%	\$2,324	11.9%	17.6%	14	16.9%	21.1%	\$2,324	11.9%	15.9%	
	Upper	41	49.4%	\$9,107	46.7%	44.7%	41	49.4%	37.6%	\$9,107	46.7%	41.3%	
	Unknown	24	28.9%	\$7,598	39.0%	0.0%	24	28.9%	21.2%	\$7,598	39.0%	31.1%	
	<i>Total</i>	<i>83</i>	<i>100.0%</i>	<i>\$19,483</i>	<i>100.0%</i>	<i>100.0%</i>	<i>83</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$19,483</i>	<i>100.0%</i>	<i>100.0%</i>	
Small Business	Revenue	<b>Total Businesses</b>											
		\$1 Million or Less	109	55.1%	\$12,791	30.3%	89.5%	109	55.1%	41.0%	\$12,791	30.3%	34.8%
		Over \$1 Million	87	43.9%	\$29,392	69.6%	9.3%	87	43.9%				
		<i>Total Rev. available</i>	<i>196</i>	<i>99.0%</i>	<i>\$42,183</i>	<i>99.9%</i>	<i>98.8%</i>	<i>196</i>	<i>99.0%</i>				
		Rev. Not Known	2	1.0%	\$23	0.1%	1.2%	2	1.0%				
	<i>Total</i>	<i>198</i>	<i>100.0%</i>	<i>\$42,206</i>	<i>100.0%</i>	<i>100.0%</i>	<i>198</i>	<i>100.0%</i>					
	Loan Size	\$100,000 or Less	94	47.5%	\$4,035	9.6%		94	47.5%	86.1%	\$4,035	9.6%	26.3%
		\$100,001 - \$250,000	47	23.7%	\$8,035	19.0%		47	23.7%	8.0%	\$8,035	19.0%	22.4%
		\$250,001 - \$1 Million	57	28.8%	\$30,136	71.4%		57	28.8%	5.9%	\$30,136	71.4%	51.4%
		<i>Total</i>	<i>198</i>	<i>100.0%</i>	<i>\$42,206</i>	<i>100.0%</i>		<i>198</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$42,206</i>	<i>100.0%</i>	<i>100.0%</i>
Small Farm	Revenue	<b>Total Farms</b>											
		\$1 Million or Less	0	0.0%	\$0	0.0%	95.1%	0	0.0%	45.7%	\$0	0.0%	51.5%
		Over \$1 Million	0	0.0%	\$0	0.0%	4.2%	0	0.0%				
		Not Known	0	0.0%	\$0	0.0%	0.7%	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>					
	Loan Size	\$100,000 or Less	0	0.0%	\$0	0.0%		0	0.0%	77.1%	\$0	0.0%	22.7%
		\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	17.1%	\$0	0.0%	44.6%
		\$250,001 - \$500,000	0	0.0%	\$0	0.0%		0	0.0%	5.7%	\$0	0.0%	32.7%
		<i>Total</i>	<i>0</i>	<i>0.0%</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>

Originations & Purchases

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

2018 FFIEC Census Data, 2018 D&B Info and 2015 ACS Data

## Appendices

**Borrower Distribution of HMDA Loans & Small Business/Small Farm Loans by Revenue & Loan Size**  
**Table 1 of 2**

Assessment Area: AL Tuscaloosa

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2019					2019					
		Bank		Dollar		Families by Family Income %	Count			Dollar		
		Count #	%	\$ (000s)	\$ %		Bank #	Agg %	Bank \$ (000s)	Agg \$ %	Agg \$ %	
HOME PURCHASE	Low	1	2.9%	\$112	1.5%	21.7%	1	2.9%	3.7%	\$112	1.5%	2.0%
	Moderate	9	26.5%	\$1,440	19.7%	14.9%	9	26.5%	18.6%	\$1,440	19.7%	13.1%
	Middle	4	11.8%	\$792	10.8%	17.6%	4	11.8%	23.0%	\$792	10.8%	19.7%
	Upper	15	44.1%	\$4,367	59.7%	45.7%	15	44.1%	38.3%	\$4,367	59.7%	49.0%
	Unknown	5	14.7%	\$608	8.3%	0.0%	5	14.7%	16.4%	\$608	8.3%	16.2%
	<i>Total</i>	<i>34</i>	<i>100.0%</i>	<i>\$7,319</i>	<i>100.0%</i>	<i>100.0%</i>	<i>34</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$7,319</i>	<i>100.0%</i>	<i>100.0%</i>
REFINANCE	Low	2	8.0%	\$115	2.4%	21.7%	2	8.0%	4.2%	\$115	2.4%	2.0%
	Moderate	2	8.0%	\$262	5.5%	14.9%	2	8.0%	8.4%	\$262	5.5%	5.4%
	Middle	6	24.0%	\$489	10.3%	17.6%	6	24.0%	16.2%	\$489	10.3%	12.9%
	Upper	11	44.0%	\$2,952	62.0%	45.7%	11	44.0%	41.7%	\$2,952	62.0%	50.9%
	Unknown	4	16.0%	\$945	19.8%	0.0%	4	16.0%	29.5%	\$945	19.8%	28.8%
	<i>Total</i>	<i>25</i>	<i>100.0%</i>	<i>\$4,763</i>	<i>100.0%</i>	<i>100.0%</i>	<i>25</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$4,763</i>	<i>100.0%</i>	<i>100.0%</i>
HOME IMPROVEMENT	Low	1	50.0%	\$67	34.9%	21.7%	1	50.0%	3.8%	\$67	34.9%	1.9%
	Moderate	0	0.0%	\$0	0.0%	14.9%	0	0.0%	11.3%	\$0	0.0%	9.5%
	Middle	0	0.0%	\$0	0.0%	17.6%	0	0.0%	18.8%	\$0	0.0%	15.6%
	Upper	0	0.0%	\$0	0.0%	45.7%	0	0.0%	56.4%	\$0	0.0%	61.2%
	Unknown	1	50.0%	\$125	65.1%	0.0%	1	50.0%	9.8%	\$125	65.1%	11.8%
	<i>Total</i>	<i>2</i>	<i>100.0%</i>	<i>\$192</i>	<i>100.0%</i>	<i>100.0%</i>	<i>2</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$192</i>	<i>100.0%</i>	<i>100.0%</i>
MULTI FAMILY	Low	0	0.0%	\$0	0.0%	21.7%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	14.9%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	17.6%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	45.7%	0	0.0%	3.3%	\$0	0.0%	0.3%
	Unknown	3	100.0%	\$5,606	100.0%	0.0%	3	100.0%	96.7%	\$5,606	100.0%	99.7%
	<i>Total</i>	<i>3</i>	<i>100.0%</i>	<i>\$5,606</i>	<i>100.0%</i>	<i>100.0%</i>	<i>3</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$5,606</i>	<i>100.0%</i>	<i>100.0%</i>
OTHER PURPOSE LOC	Low	1	5.9%	\$40	2.0%	21.7%	1	5.9%	2.8%	\$40	2.0%	0.9%
	Moderate	2	11.8%	\$165	8.2%	14.9%	2	11.8%	10.1%	\$165	8.2%	7.9%
	Middle	4	23.5%	\$248	12.4%	17.6%	4	23.5%	14.7%	\$248	12.4%	10.3%
	Upper	9	52.9%	\$1,454	72.4%	45.7%	9	52.9%	69.7%	\$1,454	72.4%	76.5%
	Unknown	1	5.9%	\$100	5.0%	0.0%	1	5.9%	2.8%	\$100	5.0%	4.4%
	<i>Total</i>	<i>17</i>	<i>100.0%</i>	<i>\$2,007</i>	<i>100.0%</i>	<i>100.0%</i>	<i>17</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$2,007</i>	<i>100.0%</i>	<i>100.0%</i>

Originations & Purchases  
2019 FFIEC Census Data and 2015 ACS Data

## Appendices

### Borrower Distribution of HMDA Loans & Small Business/Small Farm Loans by Revenue & Loan Size

Table 2 of 2

Assessment Area: AL Tuscaloosa

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2019					Bank & Aggregate Lending Comparison 2019						
		Bank				Families by Family Income %	Count			Dollar			
		Count #	%	Dollar \$ (000s)	\$ %		Bank #	Agg %	Dollar Bank \$ (000s)	\$ %	Agg \$ %		
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	\$0	0.0%	21.7%	0	0.0%	9.7%	\$0	0.0%	4.8%	
	Moderate	0	0.0%	\$0	0.0%	14.9%	0	0.0%	11.9%	\$0	0.0%	7.8%	
	Middle	0	0.0%	\$0	0.0%	17.6%	0	0.0%	26.9%	\$0	0.0%	23.8%	
	Upper	1	100.0%	\$658	100.0%	45.7%	1	100.0%	46.3%	\$658	100.0%	54.1%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	5.2%	\$0	0.0%	9.4%	
	<i>Total</i>	<i>1</i>	<i>100.0%</i>	<i>\$658</i>	<i>100.0%</i>	<i>100.0%</i>	<i>1</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$658</i>	<i>100.0%</i>	<i>100.0%</i>	
PURPOSE NOT APPLICABLE	Low	0	0.0%	\$0	0.0%	21.7%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Moderate	0	0.0%	\$0	0.0%	14.9%	0	0.0%	0.6%	\$0	0.0%	0.5%	
	Middle	0	0.0%	\$0	0.0%	17.6%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Upper	0	0.0%	\$0	0.0%	45.7%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	99.4%	\$0	0.0%	99.5%	
	<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>	
HMDA TOTALS	Low	5	6.1%	\$334	1.6%	21.7%	5	6.1%	3.8%	\$334	1.6%	1.6%	
	Moderate	13	15.9%	\$1,867	9.1%	14.9%	13	15.9%	14.6%	\$1,867	9.1%	8.3%	
	Middle	14	17.1%	\$1,529	7.4%	17.6%	14	17.1%	20.1%	\$1,529	7.4%	13.8%	
	Upper	36	43.9%	\$9,431	45.9%	45.7%	36	43.9%	39.0%	\$9,431	45.9%	39.4%	
	Unknown	14	17.1%	\$7,384	35.9%	0.0%	14	17.1%	22.5%	\$7,384	35.9%	37.0%	
	<i>Total</i>	<i>82</i>	<i>100.0%</i>	<i>\$20,545</i>	<i>100.0%</i>	<i>100.0%</i>	<i>82</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$20,545</i>	<i>100.0%</i>	<i>100.0%</i>	
Small Business	Revenue	<b>Total Businesses</b>											
		\$1 Million or Less	92	48.2%	\$11,598	29.0%	89.9%	92	48.2%	41.8%	\$11,598	29.0%	36.9%
		Over \$1 Million	95	49.7%	\$28,184	70.5%	9.1%	95	49.7%				
		<i>Total Rev. available</i>	<i>187</i>	<i>97.9%</i>	<i>\$39,782</i>	<i>99.5%</i>	<i>99.0%</i>	<i>187</i>	<i>97.9%</i>				
		Rev. Not Known	4	2.1%	\$168	0.4%	0.9%	4	2.1%				
	<i>Total</i>	<i>191</i>	<i>100.0%</i>	<i>\$39,950</i>	<i>100.0%</i>	<i>100.0%</i>	<i>191</i>	<i>100.0%</i>					
	Loan Size	\$100,000 or Less	95	49.7%	\$4,461	11.2%		95	49.7%	85.9%	\$4,461	11.2%	25.2%
		\$100,001 - \$250,000	41	21.5%	\$6,566	16.4%		41	21.5%	7.1%	\$6,566	16.4%	18.8%
		\$250,001 - \$1 Million	55	28.8%	\$28,923	72.4%		55	28.8%	6.9%	\$28,923	72.4%	55.9%
		<i>Total</i>	<i>191</i>	<i>100.0%</i>	<i>\$39,950</i>	<i>100.0%</i>		<i>191</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$39,950</i>	<i>100.0%</i>	<i>100.0%</i>
Small Farm	Revenue	<b>Total Farms</b>											
		\$1 Million or Less	1	100.0%	\$225	100.0%	96.4%	1	100.0%	39.0%	\$225	100.0%	38.5%
		Over \$1 Million	0	0.0%	\$0	0.0%	3.6%	0	0.0%				
		Not Known	0	0.0%	\$0	0.0%	0.0%	0	0.0%				
	<i>Total</i>	<i>1</i>	<i>100.0%</i>	<i>\$225</i>	<i>100.0%</i>	<i>100.0%</i>	<i>1</i>	<i>100.0%</i>					
	Loan Size	\$100,000 or Less	0	0.0%	\$0	0.0%		0	0.0%	80.5%	\$0	0.0%	24.1%
		\$100,001 - \$250,000	1	100.0%	\$225	100.0%		1	100.0%	7.3%	\$225	100.0%	19.1%
		\$250,001 - \$500,000	0	0.0%	\$0	0.0%		0	0.0%	12.2%	\$0	0.0%	56.8%
		<i>Total</i>	<i>1</i>	<i>100.0%</i>	<i>\$225</i>	<i>100.0%</i>		<i>1</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$225</i>	<i>100.0%</i>	<i>100.0%</i>

Originations & Purchases

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

2019 FFIEC Census Data, 2019 D&B Info and 2015 ACS Data

## Appendices

**Geographic Distribution of HMDA, Small Business, & Small Farm Loans - Table 1 of 2**

Assessment Area: AL Walker

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2019					2019					
		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%	6.3%	0	0.0%	4.6%	\$0	0.0%	3.6%
	Middle	43	79.6%	\$8,124	83.5%	84.0%	43	79.6%	81.8%	\$8,124	83.5%	82.0%
	Upper	11	20.4%	\$1,609	16.5%	9.7%	11	20.4%	13.7%	\$1,609	16.5%	14.4%
	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>\$9,733</i>	<i>100.0%</i>	<i>100.0%</i>	<i>54</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$9,733</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%	6.3%	0	0.0%	4.2%	\$0	0.0%	2.6%
	Middle	25	83.3%	\$3,708	79.7%	84.0%	25	83.3%	82.4%	\$3,708	79.7%	84.5%
	Upper	5	16.7%	\$943	20.3%	9.7%	5	16.7%	13.4%	\$943	20.3%	12.9%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>30</i>	<i>100.0%</i>	<i>\$4,651</i>	<i>100.0%</i>	<i>100.0%</i>	<i>30</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$4,651</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%	6.3%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	2	100.0%	\$79	100.0%	84.0%	2	100.0%	94.1%	\$79	100.0%	96.7%
	Upper	0	0.0%	\$0	0.0%	9.7%	0	0.0%	5.9%	\$0	0.0%	3.3%
	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>\$79</i>	<i>100.0%</i>	<i>100.0%</i>	<i>2</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$79</i>	<i>100.0%</i>	<i>100.0%</i>
MULTI FAMILY		<b>Multi-Family Units</b>										
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	91.7%	0	0.0%	75.0%	\$0	0.0%	30.7%
	Upper	0	0.0%	\$0	0.0%	8.3%	0	0.0%	25.0%	\$0	0.0%	69.3%
	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>	
OTHER PURPOSE LOC	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	1	4.2%	\$24	1.6%	6.3%	1	4.2%	2.8%	\$24	1.6%	1.2%
	Middle	18	75.0%	\$1,226	80.7%	84.0%	18	75.0%	83.3%	\$1,226	80.7%	85.9%
	Upper	5	20.8%	\$269	17.7%	9.7%	5	20.8%	13.9%	\$269	17.7%	13.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>24</i>	<i>100.0%</i>	<i>\$1,519</i>	<i>100.0%</i>	<i>100.0%</i>	<i>24</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$1,519</i>	<i>100.0%</i>	<i>100.0%</i>

Originations & Purchases  
2019 FFIEC Census Data and 2015 ACS Data

## Appendices

### Geographic Distribution of HMDA, Small Business, & Small Farm Loans - Table 2 of 2

Assessment Area: AL Walker

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2019					Bank & Aggregate Lending Comparison 2019					
		Bank				Owner Occupied Units %	Count			Dollar		
		Count		Dollar			Bank	Agg	Bank		Agg	
#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %		
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	1	25.0%	\$50	7.8%	6.3%	1	25.0%	5.9%	\$50	7.8%	3.2%
	Middle	3	75.0%	\$587	92.2%	84.0%	3	75.0%	85.3%	\$587	92.2%	85.4%
	Upper	0	0.0%	\$0	0.0%	9.7%	0	0.0%	8.8%	\$0	0.0%	11.5%
	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>\$637</i>	<i>100.0%</i>	<i>100.0%</i>	<i>4</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$637</i>	<i>100.0%</i>	<i>100.0%</i>
PURPOSE NOT APPLICABLE	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%	6.3%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	84.0%	0	0.0%	94.7%	\$0	0.0%	96.5%
	Upper	0	0.0%	\$0	0.0%	9.7%	0	0.0%	5.3%	\$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	2	1.8%	\$74	0.4%	6.3%	2	1.8%	4.2%	\$74	0.4%	3.1%
	Middle	91	79.8%	\$13,724	82.6%	84.0%	91	79.8%	82.6%	\$13,724	82.6%	83.1%
	Upper	21	18.4%	\$2,821	17.0%	9.7%	21	18.4%	13.2%	\$2,821	17.0%	13.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>114</i>	<i>100.0%</i>	<i>\$16,619</i>	<i>100.0%</i>	<i>100.0%</i>	<i>114</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$16,619</i>	<i>100.0%</i>	<i>100.0%</i>
SMALL BUSINESSES				<b>Total Businesses</b>								
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	4	3.4%	\$69	0.3%	2.6%	4	3.4%	3.0%	\$69	0.3%	0.6%
	Middle	91	77.8%	\$17,926	78.4%	78.2%	91	77.8%	76.7%	\$17,926	78.4%	81.0%
	Upper	22	18.8%	\$4,880	21.3%	19.2%	22	18.8%	16.9%	\$4,880	21.3%	17.7%
	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%	0.6%
<i>Total</i>	<i>117</i>	<i>100.0%</i>	<i>\$22,875</i>	<i>100.0%</i>	<i>100.0%</i>	<i>117</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$22,875</i>	<i>100.0%</i>	<i>100.0%</i>	
SMALL FARM				<b>Total Farms</b>								
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	11.1%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	85.2%	0	0.0%	85.7%	\$0	0.0%	82.8%
	Upper	0	0.0%	\$0	0.0%	3.7%	0	0.0%	14.3%	\$0	0.0%	17.2%
	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%	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>	

Originations & Purchases  
2019 FFIEC Census Data, 2019 D&B Info and 2015 ACS Data

## Appendices

**Borrower Distribution of HMDA Loans & Small Business/Small Farm Loans by Revenue & Loan Size**  
**Table 1 of 2**

Assessment Area: AL Walker

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2019					2019					
		Count		Bank Dollar		Families by Family Income %	Count			Dollar		
		#	%	\$ (000s)	\$ %		Bank #	Agg %	Bank \$ (000s)	Agg \$ %		
HOME PURCHASE	Low	4	7.4%	\$305	3.1%	22.5%	4	7.4%	4.4%	\$305	3.1%	2.0%
	Moderate	5	9.3%	\$521	5.4%	16.6%	5	9.3%	16.2%	\$521	5.4%	9.8%
	Middle	10	18.5%	\$1,292	13.3%	18.5%	10	18.5%	26.3%	\$1,292	13.3%	22.9%
	Upper	34	63.0%	\$7,518	77.2%	42.4%	34	63.0%	41.6%	\$7,518	77.2%	52.7%
	Unknown	1	1.9%	\$97	1.0%	0.0%	1	1.9%	11.4%	\$97	1.0%	12.6%
	<i>Total</i>	<i>54</i>	<i>100.0%</i>	<i>\$9,733</i>	<i>100.0%</i>	<i>100.0%</i>	<i>54</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$9,733</i>	<i>100.0%</i>	<i>100.0%</i>
REFINANCE	Low	1	3.3%	\$155	3.3%	22.5%	1	3.3%	3.1%	\$155	3.3%	1.9%
	Moderate	2	6.7%	\$145	3.1%	16.6%	2	6.7%	8.4%	\$145	3.1%	4.2%
	Middle	3	10.0%	\$140	3.0%	18.5%	3	10.0%	18.2%	\$140	3.0%	13.4%
	Upper	21	70.0%	\$3,957	85.1%	42.4%	21	70.0%	54.9%	\$3,957	85.1%	62.7%
	Unknown	3	10.0%	\$254	5.5%	0.0%	3	10.0%	15.4%	\$254	5.5%	17.8%
	<i>Total</i>	<i>30</i>	<i>100.0%</i>	<i>\$4,651</i>	<i>100.0%</i>	<i>100.0%</i>	<i>30</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$4,651</i>	<i>100.0%</i>	<i>100.0%</i>
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	22.5%	0	0.0%	5.9%	\$0	0.0%	4.3%
	Moderate	0	0.0%	\$0	0.0%	16.6%	0	0.0%	20.6%	\$0	0.0%	14.6%
	Middle	0	0.0%	\$0	0.0%	18.5%	0	0.0%	17.6%	\$0	0.0%	11.4%
	Upper	0	0.0%	\$0	0.0%	42.4%	0	0.0%	47.1%	\$0	0.0%	65.1%
	Unknown	2	100.0%	\$79	100.0%	0.0%	2	100.0%	8.8%	\$79	100.0%	4.6%
	<i>Total</i>	<i>2</i>	<i>100.0%</i>	<i>\$79</i>	<i>100.0%</i>	<i>100.0%</i>	<i>2</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$79</i>	<i>100.0%</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%	16.6%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	18.5%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	42.4%	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>
OTHER PURPOSE LOC	Low	0	0.0%	\$0	0.0%	22.5%	0	0.0%	5.6%	\$0	0.0%	2.0%
	Moderate	2	8.3%	\$60	3.9%	16.6%	2	8.3%	8.3%	\$60	3.9%	3.9%
	Middle	7	29.2%	\$489	32.2%	18.5%	7	29.2%	27.8%	\$489	32.2%	34.4%
	Upper	15	62.5%	\$970	63.9%	42.4%	15	62.5%	58.3%	\$970	63.9%	59.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>24</i>	<i>100.0%</i>	<i>\$1,519</i>	<i>100.0%</i>	<i>100.0%</i>	<i>24</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$1,519</i>	<i>100.0%</i>	<i>100.0%</i>

Originations & Purchases  
2019 FFIEC Census Data and 2015 ACS Data



## Appendices

### Borrower Distribution of HMDA Loans & Small Business/Small Farm Loans by Revenue & Loan Size

**Table 2 of 2**

Assessment Area: AL Walker

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2019					Bank & Aggregate Lending Comparison 2019						
		Bank		Families by Family Income		Count			Dollar				
		Count #	%	Dollar \$ (000s)	\$ %	%	Bank #	Agg %	Bank \$ (000s)	\$ %	Agg \$ %		
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	\$0	0.0%	22.5%	0	0.0%	11.8%	\$0	0.0%	2.5%	
	Moderate	1	25.0%	\$45	7.1%	16.6%	1	25.0%	11.8%	\$45	7.1%	6.1%	
	Middle	0	0.0%	\$0	0.0%	18.5%	0	0.0%	14.7%	\$0	0.0%	8.6%	
	Upper	3	75.0%	\$592	92.9%	42.4%	3	75.0%	52.9%	\$592	92.9%	75.7%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	8.8%	\$0	0.0%	7.1%	
	<i>Total</i>	<i>4</i>	<i>100.0%</i>	<i>\$637</i>	<i>100.0%</i>	<i>100.0%</i>	<i>4</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$637</i>	<i>100.0%</i>	<i>100.0%</i>	
PURPOSE NOT APPLICABLE	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%	16.6%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Middle	0	0.0%	\$0	0.0%	18.5%	0	0.0%	5.3%	\$0	0.0%	6.1%	
	Upper	0	0.0%	\$0	0.0%	42.4%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	94.7%	\$0	0.0%	93.9%	
	<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>	
HMDA TOTALS	Low	5	4.4%	\$460	2.8%	22.5%	5	4.4%	4.2%	\$460	2.8%	1.9%	
	Moderate	10	8.8%	\$771	4.6%	16.6%	10	8.8%	13.6%	\$771	4.6%	7.8%	
	Middle	20	17.5%	\$1,921	11.6%	18.5%	20	17.5%	23.2%	\$1,921	11.6%	19.3%	
	Upper	73	64.0%	\$13,037	78.4%	42.4%	73	64.0%	45.4%	\$13,037	78.4%	55.8%	
	Unknown	6	5.3%	\$430	2.6%	0.0%	6	5.3%	13.6%	\$430	2.6%	15.1%	
	<i>Total</i>	<i>114</i>	<i>100.0%</i>	<i>\$16,619</i>	<i>100.0%</i>	<i>100.0%</i>	<i>114</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$16,619</i>	<i>100.0%</i>	<i>100.0%</i>	
Small Business	Revenue	<b>Total Businesses</b>											
		\$1 Million or Less	85	72.6%	\$11,247	49.2%	89.0%	85	72.6%	45.0%	\$11,247	49.2%	45.6%
		Over \$1 Million	29	24.8%	\$11,230	49.1%	8.7%	29	24.8%				
		<i>Total Rev. available</i>	<i>114</i>	<i>97.4%</i>	<i>\$22,477</i>	<i>98.3%</i>	<i>97.7%</i>	<i>114</i>	<i>97.4%</i>				
		Rev. Not Known	3	2.6%	\$398	1.7%	2.3%	3	2.6%				
	<i>Total</i>	<i>117</i>	<i>100.0%</i>	<i>\$22,875</i>	<i>100.0%</i>	<i>100.0%</i>	<i>117</i>	<i>100.0%</i>					
Loan Size	\$100,000 or Less	61	52.1%	\$2,380	10.4%		61	52.1%	88.9%	\$2,380	10.4%	29.1%	
	\$100,001 - \$250,000	25	21.4%	\$4,246	18.6%		25	21.4%	5.7%	\$4,246	18.6%	18.1%	
	\$250,001 - \$1 Million	31	26.5%	\$16,249	71.0%		31	26.5%	5.4%	\$16,249	71.0%	52.8%	
	<i>Total</i>	<i>117</i>	<i>100.0%</i>	<i>\$22,875</i>	<i>100.0%</i>		<i>117</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$22,875</i>	<i>100.0%</i>	<i>100.0%</i>	
Small Farm	Revenue	<b>Total Farms</b>											
		\$1 Million or Less	0	0.0%	\$0	0.0%	96.3%	0	0.0%	0.0%	\$0	0.0%	0.0%
		Over \$1 Million	0	0.0%	\$0	0.0%	3.7%	0	0.0%				
		Not Known	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>					
Loan Size	\$100,000 or Less	0	0.0%	\$0	0.0%		0	0.0%	100.0%	\$0	0.0%	100.0%	
	\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	0.0%	\$0	0.0%	0.0%	
	\$250,001 - \$500,000	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>0</i>	<i>0.0%</i>	<i>100.0%</i>	<i>\$0</i>	<i>0.0%</i>	<i>100.0%</i>	

Originations & Purchases

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

2019 FFIEC Census Data, 2019 D&B Info and 2015 ACS Data

## Appendices

### Geographic Distribution of HMDA, Small Business, & Small Farm Loans - Table 1 of 2

Assessment Area: FL Daytona Beach

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2019					Bank & Aggregate Lending Comparison 2019					
		Bank				Owner Occupied Units %	Count			Dollar		
		Count		Dollar			Bank #	Agg %	Bank		Agg \$ %	
		#	%	\$ (000s)	\$ %	\$ (000s)			\$ %			
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	0.9%	0	0.0%	0.4%	\$0	0.0%	0.2%
	Moderate	1	16.7%	\$332	17.6%	14.2%	1	16.7%	11.9%	\$332	17.6%	9.2%
	Middle	4	66.7%	\$1,174	62.3%	59.9%	4	66.7%	57.6%	\$1,174	62.3%	53.5%
	Upper	1	16.7%	\$379	20.1%	25.0%	1	16.7%	30.1%	\$379	20.1%	37.1%
	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>\$1,885</i>	<i>100.0%</i>	<i>100.0%</i>	<i>6</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$1,885</i>	<i>100.0%</i>	<i>100.0%</i>
REFINANCE	Low	0	0.0%	\$0	0.0%	0.9%	0	0.0%	0.4%	\$0	0.0%	0.2%
	Moderate	2	16.7%	\$183	6.8%	14.2%	2	16.7%	10.5%	\$183	6.8%	7.9%
	Middle	3	25.0%	\$512	19.0%	59.9%	3	25.0%	59.5%	\$512	19.0%	55.7%
	Upper	7	58.3%	\$1,995	74.2%	25.0%	7	58.3%	29.6%	\$1,995	74.2%	36.2%
	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>\$2,690</i>	<i>100.0%</i>	<i>100.0%</i>	<i>12</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$2,690</i>	<i>100.0%</i>	<i>100.0%</i>
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	0.9%	0	0.0%	0.4%	\$0	0.0%	0.2%
	Moderate	0	0.0%	\$0	0.0%	14.2%	0	0.0%	10.4%	\$0	0.0%	8.2%
	Middle	5	83.3%	\$290	79.5%	59.9%	5	83.3%	54.9%	\$290	79.5%	50.4%
	Upper	1	16.7%	\$75	20.5%	25.0%	1	16.7%	34.2%	\$75	20.5%	41.2%
	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>\$365</i>	<i>100.0%</i>	<i>100.0%</i>	<i>6</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$365</i>	<i>100.0%</i>	<i>100.0%</i>
MULTI FAMILY	<b>Multi-Family Units</b>											
	Low	0	0.0%	\$0	0.0%	3.4%	0	0.0%	4.4%	\$0	0.0%	0.3%
	Moderate	2	100.0%	\$590	100.0%	29.7%	2	100.0%	53.3%	\$590	100.0%	56.7%
	Middle	0	0.0%	\$0	0.0%	43.3%	0	0.0%	37.8%	\$0	0.0%	40.4%
	Upper	0	0.0%	\$0	0.0%	23.5%	0	0.0%	4.4%	\$0	0.0%	2.6%
	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>\$590</i>	<i>100.0%</i>	<i>100.0%</i>	<i>2</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$590</i>	<i>100.0%</i>	<i>100.0%</i>	
OTHER PURPOSE LOC	Low	0	0.0%	\$0	0.0%	0.9%	0	0.0%	0.1%	\$0	0.0%	0.1%
	Moderate	0	0.0%	\$0	0.0%	14.2%	0	0.0%	9.3%	\$0	0.0%	6.9%
	Middle	4	36.4%	\$260	30.9%	59.9%	4	36.4%	50.5%	\$260	30.9%	42.3%
	Upper	7	63.6%	\$581	69.1%	25.0%	7	63.6%	40.1%	\$581	69.1%	50.7%
	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>\$841</i>	<i>100.0%</i>	<i>100.0%</i>	<i>11</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$841</i>	<i>100.0%</i>	<i>100.0%</i>

Originations & Purchases  
2019 FFIEC Census Data and 2015 ACS Data

## Appendices

**Geographic Distribution of HMDA, Small Business, & Small Farm Loans - Table 2 of 2**  
**Assessment Area: FL Daytona Beach**

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2019					2019					
		Bank		Owner Occupied Units	Count		Dollar		Agg	Bank		Agg
#	%	\$ (000s)	\$ %		#	%	\$ (000s)	\$ %				
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	\$0	0.0%	0.9%	0	0.0%	0.3%	\$0	0.0%	0.2%
	Moderate	0	0.0%	\$0	0.0%	14.2%	0	0.0%	10.7%	\$0	0.0%	7.1%
	Middle	0	0.0%	\$0	0.0%	59.9%	0	0.0%	60.3%	\$0	0.0%	53.8%
	Upper	0	0.0%	\$0	0.0%	25.0%	0	0.0%	28.7%	\$0	0.0%	38.9%
	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>
PURPOSE NOT APPLICABLE	Low	0	0.0%	\$0	0.0%	0.9%	0	0.0%	1.6%	\$0	0.0%	1.1%
	Moderate	0	0.0%	\$0	0.0%	14.2%	0	0.0%	18.0%	\$0	0.0%	14.3%
	Middle	0	0.0%	\$0	0.0%	59.9%	0	0.0%	62.1%	\$0	0.0%	57.5%
	Upper	0	0.0%	\$0	0.0%	25.0%	0	0.0%	18.3%	\$0	0.0%	27.1%
	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%	0.9%	0	0.0%	0.4%	\$0	0.0%	0.2%
	Moderate	5	13.5%	\$1,105	17.3%	14.2%	5	13.5%	11.5%	\$1,105	17.3%	11.0%
	Middle	16	43.2%	\$2,236	35.1%	59.9%	16	43.2%	57.9%	\$2,236	35.1%	53.3%
	Upper	16	43.2%	\$3,030	47.6%	25.0%	16	43.2%	30.3%	\$3,030	47.6%	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>37</i>	<i>100.0%</i>	<i>\$6,371</i>	<i>100.0%</i>	<i>100.0%</i>	<i>37</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$6,371</i>	<i>100.0%</i>	<i>100.0%</i>
SMALL BUSINESSES		<b>Total Businesses</b>										
	Low	1	7.7%	\$100	1.9%	2.4%	1	7.7%	2.5%	\$100	1.9%	2.9%
	Moderate	2	15.4%	\$516	9.7%	21.2%	2	15.4%	22.1%	\$516	9.7%	24.3%
	Middle	7	53.8%	\$3,169	59.3%	53.5%	7	53.8%	50.3%	\$3,169	59.3%	50.2%
	Upper	3	23.1%	\$1,559	29.2%	22.9%	3	23.1%	24.1%	\$1,559	29.2%	21.8%
	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%	0.8%
<i>Total</i>	<i>13</i>	<i>100.0%</i>	<i>\$5,344</i>	<i>100.0%</i>	<i>100.0%</i>	<i>13</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$5,344</i>	<i>100.0%</i>	<i>100.0%</i>	
SMALL FARM		<b>Total Farms</b>										
	Low	0	0.0%	\$0	0.0%	0.3%	0	0.0%	1.5%	\$0	0.0%	0.1%
	Moderate	0	0.0%	\$0	0.0%	13.1%	0	0.0%	13.2%	\$0	0.0%	4.0%
	Middle	0	0.0%	\$0	0.0%	57.3%	0	0.0%	52.9%	\$0	0.0%	40.1%
	Upper	1	100.0%	\$477	100.0%	29.3%	1	100.0%	27.9%	\$477	100.0%	48.8%
	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%	4.4%	\$0	0.0%	7.0%
<i>Total</i>	<i>1</i>	<i>100.0%</i>	<i>\$477</i>	<i>100.0%</i>	<i>100.0%</i>	<i>1</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$477</i>	<i>100.0%</i>	<i>100.0%</i>	

Originations & Purchases  
2019 FFIEC Census Data, 2019 D&B Info and 2015 ACS Data

## Appendices

**Borrower Distribution of HMDA Loans & Small Business/Small Farm Loans by Revenue & Loan Size**  
**Table 1 of 2**

Assessment Area: FL Daytona Beach

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2019					2019					
		Count		Bank Dollar		Families by Family Income %	Count			Dollar		
		#	%	\$ (000s)	\$ %		#	%	%	\$ (000s)	\$ %	%
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	19.9%	0	0.0%	3.5%	\$0	0.0%	2.0%
	Moderate	0	0.0%	\$0	0.0%	19.2%	0	0.0%	16.7%	\$0	0.0%	12.1%
	Middle	0	0.0%	\$0	0.0%	20.4%	0	0.0%	23.7%	\$0	0.0%	21.0%
	Upper	6	100.0%	\$1,885	100.0%	40.5%	6	100.0%	42.8%	\$1,885	100.0%	51.9%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	13.4%	\$0	0.0%	13.0%
	<i>Total</i>	<i>6</i>	<i>100.0%</i>	<i>\$1,885</i>	<i>100.0%</i>	<i>100.0%</i>	<i>6</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$1,885</i>	<i>100.0%</i>	<i>100.0%</i>
REFINANCE	Low	0	0.0%	\$0	0.0%	19.9%	0	0.0%	6.2%	\$0	0.0%	3.7%
	Moderate	1	8.3%	\$30	1.1%	19.2%	1	8.3%	14.8%	\$30	1.1%	10.4%
	Middle	4	33.3%	\$611	22.7%	20.4%	4	33.3%	21.3%	\$611	22.7%	18.1%
	Upper	7	58.3%	\$2,049	76.2%	40.5%	7	58.3%	36.2%	\$2,049	76.2%	42.9%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	21.4%	\$0	0.0%	24.8%
	<i>Total</i>	<i>12</i>	<i>100.0%</i>	<i>\$2,690</i>	<i>100.0%</i>	<i>100.0%</i>	<i>12</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$2,690</i>	<i>100.0%</i>	<i>100.0%</i>
HOME IMPROVEMENT	Low	2	33.3%	\$100	27.4%	19.9%	2	33.3%	5.5%	\$100	27.4%	3.6%
	Moderate	1	16.7%	\$15	4.1%	19.2%	1	16.7%	17.6%	\$15	4.1%	13.4%
	Middle	0	0.0%	\$0	0.0%	20.4%	0	0.0%	25.1%	\$0	0.0%	21.1%
	Upper	3	50.0%	\$250	68.5%	40.5%	3	50.0%	48.9%	\$250	68.5%	58.1%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	2.8%	\$0	0.0%	3.8%
	<i>Total</i>	<i>6</i>	<i>100.0%</i>	<i>\$365</i>	<i>100.0%</i>	<i>100.0%</i>	<i>6</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$365</i>	<i>100.0%</i>	<i>100.0%</i>
MULTI FAMILY	Low	0	0.0%	\$0	0.0%	19.9%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	19.2%	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%	40.5%	0	0.0%	4.4%	\$0	0.0%	0.4%
	Unknown	2	100.0%	\$590	100.0%	0.0%	2	100.0%	95.6%	\$590	100.0%	99.6%
	<i>Total</i>	<i>2</i>	<i>100.0%</i>	<i>\$590</i>	<i>100.0%</i>	<i>100.0%</i>	<i>2</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$590</i>	<i>100.0%</i>	<i>100.0%</i>
OTHER PURPOSE LOC	Low	2	18.2%	\$165	19.6%	19.9%	2	18.2%	4.3%	\$165	19.6%	2.0%
	Moderate	1	9.1%	\$100	11.9%	19.2%	1	9.1%	12.9%	\$100	11.9%	7.9%
	Middle	2	18.2%	\$49	5.8%	20.4%	2	18.2%	24.3%	\$49	5.8%	17.7%
	Upper	6	54.5%	\$527	62.7%	40.5%	6	54.5%	57.4%	\$527	62.7%	71.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	1.1%	\$0	0.0%	0.5%
	<i>Total</i>	<i>11</i>	<i>100.0%</i>	<i>\$841</i>	<i>100.0%</i>	<i>100.0%</i>	<i>11</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$841</i>	<i>100.0%</i>	<i>100.0%</i>

Originations & Purchases  
2019 FFIEC Census Data and 2015 ACS Data

## Appendices

### Borrower Distribution of HMDA Loans & Small Business/Small Farm Loans by Revenue & Loan Size

**Table 2 of 2**

Assessment Area: FL Daytona Beach

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison						
		2019					2019						
		Count		Dollar		Families by Family Income	Count			Dollar			
#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %			
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	\$0	0.0%	19.9%	0	0.0%	9.9%	\$0	0.0%	5.5%	
	Moderate	0	0.0%	\$0	0.0%	19.2%	0	0.0%	18.3%	\$0	0.0%	11.4%	
	Middle	0	0.0%	\$0	0.0%	20.4%	0	0.0%	20.6%	\$0	0.0%	17.0%	
	Upper	0	0.0%	\$0	0.0%	40.5%	0	0.0%	43.2%	\$0	0.0%	58.1%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	8.1%	\$0	0.0%	8.1%	
	<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>	
PURPOSE NOT APPLICABLE	Low	0	0.0%	\$0	0.0%	19.9%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Moderate	0	0.0%	\$0	0.0%	19.2%	0	0.0%	0.3%	\$0	0.0%	0.1%	
	Middle	0	0.0%	\$0	0.0%	20.4%	0	0.0%	1.2%	\$0	0.0%	1.9%	
	Upper	0	0.0%	\$0	0.0%	40.5%	0	0.0%	2.5%	\$0	0.0%	5.9%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	96.0%	\$0	0.0%	92.2%	
	<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>	
HMDA TOTALS	Low	4	10.8%	\$265	4.2%	19.9%	4	10.8%	4.5%	\$265	4.2%	2.4%	
	Moderate	3	8.1%	\$145	2.3%	19.2%	3	8.1%	15.8%	\$145	2.3%	10.9%	
	Middle	6	16.2%	\$660	10.4%	20.4%	6	16.2%	22.6%	\$660	10.4%	18.9%	
	Upper	22	59.5%	\$4,711	73.9%	40.5%	22	59.5%	41.0%	\$4,711	73.9%	47.0%	
	Unknown	2	5.4%	\$590	9.3%	0.0%	2	5.4%	16.1%	\$590	9.3%	20.7%	
	<i>Total</i>	<i>37</i>	<i>100.0%</i>	<i>\$6,371</i>	<i>100.0%</i>	<i>100.0%</i>	<i>37</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$6,371</i>	<i>100.0%</i>	<i>100.0%</i>	
Small Business	Revenue	<b>Total Businesses</b>											
		\$1 Million or Less	4	30.8%	\$1,430	26.8%	94.8%	4	30.8%	48.8%	\$1,430	26.8%	35.1%
		Over \$1 Million	7	53.8%	\$2,814	52.7%	4.7%	7	53.8%				
		<i>Total Rev. available</i>	<i>11</i>	<i>84.6%</i>	<i>\$4,244</i>	<i>79.5%</i>	<i>99.5%</i>	<i>11</i>	<i>84.6%</i>				
		Rev. Not Known	2	15.4%	\$1,100	20.6%	0.5%	2	15.4%				
	<i>Total</i>	<i>13</i>	<i>100.0%</i>	<i>\$5,344</i>	<i>100.0%</i>	<i>100.0%</i>	<i>13</i>	<i>100.0%</i>					
Loan Size	\$100,000 or Less	3	23.1%	\$190	3.6%		3	23.1%	96.8%	\$190	3.6%	51.7%	
	\$100,001 - \$250,000	2	15.4%	\$366	6.8%		2	15.4%	1.5%	\$366	6.8%	11.6%	
	\$250,001 - \$1 Million	8	61.5%	\$4,788	89.6%		8	61.5%	1.7%	\$4,788	89.6%	36.7%	
	<i>Total</i>	<i>13</i>	<i>100.0%</i>	<i>\$5,344</i>	<i>100.0%</i>		<i>13</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$5,344</i>	<i>100.0%</i>	<i>100.0%</i>	
Small Farm	Revenue	<b>Total Farms</b>											
		\$1 Million or Less	1	100.0%	\$477	100.0%	96.5%	1	100.0%	66.2%	\$477	100.0%	63.4%
		Over \$1 Million	0	0.0%	\$0	0.0%	3.5%	0	0.0%				
		Not Known	0	0.0%	\$0	0.0%	0.0%	0	0.0%				
	<i>Total</i>	<i>1</i>	<i>100.0%</i>	<i>\$477</i>	<i>100.0%</i>	<i>100.0%</i>	<i>1</i>	<i>100.0%</i>					
	Loan Size	\$100,000 or Less	0	0.0%	\$0	0.0%		0	0.0%	97.1%	\$0	0.0%	60.9%
		\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	1.5%	\$0	0.0%	8.5%
		\$250,001 - \$500,000	1	100.0%	\$477	100.0%		1	100.0%	1.5%	\$477	100.0%	30.5%
<i>Total</i>		<i>1</i>	<i>100.0%</i>	<i>\$477</i>	<i>100.0%</i>		<i>1</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$477</i>	<i>100.0%</i>	<i>100.0%</i>	

Originations & Purchases

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

2019 FFIEC Census Data, 2019 D&B Info and 2015 ACS Data

## Appendices

**Geographic Distribution of HMDA, Small Business, & Small Farm Loans - Table 1 of 2**  
**Assessment Area: FL Ft. Lauderdale**

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2019					2019					
		Bank				Owner Occupied Units	Count			Dollar		
		Count		Dollar			Bank	Agg	Bank		Agg	
#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %		
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	2.8%	0	0.0%	2.7%	\$0	0.0%	2.0%
	Moderate	9	21.4%	\$1,785	5.5%	24.8%	9	21.4%	24.9%	\$1,785	5.5%	18.3%
	Middle	8	19.0%	\$5,102	15.7%	34.0%	8	19.0%	34.6%	\$5,102	15.7%	29.8%
	Upper	25	59.5%	\$25,697	78.9%	38.4%	25	59.5%	37.8%	\$25,697	78.9%	49.9%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>42</i>	<i>100.0%</i>	<i>\$32,584</i>	<i>100.0%</i>	<i>100.0%</i>	<i>42</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$32,584</i>	<i>100.0%</i>	<i>100.0%</i>
REFINANCE	Low	0	0.0%	\$0	0.0%	2.8%	0	0.0%	2.0%	\$0	0.0%	1.6%
	Moderate	1	4.8%	\$50	0.6%	24.8%	1	4.8%	19.4%	\$50	0.6%	13.7%
	Middle	7	33.3%	\$1,326	16.6%	34.0%	7	33.3%	33.2%	\$1,326	16.6%	27.8%
	Upper	13	61.9%	\$6,618	82.8%	38.4%	13	61.9%	45.4%	\$6,618	82.8%	56.9%
	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>\$7,994</i>	<i>100.0%</i>	<i>100.0%</i>	<i>21</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$7,994</i>	<i>100.0%</i>	<i>100.0%</i>
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	2.8%	0	0.0%	1.6%	\$0	0.0%	1.2%
	Moderate	1	50.0%	\$29	37.7%	24.8%	1	50.0%	15.2%	\$29	37.7%	12.1%
	Middle	0	0.0%	\$0	0.0%	34.0%	0	0.0%	31.6%	\$0	0.0%	24.3%
	Upper	1	50.0%	\$48	62.3%	38.4%	1	50.0%	51.7%	\$48	62.3%	62.4%
	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>\$77</i>	<i>100.0%</i>	<i>100.0%</i>	<i>2</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$77</i>	<i>100.0%</i>	<i>100.0%</i>
MULTI FAMILY	<b>Multi-Family Units</b>											
	Low	0	0.0%	\$0	0.0%	6.7%	0	0.0%	12.7%	\$0	0.0%	5.4%
	Moderate	1	100.0%	\$7,300	100.0%	33.1%	1	100.0%	38.7%	\$7,300	100.0%	28.5%
	Middle	0	0.0%	\$0	0.0%	35.1%	0	0.0%	23.1%	\$0	0.0%	27.0%
	Upper	0	0.0%	\$0	0.0%	25.1%	0	0.0%	25.4%	\$0	0.0%	39.1%
	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>\$7,300</i>	<i>100.0%</i>	<i>100.0%</i>	<i>1</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$7,300</i>	<i>100.0%</i>	<i>100.0%</i>	
OTHER PURPOSE LOC	Low	1	4.2%	\$84	2.9%	2.8%	1	4.2%	0.8%	\$84	2.9%	0.6%
	Moderate	5	20.8%	\$465	15.8%	24.8%	5	20.8%	11.7%	\$465	15.8%	6.6%
	Middle	2	8.3%	\$156	5.3%	34.0%	2	8.3%	29.8%	\$156	5.3%	21.5%
	Upper	16	66.7%	\$2,236	76.0%	38.4%	16	66.7%	57.7%	\$2,236	76.0%	71.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>24</i>	<i>100.0%</i>	<i>\$2,941</i>	<i>100.0%</i>	<i>100.0%</i>	<i>24</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$2,941</i>	<i>100.0%</i>	<i>100.0%</i>

Originations & Purchases  
2019 FFIEC Census Data and 2015 ACS Data

## Appendices

**Geographic Distribution of HMDA, Small Business, & Small Farm Loans - Table 2 of 2**  
Assessment Area: FL Ft. Lauderdale

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2019					2019					
		Bank		Owner Occupied Units		Count	Bank		Agg		Dollar	
Count	Dollar	Count	Dollar	Count	Dollar		Count	Dollar	Count	Dollar		
#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %		
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	\$0	0.0%	2.8%	0	0.0%	2.9%	\$0	0.0%	1.3%
	Moderate	0	0.0%	\$0	0.0%	24.8%	0	0.0%	17.1%	\$0	0.0%	7.5%
	Middle	0	0.0%	\$0	0.0%	34.0%	0	0.0%	34.0%	\$0	0.0%	19.8%
	Upper	4	100.0%	\$1,522	100.0%	38.4%	4	100.0%	46.0%	\$1,522	100.0%	71.4%
	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>\$1,522</i>	<i>100.0%</i>	<i>100.0%</i>	<i>4</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$1,522</i>	<i>100.0%</i>	<i>100.0%</i>
PURPOSE NOT APPLICABLE	Low	0	0.0%	\$0	0.0%	2.8%	0	0.0%	1.4%	\$0	0.0%	0.8%
	Moderate	0	0.0%	\$0	0.0%	24.8%	0	0.0%	26.4%	\$0	0.0%	20.0%
	Middle	0	0.0%	\$0	0.0%	34.0%	0	0.0%	36.7%	\$0	0.0%	31.9%
	Upper	0	0.0%	\$0	0.0%	38.4%	0	0.0%	35.6%	\$0	0.0%	47.2%
	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	1	1.1%	\$84	0.2%	2.8%	1	1.1%	2.4%	\$84	0.2%	2.2%
	Moderate	17	18.1%	\$9,629	18.4%	24.8%	17	18.1%	22.4%	\$9,629	18.4%	17.8%
	Middle	17	18.1%	\$6,584	12.6%	34.0%	17	18.1%	33.9%	\$6,584	12.6%	28.7%
	Upper	59	62.8%	\$36,121	68.9%	38.4%	59	62.8%	41.2%	\$36,121	68.9%	51.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>94</i>	<i>100.0%</i>	<i>\$52,418</i>	<i>100.0%</i>	<i>100.0%</i>	<i>94</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$52,418</i>	<i>100.0%</i>	<i>100.0%</i>
SMALL BUSINESSES				<b>Total Businesses</b>								
	Low	3	7.5%	\$1,550	10.0%	5.2%	3	7.5%	6.0%	\$1,550	10.0%	8.0%
	Moderate	9	22.5%	\$3,752	24.2%	24.6%	9	22.5%	23.8%	\$3,752	24.2%	25.3%
	Middle	13	32.5%	\$4,517	29.1%	30.7%	13	32.5%	28.8%	\$4,517	29.1%	28.3%
	Upper	15	37.5%	\$5,709	36.8%	39.4%	15	37.5%	41.0%	\$5,709	36.8%	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%	0.4%	\$0	0.0%	0.4%
<i>Total</i>	<i>40</i>	<i>100.0%</i>	<i>\$15,528</i>	<i>100.0%</i>	<i>100.0%</i>	<i>40</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$15,528</i>	<i>100.0%</i>	<i>100.0%</i>	
SMALL FARM				<b>Total Farms</b>								
	Low	0	0.0%	\$0	0.0%	4.6%	0	0.0%	2.6%	\$0	0.0%	0.2%
	Moderate	0	0.0%	\$0	0.0%	19.9%	0	0.0%	16.5%	\$0	0.0%	6.9%
	Middle	0	0.0%	\$0	0.0%	26.9%	0	0.0%	25.2%	\$0	0.0%	28.9%
	Upper	0	0.0%	\$0	0.0%	48.6%	0	0.0%	53.9%	\$0	0.0%	61.8%
	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%	1.7%	\$0	0.0%	2.1%
<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>	

Originations & Purchases  
2019 FFIEC Census Data, 2019 D&B Info and 2015 ACS Data

## Appendices

**Borrower Distribution of HMDA Loans & Small Business/Small Farm Loans by Revenue & Loan Size**  
**Table 1 of 2**

Assessment Area: FL Ft. Lauderdale

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2019					2019					
		Count		Bank Dollar		Families by Family Income %	Count			Dollar		
		#	%	\$ (000s)	\$ %		#	%	%	\$ (000s)	\$ %	%
HOME PURCHASE	Low	1	2.4%	\$37	0.1%	22.3%	1	2.4%	2.9%	\$37	0.1%	1.3%
	Moderate	2	4.8%	\$296	0.9%	17.3%	2	4.8%	12.8%	\$296	0.9%	7.5%
	Middle	6	14.3%	\$1,346	4.1%	18.7%	6	14.3%	23.1%	\$1,346	4.1%	18.6%
	Upper	32	76.2%	\$29,697	91.1%	41.7%	32	76.2%	47.1%	\$29,697	91.1%	58.6%
	Unknown	1	2.4%	\$1,208	3.7%	0.0%	1	2.4%	14.1%	\$1,208	3.7%	14.0%
	<i>Total</i>	<i>42</i>	<i>100.0%</i>	<i>\$32,584</i>	<i>100.0%</i>	<i>100.0%</i>	<i>42</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$32,584</i>	<i>100.0%</i>	<i>100.0%</i>
REFINANCE	Low	1	4.8%	\$60	0.8%	22.3%	1	4.8%	3.7%	\$60	0.8%	1.9%
	Moderate	1	4.8%	\$140	1.8%	17.3%	1	4.8%	10.2%	\$140	1.8%	5.9%
	Middle	2	9.5%	\$293	3.7%	18.7%	2	9.5%	19.0%	\$293	3.7%	14.1%
	Upper	16	76.2%	\$7,451	93.2%	41.7%	16	76.2%	48.1%	\$7,451	93.2%	57.4%
	Unknown	1	4.8%	\$50	0.6%	0.0%	1	4.8%	19.1%	\$50	0.6%	20.7%
	<i>Total</i>	<i>21</i>	<i>100.0%</i>	<i>\$7,994</i>	<i>100.0%</i>	<i>100.0%</i>	<i>21</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$7,994</i>	<i>100.0%</i>	<i>100.0%</i>
HOME IMPROVEMENT	Low	1	50.0%	\$29	37.7%	22.3%	1	50.0%	3.4%	\$29	37.7%	2.0%
	Moderate	0	0.0%	\$0	0.0%	17.3%	0	0.0%	9.5%	\$0	0.0%	6.6%
	Middle	0	0.0%	\$0	0.0%	18.7%	0	0.0%	17.6%	\$0	0.0%	13.1%
	Upper	1	50.0%	\$48	62.3%	41.7%	1	50.0%	66.1%	\$48	62.3%	74.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	3.4%	\$0	0.0%	3.8%
	<i>Total</i>	<i>2</i>	<i>100.0%</i>	<i>\$77</i>	<i>100.0%</i>	<i>100.0%</i>	<i>2</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$77</i>	<i>100.0%</i>	<i>100.0%</i>
MULTI FAMILY	Low	0	0.0%	\$0	0.0%	22.3%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	17.3%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	18.7%	0	0.0%	0.6%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	41.7%	0	0.0%	2.9%	\$0	0.0%	0.1%
	Unknown	1	100.0%	\$7,300	100.0%	0.0%	1	100.0%	96.5%	\$7,300	100.0%	99.9%
	<i>Total</i>	<i>1</i>	<i>100.0%</i>	<i>\$7,300</i>	<i>100.0%</i>	<i>100.0%</i>	<i>1</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$7,300</i>	<i>100.0%</i>	<i>100.0%</i>
OTHER PURPOSE LOC	Low	1	4.2%	\$34	1.2%	22.3%	1	4.2%	3.1%	\$34	1.2%	1.2%
	Moderate	1	4.2%	\$125	4.3%	17.3%	1	4.2%	9.0%	\$125	4.3%	4.3%
	Middle	4	16.7%	\$259	8.8%	18.7%	4	16.7%	16.1%	\$259	8.8%	8.7%
	Upper	17	70.8%	\$2,495	84.8%	41.7%	17	70.8%	69.1%	\$2,495	84.8%	82.9%
	Unknown	1	4.2%	\$28	1.0%	0.0%	1	4.2%	2.8%	\$28	1.0%	2.9%
	<i>Total</i>	<i>24</i>	<i>100.0%</i>	<i>\$2,941</i>	<i>100.0%</i>	<i>100.0%</i>	<i>24</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$2,941</i>	<i>100.0%</i>	<i>100.0%</i>

Originations & Purchases  
2019 FFIEC Census Data and 2015 ACS Data



## Appendices

### Borrower Distribution of HMDA Loans & Small Business/Small Farm Loans by Revenue & Loan Size

**Table 2 of 2**

Assessment Area: FL Ft. Lauderdale

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison						
		2019					2019						
		Count		Dollar		Families by Family Income	Count			Dollar			
#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	Agg \$ %			
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	\$0	0.0%	22.3%	0	0.0%	5.2%	\$0	0.0%	1.8%	
	Moderate	0	0.0%	\$0	0.0%	17.3%	0	0.0%	9.3%	\$0	0.0%	3.6%	
	Middle	0	0.0%	\$0	0.0%	18.7%	0	0.0%	19.3%	\$0	0.0%	9.0%	
	Upper	4	100.0%	\$1,522	100.0%	41.7%	4	100.0%	53.7%	\$1,522	100.0%	65.9%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	12.5%	\$0	0.0%	19.8%	
	<i>Total</i>	<i>4</i>	<i>100.0%</i>	<i>\$1,522</i>	<i>100.0%</i>	<i>100.0%</i>	<i>4</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$1,522</i>	<i>100.0%</i>	<i>100.0%</i>	
PURPOSE NOT APPLICABLE	Low	0	0.0%	\$0	0.0%	22.3%	0	0.0%	1.4%	\$0	0.0%	0.7%	
	Moderate	0	0.0%	\$0	0.0%	17.3%	0	0.0%	6.0%	\$0	0.0%	6.3%	
	Middle	0	0.0%	\$0	0.0%	18.7%	0	0.0%	4.0%	\$0	0.0%	5.2%	
	Upper	0	0.0%	\$0	0.0%	41.7%	0	0.0%	4.1%	\$0	0.0%	6.2%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	84.5%	\$0	0.0%	81.6%	
	<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>	
HMDA TOTALS	Low	4	4.3%	\$160	0.3%	22.3%	4	4.3%	3.2%	\$160	0.3%	1.3%	
	Moderate	4	4.3%	\$561	1.1%	17.3%	4	4.3%	11.6%	\$561	1.1%	6.2%	
	Middle	12	12.8%	\$1,898	3.6%	18.7%	12	12.8%	21.0%	\$1,898	3.6%	15.1%	
	Upper	70	74.5%	\$41,213	78.6%	41.7%	70	74.5%	47.9%	\$41,213	78.6%	52.4%	
	Unknown	4	4.3%	\$8,586	16.4%	0.0%	4	4.3%	16.4%	\$8,586	16.4%	25.0%	
	<i>Total</i>	<i>94</i>	<i>100.0%</i>	<i>\$52,418</i>	<i>100.0%</i>	<i>100.0%</i>	<i>94</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$52,418</i>	<i>100.0%</i>	<i>100.0%</i>	
Small Business	Revenue	<b>Total Businesses</b>											
		\$1 Million or Less	14	35.0%	\$5,493	35.4%	93.4%	14	35.0%	48.4%	\$5,493	35.4%	31.3%
		Over \$1 Million	26	65.0%	\$10,035	64.6%	5.6%	26	65.0%				
		<i>Total Rev. available</i>	<i>40</i>	<i>100.0%</i>	<i>\$15,528</i>	<i>100.0%</i>	<i>99.0%</i>	<i>40</i>	<i>100.0%</i>				
		Rev. Not Known	0	0.0%	\$0	0.0%	1.0%	0	0.0%				
	<i>Total</i>	<i>40</i>	<i>100.0%</i>	<i>\$15,528</i>	<i>100.0%</i>	<i>100.0%</i>	<i>40</i>	<i>100.0%</i>					
Loan Size	\$100,000 or Less	8	20.0%	\$470	3.0%		8	20.0%	96.6%	\$470	3.0%	55.1%	
	\$100,001 - \$250,000	11	27.5%	\$2,437	15.7%		11	27.5%	2.0%	\$2,437	15.7%	13.9%	
	\$250,001 - \$1 Million	21	52.5%	\$12,621	81.3%		21	52.5%	1.4%	\$12,621	81.3%	31.0%	
	<i>Total</i>	<i>40</i>	<i>100.0%</i>	<i>\$15,528</i>	<i>100.0%</i>		<i>40</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$15,528</i>	<i>100.0%</i>	<i>100.0%</i>	
Small Farm	Revenue	<b>Total Farms</b>											
		\$1 Million or Less	0	0.0%	\$0	0.0%	97.7%	0	0.0%	65.2%	\$0	0.0%	61.9%
		Over \$1 Million	0	0.0%	\$0	0.0%	2.3%	0	0.0%				
		Not Known	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>					
	Loan Size	\$100,000 or Less	0	0.0%	\$0	0.0%		0	0.0%	98.3%	\$0	0.0%	84.9%
		\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	1.7%	\$0	0.0%	15.1%
		\$250,001 - \$500,000	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>0</i>	<i>0.0%</i>	<i>100.0%</i>	<i>\$0</i>	<i>0.0%</i>	<i>100.0%</i>	

Originations & Purchases

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

2019 FFIEC Census Data, 2019 D&B Info and 2015 ACS Data

# Appendices

## Geographic Distribution of HMDA, Small Business, & Small Farm Loans Assessment Area: FL Ft. Myers

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2017					2017					
		Bank		Owner Occupied Units		Count	Bank		Agg		Agg	
Count	Dollar	Dollar	%	#	%		%	\$ (000s)	%	%		
		#	%	\$ (000s)	%	%	#	%	%	\$ (000s)	%	%
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	2.1%	0	0.0%	1.7%	\$0	0.0%	1.0%
	Moderate	0	0.0%	\$0	0.0%	18.6%	0	0.0%	21.7%	\$0	0.0%	17.0%
	Middle	11	50.0%	\$5,861	59.3%	44.2%	11	50.0%	44.5%	\$5,861	59.3%	42.3%
	Upper	11	50.0%	\$4,030	40.7%	35.1%	11	50.0%	32.0%	\$4,030	40.7%	39.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.1%	\$0	0.0%	0.2%
	<b>Total</b>		<b>22</b>	<b>100.0%</b>	<b>\$9,891</b>	<b>100.0%</b>	<b>100.0%</b>	<b>22</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$9,891</b>	<b>100.0%</b>
REFINANCE	Low	0	0.0%	\$0	0.0%	2.1%	0	0.0%	1.1%	\$0	0.0%	0.6%
	Moderate	0	0.0%	\$0	0.0%	18.6%	0	0.0%	17.2%	\$0	0.0%	12.4%
	Middle	2	66.7%	\$824	43.6%	44.2%	2	66.7%	50.1%	\$824	43.6%	45.7%
	Upper	1	33.3%	\$1,068	56.4%	35.1%	1	33.3%	31.6%	\$1,068	56.4%	41.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<b>Total</b>		<b>3</b>	<b>100.0%</b>	<b>\$1,892</b>	<b>100.0%</b>	<b>100.0%</b>	<b>3</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$1,892</b>	<b>100.0%</b>
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	2.1%	0	0.0%	1.6%	\$0	0.0%	0.8%
	Moderate	0	0.0%	\$0	0.0%	18.6%	0	0.0%	17.5%	\$0	0.0%	11.5%
	Middle	0	0.0%	\$0	0.0%	44.2%	0	0.0%	53.1%	\$0	0.0%	48.4%
	Upper	0	0.0%	\$0	0.0%	35.1%	0	0.0%	27.8%	\$0	0.0%	39.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<b>Total</b>		<b>0</b>	<b>0.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>
MULTI FAMILY	<b>Multi-Family Units</b>											
	Low	0	0.0%	\$0	0.0%	3.0%	0	0.0%	10.9%	\$0	0.0%	3.7%
	Moderate	0	0.0%	\$0	0.0%	18.7%	0	0.0%	27.3%	\$0	0.0%	21.0%
	Middle	0	0.0%	\$0	0.0%	30.2%	0	0.0%	43.6%	\$0	0.0%	48.1%
	Upper	0	0.0%	\$0	0.0%	48.2%	0	0.0%	18.2%	\$0	0.0%	27.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
<b>Total</b>		<b>0</b>	<b>0.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	2.1%	0	0.0%	1.6%	\$0	0.0%	1.0%
	Moderate	0	0.0%	\$0	0.0%	18.6%	0	0.0%	20.4%	\$0	0.0%	16.1%
	Middle	13	52.0%	\$6,685	56.7%	44.2%	13	52.0%	46.2%	\$6,685	56.7%	43.4%
	Upper	12	48.0%	\$5,098	43.3%	35.1%	12	48.0%	31.7%	\$5,098	43.3%	39.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.1%	\$0	0.0%	0.1%
	<b>Total</b>		<b>25</b>	<b>100.0%</b>	<b>\$11,783</b>	<b>100.0%</b>	<b>100.0%</b>	<b>25</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$11,783</b>	<b>100.0%</b>
SMALL BUSINESSES	<b>Total Businesses</b>											
	Low	0	0.0%	\$0	0.0%	2.6%	0	0.0%	2.2%	\$0	0.0%	2.3%
	Moderate	20	42.6%	\$6,765	49.1%	21.0%	20	42.6%	22.1%	\$6,765	49.1%	25.9%
	Middle	13	27.7%	\$2,587	18.8%	41.4%	13	27.7%	38.8%	\$2,587	18.8%	32.8%
	Upper	14	29.8%	\$4,437	32.2%	34.8%	14	29.8%	36.2%	\$4,437	32.2%	38.4%
	Unknown	0	0.0%	\$0	0.0%	0.1%	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%	
<b>Total</b>		<b>47</b>	<b>100.0%</b>	<b>\$13,789</b>	<b>100.0%</b>	<b>100.0%</b>	<b>47</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$13,789</b>	<b>100.0%</b>	<b>100.0%</b>
SMALL FARM	<b>Total Farms</b>											
	Low	0	0.0%	\$0	0.0%	1.5%	0	0.0%	1.4%	\$0	0.0%	0.5%
	Moderate	0	0.0%	\$0	0.0%	19.5%	0	0.0%	14.5%	\$0	0.0%	5.7%
	Middle	0	0.0%	\$0	0.0%	47.0%	0	0.0%	43.5%	\$0	0.0%	58.2%
	Upper	0	0.0%	\$0	0.0%	32.0%	0	0.0%	37.7%	\$0	0.0%	33.2%
	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%	2.9%	\$0	0.0%	2.3%	
<b>Total</b>		<b>0</b>	<b>0.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>

Originations & Purchases  
2017 FFIEC Census Data, 2017 D&B Info, and 2015 ACS Data

# Appendices

**Geographic Distribution of HMDA, Small Business, & Small Farm Loans - Table 1 of 2**  
Assessment Area: FL Ft. Myers

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019					Bank & Aggregate Lending Comparison											
		Bank				Owner Occupied Units %	2018					2019						
		Count		Dollar			Count		Dollar			Count		Dollar				
		#	%	\$ (000s)	\$ %	#	%	Agg %	\$ (000s)	\$ %	Agg %	#	%	Agg %	\$ (000s)	\$ %	Agg %	
HOME PURCHASE	Low	1	1.1%	\$117	0.4%	2.1%	0	0.0%	1.9%	\$0	0.0%	1.1%	1	1.6%	2.1%	\$117	0.6%	1.4%
	Moderate	21	24.1%	\$8,512	30.7%	18.6%	4	15.4%	21.2%	\$777	11.6%	17.1%	17	27.9%	20.4%	\$7,735	36.8%	17.1%
	Middle	27	31.0%	\$8,471	30.5%	44.2%	8	30.8%	43.4%	\$2,514	37.4%	40.8%	19	31.1%	43.9%	\$5,957	28.3%	41.4%
	Upper	38	43.7%	\$10,650	38.4%	35.1%	14	53.8%	33.5%	\$3,428	51.0%	40.9%	24	39.3%	33.5%	\$7,222	34.3%	40.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.1%	\$0	0.0%	0.2%
	<b>Total</b>	<b>87</b>	<b>100.0%</b>	<b>\$27,750</b>	<b>100.0%</b>	<b>100.0%</b>	<b>26</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$6,719</b>	<b>100.0%</b>	<b>100.0%</b>	<b>61</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$21,031</b>	<b>100.0%</b>	<b>100.0%</b>
REFINANCE	Low	1	1.6%	\$40	0.2%	2.1%	0	0.0%	1.1%	\$0	0.0%	0.6%	1	2.4%	1.0%	\$40	0.4%	0.6%
	Moderate	10	16.1%	\$2,083	12.7%	18.6%	3	14.3%	17.7%	\$691	12.0%	13.1%	7	17.1%	17.3%	\$1,392	13.1%	13.7%
	Middle	26	41.9%	\$6,752	41.1%	44.2%	12	57.1%	50.0%	\$3,498	60.5%	46.7%	14	34.1%	49.0%	\$3,254	30.6%	44.6%
	Upper	25	40.3%	\$7,535	45.9%	35.1%	6	28.6%	31.2%	\$1,592	27.5%	39.5%	19	46.3%	32.6%	\$5,943	55.9%	41.1%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.1%	0	0.0%	0.0%	\$0	0.0%	0.1%
	<b>Total</b>	<b>62</b>	<b>100.0%</b>	<b>\$16,410</b>	<b>100.0%</b>	<b>100.0%</b>	<b>21</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$5,781</b>	<b>100.0%</b>	<b>100.0%</b>	<b>41</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$10,629</b>	<b>100.0%</b>	<b>100.0%</b>
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	2.1%	0	0.0%	0.6%	\$0	0.0%	0.5%	0	0.0%	0.7%	\$0	0.0%	0.6%
	Moderate	1	20.0%	\$13	3.8%	18.6%	0	0.0%	15.3%	\$0	0.0%	13.6%	1	20.0%	16.0%	\$13	3.8%	12.4%
	Middle	3	60.0%	\$307	89.0%	44.2%	0	0.0%	49.3%	\$0	0.0%	45.4%	3	60.0%	47.9%	\$307	89.0%	40.7%
	Upper	1	20.0%	\$25	7.2%	35.1%	0	0.0%	34.7%	\$0	0.0%	39.3%	1	20.0%	35.5%	\$25	7.2%	46.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.1%	\$0	0.0%	1.2%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<b>Total</b>	<b>5</b>	<b>100.0%</b>	<b>\$345</b>	<b>100.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>5</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$345</b>	<b>100.0%</b>	<b>100.0%</b>
MULTI FAMILY	<b>Multi-Family Units</b>																	
	Low	0	0.0%	\$0	0.0%	3.0%	0	0.0%	14.3%	\$0	0.0%	7.7%	0	0.0%	12.5%	\$0	0.0%	2.0%
	Moderate	0	0.0%	\$0	0.0%	18.7%	0	0.0%	37.5%	\$0	0.0%	44.1%	0	0.0%	39.6%	\$0	0.0%	20.7%
	Middle	0	0.0%	\$0	0.0%	30.2%	0	0.0%	28.6%	\$0	0.0%	46.1%	0	0.0%	25.0%	\$0	0.0%	39.8%
	Upper	0	0.0%	\$0	0.0%	48.2%	0	0.0%	19.6%	\$0	0.0%	2.1%	0	0.0%	22.9%	\$0	0.0%	37.5%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
<b>Total</b>	<b>0</b>	<b>0.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	
OTHER PURPOSE LOC	Low	2	1.8%	\$146	0.8%	2.1%	1	2.4%	0.7%	\$136	2.0%	0.6%	1	1.4%	0.6%	\$10	0.1%	0.3%
	Moderate	13	11.6%	\$1,821	10.5%	18.6%	2	4.8%	14.3%	\$630	9.5%	9.5%	11	15.7%	13.4%	\$1,191	11.2%	9.7%
	Middle	43	38.4%	\$5,632	32.5%	44.2%	20	47.6%	44.5%	\$3,136	47.1%	40.1%	23	32.9%	43.3%	\$2,496	23.4%	36.0%
	Upper	54	48.2%	\$9,721	56.1%	35.1%	19	45.2%	40.5%	\$2,757	41.4%	49.9%	35	50.0%	42.7%	\$6,964	65.3%	54.1%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<b>Total</b>	<b>112</b>	<b>100.0%</b>	<b>\$17,320</b>	<b>100.0%</b>	<b>100.0%</b>	<b>42</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$6,659</b>	<b>100.0%</b>	<b>100.0%</b>	<b>70</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$10,661</b>	<b>100.0%</b>	<b>100.0%</b>

Originations & Purchases  
2019 FFIEC Census Data and 2015 ACS Data

# Appendices

**Geographic Distribution of HMDA, Small Business, & Small Farm Loans - Table 2 of 2**  
Assessment Area: FL Ft. Myers

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019					Bank & Aggregate Lending Comparison											
		Bank				Owner Occupied Units %	2018					2019						
		Count		Dollar			Count		Dollar			Count		Dollar				
		#	%	\$ (000s)	\$ %	#	%	%	\$ (000s)	\$ %	\$ %	#	%	%	\$ (000s)	\$ %	\$ %	
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	\$0	0.0%	2.1%	0	0.0%	1.5%	\$0	0.0%	0.7%	0	0.0%	1.4%	\$0	0.0%	0.7%
	Moderate	1	50.0%	\$77	57.9%	18.6%	1	100.0%	16.9%	\$77	100.0%	16.2%	0	0.0%	14.5%	\$0	0.0%	8.6%
	Middle	1	50.0%	\$56	42.1%	44.2%	0	0.0%	43.1%	\$0	0.0%	31.3%	1	100.0%	40.9%	\$56	100.0%	32.7%
	Upper	0	0.0%	\$0	0.0%	35.1%	0	0.0%	38.5%	\$0	0.0%	51.8%	0	0.0%	43.1%	\$0	0.0%	58.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<b>Total</b>	<b>2</b>	<b>100.0%</b>	<b>\$133</b>	<b>100.0%</b>	<b>100.0%</b>	<b>1</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$77</b>	<b>100.0%</b>	<b>100.0%</b>	<b>1</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$56</b>	<b>100.0%</b>	<b>100.0%</b>
PURPOSE NOT APPLICABLE	Low	0	0.0%	\$0	0.0%	2.1%	0	0.0%	2.1%	\$0	0.0%	1.6%	0	0.0%	2.0%	\$0	0.0%	1.0%
	Moderate	0	0.0%	\$0	0.0%	18.6%	0	0.0%	27.4%	\$0	0.0%	22.7%	0	0.0%	21.6%	\$0	0.0%	16.7%
	Middle	0	0.0%	\$0	0.0%	44.2%	0	0.0%	49.4%	\$0	0.0%	46.2%	0	0.0%	50.4%	\$0	0.0%	45.3%
	Upper	0	0.0%	\$0	0.0%	35.1%	0	0.0%	21.1%	\$0	0.0%	29.5%	0	0.0%	26.1%	\$0	0.0%	37.1%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<b>Total</b>	<b>0</b>	<b>0.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>
HMDA TOTALS	Low	4	1.5%	\$303	0.5%	2.1%	1	1.1%	1.6%	\$136	0.7%	1.4%	3	1.7%	1.7%	\$167	0.4%	1.2%
	Moderate	46	17.2%	\$12,506	20.2%	18.6%	10	11.1%	20.0%	\$2,175	11.3%	18.1%	36	20.2%	19.1%	\$10,331	24.2%	16.3%
	Middle	100	37.3%	\$21,218	34.2%	44.2%	40	44.4%	45.1%	\$9,148	47.6%	42.2%	60	33.7%	45.4%	\$12,070	28.3%	41.9%
	Upper	118	44.0%	\$27,931	45.1%	35.1%	39	43.3%	33.2%	\$7,777	40.4%	38.3%	79	44.4%	33.7%	\$20,154	47.2%	40.5%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.1%	\$0	0.0%	0.1%
	<b>Total</b>	<b>268</b>	<b>100.0%</b>	<b>\$61,958</b>	<b>100.0%</b>	<b>100.0%</b>	<b>90</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$19,236</b>	<b>100.0%</b>	<b>100.0%</b>	<b>178</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$42,722</b>	<b>100.0%</b>	<b>100.0%</b>
SMALL BUSINESSES	<b>Total Businesses</b>																	
	Low	2	2.6%	\$1,400	4.5%	2.8%	1	3.1%	2.2%	\$700	5.4%	2.6%	1	2.2%	2.3%	\$700	3.9%	1.9%
	Moderate	34	43.6%	\$12,702	40.8%	22.5%	11	34.4%	22.1%	\$4,382	33.5%	25.2%	23	50.0%	22.8%	\$8,320	46.0%	24.8%
	Middle	15	19.2%	\$5,532	17.8%	41.1%	7	21.9%	38.6%	\$3,033	23.2%	33.6%	8	17.4%	38.7%	\$2,499	13.8%	34.1%
	Upper	27	34.6%	\$11,516	37.0%	33.6%	13	40.6%	36.3%	\$4,961	37.9%	38.0%	14	30.4%	35.3%	\$6,555	36.3%	38.6%
	Unknown	0	0.0%	\$0	0.0%	0.1%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.1%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	0.7%	\$0	0.0%	0.5%	0	0.0%	0.8%	\$0	0.0%	0.5%
<b>Total</b>	<b>78</b>	<b>100.0%</b>	<b>\$31,150</b>	<b>100.0%</b>	<b>100.0%</b>	<b>32</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$13,076</b>	<b>100.0%</b>	<b>100.0%</b>	<b>46</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$18,074</b>	<b>100.0%</b>	<b>100.0%</b>	
SMALL FARM	<b>Total Farms</b>																	
	Low	0	0.0%	\$0	0.0%	1.1%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	1.1%	\$0	0.0%	0.3%
	Moderate	0	0.0%	\$0	0.0%	19.3%	0	0.0%	17.0%	\$0	0.0%	13.3%	0	0.0%	23.3%	\$0	0.0%	17.7%
	Middle	0	0.0%	\$0	0.0%	45.1%	0	0.0%	55.7%	\$0	0.0%	59.6%	0	0.0%	45.6%	\$0	0.0%	61.4%
	Upper	0	0.0%	\$0	0.0%	34.5%	0	0.0%	26.1%	\$0	0.0%	26.7%	0	0.0%	28.9%	\$0	0.0%	20.0%
	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%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	1.1%	\$0	0.0%	0.5%	0	0.0%	1.1%	\$0	0.0%	0.6%
<b>Total</b>	<b>0</b>	<b>0.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	

Originations & Purchases  
2019 FFIEC Census Data, 2019 D&B Info and 2015 ACS Data

## Appendices

**Borrower Distribution of HMDA Loans & Small Business/Small Farm Loans by Revenue & Loan Size**  
Assessment Area: FL Ft. Myers

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	Agg		
#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %		
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	20.8%	0	0.0%	2.0%	\$0	0.0%	1.0%
	Moderate	0	0.0%	\$0	0.0%	18.5%	0	0.0%	14.1%	\$0	0.0%	9.4%
	Middle	2	9.1%	\$382	3.9%	19.7%	2	9.1%	19.4%	\$382	3.9%	15.9%
	Upper	19	86.4%	\$8,999	91.0%	41.1%	19	86.4%	47.6%	\$8,999	91.0%	58.8%
	Unknown	1	4.5%	\$510	5.2%	0.0%	1	4.5%	17.0%	\$510	5.2%	14.9%
	<b>Total</b>	<b>22</b>	<b>100.0%</b>	<b>\$9,891</b>	<b>100.0%</b>	<b>100.0%</b>	<b>22</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$9,891</b>	<b>100.0%</b>	<b>100.0%</b>
REFINANCE	Low	0	0.0%	\$0	0.0%	20.8%	0	0.0%	5.1%	\$0	0.0%	2.6%
	Moderate	0	0.0%	\$0	0.0%	18.5%	0	0.0%	15.0%	\$0	0.0%	9.4%
	Middle	0	0.0%	\$0	0.0%	19.7%	0	0.0%	20.3%	\$0	0.0%	16.4%
	Upper	3	100.0%	\$1,892	100.0%	41.1%	3	100.0%	43.0%	\$1,892	100.0%	54.5%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	16.6%	\$0	0.0%	17.2%
	<b>Total</b>	<b>3</b>	<b>100.0%</b>	<b>\$1,892</b>	<b>100.0%</b>	<b>100.0%</b>	<b>3</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$1,892</b>	<b>100.0%</b>	<b>100.0%</b>
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	20.8%	0	0.0%	5.6%	\$0	0.0%	2.1%
	Moderate	0	0.0%	\$0	0.0%	18.5%	0	0.0%	15.2%	\$0	0.0%	11.0%
	Middle	0	0.0%	\$0	0.0%	19.7%	0	0.0%	25.0%	\$0	0.0%	19.8%
	Upper	0	0.0%	\$0	0.0%	41.1%	0	0.0%	50.6%	\$0	0.0%	62.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	3.7%	\$0	0.0%	4.5%
	<b>Total</b>	<b>0</b>	<b>0.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>
MULTIFAMILY	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%	18.5%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	19.7%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	41.1%	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%
	<b>Total</b>	<b>0</b>	<b>0.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	20.8%	0	0.0%	2.9%	\$0	0.0%	1.3%
	Moderate	0	0.0%	\$0	0.0%	18.5%	0	0.0%	14.3%	\$0	0.0%	8.9%
	Middle	2	8.0%	\$382	3.2%	19.7%	2	8.0%	19.9%	\$382	3.2%	15.3%
	Upper	22	88.0%	\$10,891	92.4%	41.1%	22	88.0%	46.5%	\$10,891	92.4%	55.0%
	Unknown	1	4.0%	\$510	4.3%	0.0%	1	4.0%	16.5%	\$510	4.3%	19.4%
	<b>Total</b>	<b>25</b>	<b>100.0%</b>	<b>\$11,783</b>	<b>100.0%</b>	<b>100.0%</b>	<b>25</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$11,783</b>	<b>100.0%</b>	<b>100.0%</b>
Small Business Revenue	<b>Total Businesses</b>											
	\$1 Million or Less	19	40.4%	\$3,620	26.3%	93.1%	19	40.4%	49.1%	\$3,620	26.3%	35.7%
	Over \$1 Million	27	57.4%	\$9,611	69.7%	6.2%	27	57.4%				
	<b>Total Rev. available</b>	<b>46</b>	<b>97.8%</b>	<b>\$13,231</b>	<b>96.0%</b>	<b>99.3%</b>	<b>46</b>	<b>97.8%</b>				
	Rev. Not Known	1	2.1%	\$558	4.0%	0.7%	1	2.1%				
	<b>Total</b>	<b>47</b>	<b>100.0%</b>	<b>\$13,789</b>	<b>100.0%</b>	<b>100.0%</b>	<b>47</b>	<b>100.0%</b>				
Small Business Loan Size	\$100,000 or Less	16	34.0%	\$797	5.8%		16	34.0%	95.9%	\$797	5.8%	48.0%
	\$100,001 - \$250,000	8	17.0%	\$1,426	10.3%		8	17.0%	2.1%	\$1,426	10.3%	13.2%
	\$250,001 - \$1 Million	23	48.9%	\$11,566	83.9%		23	48.9%	2.0%	\$11,566	83.9%	38.7%
	<b>Total</b>	<b>47</b>	<b>100.0%</b>	<b>\$13,789</b>	<b>100.0%</b>		<b>47</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$13,789</b>	<b>100.0%</b>	<b>100.0%</b>
Small Farm Revenue	<b>Total Farms</b>											
	\$1 Million or Less	0	0.0%	\$0	0.0%	95.9%	0	0.0%	60.9%	\$0	0.0%	69.5%
	Over \$1 Million	0	0.0%	\$0	0.0%	4.1%	0	0.0%				
	Not Known	0	0.0%	\$0	0.0%	0.0%	0	0.0%				
	<b>Total</b>	<b>0</b>	<b>0.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>				
Small Farm Loan Size	\$100,000 or Less	0	0.0%	\$0	0.0%		0	0.0%	94.2%	\$0	0.0%	41.0%
	\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	2.9%	\$0	0.0%	18.2%
	\$250,001 - \$500,000	0	0.0%	\$0	0.0%		0	0.0%	2.9%	\$0	0.0%	40.8%
	<b>Total</b>	<b>0</b>	<b>0.0%</b>	<b>\$0</b>	<b>0.0%</b>		<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>

Originations & Purchases  
Aggregate data is unavailable for loans to businesses/farms with revenue over \$1 million or revenue unknown, and for loan size by revenue.  
2017 FFIEC Census Data, 2017 D&B Info, and 2015 ACS Data

# Appendices

**Borrower Distribution of HMDA Loans & Small Business/Small Farm Loans by Revenue & Loan Size - Table 1 of 2**  
Assessment Area: FL Ft. Myers

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019					Bank & Aggregate Lending Comparison											
		Count		Dollar		Families by Family Income %	2018			2019			Count		Dollar		Families by Family Income %	
		#	%	\$ (000s)	\$ %		Bank #	Agg %	Dollar \$ (000s)	\$ %	Agg %	Bank #	Agg %	\$ (000s)	\$ %			
HOME PURCHASE	Low	1	1.1%	\$130	0.5%	20.8%	0	0.0%	3.1%	\$0	0.0%	1.7%	1	1.6%	3.8%	\$130	0.6%	2.1%
	Moderate	8	9.2%	\$1,279	4.6%	18.5%	5	19.2%	15.6%	\$796	11.8%	10.9%	3	4.9%	17.9%	\$483	2.3%	13.0%
	Middle	12	13.8%	\$2,101	7.6%	19.7%	4	15.4%	21.2%	\$742	11.0%	17.8%	8	13.1%	21.9%	\$1,359	6.5%	18.6%
	Upper	62	71.3%	\$23,587	85.0%	41.1%	16	61.5%	43.1%	\$5,044	75.1%	53.8%	46	75.4%	43.9%	\$18,543	88.2%	54.1%
	Unknown	4	4.6%	\$653	2.4%	0.0%	1	3.8%	17.0%	\$137	2.0%	15.8%	3	4.9%	12.5%	\$516	2.5%	12.2%
	<b>Total</b>	<b>87</b>	<b>100.0%</b>	<b>\$27,750</b>	<b>100.0%</b>	<b>100.0%</b>	<b>26</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$6,719</b>	<b>100.0%</b>	<b>100.0%</b>	<b>61</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$21,031</b>	<b>100.0%</b>	<b>100.0%</b>
REFINANCE	Low	2	3.2%	\$203	1.2%	20.8%	0	0.0%	7.3%	\$0	0.0%	3.9%	2	4.9%	5.7%	\$203	1.9%	3.1%
	Moderate	3	4.8%	\$329	2.0%	18.5%	0	0.0%	17.5%	\$0	0.0%	12.3%	3	7.3%	13.8%	\$329	3.1%	9.0%
	Middle	16	25.8%	\$2,844	17.3%	19.7%	6	28.6%	23.8%	\$1,010	17.5%	19.9%	10	24.4%	19.1%	\$1,834	17.3%	15.4%
	Upper	37	59.7%	\$12,553	76.5%	41.1%	14	66.7%	37.6%	\$4,614	79.8%	48.6%	23	56.1%	37.6%	\$7,939	74.7%	48.0%
	Unknown	4	6.5%	\$481	2.9%	0.0%	1	4.8%	13.8%	\$157	2.7%	15.3%	3	7.3%	23.8%	\$324	3.0%	24.5%
	<b>Total</b>	<b>62</b>	<b>100.0%</b>	<b>\$16,410</b>	<b>100.0%</b>	<b>100.0%</b>	<b>21</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$5,781</b>	<b>100.0%</b>	<b>100.0%</b>	<b>41</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$10,629</b>	<b>100.0%</b>	<b>100.0%</b>
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	20.8%	0	0.0%	5.3%	\$0	0.0%	3.4%	0	0.0%	5.9%	\$0	0.0%	3.2%
	Moderate	0	0.0%	\$0	0.0%	18.5%	0	0.0%	15.6%	\$0	0.0%	11.1%	0	0.0%	15.6%	\$0	0.0%	9.8%
	Middle	2	40.0%	\$128	37.1%	19.7%	0	0.0%	23.6%	\$0	0.0%	18.1%	2	40.0%	25.0%	\$128	37.1%	18.9%
	Upper	3	60.0%	\$217	62.9%	41.1%	0	0.0%	50.6%	\$0	0.0%	59.2%	3	60.0%	50.9%	\$217	62.9%	61.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	5.0%	\$0	0.0%	8.1%	0	0.0%	2.5%	\$0	0.0%	6.4%
	<b>Total</b>	<b>5</b>	<b>100.0%</b>	<b>\$345</b>	<b>100.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>5</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$345</b>	<b>100.0%</b>	<b>100.0%</b>
MULTI FAMILY	Low	0	0.0%	\$0	0.0%	20.8%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	18.5%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	19.7%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	41.1%	0	0.0%	5.4%	\$0	0.0%	0.3%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	94.6%	\$0	0.0%	99.7%	0	0.0%	100.0%	\$0	0.0%	100.0%
	<b>Total</b>	<b>0</b>	<b>0.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>
OTHER PURPOSE LOC	Low	3	2.7%	\$175	1.0%	20.8%	2	4.8%	4.7%	\$75	1.1%	2.2%	1	1.4%	6.1%	\$100	0.9%	2.8%
	Moderate	14	12.5%	\$1,386	8.0%	18.5%	1	2.4%	16.5%	\$153	2.3%	8.6%	13	18.6%	17.1%	\$1,233	11.6%	10.5%
	Middle	12	10.7%	\$1,614	9.3%	19.7%	3	7.1%	24.7%	\$383	5.8%	17.4%	9	12.9%	20.6%	\$1,231	11.5%	15.1%
	Upper	80	71.4%	\$14,006	80.9%	41.1%	35	83.3%	52.8%	\$5,998	90.1%	68.6%	45	64.3%	54.7%	\$8,008	75.1%	69.6%
	Unknown	3	2.7%	\$139	0.8%	0.0%	1	2.4%	1.3%	\$50	0.8%	3.2%	2	2.9%	1.4%	\$89	0.8%	1.9%
	<b>Total</b>	<b>112</b>	<b>100.0%</b>	<b>\$17,320</b>	<b>100.0%</b>	<b>100.0%</b>	<b>42</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$6,659</b>	<b>100.0%</b>	<b>100.0%</b>	<b>70</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$10,661</b>	<b>100.0%</b>	<b>100.0%</b>

Originations & Purchases  
2019 FFIEC Census Data and 2015 ACS Data

Appendices

Borrower Distribution of HMDA Loans & Small Business/Small Farm Loans by Revenue & Loan Size - Table 2 of 2

Assessment Area: FL Ft. Myers

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019					Bank & Aggregate Lending Comparison											
		Bank				Families by Family Income %	2018			2019								
		Count #	% %	Dollar			Bank #	Agg %	Dollar		Bank #	Agg %	Dollar					
\$ (000s)	\$ %			\$ (000s)	\$ %	\$ (000s)			\$ %									
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	\$0	0.0%	20.8%	0	0.0%	8.8%	\$0	0.0%	3.8%	0	0.0%	8.2%	\$0	0.0%	3.8%
	Moderate	0	0.0%	\$0	0.0%	18.5%	0	0.0%	13.2%	\$0	0.0%	5.5%	0	0.0%	16.8%	\$0	0.0%	7.1%
	Middle	0	0.0%	\$0	0.0%	19.7%	0	0.0%	15.2%	\$0	0.0%	8.0%	0	0.0%	16.2%	\$0	0.0%	9.2%
	Upper	2	100.0%	\$133	100.0%	41.1%	1	100.0%	53.7%	\$77	100.0%	71.8%	1	100.0%	51.1%	\$56	100.0%	69.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	9.1%	\$0	0.0%	10.8%	0	0.0%	7.8%	\$0	0.0%	10.3%
	<i>Total</i>	<i>2</i>	<i>100.0%</i>	<i>\$133</i>	<i>100.0%</i>	<i>100.0%</i>	<i>1</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$77</i>	<i>100.0%</i>	<i>100.0%</i>	<i>1</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$56</i>	<i>100.0%</i>	<i>100.0%</i>
PURPOSE NOT APPLICABLE	Low	0	0.0%	\$0	0.0%	20.8%	0	0.0%	3.5%	\$0	0.0%	2.1%	0	0.0%	3.0%	\$0	0.0%	1.8%
	Moderate	0	0.0%	\$0	0.0%	18.5%	0	0.0%	5.6%	\$0	0.0%	4.2%	0	0.0%	3.5%	\$0	0.0%	2.6%
	Middle	0	0.0%	\$0	0.0%	19.7%	0	0.0%	4.9%	\$0	0.0%	4.4%	0	0.0%	2.2%	\$0	0.0%	2.5%
	Upper	0	0.0%	\$0	0.0%	41.1%	0	0.0%	6.0%	\$0	0.0%	6.5%	0	0.0%	3.7%	\$0	0.0%	6.9%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	80.1%	\$0	0.0%	82.7%	0	0.0%	87.6%	\$0	0.0%	86.2%
	<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>	<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	2.2%	\$508	0.8%	20.8%	2	2.2%	4.2%	\$75	0.4%	2.0%	4	2.2%	4.5%	\$433	1.0%	2.2%
	Moderate	25	9.3%	\$2,994	4.8%	18.5%	6	6.7%	15.7%	\$949	4.9%	10.2%	19	10.7%	16.5%	\$2,045	4.8%	10.7%
	Middle	42	15.7%	\$6,687	10.8%	19.7%	13	14.4%	21.5%	\$2,135	11.1%	16.7%	29	16.3%	20.9%	\$4,552	10.7%	16.0%
	Upper	184	68.7%	\$50,496	81.5%	41.1%	66	73.3%	42.0%	\$15,733	81.8%	49.4%	118	66.3%	42.5%	\$34,763	81.4%	48.3%
	Unknown	11	4.1%	\$1,273	2.1%	0.0%	3	3.3%	16.6%	\$344	1.8%	21.7%	8	4.5%	15.6%	\$929	2.2%	22.8%
	<i>Total</i>	<i>268</i>	<i>100.0%</i>	<i>\$61,958</i>	<i>100.0%</i>	<i>100.0%</i>	<i>90</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$19,236</i>	<i>100.0%</i>	<i>100.0%</i>	<i>178</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$42,722</i>	<i>100.0%</i>	<i>100.0%</i>
Small Business Revenue		<b>Total Businesses</b>																
	\$1 Million or Less	18	23.1%	\$4,345	13.9%	94.4%	8	25.0%	45.3%	\$1,531	11.7%	31.6%	10	21.7%	46.3%	\$2,814	15.6%	33.0%
	Over \$1 Million	57	73.1%	\$25,833	82.9%	4.9%	24	75.0%					33	71.7%				
	<i>Total Rev. available</i>	<i>75</i>	<i>96.2%</i>	<i>\$30,178</i>	<i>96.8%</i>	<i>99.3%</i>	<i>32</i>	<i>100.0%</i>					<i>43</i>	<i>93.4%</i>				
	Rev. Not Known	3	3.8%	\$972	3.1%	0.7%	0	0.0%					3	6.5%				
	<i>Total</i>	<i>78</i>	<i>100.0%</i>	<i>\$31,150</i>	<i>100.0%</i>	<i>100.0%</i>	<i>32</i>	<i>100.0%</i>					<i>46</i>	<i>100.0%</i>				
Small Business Loan Size	\$100,000 or Less	12	15.4%	\$681	2.2%		5	15.6%	95.5%	\$261	2.0%	46.5%	7	15.2%	95.5%	\$420	2.3%	46.8%
	\$100,001 - \$250,000	18	23.1%	\$3,459	11.1%		7	21.9%	2.4%	\$1,295	9.9%	14.1%	11	23.9%	2.4%	\$2,164	12.0%	14.3%
	\$250,001 - \$1 Million	48	61.5%	\$27,010	86.7%		20	62.5%	2.1%	\$11,520	88.1%	39.4%	28	60.9%	2.1%	\$15,490	85.7%	38.9%
	<i>Total</i>	<i>78</i>	<i>100.0%</i>	<i>\$31,150</i>	<i>100.0%</i>		<i>32</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$13,076</i>	<i>100.0%</i>	<i>100.0%</i>	<i>46</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$18,074</i>	<i>100.0%</i>	<i>100.0%</i>
		<b>Total Farms</b>																
	\$1 Million or Less	0	0.0%	\$0	0.0%	97.1%	0	0.0%	44.3%	\$0	0.0%	54.9%	0	0.0%	57.8%	\$0	0.0%	70.2%
Over \$1 Million	0	0.0%	\$0	0.0%	2.9%	0	0.0%					0	0.0%					
Not Known	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</i>	<i>0.0%</i>					
Small Farm Loan Size	\$100,000 or Less	0	0.0%	\$0	0.0%		0	0.0%	95.5%	\$0	0.0%	74.0%	0	0.0%	97.8%	\$0	0.0%	67.2%
	\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	4.5%	\$0	0.0%	26.0%	0	0.0%	1.1%	\$0	0.0%	13.4%
	\$250,001 - \$500,000	0	0.0%	\$0	0.0%		0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	1.1%	\$0	0.0%	19.4%
	<i>Total</i>	<i>0</i>	<i>0.0%</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>	<i>\$0</i>	<i>0.0%</i>	<i>100.0%</i>

Originations & Purchases  
Aggregate data is unavailable for loans to businesses/farms with revenue over \$1 million or revenue unknown, and for loan size by revenue.  
2019 FFIEC Census Data, 2019 D&B Info and 2015 ACS Data

# Appendices

**Geographic Distribution of HMDA, Small Business, & Small Farm Loans**  
Assessment Area: FL Ft. Walton Beach

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2017					2017					
		Bank		Owner Occupied Units		Count	Bank		Agg		Agg	
Count	Dollar	Count	%	#	%		%	\$ (000s)	%	%		
		#	%	\$ (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	6.9%	\$721	3.6%	12.2%	4	6.9%	4.6%	\$721	3.6%	2.5%
	Middle	36	62.1%	\$12,641	63.3%	62.3%	36	62.1%	61.0%	\$12,641	63.3%	53.4%
	Upper	18	31.0%	\$6,599	33.1%	25.5%	18	31.0%	34.5%	\$6,599	33.1%	44.1%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<b>Total</b>	<b>58</b>	<b>100.0%</b>	<b>\$19,961</b>	<b>100.0%</b>	<b>100.0%</b>	<b>58</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$19,961</b>	<b>100.0%</b>	<b>100.0%</b>
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%	12.2%	0	0.0%	5.2%	\$0	0.0%	2.8%
	Middle	15	60.0%	\$3,865	47.8%	62.3%	15	60.0%	60.4%	\$3,865	47.8%	51.1%
	Upper	10	40.0%	\$4,217	52.2%	25.5%	10	40.0%	34.5%	\$4,217	52.2%	46.1%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<b>Total</b>	<b>25</b>	<b>100.0%</b>	<b>\$8,082</b>	<b>100.0%</b>	<b>100.0%</b>	<b>25</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$8,082</b>	<b>100.0%</b>	<b>100.0%</b>
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%	12.2%	0	0.0%	11.2%	\$0	0.0%	2.8%
	Middle	1	50.0%	\$6	13.0%	62.3%	1	50.0%	56.1%	\$6	13.0%	55.7%
	Upper	1	50.0%	\$40	87.0%	25.5%	1	50.0%	32.6%	\$40	87.0%	41.5%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<b>Total</b>	<b>2</b>	<b>100.0%</b>	<b>\$46</b>	<b>100.0%</b>	<b>100.0%</b>	<b>2</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$46</b>	<b>100.0%</b>	<b>100.0%</b>
MULTI FAMILY	<b>Multi-Family Units</b>											
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	7.5%	0	0.0%	11.8%	\$0	0.0%	7.9%
	Middle	0	0.0%	\$0	0.0%	27.6%	0	0.0%	58.8%	\$0	0.0%	85.9%
	Upper	0	0.0%	\$0	0.0%	64.8%	0	0.0%	29.4%	\$0	0.0%	6.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
<b>Total</b>	<b>0</b>	<b>0.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	4	4.7%	\$721	2.6%	12.2%	4	4.7%	4.9%	\$721	2.6%	2.6%
	Middle	52	61.2%	\$16,512	58.8%	62.3%	52	61.2%	60.7%	\$16,512	58.8%	53.4%
	Upper	29	34.1%	\$10,856	38.6%	25.5%	29	34.1%	34.4%	\$10,856	38.6%	44.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<b>Total</b>	<b>85</b>	<b>100.0%</b>	<b>\$28,089</b>	<b>100.0%</b>	<b>100.0%</b>	<b>85</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$28,089</b>	<b>100.0%</b>	<b>100.0%</b>
SMALL BUSINESSES	<b>Total Businesses</b>											
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	12	7.1%	\$2,743	8.8%	10.9%	12	7.1%	9.5%	\$2,743	8.8%	9.0%
	Middle	117	69.6%	\$20,237	65.1%	55.3%	117	69.6%	49.6%	\$20,237	65.1%	47.0%
	Upper	39	23.2%	\$8,115	26.1%	33.9%	39	23.2%	39.9%	\$8,115	26.1%	43.2%
	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%	1.1%	\$0	0.0%	0.7%
<b>Total</b>	<b>168</b>	<b>100.0%</b>	<b>\$31,095</b>	<b>100.0%</b>	<b>100.0%</b>	<b>168</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$31,095</b>	<b>100.0%</b>	<b>100.0%</b>	
SMALL FARM	<b>Total Farms</b>											
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	27.1%	0	0.0%	42.4%	\$0	0.0%	63.3%
	Middle	1	100.0%	\$7	100.0%	51.1%	1	100.0%	24.2%	\$7	100.0%	10.3%
	Upper	0	0.0%	\$0	0.0%	21.8%	0	0.0%	33.3%	\$0	0.0%	26.4%
	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%	0.0%	\$0	0.0%	0.0%
<b>Total</b>	<b>1</b>	<b>100.0%</b>	<b>\$7</b>	<b>100.0%</b>	<b>100.0%</b>	<b>1</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$7</b>	<b>100.0%</b>	<b>100.0%</b>	

Originations & Purchases  
2017 FFIEC Census Data, 2017 D&B Info, and 2015 ACS Data



# Appendices

Geographic Distribution of HMDA, Small Business, & Small Farm Loans - Table 1 of 2

Assessment Area: FL Ft. Walton Beach

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019					Bank & Aggregate Lending Comparison											
		Bank				Owner Occupied Units %	2018			2019								
		Count		Dollar			Count		Dollar		Count		Dollar					
		#	%	\$ (000s)	\$ %	#	%	%	\$ (000s)	\$ %	\$ %	#	%	%	\$ (000s)	\$ %	\$ %	
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	2	2.0%	\$510	1.1%	12.2%	0	0.0%	5.3%	\$0	0.0%	3.0%	2	4.2%	5.8%	\$510	1.7%	3.4%
	Middle	55	54.5%	\$20,016	42.1%	62.3%	32	60.4%	59.4%	\$8,508	46.8%	52.8%	23	47.9%	61.2%	\$11,508	39.2%	55.0%
	Upper	44	43.6%	\$27,031	56.8%	25.5%	21	39.6%	35.3%	\$9,658	53.2%	44.3%	23	47.9%	32.9%	\$17,373	59.1%	41.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<b>Total</b>	<b>101</b>	<b>100.0%</b>	<b>\$47,557</b>	<b>100.0%</b>	<b>100.0%</b>	<b>53</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$18,166</b>	<b>100.0%</b>	<b>100.0%</b>	<b>48</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$29,391</b>	<b>100.0%</b>	<b>100.0%</b>
REFINANCE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	5	5.9%	\$417	2.3%	12.2%	3	6.7%	6.1%	\$367	4.1%	3.4%	2	5.0%	5.4%	\$50	0.6%	3.1%
	Middle	45	52.9%	\$6,077	33.8%	62.3%	23	51.1%	57.3%	\$3,407	38.3%	47.7%	22	55.0%	58.2%	\$2,670	29.4%	50.1%
	Upper	35	41.2%	\$11,477	63.9%	25.5%	19	42.2%	36.6%	\$5,120	57.6%	48.9%	16	40.0%	36.4%	\$6,357	70.0%	46.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<b>Total</b>	<b>85</b>	<b>100.0%</b>	<b>\$17,971</b>	<b>100.0%</b>	<b>100.0%</b>	<b>45</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$8,894</b>	<b>100.0%</b>	<b>100.0%</b>	<b>40</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$9,077</b>	<b>100.0%</b>	<b>100.0%</b>
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	12.2%	0	0.0%	6.4%	\$0	0.0%	3.5%	0	0.0%	4.7%	\$0	0.0%	2.5%
	Middle	1	33.3%	\$70	23.3%	62.3%	1	50.0%	46.5%	\$70	25.9%	43.9%	0	0.0%	52.9%	\$0	0.0%	43.5%
	Upper	2	66.7%	\$230	76.7%	25.5%	1	50.0%	47.1%	\$200	74.1%	52.6%	1	100.0%	42.4%	\$30	100.0%	54.0%
	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%
	<b>Total</b>	<b>3</b>	<b>100.0%</b>	<b>\$300</b>	<b>100.0%</b>	<b>100.0%</b>	<b>2</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$270</b>	<b>100.0%</b>	<b>100.0%</b>	<b>1</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$30</b>	<b>100.0%</b>	<b>100.0%</b>
MULTI FAMILY	<b>Multi-Family Units</b>																	
	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%
	Moderate	3	42.9%	\$2,207	21.1%	7.5%	2	50.0%	13.3%	\$1,660	17.9%	2.6%	1	33.3%	6.3%	\$547	45.8%	0.4%
	Middle	3	42.9%	\$717	6.9%	27.6%	1	25.0%	43.3%	\$69	0.7%	27.4%	2	66.7%	56.3%	\$648	54.2%	63.8%
	Upper	1	14.3%	\$7,525	72.0%	64.8%	1	25.0%	43.3%	\$7,525	81.3%	70.0%	0	0.0%	37.5%	\$0	0.0%	35.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
<b>Total</b>	<b>7</b>	<b>100.0%</b>	<b>\$10,449</b>	<b>100.0%</b>	<b>100.0%</b>	<b>4</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$9,254</b>	<b>100.0%</b>	<b>100.0%</b>	<b>3</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$1,195</b>	<b>100.0%</b>	<b>100.0%</b>	
OTHER PURPOSE LOC	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	5	3.1%	\$254	1.3%	12.2%	3	4.1%	4.5%	\$199	2.2%	1.7%	2	2.3%	6.2%	\$55	0.5%	3.2%
	Middle	87	54.0%	\$9,297	48.5%	62.3%	38	52.1%	40.7%	\$3,798	41.7%	40.8%	49	55.7%	42.2%	\$5,499	54.6%	35.0%
	Upper	69	42.9%	\$9,635	50.2%	25.5%	32	43.8%	54.9%	\$5,115	56.1%	57.5%	37	42.0%	51.6%	\$4,520	44.9%	61.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<b>Total</b>	<b>161</b>	<b>100.0%</b>	<b>\$19,186</b>	<b>100.0%</b>	<b>100.0%</b>	<b>73</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$9,112</b>	<b>100.0%</b>	<b>100.0%</b>	<b>88</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$10,074</b>	<b>100.0%</b>	<b>100.0%</b>

Originations & Purchases  
2019 FFIEC Census Data and 2015 ACS Data

# Appendices

**Geographic Distribution of HMDA, Small Business, & Small Farm Loans - Table 2 of 2**  
Assessment Area: FL Ft. Walton Beach

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019					Bank & Aggregate Lending Comparison											
		Bank				Owner Occupied Units %	2018					2019						
		Count		Dollar			Count		Dollar			Count		Dollar				
		#	%	\$ (000s)	\$ %	#	%	Agg %	\$ (000s)	\$ %	\$ %	#	%	Agg %	\$ (000s)	\$ %	\$ %	
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	12.2%	0	0.0%	6.6%	\$0	0.0%	1.6%	0	0.0%	5.2%	\$0	0.0%	1.9%
	Middle	2	50.0%	\$229	17.8%	62.3%	1	100.0%	48.0%	\$104	100.0%	44.2%	1	33.3%	45.5%	\$125	10.6%	46.7%
	Upper	2	50.0%	\$1,055	82.2%	25.5%	0	0.0%	45.4%	\$0	0.0%	54.1%	2	66.7%	49.3%	\$1,055	89.4%	51.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<b>Total</b>	<b>4</b>	<b>100.0%</b>	<b>\$1,284</b>	<b>100.0%</b>	<b>100.0%</b>	<b>1</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$104</b>	<b>100.0%</b>	<b>100.0%</b>	<b>3</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$1,180</b>	<b>100.0%</b>	<b>100.0%</b>
PURPOSE NOT APPLICABLE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	12.2%	0	0.0%	6.1%	\$0	0.0%	3.5%	0	0.0%	4.4%	\$0	0.0%	3.0%
	Middle	0	0.0%	\$0	0.0%	62.3%	0	0.0%	72.2%	\$0	0.0%	66.3%	0	0.0%	64.4%	\$0	0.0%	59.8%
	Upper	0	0.0%	\$0	0.0%	25.5%	0	0.0%	21.7%	\$0	0.0%	30.2%	0	0.0%	31.1%	\$0	0.0%	37.1%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<b>Total</b>	<b>0</b>	<b>0.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	15	4.2%	\$3,388	3.5%	12.2%	8	4.5%	5.5%	\$2,226	4.9%	3.0%	7	3.8%	5.7%	\$1,162	2.3%	3.1%
	Middle	193	53.5%	\$36,406	37.6%	62.3%	96	53.9%	58.3%	\$15,956	34.8%	51.4%	97	53.0%	59.8%	\$20,450	40.1%	54.0%
	Upper	153	42.4%	\$56,953	58.9%	25.5%	74	41.6%	36.2%	\$27,618	60.3%	45.6%	79	43.2%	34.5%	\$29,335	57.6%	42.9%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<b>Total</b>	<b>361</b>	<b>100.0%</b>	<b>\$96,747</b>	<b>100.0%</b>	<b>100.0%</b>	<b>178</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$45,800</b>	<b>100.0%</b>	<b>100.0%</b>	<b>183</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$50,947</b>	<b>100.0%</b>	<b>100.0%</b>
SMALL BUSINESSES	<b>Total Businesses</b>																	
	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%
	Moderate	24	9.4%	\$3,581	7.0%	11.0%	16	9.7%	10.1%	\$2,058	6.6%	8.3%	8	9.0%	9.5%	\$1,523	7.6%	7.1%
	Middle	183	72.0%	\$35,451	69.0%	55.2%	122	73.9%	49.6%	\$22,778	72.6%	47.0%	61	68.5%	48.7%	\$12,673	63.4%	46.6%
	Upper	47	18.5%	\$12,322	24.0%	33.8%	27	16.4%	39.1%	\$6,526	20.8%	44.0%	20	22.5%	40.3%	\$5,796	29.0%	45.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
Tr Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	1.2%	\$0	0.0%	0.7%	0	0.0%	1.5%	\$0	0.0%	0.8%	
<b>Total</b>	<b>254</b>	<b>100.0%</b>	<b>\$51,354</b>	<b>100.0%</b>	<b>100.0%</b>	<b>165</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$31,362</b>	<b>100.0%</b>	<b>100.0%</b>	<b>89</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$19,992</b>	<b>100.0%</b>	<b>100.0%</b>	
SMALL FARM	<b>Total Farms</b>																	
	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%
	Moderate	1	50.0%	\$22	41.5%	27.3%	1	100.0%	41.2%	\$22	100.0%	65.1%	0	0.0%	39.2%	\$0	0.0%	30.0%
	Middle	1	50.0%	\$31	58.5%	52.8%	0	0.0%	39.2%	\$0	0.0%	23.3%	1	100.0%	43.1%	\$31	100.0%	19.0%
	Upper	0	0.0%	\$0	0.0%	19.9%	0	0.0%	17.6%	\$0	0.0%	10.9%	0	0.0%	17.6%	\$0	0.0%	51.0%
	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%
Tr Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	2.0%	\$0	0.0%	0.7%	0	0.0%	0.0%	\$0	0.0%	0.0%	
<b>Total</b>	<b>2</b>	<b>100.0%</b>	<b>\$53</b>	<b>100.0%</b>	<b>100.0%</b>	<b>1</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$22</b>	<b>100.0%</b>	<b>100.0%</b>	<b>1</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$31</b>	<b>100.0%</b>	<b>100.0%</b>	

Originations & Purchases  
2019 FFIEC Census Data, 2019 D&B Info and 2015 ACS Data

# Appendices

**Borrower Distribution of HMDA Loans & Small Business/Small Farm Loans by Revenue & Loan Size**  
Assessment Area: FL Ft. Walton Beach

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 \$ %
#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %			
HOME PURCHASE	Low	4	6.9%	\$402	2.0%	20.3%	4	6.9%	3.1%	\$402	2.0%	1.2%	
	Moderate	9	15.5%	\$1,139	5.7%	17.9%	9	15.5%	12.8%	\$1,139	5.7%	7.0%	
	Middle	9	15.5%	\$1,707	8.6%	21.5%	9	15.5%	20.0%	\$1,707	8.6%	14.4%	
	Upper	34	58.6%	\$16,071	80.5%	40.3%	34	58.6%	46.5%	\$16,071	80.5%	60.4%	
	Unknown	2	3.4%	\$642	3.2%	0.0%	2	3.4%	17.6%	\$642	3.2%	16.9%	
	<b>Total</b>	<b>58</b>	<b>100.0%</b>	<b>\$19,961</b>	<b>100.0%</b>	<b>100.0%</b>	<b>58</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$19,961</b>	<b>100.0%</b>	<b>100.0%</b>	
REFINANCE	Low	0	0.0%	\$0	0.0%	20.3%	0	0.0%	5.1%	\$0	0.0%	2.2%	
	Moderate	4	16.0%	\$641	7.9%	17.9%	4	16.0%	11.0%	\$641	7.9%	6.0%	
	Middle	4	16.0%	\$1,099	13.6%	21.5%	4	16.0%	15.7%	\$1,099	13.6%	10.9%	
	Upper	14	56.0%	\$5,234	64.8%	40.3%	14	56.0%	42.6%	\$5,234	64.8%	54.5%	
	Unknown	3	12.0%	\$1,108	13.7%	0.0%	3	12.0%	25.6%	\$1,108	13.7%	26.3%	
	<b>Total</b>	<b>25</b>	<b>100.0%</b>	<b>\$8,082</b>	<b>100.0%</b>	<b>100.0%</b>	<b>25</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$8,082</b>	<b>100.0%</b>	<b>100.0%</b>	
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	20.3%	0	0.0%	9.4%	\$0	0.0%	3.6%	
	Moderate	0	0.0%	\$0	0.0%	17.9%	0	0.0%	13.6%	\$0	0.0%	5.1%	
	Middle	0	0.0%	\$0	0.0%	21.5%	0	0.0%	17.8%	\$0	0.0%	11.3%	
	Upper	0	0.0%	\$0	0.0%	40.3%	0	0.0%	53.3%	\$0	0.0%	74.3%	
	Unknown	2	100.0%	\$46	100.0%	0.0%	2	100.0%	6.0%	\$46	100.0%	5.7%	
	<b>Total</b>	<b>2</b>	<b>100.0%</b>	<b>\$46</b>	<b>100.0%</b>	<b>100.0%</b>	<b>2</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$46</b>	<b>100.0%</b>	<b>100.0%</b>	
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	20.3%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Moderate	0	0.0%	\$0	0.0%	17.9%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Middle	0	0.0%	\$0	0.0%	21.5%	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%	
	<b>Total</b>	<b>0</b>	<b>0.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	
HMDA TOTALS	Low	4	4.7%	\$402	1.4%	20.3%	4	4.7%	3.7%	\$402	1.4%	1.4%	
	Moderate	13	15.3%	\$1,780	6.3%	17.9%	13	15.3%	12.4%	\$1,780	6.3%	6.7%	
	Middle	13	15.3%	\$2,806	10.0%	21.5%	13	15.3%	19.0%	\$2,806	10.0%	13.5%	
	Upper	48	56.5%	\$21,305	75.8%	40.3%	48	56.5%	45.8%	\$21,305	75.8%	58.8%	
	Unknown	7	8.2%	\$1,796	6.4%	0.0%	7	8.2%	19.1%	\$1,796	6.4%	19.5%	
	<b>Total</b>	<b>85</b>	<b>100.0%</b>	<b>\$28,089</b>	<b>100.0%</b>	<b>100.0%</b>	<b>85</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$28,089</b>	<b>100.0%</b>	<b>100.0%</b>	
Small Business Revenue	\$1 Million or Less	115	68.5%	\$15,599	50.2%	93.1%	115	68.5%	45.8%	\$15,599	50.2%	43.1%	
	Over \$1 Million	51	30.4%	\$15,396	49.5%	5.9%	51	30.4%					
	<b>Total Rev. available</b>	<b>166</b>	<b>98.9%</b>	<b>\$30,995</b>	<b>99.7%</b>	<b>99.0%</b>	<b>166</b>	<b>98.9%</b>					
	Rev. Not Known	2	1.2%	\$100	0.3%	0.9%	2	1.2%					
	<b>Total</b>	<b>168</b>	<b>100.0%</b>	<b>\$31,095</b>	<b>100.0%</b>	<b>100.0%</b>	<b>168</b>	<b>100.0%</b>					
	Small Business Loan Size	\$100,000 or Less	100	59.5%	\$4,964	16.0%		100	59.5%	94.1%	\$4,964	16.0%	38.8%
\$100,001 - \$250,000		27	16.1%	\$4,649	15.0%		27	16.1%	2.8%	\$4,649	15.0%	14.1%	
\$250,001 - \$1 Million		41	24.4%	\$21,482	69.1%		41	24.4%	3.1%	\$21,482	69.1%	47.0%	
<b>Total</b>		<b>168</b>	<b>100.0%</b>	<b>\$31,095</b>	<b>100.0%</b>		<b>168</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$31,095</b>	<b>100.0%</b>	<b>100.0%</b>	
<b>Total Businesses</b>													
Small Farm Revenue	\$1 Million or Less	1	100.0%	\$7	100.0%	98.5%	1	100.0%	36.4%	\$7	100.0%	27.8%	
	Over \$1 Million	0	0.0%	\$0	0.0%	1.5%	0	0.0%					
	Not Known	0	0.0%	\$0	0.0%	0.0%	0	0.0%					
	<b>Total</b>	<b>1</b>	<b>100.0%</b>	<b>\$7</b>	<b>100.0%</b>	<b>100.0%</b>	<b>1</b>	<b>100.0%</b>					
	Small Farm Loan Size	\$100,000 or Less	1	100.0%	\$7	100.0%		1	100.0%	97.0%	\$7	100.0%	50.7%
		\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	3.0%	\$0	0.0%	49.3%
\$250,001 - \$500,000		0	0.0%	\$0	0.0%		0	0.0%	0.0%	\$0	0.0%	0.0%	
<b>Total</b>		<b>1</b>	<b>100.0%</b>	<b>\$7</b>	<b>100.0%</b>		<b>1</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$7</b>	<b>100.0%</b>	<b>100.0%</b>	
<b>Total Farms</b>													

Originations & Purchases  
Aggregate data is unavailable for loans to businesses/farms with revenue over \$1 million or revenue unknown, and for loan size by revenue.  
2017 FFIEC Census Data, 2017 D&B Info, and 2015 ACS Data

# Appendices

**Borrower Distribution of HMDA Loans & Small Business/Small Farm Loans by Revenue & Loan Size - Table 1 of 2**  
Assessment Area: FL Ft. Walton Beach

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019					Bank & Aggregate Lending Comparison											
		Bank				Families by Family Income %	2018			2019								
		Count		Dollar			Bank	Agg	Dollar		Count		Dollar					
		#	%	\$(000s)	\$ %	#			%	%	\$(000s)	\$ %	\$ %	#	%	%	\$(000s)	\$ %
HOME PURCHASE	Low	4	4.0%	\$423	0.9%	20.3%	2	3.8%	2.4%	\$179	1.0%	1.1%	2	4.2%	4.0%	\$244	0.8%	1.8%
	Moderate	12	11.9%	\$1,777	3.7%	17.9%	7	13.2%	11.7%	\$914	5.0%	6.2%	5	10.4%	16.6%	\$863	2.9%	10.2%
	Middle	9	8.9%	\$1,708	3.6%	21.5%	4	7.5%	18.7%	\$693	3.8%	13.0%	5	10.4%	19.5%	\$1,015	3.5%	15.0%
	Upper	65	64.4%	\$40,068	84.3%	40.3%	35	66.0%	50.6%	\$15,335	84.4%	63.4%	30	62.5%	42.4%	\$24,733	84.2%	56.2%
	Unknown	11	10.9%	\$3,581	7.5%	0.0%	5	9.4%	16.6%	\$1,045	5.8%	16.3%	6	12.5%	17.6%	\$2,536	8.6%	16.8%
	<b>Total</b>	<b>101</b>	<b>100.0%</b>	<b>\$47,557</b>	<b>100.0%</b>	<b>100.0%</b>	<b>53</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$18,166</b>	<b>100.0%</b>	<b>100.0%</b>	<b>48</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$29,391</b>	<b>100.0%</b>	<b>100.0%</b>
REFINANCE	Low	3	3.5%	\$207	1.2%	20.3%	2	4.4%	5.3%	\$157	1.8%	2.4%	1	2.5%	4.1%	\$50	0.6%	1.8%
	Moderate	14	16.5%	\$1,547	8.6%	17.9%	7	15.6%	12.0%	\$460	5.2%	6.4%	7	17.5%	10.2%	\$1,087	12.0%	5.5%
	Middle	23	27.1%	\$2,304	12.8%	21.5%	10	22.2%	18.4%	\$816	9.2%	12.8%	13	32.5%	14.1%	\$1,488	16.4%	9.6%
	Upper	40	47.1%	\$12,990	72.3%	40.3%	22	48.9%	46.7%	\$6,638	74.6%	59.6%	18	45.0%	37.9%	\$6,352	70.0%	48.3%
	Unknown	5	5.9%	\$923	5.1%	0.0%	4	8.9%	17.6%	\$823	9.3%	18.9%	1	2.5%	33.7%	\$100	1.1%	34.9%
	<b>Total</b>	<b>85</b>	<b>100.0%</b>	<b>\$17,971</b>	<b>100.0%</b>	<b>100.0%</b>	<b>45</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$8,894</b>	<b>100.0%</b>	<b>100.0%</b>	<b>40</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$9,077</b>	<b>100.0%</b>	<b>100.0%</b>
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	20.3%	0	0.0%	4.6%	\$0	0.0%	2.3%	0	0.0%	5.2%	\$0	0.0%	3.3%
	Moderate	2	66.7%	\$100	33.3%	17.9%	1	50.0%	8.4%	\$70	25.9%	4.2%	1	100.0%	15.7%	\$30	100.0%	6.9%
	Middle	0	0.0%	\$0	0.0%	21.5%	0	0.0%	16.5%	\$0	0.0%	11.4%	0	0.0%	16.5%	\$0	0.0%	9.6%
	Upper	1	33.3%	\$200	66.7%	40.3%	1	50.0%	63.6%	\$200	74.1%	71.2%	0	0.0%	58.4%	\$0	0.0%	66.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	6.9%	\$0	0.0%	10.9%	0	0.0%	4.2%	\$0	0.0%	13.6%
	<b>Total</b>	<b>3</b>	<b>100.0%</b>	<b>\$300</b>	<b>100.0%</b>	<b>100.0%</b>	<b>2</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$270</b>	<b>100.0%</b>	<b>100.0%</b>	<b>1</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$30</b>	<b>100.0%</b>	<b>100.0%</b>
MULTI FAMILY	Low	0	0.0%	\$0	0.0%	20.3%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	17.9%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	21.5%	0	0.0%	3.3%	\$0	0.0%	0.1%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Upper	2	28.6%	\$509	4.9%	40.3%	2	50.0%	20.0%	\$509	5.5%	2.6%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	5	71.4%	\$9,940	95.1%	0.0%	2	50.0%	76.7%	\$8,745	94.5%	97.3%	3	100.0%	100.0%	\$1,195	100.0%	100.0%
	<b>Total</b>	<b>7</b>	<b>100.0%</b>	<b>\$10,449</b>	<b>100.0%</b>	<b>100.0%</b>	<b>4</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$9,254</b>	<b>100.0%</b>	<b>100.0%</b>	<b>3</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$1,195</b>	<b>100.0%</b>	<b>100.0%</b>
OTHER PURPOSE LOC	Low	11	6.8%	\$464	2.4%	20.3%	2	2.7%	3.0%	\$94	1.0%	1.4%	9	10.2%	5.0%	\$370	3.7%	1.6%
	Moderate	26	16.1%	\$2,215	11.5%	17.9%	15	20.5%	11.6%	\$1,355	14.9%	6.2%	11	12.5%	10.3%	\$860	8.5%	6.9%
	Middle	35	21.7%	\$3,272	17.1%	21.5%	19	26.0%	17.5%	\$1,913	21.0%	11.1%	16	18.2%	17.6%	\$1,359	13.5%	9.8%
	Upper	84	52.2%	\$12,765	66.5%	40.3%	35	47.9%	65.3%	\$5,550	60.9%	80.0%	49	55.7%	65.7%	\$7,215	71.6%	79.4%
	Unknown	5	3.1%	\$470	2.4%	0.0%	2	2.7%	2.7%	\$200	2.2%	1.3%	3	3.4%	1.5%	\$270	2.7%	2.3%
	<b>Total</b>	<b>161</b>	<b>100.0%</b>	<b>\$19,186</b>	<b>100.0%</b>	<b>100.0%</b>	<b>73</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$9,112</b>	<b>100.0%</b>	<b>100.0%</b>	<b>88</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$10,074</b>	<b>100.0%</b>	<b>100.0%</b>

Originations & Purchases  
2019 FFIEC Census Data and 2015 ACS Data

# Appendices

**Borrower Distribution of HMDA Loans & Small Business/Small Farm Loans by Revenue & Loan Size - Table 2 of 2**  
Assessment Area: FL Ft. Walton Beach

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019					Bank & Aggregate Lending Comparison												
		Bank				Families by Family Income %	2018			2019									
		Count		Dollar			#	%	%	Dollar		Count		Dollar					
		#	%	\$ (000s)	\$ %	Bank				Agg	\$ (000s)	\$ %	\$ %	#	%	%	Bank	Agg	\$ (000s)
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	\$0	0.0%	20.3%	0	0.0%	5.9%	\$0	0.0%	1.3%	0	0.0%	6.0%	\$0	0.0%	1.6%	
	Moderate	0	0.0%	\$0	0.0%	17.9%	0	0.0%	6.6%	\$0	0.0%	2.3%	0	0.0%	11.2%	\$0	0.0%	2.7%	
	Middle	2	50.0%	\$159	12.4%	21.5%	1	100.0%	20.4%	\$104	100.0%	9.3%	1	33.3%	14.9%	\$55	4.7%	3.7%	
	Upper	2	50.0%	\$1,125	87.6%	40.3%	0	0.0%	60.5%	\$0	0.0%	81.2%	2	66.7%	60.4%	\$1,125	95.3%	78.2%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	6.6%	\$0	0.0%	5.8%	0	0.0%	7.5%	\$0	0.0%	13.9%	
	<b>Total</b>	<b>4</b>	<b>100.0%</b>	<b>\$1,284</b>	<b>100.0%</b>	<b>100.0%</b>	<b>1</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$104</b>	<b>100.0%</b>	<b>100.0%</b>	<b>3</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$1,180</b>	<b>100.0%</b>	<b>100.0%</b>	
PURPOSE NOT APPLICABLE	Low	0	0.0%	\$0	0.0%	20.3%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Moderate	0	0.0%	\$0	0.0%	17.9%	0	0.0%	2.4%	\$0	0.0%	1.2%	0	0.0%	1.7%	\$0	0.0%	1.3%	
	Middle	0	0.0%	\$0	0.0%	21.5%	0	0.0%	2.8%	\$0	0.0%	1.6%	0	0.0%	0.6%	\$0	0.0%	0.7%	
	Upper	0	0.0%	\$0	0.0%	40.3%	0	0.0%	3.3%	\$0	0.0%	9.0%	0	0.0%	1.7%	\$0	0.0%	2.5%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	91.5%	\$0	0.0%	88.2%	0	0.0%	96.1%	\$0	0.0%	95.5%	
	<b>Total</b>	<b>0</b>	<b>0.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	
HMDA TOTALS	Low	18	5.0%	\$1,094	1.1%	20.3%	6	3.4%	2.9%	\$430	0.9%	1.2%	12	6.6%	4.0%	\$664	1.3%	1.7%	
	Moderate	54	15.0%	\$5,639	5.8%	17.9%	30	16.9%	11.5%	\$2,799	6.1%	6.0%	24	13.1%	14.6%	\$2,840	5.6%	8.3%	
	Middle	69	19.1%	\$7,443	7.7%	21.5%	34	19.1%	18.3%	\$3,526	7.7%	12.6%	35	19.1%	17.7%	\$3,917	7.7%	12.6%	
	Upper	194	53.7%	\$67,657	69.9%	40.3%	95	53.4%	49.9%	\$28,232	61.6%	61.6%	99	54.1%	41.7%	\$39,425	77.4%	51.4%	
	Unknown	26	7.2%	\$14,914	15.4%	0.0%	13	7.3%	17.3%	\$10,813	23.6%	18.6%	13	7.1%	21.9%	\$4,101	8.0%	26.0%	
	<b>Total</b>	<b>361</b>	<b>100.0%</b>	<b>\$96,747</b>	<b>100.0%</b>	<b>100.0%</b>	<b>178</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$45,800</b>	<b>100.0%</b>	<b>100.0%</b>	<b>183</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$50,947</b>	<b>100.0%</b>	<b>100.0%</b>	
Small Business Revenue	<b>Total Businesses</b>					<b>94.7%</b>													
	\$1 Million or Less	154	60.6%	\$22,418	43.7%		105	63.6%	40.4%	\$13,966	44.5%	38.6%	49	55.1%	39.8%	\$8,452	42.3%	37.7%	
	Over \$1 Million	97	38.2%	\$28,026	54.6%	4.6%	59	35.8%					38	42.7%					
	Total Rev. available	251	98.8%	\$50,444	98.3%	99.3%	164	99.4%					87	97.8%					
	Rev. Not Known	3	1.2%	\$910	1.8%	0.7%	1	0.6%					2	2.2%					
	<b>Total</b>	<b>254</b>	<b>100.0%</b>	<b>\$51,354</b>	<b>100.0%</b>	<b>100.0%</b>	<b>165</b>	<b>100.0%</b>					<b>89</b>	<b>100.0%</b>					
Small Business Loan Size	\$100,000 or Less	129	50.8%	\$6,065	11.8%		90	54.5%	94.2%	\$3,995	12.7%	41.6%	39	43.8%	93.8%	\$2,070	10.4%	39.9%	
	\$100,001 - \$250,000	53	20.9%	\$9,445	18.4%		32	19.4%	2.9%	\$5,599	17.9%	14.6%	21	23.6%	3.3%	\$3,846	19.2%	16.6%	
	\$250,001 - \$1 Million	72	28.3%	\$35,844	69.8%		43	26.1%	3.0%	\$21,768	69.4%	43.7%	29	32.6%	2.9%	\$14,076	70.4%	43.5%	
	<b>Total</b>	<b>254</b>	<b>100.0%</b>	<b>\$51,354</b>	<b>100.0%</b>		<b>165</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$31,362</b>	<b>100.0%</b>	<b>100.0%</b>	<b>89</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$19,992</b>	<b>100.0%</b>	<b>100.0%</b>	
	<b>Total Farms</b>																		
Small Farm Revenue	\$1 Million or Less	1	50.0%	\$22	41.5%	99.4%	1	100.0%	27.5%	\$22	100.0%	32.8%	0	0.0%	47.1%	\$0	0.0%	27.0%	
	Over \$1 Million	0	0.0%	\$0	0.0%	0.6%	0	0.0%					0	0.0%					
	Not Known	1	50.0%	\$31	58.5%	0.0%	0	0.0%					1	100.0%					
	<b>Total</b>	<b>2</b>	<b>100.0%</b>	<b>\$53</b>	<b>100.0%</b>	<b>100.0%</b>	<b>1</b>	<b>100.0%</b>					<b>1</b>	<b>100.0%</b>					
	Small Farm Loan Size	\$100,000 or Less	2	100.0%	\$53	100.0%		1	100.0%	98.0%	\$22	100.0%	69.1%	1	100.0%	92.2%	\$31	100.0%	40.2%
		\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	2.0%	\$0	0.0%	30.9%	0	0.0%	3.9%	\$0	0.0%	18.6%
\$250,001 - \$500,000		0	0.0%	\$0	0.0%		0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	3.9%	\$0	0.0%	41.2%	
<b>Total</b>		<b>2</b>	<b>100.0%</b>	<b>\$53</b>	<b>100.0%</b>		<b>1</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$22</b>	<b>100.0%</b>	<b>100.0%</b>	<b>1</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$31</b>	<b>100.0%</b>	<b>100.0%</b>	
<b>Total Farms</b>																			

Originations & Purchases  
Aggregate data is unavailable for loans to businesses/farms with revenue over \$1 million or revenue unknown, and for loan size by revenue.  
2019 FFIEC Census Data, 2019 D&B Info and 2015 ACS Data

## Appendices

### Geographic Distribution of HMDA, Small Business, & Small Farm Loans - Table 1 of 2

Assessment Area: FL Hendry

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2019					2019					
		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%	18.4%	0	0.0%	4.3%	\$0	0.0%	2.9%
	Middle	2	100.0%	\$386	100.0%	37.5%	2	100.0%	61.0%	\$386	100.0%	62.8%
	Upper	0	0.0%	\$0	0.0%	44.0%	0	0.0%	34.7%	\$0	0.0%	34.3%
	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>\$386</i>	<i>100.0%</i>	<i>100.0%</i>	<i>2</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$386</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%	18.4%	0	0.0%	6.0%	\$0	0.0%	3.8%
	Middle	1	100.0%	\$300	100.0%	37.5%	1	100.0%	51.3%	\$300	100.0%	55.2%
	Upper	0	0.0%	\$0	0.0%	44.0%	0	0.0%	42.7%	\$0	0.0%	40.9%
	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>\$300</i>	<i>100.0%</i>	<i>100.0%</i>	<i>1</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$300</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%	18.4%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	37.5%	0	0.0%	63.6%	\$0	0.0%	51.5%
	Upper	0	0.0%	\$0	0.0%	44.0%	0	0.0%	36.4%	\$0	0.0%	48.5%
	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>
MULTI FAMILY		<b>Multi-Family Units</b>										
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	16.5%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	13.9%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	69.6%	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>	
OTHER PURPOSE LOC	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%	18.4%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	1	100.0%	\$195	100.0%	37.5%	1	100.0%	63.6%	\$195	100.0%	59.9%
	Upper	0	0.0%	\$0	0.0%	44.0%	0	0.0%	36.4%	\$0	0.0%	40.1%
	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>\$195</i>	<i>100.0%</i>	<i>100.0%</i>	<i>1</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$195</i>	<i>100.0%</i>	<i>100.0%</i>

Originations & Purchases  
2019 FFIEC Census Data and 2015 ACS Data

## Appendices

**Geographic Distribution of HMDA, Small Business, & Small Farm Loans - Table 2 of 2**  
Assessment Area: FL Hendry

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2019					2019					
		Bank		Owner Occupied Units		Count			Dollar			
		Count	Dollar	Count	Agg	Bank	Agg	Bank	Agg			
#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %		
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	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%	37.5%	0	0.0%	45.5%	\$0	0.0%	45.0%
	Upper	0	0.0%	\$0	0.0%	44.0%	0	0.0%	54.5%	\$0	0.0%	55.0%
	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>
PURPOSE NOT APPLICABLE	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%	18.4%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	37.5%	0	0.0%	37.5%	\$0	0.0%	38.1%
	Upper	0	0.0%	\$0	0.0%	44.0%	0	0.0%	62.5%	\$0	0.0%	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>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%	18.4%	0	0.0%	4.4%	\$0	0.0%	3.0%
	Middle	4	100.0%	\$881	100.0%	37.5%	4	100.0%	58.1%	\$881	100.0%	59.1%
	Upper	0	0.0%	\$0	0.0%	44.0%	0	0.0%	37.5%	\$0	0.0%	37.9%
	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>\$881</i>	<i>100.0%</i>	<i>100.0%</i>	<i>4</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$881</i>	<i>100.0%</i>	<i>100.0%</i>
SMALL BUSINESSES		Total Businesses										
	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%	10.2%	0	0.0%	8.1%	\$0	0.0%	6.3%
	Middle	1	50.0%	\$173	82.4%	33.7%	1	50.0%	37.5%	\$173	82.4%	33.1%
	Upper	1	50.0%	\$37	17.6%	56.1%	1	50.0%	52.5%	\$37	17.6%	59.4%
	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%	1.9%	\$0	0.0%	1.1%
<i>Total</i>	<i>2</i>	<i>100.0%</i>	<i>\$210</i>	<i>100.0%</i>	<i>100.0%</i>	<i>2</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$210</i>	<i>100.0%</i>	<i>100.0%</i>	
SMALL FARM		Total Farms										
	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%	14.7%	0	0.0%	3.4%	\$0	0.0%	18.7%
	Middle	0	0.0%	\$0	0.0%	56.8%	0	0.0%	34.5%	\$0	0.0%	25.8%
	Upper	0	0.0%	\$0	0.0%	28.4%	0	0.0%	41.4%	\$0	0.0%	48.4%
	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%	20.7%	\$0	0.0%	7.2%
<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>	

Originations & Purchases  
2019 FFIEC Census Data, 2019 D&B Info and 2015 ACS Data

## Appendices

**Borrower Distribution of HMDA Loans & Small Business/Small Farm Loans by Revenue & Loan Size**  
**Table 1 of 2**

Assessment Area: FL Hendry

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2019					2019					
		Count		Bank Dollar		Families by Family Income %	Count			Dollar		
		#	%	\$ (000s)	\$ %		#	%	%	\$ (000s)	\$ %	%
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	27.8%	0	0.0%	1.6%	\$0	0.0%	1.2%
	Moderate	0	0.0%	\$0	0.0%	14.5%	0	0.0%	19.9%	\$0	0.0%	15.5%
	Middle	1	50.0%	\$182	47.2%	17.1%	1	50.0%	28.3%	\$182	47.2%	26.3%
	Upper	1	50.0%	\$204	52.8%	40.6%	1	50.0%	39.6%	\$204	52.8%	46.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	10.5%	\$0	0.0%	10.8%
	<i>Total</i>	<i>2</i>	<i>100.0%</i>	<i>\$386</i>	<i>100.0%</i>	<i>100.0%</i>	<i>2</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$386</i>	<i>100.0%</i>	<i>100.0%</i>
REFINANCE	Low	0	0.0%	\$0	0.0%	27.8%	0	0.0%	6.0%	\$0	0.0%	3.4%
	Moderate	0	0.0%	\$0	0.0%	14.5%	0	0.0%	10.0%	\$0	0.0%	7.2%
	Middle	0	0.0%	\$0	0.0%	17.1%	0	0.0%	12.7%	\$0	0.0%	9.7%
	Upper	0	0.0%	\$0	0.0%	40.6%	0	0.0%	47.3%	\$0	0.0%	53.1%
	Unknown	1	100.0%	\$300	100.0%	0.0%	1	100.0%	24.0%	\$300	100.0%	26.5%
	<i>Total</i>	<i>1</i>	<i>100.0%</i>	<i>\$300</i>	<i>100.0%</i>	<i>100.0%</i>	<i>1</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$300</i>	<i>100.0%</i>	<i>100.0%</i>
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	27.8%	0	0.0%	9.1%	\$0	0.0%	5.4%
	Moderate	0	0.0%	\$0	0.0%	14.5%	0	0.0%	9.1%	\$0	0.0%	3.0%
	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%	40.6%	0	0.0%	81.8%	\$0	0.0%	91.6%
	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%	27.8%	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%	17.1%	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>
OTHER PURPOSE LOC	Low	0	0.0%	\$0	0.0%	27.8%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	1	100.0%	\$195	100.0%	14.5%	1	100.0%	18.2%	\$195	100.0%	28.6%
	Middle	0	0.0%	\$0	0.0%	17.1%	0	0.0%	9.1%	\$0	0.0%	6.2%
	Upper	0	0.0%	\$0	0.0%	40.6%	0	0.0%	72.7%	\$0	0.0%	65.2%
	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>\$195</i>	<i>100.0%</i>	<i>100.0%</i>	<i>1</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$195</i>	<i>100.0%</i>	<i>100.0%</i>

Originations & Purchases  
2019 FFIEC Census Data and 2015 ACS Data



# Appendices

## Borrower Distribution of HMDA Loans & Small Business/Small Farm Loans by Revenue & Loan Size

Table 2 of 2

Assessment Area: FL Hendry

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2019					2019					
		Count		Dollar		Families by Family Income	Count			Dollar		
#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	Agg \$ %		
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	\$0	0.0%	27.8%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	14.5%	0	0.0%	27.3%	\$0	0.0%	20.9%
	Middle	0	0.0%	\$0	0.0%	17.1%	0	0.0%	9.1%	\$0	0.0%	7.1%
	Upper	0	0.0%	\$0	0.0%	40.6%	0	0.0%	54.5%	\$0	0.0%	64.1%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	9.1%	\$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>
PURPOSE NOT APPLICABLE	Low	0	0.0%	\$0	0.0%	27.8%	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%	17.1%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	40.6%	0	0.0%	12.5%	\$0	0.0%	24.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	87.5%	\$0	0.0%	75.8%
	<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>
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	27.8%	0	0.0%	2.6%	\$0	0.0%	1.7%
	Moderate	1	25.0%	\$195	22.1%	14.5%	1	25.0%	17.3%	\$195	22.1%	13.2%
	Middle	1	25.0%	\$182	20.7%	17.1%	1	25.0%	23.3%	\$182	20.7%	21.1%
	Upper	1	25.0%	\$204	23.2%	40.6%	1	25.0%	42.2%	\$204	23.2%	47.2%
	Unknown	1	25.0%	\$300	34.1%	0.0%	1	25.0%	14.5%	\$300	34.1%	16.8%
	<i>Total</i>	<i>4</i>	<i>100.0%</i>	<i>\$881</i>	<i>100.0%</i>	<i>100.0%</i>	<i>4</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$881</i>	<i>100.0%</i>	<i>100.0%</i>
Small Business Revenue	<b>Total Businesses</b>											
	\$1 Million or Less	0	0.0%	\$0	0.0%	93.8%	0	0.0%	44.4%	\$0	0.0%	33.6%
	Over \$1 Million	2	100.0%	\$210	100.0%	5.2%	2	100.0%				
	<i>Total Rev. available</i>	<i>2</i>	<i>100.0%</i>	<i>\$210</i>	<i>100.0%</i>	<i>99.0%</i>	<i>2</i>	<i>100.0%</i>				
	Rev. Not Known	0	0.0%	\$0	0.0%	1.0%	0	0.0%				
	<i>Total</i>	<i>2</i>	<i>100.0%</i>	<i>\$210</i>	<i>100.0%</i>	<i>100.0%</i>	<i>2</i>	<i>100.0%</i>				
Small Business Loan Size	\$100,000 or Less	1	50.0%	\$37	17.6%		1	50.0%	95.1%	\$37	17.6%	51.6%
	\$100,001 - \$250,000	1	50.0%	\$173	82.4%		1	50.0%	3.9%	\$173	82.4%	24.1%
	\$250,001 - \$1 Million	0	0.0%	\$0	0.0%		0	0.0%	1.0%	\$0	0.0%	24.3%
	<i>Total</i>	<i>2</i>	<i>100.0%</i>	<i>\$210</i>	<i>100.0%</i>		<i>2</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$210</i>	<i>100.0%</i>	<i>100.0%</i>
Small Farm Revenue	<b>Total Farms</b>											
	\$1 Million or Less	0	0.0%	\$0	0.0%	80.0%	0	0.0%	31.0%	\$0	0.0%	49.9%
	Over \$1 Million	0	0.0%	\$0	0.0%	20.0%	0	0.0%				
	Not Known	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>				
	\$100,000 or Less	0	0.0%	\$0	0.0%		0	0.0%	93.1%	\$0	0.0%	48.6%
	\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	6.9%	\$0	0.0%	51.4%
\$250,001 - \$500,000	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>0</i>	<i>0.0%</i>	<i>100.0%</i>	<i>\$0</i>	<i>0.0%</i>	<i>100.0%</i>	

Originations & Purchases

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

2019 FFIEC Census Data, 2019 D&B Info and 2015 ACS Data

# Appendices

## Geographic Distribution of HMDA, Small Business, & Small Farm Loans Assessment Area: FL Jacksonville

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2017					2017					
		Bank		Owner Occupied Units		Count	Count		Dollar		Agg	Agg
		Count	Dollar	Count	Dollar		Bank	Agg	Bank	Agg		
#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %		
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	4.3%	0	0.0%	1.6%	\$0	0.0%	0.8%
	Moderate	6	11.8%	\$2,050	8.6%	21.8%	6	11.8%	19.1%	\$2,050	8.6%	13.2%
	Middle	15	29.4%	\$6,534	27.5%	44.8%	15	29.4%	47.7%	\$6,534	27.5%	44.9%
	Upper	30	58.8%	\$15,203	63.9%	29.1%	30	58.8%	31.5%	\$15,203	63.9%	41.1%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<b>Total</b>	<b>51</b>	<b>100.0%</b>	<b>\$23,787</b>	<b>100.0%</b>	<b>100.0%</b>	<b>51</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$23,787</b>	<b>100.0%</b>	<b>100.0%</b>
REFINANCE	Low	0	0.0%	\$0	0.0%	4.3%	0	0.0%	1.3%	\$0	0.0%	0.8%
	Moderate	4	18.2%	\$719	9.4%	21.8%	4	18.2%	16.2%	\$719	9.4%	11.6%
	Middle	8	36.4%	\$1,978	25.9%	44.8%	8	36.4%	48.6%	\$1,978	25.9%	46.5%
	Upper	10	45.5%	\$4,933	64.7%	29.1%	10	45.5%	33.9%	\$4,933	64.7%	41.1%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<b>Total</b>	<b>22</b>	<b>100.0%</b>	<b>\$7,630</b>	<b>100.0%</b>	<b>100.0%</b>	<b>22</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$7,630</b>	<b>100.0%</b>	<b>100.0%</b>
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	4.3%	0	0.0%	2.2%	\$0	0.0%	0.9%
	Moderate	0	0.0%	\$0	0.0%	21.8%	0	0.0%	18.3%	\$0	0.0%	12.0%
	Middle	1	100.0%	\$42	100.0%	44.8%	1	100.0%	47.2%	\$42	100.0%	42.7%
	Upper	0	0.0%	\$0	0.0%	29.1%	0	0.0%	32.3%	\$0	0.0%	44.5%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<b>Total</b>	<b>1</b>	<b>100.0%</b>	<b>\$42</b>	<b>100.0%</b>	<b>100.0%</b>	<b>1</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$42</b>	<b>100.0%</b>	<b>100.0%</b>
MULTI FAMILY	<b>Multi-Family Units</b>											
	Low	0	0.0%	\$0	0.0%	7.1%	0	0.0%	8.3%	\$0	0.0%	3.9%
	Moderate	0	0.0%	\$0	0.0%	31.0%	0	0.0%	36.1%	\$0	0.0%	39.2%
	Middle	0	0.0%	\$0	0.0%	39.5%	0	0.0%	36.1%	\$0	0.0%	47.9%
	Upper	0	0.0%	\$0	0.0%	22.4%	0	0.0%	19.4%	\$0	0.0%	9.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
<b>Total</b>	<b>0</b>	<b>0.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	4.3%	0	0.0%	1.6%	\$0	0.0%	1.1%
	Moderate	10	13.5%	\$2,769	8.8%	21.8%	10	13.5%	18.4%	\$2,769	8.8%	15.4%
	Middle	24	32.4%	\$8,554	27.2%	44.8%	24	32.4%	47.9%	\$8,554	27.2%	45.5%
	Upper	40	54.1%	\$20,136	64.0%	29.1%	40	54.1%	32.1%	\$20,136	64.0%	38.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<b>Total</b>	<b>74</b>	<b>100.0%</b>	<b>\$31,459</b>	<b>100.0%</b>	<b>100.0%</b>	<b>74</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$31,459</b>	<b>100.0%</b>	<b>100.0%</b>
SMALL BUSINESSES	<b>Total Businesses</b>											
	Low	17	9.2%	\$2,614	5.4%	5.4%	17	9.2%	5.4%	\$2,614	5.4%	7.2%
	Moderate	54	29.2%	\$14,058	28.8%	24.2%	54	29.2%	23.9%	\$14,058	28.8%	24.5%
	Middle	61	33.0%	\$17,622	36.1%	37.8%	61	33.0%	36.2%	\$17,622	36.1%	34.6%
	Upper	53	28.6%	\$14,475	29.7%	32.6%	53	28.6%	33.6%	\$14,475	29.7%	33.1%
	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%	0.8%	\$0	0.0%	0.6%
<b>Total</b>	<b>185</b>	<b>100.0%</b>	<b>\$48,769</b>	<b>100.0%</b>	<b>100.0%</b>	<b>185</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$48,769</b>	<b>100.0%</b>	<b>100.0%</b>	
SMALL FARM	<b>Total Farms</b>											
	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%	12.4%	0	0.0%	13.2%	\$0	0.0%	6.5%
	Middle	0	0.0%	\$0	0.0%	57.9%	0	0.0%	60.4%	\$0	0.0%	48.2%
	Upper	0	0.0%	\$0	0.0%	28.7%	0	0.0%	22.6%	\$0	0.0%	44.1%
	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%	3.8%	\$0	0.0%	1.2%
<b>Total</b>	<b>0</b>	<b>0.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	

Originations & Purchases  
2017 FFIEC Census Data, 2017 D&B Info, and 2015 ACS Data

# Appendices

**Geographic Distribution of HMDA, Small Business, & Small Farm Loans - Table 1 of 2**  
Assessment Area: FL Jacksonville

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019					Bank & Aggregate Lending Comparison											
		Bank				Owner Occupied Units %	2018			2019								
		Count		Dollar			Count		Dollar		Count		Dollar					
		#	%	\$ (000s)	\$ %	#	%	Agg %	\$ (000s)	\$ %	Agg %	#	%	Agg %	\$ (000s)	\$ %	Agg %	
HOME PURCHASE	Low	1	0.7%	\$103	0.2%	4.3%	1	1.3%	1.8%	\$103	0.3%	0.9%	0	0.0%	2.3%	\$0	0.0%	1.2%
	Moderate	20	13.4%	\$4,022	6.7%	21.8%	8	10.4%	19.5%	\$1,469	4.7%	13.7%	12	16.7%	19.9%	\$2,553	8.9%	14.4%
	Middle	49	32.9%	\$16,370	27.2%	44.8%	30	39.0%	47.8%	\$10,706	33.9%	46.2%	19	26.4%	48.1%	\$5,664	19.8%	46.6%
	Upper	79	53.0%	\$39,597	65.9%	29.1%	38	49.4%	30.9%	\$19,278	61.1%	39.1%	41	56.9%	29.7%	\$20,319	71.2%	37.9%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<b>Total</b>	<b>149</b>	<b>100.0%</b>	<b>\$60,092</b>	<b>100.0%</b>	<b>100.0%</b>	<b>77</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$31,556</b>	<b>100.0%</b>	<b>100.0%</b>	<b>72</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$28,536</b>	<b>100.0%</b>	<b>100.0%</b>
REFINANCE	Low	1	1.2%	\$175	0.8%	4.3%	0	0.0%	1.5%	\$0	0.0%	0.8%	1	2.0%	1.1%	\$175	1.2%	0.5%
	Moderate	16	18.8%	\$4,557	21.0%	21.8%	10	27.8%	19.2%	\$1,635	24.8%	14.7%	6	12.2%	15.3%	\$2,922	19.4%	11.3%
	Middle	34	40.0%	\$6,941	32.0%	44.8%	14	38.9%	45.8%	\$2,714	41.1%	43.7%	20	40.8%	48.7%	\$4,227	28.0%	46.8%
	Upper	34	40.0%	\$10,009	46.2%	29.1%	12	33.3%	33.6%	\$2,247	34.1%	40.8%	22	44.9%	34.9%	\$7,762	51.5%	41.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<b>Total</b>	<b>85</b>	<b>100.0%</b>	<b>\$21,682</b>	<b>100.0%</b>	<b>100.0%</b>	<b>36</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$6,596</b>	<b>100.0%</b>	<b>100.0%</b>	<b>49</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$15,086</b>	<b>100.0%</b>	<b>100.0%</b>
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	4.3%	0	0.0%	1.3%	\$0	0.0%	0.8%	0	0.0%	0.9%	\$0	0.0%	0.7%
	Moderate	0	0.0%	\$0	0.0%	21.8%	0	0.0%	14.6%	\$0	0.0%	13.2%	0	0.0%	14.0%	\$0	0.0%	11.0%
	Middle	2	100.0%	\$316	100.0%	44.8%	0	0.0%	42.1%	\$0	0.0%	38.7%	2	100.0%	44.8%	\$316	100.0%	41.6%
	Upper	0	0.0%	\$0	0.0%	29.1%	0	0.0%	42.0%	\$0	0.0%	47.4%	0	0.0%	40.3%	\$0	0.0%	46.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<b>Total</b>	<b>2</b>	<b>100.0%</b>	<b>\$316</b>	<b>100.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>2</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$316</b>	<b>100.0%</b>	<b>100.0%</b>
MULTIFAMILY	<b>Multi-Family Units</b>																	
	Low	0	0.0%	\$0	0.0%	7.1%	0	0.0%	11.6%	\$0	0.0%	2.2%	0	0.0%	14.3%	\$0	0.0%	8.3%
	Moderate	0	0.0%	\$0	0.0%	31.0%	0	0.0%	27.9%	\$0	0.0%	16.9%	0	0.0%	36.3%	\$0	0.0%	36.2%
	Middle	0	0.0%	\$0	0.0%	39.5%	0	0.0%	37.2%	\$0	0.0%	57.7%	0	0.0%	38.5%	\$0	0.0%	45.6%
	Upper	2	100.0%	\$682	100.0%	22.4%	2	100.0%	23.3%	\$682	100.0%	23.2%	0	0.0%	11.0%	\$0	0.0%	9.9%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
<b>Total</b>	<b>2</b>	<b>100.0%</b>	<b>\$682</b>	<b>100.0%</b>	<b>100.0%</b>	<b>2</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$682</b>	<b>100.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	
OTHER PURPOSE LOC	Low	1	0.5%	\$56	0.2%	4.3%	1	1.1%	0.7%	\$56	0.4%	0.6%	0	0.0%	0.4%	\$0	0.0%	0.2%
	Moderate	21	11.2%	\$2,482	9.3%	21.8%	15	17.0%	12.8%	\$1,590	11.9%	8.9%	6	6.0%	11.9%	\$892	6.8%	7.8%
	Middle	71	37.8%	\$9,126	34.4%	44.8%	25	28.4%	38.8%	\$4,181	31.2%	32.3%	46	46.0%	38.6%	\$4,945	37.6%	33.8%
	Upper	95	50.5%	\$14,897	56.1%	29.1%	47	53.4%	47.7%	\$7,586	56.6%	58.3%	48	48.0%	49.1%	\$7,311	55.6%	58.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<b>Total</b>	<b>188</b>	<b>100.0%</b>	<b>\$26,561</b>	<b>100.0%</b>	<b>100.0%</b>	<b>88</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$13,413</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$13,148</b>	<b>100.0%</b>	<b>100.0%</b>

Originations & Purchases  
2019 FFIEC Census Data and 2015 ACS Data

Appendices

Geographic Distribution of HMDA, Small Business, & Small Farm Loans - Table 2 of 2  
Assessment Area: FL Jacksonville

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019					Bank & Aggregate Lending Comparison											
		2018				Owner Occupied Units %	2018					2019						
		Bank		Dollar			Count		Dollar			Count			Dollar			
		Count #	%	\$ (000s)	\$ %		Bank #	Agg %	Bank \$ (000s)	Agg \$ %	Agg \$ %	Bank #	Agg %	Bank \$ (000s)	Agg \$ %	Agg \$ %		
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	\$0	0.0%	4.3%	0	0.0%	1.6%	\$0	0.0%	1.2%	0	0.0%	2.8%	\$0	0.0%	1.4%
	Moderate	0	0.0%	\$0	0.0%	21.8%	0	0.0%	16.8%	\$0	0.0%	10.2%	0	0.0%	15.6%	\$0	0.0%	10.9%
	Middle	1	100.0%	\$123	100.0%	44.8%	1	100.0%	48.8%	\$123	100.0%	38.6%	0	0.0%	44.5%	\$0	0.0%	37.4%
	Upper	0	0.0%	\$0	0.0%	29.1%	0	0.0%	32.7%	\$0	0.0%	50.0%	0	0.0%	37.0%	\$0	0.0%	50.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	1	100.0%	\$123	100.0%	100.0%	1	100.0%	100.0%	\$123	100.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
PURPOSE NOT APPLICABLE	Low	0	0.0%	\$0	0.0%	4.3%	0	0.0%	2.8%	\$0	0.0%	1.6%	0	0.0%	4.3%	\$0	0.0%	2.4%
	Moderate	0	0.0%	\$0	0.0%	21.8%	0	0.0%	24.9%	\$0	0.0%	18.7%	0	0.0%	23.1%	\$0	0.0%	18.2%
	Middle	0	0.0%	\$0	0.0%	44.8%	0	0.0%	51.7%	\$0	0.0%	54.0%	0	0.0%	49.9%	\$0	0.0%	50.3%
	Upper	0	0.0%	\$0	0.0%	29.1%	0	0.0%	20.5%	\$0	0.0%	25.7%	0	0.0%	22.7%	\$0	0.0%	29.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	3	0.7%	\$334	0.3%	4.3%	2	1.0%	1.7%	\$159	0.3%	1.0%	1	0.4%	1.9%	\$175	0.3%	1.6%
	Moderate	57	13.3%	\$11,061	10.1%	21.8%	33	16.2%	19.3%	\$4,694	9.0%	14.3%	24	10.8%	18.2%	\$6,367	11.2%	15.2%
	Middle	157	36.8%	\$32,876	30.0%	44.8%	70	34.3%	47.1%	\$17,724	33.8%	46.8%	87	39.0%	48.0%	\$15,152	26.5%	46.4%
	Upper	210	49.2%	\$65,185	59.6%	29.1%	99	48.5%	31.8%	\$29,793	56.9%	37.9%	111	49.8%	31.9%	\$35,392	62.0%	36.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	427	100.0%	\$109,456	100.0%	100.0%	204	100.0%	100.0%	\$52,370	100.0%	100.0%	223	100.0%	100.0%	\$57,086	100.0%	100.0%
SMALL BUSINESSES	Total Businesses																	
	Low	26	8.6%	\$8,435	9.4%	5.2%	12	6.8%	5.3%	\$3,938	7.3%	6.9%	14	11.0%	5.3%	\$4,497	12.6%	7.9%
	Moderate	93	30.6%	\$23,843	26.6%	24.6%	57	32.2%	23.5%	\$17,221	32.0%	23.2%	36	28.3%	23.6%	\$6,622	18.5%	23.7%
	Middle	100	32.9%	\$30,731	34.3%	38.0%	64	36.2%	36.6%	\$18,613	34.6%	35.3%	36	28.3%	37.2%	\$12,118	33.9%	34.8%
	Upper	85	28.0%	\$26,525	29.6%	32.2%	44	24.9%	33.7%	\$13,969	26.0%	34.0%	41	32.3%	33.1%	\$12,556	35.1%	32.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	0.8%	\$0	0.0%	0.6%	0	0.0%	0.8%	\$0	0.0%	0.7%
Total	304	100.0%	\$89,534	100.0%	100.0%	177	100.0%	100.0%	\$53,741	100.0%	100.0%	127	100.0%	100.0%	\$35,793	100.0%	100.0%	
SMALL FARM	Total Farms																	
	Low	0	0.0%	\$0	0.0%	1.5%	0	0.0%	4.2%	\$0	0.0%	0.3%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	15.2%	0	0.0%	21.1%	\$0	0.0%	6.9%	0	0.0%	22.0%	\$0	0.0%	29.0%
	Middle	0	0.0%	\$0	0.0%	55.6%	0	0.0%	49.3%	\$0	0.0%	50.3%	0	0.0%	47.3%	\$0	0.0%	53.0%
	Upper	0	0.0%	\$0	0.0%	27.8%	0	0.0%	22.5%	\$0	0.0%	41.9%	0	0.0%	29.7%	\$0	0.0%	17.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	2.8%	\$0	0.0%	0.7%	0	0.0%	1.1%	\$0	0.0%	0.8%
Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	

Originations & Purchases  
2019 FFIEC Census Data, 2019 D&B Info and 2015 ACS Data

# Appendices

**Borrower Distribution of HMDA Loans & Small Business/Small Farm Loans by Revenue & Loan Size**  
Assessment Area: FL Jacksonville

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2017					Bank & Aggregate Lending Comparison 2017						
		Bank				Families by Family Income %	Count			Dollar			
		Count		Dollar			Bank	Agg	Bank	Agg	Bank	Agg	
		#	%	\$ (000s)	\$ %								#
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	23.2%	0	0.0%	5.6%	\$0	0.0%	2.5%	
	Moderate	3	5.9%	\$496	2.1%	18.2%	3	5.9%	18.1%	\$496	2.1%	11.9%	
	Middle	7	13.7%	\$1,472	6.2%	20.1%	7	13.7%	22.6%	\$1,472	6.2%	21.1%	
	Upper	40	78.4%	\$21,564	90.7%	38.5%	40	78.4%	31.8%	\$21,564	90.7%	45.3%	
	Unknown	1	2.0%	\$255	1.1%	0.0%	1	2.0%	22.0%	\$255	1.1%	19.2%	
	<b>Total</b>	<b>51</b>	<b>100.0%</b>	<b>\$23,787</b>	<b>100.0%</b>	<b>100.0%</b>	<b>51</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$23,787</b>	<b>100.0%</b>	<b>100.0%</b>	
REFINANCE	Low	0	0.0%	\$0	0.0%	23.2%	0	0.0%	6.6%	\$0	0.0%	3.3%	
	Moderate	1	4.5%	\$50	0.7%	18.2%	1	4.5%	14.9%	\$50	0.7%	10.2%	
	Middle	3	13.6%	\$445	5.8%	20.1%	3	13.6%	20.5%	\$445	5.8%	17.8%	
	Upper	13	59.1%	\$5,907	77.4%	38.5%	13	59.1%	35.2%	\$5,907	77.4%	44.7%	
	Unknown	5	22.7%	\$1,228	16.1%	0.0%	5	22.7%	22.8%	\$1,228	16.1%	23.9%	
	<b>Total</b>	<b>22</b>	<b>100.0%</b>	<b>\$7,630</b>	<b>100.0%</b>	<b>100.0%</b>	<b>22</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$7,630</b>	<b>100.0%</b>	<b>100.0%</b>	
HOME IMPROVEMENT	Low	1	100.0%	\$42	100.0%	23.2%	1	100.0%	6.6%	\$42	100.0%	3.3%	
	Moderate	0	0.0%	\$0	0.0%	18.2%	0	0.0%	15.2%	\$0	0.0%	9.4%	
	Middle	0	0.0%	\$0	0.0%	20.1%	0	0.0%	26.3%	\$0	0.0%	20.0%	
	Upper	0	0.0%	\$0	0.0%	38.5%	0	0.0%	47.5%	\$0	0.0%	61.4%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	4.4%	\$0	0.0%	5.9%	
	<b>Total</b>	<b>1</b>	<b>100.0%</b>	<b>\$42</b>	<b>100.0%</b>	<b>100.0%</b>	<b>1</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$42</b>	<b>100.0%</b>	<b>100.0%</b>	
MULTIFAMILY	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%	18.2%	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%	38.5%	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%	
	<b>Total</b>	<b>0</b>	<b>0.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	
HMDA TOTALS	Low	1	1.4%	\$42	0.1%	23.2%	1	1.4%	5.9%	\$42	0.1%	2.4%	
	Moderate	4	5.4%	\$546	1.7%	18.2%	4	5.4%	17.1%	\$546	1.7%	10.3%	
	Middle	10	13.5%	\$1,917	6.1%	20.1%	10	13.5%	22.2%	\$1,917	6.1%	18.3%	
	Upper	53	71.6%	\$27,471	87.3%	38.5%	53	71.6%	33.3%	\$27,471	87.3%	41.0%	
	Unknown	6	8.1%	\$1,483	4.7%	0.0%	6	8.1%	21.5%	\$1,483	4.7%	27.9%	
	<b>Total</b>	<b>74</b>	<b>100.0%</b>	<b>\$31,459</b>	<b>100.0%</b>	<b>100.0%</b>	<b>74</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$31,459</b>	<b>100.0%</b>	<b>100.0%</b>	
Small Business Revenue	\$1 Million or Less	85	45.9%	\$18,891	38.7%	91.7%	85	45.9%	50.3%	\$18,891	38.7%	33.0%	
	Over \$1 Million	100	54.1%	\$29,878	61.3%	7.6%	100	54.1%					
	<b>Total Rev. available</b>	<b>185</b>	<b>100.0%</b>	<b>\$48,769</b>	<b>100.0%</b>	<b>99.3%</b>	<b>185</b>	<b>100.0%</b>					
	Rev. Not Known	0	0.0%	\$0	0.0%	0.6%	0	0.0%					
	<b>Total</b>	<b>185</b>	<b>100.0%</b>	<b>\$48,769</b>	<b>100.0%</b>	<b>100.0%</b>	<b>185</b>	<b>100.0%</b>					
	Small Business Loan Size	\$100,000 or Less	72	38.9%	\$3,838	7.9%		72	38.9%	94.2%	\$3,838	7.9%	41.3%
\$100,001 - \$250,000		50	27.0%	\$9,093	18.6%		50	27.0%	3.1%	\$9,093	18.6%	15.2%	
\$250,001 - \$1 Million		63	34.1%	\$35,838	73.5%		63	34.1%	2.8%	\$35,838	73.5%	43.5%	
<b>Total</b>		<b>185</b>	<b>100.0%</b>	<b>\$48,769</b>	<b>100.0%</b>		<b>185</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$48,769</b>	<b>100.0%</b>	<b>100.0%</b>	
<b>Total</b>		<b>185</b>	<b>100.0%</b>	<b>\$48,769</b>	<b>100.0%</b>	<b>100.0%</b>	<b>185</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$48,769</b>	<b>100.0%</b>	<b>100.0%</b>	
Small Farm Revenue	\$1 Million or Less	0	0.0%	\$0	0.0%	96.1%	0	0.0%	66.0%	\$0	0.0%	48.3%	
	Over \$1 Million	0	0.0%	\$0	0.0%	3.9%	0	0.0%					
	Not Known	0	0.0%	\$0	0.0%	0.0%	0	0.0%					
	<b>Total</b>	<b>0</b>	<b>0.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>					
	Small Farm Loan Size	\$100,000 or Less	0	0.0%	\$0	0.0%		0	0.0%	94.3%	\$0	0.0%	38.1%
		\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	0.0%	\$0	0.0%	0.0%
\$250,001 - \$500,000		0	0.0%	\$0	0.0%		0	0.0%	5.7%	\$0	0.0%	61.9%	
<b>Total</b>		<b>0</b>	<b>0.0%</b>	<b>\$0</b>	<b>0.0%</b>		<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	
<b>Total</b>		<b>0</b>	<b>0.0%</b>	<b>\$0</b>	<b>0.0%</b>		<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	

Originations & Purchases  
Aggregate data is unavailable for loans to businesses/farms with revenue over \$1 million or revenue unknown, and for loan size by revenue.  
2017 FFIEC Census Data, 2017 D&B Info, and 2015 ACS Data

# Appendices

**Borrower Distribution of HMDA Loans & Small Business/Small Farm Loans by Revenue & Loan Size - Table 1 of 2**  
Assessment Area: FL Jacksonville

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019					Bank & Aggregate Lending Comparison											
		Bank				Families by Family Income %	2018					2019						
		Count		Dollar			Count		Dollar			Count		Dollar				
		#	%	\$ (000s)	\$ %	#	%	Bank	Agg	\$ (000s)	\$ %	\$ %	#	%	Bank	Agg	\$ (000s)	\$ %
HOME PURCHASE	Low	9	6.0%	\$986	1.6%	23.2%	6	7.8%	6.1%	\$701	2.2%	3.0%	3	4.2%	6.7%	\$285	1.0%	3.4%
	Moderate	18	12.1%	\$2,878	4.8%	18.2%	9	11.7%	19.9%	\$1,325	4.2%	14.0%	9	12.5%	22.0%	\$1,553	5.4%	16.4%
	Middle	17	11.4%	\$3,725	6.2%	20.1%	9	11.7%	22.8%	\$1,830	5.8%	21.7%	8	11.1%	24.2%	\$1,895	6.6%	23.2%
	Upper	100	67.1%	\$50,997	84.9%	38.5%	51	66.2%	32.9%	\$27,060	85.8%	44.3%	49	68.1%	30.6%	\$23,937	83.9%	41.5%
	Unknown	5	3.4%	\$1,506	2.5%	0.0%	2	2.6%	18.3%	\$640	2.0%	17.0%	3	4.2%	16.5%	\$866	3.0%	15.5%
	<b>Total</b>	<b>149</b>	<b>100.0%</b>	<b>\$60,092</b>	<b>100.0%</b>	<b>100.0%</b>	<b>77</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$31,556</b>	<b>100.0%</b>	<b>100.0%</b>	<b>72</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$28,536</b>	<b>100.0%</b>	<b>100.0%</b>
REFINANCE	Low	4	4.7%	\$449	2.1%	23.2%	3	8.3%	8.5%	\$304	4.6%	5.1%	1	2.0%	6.8%	\$145	1.0%	3.8%
	Moderate	5	5.9%	\$917	4.2%	18.2%	3	8.3%	18.9%	\$625	9.5%	14.1%	2	4.1%	15.0%	\$292	1.9%	10.1%
	Middle	7	8.2%	\$1,294	6.0%	20.1%	2	5.6%	23.0%	\$160	2.4%	21.2%	5	10.2%	19.6%	\$1,134	7.5%	16.3%
	Upper	68	80.0%	\$18,985	87.6%	38.5%	27	75.0%	35.4%	\$5,470	82.9%	43.8%	41	83.7%	32.4%	\$13,515	89.6%	39.1%
	Unknown	1	1.2%	\$37	0.2%	0.0%	1	2.8%	14.2%	\$37	0.6%	15.8%	0	0.0%	26.2%	\$0	0.0%	30.6%
	<b>Total</b>	<b>85</b>	<b>100.0%</b>	<b>\$21,682</b>	<b>100.0%</b>	<b>100.0%</b>	<b>36</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$6,596</b>	<b>100.0%</b>	<b>100.0%</b>	<b>49</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$15,086</b>	<b>100.0%</b>	<b>100.0%</b>
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	23.2%	0	0.0%	6.7%	\$0	0.0%	4.6%	0	0.0%	7.7%	\$0	0.0%	5.2%
	Moderate	1	50.0%	\$270	85.4%	18.2%	0	0.0%	15.1%	\$0	0.0%	11.2%	1	50.0%	15.6%	\$270	85.4%	12.2%
	Middle	0	0.0%	\$0	0.0%	20.1%	0	0.0%	22.8%	\$0	0.0%	19.8%	0	0.0%	24.4%	\$0	0.0%	19.5%
	Upper	1	50.0%	\$46	14.6%	38.5%	0	0.0%	50.8%	\$0	0.0%	59.1%	1	50.0%	48.4%	\$46	14.6%	58.1%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	4.5%	\$0	0.0%	5.2%	0	0.0%	3.9%	\$0	0.0%	5.0%
	<b>Total</b>	<b>2</b>	<b>100.0%</b>	<b>\$316</b>	<b>100.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>2</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$316</b>	<b>100.0%</b>	<b>100.0%</b>
MULTI FAMILY	Low	0	0.0%	\$0	0.0%	23.2%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	18.2%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	20.1%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	38.5%	0	0.0%	4.7%	\$0	0.0%	0.3%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	2	100.0%	\$682	100.0%	0.0%	2	100.0%	95.3%	\$682	100.0%	99.7%	0	0.0%	100.0%	\$0	0.0%	100.0%
	<b>Total</b>	<b>2</b>	<b>100.0%</b>	<b>\$682</b>	<b>100.0%</b>	<b>100.0%</b>	<b>2</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$682</b>	<b>100.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>
OTHER PURPOSE LOC	Low	6	3.2%	\$554	2.1%	23.2%	0	0.0%	4.3%	\$0	0.0%	2.2%	6	6.0%	5.6%	\$554	4.2%	2.4%
	Moderate	16	8.5%	\$1,353	5.1%	18.2%	8	9.1%	13.3%	\$568	4.2%	7.4%	8	8.0%	15.8%	\$785	6.0%	8.9%
	Middle	29	15.4%	\$2,757	10.4%	20.1%	15	17.0%	22.9%	\$1,473	11.0%	14.9%	14	14.0%	19.5%	\$1,284	9.8%	12.9%
	Upper	133	70.7%	\$21,726	81.8%	38.5%	61	69.3%	56.3%	\$11,201	83.5%	72.2%	72	72.0%	55.7%	\$10,525	80.1%	72.3%
	Unknown	4	2.1%	\$171	0.6%	0.0%	4	4.5%	3.2%	\$171	1.3%	3.3%	0	0.0%	3.4%	\$0	0.0%	3.6%
	<b>Total</b>	<b>188</b>	<b>100.0%</b>	<b>\$26,561</b>	<b>100.0%</b>	<b>100.0%</b>	<b>88</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$13,413</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$13,148</b>	<b>100.0%</b>	<b>100.0%</b>

Originations & Purchases  
2019 FFIEC Census Data and 2015 ACS Data

## Appendices

**Borrower Distribution of HMDA Loans & Small Business/Small Farm Loans by Revenue & Loan Size - Table 2 of 2**  
Assessment Area: FL Jacksonville

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019				Bank & Aggregate Lending Comparison												
		Bank		Families by Family Income %	2018			2019										
		Count	Dollar		Count	Dollar	Count	Dollar	Agg	Dollar	Agg	Dollar						
#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %	#	%	%	\$ (000s)	\$ %	\$ %		
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	\$0	0.0%	23.2%	0	0.0%	8.7%	\$0	0.0%	4.4%	0	0.0%	6.4%	\$0	0.0%	4.2%
	Moderate	0	0.0%	\$0	0.0%	18.2%	0	0.0%	21.9%	\$0	0.0%	12.2%	0	0.0%	17.3%	\$0	0.0%	11.4%
	Middle	1	100.0%	\$123	100.0%	20.1%	1	100.0%	25.1%	\$123	100.0%	18.0%	0	0.0%	22.7%	\$0	0.0%	14.8%
	Upper	0	0.0%	\$0	0.0%	38.5%	0	0.0%	39.1%	\$0	0.0%	57.7%	0	0.0%	44.9%	\$0	0.0%	60.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	5.2%	\$0	0.0%	7.7%	0	0.0%	8.6%	\$0	0.0%	9.0%
	<b>Total</b>	<b>1</b>	<b>100.0%</b>	<b>\$123</b>	<b>100.0%</b>	<b>100.0%</b>	<b>1</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$123</b>	<b>100.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>
PURPOSE NOT APPLICABLE	Low	0	0.0%	\$0	0.0%	23.2%	0	0.0%	1.3%	\$0	0.0%	0.9%	0	0.0%	0.6%	\$0	0.0%	0.4%
	Moderate	0	0.0%	\$0	0.0%	18.2%	0	0.0%	3.2%	\$0	0.0%	3.1%	0	0.0%	1.9%	\$0	0.0%	2.1%
	Middle	0	0.0%	\$0	0.0%	20.1%	0	0.0%	3.5%	\$0	0.0%	3.6%	0	0.0%	1.3%	\$0	0.0%	1.7%
	Upper	0	0.0%	\$0	0.0%	38.5%	0	0.0%	1.9%	\$0	0.0%	2.4%	0	0.0%	1.4%	\$0	0.0%	2.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	90.0%	\$0	0.0%	90.0%	0	0.0%	94.7%	\$0	0.0%	93.6%
	<b>Total</b>	<b>0</b>	<b>0.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>
HMDA TOTALS	Low	19	4.4%	\$1,989	1.8%	23.2%	9	4.4%	6.4%	\$1,005	1.9%	3.1%	10	4.5%	6.6%	\$984	1.7%	3.3%
	Moderate	40	9.4%	\$5,418	4.9%	18.2%	20	9.8%	18.6%	\$2,518	4.8%	12.2%	20	9.0%	19.0%	\$2,900	5.1%	13.0%
	Middle	54	12.6%	\$7,899	7.2%	20.1%	27	13.2%	22.0%	\$3,586	6.8%	18.9%	27	12.1%	22.2%	\$4,313	7.6%	18.9%
	Upper	302	70.7%	\$91,754	83.8%	38.5%	139	68.1%	33.3%	\$43,731	83.5%	39.3%	163	73.1%	31.7%	\$48,023	84.1%	37.5%
	Unknown	12	2.8%	\$2,396	2.2%	0.0%	9	4.4%	19.8%	\$1,530	2.9%	26.5%	3	1.3%	20.5%	\$866	1.5%	27.3%
	<b>Total</b>	<b>427</b>	<b>100.0%</b>	<b>\$109,456</b>	<b>100.0%</b>	<b>100.0%</b>	<b>204</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$52,370</b>	<b>100.0%</b>	<b>100.0%</b>	<b>223</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$57,086</b>	<b>100.0%</b>	<b>100.0%</b>
Small Business Revenue	<b>Total Businesses</b>																	
	\$1 Million or Less	105	34.5%	\$20,633	23.0%	93.3%	66	37.3%	44.6%	\$13,495	25.1%	30.3%	39	30.7%	45.3%	\$7,138	19.9%	32.5%
	Over \$1 Million	196	64.5%	\$68,486	76.5%	6.0%	109	61.6%				87	68.5%					
	<b>Total Rev. available</b>	<b>301</b>	<b>99.0%</b>	<b>\$89,119</b>	<b>99.5%</b>	<b>99.3%</b>	<b>175</b>	<b>98.9%</b>				<b>126</b>	<b>99.2%</b>					
	Rev. Not Known	3	1.0%	\$415	0.5%	0.7%	2	1.1%				1	0.8%					
	<b>Total</b>	<b>304</b>	<b>100.0%</b>	<b>\$89,534</b>	<b>100.0%</b>	<b>100.0%</b>	<b>177</b>	<b>100.0%</b>				<b>127</b>	<b>100.0%</b>					
Small Business Loan Size	\$100,000 or Less	108	35.5%	\$4,605	5.1%		57	32.2%	94.3%	\$2,438	4.5%	42.8%	51	40.2%	95.0%	\$2,167	6.1%	45.3%
	\$100,001 - \$250,000	56	18.4%	\$10,689	11.9%		35	19.8%	3.0%	\$6,549	12.2%	15.0%	21	16.5%	2.6%	\$4,140	11.6%	13.9%
	\$250,001 - \$1 Million	140	46.1%	\$74,240	82.9%		85	48.0%	2.7%	\$44,754	83.3%	42.2%	55	43.3%	2.4%	\$29,486	82.4%	40.7%
	<b>Total</b>	<b>304</b>	<b>100.0%</b>	<b>\$89,534</b>	<b>100.0%</b>		<b>177</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$53,741</b>	<b>100.0%</b>	<b>100.0%</b>	<b>127</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$35,793</b>	<b>100.0%</b>	<b>100.0%</b>
Small Farm Revenue	<b>Total Farms</b>																	
	\$1 Million or Less	0	0.0%	\$0	0.0%	97.6%	0	0.0%	50.7%	\$0	0.0%	23.1%	0	0.0%	60.4%	\$0	0.0%	60.6%
	Over \$1 Million	0	0.0%	\$0	0.0%	2.4%	0	0.0%				0	0.0%					
	Not Known	0	0.0%	\$0	0.0%	0.0%	0	0.0%				0	0.0%					
	<b>Total</b>	<b>0</b>	<b>0.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>				<b>0</b>	<b>0.0%</b>					
Small Farm Loan Size	\$100,000 or Less	0	0.0%	\$0	0.0%		0	0.0%	88.7%	\$0	0.0%	35.0%	0	0.0%	93.4%	\$0	0.0%	65.9%
	\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	4.2%	\$0	0.0%	12.0%	0	0.0%	6.6%	\$0	0.0%	34.1%
	\$250,001 - \$500,000	0	0.0%	\$0	0.0%		0	0.0%	7.0%	\$0	0.0%	53.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<b>Total</b>	<b>0</b>	<b>0.0%</b>	<b>\$0</b>	<b>0.0%</b>		<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>

Originations & Purchases  
Aggregate data is unavailable for loans to businesses/farms with revenue over \$1 million or revenue unknown, and for loan size by revenue.  
2019 FFIEC Census Data, 2019 D&B Info and 2015 ACS Data

## Appendices

**Geographic Distribution of HMDA, Small Business, & Small Farm Loans - Table 1 of 2**  
Assessment Area: FL Miami

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2019					2019					
		Bank		Owner Occupied Units		Count		Dollar				
		Count	Dollar	Count	Dollar	Bank	Agg	Bank	Agg	Bank	Agg	
#	%	\$ (000s)	\$ %	#	%	%	\$ (000s)	\$ %	\$ %			
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	2.0%	0	0.0%	1.9%	\$0	0.0%	1.3%
	Moderate	4	14.3%	\$1,088	6.9%	21.4%	4	14.3%	19.9%	\$1,088	6.9%	15.5%
	Middle	9	32.1%	\$5,731	36.5%	31.9%	9	32.1%	33.3%	\$5,731	36.5%	27.2%
	Upper	15	53.6%	\$8,874	56.5%	44.4%	15	53.6%	43.9%	\$8,874	56.5%	55.1%
	Unknown	0	0.0%	\$0	0.0%	0.2%	0	0.0%	0.9%	\$0	0.0%	0.9%
	<i>Total</i>	28	100.0%	\$15,693	100.0%	100.0%	28	100.0%	100.0%	\$15,693	100.0%	100.0%
REFINANCE	Low	0	0.0%	\$0	0.0%	2.0%	0	0.0%	1.4%	\$0	0.0%	0.8%
	Moderate	5	26.3%	\$1,454	16.8%	21.4%	5	26.3%	17.0%	\$1,454	16.8%	11.5%
	Middle	5	26.3%	\$955	11.0%	31.9%	5	26.3%	30.4%	\$955	11.0%	22.7%
	Upper	9	47.4%	\$6,239	72.1%	44.4%	9	47.4%	50.7%	\$6,239	72.1%	64.4%
	Unknown	0	0.0%	\$0	0.0%	0.2%	0	0.0%	0.5%	\$0	0.0%	0.5%
	<i>Total</i>	19	100.0%	\$8,648	100.0%	100.0%	19	100.0%	100.0%	\$8,648	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	2.0%	0	0.0%	0.8%	\$0	0.0%	0.6%
	Moderate	0	0.0%	\$0	0.0%	21.4%	0	0.0%	13.9%	\$0	0.0%	9.5%
	Middle	0	0.0%	\$0	0.0%	31.9%	0	0.0%	25.5%	\$0	0.0%	18.3%
	Upper	2	100.0%	\$578	100.0%	44.4%	2	100.0%	59.7%	\$578	100.0%	71.3%
	Unknown	0	0.0%	\$0	0.0%	0.2%	0	0.0%	0.1%	\$0	0.0%	0.2%
	<i>Total</i>	2	100.0%	\$578	100.0%	100.0%	2	100.0%	100.0%	\$578	100.0%	100.0%
MULTIFAMILY	<b>Multi-Family Units</b>											
	Low	1	25.0%	\$719	3.0%	6.7%	1	25.0%	19.2%	\$719	3.0%	10.6%
	Moderate	3	75.0%	\$23,503	97.0%	28.0%	3	75.0%	47.8%	\$23,503	97.0%	38.3%
	Middle	0	0.0%	\$0	0.0%	26.6%	0	0.0%	21.2%	\$0	0.0%	35.3%
	Upper	0	0.0%	\$0	0.0%	37.4%	0	0.0%	11.1%	\$0	0.0%	15.7%
	Unknown	0	0.0%	\$0	0.0%	1.3%	0	0.0%	0.7%	\$0	0.0%	0.1%
<i>Total</i>	4	100.0%	\$24,222	100.0%	100.0%	4	100.0%	100.0%	\$24,222	100.0%	100.0%	
OTHER PURPOSE LOC	Low	0	0.0%	\$0	0.0%	2.0%	0	0.0%	0.8%	\$0	0.0%	0.3%
	Moderate	3	12.0%	\$415	8.7%	21.4%	3	12.0%	10.3%	\$415	8.7%	5.8%
	Middle	6	24.0%	\$829	17.3%	31.9%	6	24.0%	28.8%	\$829	17.3%	20.5%
	Upper	16	64.0%	\$3,537	74.0%	44.4%	16	64.0%	59.6%	\$3,537	74.0%	72.9%
	Unknown	0	0.0%	\$0	0.0%	0.2%	0	0.0%	0.5%	\$0	0.0%	0.5%
	<i>Total</i>	25	100.0%	\$4,781	100.0%	100.0%	25	100.0%	100.0%	\$4,781	100.0%	100.0%

Originations & Purchases  
2019 FFIEC Census Data and 2015 ACS Data



## Appendices

**Geographic Distribution of HMDA, Small Business, & Small Farm Loans - Table 2 of 2**  
Assessment Area: FL Miami

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2019					2019					
		Bank				Owner Occupied Units %	Count			Dollar		
		Count		Dollar			Bank	Agg	Bank		Agg	
#	%	\$ (000s)	\$ %	#	%	%	\$ (000s)	\$ %	\$ %			
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	\$0	0.0%	2.0%	0	0.0%	1.6%	\$0	0.0%	0.5%
	Moderate	0	0.0%	\$0	0.0%	21.4%	0	0.0%	12.9%	\$0	0.0%	3.8%
	Middle	0	0.0%	\$0	0.0%	31.9%	0	0.0%	27.1%	\$0	0.0%	10.3%
	Upper	1	100.0%	\$122	100.0%	44.4%	1	100.0%	58.3%	\$122	100.0%	85.2%
	Unknown	0	0.0%	\$0	0.0%	0.2%	0	0.0%	0.1%	\$0	0.0%	0.2%
	<i>Total</i>	<i>1</i>	<i>100.0%</i>	<i>\$122</i>	<i>100.0%</i>	<i>100.0%</i>	<i>1</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$122</i>	<i>100.0%</i>	<i>100.0%</i>
PURPOSE NOT APPLICABLE	Low	0	0.0%	\$0	0.0%	2.0%	0	0.0%	1.3%	\$0	0.0%	1.0%
	Moderate	0	0.0%	\$0	0.0%	21.4%	0	0.0%	22.9%	\$0	0.0%	17.7%
	Middle	0	0.0%	\$0	0.0%	31.9%	0	0.0%	34.1%	\$0	0.0%	27.7%
	Upper	0	0.0%	\$0	0.0%	44.4%	0	0.0%	41.5%	\$0	0.0%	53.4%
	Unknown	0	0.0%	\$0	0.0%	0.2%	0	0.0%	0.3%	\$0	0.0%	0.2%
	<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>
HMDA TOTALS	Low	1	1.3%	\$719	1.3%	2.0%	1	1.3%	1.8%	\$719	1.3%	2.0%
	Moderate	15	19.0%	\$26,460	49.0%	21.4%	15	19.0%	18.6%	\$26,460	49.0%	16.1%
	Middle	20	25.3%	\$7,515	13.9%	31.9%	20	25.3%	31.9%	\$7,515	13.9%	26.1%
	Upper	43	54.4%	\$19,350	35.8%	44.4%	43	54.4%	47.0%	\$19,350	35.8%	55.2%
	Unknown	0	0.0%	\$0	0.0%	0.2%	0	0.0%	0.7%	\$0	0.0%	0.7%
	<i>Total</i>	<i>79</i>	<i>100.0%</i>	<i>\$54,044</i>	<i>100.0%</i>	<i>100.0%</i>	<i>79</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$54,044</i>	<i>100.0%</i>	<i>100.0%</i>
SMALL BUSINESSES		<b>Total Businesses</b>										
	Low	4	6.5%	\$1,872	7.0%	3.3%	4	6.5%	2.8%	\$1,872	7.0%	3.3%
	Moderate	12	19.4%	\$4,764	17.8%	22.5%	12	19.4%	21.1%	\$4,764	17.8%	22.2%
	Middle	19	30.6%	\$8,542	31.9%	26.1%	19	30.6%	25.2%	\$8,542	31.9%	22.2%
	Upper	25	40.3%	\$10,890	40.6%	45.7%	25	40.3%	47.9%	\$10,890	40.6%	48.0%
	Unknown	2	3.2%	\$729	2.7%	2.5%	2	3.2%	2.4%	\$729	2.7%	3.8%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	0.5%	\$0	0.0%	0.5%
<i>Total</i>	<i>62</i>	<i>100.0%</i>	<i>\$26,797</i>	<i>100.0%</i>	<i>100.0%</i>	<i>62</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$26,797</i>	<i>100.0%</i>	<i>100.0%</i>	
SMALL FARM		<b>Total Farms</b>										
	Low	0	0.0%	\$0	0.0%	2.6%	0	0.0%	2.4%	\$0	0.0%	4.9%
	Moderate	0	0.0%	\$0	0.0%	13.5%	0	0.0%	15.1%	\$0	0.0%	16.6%
	Middle	0	0.0%	\$0	0.0%	19.8%	0	0.0%	19.8%	\$0	0.0%	18.9%
	Upper	0	0.0%	\$0	0.0%	63.1%	0	0.0%	59.5%	\$0	0.0%	57.6%
	Unknown	0	0.0%	\$0	0.0%	1.0%	0	0.0%	0.6%	\$0	0.0%	0.1%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	2.7%	\$0	0.0%	1.9%
<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>	

Originations & Purchases  
2019 FFIEC Census Data, 2019 D&B Info and 2015 ACS Data

## Appendices

### Borrower Distribution of HMDA Loans & Small Business/Small Farm Loans by Revenue & Loan Size

**Table 1 of 2**

Assessment Area: FL Miami

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2019					2019					
		Count		Bank Dollar		Families by Family Income %	Count			Dollar		
		#	%	\$ (000s)	\$ %		Bank #	Bank %	Agg %	Bank \$ (000s)	Bank \$ %	Agg \$ %
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	24.0%	0	0.0%	1.6%	\$0	0.0%	1.2%
	Moderate	0	0.0%	\$0	0.0%	16.6%	0	0.0%	4.6%	\$0	0.0%	2.1%
	Middle	3	10.7%	\$557	3.5%	16.9%	3	10.7%	17.2%	\$557	3.5%	11.6%
	Upper	25	89.3%	\$15,136	96.5%	42.5%	25	89.3%	58.5%	\$15,136	96.5%	66.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	18.2%	\$0	0.0%	18.5%
	<i>Total</i>	<i>28</i>	<i>100.0%</i>	<i>\$15,693</i>	<i>100.0%</i>	<i>100.0%</i>	<i>28</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$15,693</i>	<i>100.0%</i>	<i>100.0%</i>
REFINANCE	Low	0	0.0%	\$0	0.0%	24.0%	0	0.0%	2.8%	\$0	0.0%	1.8%
	Moderate	1	5.3%	\$110	1.3%	16.6%	1	5.3%	5.8%	\$110	1.3%	2.7%
	Middle	2	10.5%	\$239	2.8%	16.9%	2	10.5%	14.0%	\$239	2.8%	8.4%
	Upper	16	84.2%	\$8,299	96.0%	42.5%	16	84.2%	57.8%	\$8,299	96.0%	65.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	19.6%	\$0	0.0%	22.0%
	<i>Total</i>	<i>19</i>	<i>100.0%</i>	<i>\$8,648</i>	<i>100.0%</i>	<i>100.0%</i>	<i>19</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$8,648</i>	<i>100.0%</i>	<i>100.0%</i>
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	24.0%	0	0.0%	1.2%	\$0	0.0%	0.6%
	Moderate	0	0.0%	\$0	0.0%	16.6%	0	0.0%	4.4%	\$0	0.0%	2.1%
	Middle	0	0.0%	\$0	0.0%	16.9%	0	0.0%	11.2%	\$0	0.0%	5.6%
	Upper	2	100.0%	\$578	100.0%	42.5%	2	100.0%	80.1%	\$578	100.0%	81.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	3.0%	\$0	0.0%	10.3%
	<i>Total</i>	<i>2</i>	<i>100.0%</i>	<i>\$578</i>	<i>100.0%</i>	<i>100.0%</i>	<i>2</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$578</i>	<i>100.0%</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%	16.6%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	16.9%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	42.5%	0	0.0%	0.7%	\$0	0.0%	0.1%
	Unknown	4	100.0%	\$24,222	100.0%	0.0%	4	100.0%	99.3%	\$24,222	100.0%	99.9%
	<i>Total</i>	<i>4</i>	<i>100.0%</i>	<i>\$24,222</i>	<i>100.0%</i>	<i>100.0%</i>	<i>4</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$24,222</i>	<i>100.0%</i>	<i>100.0%</i>
OTHER PURPOSE LOC	Low	0	0.0%	\$0	0.0%	24.0%	0	0.0%	1.0%	\$0	0.0%	0.3%
	Moderate	3	12.0%	\$434	9.1%	16.6%	3	12.0%	3.4%	\$434	9.1%	1.7%
	Middle	1	4.0%	\$33	0.7%	16.9%	1	4.0%	11.6%	\$33	0.7%	5.5%
	Upper	21	84.0%	\$4,314	90.2%	42.5%	21	84.0%	81.2%	\$4,314	90.2%	89.5%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	2.8%	\$0	0.0%	3.0%
	<i>Total</i>	<i>25</i>	<i>100.0%</i>	<i>\$4,781</i>	<i>100.0%</i>	<i>100.0%</i>	<i>25</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$4,781</i>	<i>100.0%</i>	<i>100.0%</i>

Originations & Purchases  
2019 FFIEC Census Data and 2015 ACS Data

## Appendices

### Borrower Distribution of HMDA Loans & Small Business/Small Farm Loans by Revenue & Loan Size

**Table 2 of 2**

Assessment Area: FL Miami

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2019					Bank & Aggregate Lending Comparison 2019						
		Bank				Families by Family Income %	Count			Dollar			
		Count #	%	Dollar \$ (000s)	\$ %		Bank #	Agg %	Dollar \$ (000s)	\$ %	Agg \$ %		
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	\$0	0.0%	24.0%	0	0.0%	2.0%	\$0	0.0%	2.2%	
	Moderate	0	0.0%	\$0	0.0%	16.6%	0	0.0%	7.7%	\$0	0.0%	4.4%	
	Middle	0	0.0%	\$0	0.0%	16.9%	0	0.0%	13.0%	\$0	0.0%	4.1%	
	Upper	1	100.0%	\$122	100.0%	42.5%	1	100.0%	65.2%	\$122	100.0%	62.2%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	12.0%	\$0	0.0%	27.1%	
	<i>Total</i>	<i>1</i>	<i>100.0%</i>	<i>\$122</i>	<i>100.0%</i>	<i>100.0%</i>	<i>1</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$122</i>	<i>100.0%</i>	<i>100.0%</i>	
PURPOSE NOT APPLICABLE	Low	0	0.0%	\$0	0.0%	24.0%	0	0.0%	1.6%	\$0	0.0%	0.8%	
	Moderate	0	0.0%	\$0	0.0%	16.6%	0	0.0%	2.1%	\$0	0.0%	1.2%	
	Middle	0	0.0%	\$0	0.0%	16.9%	0	0.0%	3.1%	\$0	0.0%	3.1%	
	Upper	0	0.0%	\$0	0.0%	42.5%	0	0.0%	5.2%	\$0	0.0%	8.8%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	88.0%	\$0	0.0%	86.2%	
	<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>	
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	24.0%	0	0.0%	1.9%	\$0	0.0%	1.3%	
	Moderate	4	5.1%	\$544	1.0%	16.6%	4	5.1%	4.9%	\$544	1.0%	2.1%	
	Middle	6	7.6%	\$829	1.5%	16.9%	6	7.6%	15.4%	\$829	1.5%	9.2%	
	Upper	65	82.3%	\$28,449	52.6%	42.5%	65	82.3%	58.3%	\$28,449	52.6%	59.7%	
	Unknown	4	5.1%	\$24,222	44.8%	0.0%	4	5.1%	19.4%	\$24,222	44.8%	27.7%	
	<i>Total</i>	<i>79</i>	<i>100.0%</i>	<i>\$54,044</i>	<i>100.0%</i>	<i>100.0%</i>	<i>79</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$54,044</i>	<i>100.0%</i>	<i>100.0%</i>	
Small Business	Revenue	<b>Total Businesses</b>											
		\$1 Million or Less	19	30.6%	\$7,341	27.4%	92.5%	19	30.6%	48.8%	\$7,341	27.4%	31.5%
		Over \$1 Million	39	62.9%	\$16,886	63.0%	6.5%	39	62.9%				
		<i>Total Rev. available</i>	<i>58</i>	<i>93.5%</i>	<i>\$24,227</i>	<i>90.4%</i>	<i>99.0%</i>	<i>58</i>	<i>93.5%</i>				
		Rev. Not Known	4	6.5%	\$2,570	9.6%	1.0%	4	6.5%				
	<i>Total</i>	<i>62</i>	<i>100.0%</i>	<i>\$26,797</i>	<i>100.0%</i>	<i>100.0%</i>	<i>62</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$26,797</i>	<i>100.0%</i>	<i>100.0%</i>	
Loan Size	\$100,000 or Less	12	19.4%	\$814	3.0%		12	19.4%	96.5%	\$814	3.0%	55.6%	
	\$100,001 - \$250,000	11	17.7%	\$1,773	6.6%		11	17.7%	2.0%	\$1,773	6.6%	13.9%	
	\$250,001 - \$1 Million	39	62.9%	\$24,210	90.3%		39	62.9%	1.4%	\$24,210	90.3%	30.5%	
	<i>Total</i>	<i>62</i>	<i>100.0%</i>	<i>\$26,797</i>	<i>100.0%</i>		<i>62</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$26,797</i>	<i>100.0%</i>	<i>100.0%</i>	
Small Farm	Revenue	<b>Total Farms</b>											
		\$1 Million or Less	0	0.0%	\$0	0.0%	93.9%	0	0.0%	66.6%	\$0	0.0%	60.1%
		Over \$1 Million	0	0.0%	\$0	0.0%	6.0%	0	0.0%				
		Not Known	0	0.0%	\$0	0.0%	0.1%	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>					
	Loan Size	\$100,000 or Less	0	0.0%	\$0	0.0%		0	0.0%	96.7%	\$0	0.0%	70.9%
\$100,001 - \$250,000		0	0.0%	\$0	0.0%		0	0.0%	2.4%	\$0	0.0%	14.1%	
\$250,001 - \$500,000		0	0.0%	\$0	0.0%		0	0.0%	0.9%	\$0	0.0%	15.1%	
<i>Total</i>		<i>0</i>	<i>0.0%</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>	

Originations & Purchases

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

2019 FFIEC Census Data, 2019 D&B Info and 2015 ACS Data

# Appendices

## Geographic Distribution of HMDA, Small Business, & Small Farm Loans Assessment Area: FL Naples

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2017					2017					
		Bank		Owner Occupied Units		Count	Count		Dollar			
#	%	\$ (000s)	\$ %	%	#		%	%	\$ (000s)	\$ %	\$ %	
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	2.3%	0	0.0%	1.3%	\$0	0.0%	0.9%
	Moderate	1	14.3%	\$120	3.0%	16.3%	1	14.3%	17.3%	\$120	3.0%	12.0%
	Middle	2	28.6%	\$640	15.8%	41.3%	2	28.6%	41.8%	\$640	15.8%	35.8%
	Upper	4	57.1%	\$3,289	81.2%	40.1%	4	57.1%	39.6%	\$3,289	81.2%	51.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<b>Total</b>	<b>7</b>	<b>100.0%</b>	<b>\$4,049</b>	<b>100.0%</b>	<b>100.0%</b>	<b>7</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$4,049</b>	<b>100.0%</b>	<b>100.0%</b>
REFINANCE	Low	0	0.0%	\$0	0.0%	2.3%	0	0.0%	1.0%	\$0	0.0%	0.7%
	Moderate	1	16.7%	\$112	5.3%	16.3%	1	16.7%	15.8%	\$112	5.3%	9.5%
	Middle	3	50.0%	\$745	35.0%	41.3%	3	50.0%	44.8%	\$745	35.0%	32.9%
	Upper	2	33.3%	\$1,270	59.7%	40.1%	2	33.3%	38.5%	\$1,270	59.7%	57.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<b>Total</b>	<b>6</b>	<b>100.0%</b>	<b>\$2,127</b>	<b>100.0%</b>	<b>100.0%</b>	<b>6</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$2,127</b>	<b>100.0%</b>	<b>100.0%</b>
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	2.3%	0	0.0%	0.5%	\$0	0.0%	0.1%
	Moderate	0	0.0%	\$0	0.0%	16.3%	0	0.0%	16.6%	\$0	0.0%	10.2%
	Middle	0	0.0%	\$0	0.0%	41.3%	0	0.0%	44.1%	\$0	0.0%	37.1%
	Upper	0	0.0%	\$0	0.0%	40.1%	0	0.0%	38.8%	\$0	0.0%	52.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<b>Total</b>	<b>0</b>	<b>0.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>
MULTI FAMILY	<b>Multi-Family Units</b>											
	Low	0	0.0%	\$0	0.0%	2.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	16.3%	0	0.0%	37.5%	\$0	0.0%	39.9%
	Middle	0	0.0%	\$0	0.0%	33.6%	0	0.0%	37.5%	\$0	0.0%	42.0%
	Upper	0	0.0%	\$0	0.0%	48.1%	0	0.0%	25.0%	\$0	0.0%	18.1%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
<b>Total</b>	<b>0</b>	<b>0.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	2.3%	0	0.0%	1.2%	\$0	0.0%	0.8%
	Moderate	2	15.4%	\$232	3.8%	16.3%	2	15.4%	16.9%	\$232	3.8%	12.1%
	Middle	5	38.5%	\$1,385	22.4%	41.3%	5	38.5%	42.6%	\$1,385	22.4%	35.3%
	Upper	6	46.2%	\$4,559	73.8%	40.1%	6	46.2%	39.3%	\$4,559	73.8%	51.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<b>Total</b>	<b>13</b>	<b>100.0%</b>	<b>\$6,176</b>	<b>100.0%</b>	<b>100.0%</b>	<b>13</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$6,176</b>	<b>100.0%</b>	<b>100.0%</b>
SMALL BUSINESSES	<b>Total Businesses</b>											
	Low	2	6.9%	\$1,794	18.0%	3.1%	2	6.9%	2.7%	\$1,794	18.0%	3.7%
	Moderate	1	3.4%	\$41	0.4%	12.3%	1	3.4%	10.7%	\$41	0.4%	6.6%
	Middle	16	55.2%	\$4,158	41.8%	40.4%	16	55.2%	39.3%	\$4,158	41.8%	36.6%
	Upper	10	34.5%	\$3,950	39.7%	44.1%	10	34.5%	46.5%	\$3,950	39.7%	52.6%
	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%	0.7%	\$0	0.0%	0.5%	
<b>Total</b>	<b>29</b>	<b>100.0%</b>	<b>\$9,943</b>	<b>100.0%</b>	<b>100.0%</b>	<b>29</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$9,943</b>	<b>100.0%</b>	<b>100.0%</b>	
SMALL FARM	<b>Total Farms</b>											
	Low	0	0.0%	\$0	0.0%	12.2%	0	0.0%	24.3%	\$0	0.0%	12.7%
	Moderate	1	100.0%	\$200	100.0%	16.9%	1	100.0%	18.9%	\$200	100.0%	16.0%
	Middle	0	0.0%	\$0	0.0%	39.2%	0	0.0%	24.3%	\$0	0.0%	19.6%
	Upper	0	0.0%	\$0	0.0%	31.7%	0	0.0%	32.4%	\$0	0.0%	51.7%
	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%	0.0%	\$0	0.0%	0.0%	
<b>Total</b>	<b>1</b>	<b>100.0%</b>	<b>\$200</b>	<b>100.0%</b>	<b>100.0%</b>	<b>1</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$200</b>	<b>100.0%</b>	<b>100.0%</b>	

Originations & Purchases  
2017 FFIEC Census Data, 2017 D&B Info, and 2015 ACS Data

# Appendices

**Geographic Distribution of HMDA, Small Business, & Small Farm Loans - Table 1 of 2**  
Assessment Area: FL Naples

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019					Bank & Aggregate Lending Comparison											
		Bank				Owner Occupied Units %	2018			2019								
		Count		Dollar			Count		Dollar			Count			Dollar			
		#	%	\$ (000s)	\$ %	#	%	Agg %	\$ (000s)	\$ %	Agg %	#	%	Agg %	\$ (000s)	\$ %	Agg %	
HOME PURCHASE	Low	1	1.9%	\$500	2.9%	2.3%	0	0.0%	1.3%	\$0	0.0%	0.8%	1	2.3%	1.6%	\$500	3.2%	1.4%
	Moderate	6	11.5%	\$1,547	8.9%	16.3%	0	0.0%	16.4%	\$0	0.0%	11.4%	6	13.6%	16.7%	\$1,547	9.8%	11.8%
	Middle	23	44.2%	\$7,905	45.5%	41.3%	4	50.0%	42.1%	\$491	31.1%	36.2%	19	43.2%	42.2%	\$7,414	46.9%	35.3%
	Upper	22	42.3%	\$7,419	42.7%	40.1%	4	50.0%	40.3%	\$1,087	68.9%	51.6%	18	40.9%	39.5%	\$6,332	40.1%	51.5%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<b>Total</b>	<b>52</b>	<b>100.0%</b>	<b>\$17,371</b>	<b>100.0%</b>	<b>100.0%</b>	<b>8</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$1,578</b>	<b>100.0%</b>	<b>100.0%</b>	<b>44</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$15,793</b>	<b>100.0%</b>	<b>100.0%</b>
REFINANCE	Low	1	2.0%	\$318	1.4%	2.3%	0	0.0%	1.3%	\$0	0.0%	0.7%	1	2.8%	0.8%	\$318	1.7%	0.7%
	Moderate	7	13.7%	\$1,304	5.7%	16.3%	1	6.7%	16.3%	\$202	4.9%	10.0%	6	16.7%	13.7%	\$1,102	5.9%	8.8%
	Middle	22	43.1%	\$7,296	32.0%	41.3%	8	53.3%	42.7%	\$1,457	35.4%	33.0%	14	38.9%	42.7%	\$5,839	31.3%	33.8%
	Upper	21	41.2%	\$13,848	60.8%	40.1%	6	40.0%	39.6%	\$2,457	59.7%	56.3%	15	41.7%	42.7%	\$11,391	61.1%	56.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<b>Total</b>	<b>51</b>	<b>100.0%</b>	<b>\$22,766</b>	<b>100.0%</b>	<b>100.0%</b>	<b>15</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$4,116</b>	<b>100.0%</b>	<b>100.0%</b>	<b>36</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$18,650</b>	<b>100.0%</b>	<b>100.0%</b>
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	2.3%	0	0.0%	0.7%	\$0	0.0%	0.4%	0	0.0%	0.6%	\$0	0.0%	0.3%
	Moderate	0	0.0%	\$0	0.0%	16.3%	0	0.0%	13.6%	\$0	0.0%	9.8%	0	0.0%	13.7%	\$0	0.0%	9.4%
	Middle	2	100.0%	\$275	100.0%	41.3%	0	0.0%	46.0%	\$0	0.0%	35.9%	2	100.0%	45.1%	\$275	100.0%	38.6%
	Upper	0	0.0%	\$0	0.0%	40.1%	0	0.0%	39.8%	\$0	0.0%	53.9%	0	0.0%	40.6%	\$0	0.0%	51.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<b>Total</b>	<b>2</b>	<b>100.0%</b>	<b>\$275</b>	<b>100.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>2</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$275</b>	<b>100.0%</b>	<b>100.0%</b>
MULTIFAMILY	<b>Multi-Family Units</b>																	
	Low	0	0.0%	\$0	0.0%	2.0%	0	0.0%	10.0%	\$0	0.0%	4.7%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	16.3%	0	0.0%	70.0%	\$0	0.0%	45.1%	0	0.0%	34.8%	\$0	0.0%	26.3%
	Middle	0	0.0%	\$0	0.0%	33.6%	0	0.0%	15.0%	\$0	0.0%	31.5%	0	0.0%	34.8%	\$0	0.0%	36.6%
	Upper	0	0.0%	\$0	0.0%	48.1%	0	0.0%	5.0%	\$0	0.0%	18.7%	0	0.0%	30.4%	\$0	0.0%	37.1%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
<b>Total</b>	<b>0</b>	<b>0.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	
OTHER PURPOSE LOC	Low	1	1.6%	\$184	1.5%	2.3%	0	0.0%	0.7%	\$0	0.0%	0.2%	1	2.4%	1.7%	\$184	2.3%	0.6%
	Moderate	2	3.1%	\$131	1.1%	16.3%	0	0.0%	12.7%	\$0	0.0%	8.5%	2	4.8%	13.2%	\$131	1.7%	9.0%
	Middle	31	48.4%	\$4,568	37.3%	41.3%	8	36.4%	42.1%	\$1,340	31.0%	30.3%	23	54.8%	44.2%	\$3,228	40.7%	28.7%
	Upper	30	46.9%	\$7,367	60.1%	40.1%	14	63.6%	44.6%	\$2,988	69.0%	60.9%	16	38.1%	40.9%	\$4,379	55.3%	61.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<b>Total</b>	<b>64</b>	<b>100.0%</b>	<b>\$12,250</b>	<b>100.0%</b>	<b>100.0%</b>	<b>22</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$4,328</b>	<b>100.0%</b>	<b>100.0%</b>	<b>42</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$7,922</b>	<b>100.0%</b>	<b>100.0%</b>

Originations & Purchases  
2019 FFIEC Census Data and 2015 ACS Data

# Appendices

**Geographic Distribution of HMDA, Small Business, & Small Farm Loans - Table 2 of 2**  
Assessment Area: FL Naples

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019					Bank & Aggregate Lending Comparison											
		Bank				Owner Occupied Units %	2018			2019								
		Count		Dollar			Count		Dollar			Count		Dollar				
		#	%	\$ (000s)	\$ %		Bank #	Agg %	Bank \$ (000s)	Agg \$ %	Agg \$ %	Bank #	Agg %	Bank \$ (000s)	Agg \$ %	Agg \$ %		
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	\$0	0.0%	2.3%	0	0.0%	0.4%	\$0	0.0%	0.5%	0	0.0%	1.3%	\$0	0.0%	0.6%
	Moderate	0	0.0%	\$0	0.0%	16.3%	0	0.0%	10.0%	\$0	0.0%	4.1%	0	0.0%	12.6%	\$0	0.0%	5.3%
	Middle	0	0.0%	\$0	0.0%	41.3%	0	0.0%	28.4%	\$0	0.0%	16.4%	0	0.0%	37.9%	\$0	0.0%	19.4%
	Upper	2	100.0%	\$779	100.0%	40.1%	0	0.0%	61.2%	\$0	0.0%	79.0%	2	100.0%	48.2%	\$779	100.0%	74.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<b>Total</b>	<b>2</b>	<b>100.0%</b>	<b>\$779</b>	<b>100.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>2</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$779</b>	<b>100.0%</b>	<b>100.0%</b>
PURPOSE NOT APPLICABLE	Low	0	0.0%	\$0	0.0%	2.3%	0	0.0%	2.3%	\$0	0.0%	2.3%	0	0.0%	1.7%	\$0	0.0%	1.1%
	Moderate	0	0.0%	\$0	0.0%	16.3%	0	0.0%	24.5%	\$0	0.0%	18.8%	0	0.0%	14.9%	\$0	0.0%	9.8%
	Middle	0	0.0%	\$0	0.0%	41.3%	0	0.0%	37.7%	\$0	0.0%	38.8%	0	0.0%	42.5%	\$0	0.0%	43.9%
	Upper	0	0.0%	\$0	0.0%	40.1%	0	0.0%	35.4%	\$0	0.0%	40.1%	0	0.0%	40.8%	\$0	0.0%	45.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<b>Total</b>	<b>0</b>	<b>0.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>
HMDA TOTALS	Low	3	1.8%	\$1,002	1.9%	2.3%	0	0.0%	1.2%	\$0	0.0%	1.1%	3	2.4%	1.4%	\$1,002	2.3%	1.0%
	Moderate	15	8.8%	\$2,982	5.6%	16.3%	1	2.2%	16.2%	\$202	2.0%	13.2%	14	11.1%	15.6%	\$2,780	6.4%	11.6%
	Middle	78	45.6%	\$20,044	37.5%	41.3%	20	44.4%	42.0%	\$3,288	32.8%	34.8%	58	46.0%	42.4%	\$16,756	38.6%	34.6%
	Upper	75	43.9%	\$29,413	55.0%	40.1%	24	53.3%	40.5%	\$6,532	65.2%	51.0%	51	40.5%	40.6%	\$22,881	52.7%	52.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<b>Total</b>	<b>171</b>	<b>100.0%</b>	<b>\$53,441</b>	<b>100.0%</b>	<b>100.0%</b>	<b>45</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$10,022</b>	<b>100.0%</b>	<b>100.0%</b>	<b>126</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$43,419</b>	<b>100.0%</b>	<b>100.0%</b>
SMALL BUSINESSES	<b>Total Businesses</b>																	
	Low	7	12.3%	\$2,688	15.4%	2.8%	3	14.3%	2.5%	\$1,566	21.9%	3.0%	4	11.1%	2.5%	\$1,122	10.9%	3.3%
	Moderate	7	12.3%	\$1,437	8.3%	13.5%	3	14.3%	10.8%	\$730	10.2%	8.0%	4	11.1%	10.6%	\$707	6.9%	7.0%
	Middle	22	38.6%	\$5,479	31.5%	39.8%	9	42.9%	39.5%	\$2,676	37.5%	33.7%	13	36.1%	39.9%	\$2,803	27.3%	36.8%
	Upper	21	36.8%	\$7,802	44.8%	43.8%	6	28.6%	46.5%	\$2,171	30.4%	54.8%	15	41.7%	45.2%	\$5,631	54.9%	52.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	0.7%	\$0	0.0%	0.5%	0	0.0%	1.7%	\$0	0.0%	0.5%
<b>Total</b>	<b>57</b>	<b>100.0%</b>	<b>\$17,406</b>	<b>100.0%</b>	<b>100.0%</b>	<b>21</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$7,143</b>	<b>100.0%</b>	<b>100.0%</b>	<b>36</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$10,263</b>	<b>100.0%</b>	<b>100.0%</b>	
SMALL FARM	<b>Total Farms</b>																	
	Low	0	0.0%	\$0	0.0%	11.5%	0	0.0%	27.0%	\$0	0.0%	8.7%	0	0.0%	9.8%	\$0	0.0%	3.3%
	Moderate	1	100.0%	\$500	100.0%	17.2%	1	100.0%	31.7%	\$500	100.0%	32.4%	0	0.0%	27.5%	\$0	0.0%	9.3%
	Middle	0	0.0%	\$0	0.0%	37.3%	0	0.0%	20.6%	\$0	0.0%	42.4%	0	0.0%	27.5%	\$0	0.0%	21.4%
	Upper	0	0.0%	\$0	0.0%	34.0%	0	0.0%	19.0%	\$0	0.0%	16.4%	0	0.0%	31.4%	\$0	0.0%	63.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	1.6%	\$0	0.0%	0.1%	0	0.0%	3.9%	\$0	0.0%	2.4%
<b>Total</b>	<b>1</b>	<b>100.0%</b>	<b>\$500</b>	<b>100.0%</b>	<b>100.0%</b>	<b>1</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$500</b>	<b>100.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	

Originations & Purchases  
2019 FFIEC Census Data, 2019 D&B Info and 2015 ACS Data

# Appendices

## Borrower Distribution of HMDA Loans & Small Business/Small Farm Loans by Revenue & Loan Size Assessment Area: FL Naples

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2017					2017					
		Bank		Families by Family Income		%	Count		Dollar			
#	%	\$ (000s)	\$ %	#	%		Bank	Agg	Bank	Agg		
									\$ (000s)	\$ %	\$ %	
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	20.8%	0	0.0%	1.9%	\$0	0.0%	0.7%
	Moderate	1	14.3%	\$120	3.0%	17.7%	1	14.3%	10.9%	\$120	3.0%	6.2%
	Middle	2	28.6%	\$455	11.2%	19.3%	2	28.6%	16.1%	\$455	11.2%	11.2%
	Upper	4	57.1%	\$3,474	85.8%	42.2%	4	57.1%	56.4%	\$3,474	85.8%	68.9%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	14.7%	\$0	0.0%	13.0%
	<b>Total</b>	<b>7</b>	<b>100.0%</b>	<b>\$4,049</b>	<b>100.0%</b>	<b>100.0%</b>	<b>7</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$4,049</b>	<b>100.0%</b>	<b>100.0%</b>
REFINANCE	Low	0	0.0%	\$0	0.0%	20.8%	0	0.0%	4.9%	\$0	0.0%	1.9%
	Moderate	0	0.0%	\$0	0.0%	17.7%	0	0.0%	13.3%	\$0	0.0%	6.7%
	Middle	3	50.0%	\$522	24.5%	19.3%	3	50.0%	19.3%	\$522	24.5%	12.0%
	Upper	3	50.0%	\$1,605	75.5%	42.2%	3	50.0%	49.2%	\$1,605	75.5%	67.1%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	13.3%	\$0	0.0%	12.3%
	<b>Total</b>	<b>6</b>	<b>100.0%</b>	<b>\$2,127</b>	<b>100.0%</b>	<b>100.0%</b>	<b>6</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$2,127</b>	<b>100.0%</b>	<b>100.0%</b>
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	20.8%	0	0.0%	4.2%	\$0	0.0%	1.6%
	Moderate	0	0.0%	\$0	0.0%	17.7%	0	0.0%	15.7%	\$0	0.0%	9.3%
	Middle	0	0.0%	\$0	0.0%	19.3%	0	0.0%	21.9%	\$0	0.0%	15.0%
	Upper	0	0.0%	\$0	0.0%	42.2%	0	0.0%	54.5%	\$0	0.0%	70.9%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	3.7%	\$0	0.0%	3.2%
	<b>Total</b>	<b>0</b>	<b>0.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>
MULTIFAMILY	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%	17.7%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	19.3%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	42.2%	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%
	<b>Total</b>	<b>0</b>	<b>0.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	20.8%	0	0.0%	2.7%	\$0	0.0%	1.0%
	Moderate	1	7.7%	\$120	1.9%	17.7%	1	7.7%	11.6%	\$120	1.9%	6.2%
	Middle	5	38.5%	\$977	15.8%	19.3%	5	38.5%	17.0%	\$977	15.8%	11.1%
	Upper	7	53.8%	\$5,079	82.2%	42.2%	7	53.8%	54.5%	\$5,079	82.2%	66.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	14.1%	\$0	0.0%	15.0%
	<b>Total</b>	<b>13</b>	<b>100.0%</b>	<b>\$6,176</b>	<b>100.0%</b>	<b>100.0%</b>	<b>13</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$6,176</b>	<b>100.0%</b>	<b>100.0%</b>
Small Business Revenue						<b>Total Businesses</b>						
	\$1 Million or Less	12	41.4%	\$2,928	29.4%	92.7%	12	41.4%	50.2%	\$2,928	29.4%	38.6%
	Over \$1 Million	17	58.6%	\$7,015	70.6%	6.4%	17	58.6%				
	<b>Total Rev. available</b>	<b>29</b>	<b>100.0%</b>	<b>\$9,943</b>	<b>100.0%</b>	<b>99.1%</b>	<b>29</b>	<b>100.0%</b>				
	Rev. Not Known	0	0.0%	\$0	0.0%	0.9%	0	0.0%				
	<b>Total</b>	<b>29</b>	<b>100.0%</b>	<b>\$9,943</b>	<b>100.0%</b>	<b>100.0%</b>	<b>29</b>	<b>100.0%</b>				
Small Business Loan Size	\$100,000 or Less	8	27.6%	\$497	5.0%		8	27.6%	95.1%	\$497	5.0%	42.1%
	\$100,001 - \$250,000	8	27.6%	\$1,640	16.5%		8	27.6%	2.3%	\$1,640	16.5%	12.6%
	\$250,001 - \$1 Million	13	44.8%	\$7,806	78.5%		13	44.8%	2.6%	\$7,806	78.5%	45.3%
	<b>Total</b>	<b>29</b>	<b>100.0%</b>	<b>\$9,943</b>	<b>100.0%</b>		<b>29</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$9,943</b>	<b>100.0%</b>	<b>100.0%</b>
						<b>Total Farms</b>						
Small Farm Revenue	\$1 Million or Less	1	100.0%	\$200	100.0%	89.9%	1	100.0%	67.6%	\$200	100.0%	68.2%
	Over \$1 Million	0	0.0%	\$0	0.0%	10.1%	0	0.0%				
	Not Known	0	0.0%	\$0	0.0%	0.0%	0	0.0%				
	<b>Total</b>	<b>1</b>	<b>100.0%</b>	<b>\$200</b>	<b>100.0%</b>	<b>100.0%</b>	<b>1</b>	<b>100.0%</b>				
	Small Farm Loan Size	\$100,000 or Less	0	0.0%	\$0	0.0%		0	0.0%	89.2%	\$0	0.0%
\$100,001 - \$250,000		1	100.0%	\$200	100.0%		1	100.0%	5.4%	\$200	100.0%	26.3%
\$250,001 - \$500,000		0	0.0%	\$0	0.0%		0	0.0%	5.4%	\$0	0.0%	42.3%
<b>Total</b>		<b>1</b>	<b>100.0%</b>	<b>\$200</b>	<b>100.0%</b>		<b>1</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$200</b>	<b>100.0%</b>	<b>100.0%</b>

Originations & Purchases  
Aggregate data is unavailable for loans to businesses/farms with revenue over \$1 million or revenue unknown, and for loan size by revenue.  
2017 FFIEC Census Data, 2017 D&B Info, and 2015 ACS Data

# Appendices

**Borrower Distribution of HMDA Loans & Small Business/Small Farm Loans by Revenue & Loan Size - Table 1 of 2**  
Assessment Area: FL Naples

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019					Bank & Aggregate Lending Comparison											
		Bank				Families by Family Income %	2018			2019								
		Count		Dollar			Count		Dollar			Count		Dollar				
		#	%	\$ (000s)	\$ %		Bank	Agg	%	\$ (000s)	\$ %	\$ %	Bank	Agg	%	\$ (000s)	\$ %	\$ %
HOME PURCHASE	Low	2	3.8%	\$239	1.4%	20.8%	0	0.0%	2.1%	\$0	0.0%	1.0%	2	4.5%	2.9%	\$239	1.5%	1.3%
	Moderate	4	7.7%	\$877	5.0%	17.7%	0	0.0%	11.8%	\$0	0.0%	7.0%	4	9.1%	14.6%	\$877	5.6%	8.7%
	Middle	9	17.3%	\$2,394	13.8%	19.3%	0	0.0%	17.9%	\$0	0.0%	12.5%	9	20.5%	19.5%	\$2,394	15.2%	13.9%
	Upper	37	71.2%	\$13,861	79.8%	42.2%	8	100.0%	52.4%	\$1,578	100.0%	64.8%	29	65.9%	52.4%	\$12,283	77.8%	64.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	15.8%	\$0	0.0%	14.7%	0	0.0%	10.7%	\$0	0.0%	11.5%
	<b>Total</b>	<b>52</b>	<b>100.0%</b>	<b>\$17,371</b>	<b>100.0%</b>	<b>100.0%</b>	<b>8</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$1,578</b>	<b>100.0%</b>	<b>100.0%</b>	<b>44</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$15,793</b>	<b>100.0%</b>	<b>100.0%</b>
REFINANCE	Low	1	2.0%	\$127	0.6%	20.8%	0	0.0%	7.4%	\$0	0.0%	3.2%	1	2.8%	4.4%	\$127	0.7%	1.9%
	Moderate	3	5.9%	\$502	2.2%	17.7%	1	6.7%	15.1%	\$225	5.5%	8.3%	2	5.6%	12.8%	\$277	1.5%	6.5%
	Middle	6	11.8%	\$1,301	5.7%	19.3%	4	26.7%	20.0%	\$747	18.1%	13.3%	2	5.6%	16.9%	\$554	3.0%	10.7%
	Upper	39	76.5%	\$20,203	88.7%	42.2%	9	60.0%	44.9%	\$2,995	72.8%	59.6%	30	83.3%	49.1%	\$17,208	92.3%	63.2%
	Unknown	2	3.9%	\$633	2.8%	0.0%	1	6.7%	12.6%	\$149	3.6%	15.6%	1	2.8%	16.8%	\$484	2.6%	17.7%
	<b>Total</b>	<b>51</b>	<b>100.0%</b>	<b>\$22,766</b>	<b>100.0%</b>	<b>100.0%</b>	<b>15</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$4,116</b>	<b>100.0%</b>	<b>100.0%</b>	<b>36</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$18,650</b>	<b>100.0%</b>	<b>100.0%</b>
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	20.8%	0	0.0%	4.7%	\$0	0.0%	4.5%	0	0.0%	5.0%	\$0	0.0%	1.9%
	Moderate	0	0.0%	\$0	0.0%	17.7%	0	0.0%	13.4%	\$0	0.0%	7.9%	0	0.0%	15.0%	\$0	0.0%	7.7%
	Middle	1	50.0%	\$200	72.7%	19.3%	0	0.0%	21.5%	\$0	0.0%	13.9%	1	50.0%	21.3%	\$200	72.7%	14.6%
	Upper	1	50.0%	\$75	27.3%	42.2%	0	0.0%	55.8%	\$0	0.0%	67.5%	1	50.0%	55.4%	\$75	27.3%	67.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	4.6%	\$0	0.0%	6.1%	0	0.0%	3.2%	\$0	0.0%	8.2%
	<b>Total</b>	<b>2</b>	<b>100.0%</b>	<b>\$275</b>	<b>100.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>2</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$275</b>	<b>100.0%</b>	<b>100.0%</b>
MULTI FAMILY	Low	0	0.0%	\$0	0.0%	20.8%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	17.7%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	19.3%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	42.2%	0	0.0%	10.0%	\$0	0.0%	0.3%	0	0.0%	4.3%	\$0	0.0%	2.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	90.0%	\$0	0.0%	99.7%	0	0.0%	95.7%	\$0	0.0%	98.0%
	<b>Total</b>	<b>0</b>	<b>0.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>
OTHER PURPOSE LOC	Low	0	0.0%	\$0	0.0%	20.8%	0	0.0%	4.6%	\$0	0.0%	3.8%	0	0.0%	4.7%	\$0	0.0%	1.7%
	Moderate	5	7.8%	\$796	6.5%	17.7%	2	9.1%	13.9%	\$350	8.1%	6.4%	3	7.1%	14.9%	\$446	5.6%	7.1%
	Middle	10	15.6%	\$1,382	11.3%	19.3%	2	9.1%	20.9%	\$312	7.2%	12.5%	8	19.0%	17.9%	\$1,070	13.5%	10.2%
	Upper	49	76.6%	\$10,072	82.2%	42.2%	18	81.8%	59.3%	\$3,666	84.7%	76.0%	31	73.8%	59.4%	\$6,406	80.9%	78.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	1.4%	\$0	0.0%	1.2%	0	0.0%	3.0%	\$0	0.0%	2.2%
	<b>Total</b>	<b>64</b>	<b>100.0%</b>	<b>\$12,250</b>	<b>100.0%</b>	<b>100.0%</b>	<b>22</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$4,328</b>	<b>100.0%</b>	<b>100.0%</b>	<b>42</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$7,922</b>	<b>100.0%</b>	<b>100.0%</b>

Originations & Purchases  
2019 FFIEC Census Data and 2015 ACS Data



## Appendices

**Borrower Distribution of HMDA Loans & Small Business/Small Farm Loans by Revenue & Loan Size - Table 2 of 2**  
Assessment Area: FL Naples

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019					Bank & Aggregate Lending Comparison											
		Bank		Families by Family Income %	2018			2019										
		Count #	Dollar \$ (000s) %		Count		Dollar		Count		Dollar							
				Bank	Agg	Bank	Agg	Bank	Agg	Bank	Agg							
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	\$0	0.0%	20.8%	0	0.0%	4.4%	\$0	0.0%	1.0%	0	0.0%	6.3%	\$0	0.0%	2.2%
	Moderate	1	50.0%	\$100	12.8%	17.7%	0	0.0%	8.4%	\$0	0.0%	4.4%	1	50.0%	13.0%	\$100	12.8%	2.9%
	Middle	0	0.0%	\$0	0.0%	19.3%	0	0.0%	13.2%	\$0	0.0%	5.0%	0	0.0%	13.6%	\$0	0.0%	4.1%
	Upper	1	50.0%	\$679	87.2%	42.2%	0	0.0%	65.6%	\$0	0.0%	76.9%	1	50.0%	61.5%	\$679	87.2%	80.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	8.4%	\$0	0.0%	12.7%	0	0.0%	5.6%	\$0	0.0%	10.5%
	<b>Total</b>	<b>2</b>	<b>100.0%</b>	<b>\$779</b>	<b>100.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>2</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$779</b>	<b>100.0%</b>	<b>100.0%</b>
PURPOSE NOT APPLICABLE	Low	0	0.0%	\$0	0.0%	20.8%	0	0.0%	3.0%	\$0	0.0%	1.6%	0	0.0%	1.1%	\$0	0.0%	0.6%
	Moderate	0	0.0%	\$0	0.0%	17.7%	0	0.0%	6.3%	\$0	0.0%	4.2%	0	0.0%	5.7%	\$0	0.0%	6.3%
	Middle	0	0.0%	\$0	0.0%	19.3%	0	0.0%	3.0%	\$0	0.0%	3.1%	0	0.0%	4.6%	\$0	0.0%	4.0%
	Upper	0	0.0%	\$0	0.0%	42.2%	0	0.0%	6.3%	\$0	0.0%	6.1%	0	0.0%	2.9%	\$0	0.0%	4.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	81.5%	\$0	0.0%	85.1%	0	0.0%	85.6%	\$0	0.0%	85.0%
	<b>Total</b>	<b>0</b>	<b>0.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>
HMDA TOTALS	Low	3	1.8%	\$366	0.7%	20.8%	0	0.0%	3.5%	\$0	0.0%	1.4%	3	2.4%	3.5%	\$366	0.8%	1.4%
	Moderate	13	7.6%	\$2,275	4.3%	17.7%	3	6.7%	12.5%	\$575	5.7%	6.7%	10	7.9%	13.9%	\$1,700	3.9%	7.3%
	Middle	26	15.2%	\$5,277	9.9%	19.3%	6	13.3%	18.2%	\$1,059	10.6%	11.6%	20	15.9%	18.5%	\$4,218	9.7%	11.8%
	Upper	127	74.3%	\$44,890	84.0%	42.2%	35	77.8%	50.5%	\$8,239	82.2%	59.5%	92	73.0%	51.4%	\$36,651	84.4%	60.7%
	Unknown	2	1.2%	\$633	1.2%	0.0%	1	2.2%	15.3%	\$149	1.5%	20.9%	1	0.8%	12.7%	\$484	1.1%	18.7%
	<b>Total</b>	<b>171</b>	<b>100.0%</b>	<b>\$53,441</b>	<b>100.0%</b>	<b>100.0%</b>	<b>45</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$10,022</b>	<b>100.0%</b>	<b>100.0%</b>	<b>126</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$43,419</b>	<b>100.0%</b>	<b>100.0%</b>
Small Business Revenue	<b>Total Businesses</b>																	
	\$1 Million or Less	17	29.8%	\$4,075	23.4%	94.0%	7	33.3%	45.9%	\$2,036	28.5%	34.4%	10	27.8%	45.9%	\$2,039	19.9%	33.0%
	Over \$1 Million	40	70.2%	\$13,331	76.6%	5.1%	14	66.7%					26	72.2%				
	Total Rev. available	57	100.0%	\$17,406	100.0%	99.1%	21	100.0%					36	100.0%				
	Rev. Not Known	0	0.0%	\$0	0.0%	0.9%	0	0.0%					0	0.0%				
<b>Total</b>	<b>57</b>	<b>100.0%</b>	<b>\$17,406</b>	<b>100.0%</b>	<b>100.0%</b>	<b>21</b>	<b>100.0%</b>					<b>36</b>	<b>100.0%</b>					
Small Business Loan Size	\$100,000 or Less	18	31.6%	\$1,173	6.7%		5	23.8%	95.2%	\$381	5.3%	44.5%	13	36.1%	95.3%	\$792	7.7%	45.9%
	\$100,001 - \$250,000	12	21.1%	\$2,314	13.3%		5	23.8%	2.4%	\$1,108	15.5%	13.4%	7	19.4%	2.5%	\$1,206	11.8%	14.6%
	\$250,001 - \$1 Million	27	47.4%	\$13,919	80.0%		11	52.4%	2.4%	\$5,654	79.2%	42.1%	16	44.4%	2.2%	\$8,265	80.5%	39.5%
	Total	57	100.0%	\$17,406	100.0%		21	100.0%	100.0%	\$7,143	100.0%	100.0%	36	100.0%	100.0%	\$10,263	100.0%	100.0%
Small Farm Revenue	<b>Total Farms</b>																	
	\$1 Million or Less	1	100.0%	\$500	100.0%	93.4%	1	100.0%	55.6%	\$500	100.0%	80.3%	0	0.0%	54.9%	\$0	0.0%	40.9%
	Over \$1 Million	0	0.0%	\$0	0.0%	6.6%	0	0.0%					0	0.0%				
	Not Known	0	0.0%	\$0	0.0%	0.0%	0	0.0%					0	0.0%				
	<b>Total</b>	<b>1</b>	<b>100.0%</b>	<b>\$500</b>	<b>100.0%</b>	<b>100.0%</b>	<b>1</b>	<b>100.0%</b>					<b>0</b>	<b>0.0%</b>				
Small Farm Loan Size	\$100,000 or Less	0	0.0%	\$0	0.0%		0	0.0%	93.7%	\$0	0.0%	42.5%	0	0.0%	98.0%	\$0	0.0%	63.6%
	\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	3.2%	\$0	0.0%	10.9%	0	0.0%	0.0%	\$0	0.0%	0.0%
	\$250,001 - \$500,000	1	100.0%	\$500	100.0%		1	100.0%	3.2%	\$500	100.0%	46.6%	0	0.0%	2.0%	\$0	0.0%	36.4%
	Total	1	100.0%	\$500	100.0%		1	100.0%	100.0%	\$500	100.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%

Originations & Purchases  
Aggregate data is unavailable for loans to businesses/farms with revenue over \$1 million or revenue unknown, and for loan size by revenue.  
2019 FFIEC Census Data, 2019 D&B Info and 2015 ACS Data

# Appendices

**Geographic Distribution of HMDA, Small Business, & Small Farm Loans**  
Assessment Area: FL Orlando

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2017					2017					
		Bank		Owner Occupied		Units %	Count		Dollar		Agg	
#	%	\$ (000s)	\$ %	#	%		\$ (000s)	\$ %	\$ %			
HOME PURCHASE	Low	1	4.8%	\$181	1.2%	1.5%	1	4.8%	0.9%	\$181	1.2%	0.5%
	Moderate	0	0.0%	\$0	0.0%	22.2%	0	0.0%	18.4%	\$0	0.0%	11.9%
	Middle	2	9.5%	\$1,475	10.0%	34.6%	2	9.5%	37.1%	\$1,475	10.0%	33.9%
	Upper	18	85.7%	\$13,021	88.7%	41.7%	18	85.7%	43.5%	\$13,021	88.7%	53.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<b>Total</b>	<b>21</b>	<b>100.0%</b>	<b>\$14,677</b>	<b>100.0%</b>	<b>100.0%</b>	<b>21</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$14,677</b>	<b>100.0%</b>	<b>100.0%</b>
REFINANCE	Low	0	0.0%	\$0	0.0%	1.5%	0	0.0%	0.8%	\$0	0.0%	0.4%
	Moderate	0	0.0%	\$0	0.0%	22.2%	0	0.0%	18.4%	\$0	0.0%	12.1%
	Middle	1	100.0%	\$821	100.0%	34.6%	1	100.0%	35.3%	\$821	100.0%	31.1%
	Upper	0	0.0%	\$0	0.0%	41.7%	0	0.0%	45.4%	\$0	0.0%	56.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<b>Total</b>	<b>1</b>	<b>100.0%</b>	<b>\$821</b>	<b>100.0%</b>	<b>100.0%</b>	<b>1</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$821</b>	<b>100.0%</b>	<b>100.0%</b>
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	1.5%	0	0.0%	0.9%	\$0	0.0%	0.3%
	Moderate	0	0.0%	\$0	0.0%	22.2%	0	0.0%	15.6%	\$0	0.0%	9.5%
	Middle	0	0.0%	\$0	0.0%	34.6%	0	0.0%	34.0%	\$0	0.0%	26.8%
	Upper	0	0.0%	\$0	0.0%	41.7%	0	0.0%	49.5%	\$0	0.0%	63.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<b>Total</b>	<b>0</b>	<b>0.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>
MULTI FAMILY	Low	0	0.0%	\$0	0.0%	7.5%	0	0.0%	14.3%	\$0	0.0%	12.0%
	Moderate	0	0.0%	\$0	0.0%	42.9%	0	0.0%	39.7%	\$0	0.0%	32.6%
	Middle	0	0.0%	\$0	0.0%	30.5%	0	0.0%	25.4%	\$0	0.0%	33.2%
	Upper	0	0.0%	\$0	0.0%	19.0%	0	0.0%	20.6%	\$0	0.0%	22.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<b>Total</b>	<b>0</b>	<b>0.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>
HMDA TOTALS	Low	1	4.5%	\$181	1.2%	1.5%	1	4.5%	0.9%	\$181	1.2%	1.9%
	Moderate	0	0.0%	\$0	0.0%	22.2%	0	0.0%	18.3%	\$0	0.0%	14.4%
	Middle	3	13.6%	\$2,296	14.8%	34.6%	3	13.6%	36.5%	\$2,296	14.8%	33.1%
	Upper	18	81.8%	\$13,021	84.0%	41.7%	18	81.8%	44.2%	\$13,021	84.0%	50.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<b>Total</b>	<b>22</b>	<b>100.0%</b>	<b>\$15,498</b>	<b>100.0%</b>	<b>100.0%</b>	<b>22</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$15,498</b>	<b>100.0%</b>	<b>100.0%</b>
SMALL BUSINESSES	Low	0	0.0%	\$0	0.0%	1.8%	0	0.0%	1.4%	\$0	0.0%	1.3%
	Moderate	9	56.3%	\$1,234	33.0%	27.1%	9	56.3%	26.9%	\$1,234	33.0%	33.3%
	Middle	2	12.5%	\$700	18.7%	30.9%	2	12.5%	30.8%	\$700	18.7%	28.2%
	Upper	5	31.3%	\$1,800	48.2%	40.2%	5	31.3%	40.1%	\$1,800	48.2%	36.7%
	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	0.0%	0.8%	\$0	0.0%	0.5%
<b>Total</b>	<b>16</b>	<b>100.0%</b>	<b>\$3,734</b>	<b>100.0%</b>	<b>100.0%</b>	<b>16</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$3,734</b>	<b>100.0%</b>	<b>100.0%</b>	
SMALL FARM	Low	0	0.0%	\$0	0.0%	0.3%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	16.7%	0	0.0%	9.1%	\$0	0.0%	8.3%
	Middle	0	0.0%	\$0	0.0%	38.8%	0	0.0%	48.5%	\$0	0.0%	37.9%
	Upper	0	0.0%	\$0	0.0%	44.2%	0	0.0%	39.4%	\$0	0.0%	53.6%
	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	0.0%	3.0%	\$0	0.0%	0.2%
<b>Total</b>	<b>0</b>	<b>0.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	

Originations & Purchases  
2017 FFIEC Census Data, 2017 D&B Info, and 2015 ACS Data

## Appendices

**Geographic Distribution of HMDA, Small Business, & Small Farm Loans - Table 1 of 2**  
**Assessment Area: FL Orlando**

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2018					2018					
		Bank		Owner Occupied Units			Count			Dollar		
		Count	Dollar				Bank	Agg	Bank	Agg		
#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %		
HOME PURCHASE	Low	1	3.8%	\$132	1.1%	1.5%	1	3.8%	0.9%	\$132	1.1%	0.5%
	Moderate	2	7.7%	\$881	7.5%	22.2%	2	7.7%	18.0%	\$881	7.5%	12.3%
	Middle	1	3.8%	\$138	1.2%	34.6%	1	3.8%	37.5%	\$138	1.2%	34.3%
	Upper	22	84.6%	\$10,596	90.2%	41.7%	22	84.6%	43.5%	\$10,596	90.2%	52.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>26</i>	<i>100.0%</i>	<i>\$11,747</i>	<i>100.0%</i>	<i>100.0%</i>	<i>26</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$11,747</i>	<i>100.0%</i>	<i>100.0%</i>
REFINANCE	Low	0	0.0%	\$0	0.0%	1.5%	0	0.0%	1.1%	\$0	0.0%	0.6%
	Moderate	1	12.5%	\$200	10.2%	22.2%	1	12.5%	18.7%	\$200	10.2%	13.0%
	Middle	0	0.0%	\$0	0.0%	34.6%	0	0.0%	35.4%	\$0	0.0%	31.6%
	Upper	7	87.5%	\$1,755	89.8%	41.7%	7	87.5%	44.8%	\$1,755	89.8%	54.8%
	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>\$1,955</i>	<i>100.0%</i>	<i>100.0%</i>	<i>8</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$1,955</i>	<i>100.0%</i>	<i>100.0%</i>
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	1.5%	0	0.0%	0.6%	\$0	0.0%	0.5%
	Moderate	0	0.0%	\$0	0.0%	22.2%	0	0.0%	12.7%	\$0	0.0%	9.5%
	Middle	1	50.0%	\$84	30.7%	34.6%	1	50.0%	28.4%	\$84	30.7%	22.4%
	Upper	1	50.0%	\$190	69.3%	41.7%	1	50.0%	58.3%	\$190	69.3%	67.5%
	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>\$274</i>	<i>100.0%</i>	<i>100.0%</i>	<i>2</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$274</i>	<i>100.0%</i>	<i>100.0%</i>
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	7.5%	0	0.0%	16.5%	\$0	0.0%	15.0%
	Moderate	0	0.0%	\$0	0.0%	42.9%	0	0.0%	38.5%	\$0	0.0%	38.3%
	Middle	0	0.0%	\$0	0.0%	30.5%	0	0.0%	27.5%	\$0	0.0%	30.0%
	Upper	0	0.0%	\$0	0.0%	19.0%	0	0.0%	17.6%	\$0	0.0%	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>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>
OTHER PURPOSE LOC	Low	0	0.0%	\$0	0.0%	1.5%	0	0.0%	0.4%	\$0	0.0%	0.2%
	Moderate	1	5.9%	\$41	2.7%	22.2%	1	5.9%	10.5%	\$41	2.7%	6.2%
	Middle	3	17.6%	\$191	12.5%	34.6%	3	17.6%	31.5%	\$191	12.5%	22.8%
	Upper	13	76.5%	\$1,301	84.9%	41.7%	13	76.5%	57.6%	\$1,301	84.9%	70.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>17</i>	<i>100.0%</i>	<i>\$1,533</i>	<i>100.0%</i>	<i>100.0%</i>	<i>17</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$1,533</i>	<i>100.0%</i>	<i>100.0%</i>

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**Geographic Distribution of HMDA, Small Business, & Small Farm Loans - Table 2 of 2**  
**Assessment Area: FL Orlando**

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2018					2018					
		Bank		Owner Occupied Units	Count		Dollar		Agg	Bank		Agg
#	%	\$ (000s)	\$ %		#	%	\$ (000s)	\$ %				
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	\$0	0.0%	1.5%	0	0.0%	2.1%	\$0	0.0%	1.5%
	Moderate	0	0.0%	\$0	0.0%	22.2%	0	0.0%	17.1%	\$0	0.0%	10.6%
	Middle	0	0.0%	\$0	0.0%	34.6%	0	0.0%	33.2%	\$0	0.0%	21.5%
	Upper	0	0.0%	\$0	0.0%	41.7%	0	0.0%	47.6%	\$0	0.0%	66.5%
	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>
PURPOSE NOT APPLICABLE	Low	0	0.0%	\$0	0.0%	1.5%	0	0.0%	2.1%	\$0	0.0%	1.3%
	Moderate	0	0.0%	\$0	0.0%	22.2%	0	0.0%	24.9%	\$0	0.0%	16.9%
	Middle	0	0.0%	\$0	0.0%	34.6%	0	0.0%	40.2%	\$0	0.0%	40.1%
	Upper	0	0.0%	\$0	0.0%	41.7%	0	0.0%	32.8%	\$0	0.0%	41.6%
	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>
HMDA TOTALS	Low	1	1.9%	\$132	0.9%	1.5%	1	1.9%	1.0%	\$132	0.9%	2.8%
	Moderate	4	7.5%	\$1,122	7.2%	22.2%	4	7.5%	17.9%	\$1,122	7.2%	16.4%
	Middle	5	9.4%	\$413	2.7%	34.6%	5	9.4%	36.4%	\$413	2.7%	32.9%
	Upper	43	81.1%	\$13,842	89.3%	41.7%	43	81.1%	44.6%	\$13,842	89.3%	47.9%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>53</i>	<i>100.0%</i>	<i>\$15,509</i>	<i>100.0%</i>	<i>100.0%</i>	<i>53</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$15,509</i>	<i>100.0%</i>	<i>100.0%</i>
SMALL BUSINESSES		<b>Total Businesses</b>										
	Low	0	0.0%	\$0	0.0%	1.8%	0	0.0%	1.3%	\$0	0.0%	1.4%
	Moderate	6	42.9%	\$1,057	30.5%	27.9%	6	42.9%	26.1%	\$1,057	30.5%	32.0%
	Middle	2	14.3%	\$700	20.2%	31.1%	2	14.3%	31.1%	\$700	20.2%	29.5%
	Upper	6	42.9%	\$1,709	49.3%	39.1%	6	42.9%	40.6%	\$1,709	49.3%	36.6%
	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%	0.8%	\$0	0.0%	0.5%
<i>Total</i>	<i>14</i>	<i>100.0%</i>	<i>\$3,466</i>	<i>100.0%</i>	<i>100.0%</i>	<i>14</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$3,466</i>	<i>100.0%</i>	<i>100.0%</i>	
SMALL FARM		<b>Total Farms</b>										
	Low	0	0.0%	\$0	0.0%	0.4%	0	0.0%	2.6%	\$0	0.0%	1.0%
	Moderate	0	0.0%	\$0	0.0%	19.3%	0	0.0%	3.9%	\$0	0.0%	3.5%
	Middle	0	0.0%	\$0	0.0%	38.4%	0	0.0%	35.5%	\$0	0.0%	37.2%
	Upper	0	0.0%	\$0	0.0%	41.8%	0	0.0%	56.6%	\$0	0.0%	57.9%
	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%	1.3%	\$0	0.0%	0.3%
<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>	

Originations & Purchases  
2018 FFIEC Census Data, 2018 D&B Info and 2015 ACS Data

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**Geographic Distribution of HMDA, Small Business, & Small Farm Loans - Table 1 of 2**  
**Assessment Area: FL Orlando**

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2019					2019					
		Bank				Owner Occupied Units	Count			Dollar		
		Count		Dollar			Bank	Agg	Bank		Agg	
#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %		
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	1.0%	0	0.0%	1.2%	\$0	0.0%	0.8%
	Moderate	12	14.8%	\$2,273	6.0%	21.1%	12	14.8%	18.6%	\$2,273	6.0%	13.7%
	Middle	14	17.3%	\$6,714	17.6%	39.1%	14	17.3%	43.0%	\$6,714	17.6%	40.1%
	Upper	55	67.9%	\$29,062	76.4%	38.8%	55	67.9%	37.2%	\$29,062	76.4%	45.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>81</i>	<i>100.0%</i>	<i>\$38,049</i>	<i>100.0%</i>	<i>100.0%</i>	<i>81</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$38,049</i>	<i>100.0%</i>	<i>100.0%</i>
REFINANCE	Low	0	0.0%	\$0	0.0%	1.0%	0	0.0%	0.7%	\$0	0.0%	0.5%
	Moderate	3	6.3%	\$410	1.9%	21.1%	3	6.3%	15.7%	\$410	1.9%	11.3%
	Middle	11	22.9%	\$2,361	11.0%	39.1%	11	22.9%	40.0%	\$2,361	11.0%	36.5%
	Upper	34	70.8%	\$18,662	87.1%	38.8%	34	70.8%	43.6%	\$18,662	87.1%	51.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>48</i>	<i>100.0%</i>	<i>\$21,433</i>	<i>100.0%</i>	<i>100.0%</i>	<i>48</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$21,433</i>	<i>100.0%</i>	<i>100.0%</i>
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	1.0%	0	0.0%	0.4%	\$0	0.0%	0.3%
	Moderate	1	100.0%	\$30	100.0%	21.1%	1	100.0%	12.2%	\$30	100.0%	9.9%
	Middle	0	0.0%	\$0	0.0%	39.1%	0	0.0%	35.0%	\$0	0.0%	32.2%
	Upper	0	0.0%	\$0	0.0%	38.8%	0	0.0%	52.3%	\$0	0.0%	57.6%
	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>\$30</i>	<i>100.0%</i>	<i>100.0%</i>	<i>1</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$30</i>	<i>100.0%</i>	<i>100.0%</i>
MULTI FAMILY	<b>Multi-Family Units</b>											
	Low	0	0.0%	\$0	0.0%	6.2%	0	0.0%	6.0%	\$0	0.0%	14.6%
	Moderate	2	100.0%	\$14,100	100.0%	37.3%	2	100.0%	45.9%	\$14,100	100.0%	34.3%
	Middle	0	0.0%	\$0	0.0%	35.8%	0	0.0%	28.6%	\$0	0.0%	27.0%
	Upper	0	0.0%	\$0	0.0%	20.8%	0	0.0%	19.5%	\$0	0.0%	24.1%
	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>\$14,100</i>	<i>100.0%</i>	<i>100.0%</i>	<i>2</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$14,100</i>	<i>100.0%</i>	<i>100.0%</i>	
OTHER PURPOSE LOC	Low	0	0.0%	\$0	0.0%	1.0%	0	0.0%	0.7%	\$0	0.0%	0.5%
	Moderate	6	8.3%	\$463	4.6%	21.1%	6	8.3%	12.9%	\$463	4.6%	9.0%
	Middle	20	27.8%	\$2,380	23.8%	39.1%	20	27.8%	36.5%	\$2,380	23.8%	29.8%
	Upper	46	63.9%	\$7,146	71.5%	38.8%	46	63.9%	49.9%	\$7,146	71.5%	60.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>72</i>	<i>100.0%</i>	<i>\$9,989</i>	<i>100.0%</i>	<i>100.0%</i>	<i>72</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$9,989</i>	<i>100.0%</i>	<i>100.0%</i>

Originations & Purchases  
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**Geographic Distribution of HMDA, Small Business, & Small Farm Loans - Table 2 of 2**  
Assessment Area: FL Orlando

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2019					2019					
		Bank				Owner Occupied Units	Count			Dollar		
		Count		Dollar			Bank	Agg	Bank	Agg		
#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %		
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	\$0	0.0%	1.0%	0	0.0%	0.7%	\$0	0.0%	0.4%
	Moderate	1	16.7%	\$50	2.9%	21.1%	1	16.7%	18.6%	\$50	2.9%	13.0%
	Middle	1	16.7%	\$146	8.4%	39.1%	1	16.7%	39.1%	\$146	8.4%	33.7%
	Upper	4	66.7%	\$1,550	88.8%	38.8%	4	66.7%	41.5%	\$1,550	88.8%	52.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.1%	\$0	0.0%	0.1%
	<i>Total</i>	<i>6</i>	<i>100.0%</i>	<i>\$1,746</i>	<i>100.0%</i>	<i>100.0%</i>	<i>6</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$1,746</i>	<i>100.0%</i>	<i>100.0%</i>
PURPOSE NOT APPLICABLE	Low	0	0.0%	\$0	0.0%	1.0%	0	0.0%	1.6%	\$0	0.0%	1.6%
	Moderate	0	0.0%	\$0	0.0%	21.1%	0	0.0%	26.2%	\$0	0.0%	18.3%
	Middle	0	0.0%	\$0	0.0%	39.1%	0	0.0%	43.5%	\$0	0.0%	38.1%
	Upper	0	0.0%	\$0	0.0%	38.8%	0	0.0%	28.7%	\$0	0.0%	42.0%
	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%	1.0%	0	0.0%	1.0%	\$0	0.0%	1.9%
	Moderate	25	11.9%	\$17,326	20.3%	21.1%	25	11.9%	17.5%	\$17,326	20.3%	14.8%
	Middle	46	21.9%	\$11,601	13.6%	39.1%	46	21.9%	41.6%	\$11,601	13.6%	37.7%
	Upper	139	66.2%	\$56,420	66.1%	38.8%	139	66.2%	39.9%	\$56,420	66.1%	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>210</i>	<i>100.0%</i>	<i>\$85,347</i>	<i>100.0%</i>	<i>100.0%</i>	<i>210</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$85,347</i>	<i>100.0%</i>	<i>100.0%</i>
SMALL BUSINESSES		<b>Total Businesses</b>										
	Low	1	1.8%	\$181	1.1%	1.5%	1	1.8%	1.5%	\$181	1.1%	1.6%
	Moderate	11	19.3%	\$3,012	18.1%	26.0%	11	19.3%	24.4%	\$3,012	18.1%	28.1%
	Middle	32	56.1%	\$9,980	60.1%	34.8%	32	56.1%	33.8%	\$9,980	60.1%	33.5%
	Upper	13	22.8%	\$3,427	20.6%	37.6%	13	22.8%	39.3%	\$3,427	20.6%	36.1%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.1%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	0.9%	\$0	0.0%	0.7%
<i>Total</i>	<i>57</i>	<i>100.0%</i>	<i>\$16,600</i>	<i>100.0%</i>	<i>100.0%</i>	<i>57</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$16,600</i>	<i>100.0%</i>	<i>100.0%</i>	
SMALL FARM		<b>Total Farms</b>										
	Low	0	0.0%	\$0	0.0%	0.3%	0	0.0%	0.7%	\$0	0.0%	0.1%
	Moderate	0	0.0%	\$0	0.0%	15.9%	0	0.0%	16.2%	\$0	0.0%	14.2%
	Middle	0	0.0%	\$0	0.0%	45.1%	0	0.0%	38.7%	\$0	0.0%	50.4%
	Upper	0	0.0%	\$0	0.0%	38.4%	0	0.0%	38.7%	\$0	0.0%	31.3%
	Unknown	0	0.0%	\$0	0.0%	0.3%	0	0.0%	0.3%	\$0	0.0%	2.2%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	5.4%	\$0	0.0%	1.9%
<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>	

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# Appendices

**Borrower Distribution of HMDA Loans & Small Business/Small Farm Loans by Revenue & Loan Size**  
Assessment Area: FL Orlando

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2017					Bank & Aggregate Lending Comparison 2017						
		Bank				Families by Family Income	Count			Dollar			
		Count		Dollar			#	%	%	Bank		Agg	
		#	%	\$ (000s)	\$ %	%				\$ (000s)	\$ %		\$ %
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	23.1%	0	0.0%	2.5%	\$0	0.0%	1.1%	
	Moderate	0	0.0%	\$0	0.0%	17.7%	0	0.0%	11.3%	\$0	0.0%	6.7%	
	Middle	0	0.0%	\$0	0.0%	18.7%	0	0.0%	20.3%	\$0	0.0%	16.1%	
	Upper	21	100.0%	\$14,677	100.0%	40.6%	21	100.0%	49.3%	\$14,677	100.0%	62.1%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	16.6%	\$0	0.0%	14.1%	
	<i>Total</i>	<i>21</i>	<i>100.0%</i>	<i>\$14,677</i>	<i>100.0%</i>	<i>100.0%</i>	<i>21</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$14,677</i>	<i>100.0%</i>	<i>100.0%</i>	
REFINANCE	Low	0	0.0%	\$0	0.0%	23.1%	0	0.0%	5.2%	\$0	0.0%	2.7%	
	Moderate	0	0.0%	\$0	0.0%	17.7%	0	0.0%	11.8%	\$0	0.0%	7.5%	
	Middle	0	0.0%	\$0	0.0%	18.7%	0	0.0%	20.5%	\$0	0.0%	16.1%	
	Upper	1	100.0%	\$821	100.0%	40.6%	1	100.0%	44.9%	\$821	100.0%	56.1%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	17.5%	\$0	0.0%	17.6%	
	<i>Total</i>	<i>1</i>	<i>100.0%</i>	<i>\$821</i>	<i>100.0%</i>	<i>100.0%</i>	<i>1</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$821</i>	<i>100.0%</i>	<i>100.0%</i>	
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	23.1%	0	0.0%	5.0%	\$0	0.0%	2.7%	
	Moderate	0	0.0%	\$0	0.0%	17.7%	0	0.0%	11.1%	\$0	0.0%	6.9%	
	Middle	0	0.0%	\$0	0.0%	18.7%	0	0.0%	19.8%	\$0	0.0%	16.2%	
	Upper	0	0.0%	\$0	0.0%	40.6%	0	0.0%	60.3%	\$0	0.0%	70.1%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	3.8%	\$0	0.0%	4.1%	
	<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>	
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	23.1%	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%	18.7%	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	0	0.0%	\$0	0.0%	23.1%	0	0.0%	3.3%	\$0	0.0%	1.3%	
	Moderate	0	0.0%	\$0	0.0%	17.7%	0	0.0%	11.4%	\$0	0.0%	6.0%	
	Middle	0	0.0%	\$0	0.0%	18.7%	0	0.0%	20.3%	\$0	0.0%	14.1%	
	Upper	22	100.0%	\$15,498	100.0%	40.6%	22	100.0%	48.6%	\$15,498	100.0%	53.5%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	16.4%	\$0	0.0%	25.0%	
	<i>Total</i>	<i>22</i>	<i>100.0%</i>	<i>\$15,498</i>	<i>100.0%</i>	<i>100.0%</i>	<i>22</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$15,498</i>	<i>100.0%</i>	<i>100.0%</i>	
Small Business Revenue	\$1 Million or Less	4	25.0%	\$1,150	30.8%	91.7%	4	25.0%	52.1%	\$1,150	30.8%	33.8%	
	Over \$1 Million	12	75.0%	\$2,584	69.2%	7.5%	12	75.0%					
	<i>Total Rev. available</i>	<i>16</i>	<i>100.0%</i>	<i>\$3,734</i>	<i>100.0%</i>	<i>99.2%</i>	<i>16</i>	<i>100.0%</i>					
	Rev. Not Known	0	0.0%	\$0	0.0%	0.8%	0	0.0%					
	<i>Total</i>	<i>16</i>	<i>100.0%</i>	<i>\$3,734</i>	<i>100.0%</i>	<i>100.0%</i>	<i>16</i>	<i>100.0%</i>					
	Small Business Loan Size	\$100,000 or Less	8	50.0%	\$228	6.1%		8	50.0%	94.8%	\$228	6.1%	40.9%
\$100,001 - \$250,000		2	12.5%	\$400	10.7%		2	12.5%	2.6%	\$400	10.7%	14.8%	
\$250,001 - \$1 Million		6	37.5%	\$3,106	83.2%		6	37.5%	2.5%	\$3,106	83.2%	44.4%	
<i>Total</i>		<i>16</i>	<i>100.0%</i>	<i>\$3,734</i>	<i>100.0%</i>		<i>16</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$3,734</i>	<i>100.0%</i>	<i>100.0%</i>	
<i>Total</i>		<i>16</i>	<i>100.0%</i>	<i>\$3,734</i>	<i>100.0%</i>		<i>16</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$3,734</i>	<i>100.0%</i>	<i>100.0%</i>	
Small Farm Revenue	\$1 Million or Less	0	0.0%	\$0	0.0%	89.5%	0	0.0%	51.5%	\$0	0.0%	37.5%	
	Over \$1 Million	0	0.0%	\$0	0.0%	10.5%	0	0.0%					
	Not Known	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>					
	Small Farm Loan Size	\$100,000 or Less	0	0.0%	\$0	0.0%		0	0.0%	89.4%	\$0	0.0%	31.1%
		\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	4.5%	\$0	0.0%	17.4%
\$250,001 - \$500,000		0	0.0%	\$0	0.0%		0	0.0%	6.1%	\$0	0.0%	51.6%	
<i>Total</i>		<i>0</i>	<i>0.0%</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>Total</i>		<i>0</i>	<i>0.0%</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>	

Originations & Purchases  
Aggregate data is unavailable for loans to businesses/farms with revenue over \$1 million or revenue unknown, and for loan size by revenue.  
2017 FFIEC Census Data, 2017 D&B Info, and 2015 ACS Data

## Appendices

### Borrower Distribution of HMDA Loans & Small Business/Small Farm Loans by Revenue & Loan Size

Table 1 of 2

Assessment Area: FL Orlando

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2018					2018					
		Count		Dollar		Families by Family Income %	Count		Dollar			
#	%	\$ (000s)	\$ %	%	#	%	Agg %	Bank \$ (000s)	Bank \$ %	Agg \$ %		
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	23.1%	0	0.0%	3.0%	\$0	0.0%	1.4%
	Moderate	1	3.8%	\$138	1.2%	17.7%	1	3.8%	12.7%	\$138	1.2%	7.8%
	Middle	0	0.0%	\$0	0.0%	18.7%	0	0.0%	19.6%	\$0	0.0%	15.8%
	Upper	24	92.3%	\$11,477	97.7%	40.6%	24	92.3%	49.4%	\$11,477	97.7%	60.6%
	Unknown	1	3.8%	\$132	1.1%	0.0%	1	3.8%	15.2%	\$132	1.1%	14.3%
	<i>Total</i>	<i>26</i>	<i>100.0%</i>	<i>\$11,747</i>	<i>100.0%</i>	<i>100.0%</i>	<i>26</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$11,747</i>	<i>100.0%</i>	<i>100.0%</i>
REFINANCE	Low	0	0.0%	\$0	0.0%	23.1%	0	0.0%	6.9%	\$0	0.0%	3.9%
	Moderate	0	0.0%	\$0	0.0%	17.7%	0	0.0%	15.8%	\$0	0.0%	11.0%
	Middle	0	0.0%	\$0	0.0%	18.7%	0	0.0%	21.1%	\$0	0.0%	18.0%
	Upper	8	100.0%	\$1,955	100.0%	40.6%	8	100.0%	43.2%	\$1,955	100.0%	53.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	13.0%	\$0	0.0%	13.6%
	<i>Total</i>	<i>8</i>	<i>100.0%</i>	<i>\$1,955</i>	<i>100.0%</i>	<i>100.0%</i>	<i>8</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$1,955</i>	<i>100.0%</i>	<i>100.0%</i>
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	23.1%	0	0.0%	3.6%	\$0	0.0%	1.8%
	Moderate	1	50.0%	\$84	30.7%	17.7%	1	50.0%	10.0%	\$84	30.7%	6.7%
	Middle	0	0.0%	\$0	0.0%	18.7%	0	0.0%	17.2%	\$0	0.0%	12.7%
	Upper	1	50.0%	\$190	69.3%	40.6%	1	50.0%	64.6%	\$190	69.3%	72.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	4.5%	\$0	0.0%	6.0%
	<i>Total</i>	<i>2</i>	<i>100.0%</i>	<i>\$274</i>	<i>100.0%</i>	<i>100.0%</i>	<i>2</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$274</i>	<i>100.0%</i>	<i>100.0%</i>
MULTI FAMILY	Low	0	0.0%	\$0	0.0%	23.1%	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%	18.7%	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>
OTHER PURPOSE LOC	Low	1	5.9%	\$55	3.6%	23.1%	1	5.9%	3.7%	\$55	3.6%	1.7%
	Moderate	0	0.0%	\$0	0.0%	17.7%	0	0.0%	11.4%	\$0	0.0%	6.1%
	Middle	2	11.8%	\$128	8.3%	18.7%	2	11.8%	16.6%	\$128	8.3%	10.3%
	Upper	13	76.5%	\$1,300	84.8%	40.6%	13	76.5%	65.8%	\$1,300	84.8%	80.2%
	Unknown	1	5.9%	\$50	3.3%	0.0%	1	5.9%	2.5%	\$50	3.3%	1.8%
	<i>Total</i>	<i>17</i>	<i>100.0%</i>	<i>\$1,533</i>	<i>100.0%</i>	<i>100.0%</i>	<i>17</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$1,533</i>	<i>100.0%</i>	<i>100.0%</i>

Originations & Purchases  
2018 FFIEC Census Data and 2015 ACS Data



## Appendices

### Borrower Distribution of HMDA Loans & Small Business/Small Farm Loans by Revenue & Loan Size

**Table 2 of 2**

Assessment Area: FL Orlando

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison						
		2018					2018						
		Count		Dollar		Families by Family Income	Count			Dollar			
#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	Agg \$ %			
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	\$0	0.0%	23.1%	0	0.0%	5.6%	\$0	0.0%	3.1%	
	Moderate	0	0.0%	\$0	0.0%	17.7%	0	0.0%	11.5%	\$0	0.0%	7.1%	
	Middle	0	0.0%	\$0	0.0%	18.7%	0	0.0%	23.0%	\$0	0.0%	13.8%	
	Upper	0	0.0%	\$0	0.0%	40.6%	0	0.0%	51.8%	\$0	0.0%	61.3%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	8.1%	\$0	0.0%	14.7%	
	<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>	
PURPOSE NOT APPLICABLE	Low	0	0.0%	\$0	0.0%	23.1%	0	0.0%	0.3%	\$0	0.0%	0.3%	
	Moderate	0	0.0%	\$0	0.0%	17.7%	0	0.0%	1.6%	\$0	0.0%	1.1%	
	Middle	0	0.0%	\$0	0.0%	18.7%	0	0.0%	1.5%	\$0	0.0%	1.1%	
	Upper	0	0.0%	\$0	0.0%	40.6%	0	0.0%	2.3%	\$0	0.0%	3.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	94.3%	\$0	0.0%	94.6%	
	<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>	
HMDA TOTALS	Low	1	1.9%	\$55	0.4%	23.1%	1	1.9%	3.8%	\$55	0.4%	1.6%	
	Moderate	2	3.8%	\$222	1.4%	17.7%	2	3.8%	12.8%	\$222	1.4%	7.0%	
	Middle	2	3.8%	\$128	0.8%	18.7%	2	3.8%	19.1%	\$128	0.8%	13.4%	
	Upper	46	86.8%	\$14,922	96.2%	40.6%	46	86.8%	47.8%	\$14,922	96.2%	49.7%	
	Unknown	2	3.8%	\$182	1.2%	0.0%	2	3.8%	16.4%	\$182	1.2%	28.4%	
	<i>Total</i>	<i>53</i>	<i>100.0%</i>	<i>\$15,509</i>	<i>100.0%</i>	<i>100.0%</i>	<i>53</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$15,509</i>	<i>100.0%</i>	<i>100.0%</i>	
Small Business	Revenue	<b>Total Businesses</b>											
		\$1 Million or Less	6	42.9%	\$1,057	30.5%	93.1%	6	42.9%	46.8%	\$1,057	30.5%	33.0%
		Over \$1 Million	8	57.1%	\$2,409	69.5%	6.0%	8	57.1%				
		<i>Total Rev. available</i>	<i>14</i>	<i>100.0%</i>	<i>\$3,466</i>	<i>100.0%</i>	<i>99.1%</i>	<i>14</i>	<i>100.0%</i>				
		Rev. Not Known	0	0.0%	\$0	0.0%	1.0%	0	0.0%				
	<i>Total</i>	<i>14</i>	<i>100.0%</i>	<i>\$3,466</i>	<i>100.0%</i>	<i>100.0%</i>	<i>14</i>	<i>100.0%</i>					
Loan Size	\$100,000 or Less	4	28.6%	\$157	4.5%		4	28.6%	95.0%	\$157	4.5%	44.3%	
	\$100,001 - \$250,000	3	21.4%	\$450	13.0%		3	21.4%	2.6%	\$450	13.0%	15.0%	
	\$250,001 - \$1 Million	7	50.0%	\$2,859	82.5%		7	50.0%	2.3%	\$2,859	82.5%	40.7%	
	<i>Total</i>	<i>14</i>	<i>100.0%</i>	<i>\$3,466</i>	<i>100.0%</i>		<i>14</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$3,466</i>	<i>100.0%</i>	<i>100.0%</i>	
Small Farm	Revenue	<b>Total Farms</b>											
		\$1 Million or Less	0	0.0%	\$0	0.0%	91.1%	0	0.0%	51.3%	\$0	0.0%	53.8%
		Over \$1 Million	0	0.0%	\$0	0.0%	8.9%	0	0.0%				
		Not Known	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>					
	Loan Size	\$100,000 or Less	0	0.0%	\$0	0.0%		0	0.0%	94.7%	\$0	0.0%	57.2%
		\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	2.6%	\$0	0.0%	10.3%
		\$250,001 - \$500,000	0	0.0%	\$0	0.0%		0	0.0%	2.6%	\$0	0.0%	32.5%
		<i>Total</i>	<i>0</i>	<i>0.0%</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>

Originations & Purchases

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

2018 FFIEC Census Data, 2018 D&B Info and 2015 ACS Data

## Appendices

### Borrower Distribution of HMDA Loans & Small Business/Small Farm Loans by Revenue & Loan Size

Table 1 of 2

Assessment Area: FL Orlando

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2019					2019					
		Bank				Families by Family Income %	Count			Dollar		
		Count #	%	Dollar \$ (000s)	\$ %		Bank #	%	Agg %	Bank \$ (000s)	\$ %	Agg %
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	21.5%	0	0.0%	2.8%	\$0	0.0%	1.5%
	Moderate	5	6.2%	\$908	2.4%	18.1%	5	6.2%	14.9%	\$908	2.4%	10.3%
	Middle	8	9.9%	\$1,566	4.1%	19.2%	8	9.9%	23.0%	\$1,566	4.1%	19.8%
	Upper	68	84.0%	\$35,575	93.5%	41.2%	68	84.0%	45.4%	\$35,575	93.5%	55.1%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	13.9%	\$0	0.0%	13.4%
	<i>Total</i>	<i>81</i>	<i>100.0%</i>	<i>\$38,049</i>	<i>100.0%</i>	<i>100.0%</i>	<i>81</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$38,049</i>	<i>100.0%</i>	<i>100.0%</i>
REFINANCE	Low	2	4.2%	\$353	1.6%	21.5%	2	4.2%	4.7%	\$353	1.6%	2.4%
	Moderate	0	0.0%	\$0	0.0%	18.1%	0	0.0%	13.2%	\$0	0.0%	8.7%
	Middle	7	14.6%	\$1,042	4.9%	19.2%	7	14.6%	19.6%	\$1,042	4.9%	16.2%
	Upper	38	79.2%	\$19,913	92.9%	41.2%	38	79.2%	40.7%	\$19,913	92.9%	48.6%
	Unknown	1	2.1%	\$125	0.6%	0.0%	1	2.1%	21.8%	\$125	0.6%	24.1%
	<i>Total</i>	<i>48</i>	<i>100.0%</i>	<i>\$21,433</i>	<i>100.0%</i>	<i>100.0%</i>	<i>48</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$21,433</i>	<i>100.0%</i>	<i>100.0%</i>
HOME IMPROVEMENT	Low	1	100.0%	\$30	100.0%	21.5%	1	100.0%	4.5%	\$30	100.0%	2.5%
	Moderate	0	0.0%	\$0	0.0%	18.1%	0	0.0%	12.2%	\$0	0.0%	8.8%
	Middle	0	0.0%	\$0	0.0%	19.2%	0	0.0%	20.2%	\$0	0.0%	17.0%
	Upper	0	0.0%	\$0	0.0%	41.2%	0	0.0%	60.5%	\$0	0.0%	68.5%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	2.5%	\$0	0.0%	3.1%
	<i>Total</i>	<i>1</i>	<i>100.0%</i>	<i>\$30</i>	<i>100.0%</i>	<i>100.0%</i>	<i>1</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$30</i>	<i>100.0%</i>	<i>100.0%</i>
MULTI FAMILY	Low	0	0.0%	\$0	0.0%	21.5%	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%	19.2%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	41.2%	0	0.0%	2.3%	\$0	0.0%	0.1%
	Unknown	2	100.0%	\$14,100	100.0%	0.0%	2	100.0%	97.7%	\$14,100	100.0%	99.9%
	<i>Total</i>	<i>2</i>	<i>100.0%</i>	<i>\$14,100</i>	<i>100.0%</i>	<i>100.0%</i>	<i>2</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$14,100</i>	<i>100.0%</i>	<i>100.0%</i>
OTHER PURPOSE LOC	Low	4	5.6%	\$248	2.5%	21.5%	4	5.6%	4.6%	\$248	2.5%	2.1%
	Moderate	7	9.7%	\$484	4.8%	18.1%	7	9.7%	13.1%	\$484	4.8%	8.3%
	Middle	8	11.1%	\$401	4.0%	19.2%	8	11.1%	21.1%	\$401	4.0%	14.6%
	Upper	52	72.2%	\$8,756	87.7%	41.2%	52	72.2%	59.1%	\$8,756	87.7%	73.1%
	Unknown	1	1.4%	\$100	1.0%	0.0%	1	1.4%	2.1%	\$100	1.0%	1.9%
	<i>Total</i>	<i>72</i>	<i>100.0%</i>	<i>\$9,989</i>	<i>100.0%</i>	<i>100.0%</i>	<i>72</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$9,989</i>	<i>100.0%</i>	<i>100.0%</i>

Originations & Purchases  
2019 FFIEC Census Data and 2015 ACS Data

## Appendices

### Borrower Distribution of HMDA Loans & Small Business/Small Farm Loans by Revenue & Loan Size

**Table 2 of 2**

Assessment Area: FL Orlando

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2019					Bank & Aggregate Lending Comparison 2019						
		Bank		Families by Family Income		Count			Dollar				
		Count	Dollar			Bank	Agg	Bank	Agg	Agg			
		#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %	
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	\$0	0.0%	21.5%	0	0.0%	6.2%	\$0	0.0%	3.4%	
	Moderate	1	16.7%	\$50	2.9%	18.1%	1	16.7%	16.2%	\$50	2.9%	11.2%	
	Middle	0	0.0%	\$0	0.0%	19.2%	0	0.0%	22.7%	\$0	0.0%	17.1%	
	Upper	4	66.7%	\$1,366	78.2%	41.2%	4	66.7%	48.0%	\$1,366	78.2%	58.1%	
	Unknown	1	16.7%	\$330	18.9%	0.0%	1	16.7%	6.9%	\$330	18.9%	10.2%	
	<i>Total</i>		<i>6</i>	<i>100.0%</i>	<i>\$1,746</i>	<i>100.0%</i>	<i>100.0%</i>	<i>6</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$1,746</i>	<i>100.0%</i>	<i>100.0%</i>
PURPOSE NOT APPLICABLE	Low	0	0.0%	\$0	0.0%	21.5%	0	0.0%	0.1%	\$0	0.0%	0.0%	
	Moderate	0	0.0%	\$0	0.0%	18.1%	0	0.0%	0.6%	\$0	0.0%	0.3%	
	Middle	0	0.0%	\$0	0.0%	19.2%	0	0.0%	1.5%	\$0	0.0%	2.0%	
	Upper	0	0.0%	\$0	0.0%	41.2%	0	0.0%	2.4%	\$0	0.0%	4.5%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	95.4%	\$0	0.0%	93.2%	
	<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>
HMDA TOTALS	Low	7	3.3%	\$631	0.7%	21.5%	7	3.3%	3.4%	\$631	0.7%	1.6%	
	Moderate	13	6.2%	\$1,442	1.7%	18.1%	13	6.2%	14.1%	\$1,442	1.7%	8.8%	
	Middle	23	11.0%	\$3,009	3.5%	19.2%	23	11.0%	21.5%	\$3,009	3.5%	16.9%	
	Upper	162	77.1%	\$65,610	76.9%	41.2%	162	77.1%	44.4%	\$65,610	76.9%	48.5%	
	Unknown	5	2.4%	\$14,655	17.2%	0.0%	5	2.4%	16.6%	\$14,655	17.2%	24.2%	
	<i>Total</i>		<i>210</i>	<i>100.0%</i>	<i>\$85,347</i>	<i>100.0%</i>	<i>100.0%</i>	<i>210</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$85,347</i>	<i>100.0%</i>	<i>100.0%</i>
Small Business	Revenue	<b>Total Businesses</b>											
		\$1 Million or Less	19	33.3%	\$5,625	33.9%	94.1%	19	33.3%	48.9%	\$5,625	33.9%	32.9%
		Over \$1 Million	38	66.7%	\$10,975	66.1%	5.2%	38	66.7%				
		<i>Total Rev. available</i>	<i>57</i>	<i>100.0%</i>	<i>\$16,600</i>	<i>100.0%</i>	<i>99.3%</i>	<i>57</i>	<i>100.0%</i>				
		Rev. Not Known	0	0.0%	\$0	0.0%	0.7%	0	0.0%				
	<i>Total</i>		<i>57</i>	<i>100.0%</i>	<i>\$16,600</i>	<i>100.0%</i>	<i>100.0%</i>	<i>57</i>	<i>100.0%</i>				
Loan Size	\$100,000 or Less	19	33.3%	\$1,194	7.2%		19	33.3%	95.7%	\$1,194	7.2%	47.2%	
	\$100,001 - \$250,000	17	29.8%	\$2,884	17.4%		17	29.8%	2.3%	\$2,884	17.4%	14.4%	
	\$250,001 - \$1 Million	21	36.8%	\$12,522	75.4%		21	36.8%	2.0%	\$12,522	75.4%	38.4%	
	<i>Total</i>		<i>57</i>	<i>100.0%</i>	<i>\$16,600</i>	<i>100.0%</i>		<i>57</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$16,600</i>	<i>100.0%</i>	<i>100.0%</i>
Small Farm	Revenue	<b>Total Farms</b>											
		\$1 Million or Less	0	0.0%	\$0	0.0%	93.9%	0	0.0%	64.3%	\$0	0.0%	56.3%
		Over \$1 Million	0	0.0%	\$0	0.0%	6.1%	0	0.0%				
		Not Known	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>				
	Loan Size	\$100,000 or Less	0	0.0%	\$0	0.0%		0	0.0%	93.6%	\$0	0.0%	44.7%
		\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	4.0%	\$0	0.0%	23.4%
		\$250,001 - \$500,000	0	0.0%	\$0	0.0%		0	0.0%	2.4%	\$0	0.0%	31.9%
		<i>Total</i>		<i>0</i>	<i>0.0%</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>

Originations & Purchases

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

2019 FFIEC Census Data, 2019 D&B Info and 2015 ACS Data

## Appendices

**Geographic Distribution of HMDA, Small Business, & Small Farm Loans - Table 1 of 2**  
**Assessment Area: FL Palm Bay**

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2019					2019					
		Bank				Owner Occupied Units	Count			Dollar		
		Count		Dollar			Bank	Agg	Bank		Agg	
#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %		
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	1.6%	0	0.0%	0.9%	\$0	0.0%	0.5%
	Moderate	3	25.0%	\$689	14.3%	21.1%	3	25.0%	21.6%	\$689	14.3%	15.3%
	Middle	2	16.7%	\$415	8.6%	43.5%	2	16.7%	43.6%	\$415	8.6%	39.8%
	Upper	7	58.3%	\$3,717	77.1%	33.8%	7	58.3%	33.9%	\$3,717	77.1%	44.3%
	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>\$4,821</i>	<i>100.0%</i>	<i>100.0%</i>	<i>12</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$4,821</i>	<i>100.0%</i>	<i>100.0%</i>
REFINANCE	Low	0	0.0%	\$0	0.0%	1.6%	0	0.0%	0.6%	\$0	0.0%	0.3%
	Moderate	1	25.0%	\$160	26.9%	21.1%	1	25.0%	18.1%	\$160	26.9%	13.1%
	Middle	0	0.0%	\$0	0.0%	43.5%	0	0.0%	43.5%	\$0	0.0%	38.6%
	Upper	3	75.0%	\$434	73.1%	33.8%	3	75.0%	37.8%	\$434	73.1%	47.9%
	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>\$594</i>	<i>100.0%</i>	<i>100.0%</i>	<i>4</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$594</i>	<i>100.0%</i>	<i>100.0%</i>
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	1.6%	0	0.0%	0.5%	\$0	0.0%	0.8%
	Moderate	0	0.0%	\$0	0.0%	21.1%	0	0.0%	15.1%	\$0	0.0%	12.7%
	Middle	0	0.0%	\$0	0.0%	43.5%	0	0.0%	43.5%	\$0	0.0%	39.0%
	Upper	0	0.0%	\$0	0.0%	33.8%	0	0.0%	41.0%	\$0	0.0%	47.5%
	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>
MULTI FAMILY	<b>Multi-Family Units</b>											
	Low	0	0.0%	\$0	0.0%	6.6%	0	0.0%	12.5%	\$0	0.0%	1.1%
	Moderate	0	0.0%	\$0	0.0%	27.5%	0	0.0%	46.9%	\$0	0.0%	44.3%
	Middle	0	0.0%	\$0	0.0%	42.3%	0	0.0%	18.8%	\$0	0.0%	12.2%
	Upper	0	0.0%	\$0	0.0%	23.6%	0	0.0%	21.9%	\$0	0.0%	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>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>	
OTHER PURPOSE LOC	Low	0	0.0%	\$0	0.0%	1.6%	0	0.0%	0.7%	\$0	0.0%	0.5%
	Moderate	1	20.0%	\$40	7.5%	21.1%	1	20.0%	15.1%	\$40	7.5%	11.2%
	Middle	0	0.0%	\$0	0.0%	43.5%	0	0.0%	40.0%	\$0	0.0%	35.4%
	Upper	4	80.0%	\$492	92.5%	33.8%	4	80.0%	44.2%	\$492	92.5%	53.0%
	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>\$532</i>	<i>100.0%</i>	<i>100.0%</i>	<i>5</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$532</i>	<i>100.0%</i>	<i>100.0%</i>

Originations & Purchases  
2019 FFIEC Census Data and 2015 ACS Data

## Appendices

**Geographic Distribution of HMDA, Small Business, & Small Farm Loans - Table 2 of 2**  
**Assessment Area: FL Palm Bay**

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2019					Bank & Aggregate Lending Comparison 2019					
		Bank				Owner Occupied Units %	Count			Dollar		
		Count #	%	Dollar \$ (000s)	%		Bank #	Agg %	Bank \$ (000s)	%	Agg \$ %	
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	\$0	0.0%	1.6%	0	0.0%	1.0%	\$0	0.0%	0.5%
	Moderate	0	0.0%	\$0	0.0%	21.1%	0	0.0%	18.8%	\$0	0.0%	14.1%
	Middle	0	0.0%	\$0	0.0%	43.5%	0	0.0%	40.2%	\$0	0.0%	31.6%
	Upper	0	0.0%	\$0	0.0%	33.8%	0	0.0%	39.9%	\$0	0.0%	53.8%
	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>
PURPOSE NOT APPLICABLE	Low	0	0.0%	\$0	0.0%	1.6%	0	0.0%	3.3%	\$0	0.0%	1.3%
	Moderate	0	0.0%	\$0	0.0%	21.1%	0	0.0%	28.4%	\$0	0.0%	25.1%
	Middle	0	0.0%	\$0	0.0%	43.5%	0	0.0%	43.7%	\$0	0.0%	38.7%
	Upper	0	0.0%	\$0	0.0%	33.8%	0	0.0%	24.6%	\$0	0.0%	34.9%
	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%	1.6%	0	0.0%	0.8%	\$0	0.0%	0.5%
	Moderate	5	23.8%	\$889	14.9%	21.1%	5	23.8%	20.1%	\$889	14.9%	16.2%
	Middle	2	9.5%	\$415	7.0%	43.5%	2	9.5%	43.4%	\$415	7.0%	37.9%
	Upper	14	66.7%	\$4,643	78.1%	33.8%	14	66.7%	35.7%	\$4,643	78.1%	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>21</i>	<i>100.0%</i>	<i>\$5,947</i>	<i>100.0%</i>	<i>100.0%</i>	<i>21</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$5,947</i>	<i>100.0%</i>	<i>100.0%</i>
SMALL BUSINESSES		<b>Total Businesses</b>										
	Low	0	0.0%	\$0	0.0%	2.7%	0	0.0%	1.9%	\$0	0.0%	1.8%
	Moderate	0	0.0%	\$0	0.0%	24.2%	0	0.0%	23.9%	\$0	0.0%	24.7%
	Middle	3	60.0%	\$1,712	67.6%	39.4%	3	60.0%	37.7%	\$1,712	67.6%	37.3%
	Upper	2	40.0%	\$821	32.4%	33.7%	2	40.0%	35.6%	\$821	32.4%	35.5%
	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%	0.9%	\$0	0.0%	0.7%
<i>Total</i>	<i>5</i>	<i>100.0%</i>	<i>\$2,533</i>	<i>100.0%</i>	<i>100.0%</i>	<i>5</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$2,533</i>	<i>100.0%</i>	<i>100.0%</i>	
SMALL FARM		<b>Total Farms</b>										
	Low	0	0.0%	\$0	0.0%	1.9%	0	0.0%	4.3%	\$0	0.0%	0.5%
	Moderate	0	0.0%	\$0	0.0%	16.3%	0	0.0%	14.9%	\$0	0.0%	4.9%
	Middle	0	0.0%	\$0	0.0%	41.6%	0	0.0%	42.6%	\$0	0.0%	28.8%
	Upper	0	0.0%	\$0	0.0%	40.2%	0	0.0%	36.2%	\$0	0.0%	63.5%
	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%	2.1%	\$0	0.0%	2.4%
<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>	

Originations & Purchases  
2019 FFIEC Census Data, 2019 D&B Info and 2015 ACS Data

## Appendices

### Borrower Distribution of HMDA Loans & Small Business/Small Farm Loans by Revenue & Loan Size

Table 1 of 2

Assessment Area: FL Palm Bay

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2019					2019					
		Count		Dollar		Families by Family Income %	Count			Dollar		
		#	%	\$ (000s)	\$ %		Bank #	Agg %	Bank \$ (000s)	Bank \$ %	Agg \$ %	
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	20.2%	0	0.0%	4.3%	\$0	0.0%	2.1%
	Moderate	1	8.3%	\$173	3.6%	18.6%	1	8.3%	15.9%	\$173	3.6%	10.9%
	Middle	1	8.3%	\$137	2.8%	20.6%	1	8.3%	22.3%	\$137	2.8%	19.4%
	Upper	10	83.3%	\$4,511	93.6%	40.6%	10	83.3%	41.1%	\$4,511	93.6%	51.9%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	16.4%	\$0	0.0%	15.6%
	<i>Total</i>	<i>12</i>	<i>100.0%</i>	<i>\$4,821</i>	<i>100.0%</i>	<i>100.0%</i>	<i>12</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$4,821</i>	<i>100.0%</i>	<i>100.0%</i>
REFINANCE	Low	1	25.0%	\$50	8.4%	20.2%	1	25.0%	6.6%	\$50	8.4%	3.4%
	Moderate	0	0.0%	\$0	0.0%	18.6%	0	0.0%	14.5%	\$0	0.0%	9.5%
	Middle	1	25.0%	\$160	26.9%	20.6%	1	25.0%	18.8%	\$160	26.9%	15.6%
	Upper	2	50.0%	\$384	64.6%	40.6%	2	50.0%	34.6%	\$384	64.6%	41.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	25.6%	\$0	0.0%	30.1%
	<i>Total</i>	<i>4</i>	<i>100.0%</i>	<i>\$594</i>	<i>100.0%</i>	<i>100.0%</i>	<i>4</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$594</i>	<i>100.0%</i>	<i>100.0%</i>
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	20.2%	0	0.0%	6.1%	\$0	0.0%	3.7%
	Moderate	0	0.0%	\$0	0.0%	18.6%	0	0.0%	16.5%	\$0	0.0%	11.2%
	Middle	0	0.0%	\$0	0.0%	20.6%	0	0.0%	22.3%	\$0	0.0%	18.3%
	Upper	0	0.0%	\$0	0.0%	40.6%	0	0.0%	52.8%	\$0	0.0%	63.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	2.2%	\$0	0.0%	3.6%
	<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%	20.2%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	18.6%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	20.6%	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>
OTHER PURPOSE LOC	Low	0	0.0%	\$0	0.0%	20.2%	0	0.0%	6.6%	\$0	0.0%	3.5%
	Moderate	0	0.0%	\$0	0.0%	18.6%	0	0.0%	15.5%	\$0	0.0%	11.1%
	Middle	1	20.0%	\$40	7.5%	20.6%	1	20.0%	24.5%	\$40	7.5%	19.2%
	Upper	4	80.0%	\$492	92.5%	40.6%	4	80.0%	52.4%	\$492	92.5%	64.9%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	1.1%	\$0	0.0%	1.3%
	<i>Total</i>	<i>5</i>	<i>100.0%</i>	<i>\$532</i>	<i>100.0%</i>	<i>100.0%</i>	<i>5</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$532</i>	<i>100.0%</i>	<i>100.0%</i>

Originations & Purchases  
2019 FFIEC Census Data and 2015 ACS Data

## Appendices

### Borrower Distribution of HMDA Loans & Small Business/Small Farm Loans by Revenue & Loan Size

**Table 2 of 2**

Assessment Area: FL Palm Bay

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison						
		2019					2019						
		Bank		Families by Family Income		Count			Dollar				
		Count	Dollar		%	Bank	Agg	Bank	Agg	Bank	Agg		
#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %			
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	\$0	0.0%	20.2%	0	0.0%	10.3%	\$0	0.0%	5.4%	
	Moderate	0	0.0%	\$0	0.0%	18.6%	0	0.0%	15.6%	\$0	0.0%	7.8%	
	Middle	0	0.0%	\$0	0.0%	20.6%	0	0.0%	20.9%	\$0	0.0%	16.1%	
	Upper	0	0.0%	\$0	0.0%	40.6%	0	0.0%	46.0%	\$0	0.0%	52.4%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	7.3%	\$0	0.0%	18.3%	
	<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>	
PURPOSE NOT APPLICABLE	Low	0	0.0%	\$0	0.0%	20.2%	0	0.0%	0.3%	\$0	0.0%	0.2%	
	Moderate	0	0.0%	\$0	0.0%	18.6%	0	0.0%	0.3%	\$0	0.0%	0.6%	
	Middle	0	0.0%	\$0	0.0%	20.6%	0	0.0%	0.6%	\$0	0.0%	0.8%	
	Upper	0	0.0%	\$0	0.0%	40.6%	0	0.0%	2.4%	\$0	0.0%	5.1%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	96.4%	\$0	0.0%	93.3%	
	<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>	
HMDA TOTALS	Low	1	4.8%	\$50	0.8%	20.2%	1	4.8%	5.2%	\$50	0.8%	2.5%	
	Moderate	1	4.8%	\$173	2.9%	18.6%	1	4.8%	15.3%	\$173	2.9%	9.8%	
	Middle	3	14.3%	\$337	5.7%	20.6%	3	14.3%	21.0%	\$337	5.7%	17.1%	
	Upper	16	76.2%	\$5,387	90.6%	40.6%	16	76.2%	39.6%	\$5,387	90.6%	46.2%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	19.0%	\$0	0.0%	24.4%	
	<i>Total</i>	<i>21</i>	<i>100.0%</i>	<i>\$5,947</i>	<i>100.0%</i>	<i>100.0%</i>	<i>21</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$5,947</i>	<i>100.0%</i>	<i>100.0%</i>	
Small Business	Revenue	<b>Total Businesses</b>											
		\$1 Million or Less	0	0.0%	\$0	0.0%	93.9%	0	0.0%	47.3%	\$0	0.0%	31.9%
		Over \$1 Million	4	80.0%	\$2,133	84.2%	5.4%	4	80.0%				
		<i>Total Rev. available</i>	<i>4</i>	<i>80.0%</i>	<i>\$2,133</i>	<i>84.2%</i>	<i>99.3%</i>	<i>4</i>	<i>80.0%</i>				
		Rev. Not Known	1	20.0%	\$400	15.8%	0.6%	1	20.0%				
	<i>Total</i>	<i>5</i>	<i>100.0%</i>	<i>\$2,533</i>	<i>100.0%</i>	<i>100.0%</i>	<i>5</i>	<i>100.0%</i>					
	Loan Size	\$100,000 or Less	0	0.0%	\$0	0.0%		0	0.0%	96.1%	\$0	0.0%	49.0%
		\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	1.9%	\$0	0.0%	12.1%
		\$250,001 - \$1 Million	5	100.0%	\$2,533	100.0%		5	100.0%	2.0%	\$2,533	100.0%	38.9%
		<i>Total</i>	<i>5</i>	<i>100.0%</i>	<i>\$2,533</i>	<i>100.0%</i>		<i>5</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$2,533</i>	<i>100.0%</i>	<i>100.0%</i>
Small Farm	Revenue	<b>Total Farms</b>											
		\$1 Million or Less	0	0.0%	\$0	0.0%	98.6%	0	0.0%	72.3%	\$0	0.0%	64.3%
		Over \$1 Million	0	0.0%	\$0	0.0%	1.4%	0	0.0%				
		Not Known	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>					
	Loan Size	\$100,000 or Less	0	0.0%	\$0	0.0%		0	0.0%	97.9%	\$0	0.0%	76.3%
		\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	2.1%	\$0	0.0%	23.7%
		\$250,001 - \$500,000	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>0</i>	<i>0.0%</i>	<i>100.0%</i>	<i>\$0</i>	<i>0.0%</i>	<i>100.0%</i>

Originations & Purchases

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

2019 FFIEC Census Data, 2019 D&B Info and 2015 ACS Data

# Appendices

## Geographic Distribution of HMDA, Small Business, & Small Farm Loans Assessment Area: FL Pensacola

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2017					2017					
		Bank		Owner Occupied Units		Count	Bank		Agg		Agg	
		Count	Dollar	Dollar	%		#	%	%	\$ (000s)	%	%
#	%	\$ (000s)	%	%	#	%	%	\$ (000s)	%	%		
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	1.6%	0	0.0%	0.4%	\$0	0.0%	0.2%
	Moderate	20	10.5%	\$2,994	7.2%	15.2%	20	10.5%	8.8%	\$2,994	7.2%	6.1%
	Middle	117	61.6%	\$21,306	51.4%	54.7%	117	61.6%	52.0%	\$21,306	51.4%	45.7%
	Upper	53	27.9%	\$17,114	41.3%	28.5%	53	27.9%	38.9%	\$17,114	41.3%	48.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<b>Total</b>	<b>190</b>	<b>100.0%</b>	<b>\$41,414</b>	<b>100.0%</b>	<b>100.0%</b>	<b>190</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$41,414</b>	<b>100.0%</b>	<b>100.0%</b>
REFINANCE	Low	0	0.0%	\$0	0.0%	1.6%	0	0.0%	0.2%	\$0	0.0%	0.1%
	Moderate	7	16.3%	\$363	3.9%	15.2%	7	16.3%	8.8%	\$363	3.9%	6.0%
	Middle	22	51.2%	\$4,077	43.3%	54.7%	22	51.2%	52.8%	\$4,077	43.3%	46.2%
	Upper	14	32.6%	\$4,973	52.8%	28.5%	14	32.6%	38.2%	\$4,973	52.8%	47.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<b>Total</b>	<b>43</b>	<b>100.0%</b>	<b>\$9,413</b>	<b>100.0%</b>	<b>100.0%</b>	<b>43</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$9,413</b>	<b>100.0%</b>	<b>100.0%</b>
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	1.6%	0	0.0%	0.8%	\$0	0.0%	0.3%
	Moderate	0	0.0%	\$0	0.0%	15.2%	0	0.0%	11.3%	\$0	0.0%	7.1%
	Middle	0	0.0%	\$0	0.0%	54.7%	0	0.0%	55.1%	\$0	0.0%	46.3%
	Upper	1	100.0%	\$150	100.0%	28.5%	1	100.0%	32.8%	\$150	100.0%	46.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<b>Total</b>	<b>1</b>	<b>100.0%</b>	<b>\$150</b>	<b>100.0%</b>	<b>100.0%</b>	<b>1</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$150</b>	<b>100.0%</b>	<b>100.0%</b>
MULTI FAMILY	<b>Multi-Family Units</b>											
	Low	0	0.0%	\$0	0.0%	1.9%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	1	50.0%	\$125	0.7%	27.3%	1	50.0%	25.0%	\$125	0.7%	13.5%
	Middle	0	0.0%	\$0	0.0%	40.0%	0	0.0%	50.0%	\$0	0.0%	67.4%
	Upper	1	50.0%	\$19,000	99.3%	30.8%	1	50.0%	25.0%	\$19,000	99.3%	19.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
<b>Total</b>	<b>2</b>	<b>100.0%</b>	<b>\$19,125</b>	<b>100.0%</b>	<b>100.0%</b>	<b>2</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$19,125</b>	<b>100.0%</b>	<b>100.0%</b>	
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	1.6%	0	0.0%	0.3%	\$0	0.0%	0.1%
	Moderate	28	11.9%	\$3,482	5.0%	15.2%	28	11.9%	8.9%	\$3,482	5.0%	6.4%
	Middle	139	58.9%	\$25,383	36.2%	54.7%	139	58.9%	52.3%	\$25,383	36.2%	46.7%
	Upper	69	29.2%	\$41,237	58.8%	28.5%	69	29.2%	38.4%	\$41,237	58.8%	46.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<b>Total</b>	<b>236</b>	<b>100.0%</b>	<b>\$70,102</b>	<b>100.0%</b>	<b>100.0%</b>	<b>236</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$70,102</b>	<b>100.0%</b>	<b>100.0%</b>
SMALL BUSINESSES	<b>Total Businesses</b>											
	Low	12	4.2%	\$2,291	3.7%	2.3%	12	4.2%	2.2%	\$2,291	3.7%	2.4%
	Moderate	59	20.8%	\$14,749	23.7%	20.2%	59	20.8%	20.0%	\$14,749	23.7%	23.7%
	Middle	152	53.7%	\$33,219	53.5%	51.1%	152	53.7%	49.8%	\$33,219	53.5%	49.6%
	Upper	60	21.2%	\$11,881	19.1%	26.3%	60	21.2%	27.3%	\$11,881	19.1%	23.9%
	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%	0.7%	\$0	0.0%	0.5%
<b>Total</b>	<b>283</b>	<b>100.0%</b>	<b>\$62,140</b>	<b>100.0%</b>	<b>100.0%</b>	<b>283</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$62,140</b>	<b>100.0%</b>	<b>100.0%</b>	
SMALL FARM	<b>Total Farms</b>											
	Low	0	0.0%	\$0	0.0%	0.7%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	6.3%	0	0.0%	3.4%	\$0	0.0%	0.9%
	Middle	0	0.0%	\$0	0.0%	77.0%	0	0.0%	81.0%	\$0	0.0%	94.2%
	Upper	0	0.0%	\$0	0.0%	16.0%	0	0.0%	13.8%	\$0	0.0%	2.8%
	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%	1.7%	\$0	0.0%	2.1%
<b>Total</b>	<b>0</b>	<b>0.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	

Originations & Purchases  
2017 FFIEC Census Data, 2017 D&B Info, and 2015 ACS Data



# Appendices

**Geographic Distribution of HMDA, Small Business, & Small Farm Loans - Table 1 of 2**  
Assessment Area: FL Pensacola

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019					Bank & Aggregate Lending Comparison											
		Bank				Owner Occupied Units %	2018			2019								
		Count		Dollar			Count		Dollar		Count			Dollar				
		#	%	\$ (000s)	\$ %	#	%	Agg %	\$ (000s)	\$ %	Agg %	#	%	Agg %	\$ (000s)	\$ %	Agg %	
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	1.6%	0	0.0%	0.4%	\$0	0.0%	0.1%	0	0.0%	0.3%	\$0	0.0%	0.2%
	Moderate	60	13.9%	\$9,663	9.8%	15.2%	26	12.9%	9.5%	\$3,972	8.3%	6.5%	34	14.7%	9.1%	\$5,691	11.1%	6.2%
	Middle	225	52.0%	\$44,279	44.7%	54.7%	108	53.7%	50.4%	\$23,145	48.6%	45.2%	117	50.4%	52.1%	\$21,134	41.1%	47.0%
	Upper	148	34.2%	\$45,122	45.5%	28.5%	67	33.3%	39.8%	\$20,504	43.1%	48.2%	81	34.9%	38.4%	\$24,618	47.9%	46.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	433	100.0%	\$99,064	100.0%	100.0%	201	100.0%	100.0%	\$47,621	100.0%	100.0%	232	100.0%	100.0%	\$51,443	100.0%	100.0%
REFINANCE	Low	0	0.0%	\$0	0.0%	1.6%	0	0.0%	0.6%	\$0	0.0%	0.3%	0	0.0%	0.2%	\$0	0.0%	0.1%
	Moderate	20	12.3%	\$3,195	8.9%	15.2%	10	12.5%	9.1%	\$2,026	12.5%	6.7%	10	12.2%	7.9%	\$1,169	5.9%	5.1%
	Middle	69	42.6%	\$12,108	33.7%	54.7%	35	43.8%	53.5%	\$4,433	27.3%	46.9%	34	41.5%	51.0%	\$7,675	39.0%	45.1%
	Upper	73	45.1%	\$20,620	57.4%	28.5%	35	43.8%	36.9%	\$9,762	60.2%	46.1%	38	46.3%	40.9%	\$10,858	55.1%	49.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	162	100.0%	\$35,923	100.0%	100.0%	80	100.0%	100.0%	\$16,221	100.0%	100.0%	82	100.0%	100.0%	\$19,702	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	1.6%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.3%	\$0	0.0%	0.3%
	Moderate	2	10.0%	\$194	8.0%	15.2%	1	11.1%	8.1%	\$46	5.8%	6.5%	1	9.1%	10.5%	\$148	9.0%	8.1%
	Middle	7	35.0%	\$582	24.0%	54.7%	3	33.3%	47.4%	\$240	30.3%	42.8%	4	36.4%	50.8%	\$342	20.9%	44.4%
	Upper	11	55.0%	\$1,652	68.0%	28.5%	5	55.6%	44.5%	\$505	63.8%	50.7%	6	54.5%	38.4%	\$1,147	70.1%	47.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	20	100.0%	\$2,428	100.0%	100.0%	9	100.0%	100.0%	\$791	100.0%	100.0%	11	100.0%	100.0%	\$1,637	100.0%	100.0%
MULTIFAMILY	<b>Multi-Family Units</b>																	
	Low	0	0.0%	\$0	0.0%	1.9%	0	0.0%	5.4%	\$0	0.0%	0.3%	0	0.0%	2.0%	\$0	0.0%	0.1%
	Moderate	2	28.6%	\$202	11.4%	27.3%	0	0.0%	43.2%	\$0	0.0%	47.3%	2	33.3%	38.8%	\$202	13.0%	45.2%
	Middle	3	42.9%	\$1,114	62.7%	40.0%	0	0.0%	40.5%	\$0	0.0%	48.3%	3	50.0%	51.0%	\$1,114	71.5%	42.0%
	Upper	2	28.6%	\$462	26.0%	30.8%	1	100.0%	10.8%	\$220	100.0%	4.1%	1	16.7%	8.2%	\$242	15.5%	12.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
Total	7	100.0%	\$1,778	100.0%	100.0%	1	100.0%	100.0%	\$220	100.0%	100.0%	6	100.0%	100.0%	\$1,558	100.0%	100.0%	
OTHER PURPOSE LOC	Low	1	0.6%	\$281	1.7%	1.6%	0	0.0%	0.0%	\$0	0.0%	0.0%	1	1.1%	0.8%	\$281	3.0%	1.0%
	Moderate	10	6.3%	\$966	6.0%	15.2%	5	7.2%	9.7%	\$436	6.6%	6.9%	5	5.6%	7.1%	\$530	5.6%	5.1%
	Middle	73	45.9%	\$6,420	39.8%	54.7%	34	49.3%	46.4%	\$2,725	41.0%	41.5%	39	43.3%	47.6%	\$3,695	38.9%	41.1%
	Upper	75	47.2%	\$8,471	52.5%	28.5%	30	43.5%	44.0%	\$3,489	52.5%	51.6%	45	50.0%	44.6%	\$4,982	52.5%	52.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	159	100.0%	\$16,138	100.0%	100.0%	69	100.0%	100.0%	\$6,650	100.0%	100.0%	90	100.0%	100.0%	\$9,488	100.0%	100.0%

Originations & Purchases  
2019 FFIEC Census Data and 2015 ACS Data

# Appendices

**Geographic Distribution of HMDA, Small Business, & Small Farm Loans - Table 2 of 2**  
Assessment Area: FL Pensacola

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019					Bank & Aggregate Lending Comparison											
		Bank				Owner Occupied Units %	2018			2019								
		Count		Dollar			Bank #	Agg %	Dollar		Bank #	Agg %	Dollar					
		#	%	\$ (000s)	\$ %	\$ (000s)			\$ %	\$ %			\$ (000s)	\$ %	\$ %			
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	\$0	0.0%	1.6%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.4%	\$0	0.0%	0.2%
	Moderate	2	20.0%	\$270	22.7%	15.2%	1	20.0%	12.4%	\$90	14.2%	9.7%	1	20.0%	11.5%	\$180	32.3%	8.0%
	Middle	7	70.0%	\$682	57.3%	54.7%	3	60.0%	50.2%	\$305	48.1%	39.8%	4	80.0%	44.3%	\$377	67.7%	39.7%
	Upper	1	10.0%	\$239	20.1%	28.5%	1	20.0%	37.3%	\$239	37.7%	50.5%	0	0.0%	43.9%	\$0	0.0%	52.1%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<b>Total</b>	<b>10</b>	<b>100.0%</b>	<b>\$1,191</b>	<b>100.0%</b>	<b>100.0%</b>	<b>5</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$634</b>	<b>100.0%</b>	<b>100.0%</b>	<b>5</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$557</b>	<b>100.0%</b>	<b>100.0%</b>
PURPOSE NOT APPLICABLE	Low	0	0.0%	\$0	0.0%	1.6%	0	0.0%	0.8%	\$0	0.0%	0.3%	0	0.0%	1.7%	\$0	0.0%	0.7%
	Moderate	0	0.0%	\$0	0.0%	15.2%	0	0.0%	12.5%	\$0	0.0%	6.3%	0	0.0%	14.9%	\$0	0.0%	8.8%
	Middle	0	0.0%	\$0	0.0%	54.7%	0	0.0%	60.3%	\$0	0.0%	54.5%	0	0.0%	59.7%	\$0	0.0%	57.7%
	Upper	0	0.0%	\$0	0.0%	28.5%	0	0.0%	26.5%	\$0	0.0%	39.0%	0	0.0%	23.8%	\$0	0.0%	32.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<b>Total</b>	<b>0</b>	<b>0.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>
HMDA TOTALS	Low	1	0.1%	\$281	0.2%	1.6%	0	0.0%	0.4%	\$0	0.0%	0.2%	1	0.2%	0.4%	\$281	0.3%	0.2%
	Moderate	96	12.1%	\$14,490	9.3%	15.2%	43	11.8%	9.5%	\$6,570	9.1%	9.2%	53	12.4%	9.0%	\$7,920	9.4%	8.0%
	Middle	384	48.5%	\$65,185	41.6%	54.7%	183	50.1%	51.0%	\$30,848	42.8%	45.7%	201	47.2%	51.7%	\$34,337	40.7%	46.2%
	Upper	310	39.2%	\$76,566	48.9%	28.5%	139	38.1%	39.1%	\$34,719	48.1%	45.0%	171	40.1%	39.0%	\$41,847	49.6%	45.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<b>Total</b>	<b>791</b>	<b>100.0%</b>	<b>\$156,522</b>	<b>100.0%</b>	<b>100.0%</b>	<b>365</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$72,137</b>	<b>100.0%</b>	<b>100.0%</b>	<b>426</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$84,385</b>	<b>100.0%</b>	<b>100.0%</b>
SMALL BUSINESSES	<b>Total Businesses</b>																	
	Low	7	1.7%	\$944	1.0%	2.3%	3	1.5%	2.3%	\$386	1.0%	2.0%	4	1.9%	2.2%	\$558	1.0%	1.8%
	Moderate	95	23.2%	\$24,314	25.8%	20.7%	43	21.8%	19.9%	\$10,057	25.0%	23.3%	52	24.4%	19.1%	\$14,257	26.4%	24.2%
	Middle	216	52.7%	\$49,369	52.4%	50.9%	105	53.3%	49.7%	\$21,720	54.0%	49.5%	111	52.1%	51.2%	\$27,649	51.2%	50.4%
	Upper	92	22.4%	\$19,657	20.8%	26.2%	46	23.4%	27.4%	\$8,082	20.1%	24.9%	46	21.6%	26.9%	\$11,575	21.4%	23.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	0.7%	\$0	0.0%	0.3%	0	0.0%	0.6%	\$0	0.0%	0.3%	
<b>Total</b>	<b>410</b>	<b>100.0%</b>	<b>\$94,284</b>	<b>100.0%</b>	<b>100.0%</b>	<b>197</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$40,245</b>	<b>100.0%</b>	<b>100.0%</b>	<b>213</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$54,039</b>	<b>100.0%</b>	<b>100.0%</b>	
SMALL FARM	<b>Total Farms</b>																	
	Low	0	0.0%	\$0	0.0%	1.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	7.4%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	2.7%	\$0	0.0%	0.4%
	Middle	1	100.0%	\$24	100.0%	72.8%	1	100.0%	89.8%	\$24	100.0%	75.0%	0	0.0%	81.3%	\$0	0.0%	86.8%
	Upper	0	0.0%	\$0	0.0%	18.9%	0	0.0%	6.8%	\$0	0.0%	22.8%	0	0.0%	10.7%	\$0	0.0%	11.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	3.4%	\$0	0.0%	2.2%	0	0.0%	5.3%	\$0	0.0%	1.6%	
<b>Total</b>	<b>1</b>	<b>100.0%</b>	<b>\$24</b>	<b>100.0%</b>	<b>100.0%</b>	<b>1</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$24</b>	<b>100.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	

Originations & Purchases  
2019 FFIEC Census Data, 2019 D&B Info, and 2015 ACS Data

# Appendices

**Borrower Distribution of HMDA Loans & Small Business/Small Farm Loans by Revenue & Loan Size**  
Assessment Area: FL Pensacola

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	Agg	
	#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %	
HOME PURCHASE	Low	17	8.9%	\$1,888	4.6%	18.6%	17	8.9%	4.2%	\$1,888	4.6%	2.0%
	Moderate	58	30.5%	\$7,177	17.3%	19.1%	58	30.5%	15.9%	\$7,177	17.3%	10.6%
	Middle	38	20.0%	\$6,296	15.2%	22.7%	38	20.0%	22.6%	\$6,296	15.2%	20.2%
	Upper	76	40.0%	\$25,553	61.7%	39.7%	76	40.0%	38.7%	\$25,553	61.7%	50.3%
	Unknown	1	0.5%	\$500	1.2%	0.0%	1	0.5%	18.6%	\$500	1.2%	16.9%
	<b>Total</b>	<b>190</b>	<b>100.0%</b>	<b>\$41,414</b>	<b>100.0%</b>	<b>100.0%</b>	<b>190</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$41,414</b>	<b>100.0%</b>	<b>100.0%</b>
REFINANCE	Low	2	4.7%	\$277	2.9%	18.6%	2	4.7%	6.3%	\$277	2.9%	3.2%
	Moderate	7	16.3%	\$1,037	11.0%	19.1%	7	16.3%	12.9%	\$1,037	11.0%	8.6%
	Middle	5	11.6%	\$614	6.5%	22.7%	5	11.6%	18.5%	\$614	6.5%	15.2%
	Upper	24	55.8%	\$6,427	68.3%	39.7%	24	55.8%	35.7%	\$6,427	68.3%	44.9%
	Unknown	5	11.6%	\$1,058	11.2%	0.0%	5	11.6%	26.6%	\$1,058	11.2%	28.1%
	<b>Total</b>	<b>43</b>	<b>100.0%</b>	<b>\$9,413</b>	<b>100.0%</b>	<b>100.0%</b>	<b>43</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$9,413</b>	<b>100.0%</b>	<b>100.0%</b>
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	18.6%	0	0.0%	9.3%	\$0	0.0%	4.6%
	Moderate	1	100.0%	\$150	100.0%	19.1%	1	100.0%	18.3%	\$150	100.0%	12.9%
	Middle	0	0.0%	\$0	0.0%	22.7%	0	0.0%	21.5%	\$0	0.0%	17.1%
	Upper	0	0.0%	\$0	0.0%	39.7%	0	0.0%	45.5%	\$0	0.0%	61.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	5.4%	\$0	0.0%	4.3%
	<b>Total</b>	<b>1</b>	<b>100.0%</b>	<b>\$150</b>	<b>100.0%</b>	<b>100.0%</b>	<b>1</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$150</b>	<b>100.0%</b>	<b>100.0%</b>
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	18.6%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	19.1%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	22.7%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	39.7%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	2	100.0%	\$19,125	100.0%	0.0%	2	100.0%	100.0%	\$19,125	100.0%	100.0%
	<b>Total</b>	<b>2</b>	<b>100.0%</b>	<b>\$19,125</b>	<b>100.0%</b>	<b>100.0%</b>	<b>2</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$19,125</b>	<b>100.0%</b>	<b>100.0%</b>
HMDA TOTALS	Low	19	8.1%	\$2,165	3.1%	18.6%	19	8.1%	4.9%	\$2,165	3.1%	2.2%
	Moderate	66	28.0%	\$8,364	11.9%	19.1%	66	28.0%	15.3%	\$8,364	11.9%	9.8%
	Middle	43	18.2%	\$6,910	9.9%	22.7%	43	18.2%	21.5%	\$6,910	9.9%	18.3%
	Upper	100	42.4%	\$31,980	45.6%	39.7%	100	42.4%	38.3%	\$31,980	45.6%	47.3%
	Unknown	8	3.4%	\$20,683	29.5%	0.0%	8	3.4%	19.9%	\$20,683	29.5%	22.4%
	<b>Total</b>	<b>236</b>	<b>100.0%</b>	<b>\$70,102</b>	<b>100.0%</b>	<b>100.0%</b>	<b>236</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$70,102</b>	<b>100.0%</b>	<b>100.0%</b>
Small Business Revenue	<b>Total Businesses</b>											
	\$1 Million or Less	163	57.6%	\$27,744	44.6%	92.9%	163	57.6%	46.1%	\$27,744	44.6%	41.0%
	Over \$1 Million	117	41.3%	\$33,114	53.3%	6.4%	117	41.3%				
	<b>Total Rev. available</b>	<b>280</b>	<b>98.9%</b>	<b>\$60,858</b>	<b>97.9%</b>	<b>99.3%</b>	<b>280</b>	<b>98.9%</b>				
	Rev. Not Known	3	1.1%	\$1,282	2.1%	0.6%	3	1.1%				
	<b>Total</b>	<b>283</b>	<b>100.0%</b>	<b>\$62,140</b>	<b>100.0%</b>	<b>100.0%</b>	<b>283</b>	<b>100.0%</b>				
Small Business Loan Size	\$100,000 or Less	122	43.1%	\$6,128	9.9%		122	43.1%	92.6%	\$6,128	9.9%	34.2%
	\$100,001 - \$250,000	83	29.3%	\$15,106	24.3%		83	29.3%	4.1%	\$15,106	24.3%	19.6%
	\$250,001 - \$1 Million	78	27.6%	\$40,906	65.8%		78	27.6%	3.3%	\$40,906	65.8%	46.2%
	<b>Total</b>	<b>283</b>	<b>100.0%</b>	<b>\$62,140</b>	<b>100.0%</b>		<b>283</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$62,140</b>	<b>100.0%</b>	<b>100.0%</b>
Small Farm Revenue	<b>Total Farms</b>											
	\$1 Million or Less	0	0.0%	\$0	0.0%	98.1%	0	0.0%	25.9%	\$0	0.0%	47.2%
	Over \$1 Million	0	0.0%	\$0	0.0%	1.9%	0	0.0%				
	Not Known	0	0.0%	\$0	0.0%	0.0%	0	0.0%				
	<b>Total</b>	<b>0</b>	<b>0.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>				
Small Farm Loan Size	\$100,000 or Less	0	0.0%	\$0	0.0%		0	0.0%	87.9%	\$0	0.0%	30.0%
	\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	10.3%	\$0	0.0%	46.3%
	\$250,001 - \$500,000	0	0.0%	\$0	0.0%		0	0.0%	1.7%	\$0	0.0%	23.8%
	<b>Total</b>	<b>0</b>	<b>0.0%</b>	<b>\$0</b>	<b>0.0%</b>		<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>

Originations & Purchases  
Aggregate data is unavailable for loans to businesses/farms with revenue over \$1 million or revenue unknown, and for loan size by revenue.  
2017 FFIEC Census Data, 2017 D&B Info, and 2015 ACS Data

# Appendices

**Borrower Distribution of HMDA Loans & Small Business/Small Farm Loans by Revenue & Loan Size - Table 1 of 2**

Assessment Area: FL Pensacola

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019					Bank & Aggregate Lending Comparison											
		Bank				Families by Family Income %	2018					2019						
		Count		Dollar			#	%	Dollar			Count		Dollar				
		#	%	\$ (000s)	\$ %	Bank			Agg %	\$ (000s)	\$ %	\$ %	#	%	Agg %	\$ (000s)	\$ %	\$ %
HOME PURCHASE	Low	45	10.4%	\$4,492	4.5%	18.6%	21	10.4%	5.0%	\$2,045	4.3%	2.4%	24	10.3%	5.1%	\$2,447	4.8%	2.5%
	Moderate	102	23.6%	\$14,858	15.0%	19.1%	45	22.4%	16.8%	\$6,079	12.8%	11.6%	57	24.6%	18.1%	\$8,779	17.1%	13.0%
	Middle	99	22.9%	\$17,483	17.6%	22.7%	42	20.9%	21.9%	\$6,591	13.8%	19.7%	57	24.6%	24.0%	\$10,892	21.2%	22.2%
	Upper	183	42.3%	\$61,976	62.6%	39.7%	92	45.8%	36.5%	\$32,888	69.1%	47.0%	91	39.2%	34.9%	\$29,088	56.5%	44.8%
	Unknown	4	0.9%	\$255	0.3%	0.0%	1	0.5%	19.8%	\$18	0.0%	19.3%	3	1.3%	18.0%	\$237	0.5%	17.5%
	<b>Total</b>	<b>433</b>	<b>100.0%</b>	<b>\$99,064</b>	<b>100.0%</b>	<b>100.0%</b>	<b>201</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$47,621</b>	<b>100.0%</b>	<b>100.0%</b>	<b>232</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$51,443</b>	<b>100.0%</b>	<b>100.0%</b>
REFINANCE	Low	16	9.9%	\$1,753	4.9%	18.6%	10	12.5%	8.1%	\$1,297	8.0%	4.4%	6	7.3%	6.3%	\$456	2.3%	3.2%
	Moderate	21	13.0%	\$4,578	12.7%	19.1%	6	7.5%	16.6%	\$655	4.0%	11.3%	15	18.3%	12.8%	\$3,923	19.9%	8.5%
	Middle	26	16.0%	\$4,494	12.5%	22.7%	14	17.5%	21.5%	\$2,666	16.4%	19.3%	12	14.6%	16.6%	\$1,828	9.3%	13.6%
	Upper	79	48.8%	\$21,349	59.4%	39.7%	38	47.5%	37.3%	\$9,373	57.8%	47.1%	41	50.0%	31.4%	\$11,976	60.8%	37.1%
	Unknown	20	12.3%	\$3,749	10.4%	0.0%	12	15.0%	16.5%	\$2,230	13.7%	17.9%	8	9.8%	32.8%	\$1,519	7.7%	37.6%
	<b>Total</b>	<b>162</b>	<b>100.0%</b>	<b>\$35,923</b>	<b>100.0%</b>	<b>100.0%</b>	<b>80</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$16,221</b>	<b>100.0%</b>	<b>100.0%</b>	<b>82</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$19,702</b>	<b>100.0%</b>	<b>100.0%</b>
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	18.6%	0	0.0%	7.2%	\$0	0.0%	4.4%	0	0.0%	6.5%	\$0	0.0%	3.9%
	Moderate	5	25.0%	\$367	15.1%	19.1%	4	44.4%	14.9%	\$255	32.2%	11.7%	1	9.1%	17.6%	\$112	6.8%	13.4%
	Middle	1	5.0%	\$35	1.4%	22.7%	0	0.0%	20.5%	\$0	0.0%	16.7%	1	9.1%	19.3%	\$35	2.1%	15.9%
	Upper	8	40.0%	\$1,308	53.9%	39.7%	1	11.1%	49.3%	\$250	31.6%	57.9%	7	63.6%	50.4%	\$1,058	64.6%	61.2%
	Unknown	6	30.0%	\$718	29.6%	0.0%	4	44.4%	8.1%	\$286	36.2%	9.3%	2	18.2%	6.2%	\$432	26.4%	5.7%
	<b>Total</b>	<b>20</b>	<b>100.0%</b>	<b>\$2,428</b>	<b>100.0%</b>	<b>100.0%</b>	<b>9</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$791</b>	<b>100.0%</b>	<b>100.0%</b>	<b>11</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$1,637</b>	<b>100.0%</b>	<b>100.0%</b>
MULTI FAMILY	Low	0	0.0%	\$0	0.0%	18.6%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	2.0%	\$0	0.0%	0.1%
	Moderate	0	0.0%	\$0	0.0%	19.1%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	1	14.3%	\$220	12.4%	22.7%	1	100.0%	5.4%	\$220	100.0%	0.1%	0	0.0%	2.0%	\$0	0.0%	0.1%
	Upper	6	85.7%	\$1,558	87.6%	39.7%	0	0.0%	13.5%	\$0	0.0%	0.8%	6	100.0%	26.5%	\$1,558	100.0%	1.5%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	81.1%	\$0	0.0%	99.0%	0	0.0%	69.4%	\$0	0.0%	98.4%
	<b>Total</b>	<b>7</b>	<b>100.0%</b>	<b>\$1,778</b>	<b>100.0%</b>	<b>100.0%</b>	<b>1</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$220</b>	<b>100.0%</b>	<b>100.0%</b>	<b>6</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$1,558</b>	<b>100.0%</b>	<b>100.0%</b>
OTHER PURPOSE LOC	Low	13	8.2%	\$954	5.9%	18.6%	7	10.1%	7.8%	\$397	6.0%	4.1%	6	6.7%	6.9%	\$557	5.9%	4.9%
	Moderate	25	15.7%	\$2,232	13.8%	19.1%	7	10.1%	11.3%	\$531	8.0%	8.5%	18	20.0%	15.5%	\$1,701	17.9%	12.0%
	Middle	37	23.3%	\$3,722	23.1%	22.7%	17	24.6%	23.3%	\$1,527	23.0%	19.3%	20	22.2%	21.2%	\$2,195	23.1%	19.4%
	Upper	81	50.9%	\$9,120	56.5%	39.7%	36	52.2%	53.6%	\$4,125	62.0%	66.4%	45	50.0%	50.4%	\$4,995	52.6%	60.0%
	Unknown	3	1.9%	\$110	0.7%	0.0%	2	2.9%	4.0%	\$70	1.1%	1.8%	1	1.1%	6.0%	\$40	0.4%	3.6%
	<b>Total</b>	<b>159</b>	<b>100.0%</b>	<b>\$16,138</b>	<b>100.0%</b>	<b>100.0%</b>	<b>69</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$6,650</b>	<b>100.0%</b>	<b>100.0%</b>	<b>90</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$9,488</b>	<b>100.0%</b>	<b>100.0%</b>

Originations & Purchases  
2019 FFIEC Census Data and 2015 ACS Data

# Appendices

**Borrower Distribution of HMDA Loans & Small Business/Small Farm Loans by Revenue & Loan Size - Table 2 of 2**  
Assessment Area: FL Pensacola

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019					Bank & Aggregate Lending Comparison											
		2018				Families by Family Income %	2018					2019						
		Count		Dollar		#	Count		Dollar			Count		Dollar				
		#	%	\$ (000s)	\$ %		Bank	Agg %	Bank	Agg %	Agg %	#	%	Bank	Agg %	Bank	Agg %	
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	\$0	0.0%	18.6%	0	0.0%	11.6%	\$0	0.0%	6.5%	0	0.0%	7.0%	\$0	0.0%	4.1%
	Moderate	0	0.0%	\$0	0.0%	19.1%	0	0.0%	16.3%	\$0	0.0%	10.6%	0	0.0%	18.4%	\$0	0.0%	13.0%
	Middle	6	60.0%	\$918	77.1%	22.7%	4	80.0%	20.6%	\$550	86.8%	16.7%	2	40.0%	19.7%	\$368	66.1%	18.0%
	Upper	4	40.0%	\$273	22.9%	39.7%	1	20.0%	42.9%	\$84	13.2%	61.5%	3	60.0%	46.7%	\$189	33.9%	58.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	8.6%	\$0	0.0%	4.8%	0	0.0%	8.2%	\$0	0.0%	6.6%
	<b>Total</b>	<b>10</b>	<b>100.0%</b>	<b>\$1,191</b>	<b>100.0%</b>	<b>100.0%</b>	<b>5</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$634</b>	<b>100.0%</b>	<b>100.0%</b>	<b>5</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$557</b>	<b>100.0%</b>	<b>100.0%</b>
PURPOSE NOT APPLICABLE	Low	0	0.0%	\$0	0.0%	18.6%	0	0.0%	0.3%	\$0	0.0%	0.2%	0	0.0%	0.3%	\$0	0.0%	0.2%
	Moderate	0	0.0%	\$0	0.0%	19.1%	0	0.0%	0.5%	\$0	0.0%	0.3%	0	0.0%	0.7%	\$0	0.0%	0.2%
	Middle	0	0.0%	\$0	0.0%	22.7%	0	0.0%	0.3%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	39.7%	0	0.0%	1.8%	\$0	0.0%	0.8%	0	0.0%	1.0%	\$0	0.0%	2.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	97.3%	\$0	0.0%	98.7%	0	0.0%	98.0%	\$0	0.0%	96.8%
	<b>Total</b>	<b>0</b>	<b>0.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>
HMDA TOTALS	Low	74	9.4%	\$7,199	4.6%	18.6%	38	10.4%	5.7%	\$3,739	5.2%	2.6%	36	8.5%	5.4%	\$3,460	4.1%	2.5%
	Moderate	153	19.3%	\$22,035	14.1%	19.1%	62	17.0%	16.2%	\$7,520	10.4%	10.6%	91	21.4%	16.3%	\$14,515	17.2%	11.0%
	Middle	170	21.5%	\$26,872	17.2%	22.7%	78	21.4%	21.3%	\$11,554	16.0%	18.0%	92	21.6%	21.4%	\$15,318	18.2%	18.6%
	Upper	361	45.6%	\$95,584	61.1%	39.7%	168	46.0%	36.7%	\$46,720	64.8%	43.7%	193	45.3%	34.4%	\$48,864	57.9%	40.6%
	Unknown	33	4.2%	\$4,832	3.1%	0.0%	19	5.2%	20.2%	\$2,604	3.6%	25.0%	14	3.3%	22.4%	\$2,228	2.6%	27.3%
	<b>Total</b>	<b>791</b>	<b>100.0%</b>	<b>\$156,522</b>	<b>100.0%</b>	<b>100.0%</b>	<b>365</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$72,137</b>	<b>100.0%</b>	<b>100.0%</b>	<b>426</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$84,385</b>	<b>100.0%</b>	<b>100.0%</b>
Small Business Revenue	<b>Total Businesses</b>																	
	\$1 Million or Less	231	56.3%	\$39,444	41.8%	94.6%	116	58.9%	40.1%	\$15,416	38.3%	39.1%	115	54.0%	38.1%	\$24,028	44.5%	37.3%
	Over \$1 Million	161	39.3%	\$49,262	52.2%	4.8%	76	38.6%					85	39.9%				
	Total Rev. available	392	95.6%	\$88,706	94.0%	99.4%	192	97.5%					200	93.9%				
	Rev. Not Known	18	4.4%	\$5,578	5.9%	0.6%	5	2.5%					13	6.1%				
	<b>Total</b>	<b>410</b>	<b>100.0%</b>	<b>\$94,284</b>	<b>100.0%</b>	<b>100.0%</b>	<b>197</b>	<b>100.0%</b>	<b>100.0%</b>				<b>213</b>	<b>100.0%</b>	<b>100.0%</b>			
Small Business Loan Size	\$100,000 or Less	172	42.0%	\$8,414	8.9%		90	45.7%	92.1%	\$4,046	10.1%	33.7%	82	38.5%	92.4%	\$4,368	8.1%	33.2%
	\$100,001 - \$250,000	113	27.6%	\$20,787	22.0%		53	26.9%	4.2%	\$9,932	24.7%	19.2%	60	28.2%	4.0%	\$10,855	20.1%	17.9%
	\$250,001 - \$1 Million	125	30.5%	\$65,083	69.0%		54	27.4%	3.8%	\$26,267	65.3%	47.1%	71	33.3%	3.7%	\$38,816	71.8%	48.8%
	<b>Total</b>	<b>410</b>	<b>100.0%</b>	<b>\$94,284</b>	<b>100.0%</b>		<b>197</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$40,245</b>	<b>100.0%</b>	<b>100.0%</b>	<b>213</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$54,039</b>	<b>100.0%</b>	<b>100.0%</b>
	<b>Total Farms</b>																	
	\$1 Million or Less	1	100.0%	\$24	100.0%	98.4%	1	100.0%	25.0%	\$24	100.0%	41.6%	0	0.0%	25.3%	\$0	0.0%	44.3%
Over \$1 Million	0	0.0%	\$0	0.0%	1.6%	0	0.0%					0	0.0%					
Not Known	0	0.0%	\$0	0.0%	0.0%	0	0.0%					0	0.0%					
<b>Total</b>	<b>1</b>	<b>100.0%</b>	<b>\$24</b>	<b>100.0%</b>	<b>100.0%</b>	<b>1</b>	<b>100.0%</b>	<b>100.0%</b>				<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	
Small Farm Loan Size	\$100,000 or Less	1	100.0%	\$24	100.0%		1	100.0%	93.2%	\$24	100.0%	42.7%	0	0.0%	92.0%	\$0	0.0%	36.7%
	\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	5.7%	\$0	0.0%	36.5%	0	0.0%	8.0%	\$0	0.0%	63.3%
	\$250,001 - \$500,000	0	0.0%	\$0	0.0%		0	0.0%	1.1%	\$0	0.0%	20.8%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<b>Total</b>	<b>1</b>	<b>100.0%</b>	<b>\$24</b>	<b>100.0%</b>		<b>1</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$24</b>	<b>100.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>

Originations & Purchases  
Aggregate data is unavailable for loans to businesses/farms with revenue over \$1 million or revenue unknown, and for loan size by revenue.  
2019 FFIEC Census Data, 2019 D&B Info and 2015 ACS Data

## Appendices

**Geographic Distribution of HMDA, Small Business, & Small Farm Loans - Table 1 of 2**  
Assessment Area: FL Port St. Lucie

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2019					2019					
		Bank				Owner Occupied Units	Count			Dollar		
		Count		Dollar			#	%	%	Bank		Agg
#	%	\$ (000s)	\$ %	%	\$ (000s)	\$ %				\$ %		
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	1.6%	0	0.0%	0.9%	\$0	0.0%	0.5%
	Moderate	2	18.2%	\$421	9.1%	13.0%	2	18.2%	10.3%	\$421	9.1%	8.0%
	Middle	3	27.3%	\$615	13.2%	54.4%	3	27.3%	59.1%	\$615	13.2%	54.2%
	Upper	6	54.5%	\$3,612	77.7%	30.9%	6	54.5%	29.7%	\$3,612	77.7%	37.3%
	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>\$4,648</i>	<i>100.0%</i>	<i>100.0%</i>	<i>11</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$4,648</i>	<i>100.0%</i>	<i>100.0%</i>
REFINANCE	Low	0	0.0%	\$0	0.0%	1.6%	0	0.0%	0.6%	\$0	0.0%	0.3%
	Moderate	0	0.0%	\$0	0.0%	13.0%	0	0.0%	9.1%	\$0	0.0%	7.2%
	Middle	3	30.0%	\$515	12.8%	54.4%	3	30.0%	60.8%	\$515	12.8%	54.7%
	Upper	7	70.0%	\$3,511	87.2%	30.9%	7	70.0%	29.4%	\$3,511	87.2%	37.8%
	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>\$4,026</i>	<i>100.0%</i>	<i>100.0%</i>	<i>10</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$4,026</i>	<i>100.0%</i>	<i>100.0%</i>
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	1.6%	0	0.0%	0.6%	\$0	0.0%	0.2%
	Moderate	0	0.0%	\$0	0.0%	13.0%	0	0.0%	8.1%	\$0	0.0%	6.6%
	Middle	1	100.0%	\$100	100.0%	54.4%	1	100.0%	52.6%	\$100	100.0%	46.8%
	Upper	0	0.0%	\$0	0.0%	30.9%	0	0.0%	38.7%	\$0	0.0%	46.4%
	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>\$100</i>	<i>100.0%</i>	<i>100.0%</i>	<i>1</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$100</i>	<i>100.0%</i>	<i>100.0%</i>
MULTI FAMILY		<b>Multi-Family Units</b>										
	Low	0	0.0%	\$0	0.0%	3.8%	0	0.0%	25.0%	\$0	0.0%	2.9%
	Moderate	0	0.0%	\$0	0.0%	19.5%	0	0.0%	12.5%	\$0	0.0%	1.4%
	Middle	0	0.0%	\$0	0.0%	27.6%	0	0.0%	50.0%	\$0	0.0%	94.1%
	Upper	0	0.0%	\$0	0.0%	49.1%	0	0.0%	12.5%	\$0	0.0%	1.7%
	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>	
OTHER PURPOSE LOC	Low	0	0.0%	\$0	0.0%	1.6%	0	0.0%	0.7%	\$0	0.0%	0.4%
	Moderate	0	0.0%	\$0	0.0%	13.0%	0	0.0%	7.1%	\$0	0.0%	5.1%
	Middle	6	50.0%	\$1,008	57.7%	54.4%	6	50.0%	51.4%	\$1,008	57.7%	43.8%
	Upper	6	50.0%	\$740	42.3%	30.9%	6	50.0%	40.8%	\$740	42.3%	50.7%
	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>\$1,748</i>	<i>100.0%</i>	<i>100.0%</i>	<i>12</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$1,748</i>	<i>100.0%</i>	<i>100.0%</i>

Originations & Purchases  
2019 FFIEC Census Data and 2015 ACS Data

## Appendices

**Geographic Distribution of HMDA, Small Business, & Small Farm Loans - Table 2 of 2**  
Assessment Area: FL Port St. Lucie

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2019					2019					
		Bank				Owner Occupied Units %	Count			Dollar		
		Count		Dollar			Bank	Agg	Bank	Agg		
#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %		
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	\$0	0.0%	1.6%	0	0.0%	0.7%	\$0	0.0%	0.2%
	Moderate	1	50.0%	\$148	9.6%	13.0%	1	50.0%	13.2%	\$148	9.6%	5.2%
	Middle	0	0.0%	\$0	0.0%	54.4%	0	0.0%	51.6%	\$0	0.0%	24.1%
	Upper	1	50.0%	\$1,400	90.4%	30.9%	1	50.0%	34.5%	\$1,400	90.4%	70.5%
	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>\$1,548</i>	<i>100.0%</i>	<i>100.0%</i>	<i>2</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$1,548</i>	<i>100.0%</i>	<i>100.0%</i>
PURPOSE NOT APPLICABLE	Low	0	0.0%	\$0	0.0%	1.6%	0	0.0%	1.2%	\$0	0.0%	0.2%
	Moderate	0	0.0%	\$0	0.0%	13.0%	0	0.0%	13.8%	\$0	0.0%	11.9%
	Middle	0	0.0%	\$0	0.0%	54.4%	0	0.0%	57.7%	\$0	0.0%	53.6%
	Upper	0	0.0%	\$0	0.0%	30.9%	0	0.0%	27.3%	\$0	0.0%	34.2%
	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%	1.6%	0	0.0%	0.8%	\$0	0.0%	0.5%
	Moderate	3	8.3%	\$569	4.7%	13.0%	3	8.3%	9.8%	\$569	4.7%	7.6%
	Middle	13	36.1%	\$2,238	18.5%	54.4%	13	36.1%	58.9%	\$2,238	18.5%	54.2%
	Upper	20	55.6%	\$9,263	76.7%	30.9%	20	55.6%	30.5%	\$9,263	76.7%	37.8%
	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>\$12,070</i>	<i>100.0%</i>	<i>100.0%</i>	<i>36</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$12,070</i>	<i>100.0%</i>	<i>100.0%</i>
SMALL BUSINESSES				<b>Total Businesses</b>								
	Low	0	0.0%	\$0	0.0%	3.2%	0	0.0%	3.0%	\$0	0.0%	3.7%
	Moderate	2	33.3%	\$125	5.6%	19.9%	2	33.3%	20.2%	\$125	5.6%	23.8%
	Middle	2	33.3%	\$125	5.6%	47.8%	2	33.3%	44.7%	\$125	5.6%	40.3%
	Upper	2	33.3%	\$2,000	88.9%	29.1%	2	33.3%	30.9%	\$2,000	88.9%	30.6%
	Unknown	0	0.0%	\$0	0.0%	0.1%	0	0.0%	0.3%	\$0	0.0%	1.1%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	0.8%	\$0	0.0%	0.5%
<i>Total</i>	<i>6</i>	<i>100.0%</i>	<i>\$2,250</i>	<i>100.0%</i>	<i>100.0%</i>	<i>6</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$2,250</i>	<i>100.0%</i>	<i>100.0%</i>	
SMALL FARM				<b>Total Farms</b>								
	Low	0	0.0%	\$0	0.0%	1.4%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	22.6%	0	0.0%	25.0%	\$0	0.0%	30.0%
	Middle	0	0.0%	\$0	0.0%	38.0%	0	0.0%	37.5%	\$0	0.0%	54.8%
	Upper	0	0.0%	\$0	0.0%	38.0%	0	0.0%	37.5%	\$0	0.0%	15.2%
	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%	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>	

Originations & Purchases  
2019 FFIEC Census Data, 2019 D&B Info and 2015 ACS Data

## Appendices

### Borrower Distribution of HMDA Loans & Small Business/Small Farm Loans by Revenue & Loan Size

**Table 1 of 2**

Assessment Area: FL Port St. Lucie

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2019					2019					
		Count		Bank Dollar		Families by Family Income %	Count			Dollar		
		#	%	\$ (000s)	\$ %		Bank #	Bank %	Agg %	Bank \$ (000s)	Bank \$ %	Agg \$ %
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	19.8%	0	0.0%	1.9%	\$0	0.0%	1.0%
	Moderate	1	9.1%	\$138	3.0%	18.7%	1	9.1%	12.3%	\$138	3.0%	8.4%
	Middle	2	18.2%	\$412	8.9%	19.9%	2	18.2%	23.1%	\$412	8.9%	19.5%
	Upper	8	72.7%	\$4,098	88.2%	41.6%	8	72.7%	45.7%	\$4,098	88.2%	54.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	17.1%	\$0	0.0%	16.5%
	<i>Total</i>	<i>11</i>	<i>100.0%</i>	<i>\$4,648</i>	<i>100.0%</i>	<i>100.0%</i>	<i>11</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$4,648</i>	<i>100.0%</i>	<i>100.0%</i>
REFINANCE	Low	0	0.0%	\$0	0.0%	19.8%	0	0.0%	4.3%	\$0	0.0%	2.3%
	Moderate	3	30.0%	\$393	9.8%	18.7%	3	30.0%	11.9%	\$393	9.8%	7.7%
	Middle	1	10.0%	\$220	5.5%	19.9%	1	10.0%	19.7%	\$220	5.5%	15.6%
	Upper	6	60.0%	\$3,413	84.8%	41.6%	6	60.0%	41.2%	\$3,413	84.8%	49.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	22.8%	\$0	0.0%	25.1%
	<i>Total</i>	<i>10</i>	<i>100.0%</i>	<i>\$4,026</i>	<i>100.0%</i>	<i>100.0%</i>	<i>10</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$4,026</i>	<i>100.0%</i>	<i>100.0%</i>
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	19.8%	0	0.0%	4.3%	\$0	0.0%	2.5%
	Moderate	0	0.0%	\$0	0.0%	18.7%	0	0.0%	11.5%	\$0	0.0%	7.7%
	Middle	0	0.0%	\$0	0.0%	19.9%	0	0.0%	22.8%	\$0	0.0%	17.5%
	Upper	1	100.0%	\$100	100.0%	41.6%	1	100.0%	58.1%	\$100	100.0%	66.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	3.3%	\$0	0.0%	5.6%
	<i>Total</i>	<i>1</i>	<i>100.0%</i>	<i>\$100</i>	<i>100.0%</i>	<i>100.0%</i>	<i>1</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$100</i>	<i>100.0%</i>	<i>100.0%</i>
MULTI FAMILY	Low	0	0.0%	\$0	0.0%	19.8%	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%	19.9%	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	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>
OTHER PURPOSE LOC	Low	0	0.0%	\$0	0.0%	19.8%	0	0.0%	3.8%	\$0	0.0%	2.0%
	Moderate	2	16.7%	\$55	3.1%	18.7%	2	16.7%	14.8%	\$55	3.1%	9.9%
	Middle	0	0.0%	\$0	0.0%	19.9%	0	0.0%	18.8%	\$0	0.0%	15.1%
	Upper	10	83.3%	\$1,693	96.9%	41.6%	10	83.3%	60.0%	\$1,693	96.9%	71.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	2.6%	\$0	0.0%	2.1%
	<i>Total</i>	<i>12</i>	<i>100.0%</i>	<i>\$1,748</i>	<i>100.0%</i>	<i>100.0%</i>	<i>12</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$1,748</i>	<i>100.0%</i>	<i>100.0%</i>

Originations & Purchases  
2019 FFIEC Census Data and 2015 ACS Data



## Appendices

### Borrower Distribution of HMDA Loans & Small Business/Small Farm Loans by Revenue & Loan Size

**Table 2 of 2**

Assessment Area: FL Port St. Lucie

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2019					2019					
		Count		Dollar		Families by Family Income	Count			Dollar		
#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %		
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	\$0	0.0%	19.8%	0	0.0%	3.5%	\$0	0.0%	1.4%
	Moderate	0	0.0%	\$0	0.0%	18.7%	0	0.0%	13.6%	\$0	0.0%	4.6%
	Middle	0	0.0%	\$0	0.0%	19.9%	0	0.0%	23.3%	\$0	0.0%	8.2%
	Upper	2	100.0%	\$1,548	100.0%	41.6%	2	100.0%	51.6%	\$1,548	100.0%	78.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	8.0%	\$0	0.0%	7.5%
	<i>Total</i>	<i>2</i>	<i>100.0%</i>	<i>\$1,548</i>	<i>100.0%</i>	<i>100.0%</i>	<i>2</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$1,548</i>	<i>100.0%</i>	<i>100.0%</i>
PURPOSE NOT APPLICABLE	Low	0	0.0%	\$0	0.0%	19.8%	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%	19.9%	0	0.0%	2.3%	\$0	0.0%	3.4%
	Upper	0	0.0%	\$0	0.0%	41.6%	0	0.0%	5.4%	\$0	0.0%	9.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	92.3%	\$0	0.0%	86.9%
	<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>
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	19.8%	0	0.0%	2.8%	\$0	0.0%	1.4%
	Moderate	6	16.7%	\$586	4.9%	18.7%	6	16.7%	12.1%	\$586	4.9%	8.0%
	Middle	3	8.3%	\$632	5.2%	19.9%	3	8.3%	21.7%	\$632	5.2%	17.7%
	Upper	27	75.0%	\$10,852	89.9%	41.6%	27	75.0%	45.1%	\$10,852	89.9%	52.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	18.4%	\$0	0.0%	20.2%
	<i>Total</i>	<i>36</i>	<i>100.0%</i>	<i>\$12,070</i>	<i>100.0%</i>	<i>100.0%</i>	<i>36</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$12,070</i>	<i>100.0%</i>	<i>100.0%</i>
Small Business Revenue	<b>Total Businesses</b>											
	\$1 Million or Less	1	16.7%	\$25	1.1%	94.8%	1	16.7%	47.0%	\$25	1.1%	34.7%
	Over \$1 Million	5	83.3%	\$2,225	98.9%	4.4%	5	83.3%				
	<i>Total Rev. available</i>	<i>6</i>	<i>100.0%</i>	<i>\$2,250</i>	<i>100.0%</i>	<i>99.2%</i>	<i>6</i>	<i>100.0%</i>				
	Rev. Not Known	0	0.0%	\$0	0.0%	0.9%	0	0.0%				
	<i>Total</i>	<i>6</i>	<i>100.0%</i>	<i>\$2,250</i>	<i>100.0%</i>	<i>100.0%</i>	<i>6</i>	<i>100.0%</i>				
Small Business Loan Size	\$100,000 or Less	4	66.7%	\$250	11.1%		4	66.7%	95.9%	\$250	11.1%	49.2%
	\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	2.2%	\$0	0.0%	14.5%
	\$250,001 - \$1 Million	2	33.3%	\$2,000	88.9%		2	33.3%	1.8%	\$2,000	88.9%	36.3%
	<i>Total</i>	<i>6</i>	<i>100.0%</i>	<i>\$2,250</i>	<i>100.0%</i>		<i>6</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$2,250</i>	<i>100.0%</i>	<i>100.0%</i>
Small Farm Revenue	<b>Total Farms</b>											
	\$1 Million or Less	0	0.0%	\$0	0.0%	94.0%	0	0.0%	52.3%	\$0	0.0%	42.6%
	Over \$1 Million	0	0.0%	\$0	0.0%	6.0%	0	0.0%				
	Not Known	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>				
Small Farm Loan Size	\$100,000 or Less	0	0.0%	\$0	0.0%		0	0.0%	95.5%	\$0	0.0%	50.0%
	\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	2.3%	\$0	0.0%	15.2%
	\$250,001 - \$500,000	0	0.0%	\$0	0.0%		0	0.0%	2.3%	\$0	0.0%	34.8%
	<i>Total</i>	<i>0</i>	<i>0.0%</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>

Originations & Purchases

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

2019 FFIEC Census Data, 2019 D&B Info and 2015 ACS Data

## Appendices

**Geographic Distribution of HMDA, Small Business, & Small Farm Loans - Table 1 of 2**  
Assessment Area: FL Punta Gorda

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2019					2019					
		Bank				Owner Occupied Units	Count			Dollar		
		Count		Dollar			#	%	%	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	15.4%	\$476	9.6%	10.7%	4	15.4%	15.9%	\$476	9.6%	13.9%
	Middle	16	61.5%	\$2,620	52.8%	70.6%	16	61.5%	66.7%	\$2,620	52.8%	61.0%
	Upper	6	23.1%	\$1,864	37.6%	18.6%	6	23.1%	17.4%	\$1,864	37.6%	25.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>26</i>	<i>100.0%</i>	<i>\$4,960</i>	<i>100.0%</i>	<i>100.0%</i>	<i>26</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$4,960</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	12.5%	\$100	6.2%	10.7%	1	12.5%	10.0%	\$100	6.2%	9.4%
	Middle	5	62.5%	\$744	46.0%	70.6%	5	62.5%	73.9%	\$744	46.0%	67.2%
	Upper	2	25.0%	\$775	47.9%	18.6%	2	25.0%	16.0%	\$775	47.9%	23.3%
	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>\$1,619</i>	<i>100.0%</i>	<i>100.0%</i>	<i>8</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$1,619</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	1	25.0%	\$100	37.7%	10.7%	1	25.0%	10.9%	\$100	37.7%	10.4%
	Middle	3	75.0%	\$165	62.3%	70.6%	3	75.0%	73.0%	\$165	62.3%	67.0%
	Upper	0	0.0%	\$0	0.0%	18.6%	0	0.0%	16.1%	\$0	0.0%	22.7%
	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>\$265</i>	<i>100.0%</i>	<i>100.0%</i>	<i>4</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$265</i>	<i>100.0%</i>	<i>100.0%</i>
MULTI FAMILY		<b>Multi-Family Units</b>										
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	16.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	54.9%	0	0.0%	50.0%	\$0	0.0%	22.2%
	Upper	0	0.0%	\$0	0.0%	29.1%	0	0.0%	50.0%	\$0	0.0%	77.8%
	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>	
OTHER PURPOSE LOC	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	2	15.4%	\$200	14.2%	10.7%	2	15.4%	6.6%	\$200	14.2%	9.5%
	Middle	7	53.8%	\$474	33.8%	70.6%	7	53.8%	69.9%	\$474	33.8%	56.4%
	Upper	4	30.8%	\$730	52.0%	18.6%	4	30.8%	23.5%	\$730	52.0%	34.0%
	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>\$1,404</i>	<i>100.0%</i>	<i>100.0%</i>	<i>13</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$1,404</i>	<i>100.0%</i>	<i>100.0%</i>

Originations & Purchases  
2019 FFIEC Census Data and 2015 ACS Data

## Appendices

**Geographic Distribution of HMDA, Small Business, & Small Farm Loans - Table 2 of 2**  
Assessment Area: FL Punta Gorda

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2019					2019					
		Bank				Owner Occupied Units	Count			Dollar		
		Count		Dollar			Bank	Agg	Bank	Agg		
#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %		
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	1	25.0%	\$106	17.9%	10.7%	1	25.0%	16.8%	\$106	17.9%	12.5%
	Middle	2	50.0%	\$285	48.2%	70.6%	2	50.0%	69.2%	\$285	48.2%	54.7%
	Upper	1	25.0%	\$200	33.8%	18.6%	1	25.0%	14.0%	\$200	33.8%	32.8%
	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>\$591</i>	<i>100.0%</i>	<i>100.0%</i>	<i>4</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$591</i>	<i>100.0%</i>	<i>100.0%</i>
PURPOSE NOT APPLICABLE	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%	10.7%	0	0.0%	8.7%	\$0	0.0%	5.2%
	Middle	0	0.0%	\$0	0.0%	70.6%	0	0.0%	73.0%	\$0	0.0%	67.7%
	Upper	0	0.0%	\$0	0.0%	18.6%	0	0.0%	18.3%	\$0	0.0%	27.1%
	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	9	16.4%	\$982	11.1%	10.7%	9	16.4%	13.6%	\$982	11.1%	12.3%
	Middle	33	60.0%	\$4,288	48.5%	70.6%	33	60.0%	69.2%	\$4,288	48.5%	62.5%
	Upper	13	23.6%	\$3,569	40.4%	18.6%	13	23.6%	17.2%	\$3,569	40.4%	25.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>55</i>	<i>100.0%</i>	<i>\$8,839</i>	<i>100.0%</i>	<i>100.0%</i>	<i>55</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$8,839</i>	<i>100.0%</i>	<i>100.0%</i>
SMALL BUSINESSES				<b>Total Businesses</b>								
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	4	44.4%	\$1,725	52.0%	16.7%	4	44.4%	16.6%	\$1,725	52.0%	21.3%
	Middle	2	22.2%	\$689	20.8%	67.3%	2	22.2%	64.6%	\$689	20.8%	56.0%
	Upper	3	33.3%	\$904	27.2%	16.0%	3	33.3%	17.8%	\$904	27.2%	21.3%
	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%	1.0%	\$0	0.0%	1.4%
<i>Total</i>	<i>9</i>	<i>100.0%</i>	<i>\$3,318</i>	<i>100.0%</i>	<i>100.0%</i>	<i>9</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$3,318</i>	<i>100.0%</i>	<i>100.0%</i>	
SMALL FARM				<b>Total Farms</b>								
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	46.6%	0	0.0%	30.0%	\$0	0.0%	16.3%
	Middle	0	0.0%	\$0	0.0%	38.8%	0	0.0%	40.0%	\$0	0.0%	27.5%
	Upper	0	0.0%	\$0	0.0%	14.6%	0	0.0%	30.0%	\$0	0.0%	56.3%
	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%	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>	

Originations & Purchases  
2019 FFIEC Census Data, 2019 D&B Info and 2015 ACS Data

## Appendices

**Borrower Distribution of HMDA Loans & Small Business/Small Farm Loans by Revenue & Loan Size**  
**Table 1 of 2**

Assessment Area: FL Punta Gorda

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2019					2019					
		Count		Bank Dollar		Families by Family Income %	Count			Dollar		
		#	%	\$ (000s)	\$ %		#	%	Agg %	\$ (000s)	\$ %	Agg %
HOME PURCHASE	Low	1	3.8%	\$120	2.4%	17.3%	1	3.8%	3.1%	\$120	2.4%	1.6%
	Moderate	4	15.4%	\$542	10.9%	20.7%	4	15.4%	13.7%	\$542	10.9%	9.2%
	Middle	6	23.1%	\$705	14.2%	21.8%	6	23.1%	21.9%	\$705	14.2%	18.3%
	Upper	14	53.8%	\$3,533	71.2%	40.2%	14	53.8%	50.5%	\$3,533	71.2%	60.3%
	Unknown	1	3.8%	\$60	1.2%	0.0%	1	3.8%	10.8%	\$60	1.2%	10.6%
	<i>Total</i>	<i>26</i>	<i>100.0%</i>	<i>\$4,960</i>	<i>100.0%</i>	<i>100.0%</i>	<i>26</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$4,960</i>	<i>100.0%</i>	<i>100.0%</i>
REFINANCE	Low	1	12.5%	\$80	4.9%	17.3%	1	12.5%	5.1%	\$80	4.9%	2.6%
	Moderate	2	25.0%	\$354	21.9%	20.7%	2	25.0%	14.0%	\$354	21.9%	9.5%
	Middle	0	0.0%	\$0	0.0%	21.8%	0	0.0%	21.0%	\$0	0.0%	18.0%
	Upper	5	62.5%	\$1,185	73.2%	40.2%	5	62.5%	36.7%	\$1,185	73.2%	43.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	23.1%	\$0	0.0%	26.3%
	<i>Total</i>	<i>8</i>	<i>100.0%</i>	<i>\$1,619</i>	<i>100.0%</i>	<i>100.0%</i>	<i>8</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$1,619</i>	<i>100.0%</i>	<i>100.0%</i>
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	17.3%	0	0.0%	5.6%	\$0	0.0%	3.2%
	Moderate	0	0.0%	\$0	0.0%	20.7%	0	0.0%	13.4%	\$0	0.0%	8.1%
	Middle	1	25.0%	\$53	20.0%	21.8%	1	25.0%	22.4%	\$53	20.0%	19.5%
	Upper	3	75.0%	\$212	80.0%	40.2%	3	75.0%	56.9%	\$212	80.0%	66.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	1.7%	\$0	0.0%	2.3%
	<i>Total</i>	<i>4</i>	<i>100.0%</i>	<i>\$265</i>	<i>100.0%</i>	<i>100.0%</i>	<i>4</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$265</i>	<i>100.0%</i>	<i>100.0%</i>
MULTI FAMILY	Low	0	0.0%	\$0	0.0%	17.3%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	20.7%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	21.8%	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	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>
OTHER PURPOSE LOC	Low	1	7.7%	\$10	0.7%	17.3%	1	7.7%	3.2%	\$10	0.7%	2.3%
	Moderate	2	15.4%	\$135	9.6%	20.7%	2	15.4%	14.0%	\$135	9.6%	8.1%
	Middle	1	7.7%	\$150	10.7%	21.8%	1	7.7%	23.7%	\$150	10.7%	18.4%
	Upper	8	61.5%	\$1,074	76.5%	40.2%	8	61.5%	58.0%	\$1,074	76.5%	70.4%
	Unknown	1	7.7%	\$35	2.5%	0.0%	1	7.7%	1.1%	\$35	2.5%	0.9%
	<i>Total</i>	<i>13</i>	<i>100.0%</i>	<i>\$1,404</i>	<i>100.0%</i>	<i>100.0%</i>	<i>13</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$1,404</i>	<i>100.0%</i>	<i>100.0%</i>

Originations & Purchases  
2019 FFIEC Census Data and 2015 ACS Data

## Appendices

### Borrower Distribution of HMDA Loans & Small Business/Small Farm Loans by Revenue & Loan Size

**Table 2 of 2**

Assessment Area: FL Punta Gorda

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison						
		2019					2019						
		Bank		Families by Family Income		Count			Dollar				
		Count	Dollar	Count	Agg	Bank	Agg	Bank	Agg				
#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %			
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	\$0	0.0%	17.3%	0	0.0%	6.3%	\$0	0.0%	2.7%	
	Moderate	1	25.0%	\$106	17.9%	20.7%	1	25.0%	22.4%	\$106	17.9%	12.5%	
	Middle	1	25.0%	\$165	27.9%	21.8%	1	25.0%	29.4%	\$165	27.9%	23.0%	
	Upper	2	50.0%	\$320	54.1%	40.2%	2	50.0%	37.8%	\$320	54.1%	57.9%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	4.2%	\$0	0.0%	3.9%	
	<i>Total</i>	<i>4</i>	<i>100.0%</i>	<i>\$591</i>	<i>100.0%</i>	<i>100.0%</i>	<i>4</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$591</i>	<i>100.0%</i>	<i>100.0%</i>	
PURPOSE NOT APPLICABLE	Low	0	0.0%	\$0	0.0%	17.3%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Moderate	0	0.0%	\$0	0.0%	20.7%	0	0.0%	0.9%	\$0	0.0%	0.0%	
	Middle	0	0.0%	\$0	0.0%	21.8%	0	0.0%	0.9%	\$0	0.0%	1.0%	
	Upper	0	0.0%	\$0	0.0%	40.2%	0	0.0%	1.7%	\$0	0.0%	3.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	96.5%	\$0	0.0%	96.0%	
	<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	5.5%	\$210	2.4%	17.3%	3	5.5%	3.8%	\$210	2.4%	1.9%	
	Moderate	9	16.4%	\$1,137	12.9%	20.7%	9	16.4%	13.8%	\$1,137	12.9%	9.1%	
	Middle	9	16.4%	\$1,073	12.1%	21.8%	9	16.4%	21.6%	\$1,073	12.1%	18.0%	
	Upper	32	58.2%	\$6,324	71.5%	40.2%	32	58.2%	46.6%	\$6,324	71.5%	55.0%	
	Unknown	2	3.6%	\$95	1.1%	0.0%	2	3.6%	14.2%	\$95	1.1%	16.0%	
	<i>Total</i>	<i>55</i>	<i>100.0%</i>	<i>\$8,839</i>	<i>100.0%</i>	<i>100.0%</i>	<i>55</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$8,839</i>	<i>100.0%</i>	<i>100.0%</i>	
Small Business	Revenue	<b>Total Businesses</b>											
		\$1 Million or Less	3	33.3%	\$1,239	37.3%	95.5%	3	33.3%	49.5%	\$1,239	37.3%	38.5%
		Over \$1 Million	6	66.7%	\$2,079	62.7%	4.0%	6	66.7%				
		<i>Total Rev. available</i>	<i>9</i>	<i>100.0%</i>	<i>\$3,318</i>	<i>100.0%</i>	<i>99.5%</i>	<i>9</i>	<i>100.0%</i>				
		Rev. Not Known	0	0.0%	\$0	0.0%	0.6%	0	0.0%				
	<i>Total</i>	<i>9</i>	<i>100.0%</i>	<i>\$3,318</i>	<i>100.0%</i>	<i>100.0%</i>	<i>9</i>	<i>100.0%</i>					
	Loan Size	\$100,000 or Less	1	11.1%	\$100	3.0%		1	11.1%	96.9%	\$100	3.0%	56.9%
		\$100,001 - \$250,000	3	33.3%	\$510	15.4%		3	33.3%	2.0%	\$510	15.4%	16.2%
		\$250,001 - \$1 Million	5	55.6%	\$2,708	81.6%		5	55.6%	1.1%	\$2,708	81.6%	26.9%
		<i>Total</i>	<i>9</i>	<i>100.0%</i>	<i>\$3,318</i>	<i>100.0%</i>		<i>9</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$3,318</i>	<i>100.0%</i>	<i>100.0%</i>
Small Farm	Revenue	<b>Total Farms</b>											
		\$1 Million or Less	0	0.0%	\$0	0.0%	99.0%	0	0.0%	70.0%	\$0	0.0%	35.6%
		Over \$1 Million	0	0.0%	\$0	0.0%	1.0%	0	0.0%				
		Not Known	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>					
	Loan Size	\$100,000 or Less	0	0.0%	\$0	0.0%		0	0.0%	95.0%	\$0	0.0%	52.0%
		\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	0.0%	\$0	0.0%	0.0%
		\$250,001 - \$500,000	0	0.0%	\$0	0.0%		0	0.0%	5.0%	\$0	0.0%	48.0%
		<i>Total</i>	<i>0</i>	<i>0.0%</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>

Originations & Purchases

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

2019 FFIEC Census Data, 2019 D&B Info and 2015 ACS Data

# Appendices

## Geographic Distribution of HMDA, Small Business, & Small Farm 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	Count		Dollar			
		#	%	\$ (000s)	\$ %		#	%	%	\$ (000s)	\$ %	\$ %
HOME PURCHASE	Low	2	4.8%	\$110	1.0%	5.0%	2	4.8%	4.0%	\$110	1.0%	1.8%
	Moderate	6	14.3%	\$882	7.6%	14.3%	6	14.3%	12.7%	\$882	7.6%	8.2%
	Middle	16	38.1%	\$2,216	19.2%	30.7%	16	38.1%	32.8%	\$2,216	19.2%	27.4%
	Upper	18	42.9%	\$8,339	72.2%	49.2%	18	42.9%	49.1%	\$8,339	72.2%	61.8%
	Unknown	0	0.0%	\$0	0.0%	0.8%	0	0.0%	1.4%	\$0	0.0%	0.8%
	<b>Total</b>	<b>42</b>	<b>100.0%</b>	<b>\$11,547</b>	<b>100.0%</b>	<b>100.0%</b>	<b>42</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$11,547</b>	<b>100.0%</b>	<b>100.0%</b>
REFINANCE	Low	0	0.0%	\$0	0.0%	5.0%	0	0.0%	2.4%	\$0	0.0%	1.6%
	Moderate	1	33.3%	\$58	20.6%	14.3%	1	33.3%	10.3%	\$58	20.6%	3.8%
	Middle	1	33.3%	\$184	65.5%	30.7%	1	33.3%	30.3%	\$184	65.5%	21.4%
	Upper	0	0.0%	\$0	0.0%	49.2%	0	0.0%	56.6%	\$0	0.0%	73.1%
	Unknown	1	33.3%	\$39	13.9%	0.8%	1	33.3%	0.4%	\$39	13.9%	0.1%
	<b>Total</b>	<b>3</b>	<b>100.0%</b>	<b>\$281</b>	<b>100.0%</b>	<b>100.0%</b>	<b>3</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$281</b>	<b>100.0%</b>	<b>100.0%</b>
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	5.0%	0	0.0%	1.3%	\$0	0.0%	0.2%
	Moderate	0	0.0%	\$0	0.0%	14.3%	0	0.0%	11.0%	\$0	0.0%	5.6%
	Middle	0	0.0%	\$0	0.0%	30.7%	0	0.0%	29.7%	\$0	0.0%	30.1%
	Upper	0	0.0%	\$0	0.0%	49.2%	0	0.0%	57.3%	\$0	0.0%	64.1%
	Unknown	0	0.0%	\$0	0.0%	0.8%	0	0.0%	0.7%	\$0	0.0%	0.0%
	<b>Total</b>	<b>0</b>	<b>0.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>
MULTI FAMILY	Low	1	100.0%	\$229	100.0%	40.6%	1	100.0%	50.0%	\$229	100.0%	23.5%
	Moderate	0	0.0%	\$0	0.0%	21.7%	0	0.0%	25.0%	\$0	0.0%	12.1%
	Middle	0	0.0%	\$0	0.0%	23.3%	0	0.0%	8.3%	\$0	0.0%	1.5%
	Upper	0	0.0%	\$0	0.0%	6.9%	0	0.0%	8.3%	\$0	0.0%	8.8%
	Unknown	0	0.0%	\$0	0.0%	7.5%	0	0.0%	8.3%	\$0	0.0%	54.0%
	<b>Total</b>	<b>1</b>	<b>100.0%</b>	<b>\$229</b>	<b>100.0%</b>	<b>100.0%</b>	<b>1</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$229</b>	<b>100.0%</b>	<b>100.0%</b>
HMDA TOTALS	Low	3	6.5%	\$339	2.8%	5.0%	3	6.5%	3.8%	\$339	2.8%	9.0%
	Moderate	7	15.2%	\$940	7.8%	14.3%	7	15.2%	12.1%	\$940	7.8%	8.4%
	Middle	17	37.0%	\$2,400	19.9%	30.7%	17	37.0%	31.8%	\$2,400	19.9%	17.3%
	Upper	18	39.1%	\$8,339	69.2%	49.2%	18	39.1%	51.2%	\$8,339	69.2%	47.0%
	Unknown	1	2.2%	\$39	0.3%	0.8%	1	2.2%	1.2%	\$39	0.3%	18.4%
	<b>Total</b>	<b>46</b>	<b>100.0%</b>	<b>\$12,057</b>	<b>100.0%</b>	<b>100.0%</b>	<b>46</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$12,057</b>	<b>100.0%</b>	<b>100.0%</b>
SMALL BUSINESSES	Low	3	2.7%	\$614	2.8%	7.1%	3	2.7%	6.5%	\$614	2.8%	6.9%
	Moderate	28	25.2%	\$6,301	28.2%	18.9%	28	25.2%	20.8%	\$6,301	28.2%	23.0%
	Middle	39	35.1%	\$8,874	39.7%	34.7%	39	35.1%	33.5%	\$8,874	39.7%	42.1%
	Upper	39	35.1%	\$6,237	27.9%	38.3%	39	35.1%	36.9%	\$6,237	27.9%	26.6%
	Unknown	2	1.8%	\$299	1.3%	1.1%	2	1.8%	1.4%	\$299	1.3%	1.2%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	0.9%	\$0	0.0%	0.3%
<b>Total</b>	<b>111</b>	<b>100.0%</b>	<b>\$22,325</b>	<b>100.0%</b>	<b>100.0%</b>	<b>111</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$22,325</b>	<b>100.0%</b>	<b>100.0%</b>	
SMALL FARM	Low	0	0.0%	\$0	0.0%	1.5%	0	0.0%	4.5%	\$0	0.0%	1.4%
	Moderate	0	0.0%	\$0	0.0%	6.0%	0	0.0%	13.6%	\$0	0.0%	7.3%
	Middle	0	0.0%	\$0	0.0%	29.3%	0	0.0%	27.3%	\$0	0.0%	17.1%
	Upper	0	0.0%	\$0	0.0%	63.2%	0	0.0%	54.5%	\$0	0.0%	74.1%
	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%	0.0%	\$0	0.0%	0.0%
<b>Total</b>	<b>0</b>	<b>0.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	

Originations & Purchases  
2017 FFIEC Census Data, 2017 D&B Info, and 2015 ACS Data

# Appendices

**Geographic Distribution of HMDA, Small Business, & Small Farm Loans - Table 1 of 2**

Assessment Area: FL Tallahassee

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019					Bank & Aggregate Lending Comparison											
		Bank				Owner Occupied Units	2018					2019						
		Count		Dollar		%	Count		Dollar			Count		Dollar				
		#	%	\$ (000s)	\$ %	%	#	%	Agg %	\$ (000s)	\$ %	\$ %	#	%	Agg %	\$ (000s)	\$ %	Agg \$ %
HOME PURCHASE	Low	6	5.1%	\$1,039	3.7%	5.0%	2	4.3%	4.7%	\$396	3.4%	2.4%	4	5.7%	4.4%	\$643	3.9%	2.5%
	Moderate	28	23.9%	\$3,545	12.6%	14.3%	10	21.3%	12.8%	\$1,311	11.3%	8.0%	18	25.7%	14.6%	\$2,234	13.6%	8.9%
	Middle	35	29.9%	\$5,434	19.4%	30.7%	14	29.8%	32.0%	\$1,929	16.6%	26.1%	21	30.0%	32.2%	\$3,505	21.3%	26.9%
	Upper	46	39.3%	\$17,727	63.2%	49.2%	20	42.6%	49.2%	\$7,936	68.2%	62.7%	26	37.1%	47.6%	\$9,791	59.6%	60.9%
	Unknown	2	1.7%	\$324	1.2%	0.8%	1	2.1%	1.3%	\$69	0.6%	0.8%	1	1.4%	1.2%	\$255	1.6%	0.8%
	<i>Total</i>	<i>117</i>	<i>100.0%</i>	<i>\$28,069</i>	<i>100.0%</i>	<i>100.0%</i>	<i>47</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$11,641</i>	<i>100.0%</i>	<i>100.0%</i>	<i>70</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$16,428</i>	<i>100.0%</i>	<i>100.0%</i>
REFINANCE	Low	2	4.3%	\$312	2.8%	5.0%	0	0.0%	3.2%	\$0	0.0%	2.0%	2	9.5%	2.5%	\$312	6.5%	1.3%
	Moderate	8	17.4%	\$2,516	22.7%	14.3%	4	16.0%	8.4%	\$1,989	31.8%	6.3%	4	19.0%	8.8%	\$527	10.9%	5.1%
	Middle	10	21.7%	\$1,185	10.7%	30.7%	4	16.0%	29.9%	\$309	4.9%	25.2%	6	28.6%	28.9%	\$876	18.1%	24.5%
	Upper	25	54.3%	\$6,943	62.6%	49.2%	17	68.0%	57.4%	\$3,953	63.2%	65.8%	8	38.1%	59.2%	\$2,990	61.8%	68.7%
	Unknown	1	2.2%	\$130	1.2%	0.8%	0	0.0%	1.2%	\$0	0.0%	0.8%	1	4.8%	0.6%	\$130	2.7%	0.3%
	<i>Total</i>	<i>46</i>	<i>100.0%</i>	<i>\$11,086</i>	<i>100.0%</i>	<i>100.0%</i>	<i>25</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$6,251</i>	<i>100.0%</i>	<i>100.0%</i>	<i>21</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$4,835</i>	<i>100.0%</i>	<i>100.0%</i>
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	5.0%	0	0.0%	3.0%	\$0	0.0%	2.6%	0	0.0%	1.4%	\$0	0.0%	0.5%
	Moderate	0	0.0%	\$0	0.0%	14.3%	0	0.0%	11.0%	\$0	0.0%	9.0%	0	0.0%	4.7%	\$0	0.0%	2.7%
	Middle	2	66.7%	\$68	35.2%	30.7%	1	50.0%	26.1%	\$25	16.7%	24.2%	1	100.0%	23.4%	\$43	100.0%	21.1%
	Upper	1	33.3%	\$125	64.8%	49.2%	1	50.0%	59.5%	\$125	83.3%	64.0%	0	0.0%	70.2%	\$0	0.0%	75.4%
	Unknown	0	0.0%	\$0	0.0%	0.8%	0	0.0%	0.4%	\$0	0.0%	0.2%	0	0.0%	0.3%	\$0	0.0%	0.3%
	<i>Total</i>	<i>3</i>	<i>100.0%</i>	<i>\$193</i>	<i>100.0%</i>	<i>100.0%</i>	<i>2</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$150</i>	<i>100.0%</i>	<i>100.0%</i>	<i>1</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$43</i>	<i>100.0%</i>	<i>100.0%</i>
MULTIFAMILY	<b>Multi-Family Units</b>																	
	Low	0	0.0%	\$0	0.0%	40.6%	0	0.0%	43.2%	\$0	0.0%	37.8%	0	0.0%	47.1%	\$0	0.0%	47.3%
	Moderate	4	100.0%	\$3,136	100.0%	21.7%	1	100.0%	29.5%	\$936	100.0%	14.6%	3	100.0%	19.6%	\$2,200	100.0%	15.7%
	Middle	0	0.0%	\$0	0.0%	23.3%	0	0.0%	20.5%	\$0	0.0%	34.6%	0	0.0%	19.6%	\$0	0.0%	8.0%
	Upper	0	0.0%	\$0	0.0%	6.9%	0	0.0%	2.3%	\$0	0.0%	10.3%	0	0.0%	5.9%	\$0	0.0%	26.9%
	Unknown	0	0.0%	\$0	0.0%	7.5%	0	0.0%	4.5%	\$0	0.0%	2.7%	0	0.0%	7.8%	\$0	0.0%	2.1%
<i>Total</i>	<i>4</i>	<i>100.0%</i>	<i>\$3,136</i>	<i>100.0%</i>	<i>100.0%</i>	<i>1</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$936</i>	<i>100.0%</i>	<i>100.0%</i>	<i>3</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$2,200</i>	<i>100.0%</i>	<i>100.0%</i>	
OTHER PURPOSE LOC	Low	1	1.9%	\$150	2.2%	5.0%	1	5.3%	1.1%	\$150	6.2%	1.0%	0	0.0%	2.0%	\$0	0.0%	1.0%
	Moderate	1	1.9%	\$300	4.4%	14.3%	0	0.0%	4.4%	\$0	0.0%	4.8%	1	3.0%	3.6%	\$300	6.7%	3.9%
	Middle	16	30.8%	\$2,219	32.3%	30.7%	5	26.3%	20.3%	\$596	24.5%	17.7%	11	33.3%	26.9%	\$1,623	36.5%	27.2%
	Upper	34	65.4%	\$4,210	61.2%	49.2%	13	68.4%	74.2%	\$1,685	69.3%	76.4%	21	63.6%	67.5%	\$2,525	56.8%	67.9%
	Unknown	0	0.0%	\$0	0.0%	0.8%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>52</i>	<i>100.0%</i>	<i>\$6,879</i>	<i>100.0%</i>	<i>100.0%</i>	<i>19</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$2,431</i>	<i>100.0%</i>	<i>100.0%</i>	<i>33</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$4,448</i>	<i>100.0%</i>	<i>100.0%</i>

Originations & Purchases  
2019 FFIEC Census Data and 2015 ACS Data

# Appendices

**Geographic Distribution of HMDA, Small Business, & Small Farm Loans - Table 2 of 2**  
Assessment Area: FL Tallahassee

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019					Bank & Aggregate Lending Comparison											
		Bank				Owner Occupied Units %	2018					2019						
		Count		Dollar			Count		Dollar			Count		Dollar				
		#	%	\$ (000s)	\$ %	Bank #	%	Agg %	\$ (000s)	\$ %	Agg %	Bank #	%	Agg %	\$ (000s)	\$ %	Agg %	
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	\$0	0.0%	5.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	3.4%	\$0	0.0%	1.8%
	Moderate	0	0.0%	\$0	0.0%	14.3%	0	0.0%	17.9%	\$0	0.0%	11.5%	0	0.0%	2.2%	\$0	0.0%	1.1%
	Middle	0	0.0%	\$0	0.0%	30.7%	0	0.0%	23.9%	\$0	0.0%	13.0%	0	0.0%	22.5%	\$0	0.0%	15.5%
	Upper	3	100.0%	\$550	100.0%	49.2%	0	0.0%	58.2%	\$0	0.0%	75.5%	3	100.0%	69.7%	\$550	100.0%	80.1%
	Unknown	0	0.0%	\$0	0.0%	0.8%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	2.2%	\$0	0.0%	1.5%
	<b>Total</b>	<b>3</b>	<b>100.0%</b>	<b>\$550</b>	<b>100.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>3</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$550</b>	<b>100.0%</b>	<b>100.0%</b>
PURPOSE NOT APPLICABLE	Low	0	0.0%	\$0	0.0%	5.0%	0	0.0%	6.8%	\$0	0.0%	5.4%	0	0.0%	6.3%	\$0	0.0%	4.8%
	Moderate	0	0.0%	\$0	0.0%	14.3%	0	0.0%	24.1%	\$0	0.0%	20.0%	0	0.0%	24.7%	\$0	0.0%	22.1%
	Middle	0	0.0%	\$0	0.0%	30.7%	0	0.0%	36.3%	\$0	0.0%	35.1%	0	0.0%	39.1%	\$0	0.0%	39.2%
	Upper	0	0.0%	\$0	0.0%	49.2%	0	0.0%	32.5%	\$0	0.0%	39.4%	0	0.0%	28.7%	\$0	0.0%	33.1%
	Unknown	0	0.0%	\$0	0.0%	0.8%	0	0.0%	0.4%	\$0	0.0%	0.2%	0	0.0%	1.1%	\$0	0.0%	0.9%
	<b>Total</b>	<b>0</b>	<b>0.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>
HMDA TOTALS	Low	9	4.0%	\$1,501	3.0%	5.0%	3	3.2%	4.5%	\$546	2.6%	7.1%	6	4.6%	4.1%	\$955	3.4%	7.7%
	Moderate	41	18.2%	\$9,497	19.0%	14.3%	15	16.0%	12.2%	\$4,236	19.8%	8.8%	26	19.8%	12.6%	\$5,261	18.5%	8.8%
	Middle	63	28.0%	\$8,906	17.8%	30.7%	24	25.5%	31.0%	\$2,859	13.4%	27.0%	39	29.8%	30.9%	\$6,047	21.2%	24.0%
	Upper	109	48.4%	\$29,555	59.2%	49.2%	51	54.3%	51.1%	\$13,699	64.0%	56.1%	58	44.3%	51.4%	\$15,856	55.6%	58.7%
	Unknown	3	1.3%	\$454	0.9%	0.8%	1	1.1%	1.2%	\$69	0.3%	1.0%	2	1.5%	1.0%	\$385	1.4%	0.8%
	<b>Total</b>	<b>225</b>	<b>100.0%</b>	<b>\$49,913</b>	<b>100.0%</b>	<b>100.0%</b>	<b>94</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$21,409</b>	<b>100.0%</b>	<b>100.0%</b>	<b>131</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$28,504</b>	<b>100.0%</b>	<b>100.0%</b>
SMALL BUSINESSES	<b>Total Businesses</b>																	
	Low	11	5.2%	\$1,325	3.5%	7.6%	7	6.9%	7.0%	\$520	2.8%	6.3%	4	3.6%	6.4%	\$805	4.2%	5.1%
	Moderate	46	21.6%	\$9,199	24.1%	19.8%	25	24.5%	19.8%	\$5,600	29.9%	20.9%	21	18.9%	20.6%	\$3,599	18.6%	21.1%
	Middle	85	39.9%	\$15,756	41.3%	35.1%	37	36.3%	34.1%	\$7,514	40.1%	39.3%	48	43.2%	33.5%	\$8,242	42.6%	41.7%
	Upper	68	31.9%	\$11,300	29.7%	36.4%	31	30.4%	37.0%	\$4,827	25.8%	31.8%	37	33.3%	37.2%	\$6,473	33.4%	30.9%
	Unknown	3	1.4%	\$528	1.4%	1.0%	2	2.0%	1.2%	\$279	1.5%	1.2%	1	0.9%	1.4%	\$249	1.3%	0.7%
<b>Total</b>	<b>213</b>	<b>100.0%</b>	<b>\$38,108</b>	<b>100.0%</b>	<b>100.0%</b>	<b>102</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$18,740</b>	<b>100.0%</b>	<b>100.0%</b>	<b>111</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$19,368</b>	<b>100.0%</b>	<b>100.0%</b>	
SMALL FARM	<b>Total Farms</b>																	
	Low	0	0.0%	\$0	0.0%	1.3%	0	0.0%	13.3%	\$0	0.0%	1.3%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	1	100.0%	\$53	100.0%	10.5%	0	0.0%	6.7%	\$0	0.0%	0.7%	1	100.0%	22.2%	\$53	100.0%	32.4%
	Middle	0	0.0%	\$0	0.0%	29.6%	0	0.0%	13.3%	\$0	0.0%	4.2%	0	0.0%	16.7%	\$0	0.0%	18.2%
	Upper	0	0.0%	\$0	0.0%	58.6%	0	0.0%	66.7%	\$0	0.0%	93.7%	0	0.0%	55.6%	\$0	0.0%	46.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
<b>Total</b>	<b>1</b>	<b>100.0%</b>	<b>\$53</b>	<b>100.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>1</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$53</b>	<b>100.0%</b>	<b>100.0%</b>	

Originations & Purchases  
2019 FFIEC Census Data, 2019 D&B Info and 2015 ACS Data



## Appendices

### Borrower Distribution of HMDA Loans & Small Business/Small Farm Loans by Revenue & Loan Size

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	Agg	
#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %		
HOME PURCHASE	Low	1	2.4%	\$123	1.1%	21.1%	1	2.4%	6.5%	\$123	1.1%	3.2%
	Moderate	6	14.3%	\$587	5.1%	15.6%	6	14.3%	17.5%	\$587	5.1%	12.6%
	Middle	8	19.0%	\$1,312	11.4%	18.3%	8	19.0%	21.0%	\$1,312	11.4%	19.6%
	Upper	22	52.4%	\$9,002	78.0%	45.0%	22	52.4%	38.2%	\$9,002	78.0%	50.7%
	Unknown	5	11.9%	\$523	4.5%	0.0%	5	11.9%	16.8%	\$523	4.5%	13.9%
	<i>Total</i>	<i>42</i>	<i>100.0%</i>	<i>\$11,547</i>	<i>100.0%</i>	<i>100.0%</i>	<i>42</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$11,547</i>	<i>100.0%</i>	<i>100.0%</i>
REFINANCE	Low	0	0.0%	\$0	0.0%	21.1%	0	0.0%	5.3%	\$0	0.0%	1.6%
	Moderate	1	33.3%	\$58	20.6%	15.6%	1	33.3%	15.0%	\$58	20.6%	6.1%
	Middle	0	0.0%	\$0	0.0%	18.3%	0	0.0%	17.9%	\$0	0.0%	9.2%
	Upper	2	66.7%	\$223	79.4%	45.0%	2	66.7%	42.8%	\$223	79.4%	72.5%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	19.0%	\$0	0.0%	10.7%
	<i>Total</i>	<i>3</i>	<i>100.0%</i>	<i>\$281</i>	<i>100.0%</i>	<i>100.0%</i>	<i>3</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$281</i>	<i>100.0%</i>	<i>100.0%</i>
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	21.1%	0	0.0%	6.0%	\$0	0.0%	1.1%
	Moderate	0	0.0%	\$0	0.0%	15.6%	0	0.0%	19.7%	\$0	0.0%	5.7%
	Middle	0	0.0%	\$0	0.0%	18.3%	0	0.0%	19.7%	\$0	0.0%	5.8%
	Upper	0	0.0%	\$0	0.0%	45.0%	0	0.0%	49.3%	\$0	0.0%	85.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	5.3%	\$0	0.0%	1.7%
	<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%	21.1%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	15.6%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	18.3%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	45.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	1	100.0%	\$229	100.0%	0.0%	1	100.0%	100.0%	\$229	100.0%	100.0%
	<i>Total</i>	<i>1</i>	<i>100.0%</i>	<i>\$229</i>	<i>100.0%</i>	<i>100.0%</i>	<i>1</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$229</i>	<i>100.0%</i>	<i>100.0%</i>
HMDA TOTALS	Low	1	2.2%	\$123	1.0%	21.1%	1	2.2%	6.1%	\$123	1.0%	1.7%
	Moderate	7	15.2%	\$645	5.3%	15.6%	7	15.2%	16.8%	\$645	5.3%	6.5%
	Middle	8	17.4%	\$1,312	10.9%	18.3%	8	17.4%	20.0%	\$1,312	10.9%	10.0%
	Upper	24	52.2%	\$9,225	76.5%	45.0%	24	52.2%	39.6%	\$9,225	76.5%	40.3%
	Unknown	6	13.0%	\$752	6.2%	0.0%	6	13.0%	17.4%	\$752	6.2%	41.5%
	<i>Total</i>	<i>46</i>	<i>100.0%</i>	<i>\$12,057</i>	<i>100.0%</i>	<i>100.0%</i>	<i>46</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$12,057</i>	<i>100.0%</i>	<i>100.0%</i>
Small Business Revenue	<b>Total Businesses</b>											
	\$1 Million or Less	69	62.2%	\$11,577	51.9%	92.4%	69	62.2%	54.6%	\$11,577	51.9%	44.7%
	Over \$1 Million	42	37.8%	\$10,748	48.1%	6.6%	42	37.8%				
	<i>Total Rev. available</i>	<i>111</i>	<i>100.0%</i>	<i>\$22,325</i>	<i>100.0%</i>	<i>99.0%</i>	<i>111</i>	<i>100.0%</i>				
	Rev. Not Known	0	0.0%	\$0	0.0%	1.0%	0	0.0%				
	<i>Total</i>	<i>111</i>	<i>100.0%</i>	<i>\$22,325</i>	<i>100.0%</i>	<i>100.0%</i>	<i>111</i>	<i>100.0%</i>				
Small Business Loan Size	\$100,000 or Less	43	38.7%	\$1,765	7.9%		43	38.7%	94.4%	\$1,765	7.9%	38.6%
	\$100,001 - \$250,000	40	36.0%	\$7,096	31.8%		40	36.0%	2.9%	\$7,096	31.8%	16.0%
	\$250,001 - \$1 Million	28	25.2%	\$13,464	60.3%		28	25.2%	2.7%	\$13,464	60.3%	45.5%
	<i>Total</i>	<i>111</i>	<i>100.0%</i>	<i>\$22,325</i>	<i>100.0%</i>		<i>111</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$22,325</i>	<i>100.0%</i>	<i>100.0%</i>
Small Farm Revenue	<b>Total Farms</b>											
	\$1 Million or Less	0	0.0%	\$0	0.0%	98.5%	0	0.0%	63.6%	\$0	0.0%	80.4%
	Over \$1 Million	0	0.0%	\$0	0.0%	1.5%	0	0.0%				
	Not Known	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>				
Small Farm Loan Size	\$100,000 or Less	0	0.0%	\$0	0.0%		0	0.0%	100.0%	\$0	0.0%	100.0%
	\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	0.0%	\$0	0.0%	0.0%
	\$250,001 - \$500,000	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>0</i>	<i>0.0%</i>	<i>100.0%</i>	<i>\$0</i>	<i>0.0%</i>	<i>100.0%</i>

Originations & Purchases  
Aggregate data is unavailable for loans to businesses/farms with revenue over \$1 million or revenue unknown, and for loan size by revenue.  
2017 FFIEC Census Data, 2017 D&B Info, and 2015 ACS Data

# Appendices

**Borrower Distribution of HMDA Loans & Small Business/Small Farm Loans by Revenue & Loan Size - Table 1 of 2**  
Assessment Area: FL Tallahassee

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019					Bank & Aggregate Lending Comparison											
		2018				Families by Family Income %	2018			2019								
		Count		Dollar			Bank	Agg	Dollar	Count		Dollar		Dollar				
		#	%	\$ (000s)	\$ %					#	%	\$ (000s)	\$ %	#	%	\$ (000s)	\$ %	Agg \$ %
HOME PURCHASE	Low	10	8.5%	\$986	3.5%	21.1%	3	6.4%	4.4%	\$351	3.0%	2.1%	7	10.0%	6.0%	\$635	3.9%	3.1%
	Moderate	26	22.2%	\$3,640	13.0%	15.6%	6	12.8%	17.6%	\$701	6.0%	11.5%	20	28.6%	19.4%	\$2,939	17.9%	14.0%
	Middle	21	17.9%	\$3,190	11.4%	18.3%	11	23.4%	18.4%	\$1,581	13.6%	16.1%	10	14.3%	19.4%	\$1,609	9.8%	17.6%
	Upper	50	42.7%	\$18,922	67.4%	45.0%	22	46.8%	40.3%	\$8,268	71.0%	52.0%	28	40.0%	41.6%	\$10,654	64.9%	53.9%
	Unknown	10	8.5%	\$1,331	4.7%	0.0%	5	10.6%	19.4%	\$740	6.4%	18.2%	5	7.1%	13.5%	\$591	3.6%	11.4%
	<b>Total</b>	<b>117</b>	<b>100.0%</b>	<b>\$28,069</b>	<b>100.0%</b>	<b>100.0%</b>	<b>47</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$11,641</b>	<b>100.0%</b>	<b>100.0%</b>	<b>70</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$16,428</b>	<b>100.0%</b>	<b>100.0%</b>
REFINANCE	Low	0	0.0%	\$0	0.0%	21.1%	0	0.0%	5.5%	\$0	0.0%	3.1%	0	0.0%	3.9%	\$0	0.0%	2.0%
	Moderate	7	15.2%	\$617	5.6%	15.6%	3	12.0%	13.9%	\$206	3.3%	9.2%	4	19.0%	14.9%	\$411	8.5%	9.7%
	Middle	3	6.5%	\$439	4.0%	18.3%	2	8.0%	20.1%	\$190	3.0%	16.5%	1	4.8%	19.9%	\$249	5.1%	15.3%
	Upper	26	56.5%	\$7,403	66.8%	45.0%	16	64.0%	44.7%	\$3,871	61.9%	53.8%	10	47.6%	44.9%	\$3,532	73.1%	54.3%
	Unknown	10	21.7%	\$2,627	23.7%	0.0%	4	16.0%	15.7%	\$1,984	31.7%	17.4%	6	28.6%	16.5%	\$643	13.3%	18.7%
	<b>Total</b>	<b>46</b>	<b>100.0%</b>	<b>\$11,086</b>	<b>100.0%</b>	<b>100.0%</b>	<b>25</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$6,251</b>	<b>100.0%</b>	<b>100.0%</b>	<b>21</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$4,835</b>	<b>100.0%</b>	<b>100.0%</b>
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	21.1%	0	0.0%	2.3%	\$0	0.0%	1.5%	0	0.0%	2.4%	\$0	0.0%	1.0%
	Moderate	0	0.0%	\$0	0.0%	15.6%	0	0.0%	15.9%	\$0	0.0%	11.4%	0	0.0%	14.9%	\$0	0.0%	12.9%
	Middle	0	0.0%	\$0	0.0%	18.3%	0	0.0%	19.7%	\$0	0.0%	16.4%	0	0.0%	20.3%	\$0	0.0%	12.3%
	Upper	1	33.3%	\$125	64.8%	45.0%	1	50.0%	58.3%	\$125	83.3%	65.5%	0	0.0%	60.3%	\$0	0.0%	71.5%
	Unknown	2	66.7%	\$68	35.2%	0.0%	1	50.0%	3.8%	\$25	16.7%	5.2%	1	100.0%	2.0%	\$43	100.0%	2.4%
	<b>Total</b>	<b>3</b>	<b>100.0%</b>	<b>\$193</b>	<b>100.0%</b>	<b>100.0%</b>	<b>2</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$150</b>	<b>100.0%</b>	<b>100.0%</b>	<b>1</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$43</b>	<b>100.0%</b>	<b>100.0%</b>
MULTI FAMILY	Low	0	0.0%	\$0	0.0%	21.1%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	15.6%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	2.0%	\$0	0.0%	0.1%
	Middle	0	0.0%	\$0	0.0%	18.3%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	45.0%	0	0.0%	4.5%	\$0	0.0%	0.3%	0	0.0%	2.0%	\$0	0.0%	0.1%
	Unknown	4	100.0%	\$3,136	100.0%	0.0%	1	100.0%	95.5%	\$936	100.0%	99.7%	3	100.0%	96.1%	\$2,200	100.0%	99.8%
	<b>Total</b>	<b>4</b>	<b>100.0%</b>	<b>\$3,136</b>	<b>100.0%</b>	<b>100.0%</b>	<b>1</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$936</b>	<b>100.0%</b>	<b>100.0%</b>	<b>3</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$2,200</b>	<b>100.0%</b>	<b>100.0%</b>
OTHER PURPOSE LOC	Low	2	3.8%	\$175	2.5%	21.1%	0	0.0%	3.3%	\$0	0.0%	1.7%	2	6.1%	3.6%	\$175	3.9%	2.3%
	Moderate	6	11.5%	\$430	6.3%	15.6%	2	10.5%	11.0%	\$100	4.1%	6.7%	4	12.1%	14.2%	\$330	7.4%	12.4%
	Middle	11	21.2%	\$1,928	28.0%	18.3%	5	26.3%	16.5%	\$900	37.0%	15.0%	6	18.2%	22.3%	\$1,028	23.1%	20.4%
	Upper	31	59.6%	\$4,242	61.7%	45.0%	10	52.6%	66.5%	\$1,327	54.6%	74.6%	21	63.6%	57.4%	\$2,915	65.5%	62.7%
	Unknown	2	3.8%	\$104	1.5%	0.0%	2	10.5%	2.7%	\$104	4.3%	1.9%	0	0.0%	2.5%	\$0	0.0%	2.1%
	<b>Total</b>	<b>52</b>	<b>100.0%</b>	<b>\$6,879</b>	<b>100.0%</b>	<b>100.0%</b>	<b>19</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$2,431</b>	<b>100.0%</b>	<b>100.0%</b>	<b>33</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$4,448</b>	<b>100.0%</b>	<b>100.0%</b>

Originations & Purchases  
2019 FFIEC Census Data and 2015 ACS Data

# Appendices

**Borrower Distribution of HMDA Loans & Small Business/Small Farm Loans by Revenue & Loan Size - Table 2 of 2**

Assessment Area: FL Tallahassee

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019					Bank & Aggregate Lending Comparison												
		2018		2019			2018					2019							
		Count		Dollar		Families by Family Income %	Count		Dollar			Count		Dollar					
	#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %	#	%	%	\$ (000s)	\$ %	\$ %		
OTHER PURPOSE CLOSED/EXEMPT	Low	1	33.3%	\$116	21.1%	21.1%	0	0.0%	6.0%	\$0	0.0%	2.8%	1	33.3%	5.6%	\$116	21.1%	3.1%	
	Moderate	0	0.0%	\$0	0.0%	15.6%	0	0.0%	16.4%	\$0	0.0%	11.5%	0	0.0%	12.4%	\$0	0.0%	5.4%	
	Middle	0	0.0%	\$0	0.0%	18.3%	0	0.0%	29.9%	\$0	0.0%	29.9%	0	0.0%	14.6%	\$0	0.0%	10.1%	
	Upper	2	66.7%	\$434	78.9%	45.0%	0	0.0%	37.3%	\$0	0.0%	41.5%	2	66.7%	51.7%	\$434	78.9%	59.6%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	10.4%	\$0	0.0%	14.3%	0	0.0%	15.7%	\$0	0.0%	21.9%	
	<b>Total</b>	<b>3</b>	<b>100.0%</b>	<b>\$550</b>	<b>100.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>3</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$550</b>	<b>100.0%</b>	<b>100.0%</b>	
PURPOSE NOT APPLICABLE	Low	0	0.0%	\$0	0.0%	21.1%	0	0.0%	0.8%	\$0	0.0%	0.6%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Moderate	0	0.0%	\$0	0.0%	15.6%	0	0.0%	0.8%	\$0	0.0%	0.8%	0	0.0%	0.6%	\$0	0.0%	0.0%	
	Middle	0	0.0%	\$0	0.0%	18.3%	0	0.0%	0.4%	\$0	0.0%	0.6%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Upper	0	0.0%	\$0	0.0%	45.0%	0	0.0%	4.2%	\$0	0.0%	1.3%	0	0.0%	1.7%	\$0	0.0%	2.3%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	93.7%	\$0	0.0%	96.7%	0	0.0%	97.7%	\$0	0.0%	97.7%	
	<b>Total</b>	<b>0</b>	<b>0.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	
HMDA TOTALS	Low	13	5.8%	\$1,277	2.6%	21.1%	3	3.2%	4.4%	\$351	1.6%	2.0%	10	7.6%	5.1%	\$926	3.2%	2.4%	
	Moderate	39	17.3%	\$4,687	9.4%	15.6%	11	11.7%	16.0%	\$1,007	4.7%	9.3%	28	21.4%	17.4%	\$3,680	12.9%	11.1%	
	Middle	35	15.6%	\$5,557	11.1%	18.3%	18	19.1%	18.1%	\$2,671	12.5%	13.8%	17	13.0%	19.0%	\$2,886	10.1%	14.6%	
	Upper	110	48.9%	\$31,126	62.4%	45.0%	49	52.1%	41.1%	\$13,591	63.5%	44.9%	61	46.6%	42.5%	\$17,535	61.5%	47.1%	
	Unknown	28	12.4%	\$7,266	14.6%	0.0%	13	13.8%	20.4%	\$3,789	17.7%	29.9%	15	11.5%	16.0%	\$3,477	12.2%	24.8%	
	<b>Total</b>	<b>225</b>	<b>100.0%</b>	<b>\$49,913</b>	<b>100.0%</b>	<b>100.0%</b>	<b>94</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$21,409</b>	<b>100.0%</b>	<b>100.0%</b>	<b>131</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$28,504</b>	<b>100.0%</b>	<b>100.0%</b>	
Small Business	<b>Total Businesses</b>																		
	Revenue	\$1 Million or Less	124	58.2%	\$17,213	45.2%	93.4%	54	52.9%	49.6%	\$7,193	38.4%	44.9%	70	63.1%	48.4%	\$10,020	51.7%	39.5%
		Over \$1 Million	80	37.6%	\$18,772	49.3%	5.7%	44	43.1%					36	32.4%				
		Total Rev. available	204	95.8%	\$35,985	94.5%	99.1%	98	96.0%					106	95.5%				
		Rev. Not Known	9	4.2%	\$2,123	5.6%	0.9%	4	3.9%					5	4.5%				
		<b>Total</b>	<b>213</b>	<b>100.0%</b>	<b>\$38,108</b>	<b>100.0%</b>	<b>100.0%</b>	<b>102</b>	<b>100.0%</b>					<b>111</b>	<b>100.0%</b>				
Loan Size	\$100,000 or Less	98	46.0%	\$4,916	12.9%		46	45.1%	93.4%	\$2,340	12.5%	37.1%	52	46.8%	93.5%	\$2,576	13.3%	38.2%	
	\$100,001 - \$250,000	68	31.9%	\$12,643	33.2%		33	32.4%	3.3%	\$6,435	34.3%	16.7%	35	31.5%	3.6%	\$6,208	32.1%	18.0%	
	\$250,001 - \$1 Million	47	22.1%	\$20,549	53.9%		23	22.5%	3.3%	\$9,965	53.2%	46.3%	24	21.6%	2.9%	\$10,584	54.6%	43.8%	
	<b>Total</b>	<b>213</b>	<b>100.0%</b>	<b>\$38,108</b>	<b>100.0%</b>		<b>102</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$18,740</b>	<b>100.0%</b>	<b>100.0%</b>	<b>111</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$19,368</b>	<b>100.0%</b>	<b>100.0%</b>	
	<b>Total Farms</b>																		
Small Farm	Revenue	\$1 Million or Less	1	100.0%	\$53	100.0%	98.0%	0	0.0%	73.3%	\$0	0.0%	58.4%	1	100.0%	83.3%	\$53	100.0%	91.5%
		Over \$1 Million	0	0.0%	\$0	0.0%	2.0%	0	0.0%				0	0.0%					
		Not Known	0	0.0%	\$0	0.0%	0.0%	0	0.0%				0	0.0%					
		<b>Total</b>	<b>1</b>	<b>100.0%</b>	<b>\$53</b>	<b>100.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>				<b>1</b>	<b>100.0%</b>					
	Loan Size	\$100,000 or Less	1	100.0%	\$53	100.0%		0	0.0%	86.7%	\$0	0.0%	43.9%	1	100.0%	100.0%	\$53	100.0%	100.0%
\$100,001 - \$250,000		0	0.0%	\$0	0.0%		0	0.0%	13.3%	\$0	0.0%	56.1%	0	0.0%	0.0%	\$0	0.0%	0.0%	
\$250,001 - \$500,000		0	0.0%	\$0	0.0%		0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
<b>Total</b>		<b>1</b>	<b>100.0%</b>	<b>\$53</b>	<b>100.0%</b>		<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>1</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$53</b>	<b>100.0%</b>	<b>100.0%</b>	

Originations & Purchases  
Aggregate data is unavailable for loans to businesses/farms with revenue over \$1 million or revenue unknown, and for loan size by revenue.  
2019 FFIEC Census Data, 2019 D&B Info and 2015 ACS Data

## Appendices

**Geographic Distribution of HMDA, Small Business, & Small Farm Loans - Table 1 of 2**  
**Assessment Area: FL Vero Beach**

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2019					2019					
		Bank		Owner Occupied Units		Count	Count		Dollar			
		Count	Dollar	#	%		Bank	Agg	Bank	Agg		
#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %		
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	1.4%	0	0.0%	0.6%	\$0	0.0%	0.4%
	Moderate	1	33.3%	\$246	22.3%	13.4%	1	33.3%	16.7%	\$246	22.3%	14.0%
	Middle	0	0.0%	\$0	0.0%	54.1%	0	0.0%	59.2%	\$0	0.0%	49.3%
	Upper	2	66.7%	\$857	77.7%	31.1%	2	66.7%	23.5%	\$857	77.7%	36.3%
	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>\$1,103</i>	<i>100.0%</i>	<i>100.0%</i>	<i>3</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$1,103</i>	<i>100.0%</i>	<i>100.0%</i>
REFINANCE	Low	0	0.0%	\$0	0.0%	1.4%	0	0.0%	0.5%	\$0	0.0%	0.3%
	Moderate	1	100.0%	\$179	100.0%	13.4%	1	100.0%	11.2%	\$179	100.0%	8.5%
	Middle	0	0.0%	\$0	0.0%	54.1%	0	0.0%	61.9%	\$0	0.0%	49.2%
	Upper	0	0.0%	\$0	0.0%	31.1%	0	0.0%	26.4%	\$0	0.0%	42.0%
	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>\$179</i>	<i>100.0%</i>	<i>100.0%</i>	<i>1</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$179</i>	<i>100.0%</i>	<i>100.0%</i>
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	1.4%	0	0.0%	1.6%	\$0	0.0%	0.8%
	Moderate	0	0.0%	\$0	0.0%	13.4%	0	0.0%	7.6%	\$0	0.0%	6.1%
	Middle	1	100.0%	\$45	100.0%	54.1%	1	100.0%	56.8%	\$45	100.0%	46.2%
	Upper	0	0.0%	\$0	0.0%	31.1%	0	0.0%	34.1%	\$0	0.0%	46.9%
	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>\$45</i>	<i>100.0%</i>	<i>100.0%</i>	<i>1</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$45</i>	<i>100.0%</i>	<i>100.0%</i>
MULTIFAMILY	<b>Multi-Family Units</b>											
	Low	0	0.0%	\$0	0.0%	6.0%	0	0.0%	30.0%	\$0	0.0%	29.8%
	Moderate	0	0.0%	\$0	0.0%	13.8%	0	0.0%	60.0%	\$0	0.0%	66.8%
	Middle	0	0.0%	\$0	0.0%	37.6%	0	0.0%	10.0%	\$0	0.0%	3.5%
	Upper	0	0.0%	\$0	0.0%	42.7%	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>100.0%</i>	<i>\$0</i>	<i>0.0%</i>	<i>100.0%</i>	
OTHER PURPOSE LOC	Low	0	0.0%	\$0	0.0%	1.4%	0	0.0%	0.4%	\$0	0.0%	0.1%
	Moderate	0	0.0%	\$0	0.0%	13.4%	0	0.0%	8.8%	\$0	0.0%	4.3%
	Middle	0	0.0%	\$0	0.0%	54.1%	0	0.0%	60.5%	\$0	0.0%	41.2%
	Upper	1	100.0%	\$74	100.0%	31.1%	1	100.0%	30.3%	\$74	100.0%	54.4%
	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>\$74</i>	<i>100.0%</i>	<i>100.0%</i>	<i>1</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$74</i>	<i>100.0%</i>	<i>100.0%</i>

Originations & Purchases  
2019 FFIEC Census Data and 2015 ACS Data

## Appendices

**Geographic Distribution of HMDA, Small Business, & Small Farm Loans - Table 2 of 2**  
**Assessment Area: FL Vero Beach**

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2019					2019					
		Bank		Owner Occupied Units		Count	Count		Dollar			
		Count	Dollar		Bank		Agg	Bank	Agg			
#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %		
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	\$0	0.0%	1.4%	0	0.0%	0.9%	\$0	0.0%	0.1%
	Moderate	0	0.0%	\$0	0.0%	13.4%	0	0.0%	7.0%	\$0	0.0%	1.5%
	Middle	0	0.0%	\$0	0.0%	54.1%	0	0.0%	47.0%	\$0	0.0%	13.9%
	Upper	0	0.0%	\$0	0.0%	31.1%	0	0.0%	45.2%	\$0	0.0%	84.4%
	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>
PURPOSE NOT APPLICABLE	Low	0	0.0%	\$0	0.0%	1.4%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	13.4%	0	0.0%	14.5%	\$0	0.0%	10.1%
	Middle	0	0.0%	\$0	0.0%	54.1%	0	0.0%	65.8%	\$0	0.0%	59.3%
	Upper	0	0.0%	\$0	0.0%	31.1%	0	0.0%	19.7%	\$0	0.0%	30.6%
	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>
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	1.4%	0	0.0%	0.7%	\$0	0.0%	1.1%
	Moderate	2	33.3%	\$425	30.3%	13.4%	2	33.3%	14.1%	\$425	30.3%	13.1%
	Middle	1	16.7%	\$45	3.2%	54.1%	1	16.7%	59.7%	\$45	3.2%	47.0%
	Upper	3	50.0%	\$931	66.5%	31.1%	3	50.0%	25.5%	\$931	66.5%	38.8%
	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>\$1,401</i>	<i>100.0%</i>	<i>100.0%</i>	<i>6</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$1,401</i>	<i>100.0%</i>	<i>100.0%</i>
SMALL BUSINESSES		<b>Total Businesses</b>										
	Low	0	0.0%	\$0	0.0%	5.5%	0	0.0%	5.9%	\$0	0.0%	6.7%
	Moderate	2	100.0%	\$100	100.0%	14.3%	2	100.0%	13.9%	\$100	100.0%	15.0%
	Middle	0	0.0%	\$0	0.0%	47.5%	0	0.0%	43.4%	\$0	0.0%	39.1%
	Upper	0	0.0%	\$0	0.0%	32.4%	0	0.0%	35.4%	\$0	0.0%	38.0%
	Unknown	0	0.0%	\$0	0.0%	0.2%	0	0.0%	0.3%	\$0	0.0%	0.4%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	1.1%	\$0	0.0%	0.8%
<i>Total</i>	<i>2</i>	<i>100.0%</i>	<i>\$100</i>	<i>100.0%</i>	<i>100.0%</i>	<i>2</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$100</i>	<i>100.0%</i>	<i>100.0%</i>	
SMALL FARM		<b>Total Farms</b>										
	Low	0	0.0%	\$0	0.0%	1.7%	0	0.0%	3.3%	\$0	0.0%	1.5%
	Moderate	0	0.0%	\$0	0.0%	25.6%	0	0.0%	33.3%	\$0	0.0%	17.7%
	Middle	0	0.0%	\$0	0.0%	48.9%	0	0.0%	23.3%	\$0	0.0%	10.4%
	Upper	0	0.0%	\$0	0.0%	23.9%	0	0.0%	33.3%	\$0	0.0%	69.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	3.3%	\$0	0.0%	0.1%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	3.3%	\$0	0.0%	1.0%
<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>	

Originations & Purchases  
2019 FFIEC Census Data, 2019 D&B Info and 2015 ACS Data

## Appendices

**Borrower Distribution of HMDA Loans & Small Business/Small Farm Loans by Revenue & Loan Size**  
**Table 1 of 2**

Assessment Area: FL Vero Beach

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2019					2019					
		Count		Bank Dollar		Families by Family Income %	Count			Dollar		
		#	%	\$ (000s)	\$ %		#	%	%	\$ (000s)	\$ %	%
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	20.6%	0	0.0%	4.7%	\$0	0.0%	2.4%
	Moderate	0	0.0%	\$0	0.0%	18.6%	0	0.0%	17.2%	\$0	0.0%	11.4%
	Middle	0	0.0%	\$0	0.0%	18.6%	0	0.0%	22.1%	\$0	0.0%	17.9%
	Upper	3	100.0%	\$1,103	100.0%	42.2%	3	100.0%	44.3%	\$1,103	100.0%	57.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	11.7%	\$0	0.0%	11.1%
	<i>Total</i>	<i>3</i>	<i>100.0%</i>	<i>\$1,103</i>	<i>100.0%</i>	<i>100.0%</i>	<i>3</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$1,103</i>	<i>100.0%</i>	<i>100.0%</i>
REFINANCE	Low	0	0.0%	\$0	0.0%	20.6%	0	0.0%	6.2%	\$0	0.0%	3.3%
	Moderate	0	0.0%	\$0	0.0%	18.6%	0	0.0%	15.1%	\$0	0.0%	9.1%
	Middle	0	0.0%	\$0	0.0%	18.6%	0	0.0%	20.4%	\$0	0.0%	14.9%
	Upper	1	100.0%	\$179	100.0%	42.2%	1	100.0%	36.6%	\$179	100.0%	49.5%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	21.7%	\$0	0.0%	23.1%
	<i>Total</i>	<i>1</i>	<i>100.0%</i>	<i>\$179</i>	<i>100.0%</i>	<i>100.0%</i>	<i>1</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$179</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%	5.2%
	Moderate	0	0.0%	\$0	0.0%	18.6%	0	0.0%	18.9%	\$0	0.0%	13.5%
	Middle	0	0.0%	\$0	0.0%	18.6%	0	0.0%	24.7%	\$0	0.0%	22.2%
	Upper	1	100.0%	\$45	100.0%	42.2%	1	100.0%	47.4%	\$45	100.0%	57.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	2.0%	\$0	0.0%	1.4%
	<i>Total</i>	<i>1</i>	<i>100.0%</i>	<i>\$45</i>	<i>100.0%</i>	<i>100.0%</i>	<i>1</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$45</i>	<i>100.0%</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%	18.6%	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%	42.2%	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>
OTHER PURPOSE LOC	Low	0	0.0%	\$0	0.0%	20.6%	0	0.0%	4.8%	\$0	0.0%	1.9%
	Moderate	0	0.0%	\$0	0.0%	18.6%	0	0.0%	15.8%	\$0	0.0%	9.9%
	Middle	0	0.0%	\$0	0.0%	18.6%	0	0.0%	25.4%	\$0	0.0%	18.0%
	Upper	1	100.0%	\$74	100.0%	42.2%	1	100.0%	51.8%	\$74	100.0%	68.5%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	2.2%	\$0	0.0%	1.8%
	<i>Total</i>	<i>1</i>	<i>100.0%</i>	<i>\$74</i>	<i>100.0%</i>	<i>100.0%</i>	<i>1</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$74</i>	<i>100.0%</i>	<i>100.0%</i>

Originations & Purchases  
2019 FFIEC Census Data and 2015 ACS Data

## Appendices

**Borrower Distribution of HMDA Loans & Small Business/Small Farm Loans by Revenue & Loan Size**  
**Table 2 of 2**

Assessment Area: FL Vero Beach

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2019					Bank & Aggregate Lending Comparison 2019						
		Bank		Families by Family Income		Count			Dollar				
		Count		Dollar		Bank	Agg	Dollar	Agg				
		#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %	
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	\$0	0.0%	20.6%	0	0.0%	5.2%	\$0	0.0%	2.6%	
	Moderate	0	0.0%	\$0	0.0%	18.6%	0	0.0%	19.1%	\$0	0.0%	5.3%	
	Middle	0	0.0%	\$0	0.0%	18.6%	0	0.0%	18.3%	\$0	0.0%	5.5%	
	Upper	0	0.0%	\$0	0.0%	42.2%	0	0.0%	47.0%	\$0	0.0%	73.6%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	10.4%	\$0	0.0%	13.0%	
	<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>	
PURPOSE NOT APPLICABLE	Low	0	0.0%	\$0	0.0%	20.6%	0	0.0%	1.3%	\$0	0.0%	0.0%	
	Moderate	0	0.0%	\$0	0.0%	18.6%	0	0.0%	1.3%	\$0	0.0%	1.2%	
	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%	42.2%	0	0.0%	1.3%	\$0	0.0%	2.4%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	96.1%	\$0	0.0%	96.5%	
	<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>	
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	20.6%	0	0.0%	5.2%	\$0	0.0%	2.7%	
	Moderate	0	0.0%	\$0	0.0%	18.6%	0	0.0%	16.5%	\$0	0.0%	10.3%	
	Middle	0	0.0%	\$0	0.0%	18.6%	0	0.0%	21.5%	\$0	0.0%	16.2%	
	Upper	6	100.0%	\$1,401	100.0%	42.2%	6	100.0%	42.0%	\$1,401	100.0%	53.7%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	14.7%	\$0	0.0%	17.2%	
	<i>Total</i>	<i>6</i>	<i>100.0%</i>	<i>\$1,401</i>	<i>100.0%</i>	<i>100.0%</i>	<i>6</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$1,401</i>	<i>100.0%</i>	<i>100.0%</i>	
Small Business	Revenue	<b>Total Businesses</b>											
		\$1 Million or Less	2	100.0%	\$100	100.0%	94.1%	2	100.0%	43.0%	\$100	100.0%	32.9%
		Over \$1 Million	0	0.0%	\$0	0.0%	5.2%	0	0.0%				
		<i>Total Rev. available</i>	<i>2</i>	<i>100.0%</i>	<i>\$100</i>	<i>100.0%</i>	<i>99.3%</i>	<i>2</i>	<i>100.0%</i>				
		Rev. Not Known	0	0.0%	\$0	0.0%	0.8%	0	0.0%				
	<i>Total</i>	<i>2</i>	<i>100.0%</i>	<i>\$100</i>	<i>100.0%</i>	<i>100.0%</i>	<i>2</i>	<i>100.0%</i>					
Loan Size	\$100,000 or Less	2	100.0%	\$100	100.0%		2	100.0%	96.1%	\$100	100.0%	50.9%	
	\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	2.2%	\$0	0.0%	13.8%	
	\$250,001 - \$1 Million	0	0.0%	\$0	0.0%		0	0.0%	1.7%	\$0	0.0%	35.3%	
	<i>Total</i>	<i>2</i>	<i>100.0%</i>	<i>\$100</i>	<i>100.0%</i>		<i>2</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$100</i>	<i>100.0%</i>	<i>100.0%</i>	
Small Farm	Revenue	<b>Total Farms</b>											
		\$1 Million or Less	0	0.0%	\$0	0.0%	84.7%	0	0.0%	63.3%	\$0	0.0%	57.1%
		Over \$1 Million	0	0.0%	\$0	0.0%	15.3%	0	0.0%				
		Not Known	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>					
	Loan Size	\$100,000 or Less	0	0.0%	\$0	0.0%		0	0.0%	93.3%	\$0	0.0%	39.8%
\$100,001 - \$250,000		0	0.0%	\$0	0.0%		0	0.0%	0.0%	\$0	0.0%	0.0%	
\$250,001 - \$500,000		0	0.0%	\$0	0.0%		0	0.0%	6.7%	\$0	0.0%	60.2%	
<i>Total</i>		<i>0</i>	<i>0.0%</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>	

Originations & Purchases

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

2019 FFIEC Census Data, 2019 D&B Info and 2015 ACS Data

## Appendices

**Geographic Distribution of HMDA, Small Business, & Small Farm Loans - Table 1 of 2**  
**Assessment Area: FL West Palm Beach**

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2019					2019					
		Bank				Owner Occupied Units	Count			Dollar		
		Count		Dollar			Bank	Agg	Bank		Agg	
#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %		
HOME PURCHASE	Low	3	4.3%	\$562	2.5%	3.1%	3	4.3%	2.9%	\$562	2.5%	1.7%
	Moderate	32	46.4%	\$9,388	42.1%	23.3%	32	46.4%	23.7%	\$9,388	42.1%	15.8%
	Middle	21	30.4%	\$5,499	24.6%	32.7%	21	30.4%	35.2%	\$5,499	24.6%	30.3%
	Upper	13	18.8%	\$6,862	30.8%	40.6%	13	18.8%	38.0%	\$6,862	30.8%	51.5%
	Unknown	0	0.0%	\$0	0.0%	0.2%	0	0.0%	0.2%	\$0	0.0%	0.7%
	<i>Total</i>	<i>69</i>	<i>100.0%</i>	<i>\$22,311</i>	<i>100.0%</i>	<i>100.0%</i>	<i>69</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$22,311</i>	<i>100.0%</i>	<i>100.0%</i>
REFINANCE	Low	0	0.0%	\$0	0.0%	3.1%	0	0.0%	1.6%	\$0	0.0%	1.0%
	Moderate	2	9.5%	\$200	2.1%	23.3%	2	9.5%	17.2%	\$200	2.1%	11.0%
	Middle	4	19.0%	\$534	5.6%	32.7%	4	19.0%	35.7%	\$534	5.6%	27.4%
	Upper	15	71.4%	\$8,799	92.3%	40.6%	15	71.4%	45.3%	\$8,799	92.3%	59.0%
	Unknown	0	0.0%	\$0	0.0%	0.2%	0	0.0%	0.2%	\$0	0.0%	1.5%
	<i>Total</i>	<i>21</i>	<i>100.0%</i>	<i>\$9,533</i>	<i>100.0%</i>	<i>100.0%</i>	<i>21</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$9,533</i>	<i>100.0%</i>	<i>100.0%</i>
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	3.1%	0	0.0%	1.1%	\$0	0.0%	0.7%
	Moderate	1	50.0%	\$83	67.5%	23.3%	1	50.0%	14.3%	\$83	67.5%	8.3%
	Middle	1	50.0%	\$40	32.5%	32.7%	1	50.0%	33.2%	\$40	32.5%	23.9%
	Upper	0	0.0%	\$0	0.0%	40.6%	0	0.0%	51.2%	\$0	0.0%	60.8%
	Unknown	0	0.0%	\$0	0.0%	0.2%	0	0.0%	0.2%	\$0	0.0%	6.3%
	<i>Total</i>	<i>2</i>	<i>100.0%</i>	<i>\$123</i>	<i>100.0%</i>	<i>100.0%</i>	<i>2</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$123</i>	<i>100.0%</i>	<i>100.0%</i>
MULTI FAMILY	<b>Multi-Family Units</b>											
	Low	0	0.0%	\$0	0.0%	6.5%	0	0.0%	20.2%	\$0	0.0%	11.1%
	Moderate	0	0.0%	\$0	0.0%	35.2%	0	0.0%	46.2%	\$0	0.0%	40.2%
	Middle	0	0.0%	\$0	0.0%	27.5%	0	0.0%	22.1%	\$0	0.0%	22.6%
	Upper	0	0.0%	\$0	0.0%	30.5%	0	0.0%	11.5%	\$0	0.0%	26.1%
	Unknown	0	0.0%	\$0	0.0%	0.3%	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>	
OTHER PURPOSE LOC	Low	0	0.0%	\$0	0.0%	3.1%	0	0.0%	1.1%	\$0	0.0%	0.5%
	Moderate	3	13.6%	\$347	10.4%	23.3%	3	13.6%	14.1%	\$347	10.4%	7.7%
	Middle	4	18.2%	\$315	9.4%	32.7%	4	18.2%	30.2%	\$315	9.4%	21.6%
	Upper	15	68.2%	\$2,684	80.2%	40.6%	15	68.2%	54.3%	\$2,684	80.2%	69.2%
	Unknown	0	0.0%	\$0	0.0%	0.2%	0	0.0%	0.2%	\$0	0.0%	0.9%
	<i>Total</i>	<i>22</i>	<i>100.0%</i>	<i>\$3,346</i>	<i>100.0%</i>	<i>100.0%</i>	<i>22</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$3,346</i>	<i>100.0%</i>	<i>100.0%</i>

Originations & Purchases  
2019 FFIEC Census Data and 2015 ACS Data



## Appendices

**Geographic Distribution of HMDA, Small Business, & Small Farm Loans - Table 2 of 2**  
**Assessment Area: FL West Palm Beach**

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2019					Bank & Aggregate Lending Comparison 2019					
		Bank				Owner Occupied Units %	Count			Dollar		
		Count #	%	Dollar \$ (000s)	%		Bank #	Agg %	Bank \$ (000s)	%	Agg \$ %	
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	\$0	0.0%	3.1%	0	0.0%	2.1%	\$0	0.0%	1.4%
	Moderate	0	0.0%	\$0	0.0%	23.3%	0	0.0%	19.1%	\$0	0.0%	6.6%
	Middle	1	100.0%	\$400	100.0%	32.7%	1	100.0%	26.1%	\$400	100.0%	10.3%
	Upper	0	0.0%	\$0	0.0%	40.6%	0	0.0%	52.4%	\$0	0.0%	78.6%
	Unknown	0	0.0%	\$0	0.0%	0.2%	0	0.0%	0.2%	\$0	0.0%	3.1%
	<i>Total</i>	<i>1</i>	<i>100.0%</i>	<i>\$400</i>	<i>100.0%</i>	<i>100.0%</i>	<i>1</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$400</i>	<i>100.0%</i>	<i>100.0%</i>
PURPOSE NOT APPLICABLE	Low	0	0.0%	\$0	0.0%	3.1%	0	0.0%	2.9%	\$0	0.0%	1.7%
	Moderate	0	0.0%	\$0	0.0%	23.3%	0	0.0%	25.6%	\$0	0.0%	20.8%
	Middle	0	0.0%	\$0	0.0%	32.7%	0	0.0%	32.9%	\$0	0.0%	27.8%
	Upper	0	0.0%	\$0	0.0%	40.6%	0	0.0%	38.5%	\$0	0.0%	49.6%
	Unknown	0	0.0%	\$0	0.0%	0.2%	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	3	2.6%	\$562	1.6%	3.1%	3	2.6%	2.4%	\$562	1.6%	2.0%
	Moderate	38	33.0%	\$10,018	28.1%	23.3%	38	33.0%	21.0%	\$10,018	28.1%	15.2%
	Middle	31	27.0%	\$6,788	19.0%	32.7%	31	27.0%	34.9%	\$6,788	19.0%	28.3%
	Upper	43	37.4%	\$18,345	51.4%	40.6%	43	37.4%	41.5%	\$18,345	51.4%	53.4%
	Unknown	0	0.0%	\$0	0.0%	0.2%	0	0.0%	0.2%	\$0	0.0%	1.1%
	<i>Total</i>	<i>115</i>	<i>100.0%</i>	<i>\$35,713</i>	<i>100.0%</i>	<i>100.0%</i>	<i>115</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$35,713</i>	<i>100.0%</i>	<i>100.0%</i>
SMALL BUSINESSES				Total Businesses								
	Low	0	0.0%	\$0	0.0%	5.4%	0	0.0%	5.6%	\$0	0.0%	6.9%
	Moderate	2	16.7%	\$1,246	31.2%	20.9%	2	16.7%	21.9%	\$1,246	31.2%	21.3%
	Middle	4	33.3%	\$845	21.1%	30.1%	4	33.3%	28.2%	\$845	21.1%	26.0%
	Upper	6	50.0%	\$1,906	47.7%	43.0%	6	50.0%	43.3%	\$1,906	47.7%	44.5%
	Unknown	0	0.0%	\$0	0.0%	0.7%	0	0.0%	0.5%	\$0	0.0%	0.8%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	0.5%	\$0	0.0%	0.4%
<i>Total</i>	<i>12</i>	<i>100.0%</i>	<i>\$3,997</i>	<i>100.0%</i>	<i>100.0%</i>	<i>12</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$3,997</i>	<i>100.0%</i>	<i>100.0%</i>	
SMALL FARM				Total Farms								
	Low	0	0.0%	\$0	0.0%	4.5%	0	0.0%	3.0%	\$0	0.0%	2.0%
	Moderate	0	0.0%	\$0	0.0%	12.4%	0	0.0%	11.0%	\$0	0.0%	13.4%
	Middle	0	0.0%	\$0	0.0%	32.1%	0	0.0%	32.2%	\$0	0.0%	33.5%
	Upper	0	0.0%	\$0	0.0%	50.5%	0	0.0%	52.1%	\$0	0.0%	49.7%
	Unknown	0	0.0%	\$0	0.0%	0.6%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	1.7%	\$0	0.0%	1.5%
<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>	

Originations & Purchases  
2019 FFIEC Census Data, 2019 D&B Info and 2015 ACS Data

## Appendices

**Borrower Distribution of HMDA Loans & Small Business/Small Farm Loans by Revenue & Loan Size**  
**Table 1 of 2**

Assessment Area: FL West Palm Beach

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2019					2019					
		Count		Bank Dollar		Families by Family Income %	Count			Dollar		
		#	%	\$ (000s)	\$ %		#	%	%	\$ (000s)	\$ %	%
HOME PURCHASE	Low	7	10.1%	\$590	2.6%	22.8%	7	10.1%	4.0%	\$590	2.6%	1.8%
	Moderate	18	26.1%	\$2,605	11.7%	17.3%	18	26.1%	16.8%	\$2,605	11.7%	10.0%
	Middle	14	20.3%	\$3,242	14.5%	17.8%	14	20.3%	20.9%	\$3,242	14.5%	16.3%
	Upper	30	43.5%	\$15,874	71.1%	42.1%	30	43.5%	44.5%	\$15,874	71.1%	57.9%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	13.8%	\$0	0.0%	14.0%
	<i>Total</i>	<i>69</i>	<i>100.0%</i>	<i>\$22,311</i>	<i>100.0%</i>	<i>100.0%</i>	<i>69</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$22,311</i>	<i>100.0%</i>	<i>100.0%</i>
REFINANCE	Low	0	0.0%	\$0	0.0%	22.8%	0	0.0%	4.4%	\$0	0.0%	2.0%
	Moderate	1	4.8%	\$99	1.0%	17.3%	1	4.8%	13.0%	\$99	1.0%	7.1%
	Middle	2	9.5%	\$185	1.9%	17.8%	2	9.5%	19.5%	\$185	1.9%	13.4%
	Upper	18	85.7%	\$9,249	97.0%	42.1%	18	85.7%	45.3%	\$9,249	97.0%	58.1%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	17.8%	\$0	0.0%	19.5%
	<i>Total</i>	<i>21</i>	<i>100.0%</i>	<i>\$9,533</i>	<i>100.0%</i>	<i>100.0%</i>	<i>21</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$9,533</i>	<i>100.0%</i>	<i>100.0%</i>
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	22.8%	0	0.0%	4.7%	\$0	0.0%	2.5%
	Moderate	0	0.0%	\$0	0.0%	17.3%	0	0.0%	12.5%	\$0	0.0%	6.8%
	Middle	0	0.0%	\$0	0.0%	17.8%	0	0.0%	20.9%	\$0	0.0%	13.4%
	Upper	1	50.0%	\$40	32.5%	42.1%	1	50.0%	58.1%	\$40	32.5%	62.7%
	Unknown	1	50.0%	\$83	67.5%	0.0%	1	50.0%	3.8%	\$83	67.5%	14.7%
	<i>Total</i>	<i>2</i>	<i>100.0%</i>	<i>\$123</i>	<i>100.0%</i>	<i>100.0%</i>	<i>2</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$123</i>	<i>100.0%</i>	<i>100.0%</i>
MULTI FAMILY	Low	0	0.0%	\$0	0.0%	22.8%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	17.3%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	17.8%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	42.1%	0	0.0%	1.9%	\$0	0.0%	0.1%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	98.1%	\$0	0.0%	99.9%
	<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>
OTHER PURPOSE LOC	Low	0	0.0%	\$0	0.0%	22.8%	0	0.0%	4.8%	\$0	0.0%	2.4%
	Moderate	3	13.6%	\$269	8.0%	17.3%	3	13.6%	12.9%	\$269	8.0%	7.5%
	Middle	5	22.7%	\$503	15.0%	17.8%	5	22.7%	19.1%	\$503	15.0%	11.2%
	Upper	14	63.6%	\$2,574	76.9%	42.1%	14	63.6%	60.5%	\$2,574	76.9%	76.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	2.6%	\$0	0.0%	2.3%
	<i>Total</i>	<i>22</i>	<i>100.0%</i>	<i>\$3,346</i>	<i>100.0%</i>	<i>100.0%</i>	<i>22</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$3,346</i>	<i>100.0%</i>	<i>100.0%</i>

Originations & Purchases  
2019 FFIEC Census Data and 2015 ACS Data

## Appendices

### Borrower Distribution of HMDA Loans & Small Business/Small Farm Loans by Revenue & Loan Size

**Table 2 of 2**

Assessment Area: FL West Palm Beach

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2019					Bank & Aggregate Lending Comparison 2019					
		Bank		Families by Family Income		Count			Dollar			
		Count	Dollar		%	Bank	Agg	Bank	Agg	Bank	Agg	
		#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	\$0	0.0%	22.8%	0	0.0%	6.6%	\$0	0.0%	1.5%
	Moderate	0	0.0%	\$0	0.0%	17.3%	0	0.0%	15.2%	\$0	0.0%	3.7%
	Middle	0	0.0%	\$0	0.0%	17.8%	0	0.0%	15.4%	\$0	0.0%	4.1%
	Upper	1	100.0%	\$400	100.0%	42.1%	1	100.0%	55.3%	\$400	100.0%	78.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	7.6%	\$0	0.0%	11.9%
	<i>Total</i>	<i>1</i>	<i>100.0%</i>	<i>\$400</i>	<i>100.0%</i>	<i>100.0%</i>	<i>1</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$400</i>	<i>100.0%</i>	<i>100.0%</i>
PURPOSE NOT APPLICABLE	Low	0	0.0%	\$0	0.0%	22.8%	0	0.0%	1.3%	\$0	0.0%	0.7%
	Moderate	0	0.0%	\$0	0.0%	17.3%	0	0.0%	3.9%	\$0	0.0%	3.9%
	Middle	0	0.0%	\$0	0.0%	17.8%	0	0.0%	2.4%	\$0	0.0%	3.2%
	Upper	0	0.0%	\$0	0.0%	42.1%	0	0.0%	4.5%	\$0	0.0%	10.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	87.9%	\$0	0.0%	81.5%
	<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>
HMDA TOTALS	Low	7	6.1%	\$590	1.7%	22.8%	7	6.1%	4.2%	\$590	1.7%	1.8%
	Moderate	22	19.1%	\$2,973	8.3%	17.3%	22	19.1%	15.1%	\$2,973	8.3%	8.3%
	Middle	21	18.3%	\$3,930	11.0%	17.8%	21	18.3%	20.0%	\$3,930	11.0%	14.0%
	Upper	64	55.7%	\$28,137	78.8%	42.1%	64	55.7%	45.4%	\$28,137	78.8%	55.2%
	Unknown	1	0.9%	\$83	0.2%	0.0%	1	0.9%	15.4%	\$83	0.2%	20.8%
	<i>Total</i>	<i>115</i>	<i>100.0%</i>	<i>\$35,713</i>	<i>100.0%</i>	<i>100.0%</i>	<i>115</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$35,713</i>	<i>100.0%</i>	<i>100.0%</i>
Small Business Revenue	<b>Total Businesses</b>											
	\$1 Million or Less	4	33.3%	\$651	16.3%	93.6%	4	33.3%	47.1%	\$651	16.3%	31.1%
	Over \$1 Million	7	58.3%	\$3,288	82.3%	5.3%	7	58.3%				
	<i>Total Rev. available</i>	<i>11</i>	<i>91.6%</i>	<i>\$3,939</i>	<i>98.6%</i>	<i>98.9%</i>	<i>11</i>	<i>91.6%</i>				
	Rev. Not Known	1	8.3%	\$58	1.5%	1.1%	1	8.3%				
	<i>Total</i>	<i>12</i>	<i>100.0%</i>	<i>\$3,997</i>	<i>100.0%</i>	<i>100.0%</i>	<i>12</i>	<i>100.0%</i>				
Small Business Loan Size	\$100,000 or Less	4	33.3%	\$253	6.3%		4	33.3%	96.1%	\$253	6.3%	52.5%
	\$100,001 - \$250,000	2	16.7%	\$398	10.0%		2	16.7%	2.3%	\$398	10.0%	15.1%
	\$250,001 - \$1 Million	6	50.0%	\$3,346	83.7%		6	50.0%	1.6%	\$3,346	83.7%	32.4%
	<i>Total</i>	<i>12</i>	<i>100.0%</i>	<i>\$3,997</i>	<i>100.0%</i>		<i>12</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$3,997</i>	<i>100.0%</i>	<i>100.0%</i>
Small Farm Revenue	<b>Total Farms</b>											
	\$1 Million or Less	0	0.0%	\$0	0.0%	95.6%	0	0.0%	60.6%	\$0	0.0%	56.4%
	Over \$1 Million	0	0.0%	\$0	0.0%	4.4%	0	0.0%				
	Not Known	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>				
Small Farm Loan Size	\$100,000 or Less	0	0.0%	\$0	0.0%		0	0.0%	95.8%	\$0	0.0%	59.8%
	\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	3.4%	\$0	0.0%	25.2%
	\$250,001 - \$500,000	0	0.0%	\$0	0.0%		0	0.0%	0.8%	\$0	0.0%	15.0%
	<i>Total</i>	<i>0</i>	<i>0.0%</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>

Originations & Purchases

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

2019 FFIEC Census Data, 2019 D&B Info and 2015 ACS Data

# Appendices

## Geographic Distribution of HMDA, Small Business, & Small Farm Loans

Assessment Area: GA Albany

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2017					2017					
		Bank		Owner Occupied Units		Count	Bank		Agg		Agg	
Count	Dollar	Count	Dollar	#	%		%	%	\$ (000s)	\$ %	\$ %	
		#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	4.0%	0	0.0%	1.1%	\$0	0.0%	0.6%
	Moderate	2	10.0%	\$187	3.8%	22.2%	2	10.0%	8.7%	\$187	3.8%	6.1%
	Middle	6	30.0%	\$2,706	55.5%	18.4%	6	30.0%	14.3%	\$2,706	55.5%	12.1%
	Upper	12	60.0%	\$1,979	40.6%	55.4%	12	60.0%	75.8%	\$1,979	40.6%	81.2%
	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%	\$4,872	100.0%	100.0%	20	100.0%	100.0%	\$4,872	100.0%
REFINANCE	Low	1	4.0%	\$36	1.3%	4.0%	1	4.0%	2.2%	\$36	1.3%	1.1%
	Moderate	7	28.0%	\$509	18.4%	22.2%	7	28.0%	20.5%	\$509	18.4%	16.5%
	Middle	4	16.0%	\$381	13.8%	18.4%	4	16.0%	19.3%	\$381	13.8%	17.4%
	Upper	13	52.0%	\$1,840	66.5%	55.4%	13	52.0%	57.8%	\$1,840	66.5%	64.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.1%	\$0	0.0%	0.1%
	<i>Total</i>		25	100.0%	\$2,766	100.0%	100.0%	25	100.0%	100.0%	\$2,766	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	4.0%	0	0.0%	2.6%	\$0	0.0%	0.8%
	Moderate	1	33.3%	\$26	2.6%	22.2%	1	33.3%	22.4%	\$26	2.6%	10.2%
	Middle	2	66.7%	\$956	97.4%	18.4%	2	66.7%	20.5%	\$956	97.4%	32.1%
	Upper	0	0.0%	\$0	0.0%	55.4%	0	0.0%	54.5%	\$0	0.0%	56.9%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<i>Total</i>		3	100.0%	\$982	100.0%	100.0%	3	100.0%	100.0%	\$982	100.0%
MULTI FAMILY		<b>Multi-Family Units</b>										
	Low	0	0.0%	\$0	0.0%	8.3%	0	0.0%	25.0%	\$0	0.0%	19.7%
	Moderate	0	0.0%	\$0	0.0%	51.4%	0	0.0%	25.0%	\$0	0.0%	30.8%
	Middle	0	0.0%	\$0	0.0%	29.1%	0	0.0%	33.3%	\$0	0.0%	45.6%
	Upper	0	0.0%	\$0	0.0%	11.2%	0	0.0%	16.7%	\$0	0.0%	3.9%
	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	2.1%	\$36	0.4%	4.0%	1	2.1%	1.8%	\$36	0.4%	1.7%
	Moderate	10	20.8%	\$722	8.4%	22.2%	10	20.8%	13.9%	\$722	8.4%	11.0%
	Middle	12	25.0%	\$4,043	46.9%	18.4%	12	25.0%	16.6%	\$4,043	46.9%	15.9%
	Upper	25	52.1%	\$3,819	44.3%	55.4%	25	52.1%	67.7%	\$3,819	44.3%	71.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<i>Total</i>		48	100.0%	\$8,620	100.0%	100.0%	48	100.0%	100.0%	\$8,620	100.0%
SMALL BUSINESSES		<b>Total Businesses</b>										
	Low	21	18.1%	\$5,561	22.9%	14.8%	21	18.1%	13.5%	\$5,561	22.9%	17.3%
	Moderate	23	19.8%	\$2,832	11.7%	28.0%	23	19.8%	23.6%	\$2,832	11.7%	20.8%
	Middle	26	22.4%	\$4,598	18.9%	16.8%	26	22.4%	16.8%	\$4,598	18.9%	17.8%
	Upper	46	39.7%	\$11,310	46.5%	40.4%	46	39.7%	45.0%	\$11,310	46.5%	43.9%
	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%	1.1%	\$0	0.0%	0.2%
<i>Total</i>		116	100.0%	\$24,301	100.0%	100.0%	116	100.0%	100.0%	\$24,301	100.0%	100.0%
SMALL FARM		<b>Total Farms</b>										
	Low	0	0.0%	\$0	0.0%	3.5%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	7.8%	0	0.0%	10.0%	\$0	0.0%	26.8%
	Middle	0	0.0%	\$0	0.0%	20.0%	0	0.0%	7.5%	\$0	0.0%	19.8%
	Upper	1	100.0%	\$90	100.0%	68.7%	1	100.0%	80.0%	\$90	100.0%	53.3%
	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%	2.5%	\$0	0.0%	0.1%
<i>Total</i>		1	100.0%	\$90	100.0%	100.0%	1	100.0%	100.0%	\$90	100.0%	100.0%

Originations & Purchases  
2017 FFIEC Census Data, 2017 D&B Info, and 2015 ACS Data

# Appendices

**Geographic Distribution of HMDA, Small Business, & Small Farm Loans - Table 1 of 2**

Assessment Area: GA Albany

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison											
		2018, 2019					2018						2019					
		Bank				Owner Occupied Units	Count		Dollar				Count		Dollar			
		Count	Dollar				Bank	Agg	Bank	Agg			Bank	Agg	Bank	Agg		
#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %	#	%	%	\$ (000s)	\$ %	\$ %		
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	4.0%	0	0.0%	0.9%	\$0	0.0%	0.3%	0	0.0%	1.7%	\$0	0.0%	0.7%
	Moderate	5	12.5%	\$371	5.9%	18.8%	2	12.5%	9.8%	\$178	6.4%	5.9%	3	12.5%	10.0%	\$193	5.5%	6.0%
	Middle	4	10.0%	\$551	8.8%	21.8%	2	12.5%	15.7%	\$348	12.6%	12.3%	2	8.3%	16.9%	\$203	5.8%	13.1%
	Upper	31	77.5%	\$5,344	85.3%	55.4%	12	75.0%	73.6%	\$2,246	81.0%	81.6%	19	79.2%	71.4%	\$3,098	88.7%	80.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<b>Total</b>	<b>40</b>	<b>100.0%</b>	<b>\$6,266</b>	<b>100.0%</b>	<b>100.0%</b>	<b>16</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$2,772</b>	<b>100.0%</b>	<b>100.0%</b>	<b>24</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$3,494</b>	<b>100.0%</b>	<b>100.0%</b>
REFINANCE	Low	0	0.0%	\$0	0.0%	4.0%	0	0.0%	2.4%	\$0	0.0%	0.6%	0	0.0%	1.5%	\$0	0.0%	0.3%
	Moderate	10	13.0%	\$485	6.5%	18.8%	4	10.8%	18.0%	\$212	5.1%	13.3%	6	15.0%	15.1%	\$273	8.1%	7.8%
	Middle	14	18.2%	\$1,599	21.3%	21.8%	7	18.9%	16.4%	\$896	21.6%	13.0%	7	17.5%	18.6%	\$703	20.9%	15.4%
	Upper	53	68.8%	\$5,415	72.2%	55.4%	26	70.3%	63.1%	\$3,034	73.2%	73.0%	27	67.5%	64.8%	\$2,381	70.9%	76.5%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.1%	\$0	0.0%	0.1%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<b>Total</b>	<b>77</b>	<b>100.0%</b>	<b>\$7,499</b>	<b>100.0%</b>	<b>100.0%</b>	<b>37</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$4,142</b>	<b>100.0%</b>	<b>100.0%</b>	<b>40</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$3,357</b>	<b>100.0%</b>	<b>100.0%</b>
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	4.0%	0	0.0%	2.4%	\$0	0.0%	1.2%	0	0.0%	2.6%	\$0	0.0%	1.7%
	Moderate	0	0.0%	\$0	0.0%	18.8%	0	0.0%	20.0%	\$0	0.0%	22.0%	0	0.0%	13.2%	\$0	0.0%	6.4%
	Middle	0	0.0%	\$0	0.0%	21.8%	0	0.0%	16.5%	\$0	0.0%	11.8%	0	0.0%	21.1%	\$0	0.0%	21.1%
	Upper	0	0.0%	\$0	0.0%	55.4%	0	0.0%	61.2%	\$0	0.0%	65.1%	0	0.0%	63.2%	\$0	0.0%	70.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<b>Total</b>	<b>0</b>	<b>0.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>
MULTI FAMILY	<b>Multi-Family Units</b>																	
	Low	1	4.8%	\$1,012	5.2%	8.3%	0	0.0%	16.4%	\$0	0.0%	30.5%	1	9.1%	12.0%	\$1,012	12.0%	3.6%
	Moderate	10	47.6%	\$5,327	27.4%	48.4%	3	30.0%	52.7%	\$987	9.0%	20.2%	7	63.6%	51.8%	\$4,340	51.5%	49.8%
	Middle	1	4.8%	\$122	0.6%	32.1%	1	10.0%	10.9%	\$122	1.1%	31.6%	0	0.0%	13.3%	\$0	0.0%	21.4%
	Upper	9	42.9%	\$12,974	66.8%	11.2%	6	60.0%	20.0%	\$9,896	89.9%	17.6%	3	27.3%	22.9%	\$3,078	36.5%	25.1%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
<b>Total</b>	<b>21</b>	<b>100.0%</b>	<b>\$19,435</b>	<b>100.0%</b>	<b>100.0%</b>	<b>10</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$11,005</b>	<b>100.0%</b>	<b>100.0%</b>	<b>11</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$8,430</b>	<b>100.0%</b>	<b>100.0%</b>	
OTHER PURPOSE LOC	Low	0	0.0%	\$0	0.0%	4.0%	0	0.0%	1.3%	\$0	0.0%	0.7%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	2	6.3%	\$275	11.7%	18.8%	2	15.4%	6.5%	\$275	26.9%	9.7%	0	0.0%	8.5%	\$0	0.0%	7.5%
	Middle	5	15.6%	\$515	22.0%	21.8%	2	15.4%	16.9%	\$323	31.6%	19.0%	3	15.8%	8.5%	\$192	14.5%	7.1%
	Upper	25	78.1%	\$1,553	66.3%	55.4%	9	69.2%	75.3%	\$424	41.5%	70.7%	16	84.2%	83.1%	\$1,129	85.5%	85.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<b>Total</b>	<b>32</b>	<b>100.0%</b>	<b>\$2,343</b>	<b>100.0%</b>	<b>100.0%</b>	<b>13</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$1,022</b>	<b>100.0%</b>	<b>100.0%</b>	<b>19</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$1,321</b>	<b>100.0%</b>	<b>100.0%</b>

Originations & Purchases  
2019 FFIEC Census Data and 2015 ACS Data

# Appendices

Geographic Distribution of HMDA, Small Business, & Small Farm Loans - Table 2 of 2

Assessment Area: GA Albany

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison											
		2018, 2019					2018					2019						
		Bank		Owner Occupied Units	Count		Dollar		Count		Dollar		Count		Dollar			
		Count	Dollar		Bank	Agg	Bank	Agg	Bank	Agg	Bank	Agg	Bank	Agg				
#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %	#	%	%	\$ (000s)	\$ %	\$ %		
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	\$0	0.0%	4.0%	0	0.0%	4.8%	\$0	0.0%	2.4%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	18.8%	0	0.0%	19.0%	\$0	0.0%	11.9%	0	0.0%	3.8%	\$0	0.0%	4.4%
	Middle	0	0.0%	\$0	0.0%	21.8%	0	0.0%	9.5%	\$0	0.0%	9.1%	0	0.0%	11.5%	\$0	0.0%	7.5%
	Upper	0	0.0%	\$0	0.0%	55.4%	0	0.0%	66.7%	\$0	0.0%	76.5%	0	0.0%	84.6%	\$0	0.0%	88.1%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
PURPOSE NOT APPLICABLE	Low	0	0.0%	\$0	0.0%	4.0%	0	0.0%	2.0%	\$0	0.0%	0.9%	0	0.0%	2.3%	\$0	0.0%	1.3%
	Moderate	0	0.0%	\$0	0.0%	18.8%	0	0.0%	27.5%	\$0	0.0%	19.4%	0	0.0%	16.7%	\$0	0.0%	8.5%
	Middle	0	0.0%	\$0	0.0%	21.8%	0	0.0%	17.6%	\$0	0.0%	12.1%	0	0.0%	26.5%	\$0	0.0%	21.3%
	Upper	0	0.0%	\$0	0.0%	55.4%	0	0.0%	52.9%	\$0	0.0%	67.6%	0	0.0%	54.5%	\$0	0.0%	68.9%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	1	0.6%	\$1,012	2.8%	4.0%	0	0.0%	1.9%	\$0	0.0%	7.2%	1	1.1%	2.0%	\$1,012	6.1%	1.1%
	Moderate	27	15.9%	\$6,458	18.2%	18.8%	11	14.5%	14.5%	\$1,652	8.7%	11.4%	16	17.0%	13.3%	\$4,806	28.9%	13.8%
	Middle	24	14.1%	\$2,787	7.8%	21.8%	12	15.8%	15.9%	\$1,689	8.9%	16.8%	12	12.8%	17.7%	\$1,098	6.6%	15.3%
	Upper	118	69.4%	\$25,286	71.1%	55.4%	53	69.7%	67.7%	\$15,600	82.4%	64.6%	65	69.1%	67.0%	\$9,686	58.3%	69.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	170	100.0%	\$35,543	100.0%	100.0%	76	100.0%	100.0%	\$18,941	100.0%	100.0%	94	100.0%	100.0%	\$16,602	100.0%	100.0%
SMALL BUSINESSES	<b>Total Businesses</b>																	
	Low	35	17.6%	\$7,766	16.5%	14.5%	18	20.0%	14.6%	\$3,695	17.3%	18.3%	17	15.6%	12.7%	\$4,071	15.7%	16.7%
	Moderate	29	14.6%	\$5,727	12.1%	25.0%	14	15.6%	24.7%	\$3,841	18.0%	23.4%	15	13.8%	23.0%	\$1,886	7.3%	14.8%
	Middle	43	21.6%	\$9,673	20.5%	18.7%	16	17.8%	14.3%	\$3,179	14.9%	13.2%	27	24.8%	16.7%	\$6,494	25.1%	19.6%
	Upper	92	46.2%	\$24,009	50.9%	41.8%	42	46.7%	45.9%	\$10,591	49.7%	44.9%	50	45.9%	46.1%	\$13,418	51.9%	48.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.6%	\$0	0.0%	0.2%	0	0.0%	1.5%	\$0	0.0%	0.3%
Total	199	100.0%	\$47,175	100.0%	100.0%	90	100.0%	100.0%	\$21,306	100.0%	100.0%	109	100.0%	100.0%	\$25,869	100.0%	100.0%	
SMALL FARM	<b>Total Farms</b>																	
	Low	0	0.0%	\$0	0.0%	3.9%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	2.2%	\$0	0.0%	21.6%
	Moderate	0	0.0%	\$0	0.0%	7.0%	0	0.0%	2.9%	\$0	0.0%	0.0%	0	0.0%	6.7%	\$0	0.0%	2.2%
	Middle	0	0.0%	\$0	0.0%	21.9%	0	0.0%	5.7%	\$0	0.0%	7.4%	0	0.0%	6.7%	\$0	0.0%	3.2%
	Upper	3	100.0%	\$574	100.0%	67.2%	2	100.0%	88.6%	\$324	100.0%	92.5%	1	100.0%	82.2%	\$250	100.0%	72.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	2.9%	\$0	0.0%	0.1%	0	0.0%	2.2%	\$0	0.0%	0.3%
Total	3	100.0%	\$574	100.0%	100.0%	2	100.0%	100.0%	\$324	100.0%	100.0%	1	100.0%	100.0%	\$250	100.0%	100.0%	

Originations & Purchases  
2019 FFIEC Census Data, 2019 D&B Info, and 2015 ACS Data

# Appendices

## Borrower Distribution of HMDA Loans & Small Business/Small Farm Loans by Revenue & Loan Size Assessment Area: GA Albany

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 \$ %		
HOME PURCHASE	Low	1	5.0%	\$27	0.6%	24.2%	1	5.0%	1.2%	\$27	0.6%	0.5%	
	Moderate	0	0.0%	\$0	0.0%	16.0%	0	0.0%	11.5%	\$0	0.0%	7.4%	
	Middle	5	25.0%	\$618	12.7%	16.4%	5	25.0%	15.0%	\$618	12.7%	12.5%	
	Upper	9	45.0%	\$1,582	32.5%	43.5%	9	45.0%	46.2%	\$1,582	32.5%	55.1%	
	Unknown	5	25.0%	\$2,645	54.3%	0.0%	5	25.0%	26.0%	\$2,645	54.3%	24.5%	
	<b>Total</b>	<b>20</b>	<b>100.0%</b>	<b>\$4,872</b>	<b>100.0%</b>	<b>100.0%</b>	<b>20</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$4,872</b>	<b>100.0%</b>	<b>100.0%</b>	
REFINANCE	Low	0	0.0%	\$0	0.0%	24.2%	0	0.0%	2.7%	\$0	0.0%	1.2%	
	Moderate	0	0.0%	\$0	0.0%	16.0%	0	0.0%	6.4%	\$0	0.0%	3.3%	
	Middle	1	4.0%	\$86	3.1%	16.4%	1	4.0%	12.6%	\$86	3.1%	8.5%	
	Upper	10	40.0%	\$1,448	52.3%	43.5%	10	40.0%	39.9%	\$1,448	52.3%	43.3%	
	Unknown	14	56.0%	\$1,232	44.5%	0.0%	14	56.0%	38.5%	\$1,232	44.5%	43.7%	
	<b>Total</b>	<b>25</b>	<b>100.0%</b>	<b>\$2,766</b>	<b>100.0%</b>	<b>100.0%</b>	<b>25</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$2,766</b>	<b>100.0%</b>	<b>100.0%</b>	
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	24.2%	0	0.0%	3.2%	\$0	0.0%	1.4%	
	Moderate	0	0.0%	\$0	0.0%	16.0%	0	0.0%	10.9%	\$0	0.0%	3.1%	
	Middle	1	33.3%	\$26	2.6%	16.4%	1	33.3%	16.0%	\$26	2.6%	11.2%	
	Upper	1	33.3%	\$100	10.2%	43.5%	1	33.3%	66.0%	\$100	10.2%	60.2%	
	Unknown	1	33.3%	\$856	87.2%	0.0%	1	33.3%	3.8%	\$856	87.2%	24.1%	
	<b>Total</b>	<b>3</b>	<b>100.0%</b>	<b>\$982</b>	<b>100.0%</b>	<b>100.0%</b>	<b>3</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$982</b>	<b>100.0%</b>	<b>100.0%</b>	
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	24.2%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Moderate	0	0.0%	\$0	0.0%	16.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Middle	0	0.0%	\$0	0.0%	16.4%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Upper	0	0.0%	\$0	0.0%	43.5%	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%	
	<b>Total</b>	<b>0</b>	<b>0.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	
HMDA TOTALS	Low	1	2.1%	\$27	0.3%	24.2%	1	2.1%	1.9%	\$27	0.3%	0.8%	
	Moderate	0	0.0%	\$0	0.0%	16.0%	0	0.0%	9.6%	\$0	0.0%	5.5%	
	Middle	7	14.6%	\$730	8.5%	16.4%	7	14.6%	14.2%	\$730	8.5%	10.5%	
	Upper	20	41.7%	\$3,130	36.3%	43.5%	20	41.7%	45.1%	\$3,130	36.3%	48.4%	
	Unknown	20	41.7%	\$4,733	54.9%	0.0%	20	41.7%	29.3%	\$4,733	54.9%	34.8%	
	<b>Total</b>	<b>48</b>	<b>100.0%</b>	<b>\$8,620</b>	<b>100.0%</b>	<b>100.0%</b>	<b>48</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$8,620</b>	<b>100.0%</b>	<b>100.0%</b>	
Small Business Revenue	\$1 Million or Less	62	53.4%	\$10,928	45.0%	90.0%	62	53.4%	47.9%	\$10,928	45.0%	39.0%	
	Over \$1 Million	52	44.8%	\$13,148	54.1%	9.4%	52	44.8%					
	Total Rev. available	114	98.2%	\$24,076	99.1%	99.4%	114	98.2%					
	Rev. Not Known	2	1.7%	\$225	0.9%	0.5%	2	1.7%					
	<b>Total</b>	<b>116</b>	<b>100.0%</b>	<b>\$24,301</b>	<b>100.0%</b>	<b>100.0%</b>	<b>116</b>	<b>100.0%</b>					
	Small Business Loan Size	\$100,000 or Less	58	50.0%	\$2,885	11.9%		58	50.0%	91.5%	\$2,885	11.9%	29.4%
\$100,001 - \$250,000		30	25.9%	\$5,299	21.8%		30	25.9%	4.5%	\$5,299	21.8%	19.4%	
\$250,001 - \$1 Million		28	24.1%	\$16,117	66.3%		28	24.1%	4.0%	\$16,117	66.3%	51.3%	
<b>Total</b>		<b>116</b>	<b>100.0%</b>	<b>\$24,301</b>	<b>100.0%</b>		<b>116</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$24,301</b>	<b>100.0%</b>	<b>100.0%</b>	
<b>Total Businesses</b>													
Small Farm Revenue	\$1 Million or Less	1	100.0%	\$90	100.0%	94.8%	1	100.0%	57.5%	\$90	100.0%	57.3%	
	Over \$1 Million	0	0.0%	\$0	0.0%	5.2%	0	0.0%					
	Not Known	0	0.0%	\$0	0.0%	0.0%	0	0.0%					
	<b>Total</b>	<b>1</b>	<b>100.0%</b>	<b>\$90</b>	<b>100.0%</b>	<b>100.0%</b>	<b>1</b>	<b>100.0%</b>					
	Small Farm Loan Size	\$100,000 or Less	1	100.0%	\$90	100.0%		1	100.0%	70.0%	\$90	100.0%	17.3%
		\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	17.5%	\$0	0.0%	30.9%
\$250,001 - \$500,000		0	0.0%	\$0	0.0%		0	0.0%	12.5%	\$0	0.0%	51.8%	
<b>Total</b>		<b>1</b>	<b>100.0%</b>	<b>\$90</b>	<b>100.0%</b>		<b>1</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$90</b>	<b>100.0%</b>	<b>100.0%</b>	
<b>Total Farms</b>													

Originations & Purchases

Aggregate data is unavailable for loans to businesses/farms with revenue over \$1 million or revenue unknown, and for loan size by revenue. 2017 FFIEC Census Data, 2017 D&B Info, and 2015 ACS Data

## Appendices

**Borrower Distribution of HMDA Loans & Small Business/Small Farm Loans by Revenue & Loan Size - Table 1 of 2**

Assessment Area: GA Albany

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019					Bank & Aggregate Lending Comparison											
		Bank				Families by Family Income %	2018					2019						
		Count		Dollar			Count		Dollar			Count		Dollar				
		#	%	\$ (000s)	\$ %		Bank	Agg	\$ (000s)	\$ %	\$ %	Bank	Agg	\$ (000s)	\$ %	\$ %		
HOME PURCHASE	Low	1	2.5%	\$39	0.6%	23.9%	0	0.0%	2.4%	\$0	0.0%	1.4%	1	4.2%	2.6%	\$39	1.1%	1.5%
	Moderate	9	22.5%	\$919	14.7%	15.8%	4	25.0%	12.1%	\$397	14.3%	8.0%	5	20.8%	11.2%	\$522	14.9%	7.2%
	Middle	4	10.0%	\$381	6.1%	16.5%	2	12.5%	21.8%	\$142	5.1%	19.1%	2	8.3%	17.9%	\$239	6.8%	14.9%
	Upper	24	60.0%	\$4,739	75.6%	43.8%	10	62.5%	41.8%	\$2,233	80.6%	51.0%	14	58.3%	51.3%	\$2,506	71.7%	61.8%
	Unknown	2	5.0%	\$188	3.0%	0.0%	0	0.0%	21.9%	\$0	0.0%	20.4%	2	8.3%	17.0%	\$188	5.4%	14.6%
	<i>Total</i>	<i>40</i>	<i>100.0%</i>	<i>\$6,266</i>	<i>100.0%</i>	<i>100.0%</i>	<i>16</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$2,772</i>	<i>100.0%</i>	<i>100.0%</i>	<i>24</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$3,494</i>	<i>100.0%</i>	<i>100.0%</i>
REFINANCE	Low	3	3.9%	\$194	2.6%	23.9%	1	2.7%	4.0%	\$19	0.5%	2.1%	2	5.0%	3.5%	\$175	5.2%	2.3%
	Moderate	4	5.2%	\$201	2.7%	15.8%	3	8.1%	7.6%	\$101	2.4%	4.3%	1	2.5%	5.5%	\$100	3.0%	3.2%
	Middle	2	2.6%	\$120	1.6%	16.5%	1	2.7%	15.0%	\$20	0.5%	12.7%	1	2.5%	12.4%	\$100	3.0%	10.4%
	Upper	40	51.9%	\$4,888	65.2%	43.8%	15	40.5%	44.3%	\$2,476	59.8%	48.8%	25	62.5%	47.5%	\$2,412	71.8%	50.9%
	Unknown	28	36.4%	\$2,096	28.0%	0.0%	17	45.9%	29.0%	\$1,526	36.8%	32.1%	11	27.5%	31.1%	\$570	17.0%	33.3%
	<i>Total</i>	<i>77</i>	<i>100.0%</i>	<i>\$7,499</i>	<i>100.0%</i>	<i>100.0%</i>	<i>37</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$4,142</i>	<i>100.0%</i>	<i>100.0%</i>	<i>40</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$3,357</i>	<i>100.0%</i>	<i>100.0%</i>
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	23.9%	0	0.0%	3.5%	\$0	0.0%	3.1%	0	0.0%	2.6%	\$0	0.0%	1.1%
	Moderate	0	0.0%	\$0	0.0%	15.8%	0	0.0%	7.1%	\$0	0.0%	5.1%	0	0.0%	5.3%	\$0	0.0%	2.2%
	Middle	0	0.0%	\$0	0.0%	16.5%	0	0.0%	25.9%	\$0	0.0%	23.3%	0	0.0%	15.8%	\$0	0.0%	13.3%
	Upper	0	0.0%	\$0	0.0%	43.8%	0	0.0%	54.1%	\$0	0.0%	50.3%	0	0.0%	72.4%	\$0	0.0%	80.9%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	9.4%	\$0	0.0%	18.3%	0	0.0%	3.9%	\$0	0.0%	2.5%
	<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>	<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%	23.9%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	2.4%	\$0	0.0%	1.3%
	Moderate	0	0.0%	\$0	0.0%	15.8%	0	0.0%	1.8%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	16.5%	0	0.0%	3.6%	\$0	0.0%	0.1%	0	0.0%	1.2%	\$0	0.0%	0.1%
	Upper	4	19.0%	\$4,623	23.8%	43.8%	2	20.0%	23.6%	\$2,011	18.3%	6.1%	2	18.2%	19.3%	\$2,612	31.0%	8.3%
	Unknown	17	81.0%	\$14,812	76.2%	0.0%	8	80.0%	70.9%	\$8,994	81.7%	93.8%	9	81.8%	77.1%	\$5,818	69.0%	90.3%
	<i>Total</i>	<i>21</i>	<i>100.0%</i>	<i>\$19,435</i>	<i>100.0%</i>	<i>100.0%</i>	<i>10</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$11,005</i>	<i>100.0%</i>	<i>100.0%</i>	<i>11</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$8,430</i>	<i>100.0%</i>	<i>100.0%</i>
OTHER PURPOSE LOC	Low	0	0.0%	\$0	0.0%	23.9%	0	0.0%	1.3%	\$0	0.0%	0.7%	0	0.0%	4.2%	\$0	0.0%	1.8%
	Moderate	1	3.1%	\$25	1.1%	15.8%	1	7.7%	7.8%	\$25	2.4%	5.1%	0	0.0%	1.4%	\$0	0.0%	0.8%
	Middle	3	9.4%	\$185	7.9%	16.5%	1	7.7%	20.8%	\$107	10.5%	16.5%	2	10.5%	12.7%	\$78	5.9%	10.4%
	Upper	28	87.5%	\$2,133	91.0%	43.8%	11	84.6%	68.8%	\$890	87.1%	76.2%	17	89.5%	77.5%	\$1,243	94.1%	84.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	1.3%	\$0	0.0%	1.5%	0	0.0%	4.2%	\$0	0.0%	2.5%
	<i>Total</i>	<i>32</i>	<i>100.0%</i>	<i>\$2,343</i>	<i>100.0%</i>	<i>100.0%</i>	<i>13</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$1,022</i>	<i>100.0%</i>	<i>100.0%</i>	<i>19</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$1,321</i>	<i>100.0%</i>	<i>100.0%</i>

Originations & Purchases  
2019 FFIEC Census Data and 2015 ACS Data



# Appendices

**Borrower Distribution of HMDA Loans & Small Business/Small Farm Loans by Revenue & Loan Size - Table 2 of 2**

Assessment Area: GA Albany

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison											
		2018, 2019				Families by Family Income %	2018			2019								
		Count		Dollar			Count	Dollar		Count		Dollar						
#	%	\$ (000s)	\$ %	#	%	Agg %	\$ (000s)	\$ %	\$ %	#	%	Agg %	\$ (000s)	\$ %	\$ %			
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	\$0	0.0%	23.9%	0	0.0%	9.5%	\$0	0.0%	9.1%	0	0.0%	7.7%	\$0	0.0%	3.1%
	Moderate	0	0.0%	\$0	0.0%	15.8%	0	0.0%	23.8%	\$0	0.0%	19.9%	0	0.0%	19.2%	\$0	0.0%	11.1%
	Middle	0	0.0%	\$0	0.0%	16.5%	0	0.0%	23.8%	\$0	0.0%	26.8%	0	0.0%	11.5%	\$0	0.0%	7.8%
	Upper	0	0.0%	\$0	0.0%	43.8%	0	0.0%	38.1%	\$0	0.0%	43.3%	0	0.0%	53.8%	\$0	0.0%	75.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	4.8%	\$0	0.0%	0.9%	0	0.0%	7.7%	\$0	0.0%	2.8%
	<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>	<i>0</i>	<i>0.0%</i>	<i>100.0%</i>	<i>\$0</i>	<i>0.0%</i>	<i>100.0%</i>
PURPOSE NOT APPLICABLE	Low	0	0.0%	\$0	0.0%	23.9%	0	0.0%	1.0%	\$0	0.0%	0.3%	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%	0	0.0%	0.8%	\$0	0.0%	0.6%
	Middle	0	0.0%	\$0	0.0%	16.5%	0	0.0%	2.9%	\$0	0.0%	5.1%	0	0.0%	1.5%	\$0	0.0%	2.1%
	Upper	0	0.0%	\$0	0.0%	43.8%	0	0.0%	7.8%	\$0	0.0%	16.1%	0	0.0%	7.6%	\$0	0.0%	15.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	88.2%	\$0	0.0%	78.5%	0	0.0%	90.2%	\$0	0.0%	82.4%
	<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>	<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	4	2.4%	\$233	0.7%	23.9%	1	1.3%	2.8%	\$19	0.1%	1.3%	3	3.2%	2.8%	\$214	1.3%	1.6%
	Moderate	14	8.2%	\$1,145	3.2%	15.8%	8	10.5%	9.7%	\$523	2.8%	5.1%	6	6.4%	8.1%	\$622	3.7%	4.6%
	Middle	9	5.3%	\$686	1.9%	16.5%	4	5.3%	18.6%	\$269	1.4%	13.1%	5	5.3%	14.5%	\$417	2.5%	10.7%
	Upper	96	56.5%	\$16,383	46.1%	43.8%	38	50.0%	41.9%	\$7,610	40.2%	39.8%	58	61.7%	48.2%	\$8,773	52.8%	49.0%
	Unknown	47	27.6%	\$17,096	48.1%	0.0%	25	32.9%	27.0%	\$10,520	55.5%	40.7%	22	23.4%	26.4%	\$6,576	39.6%	33.9%
	<i>Total</i>	<i>170</i>	<i>100.0%</i>	<i>\$35,543</i>	<i>100.0%</i>	<i>100.0%</i>	<i>76</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$18,941</i>	<i>100.0%</i>	<i>100.0%</i>	<i>94</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$16,602</i>	<i>100.0%</i>	<i>100.0%</i>
Small Business Revenue	<b>Total Businesses</b>					53	58.9%	46.3%	\$9,429	44.3%	37.0%	61	56.0%	41.9%	\$11,646	45.0%	36.5%	
	\$1 Million or Less	114	57.3%	\$21,075	44.7%	91.3%	32	35.6%				42	38.5%					
	Over \$1 Million	74	37.2%	\$23,771	50.4%	8.2%	85	94.5%				103	94.5%					
	<i>Total Rev. available</i>	188	94.5%	\$44,846	95.1%	99.5%	5	5.6%				6	5.5%					
	Rev. Not Known	11	5.5%	\$2,329	4.9%	0.5%												
	<i>Total</i>	<i>199</i>	<i>100.0%</i>	<i>\$47,175</i>	<i>100.0%</i>	<i>100.0%</i>	<i>90</i>	<i>100.0%</i>				<i>109</i>	<i>100.0%</i>					
Small Business Loan Size	\$100,000 or Less	82	41.2%	\$4,308	9.1%		40	44.4%	91.6%	\$2,017	9.5%	29.6%	42	38.5%	91.7%	\$2,291	8.9%	30.7%
	\$100,001 - \$250,000	58	29.1%	\$10,396	22.0%		24	26.7%	4.1%	\$4,298	20.2%	17.2%	34	31.2%	4.0%	\$6,098	23.6%	17.0%
	\$250,001 - \$1 Million	59	29.6%	\$32,471	68.8%		26	28.9%	4.3%	\$14,991	70.4%	53.2%	33	30.3%	4.2%	\$17,480	67.6%	52.3%
	<i>Total</i>	<i>199</i>	<i>100.0%</i>	<i>\$47,175</i>	<i>100.0%</i>		<i>90</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$21,306</i>	<i>100.0%</i>	<i>100.0%</i>	<i>109</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$25,869</i>	<i>100.0%</i>	<i>100.0%</i>
	<i>Total</i>	<i>199</i>	<i>100.0%</i>	<i>\$47,175</i>	<i>100.0%</i>		<i>90</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$21,306</i>	<i>100.0%</i>	<i>100.0%</i>	<i>109</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$25,869</i>	<i>100.0%</i>	<i>100.0%</i>
Small Farm Revenue	<b>Total Farms</b>					2	100.0%	51.4%	\$324	100.0%	56.5%	1	100.0%	48.9%	\$250	100.0%	27.1%	
	\$1 Million or Less	3	100.0%	\$574	100.0%	96.1%	0	0.0%				0	0.0%					
	Over \$1 Million	0	0.0%	\$0	0.0%	3.9%	0	0.0%				0	0.0%					
	Not Known	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>\$574</i>	<i>100.0%</i>	<i>100.0%</i>	<i>2</i>	<i>100.0%</i>				<i>1</i>	<i>100.0%</i>					
Small Farm Loan Size	\$100,000 or Less	1	33.3%	\$74	12.9%		1	50.0%	71.4%	\$74	22.8%	16.2%	0	0.0%	86.7%	\$0	0.0%	22.3%
	\$100,001 - \$250,000	2	66.7%	\$500	87.1%		1	50.0%	22.9%	\$250	77.2%	52.3%	1	100.0%	8.9%	\$250	100.0%	34.4%
	\$250,001 - \$500,000	0	0.0%	\$0	0.0%		0	0.0%	5.7%	\$0	0.0%	31.5%	0	0.0%	4.4%	\$0	0.0%	43.2%
	<i>Total</i>	<i>3</i>	<i>100.0%</i>	<i>\$574</i>	<i>100.0%</i>		<i>2</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$324</i>	<i>100.0%</i>	<i>100.0%</i>	<i>1</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$250</i>	<i>100.0%</i>	<i>100.0%</i>
	<i>Total</i>	<i>3</i>	<i>100.0%</i>	<i>\$574</i>	<i>100.0%</i>		<i>2</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$324</i>	<i>100.0%</i>	<i>100.0%</i>	<i>1</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$250</i>	<i>100.0%</i>	<i>100.0%</i>

Originations & Purchases

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

2019 FFIEC Census Data, 2019 D&B Info, and 2015 ACS Data

## Appendices

### Geographic Distribution of HMDA, Small Business, & Small Farm Loans

Assessment Area: GA Augusta

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2017					2017					
		Bank				Owner Occupied Units %	Count			Dollar		
		Count #	%	\$ (000s)	\$ %		Bank #	Agg %	Bank \$ (000s)	Agg \$ %	Agg \$ %	
HOME PURCHASE	Low	1	0.9%	\$122	0.4%	7.1%	1	0.9%	2.2%	\$122	0.4%	1.2%
	Moderate	3	2.6%	\$406	1.4%	15.1%	3	2.6%	6.7%	\$406	1.4%	3.3%
	Middle	32	28.1%	\$5,815	20.6%	35.8%	32	28.1%	35.2%	\$5,815	20.6%	29.6%
	Upper	78	68.4%	\$21,831	77.5%	42.0%	78	68.4%	55.9%	\$21,831	77.5%	65.9%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>114</i>	<i>100.0%</i>	<i>\$28,174</i>	<i>100.0%</i>	<i>100.0%</i>	<i>114</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$28,174</i>	<i>100.0%</i>	<i>100.0%</i>
REFINANCE	Low	1	4.8%	\$225	4.3%	7.1%	1	4.8%	2.4%	\$225	4.3%	1.3%
	Moderate	2	9.5%	\$616	11.9%	15.1%	2	9.5%	10.6%	\$616	11.9%	6.5%
	Middle	9	42.9%	\$914	17.7%	35.8%	9	42.9%	39.6%	\$914	17.7%	34.5%
	Upper	9	42.9%	\$3,418	66.1%	42.0%	9	42.9%	47.5%	\$3,418	66.1%	57.8%
	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>\$5,173</i>	<i>100.0%</i>	<i>100.0%</i>	<i>21</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$5,173</i>	<i>100.0%</i>	<i>100.0%</i>
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	7.1%	0	0.0%	5.0%	\$0	0.0%	2.4%
	Moderate	3	25.0%	\$433	28.4%	15.1%	3	25.0%	12.0%	\$433	28.4%	6.1%
	Middle	6	50.0%	\$656	43.0%	35.8%	6	50.0%	39.3%	\$656	43.0%	25.0%
	Upper	3	25.0%	\$435	28.5%	42.0%	3	25.0%	43.7%	\$435	28.5%	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>12</i>	<i>100.0%</i>	<i>\$1,524</i>	<i>100.0%</i>	<i>100.0%</i>	<i>12</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$1,524</i>	<i>100.0%</i>	<i>100.0%</i>
MULTI FAMILY	<b>Multi-Family Units</b>											
	Low	0	0.0%	\$0	0.0%	20.4%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	21.2%	0	0.0%	35.5%	\$0	0.0%	35.5%
	Middle	2	100.0%	\$452	100.0%	29.3%	2	100.0%	29.0%	\$452	100.0%	9.2%
	Upper	0	0.0%	\$0	0.0%	29.1%	0	0.0%	35.5%	\$0	0.0%	55.3%
	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>	
HMDA TOTALS	Low	2	1.3%	\$347	1.0%	7.1%	2	1.3%	2.3%	\$347	1.0%	1.1%
	Moderate	8	5.4%	\$1,455	4.1%	15.1%	8	5.4%	8.0%	\$1,455	4.1%	6.8%
	Middle	49	32.9%	\$7,837	22.2%	35.8%	49	32.9%	36.4%	\$7,837	22.2%	28.8%
	Upper	90	60.4%	\$25,684	72.7%	42.0%	90	60.4%	53.3%	\$25,684	72.7%	63.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>149</i>	<i>100.0%</i>	<i>\$35,323</i>	<i>100.0%</i>	<i>100.0%</i>	<i>149</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$35,323</i>	<i>100.0%</i>	<i>100.0%</i>
SMALL BUSINESSES	<b>Total Businesses</b>											
	Low	10	6.8%	\$2,429	8.3%	11.0%	10	6.8%	9.8%	\$2,429	8.3%	13.4%
	Moderate	14	9.6%	\$3,089	10.6%	16.4%	14	9.6%	12.1%	\$3,089	10.6%	11.1%
	Middle	36	24.7%	\$6,643	22.7%	28.0%	36	24.7%	25.4%	\$6,643	22.7%	24.9%
	Upper	86	58.9%	\$17,060	58.4%	44.6%	86	58.9%	51.4%	\$17,060	58.4%	50.0%
	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%	1.2%	\$0	0.0%	0.6%
<i>Total</i>	<i>146</i>	<i>100.0%</i>	<i>\$29,221</i>	<i>100.0%</i>	<i>100.0%</i>	<i>146</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$29,221</i>	<i>100.0%</i>	<i>100.0%</i>	
SMALL FARM	<b>Total Farms</b>											
	Low	0	0.0%	\$0	0.0%	13.8%	0	0.0%	4.5%	\$0	0.0%	1.2%
	Moderate	0	0.0%	\$0	0.0%	3.1%	0	0.0%	4.5%	\$0	0.0%	1.1%
	Middle	0	0.0%	\$0	0.0%	38.5%	0	0.0%	72.7%	\$0	0.0%	72.2%
	Upper	0	0.0%	\$0	0.0%	44.6%	0	0.0%	18.2%	\$0	0.0%	25.5%
	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%	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>	

Originations & Purchases  
2017 FFIEC Census Data, 2017 D&B Info, and 2015 ACS Data

# Appendices

Geographic Distribution of HMDA, Small Business, & Small Farm Loans - Table 1 of 2

Assessment Area: GA Augusta

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019					Bank & Aggregate Lending Comparison												
		Bank				Owner Occupied Units %	2018			2019									
		Count		Dollar			Count		Dollar		Count		Dollar						
		#	%	\$ (000s)	\$ %	#	%	%	\$ (000s)	\$ %	\$ %	#	%	%	\$ (000s)	\$ %	\$ %		
HOME PURCHASE	Low	15	5.9%	\$1,761	2.9%	7.1%	11	9.4%	2.3%	\$1,260	5.0%	1.4%	4	2.9%	2.0%	\$501	1.4%	1.0%	
	Moderate	26	10.2%	\$2,484	4.1%	15.1%	9	7.7%	6.9%	\$782	3.1%	3.7%	17	12.3%	8.3%	\$1,702	4.8%	4.6%	
	Middle	72	28.2%	\$11,902	19.7%	35.8%	29	24.8%	37.1%	\$4,665	18.4%	31.5%	43	31.2%	36.5%	\$7,237	20.6%	31.4%	
	Upper	142	55.7%	\$44,334	73.3%	42.0%	68	58.1%	53.7%	\$18,663	73.6%	63.4%	74	53.6%	53.1%	\$25,671	73.1%	62.9%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	<b>Total</b>	<b>255</b>	<b>100.0%</b>	<b>\$60,481</b>	<b>100.0%</b>	<b>100.0%</b>	<b>117</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$23,370</b>	<b>100.0%</b>	<b>100.0%</b>	<b>138</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$35,111</b>	<b>100.0%</b>	<b>100.0%</b>	
REFINANCE	Low	0	0.0%	\$0	0.0%	7.1%	0	0.0%	2.7%	\$0	0.0%	1.7%	0	0.0%	2.1%	\$0	0.0%	1.1%	
	Moderate	11	13.8%	\$666	3.5%	15.1%	6	13.0%	9.5%	\$379	3.7%	4.7%	5	14.7%	8.1%	\$287	3.1%	4.2%	
	Middle	15	18.8%	\$2,705	14.0%	35.8%	8	17.4%	38.5%	\$2,107	20.8%	32.9%	7	20.6%	35.8%	\$598	6.5%	30.4%	
	Upper	54	67.5%	\$15,924	82.5%	42.0%	32	69.6%	49.3%	\$7,659	75.5%	60.6%	22	64.7%	54.0%	\$8,265	90.3%	64.3%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	<b>Total</b>	<b>80</b>	<b>100.0%</b>	<b>\$19,295</b>	<b>100.0%</b>	<b>100.0%</b>	<b>46</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$10,145</b>	<b>100.0%</b>	<b>100.0%</b>	<b>34</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$9,150</b>	<b>100.0%</b>	<b>100.0%</b>	
HOME IMPROVEMENT	Low	5	26.3%	\$292	19.3%	7.1%	2	20.0%	4.9%	\$80	11.0%	2.7%	3	33.3%	7.0%	\$212	27.1%	4.6%	
	Moderate	5	26.3%	\$178	11.8%	15.1%	2	20.0%	8.8%	\$89	12.2%	4.7%	3	33.3%	8.9%	\$89	11.4%	5.4%	
	Middle	6	31.6%	\$774	51.2%	35.8%	4	40.0%	31.6%	\$450	61.7%	26.8%	2	22.2%	28.0%	\$324	41.4%	27.0%	
	Upper	3	15.8%	\$267	17.7%	42.0%	2	20.0%	54.7%	\$110	15.1%	65.9%	1	11.1%	56.1%	\$157	20.1%	62.9%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	<b>Total</b>	<b>19</b>	<b>100.0%</b>	<b>\$1,511</b>	<b>100.0%</b>	<b>100.0%</b>	<b>10</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$729</b>	<b>100.0%</b>	<b>100.0%</b>	<b>9</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$782</b>	<b>100.0%</b>	<b>100.0%</b>	
MULTI FAMILY		<b>Multi-Family Units</b>																	
	Low	0	0.0%	\$0	0.0%	20.4%	0	0.0%	19.5%	\$0	0.0%	11.2%	0	0.0%	10.4%	\$0	0.0%	12.1%	
	Moderate	3	25.0%	\$720	7.2%	21.2%	0	0.0%	26.8%	\$0	0.0%	23.9%	3	37.5%	25.0%	\$720	12.3%	22.4%	
	Middle	4	33.3%	\$4,624	46.4%	29.3%	1	25.0%	29.3%	\$422	10.2%	41.9%	3	37.5%	39.6%	\$4,202	72.0%	24.6%	
	Upper	5	41.7%	\$4,623	46.4%	29.1%	3	75.0%	24.4%	\$3,710	89.8%	22.9%	2	25.0%	25.0%	\$913	15.6%	40.8%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
<b>Total</b>	<b>12</b>	<b>100.0%</b>	<b>\$9,967</b>	<b>100.0%</b>	<b>100.0%</b>	<b>4</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$4,132</b>	<b>100.0%</b>	<b>100.0%</b>	<b>8</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$5,835</b>	<b>100.0%</b>	<b>100.0%</b>		
OTHER PURPOSE LOC	Low	0	0.0%	\$0	0.0%	7.1%	0	0.0%	3.9%	\$0	0.0%	1.8%	0	0.0%	2.0%	\$0	0.0%	1.3%	
	Moderate	1	3.0%	\$40	0.7%	15.1%	1	9.1%	7.7%	\$40	1.9%	3.3%	0	0.0%	7.6%	\$0	0.0%	3.6%	
	Middle	4	12.1%	\$252	4.7%	35.8%	0	0.0%	21.3%	\$0	0.0%	14.5%	4	18.2%	24.9%	\$252	7.6%	13.2%	
	Upper	28	84.8%	\$5,101	94.6%	42.0%	10	90.9%	67.1%	\$2,020	98.1%	80.4%	18	81.8%	65.5%	\$3,081	92.4%	82.0%	
	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%	
	<b>Total</b>	<b>33</b>	<b>100.0%</b>	<b>\$5,393</b>	<b>100.0%</b>	<b>100.0%</b>	<b>11</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$2,060</b>	<b>100.0%</b>	<b>100.0%</b>	<b>22</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$3,333</b>	<b>100.0%</b>	<b>100.0%</b>	

Originations & Purchases  
2019 FFIEC Census Data and 2015 ACS Data

# Appendices

**Geographic Distribution of HMDA, Small Business, & Small Farm Loans - Table 2 of 2**  
Assessment Area: GA Augusta

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison											
		2018, 2019					2018					2019						
		Bank				Owner Occupied Units %	Count		Dollar			Count		Dollar				
		Count #	%	\$ (000s)	\$ %		Bank #	Agg %	Bank \$ (000s)	\$ %	\$ %	Bank #	Agg %	Bank \$ (000s)	\$ %	Agg \$ %		
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	\$0	0.0%	7.1%	0	0.0%	3.0%	\$0	0.0%	1.7%	0	0.0%	6.1%	\$0	0.0%	3.6%
	Moderate	0	0.0%	\$0	0.0%	15.1%	0	0.0%	6.9%	\$0	0.0%	4.5%	0	0.0%	13.1%	\$0	0.0%	7.8%
	Middle	0	0.0%	\$0	0.0%	35.8%	0	0.0%	30.7%	\$0	0.0%	22.6%	0	0.0%	24.2%	\$0	0.0%	22.6%
	Upper	1	100.0%	\$45	100.0%	42.0%	1	100.0%	59.4%	\$45	100.0%	71.2%	0	0.0%	56.6%	\$0	0.0%	66.1%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<b>Total</b>	<b>1</b>	<b>100.0%</b>	<b>\$45</b>	<b>100.0%</b>	<b>100.0%</b>	<b>1</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$45</b>	<b>100.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>
PURPOSE NOT APPLICABLE	Low	0	0.0%	\$0	0.0%	7.1%	0	0.0%	7.0%	\$0	0.0%	4.3%	0	0.0%	6.6%	\$0	0.0%	3.4%
	Moderate	0	0.0%	\$0	0.0%	15.1%	0	0.0%	18.0%	\$0	0.0%	12.1%	0	0.0%	18.2%	\$0	0.0%	9.5%
	Middle	0	0.0%	\$0	0.0%	35.8%	0	0.0%	43.3%	\$0	0.0%	44.5%	0	0.0%	39.5%	\$0	0.0%	34.5%
	Upper	0	0.0%	\$0	0.0%	42.0%	0	0.0%	31.7%	\$0	0.0%	39.1%	0	0.0%	35.7%	\$0	0.0%	52.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<b>Total</b>	<b>0</b>	<b>0.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>
HMDA TOTALS	Low	20	5.0%	\$2,053	2.1%	7.1%	13	6.9%	2.7%	\$1,340	3.2%	2.2%	7	3.3%	2.4%	\$713	1.3%	1.9%
	Moderate	46	11.5%	\$4,088	4.2%	15.1%	18	9.5%	7.9%	\$1,290	3.0%	5.4%	28	13.3%	8.7%	\$2,798	5.2%	5.8%
	Middle	101	25.3%	\$20,257	21.0%	35.8%	42	22.2%	37.1%	\$7,644	18.0%	32.5%	59	28.0%	36.0%	\$12,613	23.3%	30.6%
	Upper	233	58.3%	\$70,294	72.7%	42.0%	116	61.4%	52.3%	\$32,207	75.8%	59.9%	117	55.5%	53.0%	\$38,087	70.3%	61.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<b>Total</b>	<b>400</b>	<b>100.0%</b>	<b>\$96,692</b>	<b>100.0%</b>	<b>100.0%</b>	<b>189</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$42,481</b>	<b>100.0%</b>	<b>100.0%</b>	<b>211</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$54,211</b>	<b>100.0%</b>	<b>100.0%</b>
SMALL BUSINESSES	<b>Total Businesses</b>																	
	Low	22	6.3%	\$5,584	7.1%	10.6%	14	7.4%	9.4%	\$3,256	8.0%	11.4%	8	5.0%	10.0%	\$2,328	6.2%	14.5%
	Moderate	32	9.2%	\$10,338	13.2%	16.4%	18	9.5%	12.6%	\$4,447	10.9%	13.5%	14	8.8%	11.4%	\$5,891	15.6%	12.4%
	Middle	99	28.4%	\$24,352	31.1%	28.9%	52	27.5%	26.1%	\$12,525	30.8%	25.6%	47	29.4%	27.7%	\$11,827	31.4%	23.9%
	Upper	196	56.2%	\$38,068	48.6%	44.1%	105	55.6%	50.7%	\$20,429	50.2%	48.8%	91	56.9%	49.7%	\$17,639	46.8%	48.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	1.2%	\$0	0.0%	0.6%	0	0.0%	1.3%	\$0	0.0%	0.6%	
<b>Total</b>	<b>349</b>	<b>100.0%</b>	<b>\$78,342</b>	<b>100.0%</b>	<b>100.0%</b>	<b>189</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$40,657</b>	<b>100.0%</b>	<b>100.0%</b>	<b>160</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$37,685</b>	<b>100.0%</b>	<b>100.0%</b>	
SMALL FARM	<b>Total Farms</b>																	
	Low	0	0.0%	\$0	0.0%	6.2%	0	0.0%	3.2%	\$0	0.0%	0.9%	0	0.0%	2.9%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	4.1%	0	0.0%	3.2%	\$0	0.0%	0.2%	0	0.0%	8.8%	\$0	0.0%	2.5%
	Middle	0	0.0%	\$0	0.0%	42.3%	0	0.0%	48.4%	\$0	0.0%	32.8%	0	0.0%	41.2%	\$0	0.0%	34.8%
	Upper	0	0.0%	\$0	0.0%	47.4%	0	0.0%	41.9%	\$0	0.0%	65.6%	0	0.0%	47.1%	\$0	0.0%	62.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	3.2%	\$0	0.0%	0.5%	0	0.0%	0.0%	\$0	0.0%	0.0%	
<b>Total</b>	<b>0</b>	<b>0.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	

Originations & Purchases  
2019 FFIEC Census Data, 2019 D&B Info, and 2015 ACS Data

## Appendices

**Borrower Distribution of HMDA Loans & Small Business/Small Farm Loans by Revenue & Loan Size**  
Assessment Area: GA Augusta

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 \$ %		
HOME PURCHASE	Low	4	3.5%	\$430	1.5%	23.4%	4	3.5%	3.3%	\$430	1.5%	1.6%	
	Moderate	15	13.2%	\$1,623	5.8%	14.7%	15	13.2%	15.6%	\$1,623	5.8%	10.8%	
	Middle	26	22.8%	\$4,563	16.2%	18.1%	26	22.8%	22.2%	\$4,563	16.2%	20.5%	
	Upper	61	53.5%	\$19,379	68.8%	43.8%	61	53.5%	37.9%	\$19,379	68.8%	48.3%	
	Unknown	8	7.0%	\$2,179	7.7%	0.0%	8	7.0%	21.0%	\$2,179	7.7%	18.8%	
	<i>Total</i>	<i>114</i>	<i>100.0%</i>	<i>\$28,174</i>	<i>100.0%</i>	<i>100.0%</i>	<i>114</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$28,174</i>	<i>100.0%</i>	<i>100.0%</i>	
REFINANCE	Low	0	0.0%	\$0	0.0%	23.4%	0	0.0%	4.7%	\$0	0.0%	2.5%	
	Moderate	2	9.5%	\$238	4.6%	14.7%	2	9.5%	11.0%	\$238	4.6%	7.3%	
	Middle	6	28.6%	\$487	9.4%	18.1%	6	28.6%	15.1%	\$487	9.4%	12.4%	
	Upper	11	52.4%	\$3,782	73.1%	43.8%	11	52.4%	31.4%	\$3,782	73.1%	37.9%	
	Unknown	2	9.5%	\$666	12.9%	0.0%	2	9.5%	37.8%	\$666	12.9%	40.0%	
	<i>Total</i>	<i>21</i>	<i>100.0%</i>	<i>\$5,173</i>	<i>100.0%</i>	<i>100.0%</i>	<i>21</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$5,173</i>	<i>100.0%</i>	<i>100.0%</i>	
HOME IMPROVEMENT	Low	1	8.3%	\$93	6.1%	23.4%	1	8.3%	9.2%	\$93	6.1%	2.5%	
	Moderate	0	0.0%	\$0	0.0%	14.7%	0	0.0%	17.4%	\$0	0.0%	9.5%	
	Middle	1	8.3%	\$99	6.5%	18.1%	1	8.3%	21.6%	\$99	6.5%	16.7%	
	Upper	6	50.0%	\$903	59.3%	43.8%	6	50.0%	47.1%	\$903	59.3%	63.1%	
	Unknown	4	33.3%	\$429	28.1%	0.0%	4	33.3%	4.6%	\$429	28.1%	8.2%	
	<i>Total</i>	<i>12</i>	<i>100.0%</i>	<i>\$1,524</i>	<i>100.0%</i>	<i>100.0%</i>	<i>12</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$1,524</i>	<i>100.0%</i>	<i>100.0%</i>	
MULTIFAMILY	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%	14.7%	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%	43.8%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Unknown	2	100.0%	\$452	100.0%	0.0%	2	100.0%	100.0%	\$452	100.0%	100.0%	
	<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>	
HMDA TOTALS	Low	5	3.4%	\$523	1.5%	23.4%	5	3.4%	3.9%	\$523	1.5%	1.6%	
	Moderate	17	11.4%	\$1,861	5.3%	14.7%	17	11.4%	14.5%	\$1,861	5.3%	9.2%	
	Middle	33	22.1%	\$5,149	14.6%	18.1%	33	22.1%	20.4%	\$5,149	14.6%	17.0%	
	Upper	78	52.3%	\$24,064	68.1%	43.8%	78	52.3%	36.6%	\$24,064	68.1%	42.3%	
	Unknown	16	10.7%	\$3,726	10.5%	0.0%	16	10.7%	24.6%	\$3,726	10.5%	29.9%	
	<i>Total</i>	<i>149</i>	<i>100.0%</i>	<i>\$35,323</i>	<i>100.0%</i>	<i>100.0%</i>	<i>149</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$35,323</i>	<i>100.0%</i>	<i>100.0%</i>	
Small Business Revenue	\$1 Million or Less	92	63.0%	\$17,141	58.7%	91.0%	92	63.0%	48.4%	\$17,141	58.7%	40.0%	
	Over \$1 Million	53	36.3%	\$12,040	41.2%	8.3%	53	36.3%					
	<i>Total Rev. available</i>	<i>145</i>	<i>99.3%</i>	<i>\$29,181</i>	<i>99.9%</i>	<i>99.3%</i>	<i>145</i>	<i>99.3%</i>					
	Rev. Not Known	1	0.7%	\$40	0.1%	0.7%	1	0.7%					
	<i>Total</i>	<i>146</i>	<i>100.0%</i>	<i>\$29,221</i>	<i>100.0%</i>	<i>100.0%</i>	<i>146</i>	<i>100.0%</i>					
	Small Business Loan Size	\$100,000 or Less	64	43.8%	\$2,986	10.2%		64	43.8%	89.5%	\$2,986	10.2%	28.9%
\$100,001 - \$250,000		40	27.4%	\$7,082	24.2%		40	27.4%	5.2%	\$7,082	24.2%	18.4%	
\$250,001 - \$1 Million		42	28.8%	\$19,153	65.5%		42	28.8%	5.2%	\$19,153	65.5%	52.7%	
<i>Total</i>		<i>146</i>	<i>100.0%</i>	<i>\$29,221</i>	<i>100.0%</i>		<i>146</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$29,221</i>	<i>100.0%</i>	<i>100.0%</i>	
<i>Total Businesses</i>													
Small Farm Revenue	\$1 Million or Less	0	0.0%	\$0	0.0%	100.0%	0	0.0%	50.0%	\$0	0.0%	29.4%	
	Over \$1 Million	0	0.0%	\$0	0.0%	0.0%	0	0.0%					
	Not Known	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>					
	Small Farm Loan Size	\$100,000 or Less	0	0.0%	\$0	0.0%		0	0.0%	72.7%	\$0	0.0%	20.2%
		\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	18.2%	\$0	0.0%	40.0%
\$250,001 - \$500,000		0	0.0%	\$0	0.0%		0	0.0%	9.1%	\$0	0.0%	39.7%	
<i>Total</i>		<i>0</i>	<i>0.0%</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>Total Farms</i>													

**Originations & Purchases**

Aggregate data is unavailable for loans to businesses/farms with revenue over \$1 million or revenue unknown, and for loan size by revenue. 2017 FFIEC Census Data, 2017 D&B Info, and 2015 ACS Data

# Appendices

**Borrower Distribution of HMDA Loans & Small Business/Small Farm Loans by Revenue & Loan Size - Table 1 of 2**

Assessment Area: GA Augusta

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison											
		2018, 2019					2018					2019						
		Count		Bank		Families by Family Income	Count		Dollar			Count		Dollar				
		#	%	\$ (000s)	\$ %		Bank	Agg	\$ (000s)	\$ %	\$ %	Bank	Agg	\$ (000s)	\$ %	\$ %		
HOME PURCHASE	Low	14	5.5%	\$1,444	2.4%	23.4%	3	2.6%	3.6%	\$301	1.2%	2.0%	11	8.0%	4.0%	\$1,143	3.3%	2.1%
	Moderate	60	23.5%	\$7,785	12.9%	14.7%	21	17.9%	13.4%	\$2,556	10.1%	9.3%	39	28.3%	15.9%	\$5,229	14.9%	11.0%
	Middle	59	23.1%	\$10,463	17.3%	18.1%	33	28.2%	24.8%	\$5,652	22.3%	21.9%	26	18.8%	25.4%	\$4,811	13.7%	22.8%
	Upper	104	40.8%	\$38,196	63.2%	43.8%	47	40.2%	40.1%	\$15,357	60.5%	48.8%	57	41.3%	41.4%	\$22,839	65.0%	51.3%
	Unknown	18	7.1%	\$2,593	4.3%	0.0%	13	11.1%	18.0%	\$1,504	5.9%	18.0%	5	3.6%	13.3%	\$1,089	3.1%	12.8%
	<b>Total</b>	<b>255</b>	<b>100.0%</b>	<b>\$60,481</b>	<b>100.0%</b>	<b>100.0%</b>	<b>117</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$25,370</b>	<b>100.0%</b>	<b>100.0%</b>	<b>138</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$35,111</b>	<b>100.0%</b>	<b>100.0%</b>
REFINANCE	Low	2	2.5%	\$113	0.6%	23.4%	2	4.3%	7.2%	\$113	1.1%	4.0%	0	0.0%	4.5%	\$0	0.0%	2.4%
	Moderate	6	7.5%	\$634	3.3%	14.7%	3	6.5%	11.4%	\$304	3.0%	7.4%	3	8.8%	7.5%	\$330	3.6%	4.4%
	Middle	5	6.3%	\$468	2.4%	18.1%	3	6.5%	19.8%	\$291	2.9%	17.0%	2	5.9%	14.5%	\$177	1.9%	10.9%
	Upper	51	63.8%	\$15,703	81.4%	43.8%	31	67.4%	40.3%	\$8,071	79.6%	49.6%	20	58.8%	34.7%	\$7,632	83.4%	39.3%
	Unknown	16	20.0%	\$2,377	12.3%	0.0%	7	15.2%	21.3%	\$1,366	13.5%	22.0%	9	26.5%	38.7%	\$1,011	11.0%	42.9%
	<b>Total</b>	<b>80</b>	<b>100.0%</b>	<b>\$19,295</b>	<b>100.0%</b>	<b>100.0%</b>	<b>46</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$10,145</b>	<b>100.0%</b>	<b>100.0%</b>	<b>34</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$9,150</b>	<b>100.0%</b>	<b>100.0%</b>
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	23.4%	0	0.0%	4.6%	\$0	0.0%	2.4%	0	0.0%	3.8%	\$0	0.0%	1.8%
	Moderate	1	5.3%	\$69	4.6%	14.7%	1	10.0%	10.4%	\$69	9.5%	7.0%	0	0.0%	12.1%	\$0	0.0%	8.8%
	Middle	0	0.0%	\$0	0.0%	18.1%	0	0.0%	20.5%	\$0	0.0%	13.3%	0	0.0%	15.6%	\$0	0.0%	15.8%
	Upper	5	26.3%	\$417	27.6%	43.8%	2	20.0%	54.1%	\$110	15.1%	61.2%	3	33.3%	64.3%	\$307	39.3%	70.3%
	Unknown	13	68.4%	\$1,025	67.8%	0.0%	7	70.0%	10.4%	\$550	75.4%	16.1%	6	66.7%	4.1%	\$475	60.7%	3.4%
	<b>Total</b>	<b>19</b>	<b>100.0%</b>	<b>\$1,511</b>	<b>100.0%</b>	<b>100.0%</b>	<b>10</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$729</b>	<b>100.0%</b>	<b>100.0%</b>	<b>9</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$782</b>	<b>100.0%</b>	<b>100.0%</b>
MULTI FAMILY	Low	0	0.0%	\$0	0.0%	23.4%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	14.7%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	18.1%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Upper	1	8.3%	\$278	2.8%	43.8%	1	25.0%	4.9%	\$278	6.7%	0.4%	0	0.0%	2.1%	\$0	0.0%	0.1%
	Unknown	11	91.7%	\$9,689	97.2%	0.0%	3	75.0%	95.1%	\$3,854	93.3%	99.6%	8	100.0%	97.9%	\$5,835	100.0%	99.9%
	<b>Total</b>	<b>12</b>	<b>100.0%</b>	<b>\$9,967</b>	<b>100.0%</b>	<b>100.0%</b>	<b>4</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$4,132</b>	<b>100.0%</b>	<b>100.0%</b>	<b>8</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$5,835</b>	<b>100.0%</b>	<b>100.0%</b>
OTHER PURPOSE LOC	Low	1	3.0%	\$20	0.4%	23.4%	0	0.0%	5.8%	\$0	0.0%	3.5%	1	4.5%	4.6%	\$20	0.6%	1.8%
	Moderate	1	3.0%	\$100	1.9%	14.7%	0	0.0%	7.7%	\$0	0.0%	4.3%	1	4.5%	13.2%	\$100	3.0%	7.4%
	Middle	4	12.1%	\$332	6.2%	18.1%	3	27.3%	23.7%	\$215	10.4%	14.2%	1	4.5%	16.2%	\$117	3.5%	11.8%
	Upper	26	78.8%	\$4,906	91.0%	43.8%	8	72.7%	59.4%	\$1,845	89.6%	74.6%	18	81.8%	61.4%	\$3,061	91.8%	75.9%
	Unknown	1	3.0%	\$35	0.6%	0.0%	0	0.0%	3.4%	\$0	0.0%	3.4%	1	4.5%	4.6%	\$35	1.1%	3.1%
	<b>Total</b>	<b>33</b>	<b>100.0%</b>	<b>\$5,393</b>	<b>100.0%</b>	<b>100.0%</b>	<b>11</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$2,060</b>	<b>100.0%</b>	<b>100.0%</b>	<b>22</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$3,333</b>	<b>100.0%</b>	<b>100.0%</b>

Originations & Purchases  
2019 FFIEC Census Data and 2015 ACS Data

# Appendices

**Borrower Distribution of HMDA Loans & Small Business/Small Farm Loans by Revenue & Loan Size - Table 2 of 2**  
Assessment Area: GA Augusta

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019					Bank & Aggregate Lending Comparison												
		Bank				Families by Family Income %	2018					2019							
		Count		Dollar			Count		Dollar			Count		Dollar					
		#	%	\$ (000s)	\$ %		Bank	Agg	Bank	Agg	\$ %	#	%	Agg	Bank	Agg	\$ %		
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	\$0	0.0%	23.4%	0	0.0%	9.9%	\$0	0.0%	4.9%	0	0.0%	14.1%	\$0	0.0%	11.0%	
	Moderate	0	0.0%	\$0	0.0%	14.7%	0	0.0%	13.9%	\$0	0.0%	14.4%	0	0.0%	21.2%	\$0	0.0%	16.2%	
	Middle	0	0.0%	\$0	0.0%	18.1%	0	0.0%	16.8%	\$0	0.0%	11.2%	0	0.0%	25.3%	\$0	0.0%	18.6%	
	Upper	1	100.0%	\$45	100.0%	43.8%	1	100.0%	54.5%	\$45	100.0%	65.7%	0	0.0%	28.3%	\$0	0.0%	44.1%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	5.0%	\$0	0.0%	3.8%	0	0.0%	11.1%	\$0	0.0%	10.1%	
	<b>Total</b>	<b>1</b>	<b>100.0%</b>	<b>\$45</b>	<b>100.0%</b>	<b>100.0%</b>	<b>1</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$45</b>	<b>100.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	
PURPOSE NOT APPLICABLE	Low	0	0.0%	\$0	0.0%	23.4%	0	0.0%	0.2%	\$0	0.0%	0.1%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Moderate	0	0.0%	\$0	0.0%	14.7%	0	0.0%	0.5%	\$0	0.0%	0.3%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Middle	0	0.0%	\$0	0.0%	18.1%	0	0.0%	1.2%	\$0	0.0%	1.5%	0	0.0%	0.2%	\$0	0.0%	0.2%	
	Upper	0	0.0%	\$0	0.0%	43.8%	0	0.0%	1.7%	\$0	0.0%	0.1%	0	0.0%	0.7%	\$0	0.0%	2.1%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	96.4%	\$0	0.0%	98.0%	0	0.0%	99.1%	\$0	0.0%	97.7%	
	<b>Total</b>	<b>0</b>	<b>0.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	
HMDA TOTALS	Low	17	4.3%	\$1,577	1.6%	23.4%	5	2.6%	4.3%	\$414	1.0%	2.1%	12	5.7%	4.0%	\$1,163	2.1%	2.0%	
	Moderate	68	17.0%	\$8,588	8.9%	14.7%	25	13.2%	12.4%	\$2,929	6.9%	8.2%	43	20.4%	13.0%	\$5,659	10.4%	8.3%	
	Middle	68	17.0%	\$11,263	11.6%	18.1%	39	20.6%	22.7%	\$6,158	14.5%	19.0%	29	13.7%	21.3%	\$5,105	9.4%	17.6%	
	Upper	188	47.0%	\$59,545	61.6%	43.8%	90	47.6%	39.4%	\$25,706	60.5%	45.1%	98	46.4%	38.9%	\$33,839	62.4%	44.2%	
	Unknown	59	14.8%	\$15,719	16.3%	0.0%	30	15.9%	21.2%	\$7,274	17.1%	25.6%	29	13.7%	22.7%	\$8,445	15.6%	27.8%	
	<b>Total</b>	<b>400</b>	<b>100.0%</b>	<b>\$96,692</b>	<b>100.0%</b>	<b>100.0%</b>	<b>189</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$42,481</b>	<b>100.0%</b>	<b>100.0%</b>	<b>211</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$54,211</b>	<b>100.0%</b>	<b>100.0%</b>	
Small Business	<b>Total Businesses</b>																		
	Revenue	\$1 Million or Less	166	47.6%	\$33,940	43.3%	93.0%	107	56.6%	45.5%	\$21,317	52.4%	41.3%	59	36.9%	43.6%	\$12,623	33.5%	35.5%
		Over \$1 Million	174	49.9%	\$42,354	54.1%	6.3%	79	41.8%				95	59.4%					
		Total Rev. available	340	97.5%	\$76,294	97.4%	99.3%	186	98.4%				154	96.3%					
		Rev. Not Known	9	2.6%	\$2,048	2.6%	0.7%	3	1.6%				6	3.8%					
		<b>Total</b>	<b>349</b>	<b>100.0%</b>	<b>\$78,342</b>	<b>100.0%</b>	<b>100.0%</b>	<b>189</b>	<b>100.0%</b>				<b>160</b>	<b>100.0%</b>					
Small Farm	<b>Total Farms</b>																		
	Revenue	\$1 Million or Less	0	0.0%	\$0	0.0%	99.0%	0	0.0%	41.9%	\$0	0.0%	55.1%	0	0.0%	50.0%	\$0	0.0%	64.5%
		Over \$1 Million	0	0.0%	\$0	0.0%	1.0%	0	0.0%				0	0.0%					
		Not Known	0	0.0%	\$0	0.0%	0.0%	0	0.0%				0	0.0%					
		<b>Total</b>	<b>0</b>	<b>0.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>				<b>0</b>	<b>0.0%</b>					
	Small Farm	<b>Total Farms</b>																	
Loan Size		\$100,000 or Less	0	0.0%	\$0	0.0%		0	0.0%	77.4%	\$0	0.0%	26.1%	0	0.0%	73.5%	\$0	0.0%	26.8%
		\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	16.1%	\$0	0.0%	36.8%	0	0.0%	20.6%	\$0	0.0%	43.7%
		\$250,001 - \$500,000	0	0.0%	\$0	0.0%		0	0.0%	6.5%	\$0	0.0%	37.1%	0	0.0%	5.9%	\$0	0.0%	29.5%
		<b>Total</b>	<b>0</b>	<b>0.0%</b>	<b>\$0</b>	<b>0.0%</b>		<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>

Originations & Purchases  
Aggregate data is unavailable for loans to businesses/farms with revenue over \$1 million or revenue unknown, and for loan size by revenue.  
2019 FFIEC Census Data, 2019 D&B Info, and 2015 ACS Data

# Appendices

## Geographic Distribution of HMDA, Small Business, & Small Farm Loans

Assessment Area: GA Brunswick

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2017					2017					
		Bank		Owner Occupied Units		Count	Bank		Agg		Agg	
		Count	Dollar	Count	Dollar		#	%	%	\$ (000s)	%	%
#	%	\$ (000s)	%	%	#	%	%	\$ (000s)	%	%		
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	2.0%	0	0.0%	0.2%	\$0	0.0%	0.0%
	Moderate	3	9.1%	\$991	6.7%	20.0%	3	9.1%	10.0%	\$991	6.7%	5.0%
	Middle	4	12.1%	\$782	5.3%	31.1%	4	12.1%	25.4%	\$782	5.3%	16.9%
	Upper	26	78.8%	\$12,992	88.0%	46.9%	26	78.8%	64.4%	\$12,992	88.0%	78.1%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<b>Total</b>	<b>33</b>	<b>100.0%</b>	<b>\$14,765</b>	<b>100.0%</b>	<b>100.0%</b>	<b>33</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$14,765</b>	<b>100.0%</b>	<b>100.0%</b>
REFINANCE	Low	1	5.3%	\$48	0.7%	2.0%	1	5.3%	1.2%	\$48	0.7%	0.3%
	Moderate	3	15.8%	\$431	6.5%	20.0%	3	15.8%	13.5%	\$431	6.5%	6.5%
	Middle	1	5.3%	\$1,426	21.4%	31.1%	1	5.3%	24.7%	\$1,426	21.4%	18.7%
	Upper	14	73.7%	\$4,771	71.5%	46.9%	14	73.7%	60.6%	\$4,771	71.5%	74.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<b>Total</b>	<b>19</b>	<b>100.0%</b>	<b>\$6,676</b>	<b>100.0%</b>	<b>100.0%</b>	<b>19</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$6,676</b>	<b>100.0%</b>	<b>100.0%</b>
HOME IMPROVEMENT	Low	1	25.0%	\$23	41.1%	2.0%	1	25.0%	4.6%	\$23	41.1%	1.4%
	Moderate	0	0.0%	\$0	0.0%	20.0%	0	0.0%	10.8%	\$0	0.0%	2.3%
	Middle	2	50.0%	\$30	53.6%	31.1%	2	50.0%	33.8%	\$30	53.6%	30.3%
	Upper	1	25.0%	\$3	5.4%	46.9%	1	25.0%	50.8%	\$3	5.4%	66.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<b>Total</b>	<b>4</b>	<b>100.0%</b>	<b>\$56</b>	<b>100.0%</b>	<b>100.0%</b>	<b>4</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$56</b>	<b>100.0%</b>	<b>100.0%</b>
MULTI FAMILY	Low	0	0.0%	\$0	0.0%	4.8%	0	0.0%	14.3%	\$0	0.0%	29.3%
	Moderate	0	0.0%	\$0	0.0%	31.9%	0	0.0%	28.6%	\$0	0.0%	9.1%
	Middle	0	0.0%	\$0	0.0%	24.9%	0	0.0%	28.6%	\$0	0.0%	59.4%
	Upper	0	0.0%	\$0	0.0%	38.4%	0	0.0%	28.6%	\$0	0.0%	2.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<b>Total</b>	<b>0</b>	<b>0.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>
HMDA TOTALS	Low	2	3.6%	\$71	0.3%	2.0%	2	3.6%	0.7%	\$71	0.3%	1.0%
	Moderate	6	10.7%	\$1,422	6.6%	20.0%	6	10.7%	11.1%	\$1,422	6.6%	5.5%
	Middle	7	12.5%	\$2,238	10.4%	31.1%	7	12.5%	25.6%	\$2,238	10.4%	18.8%
	Upper	41	73.2%	\$17,766	82.6%	46.9%	41	73.2%	62.7%	\$17,766	82.6%	74.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<b>Total</b>	<b>56</b>	<b>100.0%</b>	<b>\$21,497</b>	<b>100.0%</b>	<b>100.0%</b>	<b>56</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$21,497</b>	<b>100.0%</b>	<b>100.0%</b>
SMALL BUSINESSES	<b>Total Businesses</b>											
	Low	8	9.3%	\$1,029	5.9%	7.4%	8	9.3%	4.6%	\$1,029	5.9%	3.5%
	Moderate	33	38.4%	\$7,909	45.2%	28.4%	33	38.4%	25.2%	\$7,909	45.2%	36.7%
	Middle	9	10.5%	\$2,930	16.8%	19.9%	9	10.5%	18.2%	\$2,930	16.8%	19.2%
	Upper	36	41.9%	\$5,612	32.1%	44.3%	36	41.9%	51.4%	\$5,612	32.1%	40.4%
	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	0.0%	0.7%	\$0	0.0%	0.2%
<b>Total</b>	<b>86</b>	<b>100.0%</b>	<b>\$17,480</b>	<b>100.0%</b>	<b>100.0%</b>	<b>86</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$17,480</b>	<b>100.0%</b>	<b>100.0%</b>	
SMALL FARM	<b>Total Farms</b>											
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	28.0%	0	0.0%	40.0%	\$0	0.0%	69.8%
	Middle	0	0.0%	\$0	0.0%	40.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	32.0%	0	0.0%	60.0%	\$0	0.0%	30.2%
	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	0.0%	0.0%	\$0	0.0%	0.0%
<b>Total</b>	<b>0</b>	<b>0.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	

Originations & Purchases  
2017 FFIEC Census Data, 2017 D&B Info, and 2015 ACS Data



# Appendices

Geographic Distribution of HMDA, Small Business, & Small Farm Loans - Table 1 of 2

Assessment Area: GA Brunswick

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison											
		2018, 2019					2018					2019						
		Bank				Owner Occupied Units %	Count		Dollar			Count		Dollar				
		#	%	\$ (000s)	\$ %		Bank #	Agg %	\$ (000s)	\$ %	\$ %	Bank #	Agg %	\$ (000s)	\$ %	\$ %		
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	2.0%	0	0.0%	0.6%	\$0	0.0%	0.2%	0	0.0%	0.6%	\$0	0.0%	0.2%
	Moderate	5	7.7%	\$681	2.2%	20.0%	2	6.3%	8.9%	\$358	2.4%	4.6%	3	9.1%	11.2%	\$323	2.1%	5.3%
	Middle	12	18.5%	\$2,554	8.3%	31.1%	7	21.9%	28.9%	\$1,744	11.6%	20.2%	5	15.2%	28.5%	\$810	5.2%	19.7%
	Upper	48	73.8%	\$27,370	89.4%	46.9%	23	71.9%	61.6%	\$12,992	86.1%	75.0%	25	75.8%	59.7%	\$14,378	92.7%	74.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<b>Total</b>	<b>65</b>	<b>100.0%</b>	<b>\$30,605</b>	<b>100.0%</b>	<b>100.0%</b>	<b>32</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$15,094</b>	<b>100.0%</b>	<b>100.0%</b>	<b>33</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$15,511</b>	<b>100.0%</b>	<b>100.0%</b>
REFINANCE	Low	0	0.0%	\$0	0.0%	2.0%	0	0.0%	0.9%	\$0	0.0%	0.2%	0	0.0%	0.7%	\$0	0.0%	0.2%
	Moderate	5	6.0%	\$646	2.1%	20.0%	2	5.9%	10.5%	\$110	1.1%	4.2%	3	6.1%	10.5%	\$536	2.6%	4.1%
	Middle	4	4.8%	\$653	2.1%	31.1%	2	5.9%	25.8%	\$369	3.7%	18.3%	2	4.1%	24.6%	\$284	1.4%	15.4%
	Upper	74	89.2%	\$29,544	95.8%	46.9%	30	88.2%	62.8%	\$9,616	95.3%	77.2%	44	89.8%	64.3%	\$19,928	96.0%	80.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<b>Total</b>	<b>83</b>	<b>100.0%</b>	<b>\$30,843</b>	<b>100.0%</b>	<b>100.0%</b>	<b>34</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$10,095</b>	<b>100.0%</b>	<b>100.0%</b>	<b>49</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$20,748</b>	<b>100.0%</b>	<b>100.0%</b>
HOME IMPROVEMENT	Low	1	100.0%	\$51	100.0%	2.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	1	100.0%	2.2%	\$51	100.0%	1.2%
	Moderate	0	0.0%	\$0	0.0%	20.0%	0	0.0%	4.5%	\$0	0.0%	1.7%	0	0.0%	18.5%	\$0	0.0%	16.3%
	Middle	0	0.0%	\$0	0.0%	31.1%	0	0.0%	27.7%	\$0	0.0%	16.9%	0	0.0%	21.7%	\$0	0.0%	10.5%
	Upper	0	0.0%	\$0	0.0%	46.9%	0	0.0%	67.9%	\$0	0.0%	81.4%	0	0.0%	57.6%	\$0	0.0%	71.9%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<b>Total</b>	<b>1</b>	<b>100.0%</b>	<b>\$51</b>	<b>100.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>1</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$51</b>	<b>100.0%</b>	<b>100.0%</b>
MULTI-FAMILY	<b>Multi-Family Units</b>																	
	Low	2	50.0%	\$975	44.2%	4.8%	0	0.0%	0.0%	\$0	0.0%	0.0%	2	50.0%	11.5%	\$975	44.2%	1.2%
	Moderate	2	50.0%	\$1,231	55.8%	31.9%	0	0.0%	44.4%	\$0	0.0%	89.2%	2	50.0%	42.3%	\$1,231	55.8%	36.1%
	Middle	0	0.0%	\$0	0.0%	24.9%	0	0.0%	44.4%	\$0	0.0%	5.7%	0	0.0%	30.8%	\$0	0.0%	60.1%
	Upper	0	0.0%	\$0	0.0%	38.4%	0	0.0%	11.1%	\$0	0.0%	5.1%	0	0.0%	15.4%	\$0	0.0%	2.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
<b>Total</b>	<b>4</b>	<b>100.0%</b>	<b>\$2,206</b>	<b>100.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>4</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$2,206</b>	<b>100.0%</b>	<b>100.0%</b>	
OTHER PURPOSE LOC	Low	0	0.0%	\$0	0.0%	2.0%	0	0.0%	1.4%	\$0	0.0%	0.2%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	1	2.3%	\$25	0.3%	20.0%	1	5.9%	14.1%	\$25	0.9%	7.3%	0	0.0%	10.3%	\$0	0.0%	3.4%
	Middle	6	14.0%	\$350	4.2%	31.1%	1	5.9%	14.1%	\$30	1.1%	5.3%	5	19.2%	21.5%	\$320	5.6%	9.1%
	Upper	36	83.7%	\$7,973	95.5%	46.9%	15	88.2%	70.4%	\$2,620	97.9%	87.2%	21	80.8%	68.2%	\$5,353	94.4%	87.5%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<b>Total</b>	<b>43</b>	<b>100.0%</b>	<b>\$8,348</b>	<b>100.0%</b>	<b>100.0%</b>	<b>17</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$2,675</b>	<b>100.0%</b>	<b>100.0%</b>	<b>26</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$5,673</b>	<b>100.0%</b>	<b>100.0%</b>

Originations & Purchases  
2019 FFIEC Census Data and 2015 ACS Data

# Appendices

**Geographic Distribution of HMDA, Small Business, & Small Farm Loans - Table 2 of 2**

Assessment Area: GA Brunswick

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison											
		2018, 2019					2018					2019						
		Bank		Owner Occupied Units	Count		Dollar			Count		Dollar						
		#	%		\$ (000s)	\$ %	%	#	%	\$ (000s)	\$ %	#	%	\$ (000s)	\$ %			
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	\$0	0.0%	2.0%	0	0.0%	5.6%	\$0	0.0%	0.6%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	20.0%	0	0.0%	13.9%	\$0	0.0%	8.3%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	31.1%	0	0.0%	11.1%	\$0	0.0%	1.5%	0	0.0%	23.1%	\$0	0.0%	4.0%
	Upper	2	100.0%	\$2,513	100.0%	46.9%	0	0.0%	69.4%	\$0	0.0%	89.6%	2	100.0%	76.9%	\$2,513	100.0%	96.0%
	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%
	<b>Total</b>	<b>2</b>	<b>100.0%</b>	<b>\$2,513</b>	<b>100.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>2</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$2,513</b>	<b>100.0%</b>	<b>100.0%</b>
PURPOSE NOT APPLICABLE	Low	0	0.0%	\$0	0.0%	2.0%	0	0.0%	1.0%	\$0	0.0%	0.5%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	20.0%	0	0.0%	21.4%	\$0	0.0%	10.0%	0	0.0%	20.0%	\$0	0.0%	15.6%
	Middle	0	0.0%	\$0	0.0%	31.1%	0	0.0%	40.8%	\$0	0.0%	30.6%	0	0.0%	36.4%	\$0	0.0%	25.4%
	Upper	0	0.0%	\$0	0.0%	46.9%	0	0.0%	36.7%	\$0	0.0%	58.9%	0	0.0%	43.6%	\$0	0.0%	59.0%
	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%
	<b>Total</b>	<b>0</b>	<b>0.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>
HMDA TOTALS	Low	3	1.5%	\$1,026	1.4%	2.0%	0	0.0%	0.8%	\$0	0.0%	0.2%	3	2.6%	0.7%	\$1,026	2.2%	0.3%
	Moderate	13	6.6%	\$2,583	3.5%	20.0%	5	6.0%	9.9%	\$493	1.8%	7.8%	8	7.0%	11.4%	\$2,090	4.5%	7.7%
	Middle	22	11.1%	\$3,557	4.8%	31.1%	10	12.0%	27.9%	\$2,143	7.7%	18.9%	12	10.4%	26.8%	\$1,414	3.0%	21.3%
	Upper	160	80.8%	\$67,400	90.4%	46.9%	68	81.9%	61.5%	\$25,228	90.5%	73.1%	92	80.0%	61.0%	\$42,172	90.3%	70.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<b>Total</b>	<b>198</b>	<b>100.0%</b>	<b>\$74,566</b>	<b>100.0%</b>	<b>100.0%</b>	<b>83</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$27,864</b>	<b>100.0%</b>	<b>100.0%</b>	<b>115</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$46,702</b>	<b>100.0%</b>	<b>100.0%</b>
SMALL BUSINESSES	<b>Total Businesses</b>																	
	Low	7	4.5%	\$961	3.1%	7.0%	5	6.0%	5.3%	\$429	2.8%	3.8%	2	2.7%	4.4%	\$532	3.5%	4.9%
	Moderate	60	38.2%	\$14,147	45.9%	29.4%	27	32.5%	24.9%	\$6,365	41.1%	31.5%	33	44.6%	25.0%	\$7,782	50.9%	32.9%
	Middle	20	12.7%	\$4,074	13.2%	19.7%	11	13.3%	19.0%	\$1,615	10.4%	15.6%	9	12.2%	19.9%	\$2,459	16.1%	19.6%
	Upper	70	44.6%	\$11,620	37.7%	43.9%	40	48.2%	50.0%	\$7,090	45.7%	48.9%	30	40.5%	49.5%	\$4,530	29.6%	42.1%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	0.8%	\$0	0.0%	0.3%	0	0.0%	1.2%	\$0	0.0%	0.5%	
<b>Total</b>	<b>157</b>	<b>100.0%</b>	<b>\$30,802</b>	<b>100.0%</b>	<b>100.0%</b>	<b>83</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$15,499</b>	<b>100.0%</b>	<b>100.0%</b>	<b>74</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$15,303</b>	<b>100.0%</b>	<b>100.0%</b>	
SMALL FARM	<b>Total Farms</b>																	
	Low	0	0.0%	\$0	0.0%	5.0%	0	0.0%	14.3%	\$0	0.0%	1.2%	0	0.0%	12.5%	\$0	0.0%	26.9%
	Moderate	0	0.0%	\$0	0.0%	15.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	27.5%	0	0.0%	57.1%	\$0	0.0%	88.7%	0	0.0%	75.0%	\$0	0.0%	63.5%
	Upper	0	0.0%	\$0	0.0%	52.5%	0	0.0%	28.6%	\$0	0.0%	10.1%	0	0.0%	12.5%	\$0	0.0%	9.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
<b>Total</b>	<b>0</b>	<b>0.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	

Originations & Purchases  
2019 FFIEC Census Data, 2019 D&B Info, and 2015 ACS Data

## Appendices

**Borrower Distribution of HMDA Loans & Small Business/Small Farm Loans by Revenue & Loan Size**  
Assessment Area: GA Brunswick

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 \$ %		
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	21.2%	0	0.0%	1.8%	\$0	0.0%	0.7%	
	Moderate	0	0.0%	\$0	0.0%	15.3%	0	0.0%	8.6%	\$0	0.0%	4.1%	
	Middle	3	9.1%	\$531	3.6%	19.6%	3	9.1%	16.2%	\$531	3.6%	10.7%	
	Upper	23	69.7%	\$10,517	71.2%	43.9%	23	69.7%	57.3%	\$10,517	71.2%	69.7%	
	Unknown	7	21.2%	\$3,717	25.2%	0.0%	7	21.2%	16.0%	\$3,717	25.2%	14.9%	
	<b>Total</b>	<b>33</b>	<b>100.0%</b>	<b>\$14,765</b>	<b>100.0%</b>	<b>100.0%</b>	<b>33</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$14,765</b>	<b>100.0%</b>	<b>100.0%</b>	
REFINANCE	Low	0	0.0%	\$0	0.0%	21.2%	0	0.0%	3.7%	\$0	0.0%	1.4%	
	Moderate	1	5.3%	\$237	3.6%	15.3%	1	5.3%	8.7%	\$237	3.6%	4.4%	
	Middle	1	5.3%	\$285	4.3%	19.6%	1	5.3%	12.0%	\$285	4.3%	7.7%	
	Upper	12	63.2%	\$4,378	65.6%	43.9%	12	63.2%	50.8%	\$4,378	65.6%	62.8%	
	Unknown	5	26.3%	\$1,776	26.6%	0.0%	5	26.3%	24.8%	\$1,776	26.6%	23.7%	
	<b>Total</b>	<b>19</b>	<b>100.0%</b>	<b>\$6,676</b>	<b>100.0%</b>	<b>100.0%</b>	<b>19</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$6,676</b>	<b>100.0%</b>	<b>100.0%</b>	
HOME IMPROVEMENT	Low	2	50.0%	\$26	46.4%	21.2%	2	50.0%	12.3%	\$26	46.4%	2.0%	
	Moderate	0	0.0%	\$0	0.0%	15.3%	0	0.0%	6.9%	\$0	0.0%	3.3%	
	Middle	2	50.0%	\$30	53.6%	19.6%	2	50.0%	17.7%	\$30	53.6%	10.2%	
	Upper	0	0.0%	\$0	0.0%	43.9%	0	0.0%	56.2%	\$0	0.0%	76.2%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	6.9%	\$0	0.0%	8.2%	
	<b>Total</b>	<b>4</b>	<b>100.0%</b>	<b>\$56</b>	<b>100.0%</b>	<b>100.0%</b>	<b>4</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$56</b>	<b>100.0%</b>	<b>100.0%</b>	
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	21.2%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Moderate	0	0.0%	\$0	0.0%	15.3%	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%	43.9%	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%	
	<b>Total</b>	<b>0</b>	<b>0.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	
HMDA TOTALS	Low	2	3.6%	\$26	0.1%	21.2%	2	3.6%	2.8%	\$26	0.1%	0.9%	
	Moderate	1	1.8%	\$237	1.1%	15.3%	1	1.8%	8.5%	\$237	1.1%	4.1%	
	Middle	6	10.7%	\$846	3.9%	19.6%	6	10.7%	15.0%	\$846	3.9%	9.6%	
	Upper	35	62.5%	\$14,895	69.3%	43.9%	35	62.5%	55.3%	\$14,895	69.3%	65.9%	
	Unknown	12	21.4%	\$5,493	25.6%	0.0%	12	21.4%	18.3%	\$5,493	25.6%	19.6%	
	<b>Total</b>	<b>56</b>	<b>100.0%</b>	<b>\$21,497</b>	<b>100.0%</b>	<b>100.0%</b>	<b>56</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$21,497</b>	<b>100.0%</b>	<b>100.0%</b>	
Small Business	Revenue	<b>Total Businesses</b>											
		\$1 Million or Less	59	68.6%	\$9,052	51.8%	91.0%	59	68.6%	47.5%	\$9,052	51.8%	38.6%
		Over \$1 Million	26	30.2%	\$8,278	47.4%	8.5%	26	30.2%				
		<i>Total Rev. available</i>	85	98.8%	\$17,330	99.2%	99.5%	85	98.8%				
		Rev. Not Known	1	1.2%	\$150	0.9%	0.6%	1	1.2%				
	<b>Total</b>	<b>86</b>	<b>100.0%</b>	<b>\$17,480</b>	<b>100.0%</b>	<b>100.0%</b>	<b>86</b>	<b>100.0%</b>					
	Loan Size	\$100,000 or Less	40	46.5%	\$2,208	12.6%		40	46.5%	91.4%	\$2,208	12.6%	32.6%
		\$100,001 - \$250,000	26	30.2%	\$4,530	25.9%		26	30.2%	5.0%	\$4,530	25.9%	20.8%
		\$250,001 - \$1 Million	20	23.3%	\$10,742	61.5%		20	23.3%	3.6%	\$10,742	61.5%	46.6%
		<b>Total</b>	<b>86</b>	<b>100.0%</b>	<b>\$17,480</b>	<b>100.0%</b>		<b>86</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$17,480</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Total Farms</b>													
Small Farm	Revenue	\$1 Million or Less	0	0.0%	\$0	0.0%	96.0%	0	0.0%	60.0%	\$0	0.0%	90.5%
		Over \$1 Million	0	0.0%	\$0	0.0%	4.0%	0	0.0%				
		Not Known	0	0.0%	\$0	0.0%	0.0%	0	0.0%				
		<b>Total</b>	<b>0</b>	<b>0.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>				
	Loan Size	\$100,000 or Less	0	0.0%	\$0	0.0%		0	0.0%	100.0%	\$0	0.0%	100.0%
\$100,001 - \$250,000		0	0.0%	\$0	0.0%		0	0.0%	0.0%	\$0	0.0%	0.0%	
\$250,001 - \$500,000		0	0.0%	\$0	0.0%		0	0.0%	0.0%	\$0	0.0%	0.0%	
<b>Total</b>		<b>0</b>	<b>0.0%</b>	<b>\$0</b>	<b>0.0%</b>		<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	

Originations & Purchases

Aggregate data is unavailable for loans to businesses/farms with revenue over \$1 million or revenue unknown, and for loan size by revenue. 2017 FFIEC Census Data, 2017 D&B Info, and 2015 ACS Data

# Appendices

**Borrower Distribution of HMDA Loans & Small Business/Small Farm Loans by Revenue & Loan Size - Table 1 of 2**

Assessment Area: GA Brunswick

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019					Bank & Aggregate Lending Comparison											
		2019				Families by Family Income %	2018			2019								
		Bank		Dollar			Count		Dollar		Count		Dollar					
		Count	Dollar	Count	Dollar		Bank	Agg	Bank	Agg	Bank	Agg	Bank	Agg				
#	%	\$(000s)	\$ %	#	%	%	\$(000s)	\$ %	\$ %	#	%	%	\$(000s)	\$ %	\$ %			
HOME PURCHASE	Low	1	1.5%	\$115	0.4%	21.2%	0	0.0%	1.4%	\$0	0.0%	0.6%	1	3.0%	3.4%	\$115	0.7%	1.5%
	Moderate	3	4.6%	\$397	1.3%	15.3%	0	0.0%	8.1%	\$0	0.0%	3.7%	3	9.1%	11.0%	\$397	2.6%	5.5%
	Middle	1	1.5%	\$252	0.8%	19.6%	1	3.1%	14.8%	\$252	1.7%	9.5%	0	0.0%	18.3%	\$0	0.0%	11.8%
	Upper	52	80.0%	\$26,886	87.8%	43.9%	25	78.1%	58.8%	\$12,983	86.0%	67.1%	27	81.8%	54.6%	\$13,903	89.6%	67.8%
	Unknown	8	12.3%	\$2,955	9.7%	0.0%	6	18.8%	16.7%	\$1,859	12.3%	19.1%	2	6.1%	12.8%	\$1,096	7.1%	13.5%
	<b>Total</b>	<b>65</b>	<b>100.0%</b>	<b>\$30,605</b>	<b>100.0%</b>	<b>100.0%</b>	<b>32</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$15,094</b>	<b>100.0%</b>	<b>100.0%</b>	<b>33</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$15,511</b>	<b>100.0%</b>	<b>100.0%</b>
REFINANCE	Low	0	0.0%	\$0	0.0%	21.2%	0	0.0%	5.2%	\$0	0.0%	2.1%	0	0.0%	3.2%	\$0	0.0%	1.0%
	Moderate	3	3.6%	\$162	0.5%	15.3%	1	2.9%	5.1%	\$50	0.5%	2.4%	2	4.1%	7.8%	\$112	0.5%	3.5%
	Middle	8	9.6%	\$906	2.9%	19.6%	2	5.9%	13.6%	\$125	1.2%	8.6%	6	12.2%	13.6%	\$781	3.8%	7.5%
	Upper	66	79.5%	\$28,022	90.9%	43.9%	28	82.4%	59.9%	\$9,535	94.5%	71.2%	38	77.6%	52.8%	\$18,487	89.1%	62.9%
	Unknown	6	7.2%	\$1,753	5.7%	0.0%	3	8.8%	16.1%	\$385	3.8%	15.7%	3	6.1%	22.6%	\$1,368	6.6%	25.1%
	<b>Total</b>	<b>83</b>	<b>100.0%</b>	<b>\$30,843</b>	<b>100.0%</b>	<b>100.0%</b>	<b>34</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$10,095</b>	<b>100.0%</b>	<b>100.0%</b>	<b>49</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$20,748</b>	<b>100.0%</b>	<b>100.0%</b>
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	21.2%	0	0.0%	2.7%	\$0	0.0%	1.4%	0	0.0%	4.3%	\$0	0.0%	2.7%
	Moderate	0	0.0%	\$0	0.0%	15.3%	0	0.0%	11.6%	\$0	0.0%	3.9%	0	0.0%	8.7%	\$0	0.0%	6.0%
	Middle	0	0.0%	\$0	0.0%	19.6%	0	0.0%	18.8%	\$0	0.0%	15.8%	0	0.0%	26.1%	\$0	0.0%	21.8%
	Upper	0	0.0%	\$0	0.0%	43.9%	0	0.0%	58.9%	\$0	0.0%	64.7%	0	0.0%	55.4%	\$0	0.0%	64.3%
	Unknown	1	100.0%	\$51	100.0%	0.0%	0	0.0%	8.0%	\$0	0.0%	14.1%	1	100.0%	5.4%	\$51	100.0%	5.2%
	<b>Total</b>	<b>1</b>	<b>100.0%</b>	<b>\$51</b>	<b>100.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>1</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$51</b>	<b>100.0%</b>	<b>100.0%</b>
MULTI FAMILY	Low	0	0.0%	\$0	0.0%	21.2%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	3.8%	\$0	0.0%	0.2%
	Moderate	0	0.0%	\$0	0.0%	15.3%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	19.6%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	43.9%	0	0.0%	11.1%	\$0	0.0%	1.3%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	4	100.0%	\$2,206	100.0%	0.0%	0	0.0%	88.9%	\$0	0.0%	98.7%	4	100.0%	96.2%	\$2,206	100.0%	99.8%
	<b>Total</b>	<b>4</b>	<b>100.0%</b>	<b>\$2,206</b>	<b>100.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>4</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$2,206</b>	<b>100.0%</b>	<b>100.0%</b>
OTHER PURPOSE LOC	Low	0	0.0%	\$0	0.0%	21.2%	0	0.0%	8.5%	\$0	0.0%	2.9%	0	0.0%	1.9%	\$0	0.0%	0.3%
	Moderate	2	4.7%	\$140	1.7%	15.3%	1	5.9%	4.2%	\$100	3.7%	2.1%	1	3.8%	11.2%	\$40	0.7%	3.7%
	Middle	2	4.7%	\$326	3.9%	19.6%	1	5.9%	14.1%	\$55	2.1%	4.4%	1	3.8%	15.0%	\$271	4.8%	7.8%
	Upper	37	86.0%	\$7,682	92.0%	43.9%	15	88.2%	73.2%	\$2,520	94.2%	90.6%	22	84.6%	66.4%	\$5,162	91.0%	84.7%
	Unknown	2	4.7%	\$200	2.4%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	2	7.7%	5.6%	\$200	3.5%	3.5%
	<b>Total</b>	<b>43</b>	<b>100.0%</b>	<b>\$8,348</b>	<b>100.0%</b>	<b>100.0%</b>	<b>17</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$2,675</b>	<b>100.0%</b>	<b>100.0%</b>	<b>26</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$5,673</b>	<b>100.0%</b>	<b>100.0%</b>

Originations & Purchases  
2019 FFIEC Census Data and 2015 ACS Data

# Appendices

**Borrower Distribution of HMDA Loans & Small Business/Small Farm Loans by Revenue & Loan Size - Table 2 of 2**  
Assessment Area: GA Brunswick

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019					Bank & Aggregate Lending Comparison												
		Bank		Families by Family Income %	2018			2019											
		Count			Dollars	Bank	Agg	Bank		Agg	Bank		Agg						
		#	%	\$ (000s)				\$ %	#		%	\$ (000s)	\$ %	\$ %	#	%	\$ (000s)	\$ %	\$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	\$0	0.0%	21.2%	0	0.0%	8.3%	\$0	0.0%	1.1%	0	0.0%	12.8%	\$0	0.0%	1.1%	
	Moderate	0	0.0%	\$0	0.0%	15.3%	0	0.0%	8.3%	\$0	0.0%	7.1%	0	0.0%	7.7%	\$0	0.0%	0.9%	
	Middle	0	0.0%	\$0	0.0%	19.6%	0	0.0%	5.6%	\$0	0.0%	0.5%	0	0.0%	15.4%	\$0	0.0%	3.6%	
	Upper	2	100.0%	\$2,513	100.0%	43.9%	0	0.0%	63.9%	\$0	0.0%	71.5%	2	100.0%	59.0%	\$2,513	100.0%	82.4%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	13.9%	\$0	0.0%	19.8%	0	0.0%	5.1%	\$0	0.0%	12.1%	
	<b>Total</b>	<b>2</b>	<b>100.0%</b>	<b>\$2,513</b>	<b>100.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>2</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$2,513</b>	<b>100.0%</b>	<b>100.0%</b>	
PURPOSE NOT APPLICABLE	Low	0	0.0%	\$0	0.0%	21.2%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Moderate	0	0.0%	\$0	0.0%	15.3%	0	0.0%	1.0%	\$0	0.0%	0.4%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Middle	0	0.0%	\$0	0.0%	19.6%	0	0.0%	2.0%	\$0	0.0%	0.7%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Upper	0	0.0%	\$0	0.0%	43.9%	0	0.0%	3.1%	\$0	0.0%	5.2%	0	0.0%	1.8%	\$0	0.0%	3.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	93.9%	\$0	0.0%	93.6%	0	0.0%	98.2%	\$0	0.0%	97.0%	
	<b>Total</b>	<b>0</b>	<b>0.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	
HMDA TOTALS	Low	1	0.5%	\$115	0.2%	21.2%	0	0.0%	2.7%	\$0	0.0%	1.0%	1	0.9%	3.4%	\$115	0.2%	1.2%	
	Moderate	8	4.0%	\$699	0.9%	15.3%	2	2.4%	7.1%	\$150	0.5%	3.2%	6	5.2%	9.6%	\$549	1.2%	4.2%	
	Middle	11	5.6%	\$1,484	2.0%	19.6%	4	4.8%	14.1%	\$432	1.6%	8.6%	7	6.1%	16.4%	\$1,052	2.3%	9.0%	
	Upper	157	79.3%	\$65,103	87.3%	43.9%	68	81.9%	57.5%	\$25,038	89.9%	64.6%	89	77.4%	53.1%	\$40,065	85.8%	60.0%	
	Unknown	21	10.6%	\$7,165	9.6%	0.0%	9	10.8%	18.6%	\$2,244	8.1%	22.6%	12	10.4%	17.6%	\$4,921	10.5%	25.6%	
	<b>Total</b>	<b>198</b>	<b>100.0%</b>	<b>\$74,566</b>	<b>100.0%</b>	<b>100.0%</b>	<b>83</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$27,864</b>	<b>100.0%</b>	<b>100.0%</b>	<b>115</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$46,702</b>	<b>100.0%</b>	<b>100.0%</b>	
Small Business	<b>Total Businesses</b>																		
	Revenue	\$1 Million or Less	97	61.8%	\$15,382	49.9%	92.3%	55	66.3%	44.6%	\$7,806	50.4%	39.0%	42	56.8%	44.9%	\$7,576	49.5%	45.8%
		Over \$1 Million	58	36.9%	\$15,295	49.7%	7.2%	27	32.5%				31	41.9%					
		<b>Total Rev. available</b>	<b>155</b>	<b>98.7%</b>	<b>\$30,677</b>	<b>99.6%</b>	<b>99.5%</b>	<b>82</b>	<b>98.8%</b>				<b>73</b>	<b>98.7%</b>					
		Rev. Not Known	2	1.3%	\$125	0.4%	0.5%	1	1.2%				1	1.4%					
		<b>Total</b>	<b>157</b>	<b>100.0%</b>	<b>\$30,802</b>	<b>100.0%</b>	<b>100.0%</b>	<b>83</b>	<b>100.0%</b>				<b>74</b>	<b>100.0%</b>					
	Loan Size	\$100,000 or Less	82	52.2%	\$4,695	15.2%		44	53.0%	94.2%	\$2,370	15.3%	44.1%	38	51.4%	94.2%	\$2,325	15.2%	42.2%
		\$100,001 - \$250,000	34	21.7%	\$5,865	19.0%		19	22.9%	3.0%	\$3,286	21.2%	15.0%	15	20.3%	3.0%	\$2,579	16.9%	15.2%
		\$250,001 - \$1 Million	41	26.1%	\$20,242	65.7%		20	24.1%	2.8%	\$9,843	63.5%	40.9%	21	28.4%	2.8%	\$10,399	68.0%	42.6%
		<b>Total</b>	<b>157</b>	<b>100.0%</b>	<b>\$30,802</b>	<b>100.0%</b>		<b>83</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$15,499</b>	<b>100.0%</b>	<b>100.0%</b>	<b>74</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$15,303</b>	<b>100.0%</b>	<b>100.0%</b>
Small Farm		<b>Total Farms</b>																	
	Revenue	\$1 Million or Less	0	0.0%	\$0	0.0%	97.5%	0	0.0%	28.6%	\$0	0.0%	5.6%	0	0.0%	50.0%	\$0	0.0%	48.1%
		Over \$1 Million	0	0.0%	\$0	0.0%	2.5%	0	0.0%				0	0.0%					
		Not Known	0	0.0%	\$0	0.0%	0.0%	0	0.0%				0	0.0%					
		<b>Total</b>	<b>0</b>	<b>0.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>				<b>0</b>	<b>0.0%</b>					
	Loan Size	\$100,000 or Less	0	0.0%	\$0	0.0%		0	0.0%	85.7%	\$0	0.0%	19.4%	0	0.0%	100.0%	\$0	0.0%	100.0%
		\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	14.3%	\$0	0.0%	80.6%	0	0.0%	0.0%	\$0	0.0%	0.0%
\$250,001 - \$500,000		0	0.0%	\$0	0.0%		0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
<b>Total</b>		<b>0</b>	<b>0.0%</b>	<b>\$0</b>	<b>0.0%</b>		<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	

Originations & Purchases  
Aggregate data is unavailable for loans to businesses/farms with revenue over \$1 million or revenue unknown, and for loan size by revenue.  
2019 FFIEC Census Data, 2019 D&B Info, and 2015 ACS Data

# Appendices

## Geographic Distribution of HMDA, Small Business, & Small Farm Loans

Assessment Area: GA Bulloch-Candler

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2017					2017					
		Bank		Owner Occupied Units		Count	Bank		Agg		Agg	
		Count	Dollar	Dollar	%		#	%	%	\$ (000s)	\$ %	\$ %
#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %		
HOME PURCHASE	Low	6	5.8%	\$485	2.5%	0.7%	6	5.8%	2.1%	\$485	2.5%	1.2%
	Moderate	9	8.7%	\$2,069	10.8%	16.7%	9	8.7%	10.8%	\$2,069	10.8%	8.8%
	Middle	25	24.3%	\$4,022	20.9%	31.2%	25	24.3%	26.0%	\$4,022	20.9%	24.8%
	Upper	63	61.2%	\$12,634	65.8%	51.4%	63	61.2%	61.1%	\$12,634	65.8%	65.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<b>Total</b>	<b>103</b>	<b>100.0%</b>	<b>\$19,210</b>	<b>100.0%</b>	<b>100.0%</b>	<b>103</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$19,210</b>	<b>100.0%</b>	<b>100.0%</b>
REFINANCE	Low	1	1.7%	\$240	2.6%	0.7%	1	1.7%	1.3%	\$240	2.6%	1.3%
	Moderate	10	17.2%	\$757	8.1%	16.7%	10	17.2%	13.4%	\$757	8.1%	10.0%
	Middle	17	29.3%	\$2,893	30.8%	31.2%	17	29.3%	31.0%	\$2,893	30.8%	27.9%
	Upper	30	51.7%	\$5,506	58.6%	51.4%	30	51.7%	54.3%	\$5,506	58.6%	60.9%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<b>Total</b>	<b>58</b>	<b>100.0%</b>	<b>\$9,396</b>	<b>100.0%</b>	<b>100.0%</b>	<b>58</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$9,396</b>	<b>100.0%</b>	<b>100.0%</b>
HOME IMPROVEMENT	Low	3	60.0%	\$976	76.9%	0.7%	3	60.0%	6.9%	\$976	76.9%	23.5%
	Moderate	2	40.0%	\$294	23.1%	16.7%	2	40.0%	20.7%	\$294	23.1%	21.0%
	Middle	0	0.0%	\$0	0.0%	31.2%	0	0.0%	20.7%	\$0	0.0%	16.1%
	Upper	0	0.0%	\$0	0.0%	51.4%	0	0.0%	51.7%	\$0	0.0%	39.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<b>Total</b>	<b>5</b>	<b>100.0%</b>	<b>\$1,270</b>	<b>100.0%</b>	<b>100.0%</b>	<b>5</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$1,270</b>	<b>100.0%</b>	<b>100.0%</b>
MULTI FAMILY	<b>Multi-Family Units</b>											
	Low	0	0.0%	\$0	0.0%	60.8%	0	0.0%	42.9%	\$0	0.0%	21.6%
	Moderate	0	0.0%	\$0	0.0%	7.8%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	2	100.0%	\$1,424	100.0%	24.8%	2	100.0%	57.1%	\$1,424	100.0%	78.4%
	Upper	0	0.0%	\$0	0.0%	6.7%	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%
<b>Total</b>	<b>2</b>	<b>100.0%</b>	<b>\$1,424</b>	<b>100.0%</b>	<b>100.0%</b>	<b>2</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$1,424</b>	<b>100.0%</b>	<b>100.0%</b>	
HMDA TOTALS	Low	10	6.0%	\$1,701	5.4%	0.7%	10	6.0%	2.2%	\$1,701	5.4%	3.5%
	Moderate	21	12.5%	\$3,120	10.0%	16.7%	21	12.5%	11.8%	\$3,120	10.0%	8.5%
	Middle	44	26.2%	\$8,339	26.6%	31.2%	44	26.2%	27.4%	\$8,339	26.6%	30.5%
	Upper	93	55.4%	\$18,140	58.0%	51.4%	93	55.4%	58.6%	\$18,140	58.0%	57.5%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<b>Total</b>	<b>168</b>	<b>100.0%</b>	<b>\$31,300</b>	<b>100.0%</b>	<b>100.0%</b>	<b>168</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$31,300</b>	<b>100.0%</b>	<b>100.0%</b>
SMALL BUSINESSES	<b>Total Businesses</b>											
	Low	18	7.8%	\$3,808	10.0%	7.6%	18	7.8%	7.8%	\$3,808	10.0%	10.6%
	Moderate	73	31.5%	\$11,373	29.8%	28.2%	73	31.5%	24.1%	\$11,373	29.8%	27.1%
	Middle	54	23.3%	\$7,812	20.4%	24.5%	54	23.3%	26.7%	\$7,812	20.4%	22.7%
	Upper	87	37.5%	\$15,224	39.8%	39.7%	87	37.5%	39.2%	\$15,224	39.8%	39.0%
	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%	0.6%
<b>Total</b>	<b>232</b>	<b>100.0%</b>	<b>\$38,217</b>	<b>100.0%</b>	<b>100.0%</b>	<b>232</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$38,217</b>	<b>100.0%</b>	<b>100.0%</b>	
SMALL FARM	<b>Total Farms</b>											
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	4	12.1%	\$296	6.1%	18.4%	4	12.1%	23.4%	\$296	6.1%	20.6%
	Middle	19	57.6%	\$2,445	50.6%	34.7%	19	57.6%	46.7%	\$2,445	50.6%	39.3%
	Upper	10	30.3%	\$2,090	43.3%	46.8%	10	30.3%	29.9%	\$2,090	43.3%	40.2%
	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%	0.0%	\$0	0.0%	0.0%
<b>Total</b>	<b>33</b>	<b>100.0%</b>	<b>\$4,831</b>	<b>100.0%</b>	<b>100.0%</b>	<b>33</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$4,831</b>	<b>100.0%</b>	<b>100.0%</b>	

Originations & Purchases  
2017 FFIEC Census Data, 2017 D&B Info, and 2015 ACS Data

# Appendices

Geographic Distribution of HMDA, Small Business, & Small Farm Loans - Table 1 of 2

Assessment Area: GA Bulloch-Candler

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison											
		2018, 2019					2018					2019						
		Bank		Owner Occupied Units			Count		Dollar			Count		Dollar				
		#	%	\$ (000s)	\$ %	%	Bank	Agg	\$ (000s)	\$ %	Agg	#	%	Agg	\$ (000s)	\$ %	Agg	
HOME PURCHASE	Low	8	6.8%	\$343	1.6%	0.7%	3	4.5%	2.5%	\$207	1.8%	1.7%	5	9.8%	2.5%	\$136	1.4%	1.5%
	Moderate	19	16.2%	\$2,524	11.9%	16.7%	13	19.7%	10.2%	\$1,811	15.9%	7.9%	6	11.8%	9.6%	\$713	7.3%	8.0%
	Middle	19	16.2%	\$2,757	13.0%	31.2%	12	18.2%	26.1%	\$1,766	15.5%	23.9%	7	13.7%	25.4%	\$991	10.2%	22.0%
	Upper	71	60.7%	\$15,522	73.4%	51.4%	38	57.6%	61.2%	\$7,618	66.8%	66.5%	33	64.7%	62.6%	\$7,904	81.1%	68.5%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<b>Total</b>	<b>117</b>	<b>100.0%</b>	<b>\$21,146</b>	<b>100.0%</b>	<b>100.0%</b>	<b>66</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$11,402</b>	<b>100.0%</b>	<b>100.0%</b>	<b>51</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$9,744</b>	<b>100.0%</b>	<b>100.0%</b>
REFINANCE	Low	5	3.8%	\$206	1.2%	0.7%	2	2.9%	2.1%	\$44	0.6%	1.2%	3	4.6%	1.6%	\$162	1.7%	0.7%
	Moderate	12	9.0%	\$1,252	7.5%	16.7%	10	14.7%	17.7%	\$1,120	16.1%	15.0%	2	3.1%	11.4%	\$132	1.3%	9.5%
	Middle	34	25.6%	\$3,577	21.3%	31.2%	20	29.4%	26.8%	\$1,815	26.0%	26.1%	14	21.5%	23.1%	\$1,762	18.0%	21.1%
	Upper	82	61.7%	\$11,748	70.0%	51.4%	36	52.9%	53.5%	\$3,996	57.3%	57.7%	46	70.8%	63.5%	\$7,752	79.0%	68.5%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.4%	\$0	0.0%	0.3%
	<b>Total</b>	<b>133</b>	<b>100.0%</b>	<b>\$16,783</b>	<b>100.0%</b>	<b>100.0%</b>	<b>68</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$6,975</b>	<b>100.0%</b>	<b>100.0%</b>	<b>65</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$9,808</b>	<b>100.0%</b>	<b>100.0%</b>
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	0.7%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	2.6%	\$0	0.0%	3.2%
	Moderate	1	14.3%	\$44	12.8%	16.7%	0	0.0%	7.4%	\$0	0.0%	3.7%	1	16.7%	15.8%	\$44	14.9%	11.3%
	Middle	5	71.4%	\$271	78.6%	31.2%	1	100.0%	40.7%	\$50	100.0%	29.4%	4	66.7%	28.9%	\$221	74.9%	23.8%
	Upper	1	14.3%	\$30	8.7%	51.4%	0	0.0%	51.9%	\$0	0.0%	66.8%	1	16.7%	52.6%	\$30	10.2%	61.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<b>Total</b>	<b>7</b>	<b>100.0%</b>	<b>\$345</b>	<b>100.0%</b>	<b>100.0%</b>	<b>1</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$50</b>	<b>100.0%</b>	<b>100.0%</b>	<b>6</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$295</b>	<b>100.0%</b>	<b>100.0%</b>
MULTI FAMILY				Multi-Family Units														
	Low	0	0.0%	\$0	0.0%	60.8%	0	0.0%	26.7%	\$0	0.0%	45.7%	0	0.0%	6.7%	\$0	0.0%	0.6%
	Moderate	2	40.0%	\$1,003	39.8%	7.8%	0	0.0%	0.0%	\$0	0.0%	0.0%	2	50.0%	26.7%	\$1,003	48.9%	10.9%
	Middle	1	20.0%	\$305	12.1%	24.8%	0	0.0%	53.3%	\$0	0.0%	50.7%	1	25.0%	26.7%	\$305	14.9%	39.8%
	Upper	2	40.0%	\$1,209	48.0%	6.7%	1	100.0%	20.0%	\$464	100.0%	3.7%	1	25.0%	40.0%	\$745	36.3%	48.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
<b>Total</b>	<b>5</b>	<b>100.0%</b>	<b>\$2,517</b>	<b>100.0%</b>	<b>100.0%</b>	<b>1</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$464</b>	<b>100.0%</b>	<b>100.0%</b>	<b>4</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$2,053</b>	<b>100.0%</b>	<b>100.0%</b>	
OTHER PURPOSE LOC	Low	0	0.0%	\$0	0.0%	0.7%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	12	17.4%	\$604	13.9%	16.7%	9	24.3%	18.8%	\$527	21.6%	17.7%	3	9.4%	6.1%	\$77	4.0%	2.9%
	Middle	11	15.9%	\$441	10.1%	31.2%	7	18.9%	15.6%	\$281	11.5%	10.2%	4	12.5%	16.3%	\$160	8.4%	15.6%
	Upper	46	66.7%	\$3,305	76.0%	51.4%	21	56.8%	65.6%	\$1,637	67.0%	72.1%	25	78.1%	77.6%	\$1,668	87.6%	81.5%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<b>Total</b>	<b>69</b>	<b>100.0%</b>	<b>\$4,350</b>	<b>100.0%</b>	<b>100.0%</b>	<b>37</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$2,445</b>	<b>100.0%</b>	<b>100.0%</b>	<b>32</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$1,905</b>	<b>100.0%</b>	<b>100.0%</b>

Originations & Purchases  
2019 FFIEC Census Data and 2015 ACS Data

# Appendices

**Geographic Distribution of HMDA, Small Business, & Small Farm Loans - Table 2 of 2**  
Assessment Area: GA Bulloch-Candler

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison											
		2018, 2019					2018					2019						
		Bank				Owner Occupied Units %	Count		Dollar			Count		Dollar				
		#	%	\$ (000s)	\$ %		Bank #	Agg %	\$ (000s)	\$ %	\$ %	Bank #	Agg %	\$ (000s)	\$ %	\$ %		
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	\$0	0.0%	0.7%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	2	100.0%	\$172	100.0%	16.7%	0	0.0%	12.5%	\$0	0.0%	11.6%	2	100.0%	27.3%	\$172	100.0%	14.3%
	Middle	0	0.0%	\$0	0.0%	31.2%	0	0.0%	25.0%	\$0	0.0%	40.6%	0	0.0%	9.1%	\$0	0.0%	15.2%
	Upper	0	0.0%	\$0	0.0%	51.4%	0	0.0%	62.5%	\$0	0.0%	47.8%	0	0.0%	63.6%	\$0	0.0%	70.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<b>Total</b>	<b>2</b>	<b>100.0%</b>	<b>\$172</b>	<b>100.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>2</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$172</b>	<b>100.0%</b>	<b>100.0%</b>
PURPOSE NOT APPLICABLE	Low	0	0.0%	\$0	0.0%	0.7%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	4.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	16.7%	0	0.0%	9.1%	\$0	0.0%	7.2%	0	0.0%	20.0%	\$0	0.0%	24.2%
	Middle	0	0.0%	\$0	0.0%	31.2%	0	0.0%	39.4%	\$0	0.0%	38.3%	0	0.0%	20.0%	\$0	0.0%	13.8%
	Upper	0	0.0%	\$0	0.0%	51.4%	0	0.0%	51.5%	\$0	0.0%	54.6%	0	0.0%	56.0%	\$0	0.0%	62.0%
	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%
	<b>Total</b>	<b>0</b>	<b>0.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>
HMDA TOTALS	Low	13	3.9%	\$549	1.2%	0.7%	5	2.9%	2.4%	\$251	1.2%	7.0%	8	5.0%	2.2%	\$298	1.2%	1.2%
	Moderate	48	14.4%	\$5,599	12.4%	16.7%	32	18.5%	12.0%	\$3,458	16.2%	8.4%	16	10.0%	10.5%	\$2,141	8.9%	8.7%
	Middle	70	21.0%	\$7,351	16.2%	31.2%	40	23.1%	26.5%	\$3,912	18.3%	27.7%	30	18.8%	24.4%	\$3,439	14.3%	22.2%
	Upper	202	60.7%	\$31,814	70.2%	51.4%	96	55.5%	59.0%	\$13,715	64.3%	56.9%	106	66.3%	62.8%	\$18,099	75.5%	67.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.1%	\$0	0.0%	0.1%
	<b>Total</b>	<b>333</b>	<b>100.0%</b>	<b>\$45,313</b>	<b>100.0%</b>	<b>100.0%</b>	<b>173</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$21,336</b>	<b>100.0%</b>	<b>100.0%</b>	<b>160</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$23,977</b>	<b>100.0%</b>	<b>100.0%</b>
SMALL BUSINESSES	<b>Total Businesses</b>																	
	Low	52	12.4%	\$10,083	13.2%	8.4%	25	11.1%	7.2%	\$4,070	10.3%	8.5%	27	13.9%	7.9%	\$6,013	16.5%	13.6%
	Moderate	115	27.4%	\$15,564	20.4%	28.7%	64	28.4%	22.8%	\$7,389	18.6%	18.7%	51	26.3%	20.2%	\$8,175	22.4%	20.2%
	Middle	93	22.2%	\$15,002	19.7%	24.1%	46	20.4%	25.2%	\$7,173	18.1%	23.4%	47	24.2%	28.1%	\$7,829	21.5%	24.9%
	Upper	159	37.9%	\$35,488	46.6%	38.8%	90	40.0%	41.7%	\$21,014	53.0%	48.9%	69	35.6%	41.4%	\$14,474	39.7%	40.9%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	3.0%	\$0	0.0%	0.6%	0	0.0%	2.5%	\$0	0.0%	0.5%	
<b>Total</b>	<b>419</b>	<b>100.0%</b>	<b>\$76,137</b>	<b>100.0%</b>	<b>100.0%</b>	<b>225</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$39,646</b>	<b>100.0%</b>	<b>100.0%</b>	<b>194</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$36,491</b>	<b>100.0%</b>	<b>100.0%</b>	
SMALL FARM	<b>Total Farms</b>																	
	Low	0	0.0%	\$0	0.0%	0.4%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	1.4%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	14.3%	0	0.0%	11.8%	\$0	0.0%	6.1%	0	0.0%	13.5%	\$0	0.0%	7.9%
	Middle	19	55.9%	\$4,044	59.9%	37.5%	11	55.0%	47.1%	\$2,005	55.5%	47.7%	8	57.1%	48.6%	\$2,039	65.0%	46.7%
	Upper	15	44.1%	\$2,702	40.1%	47.8%	9	45.0%	41.2%	\$1,606	44.5%	46.2%	6	42.9%	36.5%	\$1,096	35.0%	45.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
<b>Total</b>	<b>34</b>	<b>100.0%</b>	<b>\$6,746</b>	<b>100.0%</b>	<b>100.0%</b>	<b>20</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$3,611</b>	<b>100.0%</b>	<b>100.0%</b>	<b>14</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$3,135</b>	<b>100.0%</b>	<b>100.0%</b>	

Originations & Purchases  
2019 FFIEC Census Data, 2019 D&B Info, and 2015 ACS Data



# Appendices

**Borrower Distribution of HMDA Loans & Small Business/Small Farm Loans by Revenue & Loan Size**  
Assessment Area: GA Bulloch-Candler

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 \$ %		
HOME PURCHASE	Low	1	1.0%	\$22	0.1%	24.8%	1	1.0%	1.2%	\$22	0.1%	0.4%	
	Moderate	10	9.7%	\$1,241	6.5%	15.7%	10	9.7%	9.2%	\$1,241	6.5%	6.1%	
	Middle	12	11.7%	\$1,610	8.4%	14.2%	12	11.7%	17.6%	\$1,610	8.4%	14.8%	
	Upper	69	67.0%	\$13,824	72.0%	45.2%	69	67.0%	52.7%	\$13,824	72.0%	59.9%	
	Unknown	11	10.7%	\$2,513	13.1%	0.0%	11	10.7%	19.3%	\$2,513	13.1%	18.8%	
	<i>Total</i>	<i>103</i>	<i>100.0%</i>	<i>\$19,210</i>	<i>100.0%</i>	<i>100.0%</i>	<i>103</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$19,210</i>	<i>100.0%</i>	<i>100.0%</i>	
REFINANCE	Low	0	0.0%	\$0	0.0%	24.8%	0	0.0%	2.4%	\$0	0.0%	1.3%	
	Moderate	3	5.2%	\$242	2.6%	15.7%	3	5.2%	5.1%	\$242	2.6%	3.6%	
	Middle	6	10.3%	\$656	7.0%	14.2%	6	10.3%	12.7%	\$656	7.0%	9.3%	
	Upper	33	56.9%	\$7,000	74.5%	45.2%	33	56.9%	54.3%	\$7,000	74.5%	61.6%	
	Unknown	16	27.6%	\$1,498	15.9%	0.0%	16	27.6%	25.4%	\$1,498	15.9%	24.3%	
	<i>Total</i>	<i>58</i>	<i>100.0%</i>	<i>\$9,396</i>	<i>100.0%</i>	<i>100.0%</i>	<i>58</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$9,396</i>	<i>100.0%</i>	<i>100.0%</i>	
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	24.8%	0	0.0%	5.2%	\$0	0.0%	4.0%	
	Moderate	0	0.0%	\$0	0.0%	15.7%	0	0.0%	5.2%	\$0	0.0%	1.2%	
	Middle	0	0.0%	\$0	0.0%	14.2%	0	0.0%	13.8%	\$0	0.0%	18.6%	
	Upper	1	20.0%	\$44	3.5%	45.2%	1	20.0%	65.5%	\$44	3.5%	47.8%	
	Unknown	4	80.0%	\$1,226	96.5%	0.0%	4	80.0%	10.3%	\$1,226	96.5%	28.4%	
	<i>Total</i>	<i>5</i>	<i>100.0%</i>	<i>\$1,270</i>	<i>100.0%</i>	<i>100.0%</i>	<i>5</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$1,270</i>	<i>100.0%</i>	<i>100.0%</i>	
MULTIFAMILY	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%	15.7%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Middle	0	0.0%	\$0	0.0%	14.2%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Upper	0	0.0%	\$0	0.0%	45.2%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Unknown	2	100.0%	\$1,424	100.0%	0.0%	2	100.0%	100.0%	\$1,424	100.0%	100.0%	
	<i>Total</i>	<i>2</i>	<i>100.0%</i>	<i>\$1,424</i>	<i>100.0%</i>	<i>100.0%</i>	<i>2</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$1,424</i>	<i>100.0%</i>	<i>100.0%</i>	
HMDA TOTALS	Low	1	0.6%	\$22	0.1%	24.8%	1	0.6%	1.7%	\$22	0.1%	0.7%	
	Moderate	13	7.7%	\$1,483	4.7%	15.7%	13	7.7%	7.9%	\$1,483	4.7%	4.8%	
	Middle	18	10.7%	\$2,266	7.2%	14.2%	18	10.7%	16.0%	\$2,266	7.2%	12.0%	
	Upper	103	61.3%	\$20,868	66.7%	45.2%	103	61.3%	53.4%	\$20,868	66.7%	54.4%	
	Unknown	33	19.6%	\$6,661	21.3%	0.0%	33	19.6%	21.0%	\$6,661	21.3%	28.1%	
	<i>Total</i>	<i>168</i>	<i>100.0%</i>	<i>\$31,300</i>	<i>100.0%</i>	<i>100.0%</i>	<i>168</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$31,300</i>	<i>100.0%</i>	<i>100.0%</i>	
Small Business Revenue	\$1 Million or Less	171	73.7%	\$26,095	68.3%	90.6%	171	73.7%	50.7%	\$26,095	68.3%	58.9%	
	Over \$1 Million	52	22.4%	\$11,778	30.8%	8.3%	52	22.4%					
	<i>Total Rev. available</i>	<i>223</i>	<i>96.1%</i>	<i>\$37,873</i>	<i>99.1%</i>	<i>98.9%</i>	<i>223</i>	<i>96.1%</i>					
	Rev. Not Known	9	3.9%	\$344	0.9%	1.1%	9	3.9%					
	<i>Total</i>	<i>232</i>	<i>100.0%</i>	<i>\$38,217</i>	<i>100.0%</i>	<i>100.0%</i>	<i>232</i>	<i>100.0%</i>					
	Small Business Loan Size	\$100,000 or Less	128	55.2%	\$5,759	15.1%		128	55.2%	87.1%	\$5,759	15.1%	29.4%
\$100,001 - \$250,000		57	24.6%	\$10,183	26.6%		57	24.6%	7.3%	\$10,183	26.6%	23.3%	
\$250,001 - \$1 Million		47	20.3%	\$22,275	58.3%		47	20.3%	5.6%	\$22,275	58.3%	47.3%	
<i>Total</i>		<i>232</i>	<i>100.0%</i>	<i>\$38,217</i>	<i>100.0%</i>		<i>232</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$38,217</i>	<i>100.0%</i>	<i>100.0%</i>	
<i>Total Businesses</i>													
Small Farm Revenue	\$1 Million or Less	31	93.9%	\$4,302	89.0%	98.4%	31	93.9%	48.6%	\$4,302	89.0%	63.4%	
	Over \$1 Million	2	6.1%	\$529	11.0%	1.6%	2	6.1%					
	Not Known	0	0.0%	\$0	0.0%	0.0%	0	0.0%					
	<i>Total</i>	<i>33</i>	<i>100.0%</i>	<i>\$4,831</i>	<i>100.0%</i>	<i>100.0%</i>	<i>33</i>	<i>100.0%</i>					
	Small Farm Loan Size	\$100,000 or Less	17	51.5%	\$647	13.4%		17	51.5%	75.7%	\$647	13.4%	19.3%
		\$100,001 - \$250,000	9	27.3%	\$1,574	32.6%		9	27.3%	14.0%	\$1,574	32.6%	30.3%
\$250,001 - \$500,000		7	21.2%	\$2,610	54.0%		7	21.2%	10.3%	\$2,610	54.0%	50.4%	
<i>Total</i>		<i>33</i>	<i>100.0%</i>	<i>\$4,831</i>	<i>100.0%</i>		<i>33</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$4,831</i>	<i>100.0%</i>	<i>100.0%</i>	
<i>Total Farms</i>													

**Originations & Purchases**

Aggregate data is unavailable for loans to businesses/farms with revenue over \$1 million or revenue unknown, and for loan size by revenue. 2017 FFIEC Census Data, 2017 D&B Info, and 2015 ACS Data

# Appendices

**Borrower Distribution of HMDA Loans & Small Business/Small Farm Loans by Revenue & Loan Size - Table 1 of 2**

Assessment Area: GA Bulloch-Candler

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison											
		2018, 2019					2018					2019						
		Bank		Dollar		Families by Family Income %	Count		Dollar			Count		Dollar				
		#	%	\$ (000s)	\$ %		#	%	Agg %	\$ (000s)	\$ %	\$ %	#	%	Agg %	\$ (000s)	\$ %	\$ %
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	24.9%	0	0.0%	1.1%	\$0	0.0%	0.6%	0	0.0%	1.2%	\$0	0.0%	0.6%
	Moderate	11	9.4%	\$1,320	6.2%	15.7%	10	15.2%	9.8%	\$1,173	10.3%	6.9%	1	2.0%	8.6%	\$147	1.5%	5.9%
	Middle	14	12.0%	\$1,952	9.2%	14.3%	5	7.6%	16.9%	\$646	5.7%	14.1%	9	17.6%	18.9%	\$1,306	13.4%	16.1%
	Upper	69	59.0%	\$15,693	74.2%	45.2%	38	57.6%	48.2%	\$8,165	71.6%	55.3%	31	60.8%	50.7%	\$7,528	77.3%	58.4%
	Unknown	23	19.7%	\$2,181	10.3%	0.0%	13	19.7%	24.0%	\$1,418	12.4%	23.0%	10	19.6%	20.6%	\$763	7.8%	19.1%
	<b>Total</b>	<b>117</b>	<b>100.0%</b>	<b>\$21,146</b>	<b>100.0%</b>	<b>100.0%</b>	<b>66</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$11,402</b>	<b>100.0%</b>	<b>100.0%</b>	<b>51</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$9,744</b>	<b>100.0%</b>	<b>100.0%</b>
REFINANCE	Low	8	6.0%	\$622	3.7%	24.9%	8	11.8%	4.2%	\$622	8.9%	2.3%	0	0.0%	2.1%	\$0	0.0%	1.6%
	Moderate	10	7.5%	\$687	4.1%	15.7%	5	7.4%	7.0%	\$284	4.1%	4.2%	5	7.7%	5.2%	\$403	4.1%	2.6%
	Middle	15	11.3%	\$1,263	7.5%	14.3%	8	11.8%	14.5%	\$428	6.1%	11.3%	7	10.8%	12.8%	\$835	8.5%	10.0%
	Upper	82	61.7%	\$13,082	77.9%	45.2%	38	55.9%	58.4%	\$4,958	71.1%	66.7%	44	67.7%	55.2%	\$8,124	82.8%	60.2%
	Unknown	18	13.5%	\$1,129	6.7%	0.0%	9	13.2%	15.8%	\$683	9.8%	15.5%	9	13.8%	24.7%	\$446	4.5%	25.6%
	<b>Total</b>	<b>133</b>	<b>100.0%</b>	<b>\$16,783</b>	<b>100.0%</b>	<b>100.0%</b>	<b>68</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$6,975</b>	<b>100.0%</b>	<b>100.0%</b>	<b>65</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$9,808</b>	<b>100.0%</b>	<b>100.0%</b>
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	24.9%	0	0.0%	7.4%	\$0	0.0%	1.4%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	15.7%	0	0.0%	3.7%	\$0	0.0%	0.9%	0	0.0%	10.5%	\$0	0.0%	10.4%
	Middle	3	42.9%	\$148	42.9%	14.3%	0	0.0%	11.1%	\$0	0.0%	7.8%	3	50.0%	23.7%	\$148	50.2%	20.6%
	Upper	1	14.3%	\$52	15.1%	45.2%	0	0.0%	59.3%	\$0	0.0%	76.0%	1	16.7%	55.3%	\$52	17.6%	54.4%
	Unknown	3	42.9%	\$145	42.0%	0.0%	1	100.0%	18.5%	\$50	100.0%	14.0%	2	33.3%	10.5%	\$95	32.2%	14.6%
	<b>Total</b>	<b>7</b>	<b>100.0%</b>	<b>\$345</b>	<b>100.0%</b>	<b>100.0%</b>	<b>1</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$50</b>	<b>100.0%</b>	<b>100.0%</b>	<b>6</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$295</b>	<b>100.0%</b>	<b>100.0%</b>
MULTI FAMILY	Low	0	0.0%	\$0	0.0%	24.9%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	15.7%	0	0.0%	6.7%	\$0	0.0%	0.3%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	14.3%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Upper	1	20.0%	\$305	12.1%	45.2%	0	0.0%	6.7%	\$0	0.0%	1.2%	1	25.0%	26.7%	\$305	14.9%	13.5%
	Unknown	4	80.0%	\$2,212	87.9%	0.0%	1	100.0%	86.7%	\$464	100.0%	98.5%	3	75.0%	73.3%	\$1,748	85.1%	86.5%
	<b>Total</b>	<b>5</b>	<b>100.0%</b>	<b>\$2,517</b>	<b>100.0%</b>	<b>100.0%</b>	<b>1</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$464</b>	<b>100.0%</b>	<b>100.0%</b>	<b>4</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$2,053</b>	<b>100.0%</b>	<b>100.0%</b>
OTHER PURPOSE LOC	Low	0	0.0%	\$0	0.0%	24.9%	0	0.0%	1.6%	\$0	0.0%	2.4%	0	0.0%	2.0%	\$0	0.0%	1.1%
	Moderate	9	13.0%	\$516	11.9%	15.7%	5	13.5%	12.5%	\$331	13.5%	11.2%	4	12.5%	10.2%	\$185	9.7%	8.0%
	Middle	7	10.1%	\$354	8.1%	14.3%	3	8.1%	7.8%	\$132	5.4%	5.7%	4	12.5%	12.2%	\$222	11.7%	11.3%
	Upper	51	73.9%	\$3,435	79.0%	45.2%	27	73.0%	73.4%	\$1,937	79.2%	78.7%	24	75.0%	75.5%	\$1,498	78.6%	79.5%
	Unknown	2	2.9%	\$45	1.0%	0.0%	2	5.4%	4.7%	\$45	1.8%	2.1%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<b>Total</b>	<b>69</b>	<b>100.0%</b>	<b>\$4,350</b>	<b>100.0%</b>	<b>100.0%</b>	<b>37</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$2,445</b>	<b>100.0%</b>	<b>100.0%</b>	<b>32</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$1,905</b>	<b>100.0%</b>	<b>100.0%</b>

Originations & Purchases  
2019 FFIEC Census Data and 2015 ACS Data

# Appendices

**Borrower Distribution of HMDA Loans & Small Business/Small Farm Loans by Revenue & Loan Size - Table 2 of 2**  
Assessment Area: GA Bulloch-Candler

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison												
		2018, 2019					2018					2019							
		Bank		Dollar		Families by Family Income %	Count		Dollar			Count		Dollar					
		#	%	\$ (000s)	\$ %		Bank	Agg	\$ (000s)	\$ %	\$ %	Bank	Agg	%	\$ (000s)	\$ %	\$ %		
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	\$0	0.0%	24.9%	0	0.0%	12.5%	\$0	0.0%	13.1%	0	0.0%	9.1%	\$0	0.0%	3.1%	
	Moderate	1	50.0%	\$94	54.7%	15.7%	0	0.0%	0.0%	\$0	0.0%	0.0%	1	50.0%	18.2%	\$94	54.7%	8.4%	
	Middle	0	0.0%	\$0	0.0%	14.3%	0	0.0%	50.0%	\$0	0.0%	29.2%	0	0.0%	9.1%	\$0	0.0%	2.7%	
	Upper	1	50.0%	\$78	45.3%	45.2%	0	0.0%	37.5%	\$0	0.0%	57.7%	1	50.0%	63.6%	\$78	45.3%	85.8%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	<b>Total</b>	<b>2</b>	<b>100.0%</b>	<b>\$172</b>	<b>100.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>2</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$172</b>	<b>100.0%</b>	<b>100.0%</b>	
PURPOSE NOT APPLICABLE	Low	0	0.0%	\$0	0.0%	24.9%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Moderate	0	0.0%	\$0	0.0%	15.7%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	4.0%	\$0	0.0%	4.7%	
	Middle	0	0.0%	\$0	0.0%	14.3%	0	0.0%	3.0%	\$0	0.0%	4.4%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Upper	0	0.0%	\$0	0.0%	45.2%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	97.0%	\$0	0.0%	95.6%	0	0.0%	96.0%	\$0	0.0%	95.3%	
	<b>Total</b>	<b>0</b>	<b>0.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	
HMDA TOTALS	Low	8	2.4%	\$622	1.4%	24.9%	8	4.6%	1.9%	\$622	2.9%	0.9%	0	0.0%	1.5%	\$0	0.0%	0.8%	
	Moderate	31	9.3%	\$2,617	5.8%	15.7%	20	11.6%	9.0%	\$1,788	8.4%	5.5%	11	6.9%	7.6%	\$829	3.5%	4.8%	
	Middle	39	11.7%	\$3,717	8.2%	14.3%	16	9.2%	15.7%	\$1,206	5.7%	11.6%	23	14.4%	16.7%	\$2,511	10.5%	13.5%	
	Upper	205	61.6%	\$32,645	72.0%	45.2%	103	59.5%	50.2%	\$15,060	70.6%	50.6%	102	63.8%	51.9%	\$17,585	73.3%	57.0%	
	Unknown	50	15.0%	\$5,712	12.6%	0.0%	26	15.0%	23.2%	\$2,660	12.5%	31.4%	24	15.0%	22.3%	\$3,052	12.7%	24.0%	
	<b>Total</b>	<b>333</b>	<b>100.0%</b>	<b>\$45,313</b>	<b>100.0%</b>	<b>100.0%</b>	<b>173</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$21,336</b>	<b>100.0%</b>	<b>100.0%</b>	<b>160</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$23,977</b>	<b>100.0%</b>	<b>100.0%</b>	
Small Business Revenue	<b>Total Businesses</b>																		
	\$1 Million or Less	287	68.5%	\$46,818	61.5%	92.0%	160	71.1%	46.3%	\$24,258	61.2%	51.2%	127	65.5%	42.2%	\$22,560	61.8%	52.2%	
	Over \$1 Million	110	26.3%	\$27,865	36.6%	6.9%	51	22.7%					59	30.4%					
	Total Rev. available	397	94.8%	\$74,683	98.1%	98.9%	211	93.8%					186	95.9%					
	Rev. Not Known	22	5.3%	\$1,454	1.9%	1.1%	14	6.2%					8	4.1%					
	<b>Total</b>	<b>419</b>	<b>100.0%</b>	<b>\$76,137</b>	<b>100.0%</b>	<b>100.0%</b>	<b>225</b>	<b>100.0%</b>					<b>194</b>	<b>100.0%</b>					
Small Business Loan Size	\$100,000 or Less	218	52.0%	\$9,974	13.1%		123	54.7%	88.0%	\$5,601	14.1%	30.1%	95	49.0%	89.5%	\$4,373	12.0%	32.0%	
	\$100,001 - \$250,000	95	22.7%	\$16,229	21.3%		47	20.9%	6.5%	\$7,312	18.4%	19.2%	48	24.7%	5.6%	\$8,917	24.4%	21.4%	
	\$250,001 - \$1 Million	106	25.3%	\$49,934	65.6%		55	24.4%	5.6%	\$26,733	67.4%	50.7%	51	26.3%	4.9%	\$23,201	63.6%	46.7%	
	<b>Total</b>	<b>419</b>	<b>100.0%</b>	<b>\$76,137</b>	<b>100.0%</b>		<b>225</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$39,646</b>	<b>100.0%</b>	<b>100.0%</b>	<b>194</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$36,491</b>	<b>100.0%</b>	<b>100.0%</b>	
	Small Farm Revenue	<b>Total Farms</b>																	
		\$1 Million or Less	28	82.4%	\$5,777	85.6%	96.9%	16	80.0%	44.1%	\$3,152	87.3%	78.5%	12	85.7%	51.4%	\$2,625	83.7%	80.7%
Over \$1 Million		5	14.7%	\$945	14.0%	2.2%	3	15.0%					2	14.3%					
Not Known		1	2.9%	\$24	0.4%	0.9%	1	5.0%					0	0.0%					
<b>Total</b>		<b>34</b>	<b>100.0%</b>	<b>\$6,746</b>	<b>100.0%</b>	<b>100.0%</b>	<b>20</b>	<b>100.0%</b>					<b>14</b>	<b>100.0%</b>					
Small Farm Loan Size		\$100,000 or Less	9	26.5%	\$558	8.3%		7	35.0%	69.1%	\$437	12.1%	16.7%	2	14.3%	71.6%	\$121	3.9%	17.4%
	\$100,001 - \$250,000	16	47.1%	\$2,698	40.0%		9	45.0%	20.6%	\$1,564	43.3%	38.6%	7	50.0%	17.6%	\$1,134	36.2%	35.4%	
	\$250,001 - \$500,000	9	26.5%	\$3,490	51.7%		4	20.0%	10.3%	\$1,610	44.6%	44.6%	5	35.7%	10.8%	\$1,880	60.0%	47.2%	
	<b>Total</b>	<b>34</b>	<b>100.0%</b>	<b>\$6,746</b>	<b>100.0%</b>		<b>20</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$3,611</b>	<b>100.0%</b>	<b>100.0%</b>	<b>14</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$3,135</b>	<b>100.0%</b>	<b>100.0%</b>	

Originations & Purchases

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

2019 FFIEC Census Data, 2019 D&B Info, and 2015 ACS Data

# Appendices

## Geographic Distribution of HMDA, Small Business, & Small Farm Loans

Assessment Area: GA Camden

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%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	6	18.2%	\$949	19.0%	35.7%	6	18.2%	22.3%	\$949	19.0%	19.8%
	Upper	27	81.8%	\$4,035	81.0%	64.3%	27	81.8%	77.7%	\$4,035	81.0%	80.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>33</i>	<i>100.0%</i>	<i>\$4,984</i>	<i>100.0%</i>	<i>100.0%</i>	<i>33</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$4,984</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	6	46.2%	\$938	37.1%	35.7%	6	46.2%	30.1%	\$938	37.1%	28.2%
	Upper	7	53.8%	\$1,588	62.9%	64.3%	7	53.8%	69.9%	\$1,588	62.9%	71.8%
	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>\$2,526</i>	<i>100.0%</i>	<i>100.0%</i>	<i>13</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$2,526</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	1	100.0%	\$51	100.0%	35.7%	1	100.0%	24.8%	\$51	100.0%	26.4%
	Upper	0	0.0%	\$0	0.0%	64.3%	0	0.0%	75.2%	\$0	0.0%	73.6%
	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>\$51</i>	<i>100.0%</i>	<i>100.0%</i>	<i>1</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$51</i>	<i>100.0%</i>	<i>100.0%</i>
MULTI-FAMILY	<b>Multi-Family Units</b>											
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	38.6%	0	0.0%	100.0%	\$0	0.0%	100.0%
	Upper	0	0.0%	\$0	0.0%	61.4%	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	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	13	27.7%	\$1,938	25.6%	35.7%	13	27.7%	24.9%	\$1,938	25.6%	24.5%
	Upper	34	72.3%	\$5,623	74.4%	64.3%	34	72.3%	75.1%	\$5,623	74.4%	75.5%
	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>\$7,561</i>	<i>100.0%</i>	<i>100.0%</i>	<i>47</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$7,561</i>	<i>100.0%</i>	<i>100.0%</i>
SMALL BUSINESSES	<b>Total Businesses</b>											
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	10	38.5%	\$1,025	30.1%	40.0%	10	38.5%	39.5%	\$1,025	30.1%	36.9%
	Upper	16	61.5%	\$2,376	69.9%	60.0%	16	61.5%	58.5%	\$2,376	69.9%	62.2%
	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%	2.0%	\$0	0.0%	0.9%
<i>Total</i>	<i>26</i>	<i>100.0%</i>	<i>\$3,401</i>	<i>100.0%</i>	<i>100.0%</i>	<i>26</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$3,401</i>	<i>100.0%</i>	<i>100.0%</i>	
SMALL FARM	<b>Total Farms</b>											
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	58.3%	0	0.0%	50.0%	\$0	0.0%	3.0%
	Upper	0	0.0%	\$0	0.0%	41.7%	0	0.0%	50.0%	\$0	0.0%	97.0%
	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%	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>	

Originations & Purchases  
2017 FFIEC Census Data, 2017 D&B Info, and 2015 ACS Data

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**Geographic Distribution of HMDA, Small Business, & Small Farm Loans - Table 1 of 2**

Assessment Area: GA Camden

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison											
		2018, 2019					2018					2019						
		Bank				Owner Occupied Units	Count		Dollar			Count		Dollar				
		Count	Dollar				Bank	Agg	Bank	Agg		Bank	Agg	Bank	Agg			
#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %	#	%	%	\$ (000s)	\$ %	\$ %		
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	7	20.6%	\$923	13.8%	35.7%	5	23.8%	20.1%	\$705	16.9%	17.3%	2	15.4%	21.2%	\$218	8.7%	18.2%
	Upper	27	79.4%	\$5,771	86.2%	64.3%	16	76.2%	79.9%	\$3,469	83.1%	82.7%	11	84.6%	78.8%	\$2,302	91.3%	81.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<b>Total</b>	<b>34</b>	<b>100.0%</b>	<b>\$6,694</b>	<b>100.0%</b>	<b>100.0%</b>	<b>21</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$4,174</b>	<b>100.0%</b>	<b>100.0%</b>	<b>13</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$2,520</b>	<b>100.0%</b>	<b>100.0%</b>
REFINANCE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	8	40.0%	\$836	22.8%	35.7%	4	50.0%	33.2%	\$509	34.2%	31.4%	4	33.3%	28.3%	\$327	15.0%	25.4%
	Upper	12	60.0%	\$2,827	77.2%	64.3%	4	50.0%	66.8%	\$978	65.8%	68.6%	8	66.7%	71.7%	\$1,849	85.0%	74.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<b>Total</b>	<b>20</b>	<b>100.0%</b>	<b>\$3,663</b>	<b>100.0%</b>	<b>100.0%</b>	<b>8</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$1,487</b>	<b>100.0%</b>	<b>100.0%</b>	<b>12</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$2,176</b>	<b>100.0%</b>	<b>100.0%</b>
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	35.7%	0	0.0%	36.8%	\$0	0.0%	39.5%	0	0.0%	30.6%	\$0	0.0%	23.4%
	Upper	0	0.0%	\$0	0.0%	64.3%	0	0.0%	63.2%	\$0	0.0%	60.5%	0	0.0%	69.4%	\$0	0.0%	76.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<b>Total</b>	<b>0</b>	<b>0.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>
MULTI-FAMILY	<b>Multi-Family Units</b>																	
	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%
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	38.6%	0	0.0%	16.7%	\$0	0.0%	1.4%	0	0.0%	57.1%	\$0	0.0%	27.7%
	Upper	0	0.0%	\$0	0.0%	61.4%	0	0.0%	83.3%	\$0	0.0%	98.6%	0	0.0%	42.9%	\$0	0.0%	72.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
<b>Total</b>	<b>0</b>	<b>0.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	
OTHER PURPOSE LOC	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	3	20.0%	\$110	7.3%	35.7%	0	0.0%	4.5%	\$0	0.0%	1.7%	3	27.3%	39.1%	\$110	9.0%	23.3%
	Upper	12	80.0%	\$1,401	92.7%	64.3%	4	100.0%	95.5%	\$292	100.0%	98.3%	8	72.7%	60.9%	\$1,109	91.0%	76.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<b>Total</b>	<b>15</b>	<b>100.0%</b>	<b>\$1,511</b>	<b>100.0%</b>	<b>100.0%</b>	<b>4</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$292</b>	<b>100.0%</b>	<b>100.0%</b>	<b>11</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$1,219</b>	<b>100.0%</b>	<b>100.0%</b>

Originations & Purchases  
2019 FFIEC Census Data and 2015 ACS Data

# Appendices

**Geographic Distribution of HMDA, Small Business, & Small Farm Loans - Table 2 of 2**  
Assessment Area: GA Camden

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison											
		2018, 2019					2018					2019						
		Bank				Owner Occupied Units %	Count		Dollar			Count		Dollar				
		Count	Dollar				Bank	Agg	Bank	Agg	Bank	Agg	Bank	Agg				
#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %	#	%	%	\$ (000s)	\$ %	\$ %		
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	35.7%	0	0.0%	11.8%	\$0	0.0%	21.2%	0	0.0%	28.0%	\$0	0.0%	18.3%
	Upper	0	0.0%	\$0	0.0%	64.3%	0	0.0%	88.2%	\$0	0.0%	78.8%	0	0.0%	72.0%	\$0	0.0%	81.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
PURPOSE NOT APPLICABLE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	35.7%	0	0.0%	21.3%	\$0	0.0%	22.0%	0	0.0%	18.8%	\$0	0.0%	13.8%
	Upper	0	0.0%	\$0	0.0%	64.3%	0	0.0%	78.8%	\$0	0.0%	78.0%	0	0.0%	81.3%	\$0	0.0%	86.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	18	26.1%	\$1,869	15.7%	35.7%	9	27.3%	23.1%	\$1,214	20.4%	20.0%	9	25.0%	23.8%	\$655	11.1%	20.9%
	Upper	51	73.9%	\$9,999	84.3%	64.3%	24	72.7%	76.9%	\$4,739	79.6%	80.0%	27	75.0%	76.2%	\$5,260	88.9%	79.1%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	69	100.0%	\$11,868	100.0%	100.0%	33	100.0%	100.0%	\$5,953	100.0%	100.0%	36	100.0%	100.0%	\$5,915	100.0%	100.0%
SMALL BUSINESSES	<b>Total Businesses</b>																	
	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%
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	17	41.5%	\$2,576	40.9%	39.5%	10	38.5%	38.7%	\$1,424	41.1%	30.9%	7	46.7%	37.8%	\$1,152	40.6%	37.4%
	Upper	24	58.5%	\$3,724	59.1%	60.5%	16	61.5%	59.7%	\$2,038	58.9%	68.7%	8	53.3%	58.5%	\$1,686	59.4%	59.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	1.7%	\$0	0.0%	0.5%	0	0.0%	3.7%	\$0	0.0%	3.4%	
Total	41	100.0%	\$6,300	100.0%	100.0%	26	100.0%	100.0%	\$3,462	100.0%	100.0%	15	100.0%	100.0%	\$2,838	100.0%	100.0%	
SMALL FARM	<b>Total Farms</b>																	
	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%
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	50.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	50.0%	\$0	0.0%	13.8%
	Upper	0	0.0%	\$0	0.0%	50.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	50.0%	\$0	0.0%	86.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	

Originations & Purchases  
2019 FFIEC Census Data, 2019 D&B Info, and 2015 ACS Data

# Appendices

**Borrower Distribution of HMDA Loans & Small Business/Small Farm Loans by Revenue & Loan Size**  
Assessment Area: GA Camden

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 \$ %		
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	15.0%	0	0.0%	0.8%	\$0	0.0%	0.4%	
	Moderate	6	18.2%	\$712	14.3%	12.0%	6	18.2%	7.5%	\$712	14.3%	4.7%	
	Middle	8	24.2%	\$1,087	21.8%	17.8%	8	24.2%	27.1%	\$1,087	21.8%	23.2%	
	Upper	19	57.6%	\$3,185	63.9%	55.2%	19	57.6%	52.0%	\$3,185	63.9%	59.3%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	12.5%	\$0	0.0%	12.5%	
	<b>Total</b>	<b>33</b>	<b>100.0%</b>	<b>\$4,984</b>	<b>100.0%</b>	<b>100.0%</b>	<b>33</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$4,984</b>	<b>100.0%</b>	<b>100.0%</b>	
REFINANCE	Low	0	0.0%	\$0	0.0%	15.0%	0	0.0%	2.0%	\$0	0.0%	0.7%	
	Moderate	0	0.0%	\$0	0.0%	12.0%	0	0.0%	7.0%	\$0	0.0%	3.7%	
	Middle	1	7.7%	\$32	1.3%	17.8%	1	7.7%	12.9%	\$32	1.3%	10.5%	
	Upper	9	69.2%	\$1,920	76.0%	55.2%	9	69.2%	46.8%	\$1,920	76.0%	51.5%	
	Unknown	3	23.1%	\$574	22.7%	0.0%	3	23.1%	31.3%	\$574	22.7%	33.6%	
	<b>Total</b>	<b>13</b>	<b>100.0%</b>	<b>\$2,526</b>	<b>100.0%</b>	<b>100.0%</b>	<b>13</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$2,526</b>	<b>100.0%</b>	<b>100.0%</b>	
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	15.0%	0	0.0%	5.4%	\$0	0.0%	3.4%	
	Moderate	0	0.0%	\$0	0.0%	12.0%	0	0.0%	7.0%	\$0	0.0%	1.3%	
	Middle	0	0.0%	\$0	0.0%	17.8%	0	0.0%	17.1%	\$0	0.0%	20.5%	
	Upper	0	0.0%	\$0	0.0%	55.2%	0	0.0%	67.4%	\$0	0.0%	72.8%	
	Unknown	1	100.0%	\$51	100.0%	0.0%	1	100.0%	3.1%	\$51	100.0%	2.1%	
	<b>Total</b>	<b>1</b>	<b>100.0%</b>	<b>\$51</b>	<b>100.0%</b>	<b>100.0%</b>	<b>1</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$51</b>	<b>100.0%</b>	<b>100.0%</b>	
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	15.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Moderate	0	0.0%	\$0	0.0%	12.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Middle	0	0.0%	\$0	0.0%	17.8%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Upper	0	0.0%	\$0	0.0%	55.2%	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%	
	<b>Total</b>	<b>0</b>	<b>0.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	15.0%	0	0.0%	1.5%	\$0	0.0%	0.5%	
	Moderate	6	12.8%	\$712	9.4%	12.0%	6	12.8%	7.3%	\$712	9.4%	4.2%	
	Middle	9	19.1%	\$1,119	14.8%	17.8%	9	19.1%	22.1%	\$1,119	14.8%	18.7%	
	Upper	28	59.6%	\$5,105	67.5%	55.2%	28	59.6%	51.4%	\$5,105	67.5%	55.6%	
	Unknown	4	8.5%	\$625	8.3%	0.0%	4	8.5%	17.7%	\$625	8.3%	21.0%	
	<b>Total</b>	<b>47</b>	<b>100.0%</b>	<b>\$7,561</b>	<b>100.0%</b>	<b>100.0%</b>	<b>47</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$7,561</b>	<b>100.0%</b>	<b>100.0%</b>	
Small Business Revenue	\$1 Million or Less	18	69.2%	\$2,489	73.2%	94.2%	18	69.2%	50.9%	\$2,489	73.2%	57.3%	
	Over \$1 Million	8	30.8%	\$912	26.8%	4.9%	8	30.8%					
	<b>Total Rev. available</b>	<b>26</b>	<b>100.0%</b>	<b>\$3,401</b>	<b>100.0%</b>	<b>99.1%</b>	<b>26</b>	<b>100.0%</b>					
	Rev. Not Known	0	0.0%	\$0	0.0%	0.9%	0	0.0%					
	<b>Total</b>	<b>26</b>	<b>100.0%</b>	<b>\$3,401</b>	<b>100.0%</b>	<b>100.0%</b>	<b>26</b>	<b>100.0%</b>					
	Small Business Loan Size	\$100,000 or Less	16	61.5%	\$775	22.8%		16	61.5%	93.7%	\$775	22.8%	38.1%
\$100,001 - \$250,000		5	19.2%	\$887	26.1%		5	19.2%	3.3%	\$887	26.1%	20.9%	
\$250,001 - \$1 Million		5	19.2%	\$1,739	51.1%		5	19.2%	2.9%	\$1,739	51.1%	41.0%	
<b>Total</b>		<b>26</b>	<b>100.0%</b>	<b>\$3,401</b>	<b>100.0%</b>		<b>26</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$3,401</b>	<b>100.0%</b>	<b>100.0%</b>	
<b>Total Businesses</b>													
Small Farm Revenue	\$1 Million or Less	0	0.0%	\$0	0.0%	100.0%	0	0.0%	50.0%	\$0	0.0%	97.0%	
	Over \$1 Million	0	0.0%	\$0	0.0%	0.0%	0	0.0%					
	Not Known	0	0.0%	\$0	0.0%	0.0%	0	0.0%					
	<b>Total</b>	<b>0</b>	<b>0.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>					
	Small Farm Loan Size	\$100,000 or Less	0	0.0%	\$0	0.0%		0	0.0%	50.0%	\$0	0.0%	3.0%
		\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	50.0%	\$0	0.0%	97.0%
\$250,001 - \$500,000		0	0.0%	\$0	0.0%		0	0.0%	0.0%	\$0	0.0%	0.0%	
<b>Total</b>		<b>0</b>	<b>0.0%</b>	<b>\$0</b>	<b>0.0%</b>		<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	
<b>Total Farms</b>													

**Originations & Purchases**

Aggregate data is unavailable for loans to businesses/farms with revenue over \$1 million or revenue unknown, and for loan size by revenue. 2017 FFIEC Census Data, 2017 D&B Info, and 2015 ACS Data

# Appendices

**Borrower Distribution of HMDA Loans & Small Business/Small Farm Loans by Revenue & Loan Size - Table 1 of 2**

Assessment Area: GA Camden

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison											
		2018, 2019					2018					2019						
		Count		Dollar		Families by Family Income %	Count		Dollar			Count		Dollar				
		#	%	\$ (000s)	\$ %		Bank	Agg	Bank	Agg	\$ %	#	%	Agg %	Bank	Agg	\$ %	
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	15.0%	0	0.0%	0.3%	\$0	0.0%	0.2%	0	0.0%	0.5%	\$0	0.0%	0.3%
	Moderate	4	11.8%	\$428	6.4%	12.0%	2	9.5%	7.6%	\$216	5.2%	4.9%	2	15.4%	7.3%	\$212	8.4%	4.8%
	Middle	1	2.9%	\$181	2.7%	17.9%	1	4.8%	26.8%	\$181	4.3%	22.8%	0	0.0%	25.2%	\$0	0.0%	21.1%
	Upper	28	82.4%	\$6,061	90.5%	55.1%	17	81.0%	51.2%	\$3,753	89.9%	58.1%	11	84.6%	52.7%	\$2,308	91.6%	59.3%
	Unknown	1	2.9%	\$24	0.4%	0.0%	1	4.8%	14.0%	\$24	0.6%	14.0%	0	0.0%	14.2%	\$0	0.0%	14.6%
	<b>Total</b>	<b>34</b>	<b>100.0%</b>	<b>\$6,694</b>	<b>100.0%</b>	<b>100.0%</b>	<b>21</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$4,174</b>	<b>100.0%</b>	<b>100.0%</b>	<b>13</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$2,520</b>	<b>100.0%</b>	<b>100.0%</b>
REFINANCE	Low	2	10.0%	\$203	5.5%	15.0%	0	0.0%	2.8%	\$0	0.0%	1.9%	2	16.7%	2.8%	\$203	9.3%	1.3%
	Moderate	1	5.0%	\$162	4.4%	12.0%	1	12.5%	9.2%	\$162	10.9%	5.9%	0	0.0%	5.0%	\$0	0.0%	3.0%
	Middle	4	20.0%	\$297	8.1%	17.9%	1	12.5%	13.0%	\$100	6.7%	9.8%	3	25.0%	9.6%	\$197	9.1%	6.6%
	Upper	12	60.0%	\$2,665	72.8%	55.1%	5	62.5%	52.6%	\$889	59.8%	56.0%	7	58.3%	42.6%	\$1,776	81.6%	46.3%
	Unknown	1	5.0%	\$336	9.2%	0.0%	1	12.5%	22.3%	\$336	22.6%	26.4%	0	0.0%	40.0%	\$0	0.0%	42.7%
	<b>Total</b>	<b>20</b>	<b>100.0%</b>	<b>\$3,663</b>	<b>100.0%</b>	<b>100.0%</b>	<b>8</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$1,487</b>	<b>100.0%</b>	<b>100.0%</b>	<b>12</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$2,176</b>	<b>100.0%</b>	<b>100.0%</b>
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	15.0%	0	0.0%	2.6%	\$0	0.0%	0.3%	0	0.0%	8.3%	\$0	0.0%	5.3%
	Moderate	0	0.0%	\$0	0.0%	12.0%	0	0.0%	10.5%	\$0	0.0%	12.4%	0	0.0%	8.3%	\$0	0.0%	5.1%
	Middle	0	0.0%	\$0	0.0%	17.9%	0	0.0%	23.7%	\$0	0.0%	13.4%	0	0.0%	11.1%	\$0	0.0%	6.2%
	Upper	0	0.0%	\$0	0.0%	55.1%	0	0.0%	60.5%	\$0	0.0%	66.3%	0	0.0%	66.7%	\$0	0.0%	78.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	2.6%	\$0	0.0%	7.7%	0	0.0%	5.6%	\$0	0.0%	5.1%
	<b>Total</b>	<b>0</b>	<b>0.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>
MULTI FAMILY	Low	0	0.0%	\$0	0.0%	15.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	12.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	17.9%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	55.1%	0	0.0%	33.3%	\$0	0.0%	5.0%	0	0.0%	14.3%	\$0	0.0%	1.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	66.7%	\$0	0.0%	95.0%	0	0.0%	85.7%	\$0	0.0%	99.0%
	<b>Total</b>	<b>0</b>	<b>0.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>
OTHER PURPOSE LOC	Low	0	0.0%	\$0	0.0%	15.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	1	6.7%	\$120	7.9%	12.0%	1	25.0%	13.6%	\$120	41.1%	12.1%	0	0.0%	8.7%	\$0	0.0%	3.7%
	Middle	4	26.7%	\$362	24.0%	17.9%	2	50.0%	18.2%	\$160	54.8%	23.5%	2	18.2%	17.4%	\$202	16.6%	15.4%
	Upper	10	66.7%	\$1,029	68.1%	55.1%	1	25.0%	63.6%	\$12	4.1%	61.0%	9	81.8%	69.6%	\$1,017	83.4%	78.9%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	4.5%	\$0	0.0%	3.4%	0	0.0%	4.3%	\$0	0.0%	2.0%
	<b>Total</b>	<b>15</b>	<b>100.0%</b>	<b>\$1,511</b>	<b>100.0%</b>	<b>100.0%</b>	<b>4</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$292</b>	<b>100.0%</b>	<b>100.0%</b>	<b>11</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$1,219</b>	<b>100.0%</b>	<b>100.0%</b>

Originations & Purchases  
2019 FFIEC Census Data and 2015 ACS Data



# Appendices

**Borrower Distribution of HMDA Loans & Small Business/Small Farm Loans by Revenue & Loan Size - Table 2 of 2**

Assessment Area: GA Camden

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison											
		2018, 2019					2018					2019						
		Count		Dollar		Families by Family Income %	Count		Dollar			Count		Dollar				
#	%	\$ (000s)	\$ %	#	%		Agg %	\$ (000s)	\$ %	Agg \$ %	#	%	Agg %	\$ (000s)	\$ %	Agg \$ %		
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	\$0	0.0%	15.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	8.0%	\$0	0.0%	5.7%
	Moderate	0	0.0%	\$0	0.0%	12.0%	0	0.0%	11.8%	\$0	0.0%	11.9%	0	0.0%	12.0%	\$0	0.0%	7.2%
	Middle	0	0.0%	\$0	0.0%	17.9%	0	0.0%	29.4%	\$0	0.0%	32.6%	0	0.0%	16.0%	\$0	0.0%	10.8%
	Upper	0	0.0%	\$0	0.0%	55.1%	0	0.0%	58.8%	\$0	0.0%	55.5%	0	0.0%	64.0%	\$0	0.0%	76.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	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>	<i>0</i>	<i>0.0%</i>	<i>100.0%</i>	<i>\$0</i>	<i>0.0%</i>	<i>100.0%</i>
PURPOSE NOT APPLICABLE	Low	0	0.0%	\$0	0.0%	15.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	12.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	17.9%	0	0.0%	1.3%	\$0	0.0%	1.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	55.1%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	3.1%	\$0	0.0%	9.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	98.8%	\$0	0.0%	99.0%	0	0.0%	96.9%	\$0	0.0%	90.4%
	<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>	<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	2	2.9%	\$203	1.7%	15.0%	0	0.0%	0.9%	\$0	0.0%	0.5%	2	5.6%	1.4%	\$203	3.4%	0.6%
	Moderate	6	8.7%	\$710	6.0%	12.0%	4	12.1%	7.8%	\$498	8.4%	4.9%	2	5.6%	6.5%	\$212	3.6%	3.9%
	Middle	9	13.0%	\$840	7.1%	17.9%	4	12.1%	22.5%	\$441	7.4%	18.5%	5	13.9%	19.7%	\$399	6.7%	15.3%
	Upper	50	72.5%	\$9,755	82.2%	55.1%	23	69.7%	49.7%	\$4,654	78.2%	54.1%	27	75.0%	49.4%	\$5,101	86.2%	52.0%
	Unknown	2	2.9%	\$360	3.0%	0.0%	2	6.1%	19.1%	\$360	6.0%	22.0%	0	0.0%	22.9%	\$0	0.0%	28.2%
	<i>Total</i>	<i>69</i>	<i>100.0%</i>	<i>\$11,868</i>	<i>100.0%</i>	<i>100.0%</i>	<i>33</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$5,953</i>	<i>100.0%</i>	<i>100.0%</i>	<i>36</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$5,915</i>	<i>100.0%</i>	<i>100.0%</i>
Small Business Revenue	<b>Total Businesses</b>					18	69.2%	44.2%	\$2,117	61.1%	41.5%	12	80.0%	41.0%	\$2,603	91.7%	49.8%	
	\$1 Million or Less	30	73.2%	\$4,720	74.9%	94.8%	7	26.9%				3	20.0%					
	Over \$1 Million	10	24.4%	\$1,339	21.3%	4.1%	25	96.1%				15	100.0%					
	<i>Total Rev. available</i>	<i>40</i>	<i>97.6%</i>	<i>\$6,059</i>	<i>96.2%</i>	<i>98.9%</i>	<i>1</i>	<i>3.8%</i>				<i>0</i>	<i>0.0%</i>					
	Rev. Not Known	1	2.4%	\$241	3.8%	1.0%	26	100.0%				15	100.0%					
	<i>Total</i>	<i>41</i>	<i>100.0%</i>	<i>\$6,300</i>	<i>100.0%</i>	<i>100.0%</i>	<i>26</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$3,462</i>	<i>100.0%</i>	<i>100.0%</i>	<i>15</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$2,838</i>	<i>100.0%</i>	<i>100.0%</i>
Small Business Loan Size	\$100,000 or Less	21	51.2%	\$695	11.0%		13	50.0%	92.9%	\$461	13.3%	36.6%	8	53.3%	95.4%	\$234	8.2%	46.3%
	\$100,001 - \$250,000	14	34.1%	\$2,645	42.0%		10	38.5%	5.2%	\$1,959	56.6%	29.4%	4	26.7%	2.6%	\$686	24.2%	17.1%
	\$250,001 - \$1 Million	6	14.6%	\$2,960	47.0%		3	11.5%	1.9%	\$1,042	30.1%	34.0%	3	20.0%	2.0%	\$1,918	67.6%	36.6%
	<i>Total</i>	<i>41</i>	<i>100.0%</i>	<i>\$6,300</i>	<i>100.0%</i>	<i></i>	<i>26</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$3,462</i>	<i>100.0%</i>	<i>100.0%</i>	<i>15</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$2,838</i>	<i>100.0%</i>	<i>100.0%</i>
	<b>Total Farms</b>					0	0.0%	50.0%	\$0	0.0%	63.6%	0	0.0%	50.0%	\$0	0.0%	86.2%	
	\$1 Million or Less	0	0.0%	\$0	0.0%	0.0%	0	0.0%				0	0.0%					
Over \$1 Million	0	0.0%	\$0	0.0%	0.0%	0	0.0%				0	0.0%						
Not Known	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></i>	<i></i>	<i></i>	<i>0</i>	<i>0.0%</i>	<i></i>	<i></i>	<i></i>	<i></i>		
Small Farm Loan Size	\$100,000 or Less	0	0.0%	\$0	0.0%		0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
	\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	\$250,001 - \$500,000	0	0.0%	\$0	0.0%		0	0.0%	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></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>	<i>\$0</i>	<i>0.0%</i>	<i>100.0%</i>
	<b>Total Farms</b>					0	0.0%	50.0%	\$0	0.0%	63.6%	0	0.0%	50.0%	\$0	0.0%	86.2%	

Originations & Purchases

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

2019 FFIEC Census Data, 2019 D&B Info, and 2015 ACS Data

# Appendices

## Geographic Distribution of HMDA, Small Business, & Small Farm Loans

Assessment Area: GA Dalton

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%	16.1%	0	0.0%	11.1%	\$0	0.0%	8.9%
	Middle	1	25.0%	\$176	32.2%	50.2%	1	25.0%	50.7%	\$176	32.2%	47.3%
	Upper	3	75.0%	\$371	67.8%	33.8%	3	75.0%	38.2%	\$371	67.8%	43.8%
	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>\$547</i>	<i>100.0%</i>	<i>100.0%</i>	<i>4</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$547</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%	16.1%	0	0.0%	10.0%	\$0	0.0%	7.4%
	Middle	4	57.1%	\$407	48.3%	50.2%	4	57.1%	52.4%	\$407	48.3%	50.6%
	Upper	3	42.9%	\$435	51.7%	33.8%	3	42.9%	37.6%	\$435	51.7%	42.0%
	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>\$842</i>	<i>100.0%</i>	<i>100.0%</i>	<i>7</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$842</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	1	33.3%	\$6	13.3%	16.1%	1	33.3%	12.1%	\$6	13.3%	7.8%
	Middle	1	33.3%	\$25	55.6%	50.2%	1	33.3%	52.1%	\$25	55.6%	49.0%
	Upper	1	33.3%	\$14	31.1%	33.8%	1	33.3%	35.8%	\$14	31.1%	43.1%
	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>\$45</i>	<i>100.0%</i>	<i>100.0%</i>	<i>3</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$45</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%	18.7%	0	0.0%	50.0%	\$0	0.0%	25.5%
	Middle	0	0.0%	\$0	0.0%	43.1%	0	0.0%	37.5%	\$0	0.0%	61.3%
	Upper	0	0.0%	\$0	0.0%	38.1%	0	0.0%	12.5%	\$0	0.0%	13.2%
	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	1	7.1%	\$6	0.4%	16.1%	1	7.1%	10.9%	\$6	0.4%	9.0%
	Middle	6	42.9%	\$608	42.4%	50.2%	6	42.9%	51.3%	\$608	42.4%	48.7%
	Upper	7	50.0%	\$820	57.2%	33.8%	7	50.0%	37.7%	\$820	57.2%	42.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>14</i>	<i>100.0%</i>	<i>\$1,434</i>	<i>100.0%</i>	<i>100.0%</i>	<i>14</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$1,434</i>	<i>100.0%</i>	<i>100.0%</i>
SMALL BUSINESSES	Total Businesses											
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	8	21.6%	\$1,741	22.4%	16.8%	8	21.6%	16.9%	\$1,741	22.4%	20.8%
	Middle	22	59.5%	\$4,573	58.8%	52.8%	22	59.5%	52.6%	\$4,573	58.8%	52.7%
	Upper	7	18.9%	\$1,459	18.8%	30.5%	7	18.9%	27.0%	\$1,459	18.8%	25.0%
	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	0.0%	3.6%	\$0	0.0%	1.5%
<i>Total</i>	<i>37</i>	<i>100.0%</i>	<i>\$7,773</i>	<i>100.0%</i>	<i>100.0%</i>	<i>37</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$7,773</i>	<i>100.0%</i>	<i>100.0%</i>	
SMALL FARM	Total Farms											
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	2	66.7%	\$100	40.2%	8.5%	2	66.7%	22.7%	\$100	40.2%	12.4%
	Middle	1	33.3%	\$149	59.8%	59.8%	1	33.3%	40.9%	\$149	59.8%	19.8%
	Upper	0	0.0%	\$0	0.0%	31.7%	0	0.0%	36.4%	\$0	0.0%	67.8%
	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	0.0%	0.0%	\$0	0.0%	0.0%
<i>Total</i>	<i>3</i>	<i>100.0%</i>	<i>\$249</i>	<i>100.0%</i>	<i>100.0%</i>	<i>3</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$249</i>	<i>100.0%</i>	<i>100.0%</i>	

Originations & Purchases  
2017 FFIEC Census Data, 2017 D&B Info, and 2015 ACS Data

# Appendices

Geographic Distribution of HMDA, Small Business, & Small Farm Loans - Table 1 of 2

Assessment Area: GA Dalton

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison											
		2018, 2019					2018					2019						
		Bank				Owner Occupied Units %	Count		Dollar			Count		Dollar				
		Count #	%	Dollar \$ (000s)	\$ %		Bank #	Agg %	Bank \$ (000s)	Agg \$ %	Agg \$ %	Bank #	Agg %	Bank \$ (000s)	Agg \$ %	Agg \$ %		
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	3	23.1%	\$357	21.7%	16.1%	2	33.3%	12.6%	\$161	25.3%	10.4%	1	14.3%	12.4%	\$196	19.4%	10.1%
	Middle	5	38.5%	\$709	43.0%	50.2%	1	16.7%	45.7%	\$162	25.4%	44.4%	4	57.1%	49.9%	\$547	54.1%	47.8%
	Upper	5	38.5%	\$582	35.3%	33.8%	3	50.0%	41.8%	\$314	49.3%	45.2%	2	28.6%	37.7%	\$268	26.5%	42.1%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	13	100.0%	\$1,648	100.0%	100.0%	6	100.0%	100.0%	\$637	100.0%	100.0%	7	100.0%	100.0%	\$1,011	100.0%	100.0%
REFINANCE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	9	19.6%	\$658	13.8%	16.1%	8	30.8%	9.8%	\$583	25.9%	7.5%	1	5.0%	8.9%	\$75	3.0%	6.8%
	Middle	25	54.3%	\$2,777	58.1%	50.2%	11	42.3%	49.5%	\$1,000	44.4%	48.4%	14	70.0%	49.5%	\$1,777	70.3%	48.1%
	Upper	12	26.1%	\$1,341	28.1%	33.8%	7	26.9%	40.7%	\$667	29.6%	44.1%	5	25.0%	41.6%	\$674	26.7%	45.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	46	100.0%	\$4,776	100.0%	100.0%	26	100.0%	100.0%	\$2,250	100.0%	100.0%	20	100.0%	100.0%	\$2,526	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%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	16.1%	0	0.0%	10.9%	\$0	0.0%	9.8%	0	0.0%	12.3%	\$0	0.0%	13.3%
	Middle	2	66.7%	\$68	47.6%	50.2%	0	0.0%	42.0%	\$0	0.0%	43.3%	2	66.7%	49.3%	\$68	47.6%	45.1%
	Upper	1	33.3%	\$75	52.4%	33.8%	0	0.0%	47.1%	\$0	0.0%	46.8%	1	33.3%	38.4%	\$75	52.4%	41.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	3	100.0%	\$143	100.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	3	100.0%	100.0%	\$143	100.0%	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%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	18.7%	0	0.0%	16.7%	\$0	0.0%	7.3%	0	0.0%	25.9%	\$0	0.0%	40.9%
	Middle	0	0.0%	\$0	0.0%	43.1%	0	0.0%	45.8%	\$0	0.0%	24.5%	0	0.0%	44.4%	\$0	0.0%	40.7%
	Upper	0	0.0%	\$0	0.0%	38.1%	0	0.0%	37.5%	\$0	0.0%	68.2%	0	0.0%	29.6%	\$0	0.0%	18.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
OTHER PURPOSE LOC	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	3	11.5%	\$233	8.8%	16.1%	1	11.1%	5.1%	\$145	18.0%	6.3%	2	11.8%	7.8%	\$88	4.8%	7.4%
	Middle	13	50.0%	\$1,186	44.7%	50.2%	4	44.4%	57.1%	\$395	49.1%	54.5%	9	52.9%	56.9%	\$791	42.7%	56.7%
	Upper	10	38.5%	\$1,237	46.6%	33.8%	4	44.4%	37.8%	\$265	32.9%	39.2%	6	35.3%	35.3%	\$972	52.5%	35.9%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	26	100.0%	\$2,656	100.0%	100.0%	9	100.0%	100.0%	\$805	100.0%	100.0%	17	100.0%	100.0%	\$1,851	100.0%	100.0%

Originations & Purchases  
2019 FFIEC Census Data and 2015 ACS Data

## Appendices

**Geographic Distribution of HMDA, Small Business, & Small Farm Loans - Table 2 of 2**  
Assessment Area: GA Dalton

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison											
		2018, 2019					2018					2019						
		Bank		Owner Occupied Units	Count		Dollar		Count		Dollar		Count		Dollar			
		Count	Dollar		Bank	Agg	Bank	Agg	Bank	Agg	Bank	Agg	Bank	Agg				
#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %	#	%	%	\$ (000s)	\$ %	\$ %		
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	16.1%	0	0.0%	10.4%	\$0	0.0%	7.1%	0	0.0%	13.0%	\$0	0.0%	6.4%
	Middle	1	33.3%	\$79	28.8%	50.2%	0	0.0%	50.0%	\$0	0.0%	47.6%	1	50.0%	48.1%	\$79	38.7%	43.5%
	Upper	2	66.7%	\$195	71.2%	33.8%	1	100.0%	39.6%	\$70	100.0%	45.4%	1	50.0%	39.0%	\$125	61.3%	50.1%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	3	100.0%	\$274	100.0%	100.0%	1	100.0%	100.0%	\$70	100.0%	100.0%	2	100.0%	100.0%	\$204	100.0%	100.0%
PURPOSE NOT APPLICABLE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	16.1%	0	0.0%	7.1%	\$0	0.0%	7.0%	0	0.0%	11.8%	\$0	0.0%	9.0%
	Middle	0	0.0%	\$0	0.0%	50.2%	0	0.0%	70.6%	\$0	0.0%	72.1%	0	0.0%	50.0%	\$0	0.0%	53.6%
	Upper	0	0.0%	\$0	0.0%	33.8%	0	0.0%	22.4%	\$0	0.0%	20.9%	0	0.0%	38.2%	\$0	0.0%	37.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	15	16.5%	\$1,248	13.1%	16.1%	11	26.2%	11.3%	\$889	23.6%	9.3%	4	8.2%	11.3%	\$359	6.3%	9.9%
	Middle	46	50.5%	\$4,819	50.7%	50.2%	16	38.1%	47.8%	\$1,557	41.4%	44.2%	30	61.2%	49.9%	\$3,262	56.9%	47.8%
	Upper	30	33.0%	\$3,430	36.1%	33.8%	15	35.7%	40.9%	\$1,316	35.0%	46.5%	15	30.6%	38.8%	\$2,114	36.9%	42.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	91	100.0%	\$9,497	100.0%	100.0%	42	100.0%	100.0%	\$3,762	100.0%	100.0%	49	100.0%	100.0%	\$5,735	100.0%	100.0%
SMALL BUSINESSES	Total Businesses																	
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	19	24.4%	\$3,867	27.8%	16.1%	12	28.6%	15.1%	\$2,293	31.1%	12.0%	7	19.4%	17.0%	\$1,574	24.1%	18.2%
	Middle	40	51.3%	\$7,620	54.7%	54.6%	18	42.9%	51.1%	\$3,644	49.3%	55.9%	22	61.1%	49.5%	\$3,976	60.8%	50.8%
	Upper	19	24.4%	\$2,441	17.5%	29.3%	12	28.6%	30.2%	\$1,447	19.6%	30.6%	7	19.4%	28.8%	\$994	15.2%	29.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	3.6%	\$0	0.0%	1.5%	0	0.0%	4.7%	\$0	0.0%	1.7%	
Total	78	100.0%	\$13,928	100.0%	100.0%	42	100.0%	100.0%	\$7,384	100.0%	100.0%	36	100.0%	100.0%	\$6,544	100.0%	100.0%	
SMALL FARM	Total Farms																	
	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%
	Moderate	2	100.0%	\$100	100.0%	9.2%	1	100.0%	9.1%	\$50	100.0%	10.3%	1	100.0%	19.4%	\$50	100.0%	28.3%
	Middle	0	0.0%	\$0	0.0%	62.2%	0	0.0%	81.8%	\$0	0.0%	82.4%	0	0.0%	72.2%	\$0	0.0%	58.2%
	Upper	0	0.0%	\$0	0.0%	28.6%	0	0.0%	9.1%	\$0	0.0%	7.3%	0	0.0%	8.3%	\$0	0.0%	13.5%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
Total	2	100.0%	\$100	100.0%	100.0%	1	100.0%	100.0%	\$50	100.0%	100.0%	1	100.0%	100.0%	\$50	100.0%	100.0%	

Originations & Purchases  
2019 FFIEC Census Data, 2019 D&B Info, and 2015 ACS Data

# Appendices

### Borrower Distribution of HMDA Loans & Small Business/Small Farm Loans by Revenue & Loan Size

Assessment Area: GA Dalton

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 \$ %		
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	20.4%	0	0.0%	4.0%	\$0	0.0%	2.4%	
	Moderate	2	50.0%	\$206	37.7%	19.5%	2	50.0%	26.5%	\$206	37.7%	20.6%	
	Middle	1	25.0%	\$165	30.2%	20.0%	1	25.0%	22.1%	\$165	30.2%	20.5%	
	Upper	1	25.0%	\$176	32.2%	40.2%	1	25.0%	25.3%	\$176	32.2%	34.4%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	22.2%	\$0	0.0%	22.1%	
	<i>Total</i>	<i>4</i>	<i>100.0%</i>	<i>\$547</i>	<i>100.0%</i>	<i>100.0%</i>	<i>4</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$547</i>	<i>100.0%</i>	<i>100.0%</i>	
REFINANCE	Low	0	0.0%	\$0	0.0%	20.4%	0	0.0%	5.5%	\$0	0.0%	3.1%	
	Moderate	5	71.4%	\$538	63.9%	19.5%	5	71.4%	18.8%	\$538	63.9%	13.4%	
	Middle	1	14.3%	\$114	13.5%	20.0%	1	14.3%	19.2%	\$114	13.5%	15.8%	
	Upper	1	14.3%	\$190	22.6%	40.2%	1	14.3%	37.5%	\$190	22.6%	47.9%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	19.1%	\$0	0.0%	19.7%	
	<i>Total</i>	<i>7</i>	<i>100.0%</i>	<i>\$842</i>	<i>100.0%</i>	<i>100.0%</i>	<i>7</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$842</i>	<i>100.0%</i>	<i>100.0%</i>	
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	20.4%	0	0.0%	9.3%	\$0	0.0%	5.8%	
	Moderate	1	33.3%	\$6	13.3%	19.5%	1	33.3%	21.4%	\$6	13.3%	16.4%	
	Middle	1	33.3%	\$14	31.1%	20.0%	1	33.3%	24.7%	\$14	31.1%	20.0%	
	Upper	1	33.3%	\$25	55.6%	40.2%	1	33.3%	42.8%	\$25	55.6%	53.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	1.9%	\$0	0.0%	4.8%	
	<i>Total</i>	<i>3</i>	<i>100.0%</i>	<i>\$45</i>	<i>100.0%</i>	<i>100.0%</i>	<i>3</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$45</i>	<i>100.0%</i>	<i>100.0%</i>	
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	20.4%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Moderate	0	0.0%	\$0	0.0%	19.5%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Middle	0	0.0%	\$0	0.0%	20.0%	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	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%	20.4%	0	0.0%	4.9%	\$0	0.0%	2.6%	
	Moderate	8	57.1%	\$750	52.3%	19.5%	8	57.1%	23.6%	\$750	52.3%	17.7%	
	Middle	3	21.4%	\$293	20.4%	20.0%	3	21.4%	21.3%	\$293	20.4%	18.5%	
	Upper	3	21.4%	\$391	27.3%	40.2%	3	21.4%	30.4%	\$391	27.3%	37.9%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	19.8%	\$0	0.0%	23.3%	
	<i>Total</i>	<i>14</i>	<i>100.0%</i>	<i>\$1,434</i>	<i>100.0%</i>	<i>100.0%</i>	<i>14</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$1,434</i>	<i>100.0%</i>	<i>100.0%</i>	
Small Business Revenue	\$1 Million or Less	29	78.4%	\$5,602	72.1%	86.6%	29	78.4%	44.7%	\$5,602	72.1%	37.4%	
	Over \$1 Million	8	21.6%	\$2,171	27.9%	12.8%	8	21.6%					
	<i>Total Rev. available</i>	<i>37</i>	<i>100.0%</i>	<i>\$7,773</i>	<i>100.0%</i>	<i>99.4%</i>	<i>37</i>	<i>100.0%</i>					
	Rev. Not Known	0	0.0%	\$0	0.0%	0.6%	0	0.0%					
	<i>Total</i>	<i>37</i>	<i>100.0%</i>	<i>\$7,773</i>	<i>100.0%</i>	<i>100.0%</i>	<i>37</i>	<i>100.0%</i>					
	Small Business Loan Size	\$100,000 or Less	20	54.1%	\$952	12.2%		20	54.1%	89.7%	\$952	12.2%	25.8%
\$100,001 - \$250,000		7	18.9%	\$1,420	18.3%		7	18.9%	4.2%	\$1,420	18.3%	13.6%	
\$250,001 - \$1 Million		10	27.0%	\$5,401	69.5%		10	27.0%	6.1%	\$5,401	69.5%	60.6%	
<i>Total</i>		<i>37</i>	<i>100.0%</i>	<i>\$7,773</i>	<i>100.0%</i>		<i>37</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$7,773</i>	<i>100.0%</i>	<i>100.0%</i>	
Small Farm Revenue	\$1 Million or Less	3	100.0%	\$249	100.0%	96.3%	3	100.0%	36.4%	\$249	100.0%	83.0%	
	Over \$1 Million	0	0.0%	\$0	0.0%	3.7%	0	0.0%					
	Not Known	0	0.0%	\$0	0.0%	0.0%	0	0.0%					
	<i>Total</i>	<i>3</i>	<i>100.0%</i>	<i>\$249</i>	<i>100.0%</i>	<i>100.0%</i>	<i>3</i>	<i>100.0%</i>					
	Small Farm Loan Size	\$100,000 or Less	2	66.7%	\$100	40.2%		2	66.7%	86.4%	\$100	40.2%	30.8%
		\$100,001 - \$250,000	1	33.3%	\$149	59.8%		1	33.3%	9.1%	\$149	59.8%	33.4%
		\$250,001 - \$500,000	0	0.0%	\$0	0.0%		0	0.0%	4.5%	\$0	0.0%	35.8%
<i>Total</i>		<i>3</i>	<i>100.0%</i>	<i>\$249</i>	<i>100.0%</i>		<i>3</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$249</i>	<i>100.0%</i>	<i>100.0%</i>	

Originations & Purchases

Aggregate data is unavailable for loans to businesses/farms with revenue over \$1 million or revenue unknown, and for loan size by revenue. 2017 FFIEC Census Data, 2017 D&B Info, and 2015 ACS Data

### Appendices

**Borrower Distribution of HMDA Loans & Small Business/Small Farm Loans by Revenue & Loan Size - Table 1 of 2**  
Assessment Area: GA Dalton

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison											
		2018, 2019					2018						2019					
		Count		Bank Dollar		Families by Family Income %	Count		Dollar		Agg %	Count		Dollar		Agg %		
		#	%	\$(000s)	\$ %		Bank #	%	Agg #	Bank \$(000s)		\$ %	Agg \$ %	Bank #	%		Agg #	Bank \$(000s)
HOME PURCHASE	Low	2	15.4%	\$159	9.6%	20.4%	2	33.3%	7.2%	\$159	25.0%	4.4%	0	0.0%	3.4%	\$0	0.0%	2.0%
	Moderate	2	15.4%	\$252	15.3%	19.5%	1	16.7%	27.7%	\$162	25.4%	21.9%	1	14.3%	23.9%	\$90	8.9%	17.7%
	Middle	5	38.5%	\$734	44.5%	20.0%	1	16.7%	21.2%	\$100	15.7%	20.4%	4	57.1%	25.3%	\$634	62.7%	23.6%
	Upper	4	30.8%	\$503	30.5%	40.2%	2	33.3%	25.2%	\$216	33.9%	34.5%	2	28.6%	34.6%	\$287	28.4%	44.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	18.7%	\$0	0.0%	18.8%	0	0.0%	12.8%	\$0	0.0%	12.2%
	<b>Total</b>	<b>13</b>	<b>100.0%</b>	<b>\$1,648</b>	<b>100.0%</b>	<b>100.0%</b>	<b>6</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$637</b>	<b>100.0%</b>	<b>100.0%</b>	<b>7</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$1,011</b>	<b>100.0%</b>	<b>100.0%</b>
REFINANCE	Low	6	13.0%	\$472	9.9%	20.4%	5	19.2%	8.1%	\$263	11.7%	4.9%	1	5.0%	4.4%	\$209	8.3%	3.1%
	Moderate	11	23.9%	\$882	18.5%	19.5%	5	19.2%	21.2%	\$367	16.3%	15.7%	6	30.0%	15.8%	\$515	20.4%	10.4%
	Middle	9	19.6%	\$1,138	23.8%	20.0%	6	23.1%	22.1%	\$775	34.4%	19.5%	3	15.0%	18.2%	\$363	14.4%	15.3%
	Upper	19	41.3%	\$2,234	46.8%	40.2%	9	34.6%	35.4%	\$795	35.3%	44.5%	10	50.0%	43.6%	\$1,439	57.0%	50.9%
	Unknown	1	2.2%	\$50	1.0%	0.0%	1	3.8%	13.3%	\$50	2.2%	15.4%	0	0.0%	17.9%	\$0	0.0%	20.3%
	<b>Total</b>	<b>46</b>	<b>100.0%</b>	<b>\$4,776</b>	<b>100.0%</b>	<b>100.0%</b>	<b>26</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$2,250</b>	<b>100.0%</b>	<b>100.0%</b>	<b>20</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$2,526</b>	<b>100.0%</b>	<b>100.0%</b>
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	20.4%	0	0.0%	6.7%	\$0	0.0%	5.3%	0	0.0%	6.5%	\$0	0.0%	2.4%
	Moderate	1	33.3%	\$75	52.4%	19.5%	0	0.0%	16.0%	\$0	0.0%	12.0%	1	33.3%	12.3%	\$75	52.4%	7.9%
	Middle	0	0.0%	\$0	0.0%	20.0%	0	0.0%	27.7%	\$0	0.0%	26.7%	0	0.0%	24.6%	\$0	0.0%	20.1%
	Upper	2	66.7%	\$68	47.6%	40.2%	0	0.0%	43.7%	\$0	0.0%	45.9%	2	66.7%	56.5%	\$68	47.6%	69.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	5.9%	\$0	0.0%	10.1%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<b>Total</b>	<b>3</b>	<b>100.0%</b>	<b>\$143</b>	<b>100.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>3</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$143</b>	<b>100.0%</b>	<b>100.0%</b>
MULTI FAMILY	Low	0	0.0%	\$0	0.0%	20.4%	0	0.0%	4.2%	\$0	0.0%	0.6%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	19.5%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	20.0%	0	0.0%	4.2%	\$0	0.0%	0.2%	0	0.0%	3.7%	\$0	0.0%	0.3%
	Upper	0	0.0%	\$0	0.0%	40.2%	0	0.0%	8.3%	\$0	0.0%	1.1%	0	0.0%	22.2%	\$0	0.0%	12.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	83.3%	\$0	0.0%	98.1%	0	0.0%	74.1%	\$0	0.0%	87.7%
	<b>Total</b>	<b>0</b>	<b>0.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>
OTHER PURPOSE LOC	Low	1	3.8%	\$60	2.3%	20.4%	1	11.1%	6.1%	\$60	7.5%	3.8%	0	0.0%	2.6%	\$0	0.0%	0.8%
	Moderate	4	15.4%	\$325	12.2%	19.5%	4	44.4%	25.5%	\$325	40.4%	20.2%	0	0.0%	18.1%	\$0	0.0%	11.0%
	Middle	5	19.2%	\$451	17.0%	20.0%	0	0.0%	14.3%	\$0	0.0%	13.1%	5	29.4%	19.8%	\$451	24.4%	20.1%
	Upper	16	61.5%	\$1,820	68.5%	40.2%	4	44.4%	54.1%	\$420	52.2%	62.9%	12	70.6%	56.9%	\$1,400	75.6%	65.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	2.6%	\$0	0.0%	3.1%
	<b>Total</b>	<b>26</b>	<b>100.0%</b>	<b>\$2,656</b>	<b>100.0%</b>	<b>100.0%</b>	<b>9</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$805</b>	<b>100.0%</b>	<b>100.0%</b>	<b>17</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$1,851</b>	<b>100.0%</b>	<b>100.0%</b>

Originations & Purchases  
2019 FFIEC Census Data and 2015 ACS Data

## Appendices

**Borrower Distribution of HMDA Loans & Small Business/Small Farm Loans by Revenue & Loan Size - Table 2 of 2**

Assessment Area: GA Dalton

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison											
		2018, 2019					2018					2019						
		Bank		Dollar		Families by Family Income %	Count		Dollar			Count		Dollar				
		#	%	\$ (000s)	\$ %		Bank	Agg	\$ (000s)	\$ %	\$ %	Bank	Agg	\$ (000s)	\$ %	\$ %		
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	\$0	0.0%	20.4%	0	0.0%	14.6%	\$0	0.0%	5.1%	0	0.0%	10.4%	\$0	0.0%	5.2%
	Moderate	1	33.3%	\$70	25.5%	19.5%	1	100.0%	27.1%	\$70	100.0%	22.1%	0	0.0%	29.9%	\$0	0.0%	19.6%
	Middle	0	0.0%	\$0	0.0%	20.0%	0	0.0%	22.9%	\$0	0.0%	22.8%	0	0.0%	14.3%	\$0	0.0%	12.4%
	Upper	2	66.7%	\$204	74.5%	40.2%	0	0.0%	31.3%	\$0	0.0%	46.4%	2	100.0%	41.6%	\$204	100.0%	58.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	4.2%	\$0	0.0%	3.6%	0	0.0%	3.9%	\$0	0.0%	4.2%
	<i>Total</i>	<i>3</i>	<i>100.0%</i>	<i>\$274</i>	<i>100.0%</i>	<i>100.0%</i>	<i>1</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$70</i>	<i>100.0%</i>	<i>100.0%</i>	<i>2</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$204</i>	<i>100.0%</i>	<i>100.0%</i>
PURPOSE NOT APPLICABLE	Low	0	0.0%	\$0	0.0%	20.4%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	19.5%	0	0.0%	1.2%	\$0	0.0%	1.6%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	20.0%	0	0.0%	1.2%	\$0	0.0%	2.9%	0	0.0%	1.5%	\$0	0.0%	1.7%
	Upper	0	0.0%	\$0	0.0%	40.2%	0	0.0%	1.2%	\$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%	96.5%	\$0	0.0%	95.5%	0	0.0%	98.5%	\$0	0.0%	98.3%
	<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>	<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	9.9%	\$691	7.3%	20.4%	8	19.0%	7.3%	\$482	12.8%	4.1%	1	2.0%	3.9%	\$209	3.6%	2.3%
	Moderate	19	20.9%	\$1,604	16.9%	19.5%	11	26.2%	24.3%	\$924	24.6%	17.8%	8	16.3%	20.1%	\$680	11.9%	14.4%
	Middle	19	20.9%	\$2,323	24.5%	20.0%	7	16.7%	20.7%	\$875	23.3%	18.1%	12	24.5%	21.9%	\$1,448	25.2%	19.8%
	Upper	43	47.3%	\$4,829	50.8%	40.2%	15	35.7%	29.1%	\$1,431	38.0%	34.1%	28	57.1%	38.5%	\$3,398	59.3%	45.9%
	Unknown	1	1.1%	\$50	0.5%	0.0%	1	2.4%	18.6%	\$50	1.3%	25.9%	0	0.0%	15.6%	\$0	0.0%	17.6%
	<i>Total</i>	<i>91</i>	<i>100.0%</i>	<i>\$9,497</i>	<i>100.0%</i>	<i>100.0%</i>	<i>42</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$3,762</i>	<i>100.0%</i>	<i>100.0%</i>	<i>49</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$5,735</i>	<i>100.0%</i>	<i>100.0%</i>
Small Business Revenue	<b>Total Businesses</b>																	
	\$1 Million or Less	54	69.2%	\$7,773	55.8%	88.0%	32	76.2%	42.8%	\$4,978	67.4%	30.5%	22	61.1%	37.7%	\$2,795	42.7%	27.8%
	Over \$1 Million	24	30.8%	\$6,155	44.2%	11.2%	10	23.8%					14	38.9%				
	<i>Total Rev. available</i>	<i>78</i>	<i>100.0%</i>	<i>\$13,928</i>	<i>100.0%</i>	<i>99.2%</i>	<i>42</i>	<i>100.0%</i>					<i>36</i>	<i>100.0%</i>				
	Rev. Not Known	0	0.0%	\$0	0.0%	0.8%	0	0.0%					0	0.0%				
	<i>Total</i>	<i>78</i>	<i>100.0%</i>	<i>\$13,928</i>	<i>100.0%</i>	<i>100.0%</i>	<i>42</i>	<i>100.0%</i>					<i>36</i>	<i>100.0%</i>				
Small Business Loan Size	\$100,000 or Less	39	50.0%	\$1,993	14.3%		24	57.1%	90.1%	\$1,072	14.5%	28.0%	15	41.7%	90.4%	\$921	14.1%	26.7%
	\$100,001 - \$250,000	19	24.4%	\$3,460	24.8%		7	16.7%	4.2%	\$1,206	16.3%	14.0%	12	33.3%	4.7%	\$2,254	34.4%	16.6%
	\$250,001 - \$1 Million	20	25.6%	\$8,475	60.8%		11	26.2%	5.7%	\$5,106	69.1%	58.0%	9	25.0%	4.9%	\$3,369	51.5%	56.7%
	<i>Total</i>	<i>78</i>	<i>100.0%</i>	<i>\$13,928</i>	<i>100.0%</i>		<i>42</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$7,384</i>	<i>100.0%</i>	<i>100.0%</i>	<i>36</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$6,544</i>	<i>100.0%</i>	<i>100.0%</i>
	Small Farm Revenue	<b>Total Farms</b>																
\$1 Million or Less		2	100.0%	\$100	100.0%	99.0%	1	100.0%	11.4%	\$50	100.0%	9.1%	1	100.0%	27.8%	\$50	100.0%	59.2%
Over \$1 Million		0	0.0%	\$0	0.0%	1.0%	0	0.0%					0	0.0%				
Not Known		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>\$100</i>	<i>100.0%</i>	<i>100.0%</i>	<i>1</i>	<i>100.0%</i>					<i>1</i>	<i>100.0%</i>				
Small Farm Loan Size	\$100,000 or Less	2	100.0%	\$100	100.0%		1	100.0%	95.5%	\$50	100.0%	54.5%	1	100.0%	91.7%	\$50	100.0%	59.6%
	\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	2.3%	\$0	0.0%	19.9%	0	0.0%	5.6%	\$0	0.0%	20.9%
	\$250,001 - \$500,000	0	0.0%	\$0	0.0%		0	0.0%	2.3%	\$0	0.0%	25.6%	0	0.0%	2.8%	\$0	0.0%	19.4%
	<i>Total</i>	<i>2</i>	<i>100.0%</i>	<i>\$100</i>	<i>100.0%</i>		<i>1</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$50</i>	<i>100.0%</i>	<i>100.0%</i>	<i>1</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$50</i>	<i>100.0%</i>	<i>100.0%</i>

Originations & Purchases

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

2019 FFIEC Census Data, 2019 D&B Info, and 2015 ACS Data

## Appendices

### Geographic Distribution of HMDA, Small Business, & Small Farm Loans

Assessment Area: GA Franklin-Hart

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2017					2017					
		Bank		Owner Occupied Units			Count		Dollar			
		Count	Dollar	Count	Units	Count	Agg	Bank	Agg	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	16.7%	\$120	17.0%	19.6%	1	16.7%	20.2%	\$120	17.0%	16.0%
	Middle	1	16.7%	\$121	17.1%	64.7%	1	16.7%	65.1%	\$121	17.1%	70.0%
	Upper	4	66.7%	\$465	65.9%	15.8%	4	66.7%	14.7%	\$465	65.9%	14.0%
	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>\$706</i>	<i>100.0%</i>	<i>100.0%</i>	<i>6</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$706</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%	19.6%	0	0.0%	19.0%	\$0	0.0%	16.5%
	Middle	7	87.5%	\$1,163	98.1%	64.7%	7	87.5%	61.7%	\$1,163	98.1%	66.6%
	Upper	1	12.5%	\$23	1.9%	15.8%	1	12.5%	19.3%	\$23	1.9%	16.9%
	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>\$1,186</i>	<i>100.0%</i>	<i>100.0%</i>	<i>8</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$1,186</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	1	100.0%	\$59	100.0%	19.6%	1	100.0%	27.5%	\$59	100.0%	24.7%
	Middle	0	0.0%	\$0	0.0%	64.7%	0	0.0%	57.5%	\$0	0.0%	62.3%
	Upper	0	0.0%	\$0	0.0%	15.8%	0	0.0%	15.0%	\$0	0.0%	13.0%
	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>\$59</i>	<i>100.0%</i>	<i>100.0%</i>	<i>1</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$59</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%	48.4%	0	0.0%	100.0%	\$0	0.0%	100.0%
	Middle	0	0.0%	\$0	0.0%	49.6%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	2.0%	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	2	13.3%	\$179	9.2%	19.6%	2	13.3%	20.2%	\$179	9.2%	16.4%
	Middle	8	53.3%	\$1,284	65.8%	64.7%	8	53.3%	63.7%	\$1,284	65.8%	68.7%
	Upper	5	33.3%	\$488	25.0%	15.8%	5	33.3%	16.1%	\$488	25.0%	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>15</i>	<i>100.0%</i>	<i>\$1,951</i>	<i>100.0%</i>	<i>100.0%</i>	<i>15</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$1,951</i>	<i>100.0%</i>	<i>100.0%</i>
SMALL BUSINESSES	Total Businesses											
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	7	29.2%	\$1,405	43.0%	29.9%	7	29.2%	26.0%	\$1,405	43.0%	33.3%
	Middle	13	54.2%	\$1,709	52.4%	60.1%	13	54.2%	61.1%	\$1,709	52.4%	56.1%
	Upper	4	16.7%	\$150	4.6%	9.9%	4	16.7%	10.8%	\$150	4.6%	9.6%
	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%	2.1%	\$0	0.0%	0.9%
<i>Total</i>	<i>24</i>	<i>100.0%</i>	<i>\$3,264</i>	<i>100.0%</i>	<i>100.0%</i>	<i>24</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$3,264</i>	<i>100.0%</i>	<i>100.0%</i>	
SMALL FARM	Total Farms											
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	1	50.0%	\$100	83.3%	12.6%	1	50.0%	19.4%	\$100	83.3%	14.4%
	Middle	0	0.0%	\$0	0.0%	55.2%	0	0.0%	53.2%	\$0	0.0%	27.3%
	Upper	1	50.0%	\$20	16.7%	32.2%	1	50.0%	27.4%	\$20	16.7%	58.3%
	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%	0.0%	\$0	0.0%	0.0%
<i>Total</i>	<i>2</i>	<i>100.0%</i>	<i>\$120</i>	<i>100.0%</i>	<i>100.0%</i>	<i>2</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$120</i>	<i>100.0%</i>	<i>100.0%</i>	

Originations & Purchases  
2017 FFIEC Census Data, 2017 D&B Info, and 2015 ACS Data



# Appendices

Geographic Distribution of HMDA, Small Business, & Small Farm Loans - Table 1 of 2

Assessment Area: GA Franklin-Hart

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison											
		2018, 2019					2018					2019						
		Bank				Owner Occupied Units %	Count		Dollar			Count		Dollar				
		Count #	%	Dollar \$ (000s)	\$ %		Bank #	Agg %	Bank \$ (000s)	\$ %	Agg \$ %	Bank #	Agg %	Bank \$ (000s)	\$ %	Agg \$ %		
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	4	23.5%	\$558	13.8%	19.6%	1	20.0%	17.2%	\$163	15.4%	13.9%	3	25.0%	15.8%	\$395	13.2%	13.9%
	Middle	11	64.7%	\$2,976	73.6%	64.7%	3	60.0%	66.2%	\$796	75.2%	70.5%	8	66.7%	67.4%	\$2,180	73.0%	68.7%
	Upper	2	11.8%	\$511	12.6%	15.8%	1	20.0%	16.7%	\$99	9.4%	15.7%	1	8.3%	16.8%	\$412	13.8%	17.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<b>Total</b>	<b>17</b>	<b>100.0%</b>	<b>\$4,045</b>	<b>100.0%</b>	<b>100.0%</b>	<b>5</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$1,058</b>	<b>100.0%</b>	<b>100.0%</b>	<b>12</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$2,987</b>	<b>100.0%</b>	<b>100.0%</b>
REFINANCE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	7	15.6%	\$874	11.6%	19.6%	2	11.8%	17.6%	\$197	8.0%	14.6%	5	17.9%	19.5%	\$677	13.4%	16.3%
	Middle	27	60.0%	\$3,675	48.9%	64.7%	15	88.2%	70.6%	\$2,262	92.0%	73.5%	12	42.9%	63.6%	\$1,413	27.9%	65.0%
	Upper	11	24.4%	\$2,968	39.5%	15.8%	0	0.0%	11.8%	\$0	0.0%	11.8%	11	39.3%	16.9%	\$2,968	58.7%	18.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<b>Total</b>	<b>45</b>	<b>100.0%</b>	<b>\$7,517</b>	<b>100.0%</b>	<b>100.0%</b>	<b>17</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$2,459</b>	<b>100.0%</b>	<b>100.0%</b>	<b>28</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$5,058</b>	<b>100.0%</b>	<b>100.0%</b>
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	1	100.0%	\$100	100.0%	19.6%	1	100.0%	7.7%	\$100	100.0%	6.5%	0	0.0%	11.6%	\$0	0.0%	13.3%
	Middle	0	0.0%	\$0	0.0%	64.7%	0	0.0%	65.4%	\$0	0.0%	71.1%	0	0.0%	72.1%	\$0	0.0%	65.8%
	Upper	0	0.0%	\$0	0.0%	15.8%	0	0.0%	26.9%	\$0	0.0%	22.4%	0	0.0%	16.3%	\$0	0.0%	20.9%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<b>Total</b>	<b>1</b>	<b>100.0%</b>	<b>\$100</b>	<b>100.0%</b>	<b>100.0%</b>	<b>1</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$100</b>	<b>100.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>
MULTI-FAMILY	<b>Multi-Family Units</b>																	
	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%
	Moderate	0	0.0%	\$0	0.0%	48.4%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	33.3%	\$0	0.0%	62.2%
	Middle	0	0.0%	\$0	0.0%	49.6%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	66.7%	\$0	0.0%	37.8%
	Upper	0	0.0%	\$0	0.0%	2.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
<b>Total</b>	<b>0</b>	<b>0.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	
OTHER PURPOSE LOC	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	3	9.1%	\$172	6.6%	19.6%	1	7.7%	10.6%	\$52	4.3%	8.4%	2	10.0%	12.5%	\$120	8.7%	9.6%
	Middle	25	75.8%	\$1,713	65.9%	64.7%	10	76.9%	74.5%	\$789	64.6%	74.5%	15	75.0%	71.4%	\$924	67.1%	66.7%
	Upper	5	15.2%	\$714	27.5%	15.8%	2	15.4%	14.9%	\$380	31.1%	17.0%	3	15.0%	16.1%	\$334	24.2%	23.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<b>Total</b>	<b>33</b>	<b>100.0%</b>	<b>\$2,599</b>	<b>100.0%</b>	<b>100.0%</b>	<b>13</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$1,221</b>	<b>100.0%</b>	<b>100.0%</b>	<b>20</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$1,378</b>	<b>100.0%</b>	<b>100.0%</b>

Originations & Purchases  
2019 FFIEC Census Data and 2015 ACS Data

# Appendices

Geographic Distribution of HMDA, Small Business, & Small Farm Loans - Table 2 of 2

Assessment Area: GA Franklin-Hart

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison											
		2018, 2019					2018					2019						
		Bank		Owner Occupied Units	Count		Dollar		Count		Dollar		Count		Dollar			
		#	%		\$ (000s)	\$ %	%	#	%	\$ (000s)	\$ %	%	#	%	\$ (000s)	\$ %	%	
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	19.6%	0	0.0%	38.5%	\$0	0.0%	33.3%	0	0.0%	16.7%	\$0	0.0%	26.4%
	Middle	0	0.0%	\$0	0.0%	64.7%	0	0.0%	46.2%	\$0	0.0%	37.9%	0	0.0%	75.0%	\$0	0.0%	68.8%
	Upper	0	0.0%	\$0	0.0%	15.8%	0	0.0%	15.4%	\$0	0.0%	28.9%	0	0.0%	8.3%	\$0	0.0%	4.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<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>	<i>0</i>	<i>0.0%</i>	<i>100.0%</i>	<i>\$0</i>	<i>0.0%</i>	<i>100.0%</i>
PURPOSE NOT APPLICABLE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	19.6%	0	0.0%	22.7%	\$0	0.0%	17.4%	0	0.0%	25.0%	\$0	0.0%	15.4%
	Middle	0	0.0%	\$0	0.0%	64.7%	0	0.0%	54.5%	\$0	0.0%	63.9%	0	0.0%	65.0%	\$0	0.0%	76.9%
	Upper	0	0.0%	\$0	0.0%	15.8%	0	0.0%	22.7%	\$0	0.0%	18.7%	0	0.0%	10.0%	\$0	0.0%	7.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<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>	<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%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	15	15.6%	\$1,704	11.9%	19.6%	5	13.9%	16.9%	\$512	10.6%	13.8%	10	16.7%	16.8%	\$1,192	12.6%	15.0%
	Middle	63	65.6%	\$8,364	58.6%	64.7%	28	77.8%	67.2%	\$3,847	79.5%	71.4%	35	58.3%	66.6%	\$4,517	47.9%	67.4%
	Upper	18	18.8%	\$4,193	29.4%	15.8%	3	8.3%	15.9%	\$479	9.9%	14.8%	15	25.0%	16.6%	\$3,714	39.4%	17.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>96</i>	<i>100.0%</i>	<i>\$14,261</i>	<i>100.0%</i>	<i>100.0%</i>	<i>36</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$4,838</i>	<i>100.0%</i>	<i>100.0%</i>	<i>60</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$9,423</i>	<i>100.0%</i>	<i>100.0%</i>
SMALL BUSINESSES	<b>Total Businesses</b>																	
	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%
	Moderate	12	30.0%	\$2,491	41.1%	31.3%	7	28.0%	26.3%	\$1,262	38.2%	24.5%	5	33.3%	24.3%	\$1,229	44.7%	28.8%
	Middle	25	62.5%	\$2,772	45.8%	58.8%	16	64.0%	60.5%	\$1,749	52.9%	63.1%	9	60.0%	58.8%	\$1,023	37.2%	60.3%
	Upper	3	7.5%	\$794	13.1%	9.9%	2	8.0%	11.1%	\$294	8.9%	11.9%	1	6.7%	14.3%	\$500	18.2%	10.1%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	2.0%	\$0	0.0%	0.5%	0	0.0%	2.6%	\$0	0.0%	0.8%	
<i>Total</i>	<i>40</i>	<i>100.0%</i>	<i>\$6,057</i>	<i>100.0%</i>	<i>100.0%</i>	<i>25</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$3,305</i>	<i>100.0%</i>	<i>100.0%</i>	<i>15</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$2,752</i>	<i>100.0%</i>	<i>100.0%</i>	
SMALL FARM	<b>Total Farms</b>																	
	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%
	Moderate	1	100.0%	\$100	100.0%	13.9%	1	100.0%	22.2%	\$100	100.0%	26.7%	0	0.0%	21.9%	\$0	0.0%	26.3%
	Middle	0	0.0%	\$0	0.0%	55.6%	0	0.0%	45.7%	\$0	0.0%	38.0%	0	0.0%	48.4%	\$0	0.0%	29.8%
	Upper	0	0.0%	\$0	0.0%	30.6%	0	0.0%	32.1%	\$0	0.0%	35.2%	0	0.0%	29.7%	\$0	0.0%	43.9%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
<i>Total</i>	<i>1</i>	<i>100.0%</i>	<i>\$100</i>	<i>100.0%</i>	<i>100.0%</i>	<i>1</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$100</i>	<i>100.0%</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>	

Originations & Purchases  
2019 FFIEC Census Data, 2019 D&B Info, and 2015 ACS Data

# Appendices

**Borrower Distribution of HMDA Loans & Small Business/Small Farm Loans by Revenue & Loan Size**  
Assessment Area: GA Franklin-Hart

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 \$ %	
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	23.6%	0	0.0%	2.1%	\$0	0.0%	1.1%
	Moderate	3	50.0%	\$290	41.1%	17.4%	3	50.0%	11.5%	\$290	41.1%	6.9%
	Middle	0	0.0%	\$0	0.0%	17.6%	0	0.0%	18.6%	\$0	0.0%	14.1%
	Upper	3	50.0%	\$416	58.9%	41.4%	3	50.0%	47.4%	\$416	58.9%	59.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	20.5%	\$0	0.0%	18.6%
	<b>Total</b>	<b>6</b>	<b>100.0%</b>	<b>\$706</b>	<b>100.0%</b>	<b>100.0%</b>	<b>6</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$706</b>	<b>100.0%</b>	<b>100.0%</b>
REFINANCE	Low	0	0.0%	\$0	0.0%	23.6%	0	0.0%	4.5%	\$0	0.0%	1.5%
	Moderate	2	25.0%	\$238	20.1%	17.4%	2	25.0%	7.9%	\$238	20.1%	4.6%
	Middle	2	25.0%	\$261	22.0%	17.6%	2	25.0%	12.4%	\$261	22.0%	7.4%
	Upper	3	37.5%	\$605	51.0%	41.4%	3	37.5%	52.1%	\$605	51.0%	64.6%
	Unknown	1	12.5%	\$82	6.9%	0.0%	1	12.5%	23.1%	\$82	6.9%	21.8%
	<b>Total</b>	<b>8</b>	<b>100.0%</b>	<b>\$1,186</b>	<b>100.0%</b>	<b>100.0%</b>	<b>8</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$1,186</b>	<b>100.0%</b>	<b>100.0%</b>
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	23.6%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	17.4%	0	0.0%	10.0%	\$0	0.0%	0.9%
	Middle	0	0.0%	\$0	0.0%	17.6%	0	0.0%	15.0%	\$0	0.0%	21.2%
	Upper	1	100.0%	\$59	100.0%	41.4%	1	100.0%	72.5%	\$59	100.0%	77.1%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	2.5%	\$0	0.0%	0.8%
	<b>Total</b>	<b>1</b>	<b>100.0%</b>	<b>\$59</b>	<b>100.0%</b>	<b>100.0%</b>	<b>1</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$59</b>	<b>100.0%</b>	<b>100.0%</b>
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	23.6%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	17.4%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	17.6%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	41.4%	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%
	<b>Total</b>	<b>0</b>	<b>0.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	23.6%	0	0.0%	2.7%	\$0	0.0%	1.2%
	Moderate	5	33.3%	\$528	27.1%	17.4%	5	33.3%	10.4%	\$528	27.1%	6.0%
	Middle	2	13.3%	\$261	13.4%	17.6%	2	13.3%	16.5%	\$261	13.4%	12.0%
	Upper	7	46.7%	\$1,080	55.4%	41.4%	7	46.7%	49.8%	\$1,080	55.4%	61.4%
	Unknown	1	6.7%	\$82	4.2%	0.0%	1	6.7%	20.6%	\$82	4.2%	19.4%
	<b>Total</b>	<b>15</b>	<b>100.0%</b>	<b>\$1,951</b>	<b>100.0%</b>	<b>100.0%</b>	<b>15</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$1,951</b>	<b>100.0%</b>	<b>100.0%</b>
Small Business Revenue	<b>Total Businesses</b>											
	\$1 Million or Less	19	79.2%	\$1,526	46.8%	90.4%	19	79.2%	43.5%	\$1,526	46.8%	35.4%
	Over \$1 Million	5	20.8%	\$1,738	53.2%	8.2%	5	20.8%				
	Total Rev. available	24	100.0%	\$3,264	100.0%	98.6%	24	100.0%				
	Rev. Not Known	0	0.0%	\$0	0.0%	1.4%	0	0.0%				
	<b>Total</b>	<b>24</b>	<b>100.0%</b>	<b>\$3,264</b>	<b>100.0%</b>	<b>100.0%</b>	<b>24</b>	<b>100.0%</b>				
Small Business Loan Size	\$100,000 or Less	16	66.7%	\$601	18.4%		16	66.7%	93.9%	\$601	18.4%	39.6%
	\$100,001 - \$250,000	5	20.8%	\$803	24.6%		5	20.8%	4.1%	\$803	24.6%	22.0%
	\$250,001 - \$1 Million	3	12.5%	\$1,860	57.0%		3	12.5%	2.0%	\$1,860	57.0%	38.5%
	<b>Total</b>	<b>24</b>	<b>100.0%</b>	<b>\$3,264</b>	<b>100.0%</b>		<b>24</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$3,264</b>	<b>100.0%</b>	<b>100.0%</b>
	Small Farm Revenue	<b>Total Farms</b>										
		\$1 Million or Less	2	100.0%	\$120	100.0%	99.3%	2	100.0%	33.9%	\$120	100.0%
Over \$1 Million		0	0.0%	\$0	0.0%	0.7%	0	0.0%				
Not Known		0	0.0%	\$0	0.0%	0.0%	0	0.0%				
<b>Total</b>		<b>2</b>	<b>100.0%</b>	<b>\$120</b>	<b>100.0%</b>	<b>100.0%</b>	<b>2</b>	<b>100.0%</b>				
Small Farm Loan Size		\$100,000 or Less	2	100.0%	\$120	100.0%		2	100.0%	96.8%	\$120	100.0%
	\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	1.6%	\$0	0.0%	8.3%
	\$250,001 - \$500,000	0	0.0%	\$0	0.0%		0	0.0%	1.6%	\$0	0.0%	35.3%
	<b>Total</b>	<b>2</b>	<b>100.0%</b>	<b>\$120</b>	<b>100.0%</b>		<b>2</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$120</b>	<b>100.0%</b>	<b>100.0%</b>

Originations & Purchases

Aggregate data is unavailable for loans to businesses/farms with revenue over \$1 million or revenue unknown, and for loan size by revenue. 2017 FFIEC Census Data, 2017 D&B Info, and 2015 ACS Data

# Appendices

**Borrower Distribution of HMDA Loans & Small Business/Small Farm Loans by Revenue & Loan Size - Table 1 of 2**  
Assessment Area: GA Franklin-Hart

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison											
		2018, 2019					2018					2019						
		Count		Dollar		Families by Family Income %	Count		Dollar			Count		Dollar				
#	%	\$ (000s)	\$ %	#	%		Agg %	Bank \$ (000s)	Bank \$ %	Agg \$ %	#	%	Agg %	Bank \$ (000s)	Bank \$ %	Agg \$ %		
HOME PURCHASE	Low	1	5.9%	\$140	3.5%	23.7%	0	0.0%	1.6%	\$0	0.0%	0.8%	1	8.3%	1.9%	\$140	4.7%	1.0%
	Moderate	2	11.8%	\$205	5.1%	17.4%	0	0.0%	10.2%	\$0	0.0%	6.1%	2	16.7%	12.2%	\$205	6.9%	7.3%
	Middle	2	11.8%	\$293	7.2%	17.6%	0	0.0%	19.4%	\$0	0.0%	14.3%	2	16.7%	21.9%	\$293	9.8%	16.9%
	Upper	12	70.6%	\$3,407	84.2%	41.4%	5	100.0%	48.1%	\$1,058	100.0%	60.5%	7	58.3%	48.7%	\$2,349	78.6%	61.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	20.6%	\$0	0.0%	18.3%	0	0.0%	15.3%	\$0	0.0%	13.4%
	<i>Total</i>	<i>17</i>	<i>100.0%</i>	<i>\$4,045</i>	<i>100.0%</i>	<i>100.0%</i>	<i>5</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$1,058</i>	<i>100.0%</i>	<i>100.0%</i>	<i>12</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$2,987</i>	<i>100.0%</i>	<i>100.0%</i>
REFINANCE	Low	1	2.2%	\$105	1.4%	23.7%	0	0.0%	5.2%	\$0	0.0%	2.3%	1	3.6%	3.1%	\$105	2.1%	1.3%
	Moderate	4	8.9%	\$320	4.3%	17.4%	1	5.9%	10.5%	\$68	2.8%	7.3%	3	10.7%	7.7%	\$252	5.0%	4.4%
	Middle	10	22.2%	\$1,103	14.7%	17.6%	4	23.5%	17.6%	\$376	15.3%	14.6%	6	21.4%	19.7%	\$727	14.4%	14.2%
	Upper	27	60.0%	\$5,698	75.8%	41.4%	11	64.7%	57.2%	\$1,930	78.5%	65.8%	16	57.1%	53.3%	\$3,768	74.5%	66.3%
	Unknown	3	6.7%	\$291	3.9%	0.0%	1	5.9%	9.5%	\$85	3.5%	10.1%	2	7.1%	16.2%	\$206	4.1%	13.9%
	<i>Total</i>	<i>45</i>	<i>100.0%</i>	<i>\$7,517</i>	<i>100.0%</i>	<i>100.0%</i>	<i>17</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$2,459</i>	<i>100.0%</i>	<i>100.0%</i>	<i>28</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$5,058</i>	<i>100.0%</i>	<i>100.0%</i>
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	23.7%	0	0.0%	1.9%	\$0	0.0%	1.6%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	17.4%	0	0.0%	9.6%	\$0	0.0%	6.2%	0	0.0%	9.3%	\$0	0.0%	7.2%
	Middle	0	0.0%	\$0	0.0%	17.6%	0	0.0%	11.5%	\$0	0.0%	13.8%	0	0.0%	11.6%	\$0	0.0%	6.6%
	Upper	0	0.0%	\$0	0.0%	41.4%	0	0.0%	69.2%	\$0	0.0%	71.7%	0	0.0%	79.1%	\$0	0.0%	86.2%
	Unknown	1	100.0%	\$100	100.0%	0.0%	1	100.0%	7.7%	\$100	100.0%	6.7%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>1</i>	<i>100.0%</i>	<i>\$100</i>	<i>100.0%</i>	<i>100.0%</i>	<i>1</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$100</i>	<i>100.0%</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%	23.7%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	17.4%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	17.6%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	41.4%	0	0.0%	25.0%	\$0	0.0%	6.5%	0	0.0%	33.3%	\$0	0.0%	15.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	75.0%	\$0	0.0%	93.5%	0	0.0%	66.7%	\$0	0.0%	84.4%
	<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>	<i>0</i>	<i>0.0%</i>	<i>100.0%</i>	<i>\$0</i>	<i>0.0%</i>	<i>100.0%</i>
OTHER PURPOSE LOC	Low	3	9.1%	\$105	4.0%	23.7%	0	0.0%	2.1%	\$0	0.0%	1.7%	3	15.0%	5.4%	\$105	7.6%	2.3%
	Moderate	3	9.1%	\$147	5.7%	17.4%	1	7.7%	10.6%	\$50	4.1%	9.7%	2	10.0%	7.1%	\$97	7.0%	3.9%
	Middle	9	27.3%	\$401	15.4%	17.6%	5	38.5%	17.0%	\$234	19.2%	10.2%	4	20.0%	14.3%	\$167	12.1%	6.8%
	Upper	17	51.5%	\$1,731	66.6%	41.4%	7	53.8%	70.2%	\$937	76.7%	78.4%	10	50.0%	71.4%	\$794	57.6%	82.4%
	Unknown	1	3.0%	\$215	8.3%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	1	5.0%	1.8%	\$215	15.6%	4.6%
	<i>Total</i>	<i>33</i>	<i>100.0%</i>	<i>\$2,599</i>	<i>100.0%</i>	<i>100.0%</i>	<i>13</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$1,221</i>	<i>100.0%</i>	<i>100.0%</i>	<i>20</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$1,378</i>	<i>100.0%</i>	<i>100.0%</i>

Originations & Purchases  
2019 FFIEC Census Data and 2015 ACS Data

# Appendices

**Borrower Distribution of HMDA Loans & Small Business/Small Farm Loans by Revenue & Loan Size - Table 2 of 2**  
Assessment Area: GA Franklin-Hart

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison											
		2018, 2019					2018					2019						
		Bank		Dollar		Families by Family Income %	Count		Dollar			Count		Dollar				
		#	%	\$ (000s)	\$ %		Bank	Agg	\$ (000s)	\$ %	\$ %	#	%	%	\$ (000s)	\$ %	\$ %	
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	\$0	0.0%	23.7%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	8.3%	\$0	0.0%	5.3%
	Moderate	0	0.0%	\$0	0.0%	17.4%	0	0.0%	7.7%	\$0	0.0%	5.6%	0	0.0%	8.3%	\$0	0.0%	4.9%
	Middle	0	0.0%	\$0	0.0%	17.6%	0	0.0%	30.8%	\$0	0.0%	15.6%	0	0.0%	16.7%	\$0	0.0%	10.2%
	Upper	0	0.0%	\$0	0.0%	41.4%	0	0.0%	61.5%	\$0	0.0%	78.8%	0	0.0%	58.3%	\$0	0.0%	58.5%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	8.3%	\$0	0.0%	21.1%
	<b>Total</b>	<b>0</b>	<b>0.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>
PURPOSE NOT APPLICABLE	Low	0	0.0%	\$0	0.0%	23.7%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	17.4%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	17.6%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	41.4%	0	0.0%	4.5%	\$0	0.0%	0.1%	0	0.0%	10.0%	\$0	0.0%	35.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	95.5%	\$0	0.0%	99.9%	0	0.0%	90.0%	\$0	0.0%	65.0%
	<b>Total</b>	<b>0</b>	<b>0.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>
HMDA TOTALS	Low	5	5.2%	\$350	2.5%	23.7%	0	0.0%	2.5%	\$0	0.0%	1.2%	5	8.3%	2.4%	\$350	3.7%	1.1%
	Moderate	9	9.4%	\$672	4.7%	17.4%	2	5.6%	10.0%	\$118	2.4%	6.3%	7	11.7%	10.3%	\$554	5.9%	6.1%
	Middle	21	21.9%	\$1,797	12.6%	17.6%	9	25.0%	18.3%	\$610	12.6%	13.9%	12	20.0%	20.2%	\$1,187	12.6%	15.3%
	Upper	56	58.3%	\$10,836	76.0%	41.4%	23	63.9%	51.4%	\$3,925	81.1%	61.1%	33	55.0%	51.5%	\$6,911	73.3%	63.3%
	Unknown	5	5.2%	\$606	4.2%	0.0%	2	5.6%	17.9%	\$185	3.8%	17.5%	3	5.0%	15.6%	\$421	4.5%	14.1%
	<b>Total</b>	<b>96</b>	<b>100.0%</b>	<b>\$14,261</b>	<b>100.0%</b>	<b>100.0%</b>	<b>36</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$4,838</b>	<b>100.0%</b>	<b>100.0%</b>	<b>60</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$9,423</b>	<b>100.0%</b>	<b>100.0%</b>
Small Business Revenue	<b>Total Businesses</b>																	
	\$1 Million or Less	30	75.0%	\$3,125	51.6%	91.0%	19	76.0%	39.5%	\$1,815	54.9%	26.9%	11	73.3%	41.4%	\$1,310	47.6%	34.3%
	Over \$1 Million	9	22.5%	\$2,673	44.1%	7.2%	6	24.0%					3	20.0%				
	Total Rev. available	39	97.5%	\$5,798	95.7%	98.2%	25	100.0%					14	93.3%				
	Rev. Not Known	1	2.5%	\$259	4.3%	1.8%	0	0.0%					1	6.7%				
	<b>Total</b>	<b>40</b>	<b>100.0%</b>	<b>\$6,057</b>	<b>100.0%</b>	<b>100.0%</b>	<b>25</b>	<b>100.0%</b>					<b>15</b>	<b>100.0%</b>				
Small Business Loan Size	\$100,000 or Less	21	52.5%	\$839	13.9%		12	48.0%	93.6%	\$514	15.6%	38.1%	9	60.0%	94.5%	\$325	11.8%	41.8%
	\$100,001 - \$250,000	12	30.0%	\$1,589	26.2%		10	40.0%	4.0%	\$1,321	40.0%	16.6%	2	13.3%	2.7%	\$268	9.7%	13.3%
	\$250,001 - \$1 Million	7	17.5%	\$3,629	59.9%		3	12.0%	2.4%	\$1,470	44.5%	45.3%	4	26.7%	2.7%	\$2,159	78.5%	44.9%
	<b>Total</b>	<b>40</b>	<b>100.0%</b>	<b>\$6,057</b>	<b>100.0%</b>		<b>25</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$3,305</b>	<b>100.0%</b>	<b>100.0%</b>	<b>15</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$2,752</b>	<b>100.0%</b>	<b>100.0%</b>
	<b>Total Farms</b>																	
Small Farm Revenue	\$1 Million or Less	1	100.0%	\$100	100.0%	99.3%	1	100.0%	28.4%	\$100	100.0%	64.1%	0	0.0%	51.6%	\$0	0.0%	88.9%
	Over \$1 Million	0	0.0%	\$0	0.0%	0.7%	0	0.0%					0	0.0%				
	Not Known	0	0.0%	\$0	0.0%	0.0%	0	0.0%					0	0.0%				
	<b>Total</b>	<b>1</b>	<b>100.0%</b>	<b>\$100</b>	<b>100.0%</b>	<b>100.0%</b>	<b>1</b>	<b>100.0%</b>					<b>0</b>	<b>0.0%</b>				
	Small Farm Loan Size	\$100,000 or Less	1	100.0%	\$100	100.0%		1	100.0%	91.4%	\$100	100.0%	40.8%	0	0.0%	87.5%	\$0	0.0%
\$100,001 - \$250,000		0	0.0%	\$0	0.0%		0	0.0%	4.9%	\$0	0.0%	21.9%	0	0.0%	4.7%	\$0	0.0%	16.8%
\$250,001 - \$500,000		0	0.0%	\$0	0.0%		0	0.0%	3.7%	\$0	0.0%	37.3%	0	0.0%	7.8%	\$0	0.0%	55.6%
<b>Total</b>		<b>1</b>	<b>100.0%</b>	<b>\$100</b>	<b>100.0%</b>		<b>1</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$100</b>	<b>100.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>

Originations & Purchases  
Aggregate data is unavailable for loans to businesses/farms with revenue over \$1 million or revenue unknown, and for loan size by revenue.  
2019 FFIEC Census Data, 2019 D&B Info, and 2015 ACS Data

# Appendices

## Geographic Distribution of HMDA, Small Business, & Small Farm Loans

Assessment Area: GA Gordon

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	6	26.1%	\$712	20.8%	8.2%	6	26.1%	10.7%	\$712	20.8%	9.8%
	Middle	15	65.2%	\$2,232	65.1%	77.4%	15	65.2%	72.7%	\$2,232	65.1%	72.5%
	Upper	2	8.7%	\$485	14.1%	14.4%	2	8.7%	16.7%	\$485	14.1%	17.7%
	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%	\$3,429	100.0%	100.0%	23	100.0%	100.0%	\$3,429	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	10.7%	\$1,698	26.4%	8.2%	3	10.7%	11.2%	\$1,698	26.4%	11.9%
	Middle	23	82.1%	\$4,609	71.8%	77.4%	23	82.1%	72.4%	\$4,609	71.8%	72.5%
	Upper	2	7.1%	\$116	1.8%	14.4%	2	7.1%	16.4%	\$116	1.8%	15.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	28	100.0%	\$6,423	100.0%	100.0%	28	100.0%	100.0%	\$6,423	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%	8.2%	0	0.0%	7.2%	\$0	0.0%	2.8%
	Middle	1	100.0%	\$6	100.0%	77.4%	1	100.0%	85.5%	\$6	100.0%	94.8%
	Upper	0	0.0%	\$0	0.0%	14.4%	0	0.0%	7.2%	\$0	0.0%	2.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	1	100.0%	\$6	100.0%	100.0%	1	100.0%	100.0%	\$6	100.0%	100.0%
MULTI FAMILY	<b>Multi-Family Units</b>											
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	13.8%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	85.4%	0	0.0%	100.0%	\$0	0.0%	100.0%
	Upper	0	0.0%	\$0	0.0%	0.7%	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>	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%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	9	17.3%	\$2,410	24.4%	8.2%	9	17.3%	10.6%	\$2,410	24.4%	10.2%
	Middle	39	75.0%	\$6,847	69.5%	77.4%	39	75.0%	73.5%	\$6,847	69.5%	73.2%
	Upper	4	7.7%	\$601	6.1%	14.4%	4	7.7%	16.0%	\$601	6.1%	16.5%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	52	100.0%	\$9,858	100.0%	100.0%	52	100.0%	100.0%	\$9,858	100.0%	100.0%
SMALL BUSINESSES	<b>Total Businesses</b>											
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	21	21.6%	\$2,778	16.4%	21.5%	21	21.6%	19.6%	\$2,778	16.4%	24.5%
	Middle	73	75.3%	\$13,054	77.0%	68.1%	73	75.3%	66.6%	\$13,054	77.0%	65.4%
	Upper	3	3.1%	\$1,130	6.7%	10.4%	3	3.1%	11.2%	\$1,130	6.7%	9.2%
	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%	2.5%	\$0	0.0%	0.9%
<i>Total</i>	97	100.0%	\$16,962	100.0%	100.0%	97	100.0%	100.0%	\$16,962	100.0%	100.0%	
SMALL FARM	<b>Total Farms</b>											
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	3.3%	0	0.0%	5.6%	\$0	0.0%	0.8%
	Middle	5	100.0%	\$603	100.0%	90.0%	5	100.0%	86.1%	\$603	100.0%	91.0%
	Upper	0	0.0%	\$0	0.0%	6.7%	0	0.0%	5.6%	\$0	0.0%	2.9%
	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%	2.8%	\$0	0.0%	5.4%
<i>Total</i>	5	100.0%	\$603	100.0%	100.0%	5	100.0%	100.0%	\$603	100.0%	100.0%	

Originations & Purchases  
2017 FFIEC Census Data, 2017 D&B Info, and 2015 ACS Data

# Appendices

**Geographic Distribution of HMDA, Small Business, & Small Farm Loans - Table 1 of 2**

Assessment Area: GA Gordon

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019					Bank & Aggregate Lending Comparison											
		2018, 2019				Owner Occupied Units %	2018					2019						
		Bank		Dollar			Count		Dollar			Count		Dollar				
		Count #	%	\$ (000s)	\$ %		Bank #	Agg %	\$ (000s)	\$ %	\$ %	Bank #	Agg %	\$ (000s)	\$ %	Agg \$ %		
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	9	13.0%	\$1,026	9.7%	8.2%	4	17.4%	9.8%	\$373	8.9%	8.7%	5	10.9%	9.7%	\$653	10.2%	8.4%
	Middle	49	71.0%	\$7,626	72.3%	77.4%	17	73.9%	76.0%	\$3,543	85.0%	76.2%	32	69.6%	73.7%	\$4,083	64.0%	73.6%
	Upper	11	15.9%	\$1,896	18.0%	14.4%	2	8.7%	14.3%	\$253	6.1%	15.1%	9	19.6%	16.6%	\$1,643	25.8%	18.0%
	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%
	<b>Total</b>	<b>69</b>	<b>100.0%</b>	<b>\$10,548</b>	<b>100.0%</b>	<b>100.0%</b>	<b>23</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$4,169</b>	<b>100.0%</b>	<b>100.0%</b>	<b>46</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$6,379</b>	<b>100.0%</b>	<b>100.0%</b>
REFINANCE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	11	11.2%	\$1,017	8.7%	8.2%	5	8.1%	6.7%	\$296	3.9%	4.7%	6	16.7%	10.0%	\$721	17.7%	7.7%
	Middle	73	74.5%	\$9,078	77.7%	77.4%	50	80.6%	77.5%	\$6,411	84.3%	80.4%	23	63.9%	75.8%	\$2,667	65.4%	79.1%
	Upper	14	14.3%	\$1,585	13.6%	14.4%	7	11.3%	15.8%	\$897	11.8%	15.0%	7	19.4%	14.1%	\$688	16.9%	13.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<b>Total</b>	<b>98</b>	<b>100.0%</b>	<b>\$11,680</b>	<b>100.0%</b>	<b>100.0%</b>	<b>62</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$7,604</b>	<b>100.0%</b>	<b>100.0%</b>	<b>36</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$4,076</b>	<b>100.0%</b>	<b>100.0%</b>
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	8.2%	0	0.0%	6.5%	\$0	0.0%	1.9%	0	0.0%	13.3%	\$0	0.0%	18.8%
	Middle	1	50.0%	\$62	69.7%	77.4%	1	100.0%	77.4%	\$62	100.0%	72.9%	0	0.0%	71.1%	\$0	0.0%	65.1%
	Upper	1	50.0%	\$27	30.3%	14.4%	0	0.0%	16.1%	\$0	0.0%	25.2%	1	100.0%	15.6%	\$27	100.0%	16.1%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<b>Total</b>	<b>2</b>	<b>100.0%</b>	<b>\$89</b>	<b>100.0%</b>	<b>100.0%</b>	<b>1</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$62</b>	<b>100.0%</b>	<b>100.0%</b>	<b>1</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$27</b>	<b>100.0%</b>	<b>100.0%</b>
MULTI-FAMILY	<b>Multi-Family Units</b>																	
	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%
	Moderate	1	16.7%	\$10	0.3%	13.8%	1	50.0%	20.0%	\$10	10.8%	0.4%	0	0.0%	16.7%	\$0	0.0%	5.1%
	Middle	5	83.3%	\$3,582	99.7%	85.4%	1	50.0%	80.0%	\$83	89.2%	99.6%	4	100.0%	83.3%	\$3,499	100.0%	94.9%
	Upper	0	0.0%	\$0	0.0%	0.7%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
<b>Total</b>	<b>6</b>	<b>100.0%</b>	<b>\$3,592</b>	<b>100.0%</b>	<b>100.0%</b>	<b>2</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$93</b>	<b>100.0%</b>	<b>100.0%</b>	<b>4</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$3,499</b>	<b>100.0%</b>	<b>100.0%</b>	
OTHER PURPOSE LOC	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	7	9.9%	\$286	5.8%	8.2%	4	15.4%	9.8%	\$213	11.3%	10.7%	3	6.7%	4.0%	\$73	2.4%	1.6%
	Middle	53	74.6%	\$3,842	78.3%	77.4%	16	61.5%	73.8%	\$1,148	60.9%	69.7%	37	82.2%	84.0%	\$2,694	89.1%	87.4%
	Upper	11	15.5%	\$780	15.9%	14.4%	6	23.1%	16.4%	\$523	27.8%	19.6%	5	11.1%	12.0%	\$257	8.5%	11.0%
	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%
	<b>Total</b>	<b>71</b>	<b>100.0%</b>	<b>\$4,908</b>	<b>100.0%</b>	<b>100.0%</b>	<b>26</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$1,884</b>	<b>100.0%</b>	<b>100.0%</b>	<b>45</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$3,024</b>	<b>100.0%</b>	<b>100.0%</b>

Originations & Purchases  
2019 FFIEC Census Data and 2015 ACS Data

# Appendices

Geographic Distribution of HMDA, Small Business, & Small Farm Loans - Table 2 of 2

Assessment Area: GA Gordon

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019					Bank & Aggregate Lending Comparison											
		Bank				Owner Occupied Units %	2018			2019								
		Count		Dollar			Count		Dollar			Count			Dollar			
		#	%	\$ (000s)	\$ %	#	%	%	\$ (000s)	\$ %	\$ %	#	%	%	\$ (000s)	\$ %	\$ %	
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	1	50.0%	\$121	48.2%	8.2%	0	0.0%	12.5%	\$0	0.0%	11.5%	1	100.0%	9.5%	\$121	100.0%	13.6%
	Middle	1	50.0%	\$130	51.8%	77.4%	1	100.0%	70.8%	\$130	100.0%	67.1%	0	0.0%	85.7%	\$0	0.0%	84.2%
	Upper	0	0.0%	\$0	0.0%	14.4%	0	0.0%	16.7%	\$0	0.0%	21.4%	0	0.0%	4.8%	\$0	0.0%	2.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>2</i>	<i>100.0%</i>	<i>\$251</i>	<i>100.0%</i>	<i>100.0%</i>	<i>1</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$130</i>	<i>100.0%</i>	<i>100.0%</i>	<i>1</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$121</i>	<i>100.0%</i>	<i>100.0%</i>
PURPOSE NOT APPLICABLE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	8.2%	0	0.0%	11.8%	\$0	0.0%	8.0%	0	0.0%	5.9%	\$0	0.0%	4.7%
	Middle	0	0.0%	\$0	0.0%	77.4%	0	0.0%	73.5%	\$0	0.0%	74.8%	0	0.0%	82.4%	\$0	0.0%	85.2%
	Upper	0	0.0%	\$0	0.0%	14.4%	0	0.0%	14.7%	\$0	0.0%	17.2%	0	0.0%	11.8%	\$0	0.0%	10.1%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<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>	<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%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	29	11.7%	\$2,460	7.9%	8.2%	14	12.2%	9.0%	\$892	6.4%	7.5%	15	11.3%	9.7%	\$1,568	9.2%	7.9%
	Middle	182	73.4%	\$24,320	78.3%	77.4%	86	74.8%	76.2%	\$11,377	81.6%	77.3%	96	72.2%	75.1%	\$12,943	75.6%	76.9%
	Upper	37	14.9%	\$4,288	13.8%	14.4%	15	13.0%	14.8%	\$1,673	12.0%	15.2%	22	16.5%	15.3%	\$2,615	15.3%	15.1%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>248</i>	<i>100.0%</i>	<i>\$31,068</i>	<i>100.0%</i>	<i>100.0%</i>	<i>115</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$13,942</i>	<i>100.0%</i>	<i>100.0%</i>	<i>133</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$17,126</i>	<i>100.0%</i>	<i>100.0%</i>
SMALL BUSINESSES	<b>Total Businesses</b>																	
	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%
	Moderate	24	18.8%	\$3,455	15.1%	20.5%	12	17.4%	16.8%	\$1,666	16.3%	20.4%	12	20.3%	18.0%	\$1,789	14.2%	17.5%
	Middle	93	72.7%	\$16,844	73.8%	69.0%	49	71.0%	66.0%	\$6,824	66.8%	62.2%	44	74.6%	66.1%	\$10,020	79.5%	69.0%
	Upper	11	8.6%	\$2,520	11.0%	10.4%	8	11.6%	14.2%	\$1,724	16.9%	16.0%	3	5.1%	11.9%	\$796	6.3%	11.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	2.9%	\$0	0.0%	1.4%	0	0.0%	4.0%	\$0	0.0%	1.8%
<i>Total</i>	<i>128</i>	<i>100.0%</i>	<i>\$22,819</i>	<i>100.0%</i>	<i>100.0%</i>	<i>69</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$10,214</i>	<i>100.0%</i>	<i>100.0%</i>	<i>59</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$12,605</i>	<i>100.0%</i>	<i>100.0%</i>	
SMALL FARM	<b>Total Farms</b>																	
	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%
	Moderate	1	14.3%	\$400	29.0%	5.0%	0	0.0%	4.5%	\$0	0.0%	11.4%	1	25.0%	7.1%	\$400	49.9%	16.2%
	Middle	6	85.7%	\$981	71.0%	91.3%	3	100.0%	90.9%	\$580	100.0%	85.2%	3	75.0%	82.1%	\$401	50.1%	76.8%
	Upper	0	0.0%	\$0	0.0%	3.8%	0	0.0%	4.5%	\$0	0.0%	3.4%	0	0.0%	10.7%	\$0	0.0%	7.0%
	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%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
<i>Total</i>	<i>7</i>	<i>100.0%</i>	<i>\$1,381</i>	<i>100.0%</i>	<i>100.0%</i>	<i>3</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$580</i>	<i>100.0%</i>	<i>100.0%</i>	<i>4</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$801</i>	<i>100.0%</i>	<i>100.0%</i>	

Originations & Purchases  
2019 FFIEC Census Data, 2019 D&B Info, and 2015 ACS Data



# Appendices

**Borrower Distribution of HMDA Loans & Small Business/Small Farm Loans by Revenue & Loan Size**  
Assessment Area: GA Gordon

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 \$ %		
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	20.2%	0	0.0%	2.8%	\$0	0.0%	1.5%	
	Moderate	5	21.7%	\$621	18.1%	18.9%	5	21.7%	18.5%	\$621	18.1%	14.1%	
	Middle	9	39.1%	\$1,069	31.2%	19.2%	9	39.1%	24.3%	\$1,069	31.2%	22.3%	
	Upper	8	34.8%	\$1,270	37.0%	41.7%	8	34.8%	34.5%	\$1,270	37.0%	42.8%	
	Unknown	1	4.3%	\$469	13.7%	0.0%	1	4.3%	19.9%	\$469	13.7%	19.3%	
	<b>Total</b>	<b>23</b>	<b>100.0%</b>	<b>\$3,429</b>	<b>100.0%</b>	<b>100.0%</b>	<b>23</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$3,429</b>	<b>100.0%</b>	<b>100.0%</b>	
REFINANCE	Low	2	7.1%	\$143	2.2%	20.2%	2	7.1%	4.1%	\$143	2.2%	2.2%	
	Moderate	3	10.7%	\$298	4.6%	18.9%	3	10.7%	12.3%	\$298	4.6%	7.7%	
	Middle	3	10.7%	\$287	4.5%	19.2%	3	10.7%	19.6%	\$287	4.5%	16.4%	
	Upper	15	53.6%	\$4,453	69.3%	41.7%	15	53.6%	46.1%	\$4,453	69.3%	54.0%	
	Unknown	5	17.9%	\$1,242	19.3%	0.0%	5	17.9%	17.8%	\$1,242	19.3%	19.7%	
	<b>Total</b>	<b>28</b>	<b>100.0%</b>	<b>\$6,423</b>	<b>100.0%</b>	<b>100.0%</b>	<b>28</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$6,423</b>	<b>100.0%</b>	<b>100.0%</b>	
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	20.2%	0	0.0%	3.6%	\$0	0.0%	0.3%	
	Moderate	1	100.0%	\$6	100.0%	18.9%	1	100.0%	18.1%	\$6	100.0%	12.9%	
	Middle	0	0.0%	\$0	0.0%	19.2%	0	0.0%	18.1%	\$0	0.0%	6.6%	
	Upper	0	0.0%	\$0	0.0%	41.7%	0	0.0%	59.0%	\$0	0.0%	80.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	1.2%	\$0	0.0%	0.2%	
	<b>Total</b>	<b>1</b>	<b>100.0%</b>	<b>\$6</b>	<b>100.0%</b>	<b>100.0%</b>	<b>1</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$6</b>	<b>100.0%</b>	<b>100.0%</b>	
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	20.2%	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%	19.2%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Upper	0	0.0%	\$0	0.0%	41.7%	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%	
	<b>Total</b>	<b>0</b>	<b>0.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	
HMDA TOTALS	Low	2	3.8%	\$143	1.5%	20.2%	2	3.8%	3.2%	\$143	1.5%	1.7%	
	Moderate	9	17.3%	\$925	9.4%	18.9%	9	17.3%	16.4%	\$925	9.4%	11.8%	
	Middle	12	23.1%	\$1,356	13.8%	19.2%	12	23.1%	22.4%	\$1,356	13.8%	19.8%	
	Upper	23	44.2%	\$5,723	58.1%	41.7%	23	44.2%	39.6%	\$5,723	58.1%	47.1%	
	Unknown	6	11.5%	\$1,711	17.4%	0.0%	6	11.5%	18.4%	\$1,711	17.4%	19.5%	
	<b>Total</b>	<b>52</b>	<b>100.0%</b>	<b>\$9,858</b>	<b>100.0%</b>	<b>100.0%</b>	<b>52</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$9,858</b>	<b>100.0%</b>	<b>100.0%</b>	
Small Business Revenue	\$1 Million or Less	69	71.1%	\$7,714	45.5%	89.0%	69	71.1%	49.4%	\$7,714	45.5%	39.0%	
	Over \$1 Million	28	28.9%	\$9,248	54.5%	10.0%	28	28.9%					
	<b>Total Rev. available</b>	<b>97</b>	<b>100.0%</b>	<b>\$16,962</b>	<b>100.0%</b>	<b>99.0%</b>	<b>97</b>	<b>100.0%</b>					
	Rev. Not Known	0	0.0%	\$0	0.0%	1.0%	0	0.0%					
	<b>Total</b>	<b>97</b>	<b>100.0%</b>	<b>\$16,962</b>	<b>100.0%</b>	<b>100.0%</b>	<b>97</b>	<b>100.0%</b>					
	Small Business Loan Size	\$100,000 or Less	58	59.8%	\$2,219	13.1%		58	59.8%	88.6%	\$2,219	13.1%	25.1%
\$100,001 - \$250,000		17	17.5%	\$3,159	18.6%		17	17.5%	4.7%	\$3,159	18.6%	14.9%	
\$250,001 - \$1 Million		22	22.7%	\$11,584	68.3%		22	22.7%	6.6%	\$11,584	68.3%	60.0%	
<b>Total</b>		<b>97</b>	<b>100.0%</b>	<b>\$16,962</b>	<b>100.0%</b>		<b>97</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$16,962</b>	<b>100.0%</b>	<b>100.0%</b>	
<b>Total Businesses</b>													
Small Farm Revenue	\$1 Million or Less	4	80.0%	\$253	42.0%	95.0%	4	80.0%	33.3%	\$253	42.0%	68.6%	
	Over \$1 Million	1	20.0%	\$350	58.0%	5.0%	1	20.0%					
	Not Known	0	0.0%	\$0	0.0%	0.0%	0	0.0%					
	<b>Total</b>	<b>5</b>	<b>100.0%</b>	<b>\$603</b>	<b>100.0%</b>	<b>100.0%</b>	<b>5</b>	<b>100.0%</b>					
	Small Farm Loan Size	\$100,000 or Less	3	60.0%	\$124	20.6%		3	60.0%	88.9%	\$124	20.6%	28.7%
		\$100,001 - \$250,000	1	20.0%	\$129	21.4%		1	20.0%	2.8%	\$129	21.4%	6.9%
\$250,001 - \$500,000		1	20.0%	\$350	58.0%		1	20.0%	8.3%	\$350	58.0%	64.3%	
<b>Total</b>		<b>5</b>	<b>100.0%</b>	<b>\$603</b>	<b>100.0%</b>		<b>5</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$603</b>	<b>100.0%</b>	<b>100.0%</b>	
<b>Total Farms</b>													

Originations & Purchases

Aggregate data is unavailable for loans to businesses/farms with revenue over \$1 million or revenue unknown, and for loan size by revenue. 2017 FFIEC Census Data, 2017 D&B Info, and 2015 ACS Data

# Appendices

**Borrower Distribution of HMDA Loans & Small Business/Small Farm Loans by Revenue & Loan Size - Table 1 of 2**

Assessment Area: GA Gordon

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison											
		2018, 2019				Families by Family Income %	2018						2019					
		Count		Bank			Dollar		#	%	%	Bank		%	Count		Dollar	
#	%	\$ (000s)	\$ %	#	%	%	\$ (000s)	\$ %				\$ %	#		%	%	\$ (000s)	\$ %
HOME PURCHASE	Low	3	4.3%	\$264	2.5%	20.3%	1	4.3%	2.1%	\$59	1.4%	1.3%	2	4.3%	2.5%	\$205	3.2%	1.6%
	Moderate	16	23.2%	\$1,720	16.3%	18.9%	6	26.1%	17.3%	\$591	14.2%	13.1%	10	21.7%	16.1%	\$1,129	17.7%	12.2%
	Middle	9	13.0%	\$1,069	10.1%	19.2%	2	8.7%	21.4%	\$337	8.1%	19.4%	7	15.2%	23.8%	\$732	11.5%	21.5%
	Upper	35	50.7%	\$7,043	66.8%	41.6%	14	60.9%	34.8%	\$3,182	76.3%	42.5%	21	45.7%	38.5%	\$3,861	60.5%	46.8%
	Unknown	6	8.7%	\$452	4.3%	0.0%	0	0.0%	24.3%	\$0	0.0%	23.8%	6	13.0%	19.0%	\$452	7.1%	17.8%
	Total	69	100.0%	\$10,548	100.0%	100.0%	23	100.0%	100.0%	\$4,169	100.0%	100.0%	46	100.0%	100.0%	\$6,379	100.0%	100.0%
REFINANCE	Low	8	8.2%	\$260	2.2%	20.3%	7	11.3%	8.1%	\$200	2.6%	3.8%	1	2.8%	4.8%	\$60	1.5%	3.1%
	Moderate	10	10.2%	\$777	6.7%	18.9%	5	8.1%	10.9%	\$502	6.6%	7.0%	5	13.9%	11.2%	\$275	6.7%	7.4%
	Middle	13	13.3%	\$930	8.0%	19.2%	11	17.7%	17.3%	\$695	9.1%	12.6%	2	5.6%	14.9%	\$235	5.8%	11.4%
	Upper	57	58.2%	\$6,966	59.6%	41.6%	31	50.0%	49.4%	\$3,593	47.3%	56.5%	26	72.2%	48.0%	\$3,373	82.8%	55.6%
	Unknown	10	10.2%	\$2,747	23.5%	0.0%	8	12.9%	14.3%	\$2,614	34.4%	20.1%	2	5.6%	21.2%	\$133	3.3%	22.6%
	Total	98	100.0%	\$11,680	100.0%	100.0%	62	100.0%	100.0%	\$7,604	100.0%	100.0%	36	100.0%	100.0%	\$4,076	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	20.3%	0	0.0%	3.2%	\$0	0.0%	2.1%	0	0.0%	2.2%	\$0	0.0%	0.8%
	Moderate	0	0.0%	\$0	0.0%	18.9%	0	0.0%	16.1%	\$0	0.0%	8.5%	0	0.0%	15.6%	\$0	0.0%	16.1%
	Middle	1	50.0%	\$62	69.7%	19.2%	1	100.0%	19.4%	\$62	100.0%	14.7%	0	0.0%	22.2%	\$0	0.0%	21.8%
	Upper	0	0.0%	\$0	0.0%	41.6%	0	0.0%	58.1%	\$0	0.0%	69.7%	0	0.0%	55.6%	\$0	0.0%	58.8%
	Unknown	1	50.0%	\$27	30.3%	0.0%	0	0.0%	3.2%	\$0	0.0%	5.0%	1	100.0%	4.4%	\$27	100.0%	2.5%
	Total	2	100.0%	\$89	100.0%	100.0%	1	100.0%	100.0%	\$62	100.0%	100.0%	1	100.0%	100.0%	\$27	100.0%	100.0%
MULTI FAMILY	Low	1	16.7%	\$10	0.3%	20.3%	1	50.0%	20.0%	\$10	10.8%	0.4%	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%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	19.2%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	5.6%	\$0	0.0%	1.0%
	Upper	2	33.3%	\$1,710	47.6%	41.6%	0	0.0%	0.0%	\$0	0.0%	0.0%	2	50.0%	27.8%	\$1,710	48.9%	11.8%
	Unknown	3	50.0%	\$1,872	52.1%	0.0%	1	50.0%	80.0%	\$83	89.2%	99.6%	2	50.0%	66.7%	\$1,789	51.1%	87.2%
	Total	6	100.0%	\$3,592	100.0%	100.0%	2	100.0%	100.0%	\$93	100.0%	100.0%	4	100.0%	100.0%	\$3,499	100.0%	100.0%
OTHER PURPOSE LOC	Low	3	4.2%	\$134	2.7%	20.3%	0	0.0%	0.0%	\$0	0.0%	0.0%	3	6.7%	5.3%	\$134	4.4%	3.5%
	Moderate	7	9.9%	\$211	4.3%	18.9%	4	15.4%	13.1%	\$111	5.9%	7.8%	3	6.7%	8.0%	\$100	3.3%	4.0%
	Middle	16	22.5%	\$1,127	23.0%	19.2%	7	26.9%	26.2%	\$559	29.7%	22.6%	9	20.0%	21.3%	\$568	18.8%	14.9%
	Upper	45	63.4%	\$3,436	70.0%	41.6%	15	57.7%	60.7%	\$1,214	64.4%	69.6%	30	66.7%	64.0%	\$2,222	73.5%	77.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	1.3%	\$0	0.0%	0.6%
	Total	71	100.0%	\$4,908	100.0%	100.0%	26	100.0%	100.0%	\$1,884	100.0%	100.0%	45	100.0%	100.0%	\$3,024	100.0%	100.0%

Originations & Purchases  
2019 FFIEC Census Data and 2015 ACS Data

## Appendices

**Borrower Distribution of HMDA Loans & Small Business/Small Farm Loans by Revenue & Loan Size - Table 2 of 2**  
Assessment Area: GA Gordon

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison											
		2018, 2019					2018					2019						
		Bank		Dollar		Families by Family Income %	Count		Dollar			Count		Dollar				
		#	%	\$(000s)	\$ %		Bank	Agg	\$(000s)	\$ %	\$ %	Bank	Agg	\$ %				
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	\$0	0.0%	20.3%	0	0.0%	4.2%	\$0	0.0%	2.0%	0	0.0%	4.8%	\$0	0.0%	1.0%
	Moderate	1	50.0%	\$121	48.2%	18.9%	0	0.0%	8.3%	\$0	0.0%	8.1%	1	100.0%	14.3%	\$121	100.0%	15.9%
	Middle	1	50.0%	\$130	51.8%	19.2%	1	100.0%	33.3%	\$130	100.0%	23.9%	0	0.0%	28.6%	\$0	0.0%	29.0%
	Upper	0	0.0%	\$0	0.0%	41.6%	0	0.0%	54.2%	\$0	0.0%	65.9%	0	0.0%	47.6%	\$0	0.0%	51.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	4.8%	\$0	0.0%	2.8%
<i>Total</i>	<i>2</i>	<i>100.0%</i>	<i>\$251</i>	<i>100.0%</i>	<i>100.0%</i>	<i>1</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$130</i>	<i>100.0%</i>	<i>100.0%</i>	<i>1</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$121</i>	<i>100.0%</i>	<i>100.0%</i>	
PURPOSE NOT APPLICABLE	Low	0	0.0%	\$0	0.0%	20.3%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	18.9%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	2.9%	\$0	0.0%	3.6%
	Middle	0	0.0%	\$0	0.0%	19.2%	0	0.0%	2.9%	\$0	0.0%	3.4%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	41.6%	0	0.0%	2.9%	\$0	0.0%	0.0%	0	0.0%	2.9%	\$0	0.0%	13.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	94.1%	\$0	0.0%	96.5%	0	0.0%	94.1%	\$0	0.0%	82.6%
<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>	<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	15	6.0%	\$668	2.2%	20.3%	9	7.8%	3.7%	\$269	1.9%	1.9%	6	4.5%	3.2%	\$399	2.3%	1.9%
	Moderate	34	13.7%	\$2,829	9.1%	18.9%	15	13.0%	14.9%	\$1,204	8.6%	10.8%	19	14.3%	13.9%	\$1,625	9.5%	9.8%
	Middle	40	16.1%	\$3,318	10.7%	19.2%	22	19.1%	20.2%	\$1,783	12.8%	17.1%	18	13.5%	20.5%	\$1,535	9.0%	17.0%
	Upper	139	56.0%	\$19,155	61.7%	41.6%	60	52.2%	39.6%	\$7,989	57.3%	45.8%	79	59.4%	42.1%	\$11,166	65.2%	47.2%
	Unknown	20	8.1%	\$5,098	16.4%	0.0%	9	7.8%	21.7%	\$2,697	19.3%	24.5%	11	8.3%	20.2%	\$2,401	14.0%	24.1%
<i>Total</i>	<i>248</i>	<i>100.0%</i>	<i>\$31,068</i>	<i>100.0%</i>	<i>100.0%</i>	<i>115</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$13,942</i>	<i>100.0%</i>	<i>100.0%</i>	<i>133</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$17,126</i>	<i>100.0%</i>	<i>100.0%</i>	
Small Business Revenue	<b>Total Businesses</b>																	
	\$1 Million or Less	91	71.1%	\$11,195	49.1%	91.2%	51	73.9%	49.3%	\$4,960	48.6%	33.8%	40	67.8%	45.4%	\$6,235	49.5%	38.5%
	Over \$1 Million	36	28.1%	\$11,540	50.6%	7.7%	17	24.6%					19	32.2%				
	Total Rev. available	127	99.2%	\$22,735	99.7%	98.9%	68	98.5%					59	100.0%				
	Rev. Not Known	1	0.8%	\$84	0.4%	1.1%	1	1.4%					0	0.0%				
<i>Total</i>	<i>128</i>	<i>100.0%</i>	<i>\$22,819</i>	<i>100.0%</i>	<i>100.0%</i>	<i>69</i>	<i>100.0%</i>					<i>59</i>	<i>100.0%</i>					
Small Business Loan Size	\$100,000 or Less	80	62.5%	\$3,030	13.3%		47	68.1%	90.4%	\$1,777	17.4%	28.0%	33	55.9%	92.5%	\$1,253	9.9%	34.2%
	\$100,001 - \$250,000	17	13.3%	\$2,918	12.8%		9	13.0%	4.1%	\$1,464	14.3%	12.9%	8	13.6%	3.4%	\$1,454	11.5%	13.7%
	\$250,001 - \$1 Million	31	24.2%	\$16,871	73.9%		13	18.8%	5.6%	\$6,973	68.3%	59.0%	18	30.5%	4.1%	\$9,898	78.5%	52.1%
	<i>Total</i>	<i>128</i>	<i>100.0%</i>	<i>\$22,819</i>	<i>100.0%</i>		<i>69</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$10,214</i>	<i>100.0%</i>	<i>100.0%</i>	<i>59</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$12,605</i>	<i>100.0%</i>	<i>100.0%</i>
Small Farm Revenue	<b>Total Farms</b>																	
	\$1 Million or Less	6	85.7%	\$1,208	87.5%	97.5%	3	100.0%	56.8%	\$580	100.0%	87.4%	3	75.0%	46.4%	\$628	78.4%	75.5%
	Over \$1 Million	1	14.3%	\$173	12.5%	2.5%	0	0.0%					1	25.0%				
	Not Known	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>\$1,381</i>	<i>100.0%</i>	<i>100.0%</i>	<i>3</i>	<i>100.0%</i>					<i>4</i>	<i>100.0%</i>				
Small Farm Loan Size	\$100,000 or Less	1	14.3%	\$51	3.7%		1	33.3%	86.4%	\$51	8.8%	30.7%	0	0.0%	83.9%	\$0	0.0%	30.1%
	\$100,001 - \$250,000	4	57.1%	\$530	38.4%		1	33.3%	9.1%	\$129	22.2%	28.6%	3	75.0%	12.5%	\$401	50.1%	41.4%
	\$250,001 - \$500,000	2	28.6%	\$800	57.9%		1	33.3%	4.5%	\$400	69.0%	40.7%	1	25.0%	3.6%	\$400	49.9%	28.5%
	<i>Total</i>	<i>7</i>	<i>100.0%</i>	<i>\$1,381</i>	<i>100.0%</i>		<i>3</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$580</i>	<i>100.0%</i>	<i>100.0%</i>	<i>4</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$801</i>	<i>100.0%</i>	<i>100.0%</i>

Originations & Purchases  
Aggregate data is unavailable for loans to businesses/farms w/ revenue over \$1 million or revenue unknown, and for loan size by revenue.  
2019 FFIEC Census Data, 2019 D&B Info, and 2015 ACS Data

# Appendices

**Geographic Distribution of HMDA, Small Business, & Small Farm Loans - Table 1 of 2**

Assessment Area: GA Macon

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison											
		2018, 2019					2018					2019						
		Bank				Owner Occupied Units %	Count		Dollar			Count		Dollar				
		#	%	\$ (000s)	\$ %		Bank #	Agg %	\$ (000s)	\$ %	Agg \$ %	Bank #	Agg %	\$ (000s)	\$ %	Agg \$ %		
HOME PURCHASE	Low	2	3.5%	\$93	0.9%	14.9%	0	0.0%	3.0%	\$0	0.0%	1.1%	2	4.9%	1.9%	\$93	1.2%	0.7%
	Moderate	8	14.0%	\$1,445	14.2%	15.7%	3	18.8%	7.6%	\$229	9.3%	5.4%	5	12.2%	7.3%	\$1,216	15.8%	5.8%
	Middle	9	15.8%	\$1,405	13.8%	13.2%	3	18.8%	13.1%	\$549	22.3%	10.4%	6	14.6%	15.1%	\$856	11.1%	12.2%
	Upper	38	66.7%	\$7,203	71.0%	56.2%	10	62.5%	76.3%	\$1,687	68.4%	83.2%	28	68.3%	75.7%	\$5,516	71.8%	81.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<b>Total</b>	<b>57</b>	<b>100.0%</b>	<b>\$10,146</b>	<b>100.0%</b>	<b>100.0%</b>	<b>16</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$2,465</b>	<b>100.0%</b>	<b>100.0%</b>	<b>41</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$7,681</b>	<b>100.0%</b>	<b>100.0%</b>
REFINANCE	Low	0	0.0%	\$0	0.0%	14.9%	0	0.0%	4.6%	\$0	0.0%	2.2%	0	0.0%	4.4%	\$0	0.0%	1.7%
	Moderate	1	5.9%	\$19	0.7%	15.7%	0	0.0%	9.5%	\$0	0.0%	5.8%	1	7.1%	7.4%	\$19	0.8%	5.2%
	Middle	1	5.9%	\$97	3.7%	13.2%	1	33.3%	10.5%	\$97	29.8%	9.0%	0	0.0%	13.8%	\$0	0.0%	11.3%
	Upper	15	88.2%	\$2,521	95.6%	56.2%	2	66.7%	75.4%	\$229	70.2%	83.1%	13	92.9%	74.4%	\$2,292	99.2%	81.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<b>Total</b>	<b>17</b>	<b>100.0%</b>	<b>\$2,637</b>	<b>100.0%</b>	<b>100.0%</b>	<b>3</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$326</b>	<b>100.0%</b>	<b>100.0%</b>	<b>14</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$2,311</b>	<b>100.0%</b>	<b>100.0%</b>
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	14.9%	0	0.0%	6.0%	\$0	0.0%	4.5%	0	0.0%	2.6%	\$0	0.0%	1.3%
	Moderate	0	0.0%	\$0	0.0%	15.7%	0	0.0%	8.3%	\$0	0.0%	7.9%	0	0.0%	11.0%	\$0	0.0%	6.7%
	Middle	0	0.0%	\$0	0.0%	13.2%	0	0.0%	14.3%	\$0	0.0%	11.1%	0	0.0%	14.2%	\$0	0.0%	10.8%
	Upper	0	0.0%	\$0	0.0%	56.2%	0	0.0%	71.4%	\$0	0.0%	76.4%	0	0.0%	72.3%	\$0	0.0%	81.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<b>Total</b>	<b>0</b>	<b>0.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>
MULTI FAMILY	<b>Multi-Family Units</b>																	
	Low	0	0.0%	\$0	0.0%	12.0%	0	0.0%	19.4%	\$0	0.0%	21.4%	0	0.0%	15.8%	\$0	0.0%	0.8%
	Moderate	0	0.0%	\$0	0.0%	24.7%	0	0.0%	19.4%	\$0	0.0%	21.1%	0	0.0%	26.3%	\$0	0.0%	16.3%
	Middle	0	0.0%	\$0	0.0%	22.2%	0	0.0%	22.6%	\$0	0.0%	11.6%	0	0.0%	23.7%	\$0	0.0%	9.7%
	Upper	0	0.0%	\$0	0.0%	41.0%	0	0.0%	38.7%	\$0	0.0%	45.8%	0	0.0%	34.2%	\$0	0.0%	73.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
<b>Total</b>	<b>0</b>	<b>0.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	
OTHER PURPOSE LOC	Low	0	0.0%	\$0	0.0%	14.9%	0	0.0%	3.2%	\$0	0.0%	1.0%	0	0.0%	5.0%	\$0	0.0%	1.4%
	Moderate	0	0.0%	\$0	0.0%	15.7%	0	0.0%	4.3%	\$0	0.0%	5.2%	0	0.0%	5.0%	\$0	0.0%	4.2%
	Middle	2	33.3%	\$40	4.3%	13.2%	0	0.0%	19.4%	\$0	0.0%	11.9%	2	33.3%	10.0%	\$40	4.3%	4.2%
	Upper	4	66.7%	\$899	95.7%	56.2%	0	0.0%	73.1%	\$0	0.0%	81.9%	4	66.7%	80.0%	\$899	95.7%	90.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<b>Total</b>	<b>6</b>	<b>100.0%</b>	<b>\$939</b>	<b>100.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>6</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$939</b>	<b>100.0%</b>	<b>100.0%</b>

Originations & Purchases  
2019 FFIEC Census Data and 2015 ACS Data

# Appendices

**Geographic Distribution of HMDA, Small Business, & Small Farm Loans - Table 2 of 2**  
Assessment Area: GA Macon

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019					Bank & Aggregate Lending Comparison											
		Bank				Owner Occupied Units %	2018			2019								
		Count		Dollar			Count		Dollar			Count		Dollar				
		#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	%
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	\$0	0.0%	14.9%	0	0.0%	2.4%	\$0	0.0%	1.1%	0	0.0%	8.5%	\$0	0.0%	5.3%
	Moderate	1	50.0%	\$35	6.3%	15.7%	0	0.0%	10.6%	\$0	0.0%	8.2%	1	100.0%	12.8%	\$35	100.0%	11.1%
	Middle	0	0.0%	\$0	0.0%	13.2%	0	0.0%	20.0%	\$0	0.0%	18.2%	0	0.0%	8.5%	\$0	0.0%	10.4%
	Upper	1	50.0%	\$525	93.8%	56.2%	1	100.0%	67.1%	\$525	100.0%	72.6%	0	0.0%	70.2%	\$0	0.0%	73.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<b>Total</b>	<b>2</b>	<b>100.0%</b>	<b>\$560</b>	<b>100.0%</b>	<b>100.0%</b>	<b>1</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$525</b>	<b>100.0%</b>	<b>100.0%</b>	<b>1</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$35</b>	<b>100.0%</b>	<b>100.0%</b>
PURPOSE NOT APPLICABLE	Low	0	0.0%	\$0	0.0%	14.9%	0	0.0%	8.5%	\$0	0.0%	6.6%	0	0.0%	5.9%	\$0	0.0%	2.7%
	Moderate	0	0.0%	\$0	0.0%	15.7%	0	0.0%	20.6%	\$0	0.0%	14.1%	0	0.0%	29.7%	\$0	0.0%	21.9%
	Middle	0	0.0%	\$0	0.0%	13.2%	0	0.0%	10.1%	\$0	0.0%	6.9%	0	0.0%	12.9%	\$0	0.0%	9.3%
	Upper	0	0.0%	\$0	0.0%	56.2%	0	0.0%	60.8%	\$0	0.0%	72.3%	0	0.0%	51.5%	\$0	0.0%	66.0%
	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%
	<b>Total</b>	<b>0</b>	<b>0.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>
HMDA TOTALS	Low	2	2.4%	\$93	0.7%	14.9%	0	0.0%	4.1%	\$0	0.0%	3.9%	2	3.2%	3.2%	\$93	0.8%	1.0%
	Moderate	10	12.2%	\$1,499	10.5%	15.7%	3	15.0%	9.1%	\$229	6.9%	7.6%	7	11.3%	8.7%	\$1,270	11.6%	8.4%
	Middle	12	14.6%	\$1,542	10.8%	13.2%	4	20.0%	12.9%	\$646	19.5%	10.2%	8	12.9%	14.4%	\$896	8.2%	11.2%
	Upper	58	70.7%	\$11,148	78.1%	56.2%	13	65.0%	74.0%	\$2,441	73.6%	78.3%	45	72.6%	73.8%	\$8,707	79.4%	79.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<b>Total</b>	<b>82</b>	<b>100.0%</b>	<b>\$14,282</b>	<b>100.0%</b>	<b>100.0%</b>	<b>20</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$3,316</b>	<b>100.0%</b>	<b>100.0%</b>	<b>62</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$10,966</b>	<b>100.0%</b>	<b>100.0%</b>
SMALL BUSINESSES	<b>Total Businesses</b>																	
	Low	7	17.1%	\$1,683	13.8%	17.6%	2	10.5%	16.1%	\$388	6.4%	17.7%	5	22.7%	16.6%	\$1,295	21.1%	17.0%
	Moderate	3	7.3%	\$1,130	9.3%	14.2%	1	5.3%	13.1%	\$430	7.1%	11.7%	2	9.1%	13.6%	\$700	11.4%	11.1%
	Middle	16	39.0%	\$6,093	49.9%	25.8%	7	36.8%	22.3%	\$3,373	55.6%	30.9%	9	40.9%	23.5%	\$2,720	44.4%	33.4%
	Upper	15	36.6%	\$3,296	27.0%	42.5%	9	47.4%	46.8%	\$1,881	31.0%	38.5%	6	27.3%	44.5%	\$1,415	23.1%	37.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	1.7%	\$0	0.0%	1.2%	0	0.0%	1.8%	\$0	0.0%	1.1%	
<b>Total</b>	<b>41</b>	<b>100.0%</b>	<b>\$12,202</b>	<b>100.0%</b>	<b>100.0%</b>	<b>19</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$6,072</b>	<b>100.0%</b>	<b>100.0%</b>	<b>22</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$6,130</b>	<b>100.0%</b>	<b>100.0%</b>	
SMALL FARM	<b>Total Farms</b>																	
	Low	0	0.0%	\$0	0.0%	10.8%	0	0.0%	6.7%	\$0	0.0%	2.0%	0	0.0%	7.1%	\$0	0.0%	0.6%
	Moderate	0	0.0%	\$0	0.0%	1.5%	0	0.0%	13.3%	\$0	0.0%	9.0%	0	0.0%	7.1%	\$0	0.0%	2.2%
	Middle	0	0.0%	\$0	0.0%	12.3%	0	0.0%	13.3%	\$0	0.0%	6.9%	0	0.0%	7.1%	\$0	0.0%	0.3%
	Upper	0	0.0%	\$0	0.0%	75.4%	0	0.0%	60.0%	\$0	0.0%	78.8%	0	0.0%	78.6%	\$0	0.0%	96.9%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	6.7%	\$0	0.0%	3.3%	0	0.0%	0.0%	\$0	0.0%	0.0%	
<b>Total</b>	<b>0</b>	<b>0.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	

Originations & Purchases  
2019 FFIEC Census Data, 2019 D&B Info, and 2015 ACS Data

# Appendices

**Borrower Distribution of HMDA Loans & Small Business/Small Farm Loans by Revenue & Loan Size - Table 1 of 2**

Assessment Area: GA Macon

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison											
		2018, 2019					2018					2019						
		Count		Bank		Families by Family Income %	Count			Dollar		Count			Dollar			
		#	%	\$ (000s)	\$ %		Bank	Agg	%	Bank	Agg	\$ %	Bank	Agg	%	Bank	Agg	\$ (000s)
HOME PURCHASE	Low	2	3.5%	\$121	1.2%	29.4%	1	6.3%	4.5%	\$77	3.1%	2.2%	1	2.4%	4.0%	\$44	0.6%	1.9%
	Moderate	12	21.1%	\$1,120	11.0%	14.1%	4	25.0%	14.0%	\$400	16.2%	8.9%	8	19.5%	19.8%	\$720	9.4%	14.0%
	Middle	12	21.1%	\$1,593	15.7%	16.0%	3	18.8%	24.2%	\$505	20.5%	21.5%	9	22.0%	24.6%	\$1,088	14.2%	21.3%
	Upper	30	52.6%	\$7,241	71.4%	40.5%	8	50.0%	38.7%	\$1,483	60.2%	50.4%	22	53.7%	37.5%	\$5,758	75.0%	50.2%
	Unknown	1	1.8%	\$71	0.7%	0.0%	0	0.0%	18.6%	\$0	0.0%	17.1%	1	2.4%	14.1%	\$71	0.9%	12.5%
	<i>Total</i>	<i>57</i>	<i>100.0%</i>	<i>\$10,146</i>	<i>100.0%</i>	<i>100.0%</i>	<i>16</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$2,465</i>	<i>100.0%</i>	<i>100.0%</i>	<i>41</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$7,681</i>	<i>100.0%</i>	<i>100.0%</i>
REFINANCE	Low	1	5.9%	\$94	3.6%	29.4%	0	0.0%	5.4%	\$0	0.0%	3.1%	1	7.1%	3.7%	\$94	4.1%	1.7%
	Moderate	0	0.0%	\$0	0.0%	14.1%	0	0.0%	10.1%	\$0	0.0%	5.8%	0	0.0%	9.2%	\$0	0.0%	5.5%
	Middle	0	0.0%	\$0	0.0%	16.0%	0	0.0%	17.6%	\$0	0.0%	12.8%	0	0.0%	15.8%	\$0	0.0%	11.7%
	Upper	14	82.4%	\$2,393	90.7%	40.5%	3	100.0%	46.4%	\$326	100.0%	57.3%	11	78.6%	43.3%	\$2,067	89.4%	53.2%
	Unknown	2	11.8%	\$150	5.7%	0.0%	0	0.0%	20.4%	\$0	0.0%	21.1%	2	14.3%	28.1%	\$150	6.5%	27.9%
	<i>Total</i>	<i>17</i>	<i>100.0%</i>	<i>\$2,637</i>	<i>100.0%</i>	<i>100.0%</i>	<i>3</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$326</i>	<i>100.0%</i>	<i>100.0%</i>	<i>14</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$2,311</i>	<i>100.0%</i>	<i>100.0%</i>
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	29.4%	0	0.0%	2.4%	\$0	0.0%	1.0%	0	0.0%	5.2%	\$0	0.0%	1.9%
	Moderate	0	0.0%	\$0	0.0%	14.1%	0	0.0%	8.9%	\$0	0.0%	6.7%	0	0.0%	17.4%	\$0	0.0%	8.3%
	Middle	0	0.0%	\$0	0.0%	16.0%	0	0.0%	18.5%	\$0	0.0%	10.9%	0	0.0%	20.0%	\$0	0.0%	12.1%
	Upper	0	0.0%	\$0	0.0%	40.5%	0	0.0%	62.5%	\$0	0.0%	69.7%	0	0.0%	50.3%	\$0	0.0%	62.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	7.7%	\$0	0.0%	11.7%	0	0.0%	7.1%	\$0	0.0%	15.1%
	<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>	<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%	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%	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%	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%	0	0.0%	5.3%	\$0	0.0%	0.9%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	94.7%	\$0	0.0%	99.1%
	<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>	<i>0</i>	<i>0.0%</i>	<i>100.0%</i>	<i>\$0</i>	<i>0.0%</i>	<i>100.0%</i>
OTHER PURPOSE LOC	Low	0	0.0%	\$0	0.0%	29.4%	0	0.0%	2.2%	\$0	0.0%	1.0%	0	0.0%	5.0%	\$0	0.0%	2.6%
	Moderate	0	0.0%	\$0	0.0%	14.1%	0	0.0%	8.6%	\$0	0.0%	6.6%	0	0.0%	18.8%	\$0	0.0%	9.3%
	Middle	2	33.3%	\$40	4.3%	16.0%	0	0.0%	9.7%	\$0	0.0%	6.6%	2	33.3%	10.0%	\$40	4.3%	4.6%
	Upper	4	66.7%	\$899	95.7%	40.5%	0	0.0%	77.4%	\$0	0.0%	84.5%	4	66.7%	66.3%	\$899	95.7%	83.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	2.2%	\$0	0.0%	1.4%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>6</i>	<i>100.0%</i>	<i>\$939</i>	<i>100.0%</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>	<i>6</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$939</i>	<i>100.0%</i>	<i>100.0%</i>

Originations & Purchases  
2019 FFIEC Census Data and 2015 ACS Data

## Appendices

Borrower Distribution of HMDA Loans & Small Business/Small Farm Loans by Revenue & Loan Size - Table 2 of 2

Assessment Area: GA Macon

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison				Bank & Aggregate Lending Comparison													
		2018, 2019				2018					2019								
		Bank		Families by Family Income		Count		Dollar			Count		Dollar						
	Count	Dollar			Bank	Agg	Bank	Agg	Agg	Bank	Agg	Bank	Agg	Agg					
	#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %	#	%	%	\$ (000s)	\$ %	\$ %		
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	\$0	0.0%	29.4%	0	0.0%	3.5%	\$0	0.0%	1.3%	0	0.0%	3.2%	\$0	0.0%	3.0%	
	Moderate	0	0.0%	\$0	0.0%	14.1%	0	0.0%	12.9%	\$0	0.0%	6.5%	0	0.0%	13.8%	\$0	0.0%	9.8%	
	Middle	1	50.0%	\$35	6.3%	16.0%	0	0.0%	17.6%	\$0	0.0%	13.3%	1	100.0%	26.6%	\$35	100.0%	19.0%	
	Upper	1	50.0%	\$525	93.8%	40.5%	1	100.0%	61.2%	\$525	100.0%	73.4%	0	0.0%	51.1%	\$0	0.0%	60.2%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	4.7%	\$0	0.0%	5.5%	0	0.0%	5.3%	\$0	0.0%	8.1%	
	<b>Total</b>	<b>2</b>	<b>100.0%</b>	<b>\$560</b>	<b>100.0%</b>	<b>100.0%</b>	<b>1</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$525</b>	<b>100.0%</b>	<b>100.0%</b>	<b>1</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$35</b>	<b>100.0%</b>	<b>100.0%</b>	
PURPOSE NOT APPLICABLE	Low	0	0.0%	\$0	0.0%	29.4%	0	0.0%	1.1%	\$0	0.0%	0.4%	0	0.0%	1.0%	\$0	0.0%	0.7%	
	Moderate	0	0.0%	\$0	0.0%	14.1%	0	0.0%	3.2%	\$0	0.0%	1.0%	0	0.0%	1.0%	\$0	0.0%	0.4%	
	Middle	0	0.0%	\$0	0.0%	16.0%	0	0.0%	6.3%	\$0	0.0%	3.4%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Upper	0	0.0%	\$0	0.0%	40.5%	0	0.0%	9.0%	\$0	0.0%	6.5%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	80.4%	\$0	0.0%	88.6%	0	0.0%	98.0%	\$0	0.0%	98.9%	
	<b>Total</b>	<b>0</b>	<b>0.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	
HMDA TOTALS	Low	3	3.7%	\$215	1.5%	29.4%	1	5.0%	4.2%	\$77	2.3%	2.0%	2	3.2%	3.8%	\$138	1.3%	1.4%	
	Moderate	12	14.6%	\$1,120	7.8%	14.1%	4	20.0%	11.7%	\$400	12.1%	6.8%	8	12.9%	15.6%	\$720	6.6%	8.4%	
	Middle	15	18.3%	\$1,668	11.7%	16.0%	3	15.0%	20.2%	\$505	15.2%	15.9%	12	19.4%	20.4%	\$1,163	10.6%	13.4%	
	Upper	49	59.8%	\$11,058	77.4%	40.5%	12	60.0%	41.4%	\$2,334	70.4%	46.1%	37	59.7%	39.3%	\$8,724	79.6%	39.5%	
	Unknown	3	3.7%	\$221	1.5%	0.0%	0	0.0%	22.5%	\$0	0.0%	29.3%	3	4.8%	20.9%	\$221	2.0%	37.3%	
	<b>Total</b>	<b>82</b>	<b>100.0%</b>	<b>\$14,282</b>	<b>100.0%</b>	<b>100.0%</b>	<b>20</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$3,316</b>	<b>100.0%</b>	<b>100.0%</b>	<b>62</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$10,966</b>	<b>100.0%</b>	<b>100.0%</b>	
Small Business	<b>Total Businesses</b>					11	57.9%	45.6%	\$3,072	50.6%	33.0%	12	54.5%	44.8%	\$2,704	44.1%	39.3%		
	Revenue	\$1 Million or Less	23	56.1%	\$5,776	47.3%	90.1%						9	40.9%					
		Over \$1 Million	17	41.5%	\$6,162	50.5%	9.2%						21	95.4%					
		Total Rev. available	40	97.6%	\$11,938	97.8%	99.3%	19	100.0%										
		Rev. Not Known	1	2.4%	\$264	2.2%	0.8%	0	0.0%				1	4.5%					
		Total	41	100.0%	\$12,202	100.0%	100.0%	19	100.0%				22	100.0%					
Small Business	Loan Size	\$100,000 or Less	9	22.0%	\$478	3.9%						4	18.2%	91.1%	\$222	3.6%	29.9%		
		\$100,001 - \$250,000	12	29.3%	\$2,147	17.6%						7	31.8%	4.5%	\$1,298	21.2%	18.5%		
		\$250,001 - \$1 Million	20	48.8%	\$9,577	78.5%						11	50.0%	4.5%	\$4,610	75.2%	51.5%		
		Total	41	100.0%	\$12,202	100.0%						22	100.0%	100.0%	\$6,130	100.0%	100.0%		
		Total	41	100.0%	\$12,202	100.0%						22	100.0%	100.0%	\$6,130	100.0%	100.0%		
Small Farm	Revenue	\$1 Million or Less	0	0.0%	\$0	0.0%	100.0%	0	0.0%	26.7%	\$0	0.0%	10.2%	0	0.0%	50.0%	\$0	0.0%	14.8%
		Over \$1 Million	0	0.0%	\$0	0.0%	0.0%	0	0.0%				0	0.0%					
		Not Known	0	0.0%	\$0	0.0%	0.0%	0	0.0%				0	0.0%					
		Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%				0	0.0%					
	Loan Size	\$100,000 or Less	0	0.0%	\$0	0.0%							0	0.0%	92.9%	\$0	0.0%	23.1%	
		\$100,001 - \$250,000	0	0.0%	\$0	0.0%							0	0.0%	7.1%	\$0	0.0%	76.9%	
		\$250,001 - \$500,000	0	0.0%	\$0	0.0%							0	0.0%	0.0%	\$0	0.0%	0.0%	
	Total	0	0.0%	\$0	0.0%							0	0.0%	100.0%	\$0	0.0%	100.0%		

Originations & Purchases  
 Aggregate data is unavailable for loans to businesses/farms with revenue over \$1 million or revenue unknown, and for loan size by revenue.  
 2019 FFIEC Census Data, 2019 D&B Info, and 2015 ACS Data

## Appendices

### Geographic Distribution of HMDA, Small Business, & Small Farm Loans

Assessment Area: GA Rome

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2017					2017					
		Bank		Owner Occupied Units		Count		Dollar				
		#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %
HOME PURCHASE	Low	1	3.0%	\$113	0.7%	1.4%	1	3.0%	1.2%	\$113	0.7%	0.9%
	Moderate	9	27.3%	\$4,947	32.8%	19.4%	9	27.3%	18.1%	\$4,947	32.8%	15.6%
	Middle	13	39.4%	\$7,018	46.6%	44.0%	13	39.4%	48.1%	\$7,018	46.6%	47.7%
	Upper	10	30.3%	\$2,997	19.9%	35.2%	10	30.3%	32.6%	\$2,997	19.9%	35.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	33	100.0%	\$15,075	100.0%	100.0%	33	100.0%	100.0%	\$15,075	100.0%	100.0%
REFINANCE	Low	0	0.0%	\$0	0.0%	1.4%	0	0.0%	0.9%	\$0	0.0%	0.4%
	Moderate	7	33.3%	\$760	14.9%	19.4%	7	33.3%	18.7%	\$760	14.9%	13.3%
	Middle	4	19.0%	\$1,540	30.2%	44.0%	4	19.0%	42.1%	\$1,540	30.2%	41.7%
	Upper	10	47.6%	\$2,801	54.9%	35.2%	10	47.6%	38.3%	\$2,801	54.9%	44.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	21	100.0%	\$5,101	100.0%	100.0%	21	100.0%	100.0%	\$5,101	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	1.4%	0	0.0%	1.8%	\$0	0.0%	0.2%
	Moderate	1	100.0%	\$10	100.0%	19.4%	1	100.0%	22.7%	\$10	100.0%	13.2%
	Middle	0	0.0%	\$0	0.0%	44.0%	0	0.0%	36.4%	\$0	0.0%	42.4%
	Upper	0	0.0%	\$0	0.0%	35.2%	0	0.0%	39.1%	\$0	0.0%	44.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	1	100.0%	\$10	100.0%	100.0%	1	100.0%	100.0%	\$10	100.0%	100.0%
MULTI-FAMILY	Multi-Family Units											
	Low	0	0.0%	\$0	0.0%	5.5%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	1	100.0%	\$104	100.0%	49.7%	1	100.0%	54.5%	\$104	100.0%	75.5%
	Middle	0	0.0%	\$0	0.0%	19.6%	0	0.0%	27.3%	\$0	0.0%	1.5%
	Upper	0	0.0%	\$0	0.0%	25.2%	0	0.0%	18.2%	\$0	0.0%	23.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
<i>Total</i>	1	100.0%	\$104	100.0%	100.0%	1	100.0%	100.0%	\$104	100.0%	100.0%	
HMDA TOTALS	Low	1	1.8%	\$113	0.6%	1.4%	1	1.8%	1.1%	\$113	0.6%	0.6%
	Moderate	18	32.1%	\$5,821	28.7%	19.4%	18	32.1%	18.7%	\$5,821	28.7%	22.6%
	Middle	17	30.4%	\$8,558	42.2%	44.0%	17	30.4%	45.6%	\$8,558	42.2%	40.2%
	Upper	20	35.7%	\$5,798	28.6%	35.2%	20	35.7%	34.6%	\$5,798	28.6%	36.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	56	100.0%	\$20,290	100.0%	100.0%	56	100.0%	100.0%	\$20,290	100.0%	100.0%
SMALL BUSINESSES	Total Businesses											
	Low	2	3.2%	\$100	0.6%	3.1%	2	3.2%	2.8%	\$100	0.6%	2.4%
	Moderate	40	64.5%	\$9,878	60.8%	43.8%	40	64.5%	41.2%	\$9,878	60.8%	46.9%
	Middle	10	16.1%	\$4,103	25.2%	31.5%	10	16.1%	32.2%	\$4,103	25.2%	33.0%
	Upper	10	16.1%	\$2,178	13.4%	21.6%	10	16.1%	22.4%	\$2,178	13.4%	17.2%
	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%	0.5%
	<i>Total</i>	62	100.0%	\$16,259	100.0%	100.0%	62	100.0%	100.0%	\$16,259	100.0%	100.0%
SMALL FARM	Total Farms											
	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%	5.6%	0	0.0%	18.2%	\$0	0.0%	0.7%
	Middle	0	0.0%	\$0	0.0%	40.7%	0	0.0%	27.3%	\$0	0.0%	15.4%
	Upper	1	100.0%	\$4	100.0%	53.7%	1	100.0%	51.5%	\$4	100.0%	80.8%
	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%	3.0%	\$0	0.0%	3.1%
	<i>Total</i>	1	100.0%	\$4	100.0%	100.0%	1	100.0%	100.0%	\$4	100.0%	100.0%

Originations & Purchases  
2017 FFIEC Census Data, 2017 D&B Info, and 2015 ACS Data



# Appendices

Geographic Distribution of HMDA, Small Business, & Small Farm Loans - Table 1 of 2

Assessment Area: GA Rome

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison											
		2018, 2019					2018					2019						
		Bank				Owner Occupied Units	Count		Dollar			Count		Dollar				
		Count	%	Dollar	\$ %		#	%	Agg %	\$ (000s)	\$ %	Agg %	#	%	Agg %	\$ (000s)	\$ %	Agg %
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	1.4%	0	0.0%	1.6%	\$0	0.0%	0.8%	0	0.0%	1.0%	\$0	0.0%	0.6%
	Moderate	16	23.5%	\$2,618	20.3%	19.4%	4	14.8%	19.4%	\$698	15.8%	15.8%	12	29.3%	22.5%	\$1,920	22.6%	19.5%
	Middle	29	42.6%	\$5,373	41.7%	44.0%	12	44.4%	46.8%	\$1,997	45.2%	45.4%	17	41.5%	45.6%	\$3,376	39.8%	43.2%
	Upper	23	33.8%	\$4,904	38.0%	35.2%	11	40.7%	32.2%	\$1,721	39.0%	38.0%	12	29.3%	30.9%	\$3,183	37.5%	36.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<b>Total</b>	<b>68</b>	<b>100.0%</b>	<b>\$12,895</b>	<b>100.0%</b>	<b>100.0%</b>	<b>27</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$4,416</b>	<b>100.0%</b>	<b>100.0%</b>	<b>41</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$8,479</b>	<b>100.0%</b>	<b>100.0%</b>
REFINANCE	Low	0	0.0%	\$0	0.0%	1.4%	0	0.0%	1.3%	\$0	0.0%	0.4%	0	0.0%	1.4%	\$0	0.0%	0.4%
	Moderate	11	16.4%	\$4,087	31.2%	19.4%	4	14.3%	14.5%	\$2,443	40.0%	14.6%	7	17.9%	17.3%	\$1,644	23.6%	16.3%
	Middle	28	41.8%	\$3,766	28.8%	44.0%	11	39.3%	47.0%	\$1,677	27.4%	44.0%	17	43.6%	41.9%	\$2,089	29.9%	39.0%
	Upper	28	41.8%	\$5,238	40.0%	35.2%	13	46.4%	37.3%	\$1,995	32.6%	41.0%	15	38.5%	39.5%	\$3,243	46.5%	44.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<b>Total</b>	<b>67</b>	<b>100.0%</b>	<b>\$13,091</b>	<b>100.0%</b>	<b>100.0%</b>	<b>28</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$6,115</b>	<b>100.0%</b>	<b>100.0%</b>	<b>39</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$6,976</b>	<b>100.0%</b>	<b>100.0%</b>
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	1.4%	0	0.0%	2.4%	\$0	0.0%	1.4%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	19.4%	0	0.0%	18.8%	\$0	0.0%	23.3%	0	0.0%	19.6%	\$0	0.0%	15.5%
	Middle	0	0.0%	\$0	0.0%	44.0%	0	0.0%	41.2%	\$0	0.0%	39.6%	0	0.0%	46.7%	\$0	0.0%	52.2%
	Upper	0	0.0%	\$0	0.0%	35.2%	0	0.0%	37.6%	\$0	0.0%	35.8%	0	0.0%	33.7%	\$0	0.0%	32.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<b>Total</b>	<b>0</b>	<b>0.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>
MULTI FAMILY	<b>Multi-Family Units</b>																	
	Low	0	0.0%	\$0	0.0%	5.5%	0	0.0%	17.6%	\$0	0.0%	11.3%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	49.7%	0	0.0%	29.4%	\$0	0.0%	23.5%	0	0.0%	32.0%	\$0	0.0%	47.9%
	Middle	1	100.0%	\$259	100.0%	19.6%	1	100.0%	47.1%	\$259	100.0%	46.8%	0	0.0%	44.0%	\$0	0.0%	36.8%
	Upper	0	0.0%	\$0	0.0%	25.2%	0	0.0%	5.9%	\$0	0.0%	18.4%	0	0.0%	24.0%	\$0	0.0%	15.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
<b>Total</b>	<b>1</b>	<b>100.0%</b>	<b>\$259</b>	<b>100.0%</b>	<b>100.0%</b>	<b>1</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$259</b>	<b>100.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	
OTHER PURPOSE LOC	Low	0	0.0%	\$0	0.0%	1.4%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	3	7.3%	\$118	3.1%	19.4%	2	11.1%	12.9%	\$70	3.2%	7.5%	1	4.3%	13.6%	\$48	2.9%	15.6%
	Middle	12	29.3%	\$1,014	26.5%	44.0%	4	22.2%	47.1%	\$568	26.1%	43.4%	8	34.8%	43.9%	\$446	27.1%	39.9%
	Upper	26	63.4%	\$2,689	70.4%	35.2%	12	66.7%	40.0%	\$1,540	70.7%	49.1%	14	60.9%	42.4%	\$1,149	69.9%	44.5%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<b>Total</b>	<b>41</b>	<b>100.0%</b>	<b>\$3,821</b>	<b>100.0%</b>	<b>100.0%</b>	<b>18</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$2,178</b>	<b>100.0%</b>	<b>100.0%</b>	<b>23</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$1,643</b>	<b>100.0%</b>	<b>100.0%</b>

Originations & Purchases  
2019 FFIEC Census Data and 2015 ACS Data

# Appendices

Geographic Distribution of HMDA, Small Business, & Small Farm Loans - Table 2 of 2

Assessment Area: GA Rome

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019					Bank & Aggregate Lending Comparison												
		Bank				Owner Occupied Units %	2018			2019									
		Count		Dollar			Count		Dollar			Count		Dollar					
		#	%	\$ (000s)	\$ %		Bank	Agg	Bank	Agg	Bank	Agg	Bank	Agg	Bank	Agg			
						#	%	%	\$ (000s)	\$ %	\$ %	#	%	%	\$ (000s)	\$ %	\$ %		
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	\$0	0.0%	1.4%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Moderate	1	25.0%	\$45	14.1%	19.4%	0	0.0%	16.1%	\$0	0.0%	9.1%	1	50.0%	18.9%	\$45	38.5%	23.8%	
	Middle	0	0.0%	\$0	0.0%	44.0%	0	0.0%	51.6%	\$0	0.0%	51.6%	0	0.0%	45.9%	\$0	0.0%	47.6%	
	Upper	3	75.0%	\$275	85.9%	35.2%	2	100.0%	32.3%	\$203	100.0%	39.3%	1	50.0%	35.1%	\$72	61.5%	28.6%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	<b>Total</b>	<b>4</b>	<b>100.0%</b>	<b>\$320</b>	<b>100.0%</b>	<b>100.0%</b>	<b>2</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$203</b>	<b>100.0%</b>	<b>100.0%</b>	<b>2</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$117</b>	<b>100.0%</b>	<b>100.0%</b>	
PURPOSE NOT APPLICABLE	Low	0	0.0%	\$0	0.0%	1.4%	0	0.0%	1.4%	\$0	0.0%	0.6%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Moderate	0	0.0%	\$0	0.0%	19.4%	0	0.0%	23.0%	\$0	0.0%	17.4%	0	0.0%	31.0%	\$0	0.0%	28.9%	
	Middle	0	0.0%	\$0	0.0%	44.0%	0	0.0%	43.2%	\$0	0.0%	49.6%	0	0.0%	38.0%	\$0	0.0%	40.0%	
	Upper	0	0.0%	\$0	0.0%	35.2%	0	0.0%	32.4%	\$0	0.0%	32.4%	0	0.0%	31.0%	\$0	0.0%	31.0%	
	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%	
	<b>Total</b>	<b>0</b>	<b>0.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	1.4%	0	0.0%	1.6%	\$0	0.0%	0.9%	0	0.0%	1.0%	\$0	0.0%	0.5%	
	Moderate	31	17.1%	\$6,868	22.6%	19.4%	10	13.2%	18.1%	\$3,211	24.4%	15.6%	21	20.0%	21.0%	\$3,657	21.2%	20.5%	
	Middle	70	38.7%	\$10,412	34.3%	44.0%	28	36.8%	46.6%	\$4,501	34.2%	45.1%	42	40.0%	44.4%	\$5,911	34.3%	41.7%	
	Upper	80	44.2%	\$13,106	43.1%	35.2%	38	50.0%	33.7%	\$5,459	41.4%	38.4%	42	40.0%	33.6%	\$7,647	44.4%	37.3%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	<b>Total</b>	<b>181</b>	<b>100.0%</b>	<b>\$30,386</b>	<b>100.0%</b>	<b>100.0%</b>	<b>76</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$13,171</b>	<b>100.0%</b>	<b>100.0%</b>	<b>105</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$17,215</b>	<b>100.0%</b>	<b>100.0%</b>	
SMALL BUSINESSES		<b>Total Businesses</b>																	
	Low	1	1.0%	\$525	1.8%	2.7%	1	1.9%	3.0%	\$525	3.7%	3.7%	0	0.0%	2.5%	\$0	0.0%	2.1%	
	Moderate	66	63.5%	\$18,892	65.7%	44.0%	34	65.4%	40.0%	\$9,898	70.6%	50.1%	32	61.5%	38.9%	\$8,994	61.2%	44.7%	
	Middle	19	18.3%	\$6,258	21.8%	32.0%	11	21.2%	33.9%	\$2,784	19.8%	33.1%	8	15.4%	34.2%	\$3,474	23.6%	37.4%	
	Upper	18	17.3%	\$3,060	10.6%	21.3%	6	11.5%	22.2%	\$822	5.9%	12.6%	12	23.1%	22.7%	\$2,238	15.2%	15.2%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	0.8%	\$0	0.0%	0.5%	0	0.0%	1.7%	\$0	0.0%	0.7%	
<b>Total</b>	<b>104</b>	<b>100.0%</b>	<b>\$28,735</b>	<b>100.0%</b>	<b>100.0%</b>	<b>52</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$14,029</b>	<b>100.0%</b>	<b>100.0%</b>	<b>52</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$14,706</b>	<b>100.0%</b>	<b>100.0%</b>		
SMALL FARM		<b>Total Farms</b>																	
	Low	0	0.0%	\$0	0.0%	1.2%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Moderate	0	0.0%	\$0	0.0%	13.6%	0	0.0%	11.4%	\$0	0.0%	3.0%	0	0.0%	20.8%	\$0	0.0%	27.4%	
	Middle	0	0.0%	\$0	0.0%	42.0%	0	0.0%	25.7%	\$0	0.0%	41.5%	0	0.0%	25.0%	\$0	0.0%	23.2%	
	Upper	0	0.0%	\$0	0.0%	43.2%	0	0.0%	60.0%	\$0	0.0%	50.4%	0	0.0%	50.0%	\$0	0.0%	37.0%	
	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%	
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	2.9%	\$0	0.0%	5.1%	0	0.0%	4.2%	\$0	0.0%	12.4%	
<b>Total</b>	<b>0</b>	<b>0.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>		

Originations & Purchases  
2019 FFIEC Census Data, 2019 D&B Info, and 2015 ACS Data

# Appendices

**Borrower Distribution of HMDA Loans & Small Business/Small Farm Loans by Revenue & Loan Size**  
Assessment Area: GA Rome

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 \$ %		
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	22.3%	0	0.0%	4.2%	\$0	0.0%	2.4%	
	Moderate	4	12.1%	\$283	1.9%	17.5%	4	12.1%	16.3%	\$283	1.9%	10.6%	
	Middle	7	21.2%	\$1,038	6.9%	18.9%	7	21.2%	18.6%	\$1,038	6.9%	15.6%	
	Upper	19	57.6%	\$6,587	43.7%	41.3%	19	57.6%	40.3%	\$6,587	43.7%	50.4%	
	Unknown	3	9.1%	\$7,167	47.5%	0.0%	3	9.1%	20.5%	\$7,167	47.5%	21.1%	
	<b>Total</b>	<b>33</b>	<b>100.0%</b>	<b>\$15,075</b>	<b>100.0%</b>	<b>100.0%</b>	<b>33</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$15,075</b>	<b>100.0%</b>	<b>100.0%</b>	
REFINANCE	Low	1	4.8%	\$185	3.6%	22.3%	1	4.8%	5.5%	\$185	3.6%	2.4%	
	Moderate	0	0.0%	\$0	0.0%	17.5%	0	0.0%	11.5%	\$0	0.0%	7.0%	
	Middle	4	19.0%	\$386	7.6%	18.9%	4	19.0%	16.6%	\$386	7.6%	13.2%	
	Upper	13	61.9%	\$3,586	70.3%	41.3%	13	61.9%	45.1%	\$3,586	70.3%	55.5%	
	Unknown	3	14.3%	\$944	18.5%	0.0%	3	14.3%	21.4%	\$944	18.5%	22.0%	
	<b>Total</b>	<b>21</b>	<b>100.0%</b>	<b>\$5,101</b>	<b>100.0%</b>	<b>100.0%</b>	<b>21</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$5,101</b>	<b>100.0%</b>	<b>100.0%</b>	
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	22.3%	0	0.0%	6.4%	\$0	0.0%	3.0%	
	Moderate	0	0.0%	\$0	0.0%	17.5%	0	0.0%	17.3%	\$0	0.0%	7.0%	
	Middle	0	0.0%	\$0	0.0%	18.9%	0	0.0%	20.0%	\$0	0.0%	14.6%	
	Upper	1	100.0%	\$10	100.0%	41.3%	1	100.0%	53.6%	\$10	100.0%	72.1%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	2.7%	\$0	0.0%	3.3%	
	<b>Total</b>	<b>1</b>	<b>100.0%</b>	<b>\$10</b>	<b>100.0%</b>	<b>100.0%</b>	<b>1</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$10</b>	<b>100.0%</b>	<b>100.0%</b>	
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	22.3%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Moderate	0	0.0%	\$0	0.0%	17.5%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Middle	0	0.0%	\$0	0.0%	18.9%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Upper	0	0.0%	\$0	0.0%	41.3%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Unknown	1	100.0%	\$104	100.0%	0.0%	1	100.0%	100.0%	\$104	100.0%	100.0%	
	<b>Total</b>	<b>1</b>	<b>100.0%</b>	<b>\$104</b>	<b>100.0%</b>	<b>100.0%</b>	<b>1</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$104</b>	<b>100.0%</b>	<b>100.0%</b>	
HMDA TOTALS	Low	1	1.8%	\$185	0.9%	22.3%	1	1.8%	4.7%	\$185	0.9%	2.1%	
	Moderate	4	7.1%	\$283	1.4%	17.5%	4	7.1%	14.8%	\$283	1.4%	8.2%	
	Middle	11	19.6%	\$1,424	7.0%	18.9%	11	19.6%	18.0%	\$1,424	7.0%	13.0%	
	Upper	33	58.9%	\$10,183	50.2%	41.3%	33	58.9%	42.2%	\$10,183	50.2%	45.5%	
	Unknown	7	12.5%	\$8,215	40.5%	0.0%	7	12.5%	20.3%	\$8,215	40.5%	31.2%	
	<b>Total</b>	<b>56</b>	<b>100.0%</b>	<b>\$20,290</b>	<b>100.0%</b>	<b>100.0%</b>	<b>56</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$20,290</b>	<b>100.0%</b>	<b>100.0%</b>	
Small Business Revenue	\$1 Million or Less	44	71.0%	\$9,733	59.9%	89.9%	44	71.0%	49.5%	\$9,733	59.9%	46.8%	
	Over \$1 Million	18	29.0%	\$6,526	40.1%	9.3%	18	29.0%					
	<b>Total Rev. available</b>	<b>62</b>	<b>100.0%</b>	<b>\$16,259</b>	<b>100.0%</b>	<b>99.2%</b>	<b>62</b>	<b>100.0%</b>					
	Rev. Not Known	0	0.0%	\$0	0.0%	0.8%	0	0.0%					
	<b>Total</b>	<b>62</b>	<b>100.0%</b>	<b>\$16,259</b>	<b>100.0%</b>	<b>100.0%</b>	<b>62</b>	<b>100.0%</b>					
	Small Business Loan Size	\$100,000 or Less	28	45.2%	\$1,495	9.2%		28	45.2%	92.0%	\$1,495	9.2%	33.5%
\$100,001 - \$250,000		11	17.7%	\$1,778	10.9%		11	17.7%	4.4%	\$1,778	10.9%	19.0%	
\$250,001 - \$1 Million		23	37.1%	\$12,986	79.9%		23	37.1%	3.5%	\$12,986	79.9%	47.5%	
<b>Total</b>		<b>62</b>	<b>100.0%</b>	<b>\$16,259</b>	<b>100.0%</b>		<b>62</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$16,259</b>	<b>100.0%</b>	<b>100.0%</b>	
<b>Total Businesses</b>													
Small Farm Revenue	\$1 Million or Less	1	100.0%	\$4	100.0%	98.1%	1	100.0%	27.3%	\$4	100.0%	28.1%	
	Over \$1 Million	0	0.0%	\$0	0.0%	1.9%	0	0.0%					
	Not Known	0	0.0%	\$0	0.0%	0.0%	0	0.0%					
	<b>Total</b>	<b>1</b>	<b>100.0%</b>	<b>\$4</b>	<b>100.0%</b>	<b>100.0%</b>	<b>1</b>	<b>100.0%</b>					
	Small Farm Loan Size	\$100,000 or Less	1	100.0%	\$4	100.0%		1	100.0%	78.8%	\$4	100.0%	20.0%
		\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	15.2%	\$0	0.0%	48.3%
\$250,001 - \$500,000		0	0.0%	\$0	0.0%		0	0.0%	6.1%	\$0	0.0%	31.8%	
<b>Total</b>		<b>1</b>	<b>100.0%</b>	<b>\$4</b>	<b>100.0%</b>		<b>1</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$4</b>	<b>100.0%</b>	<b>100.0%</b>	
<b>Total Farms</b>													

**Originations & Purchases**

Aggregate data is unavailable for loans to businesses/farms with revenue over \$1 million or revenue unknown, and for loan size by revenue. 2017 FFIEC Census Data, 2017 D&B Info, and 2015 ACS Data

# Appendices

**Borrower Distribution of HMDA Loans & Small Business/Small Farm Loans by Revenue & Loan Size - Table 1 of 2**

Assessment Area: GA Rome

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison											
		2018, 2019					2018					2019						
		Bank		Dollar		Families by Family Income %	Count		Dollar			Count		Dollar				
#	%	\$ (000s)	\$ %	#	%		Agg %	\$ (000s)	\$ %	\$ %	#	%	Agg %	\$ (000s)	\$ %	\$ %		
HOME PURCHASE	Low	5	7.4%	\$420	3.3%	22.3%	1	3.7%	5.3%	\$83	1.9%	2.8%	4	9.8%	10.7%	\$337	4.0%	6.1%
	Moderate	8	11.8%	\$848	6.6%	17.5%	3	11.1%	18.3%	\$353	8.0%	12.2%	5	12.2%	23.5%	\$495	5.8%	17.8%
	Middle	11	16.2%	\$1,465	11.4%	18.9%	7	25.9%	21.3%	\$925	20.9%	19.4%	4	9.8%	20.5%	\$540	6.4%	20.3%
	Upper	42	61.8%	\$10,002	77.6%	41.3%	14	51.9%	35.1%	\$2,895	65.6%	47.2%	28	68.3%	29.0%	\$7,107	83.8%	41.5%
	Unknown	2	2.9%	\$160	1.2%	0.0%	2	7.4%	19.9%	\$160	3.6%	18.3%	0	0.0%	16.4%	\$0	0.0%	14.3%
	<i>Total</i>	<i>68</i>	<i>100.0%</i>	<i>\$12,895</i>	<i>100.0%</i>	<i>100.0%</i>	<i>27</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$4,416</i>	<i>100.0%</i>	<i>100.0%</i>	<i>41</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$8,479</i>	<i>100.0%</i>	<i>100.0%</i>
REFINANCE	Low	7	10.4%	\$231	1.8%	22.3%	1	3.6%	5.2%	\$7	0.1%	2.5%	6	15.4%	8.4%	\$224	3.2%	3.9%
	Moderate	8	11.9%	\$442	3.4%	17.5%	1	3.6%	11.6%	\$54	0.9%	8.0%	7	17.9%	16.7%	\$388	5.6%	11.3%
	Middle	6	9.0%	\$1,074	8.2%	18.9%	0	0.0%	22.0%	\$0	0.0%	18.0%	6	15.4%	19.5%	\$1,074	15.4%	17.8%
	Upper	41	61.2%	\$10,860	83.0%	41.3%	22	78.6%	43.8%	\$5,592	91.4%	54.4%	19	48.7%	36.2%	\$5,268	75.5%	46.6%
	Unknown	5	7.5%	\$484	3.7%	0.0%	4	14.3%	17.5%	\$462	7.6%	17.1%	1	2.6%	19.2%	\$22	0.3%	20.3%
	<i>Total</i>	<i>67</i>	<i>100.0%</i>	<i>\$13,091</i>	<i>100.0%</i>	<i>100.0%</i>	<i>28</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$6,115</i>	<i>100.0%</i>	<i>100.0%</i>	<i>39</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$6,976</i>	<i>100.0%</i>	<i>100.0%</i>
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	22.3%	0	0.0%	4.7%	\$0	0.0%	3.4%	0	0.0%	5.4%	\$0	0.0%	2.1%
	Moderate	0	0.0%	\$0	0.0%	17.5%	0	0.0%	23.5%	\$0	0.0%	17.2%	0	0.0%	17.4%	\$0	0.0%	11.3%
	Middle	0	0.0%	\$0	0.0%	18.9%	0	0.0%	16.5%	\$0	0.0%	11.1%	0	0.0%	22.8%	\$0	0.0%	20.4%
	Upper	0	0.0%	\$0	0.0%	41.3%	0	0.0%	51.8%	\$0	0.0%	54.4%	0	0.0%	51.1%	\$0	0.0%	63.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	3.5%	\$0	0.0%	13.9%	0	0.0%	3.3%	\$0	0.0%	2.9%
	<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>	<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%	22.3%	0	0.0%	5.9%	\$0	0.0%	4.4%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	17.5%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	18.9%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Upper	1	100.0%	\$259	100.0%	41.3%	1	100.0%	29.4%	\$259	100.0%	27.2%	0	0.0%	32.0%	\$0	0.0%	9.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	64.7%	\$0	0.0%	68.4%	0	0.0%	68.0%	\$0	0.0%	90.7%
	<i>Total</i>	<i>1</i>	<i>100.0%</i>	<i>\$259</i>	<i>100.0%</i>	<i>100.0%</i>	<i>1</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$259</i>	<i>100.0%</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>
OTHER PURPOSE LOC	Low	1	2.4%	\$10	0.3%	22.3%	0	0.0%	3.5%	\$0	0.0%	1.3%	1	4.3%	4.5%	\$10	0.6%	1.7%
	Moderate	4	9.8%	\$109	2.9%	17.5%	1	5.6%	12.9%	\$24	1.1%	7.7%	3	13.0%	16.7%	\$85	5.2%	15.6%
	Middle	6	14.6%	\$646	16.9%	18.9%	1	5.6%	14.1%	\$250	11.5%	15.5%	5	21.7%	24.2%	\$396	24.1%	19.7%
	Upper	27	65.9%	\$2,916	76.3%	41.3%	15	83.3%	65.9%	\$1,854	85.1%	74.0%	12	52.2%	50.0%	\$1,062	64.6%	58.6%
	Unknown	3	7.3%	\$140	3.7%	0.0%	1	5.6%	3.5%	\$50	2.3%	1.5%	2	8.7%	4.5%	\$90	5.5%	4.3%
	<i>Total</i>	<i>41</i>	<i>100.0%</i>	<i>\$3,821</i>	<i>100.0%</i>	<i>100.0%</i>	<i>18</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$2,178</i>	<i>100.0%</i>	<i>100.0%</i>	<i>23</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$1,643</i>	<i>100.0%</i>	<i>100.0%</i>

Originations & Purchases  
2019 FFIEC Census Data and 2015 ACS Data

# Appendices

**Borrower Distribution of HMDA Loans & Small Business/Small Farm Loans by Revenue & Loan Size - Table 2 of 2**  
Assessment Area: GA Rome

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison											
		2018, 2019					2018						2019					
		Bank		Dollar		Families by Family Income %	Count		Dollar				Count		Dollar			
		#	%	\$ (000s)	\$ %		Bank	Agg	Bank	Agg	\$ %	#	%	Agg	Bank	Agg	\$ %	
OTHER PURPOSE CLOSED/EXEMPT	Low	2	50.0%	\$144	45.0%	22.3%	1	50.0%	12.9%	\$72	35.5%	10.4%	1	50.0%	18.9%	\$72	61.5%	13.8%
	Moderate	1	25.0%	\$45	14.1%	17.5%	0	0.0%	12.9%	\$0	0.0%	8.3%	1	50.0%	29.7%	\$45	38.5%	23.6%
	Middle	0	0.0%	\$0	0.0%	18.9%	0	0.0%	32.3%	\$0	0.0%	34.4%	0	0.0%	16.2%	\$0	0.0%	10.9%
	Upper	1	25.0%	\$131	40.9%	41.3%	1	50.0%	32.3%	\$131	64.5%	36.5%	0	0.0%	32.4%	\$0	0.0%	49.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	9.7%	\$0	0.0%	10.4%	0	0.0%	2.7%	\$0	0.0%	2.6%
	<i>Total</i>	<i>4</i>	<i>100.0%</i>	<i>\$320</i>	<i>100.0%</i>	<i>100.0%</i>	<i>2</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$203</i>	<i>100.0%</i>	<i>100.0%</i>	<i>2</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$117</i>	<i>100.0%</i>	<i>100.0%</i>
PURPOSE NOT APPLICABLE	Low	0	0.0%	\$0	0.0%	22.3%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	17.5%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	1.4%	\$0	0.0%	3.0%
	Middle	0	0.0%	\$0	0.0%	18.9%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	41.3%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	98.6%	\$0	0.0%	97.0%
	<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>	<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	15	8.3%	\$805	2.6%	22.3%	3	3.9%	5.1%	\$162	1.2%	2.7%	12	11.4%	9.5%	\$643	3.7%	5.0%
	Moderate	21	11.6%	\$1,444	4.8%	17.5%	5	6.6%	16.0%	\$431	3.3%	10.8%	16	15.2%	20.5%	\$1,013	5.9%	14.6%
	Middle	23	12.7%	\$3,185	10.5%	18.9%	8	10.5%	20.4%	\$1,175	8.9%	18.3%	15	14.3%	19.6%	\$2,010	11.7%	18.0%
	Upper	112	61.9%	\$24,168	79.5%	41.3%	53	69.7%	37.7%	\$10,731	81.5%	48.1%	59	56.2%	31.5%	\$13,437	78.1%	40.9%
	Unknown	10	5.5%	\$784	2.6%	0.0%	7	9.2%	20.9%	\$672	5.1%	20.0%	3	2.9%	18.9%	\$112	0.7%	21.5%
	<i>Total</i>	<i>181</i>	<i>100.0%</i>	<i>\$30,386</i>	<i>100.0%</i>	<i>100.0%</i>	<i>76</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$13,171</i>	<i>100.0%</i>	<i>100.0%</i>	<i>105</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$17,215</i>	<i>100.0%</i>	<i>100.0%</i>
Small Business Revenue	<b>Total Businesses</b>																	
	\$1 Million or Less	65	62.5%	\$11,590	40.3%	91.0%	31	59.6%	44.2%	\$5,287	37.7%	34.1%	34	65.4%	39.9%	\$6,303	42.9%	38.4%
	Over \$1 Million	34	32.7%	\$15,943	55.5%	8.2%	17	32.7%					17	32.7%				
	Total Rev. available	99	95.2%	\$27,533	95.8%	99.2%	48	92.3%					51	98.1%				
	Rev. Not Known	5	4.8%	\$1,202	4.2%	0.7%	4	7.7%					1	1.9%				
	<i>Total</i>	<i>104</i>	<i>100.0%</i>	<i>\$28,735</i>	<i>100.0%</i>	<i>100.0%</i>	<i>52</i>	<i>100.0%</i>					<i>52</i>	<i>100.0%</i>				
Small Business Loan Size	\$100,000 or Less	36	34.6%	\$2,096	7.3%		17	32.7%	91.7%	\$1,010	7.2%	32.2%	19	36.5%	91.3%	\$1,086	7.4%	35.0%
	\$100,001 - \$250,000	27	26.0%	\$4,393	15.3%		13	25.0%	3.9%	\$2,096	14.9%	14.6%	14	26.9%	5.3%	\$2,297	15.6%	19.9%
	\$250,001 - \$1 Million	41	39.4%	\$22,246	77.4%		22	42.3%	4.4%	\$10,923	77.9%	53.3%	19	36.5%	3.3%	\$11,323	77.0%	45.1%
	Total	104	100.0%	\$28,735	100.0%		52	100.0%	100.0%	\$14,029	100.0%	100.0%	52	100.0%	100.0%	\$14,706	100.0%	100.0%
	Total	104	100.0%	\$28,735	100.0%		52	100.0%	100.0%	\$14,029	100.0%	100.0%	52	100.0%	100.0%	\$14,706	100.0%	100.0%
Small Farm Revenue	<b>Total Farms</b>																	
	\$1 Million or Less	0	0.0%	\$0	0.0%	97.5%	0	0.0%	11.4%	\$0	0.0%	22.9%	0	0.0%	20.8%	\$0	0.0%	25.6%
	Over \$1 Million	0	0.0%	\$0	0.0%	2.5%	0	0.0%					0	0.0%				
	Not Known	0	0.0%	\$0	0.0%	0.0%	0	0.0%					0	0.0%				
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%					0	0.0%				
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%					0	0.0%				
Small Farm Loan Size	\$100,000 or Less	0	0.0%	\$0	0.0%		0	0.0%	91.4%	\$0	0.0%	51.5%	0	0.0%	97.9%	\$0	0.0%	85.2%
	\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	8.6%	\$0	0.0%	48.5%	0	0.0%	2.1%	\$0	0.0%	14.8%
	\$250,001 - \$500,000	0	0.0%	\$0	0.0%		0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	0	0.0%	\$0	0.0%		0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
	Total	0	0.0%	\$0	0.0%		0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%

Originations & Purchases  
Aggregate data is unavailable for loans to businesses/farms with revenue over \$1 million or revenue unknown, and for loan size by revenue.  
2019 FFIEC Census Data, 2019 D&B Info, and 2015 ACS Data

# Appendices

## Geographic Distribution of HMDA, Small Business, & Small Farm Loans

Assessment Area: GA Savannah

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2017					2017					
		Bank				Owner Occupied Units %	Count			Dollar		
		Count #	%	\$ (000s)	\$ %		Bank #	Agg %	Bank \$ (000s)	Agg \$ %	Agg \$ %	
HOME PURCHASE	Low	2	2.3%	\$464	1.6%	5.6%	2	2.3%	2.7%	\$464	1.6%	2.3%
	Moderate	14	16.3%	\$3,943	13.6%	21.2%	14	16.3%	14.3%	\$3,943	13.6%	10.3%
	Middle	28	32.6%	\$9,846	34.0%	33.5%	28	32.6%	32.6%	\$9,846	34.0%	31.2%
	Upper	42	48.8%	\$14,743	50.8%	39.8%	42	48.8%	50.4%	\$14,743	50.8%	56.1%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>86</i>	<i>100.0%</i>	<i>\$28,996</i>	<i>100.0%</i>	<i>100.0%</i>	<i>86</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$28,996</i>	<i>100.0%</i>	<i>100.0%</i>
REFINANCE	Low	5	12.5%	\$959	9.5%	5.6%	5	12.5%	2.9%	\$959	9.5%	2.2%
	Moderate	8	20.0%	\$1,459	14.4%	21.2%	8	20.0%	16.5%	\$1,459	14.4%	11.8%
	Middle	9	22.5%	\$1,208	11.9%	33.5%	9	22.5%	36.2%	\$1,208	11.9%	33.2%
	Upper	18	45.0%	\$6,500	64.2%	39.8%	18	45.0%	44.3%	\$6,500	64.2%	52.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.1%
	<i>Total</i>	<i>40</i>	<i>100.0%</i>	<i>\$10,126</i>	<i>100.0%</i>	<i>100.0%</i>	<i>40</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$10,126</i>	<i>100.0%</i>	<i>100.0%</i>
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	5.6%	0	0.0%	5.4%	\$0	0.0%	3.8%
	Moderate	2	50.0%	\$92	30.1%	21.2%	2	50.0%	25.4%	\$92	30.1%	14.2%
	Middle	0	0.0%	\$0	0.0%	33.5%	0	0.0%	29.5%	\$0	0.0%	18.8%
	Upper	2	50.0%	\$214	69.9%	39.8%	2	50.0%	39.7%	\$214	69.9%	63.1%
	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>\$306</i>	<i>100.0%</i>	<i>100.0%</i>	<i>4</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$306</i>	<i>100.0%</i>	<i>100.0%</i>
MULTI FAMILY	<b>Multi-Family Units</b>											
	Low	0	0.0%	\$0	0.0%	9.2%	0	0.0%	5.1%	\$0	0.0%	1.1%
	Moderate	0	0.0%	\$0	0.0%	32.4%	0	0.0%	53.8%	\$0	0.0%	51.1%
	Middle	0	0.0%	\$0	0.0%	27.5%	0	0.0%	15.4%	\$0	0.0%	22.4%
	Upper	0	0.0%	\$0	0.0%	30.8%	0	0.0%	25.6%	\$0	0.0%	25.4%
	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	7	5.4%	\$1,423	3.6%	5.6%	7	5.4%	2.9%	\$1,423	3.6%	2.2%
	Moderate	24	18.5%	\$5,494	13.9%	21.2%	24	18.5%	15.5%	\$5,494	13.9%	15.0%
	Middle	37	28.5%	\$11,054	28.0%	33.5%	37	28.5%	33.3%	\$11,054	28.0%	30.5%
	Upper	62	47.7%	\$21,457	54.4%	39.8%	62	47.7%	48.3%	\$21,457	54.4%	52.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>130</i>	<i>100.0%</i>	<i>\$39,428</i>	<i>100.0%</i>	<i>100.0%</i>	<i>130</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$39,428</i>	<i>100.0%</i>	<i>100.0%</i>
SMALL BUSINESSES	<b>Total Businesses</b>											
	Low	25	11.2%	\$12,453	21.1%	9.3%	25	11.2%	9.7%	\$12,453	21.1%	17.6%
	Moderate	62	27.7%	\$16,371	27.7%	22.7%	62	27.7%	21.5%	\$16,371	27.7%	21.2%
	Middle	81	36.2%	\$18,622	31.5%	34.9%	81	36.2%	33.0%	\$18,622	31.5%	33.1%
	Upper	56	25.0%	\$11,625	19.7%	32.7%	56	25.0%	34.2%	\$11,625	19.7%	27.0%
	Unknown	0	0.0%	\$0	0.0%	0.4%	0	0.0%	0.1%	\$0	0.0%	0.5%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	1.5%	\$0	0.0%	0.6%
<i>Total</i>	<i>224</i>	<i>100.0%</i>	<i>\$59,071</i>	<i>100.0%</i>	<i>100.0%</i>	<i>224</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$59,071</i>	<i>100.0%</i>	<i>100.0%</i>	
SMALL FARM	<b>Total Farms</b>											
	Low	0	0.0%	\$0	0.0%	3.3%	0	0.0%	6.9%	\$0	0.0%	0.9%
	Moderate	0	0.0%	\$0	0.0%	18.0%	0	0.0%	3.4%	\$0	0.0%	2.6%
	Middle	0	0.0%	\$0	0.0%	34.4%	0	0.0%	10.3%	\$0	0.0%	16.8%
	Upper	0	0.0%	\$0	0.0%	44.3%	0	0.0%	75.9%	\$0	0.0%	78.1%
	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%	3.4%	\$0	0.0%	1.6%
<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>	

Originations & Purchases  
2017 FFIEC Census Data, 2017 D&B Info, and 2015 ACS Data

# Appendices

Geographic Distribution of HMDA, Small Business, & Small Farm Loans - Table 1 of 2

Assessment Area: GA Savannah

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison											
		2018, 2019					2018						2019					
		Bank				Owner Occupied Units %	Count		Dollar				Count		Dollar			
		Count #	%	Dollar \$ (000s)	%		Bank #	Agg %	Bank \$ (000s)	%	%	Bank #	Agg %	Bank \$ (000s)	%	Agg %		
HOME PURCHASE	Low	7	4.2%	\$977	1.6%	5.6%	2	2.4%	2.4%	\$227	0.7%	2.1%	5	6.1%	2.8%	\$750	2.5%	2.4%
	Moderate	26	15.8%	\$6,758	11.0%	21.2%	12	14.5%	15.2%	\$3,558	11.4%	11.1%	14	17.1%	15.3%	\$3,200	10.6%	11.6%
	Middle	45	27.3%	\$13,983	22.8%	33.5%	20	24.1%	31.8%	\$6,559	21.0%	30.1%	25	30.5%	32.4%	\$7,424	24.6%	30.7%
	Upper	86	52.1%	\$39,411	64.2%	39.8%	48	57.8%	50.6%	\$20,628	66.0%	56.6%	38	46.3%	49.4%	\$18,783	62.3%	55.2%
	Unknown	1	0.6%	\$306	0.5%	0.0%	1	1.2%	0.0%	\$306	1.0%	0.1%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<b>Total</b>	<b>165</b>	<b>100.0%</b>	<b>\$61,435</b>	<b>100.0%</b>	<b>100.0%</b>	<b>83</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$31,278</b>	<b>100.0%</b>	<b>100.0%</b>	<b>82</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$30,157</b>	<b>100.0%</b>	<b>100.0%</b>
REFINANCE	Low	3	1.9%	\$360	0.8%	5.6%	1	1.3%	2.9%	\$67	0.3%	1.8%	2	2.5%	3.3%	\$293	1.2%	2.9%
	Moderate	20	13.0%	\$3,206	7.3%	21.2%	6	8.0%	18.2%	\$1,197	6.0%	13.0%	14	17.7%	15.0%	\$2,009	8.3%	10.4%
	Middle	42	27.3%	\$10,201	23.1%	33.5%	23	30.7%	35.9%	\$5,774	29.0%	32.9%	19	24.1%	34.4%	\$4,427	18.3%	31.4%
	Upper	89	57.8%	\$30,334	68.8%	39.8%	45	60.0%	43.0%	\$12,869	64.6%	52.3%	44	55.7%	47.3%	\$17,465	72.2%	55.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.1%	\$0	0.0%	0.1%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<b>Total</b>	<b>154</b>	<b>100.0%</b>	<b>\$44,101</b>	<b>100.0%</b>	<b>100.0%</b>	<b>75</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$19,907</b>	<b>100.0%</b>	<b>100.0%</b>	<b>79</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$24,194</b>	<b>100.0%</b>	<b>100.0%</b>
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	5.6%	0	0.0%	2.8%	\$0	0.0%	2.0%	0	0.0%	5.4%	\$0	0.0%	3.8%
	Moderate	2	33.3%	\$400	65.4%	21.2%	1	50.0%	16.6%	\$250	89.3%	15.5%	1	25.0%	14.1%	\$150	45.2%	8.5%
	Middle	1	16.7%	\$92	15.0%	33.5%	0	0.0%	30.7%	\$0	0.0%	30.8%	1	25.0%	33.3%	\$92	27.7%	25.8%
	Upper	3	50.0%	\$120	19.6%	39.8%	1	50.0%	49.8%	\$30	10.7%	51.7%	2	50.0%	47.1%	\$90	27.1%	61.9%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<b>Total</b>	<b>6</b>	<b>100.0%</b>	<b>\$612</b>	<b>100.0%</b>	<b>100.0%</b>	<b>2</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$280</b>	<b>100.0%</b>	<b>100.0%</b>	<b>4</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$332</b>	<b>100.0%</b>	<b>100.0%</b>
MULTI-FAMILY	<b>Multi-Family Units</b>																	
	Low	0	0.0%	\$0	0.0%	9.2%	0	0.0%	13.5%	\$0	0.0%	14.2%	0	0.0%	27.0%	\$0	0.0%	31.1%
	Moderate	0	0.0%	\$0	0.0%	32.4%	0	0.0%	36.5%	\$0	0.0%	28.5%	0	0.0%	27.0%	\$0	0.0%	20.9%
	Middle	0	0.0%	\$0	0.0%	27.5%	0	0.0%	26.9%	\$0	0.0%	38.9%	0	0.0%	24.3%	\$0	0.0%	40.3%
	Upper	1	100.0%	\$956	100.0%	30.8%	1	100.0%	23.1%	\$956	100.0%	18.3%	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%	0	0.0%	0.0%	\$0	0.0%	0.0%
<b>Total</b>	<b>1</b>	<b>100.0%</b>	<b>\$956</b>	<b>100.0%</b>	<b>100.0%</b>	<b>1</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$956</b>	<b>100.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	
OTHER PURPOSE LOC	Low	4	4.2%	\$330	2.5%	5.6%	2	4.7%	1.4%	\$256	4.6%	1.0%	2	3.8%	2.5%	\$74	1.0%	0.7%
	Moderate	13	13.7%	\$2,823	21.6%	21.2%	9	20.9%	16.4%	\$1,807	32.7%	14.2%	4	7.7%	10.0%	\$1,016	13.5%	8.5%
	Middle	26	27.4%	\$1,901	14.6%	33.5%	12	27.9%	31.1%	\$813	14.7%	19.7%	14	26.9%	34.6%	\$1,088	14.5%	27.9%
	Upper	52	54.7%	\$7,989	61.3%	39.8%	20	46.5%	51.2%	\$2,658	48.0%	65.2%	32	61.5%	52.9%	\$5,331	71.0%	62.9%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<b>Total</b>	<b>95</b>	<b>100.0%</b>	<b>\$13,043</b>	<b>100.0%</b>	<b>100.0%</b>	<b>43</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$5,534</b>	<b>100.0%</b>	<b>100.0%</b>	<b>52</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$7,509</b>	<b>100.0%</b>	<b>100.0%</b>

Originations & Purchases  
2019 FFIEC Census Data and 2015 ACS Data

# Appendices

**Geographic Distribution of HMDA, Small Business, & Small Farm Loans - Table 2 of 2**  
Assessment Area: GA Savannah

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison											
		2018, 2019					2018					2019						
		Bank				Owner Occupied Units %	Count		Dollar			Count		Dollar				
		Count #	%	\$ (000s)	\$ %		Bank #	Agg %	Bank \$ (000s)	Agg %	Bank #	Agg %	Bank \$ (000s)	Agg %				
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	\$0	0.0%	5.6%	0	0.0%	5.2%	\$0	0.0%	3.4%	0	0.0%	3.5%	\$0	0.0%	1.1%
	Moderate	4	57.1%	\$440	28.0%	21.2%	1	50.0%	19.5%	\$210	41.2%	13.4%	3	60.0%	31.4%	\$230	21.6%	25.8%
	Middle	3	42.9%	\$1,134	72.0%	33.5%	1	50.0%	32.5%	\$300	58.8%	27.4%	2	40.0%	22.1%	\$834	78.4%	26.5%
	Upper	0	0.0%	\$0	0.0%	39.8%	0	0.0%	42.9%	\$0	0.0%	55.8%	0	0.0%	43.0%	\$0	0.0%	46.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<b>Total</b>	<b>7</b>	<b>100.0%</b>	<b>\$1,574</b>	<b>100.0%</b>	<b>100.0%</b>	<b>2</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$510</b>	<b>100.0%</b>	<b>100.0%</b>	<b>5</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$1,064</b>	<b>100.0%</b>	<b>100.0%</b>
PURPOSE NOT APPLICABLE	Low	0	0.0%	\$0	0.0%	5.6%	0	0.0%	4.1%	\$0	0.0%	2.0%	0	0.0%	4.3%	\$0	0.0%	2.6%
	Moderate	0	0.0%	\$0	0.0%	21.2%	0	0.0%	21.6%	\$0	0.0%	16.0%	0	0.0%	30.8%	\$0	0.0%	22.8%
	Middle	0	0.0%	\$0	0.0%	33.5%	0	0.0%	32.5%	\$0	0.0%	28.6%	0	0.0%	28.2%	\$0	0.0%	27.2%
	Upper	0	0.0%	\$0	0.0%	39.8%	0	0.0%	41.9%	\$0	0.0%	53.3%	0	0.0%	36.8%	\$0	0.0%	47.5%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<b>Total</b>	<b>0</b>	<b>0.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>
HMDA TOTALS	Low	14	3.3%	\$1,667	1.4%	5.6%	5	2.4%	2.6%	\$550	0.9%	3.4%	9	4.1%	3.2%	\$1,117	1.8%	4.2%
	Moderate	65	15.2%	\$13,627	11.2%	21.2%	29	14.1%	16.2%	\$7,022	12.0%	13.6%	36	16.2%	15.6%	\$6,605	10.4%	12.0%
	Middle	117	27.3%	\$27,311	22.4%	33.5%	56	27.2%	32.5%	\$13,446	23.0%	31.4%	61	27.5%	32.8%	\$13,865	21.9%	31.3%
	Upper	231	54.0%	\$78,810	64.7%	39.8%	115	55.8%	48.5%	\$37,141	63.5%	51.6%	116	52.3%	48.4%	\$41,669	65.9%	52.6%
	Unknown	1	0.2%	\$306	0.3%	0.0%	1	0.5%	0.0%	\$306	0.5%	0.1%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<b>Total</b>	<b>428</b>	<b>100.0%</b>	<b>\$121,721</b>	<b>100.0%</b>	<b>100.0%</b>	<b>206</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$58,465</b>	<b>100.0%</b>	<b>100.0%</b>	<b>222</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$63,256</b>	<b>100.0%</b>	<b>100.0%</b>
SMALL BUSINESSES	<b>Total Businesses</b>																	
	Low	70	17.1%	\$22,240	21.1%	9.2%	34	15.7%	10.4%	\$10,241	18.9%	16.7%	36	18.7%	9.3%	\$11,999	23.3%	14.1%
	Moderate	94	23.0%	\$22,982	21.8%	23.2%	49	22.7%	20.9%	\$11,544	21.3%	20.4%	45	23.3%	20.2%	\$11,438	22.2%	19.7%
	Middle	144	35.2%	\$37,959	35.9%	34.6%	82	38.0%	33.4%	\$21,079	38.9%	35.5%	62	32.1%	33.3%	\$16,880	32.8%	36.8%
	Upper	101	24.7%	\$22,461	21.3%	32.7%	51	23.6%	33.6%	\$11,361	21.0%	26.6%	50	25.9%	35.6%	\$11,100	21.6%	28.5%
	Unknown	0	0.0%	\$0	0.0%	0.3%	0	0.0%	0.2%	\$0	0.0%	0.2%	0	0.0%	0.1%	\$0	0.0%	0.3%
Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	1.6%	\$0	0.0%	0.6%	0	0.0%	1.5%	\$0	0.0%	0.6%	
<b>Total</b>	<b>409</b>	<b>100.0%</b>	<b>\$105,642</b>	<b>100.0%</b>	<b>100.0%</b>	<b>216</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$54,225</b>	<b>100.0%</b>	<b>100.0%</b>	<b>193</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$51,417</b>	<b>100.0%</b>	<b>100.0%</b>	
SMALL FARM	<b>Total Farms</b>																	
	Low	0	0.0%	\$0	0.0%	4.0%	0	0.0%	5.9%	\$0	0.0%	1.7%	0	0.0%	8.3%	\$0	0.0%	0.8%
	Moderate	0	0.0%	\$0	0.0%	13.3%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	16.7%	\$0	0.0%	2.5%
	Middle	0	0.0%	\$0	0.0%	34.7%	0	0.0%	11.8%	\$0	0.0%	13.0%	0	0.0%	20.8%	\$0	0.0%	16.7%
	Upper	0	0.0%	\$0	0.0%	48.0%	0	0.0%	76.5%	\$0	0.0%	80.6%	0	0.0%	50.0%	\$0	0.0%	73.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	5.9%	\$0	0.0%	4.7%	0	0.0%	4.2%	\$0	0.0%	6.3%	
<b>Total</b>	<b>0</b>	<b>0.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	

Originations & Purchases  
2019 FFIEC Census Data, 2019 D&B Info, and 2015 ACS Data



# Appendices

**Borrower Distribution of HMDA Loans & Small Business/Small Farm Loans by Revenue & Loan Size**  
Assessment Area: GA Savannah

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 \$ %	
HOME PURCHASE	Low	2	2.3%	\$188	0.6%	25.1%	2	2.3%	3.9%	\$188	0.6%	1.9%
	Moderate	9	10.5%	\$1,054	3.6%	16.6%	9	10.5%	14.8%	\$1,054	3.6%	9.8%
	Middle	14	16.3%	\$2,865	9.9%	20.2%	14	16.3%	21.9%	\$2,865	9.9%	18.9%
	Upper	59	68.6%	\$23,913	82.5%	38.2%	59	68.6%	39.2%	\$23,913	82.5%	50.9%
	Unknown	2	2.3%	\$976	3.4%	0.0%	2	2.3%	20.2%	\$976	3.4%	18.5%
	<i>Total</i>	<i>86</i>	<i>100.0%</i>	<i>\$28,996</i>	<i>100.0%</i>	<i>100.0%</i>	<i>86</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$28,996</i>	<i>100.0%</i>	<i>100.0%</i>
REFINANCE	Low	3	7.5%	\$160	1.6%	25.1%	3	7.5%	5.9%	\$160	1.6%	2.8%
	Moderate	2	5.0%	\$218	2.2%	16.6%	2	5.0%	10.4%	\$218	2.2%	6.6%
	Middle	5	12.5%	\$942	9.3%	20.2%	5	12.5%	17.1%	\$942	9.3%	13.4%
	Upper	21	52.5%	\$7,870	77.7%	38.2%	21	52.5%	36.0%	\$7,870	77.7%	48.4%
	Unknown	9	22.5%	\$936	9.2%	0.0%	9	22.5%	30.6%	\$936	9.2%	28.7%
	<i>Total</i>	<i>40</i>	<i>100.0%</i>	<i>\$10,126</i>	<i>100.0%</i>	<i>100.0%</i>	<i>40</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$10,126</i>	<i>100.0%</i>	<i>100.0%</i>
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	25.1%	0	0.0%	6.2%	\$0	0.0%	2.4%
	Moderate	0	0.0%	\$0	0.0%	16.6%	0	0.0%	15.1%	\$0	0.0%	6.4%
	Middle	0	0.0%	\$0	0.0%	20.2%	0	0.0%	23.5%	\$0	0.0%	15.5%
	Upper	2	50.0%	\$188	61.4%	38.2%	2	50.0%	49.2%	\$188	61.4%	64.1%
	Unknown	2	50.0%	\$118	38.6%	0.0%	2	50.0%	5.9%	\$118	38.6%	11.6%
	<i>Total</i>	<i>4</i>	<i>100.0%</i>	<i>\$306</i>	<i>100.0%</i>	<i>100.0%</i>	<i>4</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$306</i>	<i>100.0%</i>	<i>100.0%</i>
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	25.1%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	16.6%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	20.2%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	38.2%	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	5	3.8%	\$348	0.9%	25.1%	5	3.8%	4.5%	\$348	0.9%	1.9%
	Moderate	11	8.5%	\$1,272	3.2%	16.6%	11	8.5%	13.6%	\$1,272	3.2%	8.0%
	Middle	19	14.6%	\$3,807	9.7%	20.2%	19	14.6%	20.7%	\$3,807	9.7%	15.6%
	Upper	82	63.1%	\$31,971	81.1%	38.2%	82	63.1%	38.6%	\$31,971	81.1%	45.3%
	Unknown	13	10.0%	\$2,030	5.1%	0.0%	13	10.0%	22.6%	\$2,030	5.1%	29.2%
	<i>Total</i>	<i>130</i>	<i>100.0%</i>	<i>\$39,428</i>	<i>100.0%</i>	<i>100.0%</i>	<i>130</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$39,428</i>	<i>100.0%</i>	<i>100.0%</i>
Small Business Revenue	<b>Total Businesses</b>											
	\$1 Million or Less	117	52.2%	\$21,070	35.7%	88.7%	117	52.2%	46.4%	\$21,070	35.7%	30.3%
	Over \$1 Million	104	46.4%	\$37,307	63.2%	10.4%	104	46.4%				
	<i>Total Rev. available</i>	<i>221</i>	<i>98.6%</i>	<i>\$58,377</i>	<i>98.9%</i>	<i>99.1%</i>	<i>221</i>	<i>98.6%</i>				
	Rev. Not Known	3	1.3%	\$694	1.2%	0.8%	3	1.3%				
	<i>Total</i>	<i>224</i>	<i>100.0%</i>	<i>\$59,071</i>	<i>100.0%</i>	<i>100.0%</i>	<i>224</i>	<i>100.0%</i>				
Small Business Loan Size	\$100,000 or Less	85	37.9%	\$4,755	8.0%		85	37.9%	88.0%	\$4,755	8.0%	23.1%
	\$100,001 - \$250,000	58	25.9%	\$9,412	15.9%		58	25.9%	5.6%	\$9,412	15.9%	16.9%
	\$250,001 - \$1 Million	81	36.2%	\$44,904	76.0%		81	36.2%	6.5%	\$44,904	76.0%	60.0%
	<i>Total</i>	<i>224</i>	<i>100.0%</i>	<i>\$59,071</i>	<i>100.0%</i>		<i>224</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$59,071</i>	<i>100.0%</i>	<i>100.0%</i>
	<b>Total Farms</b>											
	\$1 Million or Less	0	0.0%	\$0	0.0%	96.7%	0	0.0%	31.0%	\$0	0.0%	19.2%
Over \$1 Million	0	0.0%	\$0	0.0%	3.3%	0	0.0%					
Not Known	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>					
Small Farm Loan Size	\$100,000 or Less	0	0.0%	\$0	0.0%		0	0.0%	82.8%	\$0	0.0%	29.4%
	\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	13.8%	\$0	0.0%	50.4%
	\$250,001 - \$500,000	0	0.0%	\$0	0.0%		0	0.0%	3.4%	\$0	0.0%	20.2%
	<i>Total</i>	<i>0</i>	<i>0.0%</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>

Originations & Purchases  
Aggregate data is unavailable for loans to businesses/farms with revenue over \$1 million or revenue unknown, and for loan size by revenue.  
2017 FFIEC Census Data, 2017 D&B Info, and 2015 ACS Data

# Appendices

**Borrower Distribution of HMDA Loans & Small Business/Small Farm Loans by Revenue & Loan Size - Table 1 of 2**

Assessment Area: GA Savannah

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison											
		2018, 2019					2018					2019						
		Count		Bank		Families by Family Income %	Count		Dollar			Count		Dollar				
		#	%	\$ (000s)	\$ %		Bank	Agg	%	\$ (000s)	\$ %	\$ %	Bank	Agg	%	\$ (000s)	\$ %	\$ %
HOME PURCHASE	Low	1	0.6%	\$116	0.2%	25.1%	0	0.0%	3.6%	\$0	0.0%	1.8%	1	1.2%	6.1%	\$116	0.4%	3.1%
	Moderate	17	10.3%	\$2,517	4.1%	16.6%	4	4.8%	14.9%	\$590	1.9%	9.8%	13	15.9%	20.5%	\$1,927	6.4%	14.7%
	Middle	24	14.5%	\$4,959	8.1%	20.2%	13	15.7%	20.6%	\$2,859	9.1%	17.4%	11	13.4%	22.2%	\$2,100	7.0%	19.9%
	Upper	112	67.9%	\$51,475	83.8%	38.2%	62	74.7%	39.4%	\$26,807	85.7%	50.2%	50	61.0%	33.9%	\$24,668	81.8%	45.4%
	Unknown	11	6.7%	\$2,368	3.9%	0.0%	4	4.8%	21.5%	\$1,022	3.3%	20.8%	7	8.5%	17.3%	\$1,346	4.5%	16.9%
	<i>Total</i>	<i>165</i>	<i>100.0%</i>	<i>\$61,435</i>	<i>100.0%</i>	<i>100.0%</i>	<i>83</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$31,278</i>	<i>100.0%</i>	<i>100.0%</i>	<i>82</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$30,157</i>	<i>100.0%</i>	<i>100.0%</i>
REFINANCE	Low	5	3.2%	\$294	0.7%	25.1%	4	5.3%	7.4%	\$219	1.1%	3.7%	1	1.3%	6.1%	\$75	0.3%	3.3%
	Moderate	10	6.5%	\$1,395	3.2%	16.6%	4	5.3%	13.4%	\$590	3.0%	8.7%	6	7.6%	12.0%	\$805	3.3%	7.7%
	Middle	22	14.3%	\$3,637	8.2%	20.2%	11	14.7%	19.1%	\$1,672	8.4%	15.2%	11	13.9%	16.5%	\$1,965	8.1%	13.2%
	Upper	106	68.8%	\$35,829	81.2%	38.2%	49	65.3%	41.3%	\$15,054	75.6%	51.7%	57	72.2%	34.2%	\$20,775	85.9%	42.9%
	Unknown	11	7.1%	\$2,946	6.7%	0.0%	7	9.3%	18.8%	\$2,372	11.9%	20.7%	4	5.1%	31.2%	\$574	2.4%	32.9%
	<i>Total</i>	<i>154</i>	<i>100.0%</i>	<i>\$44,101</i>	<i>100.0%</i>	<i>100.0%</i>	<i>75</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$19,907</i>	<i>100.0%</i>	<i>100.0%</i>	<i>79</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$24,194</i>	<i>100.0%</i>	<i>100.0%</i>
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	25.1%	0	0.0%	6.6%	\$0	0.0%	3.7%	0	0.0%	6.4%	\$0	0.0%	4.0%
	Moderate	1	16.7%	\$50	8.2%	16.6%	0	0.0%	10.0%	\$0	0.0%	6.5%	1	25.0%	15.4%	\$50	15.1%	7.9%
	Middle	1	16.7%	\$40	6.5%	20.2%	0	0.0%	24.1%	\$0	0.0%	16.0%	1	25.0%	21.5%	\$40	12.0%	14.0%
	Upper	1	16.7%	\$250	40.8%	38.2%	1	50.0%	52.7%	\$250	89.3%	60.3%	0	0.0%	50.0%	\$0	0.0%	65.5%
	Unknown	3	50.0%	\$272	44.4%	0.0%	1	50.0%	6.6%	\$30	10.7%	13.5%	2	50.0%	6.7%	\$242	72.9%	8.6%
	<i>Total</i>	<i>6</i>	<i>100.0%</i>	<i>\$612</i>	<i>100.0%</i>	<i>100.0%</i>	<i>2</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$280</i>	<i>100.0%</i>	<i>100.0%</i>	<i>4</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$332</i>	<i>100.0%</i>	<i>100.0%</i>
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	25.1%	0	0.0%	1.9%	\$0	0.0%	0.1%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	16.6%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	20.2%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	2.7%	\$0	0.0%	0.2%
	Upper	0	0.0%	\$0	0.0%	38.2%	0	0.0%	1.9%	\$0	0.0%	0.5%	0	0.0%	8.1%	\$0	0.0%	1.5%
	Unknown	1	100.0%	\$956	100.0%	0.0%	1	100.0%	96.2%	\$956	100.0%	99.4%	0	0.0%	89.2%	\$0	0.0%	98.4%
	<i>Total</i>	<i>1</i>	<i>100.0%</i>	<i>\$956</i>	<i>100.0%</i>	<i>100.0%</i>	<i>1</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$956</i>	<i>100.0%</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>
OTHER PURPOSE LOC	Low	2	2.1%	\$120	0.9%	25.1%	1	2.3%	5.5%	\$20	0.4%	2.7%	1	1.9%	5.4%	\$100	1.3%	2.2%
	Moderate	8	8.4%	\$739	5.7%	16.6%	1	2.3%	11.9%	\$100	1.8%	5.5%	7	13.5%	14.2%	\$639	8.5%	8.7%
	Middle	12	12.6%	\$743	5.7%	20.2%	7	16.3%	17.1%	\$297	5.4%	9.4%	5	9.6%	18.8%	\$446	5.9%	12.0%
	Upper	71	74.7%	\$11,291	86.6%	38.2%	33	76.7%	62.8%	\$5,067	91.6%	81.0%	38	73.1%	60.0%	\$6,224	82.9%	76.1%
	Unknown	2	2.1%	\$150	1.2%	0.0%	1	2.3%	2.7%	\$50	0.9%	1.4%	1	1.9%	1.7%	\$100	1.3%	1.0%
	<i>Total</i>	<i>95</i>	<i>100.0%</i>	<i>\$13,043</i>	<i>100.0%</i>	<i>100.0%</i>	<i>43</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$5,534</i>	<i>100.0%</i>	<i>100.0%</i>	<i>52</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$7,509</i>	<i>100.0%</i>	<i>100.0%</i>

Originations & Purchases  
2019 FFIEC Census Data and 2015 ACS Data

# Appendices

**Borrower Distribution of HMDA Loans & Small Business/Small Farm Loans by Revenue & Loan Size - Table 2 of 2**

Assessment Area: GA Savannah

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison											
		2018, 2019					2018					2019						
		Bank		Dollar		Families by Family Income %	Count		Dollar			Count		Dollar				
		#	%	\$ (000s)	\$ %		Bank	Agg	Bank	Agg	\$ %	#	%	%	Bank	Agg	\$ %	
OTHER PURPOSE CLOSED/EXEMPT	Low	1	14.3%	\$434	27.6%	25.1%	0	0.0%	10.4%	\$0	0.0%	4.6%	1	20.0%	10.5%	\$434	40.8%	14.1%
	Moderate	0	0.0%	\$0	0.0%	16.6%	0	0.0%	15.6%	\$0	0.0%	9.8%	0	0.0%	17.4%	\$0	0.0%	14.4%
	Middle	0	0.0%	\$0	0.0%	20.2%	0	0.0%	13.0%	\$0	0.0%	7.1%	0	0.0%	20.9%	\$0	0.0%	15.7%
	Upper	6	85.7%	\$1,140	72.4%	38.2%	2	100.0%	51.9%	\$510	100.0%	73.0%	4	80.0%	46.5%	\$630	59.2%	53.1%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	9.1%	\$0	0.0%	5.5%	0	0.0%	4.7%	\$0	0.0%	2.7%
	<i>Total</i>	<i>7</i>	<i>100.0%</i>	<i>\$1,574</i>	<i>100.0%</i>	<i>100.0%</i>	<i>2</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$510</i>	<i>100.0%</i>	<i>100.0%</i>	<i>5</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$1,064</i>	<i>100.0%</i>	<i>100.0%</i>
PURPOSE NOT APPLICABLE	Low	0	0.0%	\$0	0.0%	25.1%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	16.6%	0	0.0%	0.9%	\$0	0.0%	0.3%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	20.2%	0	0.0%	1.3%	\$0	0.0%	1.9%	0	0.0%	0.9%	\$0	0.0%	1.2%
	Upper	0	0.0%	\$0	0.0%	38.2%	0	0.0%	2.2%	\$0	0.0%	1.5%	0	0.0%	0.9%	\$0	0.0%	1.1%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	95.6%	\$0	0.0%	96.3%	0	0.0%	98.3%	\$0	0.0%	97.7%
	<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>	<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	2.1%	\$964	0.8%	25.1%	5	2.4%	4.4%	\$239	0.4%	1.9%	4	1.8%	6.0%	\$725	1.1%	3.0%
	Moderate	36	8.4%	\$4,701	3.9%	16.6%	9	4.4%	13.8%	\$1,280	2.2%	8.2%	27	12.2%	17.3%	\$3,421	5.4%	11.6%
	Middle	59	13.8%	\$9,379	7.7%	20.2%	31	15.0%	19.4%	\$4,828	8.3%	14.6%	28	12.6%	19.9%	\$4,551	7.2%	16.5%
	Upper	296	69.2%	\$99,985	82.1%	38.2%	147	71.4%	39.6%	\$47,688	81.6%	44.8%	149	67.1%	34.3%	\$52,297	82.7%	42.4%
	Unknown	28	6.5%	\$6,692	5.5%	0.0%	14	6.8%	22.8%	\$4,430	7.6%	30.5%	14	6.3%	22.4%	\$2,262	3.6%	26.4%
	<i>Total</i>	<i>428</i>	<i>100.0%</i>	<i>\$121,721</i>	<i>100.0%</i>	<i>100.0%</i>	<i>206</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$58,465</i>	<i>100.0%</i>	<i>100.0%</i>	<i>222</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$63,256</i>	<i>100.0%</i>	<i>100.0%</i>
Small Business Revenue	<b>Total Businesses</b>																	
	\$1 Million or Less	170	41.6%	\$34,994	33.1%	90.9%	99	45.8%	42.6%	\$20,231	37.3%	29.1%	71	36.8%	41.9%	\$14,763	28.7%	26.2%
	Over \$1 Million	234	57.2%	\$68,349	64.7%	8.3%	114	52.8%					120	62.2%				
	Total Rev. available	404	98.8%	\$103,343	97.8%	99.2%	213	98.6%					191	99.0%				
	Rev. Not Known	5	1.2%	\$2,299	2.2%	0.8%	3	1.4%					2	1.0%				
	<i>Total</i>	<i>409</i>	<i>100.0%</i>	<i>\$105,642</i>	<i>100.0%</i>	<i>100.0%</i>	<i>216</i>	<i>100.0%</i>					<i>193</i>	<i>100.0%</i>				
Small Business Loan Size	\$100,000 or Less	161	39.4%	\$9,203	8.7%		91	42.1%	88.9%	\$5,249	9.7%	26.7%	70	36.3%	89.1%	\$3,954	7.7%	26.3%
	\$100,001 - \$250,000	102	24.9%	\$17,191	16.3%		50	23.1%	5.5%	\$8,609	15.9%	17.7%	52	26.9%	5.3%	\$8,582	16.7%	16.8%
	\$250,001 - \$1 Million	146	35.7%	\$79,248	75.0%		75	34.7%	5.6%	\$40,367	74.4%	55.6%	71	36.8%	5.7%	\$38,881	75.6%	56.9%
	<i>Total</i>	<i>409</i>	<i>100.0%</i>	<i>\$105,642</i>	<i>100.0%</i>		<i>216</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$54,225</i>	<i>100.0%</i>	<i>100.0%</i>	<i>193</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$51,417</i>	<i>100.0%</i>	<i>100.0%</i>
	<b>Total Farms</b>																	
Small Farm Revenue	\$1 Million or Less	0	0.0%	\$0	0.0%	97.3%	0	0.0%	23.5%	\$0	0.0%	24.0%	0	0.0%	58.3%	\$0	0.0%	71.7%
	Over \$1 Million	0	0.0%	\$0	0.0%	2.7%	0	0.0%					0	0.0%				
	Not Known	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</i>	<i>0.0%</i>				
	Small Farm Loan Size	\$100,000 or Less	0	0.0%	\$0	0.0%		0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	95.8%	\$0	0.0%
\$100,001 - \$250,000		0	0.0%	\$0	0.0%		0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	4.2%	\$0	0.0%	40.4%
\$250,001 - \$500,000		0	0.0%	\$0	0.0%		0	0.0%	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>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>	<i>\$0</i>	<i>0.0%</i>	<i>100.0%</i>

Originations & Purchases  
Aggregate data is unavailable for loans to businesses/farms with revenue over \$1 million or revenue unknown, and for loan size by revenue.  
2019 FFIEC Census Data, 2019 D&B Info, and 2015 ACS Data

# Appendices

## Geographic Distribution of HMDA, Small Business, & Small Farm Loans

Assessment Area: GA Sumter

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2017					2017					
		Bank				Owner Occupied Units %	Count			Dollar		
		Count #	%	Dollar \$ (000s)	%		Bank #	Agg %	Bank \$ (000s)	%	Agg \$ %	
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	23.4%	0	0.0%	18.3%	\$0	0.0%	14.6%
	Middle	6	100.0%	\$827	100.0%	76.6%	6	100.0%	81.7%	\$827	100.0%	85.4%
	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%
	<b>Total</b>	<b>6</b>	<b>100.0%</b>	<b>\$827</b>	<b>100.0%</b>	<b>100.0%</b>	<b>6</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$827</b>	<b>100.0%</b>	<b>100.0%</b>
REFINANCE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	2	16.7%	\$121	13.5%	23.4%	2	16.7%	22.2%	\$121	13.5%	20.8%
	Middle	10	83.3%	\$777	86.5%	76.6%	10	83.3%	77.8%	\$777	86.5%	79.2%
	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%
	<b>Total</b>	<b>12</b>	<b>100.0%</b>	<b>\$898</b>	<b>100.0%</b>	<b>100.0%</b>	<b>12</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$898</b>	<b>100.0%</b>	<b>100.0%</b>
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%	23.4%	0	0.0%	21.4%	\$0	0.0%	10.6%
	Middle	6	100.0%	\$45	100.0%	76.6%	6	100.0%	78.6%	\$45	100.0%	89.4%
	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%
	<b>Total</b>	<b>6</b>	<b>100.0%</b>	<b>\$45</b>	<b>100.0%</b>	<b>100.0%</b>	<b>6</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$45</b>	<b>100.0%</b>	<b>100.0%</b>
MULTI FAMILY	<b>Multi-Family Units</b>											
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	68.3%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	31.7%	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%
<b>Total</b>	<b>0</b>	<b>0.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	2	8.3%	\$121	6.8%	23.4%	2	8.3%	19.8%	\$121	6.8%	16.3%
	Middle	22	91.7%	\$1,649	93.2%	76.6%	22	91.7%	80.2%	\$1,649	93.2%	83.7%
	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%
	<b>Total</b>	<b>24</b>	<b>100.0%</b>	<b>\$1,770</b>	<b>100.0%</b>	<b>100.0%</b>	<b>24</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$1,770</b>	<b>100.0%</b>	<b>100.0%</b>
SMALL BUSINESSES	<b>Total Businesses</b>											
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	9	32.1%	\$882	24.4%	35.7%	9	32.1%	31.4%	\$882	24.4%	25.6%
	Middle	19	67.9%	\$2,726	75.6%	64.3%	19	67.9%	65.2%	\$2,726	75.6%	70.9%
	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	0.0%	3.4%	\$0	0.0%	3.5%
<b>Total</b>	<b>28</b>	<b>100.0%</b>	<b>\$3,608</b>	<b>100.0%</b>	<b>100.0%</b>	<b>28</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$3,608</b>	<b>100.0%</b>	<b>100.0%</b>	
SMALL FARM	<b>Total Farms</b>											
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	2	20.0%	\$540	26.5%	5.5%	2	20.0%	21.2%	\$540	26.5%	17.5%
	Middle	8	80.0%	\$1,499	73.5%	94.5%	8	80.0%	78.8%	\$1,499	73.5%	82.5%
	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	0.0%	0.0%	\$0	0.0%	0.0%
<b>Total</b>	<b>10</b>	<b>100.0%</b>	<b>\$2,039</b>	<b>100.0%</b>	<b>100.0%</b>	<b>10</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$2,039</b>	<b>100.0%</b>	<b>100.0%</b>	

Originations & Purchases  
2017 FFIEC Census Data, 2017 D&B Info, and 2015 ACS Data

# Appendices

**Geographic Distribution of HMDA, Small Business, & Small Farm Loans - Table 1 of 2**

Assessment Area: GA Sumter

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison											
		2018, 2019					2018					2019						
		Bank				Owner Occupied Units %	Count		Dollar			Count		Dollar				
		Count #	%	\$ (000s)	\$ %		Bank #	Agg %	Bank \$ (000s)	\$ %	Agg \$ %	Bank #	Agg %	Bank \$ (000s)	\$ %	Agg \$ %		
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	3	30.0%	\$168	10.4%	23.4%	2	66.7%	24.2%	\$130	15.3%	19.1%	1	14.3%	21.9%	\$38	4.9%	19.8%
	Middle	7	70.0%	\$1,448	89.6%	76.6%	1	33.3%	75.8%	\$717	84.7%	80.9%	6	85.7%	78.1%	\$731	95.1%	80.2%
	Upper	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<b>Total</b>	<b>10</b>	<b>100.0%</b>	<b>\$1,616</b>	<b>100.0%</b>	<b>100.0%</b>	<b>3</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$847</b>	<b>100.0%</b>	<b>100.0%</b>	<b>7</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$769</b>	<b>100.0%</b>	<b>100.0%</b>
REFINANCE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	10	31.3%	\$993	38.0%	23.4%	5	20.8%	24.3%	\$640	31.8%	21.6%	5	62.5%	27.1%	\$353	59.2%	22.4%
	Middle	22	68.8%	\$1,617	62.0%	76.6%	19	79.2%	75.7%	\$1,374	68.2%	78.4%	3	37.5%	72.9%	\$243	40.8%	77.6%
	Upper	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<b>Total</b>	<b>32</b>	<b>100.0%</b>	<b>\$2,610</b>	<b>100.0%</b>	<b>100.0%</b>	<b>24</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$2,014</b>	<b>100.0%</b>	<b>100.0%</b>	<b>8</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$596</b>	<b>100.0%</b>	<b>100.0%</b>
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	23.4%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	76.6%	0	0.0%	100.0%	\$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%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<b>Total</b>	<b>0</b>	<b>0.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>
MULTI FAMILY	<b>Multi-Family Units</b>																	
	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%
	Moderate	1	100.0%	\$1,600	100.0%	68.3%	1	100.0%	40.0%	\$1,600	100.0%	87.2%	0	0.0%	66.7%	\$0	0.0%	80.1%
	Middle	0	0.0%	\$0	0.0%	31.7%	0	0.0%	60.0%	\$0	0.0%	12.8%	0	0.0%	33.3%	\$0	0.0%	19.9%
	Upper	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	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%
<b>Total</b>	<b>1</b>	<b>100.0%</b>	<b>\$1,600</b>	<b>100.0%</b>	<b>100.0%</b>	<b>1</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$1,600</b>	<b>100.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	
OTHER PURPOSE LOC	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	1	14.3%	\$68	16.6%	23.4%	0	0.0%	0.0%	\$0	0.0%	0.0%	1	33.3%	25.0%	\$68	70.8%	39.8%
	Middle	6	85.7%	\$342	83.4%	76.6%	4	100.0%	100.0%	\$314	100.0%	100.0%	2	66.7%	75.0%	\$28	29.2%	60.2%
	Upper	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<b>Total</b>	<b>7</b>	<b>100.0%</b>	<b>\$410</b>	<b>100.0%</b>	<b>100.0%</b>	<b>4</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$314</b>	<b>100.0%</b>	<b>100.0%</b>	<b>3</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$96</b>	<b>100.0%</b>	<b>100.0%</b>

Originations & Purchases  
2019 FFIEC Census Data and 2015 ACS Data

# Appendices

**Geographic Distribution of HMDA, Small Business, & Small Farm Loans - Table 2 of 2**

Assessment Area: GA Sumter

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison											
		2018, 2019					2018					2019						
		Bank				Owner Occupied Units	Count		Dollar			Count		Dollar				
		Count	Dollar				Bank	Agg	Bank	Agg		Bank	Agg	Bank		Agg		
#	%	\$ (000s)	\$ %	%	#	%	\$ (000s)	\$ %	\$ %	#	%	%	\$ (000s)	\$ %	\$ %			
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	23.4%	0	0.0%	25.0%	\$0	0.0%	12.4%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	76.6%	0	0.0%	75.0%	\$0	0.0%	87.6%	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%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<b>Total</b>	<b>0</b>	<b>0.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>
PURPOSE NOT APPLICABLE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	23.4%	0	0.0%	16.7%	\$0	0.0%	9.8%	0	0.0%	40.0%	\$0	0.0%	32.2%
	Middle	0	0.0%	\$0	0.0%	76.6%	0	0.0%	83.3%	\$0	0.0%	90.2%	0	0.0%	60.0%	\$0	0.0%	67.8%
	Upper	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<b>Total</b>	<b>0</b>	<b>0.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	15	30.0%	\$2,829	45.4%	23.4%	8	25.0%	23.1%	\$2,370	49.6%	22.6%	7	38.9%	24.2%	\$459	31.4%	21.8%
	Middle	35	70.0%	\$3,407	54.6%	76.6%	24	75.0%	76.9%	\$2,405	50.4%	77.4%	11	61.1%	75.8%	\$1,002	68.6%	78.2%
	Upper	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<b>Total</b>	<b>50</b>	<b>100.0%</b>	<b>\$6,236</b>	<b>100.0%</b>	<b>100.0%</b>	<b>32</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$4,775</b>	<b>100.0%</b>	<b>100.0%</b>	<b>18</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$1,461</b>	<b>100.0%</b>	<b>100.0%</b>
SMALL BUSINESSES	<b>Total Businesses</b>																	
	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%
	Moderate	24	37.5%	\$2,506	26.2%	37.5%	11	35.5%	31.4%	\$652	13.2%	19.3%	13	39.4%	30.8%	\$1,854	40.1%	37.1%
	Middle	40	62.5%	\$7,042	73.8%	62.5%	20	64.5%	64.6%	\$4,277	86.8%	77.3%	20	60.6%	61.0%	\$2,765	59.9%	58.1%
	Upper	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	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%
Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	4.0%	\$0	0.0%	3.5%	0	0.0%	8.2%	\$0	0.0%	4.8%	
<b>Total</b>	<b>64</b>	<b>100.0%</b>	<b>\$9,548</b>	<b>100.0%</b>	<b>100.0%</b>	<b>31</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$4,929</b>	<b>100.0%</b>	<b>100.0%</b>	<b>33</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$4,619</b>	<b>100.0%</b>	<b>100.0%</b>	
SMALL FARM	<b>Total Farms</b>																	
	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%
	Moderate	0	0.0%	\$0	0.0%	8.8%	0	0.0%	21.1%	\$0	0.0%	2.0%	0	0.0%	10.7%	\$0	0.0%	2.8%
	Middle	3	100.0%	\$1,201	100.0%	91.2%	1	100.0%	78.9%	\$401	100.0%	98.0%	2	100.0%	82.1%	\$800	100.0%	96.2%
	Upper	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	7.1%	\$0	0.0%	1.0%	
<b>Total</b>	<b>3</b>	<b>100.0%</b>	<b>\$1,201</b>	<b>100.0%</b>	<b>100.0%</b>	<b>1</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$401</b>	<b>100.0%</b>	<b>100.0%</b>	<b>2</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$800</b>	<b>100.0%</b>	<b>100.0%</b>	

Originations & Purchases  
2019 FFIEC Census Data, 2019 D&B Info, and 2015 ACS Data

# Appendices

## Borrower Distribution of HMDA Loans & Small Business/Small Farm Loans by Revenue & Loan Size Assessment Area: GA Sumter

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 \$ %		
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	30.9%	0	0.0%	5.1%	\$0	0.0%	2.4%	
	Moderate	2	33.3%	\$147	17.8%	16.1%	2	33.3%	11.7%	\$147	17.8%	7.7%	
	Middle	2	33.3%	\$211	25.5%	14.2%	2	33.3%	21.8%	\$211	25.5%	19.3%	
	Upper	2	33.3%	\$469	56.7%	38.7%	2	33.3%	38.1%	\$469	56.7%	47.9%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	23.4%	\$0	0.0%	22.7%	
	<b>Total</b>	<b>6</b>	<b>100.0%</b>	<b>\$827</b>	<b>100.0%</b>	<b>100.0%</b>	<b>6</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$827</b>	<b>100.0%</b>	<b>100.0%</b>	
REFINANCE	Low	0	0.0%	\$0	0.0%	30.9%	0	0.0%	6.8%	\$0	0.0%	4.1%	
	Moderate	0	0.0%	\$0	0.0%	16.1%	0	0.0%	5.1%	\$0	0.0%	3.7%	
	Middle	6	50.0%	\$407	45.3%	14.2%	6	50.0%	15.4%	\$407	45.3%	13.8%	
	Upper	3	25.0%	\$317	35.3%	38.7%	3	25.0%	47.0%	\$317	35.3%	47.1%	
	Unknown	3	25.0%	\$174	19.4%	0.0%	3	25.0%	25.6%	\$174	19.4%	31.3%	
	<b>Total</b>	<b>12</b>	<b>100.0%</b>	<b>\$898</b>	<b>100.0%</b>	<b>100.0%</b>	<b>12</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$898</b>	<b>100.0%</b>	<b>100.0%</b>	
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	30.9%	0	0.0%	3.6%	\$0	0.0%	0.7%	
	Moderate	0	0.0%	\$0	0.0%	16.1%	0	0.0%	14.3%	\$0	0.0%	10.8%	
	Middle	2	33.3%	\$8	17.8%	14.2%	2	33.3%	39.3%	\$8	17.8%	45.1%	
	Upper	4	66.7%	\$37	82.2%	38.7%	4	66.7%	42.9%	\$37	82.2%	43.4%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	<b>Total</b>	<b>6</b>	<b>100.0%</b>	<b>\$45</b>	<b>100.0%</b>	<b>100.0%</b>	<b>6</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$45</b>	<b>100.0%</b>	<b>100.0%</b>	
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	30.9%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Moderate	0	0.0%	\$0	0.0%	16.1%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Middle	0	0.0%	\$0	0.0%	14.2%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Upper	0	0.0%	\$0	0.0%	38.7%	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%	
	<b>Total</b>	<b>0</b>	<b>0.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	30.9%	0	0.0%	5.5%	\$0	0.0%	2.8%	
	Moderate	2	8.3%	\$147	8.3%	16.1%	2	8.3%	9.6%	\$147	8.3%	6.5%	
	Middle	10	41.7%	\$626	35.4%	14.2%	10	41.7%	21.0%	\$626	35.4%	17.8%	
	Upper	9	37.5%	\$823	46.5%	38.7%	9	37.5%	41.4%	\$823	46.5%	47.1%	
	Unknown	3	12.5%	\$174	9.8%	0.0%	3	12.5%	22.4%	\$174	9.8%	25.8%	
	<b>Total</b>	<b>24</b>	<b>100.0%</b>	<b>\$1,770</b>	<b>100.0%</b>	<b>100.0%</b>	<b>24</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$1,770</b>	<b>100.0%</b>	<b>100.0%</b>	
Small Business Revenue	\$1 Million or Less	19	67.9%	\$1,693	46.9%	87.9%	19	67.9%	43.3%	\$1,693	46.9%	30.7%	
	Over \$1 Million	9	32.1%	\$1,915	53.1%	10.0%	9	32.1%					
	<b>Total Rev. available</b>	<b>28</b>	<b>100.0%</b>	<b>\$3,608</b>	<b>100.0%</b>	<b>97.9%</b>	<b>28</b>	<b>100.0%</b>					
	Rev. Not Known	0	0.0%	\$0	0.0%	2.1%	0	0.0%					
	<b>Total</b>	<b>28</b>	<b>100.0%</b>	<b>\$3,608</b>	<b>100.0%</b>	<b>100.0%</b>	<b>28</b>	<b>100.0%</b>					
	Small Business Loan Size	\$100,000 or Less	17	60.7%	\$547	15.2%		17	60.7%	92.2%	\$547	15.2%	35.3%
\$100,001 - \$250,000		6	21.4%	\$919	25.5%		6	21.4%	4.9%	\$919	25.5%	22.8%	
\$250,001 - \$1 Million		5	17.9%	\$2,142	59.4%		5	17.9%	2.9%	\$2,142	59.4%	41.9%	
<b>Total</b>		<b>28</b>	<b>100.0%</b>	<b>\$3,608</b>	<b>100.0%</b>		<b>28</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$3,608</b>	<b>100.0%</b>	<b>100.0%</b>	
<b>Total Businesses</b>													
Small Farm Revenue	\$1 Million or Less	6	60.0%	\$1,019	50.0%	83.6%	6	60.0%	36.4%	\$1,019	50.0%	56.6%	
	Over \$1 Million	4	40.0%	\$1,020	50.0%	16.4%	4	40.0%					
	Not Known	0	0.0%	\$0	0.0%	0.0%	0	0.0%					
	<b>Total</b>	<b>10</b>	<b>100.0%</b>	<b>\$2,039</b>	<b>100.0%</b>	<b>100.0%</b>	<b>10</b>	<b>100.0%</b>					
	Small Farm Loan Size	\$100,000 or Less	3	30.0%	\$79	3.9%		3	30.0%	66.7%	\$79	3.9%	8.7%
		\$100,001 - \$250,000	3	30.0%	\$378	18.5%		3	30.0%	15.2%	\$378	18.5%	23.5%
\$250,001 - \$500,000		4	40.0%	\$1,582	77.6%		4	40.0%	18.2%	\$1,582	77.6%	67.8%	
<b>Total</b>		<b>10</b>	<b>100.0%</b>	<b>\$2,039</b>	<b>100.0%</b>		<b>10</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$2,039</b>	<b>100.0%</b>	<b>100.0%</b>	
<b>Total Farms</b>													

Originations & Purchases

Aggregate data is unavailable for loans to businesses/farms with revenue over \$1 million or revenue unknown, and for loan size by revenue. 2017 FFIEC Census Data, 2017 D&B Info, and 2015 ACS Data

# Appendices

**Borrower Distribution of HMDA Loans & Small Business/Small Farm Loans by Revenue & Loan Size - Table 1 of 2**

Assessment Area: GA Sumter

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019					Bank & Aggregate Lending Comparison											
		2018, 2019				Families by Family Income %	2018					2019						
		Bank		Dollar			Count		Dollar			Count		Dollar				
		Count	Dollar	Count	Dollar		Bank	Agg	Bank	Agg	Bank	Agg	Bank	Agg				
#	%	\$ (000s)	\$ %	#	%	%	\$ (000s)	\$ %	\$ %	#	%	%	\$ (000s)	\$ %	\$ %			
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	31.0%	0	0.0%	2.1%	\$0	0.0%	1.6%	0	0.0%	4.0%	\$0	0.0%	2.2%
	Moderate	3	30.0%	\$379	23.5%	16.1%	1	33.3%	14.7%	\$91	10.7%	8.4%	2	28.6%	12.9%	\$288	37.5%	9.5%
	Middle	1	10.0%	\$159	9.8%	14.2%	0	0.0%	17.9%	\$0	0.0%	13.5%	1	14.3%	21.4%	\$159	20.7%	22.7%
	Upper	1	10.0%	\$74	4.6%	38.7%	0	0.0%	40.0%	\$0	0.0%	46.7%	1	14.3%	39.8%	\$74	9.6%	44.9%
	Unknown	5	50.0%	\$1,004	62.1%	0.0%	2	66.7%	25.3%	\$756	89.3%	29.8%	3	42.9%	21.9%	\$248	32.2%	20.6%
	<b>Total</b>	<b>10</b>	<b>100.0%</b>	<b>\$1,616</b>	<b>100.0%</b>	<b>100.0%</b>	<b>3</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$847</b>	<b>100.0%</b>	<b>100.0%</b>	<b>7</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$769</b>	<b>100.0%</b>	<b>100.0%</b>
REFINANCE	Low	3	9.4%	\$239	9.2%	31.0%	0	0.0%	2.8%	\$0	0.0%	2.5%	3	37.5%	3.7%	\$239	40.1%	2.2%
	Moderate	3	9.4%	\$309	11.8%	16.1%	1	4.2%	9.3%	\$165	8.2%	8.9%	2	25.0%	7.5%	\$144	24.2%	4.9%
	Middle	3	9.4%	\$130	5.0%	14.2%	3	12.5%	15.9%	\$130	6.5%	16.9%	0	0.0%	15.0%	\$0	0.0%	12.3%
	Upper	11	34.4%	\$948	36.3%	38.7%	10	41.7%	45.8%	\$906	45.0%	53.2%	1	12.5%	38.3%	\$42	7.0%	48.6%
	Unknown	12	37.5%	\$984	37.7%	0.0%	10	41.7%	26.2%	\$813	40.4%	18.5%	2	25.0%	35.5%	\$171	28.7%	32.0%
	<b>Total</b>	<b>32</b>	<b>100.0%</b>	<b>\$2,610</b>	<b>100.0%</b>	<b>100.0%</b>	<b>24</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$2,014</b>	<b>100.0%</b>	<b>100.0%</b>	<b>8</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$596</b>	<b>100.0%</b>	<b>100.0%</b>
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	31.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	16.1%	0	0.0%	22.2%	\$0	0.0%	19.6%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	14.2%	0	0.0%	11.1%	\$0	0.0%	5.6%	0	0.0%	33.3%	\$0	0.0%	36.1%
	Upper	0	0.0%	\$0	0.0%	38.7%	0	0.0%	55.6%	\$0	0.0%	56.7%	0	0.0%	66.7%	\$0	0.0%	63.9%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	11.1%	\$0	0.0%	18.1%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<b>Total</b>	<b>0</b>	<b>0.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>
MULTI FAMILY	Low	0	0.0%	\$0	0.0%	31.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	16.1%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	14.2%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	38.7%	0	0.0%	40.0%	\$0	0.0%	11.9%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	1	100.0%	\$1,600	100.0%	0.0%	1	100.0%	60.0%	\$1,600	100.0%	88.1%	0	0.0%	100.0%	\$0	0.0%	100.0%
	<b>Total</b>	<b>1</b>	<b>100.0%</b>	<b>\$1,600</b>	<b>100.0%</b>	<b>100.0%</b>	<b>1</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$1,600</b>	<b>100.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>
OTHER PURPOSE LOC	Low	0	0.0%	\$0	0.0%	31.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	1	14.3%	\$44	10.7%	16.1%	1	25.0%	25.0%	\$44	14.0%	14.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	2	28.6%	\$28	6.8%	14.2%	0	0.0%	0.0%	\$0	0.0%	0.0%	2	66.7%	50.0%	\$28	29.2%	16.4%
	Upper	4	57.1%	\$338	82.4%	38.7%	3	75.0%	75.0%	\$270	86.0%	86.0%	1	33.3%	50.0%	\$68	70.8%	83.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<b>Total</b>	<b>7</b>	<b>100.0%</b>	<b>\$410</b>	<b>100.0%</b>	<b>100.0%</b>	<b>4</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$314</b>	<b>100.0%</b>	<b>100.0%</b>	<b>3</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$96</b>	<b>100.0%</b>	<b>100.0%</b>

Originations & Purchases  
2019 FFIEC Census Data and 2015 ACS Data



# Appendices

Borrower Distribution of HMDA Loans & Small Business/Small Farm Loans by Revenue & Loan Size - Table 2 of 2

Assessment Area: GA Sumter

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison											
		2018, 2019					2018					2019						
		Count		Dollar		Families by Family Income %	Count		Dollar			Count		Dollar				
		#	%	\$ (000s)	\$ %		Bank	Agg	Bank	Agg	Bank	Agg	Bank	Agg				
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	\$0	0.0%	31.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	16.1%	0	0.0%	25.0%	\$0	0.0%	10.4%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	14.2%	0	0.0%	25.0%	\$0	0.0%	51.7%	0	0.0%	33.3%	\$0	0.0%	9.6%
	Upper	0	0.0%	\$0	0.0%	38.7%	0	0.0%	25.0%	\$0	0.0%	12.4%	0	0.0%	66.7%	\$0	0.0%	90.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	25.0%	\$0	0.0%	25.4%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<b>Total</b>	<b>0</b>	<b>0.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>
PURPOSE NOT APPLICABLE	Low	0	0.0%	\$0	0.0%	31.0%	0	0.0%	5.6%	\$0	0.0%	4.1%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	16.1%	0	0.0%	5.6%	\$0	0.0%	4.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	14.2%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	38.7%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	88.9%	\$0	0.0%	91.9%	0	0.0%	100.0%	\$0	0.0%	100.0%
	<b>Total</b>	<b>0</b>	<b>0.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>
HMDA TOTALS	Low	3	6.0%	\$239	3.8%	31.0%	0	0.0%	2.4%	\$0	0.0%	1.8%	3	16.7%	3.6%	\$239	16.4%	2.1%
	Moderate	7	14.0%	\$732	11.7%	16.1%	3	9.4%	12.8%	\$300	6.3%	8.1%	4	22.2%	10.3%	\$432	29.6%	7.5%
	Middle	6	12.0%	\$317	5.1%	14.2%	3	9.4%	15.7%	\$130	2.7%	13.3%	3	16.7%	19.0%	\$187	12.8%	18.3%
	Upper	16	32.0%	\$1,360	21.8%	38.7%	13	40.6%	40.4%	\$1,176	24.6%	45.5%	3	16.7%	38.4%	\$184	12.6%	45.1%
	Unknown	18	36.0%	\$3,588	57.5%	0.0%	13	40.6%	28.8%	\$3,169	66.4%	31.3%	5	27.8%	28.7%	\$419	28.7%	26.9%
	<b>Total</b>	<b>50</b>	<b>100.0%</b>	<b>\$6,236</b>	<b>100.0%</b>	<b>100.0%</b>	<b>32</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$4,775</b>	<b>100.0%</b>	<b>100.0%</b>	<b>18</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$1,461</b>	<b>100.0%</b>	<b>100.0%</b>
Small Business Revenue	<b>Total Businesses</b>																	
	\$1 Million or Less	41	64.1%	\$5,104	53.5%	90.4%	22	71.0%	44.9%	\$2,619	53.1%	44.8%	19	57.6%	29.4%	\$2,485	53.8%	38.8%
	Over \$1 Million	20	31.3%	\$4,203	44.0%	8.3%	9	29.0%					11	33.3%				
	<i>Total Rev. available</i>	61	95.4%	\$9,307	97.5%	98.7%	31	100.0%					30	90.9%				
	Rev. Not Known	3	4.7%	\$241	2.5%	1.3%	0	0.0%					3	9.1%				
	<b>Total</b>	<b>64</b>	<b>100.0%</b>	<b>\$9,548</b>	<b>100.0%</b>	<b>100.0%</b>	<b>31</b>	<b>100.0%</b>					<b>33</b>	<b>100.0%</b>				
Small Business Loan Size	\$100,000 or Less	38	59.4%	\$1,553	16.3%		17	54.8%	92.3%	\$613	12.4%	33.0%	21	63.6%	95.7%	\$940	20.4%	46.9%
	\$100,001 - \$250,000	16	25.0%	\$2,642	27.7%		10	32.3%	4.5%	\$1,624	32.9%	18.8%	6	18.2%	2.5%	\$1,018	22.0%	16.4%
	\$250,001 - \$1 Million	10	15.6%	\$5,353	56.1%		4	12.9%	3.2%	\$2,692	54.6%	48.2%	6	18.2%	1.8%	\$2,661	57.6%	36.8%
	<b>Total</b>	<b>64</b>	<b>100.0%</b>	<b>\$9,548</b>	<b>100.0%</b>		<b>31</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$4,929</b>	<b>100.0%</b>	<b>100.0%</b>	<b>33</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$4,619</b>	<b>100.0%</b>	<b>100.0%</b>
	<b>Total Farms</b>					83.8%												
Small Farm Revenue	\$1 Million or Less	2	66.7%	\$801	66.7%		1	100.0%	31.6%	\$401	100.0%	87.4%	1	50.0%	25.0%	\$400	50.0%	59.6%
	Over \$1 Million	1	33.3%	\$400	33.3%	16.2%	0	0.0%					1	50.0%				
	Not Known	0	0.0%	\$0	0.0%	0.0%	0	0.0%					0	0.0%				
	<b>Total</b>	<b>3</b>	<b>100.0%</b>	<b>\$1,201</b>	<b>100.0%</b>	<b>100.0%</b>	<b>1</b>	<b>100.0%</b>					<b>2</b>	<b>100.0%</b>				
	<b>Total Farms</b>					83.8%												
Small Farm Loan Size	\$100,000 or Less	0	0.0%	\$0	0.0%		0	0.0%	84.2%	\$0	0.0%	17.8%	0	0.0%	78.6%	\$0	0.0%	15.5%
	\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	5.3%	\$0	0.0%	20.6%	0	0.0%	10.7%	\$0	0.0%	25.9%
	\$250,001 - \$500,000	3	100.0%	\$1,201	100.0%		1	100.0%	10.5%	\$401	100.0%	61.6%	2	100.0%	10.7%	\$800	100.0%	58.6%
	<b>Total</b>	<b>3</b>	<b>100.0%</b>	<b>\$1,201</b>	<b>100.0%</b>		<b>1</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$401</b>	<b>100.0%</b>	<b>100.0%</b>	<b>2</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$800</b>	<b>100.0%</b>	<b>100.0%</b>
	<b>Total Farms</b>					83.8%												

Originations & Purchases  
Aggregate data is unavailable for loans to businesses/farms with revenue over \$1 million or revenue unknown, and for loan size by revenue.  
2019 FFIEC Census Data, 2019 D&B Info, and 2015 ACS Data

# Appendices

## Geographic Distribution of HMDA, Small Business, & Small Farm Loans

Assessment Area: GA Thomas

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2017					2017					
		Bank				Owner Occupied Units %	Count			Dollar		
		Count #	%	\$ (000s)	\$ %		Bank #	Agg %	Bank \$ (000s)	Agg \$ %	Agg \$ %	
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	10	23.8%	\$1,198	18.7%	26.1%	10	23.8%	19.1%	\$1,198	18.7%	19.7%
	Middle	20	47.6%	\$3,225	50.4%	63.1%	20	47.6%	68.5%	\$3,225	50.4%	67.8%
	Upper	12	28.6%	\$1,981	30.9%	10.8%	12	28.6%	12.4%	\$1,981	30.9%	12.5%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>42</i>	<i>100.0%</i>	<i>\$6,404</i>	<i>100.0%</i>	<i>100.0%</i>	<i>42</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$6,404</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	7	19.4%	\$1,915	24.9%	26.1%	7	19.4%	24.6%	\$1,915	24.9%	31.9%
	Middle	25	69.4%	\$5,110	66.5%	63.1%	25	69.4%	63.4%	\$5,110	66.5%	57.2%
	Upper	4	11.1%	\$658	8.6%	10.8%	4	11.1%	12.0%	\$658	8.6%	10.9%
	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>\$7,683</i>	<i>100.0%</i>	<i>100.0%</i>	<i>36</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$7,683</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	4	50.0%	\$128	42.1%	26.1%	4	50.0%	30.6%	\$128	42.1%	22.4%
	Middle	3	37.5%	\$148	48.7%	63.1%	3	37.5%	53.1%	\$148	48.7%	65.2%
	Upper	1	12.5%	\$28	9.2%	10.8%	1	12.5%	16.3%	\$28	9.2%	12.3%
	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>\$304</i>	<i>100.0%</i>	<i>100.0%</i>	<i>8</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$304</i>	<i>100.0%</i>	<i>100.0%</i>
MULTI FAMILY	<b>Multi-Family Units</b>											
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	34.6%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	65.4%	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	21	24.4%	\$3,241	22.5%	26.1%	21	24.4%	21.5%	\$3,241	22.5%	22.8%
	Middle	48	55.8%	\$8,483	58.9%	63.1%	48	55.8%	66.1%	\$8,483	58.9%	65.8%
	Upper	17	19.8%	\$2,667	18.5%	10.8%	17	19.8%	12.4%	\$2,667	18.5%	11.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>86</i>	<i>100.0%</i>	<i>\$14,391</i>	<i>100.0%</i>	<i>100.0%</i>	<i>86</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$14,391</i>	<i>100.0%</i>	<i>100.0%</i>
SMALL BUSINESSES	<b>Total Businesses</b>											
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	25	27.8%	\$4,342	31.5%	32.7%	25	27.8%	28.7%	\$4,342	31.5%	29.2%
	Middle	60	66.7%	\$9,333	67.7%	61.6%	60	66.7%	63.0%	\$9,333	67.7%	69.0%
	Upper	5	5.6%	\$119	0.9%	5.7%	5	5.6%	6.4%	\$119	0.9%	1.4%
	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%	1.9%	\$0	0.0%	0.5%
<i>Total</i>	<i>90</i>	<i>100.0%</i>	<i>\$13,794</i>	<i>100.0%</i>	<i>100.0%</i>	<i>90</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$13,794</i>	<i>100.0%</i>	<i>100.0%</i>	
SMALL FARM	<b>Total Farms</b>											
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	22.4%	0	0.0%	16.7%	\$0	0.0%	16.7%
	Middle	13	68.4%	\$1,907	82.3%	69.4%	13	68.4%	70.4%	\$1,907	82.3%	72.7%
	Upper	6	31.6%	\$409	17.7%	8.2%	6	31.6%	13.0%	\$409	17.7%	10.6%
	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%	0.0%	\$0	0.0%	0.0%
<i>Total</i>	<i>19</i>	<i>100.0%</i>	<i>\$2,316</i>	<i>100.0%</i>	<i>100.0%</i>	<i>19</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$2,316</i>	<i>100.0%</i>	<i>100.0%</i>	

Originations & Purchases  
2017 FFIEC Census Data, 2017 D&B Info, and 2015 ACS Data

# Appendices

Geographic Distribution of HMDA, Small Business, & Small Farm Loans - Table 1 of 2

Assessment Area: GA Thomas

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019					Bank & Aggregate Lending Comparison											
		Bank				Owner Occupied Units %	2018			2019								
		Count		Dollar			Count		Dollar			Count		Dollar				
		#	%	\$ (000s)	\$ %	#	%	%	\$ (000s)	\$ %	\$ %	#	%	%	\$ (000s)	\$ %	\$ %	
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	16	18.2%	\$2,315	17.0%	26.1%	8	15.7%	20.7%	\$929	12.3%	20.5%	8	21.6%	19.1%	\$1,386	22.9%	17.2%
	Middle	69	78.4%	\$10,800	79.3%	63.1%	40	78.4%	69.1%	\$6,123	81.1%	68.2%	29	78.4%	74.2%	\$4,677	77.1%	74.3%
	Upper	3	3.4%	\$499	3.7%	10.8%	3	5.9%	10.1%	\$499	6.6%	11.3%	0	0.0%	6.7%	\$0	0.0%	8.5%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<b>Total</b>	<b>88</b>	<b>100.0%</b>	<b>\$13,614</b>	<b>100.0%</b>	<b>100.0%</b>	<b>51</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$7,551</b>	<b>100.0%</b>	<b>100.0%</b>	<b>37</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$6,063</b>	<b>100.0%</b>	<b>100.0%</b>
REFINANCE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	28	25.5%	\$1,680	17.7%	26.1%	14	21.9%	21.9%	\$583	10.8%	11.6%	14	30.4%	22.2%	\$1,097	26.8%	19.3%
	Middle	70	63.6%	\$6,491	68.5%	63.1%	45	70.3%	68.2%	\$4,396	81.6%	80.6%	25	54.3%	67.2%	\$2,095	51.2%	71.0%
	Upper	12	10.9%	\$1,308	13.8%	10.8%	5	7.8%	9.9%	\$405	7.5%	7.9%	7	15.2%	10.5%	\$903	22.1%	9.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<b>Total</b>	<b>110</b>	<b>100.0%</b>	<b>\$9,479</b>	<b>100.0%</b>	<b>100.0%</b>	<b>64</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$5,384</b>	<b>100.0%</b>	<b>100.0%</b>	<b>46</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$4,095</b>	<b>100.0%</b>	<b>100.0%</b>
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	26.1%	0	0.0%	18.2%	\$0	0.0%	21.2%	0	0.0%	22.7%	\$0	0.0%	17.5%
	Middle	2	100.0%	\$137	100.0%	63.1%	1	100.0%	77.3%	\$30	100.0%	66.4%	1	100.0%	63.6%	\$107	100.0%	61.0%
	Upper	0	0.0%	\$0	0.0%	10.8%	0	0.0%	4.5%	\$0	0.0%	12.4%	0	0.0%	13.6%	\$0	0.0%	21.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<b>Total</b>	<b>2</b>	<b>100.0%</b>	<b>\$137</b>	<b>100.0%</b>	<b>100.0%</b>	<b>1</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$30</b>	<b>100.0%</b>	<b>100.0%</b>	<b>1</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$107</b>	<b>100.0%</b>	<b>100.0%</b>
MULTIFAMILY	<b>Multi-Family Units</b>																	
	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%
	Moderate	4	50.0%	\$2,556	64.4%	34.6%	3	50.0%	66.7%	\$1,312	51.4%	85.9%	1	50.0%	46.7%	\$1,244	87.6%	9.1%
	Middle	4	50.0%	\$1,416	35.6%	65.4%	3	50.0%	33.3%	\$1,240	48.6%	14.1%	1	50.0%	40.0%	\$176	12.4%	68.9%
	Upper	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	13.3%	\$0	0.0%	22.1%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
<b>Total</b>	<b>8</b>	<b>100.0%</b>	<b>\$3,972</b>	<b>100.0%</b>	<b>100.0%</b>	<b>6</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$2,552</b>	<b>100.0%</b>	<b>100.0%</b>	<b>2</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$1,420</b>	<b>100.0%</b>	<b>100.0%</b>	
OTHER PURPOSE LOC	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	6	27.3%	\$373	30.9%	26.1%	4	30.8%	23.5%	\$223	27.5%	20.1%	2	22.2%	21.1%	\$150	38.0%	36.0%
	Middle	15	68.2%	\$784	65.0%	63.1%	9	69.2%	76.5%	\$589	72.5%	79.9%	6	66.7%	68.4%	\$195	49.4%	55.4%
	Upper	1	4.5%	\$50	4.1%	10.8%	0	0.0%	0.0%	\$0	0.0%	0.0%	1	11.1%	10.5%	\$50	12.7%	8.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<b>Total</b>	<b>22</b>	<b>100.0%</b>	<b>\$1,207</b>	<b>100.0%</b>	<b>100.0%</b>	<b>13</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$812</b>	<b>100.0%</b>	<b>100.0%</b>	<b>9</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$395</b>	<b>100.0%</b>	<b>100.0%</b>

Originations & Purchases  
2019 FFIEC Census Data and 2015 ACS Data

# Appendices

**Geographic Distribution of HMDA, Small Business, & Small Farm Loans - Table 2 of 2**  
Assessment Area: GA Thomas

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison											
		2018, 2019					2018					2019						
		Bank		Dollar		Owner Occupied Units	Count		Dollar			Count		Dollar				
		#	%	\$ (000s)	\$ %		%	#	%	\$ (000s)	\$ %	\$ %	#	%	%	\$ (000s)	\$ %	\$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	26.1%	0	0.0%	7.7%	\$0	0.0%	3.6%	0	0.0%	38.1%	\$0	0.0%	30.2%
	Middle	0	0.0%	\$0	0.0%	63.1%	0	0.0%	76.9%	\$0	0.0%	80.9%	0	0.0%	47.6%	\$0	0.0%	60.9%
	Upper	1	100.0%	\$55	100.0%	10.8%	1	100.0%	15.4%	\$55	100.0%	15.5%	0	0.0%	14.3%	\$0	0.0%	8.9%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<b>Total</b>	<b>1</b>	<b>100.0%</b>	<b>\$55</b>	<b>100.0%</b>	<b>100.0%</b>	<b>1</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$55</b>	<b>100.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>
PURPOSE NOT APPLICABLE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	26.1%	0	0.0%	27.3%	\$0	0.0%	21.3%	0	0.0%	18.8%	\$0	0.0%	13.7%
	Middle	0	0.0%	\$0	0.0%	63.1%	0	0.0%	66.7%	\$0	0.0%	69.9%	0	0.0%	71.9%	\$0	0.0%	78.1%
	Upper	0	0.0%	\$0	0.0%	10.8%	0	0.0%	6.1%	\$0	0.0%	8.8%	0	0.0%	9.4%	\$0	0.0%	8.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<b>Total</b>	<b>0</b>	<b>0.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	54	23.4%	\$6,924	24.3%	26.1%	29	21.3%	21.7%	\$3,047	18.6%	19.6%	25	26.3%	21.1%	\$3,877	32.1%	17.3%
	Middle	160	69.3%	\$19,628	69.0%	63.1%	98	72.1%	68.7%	\$12,378	75.5%	71.1%	62	65.3%	70.2%	\$7,250	60.0%	72.3%
	Upper	17	7.4%	\$1,912	6.7%	10.8%	9	6.6%	9.6%	\$959	5.9%	9.2%	8	8.4%	8.7%	\$953	7.9%	10.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<b>Total</b>	<b>231</b>	<b>100.0%</b>	<b>\$28,464</b>	<b>100.0%</b>	<b>100.0%</b>	<b>136</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$16,384</b>	<b>100.0%</b>	<b>100.0%</b>	<b>95</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$12,080</b>	<b>100.0%</b>	<b>100.0%</b>
SMALL BUSINESSES	<b>Total Businesses</b>																	
	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%
	Moderate	51	35.2%	\$11,033	39.0%	32.7%	27	38.6%	27.5%	\$6,789	42.0%	34.7%	24	32.0%	29.6%	\$4,244	35.0%	25.3%
	Middle	78	53.8%	\$15,526	54.9%	62.1%	38	54.3%	64.0%	\$8,893	55.0%	61.2%	40	53.3%	60.4%	\$6,633	54.7%	67.8%
	Upper	16	11.0%	\$1,742	6.2%	5.2%	5	7.1%	6.3%	\$488	3.0%	3.4%	11	14.7%	8.3%	\$1,254	10.3%	6.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	2.1%	\$0	0.0%	0.7%	0	0.0%	1.8%	\$0	0.0%	0.5%	
<b>Total</b>	<b>145</b>	<b>100.0%</b>	<b>\$28,301</b>	<b>100.0%</b>	<b>100.0%</b>	<b>70</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$16,170</b>	<b>100.0%</b>	<b>100.0%</b>	<b>75</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$12,131</b>	<b>100.0%</b>	<b>100.0%</b>	
SMALL FARM	<b>Total Farms</b>																	
	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%
	Moderate	0	0.0%	\$0	0.0%	18.9%	0	0.0%	13.0%	\$0	0.0%	14.0%	0	0.0%	18.9%	\$0	0.0%	9.6%
	Middle	17	81.0%	\$2,653	90.2%	73.6%	9	75.0%	75.3%	\$772	73.5%	81.3%	8	88.9%	69.8%	\$1,881	99.5%	85.8%
	Upper	4	19.0%	\$288	9.8%	7.5%	3	25.0%	7.8%	\$279	26.5%	4.4%	1	11.1%	9.4%	\$9	0.5%	4.5%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	3.9%	\$0	0.0%	0.3%	0	0.0%	1.9%	\$0	0.0%	0.1%	
<b>Total</b>	<b>21</b>	<b>100.0%</b>	<b>\$2,941</b>	<b>100.0%</b>	<b>100.0%</b>	<b>12</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$1,051</b>	<b>100.0%</b>	<b>100.0%</b>	<b>9</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$1,890</b>	<b>100.0%</b>	<b>100.0%</b>	

Originations & Purchases  
2019 FFIEC Census Data, 2019 D&B Info, and 2015 ACS Data

# Appendices

**Borrower Distribution of HMDA Loans & Small Business/Small Farm Loans by Revenue & Loan Size**  
Assessment Area: GA Thomas

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 \$ %		
HOME PURCHASE	Low	1	2.4%	\$71	1.1%	23.8%	1	2.4%	2.0%	\$71	1.1%	0.9%	
	Moderate	6	14.3%	\$651	10.2%	16.7%	6	14.3%	11.3%	\$651	10.2%	7.2%	
	Middle	12	28.6%	\$1,603	25.0%	19.3%	12	28.6%	16.2%	\$1,603	25.0%	12.8%	
	Upper	19	45.2%	\$3,710	57.9%	40.2%	19	45.2%	46.2%	\$3,710	57.9%	58.5%	
	Unknown	4	9.5%	\$369	5.8%	0.0%	4	9.5%	24.4%	\$369	5.8%	20.6%	
	<b>Total</b>	<b>42</b>	<b>100.0%</b>	<b>\$6,404</b>	<b>100.0%</b>	<b>100.0%</b>	<b>42</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$6,404</b>	<b>100.0%</b>	<b>100.0%</b>	
REFINANCE	Low	2	5.6%	\$169	2.2%	23.8%	2	5.6%	4.4%	\$169	2.2%	1.7%	
	Moderate	2	5.6%	\$162	2.1%	16.7%	2	5.6%	5.0%	\$162	2.1%	2.4%	
	Middle	5	13.9%	\$370	4.8%	19.3%	5	13.9%	13.6%	\$370	4.8%	8.6%	
	Upper	20	55.6%	\$4,955	64.5%	40.2%	20	55.6%	47.6%	\$4,955	64.5%	59.9%	
	Unknown	7	19.4%	\$2,027	26.4%	0.0%	7	19.4%	29.3%	\$2,027	26.4%	27.4%	
	<b>Total</b>	<b>36</b>	<b>100.0%</b>	<b>\$7,683</b>	<b>100.0%</b>	<b>100.0%</b>	<b>36</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$7,683</b>	<b>100.0%</b>	<b>100.0%</b>	
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	23.8%	0	0.0%	8.2%	\$0	0.0%	0.6%	
	Moderate	0	0.0%	\$0	0.0%	16.7%	0	0.0%	2.0%	\$0	0.0%	0.3%	
	Middle	0	0.0%	\$0	0.0%	19.3%	0	0.0%	22.4%	\$0	0.0%	25.4%	
	Upper	3	37.5%	\$135	44.4%	40.2%	3	37.5%	51.0%	\$135	44.4%	55.7%	
	Unknown	5	62.5%	\$169	55.6%	0.0%	5	62.5%	16.3%	\$169	55.6%	18.0%	
	<b>Total</b>	<b>8</b>	<b>100.0%</b>	<b>\$304</b>	<b>100.0%</b>	<b>100.0%</b>	<b>8</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$304</b>	<b>100.0%</b>	<b>100.0%</b>	
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	23.8%	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%	19.3%	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	0	0.0%	\$0	0.0%	0.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
	<b>Total</b>	<b>0</b>	<b>0.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	
HMDA TOTALS	Low	3	3.5%	\$240	1.7%	23.8%	3	3.5%	3.2%	\$240	1.7%	1.1%	
	Moderate	8	9.3%	\$813	5.6%	16.7%	8	9.3%	8.6%	\$813	5.6%	5.1%	
	Middle	17	19.8%	\$1,973	13.7%	19.3%	17	19.8%	15.6%	\$1,973	13.7%	11.0%	
	Upper	42	48.8%	\$8,800	61.1%	40.2%	42	48.8%	46.8%	\$8,800	61.1%	55.9%	
	Unknown	16	18.6%	\$2,565	17.8%	0.0%	16	18.6%	25.9%	\$2,565	17.8%	26.9%	
	<b>Total</b>	<b>86</b>	<b>100.0%</b>	<b>\$14,391</b>	<b>100.0%</b>	<b>100.0%</b>	<b>86</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$14,391</b>	<b>100.0%</b>	<b>100.0%</b>	
Small Business Revenue	\$1 Million or Less	69	76.7%	\$6,871	49.8%	87.7%	69	76.7%	45.0%	\$6,871	49.8%	45.2%	
	Over \$1 Million	20	22.2%	\$6,847	49.6%	11.0%	20	22.2%					
	<b>Total Rev. available</b>	<b>89</b>	<b>98.9%</b>	<b>\$13,718</b>	<b>99.4%</b>	<b>98.7%</b>	<b>89</b>	<b>98.9%</b>					
	Rev. Not Known	1	1.1%	\$76	0.6%	1.3%	1	1.1%					
	<b>Total</b>	<b>90</b>	<b>100.0%</b>	<b>\$13,794</b>	<b>100.0%</b>	<b>100.0%</b>	<b>90</b>	<b>100.0%</b>					
	Small Business Loan Size	\$100,000 or Less	57	63.3%	\$2,142	15.5%		57	63.3%	93.1%	\$2,142	15.5%	35.1%
\$100,001 - \$250,000		16	17.8%	\$2,759	20.0%		16	17.8%	3.2%	\$2,759	20.0%	14.9%	
\$250,001 - \$1 Million		17	18.9%	\$8,893	64.5%		17	18.9%	3.7%	\$8,893	64.5%	50.0%	
<b>Total</b>		<b>90</b>	<b>100.0%</b>	<b>\$13,794</b>	<b>100.0%</b>		<b>90</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$13,794</b>	<b>100.0%</b>	<b>100.0%</b>	
<b>Total Businesses</b>													
Small Farm Revenue	\$1 Million or Less	17	89.5%	\$1,721	74.3%	95.9%	17	89.5%	46.3%	\$1,721	74.3%	66.1%	
	Over \$1 Million	2	10.5%	\$595	25.7%	3.1%	2	10.5%					
	Not Known	0	0.0%	\$0	0.0%	1.0%	0	0.0%					
	<b>Total</b>	<b>19</b>	<b>100.0%</b>	<b>\$2,316</b>	<b>100.0%</b>	<b>100.0%</b>	<b>19</b>	<b>100.0%</b>					
	Small Farm Loan Size	\$100,000 or Less	12	63.2%	\$604	26.1%		12	63.2%	72.2%	\$604	26.1%	21.5%
		\$100,001 - \$250,000	4	21.1%	\$597	25.8%		4	21.1%	16.7%	\$597	25.8%	32.0%
\$250,001 - \$500,000		3	15.8%	\$1,115	48.1%		3	15.8%	11.1%	\$1,115	48.1%	46.5%	
<b>Total</b>		<b>19</b>	<b>100.0%</b>	<b>\$2,316</b>	<b>100.0%</b>		<b>19</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$2,316</b>	<b>100.0%</b>	<b>100.0%</b>	
<b>Total Farms</b>													

**Originations & Purchases**

Aggregate data is unavailable for loans to businesses/farms with revenue over \$1 million or revenue unknown, and for loan size by revenue. 2017 FFIEC Census Data, 2017 D&B Info, and 2015 ACS Data

# Appendices

**Borrower Distribution of HMDA Loans & Small Business/Small Farm Loans by Revenue & Loan Size - Table 1 of 2**

Assessment Area: GA Thomas

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison											
		2018, 2019					2018					2019						
		Bank		Dollar		Families by Family Income %	Count		Dollar			Count		Dollar				
		#	%	\$ (000s)	\$ %		Bank	Agg	\$ (000s)	\$ %	\$ %	#	%	%	\$ (000s)	\$ %	\$ %	
HOME PURCHASE	Low	3	3.4%	\$223	1.6%	23.8%	2	3.9%	2.4%	\$170	2.3%	1.8%	1	2.7%	2.9%	\$53	0.9%	1.3%
	Moderate	6	6.8%	\$639	4.7%	16.7%	5	9.8%	7.6%	\$590	7.8%	4.3%	1	2.7%	9.6%	\$49	0.8%	5.9%
	Middle	25	28.4%	\$3,512	25.8%	19.4%	14	27.5%	22.9%	\$2,014	26.7%	17.9%	11	29.7%	22.9%	\$1,498	24.7%	18.7%
	Upper	50	56.8%	\$8,752	64.3%	40.1%	27	52.9%	49.1%	\$4,571	60.5%	60.6%	23	62.2%	48.0%	\$4,181	69.0%	60.6%
	Unknown	4	4.5%	\$488	3.6%	0.0%	3	5.9%	18.0%	\$206	2.7%	15.4%	1	2.7%	16.5%	\$282	4.7%	13.4%
	<b>Total</b>	<b>88</b>	<b>100.0%</b>	<b>\$13,614</b>	<b>100.0%</b>	<b>100.0%</b>	<b>51</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$7,551</b>	<b>100.0%</b>	<b>100.0%</b>	<b>37</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$6,063</b>	<b>100.0%</b>	<b>100.0%</b>
REFINANCE	Low	6	5.5%	\$309	3.3%	23.8%	3	4.7%	5.5%	\$201	3.7%	1.9%	3	6.5%	5.3%	\$108	2.6%	2.4%
	Moderate	8	7.3%	\$288	3.0%	16.7%	7	10.9%	11.2%	\$258	4.8%	3.5%	1	2.2%	8.4%	\$30	0.7%	5.2%
	Middle	17	15.5%	\$810	8.5%	19.4%	7	10.9%	14.1%	\$394	7.3%	6.5%	10	21.7%	13.9%	\$416	10.2%	9.1%
	Upper	60	54.5%	\$7,091	74.8%	40.1%	34	53.1%	47.7%	\$4,018	74.6%	77.6%	26	56.5%	50.0%	\$3,073	75.0%	61.3%
	Unknown	19	17.3%	\$981	10.3%	0.0%	13	20.3%	21.6%	\$513	9.5%	10.6%	6	13.0%	22.5%	\$468	11.4%	22.0%
	<b>Total</b>	<b>110</b>	<b>100.0%</b>	<b>\$9,479</b>	<b>100.0%</b>	<b>100.0%</b>	<b>64</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$5,384</b>	<b>100.0%</b>	<b>100.0%</b>	<b>46</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$4,095</b>	<b>100.0%</b>	<b>100.0%</b>
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	23.8%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	16.7%	0	0.0%	9.1%	\$0	0.0%	13.4%	0	0.0%	13.6%	\$0	0.0%	11.3%
	Middle	0	0.0%	\$0	0.0%	19.4%	0	0.0%	9.1%	\$0	0.0%	7.0%	0	0.0%	18.2%	\$0	0.0%	16.1%
	Upper	0	0.0%	\$0	0.0%	40.1%	0	0.0%	72.7%	\$0	0.0%	61.5%	0	0.0%	50.0%	\$0	0.0%	49.4%
	Unknown	2	100.0%	\$137	100.0%	0.0%	1	100.0%	9.1%	\$30	100.0%	18.1%	1	100.0%	18.2%	\$107	100.0%	23.2%
	<b>Total</b>	<b>2</b>	<b>100.0%</b>	<b>\$137</b>	<b>100.0%</b>	<b>100.0%</b>	<b>1</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$30</b>	<b>100.0%</b>	<b>100.0%</b>	<b>1</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$107</b>	<b>100.0%</b>	<b>100.0%</b>
MULTI FAMILY	Low	0	0.0%	\$0	0.0%	23.8%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	16.7%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	19.4%	0	0.0%	8.3%	\$0	0.0%	0.6%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Upper	5	62.5%	\$2,000	50.4%	40.1%	5	83.3%	41.7%	\$2,000	78.4%	20.2%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	3	37.5%	\$1,972	49.6%	0.0%	1	16.7%	50.0%	\$552	21.6%	79.1%	2	100.0%	100.0%	\$1,420	100.0%	100.0%
	<b>Total</b>	<b>8</b>	<b>100.0%</b>	<b>\$3,972</b>	<b>100.0%</b>	<b>100.0%</b>	<b>6</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$2,552</b>	<b>100.0%</b>	<b>100.0%</b>	<b>2</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$1,420</b>	<b>100.0%</b>	<b>100.0%</b>
OTHER PURPOSE LOC	Low	0	0.0%	\$0	0.0%	23.8%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	2	9.1%	\$65	5.4%	16.7%	1	7.7%	5.9%	\$15	1.8%	1.4%	1	11.1%	5.3%	\$50	12.7%	4.3%
	Middle	7	31.8%	\$248	20.5%	19.4%	5	38.5%	35.3%	\$163	20.1%	17.0%	2	22.2%	26.3%	\$85	21.5%	20.5%
	Upper	13	59.1%	\$894	74.1%	40.1%	7	53.8%	58.8%	\$634	78.1%	81.7%	6	66.7%	68.4%	\$260	65.8%	75.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<b>Total</b>	<b>22</b>	<b>100.0%</b>	<b>\$1,207</b>	<b>100.0%</b>	<b>100.0%</b>	<b>13</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$812</b>	<b>100.0%</b>	<b>100.0%</b>	<b>9</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$395</b>	<b>100.0%</b>	<b>100.0%</b>

Originations & Purchases  
2019 FFIEC Census Data and 2015 ACS Data

# Appendices

**Borrower Distribution of HMDA Loans & Small Business/Small Farm Loans by Revenue & Loan Size - Table 2 of 2**

Assessment Area: GA Thomas

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison											
		2018, 2019					2018						2019					
		Bank		Dollar		Families by Family Income %	Count		Dollar				Count		Dollar			
		#	%	\$(000s)	\$ %		Bank	Agg	Bank	Agg	\$ %	\$ %	#	%	Agg	Bank	Agg	Bank
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	\$0	0.0%	23.8%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	4.8%	\$0	0.0%	2.9%
	Moderate	0	0.0%	\$0	0.0%	16.7%	0	0.0%	7.7%	\$0	0.0%	3.6%	0	0.0%	28.6%	\$0	0.0%	20.7%
	Middle	1	100.0%	\$55	100.0%	19.4%	1	100.0%	23.1%	\$55	100.0%	14.4%	0	0.0%	19.0%	\$0	0.0%	40.4%
	Upper	0	0.0%	\$0	0.0%	40.1%	0	0.0%	61.5%	\$0	0.0%	62.9%	0	0.0%	38.1%	\$0	0.0%	31.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	7.7%	\$0	0.0%	19.2%	0	0.0%	9.5%	\$0	0.0%	4.6%
	<b>Total</b>	<b>1</b>	<b>100.0%</b>	<b>\$55</b>	<b>100.0%</b>	<b>100.0%</b>	<b>1</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$55</b>	<b>100.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>
PURPOSE NOT APPLICABLE	Low	0	0.0%	\$0	0.0%	23.8%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	16.7%	0	0.0%	3.0%	\$0	0.0%	1.4%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	19.4%	0	0.0%	3.0%	\$0	0.0%	4.0%	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%	0	0.0%	9.4%	\$0	0.0%	7.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	93.9%	\$0	0.0%	94.7%	0	0.0%	90.6%	\$0	0.0%	92.8%
	<b>Total</b>	<b>0</b>	<b>0.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>
HMDA TOTALS	Low	9	3.9%	\$532	1.9%	23.8%	5	3.7%	3.2%	\$371	2.3%	1.7%	4	4.2%	3.6%	\$161	1.3%	1.5%
	Moderate	16	6.9%	\$992	3.5%	16.7%	13	9.6%	8.6%	\$863	5.3%	3.8%	3	3.2%	9.1%	\$129	1.1%	5.1%
	Middle	50	21.6%	\$4,625	16.2%	19.4%	27	19.9%	19.0%	\$2,626	16.0%	12.0%	23	24.2%	18.4%	\$1,999	16.5%	13.2%
	Upper	128	55.4%	\$18,737	65.8%	40.1%	73	53.7%	47.8%	\$11,223	68.5%	65.3%	55	57.9%	47.2%	\$7,514	62.2%	53.6%
	Unknown	28	12.1%	\$3,578	12.6%	0.0%	18	13.2%	21.3%	\$1,301	7.9%	17.3%	10	10.5%	21.7%	\$2,277	18.8%	26.6%
	<b>Total</b>	<b>231</b>	<b>100.0%</b>	<b>\$28,464</b>	<b>100.0%</b>	<b>100.0%</b>	<b>136</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$16,384</b>	<b>100.0%</b>	<b>100.0%</b>	<b>95</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$12,080</b>	<b>100.0%</b>	<b>100.0%</b>
Small Business Revenue	<b>Total Businesses</b>																	
	\$1 Million or Less	98	67.6%	\$15,330	54.2%	89.5%	46	65.7%	50.6%	\$7,731	47.8%	47.6%	52	69.3%	45.3%	\$7,599	62.6%	41.9%
	Over \$1 Million	46	31.7%	\$12,834	45.3%	9.4%	24	34.3%					22	29.3%				
	Total Rev. available	144	99.3%	\$28,164	99.5%	98.9%	70	100.0%					74	98.6%				
	Rev. Not Known	1	0.7%	\$137	0.5%	1.2%	0	0.0%					1	1.3%				
	<b>Total</b>	<b>145</b>	<b>100.0%</b>	<b>\$28,301</b>	<b>100.0%</b>	<b>100.0%</b>	<b>70</b>	<b>100.0%</b>					<b>75</b>	<b>100.0%</b>				
Small Business Loan Size	\$100,000 or Less	73	50.3%	\$3,618	12.8%		28	40.0%	89.2%	\$1,242	7.7%	30.4%	45	60.0%	92.2%	\$2,376	19.6%	37.9%
	\$100,001 - \$250,000	35	24.1%	\$5,850	20.7%		19	27.1%	6.3%	\$3,279	20.3%	22.1%	16	21.3%	4.1%	\$2,571	21.2%	15.1%
	\$250,001 - \$1 Million	37	25.5%	\$18,833	66.5%		23	32.9%	4.5%	\$11,649	72.0%	47.5%	14	18.7%	3.7%	\$7,184	59.2%	47.0%
	Total	145	100.0%	\$28,301	100.0%		70	100.0%	100.0%	\$16,170	100.0%	100.0%	75	100.0%	100.0%	\$12,131	100.0%	100.0%
	<b>Total Farms</b>																	
Small Farm Revenue	\$1 Million or Less	18	85.7%	\$2,623	89.2%	97.2%	10	83.3%	48.1%	\$798	75.9%	62.8%	8	88.9%	62.3%	\$1,825	96.6%	75.5%
	Over \$1 Million	2	9.5%	\$253	8.6%	2.8%	2	16.7%					0	0.0%				
	Not Known	1	4.8%	\$65	2.2%	0.0%	0	0.0%					1	11.1%				
	Total	21	100.0%	\$2,941	100.0%	100.0%	12	100.0%					9	100.0%				
	<b>Total Farms</b>																	
Small Farm Loan Size	\$100,000 or Less	13	61.9%	\$650	22.1%		8	66.7%	67.5%	\$351	33.4%	17.1%	5	55.6%	75.5%	\$299	15.8%	17.5%
	\$100,001 - \$250,000	4	19.0%	\$700	23.8%		4	33.3%	23.4%	\$700	66.6%	47.2%	0	0.0%	3.8%	\$0	0.0%	6.8%
	\$250,001 - \$500,000	4	19.0%	\$1,591	54.1%		0	0.0%	9.1%	\$0	0.0%	35.6%	4	44.4%	20.8%	\$1,591	84.2%	75.7%
	Total	21	100.0%	\$2,941	100.0%		12	100.0%	100.0%	\$1,051	100.0%	100.0%	9	100.0%	100.0%	\$1,890	100.0%	100.0%
	<b>Total Farms</b>																	

Originations & Purchases  
Aggregate data is unavailable for loans to businesses/farms with revenue over \$1 million or revenue unknown, and for loan size by revenue.  
2019 FFIEC Census Data, 2019 D&B Info, and 2015 ACS Data

# Appendices

## Geographic Distribution of HMDA, Small Business, & Small Farm Loans

Assessment Area: GA Tift

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2017					2017					
		Bank				Owner Occupied Units %	Count		Dollar			
		Count #	%	Dollar \$ (000s)	%		Bank #	Agg %	Bank \$ (000s)	%	Agg %	
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	7.0%	0	0.0%	1.4%	\$0	0.0%	0.5%
	Moderate	3	9.4%	\$387	7.4%	15.7%	3	9.4%	12.3%	\$387	7.4%	10.4%
	Middle	21	65.6%	\$3,513	66.7%	37.9%	21	65.6%	55.3%	\$3,513	66.7%	52.8%
	Upper	8	25.0%	\$1,364	25.9%	39.4%	8	25.0%	31.1%	\$1,364	25.9%	36.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	32	100.0%	\$5,264	100.0%	100.0%	32	100.0%	100.0%	\$5,264	100.0%	100.0%
REFINANCE	Low	3	14.3%	\$85	3.1%	7.0%	3	14.3%	4.9%	\$85	3.1%	1.1%
	Moderate	3	14.3%	\$320	11.6%	15.7%	3	14.3%	12.5%	\$320	11.6%	10.4%
	Middle	10	47.6%	\$1,236	44.8%	37.9%	10	47.6%	46.4%	\$1,236	44.8%	42.2%
	Upper	5	23.8%	\$1,121	40.6%	39.4%	5	23.8%	36.2%	\$1,121	40.6%	46.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	21	100.0%	\$2,762	100.0%	100.0%	21	100.0%	100.0%	\$2,762	100.0%	100.0%
HOME IMPROVEMENT	Low	2	33.3%	\$65	22.7%	7.0%	2	33.3%	19.0%	\$65	22.7%	5.8%
	Moderate	2	33.3%	\$35	12.2%	15.7%	2	33.3%	21.4%	\$35	12.2%	25.1%
	Middle	1	16.7%	\$171	59.8%	37.9%	1	16.7%	26.2%	\$171	59.8%	31.9%
	Upper	1	16.7%	\$15	5.2%	39.4%	1	16.7%	33.3%	\$15	5.2%	37.3%
	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%	\$286	100.0%	100.0%	6	100.0%	100.0%	\$286	100.0%	100.0%
MULTI-FAMILY	<b>Multi-Family Units</b>											
	Low	0	0.0%	\$0	0.0%	26.8%	0	0.0%	25.0%	\$0	0.0%	28.4%
	Moderate	0	0.0%	\$0	0.0%	16.4%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	56.8%	0	0.0%	75.0%	\$0	0.0%	71.6%
	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>	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	5	8.5%	\$150	1.8%	7.0%	5	8.5%	3.7%	\$150	1.8%	2.9%
	Moderate	8	13.6%	\$742	8.9%	15.7%	8	13.6%	12.9%	\$742	8.9%	9.9%
	Middle	32	54.2%	\$4,920	59.2%	37.9%	32	54.2%	50.8%	\$4,920	59.2%	50.7%
	Upper	14	23.7%	\$2,500	30.1%	39.4%	14	23.7%	32.6%	\$2,500	30.1%	36.5%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	59	100.0%	\$8,312	100.0%	100.0%	59	100.0%	100.0%	\$8,312	100.0%	100.0%
SMALL BUSINESSES	<b>Total Businesses</b>											
	Low	9	12.0%	\$2,847	31.9%	12.1%	9	12.0%	11.1%	\$2,847	31.9%	16.9%
	Moderate	23	30.7%	\$3,116	34.9%	24.7%	23	30.7%	23.4%	\$3,116	34.9%	29.4%
	Middle	23	30.7%	\$1,981	22.2%	42.2%	23	30.7%	36.3%	\$1,981	22.2%	31.5%
	Upper	20	26.7%	\$975	10.9%	21.0%	20	26.7%	27.7%	\$975	10.9%	21.8%
	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%	1.4%	\$0	0.0%	0.5%
<i>Total</i>	75	100.0%	\$8,919	100.0%	100.0%	75	100.0%	100.0%	\$8,919	100.0%	100.0%	
SMALL FARM	<b>Total Farms</b>											
	Low	0	0.0%	\$0	0.0%	9.3%	0	0.0%	2.3%	\$0	0.0%	1.0%
	Moderate	3	13.0%	\$433	13.2%	23.4%	3	13.0%	20.5%	\$433	13.2%	15.8%
	Middle	2	8.7%	\$195	5.9%	24.3%	2	8.7%	17.0%	\$195	5.9%	13.6%
	Upper	18	78.3%	\$2,660	80.9%	43.0%	18	78.3%	59.1%	\$2,660	80.9%	69.4%
	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%	1.1%	\$0	0.0%	0.2%
<i>Total</i>	23	100.0%	\$3,288	100.0%	100.0%	23	100.0%	100.0%	\$3,288	100.0%	100.0%	

Originations & Purchases  
2017 FFIEC Census Data, 2017 D&B Info, and 2015 ACS Data



# Appendices

**Geographic Distribution of HMDA, Small Business, & Small Farm Loans - Table 1 of 2**  
Assessment Area: GA Tift

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019					Bank & Aggregate Lending Comparison																
		Bank				Owner Occupied Units %	2018			2019													
		Count		Dollar			Count		Dollar			Count		Dollar									
		#	%	\$ (000s)	\$ %	#	%	Agg %	\$ (000s)	\$ %	Agg %	#	%	Agg %	\$ (000s)	\$ %	Agg %						
HOME PURCHASE	Low	1	1.8%	\$50	0.5%	7.0%	1	3.4%	2.2%	\$50	1.1%	0.7%	0	0.0%	3.1%	\$0	0.0%	2.1%					
	Moderate	5	8.9%	\$853	8.3%	15.7%	2	6.9%	10.6%	\$314	7.0%	9.6%	3	11.1%	14.8%	\$539	9.3%	14.3%					
	Middle	35	62.5%	\$4,739	46.3%	37.9%	18	62.1%	56.0%	\$2,539	56.9%	50.9%	17	63.0%	60.1%	\$2,200	38.1%	55.1%					
	Upper	15	26.8%	\$4,592	44.9%	39.4%	8	27.6%	31.3%	\$1,561	35.0%	38.7%	7	25.9%	22.0%	\$3,031	52.5%	28.5%					
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%					
	<b>Total</b>	<b>56</b>	<b>100.0%</b>	<b>\$10,234</b>	<b>100.0%</b>	<b>100.0%</b>	<b>29</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$4,464</b>	<b>100.0%</b>	<b>100.0%</b>	<b>27</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$5,770</b>	<b>100.0%</b>	<b>100.0%</b>					
REFINANCE	Low	1	3.6%	\$55	1.5%	7.0%	1	7.1%	6.0%	\$55	2.5%	3.4%	0	0.0%	4.2%	\$0	0.0%	1.2%					
	Moderate	5	17.9%	\$874	23.1%	15.7%	2	14.3%	6.6%	\$699	31.8%	6.7%	3	21.4%	9.1%	\$175	11.0%	5.8%					
	Middle	15	53.6%	\$2,137	56.5%	37.9%	9	64.3%	55.7%	\$1,349	61.4%	55.7%	6	42.9%	43.9%	\$788	49.7%	46.1%					
	Upper	7	25.0%	\$717	19.0%	39.4%	2	14.3%	31.7%	\$94	4.3%	34.1%	5	35.7%	42.8%	\$623	39.3%	46.9%					
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%					
	<b>Total</b>	<b>28</b>	<b>100.0%</b>	<b>\$3,783</b>	<b>100.0%</b>	<b>100.0%</b>	<b>14</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$2,197</b>	<b>100.0%</b>	<b>100.0%</b>	<b>14</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$1,586</b>	<b>100.0%</b>	<b>100.0%</b>					
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	7.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	5.0%	\$0	0.0%	4.2%					
	Moderate	1	100.0%	\$88	100.0%	15.7%	0	0.0%	6.3%	\$0	0.0%	3.9%	1	100.0%	15.0%	\$88	100.0%	18.1%					
	Middle	0	0.0%	\$0	0.0%	37.9%	0	0.0%	68.8%	\$0	0.0%	67.7%	0	0.0%	55.0%	\$0	0.0%	47.1%					
	Upper	0	0.0%	\$0	0.0%	39.4%	0	0.0%	25.0%	\$0	0.0%	28.4%	0	0.0%	25.0%	\$0	0.0%	30.6%					
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%					
	<b>Total</b>	<b>1</b>	<b>100.0%</b>	<b>\$88</b>	<b>100.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>1</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$88</b>	<b>100.0%</b>	<b>100.0%</b>					
MULTI FAMILY	<b>Multi-Family Units</b>					Low	2	28.6%	\$193	13.7%	26.8%	1	25.0%	23.8%	\$107	10.1%	6.0%	1	33.3%	18.8%	\$86	24.7%	15.0%
	Moderate	0	0.0%	\$0	0.0%	16.4%	0	0.0%	4.8%	\$0	0.0%	16.5%	0	0.0%	12.5%	\$0	0.0%	3.5%					
	Middle	5	71.4%	\$1,212	86.3%	56.8%	3	75.0%	66.7%	\$950	89.9%	75.2%	2	66.7%	62.5%	\$262	75.3%	79.3%					
	Upper	0	0.0%	\$0	0.0%	0.0%	0	0.0%	4.8%	\$0	0.0%	2.3%	0	0.0%	6.3%	\$0	0.0%	2.2%					
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%					
	<b>Total</b>	<b>7</b>	<b>100.0%</b>	<b>\$1,405</b>	<b>100.0%</b>	<b>100.0%</b>	<b>4</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$1,057</b>	<b>100.0%</b>	<b>100.0%</b>	<b>3</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$348</b>	<b>100.0%</b>	<b>100.0%</b>					
OTHER PURPOSE LOC	Low	0	0.0%	\$0	0.0%	7.0%	0	0.0%	3.1%	\$0	0.0%	1.6%	0	0.0%	0.0%	\$0	0.0%	0.0%					
	Moderate	2	10.0%	\$77	3.3%	15.7%	2	13.3%	9.4%	\$77	4.3%	4.1%	0	0.0%	14.3%	\$0	0.0%	17.6%					
	Middle	10	50.0%	\$654	28.1%	37.9%	6	40.0%	37.5%	\$254	14.3%	28.2%	4	80.0%	57.1%	\$400	73.5%	52.2%					
	Upper	8	40.0%	\$1,594	68.6%	39.4%	7	46.7%	50.0%	\$1,450	81.4%	66.2%	1	20.0%	28.6%	\$144	26.5%	30.3%					
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%					
	<b>Total</b>	<b>20</b>	<b>100.0%</b>	<b>\$2,325</b>	<b>100.0%</b>	<b>100.0%</b>	<b>15</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$1,781</b>	<b>100.0%</b>	<b>100.0%</b>	<b>5</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$544</b>	<b>100.0%</b>	<b>100.0%</b>					

Originations & Purchases  
2019 FFIEC Census Data and 2015 ACS Data

# Appendices

**Geographic Distribution of HMDA, Small Business, & Small Farm Loans - Table 2 of 2**  
Assessment Area: GA Tift

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison											
		2018, 2019					2018					2019						
		Bank				Owner Occupied Units	Count			Dollar			Count			Dollar		
		Count	Dollar				Bank	Agg	Bank	Agg	Bank	Agg	Bank	Agg				
#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %	#	%	%	\$ (000s)	\$ %	\$ %		
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	\$0	0.0%	7.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	15.7%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	37.9%	0	0.0%	50.0%	\$0	0.0%	26.0%	0	0.0%	33.3%	\$0	0.0%	38.5%
	Upper	0	0.0%	\$0	0.0%	39.4%	0	0.0%	50.0%	\$0	0.0%	74.0%	0	0.0%	66.7%	\$0	0.0%	61.5%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<b>Total</b>	<b>0</b>	<b>0.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>
PURPOSE NOT APPLICABLE	Low	0	0.0%	\$0	0.0%	7.0%	0	0.0%	5.9%	\$0	0.0%	4.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	15.7%	0	0.0%	11.8%	\$0	0.0%	14.1%	0	0.0%	16.0%	\$0	0.0%	9.8%
	Middle	0	0.0%	\$0	0.0%	37.9%	0	0.0%	52.9%	\$0	0.0%	58.6%	0	0.0%	64.0%	\$0	0.0%	71.0%
	Upper	0	0.0%	\$0	0.0%	39.4%	0	0.0%	29.4%	\$0	0.0%	23.3%	0	0.0%	20.0%	\$0	0.0%	19.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<b>Total</b>	<b>0</b>	<b>0.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>
HMDA TOTALS	Low	4	3.6%	\$298	1.7%	7.0%	3	4.8%	3.7%	\$212	2.2%	1.8%	1	2.0%	3.7%	\$86	1.0%	3.4%
	Moderate	13	11.6%	\$1,892	10.6%	15.7%	6	9.7%	9.3%	\$1,090	11.5%	9.5%	7	14.0%	12.8%	\$802	9.6%	10.1%
	Middle	65	58.0%	\$8,742	49.0%	37.9%	36	58.1%	55.6%	\$5,092	53.6%	53.7%	29	58.0%	54.5%	\$3,650	43.8%	55.4%
	Upper	30	26.8%	\$6,903	38.7%	39.4%	17	27.4%	31.4%	\$3,105	32.7%	34.9%	13	26.0%	29.1%	\$3,798	45.6%	31.1%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<b>Total</b>	<b>112</b>	<b>100.0%</b>	<b>\$17,835</b>	<b>100.0%</b>	<b>100.0%</b>	<b>62</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$9,499</b>	<b>100.0%</b>	<b>100.0%</b>	<b>50</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$8,336</b>	<b>100.0%</b>	<b>100.0%</b>
SMALL BUSINESSES	<b>Total Businesses</b>																	
	Low	31	19.4%	\$4,385	20.3%	12.1%	20	24.4%	13.9%	\$3,145	25.0%	16.8%	11	14.1%	9.3%	\$1,240	13.7%	8.7%
	Moderate	33	20.6%	\$7,266	33.6%	25.6%	15	18.3%	25.1%	\$4,222	33.6%	31.5%	18	23.1%	25.2%	\$3,044	33.6%	31.4%
	Middle	61	38.1%	\$6,938	32.1%	42.4%	31	37.8%	35.0%	\$4,054	32.3%	33.9%	30	38.5%	34.2%	\$2,884	31.8%	31.2%
	Upper	35	21.9%	\$3,046	14.1%	19.9%	16	19.5%	23.8%	\$1,147	9.1%	17.3%	19	24.4%	26.6%	\$1,899	20.9%	27.0%
	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%
Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	2.1%	\$0	0.0%	0.5%	0	0.0%	4.7%	\$0	0.0%	1.7%	
<b>Total</b>	<b>160</b>	<b>100.0%</b>	<b>\$21,635</b>	<b>100.0%</b>	<b>100.0%</b>	<b>82</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$12,568</b>	<b>100.0%</b>	<b>100.0%</b>	<b>78</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$9,067</b>	<b>100.0%</b>	<b>100.0%</b>	
SMALL FARM	<b>Total Farms</b>																	
	Low	0	0.0%	\$0	0.0%	7.0%	0	0.0%	3.1%	\$0	0.0%	0.2%	0	0.0%	1.5%	\$0	0.0%	3.5%
	Moderate	5	38.5%	\$926	32.6%	17.8%	2	25.0%	14.1%	\$572	28.1%	17.8%	3	60.0%	15.2%	\$354	44.3%	20.0%
	Middle	1	7.7%	\$81	2.9%	22.5%	1	12.5%	18.8%	\$81	4.0%	5.9%	0	0.0%	22.7%	\$0	0.0%	8.1%
	Upper	7	53.8%	\$1,831	64.5%	52.7%	5	62.5%	64.1%	\$1,386	68.0%	76.1%	2	40.0%	60.6%	\$445	55.7%	68.5%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
<b>Total</b>	<b>13</b>	<b>100.0%</b>	<b>\$2,838</b>	<b>100.0%</b>	<b>100.0%</b>	<b>8</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$2,039</b>	<b>100.0%</b>	<b>100.0%</b>	<b>5</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$799</b>	<b>100.0%</b>	<b>100.0%</b>	

Originations & Purchases  
2019 FFEC Census Data, 2019 D&B Info, and 2015 ACS Data

# Appendices

**Borrower Distribution of HMDA Loans & Small Business/Small Farm Loans by Revenue & Loan Size**  
Assessment Area: GA Tift

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 \$ %		
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	26.2%	0	0.0%	2.3%	\$0	0.0%	1.0%	
	Moderate	2	6.3%	\$210	4.0%	14.9%	2	6.3%	8.0%	\$210	4.0%	5.1%	
	Middle	3	9.4%	\$384	7.3%	14.1%	3	9.4%	16.2%	\$384	7.3%	13.5%	
	Upper	26	81.3%	\$4,600	87.4%	44.7%	26	81.3%	47.9%	\$4,600	87.4%	56.6%	
	Unknown	1	3.1%	\$70	1.3%	0.0%	1	3.1%	25.6%	\$70	1.3%	23.7%	
	<b>Total</b>	<b>32</b>	<b>100.0%</b>	<b>\$5,264</b>	<b>100.0%</b>	<b>100.0%</b>	<b>32</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$5,264</b>	<b>100.0%</b>	<b>100.0%</b>	
REFINANCE	Low	1	4.8%	\$65	2.4%	26.2%	1	4.8%	4.5%	\$65	2.4%	1.3%	
	Moderate	1	4.8%	\$115	4.2%	14.9%	1	4.8%	7.1%	\$115	4.2%	5.2%	
	Middle	2	9.5%	\$238	8.6%	14.1%	2	9.5%	15.6%	\$238	8.6%	10.7%	
	Upper	5	23.8%	\$943	34.1%	44.7%	5	23.8%	45.1%	\$943	34.1%	52.6%	
	Unknown	12	57.1%	\$1,401	50.7%	0.0%	12	57.1%	27.7%	\$1,401	50.7%	30.1%	
	<b>Total</b>	<b>21</b>	<b>100.0%</b>	<b>\$2,762</b>	<b>100.0%</b>	<b>100.0%</b>	<b>21</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$2,762</b>	<b>100.0%</b>	<b>100.0%</b>	
HOME IMPROVEMENT	Low	1	16.7%	\$11	3.8%	26.2%	1	16.7%	4.8%	\$11	3.8%	0.6%	
	Moderate	0	0.0%	\$0	0.0%	14.9%	0	0.0%	7.1%	\$0	0.0%	10.7%	
	Middle	0	0.0%	\$0	0.0%	14.1%	0	0.0%	9.5%	\$0	0.0%	4.6%	
	Upper	3	50.0%	\$94	32.9%	44.7%	3	50.0%	57.1%	\$94	32.9%	49.0%	
	Unknown	2	33.3%	\$181	63.3%	0.0%	2	33.3%	21.4%	\$181	63.3%	35.0%	
	<b>Total</b>	<b>6</b>	<b>100.0%</b>	<b>\$286</b>	<b>100.0%</b>	<b>100.0%</b>	<b>6</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$286</b>	<b>100.0%</b>	<b>100.0%</b>	
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	26.2%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Moderate	0	0.0%	\$0	0.0%	14.9%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Middle	0	0.0%	\$0	0.0%	14.1%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Upper	0	0.0%	\$0	0.0%	44.7%	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%	
	<b>Total</b>	<b>0</b>	<b>0.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	
HMDA TOTALS	Low	2	3.4%	\$76	0.9%	26.2%	2	3.4%	3.1%	\$76	0.9%	1.0%	
	Moderate	3	5.1%	\$325	3.9%	14.9%	3	5.1%	7.6%	\$325	3.9%	4.9%	
	Middle	5	8.5%	\$622	7.5%	14.1%	5	8.5%	15.5%	\$622	7.5%	11.5%	
	Upper	34	57.6%	\$5,637	67.8%	44.7%	34	57.6%	47.3%	\$5,637	67.8%	51.0%	
	Unknown	15	25.4%	\$1,652	19.9%	0.0%	15	25.4%	26.4%	\$1,652	19.9%	31.6%	
	<b>Total</b>	<b>59</b>	<b>100.0%</b>	<b>\$8,312</b>	<b>100.0%</b>	<b>100.0%</b>	<b>59</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$8,312</b>	<b>100.0%</b>	<b>100.0%</b>	
Small Business Revenue	\$1 Million or Less	54	72.0%	\$5,198	58.3%	88.8%	54	72.0%	47.4%	\$5,198	58.3%	49.7%	
	Over \$1 Million	21	28.0%	\$3,721	41.7%	10.1%	21	28.0%					
	<b>Total Rev. available</b>	<b>75</b>	<b>100.0%</b>	<b>\$8,919</b>	<b>100.0%</b>	<b>98.9%</b>	<b>75</b>	<b>100.0%</b>					
	Rev. Not Known	0	0.0%	\$0	0.0%	1.2%	0	0.0%					
	<b>Total</b>	<b>75</b>	<b>100.0%</b>	<b>\$8,919</b>	<b>100.0%</b>	<b>100.0%</b>	<b>75</b>	<b>100.0%</b>					
	Small Business Loan Size	\$100,000 or Less	47	62.7%	\$2,001	22.4%		47	62.7%	92.0%	\$2,001	22.4%	37.7%
\$100,001 - \$250,000		21	28.0%	\$3,084	34.6%		21	28.0%	5.1%	\$3,084	34.6%	21.4%	
\$250,001 - \$1 Million		7	9.3%	\$3,834	43.0%		7	9.3%	2.9%	\$3,834	43.0%	40.9%	
<b>Total</b>		<b>75</b>	<b>100.0%</b>	<b>\$8,919</b>	<b>100.0%</b>		<b>75</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$8,919</b>	<b>100.0%</b>	<b>100.0%</b>	
<b>Total Businesses</b>													
Small Farm Revenue	\$1 Million or Less	22	95.7%	\$2,988	90.9%	90.7%	22	95.7%	65.9%	\$2,988	90.9%	78.7%	
	Over \$1 Million	1	4.3%	\$300	9.1%	9.3%	1	4.3%					
	Not Known	0	0.0%	\$0	0.0%	0.0%	0	0.0%					
	<b>Total</b>	<b>23</b>	<b>100.0%</b>	<b>\$3,288</b>	<b>100.0%</b>	<b>100.0%</b>	<b>23</b>	<b>100.0%</b>					
	Small Farm Loan Size	\$100,000 or Less	13	56.5%	\$420	12.8%		13	56.5%	70.5%	\$420	12.8%	15.9%
		\$100,001 - \$250,000	6	26.1%	\$1,218	37.0%		6	26.1%	15.9%	\$1,218	37.0%	30.3%
\$250,001 - \$500,000		4	17.4%	\$1,650	50.2%		4	17.4%	13.6%	\$1,650	50.2%	53.8%	
<b>Total</b>		<b>23</b>	<b>100.0%</b>	<b>\$3,288</b>	<b>100.0%</b>		<b>23</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$3,288</b>	<b>100.0%</b>	<b>100.0%</b>	
<b>Total Farms</b>													

Originations & Purchases

Aggregate data is unavailable for loans to businesses/farms with revenue over \$1 million or revenue unknown, and for loan size by revenue. 2017 FFIEC Census Data, 2017 D&B Info, and 2015 ACS Data

# Appendices

**Borrower Distribution of HMDA Loans & Small Business/Small Farm Loans by Revenue & Loan Size - Table 1 of 2**

Assessment Area: GA Tift

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison											
		2018, 2019					2018					2019						
		Bank		Dollar		Families by Family Income %	Count		Dollar			Count		Dollar				
		#	%	\$ (000s)	\$ %		Bank	Agg	Bank	Agg	Bank	Agg	Bank	Agg	Bank	Agg		
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	26.3%	0	0.0%	1.0%	\$0	0.0%	0.5%	0	0.0%	1.8%	\$0	0.0%	0.9%
	Moderate	9	16.1%	\$945	9.2%	15.0%	2	6.9%	11.4%	\$227	5.1%	7.2%	7	25.9%	9.2%	\$718	12.4%	6.1%
	Middle	13	23.2%	\$1,748	17.1%	14.1%	9	31.0%	21.7%	\$1,130	25.3%	18.5%	4	14.8%	22.4%	\$618	10.7%	18.9%
	Upper	31	55.4%	\$7,195	70.3%	44.6%	17	58.6%	42.5%	\$2,983	66.8%	49.4%	14	51.9%	47.3%	\$4,212	73.0%	57.2%
	Unknown	3	5.4%	\$346	3.4%	0.0%	1	3.4%	23.5%	\$124	2.8%	24.4%	2	7.4%	19.3%	\$222	3.8%	16.8%
	<b>Total</b>	<b>56</b>	<b>100.0%</b>	<b>\$10,234</b>	<b>100.0%</b>	<b>100.0%</b>	<b>29</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$4,464</b>	<b>100.0%</b>	<b>100.0%</b>	<b>27</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$5,770</b>	<b>100.0%</b>	<b>100.0%</b>
REFINANCE	Low	0	0.0%	\$0	0.0%	26.3%	0	0.0%	3.8%	\$0	0.0%	2.0%	0	0.0%	3.0%	\$0	0.0%	2.0%
	Moderate	4	14.3%	\$317	8.4%	15.0%	2	14.3%	10.9%	\$179	8.1%	8.7%	2	14.3%	5.7%	\$138	8.7%	2.9%
	Middle	2	7.1%	\$218	5.8%	14.1%	2	14.3%	19.7%	\$218	9.9%	14.4%	0	0.0%	17.0%	\$0	0.0%	12.7%
	Upper	12	42.9%	\$2,209	58.4%	44.6%	6	42.9%	45.9%	\$1,031	46.9%	57.3%	6	42.9%	44.3%	\$1,178	74.3%	50.0%
	Unknown	10	35.7%	\$1,039	27.5%	0.0%	4	28.6%	19.7%	\$769	35.0%	17.6%	6	42.9%	29.9%	\$270	17.0%	32.4%
	<b>Total</b>	<b>28</b>	<b>100.0%</b>	<b>\$3,783</b>	<b>100.0%</b>	<b>100.0%</b>	<b>14</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$2,197</b>	<b>100.0%</b>	<b>100.0%</b>	<b>14</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$1,586</b>	<b>100.0%</b>	<b>100.0%</b>
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	26.3%	0	0.0%	6.3%	\$0	0.0%	3.9%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	15.0%	0	0.0%	6.3%	\$0	0.0%	2.8%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	14.1%	0	0.0%	6.3%	\$0	0.0%	4.5%	0	0.0%	25.0%	\$0	0.0%	25.6%
	Upper	0	0.0%	\$0	0.0%	44.6%	0	0.0%	62.5%	\$0	0.0%	71.1%	0	0.0%	60.0%	\$0	0.0%	61.7%
	Unknown	1	100.0%	\$88	100.0%	0.0%	0	0.0%	18.8%	\$0	0.0%	17.7%	1	100.0%	15.0%	\$88	100.0%	12.7%
	<b>Total</b>	<b>1</b>	<b>100.0%</b>	<b>\$88</b>	<b>100.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>1</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$88</b>	<b>100.0%</b>	<b>100.0%</b>
MULTI FAMILY	Low	0	0.0%	\$0	0.0%	26.3%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	15.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	1	14.3%	\$86	6.1%	14.1%	0	0.0%	4.8%	\$0	0.0%	1.2%	1	33.3%	6.3%	\$86	24.7%	0.5%
	Upper	0	0.0%	\$0	0.0%	44.6%	0	0.0%	9.5%	\$0	0.0%	2.8%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	6	85.7%	\$1,319	93.9%	0.0%	4	100.0%	85.7%	\$1,057	100.0%	96.0%	2	66.7%	93.8%	\$262	75.3%	99.5%
	<b>Total</b>	<b>7</b>	<b>100.0%</b>	<b>\$1,405</b>	<b>100.0%</b>	<b>100.0%</b>	<b>4</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$1,057</b>	<b>100.0%</b>	<b>100.0%</b>	<b>3</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$348</b>	<b>100.0%</b>	<b>100.0%</b>
OTHER PURPOSE LOC	Low	0	0.0%	\$0	0.0%	26.3%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	7.1%	\$0	0.0%	2.5%
	Moderate	1	5.0%	\$120	5.2%	15.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	1	20.0%	14.3%	\$120	22.1%	13.9%
	Middle	4	20.0%	\$340	14.6%	14.1%	3	20.0%	18.8%	\$185	10.4%	11.1%	1	20.0%	7.1%	\$155	28.5%	15.0%
	Upper	14	70.0%	\$1,805	77.6%	44.6%	11	73.3%	75.0%	\$1,536	86.2%	85.7%	3	60.0%	71.4%	\$269	49.4%	68.6%
	Unknown	1	5.0%	\$60	2.6%	0.0%	1	6.7%	6.3%	\$60	3.4%	3.3%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<b>Total</b>	<b>20</b>	<b>100.0%</b>	<b>\$2,325</b>	<b>100.0%</b>	<b>100.0%</b>	<b>15</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$1,781</b>	<b>100.0%</b>	<b>100.0%</b>	<b>5</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$544</b>	<b>100.0%</b>	<b>100.0%</b>

Originations & Purchases  
2019 FFIEC Census Data and 2015 ACS Data

# Appendices

Borrower Distribution of HMDA Loans & Small Business/Small Farm Loans by Revenue & Loan Size - Table 2 of 2

Assessment Area: GA Tift

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison											
		2018, 2019				Families by Family Income %	2018					2019						
		Bank		Dollar			Count		Dollar			Count		Dollar				
		#	%	\$ (000s)	\$ %		Bank	Agg	Bank	Agg	Bank	Agg	Bank	Agg	Bank	Agg		
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	\$0	0.0%	26.3%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	15.0%	0	0.0%	16.7%	\$0	0.0%	1.2%	0	0.0%	33.3%	\$0	0.0%	10.5%
	Middle	0	0.0%	\$0	0.0%	14.1%	0	0.0%	50.0%	\$0	0.0%	69.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	44.6%	0	0.0%	33.3%	\$0	0.0%	29.8%	0	0.0%	50.0%	\$0	0.0%	73.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	16.7%	\$0	0.0%	16.2%
	<b>Total</b>	<b>0</b>	<b>0.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>
PURPOSE NOT APPLICABLE	Low	0	0.0%	\$0	0.0%	26.3%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	15.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	14.1%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	44.6%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
	<b>Total</b>	<b>0</b>	<b>0.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	26.3%	0	0.0%	1.7%	\$0	0.0%	0.7%	0	0.0%	2.1%	\$0	0.0%	1.1%
	Moderate	14	12.5%	\$1,382	7.7%	15.0%	4	6.5%	10.2%	\$406	4.3%	6.5%	10	20.0%	7.6%	\$976	11.7%	4.3%
	Middle	20	17.9%	\$2,392	13.4%	14.1%	14	22.6%	20.1%	\$1,533	16.1%	15.7%	6	12.0%	19.2%	\$859	10.3%	14.2%
	Upper	57	50.9%	\$11,209	62.8%	44.6%	34	54.8%	43.1%	\$5,550	58.4%	47.0%	23	46.0%	44.6%	\$5,659	67.9%	47.0%
	Unknown	21	18.8%	\$2,852	16.0%	0.0%	10	16.1%	24.9%	\$2,010	21.2%	30.1%	11	22.0%	26.4%	\$842	10.1%	33.4%
	<b>Total</b>	<b>112</b>	<b>100.0%</b>	<b>\$17,835</b>	<b>100.0%</b>	<b>100.0%</b>	<b>62</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$9,499</b>	<b>100.0%</b>	<b>100.0%</b>	<b>50</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$8,336</b>	<b>100.0%</b>	<b>100.0%</b>
Small Business Revenue	<b>Total Businesses</b>																	
	\$1 Million or Less	106	66.3%	\$10,767	49.8%	90.5%	52	63.4%	39.1%	\$5,615	44.7%	46.3%	54	69.2%	37.3%	\$5,152	56.8%	37.5%
	Over \$1 Million	52	32.5%	\$10,684	49.4%	8.4%	30	36.6%					22	28.2%				
	Total Rev. available	158	98.8%	\$21,451	99.2%	98.9%	82	100.0%					76	97.4%				
	Rev. Not Known	2	1.3%	\$184	0.9%	1.1%	0	0.0%					2	2.6%				
	<b>Total</b>	<b>160</b>	<b>100.0%</b>	<b>\$21,635</b>	<b>100.0%</b>	<b>100.0%</b>	<b>82</b>	<b>100.0%</b>				<b>78</b>	<b>100.0%</b>					
Small Business Loan Size	\$100,000 or Less	100	62.5%	\$4,385	20.3%		48	58.5%	91.1%	\$2,058	16.4%	34.2%	52	66.7%	92.6%	\$2,327	25.7%	40.6%
	\$100,001 - \$250,000	38	23.8%	\$6,141	28.4%		20	24.4%	5.4%	\$3,184	25.3%	19.8%	18	23.1%	4.6%	\$2,957	32.6%	21.1%
	\$250,001 - \$1 Million	22	13.8%	\$11,109	51.3%		14	17.1%	3.5%	\$7,326	58.3%	45.9%	8	10.3%	2.8%	\$3,783	41.7%	38.3%
	<b>Total</b>	<b>160</b>	<b>100.0%</b>	<b>\$21,635</b>	<b>100.0%</b>		<b>82</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$12,568</b>	<b>100.0%</b>	<b>100.0%</b>	<b>78</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$9,067</b>	<b>100.0%</b>	<b>100.0%</b>
Small Farm Revenue	<b>Total Farms</b>																	
	\$1 Million or Less	11	84.6%	\$2,166	76.3%	94.6%	7	87.5%	46.9%	\$1,567	76.9%	75.2%	4	80.0%	42.4%	\$599	75.0%	80.8%
	Over \$1 Million	2	15.4%	\$672	23.7%	5.4%	1	12.5%					1	20.0%				
	Not Known	0	0.0%	\$0	0.0%	0.0%	0	0.0%					0	0.0%				
	<b>Total</b>	<b>13</b>	<b>100.0%</b>	<b>\$2,838</b>	<b>100.0%</b>	<b>100.0%</b>	<b>8</b>	<b>100.0%</b>					<b>5</b>	<b>100.0%</b>				
Small Farm Loan Size	\$100,000 or Less	5	38.5%	\$281	9.9%		3	37.5%	70.3%	\$227	11.1%	13.0%	2	40.0%	72.7%	\$54	6.8%	13.5%
	\$100,001 - \$250,000	3	23.1%	\$450	15.9%		1	12.5%	14.1%	\$130	6.4%	26.4%	2	40.0%	15.2%	\$320	40.1%	31.2%
	\$250,001 - \$500,000	5	38.5%	\$2,107	74.2%		4	50.0%	15.6%	\$1,682	82.5%	60.6%	1	20.0%	12.1%	\$425	53.2%	55.3%
	<b>Total</b>	<b>13</b>	<b>100.0%</b>	<b>\$2,838</b>	<b>100.0%</b>		<b>8</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$2,039</b>	<b>100.0%</b>	<b>100.0%</b>	<b>5</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$799</b>	<b>100.0%</b>	<b>100.0%</b>

Originations & Purchases  
Aggregate data is unavailable for loans to businesses/farms with revenue over \$1 million or revenue unknown, and for loan size by revenue.  
2019 FFIEC Census Data, 2019 D&B Info, and 2015 ACS Data

# Appendices

## Geographic Distribution of HMDA, Small Business, & Small Farm 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	8	23.5%	\$621	11.2%	12.6%	8	23.5%	9.5%	\$621	11.2%	6.9%
	Middle	11	32.4%	\$2,048	37.0%	40.9%	11	32.4%	42.0%	\$2,048	37.0%	38.5%
	Upper	15	44.1%	\$2,859	51.7%	46.5%	15	44.1%	48.5%	\$2,859	51.7%	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>34</i>	<i>100.0%</i>	<i>\$5,528</i>	<i>100.0%</i>	<i>100.0%</i>	<i>34</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$5,528</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	6	17.6%	\$1,463	23.4%	12.6%	6	17.6%	9.6%	\$1,463	23.4%	9.2%
	Middle	7	20.6%	\$392	6.3%	40.9%	7	20.6%	32.3%	\$392	6.3%	26.6%
	Upper	21	61.8%	\$4,401	70.3%	46.5%	21	61.8%	58.0%	\$4,401	70.3%	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>34</i>	<i>100.0%</i>	<i>\$6,256</i>	<i>100.0%</i>	<i>100.0%</i>	<i>34</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$6,256</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	3	42.9%	\$37	14.6%	40.9%	3	42.9%	40.3%	\$37	14.6%	28.8%
	Upper	4	57.1%	\$217	85.4%	46.5%	4	57.1%	47.2%	\$217	85.4%	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>7</i>	<i>100.0%</i>	<i>\$254</i>	<i>100.0%</i>	<i>100.0%</i>	<i>7</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$254</i>	<i>100.0%</i>	<i>100.0%</i>
MULTI-FAMILY	<b>Multi-Family Units</b>											
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	18.5%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	1	100.0%	\$104	100.0%	50.9%	1	100.0%	33.3%	\$104	100.0%	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>1</i>	<i>100.0%</i>	<i>\$104</i>	<i>100.0%</i>	<i>100.0%</i>	<i>1</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$104</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	14	18.4%	\$2,084	17.2%	12.6%	14	18.4%	9.7%	\$2,084	17.2%	7.1%
	Middle	22	28.9%	\$2,581	21.3%	40.9%	22	28.9%	38.9%	\$2,581	21.3%	32.7%
	Upper	40	52.6%	\$7,477	61.6%	46.5%	40	52.6%	51.4%	\$7,477	61.6%	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>76</i>	<i>100.0%</i>	<i>\$12,142</i>	<i>100.0%</i>	<i>100.0%</i>	<i>76</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$12,142</i>	<i>100.0%</i>	<i>100.0%</i>
SMALL BUSINESSES	<b>Total Businesses</b>											
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	68	54.0%	\$12,436	44.9%	23.8%	68	54.0%	28.0%	\$12,436	44.9%	38.0%
	Middle	26	20.6%	\$6,812	24.6%	38.9%	26	20.6%	37.0%	\$6,812	24.6%	33.8%
	Upper	32	25.4%	\$8,467	30.6%	37.3%	32	25.4%	33.9%	\$8,467	30.6%	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>126</i>	<i>100.0%</i>	<i>\$27,715</i>	<i>100.0%</i>	<i>100.0%</i>	<i>126</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$27,715</i>	<i>100.0%</i>	<i>100.0%</i>	
SMALL FARM	<b>Total Farms</b>											
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	1	25.0%	\$300	74.3%	10.3%	1	25.0%	15.4%	\$300	74.3%	19.2%
	Middle	1	25.0%	\$75	18.6%	44.8%	1	25.0%	38.5%	\$75	18.6%	51.1%
	Upper	2	50.0%	\$29	7.2%	44.8%	2	50.0%	46.2%	\$29	7.2%	29.7%
	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%	0.0%	\$0	0.0%	0.0%
<i>Total</i>	<i>4</i>	<i>100.0%</i>	<i>\$404</i>	<i>100.0%</i>	<i>100.0%</i>	<i>4</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$404</i>	<i>100.0%</i>	<i>100.0%</i>	

Originations & Purchases  
2017 FFIEC Census Data, 2017 D&B Info, and 2015 ACS Data

# Appendices

Geographic Distribution of HMDA, Small Business, & Small Farm Loans - Table 1 of 2

Assessment Area: GA Troup

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison											
		2018, 2019					2018						2019					
		Bank				Owner Occupied Units %	Count		Dollar				Count		Dollar			
		Count	Dollar				Bank	Agg	Bank	Agg			Bank	Agg	Bank		Agg	
#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %	#	%	%	\$ (000s)	\$ %	\$ %		
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	11	11.5%	\$1,035	6.0%	12.6%	5	12.2%	9.1%	\$403	5.4%	7.8%	6	10.9%	10.5%	\$632	6.4%	8.4%
	Middle	20	20.8%	\$2,274	13.1%	40.9%	7	17.1%	39.8%	\$869	11.7%	37.0%	13	23.6%	44.8%	\$1,405	14.2%	42.8%
	Upper	65	67.7%	\$14,024	80.9%	46.5%	29	70.7%	51.1%	\$6,145	82.9%	55.2%	36	65.5%	44.8%	\$7,879	79.5%	48.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<b>Total</b>	<b>96</b>	<b>100.0%</b>	<b>\$17,333</b>	<b>100.0%</b>	<b>100.0%</b>	<b>41</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$7,417</b>	<b>100.0%</b>	<b>100.0%</b>	<b>55</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$9,916</b>	<b>100.0%</b>	<b>100.0%</b>
REFINANCE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	5	4.6%	\$502	3.2%	12.6%	3	5.6%	9.8%	\$374	4.3%	8.8%	2	3.7%	7.5%	\$128	1.9%	6.0%
	Middle	28	25.9%	\$1,935	12.4%	40.9%	14	25.9%	38.3%	\$578	6.6%	34.9%	14	25.9%	36.0%	\$1,357	20.0%	33.3%
	Upper	75	69.4%	\$13,108	84.3%	46.5%	37	68.5%	51.9%	\$7,822	89.1%	56.2%	38	70.4%	56.4%	\$5,286	78.1%	60.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<b>Total</b>	<b>108</b>	<b>100.0%</b>	<b>\$15,545</b>	<b>100.0%</b>	<b>100.0%</b>	<b>54</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$8,774</b>	<b>100.0%</b>	<b>100.0%</b>	<b>54</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$6,771</b>	<b>100.0%</b>	<b>100.0%</b>
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	1	6.3%	\$403	30.9%	12.6%	0	0.0%	4.3%	\$0	0.0%	1.5%	1	10.0%	6.2%	\$403	40.8%	11.3%
	Middle	5	31.3%	\$294	22.6%	40.9%	1	16.7%	36.2%	\$15	4.7%	34.0%	4	40.0%	35.4%	\$279	28.3%	31.6%
	Upper	10	62.5%	\$606	46.5%	46.5%	5	83.3%	59.6%	\$301	95.3%	64.5%	5	50.0%	58.5%	\$305	30.9%	57.0%
	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%
	<b>Total</b>	<b>16</b>	<b>100.0%</b>	<b>\$1,303</b>	<b>100.0%</b>	<b>100.0%</b>	<b>6</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$316</b>	<b>100.0%</b>	<b>100.0%</b>	<b>10</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$987</b>	<b>100.0%</b>	<b>100.0%</b>
MULTI FAMILY	<b>Multi-Family Units</b>																	
	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%
	Moderate	2	40.0%	\$281	11.4%	18.5%	1	33.3%	16.7%	\$97	9.8%	4.2%	1	50.0%	60.0%	\$184	12.5%	64.0%
	Middle	3	60.0%	\$2,182	88.6%	50.9%	2	66.7%	66.7%	\$891	90.2%	65.3%	1	50.0%	20.0%	\$1,291	87.5%	30.0%
	Upper	0	0.0%	\$0	0.0%	30.7%	0	0.0%	16.7%	\$0	0.0%	30.5%	0	0.0%	20.0%	\$0	0.0%	6.0%
	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%
<b>Total</b>	<b>5</b>	<b>100.0%</b>	<b>\$2,463</b>	<b>100.0%</b>	<b>100.0%</b>	<b>3</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$988</b>	<b>100.0%</b>	<b>100.0%</b>	<b>2</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$1,475</b>	<b>100.0%</b>	<b>100.0%</b>	
OTHER PURPOSE LOC	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	2	5.7%	\$57	2.2%	12.6%	0	0.0%	5.1%	\$0	0.0%	7.9%	2	8.0%	5.3%	\$57	3.0%	2.4%
	Middle	6	17.1%	\$426	16.1%	40.9%	2	20.0%	25.6%	\$143	19.2%	18.8%	4	16.0%	40.4%	\$283	14.9%	34.3%
	Upper	27	77.1%	\$2,163	81.7%	46.5%	8	80.0%	69.2%	\$601	80.8%	73.3%	19	76.0%	54.4%	\$1,562	82.1%	63.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<b>Total</b>	<b>35</b>	<b>100.0%</b>	<b>\$2,646</b>	<b>100.0%</b>	<b>100.0%</b>	<b>10</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$744</b>	<b>100.0%</b>	<b>100.0%</b>	<b>25</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$1,902</b>	<b>100.0%</b>	<b>100.0%</b>

Originations & Purchases  
2019 FFIEC Census Data and 2015 ACS Data

# Appendices

**Geographic Distribution of HMDA, Small Business, & Small Farm Loans - Table 2 of 2**  
Assessment Area: GA Troup

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison											
		2018, 2019					2018					2019						
		Bank				Owner Occupied Units %	Count			Dollar			Count			Dollar		
		Count	Dollar				Bank	Agg		Bank	Agg		Bank	Agg		Bank	Agg	
#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %	#	%	%	\$ (000s)	\$ %	\$ %		
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	12.6%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	9.1%	\$0	0.0%	20.8%
	Middle	2	50.0%	\$475	70.4%	40.9%	2	50.0%	57.9%	\$475	70.4%	75.4%	0	0.0%	50.0%	\$0	0.0%	41.4%
	Upper	2	50.0%	\$200	29.6%	46.5%	2	50.0%	42.1%	\$200	29.6%	24.6%	0	0.0%	40.9%	\$0	0.0%	37.9%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<b>Total</b>	<b>4</b>	<b>100.0%</b>	<b>\$675</b>	<b>100.0%</b>	<b>100.0%</b>	<b>4</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$675</b>	<b>100.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>
PURPOSE NOT APPLICABLE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	12.6%	0	0.0%	18.7%	\$0	0.0%	12.0%	0	0.0%	16.4%	\$0	0.0%	13.2%
	Middle	0	0.0%	\$0	0.0%	40.9%	0	0.0%	61.3%	\$0	0.0%	63.9%	0	0.0%	54.1%	\$0	0.0%	49.7%
	Upper	0	0.0%	\$0	0.0%	46.5%	0	0.0%	20.0%	\$0	0.0%	24.1%	0	0.0%	29.5%	\$0	0.0%	37.1%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<b>Total</b>	<b>0</b>	<b>0.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	21	8.0%	\$2,278	5.7%	12.6%	9	7.6%	9.4%	\$874	4.6%	7.9%	12	8.2%	9.6%	\$1,404	6.7%	8.6%
	Middle	64	24.2%	\$7,586	19.0%	40.9%	28	23.7%	40.2%	\$2,971	15.7%	37.7%	36	24.7%	42.0%	\$4,615	21.9%	39.6%
	Upper	179	67.8%	\$30,101	75.3%	46.5%	81	68.6%	50.4%	\$15,069	79.7%	54.4%	98	67.1%	48.4%	\$15,032	71.4%	51.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<b>Total</b>	<b>264</b>	<b>100.0%</b>	<b>\$39,965</b>	<b>100.0%</b>	<b>100.0%</b>	<b>118</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$18,914</b>	<b>100.0%</b>	<b>100.0%</b>	<b>146</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$21,051</b>	<b>100.0%</b>	<b>100.0%</b>
SMALL BUSINESSES	<b>Total Businesses</b>																	
	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%
	Moderate	131	54.6%	\$19,870	45.8%	24.4%	69	57.0%	29.9%	\$9,554	43.1%	36.0%	62	52.1%	27.8%	\$10,316	48.7%	38.0%
	Middle	48	20.0%	\$13,027	30.0%	40.1%	23	19.0%	37.9%	\$7,273	32.8%	33.4%	25	21.0%	38.3%	\$5,754	27.2%	33.7%
	Upper	61	25.4%	\$10,459	24.1%	35.5%	29	24.0%	31.0%	\$5,336	24.1%	30.2%	32	26.9%	31.0%	\$5,123	24.2%	27.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	1.3%	\$0	0.0%	0.5%	0	0.0%	2.8%	\$0	0.0%	1.0%
<b>Total</b>	<b>240</b>	<b>100.0%</b>	<b>\$43,356</b>	<b>100.0%</b>	<b>100.0%</b>	<b>121</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$22,163</b>	<b>100.0%</b>	<b>100.0%</b>	<b>119</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$21,193</b>	<b>100.0%</b>	<b>100.0%</b>	
SMALL FARM	<b>Total Farms</b>																	
	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%
	Moderate	1	100.0%	\$300	100.0%	8.9%	1	100.0%	25.0%	\$300	100.0%	77.4%	0	0.0%	38.5%	\$0	0.0%	6.5%
	Middle	0	0.0%	\$0	0.0%	44.4%	0	0.0%	37.5%	\$0	0.0%	8.1%	0	0.0%	38.5%	\$0	0.0%	88.3%
	Upper	0	0.0%	\$0	0.0%	46.7%	0	0.0%	37.5%	\$0	0.0%	14.5%	0	0.0%	23.1%	\$0	0.0%	5.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
<b>Total</b>	<b>1</b>	<b>100.0%</b>	<b>\$300</b>	<b>100.0%</b>	<b>100.0%</b>	<b>1</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$300</b>	<b>100.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	

Originations & Purchases  
2019 FFIEC Census Data, 2019 D&B Info, and 2015 ACS Data



# Appendices

**Borrower Distribution of HMDA Loans & Small Business/Small Farm Loans by Revenue & Loan Size**  
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 \$ (000s)	%		Bank #	Agg %	Bank \$ (000s)	%	Agg \$ %		
HOME PURCHASE	Low	2	5.9%	\$176	3.2%	20.6%	2	5.9%	1.6%	\$176	3.2%	0.9%	
	Moderate	5	14.7%	\$429	7.8%	15.3%	5	14.7%	13.6%	\$429	7.8%	9.1%	
	Middle	7	20.6%	\$811	14.7%	18.6%	7	20.6%	19.5%	\$811	14.7%	16.7%	
	Upper	17	50.0%	\$3,746	67.8%	45.5%	17	50.0%	46.6%	\$3,746	67.8%	56.9%	
	Unknown	3	8.8%	\$366	6.6%	0.0%	3	8.8%	18.8%	\$366	6.6%	16.4%	
	<b>Total</b>	<b>34</b>	<b>100.0%</b>	<b>\$5,528</b>	<b>100.0%</b>	<b>100.0%</b>	<b>34</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$5,528</b>	<b>100.0%</b>	<b>100.0%</b>	
REFINANCE	Low	1	2.9%	\$35	0.6%	20.6%	1	2.9%	1.7%	\$35	0.6%	0.6%	
	Moderate	0	0.0%	\$0	0.0%	15.3%	0	0.0%	8.8%	\$0	0.0%	5.9%	
	Middle	3	8.8%	\$310	5.0%	18.6%	3	8.8%	15.2%	\$310	5.0%	11.5%	
	Upper	21	61.8%	\$4,113	65.7%	45.5%	21	61.8%	52.2%	\$4,113	65.7%	58.9%	
	Unknown	9	26.5%	\$1,798	28.7%	0.0%	9	26.5%	22.1%	\$1,798	28.7%	23.1%	
	<b>Total</b>	<b>34</b>	<b>100.0%</b>	<b>\$6,256</b>	<b>100.0%</b>	<b>100.0%</b>	<b>34</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$6,256</b>	<b>100.0%</b>	<b>100.0%</b>	
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	20.6%	0	0.0%	6.9%	\$0	0.0%	2.3%	
	Moderate	1	14.3%	\$7	2.8%	15.3%	1	14.3%	9.7%	\$7	2.8%	1.4%	
	Middle	2	28.6%	\$12	4.7%	18.6%	2	28.6%	23.6%	\$12	4.7%	17.8%	
	Upper	3	42.9%	\$230	90.6%	45.5%	3	42.9%	55.6%	\$230	90.6%	64.5%	
	Unknown	1	14.3%	\$5	2.0%	0.0%	1	14.3%	4.2%	\$5	2.0%	14.0%	
	<b>Total</b>	<b>7</b>	<b>100.0%</b>	<b>\$254</b>	<b>100.0%</b>	<b>100.0%</b>	<b>7</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$254</b>	<b>100.0%</b>	<b>100.0%</b>	
MULTIFAMILY	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	1	100.0%	\$104	100.0%	0.0%	1	100.0%	100.0%	\$104	100.0%	100.0%	
	<b>Total</b>	<b>1</b>	<b>100.0%</b>	<b>\$104</b>	<b>100.0%</b>	<b>100.0%</b>	<b>1</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$104</b>	<b>100.0%</b>	<b>100.0%</b>	
HMDA TOTALS	Low	3	3.9%	\$211	1.7%	20.6%	3	3.9%	1.9%	\$211	1.7%	0.8%	
	Moderate	6	7.9%	\$436	3.6%	15.3%	6	7.9%	11.9%	\$436	3.6%	7.5%	
	Middle	12	15.8%	\$1,133	9.3%	18.6%	12	15.8%	18.3%	\$1,133	9.3%	14.3%	
	Upper	41	53.9%	\$8,089	66.6%	45.5%	41	53.9%	48.7%	\$8,089	66.6%	54.1%	
	Unknown	14	18.4%	\$2,273	18.7%	0.0%	14	18.4%	19.3%	\$2,273	18.7%	23.3%	
	<b>Total</b>	<b>76</b>	<b>100.0%</b>	<b>\$12,142</b>	<b>100.0%</b>	<b>100.0%</b>	<b>76</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$12,142</b>	<b>100.0%</b>	<b>100.0%</b>	
Small Business Revenue	\$1 Million or Less	81	64.3%	\$13,078	47.2%	87.1%	81	64.3%	47.9%	\$13,078	47.2%	35.9%	
	Over \$1 Million	45	35.7%	\$14,637	52.8%	11.6%	45	35.7%					
	<b>Total Rev. available</b>	<b>126</b>	<b>100.0%</b>	<b>\$27,715</b>	<b>100.0%</b>	<b>98.7%</b>	<b>126</b>	<b>100.0%</b>					
	Rev. Not Known	0	0.0%	\$0	0.0%	1.3%	0	0.0%					
	<b>Total</b>	<b>126</b>	<b>100.0%</b>	<b>\$27,715</b>	<b>100.0%</b>	<b>100.0%</b>	<b>126</b>	<b>100.0%</b>					
	Small Business Loan Size	\$100,000 or Less	59	46.8%	\$2,946	10.6%		59	46.8%	90.4%	\$2,946	10.6%	26.6%
\$100,001 - \$250,000		36	28.6%	\$6,252	22.6%		36	28.6%	4.8%	\$6,252	22.6%	16.7%	
\$250,001 - \$1 Million		31	24.6%	\$18,517	66.8%		31	24.6%	4.9%	\$18,517	66.8%	56.7%	
<b>Total</b>		<b>126</b>	<b>100.0%</b>	<b>\$27,715</b>	<b>100.0%</b>		<b>126</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$27,715</b>	<b>100.0%</b>	<b>100.0%</b>	
<b>Total Businesses</b>													
Small Farm Revenue	\$1 Million or Less	4	100.0%	\$404	100.0%	96.6%	4	100.0%	53.8%	\$404	100.0%	70.8%	
	Over \$1 Million	0	0.0%	\$0	0.0%	3.4%	0	0.0%					
	Not Known	0	0.0%	\$0	0.0%	0.0%	0	0.0%					
	<b>Total</b>	<b>4</b>	<b>100.0%</b>	<b>\$404</b>	<b>100.0%</b>	<b>100.0%</b>	<b>4</b>	<b>100.0%</b>					
	Small Farm Loan Size	\$100,000 or Less	3	75.0%	\$104	25.7%		3	75.0%	69.2%	\$104	25.7%	10.4%
		\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	0.0%	\$0	0.0%	0.0%
\$250,001 - \$500,000		1	25.0%	\$300	74.3%		1	25.0%	30.8%	\$300	74.3%	89.6%	
<b>Total</b>		<b>4</b>	<b>100.0%</b>	<b>\$404</b>	<b>100.0%</b>		<b>4</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$404</b>	<b>100.0%</b>	<b>100.0%</b>	
<b>Total Farms</b>													

Originations & Purchases

Aggregate data is unavailable for loans to businesses/farms with revenue over \$1 million or revenue unknown, and for loan size by revenue. 2017 FFIEC Census Data, 2017 D&B Info, and 2015 ACS Data

# Appendices

**Borrower Distribution of HMDA Loans & Small Business/Small Farm Loans by Revenue & Loan Size - Table 1 of 2**

Assessment Area: GA Troup

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019					Bank & Aggregate Lending Comparison											
		2018, 2019				Families by Family Income %	2018					2019						
		Bank		Dollar			Count		Dollar			Count		Dollar				
		#	%	\$ (000s)	\$ %		Bank	Agg	%	\$ (000s)	\$ %	\$ %	#	%	Agg %	\$ (000s)	\$ %	\$ %
HOME PURCHASE	Low	2	2.1%	\$118	0.7%	20.6%	1	2.4%	1.7%	\$49	0.7%	0.9%	1	1.8%	2.3%	\$69	0.7%	1.2%
	Moderate	14	14.6%	\$1,496	8.6%	15.4%	6	14.6%	13.7%	\$529	7.1%	9.0%	8	14.5%	12.1%	\$967	9.8%	7.9%
	Middle	12	12.5%	\$1,457	8.4%	18.6%	4	9.8%	21.4%	\$589	7.9%	19.1%	8	14.5%	24.1%	\$868	8.8%	20.6%
	Upper	52	54.2%	\$12,416	71.6%	45.4%	22	53.7%	43.1%	\$5,237	70.6%	52.3%	30	54.5%	44.8%	\$7,179	72.4%	54.6%
	Unknown	16	16.7%	\$1,846	10.7%	0.0%	8	19.5%	20.0%	\$1,013	13.7%	18.7%	8	14.5%	16.7%	\$833	8.4%	15.7%
	<b>Total</b>	<b>96</b>	<b>100.0%</b>	<b>\$17,333</b>	<b>100.0%</b>	<b>100.0%</b>	<b>41</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$7,417</b>	<b>100.0%</b>	<b>100.0%</b>	<b>55</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$9,916</b>	<b>100.0%</b>	<b>100.0%</b>
REFINANCE	Low	2	1.9%	\$242	1.6%	20.6%	0	0.0%	5.0%	\$0	0.0%	2.5%	2	3.7%	3.3%	\$242	3.6%	2.1%
	Moderate	3	2.8%	\$207	1.3%	15.4%	1	1.9%	10.0%	\$75	0.9%	6.1%	2	3.7%	6.4%	\$132	1.9%	4.4%
	Middle	13	12.0%	\$1,107	7.1%	18.6%	6	11.1%	17.5%	\$599	6.8%	14.2%	7	13.0%	17.1%	\$508	7.5%	12.1%
	Upper	61	56.5%	\$10,924	70.3%	45.4%	31	57.4%	46.4%	\$6,675	76.1%	56.5%	30	55.6%	51.1%	\$4,249	62.8%	55.7%
	Unknown	29	26.9%	\$3,065	19.7%	0.0%	16	29.6%	21.1%	\$1,425	16.2%	20.7%	13	24.1%	22.1%	\$1,640	24.2%	25.7%
	<b>Total</b>	<b>108</b>	<b>100.0%</b>	<b>\$15,545</b>	<b>100.0%</b>	<b>100.0%</b>	<b>54</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$8,774</b>	<b>100.0%</b>	<b>100.0%</b>	<b>54</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$6,771</b>	<b>100.0%</b>	<b>100.0%</b>
HOME IMPROVEMENT	Low	1	6.3%	\$50	3.8%	20.6%	0	0.0%	0.0%	\$0	0.0%	0.0%	1	10.0%	6.2%	\$50	5.1%	3.9%
	Moderate	0	0.0%	\$0	0.0%	15.4%	0	0.0%	10.6%	\$0	0.0%	7.2%	0	0.0%	7.7%	\$0	0.0%	4.8%
	Middle	0	0.0%	\$0	0.0%	18.6%	0	0.0%	14.9%	\$0	0.0%	19.7%	0	0.0%	26.2%	\$0	0.0%	19.3%
	Upper	11	68.8%	\$723	55.5%	45.4%	5	83.3%	70.2%	\$301	95.3%	69.6%	6	60.0%	49.2%	\$422	42.8%	55.2%
	Unknown	4	25.0%	\$530	40.7%	0.0%	1	16.7%	4.3%	\$15	4.7%	3.5%	3	30.0%	10.8%	\$515	52.2%	16.9%
	<b>Total</b>	<b>16</b>	<b>100.0%</b>	<b>\$1,303</b>	<b>100.0%</b>	<b>100.0%</b>	<b>6</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$316</b>	<b>100.0%</b>	<b>100.0%</b>	<b>10</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$987</b>	<b>100.0%</b>	<b>100.0%</b>
MULTI FAMILY	Low	0	0.0%	\$0	0.0%	20.6%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	15.4%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	18.6%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Upper	2	40.0%	\$463	18.8%	45.4%	1	33.3%	50.0%	\$279	28.2%	49.5%	1	50.0%	20.0%	\$184	12.5%	4.3%
	Unknown	3	60.0%	\$2,000	81.2%	0.0%	2	66.7%	50.0%	\$709	71.8%	50.5%	1	50.0%	80.0%	\$1,291	87.5%	95.7%
	<b>Total</b>	<b>5</b>	<b>100.0%</b>	<b>\$2,463</b>	<b>100.0%</b>	<b>100.0%</b>	<b>3</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$988</b>	<b>100.0%</b>	<b>100.0%</b>	<b>2</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$1,475</b>	<b>100.0%</b>	<b>100.0%</b>
OTHER PURPOSE LOC	Low	1	2.9%	\$13	0.5%	20.6%	1	10.0%	2.6%	\$13	1.7%	0.5%	0	0.0%	3.5%	\$0	0.0%	2.4%
	Moderate	2	5.7%	\$83	3.1%	15.4%	0	0.0%	7.7%	\$0	0.0%	2.3%	2	8.0%	5.3%	\$83	4.4%	3.0%
	Middle	6	17.1%	\$475	18.0%	18.6%	1	10.0%	15.4%	\$35	4.7%	11.5%	5	20.0%	15.8%	\$440	23.1%	13.1%
	Upper	26	74.3%	\$2,075	78.4%	45.4%	8	80.0%	74.4%	\$696	93.5%	85.6%	18	72.0%	73.7%	\$1,379	72.5%	80.5%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	1.8%	\$0	0.0%	1.1%
	<b>Total</b>	<b>35</b>	<b>100.0%</b>	<b>\$2,646</b>	<b>100.0%</b>	<b>100.0%</b>	<b>10</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$744</b>	<b>100.0%</b>	<b>100.0%</b>	<b>25</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$1,902</b>	<b>100.0%</b>	<b>100.0%</b>

Originations & Purchases  
2019 FFIEC Census Data and 2015 ACS Data

# Appendices

**Borrower Distribution of HMDA Loans & Small Business/Small Farm Loans by Revenue & Loan Size - Table 2 of 2**

Assessment Area: GA Troup

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison											
		2018, 2019					2018					2019						
		Bank				Families by Family Income %	Count			Dollar			Count			Dollar		
		Count #	%	Dollar \$ (000s)	\$ %		Bank #	Agg %	%	Bank \$ (000s)	\$ %	\$ %	Bank #	Agg %	%	Bank \$ (000s)	\$ %	\$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	1	25.0%	\$55	8.1%	20.6%	1	25.0%	5.3%	\$55	8.1%	2.2%	0	0.0%	4.5%	\$0	0.0%	2.8%
	Moderate	0	0.0%	\$0	0.0%	15.4%	0	0.0%	10.5%	\$0	0.0%	5.7%	0	0.0%	13.6%	\$0	0.0%	8.0%
	Middle	0	0.0%	\$0	0.0%	18.6%	0	0.0%	15.8%	\$0	0.0%	10.8%	0	0.0%	9.1%	\$0	0.0%	8.6%
	Upper	3	75.0%	\$620	91.9%	45.4%	3	75.0%	68.4%	\$620	91.9%	81.2%	0	0.0%	72.7%	\$0	0.0%	80.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<b>Total</b>	<b>4</b>	<b>100.0%</b>	<b>\$675</b>	<b>100.0%</b>	<b>100.0%</b>	<b>4</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$675</b>	<b>100.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>
PURPOSE NOT APPLICABLE	Low	0	0.0%	\$0	0.0%	20.6%	0	0.0%	1.3%	\$0	0.0%	0.8%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	15.4%	0	0.0%	1.3%	\$0	0.0%	1.2%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	18.6%	0	0.0%	4.0%	\$0	0.0%	4.8%	0	0.0%	1.6%	\$0	0.0%	2.3%
	Upper	0	0.0%	\$0	0.0%	45.4%	0	0.0%	6.7%	\$0	0.0%	15.9%	0	0.0%	8.2%	\$0	0.0%	15.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	86.7%	\$0	0.0%	77.2%	0	0.0%	90.2%	\$0	0.0%	82.6%
	<b>Total</b>	<b>0</b>	<b>0.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>
HMDA TOTALS	Low	7	2.7%	\$478	1.2%	20.6%	3	2.5%	2.5%	\$117	0.6%	1.2%	4	2.7%	2.7%	\$361	1.7%	1.5%
	Moderate	19	7.2%	\$1,786	4.5%	15.4%	7	5.9%	12.0%	\$604	3.2%	7.9%	12	8.2%	9.6%	\$1,182	5.6%	6.5%
	Middle	31	11.7%	\$3,039	7.6%	18.6%	11	9.3%	19.2%	\$1,223	6.5%	17.2%	20	13.7%	20.9%	\$1,816	8.6%	17.2%
	Upper	155	58.7%	\$27,221	68.1%	45.4%	70	59.3%	44.1%	\$13,808	73.0%	53.2%	85	58.2%	46.8%	\$13,413	63.7%	53.9%
	Unknown	52	19.7%	\$7,441	18.6%	0.0%	27	22.9%	22.2%	\$3,162	16.7%	20.5%	25	17.1%	20.0%	\$4,279	20.3%	21.0%
	<b>Total</b>	<b>264</b>	<b>100.0%</b>	<b>\$39,965</b>	<b>100.0%</b>	<b>100.0%</b>	<b>118</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$18,914</b>	<b>100.0%</b>	<b>100.0%</b>	<b>146</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$21,051</b>	<b>100.0%</b>	<b>100.0%</b>
Small Business Revenue	<b>Total Businesses</b>																	
	\$1 Million or Less	137	57.1%	\$22,431	51.7%	89.6%	70	57.9%	42.5%	\$11,307	51.0%	42.4%	67	56.3%	40.1%	\$11,124	52.5%	40.8%
	Over \$1 Million	100	41.7%	\$20,484	47.2%	9.3%	51	42.1%					49	41.2%				
	<b>Total Rev. available</b>	<b>237</b>	<b>98.8%</b>	<b>\$42,915</b>	<b>98.9%</b>	<b>98.9%</b>	<b>121</b>	<b>100.0%</b>					<b>116</b>	<b>97.5%</b>				
	Rev. Not Known	3	1.3%	\$441	1.0%	1.1%	0	0.0%					3	2.5%				
	<b>Total</b>	<b>240</b>	<b>100.0%</b>	<b>\$43,356</b>	<b>100.0%</b>	<b>100.0%</b>	<b>121</b>	<b>100.0%</b>					<b>119</b>	<b>100.0%</b>				
Small Business Loan Size	\$100,000 or Less	129	53.8%	\$6,183	14.3%		65	53.7%	89.9%	\$2,801	12.6%	30.8%	64	53.8%	90.9%	\$3,382	16.0%	33.6%
	\$100,001 - \$250,000	58	24.2%	\$10,030	23.1%		28	23.1%	5.6%	\$4,699	21.2%	20.5%	30	25.2%	5.0%	\$5,331	25.2%	20.7%
	\$250,001 - \$1 Million	53	22.1%	\$27,143	62.6%		28	23.1%	4.5%	\$14,663	66.2%	48.7%	25	21.0%	4.1%	\$12,480	58.9%	45.6%
	<b>Total</b>	<b>240</b>	<b>100.0%</b>	<b>\$43,356</b>	<b>100.0%</b>		<b>121</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$22,163</b>	<b>100.0%</b>	<b>100.0%</b>	<b>119</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$21,193</b>	<b>100.0%</b>	<b>100.0%</b>
	<b>Total Farms</b>																	
Small Farm Revenue	\$1 Million or Less	1	100.0%	\$300	100.0%	97.8%	1	100.0%	25.0%	\$300	100.0%	71.9%	0	0.0%	46.2%	\$0	0.0%	54.3%
	Over \$1 Million	0	0.0%	\$0	0.0%	2.2%	0	0.0%					0	0.0%				
	Not Known	0	0.0%	\$0	0.0%	0.0%	0	0.0%					0	0.0%				
	<b>Total</b>	<b>1</b>	<b>100.0%</b>	<b>\$300</b>	<b>100.0%</b>	<b>100.0%</b>	<b>1</b>	<b>100.0%</b>					<b>0</b>	<b>0.0%</b>				
	<b>Total Farms</b>																	
Small Farm Loan Size	\$100,000 or Less	0	0.0%	\$0	0.0%		0	0.0%	87.5%	\$0	0.0%	28.6%	0	0.0%	84.6%	\$0	0.0%	18.7%
	\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	\$250,001 - \$500,000	1	100.0%	\$300	100.0%		1	100.0%	12.5%	\$300	100.0%	71.4%	0	0.0%	15.4%	\$0	0.0%	81.3%
	<b>Total</b>	<b>1</b>	<b>100.0%</b>	<b>\$300</b>	<b>100.0%</b>		<b>1</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$300</b>	<b>100.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>

Originations & Purchases

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

2019 FFIEC Census Data, 2019 D&B Info, and 2015 ACS Data

# Appendices

## Geographic Distribution of HMDA, Small Business, & Small Farm Loans

Assessment Area: GA Valdosta

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2017					2017					
		Bank				Owner Occupied Units %	Count		Dollar			
		Count #	%	Dollar \$ (000s)	%		Bank #	Agg %	Bank \$ (000s)	%	Agg %	
HOME PURCHASE	Low	3	6.1%	\$200	2.3%	6.2%	3	6.1%	2.3%	\$200	2.3%	1.4%
	Moderate	7	14.3%	\$710	8.1%	17.0%	7	14.3%	12.7%	\$710	8.1%	8.3%
	Middle	13	26.5%	\$2,761	31.4%	29.9%	13	26.5%	26.8%	\$2,761	31.4%	24.6%
	Upper	26	53.1%	\$5,109	58.2%	46.9%	26	53.1%	58.1%	\$5,109	58.2%	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>49</i>	<i>100.0%</i>	<i>\$8,780</i>	<i>100.0%</i>	<i>100.0%</i>	<i>49</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$8,780</i>	<i>100.0%</i>	<i>100.0%</i>
REFINANCE	Low	2	5.6%	\$178	2.5%	6.2%	2	5.6%	4.3%	\$178	2.5%	1.9%
	Moderate	7	19.4%	\$1,289	18.3%	17.0%	7	19.4%	18.8%	\$1,289	18.3%	14.8%
	Middle	13	36.1%	\$1,452	20.6%	29.9%	13	36.1%	28.6%	\$1,452	20.6%	27.0%
	Upper	14	38.9%	\$4,143	58.7%	46.9%	14	38.9%	48.2%	\$4,143	58.7%	56.2%
	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>\$7,062</i>	<i>100.0%</i>	<i>100.0%</i>	<i>36</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$7,062</i>	<i>100.0%</i>	<i>100.0%</i>
HOME IMPROVEMENT	Low	1	20.0%	\$43	38.4%	6.2%	1	20.0%	8.3%	\$43	38.4%	5.9%
	Moderate	4	80.0%	\$69	61.6%	17.0%	4	80.0%	16.1%	\$69	61.6%	7.9%
	Middle	0	0.0%	\$0	0.0%	29.9%	0	0.0%	28.3%	\$0	0.0%	30.7%
	Upper	0	0.0%	\$0	0.0%	46.9%	0	0.0%	47.2%	\$0	0.0%	55.5%
	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>\$112</i>	<i>100.0%</i>	<i>100.0%</i>	<i>5</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$112</i>	<i>100.0%</i>	<i>100.0%</i>
MULTI-FAMILY	<b>Multi-Family Units</b>											
	Low	0	0.0%	\$0	0.0%	9.3%	0	0.0%	5.0%	\$0	0.0%	21.2%
	Moderate	2	66.7%	\$583	39.3%	56.7%	2	66.7%	50.0%	\$583	39.3%	36.9%
	Middle	1	33.3%	\$900	60.7%	13.4%	1	33.3%	30.0%	\$900	60.7%	38.0%
	Upper	0	0.0%	\$0	0.0%	20.6%	0	0.0%	15.0%	\$0	0.0%	3.9%
	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>\$1,483</i>	<i>100.0%</i>	<i>100.0%</i>	<i>3</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$1,483</i>	<i>100.0%</i>	<i>100.0%</i>	
HMDA TOTALS	Low	6	6.5%	\$421	2.4%	6.2%	6	6.5%	3.4%	\$421	2.4%	2.5%
	Moderate	20	21.5%	\$2,651	15.2%	17.0%	20	21.5%	15.2%	\$2,651	15.2%	11.7%
	Middle	27	29.0%	\$5,113	29.3%	29.9%	27	29.0%	27.5%	\$5,113	29.3%	26.1%
	Upper	40	43.0%	\$9,252	53.1%	46.9%	40	43.0%	53.9%	\$9,252	53.1%	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>93</i>	<i>100.0%</i>	<i>\$17,437</i>	<i>100.0%</i>	<i>100.0%</i>	<i>93</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$17,437</i>	<i>100.0%</i>	<i>100.0%</i>
SMALL BUSINESSES	<b>Total Businesses</b>											
	Low	9	7.4%	\$824	3.8%	10.6%	9	7.4%	8.7%	\$824	3.8%	4.8%
	Moderate	32	26.2%	\$8,038	36.7%	30.0%	32	26.2%	29.4%	\$8,038	36.7%	35.5%
	Middle	28	23.0%	\$4,914	22.5%	19.6%	28	23.0%	21.7%	\$4,914	22.5%	20.2%
	Upper	53	43.4%	\$8,102	37.0%	39.9%	53	43.4%	39.0%	\$8,102	37.0%	39.0%
	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%	1.3%	\$0	0.0%	0.5%
<i>Total</i>	<i>122</i>	<i>100.0%</i>	<i>\$21,878</i>	<i>100.0%</i>	<i>100.0%</i>	<i>122</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$21,878</i>	<i>100.0%</i>	<i>100.0%</i>	
SMALL FARM	<b>Total Farms</b>											
	Low	0	0.0%	\$0	0.0%	6.7%	0	0.0%	3.8%	\$0	0.0%	0.1%
	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%	34.4%	0	0.0%	30.8%	\$0	0.0%	66.5%
	Upper	3	100.0%	\$413	100.0%	41.1%	3	100.0%	65.4%	\$413	100.0%	33.4%
	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%	0.0%	\$0	0.0%	0.0%
<i>Total</i>	<i>3</i>	<i>100.0%</i>	<i>\$413</i>	<i>100.0%</i>	<i>100.0%</i>	<i>3</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$413</i>	<i>100.0%</i>	<i>100.0%</i>	

Originations & Purchases  
2017 FFIEC Census Data, 2017 D&B Info, and 2015 ACS Data

# Appendices

Geographic Distribution of HMDA, Small Business, & Small Farm Loans - Table 1 of 2

Assessment Area: GA Valdosta

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison											
		2018, 2019					2018						2019					
		Bank				Owner Occupied Units	Count		Dollar				Count		Dollar			
		Count	Dollar				Bank	Agg	Bank	Agg			Bank	Agg				
#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %	#	%	%	\$ (000s)	\$ %	\$ %		
HOME PURCHASE	Low	1	1.2%	\$56	0.4%	6.2%	1	4.0%	1.7%	\$56	1.4%	0.9%	0	0.0%	2.2%	\$0	0.0%	1.2%
	Moderate	7	8.2%	\$767	5.1%	17.0%	3	12.0%	14.0%	\$376	9.5%	9.0%	4	6.7%	12.6%	\$391	3.6%	8.2%
	Middle	20	23.5%	\$3,656	24.4%	29.9%	3	12.0%	25.6%	\$415	10.5%	24.0%	17	28.3%	27.0%	\$3,241	29.5%	24.8%
	Upper	57	67.1%	\$10,475	70.0%	46.9%	18	72.0%	58.7%	\$3,109	78.6%	66.1%	39	65.0%	58.1%	\$7,366	67.0%	65.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<b>Total</b>	<b>85</b>	<b>100.0%</b>	<b>\$14,954</b>	<b>100.0%</b>	<b>100.0%</b>	<b>25</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$3,956</b>	<b>100.0%</b>	<b>100.0%</b>	<b>60</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$10,998</b>	<b>100.0%</b>	<b>100.0%</b>
REFINANCE	Low	2	1.9%	\$61	0.5%	6.2%	2	3.2%	5.4%	\$61	0.8%	2.5%	0	0.0%	3.3%	\$0	0.0%	2.0%
	Moderate	6	5.7%	\$392	3.0%	17.0%	4	6.5%	16.7%	\$260	3.4%	10.3%	2	4.5%	14.9%	\$132	2.4%	10.9%
	Middle	36	34.0%	\$3,476	26.2%	29.9%	22	35.5%	29.5%	\$2,221	28.7%	26.4%	14	31.8%	28.3%	\$1,255	22.6%	24.6%
	Upper	62	58.5%	\$9,353	70.4%	46.9%	34	54.8%	48.4%	\$5,186	67.1%	60.8%	28	63.6%	53.4%	\$4,167	75.0%	62.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<b>Total</b>	<b>106</b>	<b>100.0%</b>	<b>\$13,282</b>	<b>100.0%</b>	<b>100.0%</b>	<b>62</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$7,728</b>	<b>100.0%</b>	<b>100.0%</b>	<b>44</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$5,554</b>	<b>100.0%</b>	<b>100.0%</b>
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	6.2%	0	0.0%	15.6%	\$0	0.0%	10.1%	0	0.0%	13.3%	\$0	0.0%	7.0%
	Moderate	1	25.0%	\$50	4.3%	17.0%	0	0.0%	15.6%	\$0	0.0%	10.3%	1	33.3%	8.9%	\$50	28.6%	8.1%
	Middle	2	50.0%	\$1,025	87.2%	29.9%	1	100.0%	20.0%	\$1,000	100.0%	37.1%	1	33.3%	26.7%	\$25	14.3%	16.8%
	Upper	1	25.0%	\$100	8.5%	46.9%	0	0.0%	48.9%	\$0	0.0%	42.5%	1	33.3%	51.1%	\$100	57.1%	68.1%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<b>Total</b>	<b>4</b>	<b>100.0%</b>	<b>\$1,175</b>	<b>100.0%</b>	<b>100.0%</b>	<b>1</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$1,000</b>	<b>100.0%</b>	<b>100.0%</b>	<b>3</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$175</b>	<b>100.0%</b>	<b>100.0%</b>
MULTIFAMILY	<b>Multi-Family Units</b>																	
	Low	0	0.0%	\$0	0.0%	9.3%	0	0.0%	4.2%	\$0	0.0%	1.5%	0	0.0%	4.9%	\$0	0.0%	13.3%
	Moderate	2	33.3%	\$286	11.6%	56.7%	2	66.7%	60.6%	\$286	34.5%	76.0%	0	0.0%	56.8%	\$0	0.0%	53.2%
	Middle	2	33.3%	\$1,051	42.7%	13.4%	1	33.3%	21.1%	\$542	65.5%	13.9%	1	33.3%	16.0%	\$509	31.1%	14.7%
	Upper	2	33.3%	\$1,126	45.7%	20.6%	0	0.0%	14.1%	\$0	0.0%	8.6%	2	66.7%	22.2%	\$1,126	68.9%	18.9%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
<b>Total</b>	<b>6</b>	<b>100.0%</b>	<b>\$2,463</b>	<b>100.0%</b>	<b>100.0%</b>	<b>3</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$828</b>	<b>100.0%</b>	<b>100.0%</b>	<b>3</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$1,635</b>	<b>100.0%</b>	<b>100.0%</b>	
OTHER PURPOSE LOC	Low	0	0.0%	\$0	0.0%	6.2%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	1	3.0%	\$50	2.6%	17.0%	0	0.0%	7.5%	\$0	0.0%	1.9%	1	5.9%	6.1%	\$50	5.9%	4.7%
	Middle	10	30.3%	\$313	16.6%	29.9%	5	31.3%	22.5%	\$99	9.5%	12.3%	5	29.4%	33.3%	\$214	25.2%	28.0%
	Upper	22	66.7%	\$1,525	80.8%	46.9%	11	68.8%	70.0%	\$939	90.5%	85.8%	11	64.7%	60.6%	\$586	68.9%	67.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<b>Total</b>	<b>33</b>	<b>100.0%</b>	<b>\$1,888</b>	<b>100.0%</b>	<b>100.0%</b>	<b>16</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$1,038</b>	<b>100.0%</b>	<b>100.0%</b>	<b>17</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$850</b>	<b>100.0%</b>	<b>100.0%</b>

Originations & Purchases  
2019 FFIEC Census Data and 2015 ACS Data

# Appendices

**Geographic Distribution of HMDA, Small Business, & Small Farm Loans - Table 2 of 2**

Assessment Area: GA Valdosta

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison											
		2018, 2019					2018					2019						
		Bank		Dollar		Owner Occupied Units	Count		Dollar			Count		Dollar				
		#	%	\$ (000s)	\$ %		#	%	Agg	\$ (000s)	\$ %	\$ %	#	%	Agg	\$ (000s)	\$ %	\$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	\$0	0.0%	6.2%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	7.9%	\$0	0.0%	4.2%
	Moderate	1	33.3%	\$56	13.4%	17.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	1	100.0%	18.4%	\$56	100.0%	9.4%
	Middle	0	0.0%	\$0	0.0%	29.9%	0	0.0%	39.3%	\$0	0.0%	23.4%	0	0.0%	31.6%	\$0	0.0%	33.4%
	Upper	2	66.7%	\$362	86.6%	46.9%	2	100.0%	60.7%	\$362	100.0%	76.6%	0	0.0%	42.1%	\$0	0.0%	53.0%
	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%
	<b>Total</b>	<b>3</b>	<b>100.0%</b>	<b>\$418</b>	<b>100.0%</b>	<b>100.0%</b>	<b>2</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$362</b>	<b>100.0%</b>	<b>100.0%</b>	<b>1</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$56</b>	<b>100.0%</b>	<b>100.0%</b>
PURPOSE NOT APPLICABLE	Low	0	0.0%	\$0	0.0%	6.2%	0	0.0%	4.6%	\$0	0.0%	2.4%	0	0.0%	6.9%	\$0	0.0%	6.4%
	Moderate	0	0.0%	\$0	0.0%	17.0%	0	0.0%	12.8%	\$0	0.0%	18.4%	0	0.0%	22.4%	\$0	0.0%	12.9%
	Middle	0	0.0%	\$0	0.0%	29.9%	0	0.0%	39.4%	\$0	0.0%	34.5%	0	0.0%	29.3%	\$0	0.0%	28.4%
	Upper	0	0.0%	\$0	0.0%	46.9%	0	0.0%	43.1%	\$0	0.0%	44.7%	0	0.0%	41.4%	\$0	0.0%	52.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<b>Total</b>	<b>0</b>	<b>0.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>
HMDA TOTALS	Low	3	1.3%	\$117	0.3%	6.2%	3	2.8%	3.1%	\$117	0.8%	1.5%	0	0.0%	2.9%	\$0	0.0%	2.5%
	Moderate	18	7.6%	\$1,601	4.7%	17.0%	9	8.3%	15.6%	\$922	6.2%	16.5%	9	7.0%	14.4%	\$679	3.5%	12.5%
	Middle	70	29.5%	\$9,521	27.9%	29.9%	32	29.4%	27.1%	\$4,277	28.7%	23.9%	38	29.7%	27.3%	\$5,244	27.2%	24.0%
	Upper	146	61.6%	\$22,941	67.1%	46.9%	65	59.6%	54.1%	\$9,596	64.4%	58.1%	81	63.3%	55.3%	\$13,345	69.3%	61.0%
	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%
	<b>Total</b>	<b>237</b>	<b>100.0%</b>	<b>\$34,180</b>	<b>100.0%</b>	<b>100.0%</b>	<b>109</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$14,912</b>	<b>100.0%</b>	<b>100.0%</b>	<b>128</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$19,268</b>	<b>100.0%</b>	<b>100.0%</b>
SMALL BUSINESSES	<b>Total Businesses</b>																	
	Low	24	12.5%	\$4,445	14.3%	10.3%	17	16.2%	9.2%	\$3,555	19.6%	11.4%	7	8.0%	9.0%	\$890	6.9%	7.2%
	Moderate	60	31.3%	\$14,216	45.7%	30.7%	31	29.5%	29.2%	\$7,464	41.2%	31.8%	29	33.3%	26.2%	\$6,752	52.1%	34.9%
	Middle	29	15.1%	\$3,791	12.2%	19.5%	17	16.2%	20.9%	\$2,634	14.5%	16.1%	12	13.8%	20.7%	\$1,157	8.9%	14.2%
	Upper	79	41.1%	\$8,641	27.8%	39.5%	40	38.1%	39.7%	\$4,471	24.7%	40.2%	39	44.8%	42.4%	\$4,170	32.2%	42.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
Tr Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	1.0%	\$0	0.0%	0.5%	0	0.0%	1.7%	\$0	0.0%	1.4%	
<b>Total</b>	<b>192</b>	<b>100.0%</b>	<b>\$31,093</b>	<b>100.0%</b>	<b>100.0%</b>	<b>105</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$18,124</b>	<b>100.0%</b>	<b>100.0%</b>	<b>87</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$12,969</b>	<b>100.0%</b>	<b>100.0%</b>	
SMALL FARM	<b>Total Farms</b>																	
	Low	0	0.0%	\$0	0.0%	8.2%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	17.5%	0	0.0%	13.3%	\$0	0.0%	4.4%	0	0.0%	4.8%	\$0	0.0%	0.1%
	Middle	0	0.0%	\$0	0.0%	30.9%	0	0.0%	6.7%	\$0	0.0%	0.1%	0	0.0%	23.8%	\$0	0.0%	44.8%
	Upper	3	100.0%	\$545	100.0%	43.3%	2	100.0%	80.0%	\$410	100.0%	95.4%	1	100.0%	47.6%	\$135	100.0%	51.0%
	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%
Tr Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	23.8%	\$0	0.0%	4.1%	
<b>Total</b>	<b>3</b>	<b>100.0%</b>	<b>\$545</b>	<b>100.0%</b>	<b>100.0%</b>	<b>2</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$410</b>	<b>100.0%</b>	<b>100.0%</b>	<b>1</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$135</b>	<b>100.0%</b>	<b>100.0%</b>	

Originations & Purchases  
2019 FFIEC Census Data, 2019 D&B Info, and 2015 ACS Data

# Appendices

**Borrower Distribution of HMDA Loans & Small Business/Small Farm Loans by Revenue & Loan Size**  
Assessment Area: GA Valdosta

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 \$ %		
HOME PURCHASE	Low	1	2.0%	\$70	0.8%	23.9%	1	2.0%	1.5%	\$70	0.8%	0.8%	
	Moderate	9	18.4%	\$915	10.4%	16.3%	9	18.4%	10.2%	\$915	10.4%	6.3%	
	Middle	6	12.2%	\$656	7.5%	16.8%	6	12.2%	19.2%	\$656	7.5%	16.6%	
	Upper	28	57.1%	\$5,893	67.1%	42.9%	28	57.1%	46.7%	\$5,893	67.1%	56.0%	
	Unknown	5	10.2%	\$1,246	14.2%	0.0%	5	10.2%	22.3%	\$1,246	14.2%	20.3%	
	<b>Total</b>	<b>49</b>	<b>100.0%</b>	<b>\$8,780</b>	<b>100.0%</b>	<b>100.0%</b>	<b>49</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$8,780</b>	<b>100.0%</b>	<b>100.0%</b>	
REFINANCE	Low	0	0.0%	\$0	0.0%	23.9%	0	0.0%	2.5%	\$0	0.0%	0.9%	
	Moderate	3	8.3%	\$287	4.1%	16.3%	3	8.3%	5.9%	\$287	4.1%	3.0%	
	Middle	7	19.4%	\$608	8.6%	16.8%	7	19.4%	9.7%	\$608	8.6%	5.6%	
	Upper	19	52.8%	\$5,091	72.1%	42.9%	19	52.8%	42.9%	\$5,091	72.1%	49.0%	
	Unknown	7	19.4%	\$1,076	15.2%	0.0%	7	19.4%	39.0%	\$1,076	15.2%	41.5%	
	<b>Total</b>	<b>36</b>	<b>100.0%</b>	<b>\$7,062</b>	<b>100.0%</b>	<b>100.0%</b>	<b>36</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$7,062</b>	<b>100.0%</b>	<b>100.0%</b>	
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	23.9%	0	0.0%	5.6%	\$0	0.0%	3.5%	
	Moderate	1	20.0%	\$4	3.6%	16.3%	1	20.0%	16.1%	\$4	3.6%	6.4%	
	Middle	0	0.0%	\$0	0.0%	16.8%	0	0.0%	22.2%	\$0	0.0%	9.7%	
	Upper	1	20.0%	\$8	7.1%	42.9%	1	20.0%	41.7%	\$8	7.1%	46.9%	
	Unknown	3	60.0%	\$100	89.3%	0.0%	3	60.0%	14.4%	\$100	89.3%	33.5%	
	<b>Total</b>	<b>5</b>	<b>100.0%</b>	<b>\$112</b>	<b>100.0%</b>	<b>100.0%</b>	<b>5</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$112</b>	<b>100.0%</b>	<b>100.0%</b>	
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	23.9%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Moderate	0	0.0%	\$0	0.0%	16.3%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Middle	0	0.0%	\$0	0.0%	16.8%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Upper	0	0.0%	\$0	0.0%	42.9%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Unknown	3	100.0%	\$1,483	100.0%	0.0%	3	100.0%	100.0%	\$1,483	100.0%	100.0%	
	<b>Total</b>	<b>3</b>	<b>100.0%</b>	<b>\$1,483</b>	<b>100.0%</b>	<b>100.0%</b>	<b>3</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$1,483</b>	<b>100.0%</b>	<b>100.0%</b>	
HMDA TOTALS	Low	1	1.1%	\$70	0.4%	23.9%	1	1.1%	2.1%	\$70	0.4%	0.9%	
	Moderate	13	14.0%	\$1,206	6.9%	16.3%	13	14.0%	9.1%	\$1,206	6.9%	4.9%	
	Middle	13	14.0%	\$1,264	7.2%	16.8%	13	14.0%	16.0%	\$1,264	7.2%	12.0%	
	Upper	48	51.6%	\$10,992	63.0%	42.9%	48	51.6%	44.9%	\$10,992	63.0%	51.0%	
	Unknown	18	19.4%	\$3,905	22.4%	0.0%	18	19.4%	28.0%	\$3,905	22.4%	31.2%	
	<b>Total</b>	<b>93</b>	<b>100.0%</b>	<b>\$17,437</b>	<b>100.0%</b>	<b>100.0%</b>	<b>93</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$17,437</b>	<b>100.0%</b>	<b>100.0%</b>	
Small Business Revenue	\$1 Million or Less	89	73.0%	\$10,942	50.0%	89.6%	89	73.0%	43.9%	\$10,942	50.0%	40.5%	
	Over \$1 Million	33	27.0%	\$10,936	50.0%	9.2%	33	27.0%					
	<b>Total Rev. available</b>	<b>122</b>	<b>100.0%</b>	<b>\$21,878</b>	<b>100.0%</b>	<b>98.8%</b>	<b>122</b>	<b>100.0%</b>					
	Rev. Not Known	0	0.0%	\$0	0.0%	1.2%	0	0.0%					
	<b>Total</b>	<b>122</b>	<b>100.0%</b>	<b>\$21,878</b>	<b>100.0%</b>	<b>100.0%</b>	<b>122</b>	<b>100.0%</b>					
	Small Business Loan Size	\$100,000 or Less	68	55.7%	\$3,208	14.7%		68	55.7%	93.3%	\$3,208	14.7%	36.2%
\$100,001 - \$250,000		28	23.0%	\$5,061	23.1%		28	23.0%	3.6%	\$5,061	23.1%	18.2%	
\$250,001 - \$1 Million		26	21.3%	\$13,609	62.2%		26	21.3%	3.1%	\$13,609	62.2%	45.6%	
<b>Total</b>		<b>122</b>	<b>100.0%</b>	<b>\$21,878</b>	<b>100.0%</b>		<b>122</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$21,878</b>	<b>100.0%</b>	<b>100.0%</b>	
<b>Total Businesses</b>													
Small Farm Revenue	\$1 Million or Less	1	33.3%	\$135	32.7%	92.2%	1	33.3%	23.1%	\$135	32.7%	23.5%	
	Over \$1 Million	2	66.7%	\$278	67.3%	7.8%	2	66.7%					
	Not Known	0	0.0%	\$0	0.0%	0.0%	0	0.0%					
	<b>Total</b>	<b>3</b>	<b>100.0%</b>	<b>\$413</b>	<b>100.0%</b>	<b>100.0%</b>	<b>3</b>	<b>100.0%</b>					
	Small Farm Loan Size	\$100,000 or Less	1	33.3%	\$28	6.8%		1	33.3%	80.8%	\$28	6.8%	20.9%
		\$100,001 - \$250,000	2	66.7%	\$385	93.2%		2	66.7%	15.4%	\$385	93.2%	55.3%
\$250,001 - \$500,000		0	0.0%	\$0	0.0%		0	0.0%	3.8%	\$0	0.0%	23.8%	
<b>Total</b>		<b>3</b>	<b>100.0%</b>	<b>\$413</b>	<b>100.0%</b>		<b>3</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$413</b>	<b>100.0%</b>	<b>100.0%</b>	
<b>Total Farms</b>													

**Originations & Purchases**

Aggregate data is unavailable for loans to businesses/farms with revenue over \$1 million or revenue unknown, and for loan size by revenue. 2017 FFIEC Census Data, 2017 D&B Info, and 2015 ACS Data

# Appendices

**Borrower Distribution of HMDA Loans & Small Business/Small Farm Loans by Revenue & Loan Size - Table 1 of 2**

Assessment Area: GA Valdosta

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019					Bank & Aggregate Lending Comparison											
		2018, 2019				Families by Family Income %	2018					2019						
		Bank		Dollar			Count		Dollar			Count		Dollar				
		#	%	\$ (000s)	\$ %		Bank	Agg	%	\$ (000s)	\$ %	\$ %	#	%	%	\$ (000s)	\$ %	\$ %
HOME PURCHASE	Low	3	3.5%	\$186	1.2%	23.9%	1	4.0%	2.4%	\$56	1.4%	1.2%	2	3.3%	2.4%	\$130	1.2%	1.3%
	Moderate	12	14.1%	\$1,476	9.9%	16.3%	4	16.0%	8.9%	\$474	12.0%	6.1%	8	13.3%	11.0%	\$1,002	9.1%	7.8%
	Middle	18	21.2%	\$2,733	18.3%	16.8%	4	16.0%	20.9%	\$547	13.8%	18.3%	14	23.3%	24.9%	\$2,186	19.9%	22.0%
	Upper	49	57.6%	\$10,242	68.5%	42.9%	13	52.0%	42.7%	\$2,562	64.8%	51.0%	36	60.0%	43.0%	\$7,680	69.8%	51.8%
	Unknown	3	3.5%	\$317	2.1%	0.0%	3	12.0%	25.1%	\$317	8.0%	23.4%	0	0.0%	18.7%	\$0	0.0%	17.1%
	<b>Total</b>	<b>85</b>	<b>100.0%</b>	<b>\$14,954</b>	<b>100.0%</b>	<b>100.0%</b>	<b>25</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$3,956</b>	<b>100.0%</b>	<b>100.0%</b>	<b>60</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$10,998</b>	<b>100.0%</b>	<b>100.0%</b>
REFINANCE	Low	6	5.7%	\$210	1.6%	23.9%	4	6.5%	3.9%	\$123	1.6%	1.7%	2	4.5%	3.7%	\$87	1.6%	1.5%
	Moderate	5	4.7%	\$216	1.6%	16.3%	5	8.1%	6.6%	\$216	2.8%	3.9%	0	0.0%	6.1%	\$0	0.0%	3.6%
	Middle	14	13.2%	\$1,387	10.4%	16.8%	7	11.3%	11.0%	\$582	7.5%	8.7%	7	15.9%	11.7%	\$805	14.5%	10.3%
	Upper	70	66.0%	\$10,233	77.0%	42.9%	38	61.3%	47.8%	\$6,053	78.3%	54.5%	32	72.7%	38.5%	\$4,180	75.3%	42.7%
	Unknown	11	10.4%	\$1,236	9.3%	0.0%	8	12.9%	30.7%	\$754	9.8%	31.2%	3	6.8%	40.0%	\$482	8.7%	41.9%
	<b>Total</b>	<b>106</b>	<b>100.0%</b>	<b>\$13,282</b>	<b>100.0%</b>	<b>100.0%</b>	<b>62</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$7,728</b>	<b>100.0%</b>	<b>100.0%</b>	<b>44</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$5,554</b>	<b>100.0%</b>	<b>100.0%</b>
HOME IMPROVEMENT	Low	1	25.0%	\$25	2.1%	23.9%	0	0.0%	6.7%	\$0	0.0%	2.6%	1	33.3%	13.3%	\$25	14.3%	7.7%
	Moderate	0	0.0%	\$0	0.0%	16.3%	0	0.0%	13.3%	\$0	0.0%	6.4%	0	0.0%	15.6%	\$0	0.0%	8.8%
	Middle	0	0.0%	\$0	0.0%	16.8%	0	0.0%	17.8%	\$0	0.0%	11.1%	0	0.0%	6.7%	\$0	0.0%	2.1%
	Upper	0	0.0%	\$0	0.0%	42.9%	0	0.0%	53.3%	\$0	0.0%	44.9%	0	0.0%	46.7%	\$0	0.0%	56.6%
	Unknown	3	75.0%	\$1,150	97.9%	0.0%	1	100.0%	8.9%	\$1,000	100.0%	35.1%	2	66.7%	17.8%	\$150	85.7%	24.8%
	<b>Total</b>	<b>4</b>	<b>100.0%</b>	<b>\$1,175</b>	<b>100.0%</b>	<b>100.0%</b>	<b>1</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$1,000</b>	<b>100.0%</b>	<b>100.0%</b>	<b>3</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$175</b>	<b>100.0%</b>	<b>100.0%</b>
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	23.9%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	16.3%	0	0.0%	1.4%	\$0	0.0%	0.1%	0	0.0%	1.2%	\$0	0.0%	0.2%
	Middle	0	0.0%	\$0	0.0%	16.8%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Upper	2	33.3%	\$672	27.3%	42.9%	2	66.7%	18.3%	\$672	81.2%	6.6%	0	0.0%	19.8%	\$0	0.0%	12.6%
	Unknown	4	66.7%	\$1,791	72.7%	0.0%	1	33.3%	80.3%	\$156	18.8%	93.4%	3	100.0%	79.0%	\$1,635	100.0%	87.2%
	<b>Total</b>	<b>6</b>	<b>100.0%</b>	<b>\$2,463</b>	<b>100.0%</b>	<b>100.0%</b>	<b>3</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$828</b>	<b>100.0%</b>	<b>100.0%</b>	<b>3</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$1,635</b>	<b>100.0%</b>	<b>100.0%</b>
OTHER PURPOSE LOC	Low	0	0.0%	\$0	0.0%	23.9%	0	0.0%	5.0%	\$0	0.0%	2.2%	0	0.0%	3.0%	\$0	0.0%	5.0%
	Moderate	1	3.0%	\$16	0.8%	16.3%	1	6.3%	5.0%	\$16	1.5%	1.4%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	8	24.2%	\$311	16.5%	16.8%	1	6.3%	10.0%	\$19	1.8%	8.2%	7	41.2%	30.3%	\$292	34.4%	21.4%
	Upper	22	66.7%	\$1,490	78.9%	42.9%	13	81.3%	77.5%	\$978	94.2%	87.4%	9	52.9%	63.6%	\$512	60.2%	70.8%
	Unknown	2	6.1%	\$71	3.8%	0.0%	1	6.3%	2.5%	\$25	2.4%	0.9%	1	5.9%	3.0%	\$46	5.4%	2.7%
	<b>Total</b>	<b>33</b>	<b>100.0%</b>	<b>\$1,888</b>	<b>100.0%</b>	<b>100.0%</b>	<b>16</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$1,038</b>	<b>100.0%</b>	<b>100.0%</b>	<b>17</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$850</b>	<b>100.0%</b>	<b>100.0%</b>

Originations & Purchases  
2019 FFIEC Census Data and 2015 ACS Data



# Appendices

**Borrower Distribution of HMDA Loans & Small Business/Small Farm Loans by Revenue & Loan Size - Table 2 of 2**  
Assessment Area: GA Valdosta

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019					Bank & Aggregate Lending Comparison											
		2018, 2019				Families by Family Income %	2018					2019						
		Bank		Dollar			Count		Dollar			Count		Dollar				
		#	%	\$ (000s)	\$ %		Bank #	Agg %	Bank \$ (000s)	Bank \$ %	Agg \$ %	Bank #	Agg %	Bank \$ (000s)	Bank \$ %	Agg \$ %		
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	\$0	0.0%	23.9%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	18.4%	\$0	0.0%	17.4%
	Moderate	0	0.0%	\$0	0.0%	16.3%	0	0.0%	14.3%	\$0	0.0%	3.4%	0	0.0%	10.5%	\$0	0.0%	6.3%
	Middle	0	0.0%	\$0	0.0%	16.8%	0	0.0%	10.7%	\$0	0.0%	9.3%	0	0.0%	26.3%	\$0	0.0%	25.0%
	Upper	3	100.0%	\$418	100.0%	42.9%	2	100.0%	67.9%	\$362	100.0%	80.0%	1	100.0%	36.8%	\$56	100.0%	37.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	7.1%	\$0	0.0%	7.4%	0	0.0%	7.9%	\$0	0.0%	13.6%
	Total	3	100.0%	\$418	100.0%	100.0%	2	100.0%	100.0%	\$362	100.0%	100.0%	1	100.0%	100.0%	\$56	100.0%	100.0%
PURPOSE NOT APPLICABLE	Low	0	0.0%	\$0	0.0%	23.9%	0	0.0%	0.9%	\$0	0.0%	0.2%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	16.3%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	16.8%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	42.9%	0	0.0%	1.8%	\$0	0.0%	2.6%	0	0.0%	1.7%	\$0	0.0%	7.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	97.2%	\$0	0.0%	97.3%	0	0.0%	98.3%	\$0	0.0%	93.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	10	4.2%	\$421	1.2%	23.9%	5	4.6%	2.8%	\$179	1.2%	1.2%	5	3.9%	3.0%	\$242	1.3%	1.3%
	Moderate	18	7.6%	\$1,708	5.0%	16.3%	10	9.2%	7.8%	\$706	4.7%	4.7%	8	6.3%	9.1%	\$1,002	5.2%	5.9%
	Middle	40	16.9%	\$4,431	13.0%	16.8%	12	11.0%	16.5%	\$1,148	7.7%	13.2%	28	21.9%	19.8%	\$3,283	17.0%	16.7%
	Upper	146	61.6%	\$23,055	67.5%	42.9%	68	62.4%	43.0%	\$10,627	71.3%	46.2%	78	60.9%	40.6%	\$12,428	64.5%	45.7%
	Unknown	23	9.7%	\$4,565	13.4%	0.0%	14	12.8%	29.9%	\$2,252	15.1%	34.8%	9	7.0%	27.6%	\$2,313	12.0%	30.3%
	Total	237	100.0%	\$34,180	100.0%	100.0%	109	100.0%	100.0%	\$14,912	100.0%	100.0%	128	100.0%	100.0%	\$19,268	100.0%	100.0%
Small Business Revenue	Total Businesses					90.6%												
	\$1 Million or Less	131	68.2%	\$15,370	49.4%	90.6%	75	71.4%	43.1%	\$9,740	53.7%	38.1%	56	64.4%	39.7%	\$5,630	43.4%	35.0%
	Over \$1 Million	54	28.1%	\$15,033	48.3%	8.4%	26	24.8%					28	32.2%				
	Total Rev. available	185	96.3%	\$30,403	97.7%	99.0%	101	96.2%					84	96.6%				
	Rev. Not Known	7	3.6%	\$690	2.2%	1.0%	4	3.8%					3	3.4%				
	Total	192	100.0%	\$31,093	100.0%	100.0%	105	100.0%					87	100.0%				
Small Business Loan Size	\$100,000 or Less	116	60.4%	\$5,728	18.4%		63	60.0%	93.4%	\$3,021	16.7%	38.3%	53	60.9%	95.1%	\$2,707	20.9%	47.2%
	\$100,001 - \$250,000	45	23.4%	\$8,008	25.8%		23	21.9%	3.7%	\$4,268	23.5%	18.5%	22	25.3%	2.9%	\$3,740	28.8%	17.0%
	\$250,001 - \$1 Million	31	16.1%	\$17,357	55.8%		19	18.1%	2.9%	\$10,835	59.8%	43.1%	12	13.8%	2.0%	\$6,522	50.3%	35.8%
	Total	192	100.0%	\$31,093	100.0%		105	100.0%	100.0%	\$18,124	100.0%	100.0%	87	100.0%	100.0%	\$12,969	100.0%	100.0%
	Total Farms																	
Small Farm Revenue	\$1 Million or Less	1	33.3%	\$135	24.8%	92.8%	0	0.0%	26.7%	\$0	0.0%	5.8%	1	100.0%	52.4%	\$135	100.0%	67.4%
	Over \$1 Million	2	66.7%	\$410	75.2%	7.2%	2	100.0%					0	0.0%				
	Not Known	0	0.0%	\$0	0.0%	0.0%	0	0.0%					0	0.0%				
	Total	3	100.0%	\$545	100.0%	100.0%	2	100.0%					1	100.0%				
	\$100,000 or Less	0	0.0%	\$0	0.0%		0	0.0%	80.0%	\$0	0.0%	18.0%	0	0.0%	85.7%	\$0	0.0%	21.1%
	\$100,001 - \$250,000	3	100.0%	\$545	100.0%		2	100.0%	20.0%	\$410	100.0%	82.0%	1	100.0%	9.5%	\$135	100.0%	37.6%
Small Farm Loan Size	\$250,001 - \$500,000	0	0.0%	\$0	0.0%		0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	4.8%	\$0	0.0%	41.3%
	Total	3	100.0%	\$545	100.0%		2	100.0%	100.0%	\$410	100.0%	100.0%	1	100.0%	100.0%	\$135	100.0%	100.0%

Originations & Purchases  
Aggregate data is unavailable for loans to businesses/farms with revenue over \$1 million or revenue unknown, and for loan size by revenue.  
2019 FFIEC Census Data, 2019 D&B Info, and 2015 ACS Data

# Appendices

## Geographic Distribution of HMDA, Small Business, & Small Farm Loans

Assessment Area: GA Warner Robins

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2017					2017					
		Bank		Owner Occupied Units		Count	Bank		Agg		Agg	
		Count	Dollar	Count	Dollar		Bank	Agg	Bank	Agg		
#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %		
HOME PURCHASE	Low	2	1.7%	\$79	0.4%	2.4%	2	1.7%	0.9%	\$79	0.4%	0.3%
	Moderate	7	6.0%	\$926	5.1%	17.0%	7	6.0%	8.1%	\$926	5.1%	5.5%
	Middle	65	55.6%	\$8,743	48.4%	52.4%	65	55.6%	49.8%	\$8,743	48.4%	44.1%
	Upper	43	36.8%	\$8,322	46.1%	28.3%	43	36.8%	41.2%	\$8,322	46.1%	50.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>117</i>	<i>100.0%</i>	<i>\$18,070</i>	<i>100.0%</i>	<i>100.0%</i>	<i>117</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$18,070</i>	<i>100.0%</i>	<i>100.0%</i>
REFINANCE	Low	1	3.6%	\$71	1.6%	2.4%	1	3.6%	3.0%	\$71	1.6%	1.1%
	Moderate	4	14.3%	\$259	5.7%	17.0%	4	14.3%	11.1%	\$259	5.7%	8.3%
	Middle	16	57.1%	\$2,256	50.0%	52.4%	16	57.1%	49.1%	\$2,256	50.0%	45.1%
	Upper	7	25.0%	\$1,925	42.7%	28.3%	7	25.0%	36.9%	\$1,925	42.7%	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>28</i>	<i>100.0%</i>	<i>\$4,511</i>	<i>100.0%</i>	<i>100.0%</i>	<i>28</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$4,511</i>	<i>100.0%</i>	<i>100.0%</i>
HOME IMPROVEMENT	Low	1	50.0%	\$118	72.4%	2.4%	1	50.0%	2.7%	\$118	72.4%	1.7%
	Moderate	0	0.0%	\$0	0.0%	17.0%	0	0.0%	12.4%	\$0	0.0%	4.7%
	Middle	1	50.0%	\$45	27.6%	52.4%	1	50.0%	55.9%	\$45	27.6%	49.0%
	Upper	0	0.0%	\$0	0.0%	28.3%	0	0.0%	29.0%	\$0	0.0%	44.6%
	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>\$163</i>	<i>100.0%</i>	<i>100.0%</i>	<i>2</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$163</i>	<i>100.0%</i>	<i>100.0%</i>
MULTI FAMILY	<b>Multi-Family Units</b>											
	Low	0	0.0%	\$0	0.0%	10.2%	0	0.0%	6.3%	\$0	0.0%	1.5%
	Moderate	0	0.0%	\$0	0.0%	24.0%	0	0.0%	37.5%	\$0	0.0%	13.8%
	Middle	0	0.0%	\$0	0.0%	55.7%	0	0.0%	56.3%	\$0	0.0%	84.7%
	Upper	0	0.0%	\$0	0.0%	10.2%	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>100.0%</i>	<i>\$0</i>	<i>0.0%</i>	<i>100.0%</i>	
HMDA TOTALS	Low	4	2.7%	\$268	1.2%	2.4%	4	2.7%	1.5%	\$268	1.2%	0.6%
	Moderate	11	7.5%	\$1,185	5.2%	17.0%	11	7.5%	9.2%	\$1,185	5.2%	6.6%
	Middle	82	55.8%	\$11,044	48.6%	52.4%	82	55.8%	49.8%	\$11,044	48.6%	46.5%
	Upper	50	34.0%	\$10,247	45.1%	28.3%	50	34.0%	39.5%	\$10,247	45.1%	46.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>147</i>	<i>100.0%</i>	<i>\$22,744</i>	<i>100.0%</i>	<i>100.0%</i>	<i>147</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$22,744</i>	<i>100.0%</i>	<i>100.0%</i>
SMALL BUSINESSES	<b>Total Businesses</b>											
	Low	2	2.4%	\$110	0.8%	4.8%	2	2.4%	4.3%	\$110	0.8%	2.8%
	Moderate	15	17.9%	\$3,540	25.9%	21.2%	15	17.9%	18.6%	\$3,540	25.9%	24.5%
	Middle	53	63.1%	\$7,133	52.2%	56.7%	53	63.1%	55.0%	\$7,133	52.2%	57.3%
	Upper	14	16.7%	\$2,869	21.0%	17.4%	14	16.7%	20.6%	\$2,869	21.0%	14.9%
	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%	1.5%	\$0	0.0%	0.5%
<i>Total</i>	<i>84</i>	<i>100.0%</i>	<i>\$13,652</i>	<i>100.0%</i>	<i>100.0%</i>	<i>84</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$13,652</i>	<i>100.0%</i>	<i>100.0%</i>	
SMALL FARM	<b>Total Farms</b>											
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	32.5%	0	0.0%	3.1%	\$0	0.0%	0.1%
	Middle	2	40.0%	\$855	81.6%	52.6%	2	40.0%	68.8%	\$855	81.6%	84.6%
	Upper	3	60.0%	\$193	18.4%	14.9%	3	60.0%	25.0%	\$193	18.4%	14.8%
	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%	3.1%	\$0	0.0%	0.5%
<i>Total</i>	<i>5</i>	<i>100.0%</i>	<i>\$1,048</i>	<i>100.0%</i>	<i>100.0%</i>	<i>5</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$1,048</i>	<i>100.0%</i>	<i>100.0%</i>	

Originations & Purchases  
2017 FFIEC Census Data, 2017 D&B Info, and 2015 ACS Data

# Appendices

**Geographic Distribution of HMDA, Small Business, & Small Farm Loans - Table 1 of 2**

Assessment Area: GA Warner Robins

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison											
		2018, 2019					2018					2019						
		Bank		Owner Occupied Units	Dollar		Count		Dollar			Count		Dollar				
		Count	Dollar		Bank	Agg	Bank	Agg	Bank	Agg	Bank	Agg						
#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %	#	%	%	\$ (000s)	\$ %	\$ %		
HOME PURCHASE	Low	1	0.5%	\$46	0.1%	2.4%	1	1.0%	1.0%	\$46	0.3%	0.3%	0	0.0%	0.6%	\$0	0.0%	0.2%
	Moderate	25	12.1%	\$2,405	7.0%	17.0%	13	13.0%	9.3%	\$1,155	7.2%	6.3%	12	11.2%	9.3%	\$1,250	6.9%	6.6%
	Middle	110	53.1%	\$16,391	47.8%	52.4%	51	51.0%	48.5%	\$7,276	45.1%	43.4%	59	55.1%	50.0%	\$9,115	50.2%	46.0%
	Upper	71	34.3%	\$15,462	45.1%	28.3%	35	35.0%	41.1%	\$7,653	47.4%	49.9%	36	33.6%	40.1%	\$7,809	43.0%	47.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<b>Total</b>	<b>207</b>	<b>100.0%</b>	<b>\$34,304</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$16,130</b>	<b>100.0%</b>	<b>100.0%</b>	<b>107</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$18,174</b>	<b>100.0%</b>	<b>100.0%</b>
REFINANCE	Low	1	1.1%	\$15	0.1%	2.4%	1	2.0%	2.9%	\$15	0.2%	0.9%	0	0.0%	0.8%	\$0	0.0%	0.2%
	Moderate	12	12.6%	\$1,116	9.5%	17.0%	8	16.3%	13.5%	\$859	13.2%	11.1%	4	8.7%	10.2%	\$257	4.9%	8.3%
	Middle	60	63.2%	\$5,937	50.6%	52.4%	30	61.2%	52.8%	\$2,344	36.0%	50.0%	30	65.2%	51.7%	\$3,593	68.8%	48.9%
	Upper	22	23.2%	\$4,666	39.8%	28.3%	10	20.4%	30.9%	\$3,290	50.6%	38.0%	12	26.1%	37.3%	\$1,376	26.3%	42.5%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.1%	\$0	0.0%	0.1%
	<b>Total</b>	<b>95</b>	<b>100.0%</b>	<b>\$11,734</b>	<b>100.0%</b>	<b>100.0%</b>	<b>49</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$6,508</b>	<b>100.0%</b>	<b>100.0%</b>	<b>46</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$5,226</b>	<b>100.0%</b>	<b>100.0%</b>
HOME IMPROVEMENT	Low	1	50.0%	\$50	37.9%	2.4%	1	100.0%	1.1%	\$50	100.0%	0.8%	0	0.0%	1.0%	\$0	0.0%	0.8%
	Moderate	1	50.0%	\$82	62.1%	17.0%	0	0.0%	11.9%	\$0	0.0%	10.3%	1	100.0%	11.1%	\$82	100.0%	13.7%
	Middle	0	0.0%	\$0	0.0%	52.4%	0	0.0%	53.8%	\$0	0.0%	51.2%	0	0.0%	55.9%	\$0	0.0%	55.1%
	Upper	0	0.0%	\$0	0.0%	28.3%	0	0.0%	33.2%	\$0	0.0%	37.7%	0	0.0%	32.0%	\$0	0.0%	30.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<b>Total</b>	<b>2</b>	<b>100.0%</b>	<b>\$132</b>	<b>100.0%</b>	<b>100.0%</b>	<b>1</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$50</b>	<b>100.0%</b>	<b>100.0%</b>	<b>1</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$82</b>	<b>100.0%</b>	<b>100.0%</b>
MULTI FAMILY	<b>Multi-Family Units</b>						0	0.0%	9.7%	\$0	0.0%	0.7%	0	0.0%	2.6%	\$0	0.0%	0.8%
	Low	0	0.0%	\$0	0.0%	10.2%	0	0.0%	41.9%	\$0	0.0%	18.6%	1	33.3%	43.6%	\$77	22.2%	9.5%
	Moderate	1	33.3%	\$77	22.2%	24.0%	0	0.0%	41.9%	\$0	0.0%	51.9%	2	66.7%	48.7%	\$270	77.8%	63.1%
	Middle	2	66.7%	\$270	77.8%	55.7%	0	0.0%	6.5%	\$0	0.0%	28.7%	0	0.0%	5.1%	\$0	0.0%	26.6%
	Upper	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
<b>Total</b>	<b>3</b>	<b>100.0%</b>	<b>\$347</b>	<b>100.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>3</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$347</b>	<b>100.0%</b>	<b>100.0%</b>	
OTHER PURPOSE LOC	Low	0	0.0%	\$0	0.0%	2.4%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	3	8.3%	\$177	6.3%	17.0%	2	11.8%	8.6%	\$162	12.1%	7.2%	1	5.3%	10.8%	\$15	1.0%	7.7%
	Middle	21	58.3%	\$1,582	56.2%	52.4%	10	58.8%	58.6%	\$815	60.8%	62.1%	11	57.9%	54.1%	\$767	52.1%	57.8%
	Upper	12	33.3%	\$1,055	37.5%	28.3%	5	29.4%	32.8%	\$364	27.1%	30.7%	7	36.8%	35.1%	\$691	46.9%	34.5%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<b>Total</b>	<b>36</b>	<b>100.0%</b>	<b>\$2,814</b>	<b>100.0%</b>	<b>100.0%</b>	<b>17</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$1,341</b>	<b>100.0%</b>	<b>100.0%</b>	<b>19</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$1,473</b>	<b>100.0%</b>	<b>100.0%</b>

Originations & Purchases  
2019 FFIEC Census Data and 2015 ACS Data

# Appendices

**Geographic Distribution of HMDA, Small Business, & Small Farm Loans - Table 2 of 2**

Assessment Area: GA Warner Robins

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison											
		2018, 2019					2018					2019						
		Bank				Owner Occupied Units %	Count		Dollar			Count		Dollar				
		Count #	%	\$ (000s)	\$ %		Bank #	Agg %	Bank \$ (000s)	\$ %	\$ %	Bank #	Agg %	Bank \$ (000s)	\$ %	Agg \$ %		
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	\$0	0.0%	2.4%	0	0.0%	0.8%	\$0	0.0%	0.3%	0	0.0%	0.9%	\$0	0.0%	0.4%
	Moderate	0	0.0%	\$0	0.0%	17.0%	0	0.0%	13.3%	\$0	0.0%	14.2%	0	0.0%	14.0%	\$0	0.0%	11.6%
	Middle	0	0.0%	\$0	0.0%	52.4%	0	0.0%	52.6%	\$0	0.0%	53.4%	0	0.0%	53.2%	\$0	0.0%	56.3%
	Upper	1	100.0%	\$191	100.0%	28.3%	1	100.0%	33.3%	\$191	100.0%	32.1%	0	0.0%	31.9%	\$0	0.0%	31.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<b>Total</b>	<b>1</b>	<b>100.0%</b>	<b>\$191</b>	<b>100.0%</b>	<b>100.0%</b>	<b>1</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$191</b>	<b>100.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>
PURPOSE NOT APPLICABLE	Low	0	0.0%	\$0	0.0%	2.4%	0	0.0%	1.7%	\$0	0.0%	0.9%	0	0.0%	1.6%	\$0	0.0%	0.4%
	Moderate	0	0.0%	\$0	0.0%	17.0%	0	0.0%	17.2%	\$0	0.0%	11.7%	0	0.0%	10.2%	\$0	0.0%	6.6%
	Middle	0	0.0%	\$0	0.0%	52.4%	0	0.0%	50.8%	\$0	0.0%	48.1%	0	0.0%	56.1%	\$0	0.0%	52.1%
	Upper	0	0.0%	\$0	0.0%	28.3%	0	0.0%	30.4%	\$0	0.0%	39.4%	0	0.0%	32.1%	\$0	0.0%	40.9%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<b>Total</b>	<b>0</b>	<b>0.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>
HMDA TOTALS	Low	3	0.9%	\$111	0.2%	2.4%	3	1.8%	1.4%	\$111	0.5%	0.5%	0	0.0%	0.7%	\$0	0.0%	0.3%
	Moderate	42	12.2%	\$3,857	7.8%	17.0%	23	13.7%	10.9%	\$2,176	9.0%	8.6%	19	10.8%	10.0%	\$1,681	6.6%	7.4%
	Middle	193	56.1%	\$24,180	48.8%	52.4%	91	54.2%	49.9%	\$10,435	43.1%	45.8%	102	58.0%	51.0%	\$13,745	54.3%	48.4%
	Upper	106	30.8%	\$21,374	43.2%	28.3%	51	30.4%	37.7%	\$11,498	47.5%	45.1%	55	31.3%	38.3%	\$9,876	39.0%	44.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<b>Total</b>	<b>344</b>	<b>100.0%</b>	<b>\$49,522</b>	<b>100.0%</b>	<b>100.0%</b>	<b>168</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$24,220</b>	<b>100.0%</b>	<b>100.0%</b>	<b>176</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$25,302</b>	<b>100.0%</b>	<b>100.0%</b>
SMALL BUSINESSES		<b>Total Businesses</b>																
	Low	10	6.3%	\$1,986	6.7%	5.5%	7	7.3%	5.2%	\$1,604	9.0%	5.6%	3	4.8%	3.8%	\$382	3.2%	1.9%
	Moderate	34	21.4%	\$5,774	19.5%	20.2%	24	25.0%	19.2%	\$4,413	24.8%	21.6%	10	15.9%	17.0%	\$1,361	11.5%	18.3%
	Middle	99	62.3%	\$19,643	66.4%	55.8%	55	57.3%	53.9%	\$10,001	56.3%	59.6%	44	69.8%	53.4%	\$9,642	81.7%	59.7%
	Upper	16	10.1%	\$2,159	7.3%	18.5%	10	10.4%	20.4%	\$1,741	9.8%	12.7%	6	9.5%	24.5%	\$418	3.5%	19.5%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	1.3%	\$0	0.0%	0.6%	0	0.0%	1.3%	\$0	0.0%	0.6%
<b>Total</b>	<b>159</b>	<b>100.0%</b>	<b>\$29,562</b>	<b>100.0%</b>	<b>100.0%</b>	<b>96</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$17,759</b>	<b>100.0%</b>	<b>100.0%</b>	<b>63</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$11,803</b>	<b>100.0%</b>	<b>100.0%</b>	
SMALL FARM		<b>Total Farms</b>																
	Low	0	0.0%	\$0	0.0%	0.8%	0	0.0%	2.5%	\$0	0.0%	0.7%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	34.9%	0	0.0%	10.0%	\$0	0.0%	14.3%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	6	85.7%	\$1,808	91.6%	50.4%	4	80.0%	67.5%	\$1,258	88.4%	69.6%	2	100.0%	62.5%	\$550	100.0%	80.3%
	Upper	1	14.3%	\$165	8.4%	14.0%	1	20.0%	17.5%	\$165	11.6%	15.1%	0	0.0%	31.3%	\$0	0.0%	17.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	2.5%	\$0	0.0%	0.2%	0	0.0%	6.3%	\$0	0.0%	1.9%
<b>Total</b>	<b>7</b>	<b>100.0%</b>	<b>\$1,973</b>	<b>100.0%</b>	<b>100.0%</b>	<b>5</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$1,423</b>	<b>100.0%</b>	<b>100.0%</b>	<b>2</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$550</b>	<b>100.0%</b>	<b>100.0%</b>	

Originations & Purchases  
2019 FFIEC Census Data, 2019 D&B Info, and 2015 ACS Data

# Appendices

**Borrower Distribution of HMDA Loans & Small Business/Small Farm Loans by Revenue & Loan Size**  
Assessment Area: GA Warner Robins

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 \$ %		
HOME PURCHASE	Low	9	7.7%	\$835	4.6%	23.0%	9	7.7%	3.7%	\$835	4.6%	1.8%	
	Moderate	15	12.8%	\$1,916	10.6%	15.5%	15	12.8%	12.9%	\$1,916	10.6%	9.0%	
	Middle	36	30.8%	\$5,331	29.5%	20.7%	36	30.8%	23.2%	\$5,331	29.5%	21.3%	
	Upper	52	44.4%	\$9,399	52.0%	40.8%	52	44.4%	38.2%	\$9,399	52.0%	47.6%	
	Unknown	5	4.3%	\$589	3.3%	0.0%	5	4.3%	22.0%	\$589	3.3%	20.3%	
	<b>Total</b>	<b>117</b>	<b>100.0%</b>	<b>\$18,070</b>	<b>100.0%</b>	<b>100.0%</b>	<b>117</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$18,070</b>	<b>100.0%</b>	<b>100.0%</b>	
REFINANCE	Low	2	7.1%	\$137	3.0%	23.0%	2	7.1%	3.0%	\$137	3.0%	1.5%	
	Moderate	1	3.6%	\$71	1.6%	15.5%	1	3.6%	7.9%	\$71	1.6%	5.0%	
	Middle	2	7.1%	\$347	7.7%	20.7%	2	7.1%	13.3%	\$347	7.7%	10.3%	
	Upper	13	46.4%	\$2,745	60.9%	40.8%	13	46.4%	38.2%	\$2,745	60.9%	43.0%	
	Unknown	10	35.7%	\$1,211	26.8%	0.0%	10	35.7%	37.6%	\$1,211	26.8%	40.1%	
	<b>Total</b>	<b>28</b>	<b>100.0%</b>	<b>\$4,511</b>	<b>100.0%</b>	<b>100.0%</b>	<b>28</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$4,511</b>	<b>100.0%</b>	<b>100.0%</b>	
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	23.0%	0	0.0%	4.8%	\$0	0.0%	4.9%	
	Moderate	0	0.0%	\$0	0.0%	15.5%	0	0.0%	9.1%	\$0	0.0%	4.1%	
	Middle	0	0.0%	\$0	0.0%	20.7%	0	0.0%	20.4%	\$0	0.0%	10.6%	
	Upper	2	100.0%	\$163	100.0%	40.8%	2	100.0%	60.2%	\$163	100.0%	72.6%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	5.4%	\$0	0.0%	7.8%	
	<b>Total</b>	<b>2</b>	<b>100.0%</b>	<b>\$163</b>	<b>100.0%</b>	<b>100.0%</b>	<b>2</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$163</b>	<b>100.0%</b>	<b>100.0%</b>	
MULTIFAMILY	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%	15.5%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Middle	0	0.0%	\$0	0.0%	20.7%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Upper	0	0.0%	\$0	0.0%	40.8%	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%	
	<b>Total</b>	<b>0</b>	<b>0.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	
HMDA TOTALS	Low	11	7.5%	\$972	4.3%	23.0%	11	7.5%	3.5%	\$972	4.3%	1.7%	
	Moderate	16	10.9%	\$1,987	8.7%	15.5%	16	10.9%	11.3%	\$1,987	8.7%	7.5%	
	Middle	38	25.9%	\$5,678	25.0%	20.7%	38	25.9%	20.2%	\$5,678	25.0%	17.3%	
	Upper	67	45.6%	\$12,307	54.1%	40.8%	67	45.6%	38.8%	\$12,307	54.1%	44.2%	
	Unknown	15	10.2%	\$1,800	7.9%	0.0%	15	10.2%	26.1%	\$1,800	7.9%	29.3%	
	<b>Total</b>	<b>147</b>	<b>100.0%</b>	<b>\$22,744</b>	<b>100.0%</b>	<b>100.0%</b>	<b>147</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$22,744</b>	<b>100.0%</b>	<b>100.0%</b>	
Small Business Revenue	\$1 Million or Less	65	77.4%	\$8,405	61.6%	92.0%	65	77.4%	52.4%	\$8,405	61.6%	47.4%	
	Over \$1 Million	19	22.6%	\$5,247	38.4%	6.9%	19	22.6%					
	<b>Total Rev. available</b>	<b>84</b>	<b>100.0%</b>	<b>\$13,652</b>	<b>100.0%</b>	<b>98.9%</b>	<b>84</b>	<b>100.0%</b>					
	Rev. Not Known	0	0.0%	\$0	0.0%	1.2%	0	0.0%					
	<b>Total</b>	<b>84</b>	<b>100.0%</b>	<b>\$13,652</b>	<b>100.0%</b>	<b>100.0%</b>	<b>84</b>	<b>100.0%</b>					
	Small Business Loan Size	\$100,000 or Less	56	66.7%	\$2,445	17.9%		56	66.7%	94.5%	\$2,445	17.9%	37.2%
\$100,001 - \$250,000		14	16.7%	\$2,632	19.3%		14	16.7%	2.4%	\$2,632	19.3%	13.3%	
\$250,001 - \$1 Million		14	16.7%	\$8,575	62.8%		14	16.7%	3.1%	\$8,575	62.8%	49.5%	
<b>Total</b>		<b>84</b>	<b>100.0%</b>	<b>\$13,652</b>	<b>100.0%</b>		<b>84</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$13,652</b>	<b>100.0%</b>	<b>100.0%</b>	
<b>Total Farms</b>													
Small Farm Revenue	\$1 Million or Less	3	60.0%	\$930	88.7%	95.6%	3	60.0%	43.8%	\$930	88.7%	78.9%	
	Over \$1 Million	2	40.0%	\$118	11.3%	4.4%	2	40.0%					
	Not Known	0	0.0%	\$0	0.0%	0.0%	0	0.0%					
	<b>Total</b>	<b>5</b>	<b>100.0%</b>	<b>\$1,048</b>	<b>100.0%</b>	<b>100.0%</b>	<b>5</b>	<b>100.0%</b>					
	Small Farm Loan Size	\$100,000 or Less	2	40.0%	\$90	8.6%		2	40.0%	90.6%	\$90	8.6%	37.5%
		\$100,001 - \$250,000	1	20.0%	\$103	9.8%		1	20.0%	3.1%	\$103	9.8%	6.7%
\$250,001 - \$500,000		2	40.0%	\$855	81.6%		2	40.0%	6.3%	\$855	81.6%	55.7%	
<b>Total</b>		<b>5</b>	<b>100.0%</b>	<b>\$1,048</b>	<b>100.0%</b>		<b>5</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$1,048</b>	<b>100.0%</b>	<b>100.0%</b>	

Originations & Purchases

Aggregate data is unavailable for loans to businesses/farms with revenue over \$1 million or revenue unknown, and for loan size by revenue. 2017 FFIEC Census Data, 2017 D&B Info, and 2015 ACS Data

# Appendices

**Borrower Distribution of HMDA Loans & Small Business/Small Farm Loans by Revenue & Loan Size - Table 1 of 2**  
Assessment Area: GA Warner Robins

PRODUCTTYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison											
		2018, 2019					2018						2019					
		Bank		Dollar		Families by Family Income %	Count		Dollar		Agg %	Count		Dollar				
		#	%	\$(000s)	\$ %		Bank	Agg	Bank	Agg		Bank	Agg	Bank	Agg			
HOME PURCHASE	Low	18	8.7%	\$1,600	4.7%	23.3%	10	10.0%	5.4%	\$792	4.9%	2.8%	8	7.5%	5.1%	\$808	4.4%	2.7%
	Moderate	60	29.0%	\$6,905	20.1%	15.7%	30	30.0%	15.9%	\$3,175	19.7%	11.6%	30	28.0%	19.4%	\$3,730	20.5%	14.4%
	Middle	49	23.7%	\$8,753	25.5%	21.0%	23	23.0%	25.0%	\$4,260	26.4%	24.1%	26	24.3%	24.7%	\$4,493	24.7%	24.2%
	Upper	75	36.2%	\$16,801	49.0%	40.1%	34	34.0%	32.8%	\$7,786	48.3%	41.0%	41	38.3%	33.2%	\$9,015	49.6%	41.5%
	Unknown	5	2.4%	\$245	0.7%	0.0%	3	3.0%	20.9%	\$117	0.7%	20.5%	2	1.9%	17.6%	\$128	0.7%	17.1%
	<b>Total</b>	<b>207</b>	<b>100.0%</b>	<b>\$34,304</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$16,130</b>	<b>100.0%</b>	<b>100.0%</b>	<b>107</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$18,174</b>	<b>100.0%</b>	<b>100.0%</b>
REFINANCE	Low	10	10.5%	\$627	5.3%	23.3%	5	10.2%	6.2%	\$332	5.1%	3.1%	5	10.9%	4.8%	\$295	5.6%	2.6%
	Moderate	12	12.6%	\$1,016	8.7%	15.7%	5	10.2%	11.4%	\$509	7.8%	7.9%	7	15.2%	8.2%	\$507	9.7%	5.5%
	Middle	19	20.0%	\$1,896	16.2%	21.0%	11	22.4%	19.2%	\$1,056	16.2%	16.4%	8	17.4%	16.5%	\$840	16.1%	12.5%
	Upper	48	50.5%	\$5,616	47.9%	40.1%	25	51.0%	37.8%	\$2,459	37.8%	45.6%	23	50.0%	31.7%	\$3,157	60.4%	34.3%
	Unknown	6	6.3%	\$2,579	22.0%	0.0%	3	6.1%	25.4%	\$2,152	33.1%	26.9%	3	6.5%	38.9%	\$427	8.2%	45.1%
	<b>Total</b>	<b>95</b>	<b>100.0%</b>	<b>\$11,734</b>	<b>100.0%</b>	<b>100.0%</b>	<b>49</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$6,508</b>	<b>100.0%</b>	<b>100.0%</b>	<b>46</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$5,226</b>	<b>100.0%</b>	<b>100.0%</b>
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	23.3%	0	0.0%	5.8%	\$0	0.0%	4.9%	0	0.0%	4.9%	\$0	0.0%	2.4%
	Moderate	0	0.0%	\$0	0.0%	15.7%	0	0.0%	10.1%	\$0	0.0%	9.0%	0	0.0%	11.8%	\$0	0.0%	10.0%
	Middle	0	0.0%	\$0	0.0%	21.0%	0	0.0%	19.1%	\$0	0.0%	15.7%	0	0.0%	25.8%	\$0	0.0%	20.1%
	Upper	0	0.0%	\$0	0.0%	40.1%	0	0.0%	63.2%	\$0	0.0%	67.3%	0	0.0%	54.6%	\$0	0.0%	63.0%
	Unknown	2	100.0%	\$132	100.0%	0.0%	1	100.0%	1.8%	\$50	100.0%	3.1%	1	100.0%	2.9%	\$82	100.0%	4.5%
	<b>Total</b>	<b>2</b>	<b>100.0%</b>	<b>\$132</b>	<b>100.0%</b>	<b>100.0%</b>	<b>1</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$50</b>	<b>100.0%</b>	<b>100.0%</b>	<b>1</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$82</b>	<b>100.0%</b>	<b>100.0%</b>
MULTI FAMILY	Low	0	0.0%	\$0	0.0%	23.3%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	15.7%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	1	33.3%	\$59	17.0%	21.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	1	33.3%	7.7%	\$59	17.0%	0.3%
	Upper	2	66.7%	\$288	83.0%	40.1%	0	0.0%	19.4%	\$0	0.0%	0.7%	2	66.7%	15.4%	\$288	83.0%	0.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	80.6%	\$0	0.0%	99.3%	0	0.0%	76.9%	\$0	0.0%	99.2%
	<b>Total</b>	<b>3</b>	<b>100.0%</b>	<b>\$347</b>	<b>100.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>3</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$347</b>	<b>100.0%</b>	<b>100.0%</b>
OTHER PURPOSE LOC	Low	1	2.8%	\$34	1.2%	23.3%	1	5.9%	5.2%	\$34	2.5%	1.8%	0	0.0%	2.7%	\$0	0.0%	2.4%
	Moderate	2	5.6%	\$57	2.0%	15.7%	2	11.8%	10.3%	\$57	4.3%	7.2%	0	0.0%	8.1%	\$0	0.0%	4.0%
	Middle	9	25.0%	\$602	21.4%	21.0%	6	35.3%	20.7%	\$515	38.4%	24.7%	3	15.8%	24.3%	\$87	5.9%	17.2%
	Upper	18	50.0%	\$1,811	64.4%	40.1%	7	41.2%	60.3%	\$635	47.4%	63.0%	11	57.9%	58.1%	\$1,176	79.8%	72.4%
	Unknown	6	16.7%	\$310	11.0%	0.0%	1	5.9%	3.4%	\$100	7.5%	3.3%	5	26.3%	6.8%	\$210	14.3%	3.9%
	<b>Total</b>	<b>36</b>	<b>100.0%</b>	<b>\$2,814</b>	<b>100.0%</b>	<b>100.0%</b>	<b>17</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$1,341</b>	<b>100.0%</b>	<b>100.0%</b>	<b>19</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$1,473</b>	<b>100.0%</b>	<b>100.0%</b>

Originations & Purchases  
2019 FFIEC Census Data and 2015 ACS Data

# Appendices

Borrower Distribution of HMDA Loans & Small Business/Small Farm Loans by Revenue & Loan Size - Table 2 of 2

Assessment Area: GA Warner Robins

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison												
		2018, 2019					2018						2019						
		Bank		Families by Family Income			Count		Dollar				Count		Dollar				
		Count	Dollar			%	Bank	Agg	Bank	Agg	Bank	Agg	Bank	Agg	Bank	Agg			
#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %	#	%	%	\$ (000s)	\$ %	\$ %			
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	\$0	0.0%	23.3%	0	0.0%	4.8%	\$0	0.0%	2.2%	0	0.0%	8.1%	\$0	0.0%	5.7%	
	Moderate	0	0.0%	\$0	0.0%	15.7%	0	0.0%	16.1%	\$0	0.0%	14.7%	0	0.0%	14.0%	\$0	0.0%	10.9%	
	Middle	0	0.0%	\$0	0.0%	21.0%	0	0.0%	22.1%	\$0	0.0%	16.6%	0	0.0%	26.4%	\$0	0.0%	23.7%	
	Upper	1	100.0%	\$191	100.0%	40.1%	1	100.0%	55.4%	\$191	100.0%	63.1%	0	0.0%	50.6%	\$0	0.0%	57.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	1.6%	\$0	0.0%	3.5%	0	0.0%	0.9%	\$0	0.0%	2.7%	
	<i>Total</i>	<i>1</i>	<i>100.0%</i>	<i>\$191</i>	<i>100.0%</i>	<i>100.0%</i>	<i>1</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$191</i>	<i>100.0%</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>	
PURPOSE NOT APPLICABLE	Low	0	0.0%	\$0	0.0%	23.3%	0	0.0%	1.0%	\$0	0.0%	0.5%	0	0.0%	0.5%	\$0	0.0%	0.2%	
	Moderate	0	0.0%	\$0	0.0%	15.7%	0	0.0%	4.0%	\$0	0.0%	1.5%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Middle	0	0.0%	\$0	0.0%	21.0%	0	0.0%	6.9%	\$0	0.0%	2.3%	0	0.0%	0.5%	\$0	0.0%	0.0%	
	Upper	0	0.0%	\$0	0.0%	40.1%	0	0.0%	9.6%	\$0	0.0%	4.4%	0	0.0%	1.1%	\$0	0.0%	3.1%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	78.5%	\$0	0.0%	91.3%	0	0.0%	97.9%	\$0	0.0%	96.7%	
	<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>	<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	29	8.4%	\$2,261	4.6%	23.3%	16	9.5%	5.3%	\$1,158	4.8%	2.6%	13	7.4%	4.9%	\$1,103	4.4%	2.5%	
	Moderate	74	21.5%	\$7,978	16.1%	15.7%	37	22.0%	14.1%	\$3,741	15.4%	9.6%	37	21.0%	15.3%	\$4,237	16.7%	10.6%	
	Middle	78	22.7%	\$11,310	22.8%	21.0%	40	23.8%	22.5%	\$5,831	24.1%	19.7%	38	21.6%	21.9%	\$5,479	21.7%	18.9%	
	Upper	144	41.9%	\$24,707	49.9%	40.1%	67	39.9%	35.0%	\$11,071	45.7%	37.8%	77	43.8%	33.6%	\$13,636	53.9%	36.4%	
	Unknown	19	5.5%	\$3,266	6.6%	0.0%	8	4.8%	23.1%	\$2,419	10.0%	30.3%	11	6.3%	24.2%	\$847	3.3%	31.6%	
	<i>Total</i>	<i>344</i>	<i>100.0%</i>	<i>\$49,522</i>	<i>100.0%</i>	<i>100.0%</i>	<i>168</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$24,220</i>	<i>100.0%</i>	<i>100.0%</i>	<i>176</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$25,302</i>	<i>100.0%</i>	<i>100.0%</i>	
Small Business Revenue		<b>Total Businesses</b>																	
	\$1 Million or Less	113	71.1%	\$1,132	58.0%	94.0%	74	77.1%	46.8%	\$1,961	67.4%	37.1%	39	61.9%	47.5%	\$5,171	43.8%	35.4%	
	Over \$1 Million	41	25.8%	\$11,974	40.5%	5.3%	20	20.8%					21	33.3%					
	Total Rev. available	154	96.9%	\$29,106	98.5%	99.3%	94	97.9%					60	95.2%					
	Rev. Not Known	5	3.1%	\$456	1.5%	0.8%	2	2.1%					3	4.8%					
	<i>Total</i>	<i>159</i>	<i>100.0%</i>	<i>\$29,562</i>	<i>100.0%</i>	<i>100.0%</i>	<i>96</i>	<i>100.0%</i>					<i>63</i>	<i>100.0%</i>					
Small Business Loan Size	\$100,000 or Less	79	49.7%	\$3,545	12.0%		55	57.3%	94.0%	\$2,553	14.4%	35.0%	24	38.1%	93.9%	\$992	8.4%	36.7%	
	\$100,001 - \$250,000	40	25.2%	\$6,348	21.5%		16	16.7%	2.4%	\$2,393	13.5%	11.5%	24	38.1%	3.2%	\$3,955	33.5%	17.2%	
	\$250,001 - \$1 Million	40	25.2%	\$19,669	66.5%		25	26.0%	3.5%	\$12,813	72.1%	53.5%	15	23.8%	2.9%	\$6,856	58.1%	46.1%	
	<i>Total</i>	<i>159</i>	<i>100.0%</i>	<i>\$29,562</i>	<i>100.0%</i>		<i>96</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$17,759</i>	<i>100.0%</i>	<i>100.0%</i>	<i>63</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$11,803</i>	<i>100.0%</i>	<i>100.0%</i>	
		<b>Total Farms</b>																	
	\$1 Million or Less	3	42.9%	\$750	38.0%	96.1%	2	40.0%	45.0%	\$700	49.2%	54.5%	1	50.0%	25.0%	\$50	9.1%	22.0%	
Over \$1 Million	4	57.1%	\$1,223	62.0%	3.1%	3	60.0%					1	50.0%						
Not Known	0	0.0%	\$0	0.0%	0.8%	0	0.0%					0	0.0%						
<i>Total</i>	<i>7</i>	<i>100.0%</i>	<i>\$1,973</i>	<i>100.0%</i>	<i>100.0%</i>	<i>5</i>	<i>100.0%</i>					<i>2</i>	<i>100.0%</i>						
Small Farm Loan Size	\$100,000 or Less	1	14.3%	\$50	2.5%		0	0.0%	70.0%	\$0	0.0%	13.2%	1	50.0%	81.3%	\$50	9.1%	21.7%	
	\$100,001 - \$250,000	3	42.9%	\$493	25.0%		3	60.0%	20.0%	\$493	34.6%	45.5%	0	0.0%	9.4%	\$0	0.0%	25.4%	
	\$250,001 - \$500,000	3	42.9%	\$1,430	72.5%		2	40.0%	10.0%	\$930	65.4%	41.2%	1	50.0%	9.4%	\$500	90.9%	52.9%	
	<i>Total</i>	<i>7</i>	<i>100.0%</i>	<i>\$1,973</i>	<i>100.0%</i>		<i>5</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$1,423</i>	<i>100.0%</i>	<i>100.0%</i>	<i>2</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$550</i>	<i>100.0%</i>	<i>100.0%</i>	

Originations & Purchases

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

2019 FFIEC Census Data, 2019 D&B Info, and 2015 ACS Data

# Appendices

## Geographic Distribution of HMDA, Small Business, & Small Farm Loans Assessment Area: SC Columbia

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison								
		2017					2017								
		Bank		Owner Occupied Units		Count	Bank		Dollar		Agg	Agg			
Count	Dollar	Count	Dollar	#	%		\$ (000s)	%	\$ (000s)	%		\$ (000s)	%		
		#	%	\$ (000s)	%	%	#	%	%	\$ (000s)	%	%	\$ (000s)	%	
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	2.3%	0	0.0%	1.4%	\$0	0.0%	5.4%			
	Moderate	13	24.5%	\$2,063	12.4%	21.9%	13	24.5%	13.2%	\$2,063	12.4%	8.4%			
	Middle	14	26.4%	\$4,609	27.8%	35.9%	14	26.4%	32.8%	\$4,609	27.8%	26.2%			
	Upper	26	49.1%	\$9,900	59.7%	39.9%	26	49.1%	52.7%	\$9,900	59.7%	60.0%			
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.1%	\$0	0.0%	0.1%			
	<i>Total</i>		53	100.0%	\$16,572	100.0%	100.0%	53	100.0%	100.0%	\$16,572	100.0%	100.0%		
REFINANCE	Low	3	5.7%	\$153	1.1%	2.3%	3	5.7%	1.2%	\$153	1.1%	1.4%			
	Moderate	10	18.9%	\$1,150	8.5%	21.9%	10	18.9%	14.2%	\$1,150	8.5%	22.4%			
	Middle	16	30.2%	\$4,048	30.0%	35.9%	16	30.2%	34.3%	\$4,048	30.0%	26.0%			
	Upper	24	45.3%	\$8,136	60.3%	39.9%	24	45.3%	50.3%	\$8,136	60.3%	50.2%			
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%			
	<i>Total</i>		53	100.0%	\$13,487	100.0%	100.0%	53	100.0%	100.0%	\$13,487	100.0%	100.0%		
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	2.3%	0	0.0%	1.5%	\$0	0.0%	0.1%			
	Moderate	2	50.0%	\$143	49.7%	21.9%	2	50.0%	19.3%	\$143	49.7%	2.3%			
	Middle	0	0.0%	\$0	0.0%	35.9%	0	0.0%	32.8%	\$0	0.0%	5.5%			
	Upper	2	50.0%	\$145	50.3%	39.9%	2	50.0%	46.4%	\$145	50.3%	92.0%			
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%			
	<i>Total</i>		4	100.0%	\$288	100.0%	100.0%	4	100.0%	100.0%	\$288	100.0%	100.0%		
MULTI FAMILY	<b>Multi-Family Units</b>														
	Low	1	33.3%	\$2,064	90.8%	16.8%	1	33.3%	7.3%	\$2,064	90.8%	3.6%			
	Moderate	0	0.0%	\$0	0.0%	36.0%	0	0.0%	45.5%	\$0	0.0%	49.8%			
	Middle	2	66.7%	\$209	9.2%	25.7%	2	66.7%	25.5%	\$209	9.2%	17.4%			
	Upper	0	0.0%	\$0	0.0%	20.9%	0	0.0%	21.8%	\$0	0.0%	29.1%			
	Unknown	0	0.0%	\$0	0.0%	0.6%	0	0.0%	0.0%	\$0	0.0%	0.0%			
<i>Total</i>		3	100.0%	\$2,273	100.0%	100.0%	3	100.0%	100.0%	\$2,273	100.0%	100.0%			
HMDA TOTALS	Low	4	3.5%	\$2,217	6.8%	2.3%	4	3.5%	1.3%	\$2,217	6.8%	3.3%			
	Moderate	25	22.1%	\$3,356	10.3%	21.9%	25	22.1%	13.7%	\$3,356	10.3%	16.0%			
	Middle	32	28.3%	\$8,866	27.2%	35.9%	32	28.3%	33.1%	\$8,866	27.2%	24.8%			
	Upper	52	46.0%	\$18,181	55.7%	39.9%	52	46.0%	51.8%	\$18,181	55.7%	55.9%			
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%			
	<i>Total</i>		113	100.0%	\$32,620	100.0%	100.0%	113	100.0%	100.0%	\$32,620	100.0%	100.0%		
SMALL BUSINESSES	<b>Total Businesses</b>														
	Low	39	11.2%	\$11,128	15.4%	9.1%	39	11.2%	6.6%	\$11,128	15.4%	9.6%			
	Moderate	108	31.1%	\$21,289	29.4%	22.3%	108	31.1%	19.9%	\$21,289	29.4%	24.4%			
	Middle	114	32.9%	\$21,745	30.1%	33.2%	114	32.9%	32.7%	\$21,745	30.1%	33.1%			
	Upper	86	24.8%	\$18,176	25.1%	34.9%	86	24.8%	39.2%	\$18,176	25.1%	31.9%			
	Unknown	0	0.0%	\$0	0.0%	0.4%	0	0.0%	0.2%	\$0	0.0%	0.1%			
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	1.4%	\$0	0.0%	1.0%			
<i>Total</i>		347	100.0%	\$72,338	100.0%	100.0%	347	100.0%	100.0%	\$72,338	100.0%	100.0%			
SMALL FARM	<b>Total Farms</b>														
	Low	0	0.0%	\$0	0.0%	2.0%	0	0.0%	0.0%	\$0	0.0%	0.0%			
	Moderate	0	0.0%	\$0	0.0%	30.0%	0	0.0%	25.4%	\$0	0.0%	26.2%			
	Middle	1	50.0%	\$167	81.9%	45.9%	1	50.0%	50.8%	\$167	81.9%	53.3%			
	Upper	1	50.0%	\$37	18.1%	22.1%	1	50.0%	22.9%	\$37	18.1%	20.4%			
	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%	0.8%	\$0	0.0%	0.0%			
<i>Total</i>		2	100.0%	\$204	100.0%	100.0%	2	100.0%	100.0%	\$204	100.0%	100.0%			

Originations & Purchases  
2017 FFIEC Census Data, 2017 D&B Info, and 2015 ACS Data



# Appendices

**Geographic Distribution of HMDA, Small Business, & Small Farm Loans - Table 1 of 2**  
Assessment Area: SC Columbia

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019					Bank & Aggregate Lending Comparison											
		Bank				Owner Occupied Units %	2018			2019								
		Count		Dollar			Count	Dollar		Count		Dollar						
#	%	\$ (000s)	\$ %	%	#	%	Agg %	\$ (000s)	\$ %	\$ %	#	%	%	\$ (000s)	\$ %	\$ %		
HOME PURCHASE	Low	4	1.7%	\$435	0.7%	2.3%	2	1.9%	1.2%	\$276	1.0%	0.6%	2	1.5%	1.4%	\$159	0.5%	0.8%
	Moderate	32	13.6%	\$4,732	7.7%	21.9%	14	13.6%	14.2%	\$1,927	7.2%	9.8%	18	13.5%	14.3%	\$2,805	8.0%	10.0%
	Middle	70	29.7%	\$16,171	26.2%	35.9%	29	28.2%	31.8%	\$7,006	26.3%	27.3%	41	30.8%	31.6%	\$9,165	26.1%	26.9%
	Upper	130	55.1%	\$40,316	65.4%	39.9%	58	56.3%	52.8%	\$17,380	65.4%	62.2%	72	54.1%	52.6%	\$22,936	65.4%	62.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.1%	\$0	0.0%	0.1%
	<b>Total</b>	<b>236</b>	<b>100.0%</b>	<b>\$61,654</b>	<b>100.0%</b>	<b>100.0%</b>	<b>103</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$26,589</b>	<b>100.0%</b>	<b>100.0%</b>	<b>133</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$35,065</b>	<b>100.0%</b>	<b>100.0%</b>
REFINANCE	Low	1	0.5%	\$23	0.1%	2.3%	1	1.1%	1.2%	\$23	0.1%	0.7%	0	0.0%	0.9%	\$0	0.0%	0.5%
	Moderate	30	16.3%	\$4,793	10.8%	21.9%	21	23.6%	13.7%	\$2,978	17.5%	10.0%	9	9.5%	11.6%	\$1,815	6.7%	8.0%
	Middle	43	23.4%	\$9,332	21.1%	35.9%	24	27.0%	32.8%	\$4,627	27.2%	27.7%	19	20.0%	30.2%	\$4,705	17.3%	24.7%
	Upper	110	59.8%	\$30,047	68.0%	39.9%	43	48.3%	52.3%	\$9,375	55.1%	61.6%	67	70.5%	57.3%	\$20,672	76.0%	66.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<b>Total</b>	<b>184</b>	<b>100.0%</b>	<b>\$44,195</b>	<b>100.0%</b>	<b>100.0%</b>	<b>89</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$17,003</b>	<b>100.0%</b>	<b>100.0%</b>	<b>95</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$27,192</b>	<b>100.0%</b>	<b>100.0%</b>
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	2.3%	0	0.0%	1.0%	\$0	0.0%	0.5%	0	0.0%	1.5%	\$0	0.0%	1.0%
	Moderate	4	28.6%	\$385	15.2%	21.9%	0	0.0%	13.5%	\$0	0.0%	9.8%	4	33.3%	11.5%	\$385	18.6%	8.6%
	Middle	3	21.4%	\$836	33.1%	35.9%	1	50.0%	30.8%	\$270	59.3%	25.3%	2	16.7%	29.4%	\$566	27.3%	24.8%
	Upper	7	50.0%	\$1,306	51.7%	39.9%	1	50.0%	54.7%	\$185	40.7%	64.4%	6	50.0%	57.6%	\$1,121	54.1%	65.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<b>Total</b>	<b>14</b>	<b>100.0%</b>	<b>\$2,527</b>	<b>100.0%</b>	<b>100.0%</b>	<b>2</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$455</b>	<b>100.0%</b>	<b>100.0%</b>	<b>12</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$2,072</b>	<b>100.0%</b>	<b>100.0%</b>
MULTI FAMILY	<b>Multi-Family Units</b>																	
	Low	3	50.0%	\$2,438	54.4%	16.8%	2	100.0%	21.7%	\$2,138	100.0%	12.0%	1	25.0%	20.0%	\$300	12.8%	16.4%
	Moderate	0	0.0%	\$0	0.0%	36.0%	0	0.0%	28.3%	\$0	0.0%	43.2%	0	0.0%	18.0%	\$0	0.0%	25.1%
	Middle	1	16.7%	\$150	3.3%	25.7%	0	0.0%	30.4%	\$0	0.0%	16.7%	1	25.0%	36.0%	\$150	6.4%	14.0%
	Upper	2	33.3%	\$1,892	42.2%	20.9%	0	0.0%	19.6%	\$0	0.0%	28.2%	2	50.0%	26.0%	\$1,892	80.8%	44.6%
	Unknown	0	0.0%	\$0	0.0%	0.6%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
<b>Total</b>	<b>6</b>	<b>100.0%</b>	<b>\$4,480</b>	<b>100.0%</b>	<b>100.0%</b>	<b>2</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$2,138</b>	<b>100.0%</b>	<b>100.0%</b>	<b>4</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$2,342</b>	<b>100.0%</b>	<b>100.0%</b>	
OTHER PURPOSE LOC	Low	1	0.5%	\$40	0.2%	2.3%	1	1.4%	1.4%	\$40	0.4%	0.8%	0	0.0%	0.6%	\$0	0.0%	0.5%
	Moderate	22	11.7%	\$2,693	10.2%	21.9%	9	12.7%	10.2%	\$1,637	17.0%	7.4%	13	11.1%	9.9%	\$1,056	6.3%	6.3%
	Middle	45	23.9%	\$4,399	16.6%	35.9%	21	29.6%	28.4%	\$2,240	23.3%	22.1%	24	20.5%	25.1%	\$2,159	12.8%	18.4%
	Upper	120	63.8%	\$19,333	73.1%	39.9%	40	56.3%	60.1%	\$5,686	59.2%	69.7%	80	68.4%	64.4%	\$13,647	80.9%	74.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<b>Total</b>	<b>188</b>	<b>100.0%</b>	<b>\$26,465</b>	<b>100.0%</b>	<b>100.0%</b>	<b>71</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$9,603</b>	<b>100.0%</b>	<b>100.0%</b>	<b>117</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$16,862</b>	<b>100.0%</b>	<b>100.0%</b>

Originations & Purchases  
2019 FFIEC Census Data and 2015 ACS Data

## Appendices

**Geographic Distribution of HMDA, Small Business, & Small Farm Loans - Table 2 of 2**  
**Assessment Area: SC Columbia**

PRODUCT TYPE		Bank Lending & Demographic Data Comparison 2018, 2019					Bank & Aggregate Lending Comparison											
												2018					2019	
		Bank				Owner Occupied Units %	Count			Dollar		Count			Dollar			
		Count	Count	Dollar	Dollar		Bank	Agg	Bank	Agg	Bank	Agg	Bank	Agg	Bank	Agg		
#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %	#	%	%	\$ (000s)	\$ %	\$ %		
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	\$0	0.0%	2.3%	0	0.0%	2.6%	\$0	0.0%	2.5%	0	0.0%	1.2%	\$0	0.0%	0.5%
	Moderate	0	0.0%	\$0	0.0%	21.9%	0	0.0%	18.9%	\$0	0.0%	15.1%	0	0.0%	15.4%	\$0	0.0%	11.8%
	Middle	1	50.0%	\$360	78.6%	35.9%	0	0.0%	26.3%	\$0	0.0%	19.0%	1	100.0%	29.2%	\$360	100.0%	27.7%
	Upper	1	50.0%	\$98	21.4%	39.9%	1	100.0%	52.1%	\$98	100.0%	63.4%	0	0.0%	54.2%	\$0	0.0%	60.0%
	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%
	<i>Total</i>	2	100.0%	\$458	100.0%	100.0%	1	100.0%	100.0%	\$98	100.0%	100.0%	1	100.0%	100.0%	\$360	100.0%	100.0%
PURPOSE NOT APPLICABLE	Low	0	0.0%	\$0	0.0%	2.3%	0	0.0%	2.1%	\$0	0.0%	1.2%	0	0.0%	1.7%	\$0	0.0%	0.8%
	Moderate	0	0.0%	\$0	0.0%	21.9%	0	0.0%	17.7%	\$0	0.0%	12.1%	0	0.0%	18.3%	\$0	0.0%	13.3%
	Middle	0	0.0%	\$0	0.0%	35.9%	0	0.0%	37.3%	\$0	0.0%	32.1%	0	0.0%	38.1%	\$0	0.0%	34.9%
	Upper	0	0.0%	\$0	0.0%	39.9%	0	0.0%	43.0%	\$0	0.0%	54.7%	0	0.0%	41.9%	\$0	0.0%	50.9%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	9	1.4%	\$2,936	2.1%	2.3%	6	2.2%	1.3%	\$2,477	4.4%	1.5%	3	0.8%	1.3%	\$459	0.5%	1.4%
	Moderate	88	14.0%	\$12,603	9.0%	21.9%	44	16.4%	14.1%	\$6,542	11.7%	12.3%	44	12.2%	13.4%	\$6,061	7.2%	10.0%
	Middle	163	25.9%	\$31,248	22.4%	35.9%	75	28.0%	32.0%	\$14,143	25.3%	26.6%	88	24.3%	31.1%	\$17,105	20.4%	25.6%
	Upper	370	58.7%	\$92,992	66.5%	39.9%	143	53.4%	52.6%	\$32,724	58.6%	59.6%	227	62.7%	54.2%	\$60,268	71.8%	62.9%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.1%	\$0	0.0%	0.1%
	<i>Total</i>	630	100.0%	\$139,779	100.0%	100.0%	268	100.0%	100.0%	\$55,886	100.0%	100.0%	362	100.0%	100.0%	\$83,893	100.0%	100.0%
SMALL BUSINESSES	<b>Total Businesses</b>																	
	Low	90	12.2%	\$25,066	15.6%	8.6%	47	12.7%	6.3%	\$13,301	16.6%	10.5%	43	11.6%	6.4%	\$11,765	14.5%	9.4%
	Moderate	218	29.5%	\$43,308	26.9%	21.7%	107	29.0%	20.8%	\$23,465	29.2%	25.2%	111	30.0%	19.7%	\$19,843	24.5%	24.5%
	Middle	232	31.4%	\$56,354	35.0%	32.7%	109	29.5%	32.1%	\$25,613	31.9%	32.3%	123	33.2%	31.9%	\$30,741	38.0%	32.3%
	Upper	199	26.9%	\$36,392	22.6%	36.4%	106	28.7%	39.5%	\$17,879	22.3%	31.0%	93	25.1%	40.4%	\$18,513	22.9%	32.7%
	Unknown	0	0.0%	\$0	0.0%	0.5%	0	0.0%	0.2%	\$0	0.0%	0.2%	0	0.0%	0.1%	\$0	0.0%	0.1%
Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	1.3%	\$0	0.0%	0.9%	0	0.0%	1.5%	\$0	0.0%	0.9%	
<i>Total</i>	739	100.0%	\$161,120	100.0%	100.0%	369	100.0%	100.0%	\$80,258	100.0%	100.0%	370	100.0%	100.0%	\$80,862	100.0%	100.0%	
SMALL FARM	<b>Total Farms</b>																	
	Low	1	50.0%	\$40	33.3%	1.3%	1	100.0%	2.1%	\$40	100.0%	0.6%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	1	50.0%	\$80	66.7%	29.6%	0	0.0%	30.6%	\$0	0.0%	26.6%	1	100.0%	43.8%	\$80	100.0%	47.2%
	Middle	0	0.0%	\$0	0.0%	40.1%	0	0.0%	45.1%	\$0	0.0%	47.1%	0	0.0%	38.3%	\$0	0.0%	46.0%
	Upper	0	0.0%	\$0	0.0%	29.0%	0	0.0%	20.8%	\$0	0.0%	25.5%	0	0.0%	18.0%	\$0	0.0%	6.9%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	1.4%	\$0	0.0%	0.2%	0	0.0%	0.0%	\$0	0.0%	0.0%	
<i>Total</i>	2	100.0%	\$120	100.0%	100.0%	1	100.0%	100.0%	\$40	100.0%	100.0%	1	100.0%	100.0%	\$80	100.0%	100.0%	

Originations & Purchases  
2019 FFIEC Census Data, 2019 D&B Info and 2015 ACS Data

# Appendices

**Borrower Distribution of HMDA Loans & Small Business/Small Farm Loans by Revenue & Loan Size**  
Assessment Area: SC Columbia

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%	22.2%	0	0.0%	7.8%	\$0	0.0%	3.8%
	Moderate	11	20.8%	\$1,484	9.0%	16.4%	11	20.8%	19.1%	\$1,484	9.0%	13.0%
	Middle	4	7.5%	\$631	3.8%	19.5%	4	7.5%	21.0%	\$631	3.8%	18.6%
	Upper	30	56.6%	\$12,757	77.0%	41.8%	30	56.6%	31.1%	\$12,757	77.0%	45.6%
	Unknown	8	15.1%	\$1,700	10.3%	0.0%	8	15.1%	20.9%	\$1,700	10.3%	19.0%
	Total	53	100.0%	\$16,572	100.0%	100.0%	53	100.0%	100.0%	\$16,572	100.0%	100.0%
REFINANCE	Low	2	3.8%	\$102	0.8%	22.2%	2	3.8%	6.4%	\$102	0.8%	9.8%
	Moderate	4	7.5%	\$410	3.0%	16.4%	4	7.5%	13.5%	\$410	3.0%	3.1%
	Middle	5	9.4%	\$493	3.7%	19.5%	5	9.4%	18.0%	\$493	3.7%	8.1%
	Upper	37	69.8%	\$12,181	90.3%	41.8%	37	69.8%	34.7%	\$12,181	90.3%	46.6%
	Unknown	5	9.4%	\$301	2.2%	0.0%	5	9.4%	27.3%	\$301	2.2%	32.4%
	Total	53	100.0%	\$13,487	100.0%	100.0%	53	100.0%	100.0%	\$13,487	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	22.2%	0	0.0%	7.7%	\$0	0.0%	0.7%
	Moderate	0	0.0%	\$0	0.0%	16.4%	0	0.0%	15.7%	\$0	0.0%	2.2%
	Middle	1	25.0%	\$20	6.9%	19.5%	1	25.0%	20.5%	\$20	6.9%	3.4%
	Upper	1	25.0%	\$59	20.5%	41.8%	1	25.0%	49.2%	\$59	20.5%	14.4%
	Unknown	2	50.0%	\$209	72.6%	0.0%	2	50.0%	6.9%	\$209	72.6%	79.4%
	Total	4	100.0%	\$288	100.0%	100.0%	4	100.0%	100.0%	\$288	100.0%	100.0%
MULTIFAMILY	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%	16.4%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	19.5%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	41.8%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	3	100.0%	\$2,273	100.0%	0.0%	3	100.0%	100.0%	\$2,273	100.0%	100.0%
	Total	3	100.0%	\$2,273	100.0%	100.0%	3	100.0%	100.0%	\$2,273	100.0%	100.0%
HMDA TOTALS	Low	2	1.8%	\$102	0.3%	22.2%	2	1.8%	7.4%	\$102	0.3%	6.2%
	Moderate	15	13.3%	\$1,894	5.8%	16.4%	15	13.3%	17.5%	\$1,894	5.8%	7.6%
	Middle	10	8.8%	\$1,144	3.5%	19.5%	10	8.8%	20.2%	\$1,144	3.5%	12.5%
	Upper	68	60.2%	\$24,997	76.6%	41.8%	68	60.2%	32.6%	\$24,997	76.6%	42.7%
	Unknown	18	15.9%	\$4,483	13.7%	0.0%	18	15.9%	22.3%	\$4,483	13.7%	31.0%
	Total	113	100.0%	\$32,620	100.0%	100.0%	113	100.0%	100.0%	\$32,620	100.0%	100.0%
Small Business Revenue		<b>Total Businesses</b>										
	\$1 Million or Less	198	57.1%	\$31,624	43.7%	89.3%	198	57.1%	51.1%	\$31,624	43.7%	36.8%
	Over \$1 Million	147	42.4%	\$40,321	55.7%	9.7%	147	42.4%				
	Total Rev. available	345	99.5%	\$71,945	99.4%	99.0%	345	99.5%				
	Rev. Not Known	2	0.6%	\$393	0.5%	1.0%	2	0.6%				
	Total	347	100.0%	\$72,338	100.0%	100.0%	347	100.0%				
Small Business Loan Size	\$100,000 or Less	172	49.6%	\$8,050	11.1%		172	49.6%	91.6%	\$8,050	11.1%	32.2%
	\$100,001 - \$250,000	89	25.6%	\$15,910	22.0%		89	25.6%	4.3%	\$15,910	22.0%	17.1%
	\$250,001 - \$1 Million	86	24.8%	\$48,378	66.9%		86	24.8%	4.1%	\$48,378	66.9%	50.8%
	Total	347	100.0%	\$72,338	100.0%		347	100.0%	100.0%	\$72,338	100.0%	100.0%
Small Farm Revenue		<b>Total Farms</b>										
	\$1 Million or Less	1	50.0%	\$37	18.1%	94.5%	1	50.0%	41.5%	\$37	18.1%	44.8%
	Over \$1 Million	1	50.0%	\$167	81.9%	5.5%	1	50.0%				
	Not Known	0	0.0%	\$0	0.0%	0.0%	0	0.0%				
	Total	2	100.0%	\$204	100.0%	100.0%	2	100.0%				
Small Farm Loan Size	\$100,000 or Less	1	50.0%	\$37	18.1%		1	50.0%	89.8%	\$37	18.1%	39.8%
	\$100,001 - \$250,000	1	50.0%	\$167	81.9%		1	50.0%	6.8%	\$167	81.9%	28.0%
	\$250,001 - \$500,000	0	0.0%	\$0	0.0%		0	0.0%	3.4%	\$0	0.0%	32.3%
	Total	2	100.0%	\$204	100.0%		2	100.0%	100.0%	\$204	100.0%	100.0%

Originations & Purchases  
Aggregate data is unavailable for loans to businesses/farms with revenue over \$1 million or revenue unknown, and for loan size by revenue.  
2017 FFIEC Census Data, 2017 D&B Info, and 2015 ACS Data

## Appendices

**Borrower Distribution of HMDA Loans & Small Business/Small Farm Loans by Revenue & Loan Size - Table 1 of 2**

Assessment Area: SC Columbia

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019					Bank & Aggregate Lending Comparison											
		Bank		Families by Family Income %	2018			2019										
		Count	Dollar		Count	Dollar		Count	Dollar		Dollar							
#	%	\$ (000s)	\$ %	#	%	%	\$ (000s)	\$ %	\$ %	#	%	%	\$ (000s)	\$ %	\$ %			
HOME PURCHASE	Low	21	8.9%	\$2,180	3.5%	22.2%	9	8.7%	8.1%	\$860	3.2%	4.4%	12	9.0%	7.2%	\$1,320	3.8%	3.6%
	Moderate	73	30.9%	\$10,719	17.4%	16.4%	28	27.2%	22.8%	\$4,044	15.2%	16.7%	45	33.8%	23.0%	\$6,675	19.0%	16.3%
	Middle	32	13.6%	\$6,624	10.7%	19.5%	15	14.6%	21.7%	\$3,186	12.0%	20.7%	17	12.8%	23.3%	\$3,438	9.8%	22.1%
	Upper	99	41.9%	\$37,921	61.5%	41.8%	43	41.7%	30.2%	\$16,611	62.5%	41.4%	56	42.1%	32.4%	\$21,310	60.8%	44.1%
	Unknown	11	4.7%	\$4,210	6.8%	0.0%	8	7.8%	17.1%	\$1,888	7.1%	17.0%	3	2.3%	14.0%	\$2,322	6.6%	13.8%
	<b>Total</b>	<b>236</b>	<b>100.0%</b>	<b>\$61,654</b>	<b>100.0%</b>	<b>100.0%</b>	<b>103</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$26,589</b>	<b>100.0%</b>	<b>100.0%</b>	<b>133</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$35,065</b>	<b>100.0%</b>	<b>100.0%</b>
REFINANCE	Low	8	4.3%	\$784	1.8%	22.2%	4	4.5%	9.4%	\$375	2.2%	5.5%	4	4.2%	6.0%	\$409	1.5%	3.8%
	Moderate	18	9.8%	\$1,904	4.3%	16.4%	10	11.2%	17.2%	\$1,168	6.9%	11.8%	8	8.4%	12.8%	\$736	2.7%	7.8%
	Middle	25	13.6%	\$3,139	7.1%	19.5%	16	18.0%	21.6%	\$1,812	10.7%	18.2%	9	9.5%	17.7%	\$1,327	4.9%	13.6%
	Upper	114	62.0%	\$36,808	83.3%	41.8%	45	50.6%	36.8%	\$12,309	72.4%	46.6%	69	72.6%	36.2%	\$24,499	90.1%	44.4%
	Unknown	19	10.3%	\$1,560	3.5%	0.0%	14	15.7%	14.9%	\$1,339	7.9%	17.8%	5	5.3%	27.3%	\$221	0.8%	30.5%
	<b>Total</b>	<b>184</b>	<b>100.0%</b>	<b>\$44,195</b>	<b>100.0%</b>	<b>100.0%</b>	<b>89</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$17,003</b>	<b>100.0%</b>	<b>100.0%</b>	<b>95</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$27,192</b>	<b>100.0%</b>	<b>100.0%</b>
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	22.2%	0	0.0%	6.8%	\$0	0.0%	4.3%	0	0.0%	6.1%	\$0	0.0%	3.6%
	Moderate	1	7.1%	\$10	0.4%	16.4%	0	0.0%	17.4%	\$0	0.0%	12.1%	1	8.3%	16.2%	\$10	0.5%	11.4%
	Middle	5	35.7%	\$994	39.3%	19.5%	1	50.0%	20.4%	\$270	59.3%	16.2%	4	33.3%	21.7%	\$724	34.9%	17.9%
	Upper	5	35.7%	\$878	34.7%	41.8%	1	50.0%	49.5%	\$185	40.7%	57.0%	4	33.3%	52.3%	\$693	33.4%	63.1%
	Unknown	3	21.4%	\$645	25.5%	0.0%	0	0.0%	5.9%	\$0	0.0%	10.4%	3	25.0%	3.7%	\$645	31.1%	4.1%
	<b>Total</b>	<b>14</b>	<b>100.0%</b>	<b>\$2,527</b>	<b>100.0%</b>	<b>100.0%</b>	<b>2</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$455</b>	<b>100.0%</b>	<b>100.0%</b>	<b>12</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$2,072</b>	<b>100.0%</b>	<b>100.0%</b>
MULTI FAMILY	Low	1	16.7%	\$300	6.7%	22.2%	0	0.0%	2.2%	\$0	0.0%	0.1%	1	25.0%	2.0%	\$300	12.8%	0.1%
	Moderate	0	0.0%	\$0	0.0%	16.4%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	19.5%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Upper	1	16.7%	\$1,500	33.5%	41.8%	0	0.0%	8.7%	\$0	0.0%	0.4%	1	25.0%	4.0%	\$1,500	64.0%	0.7%
	Unknown	4	66.7%	\$2,680	59.8%	0.0%	2	100.0%	89.1%	\$2,138	100.0%	99.5%	2	50.0%	94.0%	\$542	23.1%	99.2%
	<b>Total</b>	<b>6</b>	<b>100.0%</b>	<b>\$4,480</b>	<b>100.0%</b>	<b>100.0%</b>	<b>2</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$2,138</b>	<b>100.0%</b>	<b>100.0%</b>	<b>4</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$2,342</b>	<b>100.0%</b>	<b>100.0%</b>
OTHER PURPOSE LOC	Low	6	3.2%	\$242	0.9%	22.2%	2	2.8%	6.1%	\$80	0.8%	3.3%	4	3.4%	3.9%	\$162	1.0%	1.7%
	Moderate	18	9.6%	\$1,300	4.9%	16.4%	6	8.5%	13.2%	\$479	5.0%	8.6%	12	10.3%	12.0%	\$821	4.9%	7.3%
	Middle	26	13.8%	\$2,117	8.0%	19.5%	11	15.5%	20.0%	\$765	8.0%	13.5%	15	12.8%	18.9%	\$1,352	8.0%	12.4%
	Upper	127	67.6%	\$21,047	79.5%	41.8%	48	67.6%	57.8%	\$7,679	80.0%	71.5%	79	67.5%	63.7%	\$13,368	79.3%	76.7%
	Unknown	11	5.9%	\$1,759	6.6%	0.0%	4	5.6%	2.9%	\$600	6.2%	3.2%	7	6.0%	1.5%	\$1,159	6.9%	1.8%
	<b>Total</b>	<b>188</b>	<b>100.0%</b>	<b>\$26,465</b>	<b>100.0%</b>	<b>100.0%</b>	<b>71</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$9,603</b>	<b>100.0%</b>	<b>100.0%</b>	<b>117</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$16,862</b>	<b>100.0%</b>	<b>100.0%</b>

Originations & Purchases  
2019 FFIEC Census Data and 2015 ACS Data

# Appendices

**Borrower Distribution of HMDA Loans & Small Business/Small Farm Loans by Revenue & Loan Size - Table 2 of 2**  
Assessment Area: SC Columbia

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019					Bank & Aggregate Lending Comparison											
		Count		Dollar		Families by Family Income %	2018			2019								
		#	%	\$ (000s)	\$ %		Bank #	Agg %	Dollar Bank \$ %	Dollar Agg \$ %	Bank #	Agg %	Dollar Bank \$ %	Dollar Agg \$ %				
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	\$0	0.0%	22.2%	0	0.0%	10.0%	\$0	0.0%	6.1%	0	0.0%	9.6%	\$0	0.0%	6.3%
	Moderate	0	0.0%	\$0	0.0%	16.4%	0	0.0%	16.3%	\$0	0.0%	11.8%	0	0.0%	21.2%	\$0	0.0%	18.8%
	Middle	0	0.0%	\$0	0.0%	19.5%	0	0.0%	18.4%	\$0	0.0%	17.2%	0	0.0%	18.5%	\$0	0.0%	16.3%
	Upper	2	100.0%	\$458	100.0%	41.8%	1	100.0%	42.6%	\$98	100.0%	47.2%	1	100.0%	41.9%	\$360	100.0%	49.5%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	12.6%	\$0	0.0%	17.6%	0	0.0%	8.8%	\$0	0.0%	9.1%
	Total	2	100.0%	\$458	100.0%	100.0%	1	100.0%	100.0%	\$98	100.0%	100.0%	1	100.0%	100.0%	\$360	100.0%	100.0%
PURPOSE NOT APPLICABLE	Low	0	0.0%	\$0	0.0%	22.2%	0	0.0%	0.6%	\$0	0.0%	0.4%	0	0.0%	0.4%	\$0	0.0%	0.3%
	Moderate	0	0.0%	\$0	0.0%	16.4%	0	0.0%	2.1%	\$0	0.0%	1.5%	0	0.0%	1.0%	\$0	0.0%	0.9%
	Middle	0	0.0%	\$0	0.0%	19.5%	0	0.0%	1.2%	\$0	0.0%	0.7%	0	0.0%	1.1%	\$0	0.0%	1.7%
	Upper	0	0.0%	\$0	0.0%	41.8%	0	0.0%	0.6%	\$0	0.0%	0.3%	0	0.0%	2.2%	\$0	0.0%	5.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	95.5%	\$0	0.0%	97.1%	0	0.0%	95.3%	\$0	0.0%	92.1%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	36	5.7%	\$3,506	2.5%	22.2%	15	5.6%	8.0%	\$1,315	2.4%	4.2%	21	5.8%	6.6%	\$2,191	2.6%	3.5%
	Moderate	110	17.5%	\$13,933	10.0%	16.4%	44	16.4%	20.3%	\$5,691	10.2%	14.0%	66	18.2%	18.8%	\$8,242	9.8%	12.6%
	Middle	88	14.0%	\$12,874	9.2%	19.5%	43	16.0%	20.9%	\$6,033	10.8%	18.1%	45	12.4%	20.8%	\$6,841	8.2%	18.0%
	Upper	348	55.2%	\$98,612	70.5%	41.8%	138	51.5%	32.2%	\$36,882	66.0%	39.3%	210	58.0%	34.4%	\$61,730	73.6%	42.3%
	Unknown	48	7.6%	\$10,854	7.8%	0.0%	28	10.4%	18.5%	\$5,965	10.7%	24.5%	20	5.5%	19.5%	\$4,889	5.8%	23.7%
	Total	630	100.0%	\$139,779	100.0%	100.0%	268	100.0%	100.0%	\$55,886	100.0%	100.0%	362	100.0%	100.0%	\$83,893	100.0%	100.0%
Small Business Revenue	<b>Total Businesses</b>																	
	\$1 Million or Less	362	49.0%	\$66,720	41.4%	91.7%	185	50.1%	45.2%	\$33,350	41.6%	32.6%	177	47.8%	43.4%	\$33,370	41.3%	33.0%
	Over \$1 Million	363	49.1%	\$92,430	57.4%	7.4%	177	48.0%					186	50.3%				
	Total Rev. available	725	98.1%	\$159,150	98.8%	99.1%	362	98.1%					363	98.1%				
	Rev. Not Known	14	1.9%	\$1,970	1.2%	0.9%	7	1.9%					7	1.9%				
	Total	739	100.0%	\$161,120	100.0%	100.0%	369	100.0%					370	100.0%				
Small Business Loan Size	\$100,000 or Less	345	46.7%	\$17,706	11.0%		169	45.8%	91.7%	\$8,737	10.9%	33.7%	176	47.6%	92.3%	\$8,969	11.1%	35.0%
	\$100,001 - \$250,000	177	24.0%	\$30,029	18.6%		90	24.4%	4.1%	\$15,429	19.2%	16.0%	87	23.5%	3.8%	\$14,600	18.1%	15.2%
	\$250,001 - \$1 Million	217	29.4%	\$113,385	70.4%		110	29.8%	4.2%	\$56,092	69.9%	50.3%	107	28.9%	3.9%	\$57,293	70.9%	49.8%
	Total	739	100.0%	\$161,120	100.0%		369	100.0%	100.0%	\$80,258	100.0%	100.0%	370	100.0%	100.0%	\$80,862	100.0%	100.0%
	\$1 Million or Less	1	50.0%	\$40	33.3%	95.4%	1	100.0%	40.3%	\$40	100.0%	38.3%	0	0.0%	57.8%	\$0	0.0%	61.4%
Small Farm Revenue	Over \$1 Million	1	50.0%	\$80	66.7%	4.6%	0	0.0%					1	100.0%				
	Not Known	0	0.0%	\$0	0.0%	0.0%	0	0.0%					0	0.0%				
	Total	2	100.0%	\$120	100.0%	100.0%	1	100.0%					1	100.0%				
	\$100,000 or Less	2	100.0%	\$120	100.0%		1	100.0%	81.3%	\$40	100.0%	24.1%	1	100.0%	82.8%	\$80	100.0%	31.9%
	\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	8.3%	\$0	0.0%	19.5%	0	0.0%	10.2%	\$0	0.0%	28.6%
	\$250,001 - \$500,000	0	0.0%	\$0	0.0%		0	0.0%	10.4%	\$0	0.0%	56.4%	0	0.0%	7.0%	\$0	0.0%	39.6%
Total	2	100.0%	\$120	100.0%		1	100.0%	100.0%	\$40	100.0%	100.0%	1	100.0%	100.0%	\$80	100.0%	100.0%	

Originations & Purchases  
Aggregate data is unavailable for loans to businesses/farms with revenue over \$1 million or revenue unknown, and for loan size by revenue.  
2019 FFIEC Census Data, 2019 D&B Info and 2015 ACS Data

## Appendices

### Geographic Distribution of HMDA, Small Business, & Small Farm Loans

Assessment Area: SC Florence

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2017					2017					
				Bank		Owner Occupied Units	Count		Dollar			
		#	%	\$ (000s)	\$ %		#	%	%	\$ (000s)	\$ %	\$ %
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	2.0%	0	0.0%	0.4%	\$0	0.0%	0.4%
	Moderate	0	0.0%	\$0	0.0%	14.2%	0	0.0%	9.3%	\$0	0.0%	6.5%
	Middle	3	60.0%	\$874	75.2%	49.9%	3	60.0%	44.7%	\$874	75.2%	39.4%
	Upper	2	40.0%	\$289	24.8%	33.9%	2	40.0%	45.6%	\$289	24.8%	53.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	5	100.0%	\$1,163	100.0%	100.0%	5	100.0%	100.0%	\$1,163	100.0%	100.0%
REFINANCE	Low	3	37.5%	\$186	13.0%	2.0%	3	37.5%	0.6%	\$186	13.0%	0.2%
	Moderate	0	0.0%	\$0	0.0%	14.2%	0	0.0%	8.2%	\$0	0.0%	6.7%
	Middle	3	37.5%	\$547	38.2%	49.9%	3	37.5%	43.9%	\$547	38.2%	40.3%
	Upper	2	25.0%	\$698	48.8%	33.9%	2	25.0%	47.3%	\$698	48.8%	52.8%
	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%	\$1,431	100.0%	100.0%	8	100.0%	100.0%	\$1,431	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	2.0%	0	0.0%	0.4%	\$0	0.0%	0.1%
	Moderate	1	100.0%	\$196	100.0%	14.2%	1	100.0%	19.4%	\$196	100.0%	12.4%
	Middle	0	0.0%	\$0	0.0%	49.9%	0	0.0%	44.0%	\$0	0.0%	31.6%
	Upper	0	0.0%	\$0	0.0%	33.9%	0	0.0%	36.2%	\$0	0.0%	55.9%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	1	100.0%	\$196	100.0%	100.0%	1	100.0%	100.0%	\$196	100.0%	100.0%
MULTI FAMILY	Multi-Family Units											
	Low	0	0.0%	\$0	0.0%	4.4%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	9.8%	0	0.0%	22.2%	\$0	0.0%	20.0%
	Middle	0	0.0%	\$0	0.0%	28.4%	0	0.0%	22.2%	\$0	0.0%	2.5%
	Upper	0	0.0%	\$0	0.0%	57.4%	0	0.0%	55.6%	\$0	0.0%	77.5%
	Unknown	0	0.0%	\$0	0.0%	0.1%	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	3	21.4%	\$186	6.7%	2.0%	3	21.4%	0.5%	\$186	6.7%	0.3%
	Moderate	1	7.1%	\$196	7.0%	14.2%	1	7.1%	9.9%	\$196	7.0%	7.9%
	Middle	6	42.9%	\$1,421	50.9%	49.9%	6	42.9%	44.4%	\$1,421	50.9%	36.1%
	Upper	4	28.6%	\$987	35.4%	33.9%	4	28.6%	45.2%	\$987	35.4%	55.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	14	100.0%	\$2,790	100.0%	100.0%	14	100.0%	100.0%	\$2,790	100.0%	100.0%
SMALL BUSINESSES	Total Businesses											
	Low	3	7.9%	\$632	6.9%	5.8%	3	7.9%	3.8%	\$632	6.9%	5.9%
	Moderate	8	21.1%	\$2,301	25.3%	19.7%	8	21.1%	16.6%	\$2,301	25.3%	12.4%
	Middle	16	42.1%	\$3,902	42.9%	41.3%	16	42.1%	38.1%	\$3,902	42.9%	31.1%
	Upper	11	28.9%	\$2,270	24.9%	33.1%	11	28.9%	38.9%	\$2,270	24.9%	48.6%
	Unknown	0	0.0%	\$0	0.0%	0.2%	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%	2.1%
<i>Total</i>	38	100.0%	\$9,105	100.0%	100.0%	38	100.0%	100.0%	\$9,105	100.0%	100.0%	
SMALL FARM	Total Farms											
	Low	0	0.0%	\$0	0.0%	0.9%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	19.3%	0	0.0%	27.6%	\$0	0.0%	15.4%
	Middle	0	0.0%	\$0	0.0%	59.6%	0	0.0%	41.4%	\$0	0.0%	61.2%
	Upper	0	0.0%	\$0	0.0%	20.2%	0	0.0%	27.6%	\$0	0.0%	23.2%
	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%	3.4%	\$0	0.0%	0.3%
<i>Total</i>	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	

Originations & Purchases  
2017 FFIEC Census Data, 2017 D&B Info, and 2015 ACS Data

## Appendices

**Geographic Distribution of HMDA, Small Business, & Small Farm Loans - Table 1 of 2**  
Assessment Area: SC Florence

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019					Bank & Aggregate Lending Comparison											
		2018, 2019				Owner Occupied Units %	2018						2019					
		Bank		Dollar			Count		Dollar		Count		Dollar					
		Count	Dollar	Count	Dollar		Bank	Agg	Bank	Agg	Bank	Agg	Bank	Agg	Agg			
#	%	\$ (000s)	\$ %	#	%	#	%	\$ (000s)	\$ %	\$ %	#	%	%	\$ (000s)	\$ %	\$ %		
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	2.0%	0	0.0%	0.3%	\$0	0.0%	0.3%	0	0.0%	0.3%	\$0	0.0%	0.3%
	Moderate	2	20.0%	\$488	19.3%	14.2%	1	16.7%	9.8%	\$324	27.2%	7.1%	1	25.0%	8.0%	\$164	12.3%	5.7%
	Middle	1	10.0%	\$147	5.8%	49.9%	0	0.0%	40.6%	\$0	0.0%	35.4%	1	25.0%	42.3%	\$147	11.0%	35.8%
	Upper	7	70.0%	\$1,891	74.9%	33.9%	5	83.3%	49.3%	\$868	72.8%	57.2%	2	50.0%	49.4%	\$1,023	76.7%	58.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>10</i>	<i>100.0%</i>	<i>\$2,526</i>	<i>100.0%</i>	<i>100.0%</i>	<i>6</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$1,192</i>	<i>100.0%</i>	<i>100.0%</i>	<i>4</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$1,334</i>	<i>100.0%</i>	<i>100.0%</i>
REFINANCE	Low	0	0.0%	\$0	0.0%	2.0%	0	0.0%	0.5%	\$0	0.0%	0.2%	0	0.0%	0.1%	\$0	0.0%	0.1%
	Moderate	1	14.3%	\$45	7.4%	14.2%	0	0.0%	12.1%	\$0	0.0%	9.8%	1	50.0%	7.4%	\$45	61.6%	5.6%
	Middle	3	42.9%	\$318	52.2%	49.9%	2	40.0%	39.1%	\$290	54.1%	33.4%	1	50.0%	40.7%	\$28	38.4%	35.9%
	Upper	3	42.9%	\$246	40.4%	33.9%	3	60.0%	48.2%	\$246	45.9%	56.5%	0	0.0%	51.7%	\$0	0.0%	58.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>7</i>	<i>100.0%</i>	<i>\$609</i>	<i>100.0%</i>	<i>100.0%</i>	<i>5</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$536</i>	<i>100.0%</i>	<i>100.0%</i>	<i>2</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$73</i>	<i>100.0%</i>	<i>100.0%</i>
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	2.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	14.2%	0	0.0%	8.6%	\$0	0.0%	7.2%	0	0.0%	10.3%	\$0	0.0%	11.9%
	Middle	2	100.0%	\$131	100.0%	49.9%	0	0.0%	44.3%	\$0	0.0%	37.0%	2	100.0%	42.5%	\$131	100.0%	39.4%
	Upper	0	0.0%	\$0	0.0%	33.9%	0	0.0%	47.1%	\$0	0.0%	55.7%	0	0.0%	47.1%	\$0	0.0%	48.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>2</i>	<i>100.0%</i>	<i>\$131</i>	<i>100.0%</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>	<i>2</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$131</i>	<i>100.0%</i>	<i>100.0%</i>
MULTI FAMILY		<b>Multi-Family Units</b>																
	Low	1	50.0%	\$270	24.3%	4.4%	1	50.0%	23.1%	\$270	24.3%	15.3%	0	0.0%	11.5%	\$0	0.0%	2.4%
	Moderate	1	50.0%	\$840	75.7%	9.8%	1	50.0%	30.8%	\$840	75.7%	12.2%	0	0.0%	38.5%	\$0	0.0%	31.2%
	Middle	0	0.0%	\$0	0.0%	28.4%	0	0.0%	30.8%	\$0	0.0%	32.1%	0	0.0%	26.9%	\$0	0.0%	10.8%
	Upper	0	0.0%	\$0	0.0%	57.4%	0	0.0%	15.4%	\$0	0.0%	40.4%	0	0.0%	23.1%	\$0	0.0%	55.6%
	Unknown	0	0.0%	\$0	0.0%	0.1%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
<i>Total</i>	<i>2</i>	<i>100.0%</i>	<i>\$1,110</i>	<i>100.0%</i>	<i>100.0%</i>	<i>2</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$1,110</i>	<i>100.0%</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>	
OTHER PURPOSE LOC	Low	0	0.0%	\$0	0.0%	2.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	1	33.3%	\$85	47.8%	14.2%	1	33.3%	9.6%	\$85	47.8%	7.6%	0	0.0%	8.1%	\$0	0.0%	6.9%
	Middle	1	33.3%	\$50	28.1%	49.9%	1	33.3%	36.1%	\$50	28.1%	34.3%	0	0.0%	27.0%	\$0	0.0%	27.0%
	Upper	1	33.3%	\$43	24.2%	33.9%	1	33.3%	54.2%	\$43	24.2%	58.1%	0	0.0%	64.9%	\$0	0.0%	66.0%
	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%
	<i>Total</i>	<i>3</i>	<i>100.0%</i>	<i>\$178</i>	<i>100.0%</i>	<i>100.0%</i>	<i>3</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$178</i>	<i>100.0%</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>

Originations & Purchases  
2019 FFIEC Census Data and 2015 ACS Data

## Appendices

**Geographic Distribution of HMDA, Small Business, & Small Farm Loans - Table 2 of 2**  
Assessment Area: SC Florence

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019					Bank & Aggregate Lending Comparison											
		2018				Owner Occupied Units %	2018			2019			2019					
		Bank		Dollar			Count	Dollar		Count		Dollar						
#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %	#	%	%	\$ (000s)	\$ %	\$ %		
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	\$0	0.0%	2.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	14.2%	0	0.0%	9.7%	\$0	0.0%	4.7%	0	0.0%	10.3%	\$0	0.0%	15.2%
	Middle	0	0.0%	\$0	0.0%	49.9%	0	0.0%	35.5%	\$0	0.0%	31.3%	0	0.0%	41.0%	\$0	0.0%	32.6%
	Upper	0	0.0%	\$0	0.0%	33.9%	0	0.0%	54.8%	\$0	0.0%	64.0%	0	0.0%	48.7%	\$0	0.0%	52.1%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<b>Total</b>	<b>0</b>	<b>0.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>
PURPOSE NOT APPLICABLE	Low	0	0.0%	\$0	0.0%	2.0%	0	0.0%	1.1%	\$0	0.0%	0.9%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	14.2%	0	0.0%	10.1%	\$0	0.0%	11.6%	0	0.0%	16.4%	\$0	0.0%	14.7%
	Middle	0	0.0%	\$0	0.0%	49.9%	0	0.0%	48.3%	\$0	0.0%	40.4%	0	0.0%	56.2%	\$0	0.0%	50.4%
	Upper	0	0.0%	\$0	0.0%	33.9%	0	0.0%	40.4%	\$0	0.0%	47.1%	0	0.0%	27.4%	\$0	0.0%	34.9%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<b>Total</b>	<b>0</b>	<b>0.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>
HMDA TOTALS	Low	1	4.2%	\$270	5.9%	2.0%	1	6.3%	0.5%	\$270	9.0%	0.8%	0	0.0%	0.3%	\$0	0.0%	0.4%
	Moderate	5	20.8%	\$1,458	32.0%	14.2%	3	18.8%	10.4%	\$1,249	41.4%	7.9%	2	25.0%	8.4%	\$209	13.6%	7.6%
	Middle	7	29.2%	\$646	14.2%	49.9%	3	18.8%	40.4%	\$340	11.3%	35.0%	4	50.0%	41.7%	\$306	19.9%	34.4%
	Upper	11	45.8%	\$2,180	47.9%	33.9%	9	56.3%	48.8%	\$1,157	38.4%	56.3%	2	25.0%	49.6%	\$1,023	66.5%	57.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<b>Total</b>	<b>24</b>	<b>100.0%</b>	<b>\$4,554</b>	<b>100.0%</b>	<b>100.0%</b>	<b>16</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$3,016</b>	<b>100.0%</b>	<b>100.0%</b>	<b>8</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$1,538</b>	<b>100.0%</b>	<b>100.0%</b>
SMALL BUSINESSES		<b>Total Businesses</b>																
	Low	5	7.8%	\$1,028	6.3%	5.1%	2	6.5%	3.8%	\$588	6.9%	6.2%	3	9.1%	2.9%	\$440	5.6%	4.8%
	Moderate	12	18.8%	\$3,792	23.1%	19.9%	7	22.6%	17.8%	\$2,242	26.2%	17.2%	5	15.2%	16.4%	\$1,550	19.7%	13.5%
	Middle	19	29.7%	\$4,728	28.8%	40.0%	9	29.0%	39.1%	\$1,774	20.7%	32.5%	10	30.3%	39.1%	\$2,954	37.5%	36.6%
	Upper	28	43.8%	\$6,891	41.9%	34.9%	13	41.9%	36.8%	\$3,958	46.2%	42.0%	15	45.5%	37.3%	\$2,933	37.2%	42.4%
	Unknown	0	0.0%	\$0	0.0%	0.1%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	2.5%	\$0	0.0%	2.2%	0	0.0%	4.2%	\$0	0.0%	2.8%
<b>Total</b>	<b>64</b>	<b>100.0%</b>	<b>\$16,439</b>	<b>100.0%</b>	<b>100.0%</b>	<b>31</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$8,562</b>	<b>100.0%</b>	<b>100.0%</b>	<b>33</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$7,877</b>	<b>100.0%</b>	<b>100.0%</b>	
SMALL FARM		<b>Total Farms</b>																
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	1.7%	\$0	0.0%	5.8%
	Moderate	0	0.0%	\$0	0.0%	19.2%	0	0.0%	20.5%	\$0	0.0%	51.8%	0	0.0%	22.0%	\$0	0.0%	19.6%
	Middle	0	0.0%	\$0	0.0%	58.3%	0	0.0%	53.8%	\$0	0.0%	38.8%	0	0.0%	39.0%	\$0	0.0%	48.0%
	Upper	0	0.0%	\$0	0.0%	22.5%	0	0.0%	25.6%	\$0	0.0%	9.4%	0	0.0%	35.6%	\$0	0.0%	26.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	1.7%	\$0	0.0%	0.3%
<b>Total</b>	<b>0</b>	<b>0.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	

Originations & Purchases  
2019 FFIEC Census Data, 2019 D&B Info and 2015 ACS Data



# Appendices

**Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending  
by Revenue & Loan Size  
Assessment Area: SC Florence**

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 \$ %		
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	22.4%	0	0.0%	3.5%	\$0	0.0%	1.7%	
	Moderate	0	0.0%	\$0	0.0%	15.4%	0	0.0%	18.7%	\$0	0.0%	12.7%	
	Middle	0	0.0%	\$0	0.0%	19.6%	0	0.0%	22.3%	\$0	0.0%	19.0%	
	Upper	4	80.0%	\$1,051	90.4%	42.6%	4	80.0%	38.5%	\$1,051	90.4%	50.7%	
	Unknown	1	20.0%	\$112	9.6%	0.0%	1	20.0%	17.1%	\$112	9.6%	15.9%	
	<i>Total</i>	<i>5</i>	<i>100.0%</i>	<i>\$1,163</i>	<i>100.0%</i>	<i>100.0%</i>	<i>5</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$1,163</i>	<i>100.0%</i>	<i>100.0%</i>	
REFINANCE	Low	0	0.0%	\$0	0.0%	22.4%	0	0.0%	5.8%	\$0	0.0%	2.8%	
	Moderate	0	0.0%	\$0	0.0%	15.4%	0	0.0%	11.4%	\$0	0.0%	7.7%	
	Middle	1	12.5%	\$156	10.9%	19.6%	1	12.5%	15.1%	\$156	10.9%	11.4%	
	Upper	3	37.5%	\$1,068	74.6%	42.6%	3	37.5%	43.3%	\$1,068	74.6%	53.6%	
	Unknown	4	50.0%	\$207	14.5%	0.0%	4	50.0%	24.3%	\$207	14.5%	24.5%	
	<i>Total</i>	<i>8</i>	<i>100.0%</i>	<i>\$1,431</i>	<i>100.0%</i>	<i>100.0%</i>	<i>8</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$1,431</i>	<i>100.0%</i>	<i>100.0%</i>	
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	22.4%	0	0.0%	15.1%	\$0	0.0%	8.7%	
	Moderate	0	0.0%	\$0	0.0%	15.4%	0	0.0%	17.2%	\$0	0.0%	8.4%	
	Middle	0	0.0%	\$0	0.0%	19.6%	0	0.0%	25.0%	\$0	0.0%	17.0%	
	Upper	0	0.0%	\$0	0.0%	42.6%	0	0.0%	40.5%	\$0	0.0%	63.1%	
	Unknown	1	100.0%	\$196	100.0%	0.0%	1	100.0%	2.2%	\$196	100.0%	2.9%	
	<i>Total</i>	<i>1</i>	<i>100.0%</i>	<i>\$196</i>	<i>100.0%</i>	<i>100.0%</i>	<i>1</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$196</i>	<i>100.0%</i>	<i>100.0%</i>	
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	22.4%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Moderate	0	0.0%	\$0	0.0%	15.4%	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%	42.6%	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	0	0.0%	\$0	0.0%	22.4%	0	0.0%	5.1%	\$0	0.0%	2.0%	
	Moderate	0	0.0%	\$0	0.0%	15.4%	0	0.0%	16.7%	\$0	0.0%	10.2%	
	Middle	1	7.1%	\$156	5.6%	19.6%	1	7.1%	20.7%	\$156	5.6%	15.4%	
	Upper	7	50.0%	\$2,119	75.9%	42.6%	7	50.0%	39.7%	\$2,119	75.9%	47.1%	
	Unknown	6	42.9%	\$515	18.5%	0.0%	6	42.9%	17.9%	\$515	18.5%	25.3%	
	<i>Total</i>	<i>14</i>	<i>100.0%</i>	<i>\$2,790</i>	<i>100.0%</i>	<i>100.0%</i>	<i>14</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$2,790</i>	<i>100.0%</i>	<i>100.0%</i>	
Small Business Revenue	\$1 Million or Less	18	47.4%	\$4,682	51.4%	89.0%	18	47.4%	43.4%	\$4,682	51.4%	35.2%	
	Over \$1 Million	20	52.6%	\$4,423	48.6%	10.0%	20	52.6%					
	<i>Total Rev. available</i>	<i>38</i>	<i>100.0%</i>	<i>\$9,105</i>	<i>100.0%</i>	<i>99.0%</i>	<i>38</i>	<i>100.0%</i>					
	Rev. Not Known	0	0.0%	\$0	0.0%	1.0%	0	0.0%					
	<i>Total</i>	<i>38</i>	<i>100.0%</i>	<i>\$9,105</i>	<i>100.0%</i>	<i>100.0%</i>	<i>38</i>	<i>100.0%</i>					
	Small Business Loan Size	\$100,000 or Less	18	47.4%	\$1,135	12.5%		18	47.4%	92.0%	\$1,135	12.5%	32.4%
\$100,001 - \$250,000		8	21.1%	\$1,609	17.7%		8	21.1%	3.7%	\$1,609	17.7%	14.6%	
\$250,001 - \$1 Million		12	31.6%	\$6,361	69.9%		12	31.6%	4.2%	\$6,361	69.9%	53.0%	
<i>Total</i>		<i>38</i>	<i>100.0%</i>	<i>\$9,105</i>	<i>100.0%</i>		<i>38</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$9,105</i>	<i>100.0%</i>	<i>100.0%</i>	
Small Farm Revenue		\$1 Million or Less	0	0.0%	\$0	0.0%	97.2%	0	0.0%	37.9%	\$0	0.0%	35.3%
		Over \$1 Million	0	0.0%	\$0	0.0%	2.8%	0	0.0%				
	Not Known	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>					
	Small Farm Loan Size	\$100,000 or Less	0	0.0%	\$0	0.0%		0	0.0%	96.6%	\$0	0.0%	58.1%
		\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	0.0%	\$0	0.0%	0.0%
\$250,001 - \$500,000		0	0.0%	\$0	0.0%		0	0.0%	3.4%	\$0	0.0%	41.9%	
<i>Total</i>		<i>0</i>	<i>0.0%</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>	

Origination & 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, 2017 D&B Info, and 2015 ACS Data

# Appendices

**Borrower Distribution of HMDA Loans & Small Business/Small Farm Loans by Revenue & Loan Size - Table 1 of 2**

Assessment Area: SC Florence

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019					Bank & Aggregate Lending Comparison											
		Count		Bank Dollar		Families by Family Income %	2018					2019						
		#	%	\$ (000s)	\$ %	% %	Count		Dollar			Count		Dollar				
							Bank	Agg	Bank	Agg	\$ %	\$ %	#	%	Bank	Agg	\$ %	\$ %
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	22.4%	0	0.0%	4.1%	\$0	0.0%	2.0%	0	0.0%	6.0%	\$0	0.0%	3.1%
	Moderate	2	20.0%	\$339	13.4%	15.4%	1	16.7%	17.9%	\$192	16.1%	11.8%	1	25.0%	21.8%	\$147	11.0%	14.7%
	Middle	1	10.0%	\$180	7.1%	19.6%	1	16.7%	23.0%	\$180	15.1%	19.8%	0	0.0%	22.6%	\$0	0.0%	20.8%
	Upper	5	50.0%	\$1,641	65.0%	42.6%	3	50.0%	40.9%	\$618	51.8%	52.4%	2	50.0%	37.1%	\$1,023	76.7%	49.3%
	Unknown	2	20.0%	\$366	14.5%	0.0%	1	16.7%	14.2%	\$202	16.9%	14.0%	1	25.0%	12.5%	\$164	12.3%	12.1%
	<i>Total</i>	<i>10</i>	<i>100.0%</i>	<i>\$2,526</i>	<i>100.0%</i>	<i>100.0%</i>	<i>6</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$1,192</i>	<i>100.0%</i>	<i>100.0%</i>	<i>4</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$1,334</i>	<i>100.0%</i>	<i>100.0%</i>
REFINANCE	Low	0	0.0%	\$0	0.0%	22.4%	0	0.0%	6.8%	\$0	0.0%	4.2%	0	0.0%	5.5%	\$0	0.0%	2.8%
	Moderate	1	14.3%	\$92	15.1%	15.4%	1	20.0%	12.1%	\$92	17.2%	8.3%	0	0.0%	12.2%	\$0	0.0%	7.0%
	Middle	1	14.3%	\$29	4.8%	19.6%	1	20.0%	19.0%	\$29	5.4%	15.2%	0	0.0%	17.3%	\$0	0.0%	13.8%
	Upper	2	28.6%	\$375	61.6%	42.6%	2	40.0%	47.4%	\$375	70.0%	53.1%	0	0.0%	36.3%	\$0	0.0%	43.4%
	Unknown	3	42.9%	\$113	18.6%	0.0%	1	20.0%	14.7%	\$40	7.5%	19.3%	2	100.0%	28.7%	\$73	100.0%	33.0%
	<i>Total</i>	<i>7</i>	<i>100.0%</i>	<i>\$609</i>	<i>100.0%</i>	<i>100.0%</i>	<i>5</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$536</i>	<i>100.0%</i>	<i>100.0%</i>	<i>2</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$73</i>	<i>100.0%</i>	<i>100.0%</i>
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	22.4%	0	0.0%	5.7%	\$0	0.0%	3.1%	0	0.0%	11.5%	\$0	0.0%	7.6%
	Moderate	0	0.0%	\$0	0.0%	15.4%	0	0.0%	10.0%	\$0	0.0%	12.6%	0	0.0%	4.6%	\$0	0.0%	3.6%
	Middle	0	0.0%	\$0	0.0%	19.6%	0	0.0%	30.0%	\$0	0.0%	24.5%	0	0.0%	19.5%	\$0	0.0%	19.0%
	Upper	0	0.0%	\$0	0.0%	42.6%	0	0.0%	48.6%	\$0	0.0%	50.5%	0	0.0%	57.5%	\$0	0.0%	60.5%
	Unknown	2	100.0%	\$131	100.0%	0.0%	0	0.0%	5.7%	\$0	0.0%	9.3%	2	100.0%	6.9%	\$131	100.0%	9.3%
	<i>Total</i>	<i>2</i>	<i>100.0%</i>	<i>\$131</i>	<i>100.0%</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>	<i>2</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$131</i>	<i>100.0%</i>	<i>100.0%</i>
MULTI FAMILY	Low	0	0.0%	\$0	0.0%	22.4%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	15.4%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	19.6%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	42.6%	0	0.0%	15.4%	\$0	0.0%	6.1%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	2	100.0%	\$1,110	100.0%	0.0%	2	100.0%	84.6%	\$1,110	100.0%	93.9%	0	0.0%	100.0%	\$0	0.0%	100.0%
	<i>Total</i>	<i>2</i>	<i>100.0%</i>	<i>\$1,110</i>	<i>100.0%</i>	<i>100.0%</i>	<i>2</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$1,110</i>	<i>100.0%</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>
OTHER PURPOSE LOC	Low	0	0.0%	\$0	0.0%	22.4%	0	0.0%	4.8%	\$0	0.0%	2.2%	0	0.0%	2.7%	\$0	0.0%	0.9%
	Moderate	0	0.0%	\$0	0.0%	15.4%	0	0.0%	9.6%	\$0	0.0%	9.6%	0	0.0%	6.8%	\$0	0.0%	7.3%
	Middle	0	0.0%	\$0	0.0%	19.6%	0	0.0%	18.1%	\$0	0.0%	18.0%	0	0.0%	13.5%	\$0	0.0%	14.0%
	Upper	3	100.0%	\$178	100.0%	42.6%	3	100.0%	62.7%	\$178	100.0%	67.1%	0	0.0%	77.0%	\$0	0.0%	77.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	4.8%	\$0	0.0%	3.2%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>3</i>	<i>100.0%</i>	<i>\$178</i>	<i>100.0%</i>	<i>100.0%</i>	<i>3</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$178</i>	<i>100.0%</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>

Originations & Purchases  
2019 FFIEC Census Data and 2015 ACS Data

# Appendices

Borrower Distribution of HMDA Loans & Small Business/Small Farm Loans by Revenue & Loan Size - Table 2 of 2

Assessment Area: SC Florence

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019					Bank & Aggregate Lending Comparison												
		Bank				Families by Family Income %	2018					2019							
		Count		Dollar			Count		Dollar			Count		Dollar					
		#	%	\$ (000s)	\$ %	#	%	Bank	Agg	\$ (000s)	\$ %	\$ %	#	%	Bank	Agg	\$ (000s)	\$ %	\$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	\$0	0.0%	22.4%	0	0.0%	19.4%	\$0	0.0%	9.4%	0	0.0%	7.7%	\$0	0.0%	3.6%	
	Moderate	0	0.0%	\$0	0.0%	15.4%	0	0.0%	12.9%	\$0	0.0%	6.0%	0	0.0%	12.8%	\$0	0.0%	9.0%	
	Middle	0	0.0%	\$0	0.0%	19.6%	0	0.0%	9.7%	\$0	0.0%	3.6%	0	0.0%	23.1%	\$0	0.0%	17.7%	
	Upper	0	0.0%	\$0	0.0%	42.6%	0	0.0%	35.5%	\$0	0.0%	40.1%	0	0.0%	46.2%	\$0	0.0%	61.2%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	22.6%	\$0	0.0%	41.0%	0	0.0%	10.3%	\$0	0.0%	8.4%	
	<b>Total</b>	<b>0</b>	<b>0.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	
PURPOSE NOT APPLICABLE	Low	0	0.0%	\$0	0.0%	22.4%	0	0.0%	1.1%	\$0	0.0%	0.7%	0	0.0%	1.4%	\$0	0.0%	0.3%	
	Moderate	0	0.0%	\$0	0.0%	15.4%	0	0.0%	3.4%	\$0	0.0%	1.4%	0	0.0%	1.4%	\$0	0.0%	0.7%	
	Middle	0	0.0%	\$0	0.0%	19.6%	0	0.0%	1.1%	\$0	0.0%	0.8%	0	0.0%	1.4%	\$0	0.0%	2.2%	
	Upper	0	0.0%	\$0	0.0%	42.6%	0	0.0%	3.4%	\$0	0.0%	7.4%	0	0.0%	2.7%	\$0	0.0%	2.6%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	91.0%	\$0	0.0%	89.6%	0	0.0%	93.2%	\$0	0.0%	94.2%	
	<b>Total</b>	<b>0</b>	<b>0.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	22.4%	0	0.0%	4.9%	\$0	0.0%	2.4%	0	0.0%	5.8%	\$0	0.0%	2.8%	
	Moderate	3	12.5%	\$431	9.5%	15.4%	2	12.5%	15.4%	\$284	9.4%	10.3%	1	12.5%	17.6%	\$147	9.6%	11.3%	
	Middle	2	8.3%	\$209	4.6%	19.6%	2	12.5%	21.1%	\$209	6.9%	17.7%	0	0.0%	20.2%	\$0	0.0%	17.2%	
	Upper	10	41.7%	\$2,194	48.2%	42.6%	8	50.0%	41.8%	\$1,171	38.8%	50.1%	2	25.0%	37.4%	\$1,023	66.5%	44.4%	
	Unknown	9	37.5%	\$1,720	37.8%	0.0%	4	25.0%	16.9%	\$1,352	44.8%	19.5%	5	62.5%	19.0%	\$368	23.9%	24.3%	
	<b>Total</b>	<b>24</b>	<b>100.0%</b>	<b>\$4,554</b>	<b>100.0%</b>	<b>100.0%</b>	<b>16</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$3,016</b>	<b>100.0%</b>	<b>100.0%</b>	<b>8</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$1,538</b>	<b>100.0%</b>	<b>100.0%</b>	
Small Business Revenue	<b>Total Businesses</b>																		
	\$1 Million or Less	37	57.8%	\$9,368	57.0%	90.9%	16	51.6%	44.8%	\$4,705	55.0%	37.8%	21	63.6%	41.4%	\$4,663	59.2%	33.8%	
	Over \$1 Million	27	42.2%	\$7,071	43.0%	8.1%	15	48.4%					12	36.4%					
	<b>Total Rev. available</b>	<b>64</b>	<b>100.0%</b>	<b>\$16,439</b>	<b>100.0%</b>	<b>99.0%</b>	<b>31</b>	<b>100.0%</b>					<b>33</b>	<b>100.0%</b>					
	Rev. Not Known	0	0.0%	\$0	0.0%	0.9%	0	0.0%					0	0.0%					
	<b>Total</b>	<b>64</b>	<b>100.0%</b>	<b>\$16,439</b>	<b>100.0%</b>	<b>100.0%</b>	<b>31</b>	<b>100.0%</b>					<b>33</b>	<b>100.0%</b>					
Small Business Loan Size	\$100,000 or Less	27	42.2%	\$1,931	11.7%		11	35.5%	92.2%	\$803	9.4%	35.0%	16	48.5%	93.3%	\$1,128	14.3%	38.9%	
	\$100,001 - \$250,000	15	23.4%	\$2,744	16.7%		7	22.6%	4.2%	\$1,180	13.8%	18.5%	8	24.2%	3.6%	\$1,564	19.9%	16.5%	
	\$250,001 - \$1 Million	22	34.4%	\$11,764	71.6%		13	41.9%	3.6%	\$6,579	76.8%	46.5%	9	27.3%	3.0%	\$5,185	65.8%	44.6%	
	<b>Total</b>	<b>64</b>	<b>100.0%</b>	<b>\$16,439</b>	<b>100.0%</b>		<b>31</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$8,562</b>	<b>100.0%</b>	<b>100.0%</b>	<b>33</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$7,877</b>	<b>100.0%</b>	<b>100.0%</b>	
	Small Farm Revenue	<b>Total Farms</b>																	
		\$1 Million or Less	0	0.0%	\$0	0.0%	97.5%	0	0.0%	23.1%	\$0	0.0%	30.1%	0	0.0%	18.6%	\$0	0.0%	31.8%
Over \$1 Million		0	0.0%	\$0	0.0%	2.5%	0	0.0%					0	0.0%					
Not Known		0	0.0%	\$0	0.0%	0.0%	0	0.0%					0	0.0%					
<b>Total</b>		<b>0</b>	<b>0.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>					<b>0</b>	<b>0.0%</b>					
Small Farm Loan Size		\$100,000 or Less	0	0.0%	\$0	0.0%		0	0.0%	89.7%	\$0	0.0%	36.4%	0	0.0%	94.9%	\$0	0.0%	71.0%
	\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	7.7%	\$0	0.0%	38.5%	0	0.0%	5.1%	\$0	0.0%	29.0%	
	\$250,001 - \$500,000	0	0.0%	\$0	0.0%		0	0.0%	2.6%	\$0	0.0%	25.1%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	<b>Total</b>	<b>0</b>	<b>0.0%</b>	<b>\$0</b>	<b>0.0%</b>		<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	

Originations & Purchases  
Aggregate data is unavailable for loans to businesses/farms with revenue over \$1 million or revenue unknown, and for loan size by revenue.  
2019 FFIEC Census Data, 2019 D&B Info and 2015 ACS Data

# Appendices

## Geographic Distribution of HMDA, Small Business, & Small Farm Loans

Assessment Area: SC Greenville

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	
		Count	Dollar	Count	Dollar		Count	Agg			Dollar	Agg
#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %		
HOME PURCHASE	Low	6	13.6%	\$2,784	16.9%	4.0%	6	13.6%	2.9%	\$2,784	16.9%	2.5%
	Moderate	6	13.6%	\$1,780	10.8%	16.5%	6	13.6%	11.5%	\$1,780	10.8%	7.7%
	Middle	10	22.7%	\$2,315	14.1%	39.6%	10	22.7%	38.0%	\$2,315	14.1%	33.9%
	Upper	22	50.0%	\$9,589	58.2%	39.9%	22	50.0%	47.6%	\$9,589	58.2%	55.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	44	100.0%	\$16,468	100.0%	100.0%	44	100.0%	100.0%	\$16,468	100.0%	100.0%
REFINANCE	Low	0	0.0%	\$0	0.0%	4.0%	0	0.0%	2.4%	\$0	0.0%	1.9%
	Moderate	3	18.8%	\$1,108	18.1%	16.5%	3	18.8%	11.3%	\$1,108	18.1%	8.2%
	Middle	2	12.5%	\$339	5.5%	39.6%	2	12.5%	38.5%	\$339	5.5%	33.9%
	Upper	11	68.8%	\$4,665	76.3%	39.9%	11	68.8%	47.8%	\$4,665	76.3%	56.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	16	100.0%	\$6,112	100.0%	100.0%	16	100.0%	100.0%	\$6,112	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	4.0%	0	0.0%	4.5%	\$0	0.0%	2.3%
	Moderate	0	0.0%	\$0	0.0%	16.5%	0	0.0%	13.7%	\$0	0.0%	6.8%
	Middle	0	0.0%	\$0	0.0%	39.6%	0	0.0%	38.2%	\$0	0.0%	29.9%
	Upper	0	0.0%	\$0	0.0%	39.9%	0	0.0%	43.7%	\$0	0.0%	61.1%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
MULTI FAMILY	Multi-Family Units											
	Low	0	0.0%	\$0	0.0%	6.6%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	19.4%	0	0.0%	23.5%	\$0	0.0%	10.8%
	Middle	0	0.0%	\$0	0.0%	41.2%	0	0.0%	55.9%	\$0	0.0%	43.0%
	Upper	0	0.0%	\$0	0.0%	32.8%	0	0.0%	20.6%	\$0	0.0%	46.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	6	10.0%	\$2,784	12.3%	4.0%	6	10.0%	2.8%	\$2,784	12.3%	2.3%
	Moderate	9	15.0%	\$2,888	12.8%	16.5%	9	15.0%	11.6%	\$2,888	12.8%	7.9%
	Middle	12	20.0%	\$2,654	11.8%	39.6%	12	20.0%	38.2%	\$2,654	11.8%	34.2%
	Upper	33	55.0%	\$14,254	63.1%	39.9%	33	55.0%	47.4%	\$14,254	63.1%	55.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	60	100.0%	\$22,580	100.0%	100.0%	60	100.0%	100.0%	\$22,580	100.0%	100.0%
SMALL BUSINESSES	Total Businesses											
	Low	11	10.8%	\$2,386	10.7%	6.9%	11	10.8%	6.4%	\$2,386	10.7%	8.6%
	Moderate	24	23.5%	\$5,461	24.5%	15.6%	24	23.5%	13.7%	\$5,461	24.5%	13.6%
	Middle	34	33.3%	\$5,943	26.6%	36.0%	34	33.3%	34.1%	\$5,943	26.6%	31.6%
	Upper	33	32.4%	\$8,525	38.2%	41.5%	33	32.4%	44.2%	\$8,525	38.2%	45.4%
	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%	1.6%	\$0	0.0%	0.9%
Total	102	100.0%	\$22,315	100.0%	100.0%	102	100.0%	100.0%	\$22,315	100.0%	100.0%	
SMALL FARM	Total Farms											
	Low	0	0.0%	\$0	0.0%	1.3%	0	0.0%	1.9%	\$0	0.0%	4.8%
	Moderate	0	0.0%	\$0	0.0%	18.6%	0	0.0%	18.9%	\$0	0.0%	30.2%
	Middle	0	0.0%	\$0	0.0%	52.5%	0	0.0%	41.5%	\$0	0.0%	17.9%
	Upper	0	0.0%	\$0	0.0%	27.5%	0	0.0%	32.1%	\$0	0.0%	38.5%
	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%	5.7%	\$0	0.0%	8.7%
Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	

Originations & Purchases  
2017 FFIEC Census Data, 2017 D&B Info, and 2015 ACS Data

# Appendices

**Geographic Distribution of HMDA, Small Business, & Small Farm Loans - Table 1 of 2**  
Assessment Area: SC Greenville

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019					Bank & Aggregate Lending Comparison											
		Bank				Owner Occupied Units %	2018			2019								
		Count		Dollar			Bank #	Agg %	Dollar		Count			Dollar				
#	%	\$ (000s)	\$ %	#	%	\$ (000s)			\$ %	\$ %	#	%	%	\$ (000s)	\$ %	Agg \$ %		
HOME PURCHASE	Low	5	5.3%	\$840	2.4%	4.0%	1	2.4%	2.9%	\$180	1.1%	2.5%	4	7.5%	3.1%	\$660	3.7%	2.5%
	Moderate	13	13.8%	\$2,884	8.3%	16.5%	6	14.6%	12.6%	\$1,108	6.6%	8.9%	7	13.2%	12.3%	\$1,776	9.9%	8.7%
	Middle	22	23.4%	\$5,011	14.5%	39.6%	4	9.8%	39.3%	\$1,027	6.1%	34.8%	18	34.0%	39.2%	\$3,984	22.2%	35.3%
	Upper	54	57.4%	\$25,896	74.8%	39.9%	30	73.2%	45.3%	\$14,398	86.1%	53.8%	24	45.3%	45.4%	\$11,498	64.2%	53.5%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	94	100.0%	\$34,631	100.0%	100.0%	41	100.0%	100.0%	\$16,713	100.0%	100.0%	53	100.0%	100.0%	\$17,918	100.0%	100.0%
REFINANCE	Low	1	1.0%	\$77	0.4%	4.0%	1	2.7%	2.6%	\$77	1.0%	1.9%	0	0.0%	2.7%	\$0	0.0%	2.2%
	Moderate	11	11.5%	\$1,541	7.2%	16.5%	2	5.4%	11.9%	\$170	2.3%	8.0%	9	15.3%	9.8%	\$1,371	9.9%	6.7%
	Middle	26	27.1%	\$4,534	21.3%	39.6%	13	35.1%	38.2%	\$2,400	32.1%	33.9%	13	22.0%	35.8%	\$2,134	15.4%	30.4%
	Upper	58	60.4%	\$15,131	71.1%	39.9%	21	56.8%	47.4%	\$4,819	64.5%	56.2%	37	62.7%	51.7%	\$10,312	74.6%	60.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	96	100.0%	\$21,283	100.0%	100.0%	37	100.0%	100.0%	\$7,466	100.0%	100.0%	59	100.0%	100.0%	\$13,817	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	4.0%	0	0.0%	2.8%	\$0	0.0%	2.7%	0	0.0%	3.0%	\$0	0.0%	3.5%
	Moderate	0	0.0%	\$0	0.0%	16.5%	0	0.0%	10.6%	\$0	0.0%	7.3%	0	0.0%	9.6%	\$0	0.0%	7.5%
	Middle	1	50.0%	\$65	56.5%	39.6%	1	50.0%	31.4%	\$65	56.5%	25.7%	0	0.0%	34.0%	\$0	0.0%	27.6%
	Upper	1	50.0%	\$50	43.5%	39.9%	1	50.0%	55.1%	\$50	43.5%	64.4%	0	0.0%	53.4%	\$0	0.0%	61.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	2	100.0%	\$115	100.0%	100.0%	2	100.0%	100.0%	\$115	100.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
MULTI FAMILY	Multi-Family Units																	
	Low	0	0.0%	\$0	0.0%	6.6%	0	0.0%	5.1%	\$0	0.0%	0.1%	0	0.0%	16.9%	\$0	0.0%	10.7%
	Moderate	0	0.0%	\$0	0.0%	19.4%	0	0.0%	32.2%	\$0	0.0%	6.3%	0	0.0%	20.8%	\$0	0.0%	6.9%
	Middle	0	0.0%	\$0	0.0%	41.2%	0	0.0%	30.5%	\$0	0.0%	18.7%	0	0.0%	32.5%	\$0	0.0%	44.8%
	Upper	0	0.0%	\$0	0.0%	32.8%	0	0.0%	32.2%	\$0	0.0%	74.9%	0	0.0%	29.9%	\$0	0.0%	37.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
OTHER PURPOSE LOC	Low	3	2.5%	\$850	6.7%	4.0%	0	0.0%	1.7%	\$0	0.0%	1.6%	3	4.0%	2.9%	\$850	10.0%	3.4%
	Moderate	4	3.4%	\$592	4.6%	16.5%	2	4.7%	8.3%	\$94	2.2%	6.7%	2	2.7%	7.0%	\$498	5.8%	4.2%
	Middle	48	40.7%	\$3,625	28.4%	39.6%	18	41.9%	34.8%	\$1,430	33.9%	29.5%	30	40.0%	31.9%	\$2,195	25.7%	24.0%
	Upper	63	53.4%	\$7,691	60.3%	39.9%	23	53.5%	55.1%	\$2,693	63.9%	62.3%	40	53.3%	58.3%	\$4,998	58.5%	68.5%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	118	100.0%	\$12,758	100.0%	100.0%	43	100.0%	100.0%	\$4,217	100.0%	100.0%	75	100.0%	100.0%	\$8,541	100.0%	100.0%

Originations & Purchases  
2019 FFIEC Census Data and 2015 ACS Data

Appendices

Geographic Distribution of HMDA, Small Business, & Small Farm Loans - Table 2 of 2  
Assessment Area: SC Greenville

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019					Bank & Aggregate Lending Comparison											
		2019				Owner Occupied Units %	2018						2019					
		Bank		Dollar			Count		Dollar		Count		Dollar					
		Count #	%	Dollar \$ (000s)	\$ %		Bank #	Agg %	Bank \$ (000s)	Agg \$ %	Bank #	Agg %	Bank \$ (000s)	Agg \$ %	Agg \$ %			
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	\$0	0.0%	4.0%	0	0.0%	4.6%	\$0	0.0%	4.7%	0	0.0%	4.8%	\$0	0.0%	6.6%
	Moderate	2	66.7%	\$274	49.4%	16.5%	1	50.0%	9.3%	\$42	13.0%	6.4%	1	100.0%	14.1%	\$232	100.0%	10.6%
	Middle	0	0.0%	\$0	0.0%	39.6%	0	0.0%	38.4%	\$0	0.0%	29.6%	0	0.0%	37.1%	\$0	0.0%	29.1%
	Upper	1	33.3%	\$281	50.6%	39.9%	1	50.0%	47.7%	\$281	87.0%	59.4%	0	0.0%	44.0%	\$0	0.0%	53.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	3	100.0%	\$555	100.0%	100.0%	2	100.0%	100.0%	\$323	100.0%	100.0%	1	100.0%	100.0%	\$232	100.0%	100.0%
PURPOSE NOT APPLICABLE	Low	0	0.0%	\$0	0.0%	4.0%	0	0.0%	5.8%	\$0	0.0%	6.3%	0	0.0%	3.8%	\$0	0.0%	2.1%
	Moderate	0	0.0%	\$0	0.0%	16.5%	0	0.0%	17.5%	\$0	0.0%	11.8%	0	0.0%	21.2%	\$0	0.0%	15.8%
	Middle	0	0.0%	\$0	0.0%	39.6%	0	0.0%	44.6%	\$0	0.0%	41.8%	0	0.0%	40.3%	\$0	0.0%	37.8%
	Upper	0	0.0%	\$0	0.0%	39.9%	0	0.0%	32.1%	\$0	0.0%	40.1%	0	0.0%	34.6%	\$0	0.0%	44.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	9	2.9%	\$1,767	2.5%	4.0%	2	1.6%	2.8%	\$257	0.9%	2.1%	7	3.7%	3.0%	\$1,510	3.7%	3.1%
	Moderate	30	9.6%	\$5,291	7.6%	16.5%	11	8.8%	12.2%	\$1,414	4.9%	8.4%	19	10.1%	11.4%	\$3,877	9.6%	7.9%
	Middle	97	31.0%	\$13,235	19.1%	39.6%	36	28.8%	38.5%	\$4,922	17.1%	32.3%	61	32.4%	37.6%	\$8,313	20.5%	34.3%
	Upper	177	56.5%	\$49,049	70.7%	39.9%	76	60.8%	46.4%	\$22,241	77.1%	57.3%	101	53.7%	48.0%	\$26,808	66.2%	54.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	313	100.0%	\$69,342	100.0%	100.0%	125	100.0%	100.0%	\$28,834	100.0%	100.0%	188	100.0%	100.0%	\$40,508	100.0%	100.0%
SMALL BUSINESSES	<b>Total Businesses</b>																	
	Low	19	9.6%	\$3,844	10.7%	7.1%	8	6.5%	6.2%	\$1,643	7.3%	7.4%	11	15.1%	6.4%	\$2,201	16.6%	8.2%
	Moderate	26	13.2%	\$4,775	13.3%	15.0%	21	16.9%	13.0%	\$3,224	14.3%	13.5%	5	6.8%	13.0%	\$1,551	11.7%	13.8%
	Middle	63	32.0%	\$10,513	29.3%	36.0%	42	33.9%	35.1%	\$7,877	34.9%	33.6%	21	28.8%	34.5%	\$2,636	19.8%	31.2%
	Upper	89	45.2%	\$16,731	46.7%	41.9%	53	42.7%	44.2%	\$9,821	43.5%	44.7%	36	49.3%	44.3%	\$6,910	52.0%	45.9%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	1.5%	\$0	0.0%	0.7%	0	0.0%	1.7%	\$0	0.0%	0.9%	
Total	197	100.0%	\$35,863	100.0%	100.0%	124	100.0%	100.0%	\$22,565	100.0%	100.0%	73	100.0%	100.0%	\$13,298	100.0%	100.0%	
SMALL FARM	<b>Total Farms</b>																	
	Low	0	0.0%	\$0	0.0%	1.5%	0	0.0%	2.3%	\$0	0.0%	0.4%	0	0.0%	6.1%	\$0	0.0%	10.8%
	Moderate	0	0.0%	\$0	0.0%	16.8%	0	0.0%	20.7%	\$0	0.0%	18.4%	0	0.0%	16.2%	\$0	0.0%	8.6%
	Middle	0	0.0%	\$0	0.0%	52.9%	0	0.0%	46.0%	\$0	0.0%	23.9%	0	0.0%	39.4%	\$0	0.0%	28.7%
	Upper	0	0.0%	\$0	0.0%	28.8%	0	0.0%	27.6%	\$0	0.0%	54.1%	0	0.0%	34.3%	\$0	0.0%	45.0%
	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%
Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	3.4%	\$0	0.0%	3.2%	0	0.0%	4.0%	\$0	0.0%	7.0%	
Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	

Originations & Purchases  
2019 FFIEC Census Data, 2019 D&B Info and 2015 ACS Data

## Appendices

### Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending by Revenue & Loan Size Assessment Area: SC Greenville

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2017					2017					
		Bank		Families by Family Income		%	Count		Dollar			
#	%	\$ (000s)	\$ %	#	%		%	\$ (000s)	\$ %	Agg \$ %		
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	22.0%	0	0.0%	3.7%	\$0	0.0%	1.8%
	Moderate	2	4.5%	\$157	1.0%	16.4%	2	4.5%	16.6%	\$157	1.0%	11.0%
	Middle	5	11.4%	\$1,087	6.6%	18.5%	5	11.4%	20.9%	\$1,087	6.6%	17.9%
	Upper	34	77.3%	\$14,005	85.0%	43.1%	34	77.3%	43.3%	\$14,005	85.0%	55.3%
	Unknown	3	6.8%	\$1,219	7.4%	0.0%	3	6.8%	15.5%	\$1,219	7.4%	14.0%
	<b>Total</b>	<b>44</b>	<b>100.0%</b>	<b>\$16,468</b>	<b>100.0%</b>	<b>100.0%</b>	<b>44</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$16,468</b>	<b>100.0%</b>	<b>100.0%</b>
REFINANCE	Low	0	0.0%	\$0	0.0%	22.0%	0	0.0%	5.3%	\$0	0.0%	2.5%
	Moderate	1	6.3%	\$129	2.1%	16.4%	1	6.3%	13.6%	\$129	2.1%	8.9%
	Middle	3	18.8%	\$1,332	21.8%	18.5%	3	18.8%	19.9%	\$1,332	21.8%	15.8%
	Upper	11	68.8%	\$4,489	73.4%	43.1%	11	68.8%	42.0%	\$4,489	73.4%	52.9%
	Unknown	1	6.3%	\$162	2.7%	0.0%	1	6.3%	19.1%	\$162	2.7%	19.9%
	<b>Total</b>	<b>16</b>	<b>100.0%</b>	<b>\$6,112</b>	<b>100.0%</b>	<b>100.0%</b>	<b>16</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$6,112</b>	<b>100.0%</b>	<b>100.0%</b>
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	22.0%	0	0.0%	7.4%	\$0	0.0%	1.9%
	Moderate	0	0.0%	\$0	0.0%	16.4%	0	0.0%	15.8%	\$0	0.0%	7.9%
	Middle	0	0.0%	\$0	0.0%	18.5%	0	0.0%	19.0%	\$0	0.0%	14.3%
	Upper	0	0.0%	\$0	0.0%	43.1%	0	0.0%	52.0%	\$0	0.0%	67.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	5.8%	\$0	0.0%	8.5%
	<b>Total</b>	<b>0</b>	<b>0.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	22.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	16.4%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	18.5%	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%
	<b>Total</b>	<b>0</b>	<b>0.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	22.0%	0	0.0%	4.3%	\$0	0.0%	1.9%
	Moderate	3	5.0%	\$286	1.3%	16.4%	3	5.0%	15.7%	\$286	1.3%	10.0%
	Middle	8	13.3%	\$2,419	10.7%	18.5%	8	13.3%	20.5%	\$2,419	10.7%	16.6%
	Upper	45	75.0%	\$18,494	81.9%	43.1%	45	75.0%	43.3%	\$18,494	81.9%	52.6%
	Unknown	4	6.7%	\$1,381	6.1%	0.0%	4	6.7%	16.1%	\$1,381	6.1%	18.9%
	<b>Total</b>	<b>60</b>	<b>100.0%</b>	<b>\$22,580</b>	<b>100.0%</b>	<b>100.0%</b>	<b>60</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$22,580</b>	<b>100.0%</b>	<b>100.0%</b>
Small Business Revenue	<b>Total Businesses</b>											
	\$1 Million or Less	63	61.8%	\$10,231	45.8%	88.0%	63	61.8%	49.7%	\$10,231	45.8%	36.9%
	Over \$1 Million	39	38.2%	\$12,084	54.2%	11.1%	39	38.2%				
	<b>Total Rev. available</b>	<b>102</b>	<b>100.0%</b>	<b>\$22,315</b>	<b>100.0%</b>	<b>99.1%</b>	<b>102</b>	<b>100.0%</b>				
	Rev. Not Known	0	0.0%	\$0	0.0%	0.9%	0	0.0%				
<b>Total</b>	<b>102</b>	<b>100.0%</b>	<b>\$22,315</b>	<b>100.0%</b>	<b>100.0%</b>	<b>102</b>	<b>100.0%</b>	<b>100.0%</b>				
Small Business Loan Size	\$100,000 or Less	51	50.0%	\$2,485	11.1%		51	50.0%	92.5%	\$2,485	11.1%	33.8%
	\$100,001 - \$250,000	21	20.6%	\$4,331	19.4%		21	20.6%	3.6%	\$4,331	19.4%	15.2%
	\$250,001 - \$1 Million	30	29.4%	\$15,499	69.5%		30	29.4%	3.9%	\$15,499	69.5%	51.0%
	<b>Total</b>	<b>102</b>	<b>100.0%</b>	<b>\$22,315</b>	<b>100.0%</b>		<b>102</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$22,315</b>	<b>100.0%</b>	<b>100.0%</b>
Small Farm Revenue	<b>Total Farms</b>											
	\$1 Million or Less	0	0.0%	\$0	0.0%	99.2%	0	0.0%	37.7%	\$0	0.0%	43.1%
	Over \$1 Million	0	0.0%	\$0	0.0%	0.8%	0	0.0%				
	Not Known	0	0.0%	\$0	0.0%	0.0%	0	0.0%				
	<b>Total</b>	<b>0</b>	<b>0.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>				
Small Farm Loan Size	\$100,000 or Less	0	0.0%	\$0	0.0%		0	0.0%	94.3%	\$0	0.0%	50.5%
	\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	1.9%	\$0	0.0%	8.1%
	\$250,001 - \$500,000	0	0.0%	\$0	0.0%		0	0.0%	3.8%	\$0	0.0%	41.3%
	<b>Total</b>	<b>0</b>	<b>0.0%</b>	<b>\$0</b>	<b>0.0%</b>		<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>

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, 2017 D&B Info, and 2015 ACS Data

# Appendices

**Borrower Distribution of HMDA Loans & Small Business/Small Farm Loans by Revenue & Loan Size - Table 1 of 2**  
Assessment Area: SC Greenville

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019					Bank & Aggregate Lending Comparison											
		Bank				Families by Family Income %	2018			2019								
		Count		Dollar			#	%	%	Dollar		Count		Dollar		%	%	
		#	%	\$ (000s)	\$ %	Bank				Agg	\$ (000s)	\$ %	Bank	Agg	\$ (000s)			\$ %
HOME PURCHASE	Low	3	3.2%	\$409	1.2%	22.0%	1	2.4%	5.6%	\$116	0.7%	2.9%	2	3.8%	5.8%	\$293	1.6%	3.0%
	Moderate	17	18.1%	\$3,080	8.9%	16.4%	4	9.8%	19.0%	\$680	4.1%	13.4%	13	24.5%	21.3%	\$2,400	13.4%	15.3%
	Middle	13	13.8%	\$2,386	6.9%	18.5%	4	9.8%	22.4%	\$521	3.1%	20.1%	9	17.0%	22.9%	\$1,865	10.4%	20.7%
	Upper	60	63.8%	\$28,731	83.0%	43.1%	32	78.0%	38.2%	\$15,396	92.1%	49.6%	28	52.8%	37.9%	\$13,335	74.4%	49.4%
	Unknown	1	1.1%	\$25	0.1%	0.0%	0	0.0%	14.8%	\$0	0.0%	13.9%	1	1.9%	12.1%	\$25	0.1%	11.6%
	<b>Total</b>	<b>94</b>	<b>100.0%</b>	<b>\$34,631</b>	<b>100.0%</b>	<b>100.0%</b>	<b>41</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$16,713</b>	<b>100.0%</b>	<b>100.0%</b>	<b>53</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$17,918</b>	<b>100.0%</b>	<b>100.0%</b>
REFINANCE	Low	9	9.4%	\$944	4.4%	22.0%	4	10.8%	9.1%	\$350	4.7%	4.8%	5	8.5%	6.7%	\$594	4.3%	3.5%
	Moderate	8	8.3%	\$904	4.2%	16.4%	3	8.1%	17.6%	\$225	3.0%	12.4%	5	8.5%	15.9%	\$679	4.9%	10.5%
	Middle	15	15.6%	\$2,118	10.0%	18.5%	7	18.9%	23.1%	\$809	10.8%	20.0%	8	13.6%	18.8%	\$1,309	9.5%	15.2%
	Upper	57	59.4%	\$16,659	78.3%	43.1%	18	48.6%	39.3%	\$5,619	75.3%	50.9%	39	66.1%	39.5%	\$11,040	79.9%	50.2%
	Unknown	7	7.3%	\$658	3.1%	0.0%	5	13.5%	10.9%	\$463	6.2%	11.9%	2	3.4%	19.1%	\$195	1.4%	20.6%
	<b>Total</b>	<b>96</b>	<b>100.0%</b>	<b>\$21,283</b>	<b>100.0%</b>	<b>100.0%</b>	<b>37</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$7,466</b>	<b>100.0%</b>	<b>100.0%</b>	<b>59</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$13,817</b>	<b>100.0%</b>	<b>100.0%</b>
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	22.0%	0	0.0%	6.8%	\$0	0.0%	4.6%	0	0.0%	5.7%	\$0	0.0%	3.8%
	Moderate	0	0.0%	\$0	0.0%	16.4%	0	0.0%	12.5%	\$0	0.0%	9.1%	0	0.0%	14.9%	\$0	0.0%	10.2%
	Middle	0	0.0%	\$0	0.0%	18.5%	0	0.0%	21.3%	\$0	0.0%	18.0%	0	0.0%	20.2%	\$0	0.0%	14.7%
	Upper	1	50.0%	\$50	43.5%	43.1%	1	50.0%	52.7%	\$50	43.5%	58.1%	0	0.0%	55.7%	\$0	0.0%	66.9%
	Unknown	1	50.0%	\$65	56.5%	0.0%	1	50.0%	6.7%	\$65	56.5%	10.2%	0	0.0%	3.5%	\$0	0.0%	4.5%
	<b>Total</b>	<b>2</b>	<b>100.0%</b>	<b>\$115</b>	<b>100.0%</b>	<b>100.0%</b>	<b>2</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$115</b>	<b>100.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>
MULTI FAMILY	Low	0	0.0%	\$0	0.0%	22.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	16.4%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	18.5%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	1.3%	\$0	0.0%	0.1%
	Upper	0	0.0%	\$0	0.0%	43.1%	0	0.0%	3.4%	\$0	0.0%	0.0%	0	0.0%	2.6%	\$0	0.0%	0.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	96.6%	\$0	0.0%	100.0%	0	0.0%	96.1%	\$0	0.0%	99.7%
	<b>Total</b>	<b>0</b>	<b>0.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>
OTHER PURPOSE LOC	Low	4	3.4%	\$293	2.3%	22.0%	2	4.7%	6.9%	\$226	5.4%	4.0%	2	2.7%	4.1%	\$67	0.8%	2.8%
	Moderate	11	9.3%	\$558	4.4%	16.4%	3	7.0%	13.8%	\$134	3.2%	9.3%	8	10.7%	12.8%	\$424	5.0%	7.9%
	Middle	14	11.9%	\$936	7.3%	18.5%	4	9.3%	19.1%	\$177	4.2%	14.9%	10	13.3%	19.4%	\$759	8.9%	12.5%
	Upper	85	72.0%	\$10,727	84.1%	43.1%	33	76.7%	57.1%	\$3,630	86.1%	68.4%	52	69.3%	61.2%	\$7,097	83.1%	74.3%
	Unknown	4	3.4%	\$244	1.9%	0.0%	1	2.3%	3.1%	\$50	1.2%	3.4%	3	4.0%	2.6%	\$194	2.3%	2.5%
	<b>Total</b>	<b>118</b>	<b>100.0%</b>	<b>\$12,758</b>	<b>100.0%</b>	<b>100.0%</b>	<b>43</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$4,217</b>	<b>100.0%</b>	<b>100.0%</b>	<b>75</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$8,541</b>	<b>100.0%</b>	<b>100.0%</b>

Originations & Purchases  
2019 FFIEC Census Data and 2015 ACS Data



## Appendices

**Borrower Distribution of HMDA Loans & Small Business/Small Farm Loans by Revenue & Loan Size - Table 2 of 2**  
Assessment Area: SC Greenville

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019					Bank & Aggregate Lending Comparison												
		Count		Dollar		Families by Family Income %	2018			2019			2018			2019			
		#	%	\$ (000s)	\$ %		Bank	Agg	Dollar Bank	Dollar Agg	Count	Agg	Bank	Agg	Dollar Bank	Dollar Agg			
							#	%	%	\$ (000s)	\$ %	\$ %	#	%	%	\$ (000s)	\$ %	\$ %	
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	\$0	0.0%	22.0%	0	0.0%	9.3%	\$0	0.0%	7.7%	0	0.0%	9.7%	\$0	0.0%	6.0%	
	Moderate	0	0.0%	\$0	0.0%	16.4%	0	0.0%	17.1%	\$0	0.0%	14.5%	0	0.0%	17.7%	\$0	0.0%	13.6%	
	Middle	0	0.0%	\$0	0.0%	18.5%	0	0.0%	26.9%	\$0	0.0%	21.6%	0	0.0%	23.8%	\$0	0.0%	19.8%	
	Upper	3	100.0%	\$555	100.0%	43.1%	2	100.0%	38.9%	\$323	100.0%	47.4%	1	100.0%	39.9%	\$232	100.0%	51.3%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	7.9%	\$0	0.0%	8.7%	0	0.0%	8.9%	\$0	0.0%	9.4%	
	Total	3	100.0%	\$555	100.0%	100.0%	2	100.0%	100.0%	\$323	100.0%	100.0%	1	100.0%	100.0%	\$232	100.0%	100.0%	
PURPOSE NOT APPLICABLE	Low	0	0.0%	\$0	0.0%	22.0%	0	0.0%	1.6%	\$0	0.0%	1.1%	0	0.0%	0.5%	\$0	0.0%	0.4%	
	Moderate	0	0.0%	\$0	0.0%	16.4%	0	0.0%	2.5%	\$0	0.0%	2.3%	0	0.0%	1.2%	\$0	0.0%	1.8%	
	Middle	0	0.0%	\$0	0.0%	18.5%	0	0.0%	1.8%	\$0	0.0%	1.3%	0	0.0%	1.7%	\$0	0.0%	1.7%	
	Upper	0	0.0%	\$0	0.0%	43.1%	0	0.0%	2.5%	\$0	0.0%	3.5%	0	0.0%	1.7%	\$0	0.0%	5.2%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	91.7%	\$0	0.0%	91.8%	0	0.0%	95.0%	\$0	0.0%	90.9%	
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	16	5.1%	\$1,646	2.4%	22.0%	7	5.6%	6.5%	\$692	2.4%	2.9%	9	4.8%	6.0%	\$954	2.4%	2.9%	
	Moderate	36	11.5%	\$4,542	6.6%	16.4%	10	8.0%	17.8%	\$1,039	3.6%	11.2%	26	13.8%	18.6%	\$3,503	8.6%	12.3%	
	Middle	42	13.4%	\$5,440	7.8%	18.5%	15	12.0%	22.0%	\$1,507	5.2%	17.1%	27	14.4%	21.0%	\$3,933	9.7%	16.9%	
	Upper	206	65.8%	\$56,722	81.8%	43.1%	86	68.8%	39.2%	\$25,018	86.8%	43.2%	120	63.8%	39.4%	\$31,704	78.3%	45.9%	
	Unknown	13	4.2%	\$992	1.4%	0.0%	7	5.6%	14.5%	\$578	2.0%	25.6%	6	3.2%	15.0%	\$414	1.0%	22.0%	
	Total	313	100.0%	\$69,342	100.0%	100.0%	125	100.0%	100.0%	\$28,834	100.0%	100.0%	188	100.0%	100.0%	\$40,508	100.0%	100.0%	
Small Business	<b>Total Businesses</b>																		
	Revenue	\$1 Million or Less	128	65.0%	\$18,160	50.6%	90.5%	85	68.5%	46.1%	\$12,589	55.8%	36.3%	43	58.9%	48.2%	\$5,571	41.9%	36.0%
		Over \$1 Million	69	35.0%	\$17,703	49.4%	8.5%	39	31.5%					30	41.1%				
		Total Rev. available	197	100.0%	\$35,863	100.0%	99.0%	124	100.0%					73	100.0%				
	Rev. Not Known	0	0.0%	\$0	0.0%	1.0%	0	0.0%					0	0.0%					
	Total	197	100.0%	\$35,863	100.0%	100.0%	124	100.0%					73	100.0%					
Loan Size	\$100,000 or Less	114	57.9%	\$5,970	16.6%		75	60.5%	91.7%	\$3,720	16.5%	32.5%	39	53.4%	92.5%	\$2,250	16.9%	34.8%	
	\$100,001 - \$250,000	38	19.3%	\$6,568	18.3%		20	16.1%	4.0%	\$3,312	14.7%	15.2%	18	24.7%	3.7%	\$3,256	24.5%	15.8%	
	\$250,001 - \$1 Million	45	22.8%	\$23,325	65.0%		29	23.4%	4.3%	\$15,533	68.8%	52.4%	16	21.9%	3.8%	\$7,792	58.6%	49.4%	
	Total	197	100.0%	\$35,863	100.0%		124	100.0%	100.0%	\$22,565	100.0%	100.0%	73	100.0%	100.0%	\$13,298	100.0%	100.0%	
	Small Farm	<b>Total Farms</b>																	
Revenue		\$1 Million or Less	0	0.0%	\$0	0.0%	98.5%	0	0.0%	35.6%	\$0	0.0%	23.4%	0	0.0%	56.6%	\$0	0.0%	66.2%
		Over \$1 Million	0	0.0%	\$0	0.0%	1.5%	0	0.0%					0	0.0%				
		Not Known	0	0.0%	\$0	0.0%	0.0%	0	0.0%					0	0.0%				
		Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%					0	0.0%				
Loan Size		\$100,000 or Less	0	0.0%	\$0	0.0%		0	0.0%	93.1%	\$0	0.0%	51.3%	0	0.0%	97.0%	\$0	0.0%	72.5%
	\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	4.6%	\$0	0.0%	23.0%	0	0.0%	2.0%	\$0	0.0%	13.4%	
	\$250,001 - \$500,000	0	0.0%	\$0	0.0%		0	0.0%	2.3%	\$0	0.0%	25.7%	0	0.0%	1.0%	\$0	0.0%	14.1%	
Total	0	0.0%	\$0	0.0%		0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%		

Originations & Purchases  
Aggregate data is unavailable for loans to businesses/farms with revenue over \$1 million or revenue unknown, and for loan size by revenue.  
2019 FFIEC Census Data, 2019 D&B Info and 2015 ACS Data

# Appendices

**Geographic Distribution of HMDA, Small Business, & Small Farm Loans**  
Assessment Area: SC Hilton Head

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2017					2017					
		Bank		Owner Occupied Units		Count	Dollar		Count	Dollar		
#	%	\$ (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	10.5%	\$500	7.5%	16.9%	2	10.5%	10.2%	\$500	7.5%	8.0%
	Middle	15	78.9%	\$4,915	73.4%	51.4%	15	78.9%	62.1%	\$4,915	73.4%	54.4%
	Upper	2	10.5%	\$1,279	19.1%	31.6%	2	10.5%	27.7%	\$1,279	19.1%	37.6%
	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>\$6,694</i>	<i>100.0%</i>	<i>100.0%</i>	<i>19</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$6,694</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	33.3%	\$1,151	78.2%	16.9%	1	33.3%	9.9%	\$1,151	78.2%	8.9%
	Middle	0	0.0%	\$0	0.0%	51.4%	0	0.0%	56.5%	\$0	0.0%	44.6%
	Upper	2	66.7%	\$320	21.8%	31.6%	2	66.7%	33.6%	\$320	21.8%	46.5%
	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>\$1,471</i>	<i>100.0%</i>	<i>100.0%</i>	<i>3</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$1,471</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%	16.9%	0	0.0%	20.9%	\$0	0.0%	6.9%
	Middle	0	0.0%	\$0	0.0%	51.4%	0	0.0%	56.6%	\$0	0.0%	55.4%
	Upper	0	0.0%	\$0	0.0%	31.6%	0	0.0%	22.5%	\$0	0.0%	37.7%
	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	<b>Multi-Family Units</b>											
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	25.1%	0	0.0%	33.3%	\$0	0.0%	20.7%
	Middle	0	0.0%	\$0	0.0%	39.1%	0	0.0%	33.3%	\$0	0.0%	61.1%
	Upper	0	0.0%	\$0	0.0%	35.8%	0	0.0%	33.3%	\$0	0.0%	18.2%
	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	3	13.6%	\$1,651	20.2%	16.9%	3	13.6%	10.4%	\$1,651	20.2%	8.4%
	Middle	15	68.2%	\$4,915	60.2%	51.4%	15	68.2%	60.5%	\$4,915	60.2%	52.0%
	Upper	4	18.2%	\$1,599	19.6%	31.6%	4	18.2%	29.1%	\$1,599	19.6%	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>22</i>	<i>100.0%</i>	<i>\$8,165</i>	<i>100.0%</i>	<i>100.0%</i>	<i>22</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$8,165</i>	<i>100.0%</i>	<i>100.0%</i>
SMALL BUSINESSES	<b>Total Businesses</b>											
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	2	8.3%	\$50	1.0%	17.3%	2	8.3%	14.4%	\$50	1.0%	16.6%
	Middle	8	33.3%	\$1,595	30.4%	52.1%	8	33.3%	52.1%	\$1,595	30.4%	53.8%
	Upper	14	58.3%	\$3,608	68.7%	30.6%	14	58.3%	31.0%	\$3,608	68.7%	27.9%
	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%	2.4%	\$0	0.0%	1.7%
<i>Total</i>	<i>24</i>	<i>100.0%</i>	<i>\$5,253</i>	<i>100.0%</i>	<i>100.0%</i>	<i>24</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$5,253</i>	<i>100.0%</i>	<i>100.0%</i>	
SMALL FARM	<b>Total Farms</b>											
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	26.9%	0	0.0%	43.8%	\$0	0.0%	81.5%
	Middle	0	0.0%	\$0	0.0%	53.8%	0	0.0%	43.8%	\$0	0.0%	10.7%
	Upper	0	0.0%	\$0	0.0%	19.2%	0	0.0%	6.3%	\$0	0.0%	2.1%
	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%	6.3%	\$0	0.0%	5.8%
<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>	

Originations & Purchases  
2017 FFIEC Census Data, 2017 D&B Info, and 2015 ACS Data

# Appendices

**Geographic Distribution of HMDA, Small Business, & Small Farm Loans - Table 1 of 2**

Assessment Area: SC Hilton Head

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019					Bank & Aggregate Lending Comparison											
		Bank				Owner Occupied Units %	2018			2019								
		Count		Dollar			Count		Dollar			Count		Dollar				
		#	%	\$ (000s)	\$ %		Bank #	Agg %	Bank \$ (000s)	\$ %	Agg \$ %	Bank #	Agg %	Bank \$ (000s)	\$ %	Agg \$ %		
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	5	15.6%	\$2,043	12.3%	16.9%	1	7.7%	11.0%	\$115	1.8%	9.1%	4	21.1%	11.0%	\$1,928	19.3%	7.8%
	Middle	15	46.9%	\$9,482	57.2%	51.4%	7	53.8%	60.3%	\$4,069	62.0%	53.8%	8	42.1%	61.1%	\$5,413	54.0%	54.8%
	Upper	12	37.5%	\$5,055	30.5%	31.6%	5	38.5%	28.7%	\$2,381	36.3%	37.0%	7	36.8%	28.0%	\$2,674	26.7%	37.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<b>Total</b>	<b>32</b>	<b>100.0%</b>	<b>\$16,580</b>	<b>100.0%</b>	<b>100.0%</b>	<b>13</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$6,565</b>	<b>100.0%</b>	<b>100.0%</b>	<b>19</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$10,015</b>	<b>100.0%</b>	<b>100.0%</b>
REFINANCE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	2	4.4%	\$374	2.7%	16.9%	2	15.4%	9.6%	\$374	13.0%	8.0%	0	0.0%	9.4%	\$0	0.0%	9.5%
	Middle	19	42.2%	\$6,325	46.2%	51.4%	4	30.8%	56.8%	\$859	29.9%	47.5%	15	46.9%	57.8%	\$5,466	50.4%	48.4%
	Upper	24	53.3%	\$7,005	51.1%	31.6%	7	53.8%	33.6%	\$1,636	57.0%	44.4%	17	53.1%	32.8%	\$5,369	49.6%	42.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<b>Total</b>	<b>45</b>	<b>100.0%</b>	<b>\$13,704</b>	<b>100.0%</b>	<b>100.0%</b>	<b>13</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$2,869</b>	<b>100.0%</b>	<b>100.0%</b>	<b>32</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$10,835</b>	<b>100.0%</b>	<b>100.0%</b>
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	16.9%	0	0.0%	5.8%	\$0	0.0%	5.0%	0	0.0%	6.2%	\$0	0.0%	5.0%
	Middle	0	0.0%	\$0	0.0%	51.4%	0	0.0%	61.4%	\$0	0.0%	43.1%	0	0.0%	60.9%	\$0	0.0%	53.9%
	Upper	1	100.0%	\$75	100.0%	31.6%	1	100.0%	32.9%	\$75	100.0%	51.9%	0	0.0%	32.9%	\$0	0.0%	41.1%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<b>Total</b>	<b>1</b>	<b>100.0%</b>	<b>\$75</b>	<b>100.0%</b>	<b>100.0%</b>	<b>1</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$75</b>	<b>100.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>
MULTI FAMILY	<b>Multi-Family Units</b>																	
	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%
	Moderate	0	0.0%	\$0	0.0%	25.1%	0	0.0%	30.0%	\$0	0.0%	8.6%	0	0.0%	33.3%	\$0	0.0%	5.4%
	Middle	0	0.0%	\$0	0.0%	39.1%	0	0.0%	50.0%	\$0	0.0%	87.7%	0	0.0%	55.6%	\$0	0.0%	73.5%
	Upper	0	0.0%	\$0	0.0%	35.8%	0	0.0%	20.0%	\$0	0.0%	3.7%	0	0.0%	11.1%	\$0	0.0%	21.1%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
<b>Total</b>	<b>0</b>	<b>0.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	
OTHER PURPOSE LOC	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	2	3.3%	\$185	2.8%	16.9%	1	5.3%	6.2%	\$90	4.7%	6.6%	1	2.4%	7.6%	\$95	2.0%	5.5%
	Middle	35	57.4%	\$3,517	53.2%	51.4%	12	63.2%	55.2%	\$1,153	60.8%	47.5%	23	54.8%	52.5%	\$2,364	50.2%	45.0%
	Upper	24	39.3%	\$2,905	44.0%	31.6%	6	31.6%	38.6%	\$652	34.4%	45.9%	18	42.9%	39.8%	\$2,253	47.8%	49.5%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<b>Total</b>	<b>61</b>	<b>100.0%</b>	<b>\$6,607</b>	<b>100.0%</b>	<b>100.0%</b>	<b>19</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$1,895</b>	<b>100.0%</b>	<b>100.0%</b>	<b>42</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$4,712</b>	<b>100.0%</b>	<b>100.0%</b>

Originations & Purchases  
2019 FFIEC Census Data and 2015 ACS Data

# Appendices

Geographic Distribution of HMDA, Small Business, & Small Farm Loans - Table 2 of 2

Assessment Area: SC Hilton Head

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019					Bank & Aggregate Lending Comparison											
						Owner Occupied Units %	2018			2019								
		Bank		Dollar			Count	Dollar	Count	Dollar		Count		Dollar				
#	%	\$ (000s)	\$ %	#	%	%				\$ (000s)	\$ %	\$ %	#	%	%	\$ (000s)	\$ %	\$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	16.9%	0	0.0%	9.0%	\$0	0.0%	9.0%	0	0.0%	20.5%	\$0	0.0%	23.8%
	Middle	0	0.0%	\$0	0.0%	51.4%	0	0.0%	45.0%	\$0	0.0%	31.7%	0	0.0%	47.0%	\$0	0.0%	40.5%
	Upper	0	0.0%	\$0	0.0%	31.6%	0	0.0%	46.0%	\$0	0.0%	59.3%	0	0.0%	32.6%	\$0	0.0%	35.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
PURPOSE NOT APPLICABLE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	16.9%	0	0.0%	19.8%	\$0	0.0%	10.4%	0	0.0%	14.8%	\$0	0.0%	9.7%
	Middle	0	0.0%	\$0	0.0%	51.4%	0	0.0%	56.9%	\$0	0.0%	54.3%	0	0.0%	54.8%	\$0	0.0%	44.0%
	Upper	0	0.0%	\$0	0.0%	31.6%	0	0.0%	23.3%	\$0	0.0%	35.3%	0	0.0%	30.4%	\$0	0.0%	46.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	9	6.5%	\$2,602	7.0%	16.9%	4	8.7%	10.4%	\$579	5.1%	8.8%	5	5.4%	10.4%	\$2,023	7.9%	8.4%
	Middle	69	49.6%	\$19,324	52.3%	51.4%	23	50.0%	59.2%	\$6,081	53.3%	52.4%	46	49.5%	59.5%	\$13,243	51.8%	53.1%
	Upper	61	43.9%	\$15,040	40.7%	31.6%	19	41.3%	30.3%	\$4,744	41.6%	38.8%	42	45.2%	30.1%	\$10,296	40.3%	38.5%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	139	100.0%	\$36,966	100.0%	100.0%	46	100.0%	100.0%	\$11,404	100.0%	100.0%	93	100.0%	100.0%	\$25,562	100.0%	100.0%
SMALL BUSINESSES	Total Businesses																	
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	7	12.1%	\$1,010	6.7%	16.5%	3	8.8%	13.6%	\$514	6.2%	17.9%	4	16.7%	13.6%	\$496	7.2%	16.0%
	Middle	33	56.9%	\$9,657	64.0%	54.7%	24	70.6%	52.0%	\$6,020	73.1%	52.5%	9	37.5%	51.4%	\$3,637	53.0%	55.6%
	Upper	18	31.0%	\$4,431	29.3%	28.8%	7	20.6%	32.1%	\$1,705	20.7%	28.2%	11	45.8%	30.9%	\$2,726	39.7%	26.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	2.2%	\$0	0.0%	1.4%	0	0.0%	4.0%	\$0	0.0%	2.2%	
Total	58	100.0%	\$15,098	100.0%	100.0%	34	100.0%	100.0%	\$8,239	100.0%	100.0%	24	100.0%	100.0%	\$6,859	100.0%	100.0%	
SMALL FARM	Total Farms																	
	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%
	Moderate	0	0.0%	\$0	0.0%	34.6%	0	0.0%	42.1%	\$0	0.0%	49.1%	0	0.0%	26.7%	\$0	0.0%	10.4%
	Middle	0	0.0%	\$0	0.0%	43.2%	0	0.0%	36.8%	\$0	0.0%	13.4%	0	0.0%	46.7%	\$0	0.0%	77.5%
	Upper	0	0.0%	\$0	0.0%	22.2%	0	0.0%	15.8%	\$0	0.0%	28.3%	0	0.0%	20.0%	\$0	0.0%	6.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	5.3%	\$0	0.0%	9.2%	0	0.0%	6.7%	\$0	0.0%	5.9%	
Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	

Originations & Purchases  
2019 FFIEC Census Data, 2019 D&B Info and 2015 ACS Data

## Appendices

### Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending by Revenue & Loan Size

Assessment Area: SC Hilton Head

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2017					Bank & Aggregate Lending Comparison 2017					
		Bank				Families by Family Income %	Count			Dollar		
		Count		Dollar			Bank	Agg	%	Bank		Agg
		#	%	\$ (000s)	\$ %					#	%	
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	17.7%	0	0.0%	2.3%	\$0	0.0%	0.9%
	Moderate	4	21.1%	\$688	10.3%	18.1%	4	21.1%	12.9%	\$688	10.3%	7.7%
	Middle	0	0.0%	\$0	0.0%	21.2%	0	0.0%	20.2%	\$0	0.0%	15.4%
	Upper	13	68.4%	\$5,527	82.6%	42.9%	13	68.4%	55.1%	\$5,527	82.6%	67.5%
	Unknown	2	10.5%	\$479	7.2%	0.0%	2	10.5%	9.5%	\$479	7.2%	8.5%
	<b>Total</b>	<b>19</b>	<b>100.0%</b>	<b>\$6,694</b>	<b>100.0%</b>	<b>100.0%</b>	<b>19</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$6,694</b>	<b>100.0%</b>	<b>100.0%</b>
REFINANCE	Low	0	0.0%	\$0	0.0%	17.7%	0	0.0%	4.2%	\$0	0.0%	1.9%
	Moderate	0	0.0%	\$0	0.0%	18.1%	0	0.0%	12.4%	\$0	0.0%	6.7%
	Middle	1	33.3%	\$47	3.2%	21.2%	1	33.3%	18.0%	\$47	3.2%	12.5%
	Upper	1	33.3%	\$273	18.6%	42.9%	1	33.3%	47.4%	\$273	18.6%	61.8%
	Unknown	1	33.3%	\$1,151	78.2%	0.0%	1	33.3%	18.0%	\$1,151	78.2%	17.1%
	<b>Total</b>	<b>3</b>	<b>100.0%</b>	<b>\$1,471</b>	<b>100.0%</b>	<b>100.0%</b>	<b>3</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$1,471</b>	<b>100.0%</b>	<b>100.0%</b>
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	17.7%	0	0.0%	4.8%	\$0	0.0%	1.7%
	Moderate	0	0.0%	\$0	0.0%	18.1%	0	0.0%	19.3%	\$0	0.0%	8.5%
	Middle	0	0.0%	\$0	0.0%	21.2%	0	0.0%	24.1%	\$0	0.0%	15.2%
	Upper	0	0.0%	\$0	0.0%	42.9%	0	0.0%	49.0%	\$0	0.0%	69.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	2.8%	\$0	0.0%	4.9%
	<b>Total</b>	<b>0</b>	<b>0.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	17.7%	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%	21.2%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	42.9%	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%
	<b>Total</b>	<b>0</b>	<b>0.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	17.7%	0	0.0%	2.9%	\$0	0.0%	1.2%
	Moderate	4	18.2%	\$688	8.4%	18.1%	4	18.2%	12.9%	\$688	8.4%	7.3%
	Middle	1	4.5%	\$47	0.6%	21.2%	1	4.5%	19.7%	\$47	0.6%	14.4%
	Upper	14	63.6%	\$5,800	71.0%	42.9%	14	63.6%	52.9%	\$5,800	71.0%	64.6%
	Unknown	3	13.6%	\$1,630	20.0%	0.0%	3	13.6%	11.6%	\$1,630	20.0%	12.6%
	<b>Total</b>	<b>22</b>	<b>100.0%</b>	<b>\$8,165</b>	<b>100.0%</b>	<b>100.0%</b>	<b>22</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$8,165</b>	<b>100.0%</b>	<b>100.0%</b>
Small Business Revenue		<b>Total Businesses</b>										
	\$1 Million or Less	17	70.8%	\$3,253	61.9%	90.8%	17	70.8%	51.3%	\$3,253	61.9%	40.4%
	Over \$1 Million	7	29.2%	\$2,000	38.1%	8.5%	7	29.2%				
	<b>Total Rev. available</b>	<b>24</b>	<b>100.0%</b>	<b>\$5,253</b>	<b>100.0%</b>	<b>99.3%</b>	<b>24</b>	<b>100.0%</b>				
	Rev. Not Known	0	0.0%	\$0	0.0%	0.6%	0	0.0%				
	<b>Total</b>	<b>24</b>	<b>100.0%</b>	<b>\$5,253</b>	<b>100.0%</b>	<b>100.0%</b>	<b>24</b>	<b>100.0%</b>				
Small Business Loan Size	\$100,000 or Less	12	50.0%	\$437	8.3%		12	50.0%	93.9%	\$437	8.3%	40.8%
	\$100,001 - \$250,000	5	20.8%	\$875	16.7%		5	20.8%	3.0%	\$875	16.7%	14.1%
	\$250,001 - \$1 Million	7	29.2%	\$3,941	75.0%		7	29.2%	3.1%	\$3,941	75.0%	45.1%
	<b>Total</b>	<b>24</b>	<b>100.0%</b>	<b>\$5,253</b>	<b>100.0%</b>		<b>24</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$5,253</b>	<b>100.0%</b>	<b>100.0%</b>
		<b>Total Farms</b>										
	\$1 Million or Less	0	0.0%	\$0	0.0%	88.5%	0	0.0%	50.0%	\$0	0.0%	83.9%
Over \$1 Million	0	0.0%	\$0	0.0%	11.5%	0	0.0%					
Not Known	0	0.0%	\$0	0.0%	0.0%	0	0.0%					
<b>Total</b>	<b>0</b>	<b>0.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>					
Small Farm Loan Size	\$100,000 or Less	0	0.0%	\$0	0.0%		0	0.0%	93.8%	\$0	0.0%	44.0%
	\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	0.0%	\$0	0.0%	0.0%
	\$250,001 - \$500,000	0	0.0%	\$0	0.0%		0	0.0%	6.3%	\$0	0.0%	56.0%
	<b>Total</b>	<b>0</b>	<b>0.0%</b>	<b>\$0</b>	<b>0.0%</b>		<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>

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, 2017 D&B Info, and 2015 ACS Data

# Appendices

**Borrower Distribution of HMDA Loans & Small Business/Small Farm Loans by Revenue & Loan Size - Table 1 of 2**  
Assessment Area: SC Hilton Head

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019					Bank & Aggregate Lending Comparison											
		Count		Dollar		Families by Family Income %	2018			2019								
		#	%	\$ (000s)	\$ %		#	%	Agg %	Dollar		Count		Dollar				
						Bank				Agg	Bank	Agg	#	%	Agg %	Bank	Agg	\$ (000s)
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	17.7%	0	0.0%	2.9%	\$0	0.0%	1.3%	0	0.0%	3.7%	\$0	0.0%	1.7%
	Moderate	1	3.1%	\$116	0.7%	18.1%	0	0.0%	12.4%	\$0	0.0%	7.3%	1	5.3%	17.3%	\$116	1.2%	10.6%
	Middle	3	9.4%	\$537	3.2%	21.2%	2	15.4%	18.2%	\$355	5.4%	13.6%	1	5.3%	19.5%	\$182	1.8%	14.9%
	Upper	27	84.4%	\$15,514	93.6%	42.9%	11	84.6%	54.9%	\$6,210	94.6%	67.0%	16	84.2%	49.5%	\$9,304	92.9%	63.5%
	Unknown	1	3.1%	\$413	2.5%	0.0%	0	0.0%	11.6%	\$0	0.0%	10.8%	1	5.3%	10.0%	\$413	4.1%	9.4%
	<b>Total</b>	<b>32</b>	<b>100.0%</b>	<b>\$16,580</b>	<b>100.0%</b>	<b>100.0%</b>	<b>13</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$6,565</b>	<b>100.0%</b>	<b>100.0%</b>	<b>19</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$10,015</b>	<b>100.0%</b>	<b>100.0%</b>
REFINANCE	Low	1	2.2%	\$16	0.1%	17.7%	1	7.7%	6.1%	\$16	0.6%	3.0%	0	0.0%	4.1%	\$0	0.0%	2.1%
	Moderate	2	4.4%	\$329	2.4%	18.1%	0	0.0%	12.8%	\$0	0.0%	7.2%	2	6.3%	13.0%	\$329	3.0%	7.5%
	Middle	3	6.7%	\$795	5.8%	21.2%	1	7.7%	18.5%	\$370	12.9%	12.8%	2	6.3%	16.4%	\$425	3.9%	11.7%
	Upper	36	80.0%	\$12,135	88.6%	42.9%	9	69.2%	49.2%	\$2,109	73.5%	63.7%	27	84.4%	44.5%	\$10,026	92.5%	57.9%
	Unknown	3	6.7%	\$429	3.1%	0.0%	2	15.4%	13.4%	\$374	13.0%	13.2%	1	3.1%	22.0%	\$55	0.5%	20.8%
	<b>Total</b>	<b>45</b>	<b>100.0%</b>	<b>\$13,704</b>	<b>100.0%</b>	<b>100.0%</b>	<b>13</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$2,869</b>	<b>100.0%</b>	<b>100.0%</b>	<b>32</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$10,835</b>	<b>100.0%</b>	<b>100.0%</b>
HOME IMPROVEMENT	Low	1	100.0%	\$75	100.0%	17.7%	1	100.0%	4.6%	\$75	100.0%	2.5%	0	0.0%	4.7%	\$0	0.0%	2.6%
	Moderate	0	0.0%	\$0	0.0%	18.1%	0	0.0%	11.6%	\$0	0.0%	5.5%	0	0.0%	14.1%	\$0	0.0%	10.0%
	Middle	0	0.0%	\$0	0.0%	21.2%	0	0.0%	21.3%	\$0	0.0%	14.2%	0	0.0%	22.8%	\$0	0.0%	19.4%
	Upper	0	0.0%	\$0	0.0%	42.9%	0	0.0%	55.8%	\$0	0.0%	69.9%	0	0.0%	57.2%	\$0	0.0%	67.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	6.8%	\$0	0.0%	7.9%	0	0.0%	1.2%	\$0	0.0%	0.8%
	<b>Total</b>	<b>1</b>	<b>100.0%</b>	<b>\$75</b>	<b>100.0%</b>	<b>100.0%</b>	<b>1</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$75</b>	<b>100.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>
MULTI FAMILY	Low	0	0.0%	\$0	0.0%	17.7%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	18.1%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	21.2%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	42.9%	0	0.0%	10.0%	\$0	0.0%	1.5%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	90.0%	\$0	0.0%	98.5%	0	0.0%	100.0%	\$0	0.0%	100.0%
	<b>Total</b>	<b>0</b>	<b>0.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>
OTHER PURPOSE LOC	Low	2	3.3%	\$183	2.8%	17.7%	0	0.0%	4.2%	\$0	0.0%	3.5%	2	4.8%	6.5%	\$183	3.9%	2.6%
	Moderate	6	9.8%	\$312	4.7%	18.1%	2	10.5%	11.0%	\$146	7.7%	6.2%	4	9.5%	13.0%	\$166	3.5%	7.3%
	Middle	9	14.8%	\$915	13.8%	21.2%	5	26.3%	21.7%	\$418	22.1%	14.6%	4	9.5%	16.7%	\$497	10.5%	9.5%
	Upper	43	70.5%	\$5,072	76.8%	42.9%	12	63.2%	59.3%	\$1,331	70.2%	73.1%	31	73.8%	62.4%	\$3,741	79.4%	79.4%
	Unknown	1	1.6%	\$125	1.9%	0.0%	0	0.0%	3.9%	\$0	0.0%	2.5%	1	2.4%	1.4%	\$125	2.7%	1.1%
	<b>Total</b>	<b>61</b>	<b>100.0%</b>	<b>\$6,607</b>	<b>100.0%</b>	<b>100.0%</b>	<b>19</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$1,895</b>	<b>100.0%</b>	<b>100.0%</b>	<b>42</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$4,712</b>	<b>100.0%</b>	<b>100.0%</b>

Originations & Purchases  
2019 FFIEC Census Data and 2015 ACS Data

# Appendices

**Borrower Distribution of HMDA Loans & Small Business/Small Farm Loans by Revenue & Loan Size - Table 2 of 2**  
Assessment Area: SC Hilton Head

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019					Bank & Aggregate Lending Comparison												
		Bank				Families by Family Income %	2018					2019							
		Count		Dollar			Count		Dollar			Count		Dollar					
		#	%	\$ (000s)	\$ %	#	%	Bank	Agg	%	\$ (000s)	\$ %	\$ %	#	%	Bank	Agg	\$ (000s)	\$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	\$0	0.0%	17.7%	0	0.0%	7.0%	\$0	0.0%	2.1%	0	0.0%	9.8%	\$0	0.0%	3.3%	
	Moderate	0	0.0%	\$0	0.0%	18.1%	0	0.0%	14.0%	\$0	0.0%	9.6%	0	0.0%	12.9%	\$0	0.0%	9.7%	
	Middle	0	0.0%	\$0	0.0%	21.2%	0	0.0%	12.0%	\$0	0.0%	4.9%	0	0.0%	15.2%	\$0	0.0%	7.9%	
	Upper	0	0.0%	\$0	0.0%	42.9%	0	0.0%	63.0%	\$0	0.0%	70.3%	0	0.0%	58.3%	\$0	0.0%	76.3%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	4.0%	\$0	0.0%	13.1%	0	0.0%	3.8%	\$0	0.0%	2.9%	
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
PURPOSE NOT APPLICABLE	Low	0	0.0%	\$0	0.0%	17.7%	0	0.0%	0.9%	\$0	0.0%	0.5%	0	0.0%	1.5%	\$0	0.0%	0.9%	
	Moderate	0	0.0%	\$0	0.0%	18.1%	0	0.0%	1.7%	\$0	0.0%	1.3%	0	0.0%	4.4%	\$0	0.0%	4.4%	
	Middle	0	0.0%	\$0	0.0%	21.2%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	5.9%	\$0	0.0%	5.8%	
	Upper	0	0.0%	\$0	0.0%	42.9%	0	0.0%	3.4%	\$0	0.0%	1.3%	0	0.0%	13.3%	\$0	0.0%	16.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	94.0%	\$0	0.0%	97.0%	0	0.0%	74.8%	\$0	0.0%	73.0%	
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	4	2.9%	\$274	0.7%	17.7%	2	4.3%	3.7%	\$91	0.8%	1.7%	2	2.2%	4.0%	\$183	0.7%	1.8%	
	Moderate	9	6.5%	\$757	2.0%	18.1%	2	4.3%	12.2%	\$146	1.3%	7.1%	7	7.5%	15.5%	\$611	2.4%	9.0%	
	Middle	15	10.8%	\$2,247	6.1%	21.2%	8	17.4%	18.2%	\$1,143	10.0%	13.0%	7	7.5%	18.3%	\$1,104	4.3%	13.0%	
	Upper	106	76.3%	\$32,721	88.5%	42.9%	32	69.6%	53.3%	\$9,650	84.6%	64.9%	74	79.6%	48.3%	\$23,071	90.3%	58.9%	
	Unknown	5	3.6%	\$967	2.6%	0.0%	2	4.3%	12.5%	\$374	3.3%	13.3%	3	3.2%	13.9%	\$593	2.3%	17.3%	
	Total	139	100.0%	\$36,966	100.0%	100.0%	46	100.0%	100.0%	\$11,404	100.0%	100.0%	93	100.0%	100.0%	\$25,562	100.0%	100.0%	
Small Business	<b>Total Businesses</b>																		
	Revenue	\$1 Million or Less	31	53.4%	\$6,248	41.4%	92.8%	21	61.8%	46.9%	\$4,015	48.7%	42.6%	10	41.7%	42.3%	\$2,233	32.6%	42.3%
		Over \$1 Million	23	39.7%	\$7,134	47.3%	6.5%	11	32.4%				12	50.0%					
		Total Rev. available	54	93.1%	\$13,382	88.7%	99.3%	32	94.2%				22	91.7%					
		Rev. Not Known	4	6.9%	\$1,716	11.4%	0.7%	2	5.9%				2	8.3%					
		Total	58	100.0%	\$15,098	100.0%	100.0%	34	100.0%				24	100.0%					
Small Farm	Loan Size	\$100,000 or Less	24	41.4%	\$1,594	10.6%		14	41.2%	94.4%	\$805	9.8%	44.5%	10	41.7%	94.6%	\$789	11.5%	45.7%
		\$100,001 - \$250,000	13	22.4%	\$2,263	15.0%		8	23.5%	2.9%	\$1,329	16.1%	13.9%	5	20.8%	2.9%	\$934	13.6%	15.7%
		\$250,001 - \$1 Million	21	36.2%	\$11,241	74.5%		12	35.3%	2.8%	\$6,105	74.1%	41.6%	9	37.5%	2.5%	\$5,136	74.9%	38.6%
		Total	58	100.0%	\$15,098	100.0%		34	100.0%	100.0%	\$8,239	100.0%	100.0%	24	100.0%	100.0%	\$6,859	100.0%	100.0%
	Revenue	\$1 Million or Less	0	0.0%	\$0	0.0%	91.4%	0	0.0%	52.6%	\$0	0.0%	36.6%	0	0.0%	53.3%	\$0	0.0%	80.9%
		Over \$1 Million	0	0.0%	\$0	0.0%	8.6%	0	0.0%				0	0.0%					
	Not Known	0	0.0%	\$0	0.0%	0.0%	0	0.0%				0	0.0%						
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%				0	0.0%						
	\$100,000 or Less	0	0.0%	\$0	0.0%		0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	93.3%	\$0	0.0%	31.9%	
	\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	\$250,001 - \$500,000	0	0.0%	\$0	0.0%		0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	6.7%	\$0	0.0%	68.1%	
	Total	0	0.0%	\$0	0.0%		0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	

Originations & Purchases  
Aggregate data is unavailable for loans to businesses/farms with revenue over \$1 million or revenue unknown, and for loan size by revenue.  
2019 FFIEC Census Data, 2019 D&B Info and 2015 ACS Data

## Appendices

**Geographic Distribution of HMDA, Small Business, & Small Farm Loans**  
Assessment Area: SC Lee-Clarendon

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2017					2017					
		Bank		Owner Occupied Units		Count	Dollar		Count	Dollar		
#	%	\$ (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%	\$63	4.9%	22.4%	1	14.3%	16.8%	\$63	4.9%	13.1%
	Middle	3	42.9%	\$650	50.5%	55.7%	3	42.9%	47.3%	\$650	50.5%	45.7%
	Upper	3	42.9%	\$575	44.6%	21.8%	3	42.9%	35.9%	\$575	44.6%	41.2%
	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>\$1,288</i>	<i>100.0%</i>	<i>100.0%</i>	<i>7</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$1,288</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	28.6%	\$291	39.0%	22.4%	2	28.6%	17.4%	\$291	39.0%	4.3%
	Middle	1	14.3%	\$72	9.7%	55.7%	1	14.3%	46.9%	\$72	9.7%	83.5%
	Upper	4	57.1%	\$383	51.3%	21.8%	4	57.1%	35.3%	\$383	51.3%	12.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.5%	\$0	0.0%	0.2%
	<i>Total</i>	<i>7</i>	<i>100.0%</i>	<i>\$746</i>	<i>100.0%</i>	<i>100.0%</i>	<i>7</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$746</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	1	33.3%	\$228	75.7%	22.4%	1	33.3%	14.0%	\$228	75.7%	14.0%
	Middle	2	66.7%	\$73	24.3%	55.7%	2	66.7%	52.6%	\$73	24.3%	32.9%
	Upper	0	0.0%	\$0	0.0%	21.8%	0	0.0%	33.3%	\$0	0.0%	53.0%
	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>\$301</i>	<i>100.0%</i>	<i>100.0%</i>	<i>3</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$301</i>	<i>100.0%</i>	<i>100.0%</i>
MULTI FAMILY	<b>Multi-Family Units</b>											
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	66.7%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	20.7%	0	0.0%	100.0%	\$0	0.0%	100.0%
	Upper	0	0.0%	\$0	0.0%	12.6%	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%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	4	23.5%	\$582	24.9%	22.4%	4	23.5%	16.7%	\$582	24.9%	7.7%
	Middle	6	35.3%	\$795	34.0%	55.7%	6	35.3%	47.7%	\$795	34.0%	68.8%
	Upper	7	41.2%	\$958	41.0%	21.8%	7	41.2%	35.4%	\$958	41.0%	23.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.2%	\$0	0.0%	0.1%
	<i>Total</i>	<i>17</i>	<i>100.0%</i>	<i>\$2,335</i>	<i>100.0%</i>	<i>100.0%</i>	<i>17</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$2,335</i>	<i>100.0%</i>	<i>100.0%</i>
SMALL BUSINESSES	<b>Total Businesses</b>											
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	25	41.0%	\$2,227	34.6%	32.4%	25	41.0%	28.8%	\$2,227	34.6%	19.6%
	Middle	24	39.3%	\$3,605	56.0%	43.6%	24	39.3%	47.3%	\$3,605	56.0%	62.4%
	Upper	12	19.7%	\$602	9.4%	24.0%	12	19.7%	22.0%	\$602	9.4%	17.5%
	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%	1.9%	\$0	0.0%	0.5%
<i>Total</i>	<i>61</i>	<i>100.0%</i>	<i>\$6,434</i>	<i>100.0%</i>	<i>100.0%</i>	<i>61</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$6,434</i>	<i>100.0%</i>	<i>100.0%</i>	
SMALL FARM	<b>Total Farms</b>											
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	2	28.6%	\$193	37.3%	24.1%	2	28.6%	19.4%	\$193	37.3%	23.5%
	Middle	5	71.4%	\$324	62.7%	61.3%	5	71.4%	71.4%	\$324	62.7%	66.6%
	Upper	0	0.0%	\$0	0.0%	14.6%	0	0.0%	9.2%	\$0	0.0%	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%	0.0%	\$0	0.0%	0.0%
<i>Total</i>	<i>7</i>	<i>100.0%</i>	<i>\$517</i>	<i>100.0%</i>	<i>100.0%</i>	<i>7</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$517</i>	<i>100.0%</i>	<i>100.0%</i>	

Originations & Purchases  
2017 FFIEC Census Data, 2017 D&B Info, and 2015 ACS Data



## Appendices

**Geographic Distribution of HMDA, Small Business, & Small Farm Loans - Table 1 of 2**  
Assessment Area: SC Lee-Clarendon

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2018					2018					
		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	12.5%	\$64	5.4%	22.4%	1	12.5%	15.3%	\$64	5.4%	12.4%
	Middle	4	50.0%	\$503	42.1%	55.7%	4	50.0%	44.7%	\$503	42.1%	43.6%
	Upper	3	37.5%	\$627	52.5%	21.8%	3	37.5%	39.9%	\$627	52.5%	43.9%
	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>\$1,194</i>	<i>100.0%</i>	<i>100.0%</i>	<i>8</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$1,194</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	12.5%	\$140	25.4%	22.4%	1	12.5%	19.7%	\$140	25.4%	18.6%
	Middle	4	50.0%	\$297	53.9%	55.7%	4	50.0%	41.9%	\$297	53.9%	38.3%
	Upper	3	37.5%	\$114	20.7%	21.8%	3	37.5%	37.6%	\$114	20.7%	42.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.9%	\$0	0.0%	0.7%
	<i>Total</i>	<i>8</i>	<i>100.0%</i>	<i>\$551</i>	<i>100.0%</i>	<i>100.0%</i>	<i>8</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$551</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%	22.4%	0	0.0%	30.8%	\$0	0.0%	21.2%
	Middle	0	0.0%	\$0	0.0%	55.7%	0	0.0%	48.7%	\$0	0.0%	57.8%
	Upper	0	0.0%	\$0	0.0%	21.8%	0	0.0%	20.5%	\$0	0.0%	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>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	<b>Multi-Family Units</b>											
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	66.7%	0	0.0%	50.0%	\$0	0.0%	67.4%
	Middle	0	0.0%	\$0	0.0%	20.7%	0	0.0%	50.0%	\$0	0.0%	32.6%
	Upper	0	0.0%	\$0	0.0%	12.6%	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>	
OTHER PURPOSE LOC	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	2	33.3%	\$86	13.1%	22.4%	2	33.3%	15.0%	\$86	13.1%	8.3%
	Middle	2	33.3%	\$117	17.8%	55.7%	2	33.3%	40.0%	\$117	17.8%	39.5%
	Upper	2	33.3%	\$456	69.2%	21.8%	2	33.3%	45.0%	\$456	69.2%	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>6</i>	<i>100.0%</i>	<i>\$659</i>	<i>100.0%</i>	<i>100.0%</i>	<i>6</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$659</i>	<i>100.0%</i>	<i>100.0%</i>

Originations & Purchases  
2018 FFIEC Census Data and 2015 ACS Data

## Appendices

**Geographic Distribution of HMDA, Small Business, & Small Farm Loans - Table 2 of 2**  
Assessment Area: SC Lee-Clarendon

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2018					2018					
		Bank				Owner Occupied Units	Count			Dollar		
		Count		Dollar			Bank	Agg	Bank	Agg		
#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %		
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	22.4%	0	0.0%	20.0%	\$0	0.0%	17.4%
	Middle	0	0.0%	\$0	0.0%	55.7%	0	0.0%	70.0%	\$0	0.0%	79.1%
	Upper	0	0.0%	\$0	0.0%	21.8%	0	0.0%	10.0%	\$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>
PURPOSE NOT APPLICABLE	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%	22.4%	0	0.0%	25.8%	\$0	0.0%	20.4%
	Middle	0	0.0%	\$0	0.0%	55.7%	0	0.0%	61.3%	\$0	0.0%	67.5%
	Upper	0	0.0%	\$0	0.0%	21.8%	0	0.0%	12.9%	\$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	4	18.2%	\$290	12.1%	22.4%	4	18.2%	18.2%	\$290	12.1%	15.2%
	Middle	10	45.5%	\$917	38.1%	55.7%	10	45.5%	45.0%	\$917	38.1%	43.0%
	Upper	8	36.4%	\$1,197	49.8%	21.8%	8	36.4%	36.5%	\$1,197	49.8%	41.5%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.3%	\$0	0.0%	0.2%
	<i>Total</i>	<i>22</i>	<i>100.0%</i>	<i>\$2,404</i>	<i>100.0%</i>	<i>100.0%</i>	<i>22</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$2,404</i>	<i>100.0%</i>	<i>100.0%</i>
SMALL BUSINESSES		<b>Total Businesses</b>										
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	23	44.2%	\$3,091	43.6%	34.1%	23	44.2%	30.7%	\$3,091	43.6%	34.6%
	Middle	24	46.2%	\$3,180	44.9%	45.2%	24	46.2%	46.3%	\$3,180	44.9%	46.2%
	Upper	5	9.6%	\$813	11.5%	20.7%	5	9.6%	19.9%	\$813	11.5%	18.3%
	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%	3.2%	\$0	0.0%	0.8%
<i>Total</i>	<i>52</i>	<i>100.0%</i>	<i>\$7,084</i>	<i>100.0%</i>	<i>100.0%</i>	<i>52</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$7,084</i>	<i>100.0%</i>	<i>100.0%</i>	
SMALL FARM		<b>Total Farms</b>										
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	1	33.3%	\$150	44.8%	22.5%	1	33.3%	27.2%	\$150	44.8%	28.0%
	Middle	2	66.7%	\$185	55.2%	68.1%	2	66.7%	63.0%	\$185	55.2%	67.8%
	Upper	0	0.0%	\$0	0.0%	9.4%	0	0.0%	8.7%	\$0	0.0%	4.1%
	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%	1.1%	\$0	0.0%	0.1%
<i>Total</i>	<i>3</i>	<i>100.0%</i>	<i>\$335</i>	<i>100.0%</i>	<i>100.0%</i>	<i>3</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$335</i>	<i>100.0%</i>	<i>100.0%</i>	

Originations & Purchases  
2018 FFIEC Census Data, 2018 D&B Info and 2015 ACS Data

## Appendices

**Geographic Distribution of HMDA, Small Business, & Small Farm Loans - Table 1 of 2**  
Assessment Area: SC Lee

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2019					2019					
		Bank				Owner Occupied Units	Count			Dollar		
		Count		Dollar			#	%	%	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%	26.2%	0	0.0%	18.1%	\$0	0.0%	16.4%
	Middle	1	100.0%	\$112	100.0%	73.8%	1	100.0%	80.9%	\$112	100.0%	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%	1.1%	\$0	0.0%	1.0%
	<i>Total</i>	<i>1</i>	<i>100.0%</i>	<i>\$112</i>	<i>100.0%</i>	<i>100.0%</i>	<i>1</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$112</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%	26.2%	0	0.0%	18.2%	\$0	0.0%	15.2%
	Middle	2	100.0%	\$264	100.0%	73.8%	2	100.0%	79.5%	\$264	100.0%	83.4%
	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%	2.3%	\$0	0.0%	1.4%
	<i>Total</i>	<i>2</i>	<i>100.0%</i>	<i>\$264</i>	<i>100.0%</i>	<i>100.0%</i>	<i>2</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$264</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%	26.2%	0	0.0%	50.0%	\$0	0.0%	57.7%
	Middle	0	0.0%	\$0	0.0%	73.8%	0	0.0%	50.0%	\$0	0.0%	42.3%
	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>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		<b>Multi-Family Units</b>										
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	65.3%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	34.7%	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>	
OTHER PURPOSE LOC	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	1	50.0%	\$75	42.9%	26.2%	1	50.0%	60.0%	\$75	42.9%	48.7%
	Middle	1	50.0%	\$100	57.1%	73.8%	1	50.0%	40.0%	\$100	57.1%	51.3%
	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>\$175</i>	<i>100.0%</i>	<i>100.0%</i>	<i>2</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$175</i>	<i>100.0%</i>	<i>100.0%</i>

Originations & Purchases  
2019 FFIEC Census Data and 2015 ACS Data

## Appendices

**Geographic Distribution of HMDA, Small Business, & Small Farm Loans - Table 2 of 2**  
Assessment Area: SC Lee

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2019					2019					
		Bank		Owner Occupied Units		Count	Count		Dollar			
		Count	Dollar	Count	Units		Bank	Agg	Bank	Agg		
#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %		
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	26.2%	0	0.0%	28.6%	\$0	0.0%	42.2%
	Middle	0	0.0%	\$0	0.0%	73.8%	0	0.0%	71.4%	\$0	0.0%	57.8%
	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>
PURPOSE NOT APPLICABLE	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%	26.2%	0	0.0%	25.0%	\$0	0.0%	17.0%
	Middle	0	0.0%	\$0	0.0%	73.8%	0	0.0%	75.0%	\$0	0.0%	83.0%
	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	1	20.0%	\$75	13.6%	26.2%	1	20.0%	20.9%	\$75	13.6%	18.5%
	Middle	4	80.0%	\$476	86.4%	73.8%	4	80.0%	77.8%	\$476	86.4%	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%	1.3%	\$0	0.0%	1.0%
	<i>Total</i>	<i>5</i>	<i>100.0%</i>	<i>\$551</i>	<i>100.0%</i>	<i>100.0%</i>	<i>5</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$551</i>	<i>100.0%</i>	<i>100.0%</i>
SMALL BUSINESSES				<b>Total Businesses</b>								
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	1	33.3%	\$19	21.8%	33.2%	1	33.3%	23.8%	\$19	21.8%	6.0%
	Middle	2	66.7%	\$68	78.2%	66.8%	2	66.7%	76.2%	\$68	78.2%	94.0%
	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%
	Tr 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>\$87</i>	<i>100.0%</i>	<i>100.0%</i>	<i>3</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$87</i>	<i>100.0%</i>	<i>100.0%</i>	
SMALL FARM				<b>Total Farms</b>								
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	1	100.0%	\$100	100.0%	15.0%	1	100.0%	20.0%	\$100	100.0%	17.1%
	Middle	0	0.0%	\$0	0.0%	85.0%	0	0.0%	80.0%	\$0	0.0%	82.9%
	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	0.0%	0.0%	\$0	0.0%	0.0%
<i>Total</i>	<i>1</i>	<i>100.0%</i>	<i>\$100</i>	<i>100.0%</i>	<i>100.0%</i>	<i>1</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$100</i>	<i>100.0%</i>	<i>100.0%</i>	

Originations & Purchases  
2019 FFIEC Census Data, 2019 D&B Info and 2015 ACS Data

# Appendices

**Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending  
by Revenue & Loan Size  
Assessment Area: SC Lee-Clarendon**

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	Count	%	Bank	Agg	Bank	Agg	Agg		
#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %		
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	27.0%	0	0.0%	2.8%	\$0	0.0%	1.4%
	Moderate	1	14.3%	\$93	7.2%	17.1%	1	14.3%	12.1%	\$93	7.2%	6.8%
	Middle	0	0.0%	\$0	0.0%	18.9%	0	0.0%	22.2%	\$0	0.0%	16.3%
	Upper	5	71.4%	\$1,132	87.9%	37.0%	5	71.4%	46.0%	\$1,132	87.9%	60.2%
	Unknown	1	14.3%	\$63	4.9%	0.0%	1	14.3%	16.8%	\$63	4.9%	15.3%
	<b>Total</b>	<b>7</b>	<b>100.0%</b>	<b>\$1,288</b>	<b>100.0%</b>	<b>100.0%</b>	<b>7</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$1,288</b>	<b>100.0%</b>	<b>100.0%</b>
REFINANCE	Low	0	0.0%	\$0	0.0%	27.0%	0	0.0%	4.3%	\$0	0.0%	0.7%
	Moderate	0	0.0%	\$0	0.0%	17.1%	0	0.0%	9.7%	\$0	0.0%	1.6%
	Middle	2	28.6%	\$197	26.4%	18.9%	2	28.6%	22.2%	\$197	26.4%	5.9%
	Upper	4	57.1%	\$420	56.3%	37.0%	4	57.1%	45.9%	\$420	56.3%	15.4%
	Unknown	1	14.3%	\$129	17.3%	0.0%	1	14.3%	17.9%	\$129	17.3%	76.3%
	<b>Total</b>	<b>7</b>	<b>100.0%</b>	<b>\$746</b>	<b>100.0%</b>	<b>100.0%</b>	<b>7</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$746</b>	<b>100.0%</b>	<b>100.0%</b>
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	27.0%	0	0.0%	8.8%	\$0	0.0%	2.8%
	Moderate	0	0.0%	\$0	0.0%	17.1%	0	0.0%	19.3%	\$0	0.0%	10.2%
	Middle	2	66.7%	\$73	24.3%	18.9%	2	66.7%	38.6%	\$73	24.3%	29.1%
	Upper	1	33.3%	\$228	75.7%	37.0%	1	33.3%	31.6%	\$228	75.7%	53.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	1.8%	\$0	0.0%	4.2%
	<b>Total</b>	<b>3</b>	<b>100.0%</b>	<b>\$301</b>	<b>100.0%</b>	<b>100.0%</b>	<b>3</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$301</b>	<b>100.0%</b>	<b>100.0%</b>
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	27.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	17.1%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	18.9%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	37.0%	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%
	<b>Total</b>	<b>0</b>	<b>0.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	27.0%	0	0.0%	3.8%	\$0	0.0%	1.0%
	Moderate	1	5.9%	\$93	4.0%	17.1%	1	5.9%	12.0%	\$93	4.0%	3.7%
	Middle	4	23.5%	\$270	11.6%	18.9%	4	23.5%	23.6%	\$270	11.6%	10.2%
	Upper	10	58.8%	\$1,780	76.2%	37.0%	10	58.8%	44.6%	\$1,780	76.2%	32.5%
	Unknown	2	11.8%	\$192	8.2%	0.0%	2	11.8%	16.0%	\$192	8.2%	52.7%
	<b>Total</b>	<b>17</b>	<b>100.0%</b>	<b>\$2,335</b>	<b>100.0%</b>	<b>100.0%</b>	<b>17</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$2,335</b>	<b>100.0%</b>	<b>100.0%</b>
Small Business Revenue	\$1 Million or Less	54	88.5%	\$5,140	79.9%	92.3%	54	88.5%	50.4%	\$5,140	79.9%	55.1%
	Over \$1 Million	7	11.5%	\$1,294	20.1%	5.9%	7	11.5%				
	<b>Total Rev. available</b>	<b>61</b>	<b>100.0%</b>	<b>\$6,434</b>	<b>100.0%</b>	<b>98.2%</b>	<b>61</b>	<b>100.0%</b>				
	Rev. Not Known	0	0.0%	\$0	0.0%	1.7%	0	0.0%				
	<b>Total</b>	<b>61</b>	<b>100.0%</b>	<b>\$6,434</b>	<b>100.0%</b>	<b>100.0%</b>	<b>61</b>	<b>100.0%</b>				
	\$100,000 or Less	47	77.0%	\$1,855	28.8%		47	77.0%	92.5%	\$1,855	28.8%	36.0%
	Over \$100,000	14	23.0%	\$4,579	71.2%		14	23.0%	7.5%	\$4,579	71.2%	64.0%
<b>Total</b>	<b>61</b>	<b>100.0%</b>	<b>\$6,434</b>	<b>100.0%</b>	<b>100.0%</b>	<b>61</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$6,434</b>	<b>100.0%</b>	<b>100.0%</b>	
Small Farm Revenue	\$1 Million or Less	5	71.4%	\$440	85.1%	93.4%	5	71.4%	28.6%	\$440	85.1%	39.5%
	Over \$1 Million	2	28.6%	\$77	14.9%	6.6%	2	28.6%				
	Not Known	0	0.0%	\$0	0.0%	0.0%	0	0.0%				
	<b>Total</b>	<b>7</b>	<b>100.0%</b>	<b>\$517</b>	<b>100.0%</b>	<b>100.0%</b>	<b>7</b>	<b>100.0%</b>				
	\$100,000 or Less	5	71.4%	\$242	46.8%		5	71.4%	91.8%	\$242	46.8%	48.1%
	\$100,001 - \$250,000	2	28.6%	\$275	53.2%		2	28.6%	6.1%	\$275	53.2%	28.6%
	\$250,001 - \$500,000	0	0.0%	\$0	0.0%		0	0.0%	2.0%	\$0	0.0%	23.3%
<b>Total</b>	<b>7</b>	<b>100.0%</b>	<b>\$517</b>	<b>100.0%</b>	<b>100.0%</b>	<b>7</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$517</b>	<b>100.0%</b>	<b>100.0%</b>	

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, 2017 D&B Info, and 2015 ACS Data

## Appendices

**Borrower Distribution of HMDA Loans & Small Business/Small Farm Loans by Revenue & Loan Size**  
**Table 1 of 2**

Assessment Area: SC Lee-Clarendon

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2018					2018					
		Count		Bank Dollar		Families by Family Income	Count		Agg	Dollar		Agg
#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %		
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	27.0%	0	0.0%	3.2%	\$0	0.0%	1.5%
	Moderate	0	0.0%	\$0	0.0%	17.1%	0	0.0%	14.3%	\$0	0.0%	9.2%
	Middle	2	25.0%	\$280	23.5%	18.9%	2	25.0%	23.8%	\$280	23.5%	18.5%
	Upper	5	62.5%	\$874	73.2%	37.0%	5	62.5%	46.6%	\$874	73.2%	57.3%
	Unknown	1	12.5%	\$40	3.4%	0.0%	1	12.5%	12.2%	\$40	3.4%	13.6%
	<i>Total</i>	<i>8</i>	<i>100.0%</i>	<i>\$1,194</i>	<i>100.0%</i>	<i>100.0%</i>	<i>8</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$1,194</i>	<i>100.0%</i>	<i>100.0%</i>
REFINANCE	Low	2	25.0%	\$84	15.2%	27.0%	2	25.0%	7.4%	\$84	15.2%	3.8%
	Moderate	0	0.0%	\$0	0.0%	17.1%	0	0.0%	10.5%	\$0	0.0%	6.4%
	Middle	1	12.5%	\$75	13.6%	18.9%	1	12.5%	16.2%	\$75	13.6%	12.8%
	Upper	4	50.0%	\$362	65.7%	37.0%	4	50.0%	56.8%	\$362	65.7%	64.7%
	Unknown	1	12.5%	\$30	5.4%	0.0%	1	12.5%	9.2%	\$30	5.4%	12.3%
	<i>Total</i>	<i>8</i>	<i>100.0%</i>	<i>\$551</i>	<i>100.0%</i>	<i>100.0%</i>	<i>8</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$551</i>	<i>100.0%</i>	<i>100.0%</i>
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	27.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	17.1%	0	0.0%	17.9%	\$0	0.0%	6.8%
	Middle	0	0.0%	\$0	0.0%	18.9%	0	0.0%	12.8%	\$0	0.0%	11.2%
	Upper	0	0.0%	\$0	0.0%	37.0%	0	0.0%	56.4%	\$0	0.0%	65.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	12.8%	\$0	0.0%	16.2%
	<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%	27.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	17.1%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	18.9%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	37.0%	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>
OTHER PURPOSE LOC	Low	0	0.0%	\$0	0.0%	27.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	1	16.7%	\$56	8.5%	17.1%	1	16.7%	10.0%	\$56	8.5%	6.5%
	Middle	1	16.7%	\$30	4.6%	18.9%	1	16.7%	15.0%	\$30	4.6%	11.8%
	Upper	4	66.7%	\$573	86.9%	37.0%	4	66.7%	70.0%	\$573	86.9%	76.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	5.0%	\$0	0.0%	5.1%
	<i>Total</i>	<i>6</i>	<i>100.0%</i>	<i>\$659</i>	<i>100.0%</i>	<i>100.0%</i>	<i>6</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$659</i>	<i>100.0%</i>	<i>100.0%</i>

Originations & Purchases  
2018 FFIEC Census Data and 2015 ACS Data

## Appendices

### Borrower Distribution of HMDA Loans & Small Business/Small Farm Loans by Revenue & Loan Size

Table 2 of 2

Assessment Area: SC Lee-Clarendon

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison						
		2018					2018						
		Count		Bank Dollar		Families by Family Income %	Count			Dollar			
		#	%	\$ (000s)	\$ %		Bank #	Agg %	Bank \$ (000s)	Agg \$ %			
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	\$0	0.0%	27.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Moderate	0	0.0%	\$0	0.0%	17.1%	0	0.0%	40.0%	\$0	0.0%	38.9%	
	Middle	0	0.0%	\$0	0.0%	18.9%	0	0.0%	10.0%	\$0	0.0%	4.3%	
	Upper	0	0.0%	\$0	0.0%	37.0%	0	0.0%	40.0%	\$0	0.0%	47.5%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	10.0%	\$0	0.0%	9.3%	
	<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>	
PURPOSE NOT APPLICABLE	Low	0	0.0%	\$0	0.0%	27.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Moderate	0	0.0%	\$0	0.0%	17.1%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Middle	0	0.0%	\$0	0.0%	18.9%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Upper	0	0.0%	\$0	0.0%	37.0%	0	0.0%	3.2%	\$0	0.0%	11.7%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	96.8%	\$0	0.0%	88.3%	
	<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>	
HMDA TOTALS	Low	2	9.1%	\$84	3.5%	27.0%	2	9.1%	4.1%	\$84	3.5%	2.1%	
	Moderate	1	4.5%	\$56	2.3%	17.1%	1	4.5%	12.8%	\$56	2.3%	8.0%	
	Middle	4	18.2%	\$385	16.0%	18.9%	4	18.2%	19.2%	\$385	16.0%	15.5%	
	Upper	13	59.1%	\$1,809	75.2%	37.0%	13	59.1%	48.9%	\$1,809	75.2%	58.7%	
	Unknown	2	9.1%	\$70	2.9%	0.0%	2	9.1%	15.0%	\$70	2.9%	15.6%	
	<i>Total</i>	<i>22</i>	<i>100.0%</i>	<i>\$2,404</i>	<i>100.0%</i>	<i>100.0%</i>	<i>22</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$2,404</i>	<i>100.0%</i>	<i>100.0%</i>	
Small Business	Revenue	<b>Total Businesses</b>											
		\$1 Million or Less	37	71.2%	\$4,074	57.5%	93.2%	37	71.2%	42.2%	\$4,074	57.5%	46.7%
		Over \$1 Million	10	19.2%	\$2,436	34.4%	5.0%	10	19.2%				
		<i>Total Rev. available</i>	<i>47</i>	<i>90.4%</i>	<i>\$6,510</i>	<i>91.9%</i>	<i>98.2%</i>	<i>47</i>	<i>90.4%</i>				
		Rev. Not Known	5	9.6%	\$574	8.1%	1.8%	5	9.6%				
	<i>Total</i>	<i>52</i>	<i>100.0%</i>	<i>\$7,084</i>	<i>100.0%</i>	<i>100.0%</i>	<i>52</i>	<i>100.0%</i>					
	Loan Size	\$100,000 or Less	34	65.4%	\$1,462	20.6%		34	65.4%	91.4%	\$1,462	20.6%	33.4%
		\$100,001 - \$250,000	6	11.5%	\$1,014	14.3%		6	11.5%	3.4%	\$1,014	14.3%	13.6%
		\$250,001 - \$1 Million	12	23.1%	\$4,608	65.0%		12	23.1%	5.2%	\$4,608	65.0%	53.0%
		<i>Total</i>	<i>52</i>	<i>100.0%</i>	<i>\$7,084</i>	<i>100.0%</i>		<i>52</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$7,084</i>	<i>100.0%</i>	<i>100.0%</i>
<i>Total</i>		<i>52</i>	<i>100.0%</i>	<i>\$7,084</i>	<i>100.0%</i>		<i>52</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$7,084</i>	<i>100.0%</i>	<i>100.0%</i>	
Small Farm	Revenue	<b>Total Farms</b>											
		\$1 Million or Less	3	100.0%	\$335	100.0%	95.0%	3	100.0%	26.1%	\$335	100.0%	42.7%
		Over \$1 Million	0	0.0%	\$0	0.0%	5.0%	0	0.0%				
		Not Known	0	0.0%	\$0	0.0%	0.0%	0	0.0%				
	<i>Total</i>	<i>3</i>	<i>100.0%</i>	<i>\$335</i>	<i>100.0%</i>	<i>100.0%</i>	<i>3</i>	<i>100.0%</i>					
	Loan Size	\$100,000 or Less	1	33.3%	\$50	14.9%		1	33.3%	85.9%	\$50	14.9%	24.8%
		\$100,001 - \$250,000	2	66.7%	\$285	85.1%		2	66.7%	7.6%	\$285	85.1%	27.2%
		\$250,001 - \$500,000	0	0.0%	\$0	0.0%		0	0.0%	6.5%	\$0	0.0%	48.0%
<i>Total</i>		<i>3</i>	<i>100.0%</i>	<i>\$335</i>	<i>100.0%</i>		<i>3</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$335</i>	<i>100.0%</i>	<i>100.0%</i>	

Originations & Purchases

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

2018 FFIEC Census Data, 2018 D&B Info and 2015 ACS Data

## Appendices

### Borrower Distribution of HMDA Loans & Small Business/Small Farm Loans by Revenue & Loan Size

**Table 1 of 2**

Assessment Area: SC Lee

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2019					2019					
		Count		Dollar		Families by Family Income %	Count			Dollar		
#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	%		
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	28.1%	0	0.0%	2.1%	\$0	0.0%	1.4%
	Moderate	0	0.0%	\$0	0.0%	18.3%	0	0.0%	30.9%	\$0	0.0%	19.6%
	Middle	0	0.0%	\$0	0.0%	18.7%	0	0.0%	20.2%	\$0	0.0%	21.8%
	Upper	1	100.0%	\$112	100.0%	34.9%	1	100.0%	36.2%	\$112	100.0%	47.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	10.6%	\$0	0.0%	10.2%
	<i>Total</i>	<i>1</i>	<i>100.0%</i>	<i>\$112</i>	<i>100.0%</i>	<i>100.0%</i>	<i>1</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$112</i>	<i>100.0%</i>	<i>100.0%</i>
REFINANCE	Low	0	0.0%	\$0	0.0%	28.1%	0	0.0%	9.1%	\$0	0.0%	4.3%
	Moderate	0	0.0%	\$0	0.0%	18.3%	0	0.0%	11.4%	\$0	0.0%	6.6%
	Middle	1	50.0%	\$65	24.6%	18.7%	1	50.0%	18.2%	\$65	24.6%	12.5%
	Upper	1	50.0%	\$199	75.4%	34.9%	1	50.0%	31.8%	\$199	75.4%	33.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	29.5%	\$0	0.0%	42.8%
	<i>Total</i>	<i>2</i>	<i>100.0%</i>	<i>\$264</i>	<i>100.0%</i>	<i>100.0%</i>	<i>2</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$264</i>	<i>100.0%</i>	<i>100.0%</i>
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	28.1%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	18.3%	0	0.0%	50.0%	\$0	0.0%	57.7%
	Middle	0	0.0%	\$0	0.0%	18.7%	0	0.0%	50.0%	\$0	0.0%	42.3%
	Upper	0	0.0%	\$0	0.0%	34.9%	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>100.0%</i>	<i>\$0</i>	<i>0.0%</i>	<i>100.0%</i>
MULTI FAMILY	Low	0	0.0%	\$0	0.0%	28.1%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	18.3%	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%	34.9%	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>
OTHER PURPOSE LOC	Low	0	0.0%	\$0	0.0%	28.1%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	1	50.0%	\$100	57.1%	18.3%	1	50.0%	20.0%	\$100	57.1%	29.3%
	Middle	1	50.0%	\$75	42.9%	18.7%	1	50.0%	20.0%	\$75	42.9%	22.0%
	Upper	0	0.0%	\$0	0.0%	34.9%	0	0.0%	60.0%	\$0	0.0%	48.7%
	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>\$175</i>	<i>100.0%</i>	<i>100.0%</i>	<i>2</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$175</i>	<i>100.0%</i>	<i>100.0%</i>

Originations & Purchases  
2019 FFIEC Census Data and 2015 ACS Data



## Appendices

### Borrower Distribution of HMDA Loans & Small Business/Small Farm Loans by Revenue & Loan Size

**Table 2 of 2**

Assessment Area: SC Lee

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2019					Bank & Aggregate Lending Comparison 2019						
		Bank		Families by Family Income %	Count		Dollar						
		Count	Dollar		Bank	Agg	Bank		Agg				
		#	%	\$ (000s)	\$ %	#	%	%	\$ (000s)	\$ %	\$ %		
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	\$0	0.0%	28.1%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Moderate	0	0.0%	\$0	0.0%	18.3%	0	0.0%	14.3%	\$0	0.0%	15.7%	
	Middle	0	0.0%	\$0	0.0%	18.7%	0	0.0%	14.3%	\$0	0.0%	3.5%	
	Upper	0	0.0%	\$0	0.0%	34.9%	0	0.0%	71.4%	\$0	0.0%	80.8%	
	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>	
PURPOSE NOT APPLICABLE	Low	0	0.0%	\$0	0.0%	28.1%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Moderate	0	0.0%	\$0	0.0%	18.3%	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%	34.9%	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	0	0.0%	\$0	0.0%	28.1%	0	0.0%	3.8%	\$0	0.0%	2.1%	
	Moderate	1	20.0%	\$100	18.1%	18.3%	1	20.0%	24.1%	\$100	18.1%	15.3%	
	Middle	2	40.0%	\$140	25.4%	18.7%	2	40.0%	19.6%	\$140	25.4%	17.4%	
	Upper	2	40.0%	\$311	56.4%	34.9%	2	40.0%	35.4%	\$311	56.4%	43.3%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	17.1%	\$0	0.0%	21.9%	
	<i>Total</i>	<i>5</i>	<i>100.0%</i>	<i>\$551</i>	<i>100.0%</i>	<i>100.0%</i>	<i>5</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$551</i>	<i>100.0%</i>	<i>100.0%</i>	
Small Business	Revenue	<b>Total Businesses</b>											
		\$1 Million or Less	2	66.7%	\$68	78.2%	92.7%	2	66.7%	40.2%	\$68	78.2%	20.3%
		Over \$1 Million	1	33.3%	\$19	21.8%	5.4%	1	33.3%				
		<i>Total Rev. available</i>	<i>3</i>	<i>100.0%</i>	<i>\$87</i>	<i>100.0%</i>	<i>98.1%</i>	<i>3</i>	<i>100.0%</i>				
		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>\$87</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%	\$87	100.0%		3	100.0%	94.3%	\$87	100.0%	31.9%
		\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	0.8%	\$0	0.0%	4.1%
		\$250,001 - \$1 Million	0	0.0%	\$0	0.0%		0	0.0%	4.9%	\$0	0.0%	64.0%
		<i>Total</i>	<i>3</i>	<i>100.0%</i>	<i>\$87</i>	<i>100.0%</i>		<i>3</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$87</i>	<i>100.0%</i>	<i>100.0%</i>
Small Farm	Revenue	<b>Total Farms</b>											
		\$1 Million or Less	1	100.0%	\$100	100.0%	95.0%	1	100.0%	35.0%	\$100	100.0%	18.5%
		Over \$1 Million	0	0.0%	\$0	0.0%	5.0%	0	0.0%				
		Not Known	0	0.0%	\$0	0.0%	0.0%	0	0.0%				
	<i>Total</i>	<i>1</i>	<i>100.0%</i>	<i>\$100</i>	<i>100.0%</i>	<i>100.0%</i>	<i>1</i>	<i>100.0%</i>					
	Loan Size	\$100,000 or Less	1	100.0%	\$100	100.0%		1	100.0%	80.0%	\$100	100.0%	22.7%
		\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	5.0%	\$0	0.0%	8.7%
		\$250,001 - \$500,000	0	0.0%	\$0	0.0%		0	0.0%	15.0%	\$0	0.0%	68.6%
		<i>Total</i>	<i>1</i>	<i>100.0%</i>	<i>\$100</i>	<i>100.0%</i>		<i>1</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$100</i>	<i>100.0%</i>	<i>100.0%</i>

Originations & Purchases

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

2019 FFIEC Census Data, 2019 D&B Info and 2015 ACS Data

# Appendices

## Geographic Distribution of HMDA, Small Business, & Small Farm Loans Assessment Area: SC Myrtle Beach

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2017					2017					
		Bank		Owner Occupied Units		Count	Dollar		Count	Dollar		
#	%	\$ (000s)	\$ %	%	#		%	\$ (000s)		\$ %	\$ %	
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	0.6%	0	0.0%	0.8%	\$0	0.0%	0.7%
	Moderate	6	10.5%	\$1,029	8.0%	14.8%	6	10.5%	10.9%	\$1,029	8.0%	8.6%
	Middle	43	75.4%	\$9,312	72.4%	70.3%	43	75.4%	70.8%	\$9,312	72.4%	72.2%
	Upper	8	14.0%	\$2,528	19.6%	14.0%	8	14.0%	17.2%	\$2,528	19.6%	18.1%
	Unknown	0	0.0%	\$0	0.0%	0.3%	0	0.0%	0.3%	\$0	0.0%	0.4%
	<i>Total</i>	<i>57</i>	<i>100.0%</i>	<i>\$12,869</i>	<i>100.0%</i>	<i>100.0%</i>	<i>57</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$12,869</i>	<i>100.0%</i>	<i>100.0%</i>
REFINANCE	Low	0	0.0%	\$0	0.0%	0.6%	0	0.0%	0.7%	\$0	0.0%	0.5%
	Moderate	0	0.0%	\$0	0.0%	14.8%	0	0.0%	11.9%	\$0	0.0%	8.8%
	Middle	18	75.0%	\$3,944	79.1%	70.3%	18	75.0%	72.2%	\$3,944	79.1%	71.8%
	Upper	6	25.0%	\$1,044	20.9%	14.0%	6	25.0%	15.2%	\$1,044	20.9%	18.9%
	Unknown	0	0.0%	\$0	0.0%	0.3%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>24</i>	<i>100.0%</i>	<i>\$4,988</i>	<i>100.0%</i>	<i>100.0%</i>	<i>24</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$4,988</i>	<i>100.0%</i>	<i>100.0%</i>
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	0.6%	0	0.0%	0.5%	\$0	0.0%	0.3%
	Moderate	4	66.7%	\$25	8.5%	14.8%	4	66.7%	17.7%	\$25	8.5%	11.5%
	Middle	2	33.3%	\$270	91.5%	70.3%	2	33.3%	70.0%	\$270	91.5%	70.3%
	Upper	0	0.0%	\$0	0.0%	14.0%	0	0.0%	11.8%	\$0	0.0%	17.8%
	Unknown	0	0.0%	\$0	0.0%	0.3%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>6</i>	<i>100.0%</i>	<i>\$295</i>	<i>100.0%</i>	<i>100.0%</i>	<i>6</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$295</i>	<i>100.0%</i>	<i>100.0%</i>
MULTI FAMILY	<b>Multi-Family Units</b>											
	Low	0	0.0%	\$0	0.0%	3.5%	0	0.0%	19.4%	\$0	0.0%	8.2%
	Moderate	0	0.0%	\$0	0.0%	3.8%	0	0.0%	2.8%	\$0	0.0%	0.7%
	Middle	2	66.7%	\$70	48.3%	56.3%	2	66.7%	52.8%	\$70	48.3%	23.3%
	Upper	1	33.3%	\$75	51.7%	36.4%	1	33.3%	25.0%	\$75	51.7%	67.8%
	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>\$145</i>	<i>100.0%</i>	<i>100.0%</i>	<i>3</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$145</i>	<i>100.0%</i>	<i>100.0%</i>	
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	0.6%	0	0.0%	0.8%	\$0	0.0%	0.8%
	Moderate	10	11.1%	\$1,054	5.8%	14.8%	10	11.1%	11.4%	\$1,054	5.8%	8.5%
	Middle	65	72.2%	\$13,596	74.3%	70.3%	65	72.2%	71.0%	\$13,596	74.3%	70.8%
	Upper	15	16.7%	\$3,647	19.9%	14.0%	15	16.7%	16.5%	\$3,647	19.9%	19.5%
	Unknown	0	0.0%	\$0	0.0%	0.3%	0	0.0%	0.2%	\$0	0.0%	0.3%
	<i>Total</i>	<i>90</i>	<i>100.0%</i>	<i>\$18,297</i>	<i>100.0%</i>	<i>100.0%</i>	<i>90</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$18,297</i>	<i>100.0%</i>	<i>100.0%</i>
SMALL BUSINESSES	<b>Total Businesses</b>											
	Low	2	3.1%	\$450	3.0%	6.5%	2	3.1%	6.3%	\$450	3.0%	7.5%
	Moderate	13	20.3%	\$2,042	13.6%	14.3%	13	20.3%	13.0%	\$2,042	13.6%	16.5%
	Middle	34	53.1%	\$8,808	58.9%	61.6%	34	53.1%	61.8%	\$8,808	58.9%	57.9%
	Upper	15	23.4%	\$3,663	24.5%	17.1%	15	23.4%	16.8%	\$3,663	24.5%	16.2%
	Unknown	0	0.0%	\$0	0.0%	0.6%	0	0.0%	0.6%	\$0	0.0%	0.9%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	1.6%	\$0	0.0%	1.0%
<i>Total</i>	<i>64</i>	<i>100.0%</i>	<i>\$14,963</i>	<i>100.0%</i>	<i>100.0%</i>	<i>64</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$14,963</i>	<i>100.0%</i>	<i>100.0%</i>	
SMALL FARM	<b>Total Farms</b>											
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	1	100.0%	\$9	100.0%	33.9%	1	100.0%	36.4%	\$9	100.0%	43.8%
	Middle	0	0.0%	\$0	0.0%	62.0%	0	0.0%	58.2%	\$0	0.0%	54.9%
	Upper	0	0.0%	\$0	0.0%	2.9%	0	0.0%	2.7%	\$0	0.0%	0.6%
	Unknown	0	0.0%	\$0	0.0%	1.2%	0	0.0%	0.9%	\$0	0.0%	0.1%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	1.8%	\$0	0.0%	0.6%
<i>Total</i>	<i>1</i>	<i>100.0%</i>	<i>\$9</i>	<i>100.0%</i>	<i>100.0%</i>	<i>1</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$9</i>	<i>100.0%</i>	<i>100.0%</i>	

Originations & Purchases  
2017 FFIEC Census Data, 2017 D&B Info, and 2015 ACS Data

# Appendices

**Geographic Distribution of HMDA, Small Business, & Small Farm Loans - Table 1 of 2**  
Assessment Area: SC Myrtle Beach

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019					Bank & Aggregate Lending Comparison											
		Bank				Owner Occupied Units %	2018					2019						
		Count		Dollar			Count		Dollar			Count		Dollar				
		#	%	\$ (000s)	\$ %	#	%	Agg %	\$ (000s)	\$ %	\$ %	#	%	Agg %	\$ (000s)	\$ %	\$ %	
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	0.6%	0	0.0%	0.9%	\$0	0.0%	0.7%	0	0.0%	1.2%	\$0	0.0%	0.9%
	Moderate	11	11.8%	\$2,198	6.7%	14.8%	1	2.5%	9.6%	\$121	0.7%	7.6%	10	18.9%	10.4%	\$2,077	12.6%	8.7%
	Middle	60	64.5%	\$22,009	67.4%	70.3%	28	70.0%	70.4%	\$10,790	66.5%	71.7%	32	60.4%	68.3%	\$11,219	68.3%	69.3%
	Upper	22	23.7%	\$8,463	25.9%	14.0%	11	27.5%	18.7%	\$5,324	32.8%	19.6%	11	20.8%	19.9%	\$3,139	19.1%	21.0%
	Unknown	0	0.0%	\$0	0.0%	0.3%	0	0.0%	0.3%	\$0	0.0%	0.4%	0	0.0%	0.1%	\$0	0.0%	0.2%
	<b>Total</b>	<b>93</b>	<b>100.0%</b>	<b>\$32,670</b>	<b>100.0%</b>	<b>100.0%</b>	<b>40</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$16,235</b>	<b>100.0%</b>	<b>100.0%</b>	<b>53</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$16,435</b>	<b>100.0%</b>	<b>100.0%</b>
REFINANCE	Low	0	0.0%	\$0	0.0%	0.6%	0	0.0%	0.7%	\$0	0.0%	0.7%	0	0.0%	0.4%	\$0	0.0%	0.3%
	Moderate	3	4.8%	\$211	1.5%	14.8%	2	5.3%	11.1%	\$196	2.8%	8.9%	1	4.0%	10.9%	\$15	0.2%	8.3%
	Middle	42	66.7%	\$8,940	61.7%	70.3%	26	68.4%	71.7%	\$5,067	72.3%	69.8%	16	64.0%	73.1%	\$3,873	51.8%	72.5%
	Upper	18	28.6%	\$5,337	36.8%	14.0%	10	26.3%	16.2%	\$1,749	24.9%	20.3%	8	32.0%	15.5%	\$3,588	48.0%	18.8%
	Unknown	0	0.0%	\$0	0.0%	0.3%	0	0.0%	0.3%	\$0	0.0%	0.3%	0	0.0%	0.1%	\$0	0.0%	0.1%
	<b>Total</b>	<b>63</b>	<b>100.0%</b>	<b>\$14,488</b>	<b>100.0%</b>	<b>100.0%</b>	<b>38</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$7,012</b>	<b>100.0%</b>	<b>100.0%</b>	<b>25</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$7,476</b>	<b>100.0%</b>	<b>100.0%</b>
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	0.6%	0	0.0%	0.5%	\$0	0.0%	0.2%	0	0.0%	0.4%	\$0	0.0%	0.3%
	Moderate	0	0.0%	\$0	0.0%	14.8%	0	0.0%	8.6%	\$0	0.0%	8.1%	0	0.0%	11.0%	\$0	0.0%	10.0%
	Middle	0	0.0%	\$0	0.0%	70.3%	0	0.0%	72.7%	\$0	0.0%	72.1%	0	0.0%	72.8%	\$0	0.0%	68.7%
	Upper	0	0.0%	\$0	0.0%	14.0%	0	0.0%	17.9%	\$0	0.0%	19.6%	0	0.0%	15.5%	\$0	0.0%	20.8%
	Unknown	0	0.0%	\$0	0.0%	0.3%	0	0.0%	0.2%	\$0	0.0%	0.1%	0	0.0%	0.2%	\$0	0.0%	0.1%
	<b>Total</b>	<b>0</b>	<b>0.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>
MULTI-FAMILY	<b>Multi-Family Units</b>																	
	Low	0	0.0%	\$0	0.0%	3.5%	0	0.0%	17.0%	\$0	0.0%	3.7%	0	0.0%	12.8%	\$0	0.0%	2.5%
	Moderate	0	0.0%	\$0	0.0%	3.8%	0	0.0%	14.9%	\$0	0.0%	13.2%	0	0.0%	12.8%	\$0	0.0%	3.8%
	Middle	1	100.0%	\$183	100.0%	56.3%	1	100.0%	59.6%	\$183	100.0%	75.4%	0	0.0%	66.7%	\$0	0.0%	92.7%
	Upper	0	0.0%	\$0	0.0%	36.4%	0	0.0%	8.5%	\$0	0.0%	7.7%	0	0.0%	7.7%	\$0	0.0%	1.0%
	<b>Total</b>	<b>1</b>	<b>100.0%</b>	<b>\$183</b>	<b>100.0%</b>	<b>100.0%</b>	<b>1</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$183</b>	<b>100.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>
OTHER PURPOSE LOC	Low	0	0.0%	\$0	0.0%	0.6%	0	0.0%	0.4%	\$0	0.0%	0.2%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	5	17.2%	\$428	14.5%	14.8%	2	16.7%	5.6%	\$220	16.7%	3.9%	3	17.6%	8.8%	\$208	12.8%	6.7%
	Middle	18	62.1%	\$1,799	61.0%	70.3%	6	50.0%	73.8%	\$468	35.4%	70.5%	12	70.6%	70.5%	\$1,331	81.8%	70.0%
	Upper	6	20.7%	\$721	24.5%	14.0%	4	33.3%	20.0%	\$633	47.9%	25.4%	2	11.8%	20.6%	\$88	5.4%	22.5%
	Unknown	0	0.0%	\$0	0.0%	0.3%	0	0.0%	0.2%	\$0	0.0%	0.1%	0	0.0%	0.2%	\$0	0.0%	0.8%
	<b>Total</b>	<b>29</b>	<b>100.0%</b>	<b>\$2,948</b>	<b>100.0%</b>	<b>100.0%</b>	<b>12</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$1,321</b>	<b>100.0%</b>	<b>100.0%</b>	<b>17</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$1,627</b>	<b>100.0%</b>	<b>100.0%</b>

Originations & Purchases  
2019 FFIEC Census Data and 2015 ACS Data

# Appendices

**Geographic Distribution of HMDA, Small Business, & Small Farm Loans - Table 2 of 2**  
Assessment Area: SC Myrtle Beach

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019					Bank & Aggregate Lending Comparison											
		Bank				Owner Occupied Units %	2018			2019								
		Count		Dollar			Count		Dollar			Count		Dollar				
		#	%	\$ (000s)	\$ %	#	%	%	\$ (000s)	\$ %	\$ %	#	%	%	\$ (000s)	\$ %	\$ %	
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	\$0	0.0%	0.6%	0	0.0%	0.7%	\$0	0.0%	1.5%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	14.8%	0	0.0%	13.1%	\$0	0.0%	5.8%	0	0.0%	11.9%	\$0	0.0%	7.2%
	Middle	1	100.0%	\$225	100.0%	70.3%	1	100.0%	71.0%	\$225	100.0%	73.0%	0	0.0%	74.1%	\$0	0.0%	74.0%
	Upper	0	0.0%	\$0	0.0%	14.0%	0	0.0%	15.2%	\$0	0.0%	19.8%	0	0.0%	13.5%	\$0	0.0%	18.6%
	Unknown	0	0.0%	\$0	0.0%	0.3%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.5%	\$0	0.0%	0.2%
	<b>Total</b>	<b>1</b>	<b>100.0%</b>	<b>\$225</b>	<b>100.0%</b>	<b>100.0%</b>	<b>1</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$225</b>	<b>100.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>
PURPOSE NOT APPLICABLE	Low	0	0.0%	\$0	0.0%	0.6%	0	0.0%	3.2%	\$0	0.0%	1.2%	0	0.0%	0.5%	\$0	0.0%	0.2%
	Moderate	0	0.0%	\$0	0.0%	14.8%	0	0.0%	12.3%	\$0	0.0%	9.3%	0	0.0%	14.6%	\$0	0.0%	7.1%
	Middle	0	0.0%	\$0	0.0%	70.3%	0	0.0%	74.1%	\$0	0.0%	78.0%	0	0.0%	70.3%	\$0	0.0%	80.1%
	Upper	0	0.0%	\$0	0.0%	14.0%	0	0.0%	9.5%	\$0	0.0%	10.7%	0	0.0%	14.6%	\$0	0.0%	12.6%
	Unknown	0	0.0%	\$0	0.0%	0.3%	0	0.0%	0.9%	\$0	0.0%	0.8%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<b>Total</b>	<b>0</b>	<b>0.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	0.6%	0	0.0%	1.0%	\$0	0.0%	0.8%	0	0.0%	0.9%	\$0	0.0%	0.7%
	Moderate	19	10.2%	\$2,837	5.6%	14.8%	5	5.4%	9.8%	\$537	2.2%	7.9%	14	14.7%	10.6%	\$2,300	9.0%	8.4%
	Middle	122	65.2%	\$33,156	65.6%	70.3%	62	67.4%	70.8%	\$16,733	67.0%	71.6%	60	63.2%	69.9%	\$16,423	64.3%	71.1%
	Upper	46	24.6%	\$14,521	28.7%	14.0%	25	27.2%	18.1%	\$7,706	30.9%	19.4%	21	22.1%	18.5%	\$6,815	26.7%	19.7%
	Unknown	0	0.0%	\$0	0.0%	0.3%	0	0.0%	0.3%	\$0	0.0%	0.4%	0	0.0%	0.1%	\$0	0.0%	0.2%
	<b>Total</b>	<b>187</b>	<b>100.0%</b>	<b>\$50,514</b>	<b>100.0%</b>	<b>100.0%</b>	<b>92</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$24,976</b>	<b>100.0%</b>	<b>100.0%</b>	<b>95</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$25,538</b>	<b>100.0%</b>	<b>100.0%</b>
SMALL BUSINESSES	<b>Total Businesses</b>																	
	Low	7	6.2%	\$1,100	4.7%	5.5%	3	4.3%	5.4%	\$563	3.8%	6.4%	4	9.1%	5.7%	\$537	6.5%	6.5%
	Moderate	12	10.6%	\$1,944	8.4%	13.6%	7	10.1%	13.6%	\$883	5.9%	15.4%	5	11.4%	13.8%	\$1,061	12.8%	15.9%
	Middle	66	58.4%	\$13,323	57.3%	63.5%	45	65.2%	62.3%	\$9,546	63.9%	60.4%	21	47.7%	62.0%	\$3,777	45.5%	61.9%
	Upper	28	24.8%	\$6,869	29.6%	16.7%	14	20.3%	16.9%	\$3,946	26.4%	16.8%	14	31.8%	16.4%	\$2,923	35.2%	14.6%
	Unknown	0	0.0%	\$0	0.0%	0.7%	0	0.0%	0.4%	\$0	0.0%	0.3%	0	0.0%	0.4%	\$0	0.0%	0.2%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	1.4%	\$0	0.0%	0.8%	0	0.0%	1.7%	\$0	0.0%	0.9%
<b>Total</b>	<b>113</b>	<b>100.0%</b>	<b>\$23,236</b>	<b>100.0%</b>	<b>100.0%</b>	<b>69</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$14,938</b>	<b>100.0%</b>	<b>100.0%</b>	<b>44</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$8,298</b>	<b>100.0%</b>	<b>100.0%</b>	
SMALL FARM	<b>Total Farms</b>																	
	Low	0	0.0%	\$0	0.0%	0.5%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.8%	\$0	0.0%	0.2%
	Moderate	1	50.0%	\$25	26.3%	27.6%	0	0.0%	23.5%	\$0	0.0%	29.5%	1	100.0%	28.7%	\$25	100.0%	37.2%
	Middle	1	50.0%	\$70	73.7%	65.9%	1	100.0%	71.6%	\$70	100.0%	61.5%	0	0.0%	69.7%	\$0	0.0%	62.6%
	Upper	0	0.0%	\$0	0.0%	4.7%	0	0.0%	3.9%	\$0	0.0%	8.9%	0	0.0%	0.8%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	1.4%	0	0.0%	1.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
<b>Total</b>	<b>2</b>	<b>100.0%</b>	<b>\$95</b>	<b>100.0%</b>	<b>100.0%</b>	<b>1</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$70</b>	<b>100.0%</b>	<b>100.0%</b>	<b>1</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$25</b>	<b>100.0%</b>	<b>100.0%</b>	

Originations & Purchases  
2019 FFIEC Census Data, 2019 D&B Info and 2015 ACS Data

# Appendices

**Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending  
by Revenue & Loan Size  
Assessment Area: SC Myrtle Beach**

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 \$ %
#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %			
HOME PURCHASE	Low	5	8.8%	\$444	3.5%	20.8%	5	8.8%	3.4%	\$444	3.5%	1.7%	
	Moderate	9	15.8%	\$1,099	8.5%	18.9%	9	15.8%	13.7%	\$1,099	8.5%	9.4%	
	Middle	9	15.8%	\$1,540	12.0%	21.7%	9	15.8%	20.7%	\$1,540	12.0%	18.0%	
	Upper	34	59.6%	\$9,786	76.0%	38.7%	34	59.6%	52.3%	\$9,786	76.0%	61.2%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	9.9%	\$0	0.0%	9.6%	
	<b>Total</b>	<b>57</b>	<b>100.0%</b>	<b>\$12,869</b>	<b>100.0%</b>	<b>100.0%</b>	<b>57</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$12,869</b>	<b>100.0%</b>	<b>100.0%</b>	
REFINANCE	Low	2	8.3%	\$240	4.8%	20.8%	2	8.3%	5.4%	\$240	4.8%	3.0%	
	Moderate	1	4.2%	\$114	2.3%	18.9%	1	4.2%	13.5%	\$114	2.3%	8.6%	
	Middle	4	16.7%	\$357	7.2%	21.7%	4	16.7%	19.2%	\$357	7.2%	16.0%	
	Upper	17	70.8%	\$4,277	85.7%	38.7%	17	70.8%	44.6%	\$4,277	85.7%	53.2%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	17.3%	\$0	0.0%	19.2%	
	<b>Total</b>	<b>24</b>	<b>100.0%</b>	<b>\$4,988</b>	<b>100.0%</b>	<b>100.0%</b>	<b>24</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$4,988</b>	<b>100.0%</b>	<b>100.0%</b>	
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	20.8%	0	0.0%	8.7%	\$0	0.0%	3.4%	
	Moderate	0	0.0%	\$0	0.0%	18.9%	0	0.0%	18.3%	\$0	0.0%	9.0%	
	Middle	1	16.7%	\$20	6.8%	21.7%	1	16.7%	23.1%	\$20	6.8%	20.6%	
	Upper	5	83.3%	\$275	93.2%	38.7%	5	83.3%	45.4%	\$275	93.2%	59.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	4.5%	\$0	0.0%	8.0%	
	<b>Total</b>	<b>6</b>	<b>100.0%</b>	<b>\$295</b>	<b>100.0%</b>	<b>100.0%</b>	<b>6</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$295</b>	<b>100.0%</b>	<b>100.0%</b>	
MULTIFAMILY	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%	18.9%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Middle	0	0.0%	\$0	0.0%	21.7%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Upper	0	0.0%	\$0	0.0%	38.7%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Unknown	3	100.0%	\$145	100.0%	0.0%	3	100.0%	100.0%	\$145	100.0%	100.0%	
	<b>Total</b>	<b>3</b>	<b>100.0%</b>	<b>\$145</b>	<b>100.0%</b>	<b>100.0%</b>	<b>3</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$145</b>	<b>100.0%</b>	<b>100.0%</b>	
HMDA TOTALS	Low	7	7.8%	\$684	3.7%	20.8%	7	7.8%	4.1%	\$684	3.7%	2.0%	
	Moderate	10	11.1%	\$1,213	6.6%	18.9%	10	11.1%	13.8%	\$1,213	6.6%	9.0%	
	Middle	14	15.6%	\$1,917	10.5%	21.7%	14	15.6%	20.4%	\$1,917	10.5%	17.1%	
	Upper	56	62.2%	\$14,338	78.4%	38.7%	56	62.2%	50.1%	\$14,338	78.4%	57.7%	
	Unknown	3	3.3%	\$145	0.8%	0.0%	3	3.3%	11.6%	\$145	0.8%	14.2%	
	<b>Total</b>	<b>90</b>	<b>100.0%</b>	<b>\$18,297</b>	<b>100.0%</b>	<b>100.0%</b>	<b>90</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$18,297</b>	<b>100.0%</b>	<b>100.0%</b>	
Small Business Revenue	\$1 Million or Less	42	65.6%	\$7,899	52.8%	90.8%	42	65.6%	55.6%	\$7,899	52.8%	51.3%	
	Over \$1 Million	21	32.8%	\$7,014	46.9%	8.5%	21	32.8%					
	<b>Total Rev. available</b>	<b>63</b>	<b>98.4%</b>	<b>\$14,913</b>	<b>99.7%</b>	<b>99.3%</b>	<b>63</b>	<b>98.4%</b>					
	Rev. Not Known	1	1.6%	\$50	0.3%	0.7%	1	1.6%					
	<b>Total</b>	<b>64</b>	<b>100.0%</b>	<b>\$14,963</b>	<b>100.0%</b>	<b>100.0%</b>	<b>64</b>	<b>100.0%</b>					
	Small Business Loan Size	\$100,000 or Less	31	48.4%	\$1,381	9.2%		31	48.4%	93.0%	\$1,381	9.2%	39.0%
\$100,001 - \$250,000		12	18.8%	\$2,494	16.7%		12	18.8%	3.7%	\$2,494	16.7%	16.8%	
\$250,001 - \$1 Million		21	32.8%	\$11,088	74.1%		21	32.8%	3.3%	\$11,088	74.1%	44.1%	
<b>Total</b>		<b>64</b>	<b>100.0%</b>	<b>\$14,963</b>	<b>100.0%</b>		<b>64</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$14,963</b>	<b>100.0%</b>	<b>100.0%</b>	
<b>Total Businesses</b>													
Small Farm Revenue	\$1 Million or Less	1	100.0%	\$9	100.0%	98.8%	1	100.0%	61.8%	\$9	100.0%	82.7%	
	Over \$1 Million	0	0.0%	\$0	0.0%	1.2%	0	0.0%					
	Not Known	0	0.0%	\$0	0.0%	0.0%	0	0.0%					
	<b>Total</b>	<b>1</b>	<b>100.0%</b>	<b>\$9</b>	<b>100.0%</b>	<b>100.0%</b>	<b>1</b>	<b>100.0%</b>					
	Small Farm Loan Size	\$100,000 or Less	1	100.0%	\$9	100.0%		1	100.0%	87.3%	\$9	100.0%	48.9%
		\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	12.7%	\$0	0.0%	51.1%
\$250,001 - \$500,000		0	0.0%	\$0	0.0%		0	0.0%	0.0%	\$0	0.0%	0.0%	
<b>Total</b>		<b>1</b>	<b>100.0%</b>	<b>\$9</b>	<b>100.0%</b>		<b>1</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$9</b>	<b>100.0%</b>	<b>100.0%</b>	
<b>Total Farms</b>													

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, 2017 D&B Info, and 2015 ACS Data

# Appendices

**Borrower Distribution of HMDA Loans & Small Business/Small Farm Loans by Revenue & Loan Size - Table 1 of 2**  
Assessment Area: SC Myrtle Beach

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019					Bank & Aggregate Lending Comparison											
		Count		Dollar		Families by Family Income %	2018			2019			2018			2019		
		#	%	\$ (000s)	\$ %		Bank	Agg	Dollar	Bank	Agg	Count	Count	Dollar	Bank	Agg		
							#	%	%	\$ (000s)	\$ %	\$ %	#	%	%	\$ (000s)	\$ %	\$ %
HOME PURCHASE	Low	4	4.3%	\$448	1.4%	20.8%	1	2.5%	5.3%	\$110	0.7%	2.8%	3	5.7%	5.1%	\$338	2.1%	2.9%
	Moderate	9	9.7%	\$1,047	3.2%	18.9%	3	7.5%	16.8%	\$468	2.9%	12.3%	6	11.3%	16.1%	\$579	3.5%	11.9%
	Middle	12	12.9%	\$1,904	5.8%	21.7%	4	10.0%	21.5%	\$619	3.8%	19.2%	8	15.1%	21.2%	\$1,285	7.8%	19.2%
	Upper	65	69.9%	\$27,175	83.2%	38.7%	31	77.5%	45.4%	\$14,738	90.8%	54.4%	34	64.2%	47.0%	\$12,437	75.7%	54.9%
	Unknown	3	3.2%	\$2,096	6.4%	0.0%	1	2.5%	11.0%	\$300	1.8%	11.2%	2	3.8%	10.7%	\$1,796	10.9%	11.0%
	<b>Total</b>	<b>93</b>	<b>100.0%</b>	<b>\$32,670</b>	<b>100.0%</b>	<b>100.0%</b>	<b>40</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$16,235</b>	<b>100.0%</b>	<b>100.0%</b>	<b>53</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$16,435</b>	<b>100.0%</b>	<b>100.0%</b>
REFINANCE	Low	4	6.3%	\$117	0.8%	20.8%	2	5.3%	7.6%	\$91	1.3%	4.2%	2	8.0%	6.8%	\$26	0.3%	3.6%
	Moderate	5	7.9%	\$663	4.6%	18.9%	3	7.9%	19.4%	\$392	5.6%	14.3%	2	8.0%	14.4%	\$271	3.6%	10.0%
	Middle	11	17.5%	\$1,143	7.9%	21.7%	7	18.4%	24.0%	\$617	8.8%	20.9%	4	16.0%	20.0%	\$526	7.0%	16.3%
	Upper	30	47.6%	\$9,941	68.6%	38.7%	15	39.5%	35.8%	\$3,765	53.7%	46.2%	15	60.0%	36.3%	\$6,176	82.6%	46.0%
	Unknown	13	20.6%	\$2,624	18.1%	0.0%	11	28.9%	13.1%	\$2,147	30.6%	14.4%	2	8.0%	22.4%	\$477	6.4%	24.1%
	<b>Total</b>	<b>63</b>	<b>100.0%</b>	<b>\$14,488</b>	<b>100.0%</b>	<b>100.0%</b>	<b>38</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$7,012</b>	<b>100.0%</b>	<b>100.0%</b>	<b>25</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$7,476</b>	<b>100.0%</b>	<b>100.0%</b>
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	20.8%	0	0.0%	5.8%	\$0	0.0%	4.0%	0	0.0%	6.8%	\$0	0.0%	4.2%
	Moderate	0	0.0%	\$0	0.0%	18.9%	0	0.0%	21.0%	\$0	0.0%	15.8%	0	0.0%	15.7%	\$0	0.0%	10.6%
	Middle	0	0.0%	\$0	0.0%	21.7%	0	0.0%	24.0%	\$0	0.0%	23.1%	0	0.0%	22.5%	\$0	0.0%	19.0%
	Upper	0	0.0%	\$0	0.0%	38.7%	0	0.0%	42.7%	\$0	0.0%	48.2%	0	0.0%	49.9%	\$0	0.0%	59.9%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	6.5%	\$0	0.0%	9.0%	0	0.0%	5.1%	\$0	0.0%	6.3%
	<b>Total</b>	<b>0</b>	<b>0.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>
MULTI FAMILY	Low	0	0.0%	\$0	0.0%	20.8%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	18.9%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	21.7%	0	0.0%	2.1%	\$0	0.0%	0.4%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	38.7%	0	0.0%	2.1%	\$0	0.0%	0.9%	0	0.0%	5.1%	\$0	0.0%	0.4%
	Unknown	1	100.0%	\$183	100.0%	0.0%	1	100.0%	95.7%	\$183	100.0%	98.7%	0	0.0%	94.9%	\$0	0.0%	99.6%
	<b>Total</b>	<b>1</b>	<b>100.0%</b>	<b>\$183</b>	<b>100.0%</b>	<b>100.0%</b>	<b>1</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$183</b>	<b>100.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>
OTHER PURPOSE LOC	Low	3	10.3%	\$242	8.2%	20.8%	0	0.0%	7.2%	\$0	0.0%	4.1%	3	17.6%	5.7%	\$242	14.9%	3.4%
	Moderate	3	10.3%	\$207	7.0%	18.9%	1	8.3%	15.5%	\$100	7.6%	10.2%	2	11.8%	15.5%	\$107	6.6%	10.3%
	Middle	4	13.8%	\$224	7.6%	21.7%	3	25.0%	27.2%	\$203	15.4%	22.6%	1	5.9%	25.4%	\$21	1.3%	20.8%
	Upper	19	65.5%	\$2,275	77.2%	38.7%	8	66.7%	45.6%	\$1,018	77.1%	58.1%	11	64.7%	50.5%	\$1,257	77.3%	63.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	4.5%	\$0	0.0%	4.9%	0	0.0%	2.8%	\$0	0.0%	1.8%
	<b>Total</b>	<b>29</b>	<b>100.0%</b>	<b>\$2,948</b>	<b>100.0%</b>	<b>100.0%</b>	<b>12</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$1,321</b>	<b>100.0%</b>	<b>100.0%</b>	<b>17</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$1,627</b>	<b>100.0%</b>	<b>100.0%</b>

Originations & Purchases  
2019 FFIEC Census Data and 2015 ACS Data

# Appendices

**Borrower Distribution of HMDA Loans & Small Business/Small Farm Loans by Revenue & Loan Size - Table 2 of 2**  
Assessment Area: SC Myrtle Beach

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019					Bank & Aggregate Lending Comparison											
		Count		Dollar		Families by Family Income %	2018			2019								
		#	%	\$ (000s)	\$ %		#	%	Agg %	Dollar		Count		Dollar				
						\$ (000s)				\$ %	#	%	\$ (000s)	\$ %				
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	\$0	0.0%	20.8%	0	0.0%	9.7%	\$0	0.0%	4.2%	0	0.0%	11.9%	\$0	0.0%	8.9%
	Moderate	0	0.0%	\$0	0.0%	18.9%	0	0.0%	21.4%	\$0	0.0%	15.2%	0	0.0%	20.5%	\$0	0.0%	18.3%
	Middle	1	100.0%	\$225	100.0%	21.7%	1	100.0%	26.9%	\$225	100.0%	24.1%	0	0.0%	30.8%	\$0	0.0%	22.9%
	Upper	0	0.0%	\$0	0.0%	38.7%	0	0.0%	36.6%	\$0	0.0%	51.0%	0	0.0%	31.9%	\$0	0.0%	44.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	5.5%	\$0	0.0%	5.5%	0	0.0%	4.9%	\$0	0.0%	5.9%
	<b>Total</b>	<b>1</b>	<b>100.0%</b>	<b>\$225</b>	<b>100.0%</b>	<b>100.0%</b>	<b>1</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$225</b>	<b>100.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>
PURPOSE NOT APPLICABLE	Low	0	0.0%	\$0	0.0%	20.8%	0	0.0%	1.4%	\$0	0.0%	0.8%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	18.9%	0	0.0%	5.0%	\$0	0.0%	4.3%	0	0.0%	1.6%	\$0	0.0%	0.6%
	Middle	0	0.0%	\$0	0.0%	21.7%	0	0.0%	2.7%	\$0	0.0%	2.6%	0	0.0%	3.2%	\$0	0.0%	3.0%
	Upper	0	0.0%	\$0	0.0%	38.7%	0	0.0%	13.2%	\$0	0.0%	14.9%	0	0.0%	7.0%	\$0	0.0%	9.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	77.7%	\$0	0.0%	77.4%	0	0.0%	88.1%	\$0	0.0%	87.0%
	<b>Total</b>	<b>0</b>	<b>0.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>
HMDA TOTALS	Low	11	5.9%	\$807	1.6%	20.8%	3	3.3%	5.8%	\$201	0.8%	3.0%	8	8.4%	5.6%	\$606	2.4%	3.1%
	Moderate	17	9.1%	\$1,917	3.8%	18.9%	7	7.6%	17.2%	\$960	3.8%	12.2%	10	10.5%	15.5%	\$957	3.7%	10.9%
	Middle	28	15.0%	\$3,496	6.9%	21.7%	15	16.3%	21.9%	\$1,664	6.7%	18.9%	13	13.7%	20.9%	\$1,832	7.2%	17.7%
	Upper	114	61.0%	\$39,391	78.0%	38.7%	54	58.7%	42.9%	\$19,521	78.2%	50.9%	60	63.2%	43.6%	\$19,870	77.8%	50.2%
	Unknown	17	9.1%	\$4,903	9.7%	0.0%	13	14.1%	12.2%	\$2,630	10.5%	15.0%	4	4.2%	14.4%	\$2,273	8.9%	18.1%
	<b>Total</b>	<b>187</b>	<b>100.0%</b>	<b>\$50,514</b>	<b>100.0%</b>	<b>100.0%</b>	<b>92</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$24,976</b>	<b>100.0%</b>	<b>100.0%</b>	<b>95</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$25,538</b>	<b>100.0%</b>	<b>100.0%</b>
Small Business Revenue	<b>Total Businesses</b>																	
	\$1 Million or Less	62	54.9%	\$9,857	42.4%	92.9%	38	55.1%	53.0%	\$5,925	39.7%	49.7%	24	54.5%	48.6%	\$3,932	47.4%	47.0%
	Over \$1 Million	50	44.2%	\$13,234	57.0%	6.3%	30	43.5%					20	45.5%				
	<b>Total Rev. available</b>	<b>112</b>	<b>99.1%</b>	<b>\$23,091</b>	<b>99.4%</b>	<b>99.2%</b>	<b>68</b>	<b>98.6%</b>					<b>44</b>	<b>100.0%</b>				
	Rev. Not Known	1	0.9%	\$145	0.6%	0.8%	1	1.4%					0	0.0%				
	<b>Total</b>	<b>113</b>	<b>100.0%</b>	<b>\$23,236</b>	<b>100.0%</b>	<b>100.0%</b>	<b>69</b>	<b>100.0%</b>					<b>44</b>	<b>100.0%</b>				
Small Business Loan Size	\$100,000 or Less	48	42.5%	\$2,212	9.5%		28	40.6%	93.1%	\$1,362	9.1%	40.7%	20	45.5%	93.2%	\$850	10.2%	40.8%
	\$100,001 - \$250,000	33	29.2%	\$5,525	23.8%		21	30.4%	3.9%	\$3,540	23.7%	18.2%	12	27.3%	3.7%	\$1,985	23.9%	17.2%
	\$250,001 - \$1 Million	32	28.3%	\$15,499	66.7%		20	29.0%	2.9%	\$10,036	67.2%	41.0%	12	27.3%	3.1%	\$5,463	65.8%	42.0%
	<b>Total</b>	<b>113</b>	<b>100.0%</b>	<b>\$23,236</b>	<b>100.0%</b>		<b>69</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$14,938</b>	<b>100.0%</b>	<b>100.0%</b>	<b>44</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$8,298</b>	<b>100.0%</b>	<b>100.0%</b>
	<b>Total Farms</b>																	
Small Farm Revenue	\$1 Million or Less	2	100.0%	\$95	100.0%	97.7%	1	100.0%	68.6%	\$70	100.0%	89.3%	1	100.0%	59.8%	\$25	100.0%	79.3%
	Over \$1 Million	0	0.0%	\$0	0.0%	2.3%	0	0.0%					0	0.0%				
	Not Known	0	0.0%	\$0	0.0%	0.0%	0	0.0%					0	0.0%				
	<b>Total</b>	<b>2</b>	<b>100.0%</b>	<b>\$95</b>	<b>100.0%</b>	<b>100.0%</b>	<b>1</b>	<b>100.0%</b>					<b>1</b>	<b>100.0%</b>				
	\$100,000 or Less	2	100.0%	\$95	100.0%		1	100.0%	85.3%	\$70	100.0%	39.5%	1	100.0%	90.2%	\$25	100.0%	47.8%
	<b>Total</b>	<b>2</b>	<b>100.0%</b>	<b>\$95</b>	<b>100.0%</b>		<b>1</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$70</b>	<b>100.0%</b>	<b>100.0%</b>	<b>1</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$25</b>	<b>100.0%</b>	<b>100.0%</b>
Small Farm Loan Size	\$100,000 or Less	2	100.0%	\$95	100.0%		1	100.0%	85.3%	\$70	100.0%	39.5%	1	100.0%	90.2%	\$25	100.0%	47.8%
	\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	12.7%	\$0	0.0%	44.3%	0	0.0%	7.4%	\$0	0.0%	29.3%
	\$250,001 - \$500,000	0	0.0%	\$0	0.0%		0	0.0%	2.0%	\$0	0.0%	16.2%	0	0.0%	2.5%	\$0	0.0%	22.9%
	<b>Total</b>	<b>2</b>	<b>100.0%</b>	<b>\$95</b>	<b>100.0%</b>		<b>1</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$70</b>	<b>100.0%</b>	<b>100.0%</b>	<b>1</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$25</b>	<b>100.0%</b>	<b>100.0%</b>
	<b>Total Farms</b>																	

Originations & Purchases  
Aggregate data is unavailable for loans to businesses/farms with revenue over \$1 million or revenue unknown, and for loan size by revenue.  
2019 FFIEC Census Data, 2019 D&B Info and 2015 ACS Data

# Appendices

**Geographic Distribution of HMDA, Small Business, & Small Farm Loans**  
Assessment Area: SC Spartanburg

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2017					2017					
		Bank		Owner Occupied Units		Count	Dollar		Count	Dollar		
#	%	\$ (000s)	\$ %	%	#		%	\$ (000s)		\$ %	%	
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	2.3%	0	0.0%	1.0%	\$0	0.0%	0.7%
	Moderate	0	0.0%	\$0	0.0%	15.6%	0	0.0%	9.3%	\$0	0.0%	6.3%
	Middle	2	28.6%	\$538	15.7%	47.1%	2	28.6%	46.1%	\$538	15.7%	43.1%
	Upper	5	71.4%	\$2,881	84.3%	35.1%	5	71.4%	43.6%	\$2,881	84.3%	49.9%
	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>\$3,419</i>	<i>100.0%</i>	<i>100.0%</i>	<i>7</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$3,419</i>	<i>100.0%</i>	<i>100.0%</i>
REFINANCE	Low	0	0.0%	\$0	0.0%	2.3%	0	0.0%	1.1%	\$0	0.0%	0.5%
	Moderate	0	0.0%	\$0	0.0%	15.6%	0	0.0%	10.6%	\$0	0.0%	7.6%
	Middle	1	33.3%	\$424	60.7%	47.1%	1	33.3%	44.6%	\$424	60.7%	41.6%
	Upper	2	66.7%	\$275	39.3%	35.1%	2	66.7%	43.8%	\$275	39.3%	50.3%
	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>\$699</i>	<i>100.0%</i>	<i>100.0%</i>	<i>3</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$699</i>	<i>100.0%</i>	<i>100.0%</i>
HOME IMPROVEMENT	Low	2	100.0%	\$68	100.0%	2.3%	2	100.0%	1.3%	\$68	100.0%	0.4%
	Moderate	0	0.0%	\$0	0.0%	15.6%	0	0.0%	13.8%	\$0	0.0%	9.0%
	Middle	0	0.0%	\$0	0.0%	47.1%	0	0.0%	49.1%	\$0	0.0%	44.9%
	Upper	0	0.0%	\$0	0.0%	35.1%	0	0.0%	35.8%	\$0	0.0%	45.6%
	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>\$68</i>	<i>100.0%</i>	<i>100.0%</i>	<i>2</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$68</i>	<i>100.0%</i>	<i>100.0%</i>
MULTI FAMILY	<b>Multi-Family Units</b>											
	Low	0	0.0%	\$0	0.0%	11.6%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	32.1%	0	0.0%	26.7%	\$0	0.0%	37.9%
	Middle	0	0.0%	\$0	0.0%	28.4%	0	0.0%	40.0%	\$0	0.0%	18.2%
	Upper	0	0.0%	\$0	0.0%	27.8%	0	0.0%	33.3%	\$0	0.0%	44.0%
	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	2	16.7%	\$68	1.6%	2.3%	2	16.7%	1.0%	\$68	1.6%	0.6%
	Moderate	0	0.0%	\$0	0.0%	15.6%	0	0.0%	9.8%	\$0	0.0%	8.4%
	Middle	3	25.0%	\$962	23.0%	47.1%	3	25.0%	45.9%	\$962	23.0%	41.4%
	Upper	7	58.3%	\$3,156	75.4%	35.1%	7	58.3%	43.3%	\$3,156	75.4%	49.6%
	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>\$4,186</i>	<i>100.0%</i>	<i>100.0%</i>	<i>12</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$4,186</i>	<i>100.0%</i>	<i>100.0%</i>
SMALL BUSINESSES	<b>Total Businesses</b>											
	Low	0	0.0%	\$0	0.0%	2.0%	0	0.0%	1.6%	\$0	0.0%	2.3%
	Moderate	10	19.2%	\$1,835	19.8%	22.1%	10	19.2%	18.8%	\$1,835	19.8%	25.2%
	Middle	13	25.0%	\$2,097	22.6%	40.7%	13	25.0%	42.0%	\$2,097	22.6%	35.6%
	Upper	29	55.8%	\$5,355	57.7%	35.1%	29	55.8%	35.9%	\$5,355	57.7%	35.7%
	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%	1.2%
<i>Total</i>	<i>52</i>	<i>100.0%</i>	<i>\$9,287</i>	<i>100.0%</i>	<i>100.0%</i>	<i>52</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$9,287</i>	<i>100.0%</i>	<i>100.0%</i>	
SMALL FARM	<b>Total Farms</b>											
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	18.2%	0	0.0%	13.3%	\$0	0.0%	10.2%
	Middle	0	0.0%	\$0	0.0%	54.0%	0	0.0%	46.7%	\$0	0.0%	29.3%
	Upper	0	0.0%	\$0	0.0%	27.7%	0	0.0%	33.3%	\$0	0.0%	33.7%
	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%	6.7%	\$0	0.0%	26.9%
<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>	

Originations & Purchases  
2017 FFIEC Census Data, 2017 D&B Info, and 2015 ACS Data



# Appendices

**Geographic Distribution of HMDA, Small Business, & Small Farm Loans - Table 1 of 2**  
Assessment Area: SC Spartanburg

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019					Bank & Aggregate Lending Comparison											
		2018				Owner Occupied Units %	2018			2019			2019					
		Bank		Dollar			Count		Dollar		Count		Dollar					
		Count #	%	Dollar \$ (000s)	\$ %		Bank #	Agg %	Bank \$ (000s)	\$ %	Agg \$ %	Bank #	%	Agg %	Bank \$ (000s)	\$ %	Agg \$ %	
HOME PURCHASE	Low	3	6.1%	\$324	3.0%	2.3%	1	5.3%	1.1%	\$125	2.6%	0.5%	2	6.7%	1.0%	\$199	3.4%	0.5%
	Moderate	9	18.4%	\$2,414	22.6%	15.6%	2	10.5%	9.7%	\$1,487	30.4%	7.1%	7	23.3%	10.2%	\$927	16.0%	7.4%
	Middle	18	36.7%	\$3,569	33.4%	47.1%	8	42.1%	46.2%	\$1,463	29.9%	42.5%	10	33.3%	46.3%	\$2,106	36.4%	43.1%
	Upper	19	38.8%	\$4,365	40.9%	35.1%	8	42.1%	43.0%	\$1,812	37.1%	49.9%	11	36.7%	42.5%	\$2,553	44.1%	49.0%
	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%
	<b>Total</b>	<b>49</b>	<b>100.0%</b>	<b>\$10,672</b>	<b>100.0%</b>	<b>100.0%</b>	<b>19</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$4,887</b>	<b>100.0%</b>	<b>100.0%</b>	<b>30</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$5,785</b>	<b>100.0%</b>	<b>100.0%</b>
REFINANCE	Low	0	0.0%	\$0	0.0%	2.3%	0	0.0%	1.3%	\$0	0.0%	0.6%	0	0.0%	1.1%	\$0	0.0%	0.5%
	Moderate	4	14.8%	\$657	12.3%	15.6%	3	23.1%	11.1%	\$592	27.6%	8.1%	1	7.1%	8.7%	\$65	2.0%	6.1%
	Middle	10	37.0%	\$1,927	36.0%	47.1%	5	38.5%	46.0%	\$747	34.8%	43.8%	5	35.7%	43.1%	\$1,180	36.7%	39.3%
	Upper	13	48.1%	\$2,774	51.8%	35.1%	5	38.5%	41.6%	\$807	37.6%	47.5%	8	57.1%	47.1%	\$1,967	61.2%	54.0%
	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%
	<b>Total</b>	<b>27</b>	<b>100.0%</b>	<b>\$5,358</b>	<b>100.0%</b>	<b>100.0%</b>	<b>13</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$2,146</b>	<b>100.0%</b>	<b>100.0%</b>	<b>14</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$3,212</b>	<b>100.0%</b>	<b>100.0%</b>
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	2.3%	0	0.0%	0.5%	\$0	0.0%	0.3%	0	0.0%	1.0%	\$0	0.0%	0.5%
	Moderate	0	0.0%	\$0	0.0%	15.6%	0	0.0%	10.6%	\$0	0.0%	8.4%	0	0.0%	9.3%	\$0	0.0%	8.5%
	Middle	0	0.0%	\$0	0.0%	47.1%	0	0.0%	42.7%	\$0	0.0%	38.1%	0	0.0%	47.6%	\$0	0.0%	43.5%
	Upper	0	0.0%	\$0	0.0%	35.1%	0	0.0%	46.1%	\$0	0.0%	53.1%	0	0.0%	42.2%	\$0	0.0%	47.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<b>Total</b>	<b>0</b>	<b>0.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>
MULTI FAMILY	<b>Multi-Family Units</b>																	
	Low	0	0.0%	\$0	0.0%	11.6%	0	0.0%	11.1%	\$0	0.0%	1.8%	0	0.0%	14.6%	\$0	0.0%	13.4%
	Moderate	0	0.0%	\$0	0.0%	32.1%	0	0.0%	33.3%	\$0	0.0%	37.0%	0	0.0%	24.4%	\$0	0.0%	22.3%
	Middle	1	50.0%	\$1,170	7.7%	28.4%	0	0.0%	24.4%	\$0	0.0%	17.0%	1	50.0%	39.0%	\$1,170	7.7%	37.7%
	Upper	1	50.0%	\$14,000	92.3%	27.8%	0	0.0%	31.1%	\$0	0.0%	44.2%	1	50.0%	22.0%	\$14,000	92.3%	26.7%
	<b>Total</b>	<b>2</b>	<b>100.0%</b>	<b>\$15,170</b>	<b>100.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>2</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$15,170</b>	<b>100.0%</b>	<b>100.0%</b>
OTHER PURPOSE LOC	Low	1	2.4%	\$40	1.0%	2.3%	1	6.3%	0.7%	\$40	2.8%	0.5%	0	0.0%	0.7%	\$0	0.0%	0.4%
	Moderate	1	2.4%	\$60	1.5%	15.6%	0	0.0%	6.9%	\$0	0.0%	4.3%	1	3.8%	11.2%	\$60	2.3%	8.5%
	Middle	18	42.9%	\$1,830	45.5%	47.1%	7	43.8%	45.0%	\$741	52.7%	43.9%	11	42.3%	43.9%	\$1,089	41.6%	43.7%
	Upper	22	52.4%	\$2,090	52.0%	35.1%	8	50.0%	47.3%	\$624	44.4%	51.2%	14	53.8%	44.2%	\$1,466	56.1%	47.5%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<b>Total</b>	<b>42</b>	<b>100.0%</b>	<b>\$4,020</b>	<b>100.0%</b>	<b>100.0%</b>	<b>16</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$1,405</b>	<b>100.0%</b>	<b>100.0%</b>	<b>26</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$2,615</b>	<b>100.0%</b>	<b>100.0%</b>

Originations & Purchases  
2019 FFIEC Census Data and 2015 ACS Data

# Appendices

**Geographic Distribution of HMDA, Small Business, & Small Farm Loans - Table 2 of 2**  
Assessment Area: SC Spartanburg

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019					Bank & Aggregate Lending Comparison											
		2019					2018						2019					
		Bank				Owner Occupied Units %	Count			Dollar			Count			Dollar		
		Count		Dollar			Bank	Agg	%	Bank	Agg	%	Bank	Agg	%	Bank	Agg	
#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %	#	%	%	\$ (000s)	\$ %	\$ %		
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	\$0	0.0%	2.3%	0	0.0%	1.2%	\$0	0.0%	0.6%	0	0.0%	1.7%	\$0	0.0%	1.0%
	Moderate	1	50.0%	\$40	7.6%	15.6%	0	0.0%	15.3%	\$0	0.0%	11.7%	1	50.0%	10.8%	\$40	7.6%	9.7%
	Middle	0	0.0%	\$0	0.0%	47.1%	0	0.0%	50.6%	\$0	0.0%	48.4%	0	0.0%	49.2%	\$0	0.0%	40.9%
	Upper	1	50.0%	\$484	92.4%	35.1%	0	0.0%	32.9%	\$0	0.0%	39.4%	1	50.0%	38.3%	\$484	92.4%	48.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<b>Total</b>	<b>2</b>	<b>100.0%</b>	<b>\$524</b>	<b>100.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>2</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$524</b>	<b>100.0%</b>	<b>100.0%</b>
PURPOSE NOT APPLICABLE	Low	0	0.0%	\$0	0.0%	2.3%	0	0.0%	2.3%	\$0	0.0%	1.1%	0	0.0%	1.0%	\$0	0.0%	0.5%
	Moderate	0	0.0%	\$0	0.0%	15.6%	0	0.0%	11.2%	\$0	0.0%	8.4%	0	0.0%	9.2%	\$0	0.0%	6.5%
	Middle	0	0.0%	\$0	0.0%	47.1%	0	0.0%	48.8%	\$0	0.0%	44.2%	0	0.0%	50.3%	\$0	0.0%	46.7%
	Upper	0	0.0%	\$0	0.0%	35.1%	0	0.0%	37.7%	\$0	0.0%	46.4%	0	0.0%	39.5%	\$0	0.0%	46.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<b>Total</b>	<b>0</b>	<b>0.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>
HMDA TOTALS	Low	4	3.3%	\$364	1.0%	2.3%	2	4.2%	1.1%	\$165	2.0%	0.6%	2	2.7%	1.0%	\$199	0.7%	1.4%
	Moderate	15	12.3%	\$3,171	8.9%	15.6%	5	10.4%	10.1%	\$2,079	24.6%	9.7%	10	13.5%	9.9%	\$1,092	4.0%	8.1%
	Middle	47	38.5%	\$8,496	23.8%	47.1%	20	41.7%	46.0%	\$2,951	35.0%	40.6%	27	36.5%	45.6%	\$5,545	20.3%	41.9%
	Upper	56	45.9%	\$23,713	66.3%	35.1%	21	43.8%	42.8%	\$3,243	38.4%	49.0%	35	47.3%	43.5%	\$20,470	75.0%	48.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<b>Total</b>	<b>122</b>	<b>100.0%</b>	<b>\$35,744</b>	<b>100.0%</b>	<b>100.0%</b>	<b>48</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$8,438</b>	<b>100.0%</b>	<b>100.0%</b>	<b>74</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$27,306</b>	<b>100.0%</b>	<b>100.0%</b>
SMALL BUSINESSES	<b>Total Businesses</b>					0	0.0%	1.5%	\$0	0.0%	2.2%	1	2.1%	1.5%	\$290	3.1%	2.0%	
	Low	1	0.8%	\$290	1.3%	2.2%	0	0.0%	1.5%	\$0	0.0%	2.2%	1	2.1%	1.5%	\$290	3.1%	2.0%
	Moderate	24	20.2%	\$4,105	19.0%	21.1%	12	16.9%	18.1%	\$1,745	14.3%	22.7%	12	25.0%	17.7%	\$2,360	25.1%	21.7%
	Middle	41	34.5%	\$5,583	25.9%	40.4%	23	32.4%	41.2%	\$3,294	27.0%	38.2%	18	37.5%	41.1%	\$2,289	24.4%	38.0%
	Upper	53	44.5%	\$11,617	53.8%	36.3%	36	50.7%	37.5%	\$7,163	58.7%	35.8%	17	35.4%	37.9%	\$4,454	47.4%	37.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
Tr Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	1.7%	\$0	0.0%	1.1%	0	0.0%	1.7%	\$0	0.0%	1.1%	
<b>Total</b>	<b>119</b>	<b>100.0%</b>	<b>\$21,595</b>	<b>100.0%</b>	<b>100.0%</b>	<b>71</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$12,202</b>	<b>100.0%</b>	<b>100.0%</b>	<b>48</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$9,393</b>	<b>100.0%</b>	<b>100.0%</b>	
SMALL FARM	<b>Total Farms</b>					0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Low	0	0.0%	\$0	0.0%	0.6%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	17.6%	0	0.0%	12.5%	\$0	0.0%	24.5%	0	0.0%	18.2%	\$0	0.0%	18.8%
	Middle	0	0.0%	\$0	0.0%	54.7%	0	0.0%	54.2%	\$0	0.0%	48.2%	0	0.0%	57.6%	\$0	0.0%	48.1%
	Upper	0	0.0%	\$0	0.0%	27.1%	0	0.0%	25.0%	\$0	0.0%	10.9%	0	0.0%	15.2%	\$0	0.0%	11.0%
	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%
Tr Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	8.3%	\$0	0.0%	16.5%	0	0.0%	9.1%	\$0	0.0%	22.1%	
<b>Total</b>	<b>0</b>	<b>0.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	

Originations & Purchases  
2019 FFIEC Census Data, 2019 D&B Info and 2015 ACS Data

# Appendices

## Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending by Revenue & Loan Size

Assessment Area: SC Spartanburg

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%	21.0%	0	0.0%	3.7%	\$0	0.0%	1.8%	
	Moderate	0	0.0%	\$0	0.0%	17.4%	0	0.0%	19.3%	\$0	0.0%	14.0%	
	Middle	2	28.6%	\$432	12.6%	18.9%	2	28.6%	23.5%	\$432	12.6%	21.6%	
	Upper	5	71.4%	\$2,987	87.4%	42.7%	5	71.4%	36.1%	\$2,987	87.4%	46.7%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	17.3%	\$0	0.0%	15.9%	
	<b>Total</b>	<b>7</b>	<b>100.0%</b>	<b>\$3,419</b>	<b>100.0%</b>	<b>100.0%</b>	<b>7</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$3,419</b>	<b>100.0%</b>	<b>100.0%</b>	
REFINANCE	Low	0	0.0%	\$0	0.0%	21.0%	0	0.0%	6.4%	\$0	0.0%	3.3%	
	Moderate	0	0.0%	\$0	0.0%	17.4%	0	0.0%	14.0%	\$0	0.0%	9.4%	
	Middle	0	0.0%	\$0	0.0%	18.9%	0	0.0%	20.4%	\$0	0.0%	16.4%	
	Upper	2	66.7%	\$672	96.1%	42.7%	2	66.7%	40.1%	\$672	96.1%	51.1%	
	Unknown	1	33.3%	\$27	3.9%	0.0%	1	33.3%	19.1%	\$27	3.9%	19.8%	
	<b>Total</b>	<b>3</b>	<b>100.0%</b>	<b>\$699</b>	<b>100.0%</b>	<b>100.0%</b>	<b>3</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$699</b>	<b>100.0%</b>	<b>100.0%</b>	
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	21.0%	0	0.0%	6.6%	\$0	0.0%	3.0%	
	Moderate	0	0.0%	\$0	0.0%	17.4%	0	0.0%	18.9%	\$0	0.0%	9.3%	
	Middle	0	0.0%	\$0	0.0%	18.9%	0	0.0%	18.9%	\$0	0.0%	13.7%	
	Upper	2	100.0%	\$68	100.0%	42.7%	2	100.0%	50.3%	\$68	100.0%	67.5%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	5.3%	\$0	0.0%	6.4%	
	<b>Total</b>	<b>2</b>	<b>100.0%</b>	<b>\$68</b>	<b>100.0%</b>	<b>100.0%</b>	<b>2</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$68</b>	<b>100.0%</b>	<b>100.0%</b>	
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	21.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Moderate	0	0.0%	\$0	0.0%	17.4%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Middle	0	0.0%	\$0	0.0%	18.9%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Upper	0	0.0%	\$0	0.0%	42.7%	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%	
	<b>Total</b>	<b>0</b>	<b>0.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	21.0%	0	0.0%	4.4%	\$0	0.0%	2.1%	
	Moderate	0	0.0%	\$0	0.0%	17.4%	0	0.0%	18.1%	\$0	0.0%	12.2%	
	Middle	2	16.7%	\$432	10.3%	18.9%	2	16.7%	22.6%	\$432	10.3%	19.2%	
	Upper	9	75.0%	\$3,727	89.0%	42.7%	9	75.0%	37.4%	\$3,727	89.0%	45.3%	
	Unknown	1	8.3%	\$27	0.6%	0.0%	1	8.3%	17.4%	\$27	0.6%	21.3%	
	<b>Total</b>	<b>12</b>	<b>100.0%</b>	<b>\$4,186</b>	<b>100.0%</b>	<b>100.0%</b>	<b>12</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$4,186</b>	<b>100.0%</b>	<b>100.0%</b>	
Small Business Revenue	\$1 Million or Less	39	75.0%	\$5,883	63.3%	87.5%	39	75.0%	49.3%	\$5,883	63.3%	38.7%	
	Over \$1 Million	13	25.0%	\$3,404	36.7%	11.3%	13	25.0%					
	<b>Total Rev. available</b>	<b>52</b>	<b>100.0%</b>	<b>\$9,287</b>	<b>100.0%</b>	<b>98.8%</b>	<b>52</b>	<b>100.0%</b>					
	Rev. Not Known	0	0.0%	\$0	0.0%	1.2%	0	0.0%					
	<b>Total</b>	<b>52</b>	<b>100.0%</b>	<b>\$9,287</b>	<b>100.0%</b>	<b>100.0%</b>	<b>52</b>	<b>100.0%</b>					
	Small Business Loan Size	\$100,000 or Less	25	48.1%	\$1,105	11.9%		25	48.1%	93.3%	\$1,105	11.9%	36.2%
\$100,001 - \$250,000		15	28.8%	\$2,553	27.5%		15	28.8%	3.4%	\$2,553	27.5%	16.2%	
\$250,001 - \$1 Million		12	23.1%	\$5,629	60.6%		12	23.1%	3.4%	\$5,629	60.6%	47.7%	
<b>Total</b>		<b>52</b>	<b>100.0%</b>	<b>\$9,287</b>	<b>100.0%</b>		<b>52</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$9,287</b>	<b>100.0%</b>	<b>100.0%</b>	
<b>Total Businesses</b>													
Small Farm Revenue	\$1 Million or Less	0	0.0%	\$0	0.0%	96.4%	0	0.0%	63.3%	\$0	0.0%	63.5%	
	Over \$1 Million	0	0.0%	\$0	0.0%	3.6%	0	0.0%					
	Not Known	0	0.0%	\$0	0.0%	0.0%	0	0.0%					
	<b>Total</b>	<b>0</b>	<b>0.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>					
	Small Farm Loan Size	\$100,000 or Less	0	0.0%	\$0	0.0%		0	0.0%	100.0%	\$0	0.0%	100.0%
		\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	0.0%	\$0	0.0%	0.0%
\$250,001 - \$500,000		0	0.0%	\$0	0.0%		0	0.0%	0.0%	\$0	0.0%	0.0%	
<b>Total</b>		<b>0</b>	<b>0.0%</b>	<b>\$0</b>	<b>0.0%</b>		<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	
<b>Total Farms</b>													

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, 2017 D&B Info, and 2015 ACS Data

# Appendices

**Borrower Distribution of HMDA Loans & Small Business/Small Farm Loans by Revenue & Loan Size - Table 1 of 2**  
Assessment Area: SC Spartanburg

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019					Bank & Aggregate Lending Comparison											
		2018, 2019				Families by Family Income %	2018					2019						
		Count		Dollar			Count		Dollar			Count		Dollar				
		#	%	\$ (000s)	\$ %		Bank	Agg	\$ (000s)	\$ %	\$ %	#	%	Agg	%	\$ (000s)	\$ %	Agg
HOME PURCHASE	Low	4	8.2%	\$477	4.5%	21.6%	1	5.3%	5.0%	\$125	2.6%	2.8%	3	10.0%	5.8%	\$352	6.1%	3.3%
	Moderate	22	44.9%	\$3,083	28.9%	17.9%	6	31.6%	22.7%	\$923	18.9%	16.9%	16	53.3%	23.3%	\$2,160	37.3%	18.0%
	Middle	8	16.3%	\$1,435	13.4%	18.9%	2	10.5%	25.7%	\$437	8.9%	24.5%	6	20.0%	27.3%	\$998	17.3%	26.3%
	Upper	15	30.6%	\$5,677	53.2%	41.6%	10	52.6%	31.8%	\$3,402	69.6%	41.3%	5	16.7%	30.9%	\$2,275	39.3%	40.1%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	14.8%	\$0	0.0%	14.4%	0	0.0%	12.7%	\$0	0.0%	12.3%
	<b>Total</b>	<b>49</b>	<b>100.0%</b>	<b>\$10,672</b>	<b>100.0%</b>	<b>100.0%</b>	<b>19</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$4,887</b>	<b>100.0%</b>	<b>100.0%</b>	<b>30</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$5,785</b>	<b>100.0%</b>	<b>100.0%</b>
REFINANCE	Low	2	7.4%	\$90	1.7%	21.6%	2	15.4%	9.3%	\$90	4.2%	5.3%	0	0.0%	6.9%	\$0	0.0%	3.7%
	Moderate	1	3.7%	\$120	2.2%	17.9%	1	7.7%	18.4%	\$120	5.6%	13.7%	0	0.0%	13.4%	\$0	0.0%	9.2%
	Middle	2	7.4%	\$301	5.6%	18.9%	1	7.7%	24.3%	\$226	10.5%	22.4%	1	7.1%	22.8%	\$75	2.3%	19.4%
	Upper	22	81.5%	\$4,847	90.5%	41.6%	9	69.2%	37.0%	\$1,710	79.7%	46.8%	13	92.9%	34.2%	\$3,137	97.7%	41.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	11.0%	\$0	0.0%	11.7%	0	0.0%	22.7%	\$0	0.0%	26.4%
	<b>Total</b>	<b>27</b>	<b>100.0%</b>	<b>\$5,358</b>	<b>100.0%</b>	<b>100.0%</b>	<b>13</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$2,146</b>	<b>100.0%</b>	<b>100.0%</b>	<b>14</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$3,212</b>	<b>100.0%</b>	<b>100.0%</b>
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	21.6%	0	0.0%	6.7%	\$0	0.0%	4.4%	0	0.0%	9.0%	\$0	0.0%	6.7%
	Moderate	0	0.0%	\$0	0.0%	17.9%	0	0.0%	16.1%	\$0	0.0%	12.6%	0	0.0%	12.4%	\$0	0.0%	9.9%
	Middle	0	0.0%	\$0	0.0%	18.9%	0	0.0%	26.4%	\$0	0.0%	23.2%	0	0.0%	23.9%	\$0	0.0%	22.0%
	Upper	0	0.0%	\$0	0.0%	41.6%	0	0.0%	46.1%	\$0	0.0%	52.4%	0	0.0%	52.2%	\$0	0.0%	58.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	4.7%	\$0	0.0%	7.4%	0	0.0%	2.4%	\$0	0.0%	2.6%
	<b>Total</b>	<b>0</b>	<b>0.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>
MULTI FAMILY	Low	0	0.0%	\$0	0.0%	21.6%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	17.9%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	18.9%	0	0.0%	2.2%	\$0	0.0%	0.1%	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%	0	0.0%	2.4%	\$0	0.0%	0.2%
	Unknown	2	100.0%	\$15,170	100.0%	0.0%	0	0.0%	97.8%	\$0	0.0%	99.9%	2	100.0%	97.6%	\$15,170	100.0%	99.8%
	<b>Total</b>	<b>2</b>	<b>100.0%</b>	<b>\$15,170</b>	<b>100.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>2</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$15,170</b>	<b>100.0%</b>	<b>100.0%</b>
OTHER PURPOSE LOC	Low	2	4.8%	\$80	2.0%	21.6%	2	12.5%	6.7%	\$80	5.7%	3.5%	0	0.0%	5.7%	\$0	0.0%	3.2%
	Moderate	4	9.5%	\$353	8.8%	17.9%	1	6.3%	16.1%	\$65	4.6%	14.1%	3	11.5%	16.2%	\$288	11.0%	11.7%
	Middle	9	21.4%	\$819	20.4%	18.9%	2	12.5%	19.1%	\$151	10.7%	15.3%	7	26.9%	25.7%	\$668	25.5%	19.4%
	Upper	26	61.9%	\$2,718	67.6%	41.6%	11	68.8%	56.7%	\$1,109	78.9%	65.9%	15	57.7%	50.1%	\$1,609	61.5%	63.9%
	Unknown	1	2.4%	\$50	1.2%	0.0%	0	0.0%	1.5%	\$0	0.0%	1.1%	1	3.8%	2.4%	\$50	1.9%	1.9%
	<b>Total</b>	<b>42</b>	<b>100.0%</b>	<b>\$4,020</b>	<b>100.0%</b>	<b>100.0%</b>	<b>16</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$1,405</b>	<b>100.0%</b>	<b>100.0%</b>	<b>26</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$2,615</b>	<b>100.0%</b>	<b>100.0%</b>

Originations & Purchases  
2019 FFIEC Census Data and 2015 ACS Data

# Appendices

**Borrower Distribution of HMDA Loans & Small Business/Small Farm Loans by Revenue & Loan Size - Table 2 of 2**  
Assessment Area: SC Spartanburg

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019				Bank & Aggregate Lending Comparison													
		Count		Dollar		Families by Family Income %	2018					2019							
		#	%	\$ (000s)	\$ %		Bank		Dollar			Count		Dollar					
						%	%	%	%	%	#	%	%	%	#	%	%	%	
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	\$0	0.0%	21.6%	0	0.0%	12.9%	\$0	0.0%	7.9%	0	0.0%	13.3%	\$0	0.0%	7.3%	
	Moderate	0	0.0%	\$0	0.0%	17.9%	0	0.0%	25.9%	\$0	0.0%	16.2%	0	0.0%	17.5%	\$0	0.0%	12.6%	
	Middle	1	50.0%	\$40	7.6%	18.9%	0	0.0%	23.5%	\$0	0.0%	28.8%	1	50.0%	30.8%	\$40	7.6%	27.4%	
	Upper	1	50.0%	\$484	92.4%	41.6%	0	0.0%	30.6%	\$0	0.0%	40.6%	1	50.0%	35.0%	\$484	92.4%	50.4%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	7.1%	\$0	0.0%	6.6%	0	0.0%	3.3%	\$0	0.0%	2.3%	
	<b>Total</b>	<b>2</b>	<b>100.0%</b>	<b>\$524</b>	<b>100.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>2</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$524</b>	<b>100.0%</b>	<b>100.0%</b>	
PURPOSE NOT APPLICABLE	Low	0	0.0%	\$0	0.0%	21.6%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Moderate	0	0.0%	\$0	0.0%	17.9%	0	0.0%	0.5%	\$0	0.0%	1.2%	0	0.0%	1.0%	\$0	0.0%	1.2%	
	Middle	0	0.0%	\$0	0.0%	18.9%	0	0.0%	0.9%	\$0	0.0%	1.3%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Upper	0	0.0%	\$0	0.0%	41.6%	0	0.0%	0.9%	\$0	0.0%	0.0%	0	0.0%	1.5%	\$0	0.0%	3.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	97.7%	\$0	0.0%	97.4%	0	0.0%	97.4%	\$0	0.0%	95.7%	
	<b>Total</b>	<b>0</b>	<b>0.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	
HMDA TOTALS	Low	8	6.6%	\$647	1.8%	21.6%	5	10.4%	5.9%	\$295	3.5%	3.0%	3	4.1%	6.1%	\$352	1.3%	3.2%	
	Moderate	27	22.1%	\$3,556	9.9%	17.9%	8	16.7%	20.8%	\$1,108	13.1%	14.7%	19	25.7%	19.7%	\$2,448	9.0%	14.3%	
	Middle	20	16.4%	\$2,595	7.3%	18.9%	5	10.4%	24.6%	\$814	9.6%	21.8%	15	20.3%	25.5%	\$1,781	6.5%	22.5%	
	Upper	64	52.5%	\$13,726	38.4%	41.6%	30	62.5%	33.5%	\$6,221	73.7%	38.8%	34	45.9%	32.6%	\$7,505	27.5%	38.0%	
	Unknown	3	2.5%	\$15,220	42.6%	0.0%	0	0.0%	15.2%	\$0	0.0%	21.7%	3	4.1%	16.0%	\$15,220	55.7%	22.0%	
	<b>Total</b>	<b>122</b>	<b>100.0%</b>	<b>\$35,744</b>	<b>100.0%</b>	<b>100.0%</b>	<b>48</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$8,438</b>	<b>100.0%</b>	<b>100.0%</b>	<b>74</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$27,306</b>	<b>100.0%</b>	<b>100.0%</b>	
Small Business Revenue	\$1 Million or Less	86	72.3%	\$12,968	60.1%	90.1%	57	80.3%	46.2%	\$8,757	71.8%	38.9%	29	60.4%	44.4%	\$4,211	44.8%	32.5%	
	Over \$1 Million	30	25.2%	\$8,221	38.1%	8.9%	12	16.9%					18	37.5%					
	Total Rev. available	116	97.5%	\$21,189	98.2%	99.0%	69	97.2%					47	97.9%					
	Rev. Not Known	3	2.5%	\$406	1.9%	1.0%	2	2.8%					1	2.1%					
	<b>Total</b>	<b>119</b>	<b>100.0%</b>	<b>\$21,595</b>	<b>100.0%</b>	<b>100.0%</b>	<b>71</b>	<b>100.0%</b>					<b>48</b>	<b>100.0%</b>					
	Small Business Loan Size	\$100,000 or Less	61	51.3%	\$2,878	13.3%		38	53.5%	91.9%	\$1,859	15.2%	32.7%	23	47.9%	92.2%	\$1,019	10.8%	34.3%
\$100,001 - \$250,000		28	23.5%	\$4,874	22.6%		17	23.9%	4.0%	\$3,016	24.7%	16.4%	11	22.9%	3.8%	\$1,858	19.8%	15.8%	
\$250,001 - \$1 Million		30	25.2%	\$13,843	64.1%		16	22.5%	4.1%	\$7,327	60.0%	50.8%	14	29.2%	3.9%	\$6,516	69.4%	49.9%	
<b>Total</b>		<b>119</b>	<b>100.0%</b>	<b>\$21,595</b>	<b>100.0%</b>		<b>71</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$12,202</b>	<b>100.0%</b>	<b>100.0%</b>	<b>48</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$9,393</b>	<b>100.0%</b>	<b>100.0%</b>	
Small Farm Revenue		\$1 Million or Less	0	0.0%	\$0	0.0%	97.1%	0	0.0%	54.2%	\$0	0.0%	52.4%	0	0.0%	48.5%	\$0	0.0%	41.8%
	Over \$1 Million	0	0.0%	\$0	0.0%	2.4%	0	0.0%					0	0.0%					
	Not Known	0	0.0%	\$0	0.0%	0.6%	0	0.0%					0	0.0%					
	<b>Total</b>	<b>0</b>	<b>0.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>					<b>0</b>	<b>0.0%</b>					
	Small Farm Loan Size	\$100,000 or Less	0	0.0%	\$0	0.0%		0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
		\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
\$250,001 - \$500,000		0	0.0%	\$0	0.0%		0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
<b>Total</b>		<b>0</b>	<b>0.0%</b>	<b>\$0</b>	<b>0.0%</b>		<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	

Originations & Purchases  
Aggregate data is unavailable for loans to businesses/farms with revenue over \$1 million or revenue unknown, and for loan size by revenue.  
2019 FFIEC Census Data, 2019 D&B Info and 2015 ACS Data

# Appendices

## Geographic Distribution of HMDA, Small Business, & Small Farm Loans

Assessment Area: SC Sumter

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2017					2017					
		Bank		Owner Occupied Units		Count	Dollar		Count	Dollar		
		Count	Dollar	Dollar	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	5.6%	\$40	1.0%	15.4%	1	5.6%	7.4%	\$40	1.0%	4.4%
	Middle	11	61.1%	\$2,889	71.3%	64.1%	11	61.1%	61.5%	\$2,889	71.3%	59.6%
	Upper	6	33.3%	\$1,123	27.7%	20.5%	6	33.3%	31.2%	\$1,123	27.7%	36.0%
	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>\$4,052</i>	<i>100.0%</i>	<i>100.0%</i>	<i>18</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$4,052</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	33.3%	\$467	33.0%	15.4%	2	33.3%	8.6%	\$467	33.0%	2.7%
	Middle	3	50.0%	\$634	44.8%	64.1%	3	50.0%	62.2%	\$634	44.8%	81.4%
	Upper	1	16.7%	\$315	22.2%	20.5%	1	16.7%	29.2%	\$315	22.2%	15.9%
	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>\$1,416</i>	<i>100.0%</i>	<i>100.0%</i>	<i>6</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$1,416</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%	15.4%	0	0.0%	14.0%	\$0	0.0%	3.7%
	Middle	2	100.0%	\$30	100.0%	64.1%	2	100.0%	63.4%	\$30	100.0%	67.2%
	Upper	0	0.0%	\$0	0.0%	20.5%	0	0.0%	22.6%	\$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>2</i>	<i>100.0%</i>	<i>\$30</i>	<i>100.0%</i>	<i>100.0%</i>	<i>2</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$30</i>	<i>100.0%</i>	<i>100.0%</i>
MULTI FAMILY	<b>Multi-Family Units</b>											
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	51.6%	0	0.0%	50.0%	\$0	0.0%	40.4%
	Middle	0	0.0%	\$0	0.0%	47.7%	0	0.0%	50.0%	\$0	0.0%	59.6%
	Upper	0	0.0%	\$0	0.0%	0.7%	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>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	3	11.5%	\$507	9.2%	15.4%	3	11.5%	8.0%	\$507	9.2%	3.7%
	Middle	16	61.5%	\$3,553	64.6%	64.1%	16	61.5%	61.8%	\$3,553	64.6%	69.3%
	Upper	7	26.9%	\$1,438	26.2%	20.5%	7	26.9%	30.2%	\$1,438	26.2%	27.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>26</i>	<i>100.0%</i>	<i>\$5,498</i>	<i>100.0%</i>	<i>100.0%</i>	<i>26</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$5,498</i>	<i>100.0%</i>	<i>100.0%</i>
SMALL BUSINESSES	<b>Total Businesses</b>											
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	66	55.5%	\$13,177	58.6%	36.0%	66	55.5%	39.0%	\$13,177	58.6%	50.3%
	Middle	41	34.5%	\$7,277	32.4%	51.3%	41	34.5%	47.2%	\$7,277	32.4%	41.4%
	Upper	12	10.1%	\$2,028	9.0%	12.7%	12	10.1%	10.7%	\$2,028	9.0%	6.4%
	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%	3.1%	\$0	0.0%	1.9%
<i>Total</i>	<i>119</i>	<i>100.0%</i>	<i>\$22,482</i>	<i>100.0%</i>	<i>100.0%</i>	<i>119</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$22,482</i>	<i>100.0%</i>	<i>100.0%</i>	
SMALL FARM	<b>Total Farms</b>											
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	7.8%	0	0.0%	10.0%	\$0	0.0%	11.2%
	Middle	2	100.0%	\$70	100.0%	81.1%	2	100.0%	70.0%	\$70	100.0%	79.3%
	Upper	0	0.0%	\$0	0.0%	11.1%	0	0.0%	20.0%	\$0	0.0%	9.5%
	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%	0.0%	\$0	0.0%	0.0%
<i>Total</i>	<i>2</i>	<i>100.0%</i>	<i>\$70</i>	<i>100.0%</i>	<i>100.0%</i>	<i>2</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$70</i>	<i>100.0%</i>	<i>100.0%</i>	

Originations & Purchases  
2017 FFIEC Census Data, 2017 D&B Info, and 2015 ACS Data

## Appendices

**Geographic Distribution of HMDA, Small Business, & Small Farm Loans - Table 1 of 2**  
Assessment Area: SC Sumter

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2018					2018					
		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%	15.4%	0	0.0%	7.0%	\$0	0.0%	3.7%
	Middle	6	35.3%	\$1,264	38.8%	64.1%	6	35.3%	62.7%	\$1,264	38.8%	62.3%
	Upper	11	64.7%	\$1,991	61.2%	20.5%	11	64.7%	30.2%	\$1,991	61.2%	34.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>17</i>	<i>100.0%</i>	<i>\$3,255</i>	<i>100.0%</i>	<i>100.0%</i>	<i>17</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$3,255</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	11.8%	\$326	20.5%	15.4%	2	11.8%	7.2%	\$326	20.5%	4.5%
	Middle	9	52.9%	\$779	48.9%	64.1%	9	52.9%	62.0%	\$779	48.9%	59.9%
	Upper	6	35.3%	\$487	30.6%	20.5%	6	35.3%	30.9%	\$487	30.6%	35.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>17</i>	<i>100.0%</i>	<i>\$1,592</i>	<i>100.0%</i>	<i>100.0%</i>	<i>17</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$1,592</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%	15.4%	0	0.0%	11.9%	\$0	0.0%	7.5%
	Middle	0	0.0%	\$0	0.0%	64.1%	0	0.0%	54.8%	\$0	0.0%	64.4%
	Upper	0	0.0%	\$0	0.0%	20.5%	0	0.0%	33.3%	\$0	0.0%	28.1%
	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>
MULTI FAMILY	<b>Multi-Family Units</b>											
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	51.6%	0	0.0%	42.9%	\$0	0.0%	10.9%
	Middle	0	0.0%	\$0	0.0%	47.7%	0	0.0%	42.9%	\$0	0.0%	83.5%
	Upper	0	0.0%	\$0	0.0%	0.7%	0	0.0%	14.3%	\$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>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>	
OTHER PURPOSE LOC	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%	15.4%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	1	20.0%	\$228	33.9%	64.1%	1	20.0%	64.7%	\$228	33.9%	70.3%
	Upper	4	80.0%	\$445	66.1%	20.5%	4	80.0%	35.3%	\$445	66.1%	29.7%
	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>\$673</i>	<i>100.0%</i>	<i>100.0%</i>	<i>5</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$673</i>	<i>100.0%</i>	<i>100.0%</i>

Originations & Purchases  
2018 FFIEC Census Data and 2015 ACS Data

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**Geographic Distribution of HMDA, Small Business, & Small Farm Loans - Table 2 of 2**  
Assessment Area: SC Sumter

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2018					2018					
		Bank		Owner Occupied Units		Count			Dollar			
		Count	Dollar	Count	Dollar	Bank	Agg	Bank	Agg	Bank	Agg	
#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %		
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	15.4%	0	0.0%	14.3%	\$0	0.0%	1.6%
	Middle	0	0.0%	\$0	0.0%	64.1%	0	0.0%	42.9%	\$0	0.0%	36.2%
	Upper	0	0.0%	\$0	0.0%	20.5%	0	0.0%	42.9%	\$0	0.0%	62.2%
	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>
PURPOSE NOT APPLICABLE	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%	15.4%	0	0.0%	16.9%	\$0	0.0%	12.7%
	Middle	0	0.0%	\$0	0.0%	64.1%	0	0.0%	61.5%	\$0	0.0%	60.9%
	Upper	0	0.0%	\$0	0.0%	20.5%	0	0.0%	21.5%	\$0	0.0%	26.4%
	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	2	5.1%	\$326	5.9%	15.4%	2	5.1%	7.5%	\$326	5.9%	4.4%
	Middle	16	41.0%	\$2,271	41.1%	64.1%	16	41.0%	62.2%	\$2,271	41.1%	63.1%
	Upper	21	53.8%	\$2,923	53.0%	20.5%	21	53.8%	30.3%	\$2,923	53.0%	32.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>39</i>	<i>100.0%</i>	<i>\$5,520</i>	<i>100.0%</i>	<i>100.0%</i>	<i>39</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$5,520</i>	<i>100.0%</i>	<i>100.0%</i>
SMALL BUSINESSES		<b>Total Businesses</b>										
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	87	62.1%	\$14,892	60.5%	35.8%	87	62.1%	40.6%	\$14,892	60.5%	50.9%
	Middle	49	35.0%	\$8,602	34.9%	50.6%	49	35.0%	45.4%	\$8,602	34.9%	40.9%
	Upper	4	2.9%	\$1,122	4.6%	13.6%	4	2.9%	11.1%	\$1,122	4.6%	5.9%
	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%	2.9%	\$0	0.0%	2.3%
<i>Total</i>	<i>140</i>	<i>100.0%</i>	<i>\$24,616</i>	<i>100.0%</i>	<i>100.0%</i>	<i>140</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$24,616</i>	<i>100.0%</i>	<i>100.0%</i>	
SMALL FARM		<b>Total Farms</b>										
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	6.2%	0	0.0%	11.1%	\$0	0.0%	7.8%
	Middle	2	100.0%	\$133	100.0%	82.5%	2	100.0%	74.1%	\$133	100.0%	83.7%
	Upper	0	0.0%	\$0	0.0%	11.3%	0	0.0%	14.8%	\$0	0.0%	8.5%
	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%	0.0%	\$0	0.0%	0.0%
<i>Total</i>	<i>2</i>	<i>100.0%</i>	<i>\$133</i>	<i>100.0%</i>	<i>100.0%</i>	<i>2</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$133</i>	<i>100.0%</i>	<i>100.0%</i>	

Originations & Purchases  
2018 FFIEC Census Data, 2018 D&B Info and 2015 ACS Data



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**Geographic Distribution of HMDA, Small Business, & Small Farm Loans - Table 1 of 2**

Assessment Area: SC Sumter

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2019					2019					
		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%	16.8%	0	0.0%	7.7%	\$0	0.0%	5.0%
	Middle	5	33.3%	\$715	30.2%	53.8%	5	33.3%	44.6%	\$715	30.2%	44.4%
	Upper	10	66.7%	\$1,654	69.8%	29.4%	10	66.7%	47.7%	\$1,654	69.8%	50.6%
	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>\$2,369</i>	<i>100.0%</i>	<i>100.0%</i>	<i>15</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$2,369</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	14.8%	\$192	6.1%	16.8%	4	14.8%	5.6%	\$192	6.1%	3.8%
	Middle	13	48.1%	\$1,306	41.6%	53.8%	13	48.1%	45.2%	\$1,306	41.6%	45.8%
	Upper	10	37.0%	\$1,641	52.3%	29.4%	10	37.0%	49.2%	\$1,641	52.3%	50.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>27</i>	<i>100.0%</i>	<i>\$3,139</i>	<i>100.0%</i>	<i>100.0%</i>	<i>27</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$3,139</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%	16.8%	0	0.0%	12.5%	\$0	0.0%	9.7%
	Middle	0	0.0%	\$0	0.0%	53.8%	0	0.0%	50.0%	\$0	0.0%	55.1%
	Upper	0	0.0%	\$0	0.0%	29.4%	0	0.0%	37.5%	\$0	0.0%	35.2%
	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>
MULTIFAMILY		<b>Multi-Family Units</b>										
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	1	50.0%	\$172	16.7%	54.5%	1	50.0%	25.0%	\$172	16.7%	6.7%
	Middle	1	50.0%	\$856	83.3%	38.9%	1	50.0%	75.0%	\$856	83.3%	93.3%
	Upper	0	0.0%	\$0	0.0%	6.5%	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>2</i>	<i>100.0%</i>	<i>\$1,028</i>	<i>100.0%</i>	<i>100.0%</i>	<i>2</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$1,028</i>	<i>100.0%</i>	<i>100.0%</i>	
OTHER PURPOSE LOC	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	2	9.1%	\$100	5.9%	16.8%	2	9.1%	7.1%	\$100	5.9%	5.7%
	Middle	11	50.0%	\$648	38.4%	53.8%	11	50.0%	47.1%	\$648	38.4%	40.7%
	Upper	9	40.9%	\$941	55.7%	29.4%	9	40.9%	45.7%	\$941	55.7%	53.6%
	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>\$1,689</i>	<i>100.0%</i>	<i>100.0%</i>	<i>22</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$1,689</i>	<i>100.0%</i>	<i>100.0%</i>

Originations & Purchases  
2019 FFIEC Census Data and 2015 ACS Data

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**Geographic Distribution of HMDA, Small Business, & Small Farm Loans - Table 2 of 2**  
Assessment Area: SC Sumter

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2019					Bank & Aggregate Lending Comparison 2019					
		Bank				Owner Occupied Units %	Count			Dollar		
		Count		Dollar			Bank	Agg	Bank		Agg	
		#	%	\$ (000s)	\$ %	#			%	%		\$ (000s)
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	16.8%	0	0.0%	6.7%	\$0	0.0%	4.1%
	Middle	0	0.0%	\$0	0.0%	53.8%	0	0.0%	44.4%	\$0	0.0%	51.2%
	Upper	1	100.0%	\$91	100.0%	29.4%	1	100.0%	48.9%	\$91	100.0%	44.7%
	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>\$91</i>	<i>100.0%</i>	<i>100.0%</i>	<i>1</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$91</i>	<i>100.0%</i>	<i>100.0%</i>
PURPOSE NOT APPLICABLE	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%	16.8%	0	0.0%	15.2%	\$0	0.0%	10.5%
	Middle	0	0.0%	\$0	0.0%	53.8%	0	0.0%	41.8%	\$0	0.0%	44.4%
	Upper	0	0.0%	\$0	0.0%	29.4%	0	0.0%	43.0%	\$0	0.0%	45.1%
	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	7	10.4%	\$464	5.6%	16.8%	7	10.4%	7.4%	\$464	5.6%	4.7%
	Middle	30	44.8%	\$3,525	42.4%	53.8%	30	44.8%	44.9%	\$3,525	42.4%	45.2%
	Upper	30	44.8%	\$4,327	52.0%	29.4%	30	44.8%	47.7%	\$4,327	52.0%	50.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>67</i>	<i>100.0%</i>	<i>\$8,316</i>	<i>100.0%</i>	<i>100.0%</i>	<i>67</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$8,316</i>	<i>100.0%</i>	<i>100.0%</i>
SMALL BUSINESSES		<b>Total Businesses</b>										
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	75	58.6%	\$17,835	57.8%	35.2%	75	58.6%	36.1%	\$17,835	57.8%	47.5%
	Middle	34	26.6%	\$8,490	27.5%	45.0%	34	26.6%	41.8%	\$8,490	27.5%	38.2%
	Upper	19	14.8%	\$4,533	14.7%	19.8%	19	14.8%	19.1%	\$4,533	14.7%	12.4%
	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%	3.0%	\$0	0.0%	1.9%
<i>Total</i>	<i>128</i>	<i>100.0%</i>	<i>\$30,858</i>	<i>100.0%</i>	<i>100.0%</i>	<i>128</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$30,858</i>	<i>100.0%</i>	<i>100.0%</i>	
SMALL FARM		<b>Total Farms</b>										
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	2	50.0%	\$100	28.6%	16.0%	2	50.0%	25.3%	\$100	28.6%	20.6%
	Middle	2	50.0%	\$250	71.4%	74.0%	2	50.0%	69.6%	\$250	71.4%	78.3%
	Upper	0	0.0%	\$0	0.0%	10.0%	0	0.0%	3.8%	\$0	0.0%	0.9%
	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%	1.3%	\$0	0.0%	0.2%
<i>Total</i>	<i>4</i>	<i>100.0%</i>	<i>\$350</i>	<i>100.0%</i>	<i>100.0%</i>	<i>4</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$350</i>	<i>100.0%</i>	<i>100.0%</i>	

Originations & Purchases  
2019 FFIEC Census Data, 2019 D&B Info, and 2015 ACS Data

# Appendices

**Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending  
by Revenue & Loan Size  
Assessment Area: SC Sumter**

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	5.6%	\$40	1.0%	20.1%	1	5.6%	2.8%	\$40	1.0%	1.5%
	Moderate	1	5.6%	\$126	3.1%	19.9%	1	5.6%	12.0%	\$126	3.1%	7.4%
	Middle	0	0.0%	\$0	0.0%	19.3%	0	0.0%	24.7%	\$0	0.0%	21.6%
	Upper	15	83.3%	\$3,647	90.0%	40.7%	15	83.3%	44.4%	\$3,647	90.0%	54.8%
	Unknown	1	5.6%	\$239	5.9%	0.0%	1	5.6%	16.1%	\$239	5.9%	14.8%
	<b>Total</b>	<b>18</b>	<b>100.0%</b>	<b>\$4,052</b>	<b>100.0%</b>	<b>100.0%</b>	<b>18</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$4,052</b>	<b>100.0%</b>	<b>100.0%</b>
REFINANCE	Low	1	16.7%	\$21	1.5%	20.1%	1	16.7%	4.1%	\$21	1.5%	1.0%
	Moderate	1	16.7%	\$113	8.0%	19.9%	1	16.7%	7.1%	\$113	8.0%	2.3%
	Middle	0	0.0%	\$0	0.0%	19.3%	0	0.0%	15.1%	\$0	0.0%	5.8%
	Upper	4	66.7%	\$1,282	90.5%	40.7%	4	66.7%	42.1%	\$1,282	90.5%	73.5%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	31.6%	\$0	0.0%	17.3%
	<b>Total</b>	<b>6</b>	<b>100.0%</b>	<b>\$1,416</b>	<b>100.0%</b>	<b>100.0%</b>	<b>6</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$1,416</b>	<b>100.0%</b>	<b>100.0%</b>
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	20.1%	0	0.0%	5.4%	\$0	0.0%	2.7%
	Moderate	0	0.0%	\$0	0.0%	19.9%	0	0.0%	8.6%	\$0	0.0%	3.9%
	Middle	0	0.0%	\$0	0.0%	19.3%	0	0.0%	17.2%	\$0	0.0%	19.0%
	Upper	2	100.0%	\$30	100.0%	40.7%	2	100.0%	65.6%	\$30	100.0%	71.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	3.2%	\$0	0.0%	3.1%
	<b>Total</b>	<b>2</b>	<b>100.0%</b>	<b>\$30</b>	<b>100.0%</b>	<b>100.0%</b>	<b>2</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$30</b>	<b>100.0%</b>	<b>100.0%</b>
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	20.1%	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%	19.3%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	40.7%	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%
	<b>Total</b>	<b>0</b>	<b>0.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>
HMDA TOTALS	Low	2	7.7%	\$61	1.1%	20.1%	2	7.7%	3.3%	\$61	1.1%	1.3%
	Moderate	2	7.7%	\$239	4.3%	19.9%	2	7.7%	10.4%	\$239	4.3%	5.1%
	Middle	0	0.0%	\$0	0.0%	19.3%	0	0.0%	21.5%	\$0	0.0%	14.5%
	Upper	21	80.8%	\$4,959	90.2%	40.7%	21	80.8%	44.5%	\$4,959	90.2%	63.3%
	Unknown	1	3.8%	\$239	4.3%	0.0%	1	3.8%	20.3%	\$239	4.3%	15.8%
	<b>Total</b>	<b>26</b>	<b>100.0%</b>	<b>\$5,498</b>	<b>100.0%</b>	<b>100.0%</b>	<b>26</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$5,498</b>	<b>100.0%</b>	<b>100.0%</b>
Small Business Revenue	<b>Total Businesses</b>											
	\$1 Million or Less	61	51.3%	\$8,344	37.1%	91.0%	61	51.3%	46.5%	\$8,344	37.1%	32.2%
	Over \$1 Million	56	47.1%	\$13,997	62.3%	8.2%	56	47.1%				
	<b>Total Rev. available</b>	<b>117</b>	<b>98.4%</b>	<b>\$22,341</b>	<b>99.4%</b>	<b>99.2%</b>	<b>117</b>	<b>98.4%</b>				
	Rev. Not Known	2	1.7%	\$141	0.6%	0.8%	2	1.7%				
	<b>Total</b>	<b>119</b>	<b>100.0%</b>	<b>\$22,482</b>	<b>100.0%</b>	<b>100.0%</b>	<b>119</b>	<b>100.0%</b>				
Small Business Loan Size	\$100,000 or Less	56	47.1%	\$2,722	12.1%		56	47.1%	89.2%	\$2,722	12.1%	29.8%
	\$100,001 - \$250,000	33	27.7%	\$5,955	26.5%		33	27.7%	5.6%	\$5,955	26.5%	19.2%
	\$250,001 - \$1 Million	30	25.2%	\$13,805	61.4%		30	25.2%	5.3%	\$13,805	61.4%	51.0%
	<b>Total</b>	<b>119</b>	<b>100.0%</b>	<b>\$22,482</b>	<b>100.0%</b>		<b>119</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$22,482</b>	<b>100.0%</b>	<b>100.0%</b>
Small Farm Revenue	<b>Total Farms</b>											
	\$1 Million or Less	1	50.0%	\$20	28.6%	96.7%	1	50.0%	20.0%	\$20	28.6%	44.5%
	Over \$1 Million	1	50.0%	\$50	71.4%	3.3%	1	50.0%				
	Not Known	0	0.0%	\$0	0.0%	0.0%	0	0.0%				
	<b>Total</b>	<b>2</b>	<b>100.0%</b>	<b>\$70</b>	<b>100.0%</b>	<b>100.0%</b>	<b>2</b>	<b>100.0%</b>				
Small Farm Loan Size	\$100,000 or Less	2	100.0%	\$70	100.0%		2	100.0%	83.3%	\$70	100.0%	29.0%
	\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	10.0%	\$0	0.0%	25.6%
	\$250,001 - \$500,000	0	0.0%	\$0	0.0%		0	0.0%	6.7%	\$0	0.0%	45.5%
	<b>Total</b>	<b>2</b>	<b>100.0%</b>	<b>\$70</b>	<b>100.0%</b>		<b>2</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$70</b>	<b>100.0%</b>	<b>100.0%</b>

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, 2017 D&B Info, and 2015 ACS Data

## Appendices

**Borrower Distribution of HMDA Loans & Small Business/Small Farm Loans by Revenue & Loan Size**  
**Table 1 of 2**

Assessment Area: SC Sumter

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2018					2018					
		Count		Dollar		Families by Family Income %	Count			Dollar		
#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %		
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	20.1%	0	0.0%	2.9%	\$0	0.0%	1.6%
	Moderate	3	17.6%	\$345	10.6%	19.9%	3	17.6%	13.1%	\$345	10.6%	8.4%
	Middle	2	11.8%	\$273	8.4%	19.3%	2	11.8%	29.4%	\$273	8.4%	25.1%
	Upper	10	58.8%	\$2,437	74.9%	40.7%	10	58.8%	43.5%	\$2,437	74.9%	53.5%
	Unknown	2	11.8%	\$200	6.1%	0.0%	2	11.8%	11.2%	\$200	6.1%	11.4%
	<i>Total</i>	<i>17</i>	<i>100.0%</i>	<i>\$3,255</i>	<i>100.0%</i>	<i>100.0%</i>	<i>17</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$3,255</i>	<i>100.0%</i>	<i>100.0%</i>
REFINANCE	Low	0	0.0%	\$0	0.0%	20.1%	0	0.0%	4.1%	\$0	0.0%	2.4%
	Moderate	1	5.9%	\$68	4.3%	19.9%	1	5.9%	12.4%	\$68	4.3%	8.2%
	Middle	3	17.6%	\$366	23.0%	19.3%	3	17.6%	19.4%	\$366	23.0%	15.8%
	Upper	10	58.8%	\$1,034	64.9%	40.7%	10	58.8%	46.1%	\$1,034	64.9%	52.6%
	Unknown	3	17.6%	\$124	7.8%	0.0%	3	17.6%	17.9%	\$124	7.8%	21.1%
	<i>Total</i>	<i>17</i>	<i>100.0%</i>	<i>\$1,592</i>	<i>100.0%</i>	<i>100.0%</i>	<i>17</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$1,592</i>	<i>100.0%</i>	<i>100.0%</i>
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	20.1%	0	0.0%	4.8%	\$0	0.0%	2.9%
	Moderate	0	0.0%	\$0	0.0%	19.9%	0	0.0%	9.5%	\$0	0.0%	7.1%
	Middle	0	0.0%	\$0	0.0%	19.3%	0	0.0%	19.0%	\$0	0.0%	14.6%
	Upper	0	0.0%	\$0	0.0%	40.7%	0	0.0%	59.5%	\$0	0.0%	67.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	7.1%	\$0	0.0%	8.5%
	<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%	20.1%	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%	19.3%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	40.7%	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>
OTHER PURPOSE LOC	Low	0	0.0%	\$0	0.0%	20.1%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	19.9%	0	0.0%	8.8%	\$0	0.0%	8.0%
	Middle	1	20.0%	\$268	39.8%	19.3%	1	20.0%	17.6%	\$268	39.8%	16.2%
	Upper	3	60.0%	\$342	50.8%	40.7%	3	60.0%	67.6%	\$342	50.8%	71.6%
	Unknown	1	20.0%	\$63	9.4%	0.0%	1	20.0%	5.9%	\$63	9.4%	4.2%
	<i>Total</i>	<i>5</i>	<i>100.0%</i>	<i>\$673</i>	<i>100.0%</i>	<i>100.0%</i>	<i>5</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$673</i>	<i>100.0%</i>	<i>100.0%</i>

Originations & Purchases  
2018 FFIEC Census Data and 2015 ACS Data

# Appendices

**Borrower Distribution of HMDA Loans & Small Business/Small Farm Loans by Revenue & Loan Size**  
**Table 2 of 2**

Assessment Area: SC Sumter

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2018					Bank & Aggregate Lending Comparison 2018						
		Bank		Families by Family Income %	Count		Dollar						
		Count #	Dollar %		Bank #	Agg %	Bank \$ (000s)	Agg \$ %	Bank \$ %	Agg \$ %			
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	\$0	0.0%	20.1%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Moderate	0	0.0%	\$0	0.0%	19.9%	0	0.0%	28.6%	\$0	0.0%	15.8%	
	Middle	0	0.0%	\$0	0.0%	19.3%	0	0.0%	19.0%	\$0	0.0%	7.4%	
	Upper	0	0.0%	\$0	0.0%	40.7%	0	0.0%	38.1%	\$0	0.0%	40.8%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	14.3%	\$0	0.0%	36.0%	
	<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>	
PURPOSE NOT APPLICABLE	Low	0	0.0%	\$0	0.0%	20.1%	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%	19.3%	0	0.0%	3.1%	\$0	0.0%	2.5%	
	Upper	0	0.0%	\$0	0.0%	40.7%	0	0.0%	1.5%	\$0	0.0%	0.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	95.4%	\$0	0.0%	97.5%	
	<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>	
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	20.1%	0	0.0%	3.0%	\$0	0.0%	1.6%	
	Moderate	4	10.3%	\$413	7.5%	19.9%	4	10.3%	12.5%	\$413	7.5%	7.7%	
	Middle	6	15.4%	\$907	16.4%	19.3%	6	15.4%	25.8%	\$907	16.4%	21.1%	
	Upper	23	59.0%	\$3,813	69.1%	40.7%	23	59.0%	43.4%	\$3,813	69.1%	49.2%	
	Unknown	6	15.4%	\$387	7.0%	0.0%	6	15.4%	15.2%	\$387	7.0%	20.4%	
	<i>Total</i>	<i>39</i>	<i>100.0%</i>	<i>\$5,520</i>	<i>100.0%</i>	<i>100.0%</i>	<i>39</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$5,520</i>	<i>100.0%</i>	<i>100.0%</i>	
Small Business	<b>Total Businesses</b>												
	Revenue	\$1 Million or Less	57	40.7%	\$8,694	35.3%	91.9%	57	40.7%	42.2%	\$8,694	35.3%	32.4%
		Over \$1 Million	79	56.4%	\$14,898	60.5%	6.9%	79	56.4%				
		<i>Total Rev. available</i>	<i>136</i>	<i>97.1%</i>	<i>\$23,592</i>	<i>95.8%</i>	<i>98.8%</i>	<i>136</i>	<i>97.1%</i>				
		Rev. Not Known	4	2.9%	\$1,024	4.2%	1.1%	4	2.9%				
		<i>Total</i>	<i>140</i>	<i>100.0%</i>	<i>\$24,616</i>	<i>100.0%</i>	<i>100.0%</i>	<i>140</i>	<i>100.0%</i>				
	Loan Size	\$100,000 or Less	86	61.4%	\$3,335	13.5%		86	61.4%	90.3%	\$3,335	13.5%	31.1%
		\$100,001 - \$250,000	22	15.7%	\$3,747	15.2%		22	15.7%	4.3%	\$3,747	15.2%	13.8%
		\$250,001 - \$1 Million	32	22.9%	\$17,534	71.2%		32	22.9%	5.4%	\$17,534	71.2%	55.1%
		<i>Total</i>	<i>140</i>	<i>100.0%</i>	<i>\$24,616</i>	<i>100.0%</i>		<i>140</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$24,616</i>	<i>100.0%</i>	<i>100.0%</i>
<b>Total Farms</b>													
Small Farm	Revenue	\$1 Million or Less	1	50.0%	\$50	37.6%	95.9%	1	50.0%	33.3%	\$50	37.6%	40.0%
		Over \$1 Million	1	50.0%	\$83	62.4%	4.1%	1	50.0%				
		Not Known	0	0.0%	\$0	0.0%	0.0%	0	0.0%				
		<i>Total</i>	<i>2</i>	<i>100.0%</i>	<i>\$133</i>	<i>100.0%</i>	<i>100.0%</i>	<i>2</i>	<i>100.0%</i>				
	Loan Size	\$100,000 or Less	2	100.0%	\$133	100.0%		2	100.0%	92.6%	\$133	100.0%	44.9%
\$100,001 - \$250,000		0	0.0%	\$0	0.0%		0	0.0%	3.7%	\$0	0.0%	18.4%	
\$250,001 - \$500,000		0	0.0%	\$0	0.0%		0	0.0%	3.7%	\$0	0.0%	36.7%	
<i>Total</i>		<i>2</i>	<i>100.0%</i>	<i>\$133</i>	<i>100.0%</i>		<i>2</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$133</i>	<i>100.0%</i>	<i>100.0%</i>	

Originations & Purchases

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

2018 FFIEC Census Data, 2018 D&B Info and 2015 ACS Data

## Appendices

**Borrower Distribution of HMDA Loans & Small Business/Small Farm Loans by Revenue & Loan Size**  
**Table 1 of 2**

Assessment Area: SC Sumter

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2019					2019					
		Count		Bank Dollar		Families by Family Income %	Count		Agg %	Dollar		Agg %
#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %		
HOME PURCHASE	Low	1	6.7%	\$112	4.7%	21.1%	1	6.7%	3.1%	\$112	4.7%	1.3%
	Moderate	3	20.0%	\$365	15.4%	18.2%	3	20.0%	15.1%	\$365	15.4%	9.8%
	Middle	3	20.0%	\$498	21.0%	19.0%	3	20.0%	26.5%	\$498	21.0%	22.7%
	Upper	7	46.7%	\$1,177	49.7%	41.7%	7	46.7%	43.7%	\$1,177	49.7%	54.6%
	Unknown	1	6.7%	\$217	9.2%	0.0%	1	6.7%	11.6%	\$217	9.2%	11.5%
	<i>Total</i>	<i>15</i>	<i>100.0%</i>	<i>\$2,369</i>	<i>100.0%</i>	<i>100.0%</i>	<i>15</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$2,369</i>	<i>100.0%</i>	<i>100.0%</i>
REFINANCE	Low	6	22.2%	\$397	12.6%	21.1%	6	22.2%	4.0%	\$397	12.6%	2.1%
	Moderate	1	3.7%	\$45	1.4%	18.2%	1	3.7%	7.5%	\$45	1.4%	4.0%
	Middle	2	7.4%	\$210	6.7%	19.0%	2	7.4%	13.3%	\$210	6.7%	9.7%
	Upper	16	59.3%	\$2,257	71.9%	41.7%	16	59.3%	36.1%	\$2,257	71.9%	37.5%
	Unknown	2	7.4%	\$230	7.3%	0.0%	2	7.4%	39.1%	\$230	7.3%	46.7%
	<i>Total</i>	<i>27</i>	<i>100.0%</i>	<i>\$3,139</i>	<i>100.0%</i>	<i>100.0%</i>	<i>27</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$3,139</i>	<i>100.0%</i>	<i>100.0%</i>
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	21.1%	0	0.0%	2.8%	\$0	0.0%	2.4%
	Moderate	0	0.0%	\$0	0.0%	18.2%	0	0.0%	11.1%	\$0	0.0%	12.4%
	Middle	0	0.0%	\$0	0.0%	19.0%	0	0.0%	16.7%	\$0	0.0%	11.2%
	Upper	0	0.0%	\$0	0.0%	41.7%	0	0.0%	63.9%	\$0	0.0%	68.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	5.6%	\$0	0.0%	5.7%
	<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%	21.1%	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%	19.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	41.7%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	2	100.0%	\$1,028	100.0%	0.0%	2	100.0%	100.0%	\$1,028	100.0%	100.0%
	<i>Total</i>	<i>2</i>	<i>100.0%</i>	<i>\$1,028</i>	<i>100.0%</i>	<i>100.0%</i>	<i>2</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$1,028</i>	<i>100.0%</i>	<i>100.0%</i>
OTHER PURPOSE LOC	Low	2	9.1%	\$40	2.4%	21.1%	2	9.1%	2.9%	\$40	2.4%	0.8%
	Moderate	1	4.5%	\$50	3.0%	18.2%	1	4.5%	5.7%	\$50	3.0%	4.0%
	Middle	2	9.1%	\$125	7.4%	19.0%	2	9.1%	11.4%	\$125	7.4%	10.4%
	Upper	15	68.2%	\$1,404	83.1%	41.7%	15	68.2%	75.7%	\$1,404	83.1%	81.6%
	Unknown	2	9.1%	\$70	4.1%	0.0%	2	9.1%	4.3%	\$70	4.1%	3.2%
	<i>Total</i>	<i>22</i>	<i>100.0%</i>	<i>\$1,689</i>	<i>100.0%</i>	<i>100.0%</i>	<i>22</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$1,689</i>	<i>100.0%</i>	<i>100.0%</i>

Originations & Purchases  
2019 FFIEC Census Data and 2015 ACS Data

## Appendices

### Borrower Distribution of HMDA Loans & Small Business/Small Farm Loans by Revenue & Loan Size

Table 2 of 2

Assessment Area: SC Sumter

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2019					Bank & Aggregate Lending Comparison 2019						
		Count		Dollar		Families by Family Income %	Count			Dollar			
		#	%	\$ (000s)	\$ %		Bank #	Bank %	Agg %	Bank \$ (000s)	Bank \$ %	Agg \$ %	
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	\$0	0.0%	21.1%	0	0.0%	2.2%	\$0	0.0%	0.3%	
	Moderate	1	100.0%	\$91	100.0%	18.2%	1	100.0%	15.6%	\$91	100.0%	11.8%	
	Middle	0	0.0%	\$0	0.0%	19.0%	0	0.0%	24.4%	\$0	0.0%	20.8%	
	Upper	0	0.0%	\$0	0.0%	41.7%	0	0.0%	51.1%	\$0	0.0%	61.9%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	6.7%	\$0	0.0%	5.2%	
	<i>Total</i>	<i>1</i>	<i>100.0%</i>	<i>\$91</i>	<i>100.0%</i>	<i>100.0%</i>	<i>1</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$91</i>	<i>100.0%</i>	<i>100.0%</i>	
PURPOSE NOT APPLICABLE	Low	0	0.0%	\$0	0.0%	21.1%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Moderate	0	0.0%	\$0	0.0%	18.2%	0	0.0%	2.5%	\$0	0.0%	2.9%	
	Middle	0	0.0%	\$0	0.0%	19.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Upper	0	0.0%	\$0	0.0%	41.7%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	97.5%	\$0	0.0%	97.1%	
	<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>	
HMDA TOTALS	Low	9	13.4%	\$549	6.6%	21.1%	9	13.4%	3.3%	\$549	6.6%	1.5%	
	Moderate	6	9.0%	\$551	6.6%	18.2%	6	9.0%	12.2%	\$551	6.6%	7.8%	
	Middle	7	10.4%	\$833	10.0%	19.0%	7	10.4%	21.4%	\$833	10.0%	17.8%	
	Upper	38	56.7%	\$4,838	58.2%	41.7%	38	56.7%	41.5%	\$4,838	58.2%	48.5%	
	Unknown	7	10.4%	\$1,545	18.6%	0.0%	7	10.4%	21.6%	\$1,545	18.6%	24.3%	
	<i>Total</i>	<i>67</i>	<i>100.0%</i>	<i>\$8,316</i>	<i>100.0%</i>	<i>100.0%</i>	<i>67</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$8,316</i>	<i>100.0%</i>	<i>100.0%</i>	
Small Business	Revenue	<b>Total Businesses</b>											
		\$1 Million or Less	55	43.0%	\$11,990	38.9%	92.8%	55	43.0%	39.2%	\$11,990	38.9%	35.8%
		Over \$1 Million	69	53.9%	\$18,009	58.4%	6.4%	69	53.9%				
		<i>Total Rev. available</i>	<i>124</i>	<i>96.9%</i>	<i>\$29,999</i>	<i>97.3%</i>	<i>99.2%</i>	<i>124</i>	<i>96.9%</i>				
		Rev. Not Known	4	3.1%	\$859	2.8%	0.9%	4	3.1%				
	<i>Total</i>	<i>128</i>	<i>100.0%</i>	<i>\$30,858</i>	<i>100.0%</i>	<i>100.0%</i>	<i>128</i>	<i>100.0%</i>					
	Loan Size	\$100,000 or Less	62	48.4%	\$2,722	8.8%		62	48.4%	91.5%	\$2,722	8.8%	31.9%
		\$100,001 - \$250,000	22	17.2%	\$4,153	13.5%		22	17.2%	3.6%	\$4,153	13.5%	13.1%
		\$250,001 - \$1 Million	44	34.4%	\$23,983	77.7%		44	34.4%	4.9%	\$23,983	77.7%	55.0%
		<i>Total</i>	<i>128</i>	<i>100.0%</i>	<i>\$30,858</i>	<i>100.0%</i>		<i>128</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$30,858</i>	<i>100.0%</i>	<i>100.0%</i>
Small Farm	Revenue	<b>Total Farms</b>											
		\$1 Million or Less	2	50.0%	\$250	71.4%	96.0%	2	50.0%	19.0%	\$250	71.4%	27.9%
		Over \$1 Million	1	25.0%	\$80	22.9%	4.0%	1	25.0%				
		Not Known	1	25.0%	\$20	5.7%	0.0%	1	25.0%				
	<i>Total</i>	<i>4</i>	<i>100.0%</i>	<i>\$350</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%	\$150	42.9%		3	75.0%	96.2%	\$150	42.9%	67.7%
		\$100,001 - \$250,000	1	25.0%	\$200	57.1%		1	25.0%	2.5%	\$200	57.1%	13.3%
		\$250,001 - \$500,000	0	0.0%	\$0	0.0%		0	0.0%	1.3%	\$0	0.0%	19.0%
		<i>Total</i>	<i>4</i>	<i>100.0%</i>	<i>\$350</i>	<i>100.0%</i>		<i>4</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$350</i>	<i>100.0%</i>	<i>100.0%</i>

Originations & Purchases

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

2019 FFIEC Census Data, 2019 D&B Info and 2015 ACS Data

## Appendices

### APPENDIX H – LIMITED-SCOPE DEMOGRAPHIC TABLES

#### Combined Demographics Report

Assessment Area: AL Coffee-Dale

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	4,142	16.2	
Moderate-income	1	3.6	878	3.4	370	42.1	3,530	13.8	
Middle-income	12	42.9	8,531	33.3	1,543	18.1	4,227	16.5	
Upper-income	15	53.6	16,214	63.3	1,599	9.9	13,724	53.6	
Unknown-income	0	0	0	0	0	0	0	0	
<b>Total Assessment Area</b>	<b>28</b>	<b>100.0</b>	<b>25,623</b>	<b>100.0</b>	<b>3,512</b>	<b>13.7</b>	<b>25,623</b>	<b>100.0</b>	
	<b>Housing Units by Tract</b>	<b>Housing Types by Tract</b>							
		<b>Owner-Occupied</b>				<b>Rental</b>		<b>Vacant</b>	
		#	%	%	#	%	#	%	
Low-income	0	0	0	0	0	0	0	0	
Moderate-income	1,922	482	1.9	25.1	1,148	59.7	292	15.2	
Middle-income	15,964	8,903	36	55.8	4,448	27.9	2,613	16.4	
Upper-income	27,712	15,367	62.1	55.5	7,830	28.3	4,515	16.3	
Unknown-income	0	0	0	0	0	0	0	0	
<b>Total Assessment Area</b>	<b>45,598</b>	<b>24,752</b>	<b>100.0</b>	<b>54.3</b>	<b>13,426</b>	<b>29.4</b>	<b>7,420</b>	<b>16.3</b>	
	<b>Total Businesses by Tract</b>	<b>Businesses by Tract &amp; Revenue Size</b>							
		<b>Less Than or = \$1 Million</b>				<b>Over \$1 Million</b>		<b>Revenue Not Reported</b>	
		#	%	#	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0	
Moderate-income	282	9.9	246	9.5	35	16.1	1	2.2	
Middle-income	1,051	36.7	934	36	95	43.6	22	48.9	
Upper-income	1,527	53.4	1,417	54.6	88	40.4	22	48.9	
Unknown-income	0	0	0	0	0	0	0	0	
<b>Total Assessment Area</b>	<b>2,860</b>	<b>100.0</b>	<b>2,597</b>	<b>100.0</b>	<b>218</b>	<b>100.0</b>	<b>45</b>	<b>100.0</b>	
<b>Percentage of Total Businesses:</b>				<b>90.8</b>		<b>7.6</b>		<b>1.6</b>	
	<b>Total Farms by Tract</b>	<b>Farms by Tract &amp; Revenue Size</b>							
		<b>Less Than or = \$1 Million</b>				<b>Over \$1 Million</b>		<b>Revenue Not Reported</b>	
		#	%	#	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0	
Moderate-income	4	2.3	4	2.4	0	0	0	0	
Middle-income	88	51.2	83	49.7	5	100	0	0	
Upper-income	80	46.5	80	47.9	0	0	0	0	
Unknown-income	0	0	0	0	0	0	0	0	
<b>Total Assessment Area</b>	<b>172</b>	<b>100.0</b>	<b>167</b>	<b>100.0</b>	<b>5</b>	<b>100.0</b>	<b>0</b>	<b>.0</b>	
<b>Percentage of Total Farms:</b>				<b>97.1</b>		<b>2.9</b>		<b>.0</b>	

2019 FFIEC Census Data and 2019 D&B Information



## Appendices

### Combined Demographics Report

Assessment Area: AL Daphne-Fairhope-Foley

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income		
	#	%	#	%	#	%	#	%	
Low-income	0	0	0	0	0	0	10,340	20.6	
Moderate-income	6	18.8	7,680	15.3	1,537	20	8,888	17.7	
Middle-income	20	62.5	32,295	64.2	2,895	9	10,504	20.9	
Upper-income	5	15.6	10,301	20.5	410	4	20,544	40.9	
Unknown-income	1	3.1	0	0	0	0	0	0	
<b>Total Assessment Area</b>	<b>32</b>	<b>100.0</b>	<b>50,276</b>	<b>100.0</b>	<b>4,842</b>	<b>9.6</b>	<b>50,276</b>	<b>100.0</b>	
	<b>Housing Units by Tract</b>	<b>Housing Types by Tract</b>							
		<b>Owner-Occupied</b>		<b>Rental</b>		<b>Vacant</b>			
		#	%	%	#	%	#	%	
Low-income	0	0	0	0	0	0	0	0	
Moderate-income	20,556	7,887	14.9	38.4	4,600	22.4	8,069	39.3	
Middle-income	63,768	34,459	65	54	12,904	20.2	16,405	25.7	
Upper-income	22,098	10,651	20.1	48.2	3,603	16.3	7,844	35.5	
Unknown-income	0	0	0	0	0	0	0	0	
<b>Total Assessment Area</b>	<b>106,422</b>	<b>52,997</b>	<b>100.0</b>	<b>49.8</b>	<b>21,107</b>	<b>19.8</b>	<b>32,318</b>	<b>30.4</b>	
	<b>Total Businesses by Tract</b>	<b>Businesses by Tract &amp; Revenue Size</b>							
		<b>Less Than or = \$1 Million</b>		<b>Over \$1 Million</b>		<b>Revenue Not Reported</b>			
		#	%	#	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0	
Moderate-income	2,017	19.1	1,864	19.1	131	19	22	20	
Middle-income	6,434	61	5,959	61.1	407	58.9	68	61.8	
Upper-income	2,104	19.9	1,931	19.8	153	22.1	20	18.2	
Unknown-income	0	0	0	0	0	0	0	0	
<b>Total Assessment Area</b>	<b>10,555</b>	<b>100.0</b>	<b>9,754</b>	<b>100.0</b>	<b>691</b>	<b>100.0</b>	<b>110</b>	<b>100.0</b>	
<b>Percentage of Total Businesses:</b>			<b>92.4</b>		<b>6.5</b>		<b>1.0</b>		
	<b>Total Farms by Tract</b>	<b>Farms by Tract &amp; Revenue Size</b>							
		<b>Less Than or = \$1 Million</b>		<b>Over \$1 Million</b>		<b>Revenue Not Reported</b>			
		#	%	#	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0	
Moderate-income	49	23.1	47	23.6	2	16.7	0	0	
Middle-income	123	58	116	58.3	6	50	1	100	
Upper-income	40	18.9	36	18.1	4	33.3	0	0	
Unknown-income	0	0	0	0	0	0	0	0	
<b>Total Assessment Area</b>	<b>212</b>	<b>100.0</b>	<b>199</b>	<b>100.0</b>	<b>12</b>	<b>100.0</b>	<b>1</b>	<b>100.0</b>	
<b>Percentage of Total Farms:</b>			<b>93.9</b>		<b>5.7</b>		<b>.5</b>		

2019 FFIEC Census Data and 2019 D&B Information

## Appendices

### Combined Demographics Report

Assessment Area: AL Dothan

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	2	9.1	915	3.5	414	45.2	5,640	21.6
Moderate-income	6	27.3	4,830	18.5	1,261	26.1	4,377	16.8
Middle-income	10	45.5	13,404	51.4	1,800	13.4	4,923	18.9
Upper-income	4	18.2	6,933	26.6	338	4.9	11,142	42.7
Unknown-income	0	0	0	0	0	0	0	0
<b>Total Assessment Area</b>	<b>22</b>	<b>100.0</b>	<b>26,082</b>	<b>100.0</b>	<b>3,813</b>	<b>14.6</b>	<b>26,082</b>	<b>100.0</b>
	<b>Housing Units by Tract</b>	<b>Housing Types by Tract</b>						
		<b>Owner-Occupied</b>		<b>Rental</b>		<b>Vacant</b>		
		#	%	%	#	%	#	%
Low-income	2,337	485	1.9	20.8	1,278	54.7	574	24.6
Moderate-income	9,048	4,027	15.9	44.5	3,499	38.7	1,522	16.8
Middle-income	23,678	13,929	54.9	58.8	6,081	25.7	3,668	15.5
Upper-income	11,034	6,918	27.3	62.7	2,980	27	1,136	10.3
Unknown-income	0	0	0	0	0	0	0	0
<b>Total Assessment Area</b>	<b>46,097</b>	<b>25,359</b>	<b>100.0</b>	<b>55.0</b>	<b>13,838</b>	<b>30.0</b>	<b>6,900</b>	<b>15.0</b>
	<b>Total Businesses by Tract</b>	<b>Businesses by Tract &amp; Revenue Size</b>						
		<b>Less Than or = \$1 Million</b>		<b>Over \$1 Million</b>		<b>Revenue Not Reported</b>		
		#	%	#	%	#	%	#
Low-income	428	10	373	9.9	52	11.3	3	7.3
Moderate-income	803	18.8	642	17	157	34.2	4	9.8
Middle-income	1,625	38	1,467	38.8	130	28.3	28	68.3
Upper-income	1,423	33.3	1,297	34.3	120	26.1	6	14.6
Unknown-income	0	0	0	0	0	0	0	0
<b>Total Assessment Area</b>	<b>4,279</b>	<b>100.0</b>	<b>3,779</b>	<b>100.0</b>	<b>459</b>	<b>100.0</b>	<b>41</b>	<b>100.0</b>
<b>Percentage of Total Businesses:</b>			<b>88.3</b>		<b>10.7</b>		<b>1.0</b>	
	<b>Total Farms by Tract</b>	<b>Farms by Tract &amp; Revenue Size</b>						
		<b>Less Than or = \$1 Million</b>		<b>Over \$1 Million</b>		<b>Revenue Not Reported</b>		
		#	%	#	%	#	%	#
Low-income	1	0.7	1	0.7	0	0	0	0
Moderate-income	13	9.5	12	9	1	50	0	0
Middle-income	89	65	88	65.7	0	0	1	100
Upper-income	34	24.8	33	24.6	1	50	0	0
Unknown-income	0	0	0	0	0	0	0	0
<b>Total Assessment Area</b>	<b>137</b>	<b>100.0</b>	<b>134</b>	<b>100.0</b>	<b>2</b>	<b>100.0</b>	<b>1</b>	<b>100.0</b>
<b>Percentage of Total Farms:</b>			<b>97.8</b>		<b>1.5</b>		<b>.7</b>	

2019 FFIEC Census Data and 2019 D&B Information

## Appendices

### Combined Demographics Report

Assessment Area: AL Mobile

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	19	16.5	7,740	7.5	3,381	43.7	24,834	24
Moderate-income	27	23.5	17,894	17.3	5,046	28.2	16,146	15.6
Middle-income	37	32.2	38,772	37.4	5,279	13.6	19,670	19
Upper-income	30	26.1	39,148	37.8	2,553	6.5	42,904	41.4
Unknown-income	2	1.7	0	0	0	0	0	0
<b>Total Assessment Area</b>	<b>115</b>	<b>100.0</b>	<b>103,554</b>	<b>100.0</b>	<b>16,259</b>	<b>15.7</b>	<b>103,554</b>	<b>100.0</b>
	<b>Housing Units by Tract</b>	<b>Housing Types by Tract</b>						
		<b>Owner-Occupied</b>		<b>Rental</b>		<b>Vacant</b>		
		#	%	%	#	%	#	%
Low-income	16,560	5,807	5.7	35.1	6,774	40.9	3,979	24
Moderate-income	34,844	15,357	15	44.1	12,813	36.8	6,674	19.2
Middle-income	66,447	39,525	38.5	59.5	17,203	25.9	9,719	14.6
Upper-income	63,081	41,919	40.9	66.5	14,790	23.4	6,372	10.1
Unknown-income	0	0	0	0	0	0	0	0
<b>Total Assessment Area</b>	<b>180,932</b>	<b>102,608</b>	<b>100.0</b>	<b>56.7</b>	<b>51,580</b>	<b>28.5</b>	<b>26,744</b>	<b>14.8</b>
	<b>Total Businesses by Tract</b>	<b>Businesses by Tract &amp; Revenue Size</b>						
		<b>Less Than or = \$1 Million</b>		<b>Over \$1 Million</b>		<b>Revenue Not Reported</b>		
		#	%	#	%	#	%	#
Low-income	987	6.6	827	6.2	155	10.3	5	5
Moderate-income	2,797	18.7	2,433	18.3	347	23.1	17	17
Middle-income	4,635	31.1	4,167	31.3	438	29.1	30	30
Upper-income	6,480	43.4	5,877	44.1	557	37	46	46
Unknown-income	24	0.2	14	0.1	8	0.5	2	2
<b>Total Assessment Area</b>	<b>14,923</b>	<b>100.0</b>	<b>13,318</b>	<b>100.0</b>	<b>1,505</b>	<b>100.0</b>	<b>100</b>	<b>100.0</b>
<b>Percentage of Total Businesses:</b>			<b>89.2</b>		<b>10.1</b>		<b>.7</b>	
	<b>Total Farms by Tract</b>	<b>Farms by Tract &amp; Revenue Size</b>						
		<b>Less Than or = \$1 Million</b>		<b>Over \$1 Million</b>		<b>Revenue Not Reported</b>		
		#	%	#	%	#	%	#
Low-income	4	2.5	3	2.1	1	6.3	0	0
Moderate-income	14	8.7	11	7.6	3	18.8	0	0
Middle-income	76	47.2	68	47.2	7	43.8	1	100
Upper-income	67	41.6	62	43.1	5	31.3	0	0
Unknown-income	0	0	0	0	0	0	0	0
<b>Total Assessment Area</b>	<b>161</b>	<b>100.0</b>	<b>144</b>	<b>100.0</b>	<b>16</b>	<b>100.0</b>	<b>1</b>	<b>100.0</b>
<b>Percentage of Total Farms:</b>			<b>89.4</b>		<b>9.9</b>		<b>.6</b>	

2019 FFIEC Census Data and 2019 D&B Information

## Appendices

### Combined Demographics Report

**Assessment Area: AL Montgomery**

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	11	12	7,855	8.6	3,345	42.6	22,028	24
Moderate-income	21	22.8	17,098	18.6	4,159	24.3	14,700	16
Middle-income	32	34.8	33,697	36.7	4,185	12.4	16,704	18.2
Upper-income	27	29.3	32,997	36	2,062	6.2	38,279	41.7
Unknown-income	1	1.1	64	0.1	27	42.2	0	0
<b>Total Assessment Area</b>	<b>92</b>	<b>100.0</b>	<b>91,711</b>	<b>100.0</b>	<b>13,778</b>	<b>15.0</b>	<b>91,711</b>	<b>100.0</b>
	<b>Housing Units by Tract</b>	<b>Housing Types by Tract</b>						
		<b>Owner-Occupied</b>		<b>Rental</b>		<b>Vacant</b>		
		#	%	%	#	%	#	%
Low-income	15,119	5,475	6.1	36.2	6,573	43.5	3,071	20.3
Moderate-income	33,837	15,108	16.9	44.6	13,341	39.4	5,388	15.9
Middle-income	58,777	34,492	38.5	58.7	17,315	29.5	6,970	11.9
Upper-income	50,768	34,428	38.5	67.8	11,627	22.9	4,713	9.3
Unknown-income	291	33	0	11.3	187	64.3	71	24.4
<b>Total Assessment Area</b>	<b>158,792</b>	<b>89,536</b>	<b>100.0</b>	<b>56.4</b>	<b>49,043</b>	<b>30.9</b>	<b>20,213</b>	<b>12.7</b>
	<b>Total Businesses by Tract</b>	<b>Businesses by Tract &amp; Revenue Size</b>						
		<b>Less Than or = \$1 Million</b>		<b>Over \$1 Million</b>		<b>Revenue Not Reported</b>		
		#	%	#	%	#	%	#
Low-income	912	6.6	785	6.4	123	9.9	4	1.9
Moderate-income	2,275	16.6	1,998	16.3	245	19.7	32	15.3
Middle-income	5,171	37.6	4,642	37.8	435	34.9	94	45
Upper-income	4,879	35.5	4,482	36.5	348	28	49	23.4
Unknown-income	506	3.7	382	3.1	94	7.6	30	14.4
<b>Total Assessment Area</b>	<b>13,743</b>	<b>100.0</b>	<b>12,289</b>	<b>100.0</b>	<b>1,245</b>	<b>100.0</b>	<b>209</b>	<b>100.0</b>
<b>Percentage of Total Businesses:</b>			<b>89.4</b>		<b>9.1</b>		<b>1.5</b>	
	<b>Total Farms by Tract</b>	<b>Farms by Tract &amp; Revenue Size</b>						
		<b>Less Than or = \$1 Million</b>		<b>Over \$1 Million</b>		<b>Revenue Not Reported</b>		
		#	%	#	%	#	%	#
Low-income	5	2.1	4	1.7	1	9.1	0	0
Moderate-income	47	19.6	45	19.7	2	18.2	0	0
Middle-income	110	45.8	105	45.9	5	45.5	0	0
Upper-income	76	31.7	73	31.9	3	27.3	0	0
Unknown-income	2	0.8	2	0.9	0	0	0	0
<b>Total Assessment Area</b>	<b>240</b>	<b>100.0</b>	<b>229</b>	<b>100.0</b>	<b>11</b>	<b>100.0</b>	<b>0</b>	<b>.0</b>
<b>Percentage of Total Farms:</b>			<b>95.4</b>		<b>4.6</b>		<b>.0</b>	

2019 FFIEC Census Data and 2019 D&B Information

## Appendices

### Combined Demographics Report

Assessment Area: AL Tuscaloosa (2017-2018)

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	1	2.1	764	1.7	282	36.9	10,238	22.3
Moderate-income	13	27.7	8,113	17.6	2,214	27.3	7,063	15.4
Middle-income	20	42.6	21,026	45.7	2,596	12.3	8,108	17.6
Upper-income	11	23.4	15,848	34.5	974	6.1	20,562	44.7
Unknown-income	2	4.3	220	0.5	101	45.9	0	0
<b>Total Assessment Area</b>	<b>47</b>	<b>100.0</b>	<b>45,971</b>	<b>100.0</b>	<b>6,167</b>	<b>13.4</b>	<b>45,971</b>	<b>100.0</b>
	<b>Housing Units by Tract</b>	<b>Housing Types by Tract</b>						
		<b>Owner-Occupied</b>		<b>Rental</b>		<b>Vacant</b>		
		#	%	%	#	%	#	%
Low-income	1,305	514	1.2	39.4	598	45.8	193	14.8
Moderate-income	19,718	5,666	12.8	28.7	8,380	42.5	5,672	28.8
Middle-income	41,359	20,718	46.9	50.1	12,111	29.3	8,530	20.6
Upper-income	22,319	17,020	38.5	76.3	3,125	14	2,174	9.7
Unknown-income	2,363	242	0.5	10.2	754	31.9	1,367	57.9
<b>Total Assessment Area</b>	<b>87,064</b>	<b>44,160</b>	<b>100.0</b>	<b>50.7</b>	<b>24,968</b>	<b>28.7</b>	<b>17,936</b>	<b>20.6</b>
	<b>Total Businesses by Tract</b>	<b>Businesses by Tract &amp; Revenue Size</b>						
		<b>Less Than or = \$1 Million</b>		<b>Over \$1 Million</b>		<b>Revenue Not Reported</b>		
		#	%	#	%	#	%	#
Low-income	115	1.6	102	1.6	12	1.8	1	1.1
Moderate-income	1,888	26.6	1,635	25.7	232	35	21	24.1
Middle-income	2,953	41.5	2,652	41.7	264	39.8	37	42.5
Upper-income	1,985	27.9	1,828	28.7	132	19.9	25	28.7
Unknown-income	169	2.4	143	2.2	23	3.5	3	3.4
<b>Total Assessment Area</b>	<b>7,110</b>	<b>100.0</b>	<b>6,360</b>	<b>100.0</b>	<b>663</b>	<b>100.0</b>	<b>87</b>	<b>100.0</b>
<b>Percentage of Total Businesses:</b>			<b>89.5</b>		<b>9.3</b>		<b>1.2</b>	
	<b>Total Farms by Tract</b>	<b>Farms by Tract &amp; Revenue Size</b>						
		<b>Less Than or = \$1 Million</b>		<b>Over \$1 Million</b>		<b>Revenue Not Reported</b>		
		#	%	#	%	#	%	#
Low-income	0	0	0	0	0	0	0	0
Moderate-income	15	10.6	14	10.4	1	16.7	0	0
Middle-income	77	54.2	73	54.1	4	66.7	0	0
Upper-income	50	35.2	48	35.6	1	16.7	1	100
Unknown-income	0	0	0	0	0	0	0	0
<b>Total Assessment Area</b>	<b>142</b>	<b>100.0</b>	<b>135</b>	<b>100.0</b>	<b>6</b>	<b>100.0</b>	<b>1</b>	<b>100.0</b>
<b>Percentage of Total Farms:</b>			<b>95.1</b>		<b>4.2</b>		<b>.7</b>	

2018 FFIEC Census Data and 2018 D&B Information

## Appendices

### Combined Demographics Report

Assessment Area: AL Tuscaloosa (2019)

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	1	2.1	764	1.7	282	36.9	9,990	21.7
Moderate-income	12	25.5	7,561	16.4	2,019	26.7	6,866	14.9
Middle-income	19	40.4	18,852	41	2,536	13.5	8,101	17.6
Upper-income	13	27.7	18,574	40.4	1,229	6.6	21,014	45.7
Unknown-income	2	4.3	220	0.5	101	45.9	0	0
<b>Total Assessment Area</b>	<b>47</b>	<b>100.0</b>	<b>45,971</b>	<b>100.0</b>	<b>6,167</b>	<b>13.4</b>	<b>45,971</b>	<b>100.0</b>
	<b>Housing Units by Tract</b>	<b>Housing Types by Tract</b>						
		<b>Owner-Occupied</b>		<b>Rental</b>		<b>Vacant</b>		
		#	%	%	#	%	#	%
Low-income	1,305	514	1.2	39.4	598	45.8	193	14.8
Moderate-income	18,589	5,280	12	28.4	7,806	42	5,503	29.6
Middle-income	37,588	18,409	41.7	49	11,208	29.8	7,971	21.2
Upper-income	27,219	19,715	44.6	72.4	4,602	16.9	2,902	10.7
Unknown-income	2,363	242	0.5	10.2	754	31.9	1,367	57.9
<b>Total Assessment Area</b>	<b>87,064</b>	<b>44,160</b>	<b>100.0</b>	<b>50.7</b>	<b>24,968</b>	<b>28.7</b>	<b>17,936</b>	<b>20.6</b>
	<b>Total Businesses by Tract</b>	<b>Businesses by Tract &amp; Revenue Size</b>						
		<b>Less Than or = \$1 Million</b>		<b>Over \$1 Million</b>		<b>Revenue Not Reported</b>		
		#	%	#	%	#	%	#
Low-income	113	1.6	101	1.6	12	1.9	0	0
Moderate-income	1,723	24.5	1,512	23.9	200	31.2	11	16.7
Middle-income	2,604	37	2,337	36.9	239	37.2	28	42.4
Upper-income	2,423	34.4	2,232	35.3	168	26.2	23	34.8
Unknown-income	175	2.5	148	2.3	23	3.6	4	6.1
<b>Total Assessment Area</b>	<b>7,038</b>	<b>100.0</b>	<b>6,330</b>	<b>100.0</b>	<b>642</b>	<b>100.0</b>	<b>66</b>	<b>100.0</b>
<b>Percentage of Total Businesses:</b>			<b>89.9</b>		<b>9.1</b>		<b>.9</b>	
	<b>Total Farms by Tract</b>	<b>Farms by Tract &amp; Revenue Size</b>						
		<b>Less Than or = \$1 Million</b>		<b>Over \$1 Million</b>		<b>Revenue Not Reported</b>		
		#	%	#	%	#	%	#
Low-income	0	0	0	0	0	0	0	0
Moderate-income	12	8.8	11	8.3	1	20	0	0
Middle-income	60	43.8	59	44.7	1	20	0	0
Upper-income	65	47.4	62	47	3	60	0	0
Unknown-income	0	0	0	0	0	0	0	0
<b>Total Assessment Area</b>	<b>137</b>	<b>100.0</b>	<b>132</b>	<b>100.0</b>	<b>5</b>	<b>100.0</b>	<b>0</b>	<b>.0</b>
<b>Percentage of Total Farms:</b>			<b>96.4</b>		<b>3.6</b>		<b>.0</b>	

2019 FFIEC Census Data and 2019 D&B Information

## Appendices

### Combined Demographics Report

Assessment Area: AL Walker

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	4,040	22.5
Moderate-income	1	5.6	1,086	6	286	26.3	2,987	16.6
Middle-income	15	83.3	15,097	84	2,552	16.9	3,324	18.5
Upper-income	2	11.1	1,794	10	224	12.5	7,626	42.4
Unknown-income	0	0	0	0	0	0	0	0
<b>Total Assessment Area</b>	<b>18</b>	<b>100.0</b>	<b>17,977</b>	<b>100.0</b>	<b>3,062</b>	<b>17.0</b>	<b>17,977</b>	<b>100.0</b>
	<b>Housing Units by Tract</b>	<b>Housing Types by Tract</b>						
		<b>Owner-Occupied</b>		<b>Rental</b>		<b>Vacant</b>		
		#	%	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0
Moderate-income	1,753	1,201	6.3	68.5	286	16.3	266	15.2
Middle-income	25,836	15,905	84	61.6	5,574	21.6	4,357	16.9
Upper-income	3,084	1,837	9.7	59.6	799	25.9	448	14.5
Unknown-income	0	0	0	0	0	0	0	0
<b>Total Assessment Area</b>	<b>30,673</b>	<b>18,943</b>	<b>100.0</b>	<b>61.8</b>	<b>6,659</b>	<b>21.7</b>	<b>5,071</b>	<b>16.5</b>
	<b>Total Businesses by Tract</b>	<b>Businesses by Tract &amp; Revenue Size</b>						
		<b>Less Than or = \$1 Million</b>		<b>Over \$1 Million</b>		<b>Revenue Not Reported</b>		
		#	%	#	%	#	%	#
Low-income	0	0	0	0	0	0	0	0
Moderate-income	46	2.6	43	2.7	2	1.3	1	2.4
Middle-income	1,405	78.2	1,252	78.3	116	74.4	37	88.1
Upper-income	345	19.2	303	19	38	24.4	4	9.5
Unknown-income	0	0	0	0	0	0	0	0
<b>Total Assessment Area</b>	<b>1,796</b>	<b>100.0</b>	<b>1,598</b>	<b>100.0</b>	<b>156</b>	<b>100.0</b>	<b>42</b>	<b>100.0</b>
<b>Percentage of Total Businesses:</b>			<b>89.0</b>		<b>8.7</b>		<b>2.3</b>	
	<b>Total Farms by Tract</b>	<b>Farms by Tract &amp; Revenue Size</b>						
		<b>Less Than or = \$1 Million</b>		<b>Over \$1 Million</b>		<b>Revenue Not Reported</b>		
		#	%	#	%	#	%	#
Low-income	0	0	0	0	0	0	0	0
Moderate-income	6	11.1	6	11.5	0	0	0	0
Middle-income	46	85.2	45	86.5	1	50	0	0
Upper-income	2	3.7	1	1.9	1	50	0	0
Unknown-income	0	0	0	0	0	0	0	0
<b>Total Assessment Area</b>	<b>54</b>	<b>100.0</b>	<b>52</b>	<b>100.0</b>	<b>2</b>	<b>100.0</b>	<b>0</b>	<b>.0</b>
<b>Percentage of Total Farms:</b>			<b>96.3</b>		<b>3.7</b>		<b>.0</b>	

2019 FFIEC Census Data and 2019 D&B Information

## Appendices

### Combined Demographics Report

#### Assessment Area: FL Daytona Beach

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income		
	#	%	#	%	#	%	#	%	
Low-income	4	3.5	1,950	1.6	1,030	52.8	24,505	19.9	
Moderate-income	23	20.2	19,855	16.1	3,912	19.7	23,630	19.2	
Middle-income	61	53.5	71,927	58.5	8,042	11.2	25,075	20.4	
Upper-income	25	21.9	29,322	23.8	1,596	5.4	49,844	40.5	
Unknown-income	1	0.9	0	0	0	0	0	0	
<b>Total Assessment Area</b>	<b>114</b>	<b>100.0</b>	<b>123,054</b>	<b>100.0</b>	<b>14,580</b>	<b>11.8</b>	<b>123,054</b>	<b>100.0</b>	
	<b>Housing Units by Tract</b>	<b>Housing Types by Tract</b>							
		<b>Owner-Occupied</b>				<b>Rental</b>		<b>Vacant</b>	
		#	%	%	#	%	#	%	
Low-income	5,206	1,267	0.9	24.3	2,688	51.6	1,251	24	
Moderate-income	49,519	19,929	14.2	40.2	18,472	37.3	11,118	22.5	
Middle-income	142,363	83,957	59.9	59	30,557	21.5	27,849	19.6	
Upper-income	58,349	35,050	25	60.1	8,260	14.2	15,039	25.8	
Unknown-income	0	0	0	0	0	0	0	0	
<b>Total Assessment Area</b>	<b>255,437</b>	<b>140,203</b>	<b>100.0</b>	<b>54.9</b>	<b>59,977</b>	<b>23.5</b>	<b>55,257</b>	<b>21.6</b>	
	<b>Total Businesses by Tract</b>	<b>Businesses by Tract &amp; Revenue Size</b>							
		<b>Less Than or = \$1 Million</b>				<b>Over \$1 Million</b>		<b>Revenue Not Reported</b>	
		#	%	#	%	#	%	#	%
Low-income	811	2.4	717	2.2	82	5.2	12	6.5	
Moderate-income	7,198	21.2	6,650	20.7	504	31.9	44	23.8	
Middle-income	18,189	53.5	17,402	54	709	44.8	78	42.2	
Upper-income	7,769	22.9	7,431	23.1	287	18.1	51	27.6	
Unknown-income	0	0	0	0	0	0	0	0	
<b>Total Assessment Area</b>	<b>33,967</b>	<b>100.0</b>	<b>32,200</b>	<b>100.0</b>	<b>1,582</b>	<b>100.0</b>	<b>185</b>	<b>100.0</b>	
<b>Percentage of Total Businesses:</b>				<b>94.8</b>		<b>4.7</b>		<b>.5</b>	
	<b>Total Farms by Tract</b>	<b>Farms by Tract &amp; Revenue Size</b>							
		<b>Less Than or = \$1 Million</b>				<b>Over \$1 Million</b>		<b>Revenue Not Reported</b>	
		#	%	#	%	#	%	#	%
Low-income	1	0.3	1	0.3	0	0	0	0	
Moderate-income	41	13.1	37	12.2	4	36.4	0	0	
Middle-income	180	57.3	174	57.4	6	54.5	0	0	
Upper-income	92	29.3	91	30	1	9.1	0	0	
Unknown-income	0	0	0	0	0	0	0	0	
<b>Total Assessment Area</b>	<b>314</b>	<b>100.0</b>	<b>303</b>	<b>100.0</b>	<b>11</b>	<b>100.0</b>	<b>0</b>	<b>.0</b>	
<b>Percentage of Total Farms:</b>				<b>96.5</b>		<b>3.5</b>		<b>.0</b>	

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## Appendices

### Combined Demographics Report

Assessment Area: FL Ft. Lauderdale

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	20	5.5	19,068	4.5	6,624	34.7	94,737	22.3
Moderate-income	106	29.3	115,664	27.2	20,670	17.9	73,759	17.3
Middle-income	117	32.3	138,876	32.6	13,610	9.8	79,701	18.7
Upper-income	117	32.3	152,072	35.7	6,813	4.5	177,483	41.7
Unknown-income	2	0.6	0	0	0	0	0	0
<b>Total Assessment Area</b>	<b>362</b>	<b>100.0</b>	<b>425,680</b>	<b>100.0</b>	<b>47,717</b>	<b>11.2</b>	<b>425,680</b>	<b>100.0</b>
	<b>Housing Units by Tract</b>	<b>Housing Types by Tract</b>						
		<b>Owner-Occupied</b>		<b>Rental</b>		<b>Vacant</b>		
		#	%	%	#	%	#	%
Low-income	44,386	11,885	2.8	26.8	22,918	51.6	9,583	21.6
Moderate-income	233,847	105,780	24.8	45.2	84,517	36.1	43,550	18.6
Middle-income	270,180	144,701	34	53.6	81,157	30	44,322	16.4
Upper-income	266,041	163,325	38.4	61.4	56,001	21	46,715	17.6
Unknown-income	0	0	0	0	0	0	0	0
<b>Total Assessment Area</b>	<b>814,454</b>	<b>425,691</b>	<b>100.0</b>	<b>52.3</b>	<b>244,593</b>	<b>30.0</b>	<b>144,170</b>	<b>17.7</b>
	<b>Total Businesses by Tract</b>	<b>Businesses by Tract &amp; Revenue Size</b>						
		<b>Less Than or = \$1 Million</b>		<b>Over \$1 Million</b>		<b>Revenue Not Reported</b>		
		#	%	#	%	#	%	#
Low-income	8,446	5.2	7,394	4.9	983	10.9	69	4.3
Moderate-income	39,625	24.6	36,629	24.4	2,714	30.1	282	17.6
Middle-income	49,454	30.7	46,661	31	2,409	26.7	384	24
Upper-income	63,419	39.4	59,627	39.7	2,925	32.4	867	54.1
Unknown-income	0	0	0	0	0	0	0	0
<b>Total Assessment Area</b>	<b>160,944</b>	<b>100.0</b>	<b>150,311</b>	<b>100.0</b>	<b>9,031</b>	<b>100.0</b>	<b>1,602</b>	<b>100.0</b>
<b>Percentage of Total Businesses:</b>			<b>93.4</b>		<b>5.6</b>		<b>1.0</b>	
	<b>Total Farms by Tract</b>	<b>Farms by Tract &amp; Revenue Size</b>						
		<b>Less Than or = \$1 Million</b>		<b>Over \$1 Million</b>		<b>Revenue Not Reported</b>		
		#	%	#	%	#	%	#
Low-income	26	4.6	26	4.7	0	0	0	0
Moderate-income	113	19.9	108	19.5	5	38.5	0	0
Middle-income	153	26.9	150	27	3	23.1	0	0
Upper-income	276	48.6	271	48.8	5	38.5	0	0
Unknown-income	0	0	0	0	0	0	0	0
<b>Total Assessment Area</b>	<b>568</b>	<b>100.0</b>	<b>555</b>	<b>100.0</b>	<b>13</b>	<b>100.0</b>	<b>0</b>	<b>.0</b>
<b>Percentage of Total Farms:</b>			<b>97.7</b>		<b>2.3</b>		<b>.0</b>	

2019 FFIEC Census Data and 2019 D&B Information

## Appendices

### Combined Demographics Report

#### Assessment Area: FL Ft. Myers

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	7	4.2	5,910	3.6	1,945	32.9	34,371	20.8
Moderate-income	42	25.1	37,663	22.7	7,613	20.2	30,610	18.5
Middle-income	60	35.9	71,586	43.2	6,820	9.5	32,556	19.7
Upper-income	56	33.5	50,476	30.5	2,045	4.1	68,098	41.1
Unknown-income	2	1.2	0	0	0	0	0	0
<b>Total Assessment Area</b>	<b>167</b>	<b>100.0</b>	<b>165,635</b>	<b>100.0</b>	<b>18,423</b>	<b>11.1</b>	<b>165,635</b>	<b>100.0</b>
	<b>Housing Units by Tract</b>	<b>Housing Types by Tract</b>						
		<b>Owner-Occupied</b>		<b>Rental</b>		<b>Vacant</b>		
		#	%	%	#	%	#	%
Low-income	13,065	3,624	2.1	27.7	6,678	51.1	2,763	21.1
Moderate-income	79,613	32,377	18.6	40.7	25,723	32.3	21,513	27
Middle-income	153,042	76,990	44.2	50.3	29,699	19.4	46,353	30.3
Upper-income	128,613	61,171	35.1	47.6	16,025	12.5	51,417	40
Unknown-income	0	0	0	0	0	0	0	0
<b>Total Assessment Area</b>	<b>374,333</b>	<b>174,162</b>	<b>100.0</b>	<b>46.5</b>	<b>78,125</b>	<b>20.9</b>	<b>122,046</b>	<b>32.6</b>
	<b>Total Businesses by Tract</b>	<b>Businesses by Tract &amp; Revenue Size</b>						
		<b>Less Than or = \$1 Million</b>		<b>Over \$1 Million</b>		<b>Revenue Not Reported</b>		
		#	%	#	%	#	%	#
Low-income	1,461	2.8	1,368	2.8	84	3.3	9	2.4
Moderate-income	11,699	22.5	10,969	22.3	674	26.3	56	15.1
Middle-income	21,372	41.1	20,437	41.6	796	31	139	37.6
Upper-income	17,476	33.6	16,304	33.2	1,006	39.2	166	44.9
Unknown-income	35	0.1	30	0.1	5	0.2	0	0
<b>Total Assessment Area</b>	<b>52,043</b>	<b>100.0</b>	<b>49,108</b>	<b>100.0</b>	<b>2,565</b>	<b>100.0</b>	<b>370</b>	<b>100.0</b>
<b>Percentage of Total Businesses:</b>				<b>94.4</b>		<b>4.9</b>		<b>.7</b>
	<b>Total Farms by Tract</b>	<b>Farms by Tract &amp; Revenue Size</b>						
		<b>Less Than or = \$1 Million</b>		<b>Over \$1 Million</b>		<b>Revenue Not Reported</b>		
		#	%	#	%	#	%	#
Low-income	4	1.1	4	1.2	0	0	0	0
Moderate-income	67	19.3	63	18.6	4	40	0	0
Middle-income	157	45.1	155	45.9	2	20	0	0
Upper-income	120	34.5	116	34.3	4	40	0	0
Unknown-income	0	0	0	0	0	0	0	0
<b>Total Assessment Area</b>	<b>348</b>	<b>100.0</b>	<b>338</b>	<b>100.0</b>	<b>10</b>	<b>100.0</b>	<b>0</b>	<b>.0</b>
<b>Percentage of Total Farms:</b>				<b>97.1</b>		<b>2.9</b>		<b>.0</b>

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## Appendices

### Combined Demographics Report

Assessment Area: FL Ft. Walton Beach

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income		
	#	%	#	%	#	%	#	%	
Low-income	0	0	0	0	0	0	13,124	20.3	
Moderate-income	9	16.4	8,404	13	1,602	19.1	11,557	17.9	
Middle-income	31	56.4	40,733	62.9	4,530	11.1	13,944	21.5	
Upper-income	12	21.8	15,580	24.1	613	3.9	26,092	40.3	
Unknown-income	3	5.5	0	0	0	0	0	0	
<b>Total Assessment Area</b>	<b>55</b>	<b>100.0</b>	<b>64,717</b>	<b>100.0</b>	<b>6,745</b>	<b>10.4</b>	<b>64,717</b>	<b>100.0</b>	
	<b>Housing Units by Tract</b>	<b>Housing Types by Tract</b>							
		<b>Owner-Occupied</b>		<b>Rental</b>		<b>Vacant</b>			
		#	%	%	#	%	#	%	
Low-income	0	0	0	0	0	0	0	0	
Moderate-income	17,753	7,884	12.2	44.4	5,893	33.2	3,976	22.4	
Middle-income	75,551	40,130	62.3	53.1	21,482	28.4	13,939	18.4	
Upper-income	47,852	16,405	25.5	34.3	6,580	13.8	24,867	52	
Unknown-income	0	0	0	0	0	0	0	0	
<b>Total Assessment Area</b>	<b>141,156</b>	<b>64,419</b>	<b>100.0</b>	<b>45.6</b>	<b>33,955</b>	<b>24.1</b>	<b>42,782</b>	<b>30.3</b>	
	<b>Total Businesses by Tract</b>	<b>Businesses by Tract &amp; Revenue Size</b>							
		<b>Less Than or = \$1 Million</b>		<b>Over \$1 Million</b>		<b>Revenue Not Reported</b>			
		#	%	#	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0	
Moderate-income	2,201	11	2,074	10.9	109	11.9	18	12.7	
Middle-income	11,080	55.2	10,525	55.3	485	53	70	49.3	
Upper-income	6,792	33.8	6,417	33.7	321	35.1	54	38	
Unknown-income	0	0	0	0	0	0	0	0	
<b>Total Assessment Area</b>	<b>20,073</b>	<b>100.0</b>	<b>19,016</b>	<b>100.0</b>	<b>915</b>	<b>100.0</b>	<b>142</b>	<b>100.0</b>	
<b>Percentage of Total Businesses:</b>			<b>94.7</b>		<b>4.6</b>		<b>.7</b>		
	<b>Total Farms by Tract</b>	<b>Farms by Tract &amp; Revenue Size</b>							
		<b>Less Than or = \$1 Million</b>		<b>Over \$1 Million</b>		<b>Revenue Not Reported</b>			
		#	%	#	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0	
Moderate-income	48	27.3	48	27.4	0	0	0	0	
Middle-income	93	52.8	92	52.6	1	100	0	0	
Upper-income	35	19.9	35	20	0	0	0	0	
Unknown-income	0	0	0	0	0	0	0	0	
<b>Total Assessment Area</b>	<b>176</b>	<b>100.0</b>	<b>175</b>	<b>100.0</b>	<b>1</b>	<b>100.0</b>	<b>0</b>	<b>.0</b>	
<b>Percentage of Total Farms:</b>			<b>99.4</b>		<b>.6</b>		<b>.0</b>		

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### Combined Demographics Report

Assessment Area: FL Hendry

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	2,277	27.8	
Moderate-income	1	14.3	1,553	19	443	28.5	1,185	14.5	
Middle-income	3	42.9	3,047	37.2	717	23.5	1,398	17.1	
Upper-income	2	28.6	3,584	43.8	668	18.6	3,324	40.6	
Unknown-income	1	14.3	0	0	0	0	0	0	
<b>Total Assessment Area</b>	<b>7</b>	<b>100.0</b>	<b>8,184</b>	<b>100.0</b>	<b>1,828</b>	<b>22.3</b>	<b>8,184</b>	<b>100.0</b>	
	<b>Housing Units by Tract</b>	<b>Housing Types by Tract</b>							
		<b>Owner-Occupied</b>		<b>Rental</b>		<b>Vacant</b>			
		#	%	%	#	%	#	%	
Low-income	0	0	0	0	0	0	0	0	
Moderate-income	2,256	1,439	18.4	63.8	520	23	297	13.2	
Middle-income	5,809	2,928	37.5	50.4	1,430	24.6	1,451	25	
Upper-income	6,343	3,435	44	54.2	1,593	25.1	1,315	20.7	
Unknown-income	0	0	0	0	0	0	0	0	
<b>Total Assessment Area</b>	<b>14,408</b>	<b>7,802</b>	<b>100.0</b>	<b>54.2</b>	<b>3,543</b>	<b>24.6</b>	<b>3,063</b>	<b>21.3</b>	
	<b>Total Businesses by Tract</b>	<b>Businesses by Tract &amp; Revenue Size</b>							
		<b>Less Than or = \$1 Million</b>		<b>Over \$1 Million</b>		<b>Revenue Not Reported</b>			
		#	%	#	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0	
Moderate-income	157	10.2	148	10.2	9	11.3	0	0	
Middle-income	519	33.7	484	33.5	28	35	7	43.8	
Upper-income	864	56.1	812	56.2	43	53.8	9	56.3	
Unknown-income	0	0	0	0	0	0	0	0	
<b>Total Assessment Area</b>	<b>1,540</b>	<b>100.0</b>	<b>1,444</b>	<b>100.0</b>	<b>80</b>	<b>100.0</b>	<b>16</b>	<b>100.0</b>	
<b>Percentage of Total Businesses:</b>				<b>93.8</b>		<b>5.2</b>		<b>1.0</b>	
	<b>Total Farms by Tract</b>	<b>Farms by Tract &amp; Revenue Size</b>							
		<b>Less Than or = \$1 Million</b>		<b>Over \$1 Million</b>		<b>Revenue Not Reported</b>			
		#	%	#	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0	
Moderate-income	14	14.7	11	14.5	3	15.8	0	0	
Middle-income	54	56.8	42	55.3	12	63.2	0	0	
Upper-income	27	28.4	23	30.3	4	21.1	0	0	
Unknown-income	0	0	0	0	0	0	0	0	
<b>Total Assessment Area</b>	<b>95</b>	<b>100.0</b>	<b>76</b>	<b>100.0</b>	<b>19</b>	<b>100.0</b>	<b>0</b>	<b>.0</b>	
<b>Percentage of Total Farms:</b>				<b>80.0</b>		<b>20.0</b>		<b>.0</b>	

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### Combined Demographics Report

#### Assessment Area: FL Jacksonville

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	20	9.2	14,952	5.3	5,597	37.4	65,498	23.2
Moderate-income	62	28.6	68,874	24.4	12,637	18.3	51,278	18.2
Middle-income	85	39.2	124,333	44.1	12,702	10.2	56,779	20.1
Upper-income	48	22.1	73,833	26.2	2,933	4	108,437	38.5
Unknown-income	2	0.9	0	0	0	0	0	0
<b>Total Assessment Area</b>	<b>217</b>	<b>100.0</b>	<b>281,992</b>	<b>100.0</b>	<b>33,869</b>	<b>12.0</b>	<b>281,992</b>	<b>100.0</b>
	<b>Housing Units by Tract</b>	<b>Housing Types by Tract</b>						
		<b>Owner-Occupied</b>		<b>Rental</b>		<b>Vacant</b>		
		#	%	%	#	%	#	%
Low-income	35,789	11,615	4.3	32.5	15,198	42.5	8,976	25.1
Moderate-income	132,266	59,547	21.8	45	52,001	39.3	20,718	15.7
Middle-income	211,917	122,539	44.8	57.8	64,016	30.2	25,362	12
Upper-income	126,168	79,527	29.1	63	30,816	24.4	15,825	12.5
Unknown-income	0	0	0	0	0	0	0	0
<b>Total Assessment Area</b>	<b>506,140</b>	<b>273,228</b>	<b>100.0</b>	<b>54.0</b>	<b>162,031</b>	<b>32.0</b>	<b>70,881</b>	<b>14.0</b>
	<b>Total Businesses by Tract</b>	<b>Businesses by Tract &amp; Revenue Size</b>						
		<b>Less Than or = \$1 Million</b>		<b>Over \$1 Million</b>		<b>Revenue Not Reported</b>		
		#	%	#	%	#	%	#
Low-income	3,966	5.2	3,526	5	421	9.2	19	3.7
Moderate-income	18,637	24.6	17,282	24.4	1,266	27.8	89	17.6
Middle-income	28,821	38	27,246	38.5	1,408	30.9	167	32.9
Upper-income	24,427	32.2	22,735	32.1	1,460	32.1	232	45.8
Unknown-income	0	0	0	0	0	0	0	0
<b>Total Assessment Area</b>	<b>75,851</b>	<b>100.0</b>	<b>70,789</b>	<b>100.0</b>	<b>4,555</b>	<b>100.0</b>	<b>507</b>	<b>100.0</b>
<b>Percentage of Total Businesses:</b>			<b>93.3</b>		<b>6.0</b>		<b>.7</b>	
	<b>Total Farms by Tract</b>	<b>Farms by Tract &amp; Revenue Size</b>						
		<b>Less Than or = \$1 Million</b>		<b>Over \$1 Million</b>		<b>Revenue Not Reported</b>		
		#	%	#	%	#	%	#
Low-income	7	1.5	6	1.3	1	9.1	0	0
Moderate-income	71	15.2	71	15.5	0	0	0	0
Middle-income	260	55.6	253	55.4	7	63.6	0	0
Upper-income	130	27.8	127	27.8	3	27.3	0	0
Unknown-income	0	0	0	0	0	0	0	0
<b>Total Assessment Area</b>	<b>468</b>	<b>100.0</b>	<b>457</b>	<b>100.0</b>	<b>11</b>	<b>100.0</b>	<b>0</b>	<b>.0</b>
<b>Percentage of Total Farms:</b>			<b>97.6</b>		<b>2.4</b>		<b>.0</b>	

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## Appendices

### Combined Demographics Report

Assessment Area: FL Miami

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	30	5.8	27,891	4.9	12,291	44.1	137,489	24
Moderate-income	144	27.7	164,741	28.8	42,437	25.8	94,754	16.6
Middle-income	150	28.9	177,461	31	26,545	15	96,605	16.9
Upper-income	177	34.1	200,815	35.1	14,841	7.4	243,540	42.5
Unknown-income	18	3.5	1,480	0.3	509	34.4	0	0
<b>Total Assessment Area</b>	<b>519</b>	<b>100.0</b>	<b>572,388</b>	<b>100.0</b>	<b>96,623</b>	<b>16.9</b>	<b>572,388</b>	<b>100.0</b>
	<b>Housing Units by Tract</b>	<b>Housing Types by Tract</b>						
		<b>Owner-Occupied</b>		<b>Rental</b>		<b>Vacant</b>		
		#	%	%	#	%	#	%
Low-income	53,324	9,001	2	16.9	37,511	70.3	6,812	12.8
Moderate-income	274,713	97,114	21.4	35.4	147,255	53.6	30,344	11
Middle-income	292,995	144,514	31.9	49.3	109,954	37.5	38,527	13.1
Upper-income	371,417	201,131	44.4	54.2	91,389	24.6	78,897	21.2
Unknown-income	6,384	1,066	0.2	16.7	3,218	50.4	2,100	32.9
<b>Total Assessment Area</b>	<b>998,833</b>	<b>452,826</b>	<b>100.0</b>	<b>45.3</b>	<b>389,327</b>	<b>39.0</b>	<b>156,680</b>	<b>15.7</b>
	<b>Total Businesses by Tract</b>	<b>Businesses by Tract &amp; Revenue Size</b>						
		<b>Less Than or = \$1 Million</b>		<b>Over \$1 Million</b>		<b>Revenue Not Reported</b>		
		#	%	#	%	#	%	#
Low-income	6,999	3.3	6,458	3.3	492	3.6	49	2.3
Moderate-income	47,870	22.5	44,375	22.5	3,228	23.4	267	12.5
Middle-income	55,728	26.1	52,507	26.6	2,815	20.4	406	19
Upper-income	97,362	45.7	89,595	45.4	6,417	46.4	1,350	63.3
Unknown-income	5,236	2.5	4,311	2.2	864	6.3	61	2.9
<b>Total Assessment Area</b>	<b>213,195</b>	<b>100.0</b>	<b>197,246</b>	<b>100.0</b>	<b>13,816</b>	<b>100.0</b>	<b>2,133</b>	<b>100.0</b>
<b>Percentage of Total Businesses:</b>			<b>92.5</b>		<b>6.5</b>		<b>1.0</b>	
	<b>Total Farms by Tract</b>	<b>Farms by Tract &amp; Revenue Size</b>						
		<b>Less Than or = \$1 Million</b>		<b>Over \$1 Million</b>		<b>Revenue Not Reported</b>		
		#	%	#	%	#	%	#
Low-income	27	2.6	23	2.4	4	6.6	0	0
Moderate-income	138	13.5	129	13.4	9	14.8	0	0
Middle-income	202	19.8	194	20.2	7	11.5	1	100
Upper-income	645	63.1	604	62.9	41	67.2	0	0
Unknown-income	10	1	10	1	0	0	0	0
<b>Total Assessment Area</b>	<b>1,022</b>	<b>100.0</b>	<b>960</b>	<b>100.0</b>	<b>61</b>	<b>100.0</b>	<b>1</b>	<b>100.0</b>
<b>Percentage of Total Farms:</b>			<b>93.9</b>		<b>6.0</b>		<b>.1</b>	

2019 FFIEC Census Data and 2019 D&B Information

## Appendices

### Combined Demographics Report

#### Assessment Area: FL Naples

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	6	8.1	4,106	4.7	1,627	39.6	18,278	20.8
Moderate-income	15	20.3	17,381	19.8	3,098	17.8	15,489	17.7
Middle-income	26	35.1	35,130	40.1	2,147	6.1	16,908	19.3
Upper-income	26	35.1	31,048	35.4	1,147	3.7	36,990	42.2
Unknown-income	1	1.4	0	0	0	0	0	0
<b>Total Assessment Area</b>	<b>74</b>	<b>100.0</b>	<b>87,665</b>	<b>100.0</b>	<b>8,019</b>	<b>9.1</b>	<b>87,665</b>	<b>100.0</b>
	<b>Housing Units by Tract</b>	<b>Housing Types by Tract</b>						
		<b>Owner-Occupied</b>		<b>Rental</b>		<b>Vacant</b>		
		#	%	%	#	%	#	%
Low-income	7,284	2,124	2.3	29.2	3,424	47	1,736	23.8
Moderate-income	36,919	15,285	16.3	41.4	10,215	27.7	11,419	30.9
Middle-income	76,674	38,746	41.3	50.5	13,667	17.8	24,261	31.6
Upper-income	80,705	37,578	40.1	46.6	8,849	11	34,278	42.5
Unknown-income	0	0	0	0	0	0	0	0
<b>Total Assessment Area</b>	<b>201,582</b>	<b>93,733</b>	<b>100.0</b>	<b>46.5</b>	<b>36,155</b>	<b>17.9</b>	<b>71,694</b>	<b>35.6</b>
	<b>Total Businesses by Tract</b>	<b>Businesses by Tract &amp; Revenue Size</b>						
		<b>Less Than or = \$1 Million</b>		<b>Over \$1 Million</b>		<b>Revenue Not Reported</b>		
		#	%	#	%	#	%	#
Low-income	895	2.8	841	2.8	49	3	5	1.7
Moderate-income	4,251	13.5	4,122	14	109	6.8	20	6.9
Middle-income	12,504	39.8	11,813	40	586	36.4	105	36.1
Upper-income	13,778	43.8	12,751	43.2	866	53.8	161	55.3
Unknown-income	0	0	0	0	0	0	0	0
<b>Total Assessment Area</b>	<b>31,428</b>	<b>100.0</b>	<b>29,527</b>	<b>100.0</b>	<b>1,610</b>	<b>100.0</b>	<b>291</b>	<b>100.0</b>
<b>Percentage of Total Businesses:</b>			<b>94.0</b>		<b>5.1</b>		<b>.9</b>	
	<b>Total Farms by Tract</b>	<b>Farms by Tract &amp; Revenue Size</b>						
		<b>Less Than or = \$1 Million</b>		<b>Over \$1 Million</b>		<b>Revenue Not Reported</b>		
		#	%	#	%	#	%	#
Low-income	28	11.5	25	11	3	18.8	0	0
Moderate-income	42	17.2	36	15.8	6	37.5	0	0
Middle-income	91	37.3	88	38.6	3	18.8	0	0
Upper-income	83	34	79	34.6	4	25	0	0
Unknown-income	0	0	0	0	0	0	0	0
<b>Total Assessment Area</b>	<b>244</b>	<b>100.0</b>	<b>228</b>	<b>100.0</b>	<b>16</b>	<b>100.0</b>	<b>0</b>	<b>.0</b>
<b>Percentage of Total Farms:</b>			<b>93.4</b>		<b>6.6</b>		<b>.0</b>	

2019 FFIEC Census Data and 2019 D&B Information

## Appendices

### Combined Demographics Report (2017-2018)

Assessment Area: FL Orlando

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	11	5.3	9,037	3.2	3,452	38.2	64,698	23.1
Moderate-income	68	32.9	82,328	29.4	17,891	21.7	49,420	17.7
Middle-income	64	30.9	91,853	32.8	11,696	12.7	52,208	18.7
Upper-income	63	30.4	96,680	34.5	5,039	5.2	113,572	40.6
Unknown-income	1	0.5	0	0	0	0	0	0
<b>Total Assessment Area</b>	<b>207</b>	<b>100.0</b>	<b>279,898</b>	<b>100.0</b>	<b>38,078</b>	<b>13.6</b>	<b>279,898</b>	<b>100.0</b>
	<b>Housing Units by Tract</b>	<b>Housing Types by Tract</b>						
		<b>Owner-Occupied</b>		<b>Rental</b>		<b>Vacant</b>		
		#	%	%	#	%	#	%
Low-income	19,375	3,511	1.5	18.1	12,763	65.9	3,101	16
Moderate-income	155,235	53,108	22.2	34.2	79,689	51.3	22,438	14.5
Middle-income	165,623	82,699	34.6	49.9	61,172	36.9	21,752	13.1
Upper-income	161,280	99,582	41.7	61.7	41,795	25.9	19,903	12.3
Unknown-income	0	0	0	0	0	0	0	0
<b>Total Assessment Area</b>	<b>501,513</b>	<b>238,900</b>	<b>100.0</b>	<b>47.6</b>	<b>195,419</b>	<b>39.0</b>	<b>67,194</b>	<b>13.4</b>
	<b>Total Businesses by Tract</b>	<b>Businesses by Tract &amp; Revenue Size</b>						
		<b>Less Than or = \$1 Million</b>		<b>Over \$1 Million</b>		<b>Revenue Not Reported</b>		
		#	%	#	%	#	%	#
Low-income	1,660	1.8	1,557	1.8	94	1.7	9	1
Moderate-income	25,494	27.9	23,174	27.3	2,117	38.9	203	23.4
Middle-income	28,398	31.1	26,562	31.3	1,636	30.1	200	23
Upper-income	35,693	39.1	33,647	39.6	1,589	29.2	457	52.6
Unknown-income	0	0	0	0	0	0	0	0
<b>Total Assessment Area</b>	<b>91,245</b>	<b>100.0</b>	<b>84,940</b>	<b>100.0</b>	<b>5,436</b>	<b>100.0</b>	<b>869</b>	<b>100.0</b>
<b>Percentage of Total Businesses:</b>				<b>93.1</b>		<b>6.0</b>		<b>1.0</b>
	<b>Total Farms by Tract</b>	<b>Farms by Tract &amp; Revenue Size</b>						
		<b>Less Than or = \$1 Million</b>		<b>Over \$1 Million</b>		<b>Revenue Not Reported</b>		
		#	%	#	%	#	%	#
Low-income	2	0.4	2	0.5	0	0	0	0
Moderate-income	87	19.3	82	20	5	12.5	0	0
Middle-income	173	38.4	154	37.6	19	47.5	0	0
Upper-income	188	41.8	172	42	16	40	0	0
Unknown-income	0	0	0	0	0	0	0	0
<b>Total Assessment Area</b>	<b>450</b>	<b>100.0</b>	<b>410</b>	<b>100.0</b>	<b>40</b>	<b>100.0</b>	<b>0</b>	<b>.0</b>
<b>Percentage of Total Farms:</b>				<b>91.1</b>		<b>8.9</b>		<b>.0</b>

2018 FFIEC Census Data and 2018 D&B Information



## Appendices

### Combined Demographics Report (2019)

Assessment Area: FL Orlando

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	14	3.6	11,824	2.2	4,560	38.6	114,610	21.5
Moderate-income	116	29.7	140,320	26.4	28,937	20.6	96,121	18.1
Middle-income	140	35.9	199,442	37.5	22,443	11.3	102,366	19.2
Upper-income	118	30.3	180,699	33.9	9,814	5.4	219,319	41.2
Unknown-income	2	0.5	131	0	3	2.3	0	0
<b>Total Assessment Area</b>	<b>390</b>	<b>100.0</b>	<b>532,416</b>	<b>100.0</b>	<b>65,757</b>	<b>12.4</b>	<b>532,416</b>	<b>100.0</b>
	<b>Housing Units by Tract</b>	<b>Housing Types by Tract</b>						
		<b>Owner-Occupied</b>		<b>Rental</b>		<b>Vacant</b>		
		#	%	%	#	%	#	%
Low-income	25,701	4,787	1	18.6	16,029	62.4	4,885	19
Moderate-income	269,765	102,605	21.1	38	117,849	43.7	49,311	18.3
Middle-income	372,591	190,459	39.1	51.1	110,590	29.7	71,542	19.2
Upper-income	296,013	189,201	38.8	63.9	66,487	22.5	40,325	13.6
Unknown-income	183	144	0	78.7	17	9.3	22	12
<b>Total Assessment Area</b>	<b>964,253</b>	<b>487,196</b>	<b>100.0</b>	<b>50.5</b>	<b>310,972</b>	<b>32.3</b>	<b>166,085</b>	<b>17.2</b>
	<b>Total Businesses by Tract</b>	<b>Businesses by Tract &amp; Revenue Size</b>						
		<b>Less Than or = \$1 Million</b>		<b>Over \$1 Million</b>		<b>Revenue Not Reported</b>		
		#	%	#	%	#	%	#
Low-income	2,623	1.5	2,490	1.6	120	1.4	13	1
Moderate-income	44,014	26	40,978	25.7	2,796	32	240	19
Middle-income	58,887	34.8	55,454	34.8	3,075	35.2	358	28.3
Upper-income	63,674	37.6	60,289	37.9	2,732	31.3	653	51.6
Unknown-income	70	0	65	0	3	0	2	0.2
<b>Total Assessment Area</b>	<b>169,268</b>	<b>100.0</b>	<b>159,276</b>	<b>100.0</b>	<b>8,726</b>	<b>100.0</b>	<b>1,266</b>	<b>100.0</b>
<b>Percentage of Total Businesses:</b>			<b>94.1</b>		<b>5.2</b>		<b>.7</b>	
	<b>Total Farms by Tract</b>	<b>Farms by Tract &amp; Revenue Size</b>						
		<b>Less Than or = \$1 Million</b>		<b>Over \$1 Million</b>		<b>Revenue Not Reported</b>		
		#	%	#	%	#	%	#
Low-income	3	0.3	3	0.3	0	0	0	0
Moderate-income	184	15.9	175	16.1	9	12.7	0	0
Middle-income	521	45.1	483	44.5	38	53.5	0	0
Upper-income	444	38.4	420	38.7	24	33.8	0	0
Unknown-income	4	0.3	4	0.4	0	0	0	0
<b>Total Assessment Area</b>	<b>1,156</b>	<b>100.0</b>	<b>1,085</b>	<b>100.0</b>	<b>71</b>	<b>100.0</b>	<b>0</b>	<b>.0</b>
<b>Percentage of Total Farms:</b>			<b>93.9</b>		<b>6.1</b>		<b>.0</b>	

2019 FFIEC Census Data and 2019 D&B Information

## Appendices

### Combined Demographics Report

#### Assessment Area: FL Palm Bay

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	6	5.3	4,027	2.8	1,529	38	28,644	20.2
Moderate-income	26	22.8	31,232	22	5,185	16.6	26,358	18.6
Middle-income	47	41.2	60,586	42.8	5,205	8.6	29,163	20.6
Upper-income	32	28.1	45,850	32.4	2,124	4.6	57,530	40.6
Unknown-income	3	2.6	0	0	0	0	0	0
<b>Total Assessment Area</b>	<b>114</b>	<b>100.0</b>	<b>141,695</b>	<b>100.0</b>	<b>14,043</b>	<b>9.9</b>	<b>141,695</b>	<b>100.0</b>
	<b>Housing Units by Tract</b>	<b>Housing Types by Tract</b>						
		<b>Owner-Occupied</b>		<b>Rental</b>		<b>Vacant</b>		
		#	%	%	#	%	#	%
Low-income	10,132	2,547	1.6	25.1	5,350	52.8	2,235	22.1
Moderate-income	67,176	33,668	21.1	50.1	20,546	30.6	12,962	19.3
Middle-income	116,027	69,406	43.5	59.8	24,143	20.8	22,478	19.4
Upper-income	78,319	54,033	33.8	69	13,098	16.7	11,188	14.3
Unknown-income	0	0	0	0	0	0	0	0
<b>Total Assessment Area</b>	<b>271,654</b>	<b>159,654</b>	<b>100.0</b>	<b>58.8</b>	<b>63,137</b>	<b>23.2</b>	<b>48,863</b>	<b>18.0</b>
	<b>Total Businesses by Tract</b>	<b>Businesses by Tract &amp; Revenue Size</b>						
		<b>Less Than or = \$1 Million</b>		<b>Over \$1 Million</b>		<b>Revenue Not Reported</b>		
		#	%	#	%	#	%	#
Low-income	941	2.7	859	2.6	79	4.1	3	1.3
Moderate-income	8,582	24.2	7,906	23.7	622	32.3	54	23.6
Middle-income	13,985	39.4	13,234	39.7	672	34.9	79	34.5
Upper-income	11,939	33.7	11,295	33.9	551	28.6	93	40.6
Unknown-income	6	0	3	0	3	0.2	0	0
<b>Total Assessment Area</b>	<b>35,453</b>	<b>100.0</b>	<b>33,297</b>	<b>100.0</b>	<b>1,927</b>	<b>100.0</b>	<b>229</b>	<b>100.0</b>
<b>Percentage of Total Businesses:</b>				<b>93.9</b>		<b>5.4</b>		<b>.6</b>
	<b>Total Farms by Tract</b>	<b>Farms by Tract &amp; Revenue Size</b>						
		<b>Less Than or = \$1 Million</b>		<b>Over \$1 Million</b>		<b>Revenue Not Reported</b>		
		#	%	#	%	#	%	#
Low-income	4	1.9	4	1.9	0	0	0	0
Moderate-income	34	16.3	33	16	1	33.3	0	0
Middle-income	87	41.6	86	41.7	1	33.3	0	0
Upper-income	84	40.2	83	40.3	1	33.3	0	0
Unknown-income	0	0	0	0	0	0	0	0
<b>Total Assessment Area</b>	<b>209</b>	<b>100.0</b>	<b>206</b>	<b>100.0</b>	<b>3</b>	<b>100.0</b>	<b>0</b>	<b>.0</b>
<b>Percentage of Total Farms:</b>				<b>98.6</b>		<b>1.4</b>		<b>.0</b>

2019 FFIEC Census Data and 2019 D&B Information

## Appendices

### Combined Demographics Report

#### Assessment Area: FL Pensacola

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	4	4.1	2,016	1.8	629	31.2	20,642	18.6
Moderate-income	21	21.4	18,181	16.3	3,473	19.1	21,247	19.1
Middle-income	51	52	60,191	54.1	5,297	8.8	25,237	22.7
Upper-income	20	20.4	30,844	27.7	1,572	5.1	44,106	39.7
Unknown-income	2	2	0	0	0	0	0	0
<b>Total Assessment Area</b>	<b>98</b>	<b>100.0</b>	<b>111,232</b>	<b>100.0</b>	<b>10,971</b>	<b>9.9</b>	<b>111,232</b>	<b>100.0</b>
	<b>Housing Units by Tract</b>	<b>Housing Types by Tract</b>						
		<b>Owner-Occupied</b>		<b>Rental</b>		<b>Vacant</b>		
		#	%	%	#	%	#	%
Low-income	5,193	1,843	1.6	35.5	2,211	42.6	1,139	21.9
Moderate-income	40,974	17,040	15.2	41.6	17,384	42.4	6,550	16
Middle-income	106,415	61,397	54.7	57.7	29,908	28.1	15,110	14.2
Upper-income	52,382	31,996	28.5	61.1	10,535	20.1	9,851	18.8
Unknown-income	0	0	0	0	0	0	0	0
<b>Total Assessment Area</b>	<b>204,964</b>	<b>112,276</b>	<b>100.0</b>	<b>54.8</b>	<b>60,038</b>	<b>29.3</b>	<b>32,650</b>	<b>15.9</b>
	<b>Total Businesses by Tract</b>	<b>Businesses by Tract &amp; Revenue Size</b>						
		<b>Less Than or = \$1 Million</b>		<b>Over \$1 Million</b>		<b>Revenue Not Reported</b>		
		#	%	#	%	#	%	#
Low-income	661	2.3	605	2.2	52	3.7	4	2.4
Moderate-income	6,053	20.7	5,560	20.1	465	33.2	28	17.1
Middle-income	14,849	50.9	14,064	50.9	703	50.1	82	50
Upper-income	7,636	26.2	7,404	26.8	182	13	50	30.5
Unknown-income	0	0	0	0	0	0	0	0
<b>Total Assessment Area</b>	<b>29,199</b>	<b>100.0</b>	<b>27,633</b>	<b>100.0</b>	<b>1,402</b>	<b>100.0</b>	<b>164</b>	<b>100.0</b>
<b>Percentage of Total Businesses:</b>			<b>94.6</b>		<b>4.8</b>		<b>.6</b>	
	<b>Total Farms by Tract</b>	<b>Farms by Tract &amp; Revenue Size</b>						
		<b>Less Than or = \$1 Million</b>		<b>Over \$1 Million</b>		<b>Revenue Not Reported</b>		
		#	%	#	%	#	%	#
Low-income	3	1	3	1	0	0	0	0
Moderate-income	23	7.4	22	7.2	1	20	0	0
Middle-income	227	72.8	224	73	3	60	0	0
Upper-income	59	18.9	58	18.9	1	20	0	0
Unknown-income	0	0	0	0	0	0	0	0
<b>Total Assessment Area</b>	<b>312</b>	<b>100.0</b>	<b>307</b>	<b>100.0</b>	<b>5</b>	<b>100.0</b>	<b>0</b>	<b>.0</b>
<b>Percentage of Total Farms:</b>			<b>98.4</b>		<b>1.6</b>		<b>.0</b>	

2019 FFIEC Census Data and 2019 D&B Information

## Appendices

### Combined Demographics Report

Assessment Area: FL Port St. Lucie

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	4	4.9	3,334	3	1,586	47.6	21,870	19.8
Moderate-income	17	21	18,475	16.7	4,248	23	20,671	18.7
Middle-income	33	40.7	57,704	52.2	5,449	9.4	22,014	19.9
Upper-income	23	28.4	31,016	28.1	1,214	3.9	45,974	41.6
Unknown-income	4	4.9	0	0	0	0	0	0
<b>Total Assessment Area</b>	<b>81</b>	<b>100.0</b>	<b>110,529</b>	<b>100.0</b>	<b>12,497</b>	<b>11.3</b>	<b>110,529</b>	<b>100.0</b>
	<b>Housing Units by Tract</b>	<b>Housing Types by Tract</b>						
		<b>Owner-Occupied</b>		<b>Rental</b>		<b>Vacant</b>		
		#	%	%	#	%	#	%
Low-income	7,373	2,040	1.6	27.7	3,754	50.9	1,579	21.4
Moderate-income	36,646	16,347	13	44.6	14,454	39.4	5,845	15.9
Middle-income	107,124	68,235	54.4	63.7	18,642	17.4	20,247	18.9
Upper-income	64,766	38,753	30.9	59.8	7,625	11.8	18,388	28.4
Unknown-income	0	0	0	0	0	0	0	0
<b>Total Assessment Area</b>	<b>215,909</b>	<b>125,375</b>	<b>100.0</b>	<b>58.1</b>	<b>44,475</b>	<b>20.6</b>	<b>46,059</b>	<b>21.3</b>
	<b>Total Businesses by Tract</b>	<b>Businesses by Tract &amp; Revenue Size</b>						
		<b>Less Than or = \$1 Million</b>		<b>Over \$1 Million</b>		<b>Revenue Not Reported</b>		
		#	%	#	%	#	%	#
Low-income	1,000	3.2	937	3.1	54	3.9	9	3.2
Moderate-income	6,302	19.9	5,824	19.4	443	32.1	35	12.4
Middle-income	15,129	47.8	14,499	48.3	522	37.9	108	38.3
Upper-income	9,208	29.1	8,728	29.1	351	25.5	129	45.7
Unknown-income	35	0.1	25	0.1	9	0.7	1	0.4
<b>Total Assessment Area</b>	<b>31,674</b>	<b>100.0</b>	<b>30,013</b>	<b>100.0</b>	<b>1,379</b>	<b>100.0</b>	<b>282</b>	<b>100.0</b>
<b>Percentage of Total Businesses:</b>			<b>94.8</b>		<b>4.4</b>		<b>.9</b>	
	<b>Total Farms by Tract</b>	<b>Farms by Tract &amp; Revenue Size</b>						
		<b>Less Than or = \$1 Million</b>		<b>Over \$1 Million</b>		<b>Revenue Not Reported</b>		
		#	%	#	%	#	%	#
Low-income	5	1.4	5	1.5	0	0	0	0
Moderate-income	79	22.6	73	22.2	6	28.6	0	0
Middle-income	133	38	124	37.7	9	42.9	0	0
Upper-income	133	38	127	38.6	6	28.6	0	0
Unknown-income	0	0	0	0	0	0	0	0
<b>Total Assessment Area</b>	<b>350</b>	<b>100.0</b>	<b>329</b>	<b>100.0</b>	<b>21</b>	<b>100.0</b>	<b>0</b>	<b>.0</b>
<b>Percentage of Total Farms:</b>			<b>94.0</b>		<b>6.0</b>		<b>.0</b>	

2019 FFIEC Census Data and 2019 D&B Information

## Appendices

### Combined Demographics Report

#### Assessment Area: FL Punta Gorda

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	8,117	17.3	
Moderate-income	6	15.4	5,373	11.5	945	17.6	9,682	20.7	
Middle-income	23	59	33,172	70.8	2,553	7.7	10,219	21.8	
Upper-income	9	23.1	8,331	17.8	395	4.7	18,858	40.2	
Unknown-income	1	2.6	0	0	0	0	0	0	
<b>Total Assessment Area</b>	<b>39</b>	<b>100.0</b>	<b>46,876</b>	<b>100.0</b>	<b>3,893</b>	<b>8.3</b>	<b>46,876</b>	<b>100.0</b>	
	<b>Housing Units by Tract</b>	<b>Housing Types by Tract</b>							
		<b>Owner-Occupied</b>		<b>Rental</b>		<b>Vacant</b>			
		#	%	%	#	%	#	%	
Low-income	0	0	0	0	0	0	0	0	
Moderate-income	13,286	6,016	10.7	45.3	3,729	28.1	3,541	26.7	
Middle-income	67,598	39,572	70.6	58.5	10,461	15.5	17,565	26	
Upper-income	20,311	10,431	18.6	51.4	1,647	8.1	8,233	40.5	
Unknown-income	0	0	0	0	0	0	0	0	
<b>Total Assessment Area</b>	<b>101,195</b>	<b>56,019</b>	<b>100.0</b>	<b>55.4</b>	<b>15,837</b>	<b>15.6</b>	<b>29,339</b>	<b>29.0</b>	
	<b>Total Businesses by Tract</b>	<b>Businesses by Tract &amp; Revenue Size</b>							
		<b>Less Than or = \$1 Million</b>		<b>Over \$1 Million</b>		<b>Revenue Not Reported</b>			
		#	%	#	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0	
Moderate-income	1,998	16.7	1,895	16.6	94	19.7	9	13.4	
Middle-income	8,049	67.3	7,701	67.4	314	66	34	50.7	
Upper-income	1,915	16	1,823	16	68	14.3	24	35.8	
Unknown-income	0	0	0	0	0	0	0	0	
<b>Total Assessment Area</b>	<b>11,962</b>	<b>100.0</b>	<b>11,419</b>	<b>100.0</b>	<b>476</b>	<b>100.0</b>	<b>67</b>	<b>100.0</b>	
<b>Percentage of Total Businesses:</b>				<b>95.5</b>		<b>4.0</b>		<b>.6</b>	
	<b>Total Farms by Tract</b>	<b>Farms by Tract &amp; Revenue Size</b>							
		<b>Less Than or = \$1 Million</b>		<b>Over \$1 Million</b>		<b>Revenue Not Reported</b>			
		#	%	#	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0	
Moderate-income	48	46.6	47	46.1	1	100	0	0	
Middle-income	40	38.8	40	39.2	0	0	0	0	
Upper-income	15	14.6	15	14.7	0	0	0	0	
Unknown-income	0	0	0	0	0	0	0	0	
<b>Total Assessment Area</b>	<b>103</b>	<b>100.0</b>	<b>102</b>	<b>100.0</b>	<b>1</b>	<b>100.0</b>	<b>0</b>	<b>.0</b>	
<b>Percentage of Total Farms:</b>				<b>99.0</b>		<b>1.0</b>		<b>.0</b>	

2019 FFIEC Census Data and 2019 D&B Information

## Appendices

### 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	13	19.1	5,307	8.7	2,157	40.6	12,861	21.1
Moderate-income	16	23.5	11,547	19	2,262	19.6	9,484	15.6
Middle-income	18	26.5	17,987	29.5	1,390	7.7	11,178	18.3
Upper-income	19	27.9	25,430	41.7	650	2.6	27,398	45
Unknown-income	2	2.9	650	1.1	180	27.7	0	0
<b>Total Assessment Area</b>	<b>68</b>	<b>100.0</b>	<b>60,921</b>	<b>100.0</b>	<b>6,639</b>	<b>10.9</b>	<b>60,921</b>	<b>100.0</b>
	<b>Housing Units by Tract</b>	<b>Housing Types by Tract</b>						
		<b>Owner-Occupied</b>		<b>Rental</b>		<b>Vacant</b>		
		#	%	%	#	%	#	%
Low-income	22,256	2,919	5	13.1	15,387	69.1	3,950	17.7
Moderate-income	26,251	8,299	14.3	31.6	13,878	52.9	4,074	15.5
Middle-income	36,137	17,788	30.7	49.2	14,212	39.3	4,137	11.4
Upper-income	37,420	28,530	49.2	76.2	6,378	17	2,512	6.7
Unknown-income	3,851	472	0.8	12.3	2,971	77.1	408	10.6
<b>Total Assessment Area</b>	<b>125,915</b>	<b>58,008</b>	<b>100.0</b>	<b>46.1</b>	<b>52,826</b>	<b>42.0</b>	<b>15,081</b>	<b>12.0</b>
	<b>Total Businesses by Tract</b>	<b>Businesses by Tract &amp; Revenue Size</b>						
		<b>Less Than or = \$1 Million</b>		<b>Over \$1 Million</b>		<b>Revenue Not Reported</b>		
		#	%	#	%	#	%	#
Low-income	1,446	7.6	1,363	7.7	77	7.1	6	3.6
Moderate-income	3,783	19.8	3,492	19.6	267	24.5	24	14.2
Middle-income	6,695	35.1	6,159	34.6	475	43.5	61	36.1
Upper-income	6,937	36.4	6,598	37.1	262	24	77	45.6
Unknown-income	199	1	187	1.1	11	1	1	0.6
<b>Total Assessment Area</b>	<b>19,060</b>	<b>100.0</b>	<b>17,799</b>	<b>100.0</b>	<b>1,092</b>	<b>100.0</b>	<b>169</b>	<b>100.0</b>
<b>Percentage of Total Businesses:</b>			<b>93.4</b>		<b>5.7</b>		<b>.9</b>	
	<b>Total Farms by Tract</b>	<b>Farms by Tract &amp; Revenue Size</b>						
		<b>Less Than or = \$1 Million</b>		<b>Over \$1 Million</b>		<b>Revenue Not Reported</b>		
		#	%	#	%	#	%	#
Low-income	2	1.3	2	1.3	0	0	0	0
Moderate-income	16	10.5	16	10.7	0	0	0	0
Middle-income	45	29.6	45	30.2	0	0	0	0
Upper-income	89	58.6	86	57.7	3	100	0	0
Unknown-income	0	0	0	0	0	0	0	0
<b>Total Assessment Area</b>	<b>152</b>	<b>100.0</b>	<b>149</b>	<b>100.0</b>	<b>3</b>	<b>100.0</b>	<b>0</b>	<b>.0</b>
<b>Percentage of Total Farms:</b>			<b>98.0</b>		<b>2.0</b>		<b>.0</b>	

2019 FFIEC Census Data and 2019 D&B Information

## Appendices

### Combined Demographics Report

#### Assessment Area: FL Vero Beach

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	1	3.2	827	2.3	155	18.7	7,463	20.6
Moderate-income	5	16.1	6,207	17.1	1,362	21.9	6,753	18.6
Middle-income	15	48.4	18,906	52.2	1,361	7.2	6,726	18.6
Upper-income	8	25.8	10,307	28.4	376	3.6	15,305	42.2
Unknown-income	2	6.5	0	0	0	0	0	0
<b>Total Assessment Area</b>	<b>31</b>	<b>100.0</b>	<b>36,247</b>	<b>100.0</b>	<b>3,254</b>	<b>9.0</b>	<b>36,247</b>	<b>100.0</b>
	<b>Housing Units by Tract</b>	<b>Housing Types by Tract</b>						
		<b>Owner-Occupied</b>		<b>Rental</b>		<b>Vacant</b>		
		#	%	%	#	%	#	%
Low-income	2,220	605	1.4	27.3	1,173	52.8	442	19.9
Moderate-income	12,198	5,796	13.4	47.5	4,055	33.2	2,347	19.2
Middle-income	39,798	23,356	54.1	58.7	7,125	17.9	9,317	23.4
Upper-income	22,843	13,411	31.1	58.7	2,304	10.1	7,128	31.2
Unknown-income	0	0	0	0	0	0	0	0
<b>Total Assessment Area</b>	<b>77,059</b>	<b>43,168</b>	<b>100.0</b>	<b>56.0</b>	<b>14,657</b>	<b>19.0</b>	<b>19,234</b>	<b>25.0</b>
	<b>Total Businesses by Tract</b>	<b>Businesses by Tract &amp; Revenue Size</b>						
		<b>Less Than or = \$1 Million</b>		<b>Over \$1 Million</b>		<b>Revenue Not Reported</b>		
		#	%	#	%	#	%	#
Low-income	663	5.5	596	5.3	61	9.8	6	6.6
Moderate-income	1,711	14.3	1,621	14.4	81	13	9	9.9
Middle-income	5,696	47.5	5,427	48.1	245	39.5	24	26.4
Upper-income	3,890	32.4	3,611	32	227	36.6	52	57.1
Unknown-income	28	0.2	21	0.2	7	1.1	0	0
<b>Total Assessment Area</b>	<b>11,988</b>	<b>100.0</b>	<b>11,276</b>	<b>100.0</b>	<b>621</b>	<b>100.0</b>	<b>91</b>	<b>100.0</b>
<b>Percentage of Total Businesses:</b>				<b>94.1</b>		<b>5.2</b>		<b>.8</b>
	<b>Total Farms by Tract</b>	<b>Farms by Tract &amp; Revenue Size</b>						
		<b>Less Than or = \$1 Million</b>		<b>Over \$1 Million</b>		<b>Revenue Not Reported</b>		
		#	%	#	%	#	%	#
Low-income	3	1.7	2	1.3	1	3.7	0	0
Moderate-income	45	25.6	38	25.5	7	25.9	0	0
Middle-income	86	48.9	75	50.3	11	40.7	0	0
Upper-income	42	23.9	34	22.8	8	29.6	0	0
Unknown-income	0	0	0	0	0	0	0	0
<b>Total Assessment Area</b>	<b>176</b>	<b>100.0</b>	<b>149</b>	<b>100.0</b>	<b>27</b>	<b>100.0</b>	<b>0</b>	<b>.0</b>
<b>Percentage of Total Farms:</b>				<b>84.7</b>		<b>15.3</b>		<b>.0</b>

2019 FFIEC Census Data and 2019 D&B Information

## Appendices

### Combined Demographics Report

Assessment Area: FL West Palm Beach

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	26	7.7	19,292	5.8	7,117	36.9	75,778	22.8
Moderate-income	94	27.8	82,482	24.8	14,460	17.5	57,664	17.3
Middle-income	92	27.2	104,384	31.4	7,979	7.6	59,302	17.8
Upper-income	115	34	125,809	37.8	5,343	4.2	139,981	42.1
Unknown-income	11	3.3	758	0.2	99	13.1	0	0
<b>Total Assessment Area</b>	<b>338</b>	<b>100.0</b>	<b>332,725</b>	<b>100.0</b>	<b>34,998</b>	<b>10.5</b>	<b>332,725</b>	<b>100.0</b>
	<b>Housing Units by Tract</b>	<b>Housing Types by Tract</b>						
		<b>Owner-Occupied</b>		<b>Rental</b>		<b>Vacant</b>		
		#	%	%	#	%	#	%
Low-income	40,022	11,598	3.1	29	20,247	50.6	8,177	20.4
Moderate-income	184,776	86,275	23.3	46.7	59,215	32	39,286	21.3
Middle-income	204,366	120,910	32.7	59.2	49,258	24.1	34,198	16.7
Upper-income	240,165	149,887	40.6	62.4	35,765	14.9	54,513	22.7
Unknown-income	1,988	851	0.2	42.8	599	30.1	538	27.1
<b>Total Assessment Area</b>	<b>671,317</b>	<b>369,521</b>	<b>100.0</b>	<b>55.0</b>	<b>165,084</b>	<b>24.6</b>	<b>136,712</b>	<b>20.4</b>
	<b>Total Businesses by Tract</b>	<b>Businesses by Tract &amp; Revenue Size</b>						
		<b>Less Than or = \$1 Million</b>		<b>Over \$1 Million</b>		<b>Revenue Not Reported</b>		
		#	%	#	%	#	%	#
Low-income	6,890	5.4	6,247	5.2	582	8.5	61	4.4
Moderate-income	26,822	20.9	25,077	20.9	1,560	22.8	185	13.3
Middle-income	38,656	30.1	36,585	30.5	1,726	25.3	345	24.7
Upper-income	55,150	43	51,485	42.9	2,874	42.1	791	56.7
Unknown-income	835	0.7	733	0.6	89	1.3	13	0.9
<b>Total Assessment Area</b>	<b>128,353</b>	<b>100.0</b>	<b>120,127</b>	<b>100.0</b>	<b>6,831</b>	<b>100.0</b>	<b>1,395</b>	<b>100.0</b>
<b>Percentage of Total Businesses:</b>				<b>93.6</b>		<b>5.3</b>		<b>1.1</b>
	<b>Total Farms by Tract</b>	<b>Farms by Tract &amp; Revenue Size</b>						
		<b>Less Than or = \$1 Million</b>		<b>Over \$1 Million</b>		<b>Revenue Not Reported</b>		
		#	%	#	%	#	%	#
Low-income	39	4.5	33	4	6	15.8	0	0
Moderate-income	108	12.4	99	11.9	9	23.7	0	0
Middle-income	280	32.1	272	32.6	8	21.1	0	0
Upper-income	440	50.5	425	51	15	39.5	0	0
Unknown-income	5	0.6	5	0.6	0	0	0	0
<b>Total Assessment Area</b>	<b>872</b>	<b>100.0</b>	<b>834</b>	<b>100.0</b>	<b>38</b>	<b>100.0</b>	<b>0</b>	<b>.0</b>
<b>Percentage of Total Farms:</b>				<b>95.6</b>		<b>4.4</b>		<b>.0</b>

2019 FFIEC Census Data and 2019 D&B Information



## Appendices

### Combined Demographics Report

Assessment Area: GA Albany

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	4	12.5	2,369	7.9	1,330	56.1	7,177	23.9
Moderate-income	9	28.1	8,097	27	2,855	35.3	4,741	15.8
Middle-income	8	25	6,202	20.7	1,157	18.7	4,939	16.5
Upper-income	11	34.4	13,330	44.4	1,055	7.9	13,141	43.8
Unknown-income	0	0	0	0	0	0	0	0
<b>Total Assessment Area</b>	<b>32</b>	<b>100.0</b>	<b>29,998</b>	<b>100.0</b>	<b>6,397</b>	<b>21.3</b>	<b>29,998</b>	<b>100.0</b>
	<b>Housing Units by Tract</b>	<b>Housing Types by Tract</b>						
		<b>Owner-Occupied</b>			<b>Rental</b>		<b>Vacant</b>	
		#	%	%	#	%	#	%
Low-income	4,936	944	4	19.1	3,183	64.5	809	16.4
Moderate-income	16,418	4,389	18.8	26.7	9,341	56.9	2,688	16.4
Middle-income	11,502	5,095	21.8	44.3	5,188	45.1	1,219	10.6
Upper-income	18,439	12,945	55.4	70.2	4,385	23.8	1,109	6
Unknown-income	0	0	0	0	0	0	0	0
<b>Total Assessment Area</b>	<b>51,295</b>	<b>23,373</b>	<b>100.0</b>	<b>45.6</b>	<b>22,097</b>	<b>43.1</b>	<b>5,825</b>	<b>11.4</b>
	<b>Total Businesses by Tract</b>	<b>Businesses by Tract &amp; Revenue Size</b>						
		<b>Less Than or = \$1 Million</b>		<b>Over \$1 Million</b>		<b>Revenue Not Reported</b>		
		#	%	#	%	#	%	#
Low-income	686	14.5	604	14	78	20.1	4	17.4
Moderate-income	1,181	25	1,068	24.8	106	27.3	7	30.4
Middle-income	881	18.7	811	18.8	67	17.3	3	13
Upper-income	1,972	41.8	1,826	42.4	137	35.3	9	39.1
Unknown-income	0	0	0	0	0	0	0	0
<b>Total Assessment Area</b>	<b>4,720</b>	<b>100.0</b>	<b>4,309</b>	<b>100.0</b>	<b>388</b>	<b>100.0</b>	<b>23</b>	<b>100.0</b>
<b>Percentage of Total Businesses:</b>			<b>91.3</b>		<b>8.2</b>		<b>.5</b>	
	<b>Total Farms by Tract</b>	<b>Farms by Tract &amp; Revenue Size</b>						
		<b>Less Than or = \$1 Million</b>		<b>Over \$1 Million</b>		<b>Revenue Not Reported</b>		
		#	%	#	%	#	%	#
Low-income	5	3.9	5	4.1	0	0	0	0
Moderate-income	9	7	9	7.3	0	0	0	0
Middle-income	28	21.9	27	22	1	20	0	0
Upper-income	86	67.2	82	66.7	4	80	0	0
Unknown-income	0	0	0	0	0	0	0	0
<b>Total Assessment Area</b>	<b>128</b>	<b>100.0</b>	<b>123</b>	<b>100.0</b>	<b>5</b>	<b>100.0</b>	<b>0</b>	<b>.0</b>
<b>Percentage of Total Farms:</b>			<b>96.1</b>		<b>3.9</b>		<b>.0</b>	

2019 FFIEC Census Data and 2019 D&B Information

## Appendices

### Combined Demographics Report

Assessment Area: GA Augusta

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	11	16.4	8,052	10.2	3,345	41.5	18,563	23.4
Moderate-income	15	22.4	12,719	16.1	2,773	21.8	11,626	14.7
Middle-income	23	34.3	28,122	35.5	3,712	13.2	14,346	18.1
Upper-income	18	26.9	30,346	38.3	1,691	5.6	34,704	43.8
Unknown-income	0	0	0	0	0	0	0	0
<b>Total Assessment Area</b>	<b>67</b>	<b>100.0</b>	<b>79,239</b>	<b>100.0</b>	<b>11,521</b>	<b>14.5</b>	<b>79,239</b>	<b>100.0</b>
	<b>Housing Units by Tract</b>	<b>Housing Types by Tract</b>						
		<b>Owner-Occupied</b>			<b>Rental</b>		<b>Vacant</b>	
		#	%	%	#	%	#	%
Low-income	17,296	5,218	7.1	30.2	8,736	50.5	3,342	19.3
Moderate-income	26,803	11,135	15.1	41.5	10,832	40.4	4,836	18
Middle-income	47,388	26,382	35.8	55.7	13,734	29	7,272	15.3
Upper-income	47,719	30,952	42	64.9	10,223	21.4	6,544	13.7
Unknown-income	0	0	0	0	0	0	0	0
<b>Total Assessment Area</b>	<b>139,206</b>	<b>73,687</b>	<b>100.0</b>	<b>52.9</b>	<b>43,525</b>	<b>31.3</b>	<b>21,994</b>	<b>15.8</b>
	<b>Total Businesses by Tract</b>	<b>Businesses by Tract &amp; Revenue Size</b>						
		<b>Less Than or = \$1 Million</b>		<b>Over \$1 Million</b>		<b>Revenue Not Reported</b>		
		#	%	#	%	#	%	#
Low-income	1,518	10.6	1,369	10.2	139	15.4	10	10.4
Moderate-income	2,360	16.4	2,197	16.4	150	16.6	13	13.5
Middle-income	4,157	28.9	3,933	29.4	199	22	25	26
Upper-income	6,344	44.1	5,879	43.9	417	46.1	48	50
Unknown-income	0	0	0	0	0	0	0	0
<b>Total Assessment Area</b>	<b>14,379</b>	<b>100.0</b>	<b>13,378</b>	<b>100.0</b>	<b>905</b>	<b>100.0</b>	<b>96</b>	<b>100.0</b>
<b>Percentage of Total Businesses:</b>			<b>93.0</b>		<b>6.3</b>		<b>.7</b>	
	<b>Total Farms by Tract</b>	<b>Farms by Tract &amp; Revenue Size</b>						
		<b>Less Than or = \$1 Million</b>		<b>Over \$1 Million</b>		<b>Revenue Not Reported</b>		
		#	%	#	%	#	%	#
Low-income	6	6.2	6	6.3	0	0	0	0
Moderate-income	4	4.1	4	4.2	0	0	0	0
Middle-income	41	42.3	41	42.7	0	0	0	0
Upper-income	46	47.4	45	46.9	1	100	0	0
Unknown-income	0	0	0	0	0	0	0	0
<b>Total Assessment Area</b>	<b>97</b>	<b>100.0</b>	<b>96</b>	<b>100.0</b>	<b>1</b>	<b>100.0</b>	<b>0</b>	<b>.0</b>
<b>Percentage of Total Farms:</b>			<b>99.0</b>		<b>1.0</b>		<b>.0</b>	

2019 FFIEC Census Data and 2019 D&B Information

## Appendices

### Combined Demographics Report

#### Assessment Area: GA Brunswick

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	1	6.3	861	4	430	49.9	4,615	21.2
Moderate-income	4	25	5,450	25.1	1,306	24	3,324	15.3
Middle-income	4	25	7,107	32.7	1,037	14.6	4,270	19.6
Upper-income	6	37.5	8,337	38.3	428	5.1	9,546	43.9
Unknown-income	1	6.3	0	0	0	0	0	0
<b>Total Assessment Area</b>	<b>16</b>	<b>100.0</b>	<b>21,755</b>	<b>100.0</b>	<b>3,201</b>	<b>14.7</b>	<b>21,755</b>	<b>100.0</b>
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	1,736	389	2	22.4	988	56.9	359	20.7
Moderate-income	10,151	3,940	20	38.8	4,714	46.4	1,497	14.7
Middle-income	11,385	6,139	31.1	53.9	3,820	33.6	1,426	12.5
Upper-income	18,199	9,241	46.9	50.8	3,080	16.9	5,878	32.3
Unknown-income	0	0	0	0	0	0	0	0
<b>Total Assessment Area</b>	<b>41,471</b>	<b>19,709</b>	<b>100.0</b>	<b>47.5</b>	<b>12,602</b>	<b>30.4</b>	<b>9,160</b>	<b>22.1</b>
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	323	7	304	7.2	15	4.5	4	17.4
Moderate-income	1,349	29.4	1,201	28.3	145	43.7	3	13
Middle-income	906	19.7	834	19.7	68	20.5	4	17.4
Upper-income	2,015	43.9	1,899	44.8	104	31.3	12	52.2
Unknown-income	0	0	0	0	0	0	0	0
<b>Total Assessment Area</b>	<b>4,593</b>	<b>100.0</b>	<b>4,238</b>	<b>100.0</b>	<b>332</b>	<b>100.0</b>	<b>23</b>	<b>100.0</b>
Percentage of Total Businesses:			92.3		7.2		.5	
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	2	5	2	5.1	0	0	0	0
Moderate-income	6	15	6	15.4	0	0	0	0
Middle-income	11	27.5	10	25.6	1	100	0	0
Upper-income	21	52.5	21	53.8	0	0	0	0
Unknown-income	0	0	0	0	0	0	0	0
<b>Total Assessment Area</b>	<b>40</b>	<b>100.0</b>	<b>39</b>	<b>100.0</b>	<b>1</b>	<b>100.0</b>	<b>0</b>	<b>.0</b>
Percentage of Total Farms:			97.5		2.5		.0	

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## Appendices

### Combined Demographics Report

Assessment Area: GA Bulloch-Candler

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	2	13.3	1,026	5.5	392	38.2	4,599	24.9
Moderate-income	3	20	3,153	17	872	27.7	2,911	15.7
Middle-income	6	40	6,030	32.6	1,267	21	2,637	14.3
Upper-income	4	26.7	8,292	44.8	1,260	15.2	8,354	45.2
Unknown-income	0	0	0	0	0	0	0	0
<b>Total Assessment Area</b>	<b>15</b>	<b>100.0</b>	<b>18,501</b>	<b>100.0</b>	<b>3,791</b>	<b>20.5</b>	<b>18,501</b>	<b>100.0</b>
	<b>Housing Units by Tract</b>	<b>Housing Types by Tract</b>						
		<b>Owner-Occupied</b>			<b>Rental</b>		<b>Vacant</b>	
		#	%	%	#	%	#	%
Low-income	4,570	108	0.7	2.4	3,793	83	669	14.6
Moderate-income	6,073	2,561	16.7	42.2	2,667	43.9	845	13.9
Middle-income	10,216	4,788	31.2	46.9	3,981	39	1,447	14.2
Upper-income	13,448	7,880	51.4	58.6	4,259	31.7	1,309	9.7
Unknown-income	0	0	0	0	0	0	0	0
<b>Total Assessment Area</b>	<b>34,307</b>	<b>15,337</b>	<b>100.0</b>	<b>44.7</b>	<b>14,700</b>	<b>42.8</b>	<b>4,270</b>	<b>12.4</b>
	<b>Total Businesses by Tract</b>	<b>Businesses by Tract &amp; Revenue Size</b>						
		<b>Less Than or = \$1 Million</b>		<b>Over \$1 Million</b>		<b>Revenue Not Reported</b>		
		#	%	#	%	#	%	#
Low-income	263	8.4	235	8.1	26	12	2	5.7
Moderate-income	902	28.7	817	28.3	70	32.3	15	42.9
Middle-income	756	24.1	702	24.3	46	21.2	8	22.9
Upper-income	1,218	38.8	1,133	39.2	75	34.6	10	28.6
Unknown-income	0	0	0	0	0	0	0	0
<b>Total Assessment Area</b>	<b>3,139</b>	<b>100.0</b>	<b>2,887</b>	<b>100.0</b>	<b>217</b>	<b>100.0</b>	<b>35</b>	<b>100.0</b>
<b>Percentage of Total Businesses:</b>			<b>92.0</b>		<b>6.9</b>		<b>1.1</b>	
	<b>Total Farms by Tract</b>	<b>Farms by Tract &amp; Revenue Size</b>						
		<b>Less Than or = \$1 Million</b>		<b>Over \$1 Million</b>		<b>Revenue Not Reported</b>		
		#	%	#	%	#	%	#
Low-income	1	0.4	1	0.5	0	0	0	0
Moderate-income	32	14.3	30	13.8	2	40	0	0
Middle-income	84	37.5	82	37.8	1	20	1	50
Upper-income	107	47.8	104	47.9	2	40	1	50
Unknown-income	0	0	0	0	0	0	0	0
<b>Total Assessment Area</b>	<b>224</b>	<b>100.0</b>	<b>217</b>	<b>100.0</b>	<b>5</b>	<b>100.0</b>	<b>2</b>	<b>100.0</b>
<b>Percentage of Total Farms:</b>			<b>96.9</b>		<b>2.2</b>		<b>.9</b>	

2019 FFIEC Census Data and 2019 D&B Information

## Appendices

### Combined Demographics Report

Assessment Area: GA Camden

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	2,108	15	
Moderate-income	0	0	0	0	0	0	1,685	12	
Middle-income	4	36.4	5,227	37.3	774	14.8	2,505	17.9	
Upper-income	6	54.5	8,796	62.7	789	9	7,725	55.1	
Unknown-income	1	9.1	0	0	0	0	0	0	
<b>Total Assessment Area</b>	<b>11</b>	<b>100.0</b>	<b>14,023</b>	<b>100.0</b>	<b>1,563</b>	<b>11.1</b>	<b>14,023</b>	<b>100.0</b>	
	<b>Housing Units by Tract</b>	<b>Housing Types by Tract</b>							
		<b>Owner-Occupied</b>			<b>Rental</b>		<b>Vacant</b>		
		#	%	%	#	%	#	%	
Low-income	0	0	0	0	0	0	0	0	
Moderate-income	0	0	0	0	0	0	0	0	
Middle-income	8,508	4,069	35.7	47.8	3,087	36.3	1,352	15.9	
Upper-income	12,858	7,319	64.3	56.9	4,163	32.4	1,376	10.7	
Unknown-income	0	0	0	0	0	0	0	0	
<b>Total Assessment Area</b>	<b>21,366</b>	<b>11,388</b>	<b>100.0</b>	<b>53.3</b>	<b>7,250</b>	<b>33.9</b>	<b>2,728</b>	<b>12.8</b>	
	<b>Total Businesses by Tract</b>	<b>Businesses by Tract &amp; Revenue Size</b>							
		<b>Less Than or = \$1 Million</b>		<b>Over \$1 Million</b>		<b>Revenue Not Reported</b>			
		#	%	#	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0	
Moderate-income	0	0	0	0	0	0	0	0	
Middle-income	696	39.5	653	39.1	35	47.9	8	44.4	
Upper-income	1,067	60.5	1,019	60.9	38	52.1	10	55.6	
Unknown-income	0	0	0	0	0	0	0	0	
<b>Total Assessment Area</b>	<b>1,763</b>	<b>100.0</b>	<b>1,672</b>	<b>100.0</b>	<b>73</b>	<b>100.0</b>	<b>18</b>	<b>100.0</b>	
<b>Percentage of Total Businesses:</b>			<b>94.8</b>		<b>4.1</b>		<b>1.0</b>		
	<b>Total Farms by Tract</b>	<b>Farms by Tract &amp; Revenue Size</b>							
		<b>Less Than or = \$1 Million</b>		<b>Over \$1 Million</b>		<b>Revenue Not Reported</b>			
		#	%	#	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0	
Moderate-income	0	0	0	0	0	0	0	0	
Middle-income	8	50	8	50	0	0	0	0	
Upper-income	8	50	8	50	0	0	0	0	
Unknown-income	0	0	0	0	0	0	0	0	
<b>Total Assessment Area</b>	<b>16</b>	<b>100.0</b>	<b>16</b>	<b>100.0</b>	<b>0</b>	<b>.0</b>	<b>0</b>	<b>.0</b>	
<b>Percentage of Total Farms:</b>			<b>100.0</b>		<b>.0</b>		<b>.0</b>		

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## Appendices

### Combined Demographics Report

Assessment Area: GA Dalton

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	7,326	20.4
Moderate-income	5	19.2	6,138	17.1	1,627	26.5	6,979	19.5
Middle-income	14	53.8	18,125	50.5	2,725	15	7,161	20
Upper-income	7	26.9	11,615	32.4	1,125	9.7	14,412	40.2
Unknown-income	0	0	0	0	0	0	0	0
<b>Total Assessment Area</b>	<b>26</b>	<b>100.0</b>	<b>35,878</b>	<b>100.0</b>	<b>5,477</b>	<b>15.3</b>	<b>35,878</b>	<b>100.0</b>
	<b>Housing Units by Tract</b>	<b>Housing Types by Tract</b>						
		<b>Owner-Occupied</b>			<b>Rental</b>		<b>Vacant</b>	
		#	%	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0
Moderate-income	10,102	5,119	16.1	50.7	3,581	35.4	1,402	13.9
Middle-income	27,820	15,986	50.2	57.5	8,406	30.2	3,428	12.3
Upper-income	17,627	10,761	33.8	61	4,958	28.1	1,908	10.8
Unknown-income	0	0	0	0	0	0	0	0
<b>Total Assessment Area</b>	<b>55,549</b>	<b>31,866</b>	<b>100.0</b>	<b>57.4</b>	<b>16,945</b>	<b>30.5</b>	<b>6,738</b>	<b>12.1</b>
	<b>Total Businesses by Tract</b>	<b>Businesses by Tract &amp; Revenue Size</b>						
		<b>Less Than or = \$1 Million</b>		<b>Over \$1 Million</b>		<b>Revenue Not Reported</b>		
		#	%	#	%	#	%	#
Low-income	0	0	0	0	0	0	0	0
Moderate-income	739	16.1	650	16.1	86	16.7	3	8.6
Middle-income	2,512	54.6	2,188	54	304	58.9	20	57.1
Upper-income	1,349	29.3	1,211	29.9	126	24.4	12	34.3
Unknown-income	0	0	0	0	0	0	0	0
<b>Total Assessment Area</b>	<b>4,600</b>	<b>100.0</b>	<b>4,049</b>	<b>100.0</b>	<b>516</b>	<b>100.0</b>	<b>35</b>	<b>100.0</b>
<b>Percentage of Total Businesses:</b>			<b>88.0</b>		<b>11.2</b>		<b>.8</b>	
	<b>Total Farms by Tract</b>	<b>Farms by Tract &amp; Revenue Size</b>						
		<b>Less Than or = \$1 Million</b>		<b>Over \$1 Million</b>		<b>Revenue Not Reported</b>		
		#	%	#	%	#	%	#
Low-income	0	0	0	0	0	0	0	0
Moderate-income	9	9.2	8	8.2	1	100	0	0
Middle-income	61	62.2	61	62.9	0	0	0	0
Upper-income	28	28.6	28	28.9	0	0	0	0
Unknown-income	0	0	0	0	0	0	0	0
<b>Total Assessment Area</b>	<b>98</b>	<b>100.0</b>	<b>97</b>	<b>100.0</b>	<b>1</b>	<b>100.0</b>	<b>0</b>	<b>.0</b>
<b>Percentage of Total Farms:</b>			<b>99.0</b>		<b>1.0</b>		<b>.0</b>	

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## Appendices

### Combined Demographics Report

Assessment Area: GA Franklin-Hart

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	3,018	23.7
Moderate-income	2	20	2,670	20.9	625	23.4	2,218	17.4
Middle-income	6	60	8,386	65.8	1,444	17.2	2,242	17.6
Upper-income	2	20	1,698	13.3	182	10.7	5,276	41.4
Unknown-income	0	0	0	0	0	0	0	0
<b>Total Assessment Area</b>	<b>10</b>	<b>100.0</b>	<b>12,754</b>	<b>100.0</b>	<b>2,251</b>	<b>17.6</b>	<b>12,754</b>	<b>100.0</b>
	<b>Housing Units by Tract</b>	<b>Housing Types by Tract</b>						
		<b>Owner-Occupied</b>			<b>Rental</b>		<b>Vacant</b>	
		#	%	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0
Moderate-income	4,740	2,575	19.6	54.3	1,515	32	650	13.7
Middle-income	15,323	8,516	64.7	55.6	3,194	20.8	3,613	23.6
Upper-income	3,380	2,076	15.8	61.4	512	15.1	792	23.4
Unknown-income	0	0	0	0	0	0	0	0
<b>Total Assessment Area</b>	<b>23,443</b>	<b>13,167</b>	<b>100.0</b>	<b>56.2</b>	<b>5,221</b>	<b>22.3</b>	<b>5,055</b>	<b>21.6</b>
	<b>Total Businesses by Tract</b>	<b>Businesses by Tract &amp; Revenue Size</b>						
		<b>Less Than or = \$1 Million</b>		<b>Over \$1 Million</b>		<b>Revenue Not Reported</b>		
		#	%	#	%	#	%	#
Low-income	0	0	0	0	0	0	0	0
Moderate-income	594	31.3	532	30.8	49	35.8	13	38.2
Middle-income	1,114	58.8	1,017	59	80	58.4	17	50
Upper-income	188	9.9	176	10.2	8	5.8	4	11.8
Unknown-income	0	0	0	0	0	0	0	0
<b>Total Assessment Area</b>	<b>1,896</b>	<b>100.0</b>	<b>1,725</b>	<b>100.0</b>	<b>137</b>	<b>100.0</b>	<b>34</b>	<b>100.0</b>
<b>Percentage of Total Businesses:</b>			<b>91.0</b>		<b>7.2</b>		<b>1.8</b>	
	<b>Total Farms by Tract</b>	<b>Farms by Tract &amp; Revenue Size</b>						
		<b>Less Than or = \$1 Million</b>		<b>Over \$1 Million</b>		<b>Revenue Not Reported</b>		
		#	%	#	%	#	%	#
Low-income	0	0	0	0	0	0	0	0
Moderate-income	20	13.9	20	14	0	0	0	0
Middle-income	80	55.6	79	55.2	1	100	0	0
Upper-income	44	30.6	44	30.8	0	0	0	0
Unknown-income	0	0	0	0	0	0	0	0
<b>Total Assessment Area</b>	<b>144</b>	<b>100.0</b>	<b>143</b>	<b>100.0</b>	<b>1</b>	<b>100.0</b>	<b>0</b>	<b>.0</b>
<b>Percentage of Total Farms:</b>			<b>99.3</b>		<b>.7</b>		<b>.0</b>	

2019 FFIEC Census Data and 2019 D&B Information

## Appendices

### Combined Demographics Report

Assessment Area: GA Gordon

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	2,921	20.3
Moderate-income	1	11.1	1,504	10.4	351	23.3	2,728	18.9
Middle-income	7	77.8	11,230	78	2,010	17.9	2,764	19.2
Upper-income	1	11.1	1,669	11.6	156	9.3	5,990	41.6
Unknown-income	0	0	0	0	0	0	0	0
<b>Total Assessment Area</b>	<b>9</b>	<b>100.0</b>	<b>14,403</b>	<b>100.0</b>	<b>2,517</b>	<b>17.5</b>	<b>14,403</b>	<b>100.0</b>
	<b>Housing Units by Tract</b>	<b>Housing Types by Tract</b>						
		<b>Owner-Occupied</b>			<b>Rental</b>		<b>Vacant</b>	
		#	%	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0
Moderate-income	2,666	1,048	8.2	39.3	1,221	45.8	397	14.9
Middle-income	17,276	9,895	77.4	57.3	5,333	30.9	2,048	11.9
Upper-income	2,278	1,843	14.4	80.9	199	8.7	236	10.4
Unknown-income	0	0	0	0	0	0	0	0
<b>Total Assessment Area</b>	<b>22,220</b>	<b>12,786</b>	<b>100.0</b>	<b>57.5</b>	<b>6,753</b>	<b>30.4</b>	<b>2,681</b>	<b>12.1</b>
	<b>Total Businesses by Tract</b>	<b>Businesses by Tract &amp; Revenue Size</b>						
		<b>Less Than or = \$1 Million</b>		<b>Over \$1 Million</b>		<b>Revenue Not Reported</b>		
		#	%	#	%	#	%	#
Low-income	0	0	0	0	0	0	0	0
Moderate-income	365	20.5	314	19.4	47	34.3	4	20
Middle-income	1,227	69	1,130	69.8	82	59.9	15	75
Upper-income	185	10.4	176	10.9	8	5.8	1	5
Unknown-income	0	0	0	0	0	0	0	0
<b>Total Assessment Area</b>	<b>1,777</b>	<b>100.0</b>	<b>1,620</b>	<b>100.0</b>	<b>137</b>	<b>100.0</b>	<b>20</b>	<b>100.0</b>
<b>Percentage of Total Businesses:</b>			<b>91.2</b>		<b>7.7</b>		<b>1.1</b>	
	<b>Total Farms by Tract</b>	<b>Farms by Tract &amp; Revenue Size</b>						
		<b>Less Than or = \$1 Million</b>		<b>Over \$1 Million</b>		<b>Revenue Not Reported</b>		
		#	%	#	%	#	%	#
Low-income	0	0	0	0	0	0	0	0
Moderate-income	4	5	4	5.1	0	0	0	0
Middle-income	73	91.3	71	91	2	100	0	0
Upper-income	3	3.8	3	3.8	0	0	0	0
Unknown-income	0	0	0	0	0	0	0	0
<b>Total Assessment Area</b>	<b>80</b>	<b>100.0</b>	<b>78</b>	<b>100.0</b>	<b>2</b>	<b>100.0</b>	<b>0</b>	<b>.0</b>
<b>Percentage of Total Farms:</b>			<b>97.5</b>		<b>2.5</b>		<b>.0</b>	

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## Appendices

### 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	583	13.6	5,708	16
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
<b>Total Assessment Area</b>	<b>44</b>	<b>100.0</b>	<b>35,607</b>	<b>100.0</b>	<b>8,066</b>	<b>22.7</b>	<b>35,607</b>	<b>100.0</b>
	<b>Housing Units by Tract</b>	<b>Housing Types by Tract</b>						
		<b>Owner-Occupied</b>			<b>Rental</b>		<b>Vacant</b>	
		#	%	%	#	%	#	%
Low-income	17,152	4,500	14.9	26.2	8,230	48	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
<b>Total Assessment Area</b>	<b>70,071</b>	<b>30,268</b>	<b>100.0</b>	<b>43.2</b>	<b>26,843</b>	<b>38.3</b>	<b>12,960</b>	<b>18.5</b>
	<b>Total Businesses by Tract</b>	<b>Businesses by Tract &amp; Revenue Size</b>						
		<b>Less Than or = \$1 Million</b>		<b>Over \$1 Million</b>		<b>Revenue Not Reported</b>		
		#	%	#	%	#	%	#
Low-income	1,303	17.6	1,133	17	162	23.9	8	14
Moderate-income	1,050	14.2	973	14.6	68	10	9	15.8
Middle-income	1,911	25.8	1,663	24.9	235	34.6	13	22.8
Upper-income	3,155	42.5	2,914	43.6	214	31.5	27	47.4
Unknown-income	0	0	0	0	0	0	0	0
<b>Total Assessment Area</b>	<b>7,419</b>	<b>100.0</b>	<b>6,683</b>	<b>100.0</b>	<b>679</b>	<b>100.0</b>	<b>57</b>	<b>100.0</b>
<b>Percentage of Total Businesses:</b>			<b>90.1</b>		<b>9.2</b>		<b>.8</b>	
	<b>Total Farms by Tract</b>	<b>Farms by Tract &amp; Revenue Size</b>						
		<b>Less Than or = \$1 Million</b>		<b>Over \$1 Million</b>		<b>Revenue Not Reported</b>		
		#	%	#	%	#	%	#
Low-income	7	10.8	7	10.8	0	0	0	0
Moderate-income	1	1.5	1	1.5	0	0	0	0
Middle-income	8	12.3	8	12.3	0	0	0	0
Upper-income	49	75.4	49	75.4	0	0	0	0
Unknown-income	0	0	0	0	0	0	0	0
<b>Total Assessment Area</b>	<b>65</b>	<b>100.0</b>	<b>65</b>	<b>100.0</b>	<b>0</b>	<b>.0</b>	<b>0</b>	<b>.0</b>
<b>Percentage of Total Farms:</b>			<b>100.0</b>		<b>.0</b>		<b>.0</b>	

2019 FFIEC Census Data and 2019 D&B Information

## Appendices

### Combined Demographics Report

Assessment Area: GA Rome

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	1	5	748	3.2	318	42.5	5,247	22.3
Moderate-income	6	30	5,633	24	1,416	25.1	4,106	17.5
Middle-income	8	40	9,939	42.3	1,748	17.6	4,438	18.9
Upper-income	5	25	7,193	30.6	368	5.1	9,722	41.3
Unknown-income	0	0	0	0	0	0	0	0
<b>Total Assessment Area</b>	<b>20</b>	<b>100.0</b>	<b>23,513</b>	<b>100.0</b>	<b>3,850</b>	<b>16.4</b>	<b>23,513</b>	<b>100.0</b>
	<b>Housing Units by Tract</b>	<b>Housing Types by Tract</b>						
		<b>Owner-Occupied</b>			<b>Rental</b>		<b>Vacant</b>	
		#	%	%	#	%	#	%
Low-income	1,625	306	1.4	18.8	972	59.8	347	21.4
Moderate-income	11,185	4,101	19.4	36.7	5,478	49	1,606	14.4
Middle-income	16,283	9,328	44	57.3	4,786	29.4	2,169	13.3
Upper-income	11,365	7,447	35.2	65.5	2,456	21.6	1,462	12.9
Unknown-income	0	0	0	0	0	0	0	0
<b>Total Assessment Area</b>	<b>40,458</b>	<b>21,182</b>	<b>100.0</b>	<b>52.4</b>	<b>13,692</b>	<b>33.8</b>	<b>5,584</b>	<b>13.8</b>
	<b>Total Businesses by Tract</b>	<b>Businesses by Tract &amp; Revenue Size</b>						
		<b>Less Than or = \$1 Million</b>		<b>Over \$1 Million</b>		<b>Revenue Not Reported</b>		
		#	%	#	%	#	%	#
Low-income	95	2.7	83	2.6	11	3.8	1	3.8
Moderate-income	1,543	44	1,381	43.3	152	52.8	10	38.5
Middle-income	1,121	32	1,023	32	90	31.3	8	30.8
Upper-income	748	21.3	706	22.1	35	12.2	7	26.9
Unknown-income	0	0	0	0	0	0	0	0
<b>Total Assessment Area</b>	<b>3,507</b>	<b>100.0</b>	<b>3,193</b>	<b>100.0</b>	<b>288</b>	<b>100.0</b>	<b>26</b>	<b>100.0</b>
<b>Percentage of Total Businesses:</b>			<b>91.0</b>		<b>8.2</b>		<b>.7</b>	
	<b>Total Farms by Tract</b>	<b>Farms by Tract &amp; Revenue Size</b>						
		<b>Less Than or = \$1 Million</b>		<b>Over \$1 Million</b>		<b>Revenue Not Reported</b>		
		#	%	#	%	#	%	#
Low-income	1	1.2	1	1.3	0	0	0	0
Moderate-income	11	13.6	10	12.7	1	50	0	0
Middle-income	34	42	33	41.8	1	50	0	0
Upper-income	35	43.2	35	44.3	0	0	0	0
Unknown-income	0	0	0	0	0	0	0	0
<b>Total Assessment Area</b>	<b>81</b>	<b>100.0</b>	<b>79</b>	<b>100.0</b>	<b>2</b>	<b>100.0</b>	<b>0</b>	<b>.0</b>
<b>Percentage of Total Farms:</b>			<b>97.5</b>		<b>2.5</b>		<b>.0</b>	

2019 FFIEC Census Data and 2019 D&B Information

## Appendices

### Combined Demographics Report

Assessment Area: GA Savannah

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	10	13.9	5,541	8.6	2,111	38.1	16,101	25.1
Moderate-income	27	37.5	17,533	27.4	3,873	22.1	10,606	16.6
Middle-income	16	22.2	19,120	29.8	2,184	11.4	12,915	20.2
Upper-income	16	22.2	21,875	34.1	1,026	4.7	24,447	38.2
Unknown-income	3	4.2	0	0	0	0	0	0
<b>Total Assessment Area</b>	<b>72</b>	<b>100.0</b>	<b>64,069</b>	<b>100.0</b>	<b>9,194</b>	<b>14.4</b>	<b>64,069</b>	<b>100.0</b>
	<b>Housing Units by Tract</b>	<b>Housing Types by Tract</b>						
		<b>Owner-Occupied</b>			<b>Rental</b>		<b>Vacant</b>	
		#	%	%	#	%	#	%
Low-income	11,913	3,198	5.6	26.8	6,374	53.5	2,341	19.7
Moderate-income	36,254	12,154	21.2	33.5	18,813	51.9	5,287	14.6
Middle-income	35,586	19,180	33.5	53.9	11,589	32.6	4,817	13.5
Upper-income	38,100	22,783	39.8	59.8	10,811	28.4	4,506	11.8
Unknown-income	24	0	0	0	10	41.7	14	58.3
<b>Total Assessment Area</b>	<b>121,877</b>	<b>57,315</b>	<b>100.0</b>	<b>47.0</b>	<b>47,597</b>	<b>39.1</b>	<b>16,965</b>	<b>13.9</b>
	<b>Total Businesses by Tract</b>	<b>Businesses by Tract &amp; Revenue Size</b>						
		<b>Less Than or = \$1 Million</b>		<b>Over \$1 Million</b>		<b>Revenue Not Reported</b>		
		#	%	#	%	#	%	#
Low-income	1,311	9.2	1,111	8.6	192	16.2	8	7
Moderate-income	3,307	23.2	3,013	23.3	277	23.4	17	14.9
Middle-income	4,916	34.6	4,504	34.8	373	31.5	39	34.2
Upper-income	4,652	32.7	4,274	33.1	328	27.7	50	43.9
Unknown-income	38	0.3	24	0.2	14	1.2	0	0
<b>Total Assessment Area</b>	<b>14,224</b>	<b>100.0</b>	<b>12,926</b>	<b>100.0</b>	<b>1,184</b>	<b>100.0</b>	<b>114</b>	<b>100.0</b>
<b>Percentage of Total Businesses:</b>			<b>90.9</b>		<b>8.3</b>		<b>.8</b>	
	<b>Total Farms by Tract</b>	<b>Farms by Tract &amp; Revenue Size</b>						
		<b>Less Than or = \$1 Million</b>		<b>Over \$1 Million</b>		<b>Revenue Not Reported</b>		
		#	%	#	%	#	%	#
Low-income	3	4	3	4.1	0	0	0	0
Moderate-income	10	13.3	9	12.3	1	50	0	0
Middle-income	26	34.7	26	35.6	0	0	0	0
Upper-income	36	48	35	47.9	1	50	0	0
Unknown-income	0	0	0	0	0	0	0	0
<b>Total Assessment Area</b>	<b>75</b>	<b>100.0</b>	<b>73</b>	<b>100.0</b>	<b>2</b>	<b>100.0</b>	<b>0</b>	<b>.0</b>
<b>Percentage of Total Farms:</b>			<b>97.3</b>		<b>2.7</b>		<b>.0</b>	

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## Appendices

### Combined Demographics Report

Assessment Area: GA Sumter

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	2,303	31
Moderate-income	2	25	1,871	25.2	635	33.9	1,198	16.1
Middle-income	6	75	5,562	74.8	1,437	25.8	1,057	14.2
Upper-income	0	0	0	0	0	0	2,875	38.7
Unknown-income	0	0	0	0	0	0	0	0
<b>Total Assessment Area</b>	<b>8</b>	<b>100.0</b>	<b>7,433</b>	<b>100.0</b>	<b>2,072</b>	<b>27.9</b>	<b>7,433</b>	<b>100.0</b>
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied		Rental		Vacant		
		#	%	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0
Moderate-income	3,808	1,556	23.4	40.9	1,765	46.3	487	12.8
Middle-income	10,049	5,095	76.6	50.7	2,987	29.7	1,967	19.6
Upper-income	0	0	0	0	0	0	0	0
Unknown-income	0	0	0	0	0	0	0	0
<b>Total Assessment Area</b>	<b>13,857</b>	<b>6,651</b>	<b>100.0</b>	<b>48.0</b>	<b>4,752</b>	<b>34.3</b>	<b>2,454</b>	<b>17.7</b>
	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
Moderate-income	410	37.5	366	37.1	42	46.2	2	14.3
Middle-income	682	62.5	621	62.9	49	53.8	12	85.7
Upper-income	0	0	0	0	0	0	0	0
Unknown-income	0	0	0	0	0	0	0	0
<b>Total Assessment Area</b>	<b>1,092</b>	<b>100.0</b>	<b>987</b>	<b>100.0</b>	<b>91</b>	<b>100.0</b>	<b>14</b>	<b>100.0</b>
Percentage of Total Businesses:			90.4		8.3		1.3	
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	0	0	0	0	0	0	0	0
Moderate-income	6	8.8	5	8.8	1	9.1	0	0
Middle-income	62	91.2	52	91.2	10	90.9	0	0
Upper-income	0	0	0	0	0	0	0	0
Unknown-income	0	0	0	0	0	0	0	0
<b>Total Assessment Area</b>	<b>68</b>	<b>100.0</b>	<b>57</b>	<b>100.0</b>	<b>11</b>	<b>100.0</b>	<b>0</b>	<b>.0</b>
Percentage of Total Farms:			83.8		16.2		.0	

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## Appendices

### Combined Demographics Report

Assessment Area: GA Thomas

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	2,743	23.8
Moderate-income	3	27.3	3,274	28.4	991	30.3	1,927	16.7
Middle-income	7	63.6	7,170	62.2	1,085	15.1	2,230	19.4
Upper-income	1	9.1	1,076	9.3	174	16.2	4,620	40.1
Unknown-income	0	0	0	0	0	0	0	0
<b>Total Assessment Area</b>	<b>11</b>	<b>100.0</b>	<b>11,520</b>	<b>100.0</b>	<b>2,250</b>	<b>19.5</b>	<b>11,520</b>	<b>100.0</b>
	<b>Housing Units by Tract</b>	<b>Housing Types by Tract</b>						
		<b>Owner-Occupied</b>			<b>Rental</b>		<b>Vacant</b>	
		#	%	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0
Moderate-income	6,091	2,719	26.1	44.6	2,336	38.4	1,036	17
Middle-income	12,496	6,578	63.1	52.6	4,188	33.5	1,730	13.8
Upper-income	1,719	1,123	10.8	65.3	441	25.7	155	9
Unknown-income	0	0	0	0	0	0	0	0
<b>Total Assessment Area</b>	<b>20,306</b>	<b>10,420</b>	<b>100.0</b>	<b>51.3</b>	<b>6,965</b>	<b>34.3</b>	<b>2,921</b>	<b>14.4</b>
	<b>Total Businesses by Tract</b>	<b>Businesses by Tract &amp; Revenue Size</b>						
		<b>Less Than or = \$1 Million</b>		<b>Over \$1 Million</b>		<b>Revenue Not Reported</b>		
		#	%	#	%	#	%	#
Low-income	0	0	0	0	0	0	0	0
Moderate-income	671	32.7	590	32.1	72	37.5	9	37.5
Middle-income	1,274	62.1	1,153	62.8	106	55.2	15	62.5
Upper-income	107	5.2	93	5.1	14	7.3	0	0
Unknown-income	0	0	0	0	0	0	0	0
<b>Total Assessment Area</b>	<b>2,052</b>	<b>100.0</b>	<b>1,836</b>	<b>100.0</b>	<b>192</b>	<b>100.0</b>	<b>24</b>	<b>100.0</b>
<b>Percentage of Total Businesses:</b>			<b>89.5</b>		<b>9.4</b>		<b>1.2</b>	
	<b>Total Farms by Tract</b>	<b>Farms by Tract &amp; Revenue Size</b>						
		<b>Less Than or = \$1 Million</b>		<b>Over \$1 Million</b>		<b>Revenue Not Reported</b>		
		#	%	#	%	#	%	#
Low-income	0	0	0	0	0	0	0	0
Moderate-income	20	18.9	19	18.4	1	33.3	0	0
Middle-income	78	73.6	76	73.8	2	66.7	0	0
Upper-income	8	7.5	8	7.8	0	0	0	0
Unknown-income	0	0	0	0	0	0	0	0
<b>Total Assessment Area</b>	<b>106</b>	<b>100.0</b>	<b>103</b>	<b>100.0</b>	<b>3</b>	<b>100.0</b>	<b>0</b>	<b>.0</b>
<b>Percentage of Total Farms:</b>			<b>97.2</b>		<b>2.8</b>		<b>.0</b>	

2019 FFIEC Census Data and 2019 D&B Information

## Appendices

### Combined Demographics Report

Assessment Area: GA Tift

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	1	11.1	1,282	13.5	607	47.3	2,504	26.3
Moderate-income	2	22.2	1,540	16.2	506	32.9	1,425	15
Middle-income	3	33.3	3,908	41	788	20.2	1,348	14.1
Upper-income	3	33.3	2,801	29.4	276	9.9	4,254	44.6
Unknown-income	0	0	0	0	0	0	0	0
<b>Total Assessment Area</b>	<b>9</b>	<b>100.0</b>	<b>9,531</b>	<b>100.0</b>	<b>2,177</b>	<b>22.8</b>	<b>9,531</b>	<b>100.0</b>
	<b>Housing Units by Tract</b>	<b>Housing Types by Tract</b>						
		<b>Owner-Occupied</b>			<b>Rental</b>		<b>Vacant</b>	
		#	%	%	#	%	#	%
Low-income	2,179	571	7	26.2	1,317	60.4	291	13.4
Moderate-income	3,123	1,287	15.7	41.2	1,132	36.2	704	22.5
Middle-income	6,884	3,110	37.9	45.2	2,873	41.7	901	13.1
Upper-income	4,228	3,234	39.4	76.5	603	14.3	391	9.2
Unknown-income	0	0	0	0	0	0	0	0
<b>Total Assessment Area</b>	<b>16,414</b>	<b>8,202</b>	<b>100.0</b>	<b>50.0</b>	<b>5,925</b>	<b>36.1</b>	<b>2,287</b>	<b>13.9</b>
	<b>Total Businesses by Tract</b>	<b>Businesses by Tract &amp; Revenue Size</b>						
		<b>Less Than or = \$1 Million</b>		<b>Over \$1 Million</b>		<b>Revenue Not Reported</b>		
		#	%	#	%	#	%	#
Low-income	224	12.1	198	11.8	22	14.2	4	20
Moderate-income	473	25.6	413	24.7	52	33.5	8	40
Middle-income	783	42.4	713	42.6	65	41.9	5	25
Upper-income	368	19.9	349	20.9	16	10.3	3	15
Unknown-income	0	0	0	0	0	0	0	0
<b>Total Assessment Area</b>	<b>1,848</b>	<b>100.0</b>	<b>1,673</b>	<b>100.0</b>	<b>155</b>	<b>100.0</b>	<b>20</b>	<b>100.0</b>
<b>Percentage of Total Businesses:</b>			<b>90.5</b>		<b>8.4</b>		<b>1.1</b>	
	<b>Total Farms by Tract</b>	<b>Farms by Tract &amp; Revenue Size</b>						
		<b>Less Than or = \$1 Million</b>		<b>Over \$1 Million</b>		<b>Revenue Not Reported</b>		
		#	%	#	%	#	%	#
Low-income	9	7	8	6.6	1	14.3	0	0
Moderate-income	23	17.8	21	17.2	2	28.6	0	0
Middle-income	29	22.5	27	22.1	2	28.6	0	0
Upper-income	68	52.7	66	54.1	2	28.6	0	0
Unknown-income	0	0	0	0	0	0	0	0
<b>Total Assessment Area</b>	<b>129</b>	<b>100.0</b>	<b>122</b>	<b>100.0</b>	<b>7</b>	<b>100.0</b>	<b>0</b>	<b>.0</b>
<b>Percentage of Total Farms:</b>			<b>94.6</b>		<b>5.4</b>		<b>.0</b>	

2019 FFIEC Census Data and 2019 D&B Information

## Appendices

### Combined Demographics Report

Assessment Area: GA Troup

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	0	0	0	0	0	0	3,493	20.6
Moderate-income	3	21.4	3,167	18.7	995	31.4	2,607	15.4
Middle-income	5	35.7	7,221	42.5	1,487	20.6	3,163	18.6
Upper-income	6	42.9	6,583	38.8	444	6.7	7,708	45.4
Unknown-income	0	0	0	0	0	0	0	0
<b>Total Assessment Area</b>	<b>14</b>	<b>100.0</b>	<b>16,971</b>	<b>100.0</b>	<b>2,926</b>	<b>17.2</b>	<b>16,971</b>	<b>100.0</b>
	<b>Housing Units by Tract</b>	<b>Housing Types by Tract</b>						
		<b>Owner-Occupied</b>			<b>Rental</b>		<b>Vacant</b>	
		#	%	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0
Moderate-income	5,448	1,795	12.6	32.9	3,002	55.1	651	11.9
Middle-income	12,523	5,836	40.9	46.6	5,098	40.7	1,589	12.7
Upper-income	10,270	6,634	46.5	64.6	2,280	22.2	1,356	13.2
Unknown-income	0	0	0	0	0	0	0	0
<b>Total Assessment Area</b>	<b>28,241</b>	<b>14,265</b>	<b>100.0</b>	<b>50.5</b>	<b>10,380</b>	<b>36.8</b>	<b>3,596</b>	<b>12.7</b>
	<b>Total Businesses by Tract</b>	<b>Businesses by Tract &amp; Revenue Size</b>						
		<b>Less Than or = \$1 Million</b>		<b>Over \$1 Million</b>		<b>Revenue Not Reported</b>		
		#	%	#	%	#	%	#
Low-income	0	0	0	0	0	0	0	0
Moderate-income	668	24.4	592	24.1	74	29.1	2	6.5
Middle-income	1,099	40.1	988	40.3	90	35.4	21	67.7
Upper-income	971	35.5	873	35.6	90	35.4	8	25.8
Unknown-income	0	0	0	0	0	0	0	0
<b>Total Assessment Area</b>	<b>2,738</b>	<b>100.0</b>	<b>2,453</b>	<b>100.0</b>	<b>254</b>	<b>100.0</b>	<b>31</b>	<b>100.0</b>
<b>Percentage of Total Businesses:</b>			<b>89.6</b>		<b>9.3</b>		<b>1.1</b>	
	<b>Total Farms by Tract</b>	<b>Farms by Tract &amp; Revenue Size</b>						
		<b>Less Than or = \$1 Million</b>		<b>Over \$1 Million</b>		<b>Revenue Not Reported</b>		
		#	%	#	%	#	%	#
Low-income	0	0	0	0	0	0	0	0
Moderate-income	4	8.9	4	9.1	0	0	0	0
Middle-income	20	44.4	20	45.5	0	0	0	0
Upper-income	21	46.7	20	45.5	1	100	0	0
Unknown-income	0	0	0	0	0	0	0	0
<b>Total Assessment Area</b>	<b>45</b>	<b>100.0</b>	<b>44</b>	<b>100.0</b>	<b>1</b>	<b>100.0</b>	<b>0</b>	<b>.0</b>
<b>Percentage of Total Farms:</b>			<b>97.8</b>		<b>2.2</b>		<b>.0</b>	

2019 FFIEC Census Data and 2019 D&B Information

## Appendices

### Combined Demographics Report

Assessment Area: GA Valdosta

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	3	12	2,306	9.4	1,126	48.8	5,878	23.9
Moderate-income	7	28	6,162	25.1	1,703	27.6	4,018	16.3
Middle-income	6	24	6,466	26.3	992	15.3	4,136	16.8
Upper-income	9	36	9,657	39.3	808	8.4	10,559	42.9
Unknown-income	0	0	0	0	0	0	0	0
<b>Total Assessment Area</b>	<b>25</b>	<b>100.0</b>	<b>24,591</b>	<b>100.0</b>	<b>4,629</b>	<b>18.8</b>	<b>24,591</b>	<b>100.0</b>
	<b>Housing Units by Tract</b>	<b>Housing Types by Tract</b>						
		<b>Owner-Occupied</b>			<b>Rental</b>		<b>Vacant</b>	
		#	%	%	#	%	#	%
Low-income	4,720	1,259	6.2	26.7	2,709	57.4	752	15.9
Moderate-income	13,964	3,428	17	24.5	8,546	61.2	1,990	14.3
Middle-income	11,330	6,043	29.9	53.3	3,593	31.7	1,694	15
Upper-income	15,385	9,460	46.9	61.5	4,290	27.9	1,635	10.6
Unknown-income	0	0	0	0	0	0	0	0
<b>Total Assessment Area</b>	<b>45,399</b>	<b>20,190</b>	<b>100.0</b>	<b>44.5</b>	<b>19,138</b>	<b>42.2</b>	<b>6,071</b>	<b>13.4</b>
	<b>Total Businesses by Tract</b>	<b>Businesses by Tract &amp; Revenue Size</b>						
		<b>Less Than or = \$1 Million</b>		<b>Over \$1 Million</b>		<b>Revenue Not Reported</b>		
		#	%	#	%	#	%	#
Low-income	458	10.3	398	9.9	56	15.1	4	9.1
Moderate-income	1,363	30.7	1,224	30.4	135	36.4	4	9.1
Middle-income	866	19.5	793	19.7	60	16.2	13	29.5
Upper-income	1,751	39.5	1,608	40	120	32.3	23	52.3
Unknown-income	0	0	0	0	0	0	0	0
<b>Total Assessment Area</b>	<b>4,438</b>	<b>100.0</b>	<b>4,023</b>	<b>100.0</b>	<b>371</b>	<b>100.0</b>	<b>44</b>	<b>100.0</b>
<b>Percentage of Total Businesses:</b>			<b>90.6</b>		<b>8.4</b>		<b>1.0</b>	
	<b>Total Farms by Tract</b>	<b>Farms by Tract &amp; Revenue Size</b>						
		<b>Less Than or = \$1 Million</b>		<b>Over \$1 Million</b>		<b>Revenue Not Reported</b>		
		#	%	#	%	#	%	#
Low-income	8	8.2	8	8.9	0	0	0	0
Moderate-income	17	17.5	17	18.9	0	0	0	0
Middle-income	30	30.9	27	30	3	42.9	0	0
Upper-income	42	43.3	38	42.2	4	57.1	0	0
Unknown-income	0	0	0	0	0	0	0	0
<b>Total Assessment Area</b>	<b>97</b>	<b>100.0</b>	<b>90</b>	<b>100.0</b>	<b>7</b>	<b>100.0</b>	<b>0</b>	<b>.0</b>
<b>Percentage of Total Farms:</b>			<b>92.8</b>		<b>7.2</b>		<b>.0</b>	

2019 FFIEC Census Data and 2019 D&B Information



## Appendices

### Combined Demographics Report

Assessment Area: GA Warner Robins

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	2	6.9	2,233	5	798	35.7	10,422	23.3
Moderate-income	8	27.6	8,496	19	2,295	27	7,012	15.7
Middle-income	15	51.7	23,343	52.2	2,861	12.3	9,381	21
Upper-income	4	13.8	10,662	23.8	621	5.8	17,919	40.1
Unknown-income	0	0	0	0	0	0	0	0
<b>Total Assessment Area</b>	<b>29</b>	<b>100.0</b>	<b>44,734</b>	<b>100.0</b>	<b>6,575</b>	<b>14.7</b>	<b>44,734</b>	<b>100.0</b>
	<b>Housing Units by Tract</b>	<b>Housing Types by Tract</b>						
		<b>Owner-Occupied</b>			<b>Rental</b>		<b>Vacant</b>	
		#	%	%	#	%	#	%
Low-income	4,507	984	2.4	21.8	2,498	55.4	1,025	22.7
Moderate-income	15,062	7,062	17	46.9	5,966	39.6	2,034	13.5
Middle-income	37,148	21,800	52.4	58.7	11,778	31.7	3,570	9.6
Upper-income	14,495	11,771	28.3	81.2	1,853	12.8	871	6
Unknown-income	0	0	0	0	0	0	0	0
<b>Total Assessment Area</b>	<b>71,212</b>	<b>41,617</b>	<b>100.0</b>	<b>58.4</b>	<b>22,095</b>	<b>31.0</b>	<b>7,500</b>	<b>10.5</b>
	<b>Total Businesses by Tract</b>	<b>Businesses by Tract &amp; Revenue Size</b>						
		<b>Less Than or = \$1 Million</b>		<b>Over \$1 Million</b>		<b>Revenue Not Reported</b>		
		#	%	#	%	#	%	#
Low-income	342	5.5	321	5.5	17	5.2	4	8.3
Moderate-income	1,250	20.2	1,146	19.7	93	28.4	11	22.9
Middle-income	3,463	55.8	3,248	55.8	187	57.2	28	58.3
Upper-income	1,146	18.5	1,111	19.1	30	9.2	5	10.4
Unknown-income	0	0	0	0	0	0	0	0
<b>Total Assessment Area</b>	<b>6,201</b>	<b>100.0</b>	<b>5,826</b>	<b>100.0</b>	<b>327</b>	<b>100.0</b>	<b>48</b>	<b>100.0</b>
<b>Percentage of Total Businesses:</b>			<b>94.0</b>		<b>5.3</b>		<b>.8</b>	
	<b>Total Farms by Tract</b>	<b>Farms by Tract &amp; Revenue Size</b>						
		<b>Less Than or = \$1 Million</b>		<b>Over \$1 Million</b>		<b>Revenue Not Reported</b>		
		#	%	#	%	#	%	#
Low-income	1	0.8	1	0.8	0	0	0	0
Moderate-income	45	34.9	41	33.1	4	100	0	0
Middle-income	65	50.4	64	51.6	0	0	1	100
Upper-income	18	14	18	14.5	0	0	0	0
Unknown-income	0	0	0	0	0	0	0	0
<b>Total Assessment Area</b>	<b>129</b>	<b>100.0</b>	<b>124</b>	<b>100.0</b>	<b>4</b>	<b>100.0</b>	<b>1</b>	<b>100.0</b>
<b>Percentage of Total Farms:</b>			<b>96.1</b>		<b>3.1</b>		<b>.8</b>	

2019 FFIEC Census Data and 2019 D&B Information

## Appendices

### Combined Demographics Report

#### Assessment Area: SC Columbia

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	15	8.4	7,844	4.4	3,261	41.6	39,530	22.2
Moderate-income	48	27	42,085	23.7	7,960	18.9	29,223	16.4
Middle-income	56	31.5	62,573	35.2	6,129	9.8	34,682	19.5
Upper-income	54	30.3	65,258	36.7	3,191	4.9	74,329	41.8
Unknown-income	5	2.8	4	0	0	0	0	0
<b>Total Assessment Area</b>	<b>178</b>	<b>100.0</b>	<b>177,764</b>	<b>100.0</b>	<b>20,541</b>	<b>11.6</b>	<b>177,764</b>	<b>100.0</b>
	<b>Housing Units by Tract</b>	<b>Housing Types by Tract</b>						
		<b>Owner-Occupied</b>		<b>Rental</b>		<b>Vacant</b>		
		#	%	%	#	%	#	%
Low-income	19,022	4,299	2.3	22.6	11,859	62.3	2,864	15.1
Moderate-income	82,732	40,111	21.9	48.5	30,927	37.4	11,694	14.1
Middle-income	105,635	65,853	35.9	62.3	29,153	27.6	10,629	10.1
Upper-income	103,347	73,239	39.9	70.9	20,447	19.8	9,661	9.3
Unknown-income	277	4	0	1.4	8	2.9	265	95.7
<b>Total Assessment Area</b>	<b>311,013</b>	<b>183,506</b>	<b>100.0</b>	<b>59.0</b>	<b>92,394</b>	<b>29.7</b>	<b>35,113</b>	<b>11.3</b>
	<b>Total Businesses by Tract</b>	<b>Businesses by Tract &amp; Revenue Size</b>						
		<b>Less Than or = \$1 Million</b>		<b>Over \$1 Million</b>		<b>Revenue Not Reported</b>		
		#	%	#	%	#	%	#
Low-income	2,654	8.6	2,291	8.1	318	14	45	16
Moderate-income	6,664	21.7	6,031	21.4	588	25.9	45	16
Middle-income	10,055	32.7	9,191	32.6	772	34.1	92	32.6
Upper-income	11,191	36.4	10,530	37.4	565	24.9	96	34
Unknown-income	140	0.5	112	0.4	24	1.1	4	1.4
<b>Total Assessment Area</b>	<b>30,704</b>	<b>100.0</b>	<b>28,155</b>	<b>100.0</b>	<b>2,267</b>	<b>100.0</b>	<b>282</b>	<b>100.0</b>
<b>Percentage of Total Businesses:</b>			<b>91.7</b>		<b>7.4</b>		<b>.9</b>	
	<b>Total Farms by Tract</b>	<b>Farms by Tract &amp; Revenue Size</b>						
		<b>Less Than or = \$1 Million</b>		<b>Over \$1 Million</b>		<b>Revenue Not Reported</b>		
		#	%	#	%	#	%	#
Low-income	5	1.3	5	1.3	0	0	0	0
Moderate-income	115	29.6	108	29.1	7	38.9	0	0
Middle-income	156	40.1	146	39.4	10	55.6	0	0
Upper-income	113	29	112	30.2	1	5.6	0	0
Unknown-income	0	0	0	0	0	0	0	0
<b>Total Assessment Area</b>	<b>389</b>	<b>100.0</b>	<b>371</b>	<b>100.0</b>	<b>18</b>	<b>100.0</b>	<b>0</b>	<b>.0</b>
<b>Percentage of Total Farms:</b>			<b>95.4</b>		<b>4.6</b>		<b>.0</b>	

2019 FFIEC Census Data and 2019 D&B Information

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### Combined Demographics Report

Assessment Area: SC Florence

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	2	6.1	1,367	3.8	610	44.6	7,967	22.4
Moderate-income	6	18.2	5,651	15.9	1,438	25.4	5,484	15.4
Middle-income	15	45.5	17,169	48.2	2,767	16.1	6,977	19.6
Upper-income	9	27.3	11,423	32.1	562	4.9	15,182	42.6
Unknown-income	1	3	0	0	0	0	0	0
<b>Total Assessment Area</b>	<b>33</b>	<b>100.0</b>	<b>35,610</b>	<b>100.0</b>	<b>5,377</b>	<b>15.1</b>	<b>35,610</b>	<b>100.0</b>
	<b>Housing Units by Tract</b>	<b>Housing Types by Tract</b>						
		<b>Owner-Occupied</b>		<b>Rental</b>		<b>Vacant</b>		
		#	%	%	#	%	#	%
Low-income	2,913	684	2	23.5	1,536	52.7	693	23.8
Moderate-income	10,387	4,876	14.2	46.9	3,735	36	1,776	17.1
Middle-income	27,642	17,151	49.9	62	7,302	26.4	3,189	11.5
Upper-income	18,065	11,635	33.9	64.4	4,924	27.3	1,506	8.3
Unknown-income	4	0	0	0	4	100	0	0
<b>Total Assessment Area</b>	<b>59,011</b>	<b>34,346</b>	<b>100.0</b>	<b>58.2</b>	<b>17,501</b>	<b>29.7</b>	<b>7,164</b>	<b>12.1</b>
	<b>Total Businesses by Tract</b>	<b>Businesses by Tract &amp; Revenue Size</b>						
		<b>Less Than or = \$1 Million</b>		<b>Over \$1 Million</b>		<b>Revenue Not Reported</b>		
		#	%	#	%	#	%	#
Low-income	277	5.1	223	4.6	50	11.4	4	7.8
Moderate-income	1,070	19.9	971	19.8	87	19.9	12	23.5
Middle-income	2,152	40	1,997	40.8	139	31.8	16	31.4
Upper-income	1,881	34.9	1,703	34.8	159	36.4	19	37.3
Unknown-income	4	0.1	2	0	2	0.5	0	0
<b>Total Assessment Area</b>	<b>5,384</b>	<b>100.0</b>	<b>4,896</b>	<b>100.0</b>	<b>437</b>	<b>100.0</b>	<b>51</b>	<b>100.0</b>
<b>Percentage of Total Businesses:</b>			<b>90.9</b>		<b>8.1</b>		<b>.9</b>	
	<b>Total Farms by Tract</b>	<b>Farms by Tract &amp; Revenue Size</b>						
		<b>Less Than or = \$1 Million</b>		<b>Over \$1 Million</b>		<b>Revenue Not Reported</b>		
		#	%	#	%	#	%	#
Low-income	0	0	0	0	0	0	0	0
Moderate-income	23	19.2	23	19.7	0	0	0	0
Middle-income	70	58.3	68	58.1	2	66.7	0	0
Upper-income	27	22.5	26	22.2	1	33.3	0	0
Unknown-income	0	0	0	0	0	0	0	0
<b>Total Assessment Area</b>	<b>120</b>	<b>100.0</b>	<b>117</b>	<b>100.0</b>	<b>3</b>	<b>100.0</b>	<b>0</b>	<b>.0</b>
<b>Percentage of Total Farms:</b>			<b>97.5</b>		<b>2.5</b>		<b>.0</b>	

2019 FFIEC Census Data and 2019 D&B Information

## Appendices

### Combined Demographics Report

#### Assessment Area: SC Greenville

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	15	10	10,276	6	4,134	40.2	37,811	22
Moderate-income	35	23.3	31,351	18.2	7,097	22.6	28,193	16.4
Middle-income	56	37.3	67,205	39.1	6,516	9.7	31,782	18.5
Upper-income	44	29.3	63,020	36.7	3,148	5	74,066	43.1
Unknown-income	0	0	0	0	0	0	0	0
<b>Total Assessment Area</b>	<b>150</b>	<b>100.0</b>	<b>171,852</b>	<b>100.0</b>	<b>20,895</b>	<b>12.2</b>	<b>171,852</b>	<b>100.0</b>
	<b>Housing Units by Tract</b>	<b>Housing Types by Tract</b>						
		<b>Owner-Occupied</b>		<b>Rental</b>		<b>Vacant</b>		
		#	%	%	#	%	#	%
Low-income	21,086	6,915	4	32.8	10,572	50.1	3,599	17.1
Moderate-income	56,504	28,375	16.5	50.2	20,788	36.8	7,341	13
Middle-income	111,770	67,980	39.6	60.8	31,166	27.9	12,624	11.3
Upper-income	95,305	68,567	39.9	71.9	19,522	20.5	7,216	7.6
Unknown-income	0	0	0	0	0	0	0	0
<b>Total Assessment Area</b>	<b>284,665</b>	<b>171,837</b>	<b>100.0</b>	<b>60.4</b>	<b>82,048</b>	<b>28.8</b>	<b>30,780</b>	<b>10.8</b>
	<b>Total Businesses by Tract</b>	<b>Businesses by Tract &amp; Revenue Size</b>						
		<b>Less Than or = \$1 Million</b>		<b>Over \$1 Million</b>		<b>Revenue Not Reported</b>		
		#	%	#	%	#	%	#
Low-income	2,097	7.1	1,828	6.9	251	10	18	6.3
Moderate-income	4,426	15	3,959	14.8	437	17.4	30	10.5
Middle-income	10,602	36	9,649	36.2	862	34.3	91	31.7
Upper-income	12,350	41.9	11,237	42.1	965	38.4	148	51.6
Unknown-income	0	0	0	0	0	0	0	0
<b>Total Assessment Area</b>	<b>29,475</b>	<b>100.0</b>	<b>26,673</b>	<b>100.0</b>	<b>2,515</b>	<b>100.0</b>	<b>287</b>	<b>100.0</b>
<b>Percentage of Total Businesses:</b>			<b>90.5</b>		<b>8.5</b>		<b>1.0</b>	
	<b>Total Farms by Tract</b>	<b>Farms by Tract &amp; Revenue Size</b>						
		<b>Less Than or = \$1 Million</b>		<b>Over \$1 Million</b>		<b>Revenue Not Reported</b>		
		#	%	#	%	#	%	#
Low-income	5	1.5	5	1.5	0	0	0	0
Moderate-income	57	16.8	55	16.4	2	40	0	0
Middle-income	180	52.9	178	53.1	2	40	0	0
Upper-income	98	28.8	97	29	1	20	0	0
Unknown-income	0	0	0	0	0	0	0	0
<b>Total Assessment Area</b>	<b>340</b>	<b>100.0</b>	<b>335</b>	<b>100.0</b>	<b>5</b>	<b>100.0</b>	<b>0</b>	<b>.0</b>
<b>Percentage of Total Farms:</b>			<b>98.5</b>		<b>1.5</b>		<b>.0</b>	

2019 FFIEC Census Data and 2019 D&B Information

## Appendices

### Combined Demographics Report

#### Assessment Area: SC Hilton Head

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	7,964	17.7	
Moderate-income	11	26.8	9,541	21.2	1,746	18.3	8,149	18.1	
Middle-income	16	39	22,685	50.5	1,751	7.7	9,539	21.2	
Upper-income	13	31.7	12,685	28.2	413	3.3	19,259	42.9	
Unknown-income	1	2.4	0	0	0	0	0	0	
<b>Total Assessment Area</b>	<b>41</b>	<b>100.0</b>	<b>44,911</b>	<b>100.0</b>	<b>3,910</b>	<b>8.7</b>	<b>44,911</b>	<b>100.0</b>	
	<b>Housing Units by Tract</b>	<b>Housing Types by Tract</b>							
		<b>Owner-Occupied</b>		<b>Rental</b>		<b>Vacant</b>			
		#	%	%	#	%	#	%	
Low-income	0	0	0	0	0	0	0	0	
Moderate-income	20,265	7,829	16.9	38.6	6,792	33.5	5,644	27.9	
Middle-income	42,409	23,757	51.4	56	9,691	22.9	8,961	21.1	
Upper-income	31,184	14,618	31.6	46.9	3,288	10.5	13,278	42.6	
Unknown-income	0	0	0	0	0	0	0	0	
<b>Total Assessment Area</b>	<b>93,858</b>	<b>46,204</b>	<b>100.0</b>	<b>49.2</b>	<b>19,771</b>	<b>21.1</b>	<b>27,883</b>	<b>29.7</b>	
	<b>Total Businesses by Tract</b>	<b>Businesses by Tract &amp; Revenue Size</b>							
		<b>Less Than or = \$1 Million</b>		<b>Over \$1 Million</b>		<b>Revenue Not Reported</b>			
		#	%	#	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0	
Moderate-income	1,669	16.5	1,522	16.2	137	20.8	10	14.1	
Middle-income	5,530	54.7	5,164	55	328	49.8	38	53.5	
Upper-income	2,915	28.8	2,698	28.8	194	29.4	23	32.4	
Unknown-income	0	0	0	0	0	0	0	0	
<b>Total Assessment Area</b>	<b>10,114</b>	<b>100.0</b>	<b>9,384</b>	<b>100.0</b>	<b>659</b>	<b>100.0</b>	<b>71</b>	<b>100.0</b>	
<b>Percentage of Total Businesses:</b>			<b>92.8</b>		<b>6.5</b>		<b>.7</b>		
	<b>Total Farms by Tract</b>	<b>Farms by Tract &amp; Revenue Size</b>							
		<b>Less Than or = \$1 Million</b>		<b>Over \$1 Million</b>		<b>Revenue Not Reported</b>			
		#	%	#	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0	
Moderate-income	28	34.6	24	32.4	4	57.1	0	0	
Middle-income	35	43.2	32	43.2	3	42.9	0	0	
Upper-income	18	22.2	18	24.3	0	0	0	0	
Unknown-income	0	0	0	0	0	0	0	0	
<b>Total Assessment Area</b>	<b>81</b>	<b>100.0</b>	<b>74</b>	<b>100.0</b>	<b>7</b>	<b>100.0</b>	<b>0</b>	<b>.0</b>	
<b>Percentage of Total Farms:</b>			<b>91.4</b>		<b>8.6</b>		<b>.0</b>		

2019 FFIEC Census Data and 2019 D&B Information

## Appendices

### Combined Demographics Report

Assessment Area: SC Lee-Clarendon (2017-2018)

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	3,511	27	
Moderate-income	3	15.8	3,402	26.1	1,042	30.6	2,221	17.1	
Middle-income	11	57.9	7,047	54.2	1,361	19.3	2,462	18.9	
Upper-income	3	15.8	2,563	19.7	276	10.8	4,818	37	
Unknown-income	2	10.5	0	0	0	0	0	0	
<b>Total Assessment Area</b>	<b>19</b>	<b>100.0</b>	<b>13,012</b>	<b>100.0</b>	<b>2,679</b>	<b>20.6</b>	<b>13,012</b>	<b>100.0</b>	
	<b>Housing Units by Tract</b>	<b>Housing Types by Tract</b>							
		<b>Owner-Occupied</b>		<b>Rental</b>		<b>Vacant</b>			
		#	%	%	#	%	#	%	
Low-income	0	0	0	0	0	0	0	0	
Moderate-income	6,364	3,218	22.4	50.6	2,073	32.6	1,073	16.9	
Middle-income	13,308	7,998	55.7	60.1	2,411	18.1	2,899	21.8	
Upper-income	5,435	3,133	21.8	57.6	713	13.1	1,589	29.2	
Unknown-income	0	0	0	0	0	0	0	0	
<b>Total Assessment Area</b>	<b>25,107</b>	<b>14,349</b>	<b>100.0</b>	<b>57.2</b>	<b>5,197</b>	<b>20.7</b>	<b>5,561</b>	<b>22.1</b>	
	<b>Total Businesses by Tract</b>	<b>Businesses by Tract &amp; Revenue Size</b>							
		<b>Less Than or = \$1 Million</b>		<b>Over \$1 Million</b>		<b>Revenue Not Reported</b>			
		#	%	#	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0	
Moderate-income	556	34.1	517	34	27	33.3	12	40	
Middle-income	738	45.2	691	45.5	31	38.3	16	53.3	
Upper-income	337	20.7	312	20.5	23	28.4	2	6.7	
Unknown-income	0	0	0	0	0	0	0	0	
<b>Total Assessment Area</b>	<b>1,631</b>	<b>100.0</b>	<b>1,520</b>	<b>100.0</b>	<b>81</b>	<b>100.0</b>	<b>30</b>	<b>100.0</b>	
<b>Percentage of Total Businesses:</b>			<b>93.2</b>		<b>5.0</b>		<b>1.8</b>		
	<b>Total Farms by Tract</b>	<b>Farms by Tract &amp; Revenue Size</b>							
		<b>Less Than or = \$1 Million</b>		<b>Over \$1 Million</b>		<b>Revenue Not Reported</b>			
		#	%	#	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0	
Moderate-income	36	22.5	35	23	1	12.5	0	0	
Middle-income	109	68.1	103	67.8	6	75	0	0	
Upper-income	15	9.4	14	9.2	1	12.5	0	0	
Unknown-income	0	0	0	0	0	0	0	0	
<b>Total Assessment Area</b>	<b>160</b>	<b>100.0</b>	<b>152</b>	<b>100.0</b>	<b>8</b>	<b>100.0</b>	<b>0</b>	<b>.0</b>	
<b>Percentage of Total Farms:</b>			<b>95.0</b>		<b>5.0</b>		<b>.0</b>		

2018 FFIEC Census Data and 2018 D&B Information

## Appendices

### Combined Demographics Report

Assessment Area: SC Lee (2019)

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	1,180	28.1
Moderate-income	1	14.3	1,066	25.4	264	24.8	769	18.3
Middle-income	5	71.4	3,136	74.6	614	19.6	787	18.7
Upper-income	0	0	0	0	0	0	1,466	34.9
Unknown-income	1	14.3	0	0	0	0	0	0
<b>Total Assessment Area</b>	<b>7</b>	<b>100.0</b>	<b>4,202</b>	<b>100.0</b>	<b>878</b>	<b>20.9</b>	<b>4,202</b>	<b>100.0</b>
	<b>Housing Units by Tract</b>	<b>Housing Types by Tract</b>						
		<b>Owner-Occupied</b>		<b>Rental</b>		<b>Vacant</b>		
		#	%	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0
Moderate-income	2,166	1,238	26.2	57.2	557	25.7	371	17.1
Middle-income	5,539	3,482	73.8	62.9	1,108	20	949	17.1
Upper-income	0	0	0	0	0	0	0	0
Unknown-income	0	0	0	0	0	0	0	0
<b>Total Assessment Area</b>	<b>7,705</b>	<b>4,720</b>	<b>100.0</b>	<b>61.3</b>	<b>1,665</b>	<b>21.6</b>	<b>1,320</b>	<b>17.1</b>
	<b>Total Businesses by Tract</b>	<b>Businesses by Tract &amp; Revenue Size</b>						
		<b>Less Than or = \$1 Million</b>		<b>Over \$1 Million</b>		<b>Revenue Not Reported</b>		
		#	%	#	%	#	%	#
Low-income	0	0	0	0	0	0	0	0
Moderate-income	160	33.2	150	33.6	10	38.5	0	0
Middle-income	322	66.8	297	66.4	16	61.5	9	100
Upper-income	0	0	0	0	0	0	0	0
Unknown-income	0	0	0	0	0	0	0	0
<b>Total Assessment Area</b>	<b>482</b>	<b>100.0</b>	<b>447</b>	<b>100.0</b>	<b>26</b>	<b>100.0</b>	<b>9</b>	<b>100.0</b>
<b>Percentage of Total Businesses:</b>			<b>92.7</b>		<b>5.4</b>		<b>1.9</b>	
	<b>Total Farms by Tract</b>	<b>Farms by Tract &amp; Revenue Size</b>						
		<b>Less Than or = \$1 Million</b>		<b>Over \$1 Million</b>		<b>Revenue Not Reported</b>		
		#	%	#	%	#	%	#
Low-income	0	0	0	0	0	0	0	0
Moderate-income	9	15	9	15.8	0	0	0	0
Middle-income	51	85	48	84.2	3	100	0	0
Upper-income	0	0	0	0	0	0	0	0
Unknown-income	0	0	0	0	0	0	0	0
<b>Total Assessment Area</b>	<b>60</b>	<b>100.0</b>	<b>57</b>	<b>100.0</b>	<b>3</b>	<b>100.0</b>	<b>0</b>	<b>.0</b>
<b>Percentage of Total Farms:</b>			<b>95.0</b>		<b>5.0</b>		<b>.0</b>	

2019 FFIEC Census Data and 2019 D&B Information

## Appendices

### Combined Demographics Report

Assessment Area: SC Myrtle Beach

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	2	2.8	1,171	1.5	456	38.9	15,885	20.8
Moderate-income	13	18.1	12,893	16.8	3,058	23.7	14,449	18.9
Middle-income	44	61.1	52,968	69.2	5,838	11	16,572	21.7
Upper-income	10	13.9	9,246	12.1	570	6.2	29,617	38.7
Unknown-income	3	4.2	245	0.3	74	30.2	0	0
<b>Total Assessment Area</b>	<b>72</b>	<b>100.0</b>	<b>76,523</b>	<b>100.0</b>	<b>9,996</b>	<b>13.1</b>	<b>76,523</b>	<b>100.0</b>
	<b>Housing Units by Tract</b>	<b>Housing Types by Tract</b>						
		<b>Owner-Occupied</b>		<b>Rental</b>		<b>Vacant</b>		
		#	%	%	#	%	#	%
Low-income	4,023	489	0.6	12.2	1,731	43	1,803	44.8
Moderate-income	22,640	12,129	14.8	53.6	6,949	30.7	3,562	15.7
Middle-income	126,140	57,663	70.3	45.7	23,927	19	44,550	35.3
Upper-income	37,933	11,479	14	30.3	4,060	10.7	22,394	59
Unknown-income	366	206	0.3	56.3	105	28.7	55	15
<b>Total Assessment Area</b>	<b>191,102</b>	<b>81,966</b>	<b>100.0</b>	<b>42.9</b>	<b>36,772</b>	<b>19.2</b>	<b>72,364</b>	<b>37.9</b>
	<b>Total Businesses by Tract</b>	<b>Businesses by Tract &amp; Revenue Size</b>						
		<b>Less Than or = \$1 Million</b>		<b>Over \$1 Million</b>		<b>Revenue Not Reported</b>		
		#	%	#	%	#	%	#
Low-income	850	5.5	742	5.2	104	10.6	4	3.3
Moderate-income	2,106	13.6	1,960	13.6	130	13.3	16	13.1
Middle-income	9,835	63.5	9,222	64.1	525	53.7	88	72.1
Upper-income	2,590	16.7	2,374	16.5	202	20.7	14	11.5
Unknown-income	107	0.7	90	0.6	17	1.7	0	0
<b>Total Assessment Area</b>	<b>15,488</b>	<b>100.0</b>	<b>14,388</b>	<b>100.0</b>	<b>978</b>	<b>100.0</b>	<b>122</b>	<b>100.0</b>
<b>Percentage of Total Businesses:</b>			<b>92.9</b>		<b>6.3</b>		<b>.8</b>	
	<b>Total Farms by Tract</b>	<b>Farms by Tract &amp; Revenue Size</b>						
		<b>Less Than or = \$1 Million</b>		<b>Over \$1 Million</b>		<b>Revenue Not Reported</b>		
		#	%	#	%	#	%	#
Low-income	1	0.5	1	0.5	0	0	0	0
Moderate-income	59	27.6	57	27.3	2	40	0	0
Middle-income	141	65.9	138	66	3	60	0	0
Upper-income	10	4.7	10	4.8	0	0	0	0
Unknown-income	3	1.4	3	1.4	0	0	0	0
<b>Total Assessment Area</b>	<b>214</b>	<b>100.0</b>	<b>209</b>	<b>100.0</b>	<b>5</b>	<b>100.0</b>	<b>0</b>	<b>.0</b>
<b>Percentage of Total Farms:</b>			<b>97.7</b>		<b>2.3</b>		<b>.0</b>	

2019 FFIEC Census Data and 2019 D&B Information



## Appendices

### Combined Demographics Report

#### Assessment Area: SC Spartanburg

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	6	8.7	3,354	4.4	1,510	45	16,513	21.6
Moderate-income	17	24.6	14,029	18.3	3,263	23.3	13,669	17.9
Middle-income	28	40.6	34,478	45.1	4,391	12.7	14,457	18.9
Upper-income	18	26.1	24,593	32.2	1,156	4.7	31,815	41.6
Unknown-income	0	0	0	0	0	0	0	0
<b>Total Assessment Area</b>	<b>69</b>	<b>100.0</b>	<b>76,454</b>	<b>100.0</b>	<b>10,320</b>	<b>13.5</b>	<b>76,454</b>	<b>100.0</b>
	<b>Housing Units by Tract</b>	<b>Housing Types by Tract</b>						
		<b>Owner-Occupied</b>		<b>Rental</b>		<b>Vacant</b>		
		#	%	%	#	%	#	%
Low-income	6,601	1,698	2.3	25.7	3,676	55.7	1,227	18.6
Moderate-income	26,681	11,776	15.6	44.1	10,719	40.2	4,186	15.7
Middle-income	54,247	35,482	47.1	65.4	13,394	24.7	5,371	9.9
Upper-income	36,402	26,422	35.1	72.6	6,725	18.5	3,255	8.9
Unknown-income	0	0	0	0	0	0	0	0
<b>Total Assessment Area</b>	<b>123,931</b>	<b>75,378</b>	<b>100.0</b>	<b>60.8</b>	<b>34,514</b>	<b>27.8</b>	<b>14,039</b>	<b>11.3</b>
	<b>Total Businesses by Tract</b>	<b>Businesses by Tract &amp; Revenue Size</b>						
		<b>Less Than or = \$1 Million</b>		<b>Over \$1 Million</b>		<b>Revenue Not Reported</b>		
		#	%	#	%	#	%	#
Low-income	252	2.2	228	2.2	22	2.2	2	1.7
Moderate-income	2,393	21.1	2,071	20.3	301	29.7	21	18.3
Middle-income	4,584	40.4	4,151	40.6	384	37.9	49	42.6
Upper-income	4,111	36.3	3,763	36.8	305	30.1	43	37.4
Unknown-income	0	0	0	0	0	0	0	0
<b>Total Assessment Area</b>	<b>11,340</b>	<b>100.0</b>	<b>10,213</b>	<b>100.0</b>	<b>1,012</b>	<b>100.0</b>	<b>115</b>	<b>100.0</b>
<b>Percentage of Total Businesses:</b>			<b>90.1</b>		<b>8.9</b>		<b>1.0</b>	
	<b>Total Farms by Tract</b>	<b>Farms by Tract &amp; Revenue Size</b>						
		<b>Less Than or = \$1 Million</b>		<b>Over \$1 Million</b>		<b>Revenue Not Reported</b>		
		#	%	#	%	#	%	#
Low-income	1	0.6	1	0.6	0	0	0	0
Moderate-income	30	17.6	29	17.6	1	25	0	0
Middle-income	93	54.7	90	54.5	2	50	1	100
Upper-income	46	27.1	45	27.3	1	25	0	0
Unknown-income	0	0	0	0	0	0	0	0
<b>Total Assessment Area</b>	<b>170</b>	<b>100.0</b>	<b>165</b>	<b>100.0</b>	<b>4</b>	<b>100.0</b>	<b>1</b>	<b>100.0</b>
<b>Percentage of Total Farms:</b>			<b>97.1</b>		<b>2.4</b>		<b>.6</b>	

2019 FFIEC Census Data and 2019 D&B Information

## Appendices

### Combined Demographics Report

Assessment Area: SC Sumter (2017-2018)

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	5,594	20.1
Moderate-income	7	30.4	5,403	19.5	1,461	27	5,513	19.9
Middle-income	13	56.5	17,336	62.4	2,055	11.9	5,356	19.3
Upper-income	3	13	5,030	18.1	352	7	11,306	40.7
Unknown-income	0	0	0	0	0	0	0	0
<b>Total Assessment Area</b>	<b>23</b>	<b>100.0</b>	<b>27,769</b>	<b>100.0</b>	<b>3,868</b>	<b>13.9</b>	<b>27,769</b>	<b>100.0</b>
	<b>Housing Units by Tract</b>	<b>Housing Types by Tract</b>						
		<b>Owner-Occupied</b>		<b>Rental</b>		<b>Vacant</b>		
		#	%	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0
Moderate-income	11,333	4,083	15.4	36	5,154	45.5	2,096	18.5
Middle-income	28,694	16,983	64.1	59.2	7,993	27.9	3,718	13
Upper-income	6,671	5,419	20.5	81.2	939	14.1	313	4.7
Unknown-income	0	0	0	0	0	0	0	0
<b>Total Assessment Area</b>	<b>46,698</b>	<b>26,485</b>	<b>100.0</b>	<b>56.7</b>	<b>14,086</b>	<b>30.2</b>	<b>6,127</b>	<b>13.1</b>
	<b>Total Businesses by Tract</b>	<b>Businesses by Tract &amp; Revenue Size</b>						
		<b>Less Than or = \$1 Million</b>		<b>Over \$1 Million</b>		<b>Revenue Not Reported</b>		
		#	%	#	%	#	%	#
Low-income	0	0	0	0	0	0	0	0
Moderate-income	1,257	35.8	1,109	34.3	134	54.9	14	35
Middle-income	1,779	50.6	1,664	51.5	96	39.3	19	47.5
Upper-income	477	13.6	456	14.1	14	5.7	7	17.5
Unknown-income	0	0	0	0	0	0	0	0
<b>Total Assessment Area</b>	<b>3,513</b>	<b>100.0</b>	<b>3,229</b>	<b>100.0</b>	<b>244</b>	<b>100.0</b>	<b>40</b>	<b>100.0</b>
<b>Percentage of Total Businesses:</b>			<b>91.9</b>		<b>6.9</b>		<b>1.1</b>	
	<b>Total Farms by Tract</b>	<b>Farms by Tract &amp; Revenue Size</b>						
		<b>Less Than or = \$1 Million</b>		<b>Over \$1 Million</b>		<b>Revenue Not Reported</b>		
		#	%	#	%	#	%	#
Low-income	0	0	0	0	0	0	0	0
Moderate-income	6	6.2	5	5.4	1	25	0	0
Middle-income	80	82.5	77	82.8	3	75	0	0
Upper-income	11	11.3	11	11.8	0	0	0	0
Unknown-income	0	0	0	0	0	0	0	0
<b>Total Assessment Area</b>	<b>97</b>	<b>100.0</b>	<b>93</b>	<b>100.0</b>	<b>4</b>	<b>100.0</b>	<b>0</b>	<b>.0</b>
<b>Percentage of Total Farms:</b>			<b>95.9</b>		<b>4.1</b>		<b>.0</b>	

2018 FFIEC Census Data and 2018 D&B Information

## Appendices

### Combined Demographics Report

Assessment Area: SC Sumter (2019)

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	7,713	21.1
Moderate-income	9	25.7	7,739	21.2	2,239	28.9	6,640	18.2
Middle-income	18	51.4	18,668	51	2,598	13.9	6,962	19
Upper-income	7	20	10,172	27.8	832	8.2	15,264	41.7
Unknown-income	1	2.9	0	0	0	0	0	0
<b>Total Assessment Area</b>	<b>35</b>	<b>100.0</b>	<b>36,579</b>	<b>100.0</b>	<b>5,669</b>	<b>15.5</b>	<b>36,579</b>	<b>100.0</b>
	<b>Housing Units by Tract</b>	<b>Housing Types by Tract</b>						
		<b>Owner-Occupied</b>		<b>Rental</b>		<b>Vacant</b>		
		#	%	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0
Moderate-income	15,531	6,063	16.8	39	6,670	42.9	2,798	18
Middle-income	32,584	19,435	53.8	59.6	7,969	24.5	5,180	15.9
Upper-income	15,985	10,616	29.4	66.4	2,979	18.6	2,390	15
Unknown-income	0	0	0	0	0	0	0	0
<b>Total Assessment Area</b>	<b>64,100</b>	<b>36,114</b>	<b>100.0</b>	<b>56.3</b>	<b>17,618</b>	<b>27.5</b>	<b>10,368</b>	<b>16.2</b>
	<b>Total Businesses by Tract</b>	<b>Businesses by Tract &amp; Revenue Size</b>						
		<b>Less Than or = \$1 Million</b>		<b>Over \$1 Million</b>		<b>Revenue Not Reported</b>		
		#	%	#	%	#	%	#
Low-income	0	0	0	0	0	0	0	0
Moderate-income	1,672	35.2	1,501	34.1	153	50.7	18	43.9
Middle-income	2,136	45	2,002	45.4	119	39.4	15	36.6
Upper-income	941	19.8	903	20.5	30	9.9	8	19.5
Unknown-income	0	0	0	0	0	0	0	0
<b>Total Assessment Area</b>	<b>4,749</b>	<b>100.0</b>	<b>4,406</b>	<b>100.0</b>	<b>302</b>	<b>100.0</b>	<b>41</b>	<b>100.0</b>
<b>Percentage of Total Businesses:</b>			<b>92.8</b>		<b>6.4</b>		<b>.9</b>	
	<b>Total Farms by Tract</b>	<b>Farms by Tract &amp; Revenue Size</b>						
		<b>Less Than or = \$1 Million</b>		<b>Over \$1 Million</b>		<b>Revenue Not Reported</b>		
		#	%	#	%	#	%	#
Low-income	0	0	0	0	0	0	0	0
Moderate-income	32	16	31	16.1	1	12.5	0	0
Middle-income	148	74	141	73.4	7	87.5	0	0
Upper-income	20	10	20	10.4	0	0	0	0
Unknown-income	0	0	0	0	0	0	0	0
<b>Total Assessment Area</b>	<b>200</b>	<b>100.0</b>	<b>192</b>	<b>100.0</b>	<b>8</b>	<b>100.0</b>	<b>0</b>	<b>.0</b>
<b>Percentage of Total Farms:</b>			<b>96.0</b>		<b>4.0</b>		<b>.0</b>	

2019 FFIEC Census Data and 2019 D&B Information